



AUGUST 2026

ERB Connect

The latest news from the New Mexico Educational Retirement Board



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Director's Update

BY DAVID ARCHULETA, EXECUTIVE DIRECTOR

Dear ERB Plan Members,

As summer draws to a close and autumn approaches, I want to wish our active members an inspiring start to the new school year and extend our heartfelt gratitude to our retired members for their dedicated years of service.

The New Mexico Educational Retirement Board (ERB) is actively collaborating with a dedicated coalition of retirees representing several key organizations, including:

- New Mexico Association of Educational Retirees (NMAER)
- University of New Mexico Retiree Association

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- American Federation of Teachers New Mexico (AFT-NM)
- National Education Association New Mexico (NEA-NM)
- Independent retired educators and advocates

Calling themselves the **13th Checkers**, this coalition has banded together to advocate for supplemental cost-of-living relief to help offset the ongoing inflationary pressures facing retirees.

While statutory cost-of-living adjustments exist, recent legislative efforts to provide additional relief—including House Bill 454 (2025 Regular Session) and House Bill 40 (2026 Regular Session)—did not cross the finish line. Nevertheless, ERB staff and the Board of Trustees remain fully committed to partnering with the 13th Checkers to advocate for meaningful financial support for our retired educators.

Next Steps & Legislative Outlook

- **Staff Proposals:** ERB staff will present several options to supplement or enhance current cost-of-living adjustments for Board of Trustees approval.
- **Interim Committee Endorsement:** Once approved, we will seek an official endorsement from the interim Investments and Pensions Oversight Committee this November.
- **2027 Legislative Session:** Securing this endorsement early will give the Legislative Finance Committee and the incoming administration ample time to prioritize this initiative ahead of the 2027 legislative session.



How You Can Help

Your voice is essential to turning these proposals into law. We encourage you to reach out to your local legislators and candidates to emphasize how critical this supplemental relief is for New Mexico's educational retirees.

Until our winter edition, I wish you all a wonderful transition into fall and the season's best traditions—from roasting green chile and Friday night football to the first snow and upcoming holidays.

Sincerely,
David Archuleta

Simple Habits to Keep Your Online Accounts and Personal Information Secure

BY ERB IT AND CYBERSECURITY TEAM

Protecting your personal and financial information is a shared priority. While our systems employ robust security measures to safeguard your account, cyber safety also starts with the everyday habits you use across your personal devices.



Adopting a few best practices will significantly reduce your risk of fraud and help keep your identity and online access secure:

- **Create Strong, Unique Passwords:** Avoid using the same password across multiple websites. If a single platform experiences a security breach, reused passwords put your other accounts—including your retirement portal and personal email—at risk. A strong password should be a long phrase mixing letters, numbers, and symbols.
- **Use a Secure Password Manager:** Writing passwords down on sticky notes or saving them directly in web browsers can leave your credentials exposed to anyone who accesses your device. Instead, consider using a reputable, encrypted password manager to generate and store complex passwords safely.
- **Protect Your Device When Unattended:** Whether you are using a shared family computer or checking personal accounts on a laptop in public, always log out or lock your screen when stepping away, even for just a few minutes.
- **Never Share Your Login Credentials:** Legitimate organizations will never contact you to ask for your password. Keep your login details completely private. If you ever need to transmit sensitive personal information, ensure it is sent only through secure, encrypted channels.
- **Stay Alert for Suspicious Messages:** Phishing attempts often disguise themselves as urgent notices from trusted institutions asking you to verify sensitive data, click an unfamiliar link, or provide your login details. If an email, call, or text feels off, do not click links or reply. Reach out to the organization directly using a verified phone number or official website.

Taking a few minutes to review your online security habits helps ensure your personal data and account access remain protected around the clock.

Enhancing Our Public Spaces

BY RENEE GARCIA, DIRECTOR OF COMMUNICATION AND OUTREACH

Our building has officially welcomed a vibrant new piece of New Mexico's artistic heritage. Installed recently, "Memories of Cerrillos"—a 44" x 44" oil painting on linen by regional artist **Patricia Waldygo**—now hangs in our boardroom for visitors and staff to enjoy.

