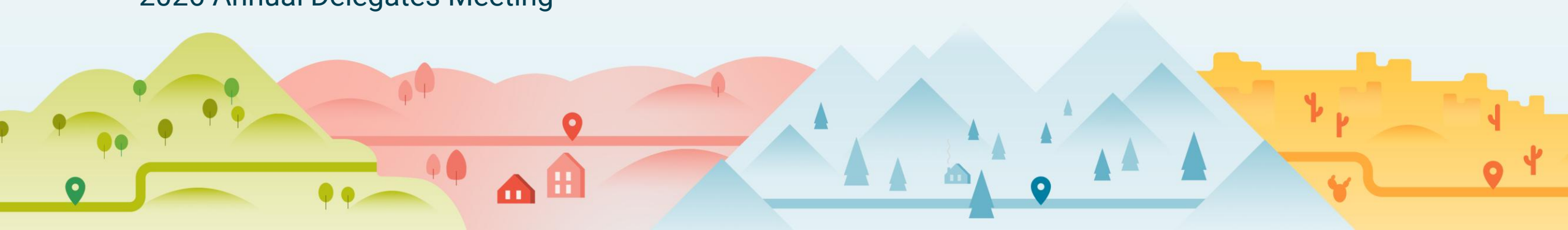
From Enrollment to Retirement

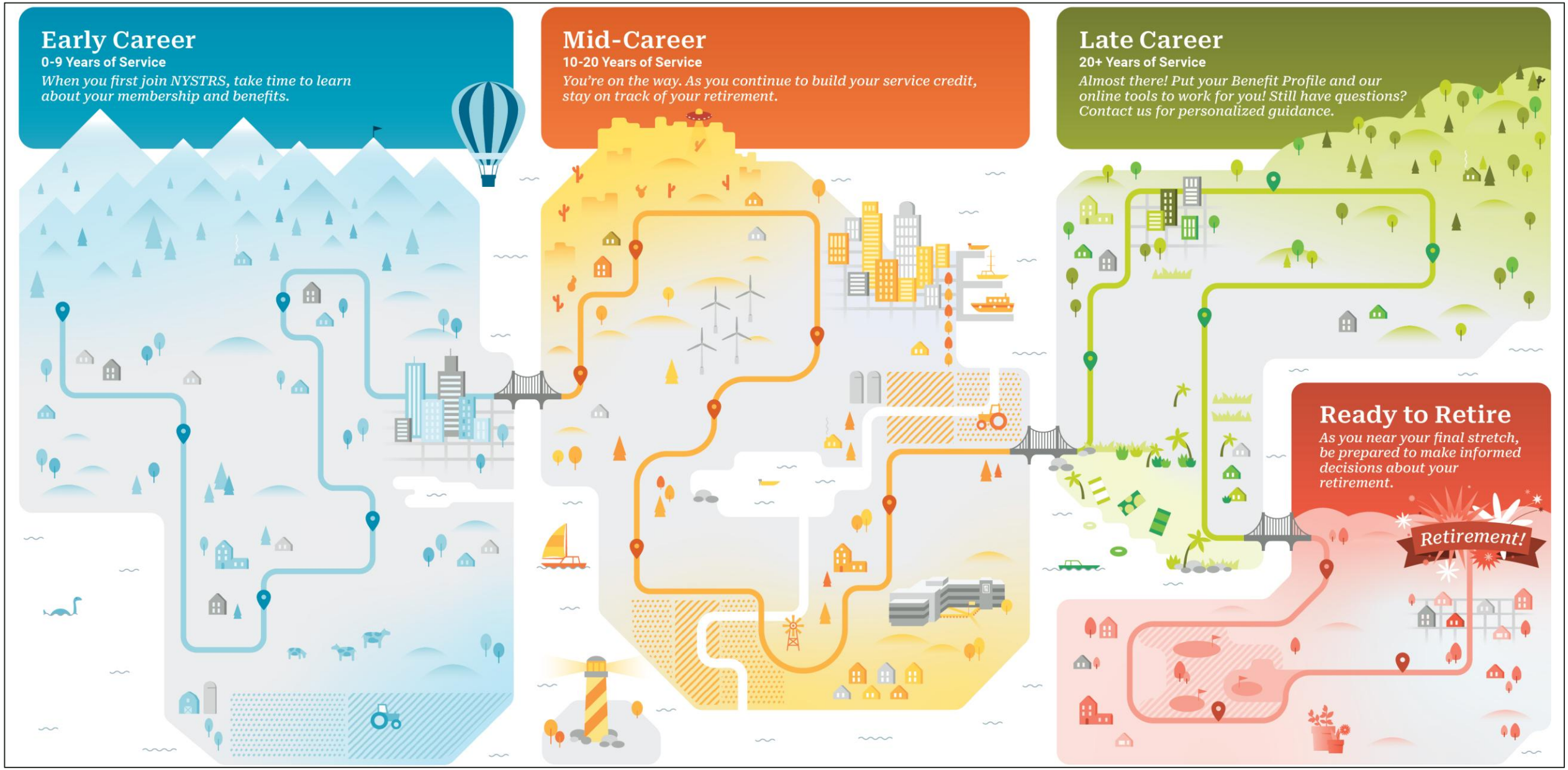
Supporting and Serving Our Members

Christine Wade
Pension and Retirement Education Program (PREP) Coordinator
2026 Annual Delegates Meeting





Along the journey, NYSTRS supports you every step of the way.

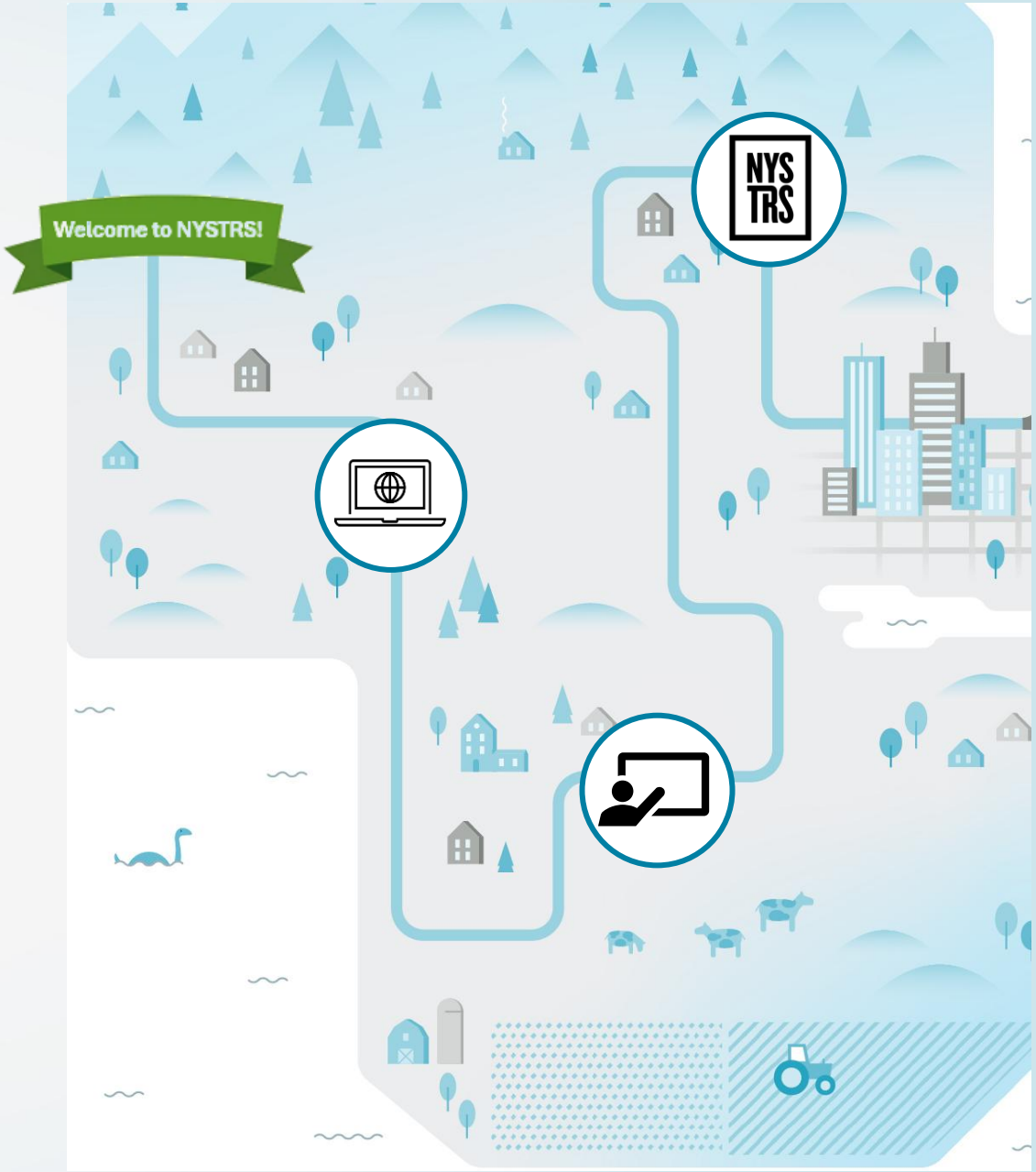

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0-9 Years of Service
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Retirement!

