

A Step-by-Step Guide

# Completing the **Online Retirement Application**



**Teachers' Retirement System  
of the City of New York**

55 Water Street, New York, NY 10041  
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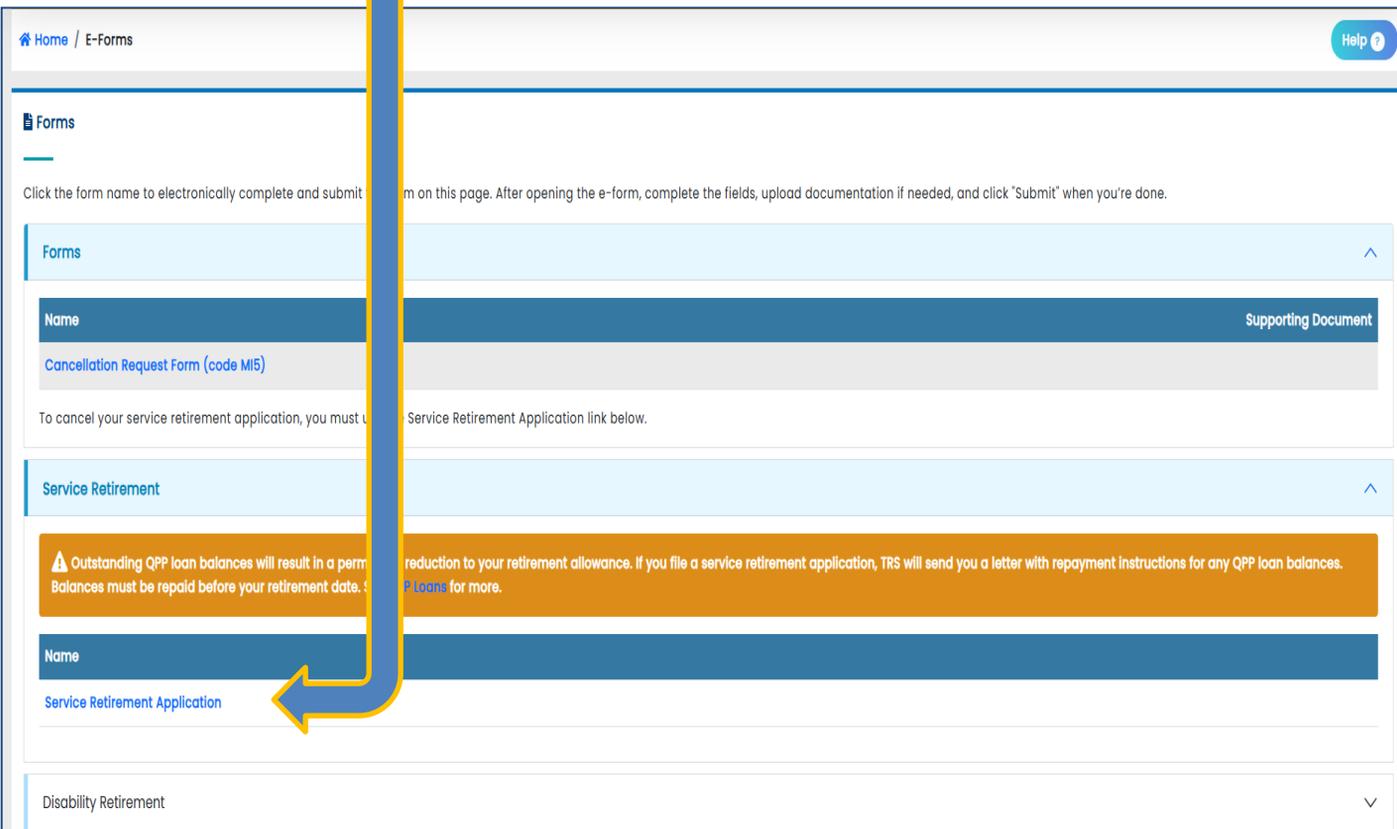
March 2025

Once you turn 55 as a TRS member, you meet the age requirement for a service retirement allowance. TRS makes an online retirement application available to you in the secure area of our website.

This guide will show you how to complete your online retirement application!

## Navigation Instructions:

1. Log in and find the Menu (top left corner)
2. Choose E-Forms from the Menu
3. Scroll to Service Retirement and click on the application displayed



The screenshot shows the TRS E-Forms website interface. At the top left, there is a breadcrumb trail: "Home / E-Forms". A "Help" button is visible in the top right corner. The main content area is titled "Forms" and contains a list of available forms. The "Service Retirement" section is expanded, showing a warning message about QPP loan balances and a list of forms. The "Service Retirement Application" link is highlighted with a blue arrow pointing to it.

Home / E-Forms Help ?

Forms

Click the form name to electronically complete and submit this form on this page. After opening the e-form, complete the fields, upload documentation if needed, and click 'Submit' when you're done.

Forms

Name	Supporting Document
<a href="#">Cancellation Request Form (code MI5)</a>	

To cancel your service retirement application, you must use the Service Retirement Application link below.

