

Thomas P. DiNapoli, State Comptroller

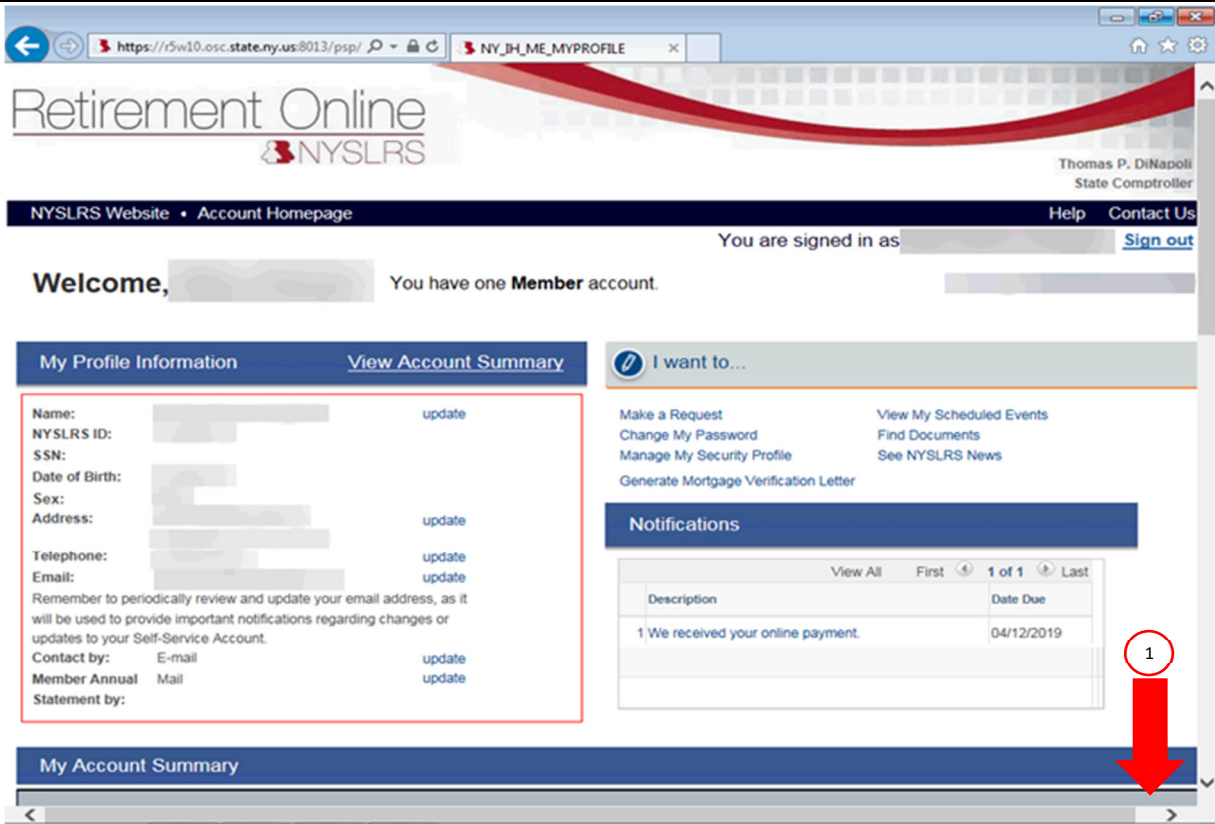


## Apply for Service Retirement

This guide shows you (as a member) how to apply for a service retirement. A service retirement means you will receive a pension that will be based on the service credit and age requirements of your retirement plan.

NYSLRS will review your application before processing it.

Applications for disability retirement cannot be filed electronically at this time. If it is your intention to file for a disability retirement, you will need to submit a paper application.

Step	Action
1.	<p>On your <i>Retirement Online Account Homepage</i>, <b>scroll down</b> until you see the 'My Account Summary' section.</p>  <p>The screenshot shows the Retirement Online Account Homepage. The page includes a header with the NYSLRS logo and the name of the State Comptroller. Below the header, there is a navigation bar with links to 'NYSLRS Website' and 'Account Homepage'. The main content area is divided into several sections: 'My Profile Information' (with links to update various fields like Name, SSN, Address, etc.), 'View Account Summary' (a link), 'I want to...' (a dropdown menu), and 'Notifications' (a table showing recent notifications). At the bottom of the page, the 'My Account Summary' section is visible, highlighted by a red arrow and a circled '1'.</p>

Step	Action
2.	<p>In the 'My Account Summary' section, under 'I want to...', click the <b>Apply for Retirement</b> button.</p> <div>Apply for Retirement</div>

Account Homepage

r5w10.osc.state.ny.us:8073/psp/customer/CUSTOMER/CUST/h/?tab=NY\_IH\_MEMBER

My Account Summary

Account Info

As of 05/31/2023

Retirement System:Employee Retirement System

Date of Membership:03/01/2015

Tier:6

Vested:Yes

Benefit Plan:A15Benefit Plan Details

Sick Leave Eligibility:Yes

Total Estimated Service\*:8.20

Mandatory Contribution Balance:\$13,036.37

Total Loan Balance:\$8,201.24

\*The service credit information provided is an unofficial estimate of total service credit, which may include service that is not creditable in the plan identified above. This information should be used for informational purposes only.

I want to...

