

IMPORTANT CHANGES TO THIS ENROLLMENT APPLICATION FOR DEPARTMENT OF EDUCATION AND CHARTER SCHOOL EMPLOYEES

A pension reform bill enacted on December 10, 2009, Chapter 504 of the Laws of 2009, affects certain individuals who become members of TRS after the enactment date. The accompanying enrollment application does not reflect the new provisions, so please read this notice before completing the application to learn if your membership in TRS would be affected by Chapter 504.

CONTRIBUTIONS

Chapter 504 introduces new requirements for contributions to the Qualified Pension Plan (QPP). These requirements apply to **employees of the Department of Education or a participating Charter School, whose TRS membership began on or after December 11, 2009:**

- You will be enrolled in the Age 55 Retirement Program as amended by Chapter 504.
- You are required to contribute 4.85% of your gross compensation to the QPP until you have attained 27 years of Total Service Credit.
- Your QPP contributions would then be reduced to 1.85% and would continue for the remainder of your service.

VESTING & RETIREMENT ELIGIBILITY

Chapter 504 introduces new vesting requirements for **individuals represented by the United Federation of Teachers, whose TRS membership began on or after December 11, 2009:**

- You will become vested after ten years of Total Service Credit. (This means your pension rights will be secured even if you leave service.)
- You must have at least ten years of Total Service Credit to be eligible to receive a retirement allowance.

For more information about Chapter 504, please visit our website.



Teachers' Retirement System of the City of New York
55 Water Street, New York, NY 10041
www.trs.nyc.ny.us • 1 (888) 8-NYC-TRS

December 2009



INSTRUCTIONS
PLEASE READ CAREFULLY

BENEFITS OF TRS MEMBERSHIP

This application will enable you to enroll as a member of the Teachers' Retirement System of the City of New York (TRS). TRS membership provides a wide range of benefits, including the following:

- A monthly retirement allowance through our Qualified Pension Plan (QPP) upon meeting certain age and service requirements;
- The opportunity to set aside additional funds for retirement on a pre-tax basis and invest them in a combination of investment plans through participation in our Tax-Deferred Annuity (TDA) Program;
- Low-interest loans from your QPP and/or TDA account(s) after just one year of TRS membership service or TDA participation, respectively;
- Death benefit coverage after just one year of membership service; and
- Disability coverage upon meeting certain requirements.

ELIGIBILITY FOR TRS MEMBERSHIP

TRS membership is mandatory for you if one of the following is true:

- You are appointed as a teacher or pedagogue in a public school maintained by the Department of Education of the City of New York (DOE);
- You are working at a participating Charter School that has elected TRS coverage for its employees; or
- You are appointed as a full-time instructional staff employee by the City University of New York (CUNY)*, and you are not a member of the Optional Retirement Program or you do not join the Optional Retirement Program within 30 days of your appointment.

TRS membership is optional for you if one of the following is true:

- You are appointed as an adjunct CUNY instructor*; or
- You are a paraprofessional employed by the DOE in one of the following titles: Auxiliary Teacher, Bilingual Professional Assistant, Educational Assistant, Educational Associate, Family Assistant (A & B), Family Associate, Family Worker, Health Aide, Parent Program Assistant, or Teacher Aide.

If you are a retired member of certain other New York City public retirement systems, you would not be eligible for TRS membership (see page 5 for details).

*Note: If you are employed by the CUNY Research Foundation, you would not be eligible for TRS membership.

CONTRIBUTIONS TO THE QPP

You are required to contribute to the QPP as indicated below:

If you are an employee of the DOE or a participating Charter School and your TRS membership began after February 27, 2008: You are required to contribute 4.85% of your gross compensation to the QPP until you have attained 10 years of membership or credited service. Your QPP contributions would then be reduced to 1.85% and would continue until you have attained 27 years of Total Service Credit. Your 4.85% contributions will be indicated by two separate deductions (3% base and 1.85% additional contributions) on your pay stub.