Early Career

0-9 Years of Service

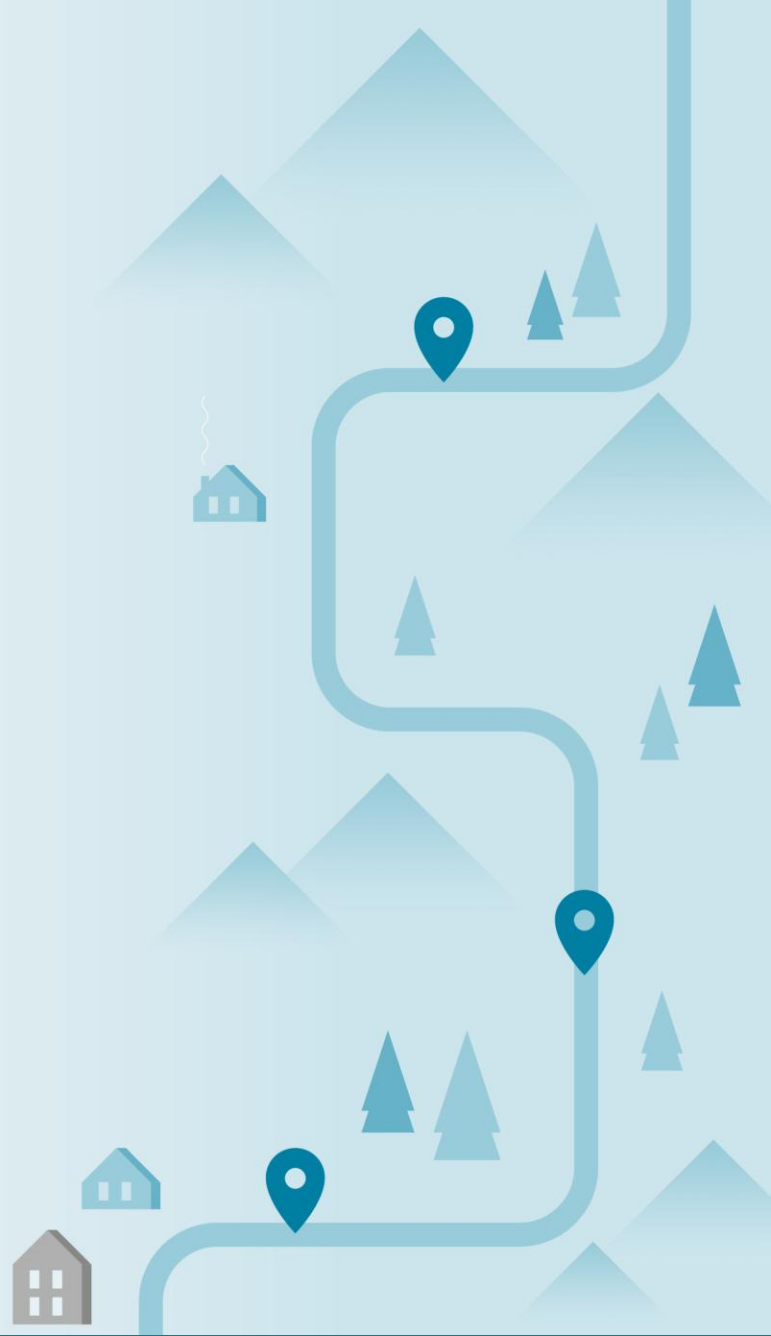
Early Career Points of Interest

1. Submit the Membership Application
2. Create a MyNYSTRS Account
3. Understand the Defined Benefit
4. Learn about NYSTRS Membership



Submit the Membership Application

- Contact Information



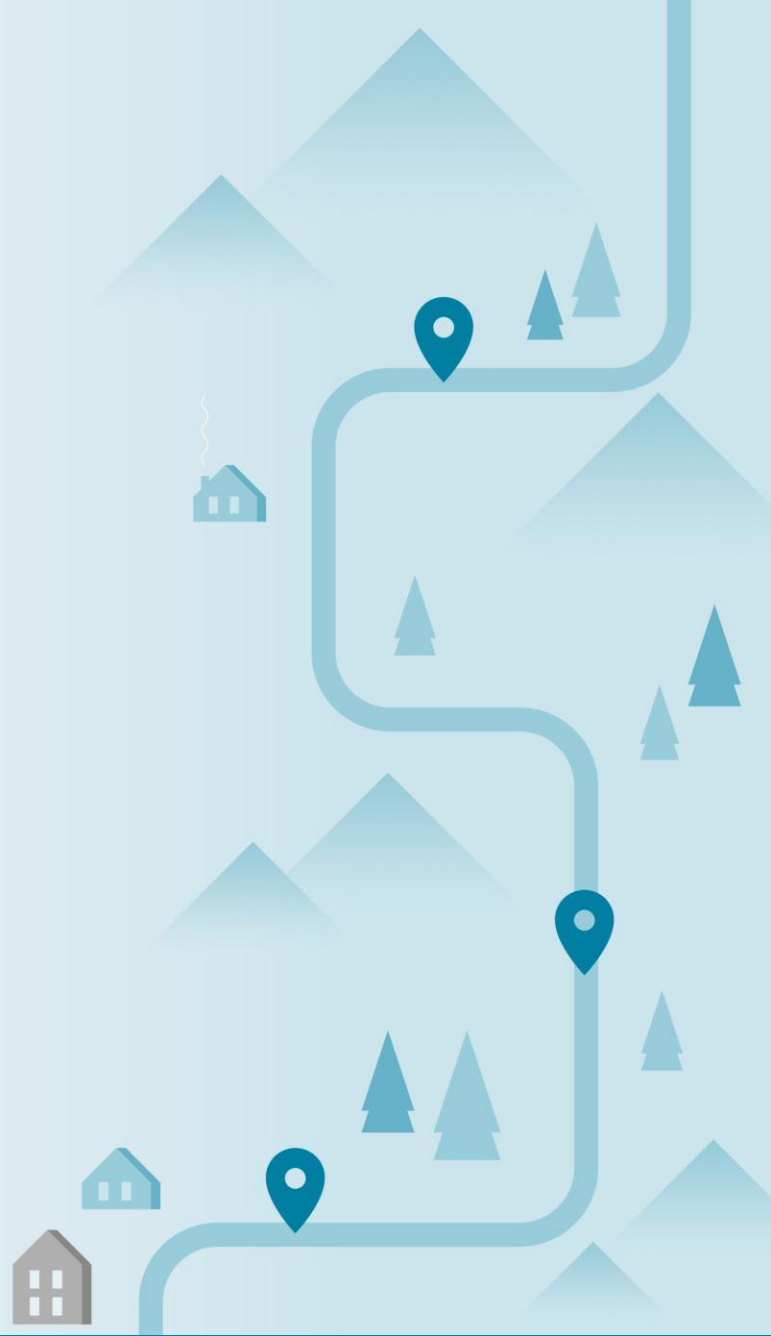
Submit the Membership Application

- Contact Information
- Designation of Beneficiary



Submit the Membership Application

- Contact Information
- Designation of Beneficiary
- New York State Public Employment History



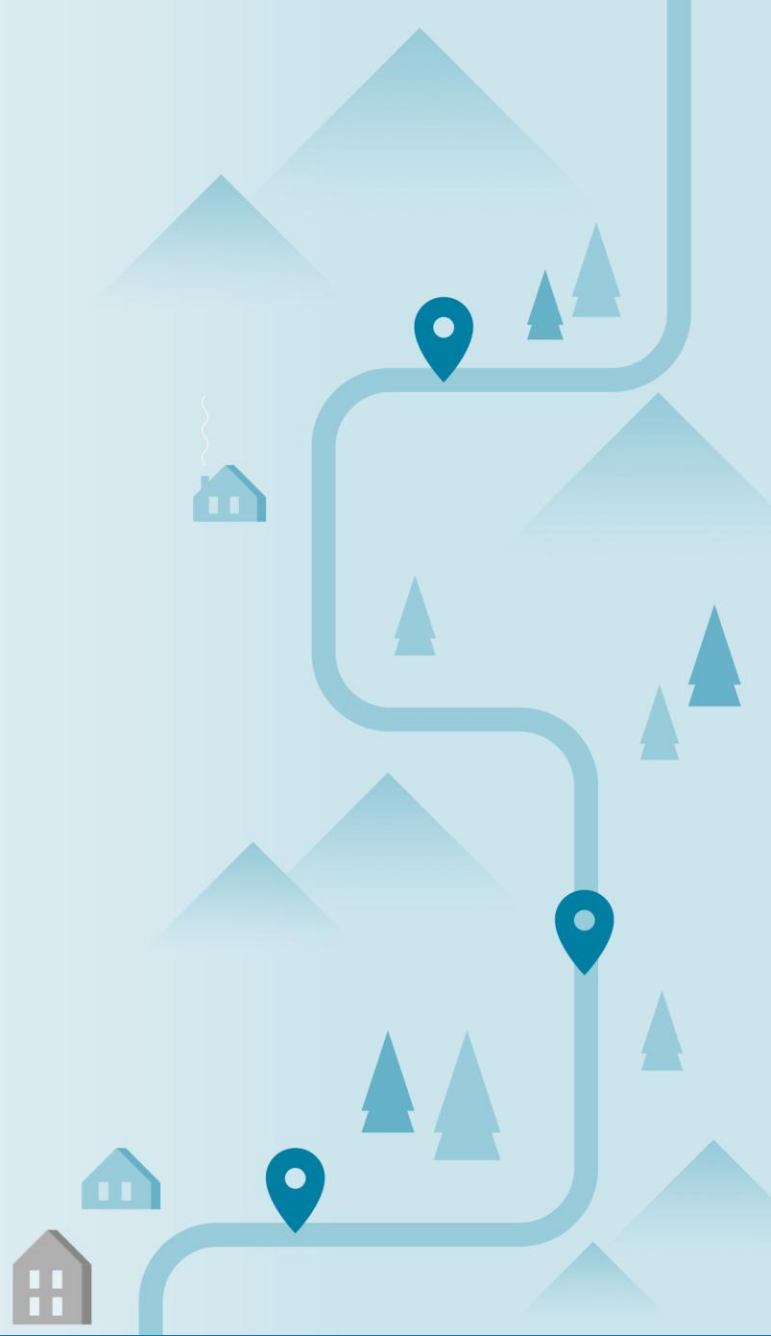
Create a MyNYSTRS Account

- Review service credit and earnings
- Update contact information and beneficiary designation
- View your *Benefit Profile*
- Send Secure Messages
- Claim Prior Service