The acquisition was made possible through New Mexico's Art in Public Places (AIPP) program. Established by the NM State Legislature in 1986 under the Art in Public Places Act, the initiative sets aside a portion of capital outlay appropriations to purchase or commission public art. Since its inception, AIPP has placed more than 3,000 works of art across all 33 counties, reflecting the diverse cultural landscape of New Mexico and the American Southwest.

Memories of Cerrillos (2025) by Patricia Waldygo



[*Enhancing Our Public Spaces continued on Page 5*](#)

Dreamlike Impression of the Galisteo Basin

Unlike traditional landscape paintings created directly from photographs, “*Memories of Cerrillos*” was painted almost entirely from memory. Drawing from her 19 years living in Cerrillos, NM, Waldygo set out to capture the rare, dramatic moments when the usually quiet Galisteo Creek flooded its banks.

“

Because this painting is a compilation of my memories, I didn't use any photographs to copy the exact land forms or water flow... I decided to 'wing it' here and just create the essence of the Cerrillos Hills, trees, and creek from memory.

— **Patricia Waldygo, Artist**

”

Inspired by Atmosphere & Light

Influenced by the late 19th-century Tonalist movement, Waldygo focused on atmospheric depth, light, and emotion rather than rigid photorealism. To achieve the painting's atmospheric glow, she spent months slowly building up 10 to 20 thin, translucent layers of oil paint—particularly in the trees—to give the viewer a sense of looking through mist and shifting evening light. The dramatic sky anchored above the hills was inspired by a striking Glorieta sunset the artist captured on camera.

Crafted to Last

The piece was constructed using archival materials—from its heavy-duty pine stretchers and Liquitex gesso base to custom-milled white-wash maple framing and museum-grade acrylic glass by Santa Fe framer Tony Sandoval.

Be sure to take a moment to view “*Memories of Cerrillos*” and read the wall plaque during your next pass through the building!

Returning to Work After Retirement: What You Need to Know

BY RENEE GARCIA, DIRECTOR OF COMMUNICATION AND OUTREACH

Returning to Work After Retirement: What You Need to Know

Enjoying retirement, but thinking about stepping back into the workforce? If you plan to return to work for an **ERB-covered employer** while continuing to receive your pension benefit, you can do so through one of our three **Return to Work (RTW)** programs.

Choosing the Right RTW Program

Each program has specific criteria, limits, and contribution rules. Review the options below to find the fit that matches your plans:

PROGRAM OPTION	LAYOUT PERIOD	WORK/EARNINGS LIMIT	MEMBER CONTRIBUTIONS
60-Month Plan (Consecutive or Non-Consecutive)	90 consecutive days	Up to 60 total months across your lifetime	Required (non-refundable, matched by employer)
Earning Less Than \$25,000	90 consecutive days	Maximum of \$24,999.99 per fiscal year	None required
0.25 FTE or Less	None	Up to 0.25 Full-Time Equivalency	None required

Key Rules and Responsibilities

To keep your pension benefit fully protected, make sure you follow these core guidelines:

- **Apply and get approved first:** You must submit a RTW application and receive ERB approval before you begin working. You will need to provide a copy of your approved application to your employer.
- **Observe the 90-day layout period:** If your chosen program requires a 90-day layout, you cannot perform any work (including substitute teaching or part-time work) for an ERB employer during those 90 days.

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- **Track your own limits:** Because employer payroll data is reported to ERB in arrears, you are responsible for monitoring your own hours, earnings, or months used. Exceeding your limit can jeopardize your retirement benefit.
- **One program per fiscal year:** You may only participate in one RTW program at a time per fiscal year. If you reach the limit of your program, you must stop working and wait until the next fiscal year to apply for a different program.
- **60-month lifetime cap:** Once you exhaust the 60-month program, you cannot participate in that specific plan again in the future.

Ready to get started? Visit our website to download the RTW Application or contact our member services team if you have questions about your eligibility.