Service Retirement

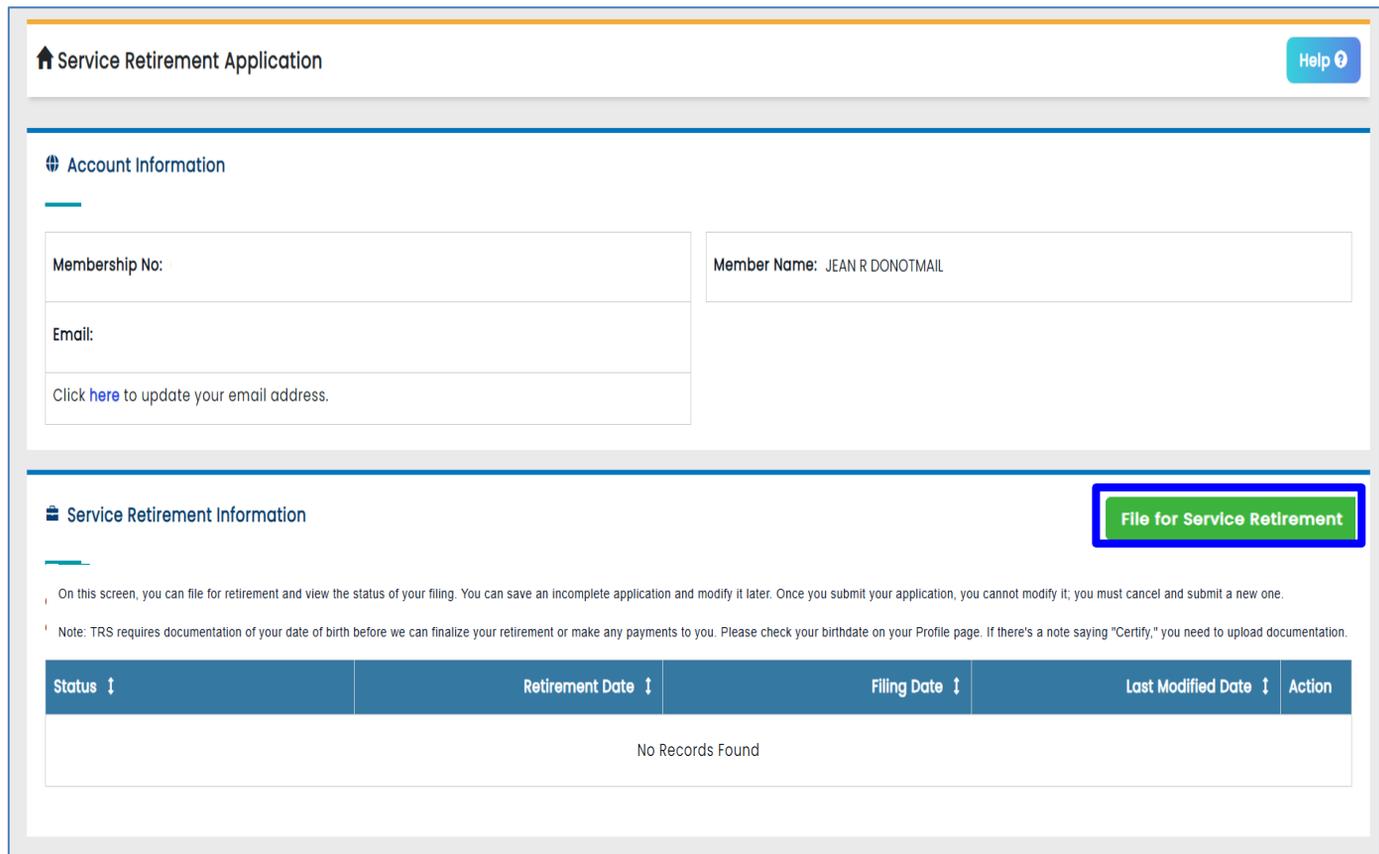
**Warning:** Outstanding QPP loan balances will result in a permanent reduction to your retirement allowance. If you file a service retirement application, TRS will send you a letter with repayment instructions for any QPP loan balances. Balances must be repaid before your retirement date. See [QPP Loans](#) for more.

Name
<a href="#">Service Retirement Application</a>

Disability Retirement

## Navigation Instructions:

4. On the Service Retirement Application home page (*below*), click the green button to start a new application



The screenshot shows the 'Service Retirement Application' home page. At the top left, there is a home icon and the text 'Service Retirement Application'. At the top right, there is a 'Help' button with a question mark icon. Below this is a section titled 'Account Information' with a globe icon. It contains two input fields: 'Membership No:' and 'Email:'. The 'Email:' field has a link 'Click here to update your email address.' To the right of these fields is a box labeled 'Member Name: JEAN R DONOTMAIL'. Below the 'Account Information' section is a section titled 'Service Retirement Information' with a folder icon. A green button labeled 'File for Service Retirement' is highlighted with a red border. Below this section, there is a paragraph of text: 'On this screen, you can file for retirement and view the status of your filing. You can save an incomplete application and modify it later. Once you submit your application, you cannot modify it; you must cancel and submit a new one.' Below the paragraph is a note: 'Note: TRS requires documentation of your date of birth before we can finalize your retirement or make any payments to you. Please check your birthdate on your Profile page. If there's a note saying "Certify," you need to upload documentation.' At the bottom, there is a table with the following columns: 'Status ↓', 'Retirement Date ↑', 'Filing Date ↑', 'Last Modified Date ↓', and 'Action'. The table body contains the text 'No Records Found'.



Retirement Election



Tax-Deferred Annuity



Beneficiaries



Payment Option



Document Upload



Confirm Choices

There are 6 steps to complete the Online Retirement Application:

