ERSRI Employees' Retirement System of Rhode Island

# COMPASS

EMPLOYEES' RETIREMENT SYSTEM OF RHODE ISLAND



**NOVEMBER 2026**

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ERSRI Employees' Retirement System of Rhode Island

50 Service Avenue, 2nd Floor,
Warwick, RI 02886

**Office of the General Treasurer**
James A Diossa, General Treasurer
Chairman, ERSRI Board


**Para descargar una traducción al español de este número:**
**ersri.org/compas-en-espanol**

*A message from*

# GENERAL TREASURER JAMES A. DIOSSA

Dear ERSRI Member,



As we approach the end of 2026, I want to take a moment to thank you for your service, dedication, and the important contributions you have made to our state.

I am deeply honored to continue serving you for another four years as Rhode Island's General Treasurer. With this renewed opportunity comes a responsibility I take seriously: protecting your hard-earned retirement benefits and ensuring the long-term financial stability of our pension system.

Throughout my time as Treasurer, I have made strengthening our pension system a top priority. From overseeing responsible investment strategies to promoting transparency and accountability, every decision is guided by a commitment to protecting your retirement benefits and ensuring the long-term stability of ERSRI.

This year, we also celebrated ERSRI's 90th anniversary, recognizing nine decades of serving Rhode Island's public employees and retirees. This milestone reminds us of the importance of protecting retirement security and continuing to strengthen our pension system for current and future generations.

As I look ahead to the next four years, my commitment to you remains unwavering. Whether you are still serving our communities or enjoying retirement, you deserve confidence in the future you have worked so hard to build.

Thank you for the trust you place in our office. It is a privilege to serve you, and I look forward to continuing this important work on your behalf.

From my family to yours, I wish you a wonderful holiday season and a happy, healthy New Year!

Sincerely,
Treasurer Diossa

## ERSRI PENSION VALUATION

For detailed investment information, follow this link: https://treasury.ri.gov/about/returns-vs-benchmarks or scan the QR code to the left.

Funded Ratio
(as of June 30, 2025)
**RI Employees: 63.9%**
**Teachers: 67.9%**
**MERS: 90.4%**



*News From TIAA*

# PROTECT YOURSELF FROM IDENTITY THEFT

Scammers use emails (phishing), text messages (smishing), phone calls (vishing) and even QR codes (quishing) to trick people into sharing personal information or providing access to their accounts.

A few simple precautions can help protect your money and identity. Avoid clicking unfamiliar links or responding to unexpected requests for personal information. Verify suspicious messages by contacting the organization directly. Use strong, unique passwords and enable multifactor authentication whenever possible. Keep your devices updated, shred sensitive documents and regularly review your financial accounts and credit reports for suspicious activity. Consider freezing your credit to prevent criminals from opening accounts in your name.

Want to learn more? TIAA's Financial Essentials program offers a free webinar, **"Don't Get Hacked: Steps to Protect Yourself Online,"** with practical advice for protecting your digital life.

*This material is for informational and educational purposes only and does not constitute fiduciary investment advice or a securities, investment strategy, or insurance product recommendation. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, securities products.*

*Prepare now for tax season*

# DO WE HAVE YOUR CURRENT MAILING ADDRESS?

**Retirees, if your mailing address changed in the last year, be sure to update your information before the year's end to ensure you receive your 1099s on time.**

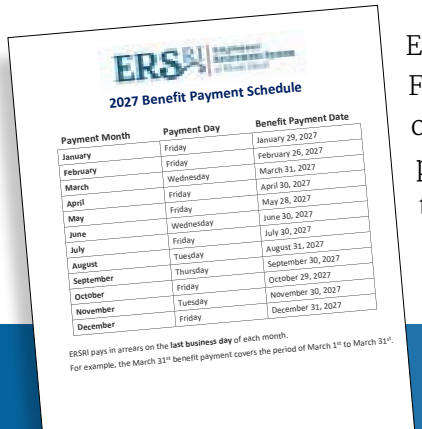
**It's best to update your address directly on the ERSRI Member Portal. When you do, the updates take effect immediately, so it's quicker for all involved!**

**If you don't have an online account established, you can download the change of address form from our website and mail it to our offices at 50 Service Avenue, 2nd Floor, Warwick, RI 02886-1021.**



*Looking ahead to the new year*

# 2027 BENEFIT PAYMENT SCHEDULE



ERSRI

2027 Benefit Payment Schedule

| Payment Month | Payment Day | Benefit Payment Date |
|---|---|---|
| January | Friday | January 29, 2027 |
| February | Friday | February 26, 2027 |
| March | Wednesday | March 31, 2027 |
| April | Friday | April 30, 2027 |
| May | Friday | May 28, 2027 |
| June | Wednesday | June 30, 2027 |
| July | Friday | July 30, 2027 |
| August | Tuesday | August 31, 2027 |
| September | Thursday | September 30, 2027 |
| October | Friday | October 29, 2027 |
| November | Tuesday | November 30, 2027 |
| December | Friday | December 31, 2027 |

ERSRI pays in arrears on the **last business day** of each month.
For example, the March 31st benefit payment covers the period of March 1st to March 31st.

