



New York State and Local Retirement System

CSEA Chautauqua County Local 807 NYSLRS Retirement Overview

Presented by:

**Jason Cooper, Director, NYSLRS Advisory
Council Affairs Bureau**

May 10, 2025

Thomas P. DiNapoli, State Comptroller

NYSLRS



**Two
Retirement
Systems:
ERS and
PFRS**

2,988
Participating
Employers

304
Plan
Combinations

1,236,057
Members, Retirees
and Beneficiaries

713,802 Members
476,770 Retirees
45,485 Beneficiaries

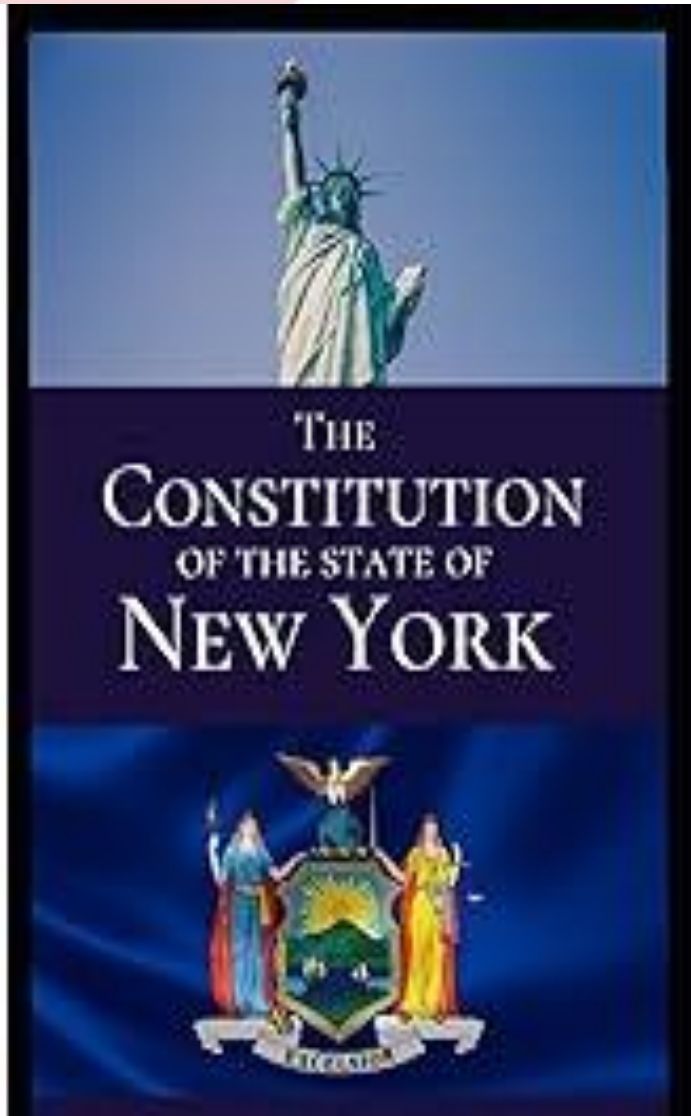
Value of the Fund:
\$267.4 billion
as of March 31, 2024



New York State Comptroller
THOMAS P. DiNAPOLI

NYSLRS
New York State and Local Retirement System

Protecting Your Pension



Membership

Pension Benefits are based on:

- Tier
- Service Credit
- Final Average Salary (FAS)
- Retirement Plan
- Age at Retirement

ERS Tiers

Tier 1	Prior to 07/01/1973
Tier 2	07/01/1973 – 07/26/1976
Tier 3	07/27/1976 – 08/31/1983
Tier 4	09/01/1983 – 12/31/2009
Tier 5	01/01/2010 – 03/31/2012
Tier 6	04/01/2012 - Present

Membership by Tier (3/31/24)

Tier	ERS	%	PFRS	%	Total
Tier 1	765	0.1%	10	0%	775
Tier 2	701	0.1%	14,020	38.7%	14,721
Tiers 3 & 4	224,481	33.1%	104	0.3%	224,585
Tier 5	27,708	4.1%	1,799	5.0%	29,507
Tier 6	423,949	62.6%	20,265	56.0%	444,214
Total	677,604	100.0%	36,198	100.0%	713,802

Vesting

- What is Vesting?
 - You have enough service credit to be eligible for a pension when you are of retirement age
- Automatic process
- Tiers 1, 2, 3, & 4 = Five years of service credit
- Tiers 5 & 6 = Was 10 years. Five years of service credit AS OF APRIL 9, 2022!!!



Tier 3, 4 and 5 Contributions

- Tiers 3, 4 and 5 members contribute 3 percent of their gross reportable earnings
- 3% contributions stop for Tier 3 & 4 members who:
 - Attain 10 years of credited service; or
 - 10 years from your actual date of membership, **whichever occurs first**
- **Tier 5 members** contribute for entire career



Tier 6 Contributions

Tier 6 members also contribute for entire career

Variable Contribution rate based on salary:

Salary	Employee contribution rates
\$45,000 or less	3%
\$45,000.01 - \$55,000	3.5%
\$55,000.01 - \$75,000	4.5%
\$75,000.01 - \$100,000	5.75%
Over \$100,000	6%

Service Credit

Types of Service for All Tiers:

- Actual Service
- Prior
- Military

At Retirement:

- Article 19 (Tiers 1&2)
- Sick Leave



ERS Membership



■ Mandatory

- Full Time
- Permanent
- 12 – month positions

Optional

- Temporary or provisional positions
- Annual salary less than minimum wage
- Seasonal
- Less than:
 - 30 hours/week or standard workday; and
 - 12 months/year

Benefit Calculations

Service Credit

Public Service within New York State

- Request credit for all service with:
 - NYS Government
 - Counties, Cities, Towns & Villages
 - Public Schools
 - Authorities

Benefit Calculations

Military Service Credit

All Tiers

- Under some circumstances, credit can be obtained for military service
- Improves most benefit calculations
- Payment may be required
- Can purchase up to 3 years of prior military service:
 - Must have been honorably discharged
 - Must have at least 5 years of credited service in NYSLRS before applying
 - Must apply for prior to retirement



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New York State and Local
Retirement System

Military Service Credit

How to Apply?