1. Retirement Election
2. Tax-Deferred Annuity
3. Beneficiaries
4. Payment Option
5. Document Upload
6. Confirm Choices

**Help!** There is a Help button with full instructions at the top of every screen.

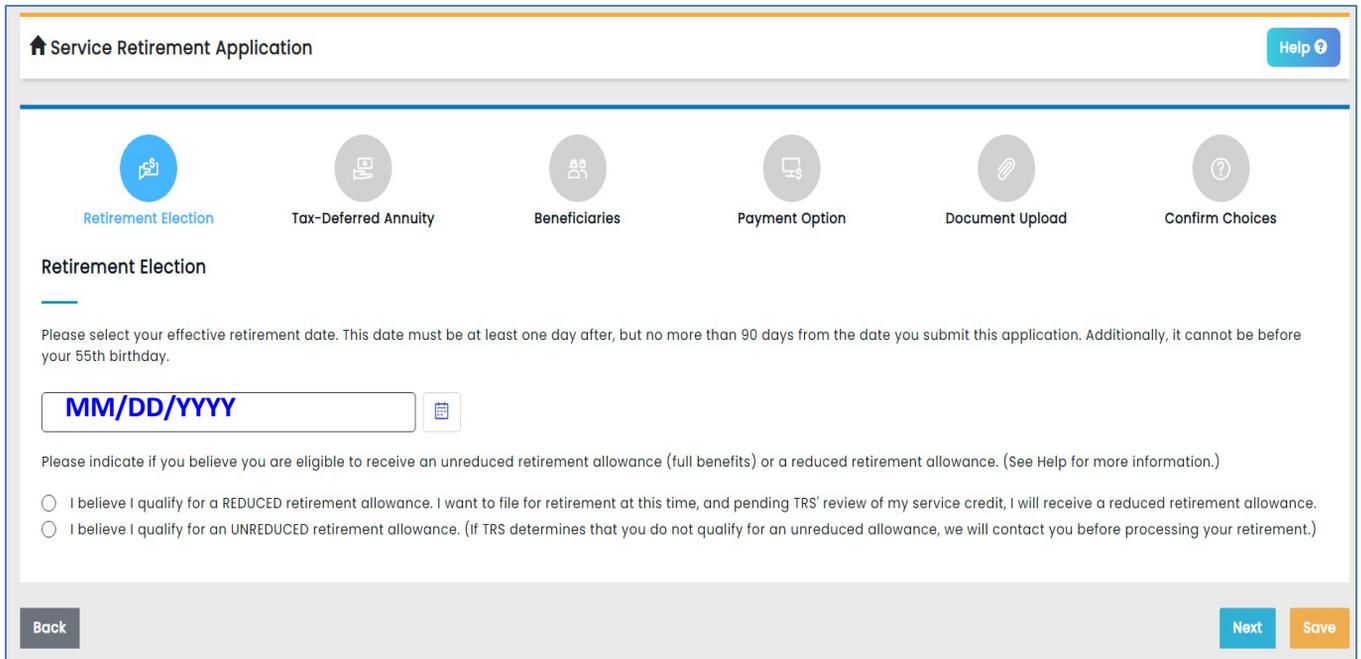
**Save!** There is a Save button at every step, so you can stop at any time and resume later.

**Submit!** When you're ready, you can submit your application and then view your elections or upload documents.

A retirement application receipt will be posted to your **Documents** folder within a day or two after filing.

## Step 1: Retirement Election

**Information You Will Need:  
Your Retirement Date**



The screenshot shows the 'Service Retirement Application' interface. At the top, there is a navigation bar with a home icon, the title 'Service Retirement Application', and a 'Help' button. Below this is a horizontal menu with six icons representing different steps: Retirement Election (highlighted in blue), Tax-Deferred Annuity, Beneficiaries, Payment Option, Document Upload, and Confirm Choices. The main content area is titled 'Retirement Election' and contains the following text: 'Please select your effective retirement date. This date must be at least one day after, but no more than 90 days from the date you submit this application. Additionally, it cannot be before your 55th birthday.' Below this text is a date input field with a calendar icon and a placeholder 'MM/DD/YYYY'. Further down, there is a question: 'Please indicate if you believe you are eligible to receive an unreduced retirement allowance (full benefits) or a reduced retirement allowance. (See Help for more information.)' followed by two radio button options: '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.' and 'I believe I qualify for an UNREDUCED retirement allowance. (If TRS determines that you do not qualify for an unreduced allowance, we will contact you before processing your retirement.)'. At the bottom of the form, there are three buttons: 'Back', 'Next', and 'Save'.

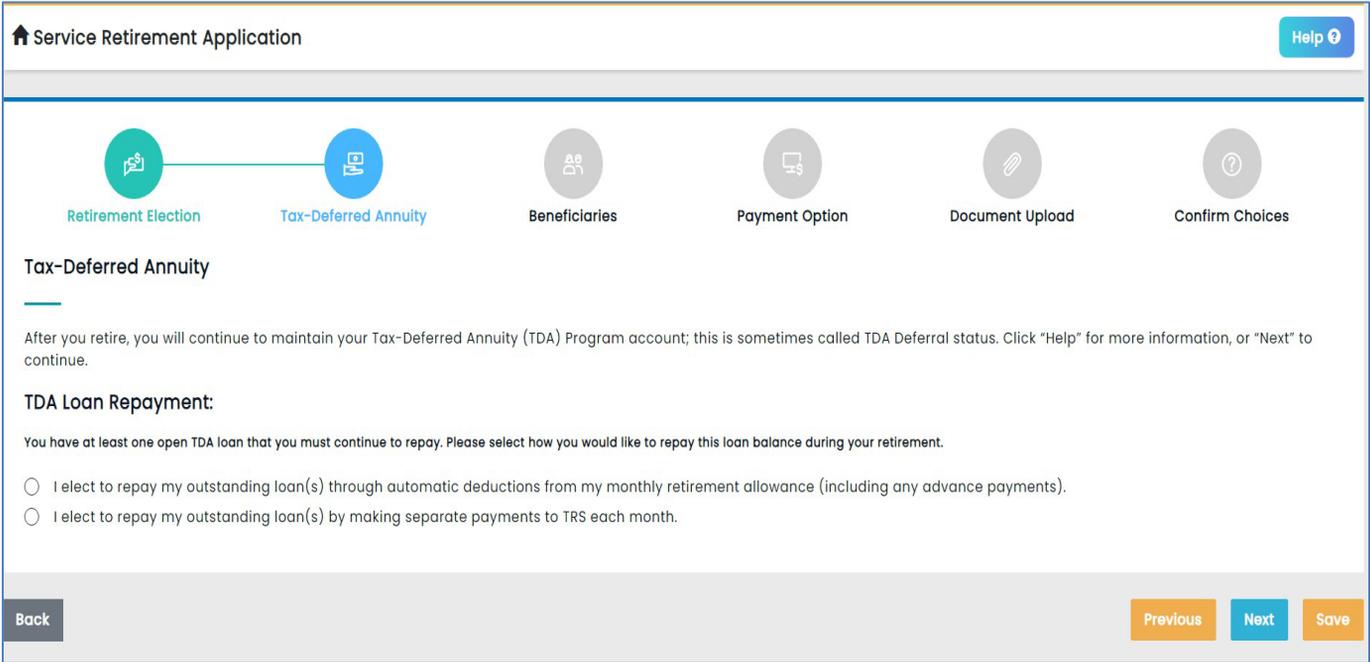
First, enter the date you want your retirement to take effect. It must be a future date, not more than 90 days away.

