

# Life Changes

## Membership in a Nutshell



Office of the New York State Comptroller  
Thomas P. DiNapoli



# NYSLRS

New York State and Local Retirement System

## A Message from Comptroller Thomas P. DiNapoli

I cannot stress enough how important it is for you to know how membership in the New York State and Local Retirement System (NYSLRS) can directly affect your financial future and the future of your loved ones.



Whether you are just joining NYSLRS or have been a member for a number of years, this booklet will serve as a valuable resource to you. It will help you understand the benefits you are entitled to receive as a NYSLRS member. Understanding these benefits is one of the first and most important steps in planning your future.

Your Retirement System is here to assist you and answer any questions you may have. Please feel free to call on us.

Sincerely,

A handwritten signature in black ink that reads "Tom DiNapoli". The signature is fluid and cursive, with a prominent flourish at the end.

Thomas P. DiNapoli  
State Comptroller

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## About the Retirement System

The New York State and Local Retirement System (NYSLRS) administers two distinct systems. They are the Employees' Retirement System (ERS) and the Police and Fire Retirement System (PFRS). With more than one million members, retirees and beneficiaries, and nearly 3,000 employers, NYSLRS is one of the largest public retirement systems in the nation.

The New York State Comptroller is administrative head of NYSLRS and is responsible for ensuring the System's benefit programs are managed properly and effectively. He is also trustee of the New York State Common Retirement Fund (the Fund) and is one of the largest institutional investors in the world. The Fund's assets come from three main sources of incoming funds: member contributions, investment income and employer contributions. Each year, the Fund's value is determined at the end of its fiscal year, March 31.

## Your Benefits

Your membership in the Employees' Retirement System or the Police and Fire Retirement System provides many benefits, including:

- Service retirement benefits;
- Disability retirement benefits for permanent on-the-job and non-job-related disabilities;
- Death benefits;
- Vesting of benefits;
- Loans for contributing members;
- The ability to transfer membership to and from other public retirement systems in New York State; and
- The crediting of withdrawn service from another public retirement system in New York State.

Your service retirement, ordinary and accidental disability and death benefits vary depending on your tier and/or retirement plan coverage. You will find specific information about plan coverage in your retirement plan booklet, available on our Publications page at [www.osc.state.ny.us/retirement/publications](http://www.osc.state.ny.us/retirement/publications).

# Your Membership

## Tier Status

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When you join the Retirement System, you are assigned to a tier based on your date of membership. There are six tiers in ERS and five in PFRS. Your tier determines:

- Contribution requirements;
- Benefit eligibility;
- Service crediting;
- The formula used to calculate your final average earnings;
- Loan provisions;
- Vesting requirements;
- Death benefit coverage; and
- The formula used to calculate your retirement benefit.

## If You Are an ERS Member:

<b>You are in:</b>	<b>If you joined:</b>
Tier 1	Before July 1, 1973
Tier 2	July 1, 1973 through July 26, 1976
Tier 3	July 27, 1976 through August 31, 1983
Tier 4	September 1, 1983 through December 31, 2009
Tier 5	January 1, 2010 through March 31, 2012
Tier 6	April 1, 2012 or after

There are no Tier 4 New York State correction officers. Those who joined July 27, 1976 through December 31, 2009 are Tier 3 members. Security hospital treatment assistants (SHTAs) under the jurisdiction of the Office of Mental Health who joined September 1, 1983 through December 31, 2009, and who elected the Article 14-Correction Officers plan before January 1, 1990, or within one year of becoming employed in this title, are also Tier 3 members. SHTAs who joined during this same period and did not elect this plan are in Tier 4.

## If You Are a PFRS Member:

<b>You are in:</b>	<b>If you joined:</b>
Tier 1	Before July 31, 1973
Tier 2	July 31, 1973 through June 30, 2009
Tier 3	July 1, 2009 through January 8, 2010*
Tier 5	January 9, 2010 through March 31, 2012
Tier 6	April 1, 2012 or after

\* PFRS members who joined July 1, 2009 through January 8, 2010 and did not elect to be covered by Article 22 (i.e., did not opt into Tier 5) can be covered by Article 11 or Article 14 benefits, depending on their retirement plan election. There is no Tier 4 in the Police and Fire Retirement System.