Fill out RS 5042 – Request to Purchase Service Credit (Including any Military Service)

- This is the same form a member would fill out to purchase any previous service credit

Also Submit Copy of Your DD-214, Certificate of Release or Discharge from Active Duty

- DD-214 Must Clearly Show “Honorable Discharge” in the Character of Service Box



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Benefit Calculations

Unused-Unpaid Sick Leave

All Tiers

- If your employer has adopted this provision, when you retire, your unused sick leave can be added to your total service credit

Section 41(j)

- For Tiers 1-5, maximum usable days of sick leave credit is 165 days; for some NYS employees, max is 200 days
- For Tier 6, maximum usable days of sick leave credit is 100 days



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Benefit Calculations

Unused-Unpaid Sick Leave

**All
Tiers**

- Credit for your unused sick leave at retirement cannot be used to:
 - Qualify for vesting
 - Qualify for a better retirement benefit. For example, cannot be used to reach the 20 or 30-year calculation if you retire with less than those amounts

**Section
41(j)**



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Benefit Calculations

Unused-Unpaid Sick Leave

Section 41(j)

- 200 days = .77 years of service
- 165 days = 0.63 years of service
- 100 days = 0.38 years of service



Benefit Calculations

Article 19

Tiers 1 & 2

- 1 Month of service credit for each year served
 - Maximum 24 months
 - Applied at retirement
- Increases benefit cap
 - Section 75-h or 75-l
- You must have:
 - Been in active service 4/1/99 through 10/1/00



The background of the slide is a photograph of a classical building facade, featuring ornate stone carvings, columns, and a pediment. The image is overlaid with a semi-transparent blue filter. The text is centered and written in a bold, dark blue font.

Final Average Salary (FAS)

Benefit Calculations

Final Average Salary – Including Tier 6 as of April 20, 2024!

All
Tiers

- Average of your highest 36 **consecutive** months of earnings

FAS

- Usually it's the last 36 consecutive months going back from your Date of Retirement
- However, it can be any other 36 consecutive month period of earnings

Benefit Calculations

Final Average Salary

**Tier 1:
6/17/71 or after**

**Highest 48
months
reviewed**

(annual earnings
cannot exceed
**previous 12
months
by more
than 20%**)

Tier 2

**Highest 60
months
reviewed**

(annual earnings
cannot exceed
**average of
previous 24
months by more
than 20%**)

Tiers 3, 4 & 5

**Highest 60
months
reviewed**

(annual earnings
cannot exceed
**average of
previous 24
months by more
than 10%**)

**Tier 6
4/20/24 or after**

**Highest 60
months
reviewed**

(annual
earnings cannot
exceed **average
of previous 24
months by more
than 10%**)

Limit Calculation –Tiers 3, 4, 5 & 6

Actual Earnings	Limit	Earnings Allowed
Year 1: \$39,000	$[(\$32,000 + \$31,000) \div 2] \times 1.1 = \$34,650$	\$34,650
Year 2: \$32,000	$[(\$31,000 + \$26,000) \div 2] \times 1.1 = \$31,350$	\$31,350
Year 3: \$31,000	$[(\$26,000 + \$25,000) \div 2] \times 1.1 = \$28,050$	\$28,050
Year 4: \$26,000		
Year 5: \$25,000		

In this example, the earnings in years 1, 2 and 3 are more than 10 percent above the average of the previous two years, so the earnings in years 1, 2 and 3 were limited.

FAE: $(\$37,800 + \$32,000 + \$30,600) \div 3 = \$33,467$

Tier 6 OT & Earnings Limits

- OT pay that exceeds limit cannot be used in FAS calculation. For FY 2025, limit is \$20,958 & increases annually by CPI. Tier 5 has a limit of \$23,369.51 for FY 2025 that increases each calendar year by 3%.
- Earned compensation which exceeds the Governor's annual salary (\$250,000)
- Salary paid by more than two participating employers

The background of the slide is a photograph of a classical building facade, featuring large columns and intricate carvings. The image is overlaid with a semi-transparent blue filter. The text "Retirement Plans" is centered in a bold, dark blue font.

Retirement Plans

Benefit Calculations

Tiers 2, 3 & 4

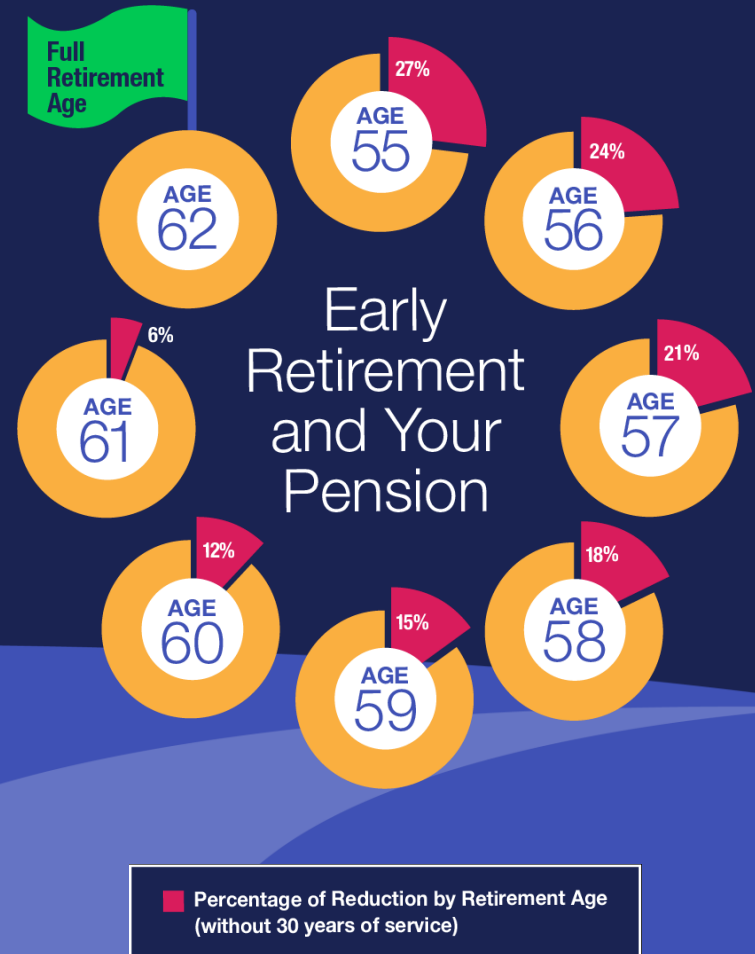
- Full benefit age is 62
- However, if you have 30 or more years of service, you may receive your full benefit as early as age 55
- If you retire with less than 30 years of service before you turn 62, there is a permanent reduction of anywhere from 1 to 27 percent depending on your age at retirement

ERS Tiers 3 and 4: Retire Early or Wait Until Age 62?

