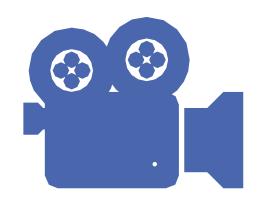
You've Decided to Retire!

What Do You Do Now?



Today's Agenda

- Video
- Filing for Service Retirement
- Options
- Payments and Processing
- Taxes
- Video
- Filing for Disability Protection



Video: NYSTRS Benefits Part 4: The Retirement Process

Resign:
From your
employer
based on their
requirements.

Retire: NYSTRS must receive an

Application for Retirement on, or up to 90 days before, your date of retirement (DOR).

Choosing a Retirement Date

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Date of Retirement (DOR):

No earlier than the day after your last contracted day of work.

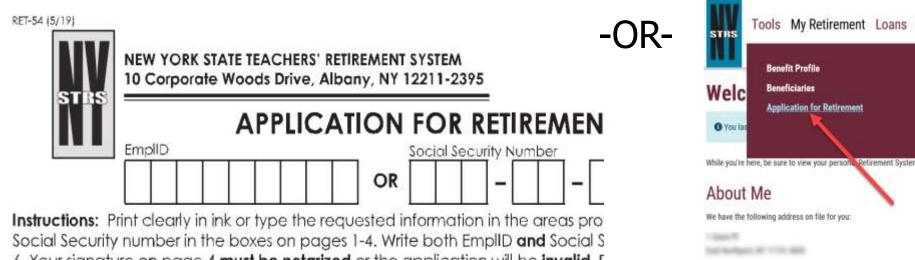
For example:

If you last earn salary under contract on June 30, the earliest effective date of retirement you could select is July 1.

File an Application for Retirement (RET 54.6)

File a *Service Retirement Application* (RET-54) by certified or registered mail.

File on your secure MyNYSTRS account.





Filing for Retirement-Benefit Payment Options

- Maximum
- Lump-Sum Options
- Guarantee Period Options
- Survivor Options
- Pop-Up Survivor Options



No matter which payment option you elect, you receive monthly payments for your entire lifetime.

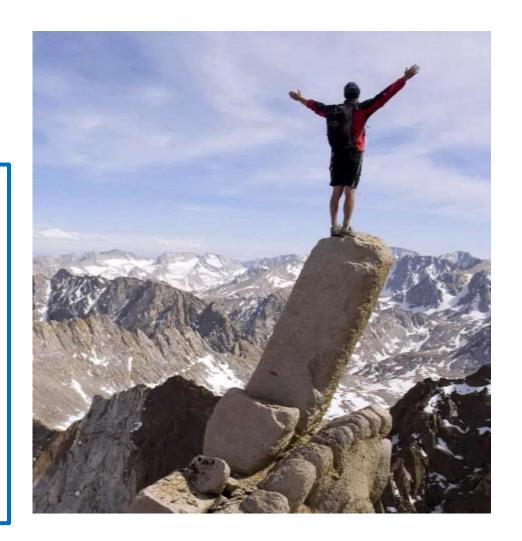
5-14 (1/18) 8mp/0	Jacket Security Number
rovide your beneficiary with to State your lines; Select the Declining Reserv 3 members retiring under A Complete the Designation	efore your refirement date, you are permitted to be refired for disability and we will be highest benefit allowed to be paid under the disability refirement formula if you. e 4% (filer 1 Members Only) or the Largest Non-Declining Lump Sum (All Tiers except Tier titled 1-4) below. of Beneficiary section on pages 3 and 4. o NYSTRS and NYSTRS receives the form prior to your death.
ease review the descriptions of elect. You may check only an ite. If you have a Domestic Re	RETIREMENT BENEFIT ELECTION the benefit payment options below and check the box next to the one option you choose box. Reade note that no matter which option you elect, you receive monthly benefits fallows Order (DRO) on tie, your ability to elect certain options may be limited. General allable in the Connectic Retations Crater publication on our website (mysts.org).
Moximum	l electrio receive me largest possible benefit. Al benefits stop at my death,) cannot designate a beheficiary fil choose this aption.
Declining Annuity Reserve (fier 1 & 2 Only)	I exect to receive a reduced lifetime benefit mat includes the annultzation of my Annulty Reserve bosones. It die before receiving my fut Annulty Reserve, the sump sum balance will be paid to my decretions. Offerense, all payments all dop at my dealth, I may designate multiple primary analor contrigent beneficians.
Declining Reserve 4% (Tier 1 Only)	I elect to receive a reduced lifetime benefit. I understand that if my death occurs before my toral seasone has been paid, me parame wit be paid in a tump sum to my beneficiary, if my death occurs that my toral Reserve has been paid, as payments stop at my death. I may designate multiple primary post/or confrigent beneficiaries.
Largest Non-Declining Lump Sum to a Beneficiary	I sect to receive a reduced (felline benefit. At my death the largest possible lump sum will be paid to my beneficiary. I may designate murple princing and/or confingent beneficiare. To leave a majorite sump-sum payment, into years the attendate applied harded. If a man filer I member, although the payment to the beneficiary will be less than the reserve under the Descring Reserve etc. On the first thing sum under this option does not decline over time. This applies in an attendance over time. This applies in an attendance to the I did not first 3 member refining under which the I did not first 3 member refining under which the III.
5-Year 10-Year	I elect to receive a reduced lifetime benefit. If I dis within 5 or 10 years of my date of refrement, my baneficiary with receive the same monthly payment i was receiving for the remarked of the 5 or 10 years and on the benefit of the second quadrate period, the benefit will ago at my cash. If my primary beneficiary begins to receive polyments and dies before the guidanties period expires, the converse of only installment due site policy in a timp turn to my contrager beneficiary. I must designate any one primary and may designate metiple confingent beneficiary.
100% 50% 55% 25%	Lead to receive a reduced filetime behalf based on my if a expectancy and the life expectancy of my behalf-city. If my behalf-city survives me, (time extractors the assignated percentage of my reduced benefit moughout higher laterime. 1973/81 may require proof of the date of binn of my beneficiary if my behalf-city it my spouse under these options, (i) he will receive 20% of the COLA to which I would have been entitled. I must designate only one beneficiary under these options.
op-up Servivor Options 100% 50% 75% 25%	I elect to receive a reduced if elime benefit based on my life expectancy and the life expectancy of my peneficiary, if my beneficiary survives me. (I) for each receive the designated percentage of my secured benefit may open fairme. (Ay penefit will increase on the statement if my penefolary prospectores me. xxxxxxx may require proof of the date of birth of my beneficiary, if my penefit is under these options, (I) my will receive slight after COULD to which I would have been entitled. I must designate any one beneficiary under these options.
Alternative Option	I may request any variation of a Lump Sum Death Benefit, Guarantee, Sunivar or Pap-up Sunivar Option that is recordable and can be contibuted actuarity, however, it i am a fier a member earling to retrie under Antice III.4 I may only request an Attemptive that provides a Suniver option of 18-to 40% at my death. Flease provide a specific description here:

Maximum Benefit

Provides highest annual benefit, but payments cease upon your death.

