



New York State Teachers' Retirement System

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Albany, NY 12211-2395

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NYSTRS.org

Benefit Comparison Table

Your Maximum annual pension is determined by the following formula:

$$\text{Pension Factor} \times \text{Age Factor (if applicable)} \times \text{Final Average Salary} = \text{Maximum Annual Pension}$$

For a quick calculation of your pension:

1. Find the pension factor (a percent based on your age, tier and years of service credit) in the chart that follows.
Note: The pension factors in the chart are based on post-June 30, 1959 New York State service only. Out-of-state service and NYS service before July 1, 1959 may change these factors. Tier 1 and 2 members: Remember to include the additional credit of a maximum of two years offered under Benefit Enhancement (Article 19).
2. Multiply the pension factor by your final average salary (typically the average of your highest three consecutive years of regular salary earned). Review the Benefits chapter of the *Active Members' Handbook*, available at NYSTRS.org, for clarification on pension factors and earnings usable in a final average salary.

The factors in the chart also include:

- The age reduction factor for Tier 2, 3 and 4 members who retire before age 62 with less than 30 years of credit;
- The age reduction factor for Tier 5 members who retire prior to age 57 (regardless of total service) or between ages 57-62 with less than 30 years of credit;
- The age reduction factor for Tier 6 members who retire before age 63; and,
- The reductions for Tier 1 and 2 members who retire with less than 20 years of NYS service.

Tier 3 members are eligible for, and should use, the Tier 4 pension factors.

For more thorough calculations, including with more than 30 years of service, or if your retirement is close at hand, you can submit a **retirement benefit estimate request** or schedule a benefits consultation with NYSTRS. Visit the Retirement Planning page at NYSTRS.org for more information.

Pension Factors

Age & Tier		5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs	11 yrs	12 yrs	13 yrs	14 yrs
55	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	3.6500%	4.3800%	5.1100%	5.8400%	6.5700%	7.3000%	8.8330%	10.5120%	12.3370%	14.3080%
	3	5.8333%	7.0000%	8.1667%	9.3333%	10.5000%	11.6667%	12.8333%	14.0000%	15.1667%	16.3333%
	4	6.0833%	7.3000%	8.5167%	9.7333%	10.9500%	12.1667%	13.3833%	14.6000%	15.8167%	17.0333%
	5	-	-	-	-	-	10.2778%	11.3056%	12.3333%	13.3611%	14.3889%
	6	-	-	-	-	-	8.0000%	8.8000%	9.6000%	10.4000%	11.2000%

56	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	3.8000%	4.5600%	5.3200%	6.0800%	6.8400%	7.6000%	9.1960%	10.9440%	12.8440%	14.8960%
	3	6.1111%	7.3333%	8.5556%	9.7778%	11.0000%	12.2222%	13.4444%	14.6667%	15.8889%	17.1111%
	4	6.3333%	7.6000%	8.8667%	10.1333%	11.4000%	12.6667%	13.9333%	15.2000%	16.4667%	17.7333%
	5	-	-	-	-	-	11.1111%	12.2222%	13.3333%	14.4444%	15.5556%
	6	-	-	-	-	-	9.0833%	9.9917%	10.9000%	11.8083%	12.7167%

57	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	3.9500%	4.7400%	5.5300%	6.3200%	7.1100%	7.9000%	9.5590%	11.3760%	13.3510%	15.4840%
	3	6.3889%	7.6667%	8.9444%	10.2222%	11.5000%	12.7778%	14.0556%	15.3333%	16.6111%	17.8889%
	4	6.5833%	7.9000%	9.2167%	10.5333%	11.8500%	13.1667%	14.4833%	15.8000%	17.1167%	18.4333%
	5	-	-	-	-	-	11.9444%	13.1389%	14.3333%	15.5278%	16.7222%
	6	-	-	-	-	-	10.1667%	11.1833%	12.2000%	13.2167%	14.2333%

