MyNYSTRS
Access to Your NYSTRS Information and Convenience at Your Fingertips

2021 Annual Delegates Meeting
October 29, 2021
Role of the NYSTRS Delegate

As a delegate of your district, you have two main functions:

1. Elect teacher members to the Retirement Board at the Annual Delegates Meeting; and

2. Serve as an ambassador between NYSTRS and the members in your district.
MyNYSTRS

It’s never too early to register for a MyNYSTRS account.

- Useful throughout your career.
- Continues to meet your needs in retirement.
Welcome to MyNYSTRS

Sign In

Username
Username

Password
Password

Login

Don't Have a MyNYSTRS Account?

Register how to access your personal NYSTRS information. It's quick and easy!

Trouble Logging In?

- Forgot Username
- Forgot Password

Routine maintenance is performed Tuesdays and Thursdays from 5-7 a.m. EST which may result in a brief interruption of our site.

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 525 and the practices of the System.

Serving New York Educators Since 1921

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Information for Active Members

Address Change

Members can update their address with NYSTRS by selecting Change My Address under the Tools option.
Information for Active Members

Secure Messaging

Members can ask account-specific questions by selecting Secure Messaging under the Tools option. Generally, secure messages are answered within 3 business days.
Information for Active Members

Schedule a Consultation or PREP

Members can schedule a retirement consultation by selecting Schedule a Consultation or PREP under the Tools option. Members can select from a list of available dates, times, and types of appointments to find one that will work within their schedule. Appointments can be booked up to 120 days in advance.
Information for Active Members

Schedule a Consultation or PREP

In-person PREP seminars are not currently being offered due to the COVID-19 pandemic. However, you may watch videos of all the seminar modules at your convenience. To find the videos, as well as download the related chapters of our PREP workbook, visit the PREP page of our website at NYSTRS.org/PREP.
Information for Active Members

1099 Forms

If an active member has taken a taxable retirement loan, the 1099 tax form for the year in which the loan was issued is available on the 1099 Forms page under the My Retirement option.
Information for Active Members

Members may view the annual *Benefit Profile* by selecting Benefit Profile under the My Retirement option. Each November, the most up-to-date issue of the *Benefit Profile* becomes available in the member’s MyNYSTRS account. The *Profile* from the previous year will remain available. Members should review the statement to verify service and salary information reported by the employer is accurate.
Information for Active Members

**Benefit Profiles** for the school year ending June 30th, 2021 will be issued in November 2021.
Information for Active Members

To verify who they have designated to receive any death benefits that may be paid upon their passing, members may select Beneficiaries under the My Retirement option. New this year, a member may now conveniently change their designation in MyNYSTRS without needing to get a notarization.
Information for Active Members

Contributions

A member can see their required contributions balance by selecting Contributions under the My Retirement option. The balance represents mandatory member contributions, plus compounding interest to date. Retirement loans can be taken against these funds by active Tier 3-6 members.
A member can print a letter stating the balance of their contributions with NYSTRS, including any outstanding loan, by selecting Verification of Contributions under the My Retirement option.
Information for Active Members

Pension Estimator

Members reported with a full year of service in the previous school year can run estimates of their potential pension benefit by selecting Pension Estimator under the My Retirement option. A member can compare various dates of retirement and beneficiaries. Some restrictions may apply.
Information for Active Members

**Pension Estimate**

My Retirement (/MyNYSTRS/my-retirement) / Pension Estimate

Modify Estimate Print Results

<table>
<thead>
<tr>
<th>Membership and Retirement Info</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Date of Birth</strong></td>
<td></td>
</tr>
<tr>
<td><strong>EmID</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Date of Retirement</strong></td>
<td>July 1, 2023</td>
</tr>
<tr>
<td><strong>Cease Teaching Date</strong></td>
<td>June 30, 2023</td>
</tr>
<tr>
<td><strong>Beneficiary</strong></td>
<td>Male (Spouse) born September 10, 1957</td>
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</table>

<table>
<thead>
<tr>
<th>Service Credit and Final Average Salary</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New York Pre-1959</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>New York Post-1959</strong></td>
<td>30 years 6 months</td>
</tr>
<tr>
<td><strong>Prior Service</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Out-of-State</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Total Service</strong></td>
<td>30 years 6 months</td>
</tr>
<tr>
<td><strong>Pension Factor</strong></td>
<td>6.1%</td>
</tr>
<tr>
<td><strong>3-Year Final Average Salary</strong></td>
<td>$29,335</td>
</tr>
</tbody>
</table>

**Maximum Benefit — No Payment to a Beneficiary**

The largest possible benefit. All benefits stop at my death.

