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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO EDUCATION -- TEACHERS' RETIREMENT

Introduced By: Representatives Paplauskas, Hopkins, McNamara, Nardone, Fascia,  
Place, Newberry, Read, Chippendale, and Roberts  
Date Introduced: January 30, 2026

Referred To: House Finance

It is enacted by the General Assembly as follows:

SECTION 1. Section 16-16-12 of the General Laws in Chapter 16-16 entitled "Teachers' Retirement [See Title 16 Chapter 97 — The Rhode Island Board of Education Act]" is hereby amended to read as follows:

**16-16-12. Procedure for service retirement.**

Retirement of a member on a service retirement allowance shall be made by the retirement board as follows:

(a)(i) Any member may retire upon his or her written application to the retirement board as of the first day of the calendar month in which the application was filed, provided the member was separated from service prior to filing the application, and further provided however, that if separation from service occurs during the month in which the application is filed, the effective date shall be the first day following the separation from service, and provided further that the member on retirement date has attained the age of sixty (60) years and has completed at least ten (10) years of contributory service on or before July 1, 2005, or regardless of age has completed twenty-eight (28) years of total service and has completed at least ten (10) years of contributory service on or before July 1, 2005, and who retire before October 1, 2009, or are eligible to retire as of September 30, 2009.

(ii) For teachers who become eligible to retire on or after October 1, 2009, and prior to July 1, 2012, benefits are available to teachers who have attained the age of sixty-two (62) and completed at least ten (10) years of contributory service. For teachers in service as of October 1,

2009, who were not eligible to retire as of September 30, 2009, but became eligible to retire prior to July 1, 2012, the minimum retirement age of sixty-two (62) will be adjusted downward in proportion to the amount of service the member has earned as of September 30, 2009. The proportional formula shall work as follows:

(A) The formula shall determine the first age of retirement eligibility under the laws in effect on September 30, 2009, which shall then be subtracted from the minimum retirement age of sixty-two (62).

(B) The formula shall then take the teacher's total service credit as of September 30, 2009, as the numerator and the years of service credit determined under (A) as the denominator.

(C) The fraction determined in (B) shall then be multiplied by the age difference in (1) to apply a reduction in years from age sixty-two (62).

(b)(i) Any member, who has not completed at least ten (10) years of contributory service on or before July 1, 2005, may retire upon his or her written application to the retirement board as of the first day of the calendar month in which the application was filed; provided, the member was separated from service prior thereto; and further provided, however, that if separation from service occurs during the month in which application is filed, the effective date shall be the first day following that separation from service; provided, the member on his or her retirement date had attained the age of fifty-nine (59) and had completed at least twenty-nine (29) years of total service; or provided, that the member on his or her retirement date had attained the age of sixty-five (65) and had completed at least ten (10) years of contributory service; or provided, that the member on his or her retirement date had attained the age of fifty-five (55) and had completed twenty (20) years of total service and provided, that the retirement allowance, as determined according to the formula in § 16-16-13 is reduced actuarially for each month that the age of the member is less than sixty-five (65) years and who retire before October 1, 2009, or are eligible to retire as of September 30, 2009.

(ii) For teachers who become eligible to retire on or after October 1, 2009, and prior to July 1, 2012, benefits are available to teachers who have attained the age of sixty-two (62) and have completed at least twenty-nine (29) years of total service or have attained the age of sixty-five (65) and completed at least ten (10) years of contributory service. For teachers in service as of October 1, 2009, who were not eligible to retire as of September 30, 2009, but become eligible to retire prior to July 1, 2012, who have a minimum retirement age of sixty-two (62), the retirement age will be adjusted downward in proportion to the amount of service the member has earned as of September 30, 2009. The proportional formula shall work as follows:

(A) The formula shall determine the first age of retirement eligibility under the laws in

1 effect on September 30, 2009, which shall then be subtracted from the minimum retirement age of  
2 sixty-two (62).

3 (B) The formula shall then take the teacher's total service credit as of September 30, 2009,  
4 as the numerator and the years of service credit determined under (A) as the denominator.

5 (C) The fraction determined in (B) shall then be multiplied by the age difference  
6 determined in (A) to apply a reduction in years from age sixty-two (62).

