

**INSTRUCTIONS**

PLEASE READ CAREFULLY

This application will enable you to enroll as a member of TRs. If you are a paraprofessional who has not previously held membership in a New York City or New York State public retirement system, you may instead file a "TRs Enrollment Application for Paraprofessionals" (code EN56).

Before completing this application, please read the attached *Enrolling in TRs* brochure for more details about joining TRs, including membership eligibility, membership date, pension contributions, required documentation, and membership in other retirement systems.

ELIGIBILITY FOR TRs MEMBERSHIP

TRs membership is mandatory for you if:

- You are appointed as a teacher or pedagogue in a public school maintained by the New York City Department of Education (DOE); or
- You are employed in a pedagogical position or title in a New York City 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 (ORP), or you do not join the ORP within 30 days of your appointment date.

TRs membership is optional for you if:

- You are appointed as a CUNY adjunct; or
- You are a paraprofessional employed by the DOE or a participating Charter School 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.

Note: You would not be eligible for TRs membership if you are solely employed by the CUNY Research Foundation.

CONTRIBUTIONS TO THE QUALIFIED PENSION PLAN

All members of TRs participate in the Qualified Pension Plan (QPP), a retirement plan that provides the security of a guaranteed, defined-benefit pension. You are required to contribute a percentage of your wages to the QPP.

ADDITIONAL DOCUMENTATION

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

- "Designation of QPP Beneficiary Form" (code EN6)—or online equivalent—naming the recipient(s) of any death benefits that may be payable; and
- Proof of your date of birth.

For all employees of CUNY or a participating Charter School, TRs requires additional documentation of your employment.

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

Please make a copy of this completed application for your records.



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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"/> <input type="text"><input type="text"/></input>	
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"/> <input type="text"><input type="text"/></input>
Date of Birth (M/D/Y)			Email Address
<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"/>
Gender			TRS Membership Number (if available)
<input type="checkbox"/> Male <input type="checkbox"/> Female			<input type="text"/>

Please keep your personal information with TRS up to date. We will update our records based on the information you provide above, so do not enter a temporary address; instead, TRS suggests that you consult the U.S. Postal Service about having your mail forwarded on a temporary basis. To register any changes to your permanent address (and/or phone number), please access our website or file a "Member's Change of Address Form" (code DM13) with TRS.

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:		
<input type="text"/>		



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; instead complete Part D below.

Name of your current retirement system (not TRS):

Membership number in the current retirement system (not TRS):

Name of any other previous retirement system:

Membership number in the previous 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.

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

I certify that I have read the Enrolling in TRS brochure, including the information about membership in other retirement systems. I acknowledge my rights as they relate to my previous membership and to my tier status. I understand the conditions of enrolling in TRS, and that TRS must verify my membership eligibility.

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

I hereby elect to join TRS and make the required pension contributions toward a potential retirement allowance in the future. I understand that I will be enrolled in TRS under the provisions of the tier in effect as of my TRS membership date. I am filing a “Designation of QPP Beneficiary Form” (code EN6), or online equivalent, and documentation of my date of birth in accordance with the instructions in the Enrolling in TRS brochure. 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 below.

I certify that I am not a retiree of an eligible retirement system and that, to the best of my knowledge, I am eligible to enroll in TRS; however, I understand that TRS must verify my membership eligibility. I have read the Enrolling in TRS brochure, including the information about membership in other retirement systems. I hereby elect to join TRS and make the required pension contributions toward a potential retirement allowance in the future. I understand that I will be enrolled in TRS under the provisions of the tier in effect as of my TRS membership date. I am filing a “Designation of QPP Beneficiary Form” (code EN6), or online equivalent, and documentation of my date of birth in accordance with the instructions in the Enrolling in TRS brochure. 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) _____

Enrolling in TRS



The Teachers' Retirement System of the City of New York (TRS) is one of the largest pension systems in the United States, serving more than 183,000 in-service members, retirees, and beneficiaries. You may be eligible to enroll as a member of TRS if you are employed by the New York City Department of Education (DOE), the City University of New York (CUNY), or a participating New York City Charter School.

