

**INSTRUCTIONS**  
*PLEASE READ CAREFULLY***Filing Information**

- As a Tier VI member of TRS, you may apply for service retirement under the Qualified Pension Plan (QPP) by filing a "Tier VI Service Retirement Application" (code RE20). TRS must receive your retirement application at least one day, but no more than 90 days, before your effective retirement date.
- When you file this application, you must attach proof of your date of birth and, in some cases, your beneficiaries' dates of birth. The following items are considered acceptable proof of date of birth, and only **one** of the following is required: birth certificate; passport; or naturalization document. If none of these items is available, then **two** of the following are required: driver's license; certificate of military record; Form SSA-2458 (Report of Confidential Social Security Benefit Information); or other government-issued identification. (Photocopies are acceptable for all items.) We suggest that you bring all materials in person to TRS' Member Services Center at 55 Water Street in lower Manhattan. Please retain a photocopy of your application and all forms filed for your records.

**Retirement Payments**

- Generally, TRS is able to process a retirement benefit within three to five months of your effective retirement date. TRS issues advance payments approximately one to two months after your effective retirement date to provide you with retirement income as soon as possible. You will continue to receive an advance payment every month until your regular retirement allowance is processed and initiated on payroll. For more information, please see the *Advance Payments* brochure.

**Change of Information or Cancellation**

- You may change any information on your application after you have submitted it; TRS must receive your changes no later than one day before your effective retirement date. However, you may change your payment option election up to 30 days after your effective retirement date. To make changes to your application, you may visit TRS' Walk-In Center and review your changes with a Member Services Representative. If you cannot visit the Walk-In Center, but wish to make changes to your application, then you must cancel your "Tier VI Service Retirement Application" and submit a new one.
- You may cancel your application by submitting a "Request for Withdrawal of Form/Application/Online Filing" (code MI5). **TRS must receive this form at least one day before your effective retirement date, regardless of the date on which you mailed the form or the postmark date on the envelope.** You may **NOT** cancel your Service Retirement Application on or after your effective retirement date.

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.

## HOW TO COMPLETE THE TIER VI SERVICE RETIREMENT APPLICATION

### In Part A: PERSONAL INFORMATION

All information must be provided.

### In Part B: ADDITIONAL MEMBERSHIP INFORMATION

Use this section to indicate any additional membership information (e.g., Multiple Employment Membership or Chapter 683 Earnings). Multiple Employment Membership status is assigned to members of TRS who render employment in both primary and secondary TRS-eligible positions during any school year. For more information, please see the *Multiple Employment Membership Status* brochure.

Chapter 683 earnings apply if you were employed in a Special Education Program, in accordance with Chapter 683 of the Retirement and Social Security Law (RSSL). Please note that confirmation of your Chapter 683 earnings during the summer preceding your retirement may not be available at the time of retirement. TRS will calculate your retirement allowance to include these earnings when confirmation of your Chapter 683 earnings becomes available.

### In Part C: TDA ELECTION

If you are a participant in TRS' Tax-Deferred Annuity (TDA) Program, you must make a decision at this time regarding the distribution of your TDA funds. As indicated below, you must file the appropriate form(s), based on your election, in conjunction with filing for retirement.

ACTION	FORM TO FILE
Receive your TDA funds as an annuity separate from your QPP retirement allowance.	"TDA Annuitization Election Form" (code TD6)
Withdraw all of your TDA funds.	"TDA Withdrawal Application" (code TD32)
Defer distribution of your TDA funds to a later date and leave them invested with TRS.	"TDA Deferral Status Election Form (For Retiring Members)" (code TD30)

For more information, please see the *TDA Options at Retirement* brochure.

### In Part D: RETIREMENT ELECTION

In general, you would be eligible to receive **unreduced** retirement allowance payments (full benefits) if you are at least age 63 and you are vested\*. You would generally be eligible to retire with a **reduced** retirement allowance if you are at least age 55, you are vested, and you are retiring directly from active service or a leave of absence. (For more information about retirement allowance reductions, please visit our website and search for "Will I receive a reduced retirement allowance due to my age at retirement?")

Please note that, if you have separated from service (through resignation or termination) you would not be eligible to retire before the age of 63.

\*As a Tier VI member, you become **vested** upon attaining 10 years of Total Service Credit.

### In Part E: DESIGNATION OF BENEFICIARY FOR FRACTIONAL PAYMENT OF RETIREMENT ALLOWANCE AND BENEFICIARY FOR DEATH BENEFIT #2

When designating beneficiaries on this form, please provide their Social Security numbers (or alternative taxpayer ID numbers). This information will help TRS process any benefits that later become payable without unnecessary delay.