7 (c) Effective July 1, 2012, the following shall apply to all teachers not eligible to retire  
8 prior to July 1, 2012:

9 (i) A teacher with contributory service on or after July 1, 2012, shall be eligible to retire  
10 upon the completion of at least five (5) years of contributory service and attainment of the teacher's  
11 Social Security retirement age.

12 (ii) For teachers with five (5) or more years of contributory service as of June 30, 2012,  
13 with contributory service on and after July 1, 2012, who have a retirement age of Social Security  
14 Retirement Age, the retirement age will be adjusted downward in proportion to the amount of  
15 service the teacher has earned as of June 30, 2012, but in no event shall a teacher's retirement age  
16 under this subparagraph (ii) be prior to the attainment of age fifty-nine (59) or prior to the teacher's  
17 retirement age determined under the laws in effect on June 30, 2012. The proportional formula shall  
18 work as follows:

19 (1) The formula shall determine the first age of retirement eligibility under the laws in  
20 effect on June 30, 2012, which shall then be subtracted from Social Security retirement age;

21 (2) The formula shall then take the teacher's total service credit as of June 30, 2012, as the  
22 numerator and the projected service at retirement age in effect on June 30, 2012, as the  
23 denominator;

24 (3) The fraction determined in (2) shall then be multiplied by the age difference determined  
25 in (1) to apply a reduction in years from Social Security retirement age.

26 (iii) Effective July 1, 2015, a teacher who has completed twenty (20) or more years of total  
27 service and who has attained an age within five (5) years of the eligible retirement age under  
28 subdivisions (c)(i) or (c)(ii) above or subsection (d) below, may elect to retire provided that the  
29 retirement allowance shall be reduced actuarially for each month that the age of the teacher is less  
30 than the eligible retirement age under subdivisions (c)(i) or (c)(ii) above or subsection (d) below in  
31 accordance with the following table:

32 Year Preceding Retirement	Cumulative Annual Reduction	Cumulative Monthly
		33 Reduction
34 For Year 1	9%	.75%

1	For Year 2	8%	.667%
2	For Year 3	7%	.583%
3	For Year 4	7%	.583%
4	For Year 5	7%	.583%

5 (iv) Notwithstanding any other provisions of section § 16-16-12(c), a teacher who has  
6 completed ten (10) or more years of contributory service as of June 30, 2012, may elect to retire at  
7 his or her eligible retirement date as determined under subsections (a) and (b) above provided that  
8 a teacher making an election under this paragraph shall receive the teacher's retirement benefit  
9 determined and calculated based on the teacher's service and average compensation as of June 30,  
10 2012. This provision shall be interpreted and administered in a manner to protect a teacher's  
11 accrued benefit on June 30, 2012.

12 (d)(i) Notwithstanding any other provisions of subsection (c) above, effective July 1, 2015,  
13 teachers in active service shall be eligible to retire upon the earlier of:

14 (A) The attainment of at least age sixty-five (65) and the completion of at least thirty (30)  
15 years of total service, or the attainment of at least age sixty-four (64) and the completion of at least  
16 thirty-one (31) years of total service, or the attainment of at least age sixty-three (63) and the  
17 completion of at least thirty-two (32) years of total service, or the attainment of at least age sixty-  
18 two (62) and the completion of at least thirty-three (33) years of total service; or

19 (B) The teacher's retirement eligibility date under subsections (c)(i) or (c)(ii) above.

20 (ii) Notwithstanding any other provisions of subsection (c) or subsection (d)(i) of this  
21 section, commencing July 1, 2026, teachers in active service shall be eligible to retire upon the  
22 earlier of:

23 (A) The attainment of at least age sixty-five (65) and the completion of at least twenty-  
24 eight (28) years of total service, or the attainment of at least age sixty-four (64) and the completion  
25 of at least twenty-nine (29) years of total service, or the attainment of at least age sixty-three (63)  
26 and the completion of at least thirty (30) years of total service, or the attainment of at least age  
27 sixty-two (62) and the completion of at least thirty-one (31) years of total service; or

28 (B) The teacher's retirement eligibility date under subsections (c)(i) or (c)(ii) of this section.