Apply for a Loan

Estimate my Pension Benefit

2Apply for Retirement

View and Update My Beneficiaries

View My Recent Employment Summary

Manage My Loans

Manage My Service Credit Purchases

View My Online Payment History

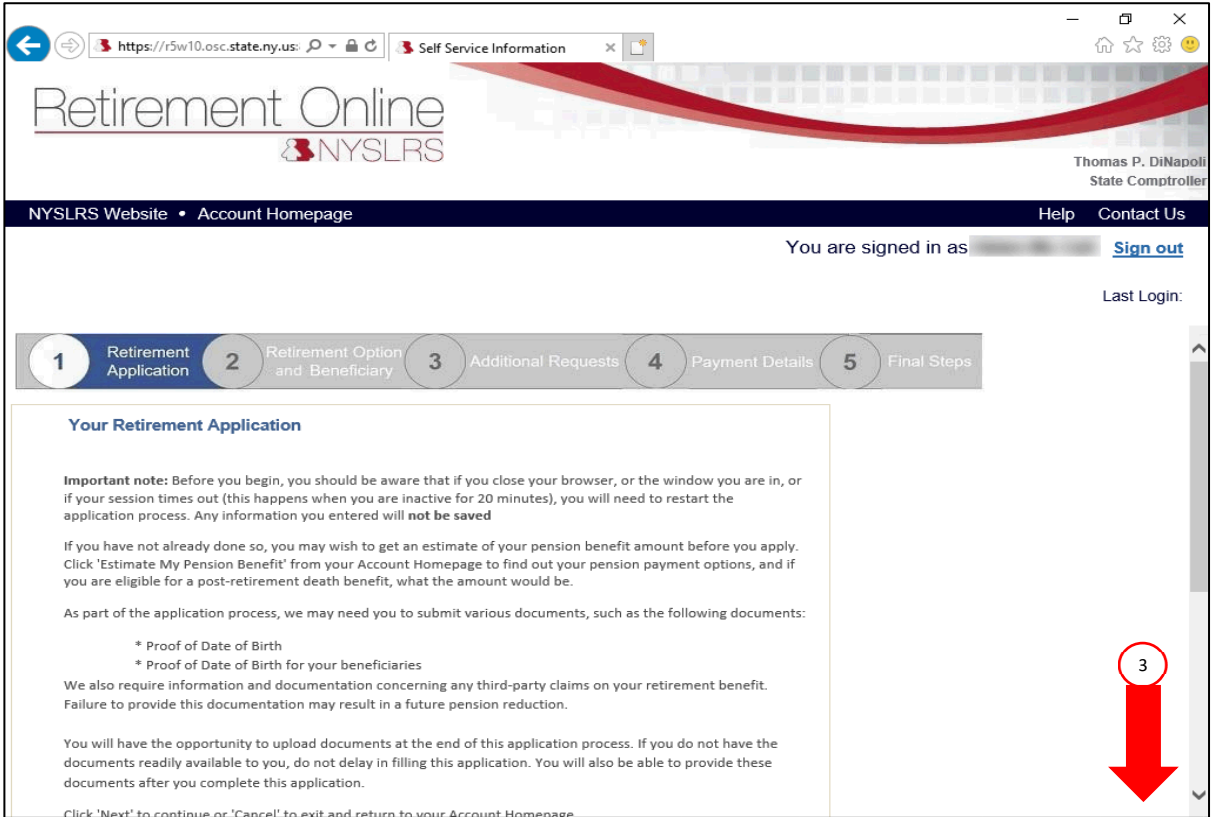
Reinstate a Previous Membership

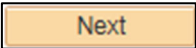
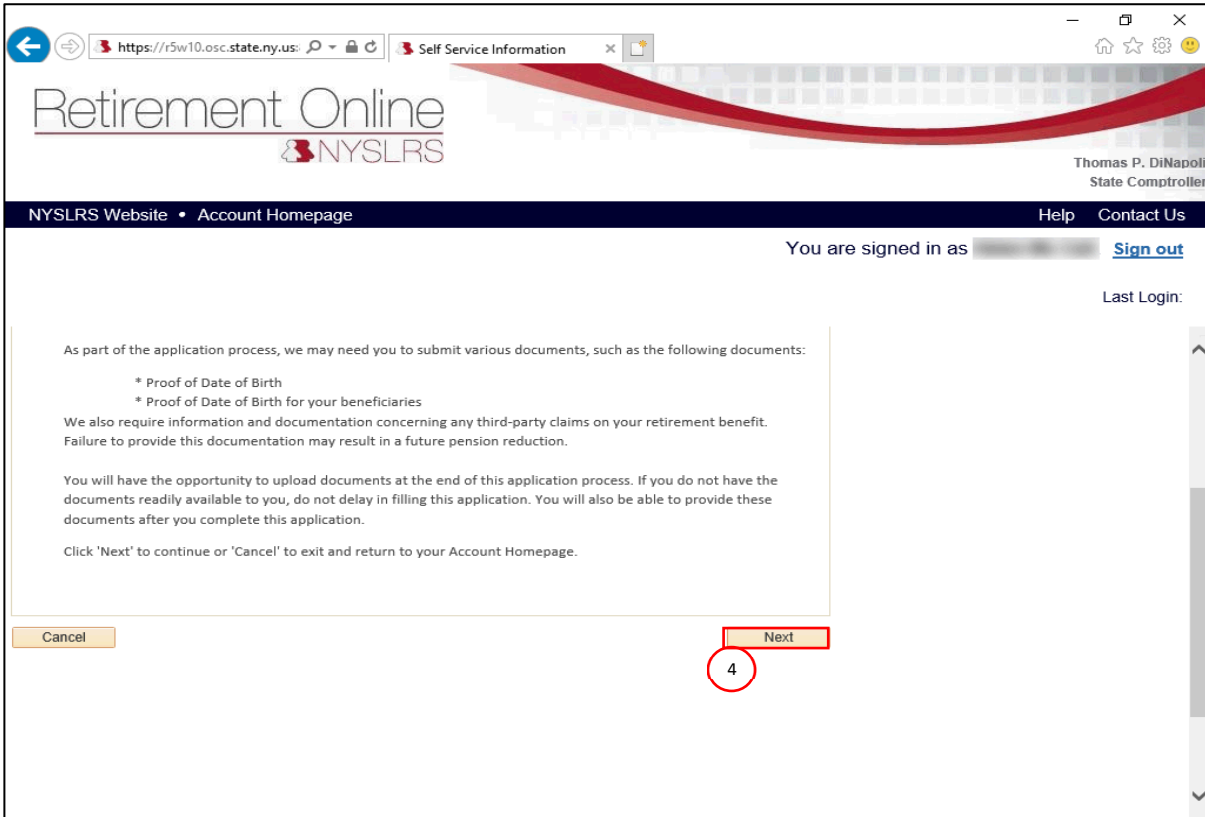
Transfer My Membership

Withdraw My Membership

View My Member Annual Statement

Manage My 1099-R Tax Forms

Step	Action
3.	<p>The <i>Your Retirement Application</i> page will appear. Read the information about the retirement process, then <b>scroll down</b>.</p> 

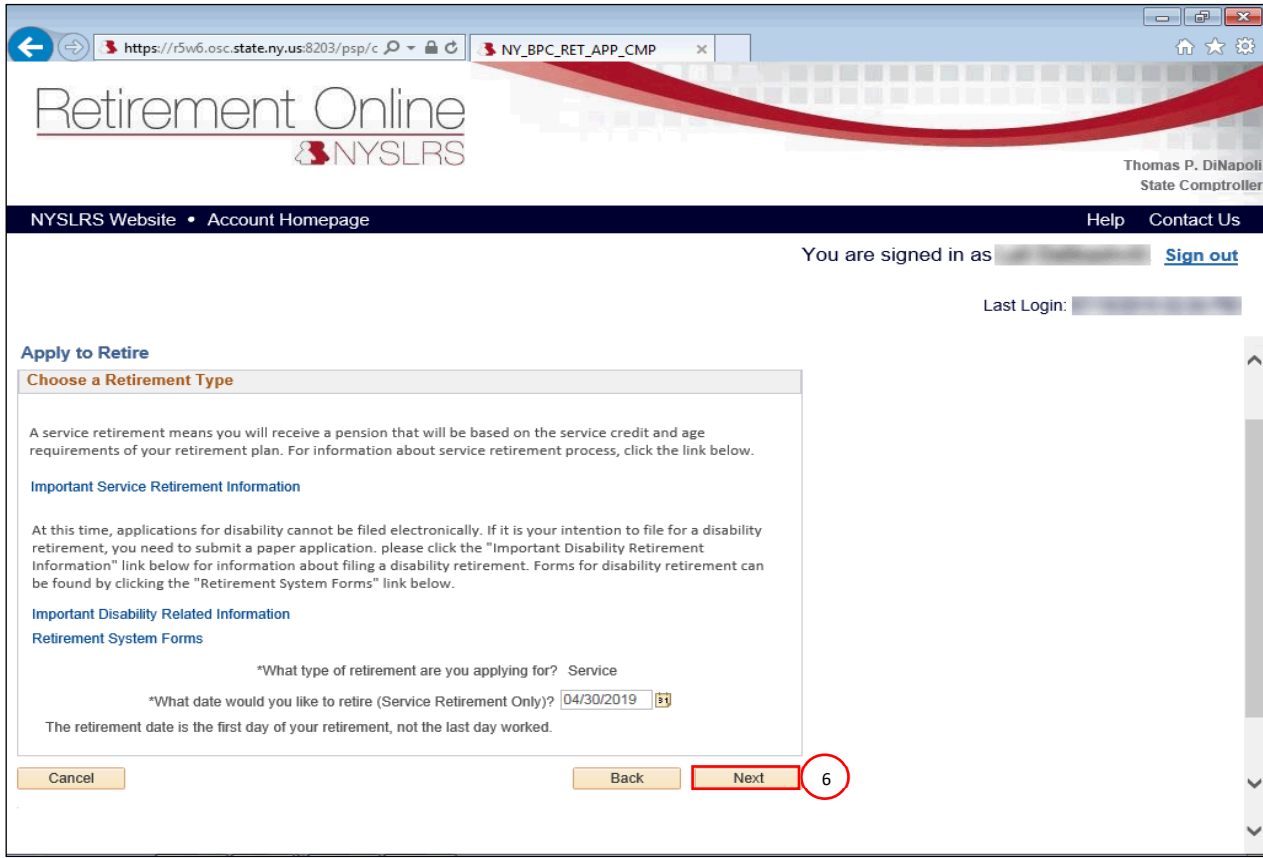
Step	Action	
4.	Click the <b>Next</b> button. 	