Then, tell us whether you qualify for a **REDUCED** or **UNREDUCED** retirement allowance, based on your retirement plan, age, and service credit. See the *Service Retirement Plans* brochure for your tier ([Tier IV](#) or [Tier VI](#)).

If you're not sure what you qualify for, don't worry. TRS will review your records fully and use the best available plan.

## Step 2: Tax-Deferred Annuity

**Information You Will Need:**  
None



The screenshot shows the 'Service Retirement Application' interface. At the top, there is a 'Help' button. Below the header is a progress bar with six steps: Retirement Election, Tax-Deferred Annuity (highlighted in blue), Beneficiaries, Payment Option, Document Upload, and Confirm Choices. The main content area is titled 'Tax-Deferred Annuity' and contains the following text: 'After you retire, you will continue to maintain your Tax-Deferred Annuity (TDA) Program account; this is sometimes called TDA Deferral status. Click "Help" for more information, or "Next" to continue.' Below this is the 'TDA Loan Repayment:' section with the instruction: 'You have at least one open TDA loan that you must continue to repay. Please select how you would like to repay this loan balance during your retirement.' There are two radio button options: 'I elect to repay my outstanding loan(s) through automatic deductions from my monthly retirement allowance (including any advance payments).' and 'I elect to repay my outstanding loan(s) by making separate payments to TRS each month.' At the bottom, there are 'Back', 'Previous', 'Next', and 'Save' buttons.

If you don't have a TRS TDA account, you can skip this part.

If you do have a TDA account, it will automatically carry over into your retirement. You will have full access to the funds and can make a withdrawal or annuitize the account at any time.

You may have an open TDA loan when you retire. In this case, you'll need to tell us how you want to make your **LOAN PAYMENTS** after retirement – deductions from your monthly retirement allowance, or direct payments online at TRS' website.

## Step 3: Beneficiaries

Service Retirement Application
Help ?



Retirement Election



Tax-Deferred Annuity



Beneficiaries



Payment Option



Document Upload



Confirm Choices

**Designation of Beneficiaries for Death Benefit #2 and Fractional Payment of Retirement Allowance.**

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Designate a beneficiary for Death Benefit #2 and the Fractional Payment of your retirement allowance from the list below by clicking "Designate Beneficiary" for each benefit. If no beneficiary is listed under Current Beneficiaries, click "Add Beneficiary."

**Current Beneficiaries** + Add Beneficiary

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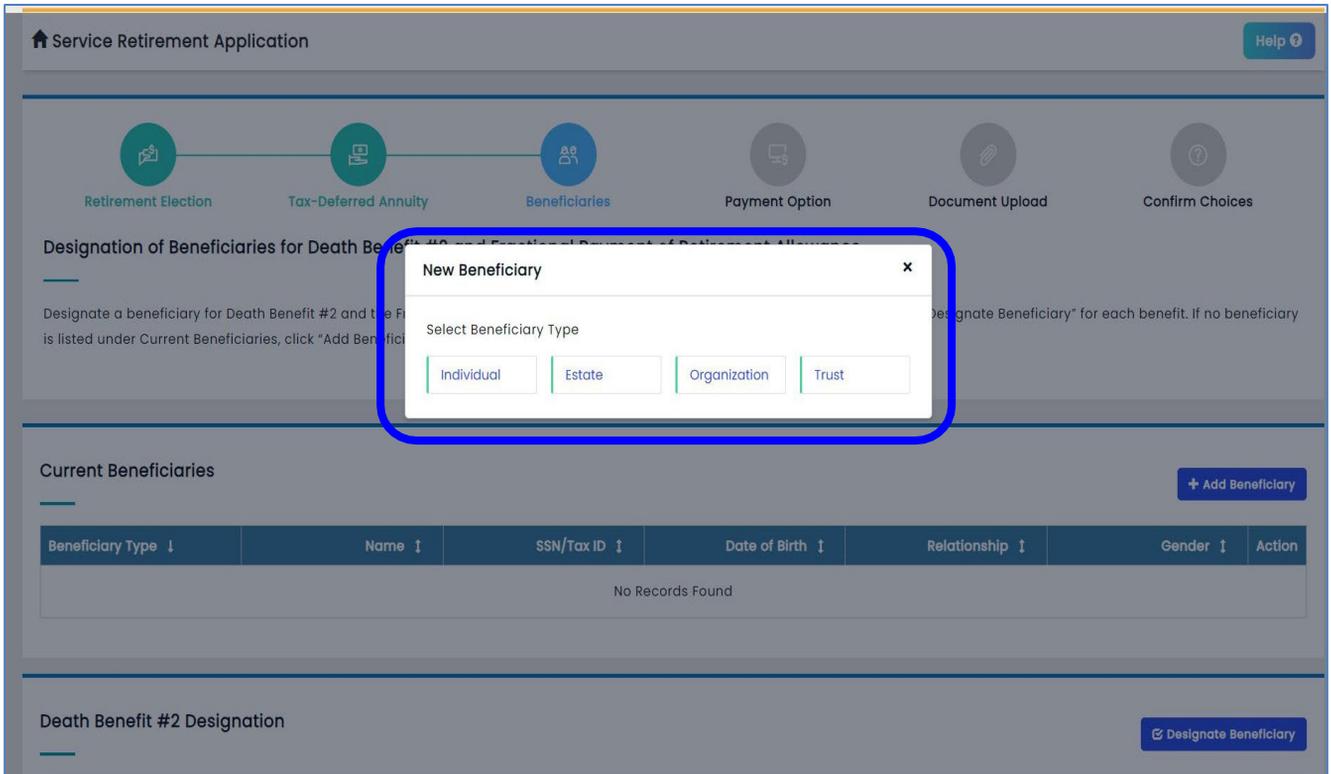
Beneficiary Type ↓	Name ↑	SSN/Tax ID ↑	Date of Birth ↑	Relationship ↑	Gender ↑	Action
No Records Found						

This is the most time-consuming section to complete. There are three separate death benefits available for a TRS retiree. In this step you designate beneficiaries for the first two:

1. Death Benefit #2, a lump-sum based on your in-service death benefit amount
2. Fractional Payment, the prorated portion of your final retirement allowance payment

First, click **+Add Beneficiary** for each beneficiary that you want to name. You must designate beneficiaries again at retirement, even if you use the same beneficiaries that you currently have on file.