ERSRI pays retirement benefits on the last business day of each month. For members with direct deposit, when the last day of the month falls on a weekend or holiday, your monthly benefit will be deposited the previous business day. **Click here to download** a payment schedule for the current year.

*Handy How-To Guide:*

# UPDATING YOUR INFORMATION IN THE NEW MEMBER PORTAL

**The updated member portal gives you easy access to manage your pension information. Keep this handy guide for how-to information.**

## ADDRESS, CURRENT

**All Members:** Go to the Pension Profile (blue) widget >> Personal Information tab>> Personal Profile >> Contact Information. The current address/phone/email is displayed, along with an UPDATE button, which takes you to the Update My Information section.

## ADDRESS CHANGES

**Active Members:** Report address changes to employer (same as current process), and your address will be updated with the processing of the biweekly member contribution file. Active members can update phone and email addresses on the ERSRI Member Portal. NOTE: If email address is updated, that changes your login ID and your address.

**Retirees/Payees/Deferred Members:** Go to the Update My Information (pink) widget >> Contact Information tab >> Residential Address and/or Mailing Address tab. You can also update the email address and phone number. NOTE: Mailing Address only needs to be completed if different from the Residential Address (e.g. for snowbirds, etc.).

## BENEFICIARY INFO

**All Members (not survivors or QDRO payees):** Go to the Pension Profile (blue) widget >> Personal Information tab>> Spouse and Designated Beneficiary(ies) tab. To make a change, members should submit a notarized hardcopy Beneficiary Designation form, as they do currently.

## BENEFIT ESTIMATES / PENSION PROJECTION

**Active Members:** Go to the Pension Projection (teal) widget. Accept the disclaimer, and use the parameter settings on the left side to create an estimate – also see the "View Demo" button on upper left for a how to video. On the Estimated Pension Benefit section (main page), click on Display Details for much more info. Use the Save Assumptions link to retain a copy. NOTE: Deferred Members have the Pension Projection widget, but can run a default estimate only (cannot adjust the salary value).

## CONTRIBUTION INFORMATION

**Active/Deferred Members:** Go to the Pension Profile (blue) widget >> Membership Information tab. Click the blue "Accumulated Contributions" bar for detailed annual info, which can be further expanded by clicking the arrow to view biweekly info.

## DEFERRED COMPENSATION PLAN (STATE EMPLOYEES)

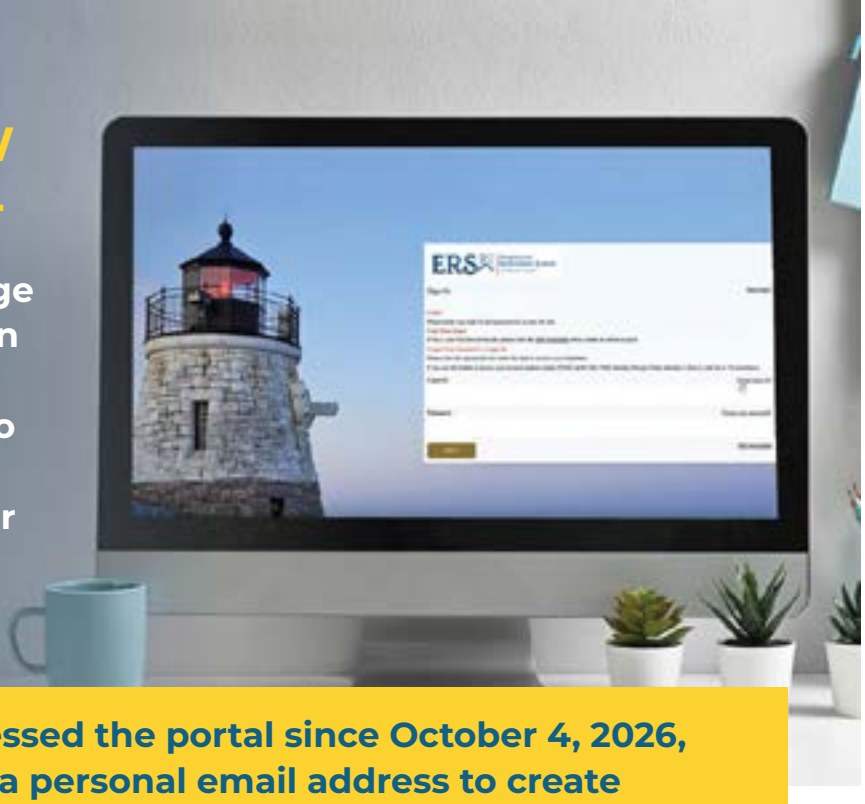
**Active/Deferred Members:** Go to the Rhode to Retirement/Optional Savings Plans widget (2nd row). Click on Option Savings Plans to login directly to your plan with TIAA, Voya, or Fidelity.

## DIRECT DEPOSIT INFO

**Retirees/Payees:** Go to the Pension Profile (blue) widget >> Payment Information tab >> Banking Information tab. The current bank account info is displayed (last 4 digits). To make a change, download and submit a Direct Deposit Change form to ERSRI.