## **Member Contributions**

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One of the most important missions of the Retirement System is to ensure that there are sufficient assets in the Common Retirement Fund to support the benefits earned by current and future retirees. It is the responsibility of the Comptroller to invest employer and member contributions prudently, enabling us to meet this goal.

### **Mandatory Contributions**

- Most Tier 1 and 2 members do not contribute.
- Since October 1, 2000, Tier 3 and 4 members have been required to contribute 3 percent of their gross earnings, until they have ten years of membership or ten years of credited service, whichever occurs first.
- Most Tier 5 ERS members contribute 3 percent for their entire careers, though members in some titles contribute 4 percent.
- Many Tier 5 PFRS members contribute 3 percent for their entire careers.
- Most Tier 6 members contribute between 3 and 6 percent for their entire careers. Contribution percentages are based on earnings.
- The amount that Tier 6 members contribute is initially based on their annual wage, as provided by their employer during the membership enrollment process, and is adjusted to reflect changes in earnings every state fiscal year.
- Certain military service requires contributions.
- Member contributions currently earn 5 percent annual interest.



## **Voluntary Contributions**

- Only Tier 1 and 2 members and PFRS Tier 3 (Article 11) members covered by a non-contributory retirement plan may voluntarily contribute from 1-10 percent of gross earnings to their member account.
- You receive 5 percent interest on voluntary contributions and may become eligible to borrow against your contributions.
- You can start or stop voluntary contributions by filing the appropriate form with your payroll office.
- If you stop voluntary contributions, you must wait 12 months to resume making them.
- Most Tier 3, 4, 5 and 6 members are not eligible to make voluntary contributions.

## **Withdrawing Your Contributions**

Tier 3, 4, 5 and 6 members with less than ten years of service may withdraw their mandatory contributions, plus interest, 15 or more days after leaving public service. However, this action terminates membership and these individuals become ineligible for any Retirement System benefits.

Members who are eligible to make voluntary contributions (also known as excess contributions) may withdraw them, plus interest, at any time before retirement, regardless of whether they are working. Withdrawing voluntary contributions does not terminate Retirement System membership for these members.

If you withdraw your contributions, we will let you know the amount reportable for federal income tax purposes. (This payment is not subject to the income tax of New York State or its municipalities.) The Internal Revenue Service requires that we withhold 20 percent of the taxable amount. To defer paying federal income tax and avoid the 20 percent withholding, you can request that we make a direct trustee-to-trustee transfer to an Individual Retirement Account (IRA) or other qualified retirement plan. You may want to consult a tax advisor for additional information.

If you are an ERS member younger than 55 or a PFRS member younger than 50 and receive a taxable payment, you may be subject to an additional 10 percent federal income tax penalty on the taxable portion of the payment. This penalty is not deducted from your refund payment, but must be paid when you file your federal income tax return.

## Service Credit

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As a Retirement System member, you earn service credit for your paid public employment with a participating employer. In addition, you may also be able to receive credit for employment with a participating employer before you joined the Retirement System, for employment with a participating employer before the employer elected to participate in the Retirement System, and/or for certain military service.

We must receive your request for previous service credit before your date of retirement. To apply for previous service, sign in to your *Retirement Online* account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Account Summary’ area of your Account Homepage and click “Manage my Service Credit Purchases.” You can also apply by mail by submitting the Request to Purchase Service Credit (Including any Military Service) (RS5042) form, available on our Forms page at [www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms). Include as much documentation as you can about the period of employment for which you are seeking credit. We will determine your eligibility and any cost involved.

In most cases, purchasing additional service credit will increase your pension. However, there are certain situations where additional service credit may not increase your pension. For more information about getting credit for all of your public service, please review your plan information or our publication, *Service Credit for Tiers 2 through 6* (VO1854), available on our Publications page at [www.osc.state.ny.us/retirement/publications](http://www.osc.state.ny.us/retirement/publications).