Once you're vested, you have a right to a NYSLRS retirement benefit — even if you leave public employment.

Age 55 is the earliest that most Tier 3 and 4 Employees' Retirement System (ERS) members can claim their benefits.

However, unless you have 30 years of service, state law imposes a significant penalty for early retirement.



Benefit Calculations

Tier 5

- Full benefit age is 62
- If you retire before you turn 62, there is a permanent reduction of anywhere from 1 to 38.33 percent depending on your age at retirement
- Unlike Tiers 1-4, if you are Tier 5 in the Ordinary Retirement Plan and retire before you turn 62, there is a permanent reduction even if you have 30 or more years of service

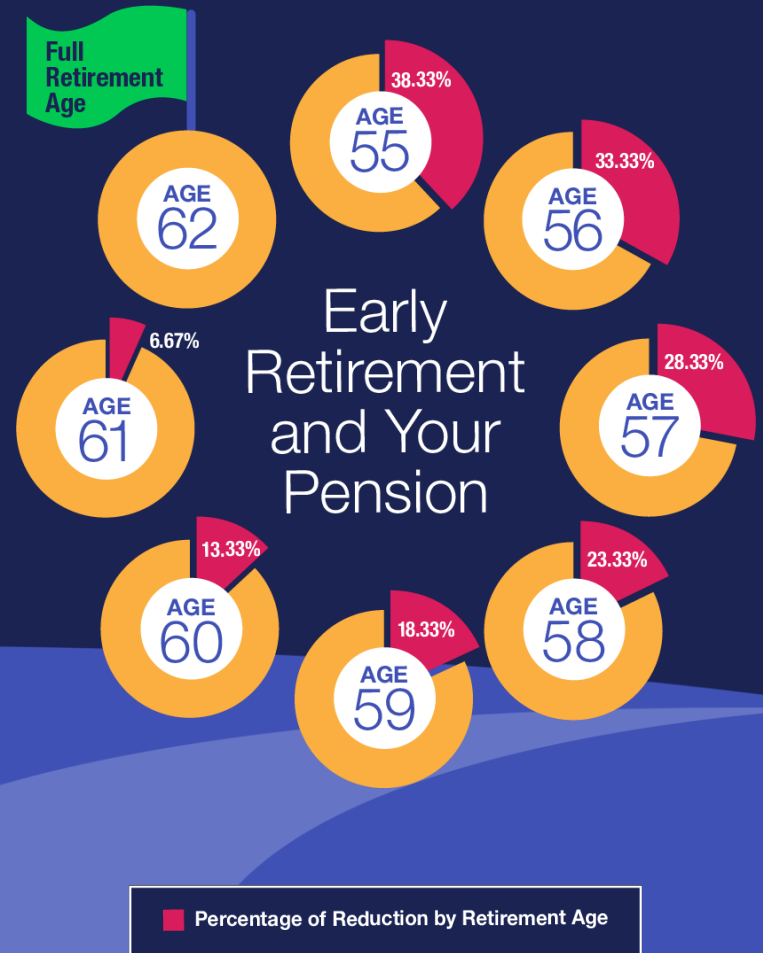
Ex. Member retires at 57 with 35 years of service credit, he or she will still receive 28.33% lifetime reduction in their pension

ERS Tier 5: Retire Early or Wait Until Age 62?

Once you're vested, you have a right to a NYSLRS retirement benefit — even if you leave public employment.

Age 55 is the earliest that most Tier 5 Employees' Retirement System (ERS) members can claim their benefits.

However, unless you are a Uniformed Court and Peace Officer employed by the Unified Court System and have 30 years of service, state law imposes a significant penalty for early retirement.



Benefit Calculations

Retirement Plans

Article 15

Tiers 3, 4 & 5

Less than 20 years of service

- 1.66% (1/60) of FAS for each year of service
-

Between 20 – 30 years of service

- 2% (1/50) of FAS for each year of service
-

More than 30 years of service

- 2% (1/50) of FAS for each of the first 30 years of service, **plus**
- 1.5% (3/200) of FAS for each year of service over 30 years



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Benefit Calculations

Tier 6

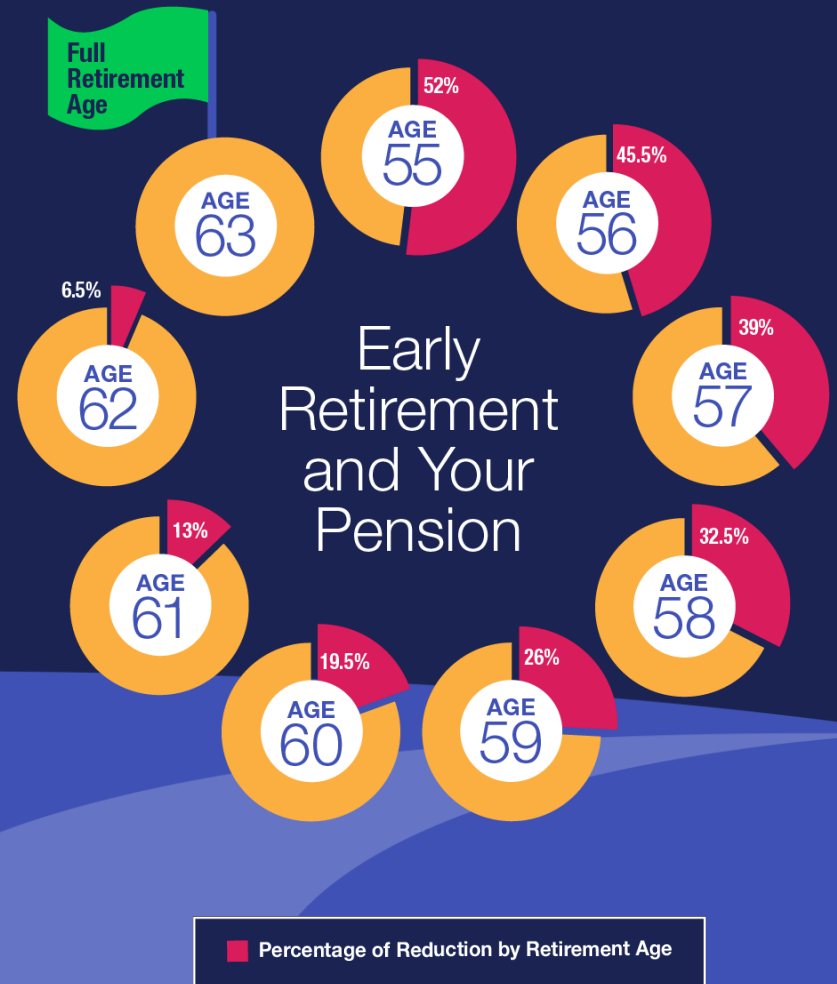
- Full benefit age is 63
- If you retire before you turn 63, there is a permanent reduction of anywhere from 1 to 52.00 percent depending on your age at retirement
- Unlike Tiers 1-4, if you are Tier 6 in the Ordinary Retirement Plan and retire before you turn 63, there is a permanent reduction even if you have 30 or more years of service
- Ex. Member retires at 57 with 35 years of service credit, he or she will still receive 39% lifetime reduction in their pension