Might be best choice if:

- You don't have any beneficiaries.
- Your beneficiaries are financially independent or covered by life insurance.
- You need the highest possible income from your pension.



Lump-Sum Benefits

<u>Largest Non-Declining Lump Sum</u>: You set aside fixed lump sum for beneficiary upon your death.



Might be best choice if:

- You don't have a long life expectancy.
- You are unable to purchase private life insurance.
- You want a lump sum paid to your beneficiary(ies) when you die.

Guarantee Period Options

- You provide coverage for a 5- or 10-year period past retirement.
- If you die within the guaranteed period, your beneficiary receives your payments for the remainder of the guarantee period.
- If you outlive the guarantee period, payments cease on your death.
- You can change your beneficiary at any time during the covered period.



Guarantee Period Options

Might be best choice if:

- You need to cover one or more people for a designated period.
- You have short-term reasons you need to guarantee the pension will continue (e.g., pay off mortgage or college; bridging the gap to reaching Social Security age).



Survivor and Pop-Up Options

- You name one beneficiary. If that person outlives you, payment continues for their lifetime.
- You can't change your beneficiary beyond
 30 days after retirement.
- Cost based on the life expectancy of you and your beneficiary.
- Coverage: 100, 75, 50, or 25%.
- Pop-up: Benefit rises to Maximum if beneficiary dies before you do.



Might be best choice if:

 You need to provide income to just one beneficiary after your death.

Benefit Payment Options Example

ESTIMATE OF ANNUAL SEI	HERS RETIREMENT SYSTEM RVICE RETIREMENT BENEFITS on 09/30/2019	SURVIVOR OPTIONS FOR MALE BENEFICIAR DEATH OF MI	
NAME Mary Member	EmplID: XXXXXXX	100% Member	\$ 46,002
Date of Birth	08/18/1963	Beneficiary	\$ 46,002
Retirement Date	07/01/2020	75%	\$ 40,002
Cease Teaching Date	06/30/2020	Member	\$ 46,641
Section Control of the Control of		Beneficiary	\$ 34,981
Service Credit		50%	\$ 5.,551
		Member	\$ 47,297
New York Pre - 1959	0-0	Beneficiary	\$ 23,648
New York Post - 1959	30-5	25%	10 TA
Out-of-State	0-0	Member	\$ 47,972
Total Service	30-5	Beneficiary	\$ 11,993
Pension Factor	60.83%		
Final Average Salary 3 Year	\$ 80,000	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-U IF BENEFICIARY PREDE	P TO MAXIMUM
MAXIMUM BENEFIT - NO F	PAYMENT TO A BENEFICIARY	Maximum Benefit	\$ 48,667
Pension	\$ 48,667	100%	
Annuity Return	N/A	100%	£ 45 007
Maximum Benefit	\$ 48,667	Member	\$ 45,627 \$ 45,627
		Beneficiary 75%	\$ 45,627
LARGEST NON-DECLINING LUMP	SUM PAYMENT TO A BENEFICIARY	Member	\$ 46,351
		Beneficiary	\$ 34,763
Member Benefit	\$ 40,582	50%	\$ 54,765
Beneficiary Payment	\$ 600,101	Member	\$ 47,098
Cost per \$1000	\$ 13.47	Beneficiary	\$ 23,549
CHARAN	TEE OPTIONS	25%	2 20,0 10
GUARAN	TEE OPTIONS	Member	\$ 47,870
5 YEAR	\$ 48,559	Beneficiary	\$ 11,967
10 YEAR	\$ 48,270		
TO TEATS	¥ 40,270		

Example is a 56-year-old female with a 59-year-old male beneficiary

MAXIMUM BENEFIT - NO PAYMENT TO A BENEFICIARY

Pension Annuity Return Maximum Benefit \$ 48,667 N/A \$ 48,667

LARGEST NON-DECLINING LUMP SUM PAYMENT TO A BENEFICIARY

Member Benefit	\$ 40,582
Beneficiary Payment	\$ 600,101
Cost per \$1000	\$ 13.47

GUARANTEE OPTIONS

5 YEAR	\$ 48,559
10 YEAR	\$ 48,270

Maximum Benefit

Highest annual benefit with no payment to a beneficiary at the death of the member.

MAXIMUM BENEFIT - NO PAYMENT TO A BENEFICIARY

Pension \$ 48,667 Annuity Return N/A Maximum Benefit \$ 48,667

LARGEST NON-DECLINING LUMP SUM PAYMENT TO A BENEFICIARY

 Member Benefit
 \$ 40,582

 Beneficiary Payment
 \$ 600,101

 Cost per \$1000
 \$ 13.47

GUARANTEE OPTIONS

5 YEAR \$ 48,559 10 YEAR \$ 48,270

Largest Non-Declining Lump-Sum Payment

This option will pay the member an annual benefit \$8,085 less than the Maximum, providing a one-time, lump-sum payment of \$600,101 to designated beneficiaries.

MAXIMUM BENEFIT - NO PAYMENT TO A BENEFICIARY

 Pension
 \$ 48,667

 Annuity Return
 N/A

 Maximum Benefit
 \$ 48,667

LARGEST NON-DECLINING LUMP SUM PAYMENT TO A BENEFICIARY

 Member Benefit
 \$ 40,582

 Beneficiary Payment
 \$ 600,101

 Cost per \$1000
 \$ 13.47

GUARANTEE OPTIONS

5 YEAR \$ 48,559 10 YEAR \$ 48,270

Guarantee Options

- 5-year option reduces pension from the Maximum by \$108/year.
- 10-year option reduces pension from the Maximum by \$397/year.

No payment to beneficiary if member outlives the guaranteed period.

