



Retirement Board Election Update

As a reminder, the Massachusetts State Retirement Board (MSRB) is currently conducting a regularly scheduled election. Ballots were mailed at the end of October. Votes must be received, or ballots must be postmarked before midnight on November 28, 2025, to the Board's designated agent.

If you need a replacement ballot or have an election question, please call (866) 384-9978, or email Help+MSRB@yeselections.com.

Information on the candidates, as well as additional instructions on how to vote, can be found on [our website](#).

Reminder From PERAC - You Can Help Protect Public Retirement Benefits

Public pension fraud is a crime that can result in the suspension or termination of pension benefits, and the Public Employee Retirement Administration Commission (PERAC) wants to hear from you if you suspect pension fraud is being committed.

Several categories can fall under public pension fraud, such as submitting falsified

November and December Pension Payment

The next pension benefit will be direct deposited on Friday, November 28, 2025, and the December payment will be direct deposited on Wednesday, December 31, 2025.

The 2026 **Pension Payment Calendar** is available on our website and can be downloaded; [click here](#).

PRIM Election Reminder

As a reminder, the Pension Reserves Investment Management Board (PRIM) is conducting a regularly scheduled election for the Massachusetts State Employees' Retirement System (MSERS) representative to the PRIM Board.

Nomination forms were made available on the Retirement Board's website beginning Monday, November 17, 2025. **Completed original nomination forms containing a minimum of 75 active or retired MSERS member's valid signatures must be received by mail at the Board's Boston office, located at One Winter Street, 8th Floor, Boston, MA 02108, by 5:00 p.m. Monday, January 26, 2026.**

Nomination forms and election rules can

records, submitting falsified affidavits, or exceeding earnings or hours and not reporting them.

If you suspect someone is committing pension fraud, please [visit this link](#) to file a report. You can report suspected pension fraud with PERAC's online form, mail the information to PERAC, or call their fraud hotline, **1-800-445-3266**. Individuals can submit these reports anonymously, and PERAC actively investigates all allegations received.

How Are You Doing Financially?

The State Treasurer's Office of Economic Empowerment (OEE) invites you to participate in a brief [state-wide survey](#) to understand how MA residents are doing financially. Your anonymous answers will help OEE identify opportunities to expand programs and policies that support economic stability, wealth-building, and aging with dignity for everyone in our state. All MA residents 18 and older are invited to participate. [Learn more](#).

Special COLA Commission

The Special COLA (Cost-of-Living Adjustment) Commission was established in 2024 with the signing of the FY 2025 budget. Since January 2025, the Commission has met to study cost-of-living adjustments for members of the state employees' and state teachers' retirement systems. Recently, the Commission has been extended until December 31, 2025.

The Commission consists of nine members, which include representatives from Mass Retirees, the Legislature, the Massachusetts Taxpayers Foundation (MTF), the Executive Office of Administration and Finance, the State Retirement Board,

be found [here](#).

Office of Unclaimed Property Returns Purple Hearts

This fall, Treasurer Goldberg and the Unclaimed Property Division reunited three lost Purple Heart Medals with the recipients and their families. These Purple Hearts are three of six that have been found in unclaimed safety deposit boxes and are being held by the Unclaimed Property Division, which works to return them.



Pictured: Return of Thomas Flynn's Purple Heart. From Left: Christina Lambert (UCP), Treasurer Goldberg, Thomas Brigham (grandson of Thomas Flynn), Brig. Gen. Lisa Ahaesy (National Guard, the branch Mr. Flynn served in)

Anyone who received the Purple Heart gave the last full measure of sacrifice and service to their country. It is the oldest medal awarded to service members wounded or killed by enemy action. To honor that service, Treasurer Goldberg has been determined to get these medals back to their rightful homes.



PERAC, and PRIM.

The Commission plans to prepare a report and submit it to the legislature for consideration.

Social Security Announces 2.8% Benefit Increase for 2026

The 2.8% Social Security cost-of-living adjustment (COLA) will begin with benefits payable to more than 75 million Social Security beneficiaries in January 2026. Increased payments to more than 7.5 million SSI beneficiaries will begin on December 31, 2025.

According to SSA.gov, the earnings limit for people reaching their "full" retirement age in 2025 will increase to \$65,160. (The Social Security Administration deducts \$1 from benefits for each \$3 earned over \$65,160 until the month the worker turns "full" retirement age.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year. [Click here to read the full press release announcement.](#)

10 Ways to Ease Isolation During the Holidays

The holidays can be a joyful time for some, but can also be a painful time for others. Various strains like health problems, financial issues, or loss in the family can make the holidays harder for some individuals.

This article, [from USNews.com](#), looks at ten ways that you may be able to make the holidays more enjoyable for yourself or for a loved one who struggles during this period.

Is there something you would like us to

Pictured: Return of James Mooney's Purple Heart. From left: Treasurer Goldberg, James Mooney

Daylight Saving Time Survival Tips

The end of daylight saving time can be challenging as it may reduce our sleep, mood, and health. To embrace the change and stay energized as we "fall back," [click here to view seven tips from AARP.](#)

Have a Happy Thanksgiving!

Board offices will be closed on Thursday, November 27, 2025, in observance of the Thanksgiving holiday. Normal business hours will resume on Friday, November 28. Board staff wishes everyone a happy holiday!



Have you, or are you, planning to move? If so, be sure to notify the Board of your address change! Retirees who already have summer and winter addresses on file with the Board can call us to request the address update. Otherwise, you must notify the Board in writing by completing and submitting a

communicate in an upcoming **Retiree eNews Bulletin**? If so, let us know!

Email your request or comments to
MSRBCommunications@tre.state.ma.us.

We look forward to hearing from you!

Past issues of our newsletter publications
can be found on our [website](#).

Quick links: Visit our website:
mass.gov/retirement

Like us on Facebook:
facebook.com/mass.state.retirement

Follow us on X @MassStateRet:
x.com/massstateret

Benefit Recipient Change of Address Form. [You can download it here!](#)

Contact us:

Boston Office:

Downtown Crossing
One Winter Street, 8th Floor
Boston, MA 02108

Springfield Office:

436 Dwight Street, #109A
Springfield, MA 01103

Tel: 617-367-7770

**Note: MSRB phones are answered
Monday - Friday, 8:00 a.m. - 5:00 p.m.,
except on state holidays.**

**Drop-off hours at both offices are
Monday-Friday, 10:00 a.m. - 3:00 p.m.,
except on state holidays.**