## Vesting

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Members are considered “vested” when they have earned sufficient service credit to qualify for a pension. Vesting is automatic; you do not have to fill out any paperwork to obtain this status. Tier 5 and 6 members are vested when they have ten or more years of member service. Members in other tiers are vested after earning five years of service credit. As a vested member, you may apply for and receive your vested retirement benefit if you leave public employment and become eligible for a retirement benefit at a later date (depending on your Retirement System and tier status).

Tier 3 and 4 vested members with at least five, but less than ten, years of service credit can voluntarily withdraw their membership and receive a refund, or roll over their contributions to an IRA or another qualified retirement plan.

If you are a Tier 3 or 4 member and have at least five years of service, we encourage you to weigh the advantages and disadvantages of keeping your contributions intact and filing for a retirement benefit when you are eligible. You can estimate your pension benefit based on your account information through *Retirement Online*. Sign in to your *Retirement Online* account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Account Summary’ area of your Account Homepage and click “Estimate my Pension Benefit.”

## Ending Your Membership

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Once you join the Retirement System, there are five ways your membership can end:

- If you do not have at least five years of credited service (ten for Tier 5 and 6 members) and seven years have elapsed since you last worked in public service;
- If you are not vested, leave public employment and voluntarily withdraw your membership;
- If you transfer your membership to another New York State public retirement system;
- If you retire; or
- If you die.

“Public employment” means paid service as an officer or employee with an employer that participates in NYSLRS. Non-vested members who leave public service, have not withdrawn their membership, and return to public service within seven years, will continue in their current membership and tier.

## Reinstating Your Former Date of Membership

You may be eligible for a change in your date of membership, and perhaps a change in your tier status, if you were ever a member of one of the following public retirement systems prior to your current membership in NYSLRS:

- New York State and Local Employees' Retirement System
- New York State and Local Police and Fire Retirement System
- New York State Teachers' Retirement System
- New York City Employees' Retirement System
- New York City Teachers' Retirement System
- New York City Police Pension Fund
- New York City Fire Department Pension Fund
- New York City Board of Education Retirement System.

If you are still employed in a position covered by any of these other retirement systems, you are not eligible for tier reinstatement. Your membership in the other system must have been terminated or withdrawn.

To return to an earlier tier or an earlier date of membership in your current tier, sign in to your *Retirement Online* account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)). From your Account Homepage, go to the ‘My Account Summary’ area and click “Reinstate a Previous Membership.” You can also apply by mail by submitting an Application to Reinstate a Former Membership (RS5506), available on our Forms page at [www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms).

**Note:** An earlier tier of membership does not always result in better benefits. Please review all available information carefully before making your decision and contact us with any questions you may have.

## Transferring Your Membership

Some members who join the Retirement System are still active members of another public retirement system in New York State. If this applies to you, you may be eligible to transfer that membership to NYSLRS. You must request a transfer from the other system while you are still an active or vested member of that system.

When we receive your request to transfer from the other retirement system, we will compare your date of membership in NYSLRS with your date of membership in the other system. When the transfer is completed, your date of membership will be the earlier of the two dates. If applicable, your tier will also change.

To transfer your membership out of NYSLRS, or to transfer between ERS and PFRS, sign in to your *Retirement Online* account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Account Summary’ area of your Account Homepage and click “Transfer My Membership.” You can also print forms from our Forms page ([www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms)) and apply by mail. Submit the Application for Transfer of Membership (RS5534) to transfer out of NYSLRS, or the Application for Internal Transfer of Membership (RS5535) for transfers between ERS and PFRS. Once your transfer application is filed or received by NYSLRS, your transfer is effective **and irrevocable**.



Under certain circumstances, it may not be beneficial to transfer your membership. If you have any questions concerning your transfer or if you are covered by a special retirement plan, you should contact our Call Center toll-free at 1-866-805-0990 before completing the application.

If you are still employed in a position covered by the other retirement system, or your membership in the other system has been terminated or withdrawn, you are not eligible to transfer.