**Thomas P. DiNapoli**, State Comptroller

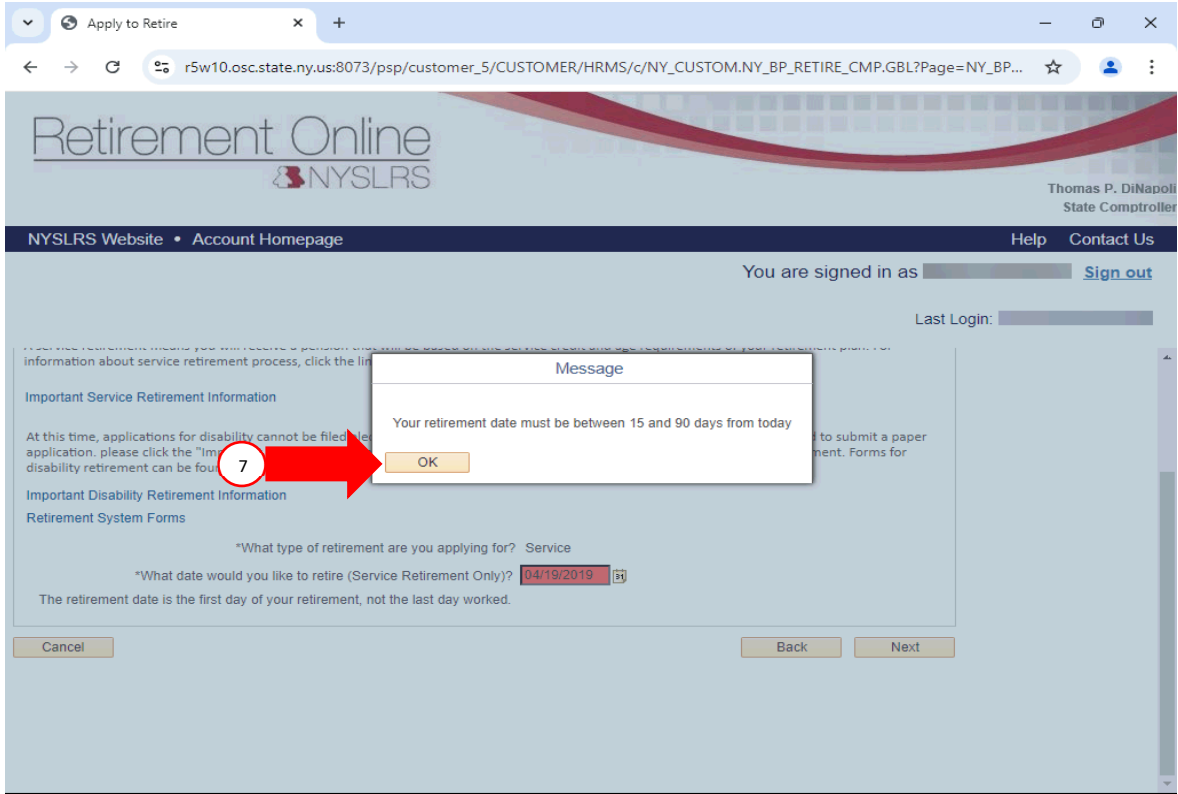


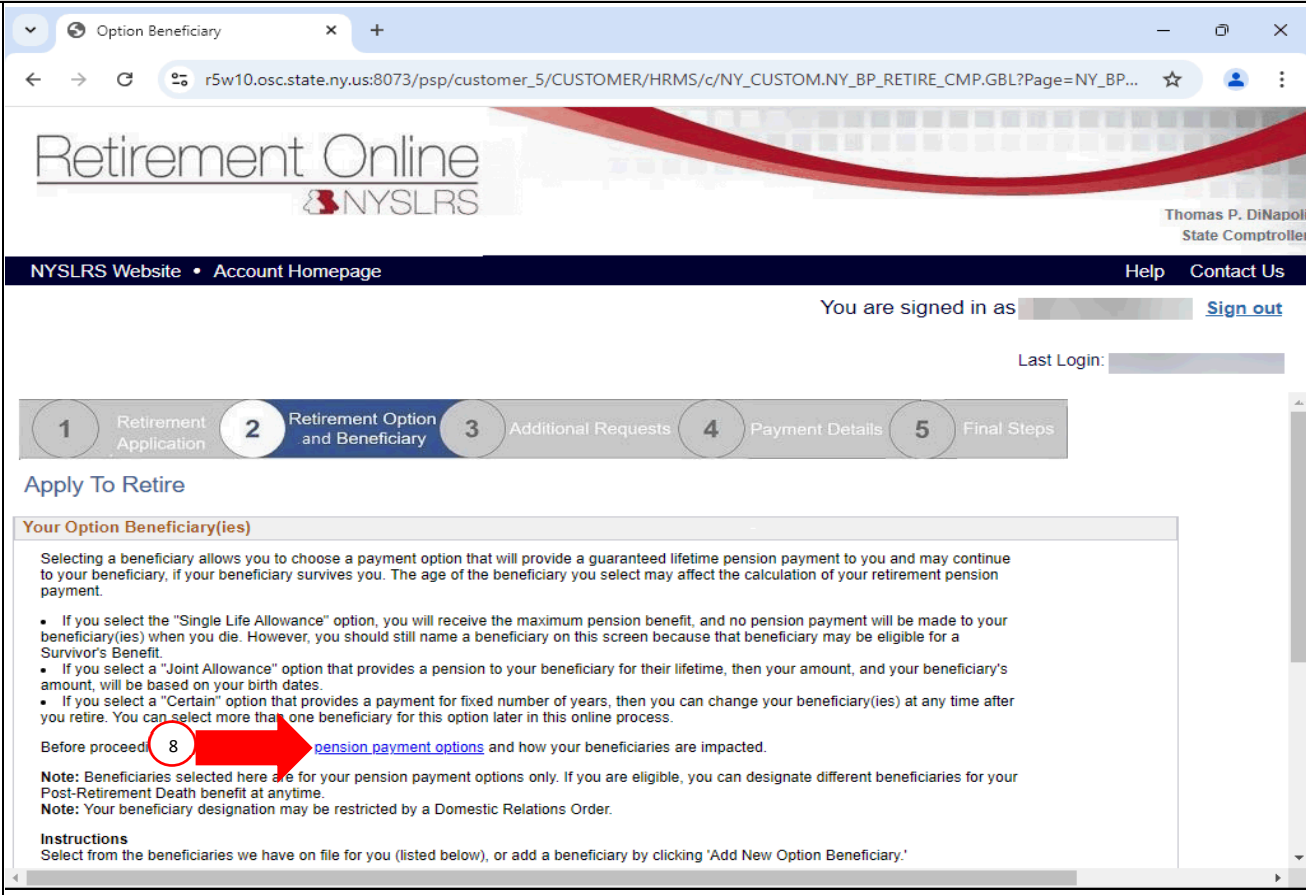


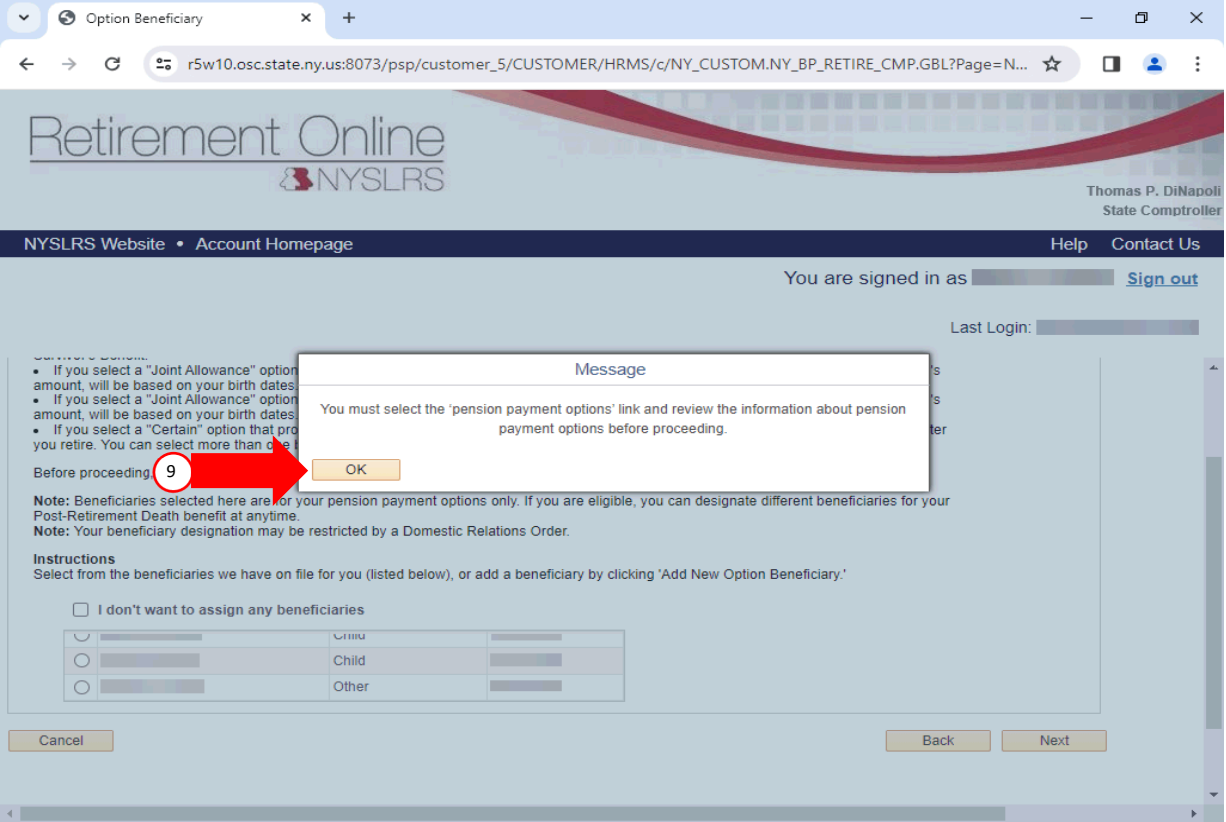
Step	Action
<p>5.</p>	<p>The 'Choose a Retirement Type' section will appear.</p> <p>Enter your chosen retirement date using the MM/DD/YYYY format.</p> <p>You may also use the <b>Calendar</b> icon next to the field to select a date.</p> <p><b>Note:</b> To apply for disability retirement, click the <b>Important Disability Related Information</b> link located within this section of your account homepage.</p> <div data-bbox="680 354 1881 1172"> </div>

