



## INSTRUCTIONS

PLEASE READ CAREFULLY

Please complete this form if you a) are filing for retirement under the Qualified Pension Plan (QPP) and b) are a Tax-Deferred Annuity (TDA) Program participant who wants to defer distribution of your TDA funds past your QPP initial payability date (*i.e.*, the date on which you may begin receiving your QPP retirement allowance).

You must file this form in conjunction with your retirement application, on which you must elect TDA Deferral status in the "TDA Election" section. If you do not file this form, you cannot attain TDA Deferral status; consequently, you would have to elect a method of distribution for your TDA funds as of your QPP initial payability date.

Electing TDA Deferral status means your account may continue to receive interest/investment return, and you will be able to maintain an existing TDA loan, take out a new TDA loan, and manage your TDA investment elections online. These opportunities would not be available to you otherwise.

Retiring members who have an outstanding TDA loan(s) have a choice of how to repay the loan(s) after their retirement date: automatic deductions from their monthly retirement allowance (including advance payments, if applicable) or monthly direct payments to TRS. At any time during repayment, you may change your repayment method for one or more loans by filing a "Request to Change TDA Loan Repayment Method" (code LO105) with TRS.

At any time, you may elect to annuitize your TDA funds or withdraw a portion or all of these funds; however, doing so may affect your TDA Deferral status.

Under TDA Deferral status, distribution of your Post-1986 Funds (TDA contributions and investment returns accumulated after December 31, 1986) must begin as of April 1 of the year after you reach age 70½; distribution of your Pre-1987 Funds (TDA contributions and investment returns accumulated as of December 31, 1986) must begin as of the date on which you reach age 75. These distributions are in accordance with the Required Minimum Distribution (RMD) guidelines established by the Internal Revenue Service (IRS).

For more information about distribution requirements and other features of TDA Deferral status, please consult the *TDA Deferral Status* brochure and the *Required Minimum Distribution for Members* brochure.

For your convenience, TRS forms and publications are available on our website. If you require additional assistance, please contact our Member Services Center at 1 (888) 8-NYC-TRS.

**In Part A:** All information must be provided.

**In Part B:** You must elect how you want to repay your outstanding TDA loan(s) after your retirement date: automatic deductions from your monthly retirement allowance (including advance payments, if applicable) or monthly direct payments to TRS. If you elect direct payments to TRS, TRS will send you a monthly loan statement and payment voucher, and you would need to send payment by check each month for all of your loans. **If you do not elect a repayment method, your loan payments would automatically be deducted from your monthly retirement allowance (including advance payments, if applicable).**

**In Part C:** You must provide the requested information, and sign and date this form in the presence of a notary.

**In Part D:** You must have your form notarized.

