



**New York State  
Teachers'  
Retirement  
System**

10 Corporate Woods Drive  
Albany, New York 12211

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nystrs.org

## Welcome to the peace of mind of a NYSTRS pension.

Congratulations! You're enrolled in one of the best-funded and most secure public pension systems in the nation. For more than 100 years, the New York State Teachers' Retirement System (NYSTRS) has provided retirement, disability and death benefits to eligible public school teachers and administrators across New York State (excluding New York City). As a member, your NYSTRS pension lays the foundation for your financial security in retirement. Want to learn more? Keep reading.

### **First things first: make it official with a membership application.**

Find the [Application for Membership](#) (NET-2) on the [Forms/Active Members](#) page at nystrs.org. Completing an application provides NYSTRS with vital information, including your address, email address, phone number and beneficiary designation. You'll also use this form to provide a history of previous New York state public employment (if applicable).

Without a completed application, NYSTRS may be unable to send you an annual *Benefit Profile* or keep you informed of important alerts and updates. It could also delay providing benefits to beneficiaries.

### **What's a defined benefit pension plan?**

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

### **How do I become vested?**

After you accrue five years of service credit reportable to NYSTRS, you will become vested in the System. What does that mean? "Vested" is the status that entitles you to guaranteed 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 meet other service milestones and eligibility requirements.

### **Pro tip: Sign up for MyNYSTRS.**

Stay up to date with a [MyNYSTRS](#) account! This secure, online portal lets you review service credit and earnings, update contact information and beneficiaries, e-subscribe to the [Your Source newsletter](#) and your *Benefit Profile*. You can also send us a secure message. To sign up, go to nystrs.org and select MyNYSTRS.

For a comprehensive description of your membership, see the [Active Members' Handbook](#) on the [Library/Publications/Active Members](#) page at nystrs.org.

**Have questions? Send us a secure message from MyNYSTRS,  
send an email to [communit@nystrs.org](mailto:communit@nystrs.org), or call 800-348-7298, ext. 6250.**