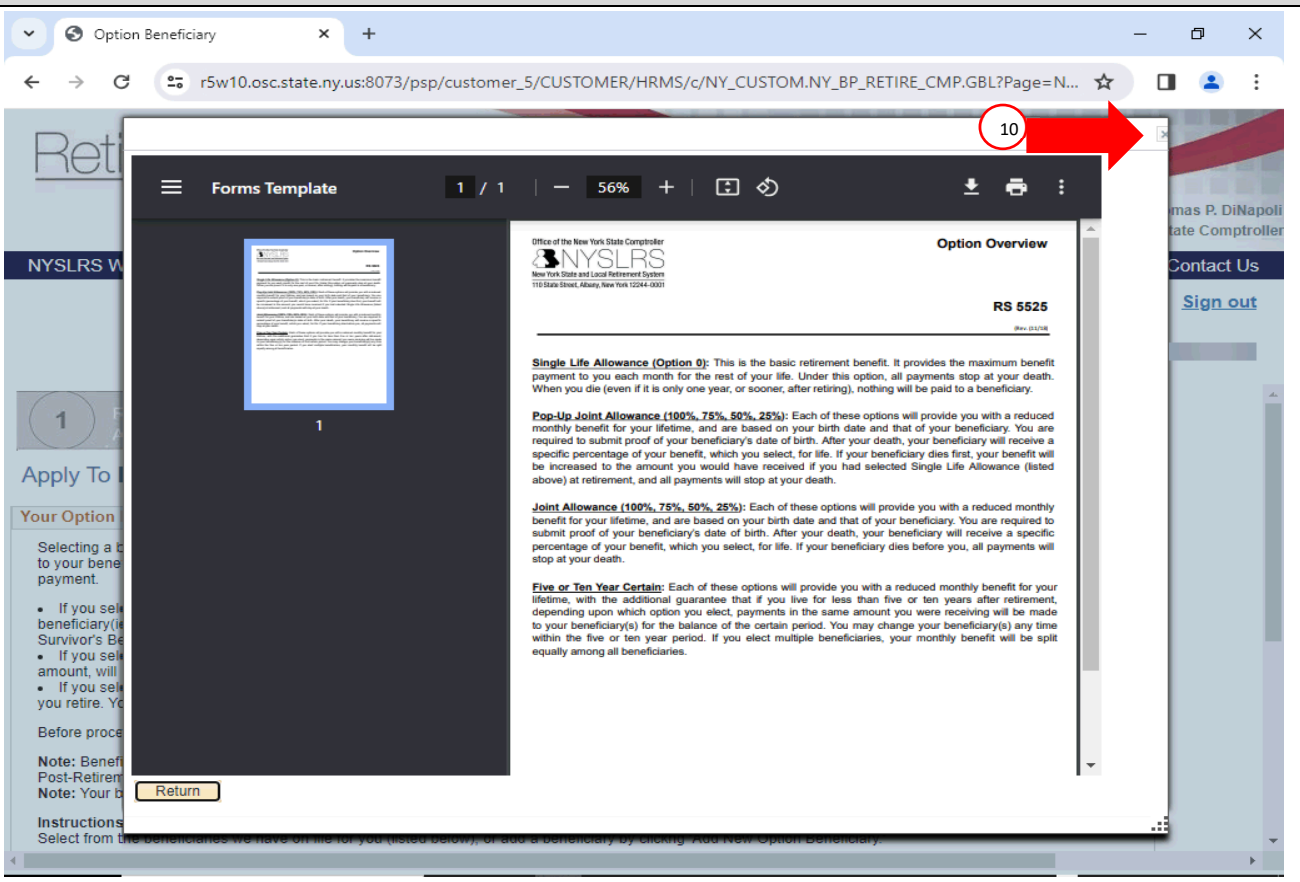
Step	Action
6.	<p>Click the <b>Next</b> button.</p> <div data-bbox="268 397 462 446">Next</div> 

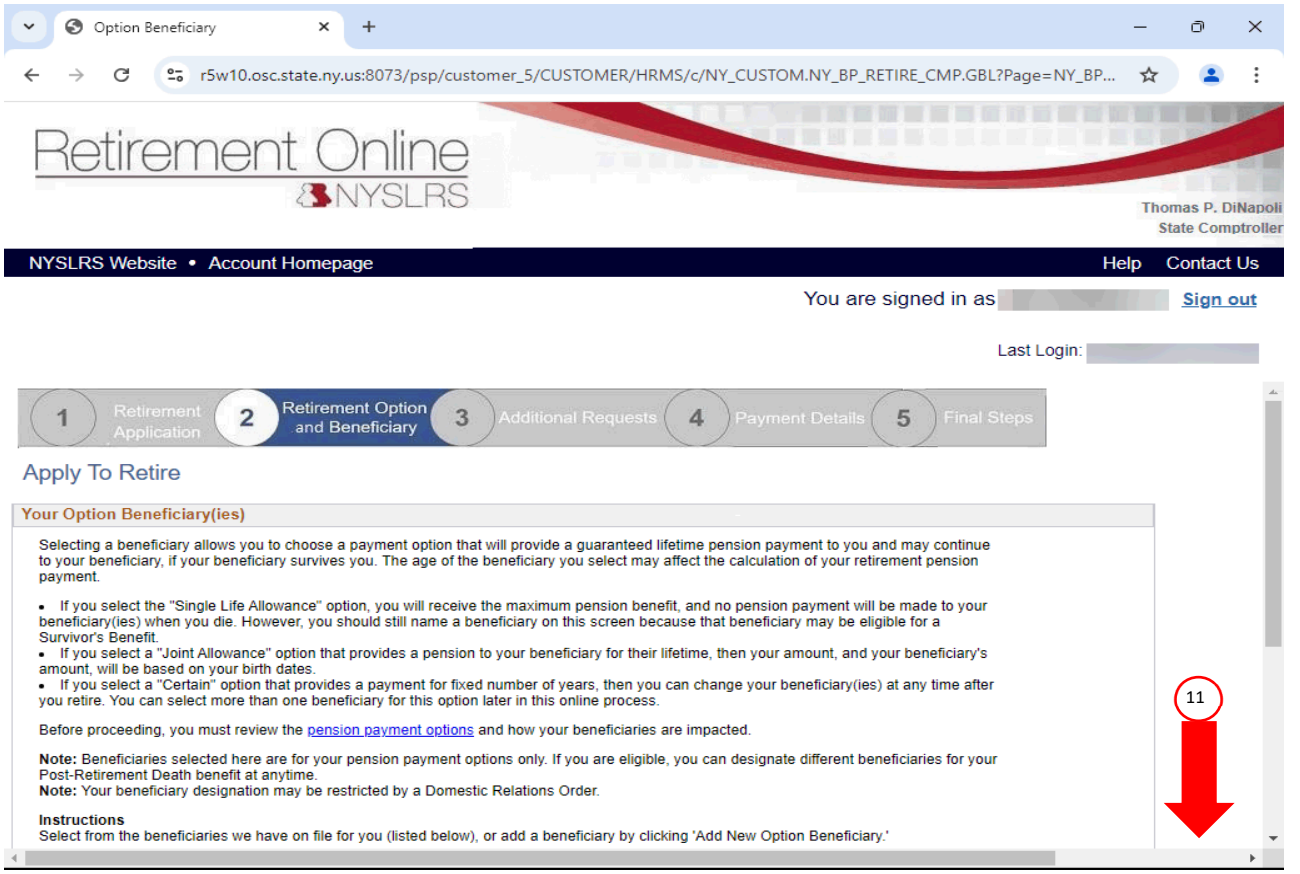


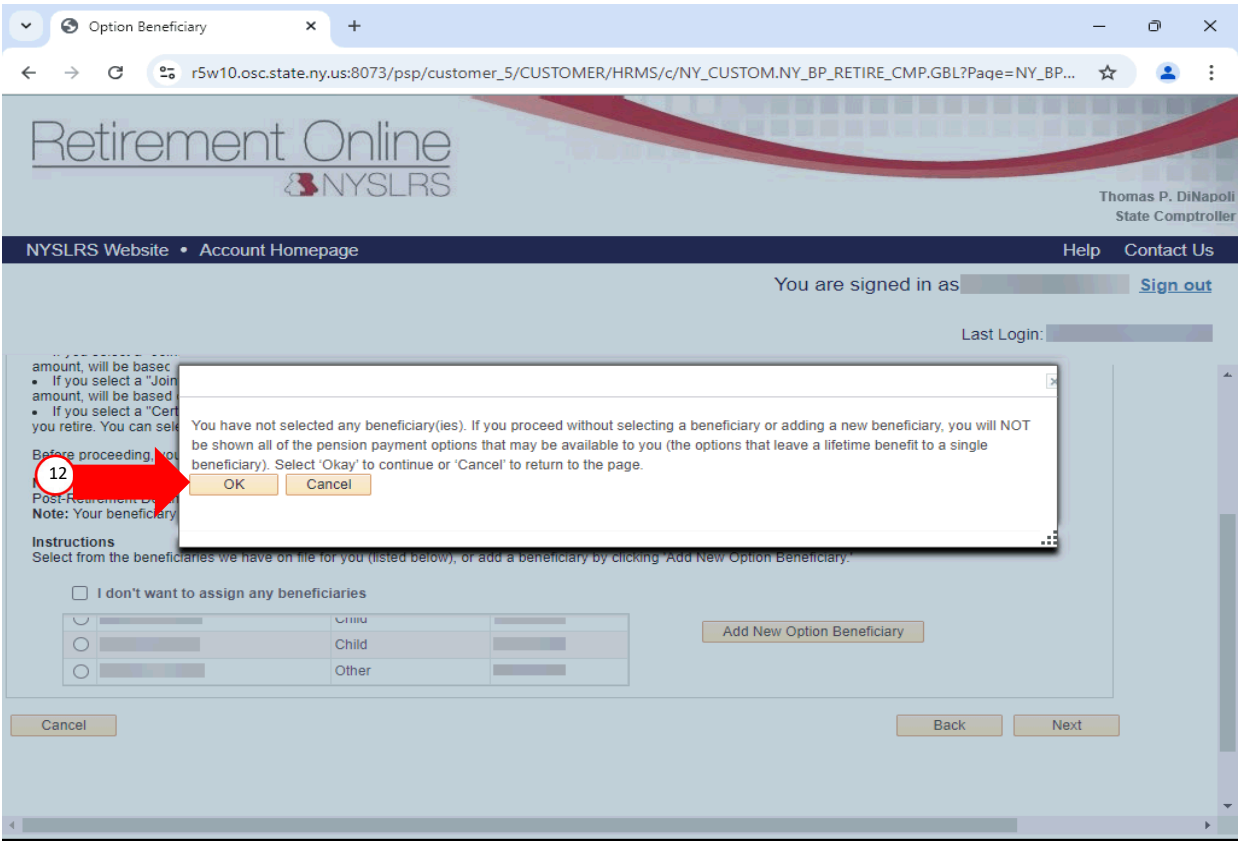
Step	Action
<p>7.</p>	<p>If the retirement date is not between 15 and 90 days from today, a pop-up message appears.</p> <p>Click the <b>OK</b> button to continue and enter an acceptable date.</p> 

