



MINNESOTA STATE

Retirement Insights
September 2026

TRA Resources

Teachers Retirement Association (TRA)

- TRA is a defined benefit pension plan.
- It is the default mandatory plan for qualified unclassified employees who have prior service in one of the state's pension plans.
- An irrevocable TRA election is optional and may be made either during the participant's first year of eligibility upon defaulting to IRAP or during a second-chance election opportunity, if applicable.

Counseling Services

Individual Appointments

- In-person appointments are available in their St. Cloud and St. Paul offices.
- Virtual appointments are also available.

Virtual Group Workshops

- *Pension Basics* info sessions are for participants at all stages of their careers and provide an overview of TRA benefits and services.
- *Preparing for Retirement* info session are ideal for TRA members who are within five to ten years of retirement. These sessions provide guidance on retirement readiness and key considerations before applying for benefits.
- *Ready to Retire* info sessions are open to members who plan to retire within one year. These walk members through the retirement application process and what to expect before and after retirement.

Registration

- Register for individual or virtual group workshops by signing in to your myTRA online account at <https://minnesotatra.org/> or by calling 800-657-3669.

Online Tools

Members

- Visit <https://minnesotatra.org/members/>
- Topics include New Members, Nearing Retirement, Minnesota State, Annuity Plans, Benefits Planning Services, Combined Service Annuity, Pension Basics, and Life Events

Resources

- Visit <https://minnesotatra.org/members/minnesota-state>
 - Specific information for Minnesota State employees
 - TRA Overview, Electing TRA Coverage, IRAP Overview, Important to Know and Do
- Visit <https://minnesotatra.org/resources/>
 - Topics include Financial Reports and Studies, Forms and Documents, ID.me Identity Verification, Newsletters, News and Legislation, and Board Overview and Documents

Contact

Phone

- 651-296-2409 or 800-657-3669, Monday-Friday, 7:30 a.m. – 4:30 p.m., excluding holidays

Secure Messaging Email

- Instead of a traditional email, it is strongly recommended that you sign into your myTRA account and send a secured message from within the application. This will allow TRA staff to communicate with you about personal and sensitive data in a secure manner.