Committed to providing educators with a Secure Retirement

Modeling pension fund excellence since 1921.

More about us ➔
Welcome to MyNYSTRS
Keeping track of your personal benefit information and planning for retirement has never been easier, thanks to MyNYSTRS. The self-service tools allow you to:
- Calculate pension and loan estimates.
- Apply for service retirement.
- Track the processing of your retirement application.
- Apply for a loan.
- See salary, service, contribution, benefit payment and beneficiary information.
- Submit a prior service claim and track its processing.
- Schedule appointments with NYSTRS.
- E-subscribe to publications.
- Print tax documents.
- Manage your contact info.

Why MyNYSTRS? Watch this video.

All data presented on this website is subject to audit, verification and re-computation, and is provided as a convenience to you. It is not meant to constitute a representation binding on the Retirement System. Any error contained on this website is subject to correction in accordance with Education Law Section 311 and the practices of the System.

Help | Privacy Policy | Report Fraud | Contact Us
Creating An Account

Among the requirements, you will need the following to create a MyNYSTRS account:

- NYSTRS EmplID
- Last 4 digits of your Social Security number
- Date of birth
- Home and/or cell phone number
Logging In

For two-tier authentication you will need:

- User name
- Password
- Access to the phone number listed to receive a PIN via:
  - Text message
  - Voice call
Information Available in MyNYSTRS for Active Members

- **My Retirement**
  - **About Me** – Verify last account access, mailing address, email address and phone numbers on file.
  - **Beneficiaries** – Verify the beneficiary designations currently on file.
  - **Benefit Profile** – Access the last two years of Benefit Profiles. (2018 Benefit Profile is in a new four-page format!)
  - **Contributions** – Verify the amount in the Required Contribution Fund.
  - **Loans** – Verify information regarding an existing loan.
### Pension Formula

Your Maximum Annual Pension = Your Pension Factor x Age Factor (if applicable) x FAS

- **Pension Factor:** This is determined by your service credit, which you earn per school year (7/1 – 6/30).
  - If you retire with less than 30 years of service, your pension factor is 1.67% per year.
  - If you retire with 30-35 years, your pension factor is 2% per year.
  - For 35+ years, you receive 60% + 1.5% per year of service credit over 30.

<table>
<thead>
<tr>
<th>Service Credit for 2017-18</th>
<th>Total Service Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year(s), Month(s)</td>
<td></td>
</tr>
</tbody>
</table>

- **Age Factor:** If you retire before 62 with less than 30 years, your pension is determined by an age factor.
  - Age Factor (projected by month): 55, 56, 57, 58, 59, 60, 61, 62+
  - (If < 30 Years of Service): 75%, 76%, 79%, 82%, 85%, 88%, 94%, No Factor

**Final Average Salary (FAS):** Your FAS is the average of your three highest consecutive school years of regular salary earned for instruction and supervision of students, excluding increases above 10% of the previous two years’ average.

- Partial years are combined to form full-time equivalents.
- If you work part time or reire mid-school year, earnings at a lower salary could result in a lower FAS.
- We review contracts and make needed adjustments (e.g., if your employer misreports payments as regular earnings).
- We report by calendar year and won’t equal your school year earnings.

### Salary History

<table>
<thead>
<tr>
<th>Regular Salary Reported (For Last Five School Years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$XXX.XXX</td>
</tr>
</tbody>
</table>

### Pension Projections

These are sample estimates. Use MyNYSTRS’ online Pension Estimator for other retirement dates and payment options. Also see our Maximum as an Option brochure or Your NYSTRS Benefit Payment video. Unless noted, these projections assume you earn the same credit as in 2017-18, have 24% annual salary increases, vest (see page 4), pay off any loan by retirement, and, as applicable, name the primary beneficiary currently on file (see page 2).

<table>
<thead>
<tr>
<th>Retirement Date</th>
<th>Service Credit</th>
<th>FAS</th>
<th>Maximum Annual Pension</th>
<th>10-Year Guarantee Option</th>
<th>100% Pop-up Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/1/19 (Work until 55)</td>
<td>XX Yrs. Y Mos.</td>
<td>$XXX.XXX</td>
<td>$XXX.XXX</td>
<td>$XXX.XXX</td>
<td>$XXX.XXX</td>
</tr>
</tbody>
</table>

**No Work Past 6/30/18:** Your maximum annual pension based on a $XXX.XXX FAS and XX year(s) and YY month(s) of service credit is $XXX.XXX per year. You will be eligible to collect this benefit on 7/1/19.