Step	Action
8.	<p>The 'Your Option Beneficiary(ies)' section will appear.</p> <p>You must review <b>pension payment options</b> by clicking the hyperlink at the bottom of the screen.</p> <p>After reviewing the pension payment options, <b>scroll down</b> to view your current NYSLRS death benefit beneficiaries.</p> 

Step	Action
<p>9.</p>	<p><b>Note:</b> This pop-up message appears if you try to move forward without reviewing the pension payment options.</p> <p>Click the <b>OK</b> button to close the message.</p> 

Step	Action
<p>10.</p>	<p>Following the message's instruction, click the <b>pension payment options</b> link to see how Pension Payment Options impact your beneficiaries.</p> <p>Form RS 5525, the Option Overview, appears. After reviewing the information, click the <b>X</b> to close the form and go back to the retirement application.</p> 

Step	Action
11	<p>The <i>Your Option Beneficiary(ies)</i> page will appear. <b>Scroll down</b> to view your current NYSLRS death benefit beneficiaries.</p> 

Step	Action
12.	<p><b>Note:</b> A pop-up message appears if a beneficiary has not been selected.</p> <p>Clicking the <b>Cancel</b> button stops the process to allow beneficiary selection.</p> <p>Clicking the <b>OK</b> button allows the process to proceed without a beneficiary selected.</p> 

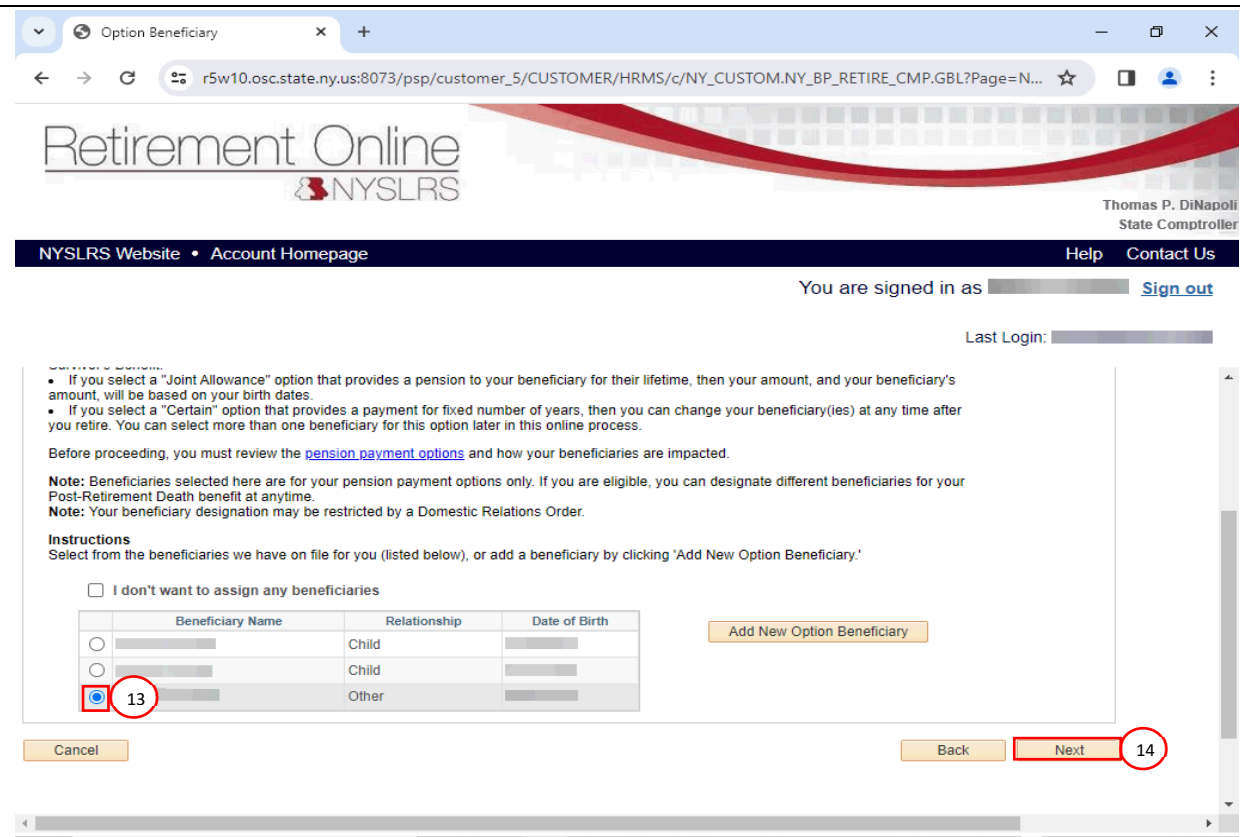


Step	Action
13	<p>Selecting a beneficiary at this step allows <i>Retirement Online</i> to estimate your pension payment options. It does not alter your death benefit beneficiaries. To see joint-allowance options (a pension is paid to a single beneficiary, for their lifetime upon your death). Select <b>beneficiary(ies)</b> from your list.</p> <p><b>Note:</b> Certain payment option amounts are based on your beneficiary(ies) date of birth, and these options may not appear if you don't select a beneficiary. To add a new beneficiary to this list, click the <b>Add New Option Beneficiary</b> button.</p>

14.

Once you have selected a beneficiary, click the **Next** button.

Next



Option Beneficiary

r5w10.osc.state.ny.us:8073/psp/customer\_5/CUSTOMER/HRMS/c/NY\_CUSTOM.NY\_BP\_RETIRE\_CMP.GBL?Page=N...

# Retirement Online

NYSLRS

Thomas P. DiNapoli  
State Comptroller

NYSLRS Website • Account Homepage

Help Contact Us

You are signed in as [Name] [Sign out](#)

Last Login: [Date]

**Instructions**  
Select from the beneficiaries we have on file for you (listed below), or add a beneficiary by clicking 'Add New Option Beneficiary.'

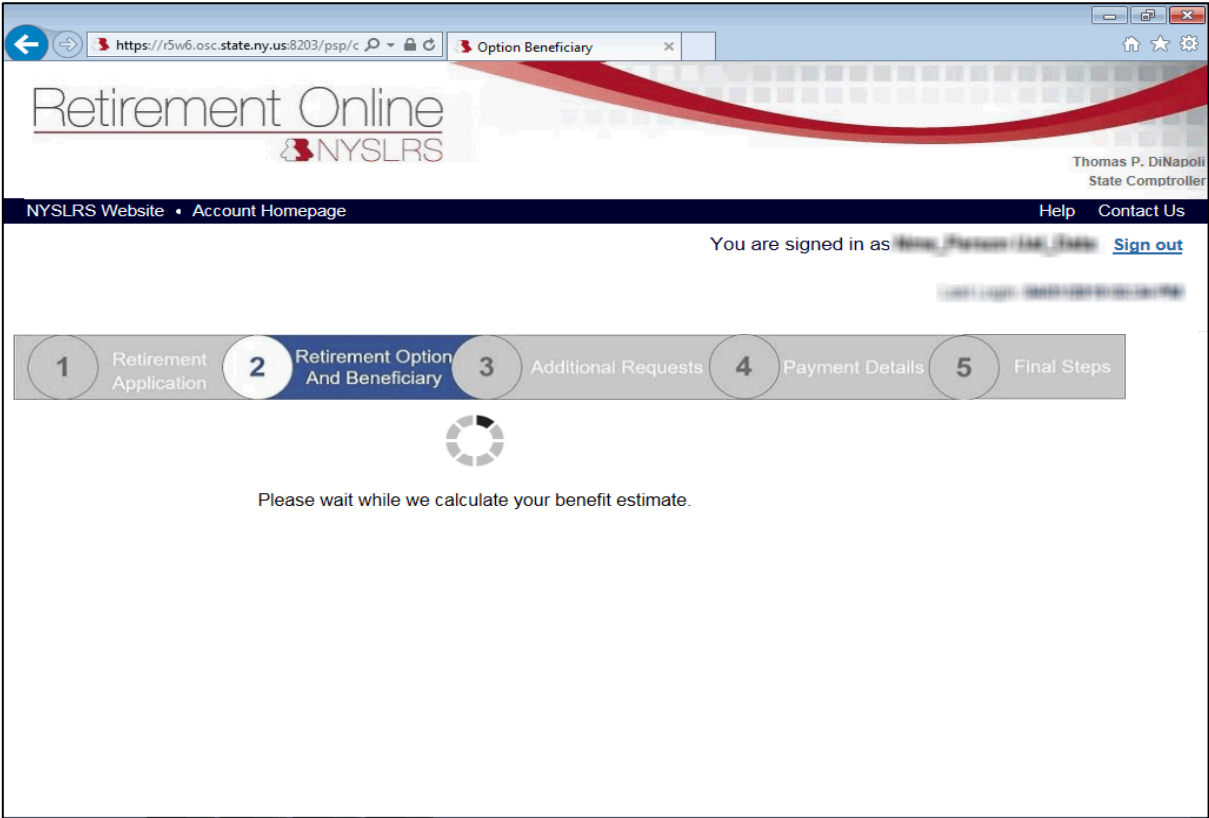
☐ I don't want to assign any beneficiaries