You may transfer membership within the following New York State public retirement systems:

- New York State and Local Employees' Retirement System
- New York State and Local Police and Fire Retirement System
- New York State Teachers' Retirement System
- New York City Employees' Retirement System
- New York City Teachers' Retirement System
- New York City Police Pension Fund
- New York City Fire Department Pension Fund
- New York City Board of Education Retirement System.

PFRS members may also transfer their membership to or from the Metropolitan Transportation Authority Police Pension Fund (MTAPPF).

## Loans

You are eligible to borrow from the Retirement System if you are currently working in public service, have at least one year of service credit and have sufficient contributions on deposit. Eligible Tier 3, 4 and 5 members (with Article 14, 15 or 22 benefits) must have at least \$1,334 in contributions on deposit. Tier 6 members who joined NYSLRS before January 1, 2018, must also have at least \$1,334 on deposit; Tier 6 members who joined on or after January 1, 2018, must have at least \$2,000 on deposit.

Tier 1 and 2 members and PFRS Tier 3 members with Article 11 benefits must have at least \$33.35 on deposit. Members in non-contributory plans (generally Tier 1 and 2 members and certain PFRS members) are only eligible to take a loan if they have made voluntary contributions.

Before you apply for a loan, you should be aware of the federal tax laws pertaining to Retirement System loans. **Your loan will be taxable if:**

- The total amount of your Retirement System loans exceeds federal limits. If you have a loan with a deferred compensation (457) or tax-sheltered annuity (403-b) plan through your current employer, we also must take that loan balance into consideration when we calculate the taxability of your Retirement System loans. This could cause your loan to exceed the federal limits and result in significant tax consequences for you.
- You do not make payments on your loan at least once every three months or do not complete payment within five years from the date the loan was issued.

- You retire or withdraw from the Retirement System and have one or more outstanding loan balances.

If your loan is taxable, or becomes taxable as described, you must include it on your federal income tax return for the year the loan is granted or becomes taxable. If you are younger than age 59½ at the time, you may be required to pay a 10 percent penalty tax in addition to any federal income tax you owe. You may wish to consult a tax advisor before applying for a taxable loan from the Retirement System. For general information about NYSLRS loans and the application process, please visit our Loans page at [www.osc.state.ny.us/retirement/members/loans-applying-and-repaying](http://www.osc.state.ny.us/retirement/members/loans-applying-and-repaying).

*Retirement Online* is the fastest, most convenient way to calculate your loan and repayment amounts and apply for a loan. Sign in to your *Retirement Online* account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Account Summary’ area of your Account Homepage and click “Apply for a Loan.”

You can also print applications from our Forms page at [www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms), and mail your completed application to NYSLRS. However, submitting your application by mail does add to the processing time of your loan.

If you are considering taking a loan or want an update on your current loan, you can sign in to *Retirement Online*, or you can call our automated information line (1-866-805-0990) to:

- Determine if you are eligible for a loan;
- Learn the status of your loan application; and
- Get your current account balances.

Once you submit a loan application and we issue a check, you are responsible for repaying the loan. You must repay your loan through payroll

deductions. When you apply, you choose a payment rate, and we work with your employer to deduct that amount from your checks.

You can increase your payroll deduction amount, make additional payments or pay your loan in full at any time with no prepayment penalties. *Retirement Online* is the easiest way to manage your loan payments. Sign in to your *Retirement Online* account and select “Manage My Loans” to see a list of your loans and to choose which one you want to pay.

NYSLRS will tell your employer when to stop payroll deductions. Generally, if you pay your loan through regular payroll deductions, your employer will be notified before your loan is paid off. If you pay off your loan in a lump-sum payment, either through *Retirement Online* or by check or money order, be aware that it can take several pay periods for your employer to stop payroll deductions.

If you go off payroll (for example, furlough, leave of absence or termination), you can use *Retirement Online* to make payments.

A word of caution — as you near retirement, it is advisable to pay off your loan balance. An outstanding loan at retirement will reduce your pension benefit and some or all of your balance may be taxable. ERS members can repay their loan after retiring, but they must pay back the full amount of the outstanding balance owed at retirement in one lump sum payment. Following a full repayment, your pension benefit will be increased from that point going forward.