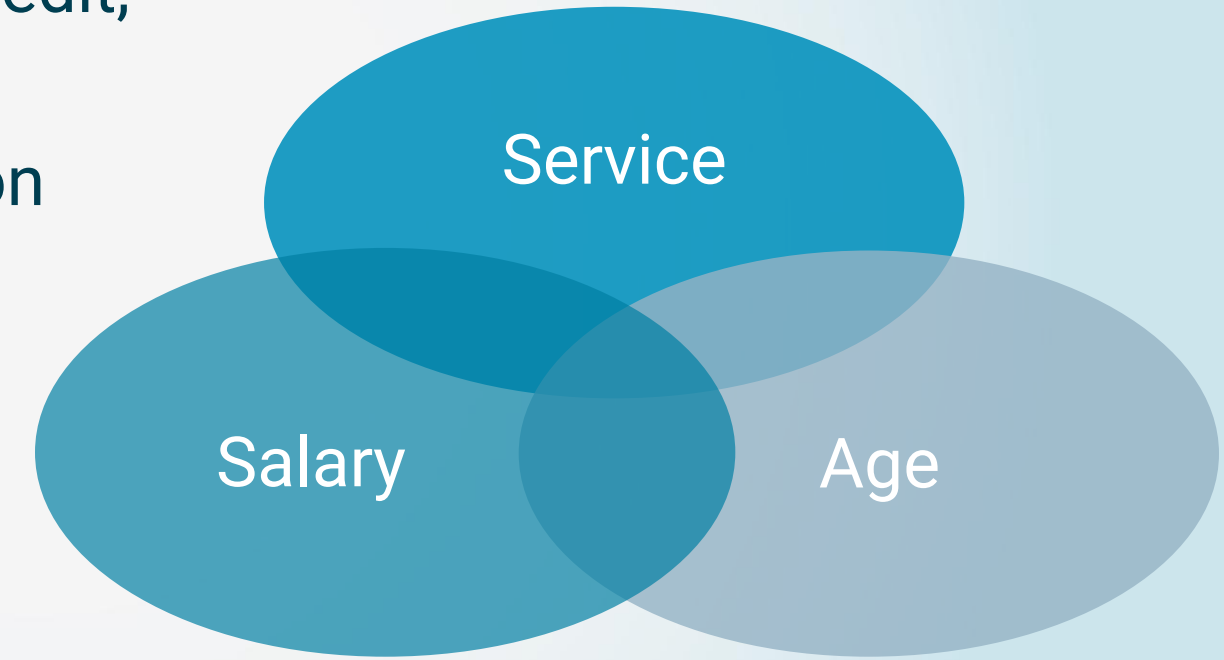

NYSTRS

Understand the Defined Benefit



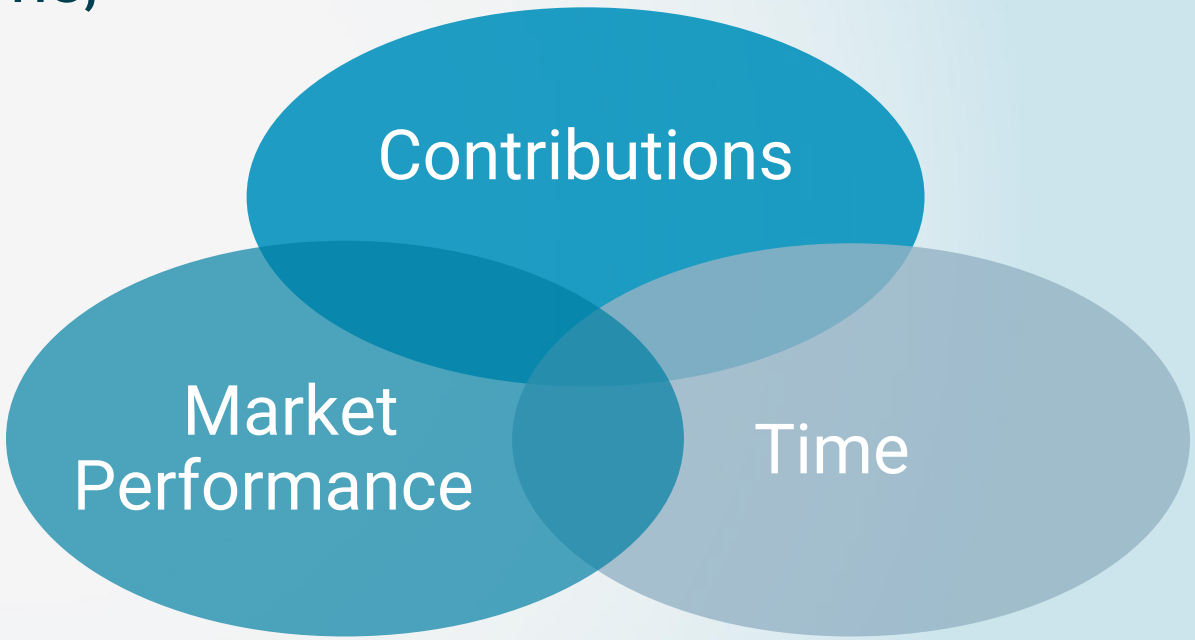
Defined Benefit Plan

- Benefit is based on your service credit, final average salary and age
- Guaranteed by the NYS constitution regardless of market performance



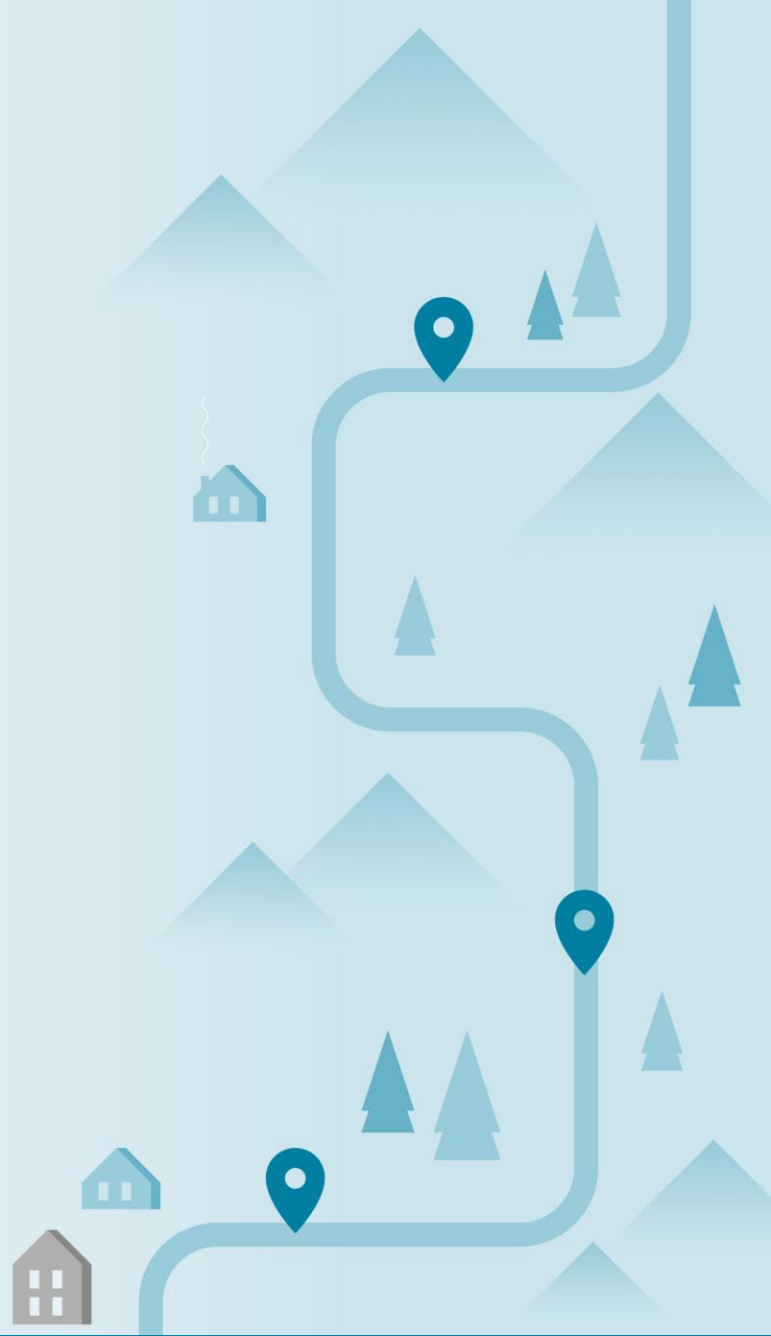
Defined Contribution Plan

- Benefit is based on your contributions, market performance and time
- No guarantee of the money you will have at retirement



Understand the Defined Benefit

- Guaranteed monthly income for life
- Vest with five (5) years of service credit
- First potential to collect at age 55



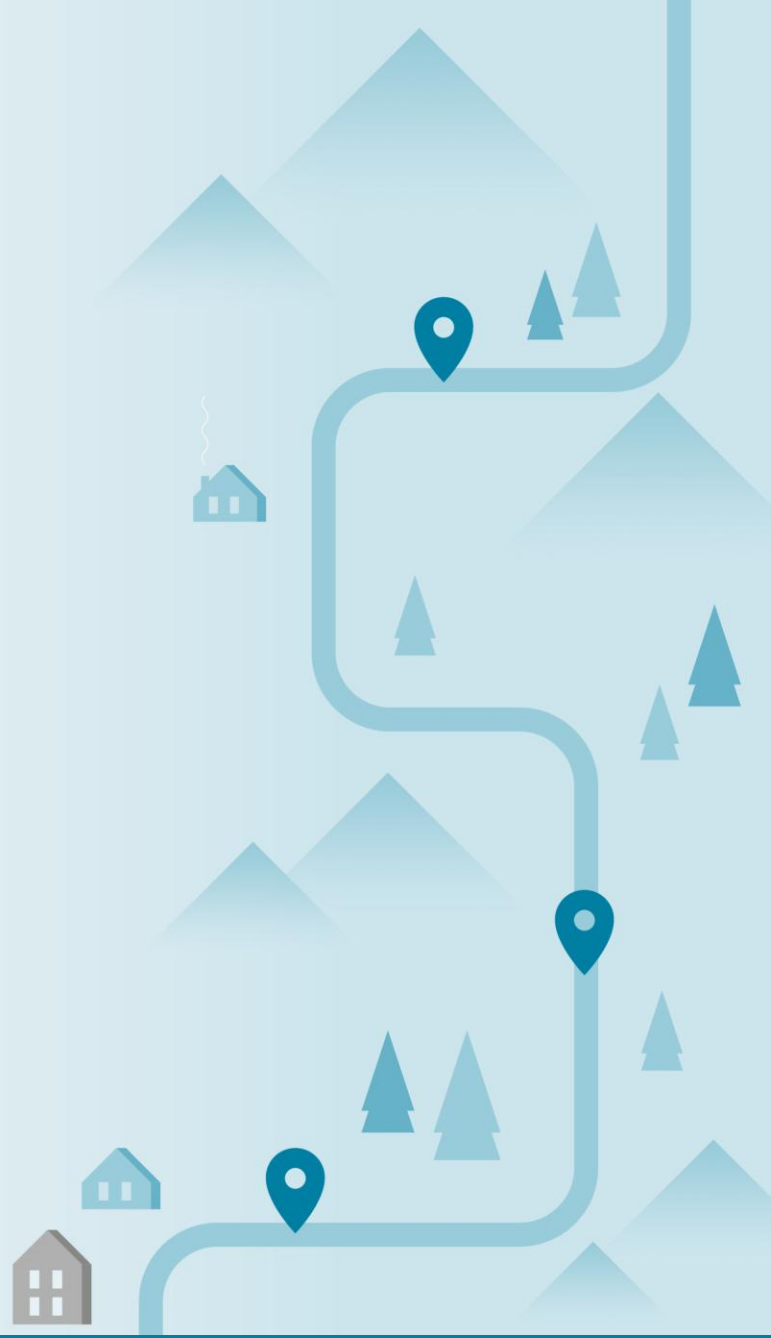
Learn about NYSTRS Membership

- Earning Service Credit
- Borrowing against Contributions
- Potential for Death and Disability Benefits
- Eligibility to Transfer/Withdrawal