## Step 3: Beneficiaries



After clicking **+Add Beneficiary**, you'll need to choose what type of beneficiary you are designating:

An individual  
Your estate

An organization  
A trust

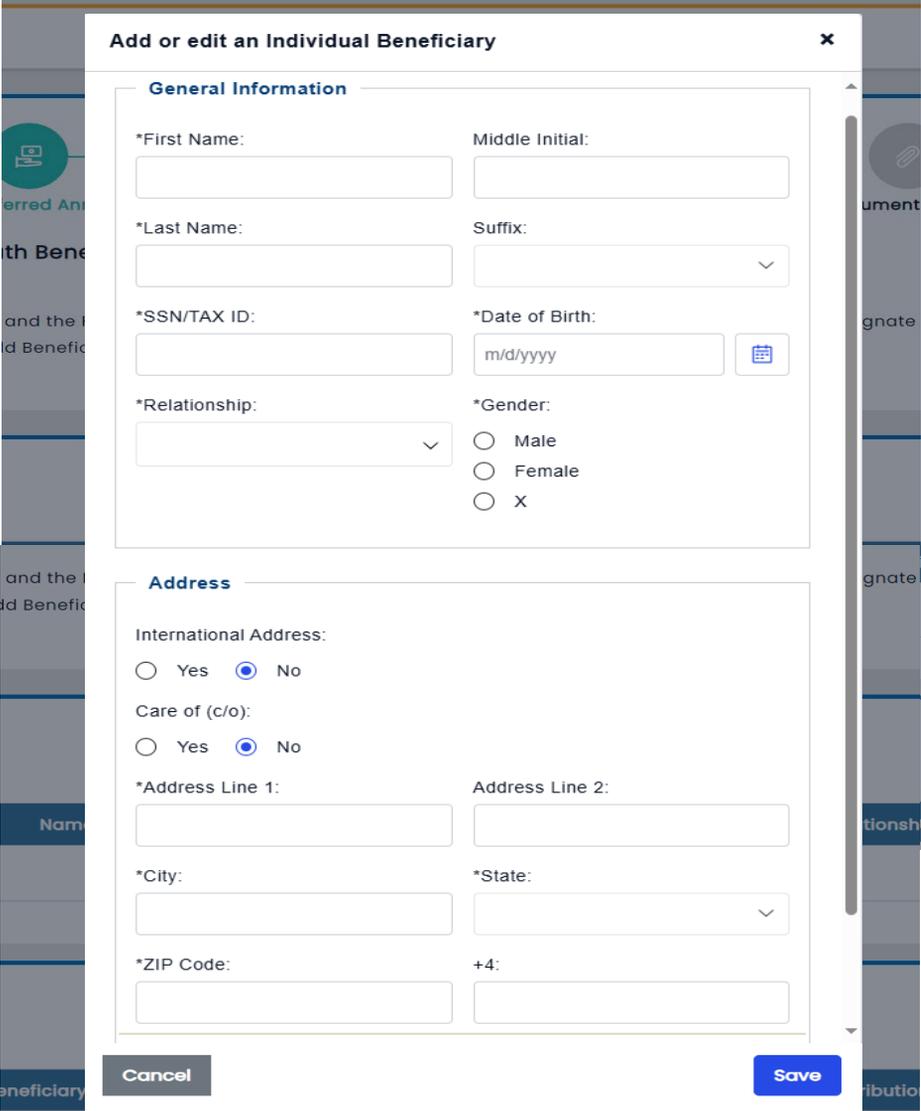
Depending on your choice, you'll have to enter more information on the next screen.

## Step 3: Beneficiaries

### Information You Will Need For Each Beneficiary

- Full Name
- Social Security Number or Alternate Tax ID\*
- Relationship to You
- Gender
- Address

\*If you designate a trust or an organization, you will need the Federal Tax ID number



**Add or edit an Individual Beneficiary** ✕

**General Information**

\*First Name:  Middle Initial:

\*Last Name:  Suffix:

\*SSN/TAX ID:  \*Date of Birth:  

\*Relationship:  \*Gender:  
 Male  
 Female  
 X

**Address**

International Address:  
 Yes  No

Care of (c/o):  
 Yes  No

\*Address Line 1:  Address Line 2:

\*City:  \*State:

\*ZIP Code:  +4:

## Step 3: Beneficiaries

Once you have added all of your beneficiaries using **+Add Beneficiary**, you can use **Designate Beneficiary** to assign them to Death Benefit #2 or Fractional Payment. Click **Help** for more information on each benefit.

**Death Benefit #2 Designation** [Designate Beneficiary](#)

Name	Beneficiary Type	Relationship	Contingency Level	Distribution Type	Allocation %	Action
No Records Found						

Designate a beneficiary for Death Benefit #2 and the Fractional Payment of your retirement allowance from the list below by clicking "Designate Beneficiary" for each benefit. If no beneficiary is listed under Current Beneficiaries, click "Add Beneficiary."

**Current Beneficiaries**

Beneficiary Type	
Individual	
Individual	

**Add Beneficiary for Death Benefit #2**

Select the beneficiary for Death Benefit #2.

	Entity Type	Name	SSN/Tax ID	Date of Birth	Relationship	Gender
<input type="checkbox"/>	Individual	My Son	XXX-XX-0001	**/**/1995	Child	Male
<input type="checkbox"/>	Individual	My Daughter	XXX-XX-0000	**/**/2005	Child	Female

1 to 2 of 2

**Contingency Level:**

Primary  Contingent

**Distribution Type:**

Equal  Proportional

Cancel
Save

**Death Benefit #2 Designation**

Name	
My Son	

**Beneficiary for Fractional Payment** [Designate Beneficiary](#)

Gender	Action
Male	<a href="#">Edit</a> <a href="#">Delete</a>
Female	<a href="#">Edit</a> <a href="#">Delete</a>

Allocation %	Action
0	<a href="#">Edit</a> <a href="#">Delete</a>

You can assign beneficiaries to receive an equal portion of the benefit or a specific percentage. You can also designate contingent beneficiaries, who would only be eligible for payment if all primary beneficiaries for this benefit are deceased.