BENEFITS OF TRS MEMBERSHIP

Enrolling as a member of TRS 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 by participating 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;
- Disability coverage upon meeting certain requirements; and
- Death benefit coverage after just one year of membership service.

ELIGIBILITY FOR TRS MEMBERSHIP

TRS membership is mandatory for you if:

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

TRS membership is optional for you if:

- You are appointed as a CUNY adjunct; or
- You are a paraprofessional employed by the DOE or a participating Charter School in one of the following titles:

Auxiliary Teacher	Family Associate
Bilingual Professional Assistant	Family Worker
Educational Assistant	Health Aide
Educational Associate	Parent Program Assistant
Family Assistant (A & B)	Teacher Aide

Note: CUNY employees should consult their Benefits Representative or the *TRS Membership for CUNY Employees* publication for information about specific titles eligible for TRS membership.

THE ENROLLMENT PROCESS

You may enroll in TRS by filing one of the following enrollment applications:

- "TRS Enrollment Application" (code EN10), which can generally be used for all new members; or
- "TRS Enrollment Application for Paraprofessionals" (code EN56), if you are a paraprofessional who has **not** previously held membership in a New York State or New York City public retirement system.

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

- “Designation of QPP Beneficiary Form” (code EN6) —or online equivalent—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
- Naturalization document

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

- Baptismal certificate
- Certificate of military record
- Driver’s license
- Government-issued identification
- Life insurance policy

Additional Documentation

If you are an employee of CUNY or a participating Charter School, TRS requires documentation verifying your employment, which may be submitted with your enrollment application. Acceptable documentation includes:

- A Certificate of Salary Status and Employee Profile; or
- A letter of appointment on official letterhead from your Charter School or CUNY college; or
- Documentation from your school’s Human Resources department.

If you do not provide the appropriate documentation, 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.

TRS TIERS AND MEMBERSHIP DATE

Currently, all TRS members belong to one of five tiers, generally depending on the date they last became TRS members; benefits vary by tier. If you became a member of TRS after March 31, 2012, you would generally

belong to Tier VI. If you became a member of TRS after August 31, 1983, but before April 1, 2012, you would generally belong to Tier IV.

CONTRIBUTIONS TO THE QUALIFIED PENSION PLAN

TRS members make pension contributions representing a percentage of their wages. The below tables provide the contribution rates for Tier VI and Tier IV members.

TIER VI

<ul style="list-style-type: none"> • 3% of your wages until April 1, 2013
<p>Then, your contribution rate for the remainder of your service depends on your wages:</p> <ul style="list-style-type: none"> • \$45,000 or less: 3% • More than \$45,000 to \$55,000: 3.5% • More than \$55,000 to \$75,000: 4.5% • More than \$75,000 to \$100,000: 5.75% • More than \$100,000: 6%

TIER IV

Employer	Membership Date	Contributions to the QPP
DOE or participating Charter School	After 12/10/2009 and before 4/1/2012	4.85% until you have attained 27 years of service credit; then, 1.85% for the remainder of service.
DOE or participating Charter School	After 2/27/2008, and before 12/11/2009	4.85% until you have attained 10 years of service credit; then, 1.85% until you have attained 27 years of service credit.
DOE or participating Charter School	Before 2/28/2008	3% until you have attained 10 years of membership or credited service.*
CUNY	Before 4/1/2012	3% until you have attained 10 years of membership or credited service.

* If you opted into the Age 55 Retirement Program (“55/25” provisions), an additional contribution of 1.85% would generally be required until you have attained 25 years of service credit.

Payroll Deductions

If your TRS membership is mandatory, payroll deductions representing your required QPP contributions would begin automatically. 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 and required documentation from your employer.

Pension contributions are due beginning on your membership date; TRS will collect these via payroll deductions. If you do not see the deductions on your pay stub, please contact TRS.

Determining Your TRS Membership Date

DOE or Charter School Employees

- If your TRS membership is mandatory (e.g., you are in an appointed teaching position), your membership would be effective as of the date of your appointment.
- If your TRS membership is optional (e.g., you are a paraprofessional), your membership would be effective as of the date TRS receives your enrollment application.

