

How to Change Your TDA or Roth Contribution Rate

Step 1. Log in and Go to Your TDA or Roth Account Page

Teachers' Retirement System of the City of New York

Logout

Once you log in, click on the Menu button at the top left of your screen and choose either TDA or Roth.

Account Number	Monthly Allowance	Balance	Actions
	N/A	\$48,726.70	View
	N/A	\$104,013.51	View
N/A	N/A	N/A	Enroll

Monthly Account Activity

Step 2. Select Fund Management

Home / Traditional TDA

Help

Traditional TDA Balance

Below you will see the details of your traditional TDA account investments in TRS ' Passport Funds. Click "Distributions" if you would like to make a withdrawal or view a history of your withdrawals. Click "Fund Management" to view or change your fund allocations, contribution rate, or investment mix.

Balance information as of today using July unit values

Funds	Units	Balance
Fixed Return	N/A	\$20,833.20
Diversified Equity	434.34	\$77,583.11
U.S. Equity Index	17	\$3,071.64
Interntl. Equity Index	5	\$2,525.56

*Note: If you are accessing your Roth account, this screen will look different. Click on the Fund Management button to see your Roth contribution rate.

[Distributions](#) [Fund Management](#)

Step 3. Select Contribution Rate

Home / Traditional TDA Account

Help

Roth Balance

Click "Fund Allocation" to change how the incoming money to your traditional TDA account contribute to your traditional TDA account. Click "Current Investment Mix" to change the...

Balance information as of today using July unit values

Funds	Units	Balance
Fixed Return	2083	\$20,833.20
Diversified Equity	434	\$77,583.11
U.S. Equity Index	136	\$3,071.64
International Equity Index	151	\$2,525.56
Total		\$104,013.51

*Note: On the Roth balance page, the Contribution Rate button is on the first line of buttons.

[Fund Allocation](#) [% Contribution Rate](#) [Current Investment Mix](#)

[Back](#)

Step 4. View Your Current Contribution Rate

Traditional TDA Account / Contribution Rate Help

This is the current percentage of gross earnings you are contributing to your traditional TDA account. To change the rate, click "Change Rate."

The "Pending" tab shows any traditional TDA rate change transactions that are scheduled. If you have a Pending Rate Change, you must first cancel it by clicking "Cancel" before you can enter a new rate. The "History" tab shows your past traditional TDA rate change transactions.

Traditional TDA

Current Contribution Rate: 14.0 %

2026 Contribution Limit: \$35,500.00 combined in TDA and Roth accounts.

Click on the **Change Rate** button.

Note your current contribution rate and your contribution limit for the year.

Pending History

Pending Rate Change

Type	Effective Date	Status	Request Date	Rate	Action
No Records to display					

Step 5. Enter Your New Rate and Choose When It Will Take Effect

Current Rate	New Rate
14.0 %	%

Select Option

Enter your desired contribution rate, and choose when the change will occur. You can select the next available pay period, pick a future pay period, or schedule a change for one paycheck only.

Select an option below for your new traditional TDA contribution rate, then click "Next." A new rate for an ongoing election will supersede any previous ongoing contribution rate.

Select to:

- ☐ Change my ongoing rate to the new rate, starting on the next available payroll date indicated.
- ☐ Change my ongoing rate to the new rate starting on the future payroll date I indicated.
- ☐ Make a one-time contribution at the new rate effective only on the date I indicated. I understand the rate will revert to the previous rate on file.

9/3/2026

Cancel Next

Step 6. Review the Change and Finish

Change Contribution Rate Help

1 Select Option 2 Confirmation

Rate Change Confirmation – Traditional TDA

Please review your elections below. To submit your change carefully read and accept the Terms & Conditions and click "Finish."

Contributions equaling 50.0% of your gross pay will begin on the 9/3/2026 payroll.

Contribution Option	New Rate
Ongoing	50.0%

☒ I have read and accept the [Terms & Conditions](#).

An email confirming your rate change elections will be sent to b

Confirm by clicking on "Finish".

Confirmation will be emailed and details posted online.

Previous Cancel Finish



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