



Administrative Education Officers and Administrative Education Analysts represented by the United Federation of Teachers are eligible for membership in the Teachers' Retirement System of the City of New York (TRS). Employees who are already members of another New York City retirement system may transfer membership to TRS. Before doing so, they should compare the benefits under both systems, including the differences in retirement plans. TRS retirement plans are summarized on the back of this sheet.

Steps to Transfer Membership to TRS

1. Be sure! Transferring membership is irrevocable.
2. File an enrollment application with TRS.
 - File on TRS' website, or submit the paper "TRS Enrollment Application" (EN10) with related documents.
3. TRS creates a Tier VI membership for you.
4. File a Transfer Application with your current retirement system, which then forwards your membership data to TRS.
5. TRS reviews your service credit and contribution information.
 - TRS will contact you if you have a choice of retirement plans.
 - TRS will contact you about any deficits in contributions that you owe as a result of your transfer. Costs can be significant.
6. If you were a BERS member with a Tax-Deferred Annuity Program account, your TDA account would transfer with you to TRS.
7. After transfer is complete, TRS will adjust your membership data.
 - Your date of membership in your other retirement system will become your "deemed" date of membership with TRS.
 - TRS will adjust your tier status and contribution rate as needed, based on your deemed date of membership.



If you transfer membership to TRS, your retirement plan would depend on your date of membership in your other retirement system.

Membership date on or after April 1, 2012

Tier VI

Age 63 to retire with full benefits

Vesting after 10 years

Contribution Rate Varies (between 3% and 6%) based on your wages and continues until retirement

Membership date between December 11, 2009 and March 31, 2012

Tier IV – Age 55 Retirement Program (Chapter 504)

Age 55 with 27 years of service to retire with full benefits

Vesting after 10 years

Contribution Rate: 4.85% for first 27 years, then 1.85% until retirement

Membership date between February 28, 2008 and December 10, 2009

Tier IV – Age 55 Retirement Program (Chapter 19)

Age 55 with 27 years of service to retire with full benefits

Vesting after 5 years

Contribution Rate: 4.85% for first 10 years, then 1.85% until 27 years

Membership date before February 28, 2008

Tier IV – Basic Plan

Age 62 to retire with full benefits

Vesting after 5 years

Contribution Rate: 3% for first 10 years

OR

Opt into Tier IV – Age 55 Retirement Program (Chapter 19) (the 55/27 plan as described above), at additional cost

Participation in any plan under the Age 55 Retirement Program requires payment of Additional Member Contributions (1.85% of salary) for all transferred service, back to the date of membership. Costs can be significant.

This publication should not be solely relied upon, as it is based on currently available information that is subject to change.
TRS suggests that you consult with an attorney and/or a tax advisor if you have any specific legal or tax questions concerning this information.
In all cases, the specific provisions of the governing laws, rules, and regulations prevail.