#### Fractional Payment

You must designate a beneficiary to receive any fractional payment that may be due for the month in which you die. This fractional payment would be payable provided that you do not die on the last day of the month; the payment would be based on the number of days that you are alive during that month.

**In Part E (continued)****Death Benefit #2**

You must also designate a beneficiary to receive Death Benefit #2, a lump-sum, post-retirement death benefit. The amount of this death benefit would be based on the death benefit in force on your retirement date (a maximum equaling three years' salary, subject to age reductions). The actual amount payable to your beneficiary would also depend on the amount of time between your retirement date and your death, as shown in the table below.

**Year of Death****After Retirement Date****Amount of Death Benefit #2**

1st Year	50% of benefit in force on member's retirement date
2nd Year	25% of benefit in force on member's retirement date
3rd Year or later	10% of any benefit in force at age 60 (or 10% of the benefit in force on member's retirement date, if retirement occurred before age 60.)

Please note the following about these two separate death benefits:

- The beneficiary you designate to receive your fractional payment or Death Benefit #2 benefit need not be the same beneficiary as you designate in Part F.
- If your beneficiary predeceases you, the fractional payment or Death Benefit #2 benefit would be made to your estate unless you designate another beneficiary for this payment.
- If you have already established a trust, you may designate your trustee as your beneficiary.
- You may change your fractional beneficiary designation at any time after you file the "Tier VI Service Retirement Application" by filing a "Designation of QPP Fractional Beneficiary Form" (code EN24).
- You may change your Death Benefit #2 beneficiary designation at any time after you file the "Tier VI Service Retirement Application" by filing a "Change of Beneficiary Form for the Post-Retirement Death Benefit under Death Benefit #2" (code EN34).

**In Part F: PAYMENT OPTION ELECTION AND BENEFICIARY DESIGNATIONS**

You must elect **ONLY ONE** payment option in Part F for your retirement allowance and designate beneficiaries if your payment option includes that provision. In all cases, you would receive your retirement allowance each month for as long as you live. If you want to provide for beneficiaries, you have several choices, each of which would reduce the amount of your monthly retirement allowance.

When designating beneficiaries on this form, please provide their Social Security numbers (or alternative taxpayer ID numbers). This information will help TRS process any benefits that later become payable without unnecessary delay. You may add additional beneficiaries by filing the "Retired/Retiring Member's Additional QPP Beneficiary Form" (code EN22). Please note that you may designate a trustee only for lump-sum payments.

Your payment options are categorized as follows:

**Maximum Payment Option****Guaranteed Number of Payments Options**

- Option 3 (5-Year Certain)
- Option 4 (10-Year Certain)

**Continuing Payment Options**

- Option 1; Option 2

**Pop-up Options**

- Option 5-1; Option 5-2

**In Part F (continued)**

**If you elect a Continuing Payment or Pop-up Option:**

- These options provide for one primary beneficiary only. You may not change this beneficiary designation after your initial payability date; you may not designate a trustee as your beneficiary.
- Your beneficiary's age is a factor in computing the amount of your monthly retirement allowance payments; **therefore, you must submit proof of your beneficiary's date of birth in conjunction with this application.**

**In Part G: AFFIRMATION OF UNDERSTANDING**

You must sign and date the statement in the presence of a notary public, who must then complete Part H.

**In Part H: NOTARIZATION**

You must have this form notarized. The date in this notary section must be the same date that you enter in Part G.



Please read the instructions on page 1 before completing this form.

(NOTE: Please print in black or blue ink, and initial any changes that you make on this form.)

**PART A:** Please provide the information below.

First Name	MI	Last Name	Social Security Number (last 4 digits only)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> - <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Permanent Home Address	Apt. No.		TRS Membership Number
<input type="text"/>	<input type="text"/>		<input type="text"/>
City	State	Zip Code	Primary Phone Number (Check one: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile)
<input type="text"/>	<input type="text"/>	<input type="text"/>	( <input type="text"/> <input type="text"/> <input type="text"/> ) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email Address			Alternate Phone Number (Check one: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile)
<input type="text"/>			( <input type="text"/> <input type="text"/> <input type="text"/> ) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth (MM/DD/YYYY):			
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			

Check here if you entered new contact information above. TRS will then update our records based on what you entered. Please keep your contact information up to date. You can visit our website to update your contact information anytime, or file a "Member's Change of Address Form" (code DM13) with TRS.