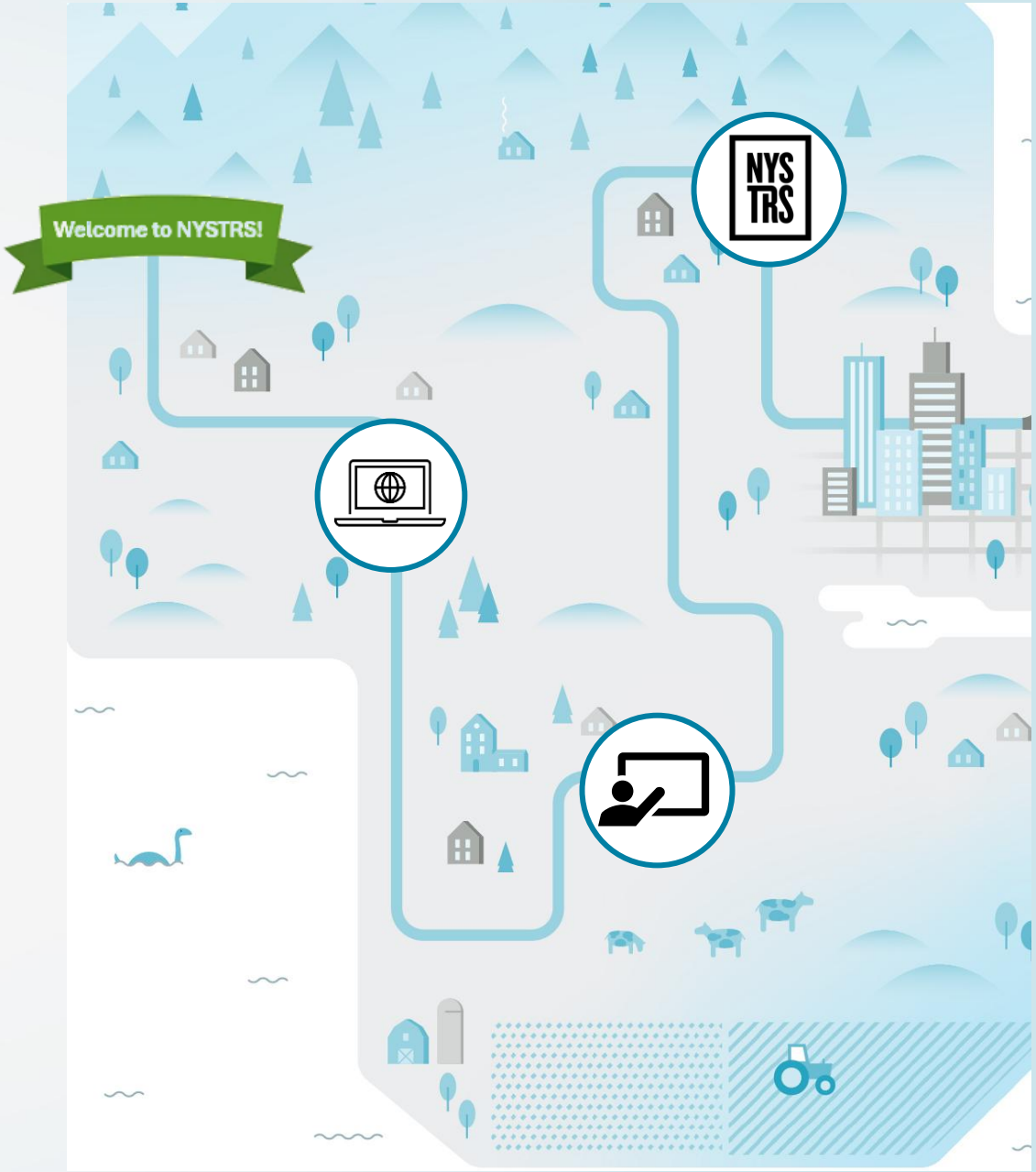
Learn about NYSTRS Membership

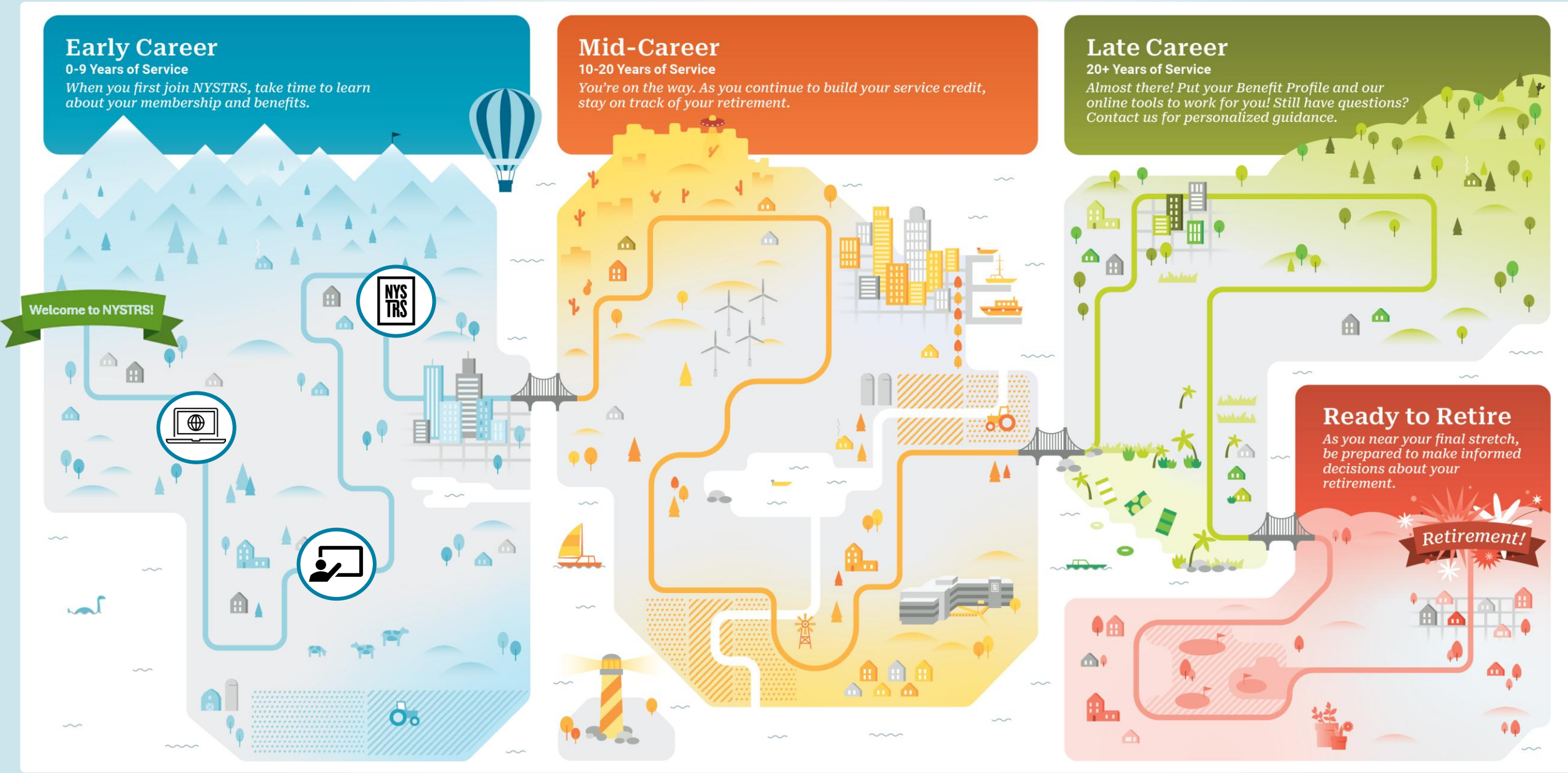
- Online (nystrs.org and MyNYSTRS)
- Review annual *Benefit Profile*
- NYSTRS Benefit Presentations
- *Your Source* Newsletter



Early Career Travel Summary

1. Submit the Membership Application
2. Create a MyNYSTRS Account
3. Understand the Defined Benefit
4. Learn about NYSTRS Membership




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0-9 Years of Service
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Retirement!

Mid-Career

10 - 20 Years of Service

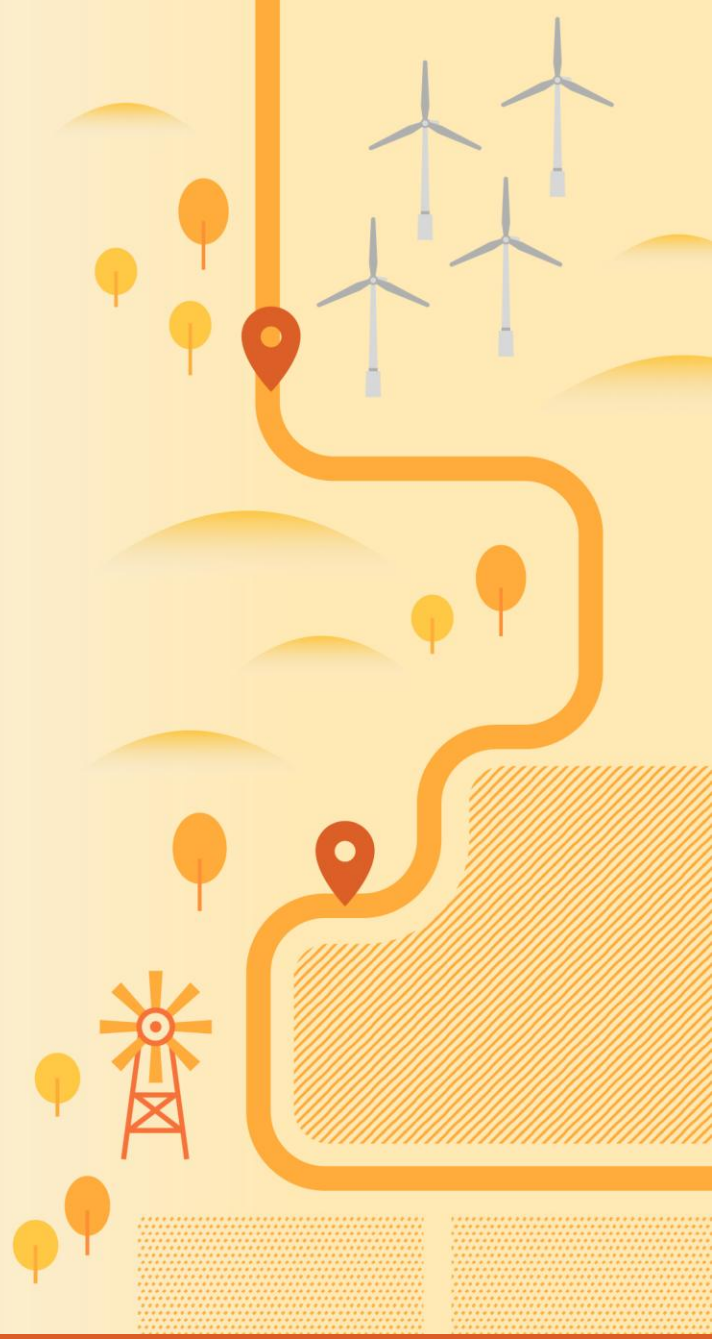
Mid-Career Points of Interest

1. Review your *Benefit Profile*
2. Update Contact Information
3. Attend a PREP Seminar
4. Check and Update Beneficiaries
5. Know Your Service Credit Totals
6. Use Secure Messaging



