



Making a Secure RMD Election on the TRS Website

If you are subject to the IRS' Required Minimum Distribution (RMD) rules, you can visit TRS' website and elect how you would like to meet RMD requirements. Here's a step-by-step guide to making that secure election at www.trsnyc.org.

Log In

- At TRS' homepage, click on the **LOGIN / REGISTER** button.
- Then, at the Login screen, enter your Username and Password to access the secure section of TRS' website. (If it's been awhile since you logged in, you may need to go through some extra steps to enhance your security.)
- Once logged in, you'll see your personalized **My Home** page.

Make Your RMD Election

- Click **TDA** from the horizontal blue bar at the top of the **My Home** page.
- Your TDA account page will appear. Click the [File my 2021 RMD election](#) link at the bottom of the page.
- Your **RMD Election** page will appear. The figures shown in the top part of the screen are also included in the letter you received from TRS.
- Under **RMD Options**, choose how you will meet RMD requirements for the year. The first option—a direct payment in the exact required amount—is the simplest way to meet the requirements. After selecting your option, click the **Next** button.
- If you selected the first option, you'll make two choices on the next page: 1) For **Month of Payment**, use the pull-down menu to choose a month to receive your payment. 2) For **Withholding %**, enter what percent of the payment you would like withheld and applied to your federal taxes. Then click the **Next** button.
- Now, on the **Confirmation** page, review your elections. Click the **Previous** button if you want to go back and change anything. Check the box at the bottom of the page to accept the **Terms and Conditions**. Then click the **Finish** button.

You're Done!

- You will be returned to your TDA account page, where you can use a link at the bottom of the page to [View your RMD election](#) now or in the future.
- You will also receive an email containing the details of your RMD election.

Remember: You do not have to file an RMD election with TRS.

If you do nothing, TRS will issue you a payment at the end of December (with 10% withholding) that meets IRS distribution requirements.

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