29 (e) Except as specifically provided in §§ 36-10-9.1, 36-10-12 through 36-10-15, and 45-  
30 21-19 through 45-21-22, no member shall be eligible for pension benefits under this chapter unless

31 (i) The member shall have been a contributing member of the employees' retirement  
32 system for at least ten (10) years; or

33 (ii) For teachers in active contributory service on or after July 1, 2012, the teacher shall  
34 have been a contributing member of the employees' retirement system for at least five (5) years.

1           (2) Provided, however, a person who has ten (10) years service credit shall be vested;  
2 provided that for teachers in active contributory service on or after July 1, 2012, a teacher who has  
3 five (5) years of contributory service shall be vested.

4           (3) Furthermore, any past service credits purchased in accordance with § 36-9-38 shall be  
5 counted towards vesting.

6           (4) Any person who becomes a member of the employees' retirement system pursuant to  
7 § 45-21-8 shall be considered a contributing member for the purpose of chapter 21 of title 45 and  
8 this chapter.

9           (5) Notwithstanding any other provision of law, no more than five (5) years of service  
10 credit may be purchased by a member of the system. The five (5) year limit shall not apply to any  
11 purchases made prior to January 1, 1995. A member who has purchased more than five (5) years  
12 of service credit before January 1, 1995, shall be permitted to apply the purchases towards the  
13 member's service retirement. However, no further purchase will be permitted.

14           (6) Notwithstanding any other provision of law, effective July 1, 2012, except for purchases  
15 under §§ 16-16-7.1, 36-5-3, 36-9-31, 36-10-10.4, and 45-21-53:

16           (i) For service purchases for time periods prior to a teacher's initial date of hire, the  
17 purchase must be made within three (3) years of the teacher's initial date of hire; and

18           (ii) For service purchases for time periods for official periods of leave as authorized by  
19 law, the purchase must be made within three (3) years of the time the official leave was concluded  
20 by the teacher. Notwithstanding paragraphs (i) and (ii) above, service purchases from time periods  
21 prior to June 30, 2012, may be made on or prior to June 30, 2015.

22           (f) No member of the teachers' retirement system shall be permitted to purchase service  
23 credits for casual or seasonal employment, for employment as a temporary or emergency employee,  
24 a page in the general assembly, or for employment at any state college or university while the  
25 employee is a student or graduate of the college or university.

26           (g) Except as specifically provided in §§ 16-16-6.2 and 16-16-6.4, a member shall not  
27 receive service credit in this retirement system for any year or portion of a year which counts as  
28 service credit in any other retirement system in which the member is vested or from which the  
29 member is receiving a pension and/or any annual payment for life. This subsection shall not apply  
30 to any payments received pursuant to the federal Social Security Act, 42 U.S.C. § 301 et seq.

31           (h) A member who seeks to purchase or receive service credit in this retirement system  
32 shall have the affirmative duty to disclose to the retirement board whether or not he or she is a  
33 vested member in any other retirement system and/or is receiving a pension, retirement allowance,  
34 or any annual payment for life. The retirement board shall have the right to investigate as to whether

1 or not the member has utilized the same time of service for credit in any other retirement system.  
2 The member has an affirmative duty to cooperate with the retirement board including, by way of  
3 illustration and not by way of limitation, the duty to furnish or have furnished to the retirement  
4 board any relevant information that is protected by any privacy act.

5 (i) A member who fails to cooperate with the retirement board shall not have the time of  
6 service credit counted toward total service credit until the time the member cooperates with the  
7 retirement board and until the time the retirement board determines the validity of the service credit.

8 (j) A member who knowingly makes a false statement to the retirement board regarding  
9 service time or credit shall not be entitled to a retirement allowance and is entitled only to the return  
10 of his or her contributions without interest.

11 SECTION 2. Section 36-10-9 of the General Laws in Chapter 36-10 entitled "Retirement  
12 System — Contributions and Benefits" is hereby amended to read as follows:

13 **36-10-9. Retirement on service allowance — In general.**

14 Retirement of a member on a service retirement allowance shall be made by the retirement  
15 board as follows:

16 (1)(a)(i) Any member may retire upon his or her written application to the retirement board  
17 as of the first day of the calendar month in which the application was filed; provided, the member  
18 was separated from service prior thereto; and further provided, however, that if separation from  
19 service occurs during the month in which application is filed, the effective date shall be the first  
20 day following that separation from service; and provided further that the member on his or her  
21 retirement date attained the age of sixty (60) and completed at least ten (10) years of contributory  
22 service on or before July 1, 2005, or who, regardless of age, has completed twenty-eight (28) years  
23 of total service and has completed at least ten (10) years of contributory service on or before July  
24 1, 2005, and who retire before October 1, 2009, or are eligible to retire as of September 30, 2009.