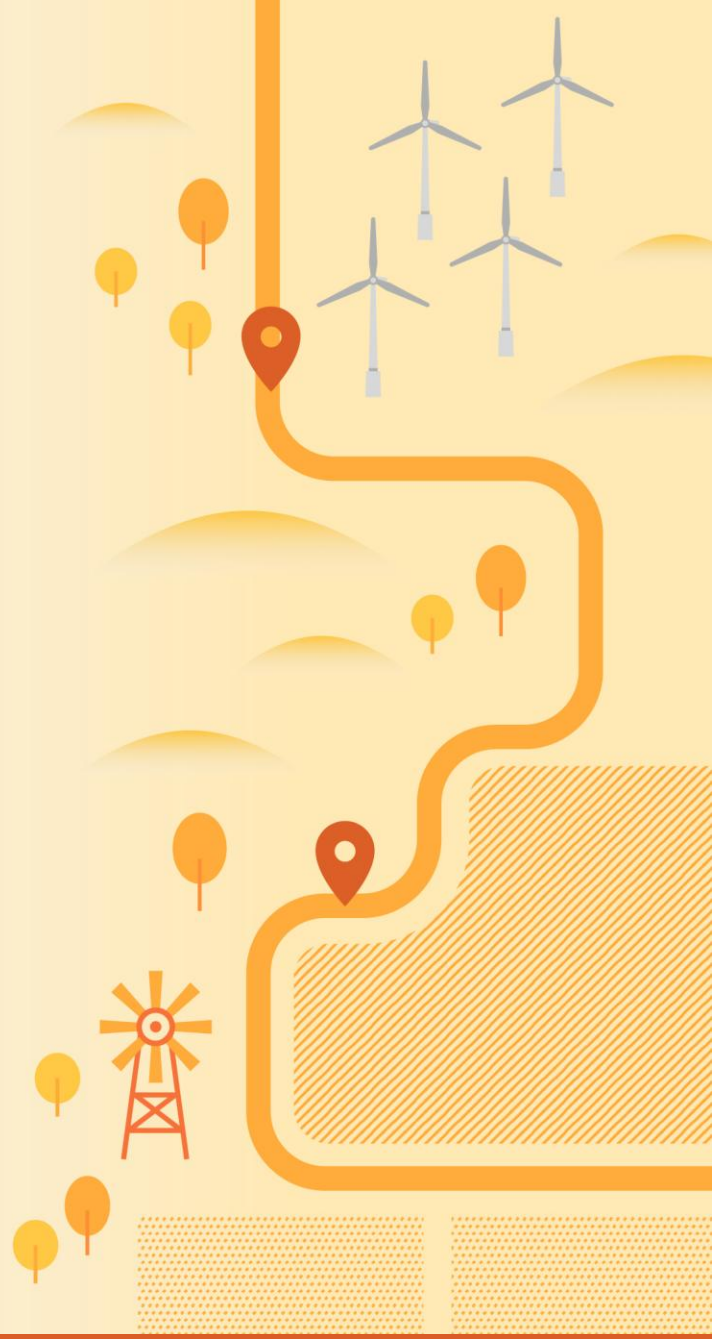
Review Your Benefit Profile

- Service Credit and Salaries
- Contribution and Loan Balances
- Review Estimate of Benefits
  - Pension
  - Disability
  - Death Benefit Coverage



Update Contact Information

- Name Changes
- Address Changes
- Email
- Phone Number(s)

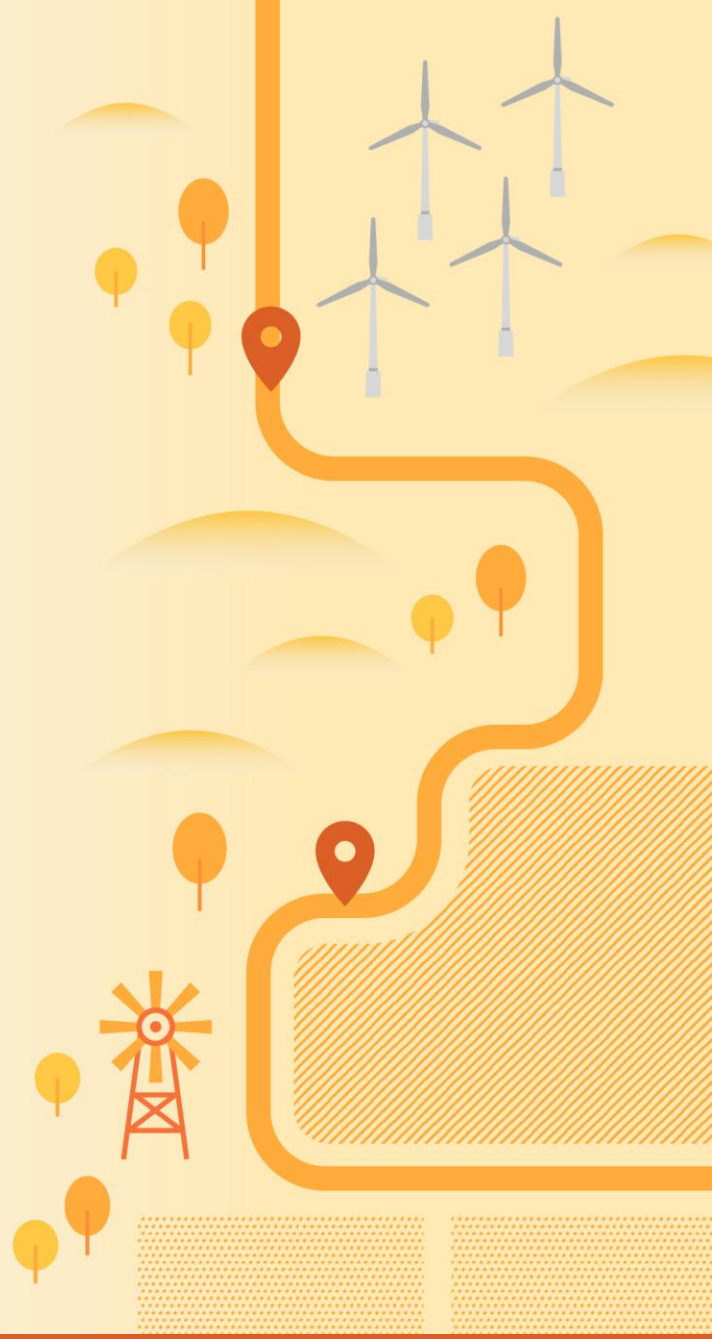


Please add NYSTRS as a trusted contact

800-348-7298

Attend a PREP Seminar

- NYSTRS Benefits
- Financial Planning
- Estate Planning
- Social Security
- Retirement



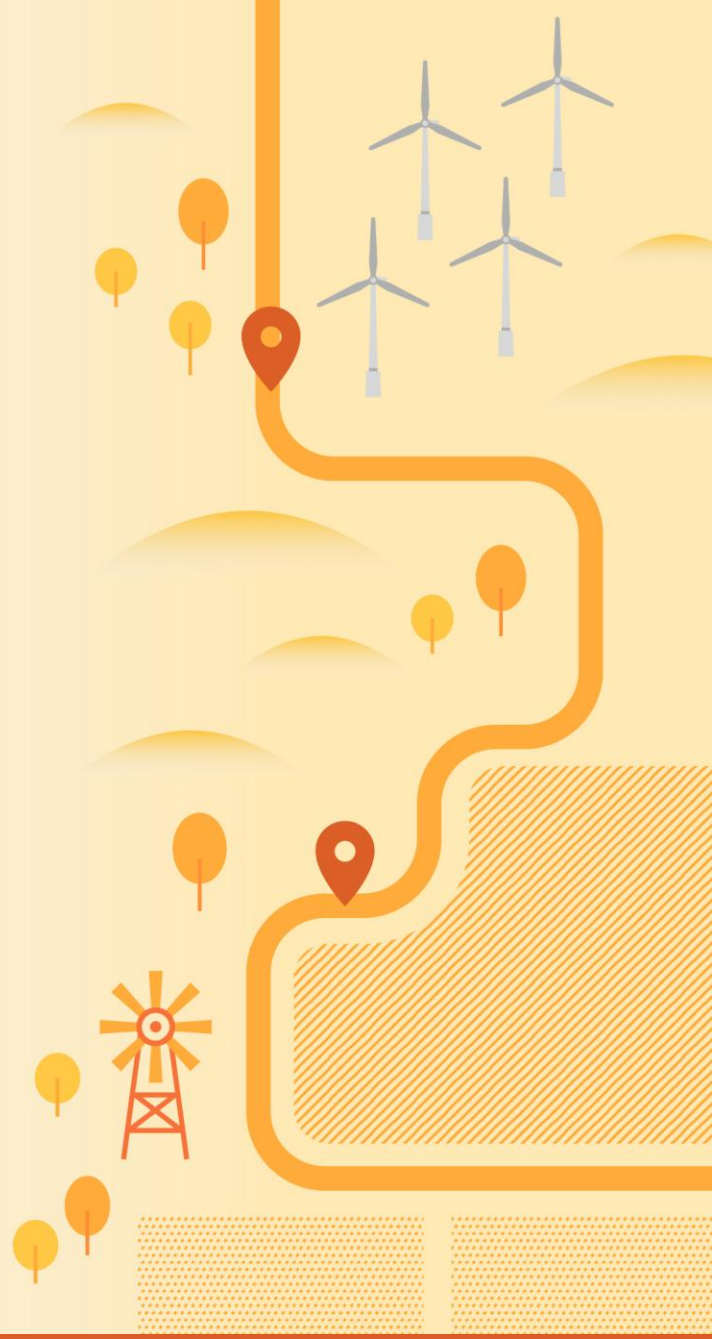
Check and Update Beneficiaries

- Update through MyNYSTRS or paper form
- New designation supersedes the previous designation
- Flexible options (primary, contingent, custodians, trusts)
- Without a beneficiary, the Estate is the default