	Beneficiary Name	Relationship	Date of Birth
<input type="radio"/>	[Name]	Child	[Date]
<input type="radio"/>	[Name]	Child	[Date]
<input checked="" type="radio"/>	[Name]	Other	[Date]

[Add New Option Beneficiary](#)

Cancel Back **Next** 14

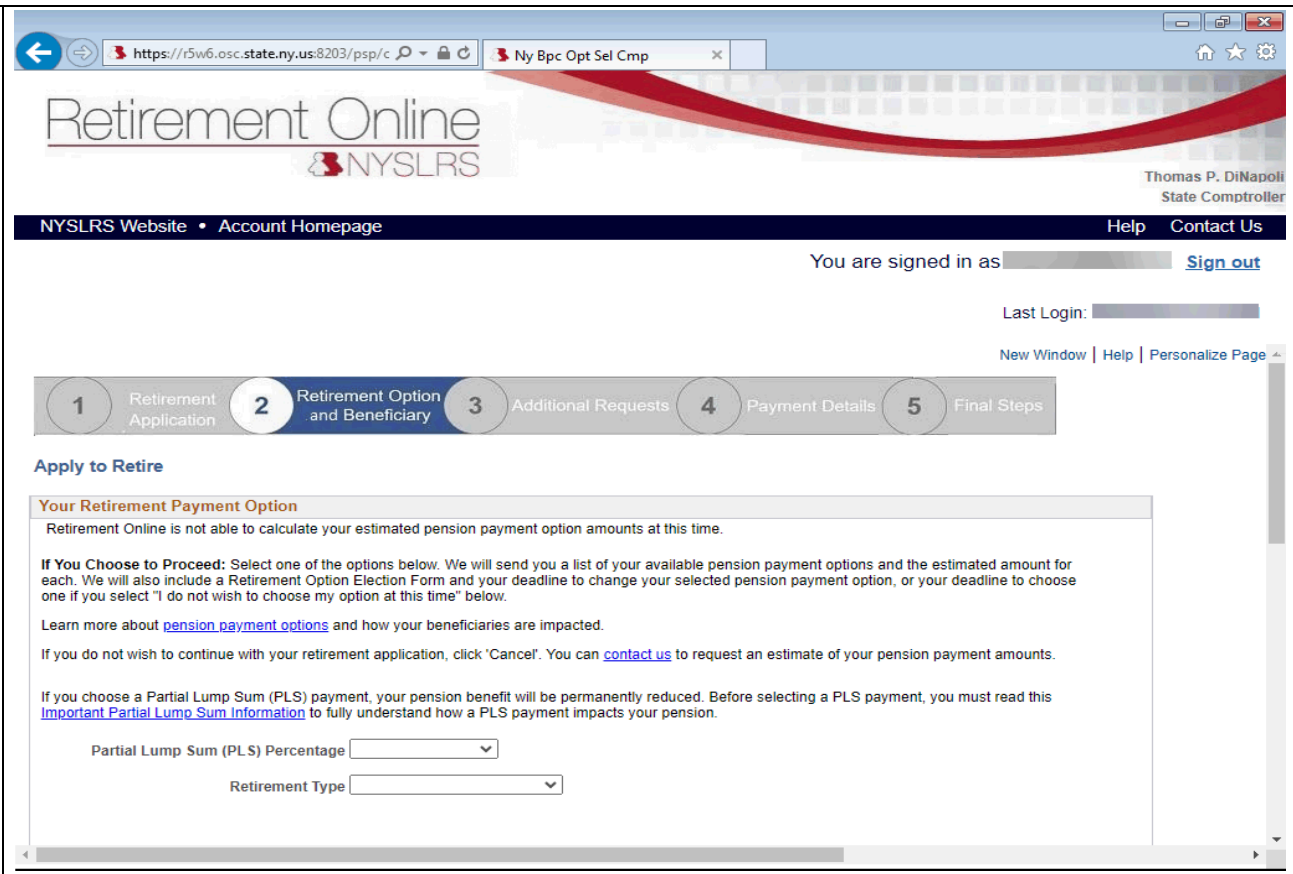


Step	Action
<p>15.</p>	<p>The <i>Calculate Your Benefit Estimate</i> page will appear while <i>Retirement Online</i> estimates your pension payment option amounts.</p> <p><b>Note:</b> Do not refresh this page.</p> 
Step	Action

