



## New York State Teachers' Retirement System

10 Corporate Woods Drive  
Albany, NY 12211-2395

(800) 348-7298 or (518) 447-2900  
NYSTRS.org

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# A Two-Minute Tutorial for New Members

## Video Transcript

So why should you care about your retirement system membership? Give me two minutes and I'll tell you. Ready? Start the clock...

**Reason 1:** You're saving for retirement and you didn't even know it. You're contributing a percentage of your salary, your employer is kicking in money as well, and it's all being invested on your behalf. You'll need to save and invest on your own too as well, but the biggest piece of the retirement income pie is being managed for you.

**Reason 2:** You'll have a guaranteed pension for life. The guarantee is something you're working toward. But once you're eligible, don't take this benefit for granted. Why? Ask your friends and family and most will tell you they wish they had a guaranteed income throughout retirement.

**Reason 3:** You'll have death and disability coverage without the premiums. Once eligible, you'll be covered if something happens to you – at no additional cost. The result: peace of mind for you and your loved ones.

**Reason 4:** If you worked in the public sector before, you may be able to retire sooner than you thought. Did you work for your town as a lifeguard as a teen? That might be prior service you can claim and apply to your NYSTRS membership. You may even be able to claim military service. The more service credit you have, the better. In some cases, you may qualify for an earlier date of membership, meaning you could be eligible for better benefits available under a different tier.

**Reason 5:** You have access to life-planning tools and a financial safety net. Create a MyNYSTRS account at NYSTRS.org and take advantage of the many free resources to help you plan your future. For example, when eligible, you can borrow against your contributions by applying for a loan online.

Time to wrap up: contact a teacher Board member, your NYSTRS delegate or a Retirement System representative and schedule a new member orientation program in your district. The program runs less than an hour and is easily incorporated into superintendent days or after school.



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Most important, if you haven't joined NYSTRS, do it now. You don't have to be a full-time teacher to join. Start banking that service credit we talked about; it could pay big dividends down the road.

Two minutes for a lifetime of NYSTRS benefits. Time well spent.