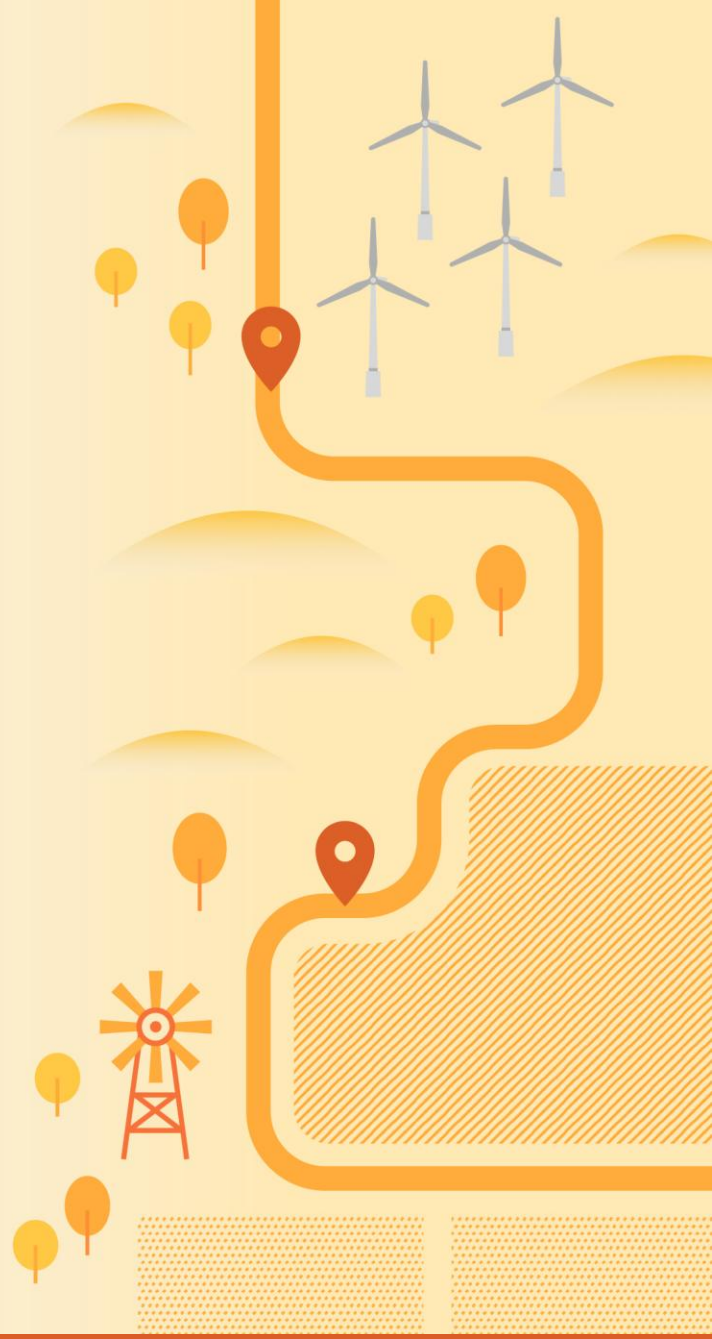
Know
Your Service Credit Totals

- Important Milestones
- Potential Impact of Your Age
- Purchase Your Prior Service



Use Secure Messaging

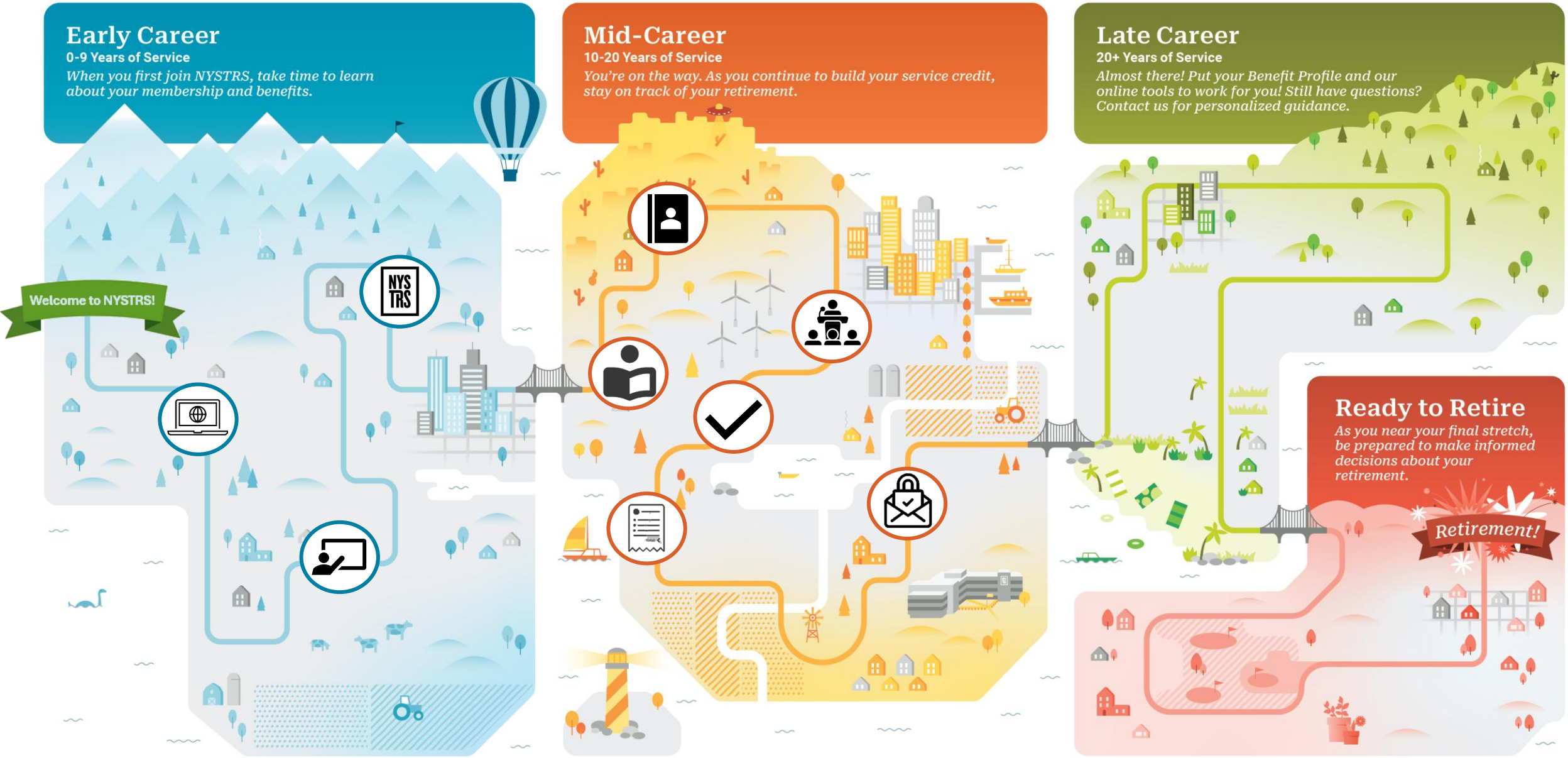
- Communicate with NYSTRS on Your Schedule
- Receive Responses in 2-3 Business Days
- Allows for Secure Exchange of Private Information



Mid-Career Travel Summary

1. Review your *Benefit Profile*
2. Update Contact Information
3. Attend a PREP Seminar
4. Check and Update Beneficiaries
5. Know Your Service Credit Totals
6. Use Secure Messaging



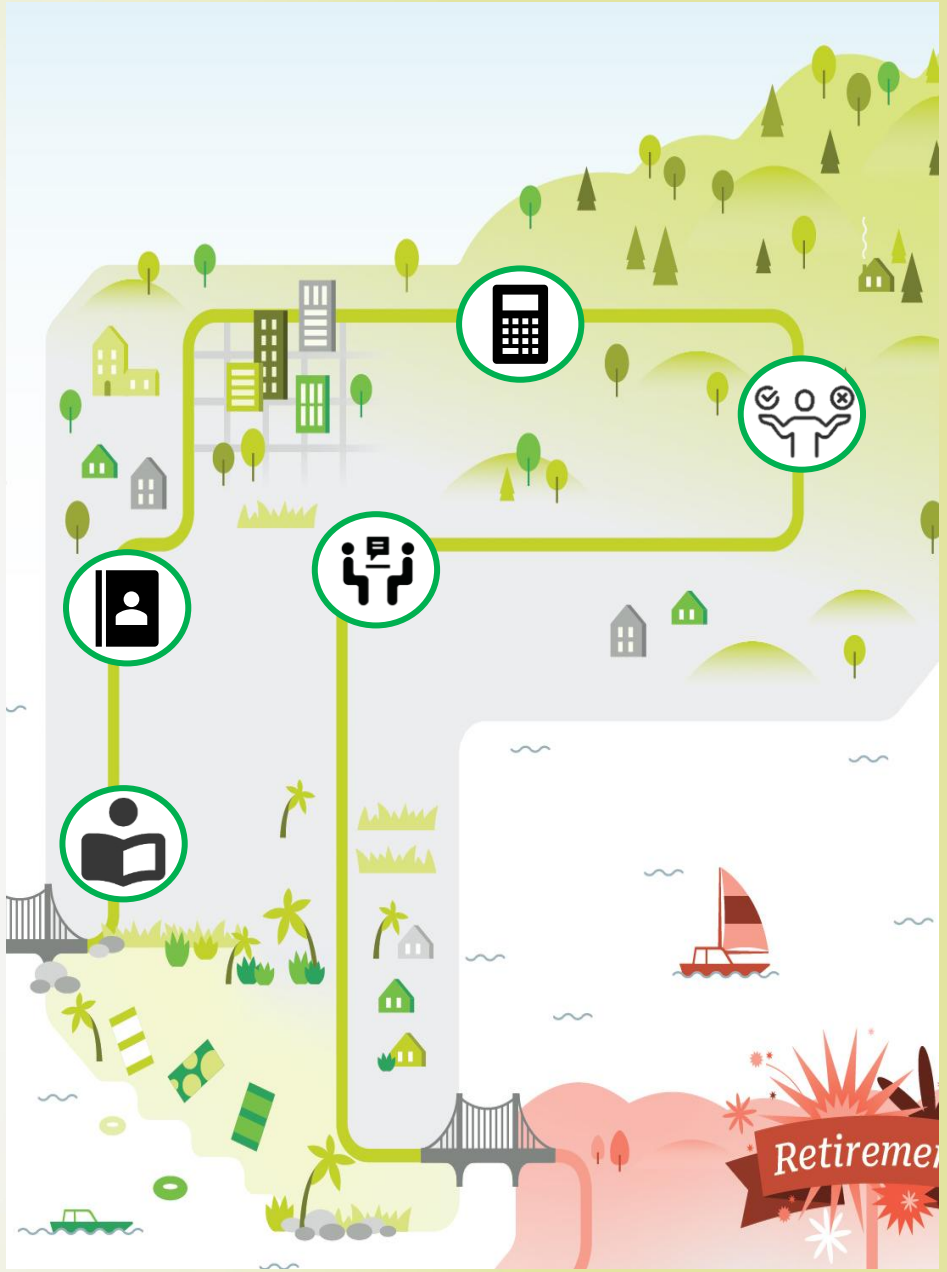

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Almost there! Put your Benefit Profile and our online tools to work for you! Still have questions? Contact us for personalized guidance.
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Retirement!