Update on Beneficiary Changes and Spousal Consent

BY ERB MEMBER SERVICES TEAM

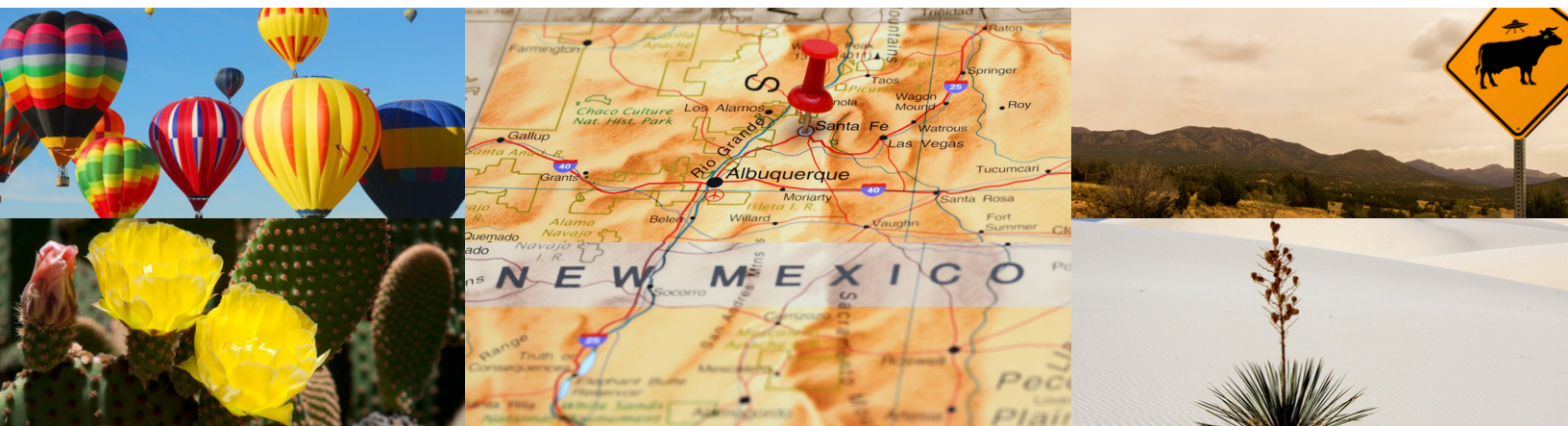
As of **April 1, 2026**, retired members under **Option B or Option C** must provide spousal consent before removing or replacing a current spouse as their beneficiary.

Who Does This Apply To?

- **Retirees only:** You must already be retired and receiving benefits.
- **Option B or C payment plans:** Payment Plans that provide continuing lifetime benefits to a designated beneficiary.
- **Current spouse as beneficiary:** You are looking to deselect/remove your current spouse from that designation.

Who Is Not Affected?

- Active (working) members updating their beneficiaries.
- Retirees under Option A.
- Any other beneficiary changes not involving the removal of a current spouse under Options B or C.



ERB on the Road: Bringing Retirement Readiness to You!

BY RENEE GARCIA, DIRECTOR OF COMMUNICATION AND OUTREACH

Welcome back to a brand-new school year! Whether you're settling into the classroom rhythm, kicking off another semester on campus, or already enjoying a well-earned retirement, the ERB team is cheering you on for an incredible year ahead.

This fall, we're packing up and heading across New Mexico to connect with you in person at wellness fairs, onsite presentations, and regional conferences.

What We're Bringing to Your Campus:

- **Member Presentations & Wellness Events:** Tailored sessions breaking down retirement milestones, benefits, and financial wellness.
- **Employer Outreach & Compliance Reviews:** Dedicated one-on-one compliance check-ins and sneak peeks into our modernized pension system.

A Huge Thank You to Our Recent Hosts:

We loved connecting with the teams at Tularosa, International School at Mesa Del Sol, NM School Nurses Association, Ruidoso, Ft. Sumner, Clovis Public Schools, Clovis Community College, Albuquerque Bilingual Academy, and Gallup-McKinley County Schools!



