



March 11, 2026

Minnesota PERA Board of Trustees
60 Empire Drive
St. Paul, MN 55103

Re: SF3828 / HF3512 – Maple Plain Fire Relief Association

Dear PERA Board of Trustees:

I am the President of the Maple Plain Fire Relief Association. I request the PERA Board not support the proposal that Executive Director Doug Anderson has made that you go on record opposing SF 3828/HF 3512. In fact, the Maple Plain Fire Relief Association and the City of Maple Plain supports SF3828/HF3512 and we think the PERA Board should as well.

The City of Maple Plain made the decision to terminate the Maple Plain Fire Department, forcing all Firefighters to resign from our positions as Maple Plain Firefighters. This decision was very difficult after nearly 100 years of operation. In the process we joined the PERA SVF Plan because we thought it was a safe and secure place to hold our funds while we went through and completed the termination of our plan.

When our relief association members and City Officials found out that the assets of the relief association would not be fairly distributed amongst members, many members, under 50 and over 50 expressed concerns of this inequity. The city shared this concern.

This led to a long and involved process where we worked with the city to come to a fair resolution. That effort has been complicated a bit because the relief association joined the statewide volunteer fire fund.

But in the end, we came to a resolution that 18 of our 20 members agreed with along with the city. With the help of Rep. Robbins and Sen. Limmer and the LCPR staff that proposed solution is in SF3828/HF3512. The solution is to treat our fire fighters equally for their years of service and do what is commonly understood how to pay out the promised benefits to firefighters whose jobs are terminated by their cities.

I ask that you support the local decision that was made which will treat all of the volunteer members in an equitable manner.

The concept of “present value” for foreign to lump sum volunteer pension plans. It is an accounting and actuarial measure that distorts what promises are made to volunteer firefighters for the work they do. If our members had any idea of the great unfairness that the PERA SVF Plan would do to our members we never would have joined the Plan.

Maple Plain Fire is not alone in the concern of how present value in not a fair distribution of funds during Relief Association dissolutions. The Legislative Commission on Pension and Retirements has heard another similar bill for a different Fire Relief Association not in PERA. This issue is not about picking winners or losers it’s about paying Firefighters what they deserve.

It is also important to note that the total payout associated with the Maple Plain Fire Department remains the same whether SF3828 / HF3512 passes or not. The bill affects the internal distribution of benefits rather than the overall amount paid out.

A Firefighter risking their life and making sacrifices at home to serve their community should not have money reduced simply because of their age. This is wrong and a disservice to the brave men and women serving their community.

Thank you for your time and consideration of this matter.

Sincerely,

A handwritten signature in black ink that reads "Justin McCoy". The signature is written in a cursive style with a large, stylized 'J' and 'M'.

Justin McCoy

President

Maple Plain Fire Relief Association