100%			
100%	Member	\$ 46	3.00
	Beneficiary	\$ 46	
75%	Physics - The	William Till	
	Member	\$ 46	5,64
	Beneficiary	\$ 34	1,98
50%			
	Member	\$ 47	7,29
	Beneficiary	\$ 23	3,64
25%			
	Member	\$ 47	
	Beneficiary	\$ 11	,99
	BENEFIT WILL POP-UF IF BENEFICIARY PREDEC		
Maxim	IF BENEFICIARY PREDEC	P TO MAXIMUM CEASES MEMBER	3 66
Maxim		TO MAXIMUM	3,66
Maxim	IF BENEFICIARY PREDEC	P TO MAXIMUM CEASES MEMBER	3,66
	IF BENEFICIARY PREDEC	P TO MAXIMUM CEASES MEMBER	
100%	IF BENEFICIARY PREDEC	P TO MAXIMUM CEASES MEMBER \$ 48	5,62
	IF BENEFICIARY PREDEC num Benefit Member Beneficiary	P TO MAXIMUM CEASES MEMBER \$ 48 \$ 45 \$ 45	5,62 5,62
100%	IF BENEFICIARY PREDECTION Benefit Member Beneficiary Member	* 45 \$ 45 \$ 46	5,62 5,62 5,35
100% 75%	IF BENEFICIARY PREDEC num Benefit Member Beneficiary	P TO MAXIMUM CEASES MEMBER \$ 48 \$ 45 \$ 45	5,62 5,62 5,35
100%	IF BENEFICIARY PREDECTION IT BENEFICIARY PREDCTION IT	\$ 48 \$ 45 \$ 45 \$ 45 \$ 45 \$ 45	5,62 5,62 5,35 4,76
100% 75%	IF BENEFICIARY PREDECTION IT BENEFICIARY PREDECTION IT BENEFICIARY PREDECTION Member Beneficiary Member Member	\$ 48 \$ 45 \$ 45 \$ 45 \$ 45 \$ 45 \$ 45 \$ 46 \$ 34	5,62 5,62 5,35 1,76
100% 75% 50%	IF BENEFICIARY PREDECTION IT BENEFICIARY PREDCTION IT	\$ 48 \$ 45 \$ 45 \$ 45 \$ 45 \$ 45	5,62 5,62 5,35 1,76
100% 75%	IF BENEFICIARY PREDECTION IT BENEFICIARY PREDECTION IT BENEFICIARY PREDECTION Member Beneficiary Member Beneficiary Member Beneficiary	\$ 48 \$ 45 \$ 45 \$ 45 \$ 46 \$ 34 \$ 47 \$ 23	5,62 5,62 5,35 4,76 7,09 3,54
100% 75% 50%	IF BENEFICIARY PREDECTION IT BENEFICIARY PREDECTION IT BENEFICIARY PREDECTION Member Beneficiary Member Member	\$ 48 \$ 45 \$ 45 \$ 45 \$ 45 \$ 45 \$ 45 \$ 46 \$ 34	5,62 5,62 3,35 4,76 7,09 3,54

Survivor Option 100%

Member would receive a lifetime annual benefit \$2,665 less than the Maximum, but would provide the surviving beneficiary with a continuing monthly benefit of the same amount upon the death of the member.

If beneficiary predeceases the member, the member benefit is unchanged.

Maximum Annual Benefit Amount \$48,667

	DEATH OF ME	IMBER	
100%			
	Member		16,002
	Beneficiary	\$ 40	6,002
75%	120 S	20.3	120202
	Member		6,64
E00/	Beneficiary	\$ 34	34,98
50%	Member	e 4	7.20
	Beneficiary		17,29 23,64
25%	Belleticiary	\$ 2.	23,040
20 70	Member	\$ 4	7,97
	Beneficiary		1,99
22 0	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UF IF BENEFICIARY PREDEC	OR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER	
Maxim	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UF	OR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER	18,66
Maxim	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UP IF BENEFICIARY PREDEC	OR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER \$ 48	18,66
	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UP IF BENEFICIARY PREDEC um Benefit Member	DR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER \$ 44	18,66 15,62
100%	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UP IF BENEFICIARY PREDEC	DR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER \$ 44	18,66 15,62
	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UP IF BENEFICIARY PREDEC um Benefit Member Beneficiary	DR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER \$ 44	18,66 15,62 15,62
100%	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UF IF BENEFICIARY PREDEC um Benefit Member Beneficiary Member	DR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER \$ 44 \$ 44 \$ 44	18,66 15,62 15,62 16,35
100% 75%	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UP IF BENEFICIARY PREDEC um Benefit Member Beneficiary	DR ABOVE BENEFICIARY P TO MAXIMUM CEASES MEMBER \$ 44 \$ 44 \$ 44	18,66 15,62 15,62 16,35
100%	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UF IF BENEFICIARY PREDEC um Benefit Member Beneficiary Member Beneficiary	P TO MAXIMUM CEASES MEMBER \$ 44 \$ 44 \$ 34	18,66 15,62 15,62 16,35 34,76
100% 75%	POP-UP SURVIVOR OPTIONS FOR BENEFIT WILL POP-UF IF BENEFICIARY PREDECTION Benefit Member Beneficiary Member Beneficiary Member Beneficiary Member Beneficiary	P TO MAXIMUM CEASES MEMBER \$ 44 \$ 44 \$ 34	18,66 15,62 15,62 16,35 16,35 17,09
100% 75%	POP-UP SURVIVOR OPTIONS FO BENEFIT WILL POP-UF IF BENEFICIARY PREDEC um Benefit Member Beneficiary Member Beneficiary	P TO MAXIMUM CEASES MEMBER \$ 44 \$ 44 \$ 34	18,66 15,62 15,62 16,35 34,76
100% 75% 50%	POP-UP SURVIVOR OPTIONS FOR BENEFIT WILL POP-UF IF BENEFICIARY PREDECTION Benefit Member Beneficiary Member Beneficiary Member Beneficiary Member Beneficiary	S 44 S 34 S 25	18,66 15,62 15,62 16,35 16,35 17,09

Pop-Up Survivor Option 100%

Member would receive a lifetime annual benefit \$3,040 less than the Maximum, but would provide the surviving beneficiary with a continuing monthly benefit of the same amount upon the death of the member.

If beneficiary predeceases the member, the member benefit is increased to the Maximum benefit.

Maximum Annual Benefit Amount \$48,667

Direct Deposit

Your retirement benefit is paid in 12 monthly payments, directly deposited into your checking or savings account on the last business day of each month.