[*ERB on the Road continued on Page 9*](#)

Where We're Headed Next:

Keep an eye out for ERB on-site soon at:

- New Mexico Junior College
- Eastern New Mexico University
- Southwest Region School Health Event
- Central New Mexico Community College (CNM)
- New Mexico State University
- Albuquerque Public Schools Wellness Event



Bring ERB to Your School or Organization

Want us to visit your district, college, or association? Let's make it happen.

👉 [Schedule an In-Person Outreach Request](#)

Can't Make It In Person? Join Us Online!

Our monthly webinar series is in full swing, covering everything from *Early & Mid-Career Planning* to full *Retirement Readiness*.

👉 [Explore & Register for Upcoming Webinars](#)

We can't wait to see you on the road this fall. Have a stellar start to the year!

Member Webinar Schedule - September to December 2026

Webinars are held on the third Tuesday of each month from 4:00 p.m. to 5:00 p.m. ASL Interpretation provided.

- Early/Mid-Career Webinar 9/15/2026
- Retirement Readiness Webinar 10/20/2026
- Early/Mid-Career Webinar 11/17/2026
- Retirement Readiness Webinar 12/15/2026

ABQ READS Seeks Volunteers

CONTENT PROVIDED BY ABQ READS

ABQ READS is a classroom-based tutoring program that helps struggling kindergarten-first-grade readers boost their literacy achievement to enable lifelong learning.

Did you know that from kindergarten to grade two, children Learn to Read. From grade three on, children Read to Learn. Join Albuquerque Public Schools, the Greater Albuquerque Chamber of Commerce and volunteers like you to make a lasting difference in a child's life.

Fast Facts:

- A one-on-one literacy tutoring program at three elementary schools: Whittier, Atrisco and Bel-Air.
- Delivers 90 minutes each week of personalized literacy tutoring for each kindergarten-first-grade Title I student in the program (Sept - May) and supplies every student it serves with up to 20 books for their at-home library.
- Access to online reading resources for at-home reading.

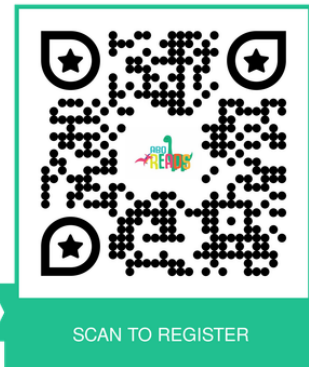


VOLUNTEER TODAY!

abqreads.com
(505) 843- 7323 (READ)
abqreads@greaterabq.com

or

Scan the QR Code



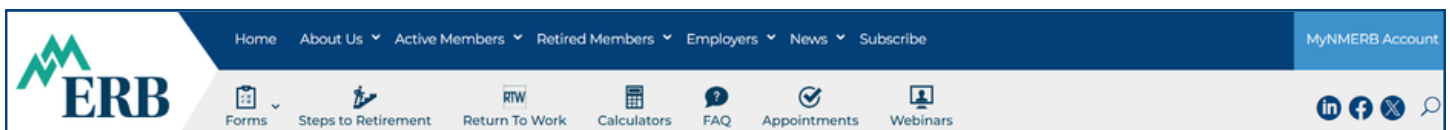
LEGAL NOTE: NMERB encourages volunteer work, however, paid volunteer work may violate Return-to-work rules. Contact NMERB if you have any questions or concerns.

RETIREMENT TIP

Your MyNMERB Account is your retirement resource.

[Register](#) for your MyNMERB Account today using the light blue button on the ERB website menu. In your MyNMERB Account you will be able to:

- View your Work History
- View your Statement of Account
- Use the Benefit Estimator
- Use the Service Purchase Estimator
- Adjust Settings
- And more...



ERB Closure Schedule September - November 2026

September 7, 2026 - Labor Day

October 12, 2026 - Indigenous People's Day

November 11, 2026 - Veterans' Day

All ERB offices will reopen the
following business day at 8:00 a.m.



ERB Office Hours

Santa Fe & Albuquerque
Monday - Friday
8am - 5pm

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