**New York State Teachers’ Retirement System**  
**2019 Annual Delegates Meeting Agenda**  
*Saratoga Springs City Center*

**Sunday, November 3**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
</table>
| 8 a.m.-3:15 p.m. | Delegate Check-in  
Delegates, alternates and visitors must check in at the Annual Meeting. Only delegates properly registered by their employer may vote in Monday’s election.  
*Note:* Representatives from NYSTRS’ Tax and Legal Departments will be available for questions. | Meeting Room 1 |
| 8 a.m.-3:15 p.m. | Information Center  
Meet individually with System staff to discuss general membership and benefit information. | Room A |
| 8 a.m.-3:15 p.m. | Internet Café  
Computers with Internet access are available for your use. Take the opportunity to log in to your MyNYSTRS account and search the Unclaimed Funds page at NYSTRS.org for people you know. | Meeting Room 1 |
| 8:45-9:15 a.m. | Feedback Forum  
Help us better understand your needs as a delegate. What are you being asked most often by your peers? Which format for receiving information do you prefer? What topics are of most interest? Would you like to see additional resources, presentations, videos or pamphlets made available? We are here to listen! | Rooms B/C |
| 9:30-10:15 a.m. | You’ve Decided to Retire! What Do You Do Now?  
We will guide you through the important decisions when retiring, such as choosing a benefit payment option and filing for retirement. We also explain how your retirement is processed. | Main Hall |
| 9:30-10:15 a.m. | Social Security Information  
We will review key Social Security benefit information, including the difference between collecting your Social Security early or waiting until you reach full retirement age; the calculation of cost-of-living adjustments; and post-retirement earnings limits. | Rooms B/C |
| 10:30-11:15 a.m. | Pension Factor and Service Credit: Two Key Components of a Pension Calculation  
Don’t overlook these critical elements of your pension calculation. Learn how to get the best calculation possible based on your tier of membership. | Main Hall |
| 10:30-11:15 a.m. | The Potential Liabilities of Loans / Focusing on Your FAS  
In this two-part seminar, we discuss the pros and cons of borrowing against your pension contributions and how your earnings comprise your final average salary – an important part of your pension calculation. | Rooms B/C |
| 11:30 a.m. - 12:15 p.m. | The Role of the Delegate  
As a delegate, you serve as an ambassador of NYSTRS to your fellow members, so we’ll explain the various resources about pension benefits available for sharing. We’ll also review the public pension landscape. | Main Hall |
| 11:30 a.m. - 12:15 p.m. | Social Security Information (Repeat) | Rooms B/C |
| 12:15-1:15 p.m. | **BREAK** | |
| 1:30-2:15 p.m. | Preparing to Live the Retirement Dream  
We have many ideas to help PREP you for retirement and for enjoying it when it arrives. We’ll offer several suggestions for making your retirement dreams come true. | Main Hall |
| 2:30-3:15 p.m. | NYSTRS’ Year in Review and the Long-Term Stability of the System  
Hear all that is new and improved at NYSTRS. We’ll also review the financial strength and stability of the System and explain our approach to long-term success. | Main Hall |
| 3:30-4:30 p.m. | Delegate-Board/Staff Discussion | Main Hall |

**NYSUT Reception Follows Adjournment**

*(over)*
**New York State Teachers’ Retirement System**  
**2019 Annual Delegates Meeting Agenda**  
Saratoga Springs City Center

**Monday, November 4**

- **8-10:15 a.m.** Delegate Check-in *(continued)*  
  Meeting Room 1
- **8-10:15 a.m.** Information Center  
  Room A
- **8-10:15 a.m.** Internet Café  
  Meeting Room 1
- **8:30-9:15 a.m.** You’ve Decided to Retire! What Do You Do Now? *(REPEAT)*  
  Main Hall
- **8:30-9:15 a.m.** The Role of the Delegate *(REPEAT)*  
  Rooms B/C
- **9:30-10:15 a.m.** Pension Factor and Service Credit: Two Key Components of a Pension Calculation *(REPEAT)*  
  Main Hall
- **9:30-10:15 a.m.** The Potential Liabilities of Loans / Focusing on Your FAS *(REPEAT)*  
  Rooms B/C
- **10:30 a.m.** Election of Board Members  
  Main Hall

Following Election

**Feedback Forum *(second opportunity)***  
Rooms B/C

---

**Seminar Summaries**

**You’ve Decided to Retire! What Do You Do Now?**  
Retirement is a big decision. Let us help you gain a higher comfort level about your decision to retire by learning all about the retirement process with NYSTRS. This session will guide you through choosing a benefit payment option, filing for retirement and understanding how your application is processed.

**Social Security Information**  
In this session we will provide an overview of key Social Security benefit information. Topics covered will include the difference between collecting your Social Security early or waiting until you reach full retirement age; the calculation of cost-of-living adjustments; and post-retirement earnings limits. For more details on any and all Social Security topics, be sure to contact the Social Security Administration.

**Pension Factor and Service Credit: Two Key Components of a Pension Calculation**  
There are several factors that impact the calculation of your pension, including age, tier of membership and years of service. Learn how each could impact your pension factor and how critical your total service credit is in earning you the best possible pension benefit based on the laws governing your tier of membership.

**The Potential Liabilities of Loans / Focusing on Your FAS**  
This session has a two-part focus. The first will help you understand the pros and cons of taking loans against your contributions. The second will focus on how your final average salary *(FAS)* is calculated. Learn what earnings are includable based on your tier of membership.

**The Role of the Delegate**  
NYSTRS delegates have two major roles: to elect an active member to the Retirement Board and to act as ambassadors of NYSTRS to your fellow members. We’ll review the various educational materials available on our website that you can share with your peers, detail important facts about a defined benefit plan like NYSTRS and talk about the public pension landscape in general.

**Preparing to Live the Retirement Dream**  
Transitioning from the classroom to retirement can be a challenge. Learn how our Pension & Retirement Education Program *(PREP)* seminar can help you with the transition. We’ll explain why it’s important to prepare for other lifestyle changes such as downsizing to a smaller home or becoming a “snowbird,” changes in relationships, and ensuring your health and wellness needs are met.

**NYSTRS’ Year in Review and the Long-Term Stability of the System**  
In this session we’ll provide information on all the new and improved services NYSTRS offers. Learn about the many self-service tools now available to members. We’ll also review the financial strength and stability of NYSTRS and discuss our approach to long-term success.