ERS Tier 6: Retire Early or Wait Until Age 63?

Once you're vested, you have a right to a NYSLRS retirement benefit — even if you leave public employment.

Age 55 is the earliest that most Tier 6 Employees' Retirement System (ERS) members can claim their benefits.

However, state law imposes a significant penalty for early retirement.



Benefit Calculations Retirement Plans

Article 15

Tier 6

Less than 20 years of service

- 1.66% (1/60) of FAS for each year of service
-

With 20 years of service

- 35% of FAS for the first 20 years of service, plus
- 2% (1/50) of FAS for each year of service over 20 years



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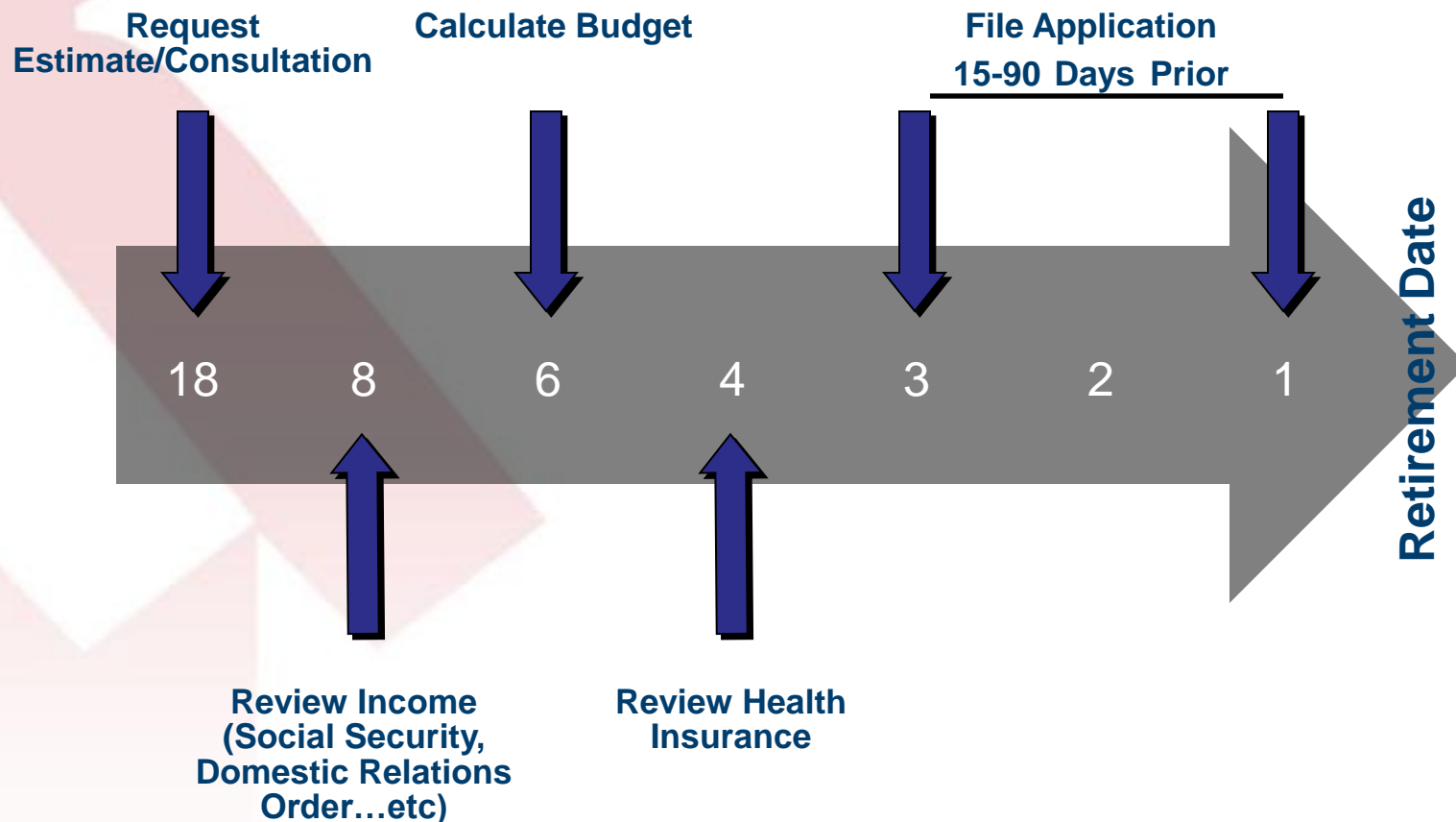
New York State and Local
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The background of the slide is a photograph of a classical building facade, featuring large columns and intricate carvings. The image is overlaid with a semi-transparent blue filter. The text "Preparing to Retire" is centered in a bold, dark blue font.

Preparing to Retire

Planning for Retirement

(up to 18 months prior to the date of retirement)



The background of the slide is a photograph of a classical building facade, featuring large columns and intricate carvings. The image is overlaid with a semi-transparent blue filter. The title "Filing Procedures" is centered in a bold, dark blue font.