You may wish to speak to a customer service representative, or email us if you have any questions about taxable amounts, payment amounts, or the difference between multiple loans and a refinanced loan.

# Services We Offer Members

## Retirement Online

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*Retirement Online* is a convenient way to review your NYSLRS benefits and conduct transactions in real time. Once you register and sign in, you will have access to a variety of time-saving features. In many cases, you'll be able to use *Retirement Online* instead of sending forms through the mail or calling NYSLRS.

Members can check their balances (outstanding loans, past service costs, member contributions), manage loan and service credit purchase payments, change addresses, update beneficiaries, apply for loans, estimate their pension, apply for retirement and more.

*Retirement Online* features the same security safeguards used for online banking, so you can be confident that your personal data is secure.

If you need help registering, you can call our Contact Center for assistance at 866-805-0990 (518-474-7736 in the Albany, NY area). You can also find step-by-step help guides, covering topics such as resetting your password and retrieving your User ID, at [web.osc.state.ny.us/retire/retirement\\_online/customers.php](http://web.osc.state.ny.us/retire/retirement_online/customers.php).

## Plan Information

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Information is the key to being fully prepared for your retirement years. It is important that you know what NYSLRS retirement plan you are in and understand the benefits your plan provides.

If you are not certain what retirement plan you are in, you can contact us ([www.contactNYSLRS.com](http://www.contactNYSLRS.com)) or ask your employer.

You can also find your retirement plan number in *Retirement Online* under ‘My Account Summary’ or in your member annual statement. Your plan number indicates the section of Retirement and Social Security Law (RSSL) the plan is based on. For example, Plan A15 indicates that you are covered by Article 15.

Retirement plan booklets are available on our Publications page at [www.osc.state.ny.us/retirement/publications](http://www.osc.state.ny.us/retirement/publications). Your retirement plan booklet provides benefit descriptions, including how long you’ll need to work in order to receive a pension, how your pension amount is determined and what kind of death and disability benefits may be available to you.

Periodically, plan information is revised to reflect changes in the Retirement and Social Security Law. It is a good idea to check our website frequently to make sure you have the most current information available on your retirement plan.

## Publications

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We have a large variety of publications which you may find useful on our website. If you have a specific question or problem, we have publications that can help, such as:

- [\*Service Credit for Tiers 2 through 6 \(VO1854\)\*](#)
- [\*What If I Leave Public Employment? \(VO1800\)\*](#)
- [\*How Do I Prepare to Retire? \(VO1709\)\*](#)
- [\*What If I Work After Retirement? \(VO1648\)\*](#)
- [\*Military Service Credit \(VO1723\)\*](#)

We also publish and distribute semiannual newsletters for active members — [\*The Update\*](#) (for ERS members) and [\*The Sentinel\*](#) (for PFRS members) — that are available on our website. The newsletters explain different benefits and discuss services available to you, new legislation, and new or revised publications.

Subscribe to our email newsletter, *E-News*, to receive the retirement information you need in a quick and convenient manner. To subscribe, go to our NYSLRS home page at [www.osc.state.ny.us/retirement](http://www.osc.state.ny.us/retirement), and click “Sign Up for E-News” in the “Connect with Us” area at the bottom of the page, right-hand side.

## Member Annual Statements

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In addition to confirming your membership in the Retirement System, your member annual statement contains individual information about your tier and plan coverage, the salary reported by your employer(s), your current beneficiary, death benefit and, in most cases, a benefit projection based on information provided by our automated records. The information in your member annual statement is as of the fiscal year ending March 31. For current information about your account, sign in to *Retirement Online*.

You can choose to receive your member annual statement electronically. Sign in to *Retirement Online* ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Profile Information’ area of your Account Homepage and click “update” next to ‘Member Annual Statement by.’ If you don’t choose a delivery preference, it will be mailed to you. Be sure to keep your contact information updated in *Retirement Online* so your statement and other NYSLRS communications can be delivered to you. See the “Contact Information” section on [page 29](#) for more information.