If you are an employee of the DOE or a participating Charter School and your TRS membership began on or before February 27, 2008: You are required to contribute 3% of your gross compensation to the QPP until you have attained 10 years of membership or credited service. (If you opted into the Age 55 Retirement Program, additional 1.85% contributions would be required until you have attained 25 years of Total Service Credit.)

If you are an employee of CUNY: You are required to contribute 3% of your gross compensation to the QPP until you have attained 10 years of membership or credited service.

TRS MEMBERSHIP DATE

- If you are an employee of the DOE or a participating Charter School and your TRS membership is mandatory (*i.e.*, you are in an appointed teaching position), your membership would be effective as of the date of your appointment.
- If you are an employee of the DOE or a participating Charter School and your TRS membership is optional (*i.e.*, you are a paraprofessional), your membership would be effective as of the date TRS receives your enrollment application.
- If you are an employee of CUNY, your TRS membership would be effective as of the date of appointment indicated in the documentation provided by your employer.

PAYROLL DEDUCTIONS

If your TRS membership is mandatory, payroll deductions representing your required QPP contributions would begin automatically; however, you must still submit a completed enrollment application (see below and page 3 for details). If your TRS membership is optional, payroll deductions representing your required QPP contributions would generally begin 60-90 days after TRS receives your enrollment application.

ENROLLING IN TRS

At the same time that you file this application, **you must also file** the following with TRS:

- "Designation of QPP Beneficiary Form" (code EN6), naming the recipient(s) of any death benefits that may be payable;
- Proof of your date of birth. (Note: Any date-of-birth documentation in a language other than English must be accompanied by a translation.)

The following items are considered acceptable date-of-birth documentation. Only ONE of the following is necessary; a photocopy is acceptable:

- Birth certificate;
- Passport; or
- Naturalization document.

If none of the above is available, then TWO of the following items are required; photocopies are acceptable:

- Affidavit of older relative;
- Baptismal certificate;
- Certificate of military record;
- Driver's license;
- Government-issued identification; or
- Life insurance policy.

Filing an enrollment application, beneficiary form, and the necessary date-of-birth documentation are essential steps for all members, including those individuals whose TRS memberships begin automatically. The information you provide will accomplish the following:

- Enable you to select a beneficiary for your death benefit coverage as an in-service member;
- Help TRS determine your eligibility for certain plan benefits;
- Help TRS provide you with accurate account statements;
- Help TRS provide you with benefit estimates when you become eligible for retirement; and
- Help New York City determine the necessary funds to set aside for your retirement allowance.

Please note that, if your TRS membership is optional, TRS must have documentation verifying your employment. If you have such documentation, please submit it with this application. (Appropriate documentation includes a Human Resources System Finalized Personnel Transaction Form, a Certificate of Salary Status and Employee Profile, or a notice of appointment on official letterhead from your District Office or college.) If you do not, TRS would contact your employer to obtain it. Your enrollment cannot be considered final without this verification; however, your membership rights would be secured as of the date TRS receives your enrollment application.

INFORMATION FOR IN-SERVICE MEMBERS OF OTHER NEW YORK CITY OR NEW YORK STATE RETIREMENT SYSTEMS

If you are an in-service member and you want to transfer an eligible membership from another New York City or New York State retirement system to TRS, you must file this application and notify your previous retirement system. Your previous retirement system is responsible for transferring your service credit and member accumulations to TRS. You may transfer your membership from the following eligible retirement systems: the New York City Board of Education Retirement System

(BERS), the New York City Employees' Retirement System (NYCERS), the New York State Teachers' Retirement System (NYSTRS), and the New York State and Local Employees' Retirement System.

Initially, you would be enrolled in TRS as a Tier IV member, even if you were a Tier I, II, or III member in your previous retirement system. TRS would make any necessary adjustments to your tier status after your transfer is completed.