Filing Procedures

Application for Service Retirement

- Must be received 15-90 days prior to the effective date of retirement
- Not working on date of retirement – “Party Day”
- Paper Application must be signed and notarized
- Recommend that forms be mailed certified return receipt if not submitted in person at a consultation site
- Retirement application can be withdrawn or date changed up to one day before the effective date of retirement



Documentation required

- **Service Retirement Application**
- **Proof of date of birth**-birth certificate, passport, baptismal certificate, marriage certificate (if it notes age on given date), NYS driver's license (issued on or after 1/1/2005) or NYS Enhanced Driver's license
- **W4-P tax form**
- **EFT Form (Highly Recommended)**
- **Retirement Option Election Form:**
 - Single Life
 - Joint & Pop-up Allowances
 - 5 & 10 Year Certains
 - Alternative

Preparing to Retire

Options

Single Life Allowance

**All
Tiers**

- Maximum pension for life
- All pension payments stop upon death of retiree
- If your election is not timely, by law, for most tiers, NYSLRS must process your retirement as if you had selected the Single Life Allowance

Preparing to Retire

Options

All Tiers

Joint Allowances

- Reduced pension for life
- One beneficiary
 - You can **never** change your beneficiary
- Beneficiary receives monthly check for life

Preparing to Retire

Options

Pop Up Joint Allowances

All Tiers

- Reduced pension for life
- One beneficiary
 - You can **never** change your beneficiary
- Beneficiary receives monthly check for life
- Pension reverts to Single Life Allowance if beneficiary dies first

Preparing to Retire

Options

5 & 10 Year Certains

All
Tiers

- Retiree receives reduced pension for life
- One or multiple beneficiaries
 - You **can** change beneficiaries
- If retiree dies, beneficiary(ies) receive the same monthly payment for the remainder of the chosen period (if any)

After You Retire

Retirement Payments

Important Facts

Retirees with a Domestic Relations Order (DRO) on file receive Retirement Payments proportionate to the rate spelled out in the Order



Review your options

Pension Benefit Estimator

Your Pension Benefit Estimate

Current Salary

NYSLRS ID 87654321

Retirement System ERS

Retirement Plan A15

The estimate is based on retirement plan A15. To keep a copy of this estimate for your records, click 'Save and Print estimate'. If you would like to see an estimate based on a different retirement plan, click 'Request a Manual Estimate'.

Save and Print Estimate

Request a Manual Estimate

Estimated Pension Payment Options

This estimate shows you the amounts payable under the various pension payment options. To better understand these options, click the 'Pension Payment Options' link below.

[Pension Payment Options](#)

Option	Monthly Amount	Beneficiary Monthly Amount	Annual Amount
Single Life Allowance(Option 0)	\$2,572.95	\$0.00	\$30,875.40
Pop-Up Joint Allowance-25%	\$2,448.14	\$612.04	\$29,377.68
Pop-Up Joint Allowance-50%	\$2,334.88	\$1,167.44	\$28,018.56
Pop-Up Joint Allowance-75%	\$2,231.63	\$1,673.72	\$26,779.56
Pop-Up Joint Allowance-100%	\$2,137.13	\$2,137.13	\$25,645.56
Joint Allowance-25%	\$2,450.00	\$612.50	\$29,400.00
Joint Allowance-50%	\$2,338.26	\$1,169.13	\$28,059.12
Joint Allowance-75%	\$2,236.27	\$1,677.20	\$26,835.24
Joint Allowance-100%	\$2,142.81	\$2,142.81	\$25,713.72
Five Year Certain	\$2,560.78	\$0.00	\$30,729.36
Ten Year Certain	\$2,531.43	\$0.00	\$30,377.16

Close

Run a New Estimate

Retiring with an Outstanding Loan

- If you retire with an outstanding loan, your pension will be reduced for **life**
- ERS retirees can pay off loan balance after they retire – has to be one-time lump sum payment for full amount that was due at retirement.



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Retiring with an Outstanding Loan

The following table shows the approximate annual reduction in benefits for each \$1,000 of loan outstanding at retirement if you service retire from ERS at various ages:

Age at Retirement	55	60	62	65	70
Annual Reduction	\$58.12	\$62.87	\$65.24	\$69.44	\$78.82



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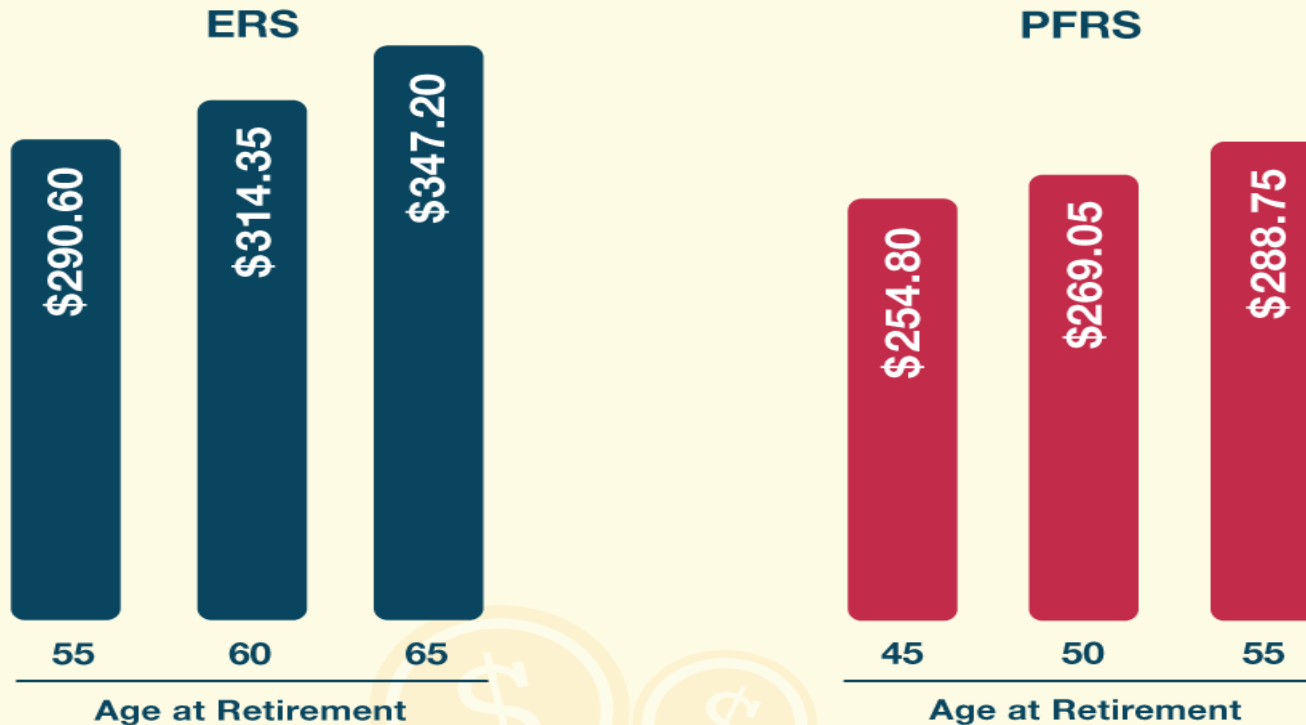
New York State and Local
Retirement System

HOW A NYSLRS LOAN BALANCE COULD AFFECT YOUR PENSION

If you have a balance on your NYSLRS loan when you retire, your pension will be reduced. The amount of reduction is based on your retirement system, tier, age at retirement and the type of benefit.