WY

NEW YORK STATE TEACHERS' RETIREMENT SYSTEM 10 Corporate Woods Drive, Albany, NY 12211-2395 Fax: (518) 447-4749

ORIGINENASSIONAL

VIDECT DEBOSIT AUTHORIZATION ACREMENT

Complete the information requested below and make a copy of the form for your records. If you are signing as a bese

	the same of the same	and the same of	W 154	Carlos	Company of the	Carlo Marie		Service Company	e deservice	بتبلو لاستنوست	all and talk and	in the last	90000000		تتعلما	-	
Cueck	Mill DOX /F PAIN (PO Empth)	Criminal A	190 10	-0.10460	Aonnie	KOCKOO.		ecurity No		KIND TO	0.11 000	OBIC	DOM N	197	reige	Ettion	
				П			П	Π-	П]-[Т						
	cole the type (s) often		orts you tolony o			ite with	-	nate par	en ur	derab	omedi	Nek	tion C	ectes			
Home	ттт	ТТ	Т	Т	-	Sept Ma	*	т	П	П		П		Т	Т		-
		12.0		100						7,4 (6)	0.0		_	_		\vdash	11%
rig Add	ress - time 1								_			_		_	_	_	
					н	\Box	11									н	
ng Add	ress - Line 2 (Free	e de d				•			•			_		_	_	_	
		10.0		- 400		П	TT	100	100		П	Т		Т		Т	Г
		_		-	_					30	Code			_	_	1	Ι.,
	TIT	1.1	TT			T	TT			٦ř	T		\Box	ſ	T	T	т
													Ш	٦L			L
Phone N	lumber	72.0	18:30	100	_		Hittel in a	change	of acid	ess plea	ne give	effect	ive date	6			
	1	111-		11				1/	11	1/							
-	4-J^		-	_	_			lorth	De		- V	0.00	_				
	ed in Instructions dum to process	for Direct L	RoogeC	to Trust			т посели	of Hilland to		that up	oc Bonit	у поен					ę.
the Sys of follow tight or	ed in hutructions draw to process ving information in the bottom of	for Direct I your cleact is kneed to tyour chee	deposit deposi transm tr. if yo	fo fruit it. of your u have	proyers	at NYS ents clin lons reg	n account SRS.org. setly to p sording y	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The og Nued	bank bark	y mee ntofio Atia /i	nmust fouling et num	Nu	ecele	iv the	
the Syn is follow digits or rect De	ed in Instructions dam to process sing information in the bottom of posit Authorizat	for Direct I your cleact is kneed to tyour chee	deposit deposi transm tr. if yo	fo fruit it. of your u have	proyers	at NYS ents clin lons reg	n account SRS.org. setly to p sording y	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The sg Numb relact yo	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Syn is follow digits or rect De	ed in Instructions dam to process sing information in the bottom of posit Authorizat	for Direct I your cleact is kneed to tyour chee	deposit deposi transm tr. if yo	fo fruit it. of your u have	proyers	at NYS ents clin lons reg	n account SRS.org. setly to p sording y	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The og Nued	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Syn is follow digits or rect De	ed in Instructions dam to process sing information in the bottom of posit Authorizat	for Direct I your cleact is kneed to tyour chee	deposit deposi transm tr. if yo	fo fruit it. of your u have	proyers	at NYS ents clin lons reg	n account SRS.org. setly to p sording y	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The sg Numb relact yo	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Sylve follow digits or rect De	ed in Instructions dam to process sing information in the bottom of posit Authorizat	forDirect L your clinical is to used to tyour chies than Fact St	deposit deposi transm tr. if yo	fo fruit it. of your u have	poyes quest	at NYS ents clin lons reg	racesia RS.org. netly to podding y sile of N	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The sg Numb relact yo	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Sylventights or ect De	ed in Instructions down to process whig infrastration in the bottom of post Authorizat	forDirect L your clinical is to used to tyour chies than Fact St	deposit deposi transm tr. if yo	fo fruit it. of your u have	poyes quest	g at NYS ents din lons reg our web	racesia RS.org. netly to podding y sile of N	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The sg Numb relact yo	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Se e follow digits or ect De AE MAA	ed in Instructions down to process whig infrastration in the bottom of post Authorizat	forDirect L your clinical is to used to tyour chies than Fact St	deposit deposi transm tr. if yo	fo fruit it. of your u have	poyes quest	g at NYS ents din lons reg our web	racesia RS.org. netly to podding y sile of N	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The sg Numb relact yo	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Se e follow digits or ect De AE MAA	ed in Instructions during infrastruction in the postume of post Authorizal in the southern of post Authorizal in the southern market in t	forDirect L your clinical is to used to tyour chies than Fact St	deposit deposi transm tr. if yo	fo Trust it. of your u have	poyes quest	g at NYS ents din lons reg our web	racesia RS.org. netly to podding y sile of N	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The sg Numb relact yo	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Se e follow digits or ect De AE MAA	ed in Instructions during infrastruction in the postume of post Authorizal in the southern of post Authorizal in the southern market in t	forDirect L your clinical is to used to tyour chies than Fact St	deposit deposi transm tr. if yo	fo Trust it. of your u have	poyes quest	g at NYS ents din lons reg our web	racesia RS.org. netly to podding y sile of N	at (Back to All require your bond your ASA)	d add	that go Blonal d sunt. The sg Numb relact yo	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
the Section digits or rectibe. AT MAN. AR ARA.	ed in Instructions during infrastruction in the postume of post Authorizal in the southern of post Authorizal in the southern market in t	forDirect II your direct in his used for t your check from Foot 31 R (4 eight)	Deposit cloposi lecarum sk. if you heef (G	fo huil t. of years u hove SRE-SA.	poyer poyer	g at NYS ents din lons reg our web	raceous RS.org. rectly to southing solding solding in solding solding solding in the of N	at (Bect Ic ABrequire your book your ADA, YSTRS, org	d add	that specified and the specifi	scRout ocume bank ser or c our tina	y mee ntofio Atia /i iccou	nmust fouling et num	Nu	ecele	iv the	
The Sylve delicated to	ed in Authoritions down to process, who plantestible in the bottom of pools Authorition (a) pools Authorition	for Direct II your check in it used for a your check one; I was a supplementation for the check of the check of the check one; I was a supplementation for	Deposit cloposi hearum hear (G	fo huilf. di year o howe iRE-54.	PROVIDE ACT	g at NYS early clir lons reg our wold	RESORG. RESTRICTED TO THE PROPERTY OF THE PROP	at (Rect le Ağrequile your bank your ARA, YSTRS, org	diade sauce sauce (Street up Blooms of Street up Street	bank bank bank bark bar ar a bar fina e Mank])[y mee Atia/i ccouncidi	ermost:	Hurber	mbur sele	h the	
Re Sylve follows the Sylve extraction of the Sylve ext	ed is Author Board den ho pocess. Alig information in the bottom of pood Authorizat ACCOUNT AT TYPE (Person or NYSIBIS in on or Communication	for Dect II your chact in it used for your chact for Fact 31 R(4 dight chack only it amaticulated to your chact for fact 31	Deposit cloposit cloposit in transmit in the position of the p	fo hust I. If your II hove IRE-SA. CHECK ONLY O	provest quest il on a la l	ends clinical country in country	maccownias or a control of the contr	at (Red Ic All require International ADA) (STRS.org	diade	sont. The sont the sont the sont the mixed you we recon we recon sess going of the sot	sc Bond ocume i bank per arc our fina f MEMB }) [y mey ntofio Atia/) ccou ncial t arri	touting et auce estauti	Huturid th	mber selection of the control of the	is the	
The Select Colors of the Color	ed a Author Boor days from the poocess who is former long to the pool of Authorizal Marchard	for Direct II your check of the control of the cont	Deposit claposit claposit in transmiss. If you have [G]	fo hust f. off your g hove SRE-54. CHECK ould on Wishes thank I in	provest quest que	enthy clinical countries works well being well to be white for more of the countries white for	AARET able to fully to a solution of the control o	at filled ic Allerquier basis ARA YSTRS.org	clade e dece Wouth or co BAVID savid s force of savid s force of savid	in the figer special description of the figer special description of the figure special description of the figer special description of the figure special description of the fi	ccounte	y mey nicitio Adia/r ccos nicital the s notifi	touting et auce estautie	Husber	mbur nele	to the cooperate of the	
Pro Sylve follows or follows on the Assault on the	ed is Author Board den ho pocess. Alig information in the bottom of pood Authorizat ACCOUNT AT TYPE (Person or NYSIBIS in on or Communication	for Direct II your cheer I your cheer I for I your cheer I fon Fact 31 Et each I for I fo	Deposit deposit from the first term of the first	CHECK	PRESSON TO THE PROPERTY OF T	COUNT N COUNT	AARKIT obtes to strong to the control of the contro	at filled to All require to the All requirements to the	clock decay of the control of the co	itheit spe Books of displayed of sunt. The ig Nuest infact you as FEGS going of the test supplied prest with prest with they estab	ecourse bank berarc berarc course course course course it by ma pact to writte it by ma free to course free to cour	y meer nitorio Atia // Accouncion to the time to the construction of the construction	n must touring and number of the state of th	the relation of the relation o	mber action of the state of the	coder not for the	le l
Dec Sylves follows and the state of the stat	ed in Author Book days he process who process who process who process who process who process who process Author of process Author of process Author of process Author of process who proc	for Dect II your check of your	Deposit deposit from the first from	CHECK	PRESSON TO THE PROPERTY OF T	COUNT N COUNT	AARKIT obtes to strong to the control of the contro	at filled to All require to the All requirements to the	clock decay of the control of the co	itheit spe Books of displayed of sunt. The ig Nuest infact you as FEGS going of the test supplied prest with prest with they estab	ecourse bank berarc berarc course course course course it by ma pact to writte it by ma free to course free to cour	y meer nitorio Atia // Accouncion to the time to the construction of the construction	n must touring and number of the state of th	the relation of the relation o	mber action of the state of the	coder not for the	le l
the Sylve to the S	ed a Nuthuc Book days to paccess whigh lefonest like in the bottom of post Authorization of post Authorization and Authorization of the Park Authori	for Dect II your check of your	Deposit deposit from the first from	CHECK	PRESSON TO THE PROPERTY OF T	COUNT N COUNT	AARKIT obtes to strong to the control of the contro	at filled to All require to the All requirements to the	clock decay of the control of the co	itheit spe Books of displayed of sunt. The ig Nuest infact you as FEGS going of the test supplied prest with prest with they estab	ecourse bank berarc berarc course course course course it by ma pact to writte it by ma free to course free to cour	y meer nitorio Atia // Accouncion to the time to the construction of the construction	n must touring and number of the state of th	the relation of the relation o	mber action of the state of the	coder not for the	le l