**No Age Factor:** Your maximum annual pension projected for 7/1/20 based on a $XXX.XXX FAS and XX year(s) and YY month(s) of service credit is $XXX.XXX per year.
Beneficiaries, Death Benefits, Loans, and Disability

Primary Beneficiary(ies):
Contingent Beneficiary(ies):

File an updated Designation of Beneficiary with us whenever needed. For forms, visit NYSTRS.org or call us.

**Death Benefit:** If you die in-service, after NYSTRS is notified, we will pay your beneficiary(ies) any lump sum death benefit due (to a maximum of three years' salary, up to $180,922 per year) from your Required Contributions Fund.
- Coverage for the in-service death benefit declines 4% per year from ages 61-70.
- If you cease work with 10+ years of service, vested coverage of half the in-service benefit would apply.
- If you retire with in-service coverage within a year of leaving payroll and do not work in non-NYSTRS service, a percent of the Paragraph 2 coverage may apply in retirement. (Yr. 1: 50%, Yr. 2: 25%, Yr. 3+: Generally 10%)

**Lump Sum In-Service Death Benefit (as of 6/30/2018):** $XXX.XXX

**Contributions:** You make 3% contributions until you have 10 years of membership or service, whichever occurs first. These 414(h) contributions help fund your pension and earn 3% interest, but do not provide a separate benefit.
- Your membership began before 7/1/09, deductions may stop, so notify your payroll office if they don’t.
- Contributions made since 7/1/09 (i.e., 414(h)) are exempt from federal tax when deducted, but subject to NYST tax.
- Any deficit is typically from a transfer and accrued interest until paid. If unpaid by retirement, it’s deducted from your pension. Call (800) 348-7298, Ext. 6040 for a new payroll cost.

<table>
<thead>
<tr>
<th>Required Contributions Fund</th>
<th>Non-Taxable Amount of Fund</th>
<th>Deficit as of 12/1/18</th>
<th>Loan Balance as of XXX/XXX</th>
</tr>
</thead>
<tbody>
<tr>
<td>$XX.XXX XXX</td>
<td>$XX.XXX XXX</td>
<td>$XX.XXX</td>
<td>$XX.XXX XXX</td>
</tr>
</tbody>
</table>

**Loans:** You generally may borrow up to 75% of your Required Contributions Fund once a calendar year.
- New loans more 6.74% interest, a $50 service charge, and 10% annual life insurance.
- If you have a loan (with us, or a 457 or 403(b) plan) and borrow again, severe tax consequences may apply.
- Unpaid loan default 30 days after retirement (or for disability retirees, on the retirement date). The outstanding amount is generally taxable and automatically reduced from your pension on a permanent basis. See sample below.

<table>
<thead>
<tr>
<th>Age at Service Retirement with an Outstanding Loan</th>
<th>55</th>
<th>58</th>
<th>62</th>
<th>65</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Pension Reduction Per $1,000 of Loan Cred</td>
<td>$45.46</td>
<td>$48.53</td>
<td>$53.62</td>
<td>$58.47</td>
</tr>
</tbody>
</table>

**Disability:** If you can no longer work due to serious illness or injury, call us at (800) 348-7298, Ext. 6010.
- To be eligible for disability, you generally must have 10 years of NYSTRS service; be deemed by our Medical and Retirement Board to be totally and permanently incapacitated from all further gainful employment; and file an Application for Disability Retirement within a year of leaving payroll or (if you are on a medical leave without pay) within a year of the medical leave ending.
- A disability benefit is generally 1/3 of FAS, but can vary due to age or service.
- If you are critically ill, consider retiring immediately under the Largest Non-Declining Lump Sum option. Combined with a post-retirement Section 2 death benefit, the payments often provide a larger sum to a beneficiary than an in-service death benefit would. (If you are terminally ill or require extraordinary care, in lieu of either benefit, you may be eligible for an accelerated death benefit. The election is irrevocable, so call us first.)
- You may file a disability application for protection only (e.g., in cases of surgery). Watch the Filing for Disability Protection video on our website at NYSTRS.org or our mobile app for important information.