## Step 3: Beneficiaries

You will follow the same process to assign beneficiaries for Death Benefit #2 and for the Fractional Payment of your retirement allowance.

**Beneficiary for Fractional Payment** ✎ Designate Beneficiary

Name	Beneficiary Type	Relationship	Contingency Level	Distribution Type	Allocation %	Action
No Records Found						

Designate a beneficiary for Death Benefit #2 and the Fractional Payment of your retirement allowance from the list below by clicking "Designate Beneficiary" for each benefit. If no beneficiary is listed under Current Beneficiaries, click "Add Beneficiary."

**Current Beneficiaries**

Beneficiary Type	Name	Relationship	Contingency Level	Distribution Type	Allocation %	Action
Individual						
Individual						

**Beneficiary for Fractional Payment** ✕

Select the beneficiary for Fractional Payment.

	Beneficiary...	Name	SSN/Tax ID	Date of Birth	Relationship	Gender
<input type="checkbox"/>	Individual	My Son	XXX-XX-0001	**/**/1995	Child	Male
<input type="checkbox"/>	Individual	My Daughter	XXX-XX-0000	**/**/2005	Child	Female

1 to 2 of 2

**Contingency Level:**

Primary  Contingent

**Distribution Type:**

Equal  Proportional

Cancel
Save

+ Add Beneficiary

Gender	Action
Male	<span style="color: #0056b3;">✎</span> <span style="color: #c00000;">✕</span>
Female	<span style="color: #0056b3;">✎</span> <span style="color: #c00000;">✕</span>

1 to 2 of 2

✎ Designate Beneficiary

Allocation %	Action
0	<span style="color: #0056b3;">✎</span> <span style="color: #c00000;">✕</span>

1 to 1 of 1

✎ Designate Beneficiary

## Step 4: Payment Option

**Information You Will Need:**  
Your Payment Option and Any Beneficiary Details

[Service Retirement Application](#) Help ?

  
**Retirement Election**

  
**Tax-Deferred Annuity**

  
**Beneficiaries**

  
**Payment Option**

  
**Document Upload**

  
**Confirm Choices**

### Payment Option Election and Beneficiary Designation

Please select ONE payment option below. If you elect an option that provides a death benefit, you will also designate a Payment Option beneficiary.

For more information about payment options, please see the [Retirement Payment Options: Tier III/IV/VI](#) brochure or click "Help."

	Payment Option ↓	Benefit Type ↓	Beneficiary Payments ↓
<input type="checkbox"/>	Maximum	Maximum	No beneficiary.
<input type="checkbox"/>	Option 1	Continuing	Lifetime monthly payments equal to 100% of your reduced monthly retirement allowance.
<input type="checkbox"/>	Option 2	Continuing	Lifetime monthly payments equal to your choice of 75%, 50%, or 25% of your reduced monthly retirement allowance.
<input type="checkbox"/>	Option 3	Guaranteed	Monthly payments only if 60 payments have not been made before your death.
<input type="checkbox"/>	Option 4	Guaranteed	Monthly payments only if 120 payments have not been made before your death.
<input type="checkbox"/>	Option 5-1	Pop-up	Lifetime monthly payments equal to 100% of your reduced monthly retirement payments. (If beneficiary predeceases you, your payments increase to the maximum.)
<input type="checkbox"/>	Option 5-2	Pop-up	Lifetime monthly payments equal to 50% of your reduced monthly retirement payments. (If beneficiary predeceases you, your payments increase to the maximum.)

Next, you'll select the payment option for your retirement allowance. The Maximum option pays you the full pension and does not provide for any beneficiaries. If you choose one of the numbered options, the amount of your monthly payments will be lower, so that one or more beneficiaries may receive a benefit after your death. TRS has a [brochure](#) that explains these options in detail.

## Step 4: Payment Option

If you choose a payment option that provides for beneficiaries, here is where you designate them. You may pick from the list of beneficiaries you have already entered or use **+Add Beneficiary** to add a new one.

**Payment Option Election and Beneficiary Designation**

Please select ONE payment option below. If you elect an option that provides a death benefit, you will also designate a Payment Option beneficiary.

For more information about payment options, please see the [Retirement Payment Options: Tier III/IV/VI](#) brochure or click "Help."

**Selected Payment Option:** Option 5-1 Lifetime monthly payments equal to 100% of your reduced monthly retirement payments. (If beneficiary predeceases you, your payments increase to the maximum.)

[Change Payment Option](#)

**Payment Option Beneficiary Designation** [+ Add Beneficiary](#)

**Current Beneficiaries**

Beneficiary Type ↓	Name ↓	SSN/Tax ID ↓	Date of Birth ↓	Relationship ↓	Gender ↓	Action
Individual	My Son	XXX-XX-0001	**/**/1995	Child	Male	<a href="#">✎</a> <a href="#">✖</a>
Individual	My Daughter	XXX-XX-0000	**/**/2005	Child	Female	<a href="#">✎</a> <a href="#">✖</a>

Navigation: 1 to 2 of 2

**Payment Option Beneficiary Designation** [Designate Beneficiary](#)

**Payment Option Beneficiary Designation**

Entity Type	Name	SSN/Tax ID	Date of Birth	Gender	Relationship
<input type="checkbox"/> Individual	My Son	XXX-XX-0001	**/**/1995	Male	Child
<input type="checkbox"/> Individual	My Daughter	XXX-XX-0000	**/**/2005	Female	Child

Option 5-1 | Pop-up | Lifetime monthly payments equal to 100% of your reduced monthly retirement payments. (If beneficiary predeceases you, your payments increase to the maximum.)

