Online Retirement Application Quick Guide

When you are ready to file for retirement, you'll need to use TRS' online retirement application. This secure application is available to members who are 55 or older and in Tier III/IV or Tier VI. Below is a list of the information you'll need to complete the application. You may want to collect all of this information before you begin. For more detailed instructions, read *Completing the Online Retirement Application*.

Steps	Inputs and Actions
Login	Enter your TRS **Username** and **Password** at www.trsnyc.org. Select **E-Forms** from the Menu and scroll to **Service Retirement Application**.
1. Retirement Election	Enter your **retirement date** and whether you expect to receive **reduced** or **unreduced** payments.
2. Tax-Deferred Annuity	If you are currently repaying a TDA loan, enter how you will make **loan payments** after you retire (deductions from your pension or direct payments to TRS).
3. Beneficiaries	You must designate beneficiaries for 2 separate benefits: *Death Benefit #2* (a lump sum based on your in-service death benefit) and *Fractional Payment* (the prorated portion of your final retirement allowance payment). The following *beneficiary details* are required: ■ **Beneficiary Type** (Individual, Organization, Estate or Trust) For each individual: ■ **Full Name** ■ **Social Security Number or Tax ID** ■ **Date of Birth** ■ **Relationship to You** ■ **Gender** ■ **Address** For each organization or trust: ■ **Full Name** ■ **Federal Tax ID** ■ **Address**
4. Payment Option	Elect a payment option and make beneficiary designations for that option. (See beneficiary details for Step 3.)
5. Document Upload	You may need to provide supporting documentation when filing for retirement. This part of the application will tell you what is required. You will need **electronic copies** (to upload) or **physical copies** (to mail to TRS). Common documents include: ■ **Proof of Your Date of Birth** (if TRS does not have sufficient proof on file) ■ **Proof of Beneficiary's Date of Birth** (only if you elected Option 1, 2, 5-1, or 5-2 in Step 4) ■ **Marriage License** (if your beneficiary for Option 1, 2, 5-1, or 5-2 is your spouse) ■ **Trust Documentation** (if you designated a trust as beneficiary in Step 3 or 4) ■ **Additional Required Documents** (such as name change documentation if your legal name is different from your name on file with TRS) You can file your application online without submitting the required documents, but you must submit them before TRS can process your retirement application.
6. Confirm Choices	Read and accept the Terms and Conditions.

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