**Maximum Benefit**

$17,894

**Largest Non-Declining Lump Sum Payment to a Beneficiary**

A reduced lifetime benefit. At my death, the largest possible lump sum will be paid to my beneficiary. (You can elect to leave a lump sum amount other than the largest lump sum. The cost for each $1,000 of lump sum you leave is provided below.)

<table>
<thead>
<tr>
<th>Member</th>
<th>$13,029</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiary</td>
<td>$192,686</td>
</tr>
<tr>
<td>Cost Per $1,000</td>
<td>$25</td>
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</tbody>
</table>

**Guarantee Period Options**

A payment lower than the Maximum benefit ($17,894), paid to me for life. I can only name one primary and multiple contingent beneficiaries, and can change them at any time. If I die during the first 5 to 10 years of retirement, depending on which coverage period I selected, my beneficiary receives my benefit for the balance of the 5- or 10-year period. When the period expires, my beneficiary is no longer eligible to receive a benefit.

- **5-Year**
  - $17,787

- **10-Year**
  - $17,481
Information for Active Members

A member can complete the Application for Retirement online by selecting Application for Retirement under the My Retirement option.

Advantages of Online Application
- Does not require notarization
- Less likely to make an error
- Received the day it’s submitted
- Immediate confirmation
Information for Active Members

Application for Disability Retirement

New this year, a member can begin the process of filing for a disability retirement benefit by selecting Application for Disability Retirement under the My Retirement option.
Information for Active Members

Application for Disability Retirement

Members facing a life-threatening illness or surgery can file the Application for Disability Retirement “for protection only.” Please review NYSTRS’ pamphlet *If You Are No Longer Able to Work*, which includes the eligibility requirements for each tier and offers guidelines for making important decisions regarding disability retirement.
Information for Active Members

If You Are No Longer Able to Work

A Guide for Making Disability Retirement Decisions

Filing for Disability Protection: What You Need to Know

Disability Retirement Application

Watch on YouTube

Run Time:
2 Minutes

Download Transcript ➤
New this year; If you have a qualified Domestic Relations Order (DRO) on file specifying how your benefits will be divided after a divorce, a member may access a page showing the details of how the DRO will impact their benefit.
A member can view historical loan information, run loan estimates and apply for a NYSTRS loan by visiting the Loans tab.
Information for Active Members

A member may view their service credit history and current total credit by selecting the Service Credit tab.
A member with uncredited prior NYS public employment may select Prior Service under the Service Credit option to file a claim, view purchasable service, or receive updated costs to purchase verified prior service. If you have prior or military service, read *You Deserve the Credit* to learn about the various types of service credit you may be eligible to claim.
Information for Retired Members

Extra Tools For Retirees

Once a member retires, new options will appear under the Tools tab. Retired members can change their Direct Deposit Authorization and make updates to the W-4P Withholding Election online.
Information for Retired Members

Retired Member Profile

Once a retiree’s benefit has been finalized, each October their *Retired Member Profile* will appear under the Tools tab.
Information for Retired Members

Payment Information

A retired member can find up to 18 months of payment history by visiting Payment Information under the Tools tab.
A member can access up to seven years of year-end tax forms by selecting 1099 Forms under the My Retirement option. Members may elect to receive 1099 statements electronically on the E-Subscriptions page under the My Account drop-down menu and will be notified by email each January when the tax form is made available online.
Information for Retired Members

As of this year, retired members have access to an automated Income Verification Letter.
Information for Retired Members

Beneficiary Information

Retired members may review or change their beneficiary designation for the Paragraph 2 Post-Retirement Death Benefit by choosing Beneficiary Information from the My Retirement tab.
Information for Retired Members

By law, members have 30 days from their effective date of retirement to make any change to their option selection. If a retiree is within the 30-day window, a new option under the My Retirement tab now allows the member to change their option and/or beneficiary information without a notarization.
If a retired member elected a Guarantee or Lump Sum Option, beneficiary information can be updated beyond the 30 days under the My Retirement tab.
Information for Retired Members

Earnings After Retirement Tracking

If you are under 65 and working for a New York State public employer, you are required to report your earnings to NYSTRS as soon as you reach the $35,000 earnings limit. Under the My Retirement tab, retirees can track their monthly earnings using a fillable form.
A member can check the progress of the processing of their retirement application by selecting Track Progress of Retirement in the My Retirement tab. Retirement Application Information and Completed Processing Items are viewable and updated throughout the posted processing timeline.
Information for Retired Members

A retired member has continued access to the Service Credit tab throughout their retirement. Members may still pursue and purchase prior service credit even after retirement. Any increase in monthly benefit resulting from the purchase of service will be retroactively paid to the member back to the original date of retirement.