25 (ii) For members who become eligible to retire on or after October 1, 2009, and prior to  
26 July 1, 2012, benefits are available to members who have attained the age of sixty-two (62) and  
27 completed at least ten (10) years of contributory service. For members in service as of October 1,  
28 2009, who were not eligible to retire as of September 30, 2009, but become eligible to retire prior  
29 to July 1, 2012, the minimum retirement age of sixty-two (62) will be adjusted downward in  
30 proportion to the amount of service the member has earned as of September 30, 2009. The  
31 proportional formula shall work as follows:

32 (1) The formula shall determine the first age of retirement eligibility under the laws in  
33 effect on September 30, 2009, which shall then be subtracted from the minimum retirement age of  
34 sixty-two (62).

1           (2) The formula shall then take the member's total service credit as of September 30, 2009,  
2 as the numerator and the years of service credit determined under (1) as the denominator.

3           (3) The fraction determined in (2) shall then be multiplied by the age difference determined  
4 in (1) to apply a reduction in years from age sixty-two (62).

5           (b)(i) Any member, who has not completed at least ten (10) years of contributory service  
6 on or before July 1, 2005, may retire upon his or her written application to the retirement board as  
7 of the first day of the calendar month in which the application was filed; provided, the member was  
8 separated from service prior thereto; and further provided, however, that if separation from service  
9 occurs during the month in which application is filed, the effective date shall be the first day  
10 following that separation from service; provided, the member or his or her retirement date had  
11 attained the age of fifty-nine (59) and had completed at least twenty-nine (29) years of total service  
12 or provided that the member on his or her retirement date had attained the age of sixty-five (65)  
13 and had completed at least ten (10) years of contributory service; or provided, that the member on  
14 his or her retirement date had attained the age of fifty-five (55) and had completed twenty (20)  
15 years of total service provided, that the retirement allowance, as determined according to the  
16 formula in § 36-10-10 is reduced actuarially for each month that the age of the member is less than  
17 sixty-five (65) years, and who retire before October 1, 2009, or are eligible to retire as of September  
18 30, 2009.

19           (ii) For members who become eligible to retire on or after October 1, 2009 and prior to  
20 July 1, 2012, benefits are available to members who have attained the age of sixty-two (62) and  
21 completed at least twenty-nine (29) years of total service or have attained the age of sixty-five (65)  
22 and completed at least ten (10) years of contributory service. For members in service as of October  
23 1, 2009, who were not eligible to retire as of September 30, 2009, but become eligible to retire prior  
24 to July 1, 2012, who have a minimum retirement age of sixty-two (62), the retirement age will be  
25 adjusted downward in proportion to the amount of service the member has earned as of September  
26 30, 2009. The proportional formula shall work as follows:

27           (1) The formula shall determine the first age of retirement eligibility under the laws in  
28 effect on September 30, 2009, which shall then be subtracted from the minimum retirement age of  
29 sixty-two (62).

30           (2) The formula shall then take the member's total service credit as of September 30, 2009,  
31 as the numerator and the years of service credit determined under (1) as the denominator.

32           (3) The fraction determined in (2) above shall then be multiplied by the age difference  
33 determined in (1) to apply a reduction in years from age sixty-two (62).

34           (c) Effective July 1, 2012, the following shall apply to all members not eligible to retire

1 prior to July 1, 2012:

2 (i) A member with contributory service on or after July 1, 2012, shall be eligible to retire  
3 upon the completion of at least five (5) years of contributory service and attainment of the member's  
4 Social Security retirement age.