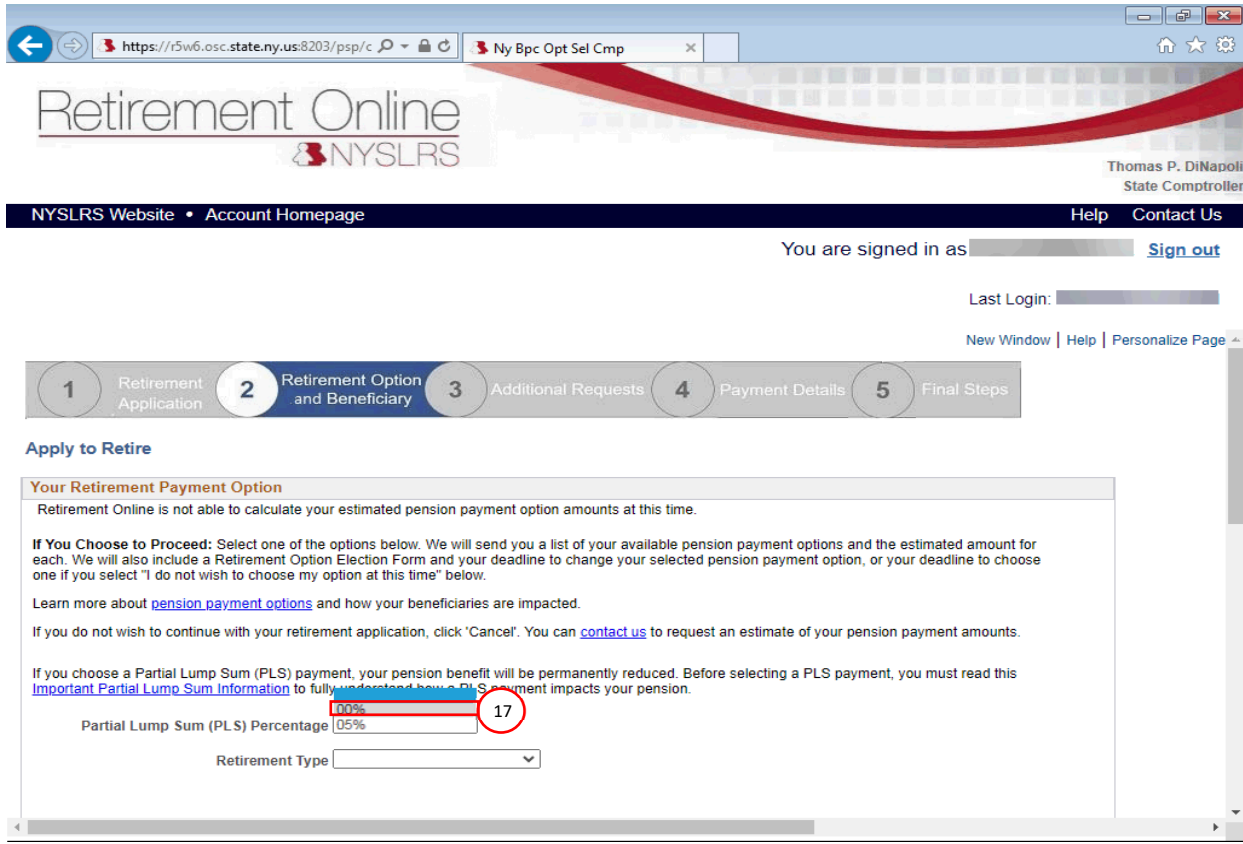
16

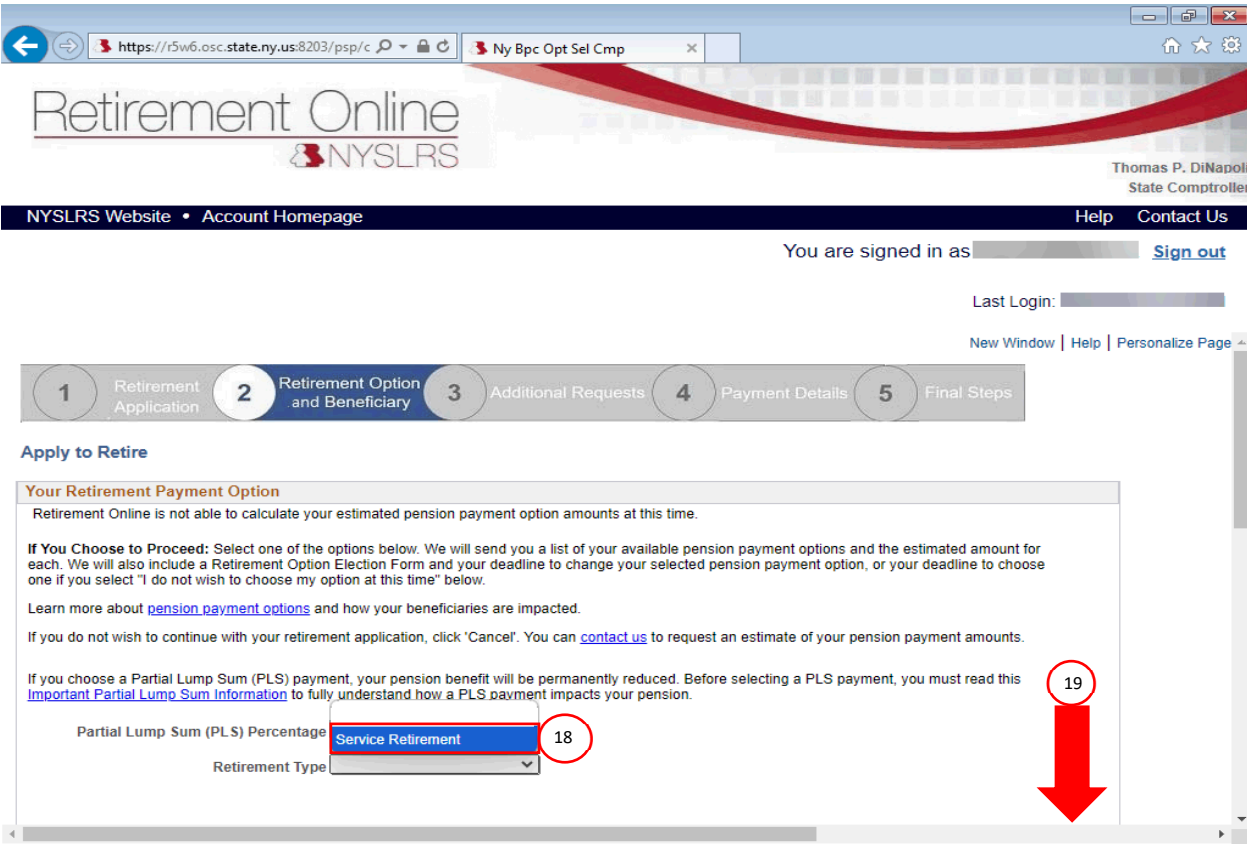
The *Your Retirement Payment Option* page will appear.

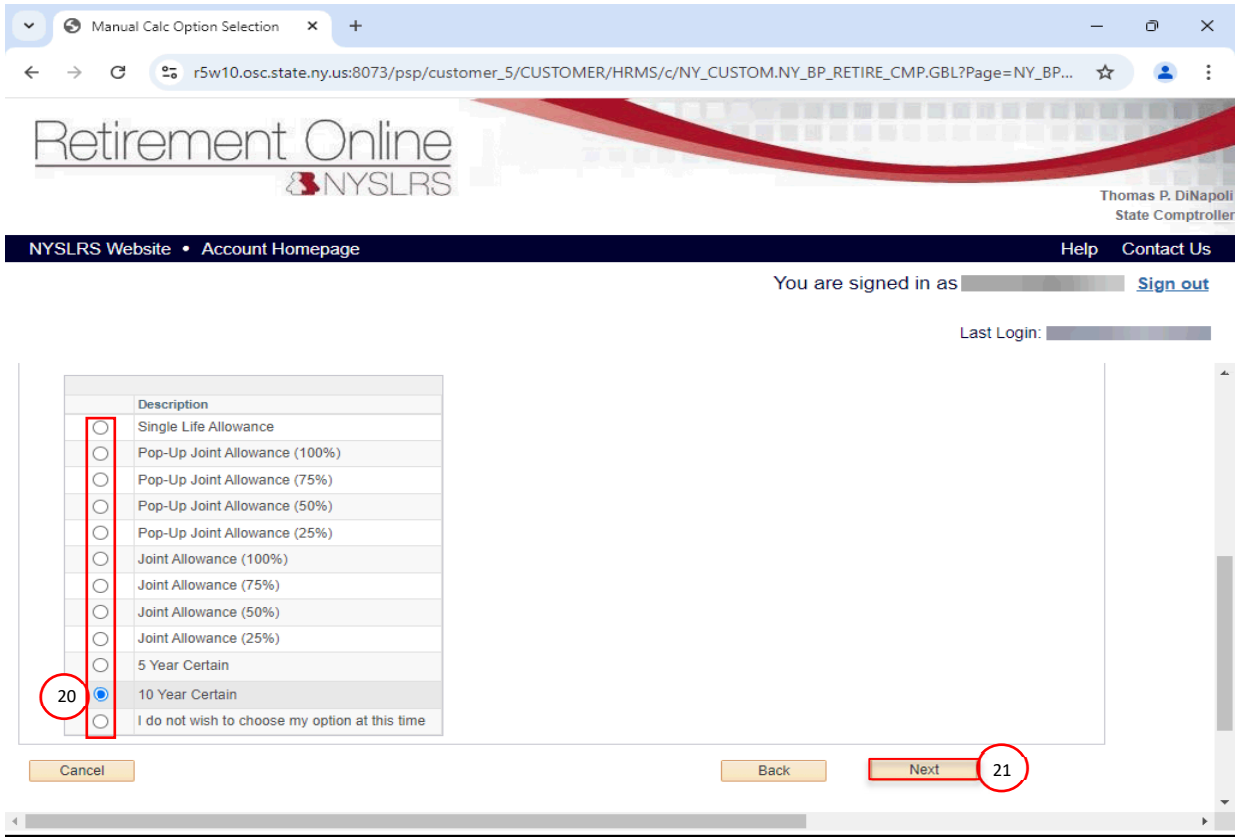
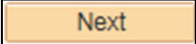
**Note:** If you want to see an estimate of what you and your beneficiary(ies) would receive if you chose a different beneficiary, click the **Back** button to change your beneficiary selection.

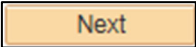
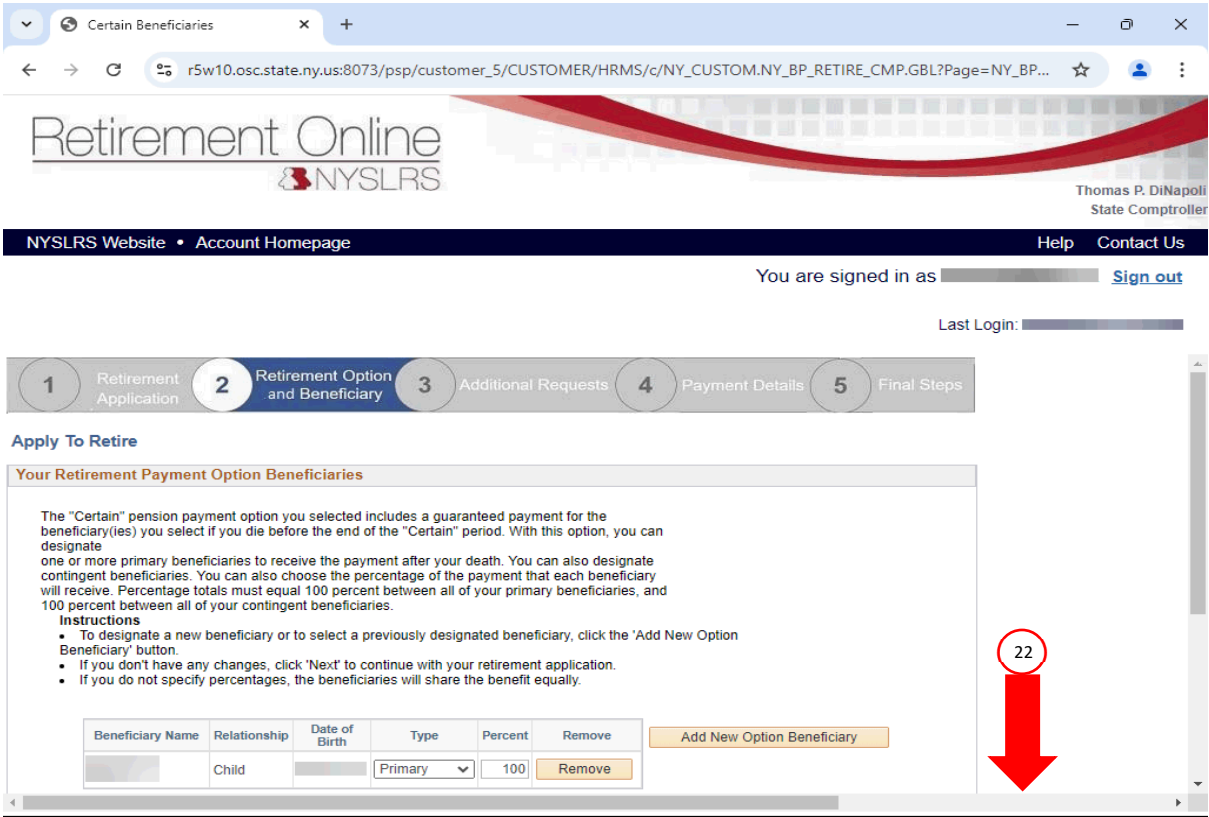