NYSTRS 2019 Calendar

Monthly Benefit Payment Dates and System Holidays

		Ja	nua	ry					Fe	brua	ary					٨	/larc	h _						Apri	1		
S	M	Т	W	T	F	S	S	M	Т	W	Т	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5						1	2						1	2		1	2	3	4	5	6
6	7	8	9	10	11	12	3	4	5	6	7	8	9	3	4	5	6	7	8	9	7	8	9	10	11	12	13
13	14	15	16	17	18	19	10	11	12	13	14	15	16	10	11	12	13	14	15	16	14	15	16	17	18	19	20
20	21	22	23	24	25	26	17	18	19	20	21	22	23	17	18	19	20	21	22	23	21	22	23	24	25	26	27
27	28	29	30	31			24	25	26	27	28			24	25	26	27	28	29	30	28	29	30				
- 1														31		9	7										
			May							June							July			M			Α	ugu	st		
S	M	T	W	T	F	S	S	M	Т	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4							1		1	2	3	4	5	6					1	2	3
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	31
							30																				
		Ser	otem	ber					0	ctob	er					No	vem	ber					De	cem	ber		
S	M	Т	W	Т	F	S	S	M	Т	W	T	F	S	S	M	T	W	Т	F	S	S	M	Т	W	Т	F	S
1	2	3	4	5	6	7			1	2	3	4	5	2					1	2	1	2	3	4	5	6	7
8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
29	30						27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				

Payment Date (Direct deposits made; date of check.)

Holiday (NYSTRS closed)

Filing for Retirement - Your Payments

- Initial payments are based on the verified data on file when you submit your Application for Retirement.
- Retirement processing typically takes
 9-12 months to complete.
- When processing is complete, you will receive a detailed letter and (if necessary) a retroactive adjustment.





