



# Welcome to ERSRI

**ERSRI**

Employees'  
Retirement System  
*of Rhode Island*

# Welcome to **ERSRI**

Welcome to the Employees' Retirement System of Rhode Island (ERSRI). As a new member, you are now part of a vital system that ensures your financial security and peace of mind as you plan for the future. ERSRI is dedicated to serving public employees, educators, and other Rhode Island workers by managing and administering your retirement benefits with transparency and care. We provide you with resources, tools, and personalized support to help you make informed decisions about your retirement journey.

We encourage you to explore the member resources outlined here and available at [ERSRI.org](https://ERSRI.org). There you can find detailed information about your pension plan, investment options, and important updates. Our team is also here to assist you every step of the way, ensuring that you have the support needed to navigate your retirement with confidence.

**WELCOME TO ERSRI**

**We're proud to help you  
build a secure financial future!**

# How to create an ERSRI online account



To review your ERSRI benefits, create an online retirement account in the ERSRI Member Portal. Step-by-step instructions for creating an account can be found at <https://ersri.org/members/how-to-log-in>.

**UPON REGISTRATION, YOUR LOGIN ID WILL BE ESTABLISHED. PLEASE SAVE BOTH YOUR LOGIN ID AND THE PASSWORD YOU CREATE AND KEEP THEM IN A SAFE PLACE. ONCE YOU HAVE REGISTERED, YOU WILL BE ABLE TO LOGIN TO:**

- Update your phone number and e-mail address.
- Review your pension account information, including service, contributions, and beneficiary information on file.
- Estimate your future benefits with the Pension Projection Tool.
- Directly link to your Defined Contribution account with TIAA.

If you encounter any issues registering or logging into your account, please contact the ERSRI Member Service Center and we will be happy to assist you.



## Retirement Contributions



Members are required to make employee contributions to both the Defined Benefit Plan and the Defined Contribution Plan\*. Employers are also required to contribute to the Defined Contribution Plan for their employees, in addition to making a required contribution to the Defined Benefit Plan.

For more information, including contribution rates, visit [www.ersri.org/resources/new-members](http://www.ersri.org/resources/new-members)

\*Correctional Officers, State Police, and State Public Safety Professionals do not participate in the DC Plan.

# Designate a beneficiary for each plan (ERSRI and TIAA)



In addition to any employer designation you may have completed, you will need to separately designate a beneficiary for both your ERSRI and TIAA plans.

For ERSRI, download the form on the website at [Beneficiary Designation for Members | ERSRI](#) and mail it in.

For TIAA you can designate a beneficiary online by logging into your TIAA account at [www.tiaa.org/ri](http://www.tiaa.org/ri)

## How to find more information



Visit the ERSRI Website at [www.ersri.org](http://www.ersri.org)

Visit the New Member Page at [www.ersri.org/resources/new-members](http://www.ersri.org/resources/new-members)

Download the Membership and Retirement Handbook (at [ersri.org](http://ersri.org) under the Members header)

Visit the TIAA website at [www.tiaa.org/ri](http://www.tiaa.org/ri)



## An overview of the system plans (DB and DC)



As a member of the Employees' Retirement System, most members have a hybrid benefit plan made up of a Defined Benefit plan and a Defined Contribution plan.

A Defined Benefit Plan is commonly known as a "pension." This plan pays you a specific benefit amount each month when you retire, for your lifetime. These plans have formulas to determine how much you will receive each month, based on criteria such as how long you worked and your salary.

A Defined Contribution Plan doesn't pay a specific benefit when you retire, but it allows you to save money in a tax-deferred account. Beginning in 2012, most state employees, teachers, and municipal employees began making mandatory pre-tax contributions to their Defined Contribution Plan. For ERSRI, the Defined Contribution Plan is managed by TIAA.



## Member benefits



Your member benefits are determined by your schedule and employment type. As an active member, you are eligible for a monthly Service Retirement benefit when you meet the minimum age and service credit requirements for your schedule.

### **YOUR BENEFITS MAY INCLUDE:**

- Retirement pension
- Disability pension
- Death benefits

Each schedule has different rules that are used to determine your retirement eligibility date, your accrual rate for each year of service and total service credit factor, and your pension benefit calculation. Your retirement eligibility determination considers your vesting status, when you were hired, how many years of service you had, including your service at certain milestone dates.

Find your employment type and more detailed information about eligibility and schedules at <https://ersri.org/members/retirement-eligibility>



## Contact

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