<table>
<thead>
<tr>
<th>Disability Projection</th>
<th>Under the Maximum</th>
<th>Under the Largest Non-Declining Lump Sum</th>
<th>Cost Per $1,000</th>
<th>Payment to Beneficiary Under Largest Lump Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>As of 7/1/19</td>
<td>$XX.XXX</td>
<td>$XX.XXX</td>
<td>$XX</td>
<td>$XX.XXX</td>
</tr>
</tbody>
</table>
### Your Service Credit History

The information below is as of 6/30/2018, but may also include prior, transfer, reinstatement, or military service credited after. If you see a discrepancy, ask the applicable employer to review your records.

- “District Name Not Available” appears if a district merged or was later renamed.
- If you worked at multiple districts in a school year, credit is combined on one line.

#### Employment for the 2017-18 School Year (7/1/17 – 6/30/18)

<table>
<thead>
<tr>
<th>Employer</th>
<th>Salary for 3-Year FAS</th>
<th>Days</th>
<th>Service Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albany School District</td>
<td>XXXXXXXXX</td>
<td>XXX</td>
<td>1 Year</td>
</tr>
<tr>
<td>Schenectady School District</td>
<td>XXXXXXXX</td>
<td>XXX</td>
<td>(Included Above)</td>
</tr>
<tr>
<td>Troy School District</td>
<td>XXXXXXXX</td>
<td>XXX</td>
<td>(Included Above)</td>
</tr>
</tbody>
</table>

#### Service Credit History for Earlier School Years

<table>
<thead>
<tr>
<th>School Year</th>
<th>Employer</th>
<th>Service Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/1/2005 - 6/30/2017</td>
<td>Albany School District</td>
<td>12 years</td>
</tr>
<tr>
<td>7/1/2004 - 6/30/2005</td>
<td>Guildford School District</td>
<td>5 months</td>
</tr>
<tr>
<td>7/1/2001 - 6/30/2004</td>
<td>New York State Public Employment</td>
<td>3 years</td>
</tr>
<tr>
<td>7/1/1998 - 6/30/2001</td>
<td>Albany School District</td>
<td>3 years</td>
</tr>
<tr>
<td>7/1/1997 - 6/30/1998</td>
<td>Schenectady School District</td>
<td>5 months</td>
</tr>
<tr>
<td>7/1/1996 - 6/30/1997</td>
<td>Schenectady School District</td>
<td>2 months</td>
</tr>
<tr>
<td>7/1/1995 - 6/30/1996</td>
<td>Saratoga School District</td>
<td>5 months</td>
</tr>
<tr>
<td>7/1/1994 - 6/30/1995</td>
<td>Guildford School District</td>
<td>5 months</td>
</tr>
<tr>
<td>7/1/1993 - 6/30/1994</td>
<td>Saratoga School District</td>
<td>2 months</td>
</tr>
<tr>
<td>7/1/1992 - 6/30/1993</td>
<td>Schenectady School District</td>
<td>4 months</td>
</tr>
<tr>
<td>7/1/1990 - 6/30/1991</td>
<td>Albany School District</td>
<td>3 months</td>
</tr>
<tr>
<td>7/1/1989 - 6/30/1990</td>
<td>Schenectady School District</td>
<td>2 months</td>
</tr>
<tr>
<td>7/1/1988 - 6/30/1989</td>
<td>Schenectady School District</td>
<td>3 months</td>
</tr>
<tr>
<td>7/1/1984 - 6/30/1988</td>
<td>Albany School District</td>
<td>4 years</td>
</tr>
<tr>
<td>7/1/1983 - 6/30/1984</td>
<td>Albany School District</td>
<td>5 months</td>
</tr>
</tbody>
</table>
Service Milestones, Earning Credit, and Retiring

Service Milestones:

1 Year of Credit
- Death benefit coverage begins. You may borrow from your Required Contributions Fund.

2 Years of Credit
- You can purchase credit for eligible prior service.

10 Years of Credit
- Your 3% contributions stop. Disability and vested death benefit coverage begin.

20 Years of Credit
- Your Pension Factor increases from 1.67% to 2% for your first 30 years of service.

30 Years of Credit
- You can retire without an age factor as early as 55 (or at 62 with less than 30 years of service).

Earning Credit: You may receive up to one year of service in a 7/1 – 6/30 school year. You must work the equivalent of 20+ full days to earn credit. Days from multiple school years cannot be combined to earn credit.