NEW YORK STATE TEACHERS' RETIREMENT SYSTEM 10 Corporate Woods Drive, Albany, NY 12211-2395

OFFICE SERVICES ONLY

11	Ш			W-4	4P WITI		ERTIFIC		TION						
Please rec	xt the int	omation	on the n	overse sid	le and the	instrue	ctions be	low beto	ке сот	oleting	this form				_
					eroneen eev		TRUCTIO			540,1804					000
Please pri check ba			iome do	ktivass. Em	pID, Sock	al Secu	ATY #, CI	nd phone	numbs	ar in the	abbrob	niate bo	xes. Use	on X.	for
	the add	es Bled	below b	a change	e of your b	ome c	address,	chack th	is boot						
	Emp	IID #					63	Social Se	curity #	_					
			П		\Box		T)	\Box	7.[Т	1 _ [П		
							- 3			_	I L				
First Nam	•			-	MI	Last	Name			_				-	
-									11		_1_1	-	1 1		
Street Ad	dress														
							\perp								Ш
Street Ad	dress		1000		1110					-	0.00	***	111111111111111111111111111111111111111	-	
	T	T	П				-1			T	TT	П	TT	TT	
										ш		\perp		\perp	33
City		-							State	Zip	Code				1
		1111											-		
	hone Nur	ober	1					000					-		-
ΞÏ	none Nur	, r	П	1 🖂											
(1000	D)		J-[_]		4									
-	I		co	MPLETE O	NLY ONE	SECT	ION: SIG	N AND	DATEO	N THE	LINE BEI	low		1	
			250000				Section 1								
			100	NOT work	To have fee	eror in			hom my r	northy	penett.	П			
					Do	Not Co		ction 2 or	3						
							QR								_
(want to)	nove fede	ral income	TOX WITH	voldina cal	ioviated us		tection 2	and their	iumber o	r exervic	fibre cial	med. CO	MPLETE B	OTH UNI	68
	is section	only. Com	plate tine	Cifappia	roble.		D 8960			7					
-A-	Marita	Status (C)	heck (One	E!	Marted		Sing	le/wdow)	er)	_					
8	Total N	lumber of	Exemption	ns Claimed	0.										
					-	100	a [T	TT	7 1		i .			
C	Addit	onal Amou	nt to be t	Milt the U.S. A.S.	onthly lopt	ional):	\$								
					Do N	of Com	piete Sec	tion 1 or 3		567	72	4			- 0
							QR								_
1.5	and to have	-	in marit		nount of fe	annu la	Section 3		electronistic A. A.	- American		and colonia			
1 100					e Witheld			Concession of the	THE PERSON NAMED IN	THE PARTY.	Percento	7	Ci De GC	Tebrer.	6
1		- Miles	- LOWER 191	1000	250	-1 USS	>			∐.					
					De.	Not Co	mplete Se	ction 1 or	2		100				
Signature										Date					
									-	100	17	100	7		1 1



Your retirement benefit is federally taxable (except for previously taxed contributions).



MyNYSTRS Login A

Menu **≡**

Ready to Retire

Visit Pages Within Active Members



If you're getting ready to retire, this is your one-stop shop for all items related to the NYSTRS retirement process.

Contact Us →

(800) 348-7298, Ext. 6250 communit@nystrs.org

This is a big life event, so do the homework necessary to make informed decisions about your retirement.

First Steps

Planning Services

Benefit Payment Selection

Filing

After You File

Helpful Resources

STRS

BENEFITS RETIREMENT PLANNING

ABOUT US

LEGISLATION

HEADLINES

SEARCH:

Active Members

Retirees

Delegates

Employers

MyNYSTRS Login A

I'm looking for... 4

FORMS 4

LIBRARY +

CONTACT US

Home > Retirement Planning > Pension & Retirement Education Program

MAAAA

Pension & Retirement Education Program



PREP sessions are designed to help members of all ages prepare for retirement.

Contact Us →

(800) 348-7298, Ext. 6180 communit@nystrs.org

Many retirees wish they began focusing on financial and retirement planning much earlier in their lives. The truth is: No matter how far along you are in your career, careful financial and retirement planning are critical.

PREP is designed to help members of all ages prepare for retirement. PREP is structured to allow you to tailor the program to fit your needs. Stay for the entire seminar (see the full agenda) or just the modules below that would be of greatest significance to you:

- NYSTRS Benefits: Your pension, disability coverage, loans, vesting, death benefits. (8:45-10:15 a.m.)
- Financial Planning: Saving early, catching up, withdrawals, financial advisors. (10:30-11 a.m.)
- Social Security: Benefits, eligibility rules, when to collect, earning limits. (11-11:25 a.m.)
- Estate Planning: Wills, trusts, powers of attorney, health care proxies, living wills, long-term care. (11:30 a.m.-12:30 a.m.)
- Retirement A New Beginning: Planning ahead, staying active and healthy, relationships, relocating. (1:30-2:30 n.m.)
- The Retirement Process: Retirement options, "resigning" vs. "retiring," choosing a retirement date, retirement checklist, monthly payments, taxes, earnings limitations on NYS public employment. (2:35-3:30 p.m.)

Retirement Planning

Ready to Retire

Benefits Consultations

Pension & Retirement Education Program

Taxes & Estate Planning

Retirement Planning FAQs

Your Benefit Profile

The most important retirementplanning tool available to you.

Benefit Profile Tutorial Video

Related Items

PREP Video

PREP Brochure

STRS

BENEFITS RETIREMENT PLANNING

ABOUTUS

LEGISLATION

HEADLINES

SEARCH:

Active Members

Retirees

Delegates

Employers

Retirement Planning

Benefits Consultations

Pension & Retirement
Education Program

Taxes & Estate Planning

Retirement Planning FAQs

Ready to Retire

MyNYSTRS Login A

I'm looking for... +

FORMS 4

LIBRARY +

CONTACT US

Home > Retirement Planning > Benefits Consultations



Benefits Consultations



Consultations enable you to ask questions about your specific situation. You can meet with a NYSTRS representative either in person or via video conference.

Contact Us →

(800) 348-7298, Ext. 6100 communit@nystrs.org

At a consultation, you will: learn about your NYSTRS benefits, see the impact of reaching key service milestones; review your benefit payment options at retirement; and, receive personalized benefit estimates.

Consultations Schedule

Make a Reservation

Directions to Consultation Sites

Your Benefit Profile

The most important retirementplanning tool available to you.