**PART B: ADDITIONAL MEMBERSHIP INFORMATION**

Please indicate if either of the following apply to you:

- Multiple Employment Membership  
This applies if you are in active service and you held any secondary position on or after January 1, 1995. Active service includes being on an approved leave of absence or having transferred contributor status.
- Chapter 683 Earnings  
This applies if, during the summer preceding your retirement, you were teaching in the Special Education Program that employs teachers in year-round positions.

**PART C: TDA ELECTION**

If you are a participant in TRS' TDA Program, please indicate your election for any TDA funds. If you are not a TDA participant, do not complete Part C.

- Receive my TDA funds as an annuity separate from my QPP retirement allowance.
- Withdraw all of my TDA funds.
- Defer distribution of my TDA funds to a later date and leave them invested with TRS.

**PART D: RETIREMENT ELECTION**

Please provide the information below, which will allow TRS to determine your retirement plan.

Please choose your effective retirement date:   /   /      
M M D D Y Y Y Y

(Your retirement date must be at least one day later than the date that TRS receives this application, and it cannot be earlier than your 55<sup>th</sup> birthday.)

Please indicate if you believe you are eligible to receive an unreduced retirement allowance (full benefits) or a reduced retirement allowance. (Refer to page 2 of the Instructions for more information.)

- Unreduced:** *I believe I qualify for an **unreduced** retirement allowance. (If TRS determines that you do not qualify for an unreduced retirement allowance, we will contact you before processing your retirement.)*
- Reduced:** *I am retiring directly from active service or a leave of absence and I believe I qualify for a **reduced** retirement allowance. I want to file for retirement at this time and, pending TRS' review of my service credit, I will receive a reduced retirement allowance. (If TRS determines that you do not qualify for a retirement allowance, we will contact you.)*

**PART E: DESIGNATION OF BENEFICIARIES FOR FRACTIONAL PAYMENT OF RETIREMENT ALLOWANCE AND DEATH BENEFIT #2**

You must designate a beneficiary to receive the fractional portion of your retirement allowance for the month in which you die. If you need to designate additional beneficiaries, please file a "Retired/Retiring Member's Additional QPP Beneficiary Form" (code EN22) with this application.

**DESIGNATION OF BENEFICIARY FOR FRACTIONAL PAYMENT**

Beneficiary Name:	Percent (if applicable) ____%	<i>Check One:</i>	Date of Birth: <small>(mm/dd/yyyy)</small>
Street:		Male <input type="checkbox"/>	Relationship:
City, State, Zip:		Female <input type="checkbox"/>	Beneficiary Soc. Sec. No.:
Beneficiary Name:	Percent (if applicable) ____%	<i>Check One:</i>	Date of Birth: <small>(mm/dd/yyyy)</small>
Street:		Male <input type="checkbox"/>	Relationship:
City, State, Zip:		Female <input type="checkbox"/>	Beneficiary Soc. Sec. No.:
Beneficiary Name:	Percent (if applicable) ____%	<i>Check One:</i>	Date of Birth: <small>(mm/dd/yyyy)</small>
Street:		Male <input type="checkbox"/>	Relationship:
City, State, Zip:		Female <input type="checkbox"/>	Beneficiary Soc. Sec. No.:

**PART E (Continued)**

**DESIGNATION OF BENEFICIARY FOR DEATH BENEFIT #2**

You must designate a beneficiary for Death Benefit #2. If you need to designate additional beneficiaries, please file a "Retired/Retiring Member's Additional QPP Beneficiary Form" (code EN22) with this application.

Beneficiary Name:	Percent (if applicable) ____%	<i>Check One:</i>	Date of Birth: <small>(mm/dd/yyyy)</small>
Street:		Male <input type="checkbox"/>	Relationship:
City, State, Zip:		Female <input type="checkbox"/>	Beneficiary Soc. Sec. No.:
Beneficiary Name:	Percent (if applicable) ____%	<i>Check One:</i>	Date of Birth: <small>(mm/dd/yyyy)</small>
Street:		Male <input type="checkbox"/>	Relationship:
City, State, Zip:		Female <input type="checkbox"/>	Beneficiary Soc. Sec. No.:
Beneficiary Name:	Percent (if applicable) ____%	<i>Check One:</i>	Date of Birth: <small>(mm/dd/yyyy)</small>
Street:		Male <input type="checkbox"/>	Relationship:
City, State, Zip:		Female <input type="checkbox"/>	Beneficiary Soc. Sec. No.:

**PART F: PAYMENT OPTION ELECTION AND BENEFICIARY DESIGNATIONS**

Please elect **ONLY ONE** of the payment options listed in Part F. Choose and complete any additional elections under your payment option. If you elect an option that provides a death benefit, you **must** designate a beneficiary. If you have already established a trust, you may designate your trustee as your beneficiary for lump-sum payments only.