This chart shows the approximate annual reductions for a Tier 3, 4, 5 or 6 retiree with a loan balance of \$5,000.

Service Retirement



The background of the slide features a low-angle, upward-looking view of classical architecture. It shows the tops of several columns with highly detailed, acanthus-leaf capitals. The sky is visible at the top, and the overall lighting is bright, creating a sense of grandeur and formality. A semi-transparent blue horizontal band is positioned across the middle of the image, serving as a backdrop for the title text.

Death Benefits

ERS Tiers 2, 3, 4, 5 & 6

Active Member Death Benefits

Ordinary Death Benefit

- Eligibility requires one year of service
- Last year pensionable earnings times service credit
- Cannot exceed three years (maximum of three times last 12 months of earnings)
- Reduction applies after age 60 - If you are in service, the benefit is reduced 4 percent per year starting at the age of 62 (63 for Tier 6 members) but cannot be reduced below 60 percent of the original benefit payable.

Enactment of OSC Program Bill (S.9812/A.10570 of 2024)

- OSC Program Bill – Chapter 593 of the Laws of 2024 – Signed 12/13/24
- Authorizes beneficiaries of a member who files for retirement and dies within 90 days of the effective date of retirement to choose between the ordinary death benefit or a pension benefit
- Law outlines process if no option beneficiary and when there are multiple beneficiaries

ERS Tiers 2, 3, 4, 5 & 6

Post Retirement Death Benefit Eligibility

- There is a post-retirement death benefit if you:
 - Retire directly from service; or
 - Are a vested member and your date of retirement is within one year of leaving public employment in New York State.

ERS Tiers 2, 3, 4, 5 & 6

Post Retirement Death Benefit

- If death of retiree occurs:
 - During 1st year of retirement
benefit = 50% of pre-retirement benefit
 - During 2nd year of retirement
benefit = 25% of pre-retirement benefit
 - During 3rd year or thereafter of retirement
benefit = 10% of pre-retirement benefit

SPECIAL BENEFICIARY DESIGNATIONS FOR YOUR NYSLRS DEATH BENEFIT



You can designate your estate, a trust or your favorite charity as the beneficiary of your NYSLRS death benefit.

ESTATE

If a benefit is payable, it will be given to the executor of your estate to distribute according to the terms of your will.

TRUST

A trust is an arrangement that allows one party to hold assets on behalf of a beneficiary or beneficiaries.

ENTITY

You can name any charitable, civic, religious, educational or health-related organizations as your primary or contingent beneficiary.

MINOR CHILDREN

If your beneficiary is a minor at the time of your death, the benefit will be paid to a court-appointed guardian or a custodian that you have named on behalf of the child.

IN-SERVICE (ORDINARY) DEATH BENEFIT

FOR ERS TIER 2, 3, 4, 5 & 6 MEMBERS IN REGULAR PLANS

If you had 3 or more years of service and your last year's salary was \$43,500, your total in-service death benefit would equal \$130,500 (3x your last year's salary).

LAST YEAR'S SALARY
\$43,500

x3



SAME SALARY POST-RETIREMENT DEATH BENEFIT

50%



IF YOU DIE WITHIN YOUR FIRST YEAR OF RETIREMENT

25%



IF YOU DIE WITHIN YOUR SECOND YEAR OF RETIREMENT

10%*



IF YOU DIE WITHIN YOUR THIRD YEAR OF RETIREMENT OR LATER

*10 percent of the ordinary death benefit that would have been payable at age 60 (if any) or at retirement, whichever was earlier.

Can I Change My Beneficiary?

Pension Payment Option

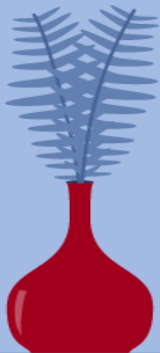
In most cases, if you choose a pension payment option that provides for a beneficiary, you cannot change that beneficiary after you retire.

Single Life Allowance	<i>Does not provide for a beneficiary</i>
Joint Allowance (full or partial)	✗
Pop-Up Joint Allowance (full or partial)	✗
Five or Ten Year Certain	✓

Post-Retirement Death Benefit

If your retirement plan provides for a death benefit after retirement, you can change your beneficiary at any time.

Post-Retirement Death Benefit



The background of the slide is a photograph of a classical building's facade, featuring ornate columns and decorative carvings. The image is overlaid with a semi-transparent blue filter. The text "After You Retire" is centered in a bold, dark blue font.

After You Retire

First Payment

- **Example:**

- February 1 - 28: Retirement date



- End of March: First Payment

Preparing to Retire

Taxability of Pension

Taxability of Your NYS Pension

- Subject to Federal Tax *
 - No NYS Tax
 - No Social Security Tax (FICA)
- * File W4-P form with the Retirement System to select your rate of Federal Tax withholding