## Benefit Projections and Estimates

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### Estimate Your Pension Online

Most Tier 2 – 6 members can use *Retirement Online* to create a NYSLRS pension estimate based on the salary and service information we have on file for you. An estimate of your retirement benefits is an important tool to help you make financial decisions about retirement. Your estimate will provide detailed information about the amounts payable to you and your beneficiary under various payment options.

You can enter different retirement dates (you must be eligible to retire on dates you select) and beneficiaries to see how your choices affect your potential benefit. You can customize your estimate by adjusting your expected future earnings and service credit, and then you can save or print it. Sign in to your *Retirement Online* account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Account Summary’ area of your Account Homepage and click “Estimate my Pension Benefit.”

Members in certain circumstances (for example, members who have recently transferred a membership to NYSLRS) are not able to create an estimate in *Retirement Online*. These members should contact us ([www.contactNYSLRS.com](http://www.contactNYSLRS.com)) to request an estimate.

## **Request a Benefit Projection by Phone**

As long as they have enough service to be eligible for a pension, most ERS members age 50 or older can request a benefit projection by using our automated phone system. The system will use your salary reported to date and project additional service credit based on a date of retirement up to five years into the future. In most cases, these projections will be mailed to your home address the next business day.

To request a projection at any time using our automated phone system, call our Call Center toll-free at 1-866-805-0990.

It is important that you contact us to confirm that the information we have in our records for you is accurate and complete before you make any final decisions regarding your retirement.

## **Request an Estimate by Mail**

If you are within 18 months of retirement eligibility and you aren't certain you have credit for all of your qualified employment, you should submit a Request for Estimate form (RS6030), available on our Forms page at [www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms). Be sure to include all previous public employers and your approximate dates of employment.

If you are a vested member off the payroll, you can receive an estimate, regardless of your age.

It's important to note that an estimate can take a number of months to complete, so we recommend you submit your request 3-6 months prior to your estimated date of retirement.

## **Use Our Quick Calculator**

The quick calculator ([www.osc.state.ny.us/retirement/members/estimate-your-pension](http://www.osc.state.ny.us/retirement/members/estimate-your-pension)) will estimate your pension based on information you enter, and is available for most Tier 1, 2, 3 and 4 members.

## **Estimates for Divorce Proceedings**

If you are in the process of a divorce, the court may ask you to provide a present or accrued value on the benefits due to you at retirement. For more information about requesting a retirement estimate for divorce purposes and how divorce may affect retirement benefits, please visit our Divorce and Your Benefits page at [www.osc.state.ny.us/retirement/members/divorce/overview](http://www.osc.state.ny.us/retirement/members/divorce/overview).

## Individual Consultations

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If you're nearing retirement, you may want to speak with one of our information representatives to review your benefits and get answers to your questions. Current details about this service appear on our Pre-Retirement Consultations page at [www.osc.state.ny.us/retirement/members/pre-retirement-consultations](http://www.osc.state.ny.us/retirement/members/pre-retirement-consultations).

You will need an appointment for a consultation. To schedule one, please call toll-free 866-805-0990 or 518-474-7736 in the Albany, New York area.

### Preparing for Your Consultation

- Before your consultation, you may wish to sign in to your *Retirement Online* account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)) to review the information we have on file for you. You can check your total service credit and use the online benefit calculator to estimate your pension. If you don't have a *Retirement Online* account, you can sign up today.
- Visit our Preparing for Retirement page ([www.osc.state.ny.us/retirement/members/preparing-retirement](http://www.osc.state.ny.us/retirement/members/preparing-retirement)). This timeline walks you through important topics you'll need to consider, and steps you should take starting 18 months before your retirement date.
- Check our Contact Us page ([www.contactNYSLRS.com](http://www.contactNYSLRS.com)) for answers to a variety of retirement-related questions.

# Your Obligations

## Choosing or Changing Your Beneficiary

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You become eligible for a death benefit after one year of credited service; some special plans require only 90 days of service. So, when you first join the Retirement System, we recommend you choose one or more beneficiaries to receive your death benefit.