Late Career

20+ Years of Service

Late Career Checkpoints

1. Review Your *Benefit Profile*
2. Check Contact and Beneficiary Information
3. Obtain Estimates of Your Pension
4. Explore Benefit Payment Options
5. Schedule a Benefit Consultation



Review Your Benefit Profile

- Service Credit and Salaries
- Contribution and Loan Balances
- Review Estimate of Benefits
  - Pension
  - Disability
  - Death Benefit Coverage



Check Contact and Beneficiary Information

- Name
- Address
- Email
- Phone Number(s)

Please add NYSTRS as a trusted contact
800-348-7298



Obtain Estimates of Your Pension

- Run your own in the MyNYSTRS Pension Estimator
- Submit a *Service Retirement Estimate Request* form by fax or mail
- Call NYSTRS 800-348-7298, ext. 6020



Explore Benefit Payment Options

- At retirement, you choose the Maximum or an Option to provide potential payment to a beneficiary after you've passed.
- 30 days into retirement, your election becomes irrevocable.
- No matter which benefit payment option you select, you receive monthly payments for your entire lifetime.



Schedule a Retirement Consultation

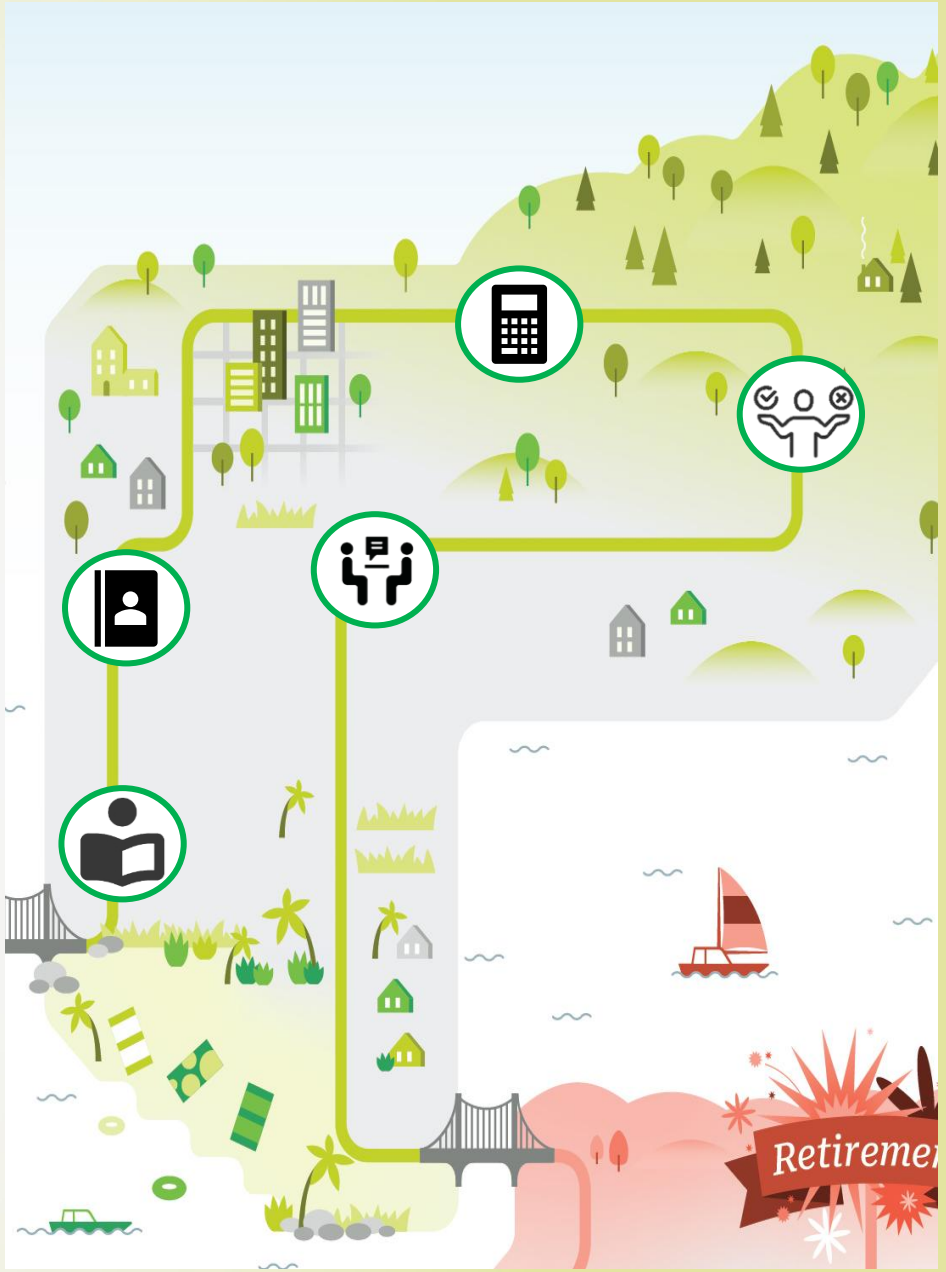
At age 53 and within 3 school years of retirement, you may schedule a one-to-one consultation during which a NYSTRS representative will:

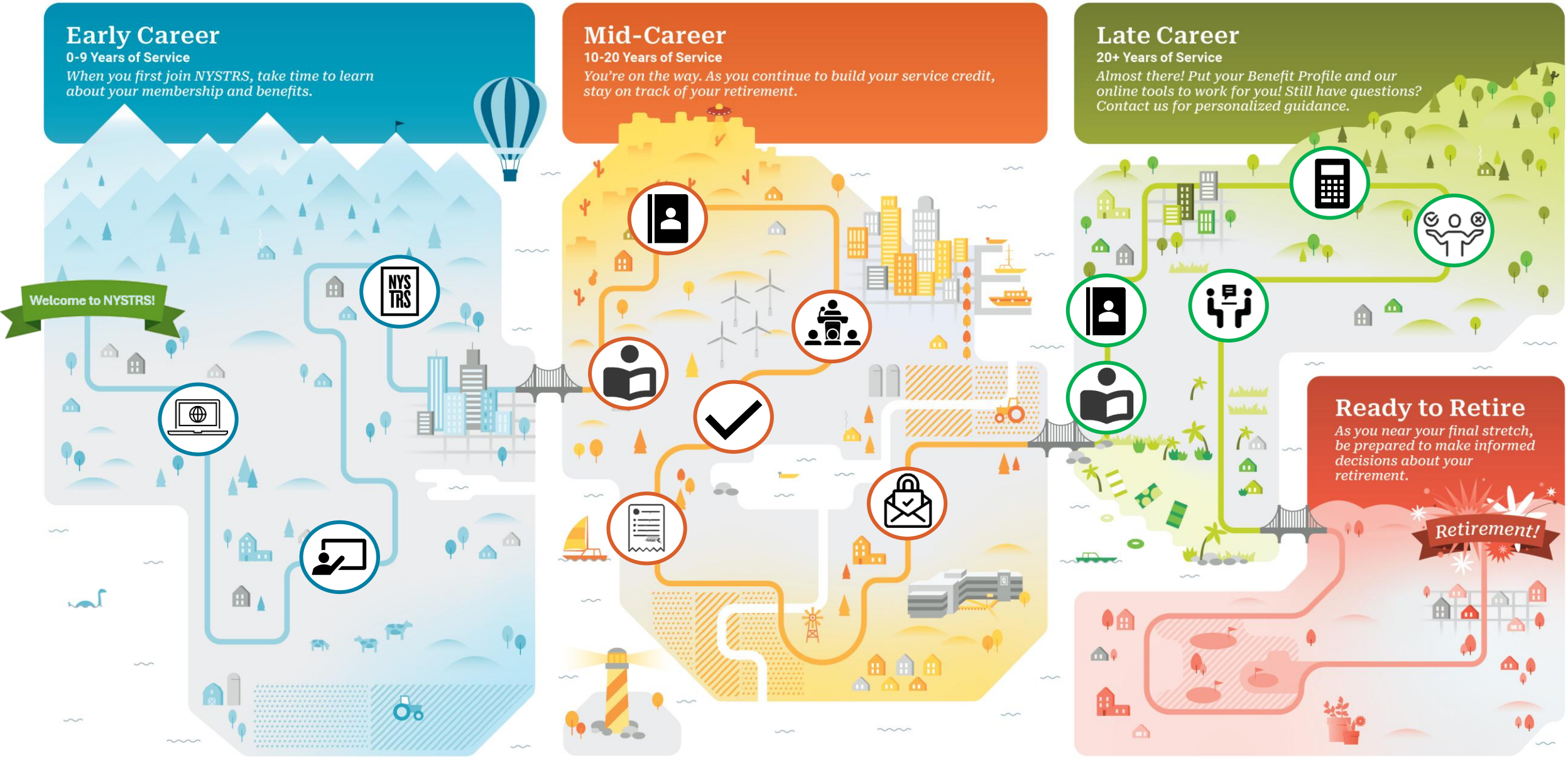
- Review your retirement benefit estimate
- Discuss your benefit payment options
- Outline how to file for retirement
- Tell you what to expect early on