5 (ii) For members with five (5) or more years of contributory service as of June 30, 2012,  
6 with contributory service on and after July 1, 2012, who have a retirement age of Social Security  
7 Retirement Age, the retirement age will be adjusted downward in proportion to the amount of  
8 service the member has earned as of June 30, 2012, but in no event shall a member's retirement  
9 age under this subparagraph (ii) be prior to the attainment of age fifty-nine (59) or prior to the  
10 member's retirement age determined under the laws in effect on June 30, 2012. The proportional  
11 formula shall work as follows:

12 (1) The formula shall determine the first age of retirement eligibility under the laws in  
13 effect on June 30, 2012, which shall then be subtracted from Social Security retirement age;

14 (2) The formula shall then take the member's total service credit as of June 30, 2012, as  
15 the numerator and the projected service at retirement age in effect on June 30, 2012, as the  
16 denominator;

17 (3) The fraction determined in (2) shall then be multiplied by the age difference determined  
18 in (1) to apply a reduction in years from Social Security retirement age.

19 (iii) Effective July 1, 2015, a member who has completed twenty (20) or more years of  
20 total service and who has attained an age within five (5) years of the eligible retirement age under  
21 subparagraphs (c)(i) or (c)(ii) above or subsection (d) below, may elect to retire provided that the  
22 retirement allowance shall be reduced actuarially for each month that the age of the member is less  
23 than the eligible retirement age under subparagraphs (c)(i) or (c)(ii) above or subsection (d) below  
24 in accordance with the following table:

25 Year Preceding Retirement	Cumulative Annual Reduction	Cumulative Monthly
		26 Reduction
27 For Year 1	9%	.75%
28 For Year 2	8%	.667%
29 For Year 3	7%	.583%
30 For Year 4	7%	.583%
31 For Year 5	7%	.583%

32 (iv) Notwithstanding any other provisions of section 36-10-9(c), a member who has  
33 completed ten (10) or more years of contributory service as of June 30, 2012, may elect to retire at  
34 his or her eligible retirement date as determined under paragraphs (1)(a) and (1)(b) above provided



1 that a member making an election under this paragraph shall receive the member's retirement  
2 benefit determined and calculated based on the member's service and average compensation as of  
3 June 30, 2012. This provision shall be interpreted and administered in a manner to protect a  
4 member's accrued benefit on June 30, 2012.

5 (d)(i) Notwithstanding any other provisions of subsection (c) above, effective July 1, 2015,  
6 members in active service shall be eligible to retire upon the earlier of: (A) The attainment of at  
7 least age sixty-five (65) and the completion of at least thirty (30) years of total service, or the  
8 attainment of at least age sixty-four (64) and the completion of at least thirty-one (31) years of total  
9 service, or the attainment of at least age sixty-three (63) and the completion of at least thirty-two  
10 (32) years of total service, or the attainment of at least age sixty-two (62) and the completion of at  
11 least thirty-three (33) years of total service; or (B) The member's retirement eligibility date under  
12 subsections (c)(i) or (c)(ii) above.

13 (ii) Notwithstanding any other provisions of subsection (c) or subsection (d)(i) of this  
14 section, commencing July 1, 2026, teachers in active service shall be eligible to retire upon the  
15 earlier of:

16 (A) The attainment of at least age sixty-five (65) and the completion of at least twenty-  
17 eight (28) years of total service, or the attainment of at least age sixty-four (64) and the completion  
18 of at least twenty-nine (29) years of total service, or the attainment of at least age sixty-three (63)  
19 and the completion of at least thirty (30) years of total service, or the attainment of at least age  
20 sixty-two (62) and the completion of at least thirty-one (31) years of total service; or

21 (B) The teacher's retirement eligibility date under subsections (c)(i) or (c)(ii) of this  
22 section.

23 (2) Any faculty employee at a public institution of higher education under the jurisdiction  
24 of the council on postsecondary education shall not be involuntarily retired upon attaining the age  
25 of seventy (70) years.

26 (3)(i) Except as specifically provided in § 36-10-9.1, §§ 36-10-12 — 36-10-15, and §§ 45-  
27 21-19 — 45-21-22, (I) On or prior to June 30, 2012 no member shall be eligible for pension benefits  
28 under this chapter unless the member shall have been a contributing member of the employee's  
29 retirement system for at least ten (10) years, or (II) For members in active contributory service on  
30 or after July 1, 2012, the member shall have been a contributing member of the retirement system  
31 for at least five (5) years.