INFORMATION FOR RETIRED MEMBERS OF OTHER NEW YORK CITY OR NEW YORK STATE RETIREMENT SYSTEMS

Retired Tiers I/II Members of NYCERS or BERS:

If you are a Tier I or II retiree from either NYCERS or BERS, **you may transfer your membership to TRS** with the following restrictions:

If you have not yet received a retirement allowance payment(s) from your previous system or you are on deferred payability, your retirement application from your prior system would be considered withdrawn. You would have no minimum service requirement following the transfer before becoming eligible for a (potentially higher) TRS retirement benefit.

If you have already received a retirement allowance payment(s) from your previous system, you would also be eligible to transfer your membership to TRS. However, you must first suspend your retirement allowance from your previous system. In addition, you must repay your prior system any retirement allowance payment(s) that you have received. Your transfer would be permitted after the repayment is verified by TRS.

In all cases, the tier membership you held in your previous retirement system would also transfer as part of the process. However, you would be considered a Tier IV TRS member until the transfer process is completed, even if you were a Tier I or II member in your previous retirement system. TRS would make any necessary adjustments to your tier status after your transfer is completed.

Retired Members (All Tiers) of NYSTRS, the New York State and Local Employees' Retirement System, or the New York State and Local Police and Fire Retirement System:

If you are a retired member of NYSTRS, the New York State and Local Employees' Retirement System, or the New York State and Local Police and Fire Retirement System, **you must suspend your retirement allowance from your previous system** and provide documentation to TRS with this enrollment application confirming the suspension before you can be granted TRS membership. (Please note that **you may not transfer your membership to TRS**; instead, you would maintain the two memberships separately.) If you later choose to reinstate your retirement allowance with your previous system, you must notify TRS immediately. In such a case, you would be unable to receive any additional service credit from TRS, and your membership rights may be affected.

If you retire from your new position after you have attained vested rights with TRS, you may be eligible to receive a retirement allowance from both your previous retirement system and TRS, depending on your tier status.

Retired Tiers III/IV Members of NYCERS or BERS and Retired Members (All Tiers) of the New York City Fire Department Pension Fund or the New York City Police Pension Fund:

If you are a retired member of one of the retirement systems named above, **you would not be eligible for TRS membership.** Therefore, you are not required to contribute to the QPP. If member contributions are being deducted from your paycheck, we recommend that you contact our Member Services Center by calling 1 (888) 8-NYC-TRS. You may retain your current retirement allowance and work in public employment in New York State or any of its political subdivisions (*e.g.*, New York City) according to the provisions of Section 212 of the Retirement and Social Security Law (RSSL) of New York State. For further information, please refer to the *Earnings After Retirement* brochure (code 9.3), which you may obtain by visiting our website at www.trs.nyc.ny.us or by calling the above phone number and selecting Option 3 on the TRS Service Line's main menu.

ADDITIONAL NOTES

You must complete Parts A, B, and the applicable items in Part C and/or D of this application. Please make a copy of this completed application for your records.

It is important to keep beneficiary information updated at all times. As a TRS member, you may view your QPP beneficiary information through the "My TRS Account" section of our website. However, if you want to change your designations or update the address information for your beneficiary(ies), you must file a new hardcopy "Designation of QPP Beneficiary Form" (code EN6). Please keep TRS informed of your own address changes by accessing the "My TRS Account" section of our website; by filing a hardcopy "Member's Change of Address Form" (code DM13); or by noting the change on any other TRS form you are filing. You may obtain forms by visiting our website or by calling 1 (888) 8-NYC-TRS and selecting Option 3 on the TRS Service Line's main menu.

Additionally, we recommend that you contact TRS if you plan to separate from service or take a leave of absence to determine how it may affect your membership rights and benefits.

If you have any questions about TRS membership, please contact our Member Services Center at the above phone number.



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TIERS III/IV ENROLLMENT APPLICATION
 FOR MEMBERS JOINING TRS ON OR AFTER JULY 27, 1976



TEACHERS' RETIREMENT SYSTEM
 OF THE CITY OF NEW YORK (TRS)
 55 Water Street, New York, NY 10041

Please read the instructions before completing this form.

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

PART A: All information must be provided.