Age & Tier		5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs	11 yrs	12 yrs	13 yrs	14 yrs
58	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	4.1000%	4.9200%	5.7400%	6.5600%	7.3800%	8.2000%	9.9220%	11.8080%	13.8580%	16.0720%
	3	6.6667%	8.0000%	9.3333%	10.6667%	12.0000%	13.3333%	14.6667%	16.0000%	17.3333%	18.6667%
	4	6.8333%	8.2000%	9.5667%	10.9333%	12.3000%	13.6667%	15.0333%	16.4000%	17.7667%	19.1333%
	5	-	-	-	-	-	12.7778%	14.0556%	15.3333%	16.6111%	17.8889%
	6	-	-	-	-	-	11.2500%	12.3750%	13.5000%	14.6250%	15.7500%

59	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	4.2500%	5.1000%	5.9500%	6.8000%	7.6500%	8.5000%	10.2850%	12.2400%	14.3650%	16.6600%
	3	6.9444%	8.3333%	9.7222%	11.1111%	12.5000%	13.8889%	15.2778%	16.6667%	18.0556%	19.4444%
	4	7.0833%	8.5000%	9.9167%	11.3333%	12.7500%	14.1667%	15.5833%	17.0000%	18.4167%	19.8333%
	5	-	-	-	-	-	13.6111%	14.9722%	16.3333%	17.6944%	19.0556%
	6	-	-	-	-	-	12.3333%	13.5667%	14.8000%	16.0333%	17.2667%

60	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	4.4000%	5.2800%	6.1600%	7.0400%	7.9200%	8.8000%	10.6480%	12.6720%	14.8720%	17.2480%
	3	7.2222%	8.6667%	10.1111%	11.5556%	13.0000%	14.4444%	15.8889%	17.3333%	18.7778%	20.2222%
	4	7.3333%	8.8000%	10.2667%	11.7333%	13.2000%	14.6667%	16.1333%	17.6000%	19.0667%	20.5333%
	5	-	-	-	-	-	14.4444%	15.8889%	17.3333%	18.7778%	20.2222%
	6	-	-	-	-	-	13.4167%	14.7583%	16.1000%	17.4417%	18.7833%

Age & Tier		5 yrs	6 yrs	7 yrs	8 yrs	9 yrs	10 yrs	11 yrs	12 yrs	13 yrs	14 yrs
61	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	4.7000%	5.6400%	6.5800%	7.5200%	8.4600%	9.4000%	11.3740%	13.5360%	15.8860%	18.4240%
	3	7.7778%	9.3333%	10.8889%	12.4444%	14.0000%	15.5556%	17.1111%	18.6667%	20.2222%	21.7778%
	4	7.8333%	9.4000%	10.9667%	12.5333%	14.1000%	15.6667%	17.2333%	18.8000%	20.3667%	21.9333%
	5	-	-	-	-	-	15.5556%	17.1111%	18.6667%	20.2222%	21.7778%
	6	-	-	-	-	-	14.5000%	15.9500%	17.4000%	18.8500%	20.3000%

62	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	3	8.3333%	10.0000%	11.6667%	13.3333%	15.0000%	16.6667%	18.3333%	20.0000%	21.6667%	23.3333%
	4	8.3333%	10.0000%	11.6667%	13.3333%	15.0000%	16.6667%	18.3333%	20.0000%	21.6667%	23.3333%
	5	-	-	-	-	-	16.6667%	18.3333%	20.0000%	21.6667%	23.3333%
	6	-	-	-	-	-	15.5833%	17.1417%	18.7000%	20.2583%	21.8167%

63 or older	1	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	2	5.0000%	6.0000%	7.0000%	8.0000%	9.0000%	10.0000%	12.1000%	14.4000%	16.9000%	19.6000%
	3	8.3333%	10.0000%	11.6667%	13.3333%	15.0000%	16.6667%	18.3333%	20.0000%	21.6667%	23.3333%
	4	8.3333%	10.0000%	11.6667%	13.3333%	15.0000%	16.6667%	18.3333%	20.0000%	21.6667%	23.3333%
	5	-	-	-	-	-	16.6667%	18.3333%	20.0000%	21.6667%	23.3333%
	6	-	-	-	-	-	16.6667%	18.3333%	20.0000%	21.6667%	23.3333%

