



## **Section 18: NYSTRS Benefit Profile**

### **Description**

The *Benefit Profile* is a comprehensive personalized statement, mailed to members annually, which provides a summary of their membership status and estimates of their benefits. It also includes detailed explanations to help members make informed decisions about retirement. The *Profile* includes:

- Salary data as reported by the member's employer(s) for the previous school year.
- A service credit summary and history broken down by school year.
- A review of member contributions and contribution rate (if any) and loan information.
- Benefit eligibility and calculation.
- Projections of retirement benefits under various scenarios.
- An in-service death benefit estimate.
- A list of the member's beneficiaries.
- A summary of all key NYSTRS benefits, including the advantages of attaining key service credit milestones.

The *Benefit Profile* is based in part on data that comes directly from our participating employers. The accuracy and timeliness of your employer report helps us provide our members with the information they will need to plan their careers and make important financial decisions. We encourage members to examine the salary and service information reported by their employers in the *Profile* and to contact you directly whenever they have a question about that information.

Members should refer to the ***Active Members' Handbook*** for additional information and should contact NYSTRS before making important retirement decisions. Members may call 800-348-7298, ext. 6250 to speak with a NYSTRS representative if they have questions.