**Contingency Level:**  
 Primary  Contingent

**Distribution Type:**  
 Equal  Proportional

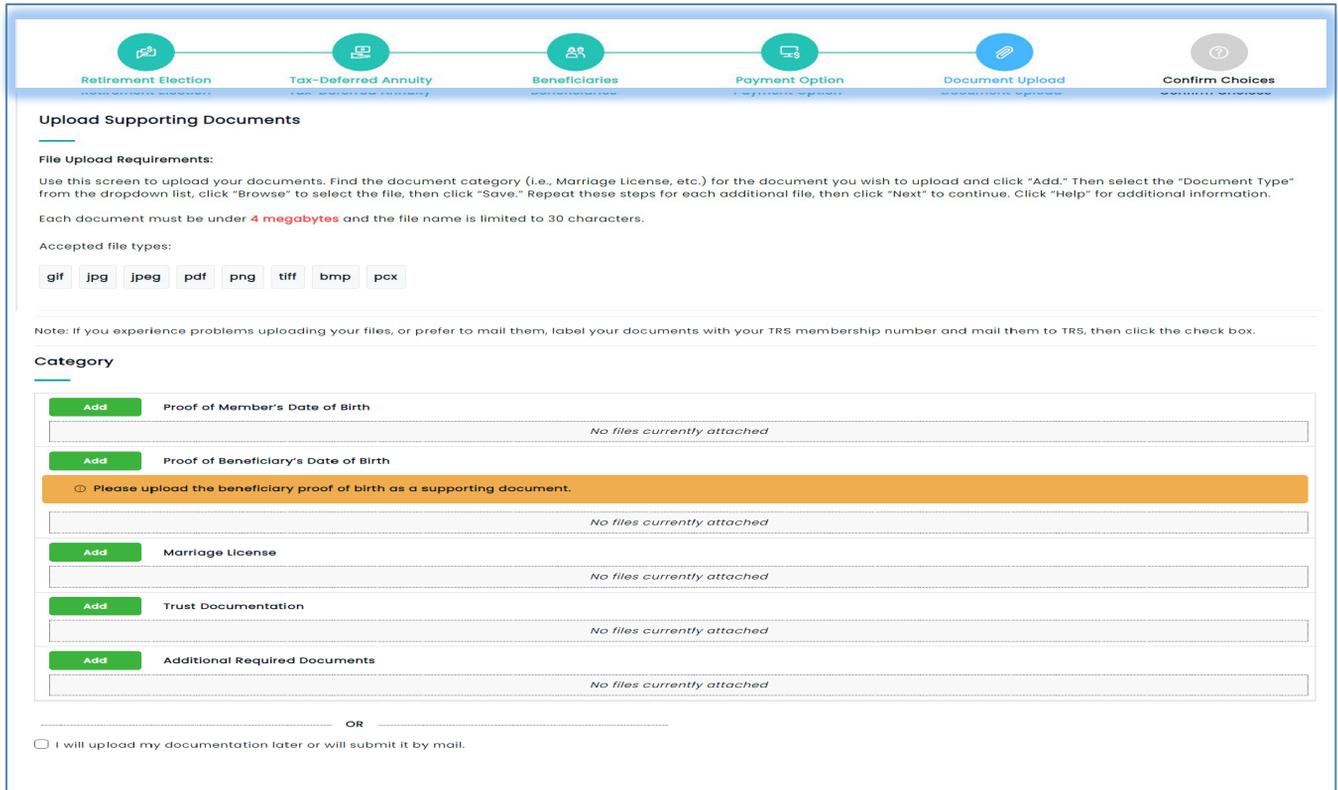
[Cancel](#) [Save](#)

## Step 5: Document Upload

### Information You Will Need:

Electronic copies of supporting documents

Depending on your personal situation or choices on your application, you may need to provide some documentation as part of this filing. The website will show you what is needed.



**Upload Supporting Documents**

**File Upload Requirements:**  
Use this screen to upload your documents. Find the document category (i.e., Marriage License, etc.) for the document you wish to upload and click "Add." Then select the "Document Type" from the dropdown list, click "Browse" to select the file, then click "Save." Repeat these steps for each additional file, then click "Next" to continue. Click "Help" for additional information.  
Each document must be under **4 megabytes** and the file name is limited to 30 characters.

Accepted file types:  
gif jpg jpeg pdf png tiff bmp pcx

Note: If you experience problems uploading your files, or prefer to mail them, label your documents with your TRS membership number and mail them to TRS, then click the check box.

**Category**

<b>Add</b>	Proof of Member's Date of Birth	No files currently attached
<b>Add</b>	Proof of Beneficiary's Date of Birth	No files currently attached
<input type="checkbox"/>	Please upload the beneficiary proof of birth as a supporting document.	
<b>Add</b>	Marriage License	No files currently attached
<b>Add</b>	Trust Documentation	No files currently attached
<b>Add</b>	Additional Required Documents	No files currently attached

OR

I will upload my documentation later or will submit it by mail.

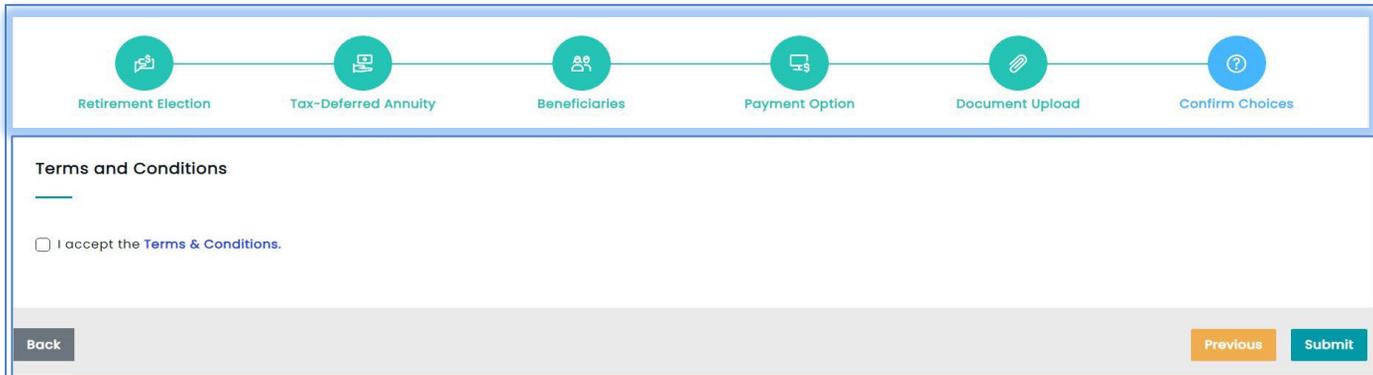
Common documents include:

- Proof of your date of birth (*if you have not provided sufficient proof*)
- Proof of your beneficiary's date of birth (*if you elected Option 1, 2, 5-1, or 5-2 in Step 4*)
- Marriage license or other name change document (*if your current name is different from what appears in TRS' system*)
- Trust document (*if you designated a trust a beneficiary in Step 3 or 4*)

Use the checkbox if you have problems uploading your documents or prefer to mail or hand-deliver them to TRS. Label each document with your TRS membership number.

## Step 6: Confirm Choices

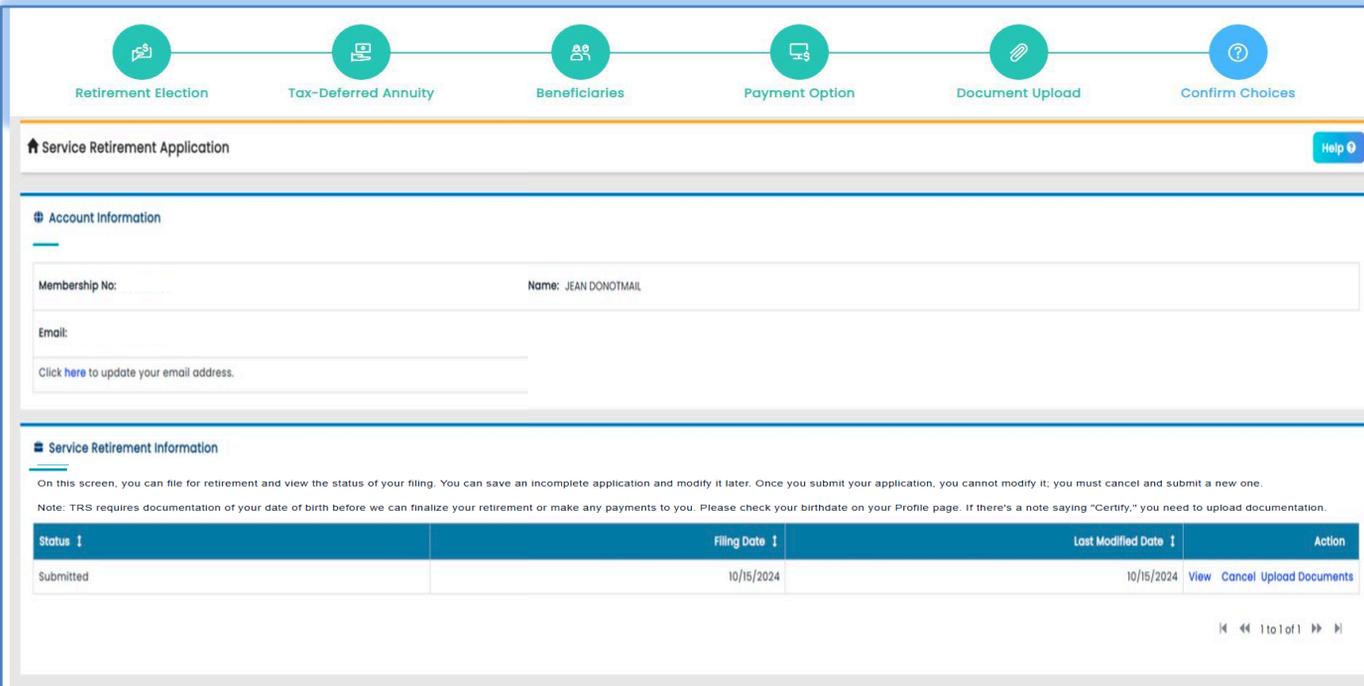
**Information You Will Need:**  
None



The screenshot displays a progress bar at the top with six steps: Retirement Election, Tax-Deferred Annuity, Beneficiaries, Payment Option, Document Upload, and Confirm Choices. The 'Confirm Choices' step is highlighted with a blue circle and a question mark icon. Below the progress bar, the 'Terms and Conditions' section is visible, featuring a checkbox labeled 'I accept the Terms & Conditions.' At the bottom of the form, there are three buttons: 'Back' (grey), 'Previous' (orange), and 'Submit' (teal).

Just read the **Terms & Conditions** carefully, check the box, and click **SUBMIT**. You have filed for retirement!

## Step 6: Confirm Choices



Retirement Election Tax-Deferred Annuity Beneficiaries Payment Option Document Upload Confirm Choices

Service Retirement Application [Help 0](#)

Account Information

Membership No: \_\_\_\_\_ Name: JEAN DONOTMAIL

Email: \_\_\_\_\_  
Click [here](#) to update your email address.

Service Retirement Information

On this screen, you can file for retirement and view the status of your filing. You can save an incomplete application and modify it later. Once you submit your application, you cannot modify it; you must cancel and submit a new one.  
Note: TRS requires documentation of your date of birth before we can finalize your retirement or make any payments to you. Please check your birthdate on your Profile page. If there's a note saying "Certify," you need to upload documentation.

Status ↓	Filing Date ↓	Last Modified Date ↓	Action
Submitted	10/15/2024	10/15/2024	<a href="#">View</a> <a href="#">Cancel</a> <a href="#">Upload Documents</a>

« 1 to 1 of 1 »

After submitting, you will arrive at the Service Retirement Application home screen, which allows you to view or cancel your application and upload attachments.

Within a day or two, you should also see a confirmation letter in your **Documents** section. Print or download this letter as proof of filing for your employer.

Advance payments of your pension should begin 1-2 months after your retirement date, and full final payments usually in 3-5 months. Watch the status of your application on this page.

Congratulations on your retirement!

