



New York State  
Teachers'  
Retirement  
System

# 2025 Annual Delegates Meeting

November 02-03, 2025  
Saratoga Springs City Center

SUNDAY **02**

**9:00 a.m.-3:00 p.m.**

## **Check-in**

Room B

Registration for this meeting was required in advance. When you arrive, stop by our check-in desk to pick up your nametag and meeting handbook.

## **Teachers' Lounge**

Meeting Room 1

Visit the Teachers' Lounge to network with your delegate colleagues or talk with NYSTRS staff at our Delegates Information, Tax and Legal tables. While you're there, stop by the Internet Café to access your online MyNYSTRS account and bring your biggest smile to our photo booth!

## **Information Center**

Room A

Meet one-on-one with System staff to discuss general membership and benefit information.

**10:00 a.m.-10:15 a.m.**

## **Welcome**

Main Hall

Preview of the upcoming 2025 Annual Delegates Meeting sessions.

**10:30 a.m.-11:00 a.m.**

## **Fantastic Voyage! Your Benefit Profile Tour**

Main Hall

Your Benefit Profile holds key information about your NYSTRS membership. Unlock the mystery of how to read your Profile and how it answers essential questions about service credit, beneficiaries and more.

**11:00 a.m.-Noon**

## **Explore Your NYSTRS Benefits**

Main Hall

Dive into the high-impact topics and common questions in this brief overview of NYSTRS benefits, including prior service, major milestones, final average salary and more.

**Noon-1:30 p.m.**

## **Lunch Break**

Attendees are responsible for their own lunch. Visit [DiscoverSaratoga.org](https://DiscoverSaratoga.org) for a list of nearby restaurants.

**1:30 p.m.-2:30 p.m.**

## **Estate Planning 101**

Main Hall

Back by popular demand! Steven Kramer demystifies wills, trusts, powers of attorney, health care proxies and living wills. Kramer is a member of the National Academy of Elder Law Attorneys and was named a Power Lawyer by Schneps Media.

**2:45 p.m.-3:45 p.m.**

## **From Insight to Foresight: Why NYSTRS Works**

Main Hall

Reflect on a pillar of NYSTRS' legacy of excellence as we examine our investment philosophy and how it contributes to the long-term success, strength and stability of the System.

**4:00 p.m.-5:00 p.m.**

## **Delegate-Board/Staff Discussion**

Main Hall

**NYSUT Reception Follows Adjournment**



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MONDAY 03

**8:00 a.m.-10:15 a.m.**

**Check-in**  
**Teachers' Lounge**  
**Information Center**

Room B  
Meeting Room 1  
Room A

**8:30 a.m.-9:15 a.m.**

**Social Security - What Should You Know?**

Main Hall

*Do you know the impact of collecting Social Security early? How COLA is calculated? Or what post-retirement earnings limits mean for you? We'll answer these questions and more.*

**9:30 a.m.-10:15 a.m.**

**Building on Your Foundation of Financial Security**

Main Hall

*Discover how your NYSTRS benefits can combine with other savings to complete your retirement picture. Learn about the power of compounding, contributing to a deferred compensation plan, boosting your financial security with the savings catch-up provisions of a 403(b) plan, and how to choose a financial professional that's right for you.*

**10:30 a.m.-Noon**

**Election of Teacher Board Member**

Main Hall

*Only delegates properly reported by their employer may vote.*

- *Adoption of Rules of Procedure*
- *Election of Chairperson & Secretary*
- *Election of Teacher Board Member*