



New York State  
Teachers'  
Retirement  
System

# So you're thinking about joining NYSTRS...



## *If my membership is optional, should I still join NYSTRS?*

We think so! If you're not employed as a teacher in a full-time contract position or for the duration of the school year, then your membership in the New York State Teachers' Retirement System (NYSTRS) is optional. Common examples include part-time and substitute teachers.

If you opt to become a NYSTRS member, you will be enrolled in one of the best-funded and most secure public pension systems in the nation. NYSTRS has provided defined pensions and death benefits to eligible public school teachers and administrators across New York State (excluding New York City) for more than 100 years. A NYSTRS pension lays the foundation for your financial security in retirement. Want to learn more? Keep reading.

## What is a defined benefit pension plan?

A defined benefit pension plan provides you with a specified monthly benefit after you retire. Your future NYSTRS pension is the foundation of your financial security for life. While you're working, you earn service credit and contribute a percentage of your salary. Your employer contributes as well. NYSTRS invests both contributions using a prudent investment policy designed to maximize returns while also limiting risk. Your pension – which is based on age, years of service and final average salary – will provide guaranteed income in retirement.

## Rack up service credit now – and save!

If you foresee entering the teaching profession full time, it's a good idea to start accumulating service credit now rather than later. That's because it's much more expensive to purchase prior service than to accrue service as a current member.

You'll also save money. Part-time members typically pay 3% of their earnings in membership contributions. To purchase prior service down the line, however, requires current members to pay 6% of earnings, plus compounded interest. You could save money while investing for your future if you join NYSTRS now!

After you accrue five years of service credit, you become vested in the Retirement System. You will be eligible for guaranteed retirement benefits for life, even if you leave teaching, as long as you remain a NYSTRS member. You'll also qualify for disability and death benefit coverage when you reach other service milestones and eligibility requirements.

## What if I leave teaching? What happens then?

You can get your money back. If you cease membership and leave NYS public employment without sufficient service to be eligible for a pension at retirement age, you can withdraw your membership and receive a full refund of your contributions, plus interest. Joining NYSTRS is of no risk to you.

## So now I want to join. What's my next step?

Inform your employer that you wish to join NYSTRS and submit to them an [Application for Membership](#) (NET-2). Find it at the [Forms/Active Member Forms](#) page at [nystrs.org](https://nystrs.org).

Have questions? Contact us at [communit@nystrs.org](mailto:communit@nystrs.org) or call us at 800-348-7298, ext. 6250.

Once you're a member, register for MyNYSTRS, our secure online portal where you can access your pension information, use self-service tools, and send a secure message if you have questions for us.