- See You Deserve the Credit for other eligible credit (e.g. prior NYS service, military service, reenlistment, transfer).
- Purchasing prior NYS service credit early on in a career is almost always beneficial.
- Service credit in your final year is limited to what is actually possible based on your retirement date.

<table>
<thead>
<tr>
<th>Days Worked in School Year</th>
<th>Service Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 20 days</td>
<td>None</td>
</tr>
<tr>
<td>20 - 29 days</td>
<td>1 month</td>
</tr>
<tr>
<td>30 - 49 days</td>
<td>2 months</td>
</tr>
<tr>
<td>50 - 69 days</td>
<td>3 months</td>
</tr>
<tr>
<td>70 - 89 days</td>
<td>4 months</td>
</tr>
</tbody>
</table>

Service Credit Days:

<table>
<thead>
<tr>
<th>Days Worked in School Year</th>
<th>Service Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 - 109 days</td>
<td>5 months</td>
</tr>
<tr>
<td>110 - 129 days</td>
<td>6 months</td>
</tr>
<tr>
<td>130 - 149 days</td>
<td>7 months</td>
</tr>
<tr>
<td>150 - 169 days</td>
<td>8 months</td>
</tr>
<tr>
<td>170 - 189 days</td>
<td>9 months</td>
</tr>
</tbody>
</table>

Retiring: We must receive an Application for Retirement on, or up to 90 days before, your date of retirement (DOR).

- Your employment contract must end before your retirement date (e.g., if contract ends 6/30, 7/1 is earliest DOR).
- Pensions are NYS tax-exempt but are federally taxable and subject to other state laws if you move out of NYS.
- Retirees 62+ and retired 5+ years receive a 1.25% cost-of-living adjustment (COLA) on the first $18,000 of pension.
- NYS public employees receive an assumption of vested status, adjusted to $20,000 a year until the calendar year you turn 65. Notify NYSRS if you expect to exceed the limit. See the Working in Retirement brochure for more information.
- To help plan, call us or book a benefits consultation or PREP seminar through your online MyNYSRS account.
Information Available in MyNYSTRS for Active Members

- My Retirement (Continued)
  - **Online Retirement Application** – An eligible member may file a Service Retirement Application electronically.
  - **Service Credit** – View total service credit, review complete service credit history, file Prior Service Claim and print updated prior service cost for verified but not yet purchased service credit.
  - **1099 Forms** – View and print recent 1099 tax forms.
Information Available in MyNYSTRS for Active Members

- **My Tools**
  - **Address Change** – Update mailing address on file with NYSTRS.
  - **Consultation: Book Appointment** – Schedule an in-person or video consultation.
  - **Loan Calculator & Online Application** – Run loan estimates and apply for a loan.
  - **Pension Estimator** – Run estimates of potential pension benefits.
  - **PREP Seminar: Make Reservation** – Schedule to attend a NYSTRS Pension & Retirement Education Program (PREP).
  - **Secure Messaging: Correspond With Us** – Send a secure message to NYSTRS to receive member-specific information.
Information Available in MyNYSTRS for Retirees

- Additional Information Available to Retirees
  - Payment Information – View the last 18 months of benefit payments.
  - Service Credit and Final Average Salary – View the information used to calculate the retirement benefit payment.
  - Track Progress of Retirement – Track the progress of a retirement application.
  - Direct Deposit Authorization Agreement – Update the account used for the deposit of the monthly benefit.
  - W-4P Withholding Election – Update the amount withheld from the monthly benefit for federal taxes.
Information Available in MyNYSTRS

- Manage Account
  - Change Password – Update the password on the account.
  - Change Username – Update the username on the account.
  - Change Identity Verification Phrase – Update the unique phrase sometimes required to access an account.
  - E-Subscriptions – Request to receive electronic versions of newsletters and the annual Profile statements.
  - Manage Contact Information – Update mailing address, email address or phone numbers currently on file with NYSTRS.
Theft of ID Flags

**LOW**
- Does not stop processing.
- Staff required to ask for further ID authentication.
- Allowed to access/register a MyNYSTRS account.

**MEDIUM**
- Does not stop processing.
- Staff required to ask for further ID authentication.
- Allowed to access/register a MyNYSTRS account – CHANGES ARE LIMITED.

**HIGH**
- Stops all transactions.
- Written requests required.
- All communication provided in writing.
- Access/Registration to MyNYSTRS CANCELED.