Benefit Profile Tutorial Video

Related Items

Your NYSTRS Benefit Payment

Part 1

Part 2

Countdown to Retirement



New York State Teachers' Retirement System





- Review your contract so you'll know when to notify your employer you intend to retire. Also discuss with them health insurance coverage in retirement.
- If you haven't already done so, claim and purchase credit for prior New York State public employment or military service, if eligible. Visit the Video Vault at NYSTRS.org and watch PSI: Prior Service Investigation for details.
- Plan to attend a NYSTRS PREP seminar for a comprehensive overview of the key retirement issues you face, including legal considerations, financial planning, Social Security, and NYSTRS benefits.
- Schedule a benefits consultation with a NYSTRS representative at a site near you to discuss and review the retirement process and get estimates for possible retirement dates.
- Begin reviewing the differences between benefit payment options available to you. See our publication Meximum or an Option for more details.
- Confirm the accuracy of service and salary information in your Benefit Profile. If there are discrepancies, ask your employer to send revised information to NYSTRS.

- If you will be eligible to start receiving Social Security benefits at the end of the school year, contact the Social Security Administration to determine what you need to do.
- Monitor pending New York State legislation on our website because new laws could affect your NYSTRS benefits. For example, if your employer participates in a statewide retirement incentive and targets your position, your benefit would likely increase.
- If you did not attend a consultation where you would have received estimates of your retirement benefits, use the online MyNYSTRS pension estimator to calculate a benefit estimate.
- Visit the Video Vault at NYSTRS.org and watch The Retirement Process and Your NYSTRS Benefit Payment: Making The Choice That's Right For You.

SPRING

- The filing period for a July 1 retirement begins April 2. You can file your application for retirement up to 90 days prior to your effective date of retirement or as late as the date of retirement. If you're retiring close to a key service milestone (e.g., 30 years of service for Tier 2-4 members), it may be best to file your application in mid-June to increase the odds your preliminary benefit calculation will include key milestone service.
- When filing for retirement you must indicate your choice of the Maximum benefit or an option.
 Thoroughly review the difference between each before selecting. If you need clarification, call (800) 348-7298, Ext. 6250.
- File for retirement online in MyNYSTRS (age 55+)

SUMMER

- Thirty (30) days after your retirement date is the last day NYSTRS can receive an Election of Retirement Benefit (RET-54.6) form if you need to change the payment choice you selected on your retirement application.
- Generally, if we receive your retirement application at least 30 days before your date of retirement, you should receive your first payment by direct deposit on the last business day of the month in which your retirement date falls. If we receive your application closer to your retirement date, your first two payments would likely be made together on the last business day of the following month.
- If you are looking forward to returning to NYS public employment after retirement, please check our website for the latest information on earnings after retirement and the possible limits on such earnings. Members who are returning to work and are under age 65 must have a one business day break before returning with a NYS public employer.
- Members can withdraw retirement applications/ change retirement dates by notifying NYSTRS up to 14 days after the effective date of retirement.



Call NYSTRS (800) 348-7298

You Must File an Application for Retirement



Resigning from your employer does NOT automatically trigger retirement benefit payments.

Education Law Section 539 requires you file an *Application for Retirement* with NYSTRS in order to receive your monthly pension payment.

Thank you for your inquiry.

To retire, you must file a <u>Service Retirement Application</u> (RET-54, attached) with NYSTRS. You can mail this form to NYSTRS by U.S. mail, or file online through your <u>MyNYSTRS</u> account. By law, you can file as late as your retirement date, but no more than 90 days before. To be on the first available payroll after retiring, you should file at least 30 days in advance.

For NYSTRS' purposes, the effective date of retirement you enter on your NYSTRS retirement application must be at least one day beyond the last date you earned salary under contract. For example, if you last earn salary under contract on June 30, the earliest effective date of retirement you could select is July 1. New state laws impacting NYSTRS members are generally deemed to take effect no later than June 30 of the year the legislation is enacted. Therefore, if your retirement date is on or after July 1, you may still benefit from legislation signed into law later in the calendar year you retire.

You may withdraw a service retirement application or change your retirement date within 14 days after your retirement date. To do so, send us a secure message through your online MyNYSTRS account, or send a signed letter to NYSTRS by mail at 10 Corporate Woods Drive, Albany, NY 12211, or by fax to (518) 431-8789. You may change your option election by filing an Election of Retirement Benefit form (RET-54.6) with NYSTRS no later than 30 days after your retirement date. This form must be mailed.

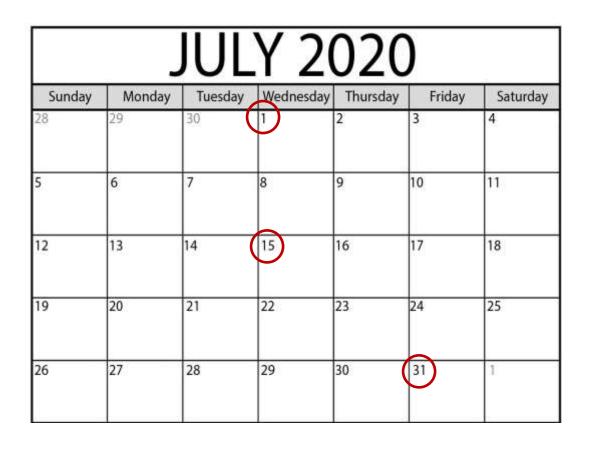
If NYSTRS receives a document sent by registered or certified U.S. mail, we deem it filed on the postmark date. Otherwise, it is deemed filed on the date we receive it.

You can obtain NYSTRS forms on our website (www.nystrs.org/Forms), or by calling our 24-hour automated Hotline at (800) 782-0289.

If you have any additional questions, please write back or call us at (800) 348-7298. Thank you.

Information & Communication Center/

In Summary

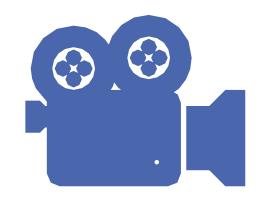


Your Date of Retirement (DOR) must be at least one day beyond the last date you earned salary under contract.