If you need to designate additional beneficiaries, please file a "Retired/Retiring Member's Additional QPP Beneficiary Form" (code EN22) with this application.

**MAXIMUM PAYMENT OPTION**

\_\_\_\_  **Maximum Payment Option**

Highest monthly retirement allowance with no further benefits after your death.

**THEN** 

Go to **Part G** to sign and date your application in the presence of a notary.

**PART F (Continued)**

**GUARANTEED NUMBER OF PAYMENTS OPTIONS**

\_\_\_\_\_  **Option 3 (5-year certain)**

Payment to Beneficiaries

Receives payments only if 60 payments have not been made before your death.

\_\_\_\_\_ **OR** \_\_\_\_\_

\_\_\_\_\_  **Option 4 (10-year certain)**

Receives payments only if 120 payments have not been made before your death.



Designate your primary and contingent beneficiaries below; then go to **Part G** to sign and date your application in the presence of a notary.

**DESIGNATION OF PRIMARY AND CONTINGENT BENEFICIARIES**

Beneficiary Name:	Primary <input type="checkbox"/> Percent (if applicable) _____%	Check One:	Date of Birth:
Street:		Male <input type="checkbox"/>	(mm/dd/yyyy)
City, State, Zip:		Female <input type="checkbox"/>	Relationship:
		Beneficiary Soc. Sec. No.:	
Beneficiary Name:	Check One: Primary <input type="checkbox"/> Contingent <input type="checkbox"/> Percent (if applicable) _____%	Check One:	Date of Birth:
Street:		Male <input type="checkbox"/>	(mm/dd/yyyy)
City, State, Zip:		Female <input type="checkbox"/>	Relationship:
		Beneficiary Soc. Sec. No.:	
Beneficiary Name:	Check One: Primary <input type="checkbox"/> Contingent <input type="checkbox"/> Percent (if applicable) _____%	Check One:	Date of Birth:
Street:		Male <input type="checkbox"/>	(mm/dd/yyyy)
City, State, Zip:		Female <input type="checkbox"/>	Relationship:
		Beneficiary Soc. Sec. No.:	
Beneficiary Name:	Check One: Primary <input type="checkbox"/> Contingent <input type="checkbox"/> Percent (if applicable) _____%	Check One:	Date of Birth:
Street:		Male <input type="checkbox"/>	(mm/dd/yyyy)
City, State, Zip:		Female <input type="checkbox"/>	Relationship:
		Beneficiary Soc. Sec. No.:	
Beneficiary Name:	Check One: Primary <input type="checkbox"/> Contingent <input type="checkbox"/> Percent (if applicable) _____%	Check One:	Date of Birth:
Street:		Male <input type="checkbox"/>	(mm/dd/yyyy)
City, State, Zip:		Female <input type="checkbox"/>	Relationship:
		Beneficiary Soc. Sec. No.:	



**PART F (Continued)**

**CONTINUING PAYMENT OPTIONS**

Option 1

Payment to Beneficiary

Lifetime payments equal to 100% of your reduced monthly retirement allowance.

OR

Option 2

Lifetime payments equal to your choice of 75%, 50%, or 25% of your reduced monthly retirement allowance.

Choose one of the following:

75%

50%

25%

OR

Option 5-1 ("Pop-up" option)\*

Lifetime payments equal to 100% of your reduced monthly retirement payments.

OR

Option 5-2 ("Pop-up" option)\*

Lifetime payments equal to 50% of your reduced monthly retirement payments.

*\*If beneficiary predeceases you, your payments increase to the maximum.*

**THEN** 

Designate a beneficiary below; then go to **Part G** to sign and date your application in the presence of a notary.

**DESIGNATION OF BENEFICIARY**

Beneficiary Name:	Check One: Male <input type="checkbox"/> Female <input type="checkbox"/>	Date of Birth: <small>(mm/dd/yyyy)</small>
Street:		Relationship:
City, State, Zip:	Beneficiary Soc. Sec. No.:	





## INSTRUCTIONS

PLEASE READ CAREFULLY

Members who are represented by the United Federation of Teachers (UFT) must sign the attached acknowledgement letter from the Department of Education (DOE) and file it with their retirement application. Members who are not represented by the UFT should disregard this information and should not file the attached letter.

The Department of Education (DOE) has directed TRS to provide UFT members the attached letter. The letter explains how TRS will calculate your retirement allowance to reflect provisions of the 2014 UFT collective bargaining agreement.