CUNY Employees

- If your TRS membership is mandatory (i.e., you are a full-time instructional staff employee), your membership would be effective as of the date of your appointment.
- If your TRS membership is optional (i.e., you are an adjunct), your membership would be effective as of the date TRS receives your enrollment application.

For more information, please see the *TRS Membership for CUNY Employees* publication.

Note: Your membership date may actually be a different date than described above if either a) you become “reinstated” to a prior membership with an eligible retirement system, or b) you are transferring a current membership in an eligible retirement system to TRS. If you are a current or former member of a public retirement system within New York State, please read the following information carefully.

Membership/Tier Reinstatement

If you are a former member of TRS or any other New York City or New York State public retirement system, you may apply for membership/tier reinstatement after establishing your new TRS membership. To effect a reinstatement, you must repay any contributions refunded to you when your previous membership(s) ceased, plus applicable interest. Your date of membership (and tier status) in TRS would be deemed to be the date of membership (and tier status) in your prior system.

Membership Transfer

In-Service Members of Other Retirement Systems

You may transfer a current membership in one of the following eligible retirement systems to TRS:

- New York City Board of Education Retirement System (BERS)
- New York City Employees’ Retirement System (NYCERS)
- New York State Teachers’ Retirement System (NYSTRS)
- New York State and Local Employees’ Retirement System (NYSLERS)

To initiate a membership transfer, you should file the “TRS Enrollment Application” (code EN10) with TRS and notify your current retirement system of your intent to transfer. That system is responsible for transferring your service credit and member accumulations to TRS.

The tier you held in your previous retirement system would normally transfer to TRS with your membership. However, you would be enrolled in the current TRS tier until the transfer process is completed. TRS would make any necessary adjustments to your tier status after your transfer is completed.

Retired Members of Other Retirement Systems

If you have retired from one of the retirement systems listed below, and you are now working in a position that entitles you to membership in TRS, you may transfer your membership to TRS under certain conditions stated below:

<p>NYCERS or BERS (Tiers I/II only)</p>	<ul style="list-style-type: none"> • If you have not yet received a retirement allowance payment from the other retirement system or you are on deferred payability, your retirement application from your prior system would be considered withdrawn. Following your membership transfer, you would have no minimum service requirement before becoming eligible for a (potentially higher) TRS retirement benefit. • If you have already received a retirement allowance payment from your other system, you must first suspend your retirement allowance from that system. In addition, you must repay your other system any retirement allowance payment(s) that you have received. Your membership transfer would be permitted after the repayment is verified by TRS. <p>The tier you held in your previous retirement system would normally transfer to TRS with your membership. However, you would be enrolled in the current TRS tier until the transfer process is completed. TRS would make any necessary adjustments to your tier status after your transfer is completed.</p>
<p>NYSTRS or NYSLERS or New York State and Local Police and Fire Retirement System (All Tiers)</p>	<ul style="list-style-type: none"> • You must suspend your retirement allowance from the other retirement system and provide documentation to TRS with your enrollment application confirming the suspension before you can be granted TRS membership. • You may not transfer your membership to TRS; instead, you would maintain the two memberships separately. <p>If you later choose to reinstate your retirement allowance with the other system, you must notify TRS immediately. In such a case, you would be unable to receive any additional service credit from TRS, and your TRS membership rights may be affected.</p> <p>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 other retirement system and TRS, depending on your tier status.</p>

Retired members of the following retirement systems may not transfer their membership to TRS:

- NYCERS (Tiers III/IV)
- BERS (Tiers III/IV)
- New York City Fire Department Pension Fund
- New York City Police Pension Fund

If TRS pension contributions are being deducted from your paycheck, please advise TRS immediately so that we may stop and refund the erroneous contributions. You may retain your current retirement allowance and work in public employment within New York State according to the provisions of Section 212 of the Retirement and Social Security Law (RSSL). For further information, please refer to the *Earnings After Retirement* brochure.

For your convenience, TRS forms and publications are available on our website.

If you require additional assistance, we encourage you to contact our Member Services Center at 1 (888) 8-NYC-TRS.

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.



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