# GET TO KNOW THE NEW ERSRI MEMBER PORTAL

**Now, when you click on the orange LOGIN TO MY ACCOUNT button on the ERSRI home page, you'll see an updated login screen similar to the one at the right. The portal is designed to give you a better user experience and easier access to your information.**




**IMPORTANT: If you haven't accessed the portal since October 4, 2026, you'll need to self-register with a personal email address to create a new account before logging in. The email address you use will become your Login ID. You'll need access to this email account to verify your identity when you register or log in.**

## DOCUMENTS

**All Members**

Go to the Documents (orange) widget >> Other Documents sub tab >> PDFs of selected documents are available here.

## EMAIL CHANGE

**All Members:** Go to the Update My Information (pink) widget >> Contact Information tab >> Residential Address tab to update your email address. NOTE: Once updated, your Login ID is also changed!

## EMPLOYMENT INFO

**Active/Deferred Members:** Go to the Pension Profile (blue) widget >> Employment Information tab. Current and former Employers are displayed with employment dates.

## LOGIN ID CHANGE

**All Members:** Go to the Update My Information (pink) widget >> Contact Information tab >> Residential Address tab to update the email address. Once updated, your Login ID is also changed.

## PASSWORD CHANGE

**All Members:** Go to home page >> My Account link in the upper right. Follow the prompts to change your password.

## PAYMENT HISTORY *(2015 to present)*

**Retirees/Payees:** Go to the Pension Profile (blue) widget >> Payment Information tab >> Payment History tab. A grid shows all payments made. Click the payment date to view detail. Click "printable version" for a pdf of the selected pay date.

NOTE: More detail is provided on the Pay Notices tab in Documents, which is available for payments processed after October 2026.

## PAY NOTICES

*(payments on/after 10/31/2026)*

**Retirees/Payees:** Go to the Documents (orange) widget >> Deposit Notices sub tab. PDFs of paystubs are available for all payments processed after October 2026.

## PENSION PROJECTION

**Active/Deferred Members:** See BENEFIT ESTIMATES.

## PHONE NUMBER CHANGE

**All Members:** Go to the Update My Information (pink) widget >> Contact Information tab >> Residential Address tab.

## POST RETIREMENT EMPLOYMENT INFORMATION

**Retirees Working Post Retirement:** Go to the Pension Profile (blue) widget >> Employment Information tab. Select your post-retirement employer from the list, and click "Post Retirement Earnings or Days" to expand for annual details. Click on the year to further expand the view to see all postings made by your post-retirement employer.

## SALARY INFORMATON

**Active/Deferred Members:** Go to the Pension Profile (blue) widget >> Employment Information tab. Current and former Employers are displayed with employment dates. Click the light blue "Salaries - Annual Summary" bar for detailed annual info.

## SCHEDULE INFORMATION

**Active/Deferred Members:** Go to the Pension Profile (blue) widget >> Membership Information tab. To find Schedule Information look for "Plan Group" in the "At a Glance" section. You can also find your Schedule in the Pension Projection widget - just expand the "My basic information" section in the left column beneath "My projection parameters."

## SECURITY QUESTIONS CHANGE

**All Members:** Go to home page >> My Account link in the upper right. Follow the prompts to change the questions and your answers.

## SERVICE CREDIT INFORMATION

**Active/Deferred Members:** Go to the Pension Profile (blue) widget >> Membership Information tab. Click the light blue "Accumulated Service" bar for detailed annual info, which can be further expanded by clicking the arrow to view biweekly info. You can also find your total accumulated service, which includes completed buybacks, in the Pension Projection widget by expanding the "My basic information" section in the left column beneath "My projection parameters."

## SPOUSE INFO

**All Members:** Go to the Pension Profile (blue) widget >> Personal Information tab>> Spouse and Designated Beneficiary(ies) tab. To designate a spouse, download and submit a Beneficiary Designation or Change of Information form and mail it to ERSRI.

## TAX SETTINGS (CURRENT)

**Retirees/Payees:** Go to the Pension Profile (blue) widget >> Payment Information tab >> Tax Withholding tab. The current tax settings are displayed, along with an Update button, which will take you to the Tax Changes section.

## TAX UPDATES

**Retirees/Payees:** Go to the Update My Information (pink) widget >> Tax Information tab to begin a 4-step process to update your status for your Federal tax, RI State tax, or both. Changes are effective with the next retiree payment date processed.

## TIAA DC PLAN

**Active/Deferred Members:** Go to the TIAA Defined Contribution Plan widget (2ND row). Click to login directly to your TIAA account.

## UPCOMING PAYMENTS

**Retirees/Payees:** Go to the Pension Profile (blue) widget >> Payment Information tab >> Payment History tab. On the bottom right, click "Show upcoming payment" to see your estimated next pension payment.

## 1099-Rs (for 1099s created for 2026 forward)

**Retirees/Payees:** Go to the Documents (orange) widget >> Tax Slips. PDFs of 1099-Rs will be available for any 1099-Rs processed for 2026 and later.