### How to Complete Your Acknowledgement Letter

Please carefully read the acknowledgement letter (code T01-DOE) and sign and date it in the spaces provided. In the space labeled "Pension No. /Last Four Digits of Social," write your TRS Membership Number instead. Then, include the signed letter with the retirement application that you file with TRS.

### How TRS Will Calculate Your Retirement Allowance

TRS will base your retirement calculation on the best Final Average Salary (FAS) period that results after factoring in the two 4% pay increases from 2009 and 2010 that are due you (but not fully paid to you by the DOE), as well as the two 1% pay increases that the DOE has already paid to you under your collective bargaining agreement.

During the summer of 2016, the DOE is expected to provide TRS with updated salary information related to the two 4% pay increases. If TRS has not yet received your updated salary information from the DOE when we begin calculating your retirement allowance, we will initially finalize your retirement allowance based on available information, and then revise your retirement allowance to reflect the full pay increases due under your collective bargaining agreement.

If you have additional pensionable earnings such as per session and class coverage, please note that the DOE is expected to send that salary information to TRS after sending the information related to the two 4% pay increases. TRS will then determine whether you are eligible for a retirement allowance revision based on the additional pensionable earnings.

### Additional Information

TRS will send you a Benefits Letter about a week before you receive your first retirement allowance payment. The Benefits Letter will detail your retirement allowance calculation, including the Final Average Salary used. If you have questions *after* receiving your Benefits Letter, you may call TRS at 1 (888) 8-NYC-TRS, or the UFT Retiree Pension Department at (212) 598-9536.

Please note that TRS is administering your retirement allowance revision in accordance with the agreements between the UFT and the DOE, but keep in mind that TRS and our Member Services Representatives are not experts about the specific terms of the agreements.



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Carmen Farina  
Chancellor

Dear Applicant for Retirement,

In the Spring of 2014, the United Federation of Teachers (“UFT”) and the Board of Education of the City School District of the City of New York (known as the “Department of Education” or “DOE”) negotiated a new collective bargaining agreement (the “Agreement”) covering November 1, 2009 through October 31, 2018.

As part of Section 3(B) of the Agreement, the UFT and DOE agreed that two 4% increases from 2009 and 2010 that were part of the pattern for the 2009-2011 round of bargaining would be phased in to employees’ paychecks as 2% on May 1, 2015, another 2% on May 1, 2016, another 2% on May 1, 2017 and, finally, another 2% on May 1, 2018.

At the same time, Section 3(E) of the Agreement provides for a series of lump sum payments which are paid on October 1, 2015, October 1, 2017, October 1, 2018, October 1, 2019 and October 1, 2020 (or for those on approved leave, upon return). Lump sum payments are also made on those dates to those individuals who retired after June 30, 2014.

The wage rate increases and lump sum payments occur at different points in time, but they both represent, in different forms, the same increases from the 2009-2011 round of bargaining. To make sure your pension does not include less or more than it would if you received a 4% increase on November 1, 2009 and a 4% increase on November 1, 2010, the UFT and DOE agreed that employee pensions would be calculated using the phased in wage rate increases.

In order to ensure that all UFT-represented employees are equally made whole and receive neither less nor more than the full value of the 2009-2011 pattern increases in their pensions, this letter has been added to your application for retirement to ensure that you understand that your pension will be calculated by applying a 4% increase in 2009 and a 4% increase in 2010 when calculating your final average salary.

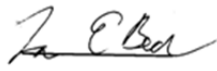
Because your pension will be calculated in this way, you understand that the lump sum payments will not be separately pensionable.

You also agree that you will not challenge the exclusion of your lump sum payments from your final average salary calculation since you have been credited for this amount in your final average salary. Such challenge will result in your becoming legally obligated to return all the lump sum payments you received to the DOE. If you bring such a challenge and do not return the lump sum payments, the DOE will have a right to take legal action against you to secure the return of the payments and, if successful, will have a right to recover legal fees associated with that legal action.

Notwithstanding this acknowledgement, it is understood that you do reserve your right to otherwise challenge the correctness of your pension calculation without giving up the lump sum payments, including, but not limited to, challenging any potential incorrect application of the increases in Section 3(B) of the collective bargaining agreement to 2009 and 2010.

Date: \_\_\_\_\_

\_\_\_\_\_  
UFT-Represented Employee/Retiree

  
\_\_\_\_\_  
Lawrence E. Becker  
Human Resources  
New York City  
Department of Education

\_\_\_\_\_  
Pension No. / Last four digits of Social

(T01-DOE)