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# **Minnesota State Retirement System (MSRS) Employee Contribution Rates**

- **MSRS General Plan**
- **MSRS Unclassified Plan**

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**Prepared by LCPR Staff**

# Minnesota State Retirement System General Plan and Unclassified Plan Employee Contribution Rates

Year	Effective:	MSRS General	MSRS Unclassified	Indexed <sup>1</sup> to General Plan Rates
1929	7/1	3.5%		
1939	7/1	3.5% under age 30 4.0% ages 30-40; 4.5% ages 40-45; 5.0% ages 45-50; 5.5% ages 50-55; and 6.0% ages 55 and over		
1945	7/1	5.0% for new hires		
1947	7/1	5.0% for all, except members at 5.5/6.0% rates		
1951	7/1	6.0%		
1963	7/1	6.0% not covered by Social Security Act <sup>2</sup> 3.0% covered by Social Security Act <sup>3</sup>		
1971	7/1	3.00%	3.00%	Yes
1973	7/1	4.00%	4.00%	Yes
1982	1/1	3.46%	4.00%	No
1984	7/1	3.73%	4.00%	No
1989	7/1	4.34%	4.00%	No
1990	7/1	4.15%	4.00%	No
1992	4/30	3.99%	4.00%	No
1995	1/1	4.07%	4.07%	Yes
1997	7/1	4.00%	4.00% <sup>4</sup>	Yes
2007	7/1	4.25%	4.00%	No
2008	7/1	4.50%	4.00%	No
2009	7/1	4.75%	4.00%	No
2010	7/1	5.00%	5.00%	Yes
2014	7/1	5.50%	5.50%	Yes
2018	7/1	5.75%	5.75%	Yes

<sup>1</sup> "Indexed" means that the statute in effect for the year or years at issue does not state a specific percentage for the employee contribution to the MSRS Unclassified Plan but instead indicates the percentage by referring to the statute that states the employee contribution rate for MSRS General.

<sup>2</sup> Before 1963, MSRS General members were not covered by Social Security. Contribution rates for members not covered by Social Security ("Basic" members) are not shown for subsequent years.

<sup>3</sup> After 1963, the contribution rates shown are for members covered by Social Security ("Coordinated" members).

<sup>4</sup> 8.0% rate added for long-serving judges, that rate is not shown for subsequent years.