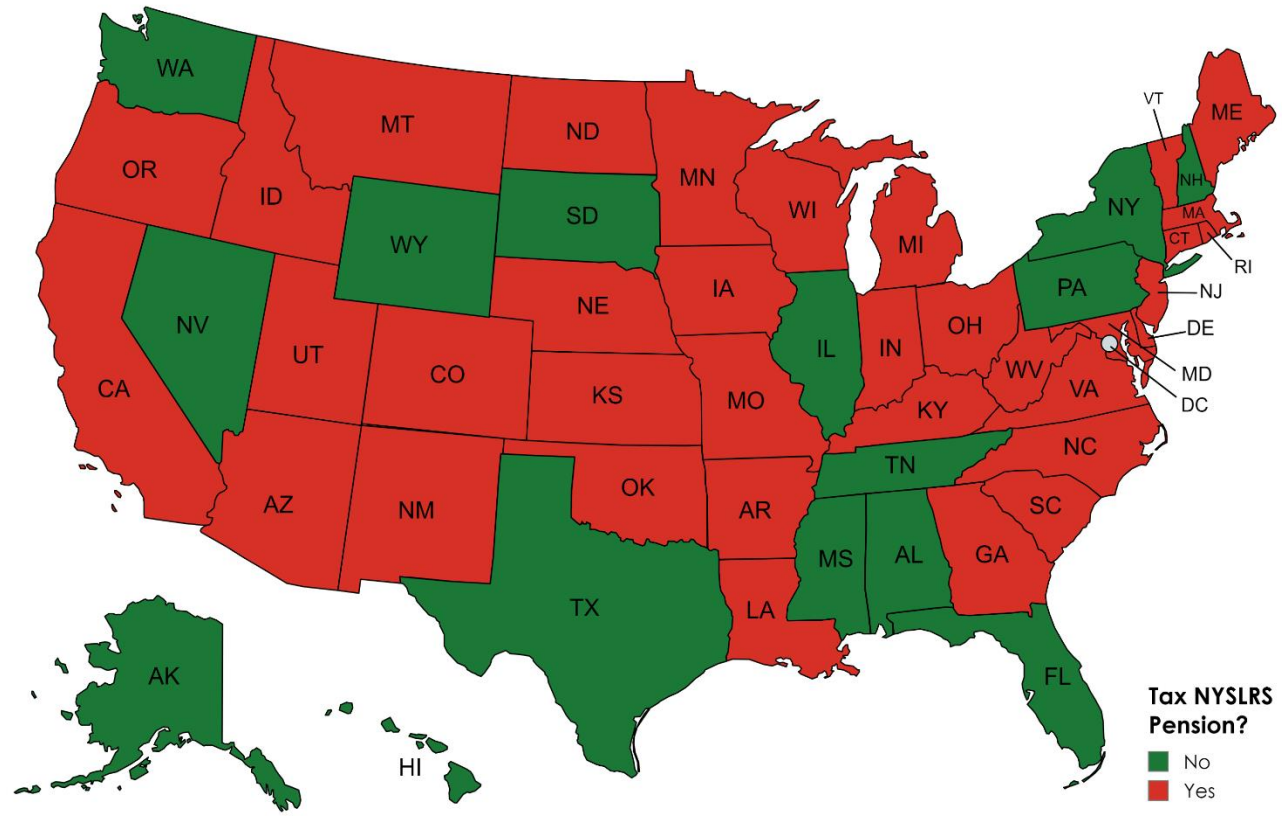
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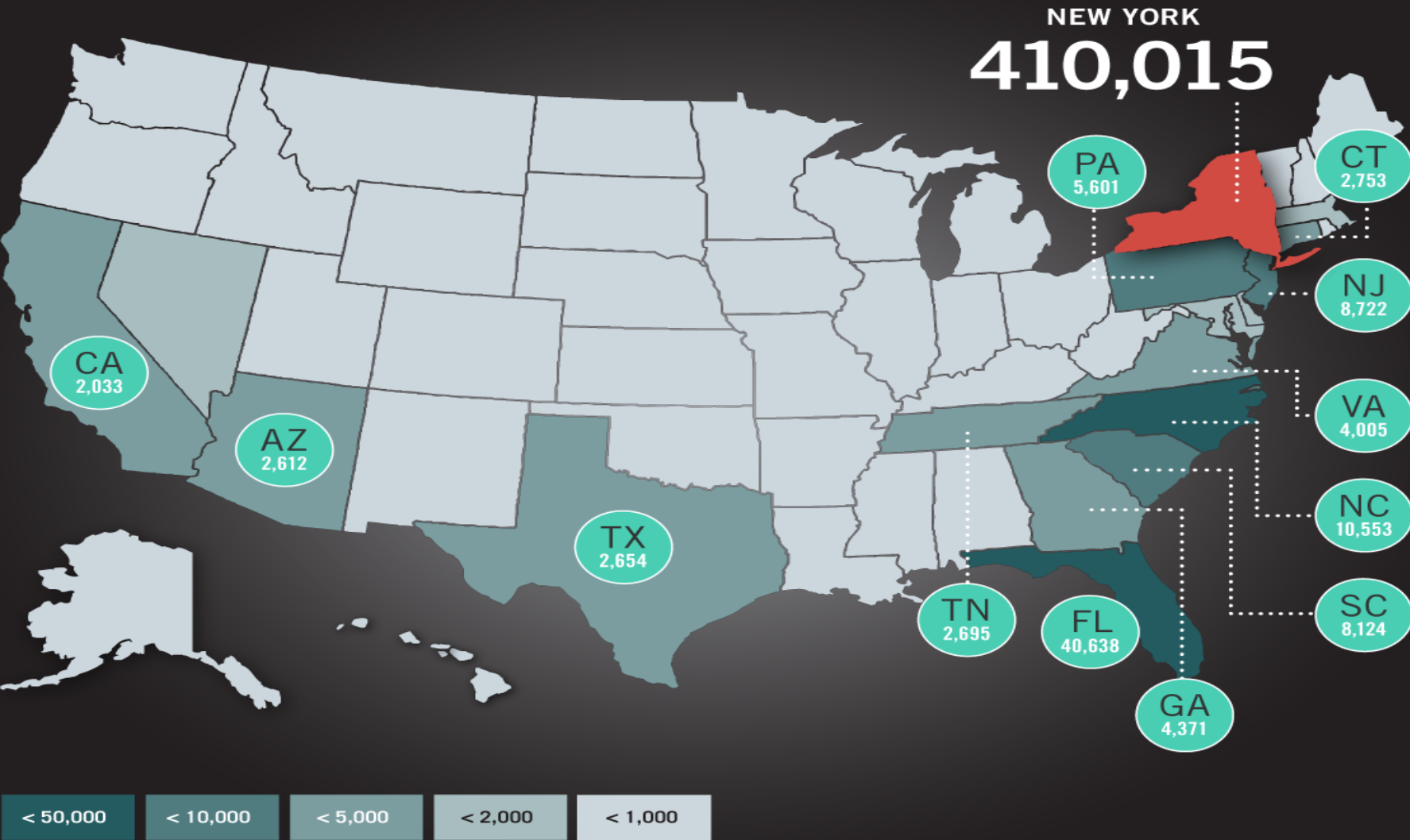
New York State and Local
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Taxability of NYSLRS Pension

(Please Contact State's Revenue Agency to Verify)



The vast majority of NYSLRS retirees and beneficiaries live in just a handful of states.