First Name	MI	Last Name	Social Security Number
<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"/>
Permanent Home Address	Apt. No.	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"/>	
City	State	Zip Code	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"/> <input type="text"/> <input type="text"/>
Date of Birth (M/D/Y)*	Gender		
<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="checkbox"/> Male <input type="checkbox"/> Female		

* You must submit date-of-birth documentation with this application; see pages 2-3 of the instructions for acceptable documentation.

Please keep your personal information with TRS up to date. To register any changes to your permanent address (and/or phone number), please access the "My TRS Account" section of our website at www.trs.nyc.ny.us or file a "Member's Change of Address Form" (code DM13).

PART B: Please complete the following information about your employment.

Employer: <input type="checkbox"/> Department of Education	<input type="checkbox"/> Charter School	<input type="checkbox"/> City University of New York
School Name	Department of Education File Number (if applicable)	
<input type="text"/>	<input type="text"/>	
School Address	Payroll Title	
<input type="text"/>	<input type="text"/>	
City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Appointment Date (M/D/Y)	Annual Salary (Rounded to the nearest dollar)	
<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"/>	

Have you previously been a member of TRS? If "Yes," write your previous TRS membership number below:



PART C: If you are now a member or have been a member of any other New York City or New York State public retirement system, or of the Optional Retirement Program, please complete this section.

[Note: If you have never been a member of any other New York City or New York State public retirement system, or of the Optional Retirement Program, please do not complete Part C. Please instead complete Part D on the following page.]

Name of your current retirement system:

Membership number in your current retirement system:

Name of your former retirement system:

Membership number in your former retirement system:

Membership dates in your former retirement system (M/D/Y):

From: // To: //

Did you retire from your former retirement system? Yes No

If “No,” do not complete the remainder of Part C. Please proceed to Part D.

If “Yes,” please complete the remainder of Part C.

What was your effective retirement date? (M/D/Y): //

Have you suspended your retirement allowance? Yes No

If “No,” you cannot enroll in TRS at this time. Please see page 4 of the instructions for details.

If “Yes,” on what date was your retirement allowance suspended? (M/D/Y): //

I have read the instructions for filing the “Tiers III/IV Enrollment Application” and I acknowledge my rights as they relate to my previous membership and to my tier status.

As a retired member of the _____ Retirement System, I have suspended my retirement allowance so that I may enroll in TRS.

If I am a Tier I or II member of NYCERS or BERS, I understand that I am eligible to transfer my membership to TRS; however, I must first suspend my retirement allowance from my previous system. I must also repay my prior system any retirement allowance payment(s) that I have received. I also understand that TRS will verify the repayment before my transfer is permitted.

I further understand that I must provide TRS with documentation with this enrollment application verifying the retirement allowance suspension from my previous retirement system. I am aware that TRS will verify my previous membership information. Additionally, I understand that I must immediately notify TRS if my retirement allowance from my previous retirement system is reinstated, and that upon reinstating my allowance from my previous system, I would be unable to receive any additional service credit from TRS, and my membership rights may be affected.



PART C (cont.):

I have enclosed a "Designation of QPP Beneficiary Form" (code EN6) and documentation of my date of birth in accordance with the instructions for this application. I hereby certify that the information I have provided above is accurate to the best of my knowledge.

APPLICANT'S SIGNATURE _____ DATE (M/D/Y) _____

PART D: If you are not a retiree of an eligible retirement system, please read the following statement, and sign and date this application below.

[Note: If you are a retiree of an eligible retirement system, please instead complete Part C above.]

I have read the instructions for filing the "Tiers III/IV Enrollment Application." I am not a retiree of an eligible retirement system, and, to the best of my knowledge, I understand that I am eligible to enroll in TRS. I have enclosed a "Designation of QPP Beneficiary Form" (code EN6) and documentation of my date of birth in accordance with these instructions. I hereby certify that the information I have provided above is accurate to the best of my knowledge.

APPLICANT'S SIGNATURE _____ DATE (M/D/Y) _____