32 (ii) Provided, however, a person who has ten (10) years service credit on or before June 16,  
33 1991, shall be vested.

34 (iii) Furthermore, any past service credits purchased in accordance with § 36-9-38 shall be

1 counted towards vesting.

2 (iv) Any person who becomes a member of the employees' retirement system pursuant to  
3 § 45-21-4 shall be considered a contributing member for the purpose of chapter 21 of title 45 and  
4 this chapter.

5 (v) Notwithstanding any other provision of law, no more than five (5) years of service  
6 credit may be purchased by a member of the system. The five (5) year limit shall not apply to any  
7 purchases made prior to January 1, 1995. A member who has purchased more than five (5) years  
8 of service credits before January 1, 1995, shall be permitted to apply those purchases towards the  
9 member's service retirement. However, no further purchase will be permitted. Repayment in  
10 accordance with applicable law and regulation of any contribution previously withdrawn from the  
11 system shall not be deemed a purchase of service credit.

12 (vi) Notwithstanding any other provision of law, effective July 1, 2012, except for  
13 purchases under §§ 16-16-7.1, 36-5-3, 36-9-31, 36-10-10.4, and 45-21-53, (A) For service  
14 purchases for time periods prior to a member's initial date of hire, the purchase must be made  
15 within three (3) years of the member's initial date of hire, (B) For service purchases for time periods  
16 for official periods of leave as authorized by law, the purchase must be made within three (3) years  
17 of the time the official leave was concluded by the member. Notwithstanding the preceding  
18 sentence, service purchases from time periods prior to June 30, 2012, may be made on or prior to  
19 June 30, 2015.

20 (4) No member of the employees' retirement system shall be permitted to purchase service  
21 credits for casual, seasonal, or temporary employment, or emergency appointment, for employment  
22 as a page in the general assembly, or for employment at any state college or university while the  
23 employee is a student or graduate assistant of the college or university.

24 (5) Except as specifically provided in §§ 16-16-6.2 and 16-16-6.4, a member shall not  
25 receive service credit in this retirement system for any year or portion of it, which counts as service  
26 credit in any other retirement system in which the member is vested or from which the member is  
27 receiving a pension and/or any annual payment for life. This subsection shall not apply to any  
28 payments received pursuant to the federal Social Security Act or to payments from a military  
29 pension earned prior to participation in state or municipal employment, or to military service credits  
30 earned prior to participation in state or municipal employment.

31 (6) A member who seeks to purchase or receive service credit in this retirement system  
32 shall have the affirmative duty to disclose to the retirement board whether or not he or she is a  
33 vested member in any other retirement system and/or is receiving a pension, retirement allowance,  
34 or any annual payment for life. The retirement board shall have the right to investigate as to whether

1 or not the member has utilized the same time of service for credit in any other retirement system.  
2 The member has an affirmative duty to cooperate with the retirement board including, by way of  
3 illustration and not by way of limitations the duty to furnish or have furnished to the retirement  
4 board any relevant information which is protected by any privacy act.

5 (7) A member who fails to cooperate with the retirement board shall not have the time of  
6 service counted toward total service credit until such time as the member cooperates with the  
7 retirement board and until such time as the retirement board determines the validity of the service  
8 credit.

9 (8) A member who knowingly makes a false statement to the retirement board regarding  
10 service time or credit shall not be entitled to a retirement allowance and is entitled only to the return  
11 of his or her contributions without interest.

12 SECTION 3. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO EDUCATION -- TEACHERS' RETIREMENT

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- 1           This act would allow teachers to retire earlier upon what would be referred to as a Rule of  
2   93, rather than the existing Rule of 95 under present state statutes under the following formula:
- 3       • Upon reaching the age of at least sixty-five (65) and completing at least twenty-eight (28)  
4       years of total service; or
  - 5       • Upon reaching the age of at least sixty-four (64) and completing at least twenty-nine (29)  
6       years of total service; or
  - 7       • Upon reaching the age of at least sixty-three (63) and completing at least thirty (30) years of  
8       total service; or
  - 9       • Upon reaching the age of at least sixty-two (62) and completing at least thirty-one (31) years  
10      of total service.
- 11       This act would take effect upon passage.

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