Pension Factors

Age & Tier		15 yrs	16 yrs	17 yrs	18 yrs	19 yrs	20 yrs	21 yrs	22 yrs	23 yrs	24 yrs
55	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	16.4250%	18.6880%	21.0970%	23.6520%	26.3530%	29.2000%	30.6600%	32.1200%	33.5800%	35.0400%
	3	17.5000%	18.6667%	19.8333%	21.0000%	22.1667%	28.0000%	29.4000%	30.8000%	32.2000%	33.6000%
	4	18.2500%	19.4667%	20.6833%	21.9000%	23.1167%	29.2000%	30.6600%	32.1200%	33.5800%	35.0400%
	5	15.4167%	16.4444%	17.4722%	18.5000%	19.5278%	20.5556%	21.5833%	22.6111%	23.6389%	24.6667%
	6	12.0000%	12.8000%	13.6000%	14.4000%	15.2000%	16.8000%	17.7600%	18.7200%	19.6800%	20.6400%

56	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	17.1000%	19.4560%	21.9640%	24.6240%	27.4360%	30.4000%	31.9200%	33.4400%	34.9600%	36.4800%
	3	18.3333%	19.5556%	20.7778%	22.0000%	23.2222%	29.3333%	30.8000%	32.2667%	33.7333%	35.2000%
	4	19.0000%	20.2667%	21.5333%	22.8000%	24.0667%	30.4000%	31.9200%	33.4400%	34.9600%	36.4800%
	5	16.6667%	17.7778%	18.8889%	20.0000%	21.1111%	22.2222%	23.3333%	24.4444%	25.5556%	26.6667%
	6	13.6250%	14.5333%	15.4417%	16.3500%	17.2583%	19.0750%	20.1650%	21.2550%	22.3450%	23.4350%

57	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	17.7750%	20.2240%	22.8310%	25.5960%	28.5190%	31.6000%	33.1800%	34.7600%	36.3400%	37.9200%
	3	19.1667%	20.4444%	21.7222%	23.0000%	24.2778%	30.6667%	32.2000%	33.7333%	35.2667%	36.8000%
	4	19.7500%	21.0667%	22.3833%	23.7000%	25.0167%	31.6000%	33.1800%	34.7600%	36.3400%	37.9200%
	5	17.9167%	19.1111%	20.3056%	21.5000%	22.6944%	23.8889%	25.0833%	26.2778%	27.4722%	28.6667%
	6	15.2500%	16.2667%	17.2833%	18.3000%	19.3167%	21.3500%	22.5700%	23.7900%	25.0100%	26.2300%

Age & Tier		15 yrs	16 yrs	17 yrs	18 yrs	19 yrs	20 yrs	21 yrs	22 yrs	23 yrs	24 yrs
58	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	18.4500%	20.9920%	23.6980%	26.5680%	29.6020%	32.8000%	34.4400%	36.0800%	37.7200%	39.3600%
	3	20.0000%	21.3333%	22.6667%	24.0000%	25.3333%	32.0000%	33.6000%	35.2000%	36.8000%	38.4000%
	4	20.5000%	21.8667%	23.2333%	24.6000%	25.9667%	32.8000%	34.4400%	36.0800%	37.7200%	39.3600%
	5	19.1667%	20.4444%	21.7222%	23.0000%	24.2778%	25.5556%	26.8333%	28.1111%	29.3889%	30.6667%
	6	16.8750%	18.0000%	19.1250%	20.2500%	21.3750%	23.6250%	24.9750%	26.3250%	27.6750%	29.0250%