Life circumstances sometimes change and the beneficiary you designate today may not be the one you would designate later. By keeping your beneficiary designation up to date, you will ensure that the right person receives the benefits due if you die prior to retirement.

To change your beneficiary, sign in to *Retirement Online* ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Account Summary’ area of your Account Homepage and click “View and Update My Beneficiaries.” *Retirement Online* beneficiary change submissions include an e-signature, and your request is considered filed on the day it is submitted.

You can also complete our Designation of Beneficiary form (RS5127), available on our Forms page at [www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms). If you submit your form by mail, be sure it is signed and notarized. Designation changes become effective when we receive your properly completed form. If you send your form by regular mail, we will consider it to be filed once it is delivered to us.

If you mail your form by “certified mail – return receipt requested,” we will consider it to be filed on the date it was mailed.

## Contact Information

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It is important to keep us informed of your current contact information (home address, phone number and personal email address), especially if you leave public employment. You can update your contact information:

**Online:** *Retirement Online* is the fastest way to view and update your contact information. Sign in to *Retirement Online* ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), locate your address, phone number or email address under ‘My Profile Information’ and click “update.”

**By Email:** As long as your new address is a U.S. street address (not a PO Box), you can update your address using our secure contact form at [www.emailNYSLRS.com](http://www.emailNYSLRS.com). Please complete all form fields, and provide your old and new addresses. Updates to phone numbers and email addresses may also be included.

**By Mail:** Submit a Change of Address (RS5512) form, available on our Forms page at [www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms), to our Member and Employer Services Bureau. Updates to phone numbers and email addresses may also be included. Be sure to include your NYSLRS ID on the form. If you don't know this number, you can check recent letters from NYSLRS or your member annual statement.

In most cases, you can also update your contact information by calling our Call Center.

## **Date of Birth Changes**

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To correct your date of birth on our records, please send a photocopy of your birth certificate. We will also accept a copy of your New York State driver's license, passport, marriage certificate (if it shows your age on a given date or date of birth), baptismal certificate, Certificate of Release or Discharge From Active Duty (DD-214), enhanced driver's license or naturalization papers.

To submit your proof of date of birth, you can email us a copy of your document by attaching it to our secure email form at [www.emailNYSLRS.com](http://www.emailNYSLRS.com).

You can also mail a copy of your document to:

NYSLRS

Attn: Member and Employer Services Bureau

110 State Street

Albany, NY 12244-0001

If you mail an original document, once the adjustment is made, we will return your document by certified mail.

## Name Changes

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You can update your last name and upload copies of documentation showing the change using *Retirement Online*. Sign in to your account ([web.osc.state.ny.us/retire/sign-in.php](http://web.osc.state.ny.us/retire/sign-in.php)), go to the ‘My Profile Information’ area of your Account Homepage and click the “update” link next to your name. A list of acceptable documentation will be provided.

You can update your first *or* last name by mailing a Name Change Notice (RS5483) form, available on our Forms page at [www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms). If the name change is for a reason other than a change in marital status, you will need to provide original documentation (or a certified copy) authorizing the change along with your form. For example, if a court order was necessary for your name change, you will need to provide a copy of the order.



## Gender Status

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To change or correct your gender status with NYSLRS, submit one of the documents listed below. If you are submitting a photocopy of a document, you can use the secure contact form on our website at [www.emailNYSLRS.com](http://www.emailNYSLRS.com). If you are submitting an original or certified document, it must be mailed. Please write your NYSLRS ID on your document or cover letter. You may wish to send your mailed documents by certified mail, return-receipt requested. Original documents will be returned to you.

Please submit one of the following documents:

- A photocopy of an updated birth certificate;
- A photocopy of a certification from a physician confirming that you have had clinical treatment for gender transition;\*
- A photocopy of a driver's license, State-issued ID or passport showing your new gender; or
- An original or certified copy of a court order authorizing the gender change (a court order must be reviewed by our legal staff).