Source: 2024 Annual Comprehensive Financial Report

Interesting NYSLRS Facts

Chautauqua County

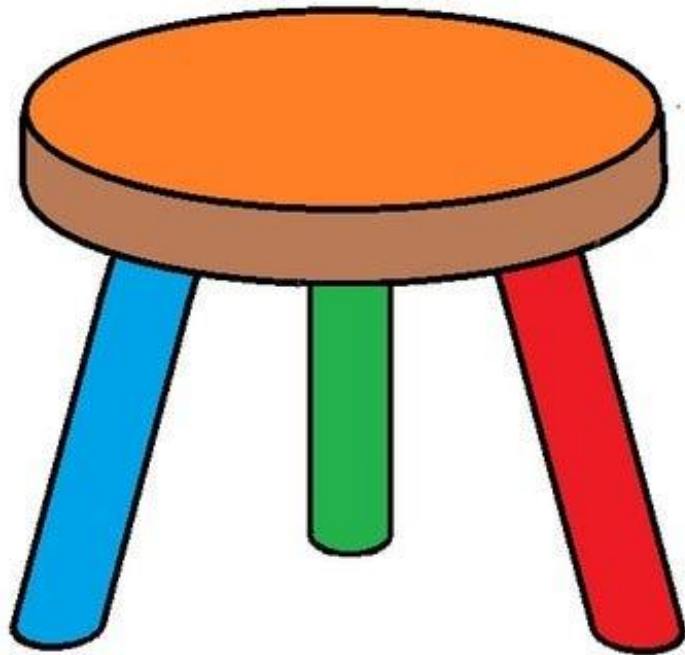
As of March
31, 2024

- 5,375 NYSLRS Benefit Recipients (Retirees and Benefit Recipients) Residing in Chautauqua County during the Fiscal Year Ending March 31, 2024
- \$128,476,262 in NYSLRS Benefit Payments Paid to Chautauqua County Residents During the Fiscal Year Ending March 31, 2024



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Your Retirement Income is a Three-Legged Stool



- Leg 1: NYSLRS Pension
- Leg 2: Social Security Benefit
- Leg 3: Personal Savings – Includes Deferred Compensation

Working After Retirement



Working After Retirement

(RSSL Section 212)

**Public employment earnings within New York
limited to \$35,000* for calendar year**



***Limit subject to change by NYS Legislation**

Working After Retirement

Public Employment

- NYS State Agency
- County
- City
- Town or Village
- Authority or District
- School District or BOCES (Now Allowed through 6/30/25)

Working After Retirement

(Section 212)

Unlimited earnings if working for:

- Federal Government
- Any Other State
- Private Industry
- Self Employment
- Age 65
- School District or BOCES (Through 6/30/25)

Working After Retirement

(Section 211)

- Employer submits waiver for approval
- Good for up to 2 years – may be renewable
- Earnings are unlimited unless returning to work for a former employer, in which case earnings subject to a limitation
 - A "former employer" is any public employer that paid a salary during the two years before retirement

Restoration of Membership

- Employee requests suspension of pension
- Membership application must be submitted
- Begin reporting salary and service on monthly report
- Must have 2 years of new service credit for pension recalculation at retirement
- Service under §212 and §211 not creditable toward membership

COLA



Cost-Of-Living Adjustments (COLA)

- The September 2024 COLA equals 1.8 percent, for a maximum annual increase of \$324.00, or \$27.00 per month before taxes.
- To begin receiving COLA payments, you must be:
 - Age 62 or older and retired for five or more years; or
 - Age 55 or older and retired for ten or more years; or
 - A disability retiree for five or more years


Receiving COLA for the First Time

- You will receive your first COLA increase in the month following the month you become eligible.
 - Includes Pre-rated Portion Due for the month you first became eligible
- Once eligible, you will receive an increase automatically each September
- If you are the spouse of a deceased retiree and you are receiving a lifetime pension benefit, you are entitled to $\frac{1}{2}$ the COLA amount that would have been paid to the retiree

The background of the image is a photograph of a classical building facade, featuring large columns and intricate carvings of acanthus leaves and scrolls. The image is overlaid with a semi-transparent blue filter. Centered on this background is the text "Retirement Online" in a bold, dark blue, sans-serif font.

Retirement Online


WWW.OSC.STATE.NY.US/RETIRE







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Check Your Pension Payment Date

The 2017 **Retirement Pension Payment Calendar** shows when monthly electronic payments will be deposited and when pension checks will be mailed.



Retirement Online

Members - Retirees - Beneficiaries

Sign In

[Learn More](#) | [Register Now](#)

Retirement Online

- With Retirement Online you can:
 - Estimate your pension benefit
 - Apply for a loan
 - Apply for retirement
 - Purchase service credit
 - Update your contact information
 - View or Update your beneficiaries

Retirement Online

- View loan and service credit payoff amounts
- Manage loan and service credit payments
- Choose to receive your Member Annual Statement electronically

* An easy and secure way to review your benefits and conduct transactions in real time.

In-Person Consultations

Reminder: Appointments need to be scheduled for in-person consultations. However, you do not need an appointment to drop off forms, pick up information or have something notarized (Except for NYC Office).

Albany Site

110 State Street Albany, NY 12244

Hours: 8:30 am – 4:30 pm

Days: Generally, open every business day. Sites are closed on federal holidays.

Buffalo Site

Ellicott Square Building 295 Main Street, Suite 893 Buffalo, NY 14203

Hours: 9:00 am – 12:00 pm and 1:00 pm – 4:00 pm

Days: Generally, open every business day. Sites are closed on federal holidays.

Hauppauge Site

330 Motor Parkway, Suite 107 Hauppauge, NY 11788

Hours: 9:00 am – 12:00 pm and 1:00 pm – 4:00 pm

Days: Generally, open every business day. Sites are closed on federal holidays.

New York City Site

59 Maiden Lane, 30th Floor New York, NY 10038

Hours: 9:00 am – 12:00 pm and 1:00 pm – 4:00 pm

Days: Usually, every Tuesday and Wednesday. Sites are closed on federal holidays.

Contacting NYSLRS

MAIL

NYSLRS
110 State Street
Albany, NY
12244 - 0001

CALL CENTER

(518) 474-7736

or

1-866-805-0990

M-F 7:30 – 4:30

WEB Secure Contact Form

www.osc.state.ny.us/retirement/contact-us



QUESTIONS?



New York State Comptroller
THOMAS P. DiNAPOLI

NYSLRS
New York State and Local Retirement System



***Thank You For
Participating!***