59	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	19.1250%	21.7600%	24.5650%	27.5400%	30.6850%	34.0000%	35.7000%	37.4000%	39.1000%	40.8000%
	3	20.8333%	22.2222%	23.6111%	25.0000%	26.3889%	33.3333%	35.0000%	36.6667%	38.3333%	40.0000%
	4	21.2500%	22.6667%	24.0833%	25.5000%	26.9167%	34.0000%	35.7000%	37.4000%	39.1000%	40.8000%
	5	20.4167%	21.7778%	23.1389%	24.5000%	25.8611%	27.2222%	28.5833%	29.9444%	31.3056%	32.6667%
	6	18.5000%	19.7333%	20.9667%	22.2000%	23.4333%	25.9000%	27.3800%	28.8600%	30.3400%	31.8200%

60	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	19.8000%	22.5280%	25.4320%	28.5120%	31.7680%	35.2000%	36.9600%	38.7200%	40.4800%	42.2400%
	3	21.6667%	23.1111%	24.5556%	26.0000%	27.4444%	34.6667%	36.4000%	38.1333%	39.8667%	41.6000%
	4	22.0000%	23.4667%	24.9333%	26.4000%	27.8667%	35.2000%	36.9600%	38.7200%	40.4800%	42.2400%
	5	21.6667%	23.1111%	24.5556%	26.0000%	27.4444%	28.8889%	30.3333%	31.7778%	33.2222%	34.6667%
	6	20.1250%	21.4667%	22.8083%	24.1500%	25.4917%	28.1750%	29.7850%	31.3950%	33.0050%	34.6150%

Age & Tier		15 yrs	16 yrs	17 yrs	18 yrs	19 yrs	20 yrs	21 yrs	22 yrs	23 yrs	24 yrs
61	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	21.1500%	24.0640%	27.1660%	30.4560%	33.9340%	37.6000%	39.4800%	41.3600%	43.2400%	45.1200%
	3	23.3333%	24.8889%	26.4444%	28.0000%	29.5556%	37.3333%	39.2000%	41.0667%	42.9333%	44.8000%
	4	23.5000%	25.0667%	26.6333%	28.2000%	29.7667%	37.6000%	39.4800%	41.3600%	43.2400%	45.1200%
	5	23.3333%	24.8889%	26.4444%	28.0000%	29.5556%	31.1111%	32.6667%	34.2222%	35.7778%	37.3333%
	6	21.7500%	23.2000%	24.6500%	26.1000%	27.5500%	30.4500%	32.1900%	33.9300%	35.6700%	37.4100%

62	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	3	25.0000%	26.6667%	28.3333%	30.0000%	31.6667%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	4	25.0000%	26.6667%	28.3333%	30.0000%	31.6667%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	5	25.0000%	26.6667%	28.3333%	30.0000%	31.6667%	33.3333%	35.0000%	36.6667%	38.3333%	40.0000%
	6	23.3750%	24.9333%	26.4917%	28.0500%	29.6083%	32.7250%	34.5950%	36.4650%	38.3350%	40.2050%

63 or older	1	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	2	22.5000%	25.6000%	28.9000%	32.4000%	36.1000%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	3	25.0000%	26.6667%	28.3333%	30.0000%	31.6667%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	4	25.0000%	26.6667%	28.3333%	30.0000%	31.6667%	40.0000%	42.0000%	44.0000%	46.0000%	48.0000%
	5	25.0000%	26.6667%	28.3333%	30.0000%	31.6667%	33.3333%	35.0000%	36.6667%	38.3333%	40.0000%
	6	25.0000%	26.6667%	28.3333%	30.0000%	31.6667%	35.0000%	37.0000%	39.0000%	41.0000%	43.0000%

