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**Chairman and Members of the House Finance Committee**

Rhode Island State House

Providence, Rhode Island

Dear Chairman and Members of the Committee,

I am writing to respectfully urge your consideration of an amendment to improve retirement eligibility for long-serving Rhode Island educators.

I am **61 years old with 27 years of eligible service**. Due to gaps in system enrollment, I lost seven years of service credit and will not reach 30 years of service until nearly age 65. Under the current Rule of 95, I am required to continue working until age 65 to receive full retirement benefits—an expectation that is increasingly difficult after decades in a demanding profession.

In 2024, I experienced a **heart attack**, which underscored the importance of balancing continued service with health and sustainability.

**■ PRIMARY REQUEST: COMPROMISE BETWEEN RULE OF 85 AND RULE OF 90**

**A flexible retirement eligibility amendment in the “85–90 range,” with a minimum retirement age of 60 and eligibility for educators with approximately 27–29 years of service.**

This is the most important point of my testimony: **ensuring long-serving educators are not excluded from meaningful retirement eligibility.**

A balanced approach within this range, paired with appropriate actuarial adjustments, would preserve fiscal responsibility while recognizing decades of dedicated public service.

Such an approach would:

- **Recognize and reward long-serving educators**
- **Support workforce retention and sustainability**
- **Provide a realistic and humane retirement pathway**
- **Maintain fiscal responsibility for the state retirement system**

Current retirement eligibility rules leave many mid-career educators without meaningful options despite decades of service.

**Thank you for your time and consideration.**

Respectfully submitted,  
Karen Ferreira