\* Certification can include a signed written statement from a physician, psychologist, psychiatrist or other appropriate professional that is printed on letterhead, or one that is digitally certified by the medical provider. The statement must certify that one gender is the main gender and that you identify as male or female. An appropriate professional can include, but is not limited to, a Life Counselor, a Clinical Social Worker or other professional who is overseeing the change in gender.

## **Social Security Number Changes**

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Send us a copy of your Social Security card to correct any error made in your Social Security number. Be sure to also include your NYSLRS ID or Retirement registration number in your correspondence. If NYSLRS has an incorrect Social Security number listed for you, you may wish to check with your employer as well to make sure their records are accurate.

## **Reporting Errors**

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If you discover an error in your *Retirement Online* account or in any information we send you, contact us so we can investigate and make any necessary corrections. However, if there is an error in the reported salary on your member annual statement, please contact your employer for an explanation. Your employer must submit an adjustment report to us before we can change your salary records.

## **Filing for Retirement Benefits**

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You must file for retirement benefits — they do not start automatically. Please refer to your plan booklet for vesting and eligibility information.

## Stay Informed

Your retirement benefits are an important part of a solid financial plan. They can help you and your beneficiaries achieve financial security in retirement or in the event of disability or death. Use these tips to help you stay informed about your benefits.

- Register for *Retirement Online*, a convenient and secure way to review your benefits, update your account information and make requests. In many cases, you can use *Retirement Online* instead of mailing forms or calling NYSLRS. Members can view benefit information, update contact information, view and update beneficiaries, apply for a loan, estimate their pensions, request to purchase service credit, apply for retirement and more. Learn more at [web.osc.state.ny.us/retire/retirement\\_online/customers.php](http://web.osc.state.ny.us/retire/retirement_online/customers.php).
- Visit our website ([www.osc.state.ny.us/retirement](http://www.osc.state.ny.us/retirement)) to find forms ([www.osc.state.ny.us/retirement/forms](http://www.osc.state.ny.us/retirement/forms)), publications ([www.osc.state.ny.us/retirement/publications](http://www.osc.state.ny.us/retirement/publications)), benefit information and tips on preparing for retirement, including our 5 Step Plan for Retirement ([www.osc.state.ny.us/retirement/members/planning](http://www.osc.state.ny.us/retirement/members/planning)) and Retirement Planning Checklist ([www.osc.state.ny.us/retirement/members/preparing-retirement](http://www.osc.state.ny.us/retirement/members/preparing-retirement)).

- Attend a pre-retirement presentation to learn about the retirement process and discuss post-retirement issues. At your employer's request, we offer these presentations designed for members within five years of retirement eligibility.
- Make an appointment to speak with an information representative to discuss special concerns or request specific information.
- Notify us if your mailing address changes. This is especially important if you leave public employment before you are eligible to retire. Use *Retirement Online* to update your address.
- Subscribe to our blog, *New York Retirement News* ([www.nyretirementnews.com](http://www.nyretirementnews.com)), where you'll find articles to help you understand your benefits, as well as important retirement news.
- Like us on Facebook ([www.facebook.com/nyslrs](http://www.facebook.com/nyslrs)) and follow us on Twitter ([www.twitter.com/nyslrs](http://www.twitter.com/nyslrs)) for quick tips and updates on a variety of retirement topics.
- Sign up for *E-News*, our email newsletter ([web.osc.state.ny.us/retire/e-news/sign-up/index.php](http://web.osc.state.ny.us/retire/e-news/sign-up/index.php)), for the latest NYSLRS news and information.
- Read your member newsletter for current retirement information and updates on your benefits.
- Contact us ([www.contactNYSLRS.com](http://www.contactNYSLRS.com)) if you have questions about your benefits.

## Contact Us

If you have any questions or you need more information, we're glad to help.

- **Email form:** [www.emailNYSLRS.com](http://www.emailNYSLRS.com);
- **Call:** 866-805-0990, or 518-474-7736  
in the Albany, New York area; or
- **Write:** NYSLRS  
110 State Street  
Albany, NY 12244-0001

This publication provides a general summary of membership benefits, rights and responsibilities, and is not a substitute for any New York State or federal law. For specific information about your benefits, please [contact us](#).

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