Late Career Travel Summary

1. Review Your *Benefit Profile*
2. Check Contact and Beneficiary Information
3. Obtain Estimates of Your Pension
4. Explore Benefit Payment Options
5. Schedule a Benefit Consultation



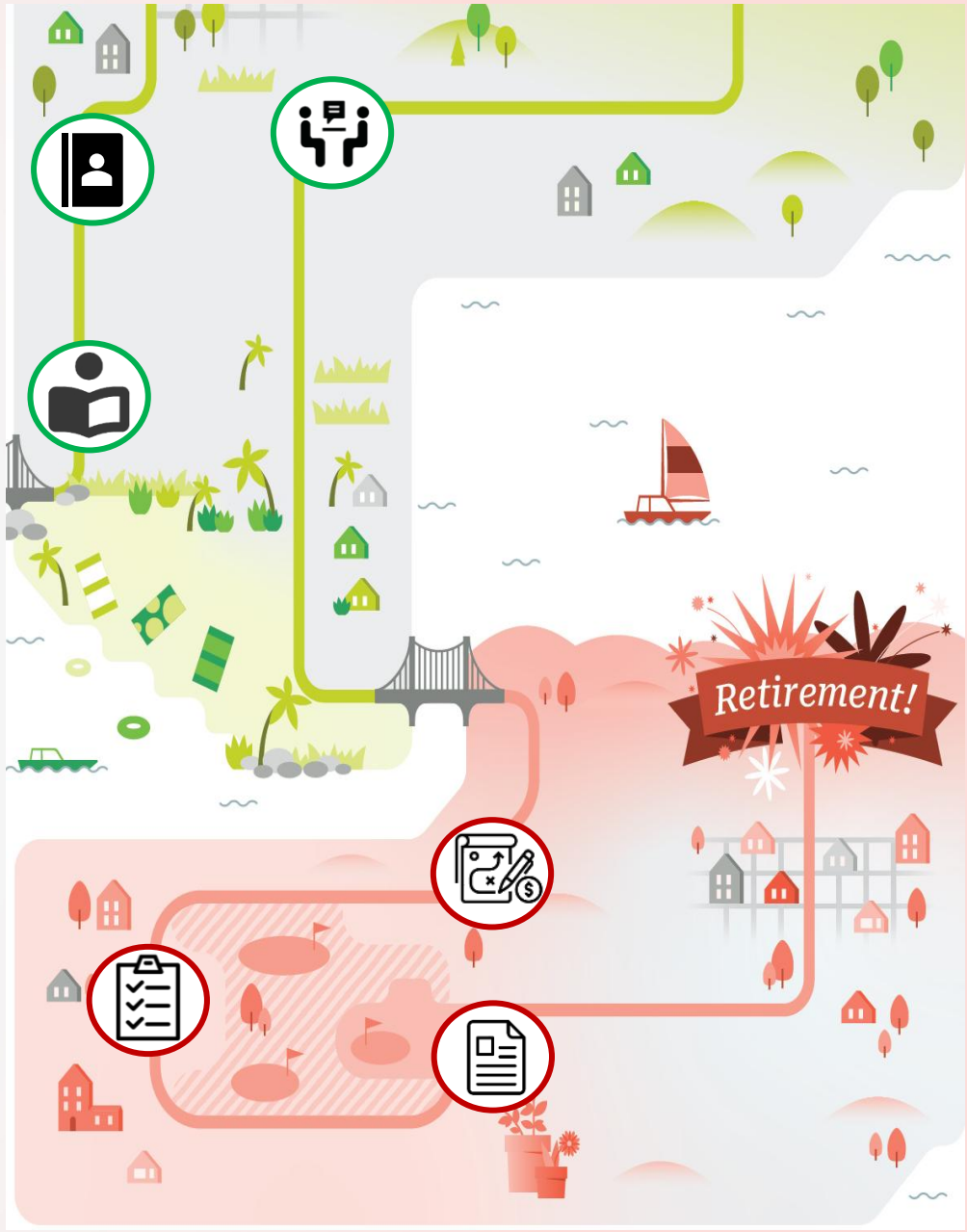

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Retirement!

Ready to Retire

The Final Stretch

Ready to Retire: The Last Lap

1. Visit our Retirement Planning/Ready to Retire Page at nystrs.org
2. Attend a *Ready to Retire* Webinar/ NYSTRS Benefits Presentation
3. Review Your Retirement Checklist
4. File an *Application for Retirement*



Visit Our Retirement Planning/ Ready to Retire Page at nystrs.org

- Videos and Publications
- Planning Services
- Benefit Payment Options
- Taxes and Estate Planning
- Filing for Retirement
- After You File

Attend a *Ready to Retire* Webinar / NYSTRS Benefits Presentation

- Review the Retirement Benefit Estimate
- Discuss Your Benefit Payment Options
- Outline How to File for Retirement
- Set Expectations About the Process

Review
NYSTRS Retirement Checklist

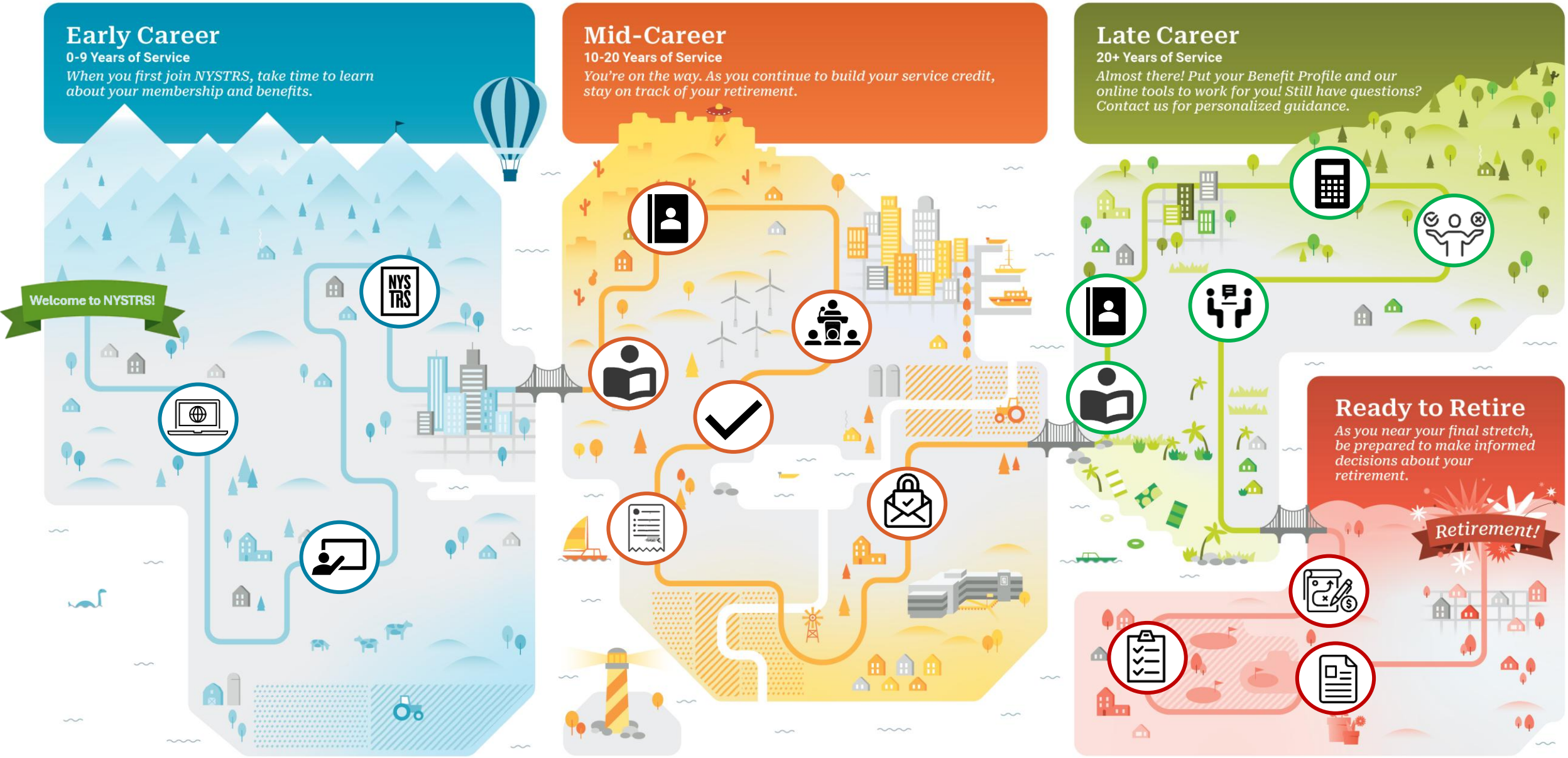
- Do Your Research (Benefit Projections, Options)
- Hear from the Experts (Consultation, Presentations)
- Apply for Retirement with NYSTRS (Know Deadlines)



File Your Application for Retirement

Resigning from employment does NOT automatically initiate retirement benefit payments.

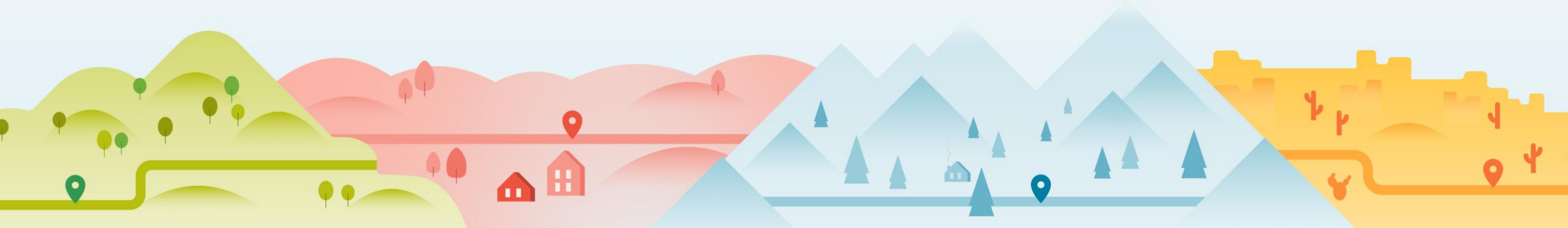
1. You must file an application for retirement with NYSTRS.
2. Your date of retirement must be at least one day beyond the last date you earned salary under contract.
3. You must have bona fide termination from all NYS public service.


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NYSTRS

From Enrollment to Retirement, NYSTRS is here to help.

Enjoy the journey!



Up Next
11:30 a.m. – Noon
Prior Service – How to Get the Credit You Deserve!