Pension Factors

Age & Tier		25 yrs	26 yrs	27 yrs	28 yrs	29 yrs	30 yrs
55	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	36.5000%	37.9600%	39.4200%	40.8800%	42.3400%	60.0000%
	3	35.0000%	36.4000%	37.8000%	39.2000%	40.6000%	60.0000%
	4	36.5000%	37.9600%	39.4200%	40.8800%	42.3400%	60.0000%
	5	30.8333%	32.0667%	33.3000%	34.5333%	35.7667%	37.0000%
	6	21.6000%	22.5600%	23.5200%	24.4800%	25.4400%	26.4000%

56	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	38.0000%	39.5200%	41.0400%	42.5600%	44.0800%	60.0000%
	3	36.6667%	38.1333%	39.6000%	41.0667%	42.5333%	60.0000%
	4	38.0000%	39.5200%	41.0400%	42.5600%	44.0800%	60.0000%
	5	33.3333%	34.6667%	36.0000%	37.3333%	38.6667%	40.0000%
	6	24.5250%	25.6150%	26.7050%	27.7950%	28.8850%	29.9750%

57	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	39.5000%	41.0800%	42.6600%	44.2400%	45.8200%	60.0000%
	3	38.3333%	39.8667%	41.4000%	42.9333%	44.4667%	60.0000%
	4	39.5000%	41.0800%	42.6600%	44.2400%	45.8200%	60.0000%
	5	35.8333%	37.2667%	38.7000%	40.1333%	41.5667%	60.0000%
	6	27.4500%	28.6700%	29.8900%	31.1100%	32.3300%	33.5500%

Age & Tier		25 yrs	26 yrs	27 yrs	28 yrs	29 yrs	30 yrs
58	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	41.0000%	42.6400%	44.2800%	45.9200%	47.5600%	60.0000%
	3	40.0000%	41.6000%	43.2000%	44.8000%	46.4000%	60.0000%
	4	41.0000%	42.6400%	44.2800%	45.9200%	47.5600%	60.0000%
	5	38.3333%	39.8667%	41.4000%	42.9333%	44.4667%	60.0000%
	6	30.3750%	31.7250%	33.0750%	34.4250%	35.7750%	37.1250%

59	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	42.5000%	44.2000%	45.9000%	47.6000%	49.3000%	60.0000%
	3	41.6667%	43.3333%	45.0000%	46.6667%	48.3333%	60.0000%
	4	42.5000%	44.2000%	45.9000%	47.6000%	49.3000%	60.0000%
	5	40.8333%	42.4667%	44.1000%	45.7333%	47.3667%	60.0000%
	6	33.3000%	34.7800%	36.2600%	37.7400%	39.2200%	40.7000%

60	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	44.0000%	45.7600%	47.5200%	49.2800%	51.0400%	60.0000%
	3	43.3333%	45.0667%	46.8000%	48.5333%	50.2667%	60.0000%
	4	44.0000%	45.7600%	47.5200%	49.2800%	51.0400%	60.0000%
	5	43.3333%	45.0667%	46.8000%	48.5333%	50.2667%	60.0000%
	6	36.2250%	37.8350%	39.4450%	41.0550%	42.6650%	44.2750%

Age & Tier		25 yrs	26 yrs	27 yrs	28 yrs	29 yrs	30 yrs
61	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	47.0000%	48.8800%	50.7600%	52.6400%	54.5200%	60.0000%
	3	46.6667%	48.5333%	50.4000%	52.2667%	54.1333%	60.0000%
	4	47.0000%	48.8800%	50.7600%	52.6400%	54.5200%	60.0000%
	5	46.6667%	48.5333%	50.4000%	52.2667%	54.1333%	60.0000%
	6	39.1500%	40.8900%	42.6300%	44.3700%	46.1100%	47.8500%

62	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	3	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	4	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	5	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	6	42.0750%	43.9450%	45.8150%	47.6850%	49.5550%	51.4250%

63 or older	1	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	2	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	3	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	4	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	5	50.0000%	52.0000%	54.0000%	56.0000%	58.0000%	60.0000%
	6	45.0000%	47.0000%	49.0000%	51.0000%	53.0000%	55.0000%