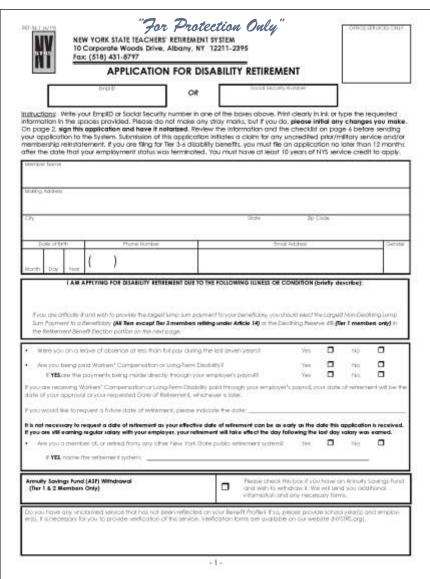
File for retirement 0-90 days prior to your DOR. For a July 1 retirement, file April 2 at the earliest, and July 1 at the latest.

By law you have 14 days to withdraw or change your DOR (not to a retroactive date). For a July 1 retirement you can withdraw up to July 15.

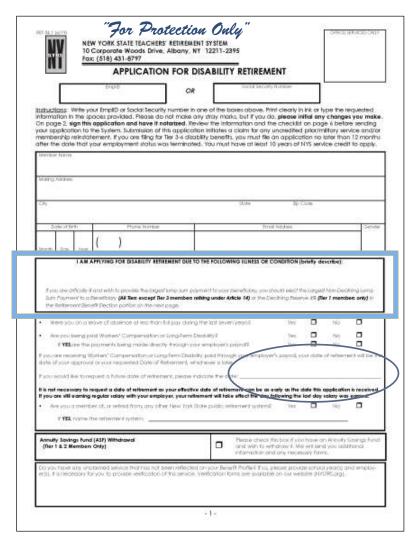
By law you have 30 days to change your option. For a July 1 retirement, you can change your option up to July 31.



Video: Filing for Disability Protection: What You Need to Know



- If you are facing a potentially life-threatening illness or surgery, consider filing a disability application "For Protection Only."
- In most cases, the lump-sum payment a beneficiary would receive would be significantly more than the in-service death benefit.
- A member filing for protection must complete the Application for Disability Retirement (RET-54.1) and Medical Information Summary (RET-54.1B).



The member would need to:

- Clearly write "For Protection Only" on the application.
- Leave the requested date of retirement blank.
- Indicate the medical condition necessitating the protection.

Maximum - Do not designate a ben	eficiary	If you select thi	is apt	ion.					
Lump Sum Options	Gua	rantee Options	Г	Survivor	Options*		Pop-up Su	rvivor	Options*
Annuity Reserve (fler 1 & 2 only)		5 Year		100%	□ 50%		100%		50%
Declining Reserve 4% (Tier 1 only)		10 Year		75%	25%		75%		25%
Largest Non-Declining Lump Sum Po under this option is less than the inition fixed lump sum payment to your ber	al poym	ent under the D	(Tier ectini	1 membe ng Reserv	es should not e 4%. Howev	e that er, this	the bene option pro	ficiary ovide: 1	payment he largest
Alternative Option* - Flease provide	o spec	ffic description:							
Per the Internal Revenue Cade, the percitien the beneficiary named is 201 the me	BEN	spause and the	DESI	eficiary is GNATI	more than N) year	younger	than ti	ne membe
Complete this section if you cho	200	NEFICIARY IN				ntormo	anon on p	ages a	7.
STYW	-1	Chief Che		eph One	Distance Birth				
and the same of th		Primory	fem	т В	Secretary's Social Security				
y, State, Sp	_	Resistanting:	_						
rice		Check One		eck Dise	Cate of Birth				
ne?		Contingent 0	Fern	B	Serveticius/s. Social Securit	V. W.			
y, 90th, 20	_	Reananhy.	_		-				
rne		Check Orie	Wole	eck Colo	Date of Birth				
Sept		Contrigery D	Fee)	o+ D	Bereflasy's Social Securit	(40)			
y, (7a%, 2p)	_	Relationship			-				
ine		Check Crie	Mole		Date of Birth				
Sept .		Contrigery D	Feici)	o+ D	Berefigury's Sooial Securit	(90)			
y/State, Zip		Relationship							
** This form must be signed	and a	cknowledged	hele	ve a Not	one Rubito in	arde	r in he w	aller ee	
anature of	0110 0	COORSEO		A D O 1400	ory i works in		1000	210	
ember									
the ofCounty of					Onte	day o	Ŕ		. 20
five me the undesigned, pedantity appeared	3								
eadnay known to me or payed to me on the t trummit, and acknowledged forms that he the twistor, or the person upon behalf of which the	Ø 9 KOC1 /	red the same in hi	n/mer	on the indi	and that by few	adme ii	sobsarbec nature on t	l to Fee trainute	within ment, the
nled Name of Notary:									
gnature of Notary:				_	4.00	44	(include ex	11-4-	No. A . A

The member would need to:

- Clearly write "For Protection Only" on the application.
- Leave the requested date of retirement blank.
- Indicate the medical condition necessitating the protection.
- Select either the Declining Reserve Option (Tier 1 only) or Largest Lump Sum Option (Tiers 2-6).
- Have signature notarized prior to mailing.

UV

NEW YORK STATE TEACHERS' RETIREMENT SYSTEM 10 Corporate Woods Drive, Albany New York 12211-2375

MEDICAL INFORMATION SUMMARY

COMPLETE AND RETURN WITH YOUR RETIREMENT APPLICATION

AUTHORIZATIO	N
SmpliD:	
I hereby authorize and direct any physician, hospital, medical records the New York State Teachers' Referenced System all information which antifed to, diagnosis, beatwents rendered, x-rays and copies of all has their passession, and further. I waive any claim of physiciae in respect to shall be considered as effective and valid as the original. Paint Name: Signature of AppRoach:	h they may possess including, but not oldat and medical records which are in
IMPORTANT: The authorization above me. Flease is the names, addresses and telephone numbers of the physic	
illness from whom we should expect a report*:	
Names and Addresses	Phone and FAX Numbers
"It is your responsibility to give a medical report form to e. Sriefly describe your illness and symptoms. (If more room's needed, p.	155 T. 155 T. W. 155
Con what date did you become incapacitated	
What was the last date you rendered service?	
. What subject area and grade level was your last leaching position?	-
Do you work in any other capacity? No Yes If yes, please explain.	A .

The member would need to:

- Clearly write "For Protection Only" on the application.
- Leave the requested date of retirement blank.
- Indicate the medical condition necessitating the protection.
- Select either the Declining Reserve Option (Tier 1 only) or Largest Lump Sum Option (Tiers 2-6).
- Have signature notarized prior to mailing.
- Complete the Medical Information Summary.

Need More Information?

Call NYSTRS at (800) 348-7298.