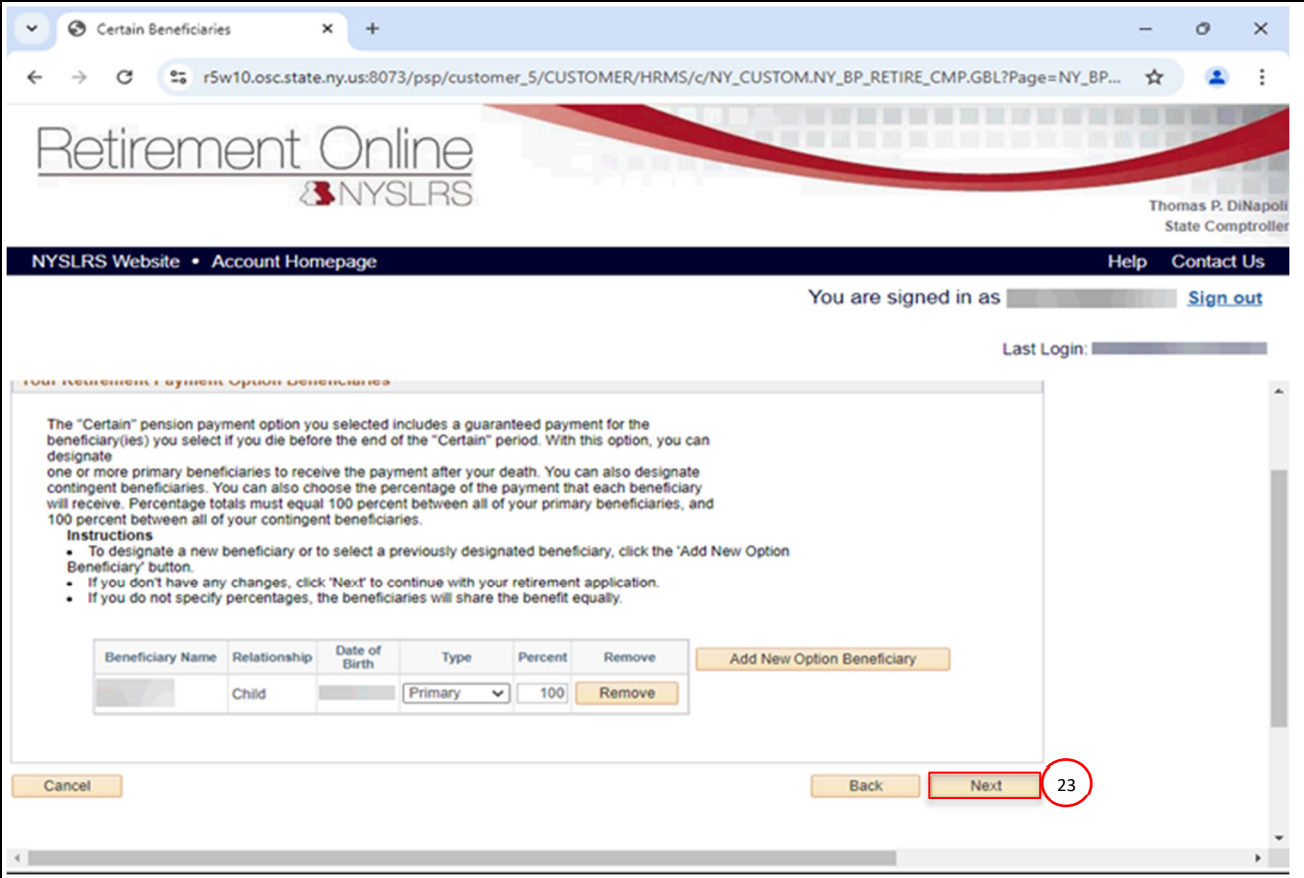
The screenshot shows a web browser window with the URL <https://r5w6.osc.state.ny.us:8203/psp/c> and a tab titled 'Ny Bpc Opt Sel Cmp'. The page header includes the 'Retirement Online' logo and 'NYSLRS'. A navigation bar shows 'NYSLRS Website • Account Homepage' and 'Help Contact Us'. A user is signed in as 'Thomas P. DiNapoli, State Comptroller' with a 'Sign out' link. A progress bar indicates five steps: 1. Retirement Application, 2. Retirement Option and Beneficiary (current), 3. Additional Requests, 4. Payment Details, and 5. Final Steps. The main section is titled 'Apply to Retire' and contains the 'Your Retirement Payment Option' section. This section states: 'Retirement Online is not able to calculate your estimated pension payment option amounts at this time.' It provides instructions for choosing to proceed or not, and includes links for 'pension payment options' and 'Important Partial Lump Sum Information'. At the bottom, there are two dropdown menus: 'Partial Lump Sum (PLS) Percentage' and 'Retirement Type'.

Step	Action
17	<p>A Partial Lump Sum (PLS) Percentage dropdown will be available if it's allowed for by your retirement plan and eligibility.</p> <p>Select the appropriate <b>Partial Lump Sum (PLS) Percentage</b> list item from the dropdown, in this example, "00%".</p> <div data-bbox="266 748 548 792"> <input type="text"/> </div> <div data-bbox="655 354 1890 1195">  <p>The screenshot shows the Retirement Online website interface. At the top, there's a navigation bar with 'NYSLRS Website • Account Homepage', 'Help', and 'Contact Us'. Below this, a progress bar indicates five steps: 1. Retirement Application, 2. Retirement Option and Beneficiary (current step), 3. Additional Requests, 4. Payment Details, and 5. Final Steps. The main content area is titled 'Apply to Retire'. Under 'Your Retirement Payment Option', it states that the system cannot calculate estimated pension payment option amounts at this time. It provides instructions for choosing to proceed or not, and links to learn more about pension payment options. At the bottom, there's a dropdown for 'Partial Lump Sum (PLS) Percentage' with '00%' selected, and a 'Retirement Type' dropdown. The number '17' is circled in red next to the PLS Percentage dropdown.</p> </div>

Step	Action	
18	Select the <b>Service Retirement</b> type list item.	
19	<b>Scroll down</b> until you see the 'Option' section.	


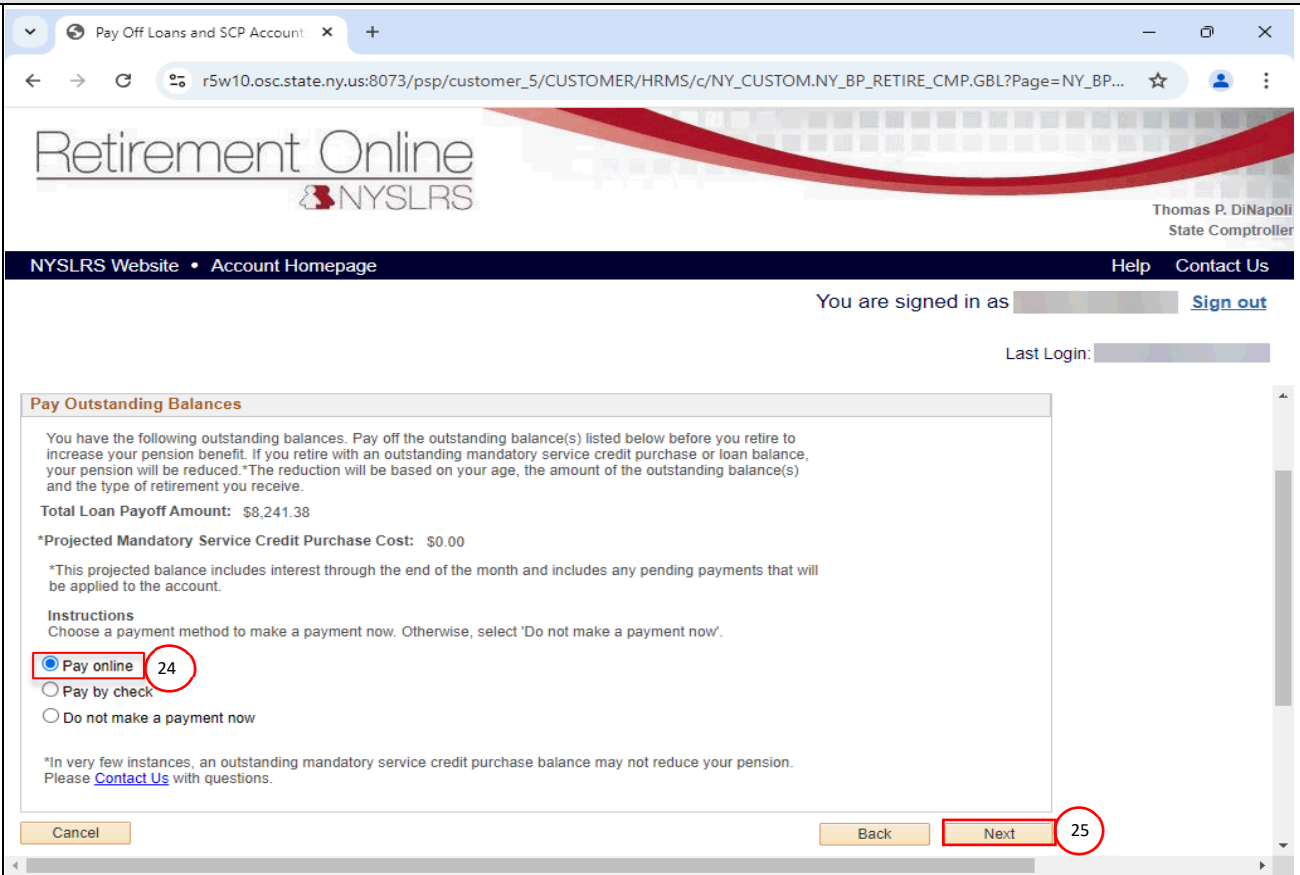
Step	Action	
20.	<p>The 'Option' section appears.</p> <p>Select a <b>Retirement Payment Option</b> from the list.</p>	
21.	<p>Click the <b>Next</b> button.</p> <p></p> <p><b>Note:</b> You cannot click <b>Next</b> until you've selected a Retirement Payment Option.</p>	

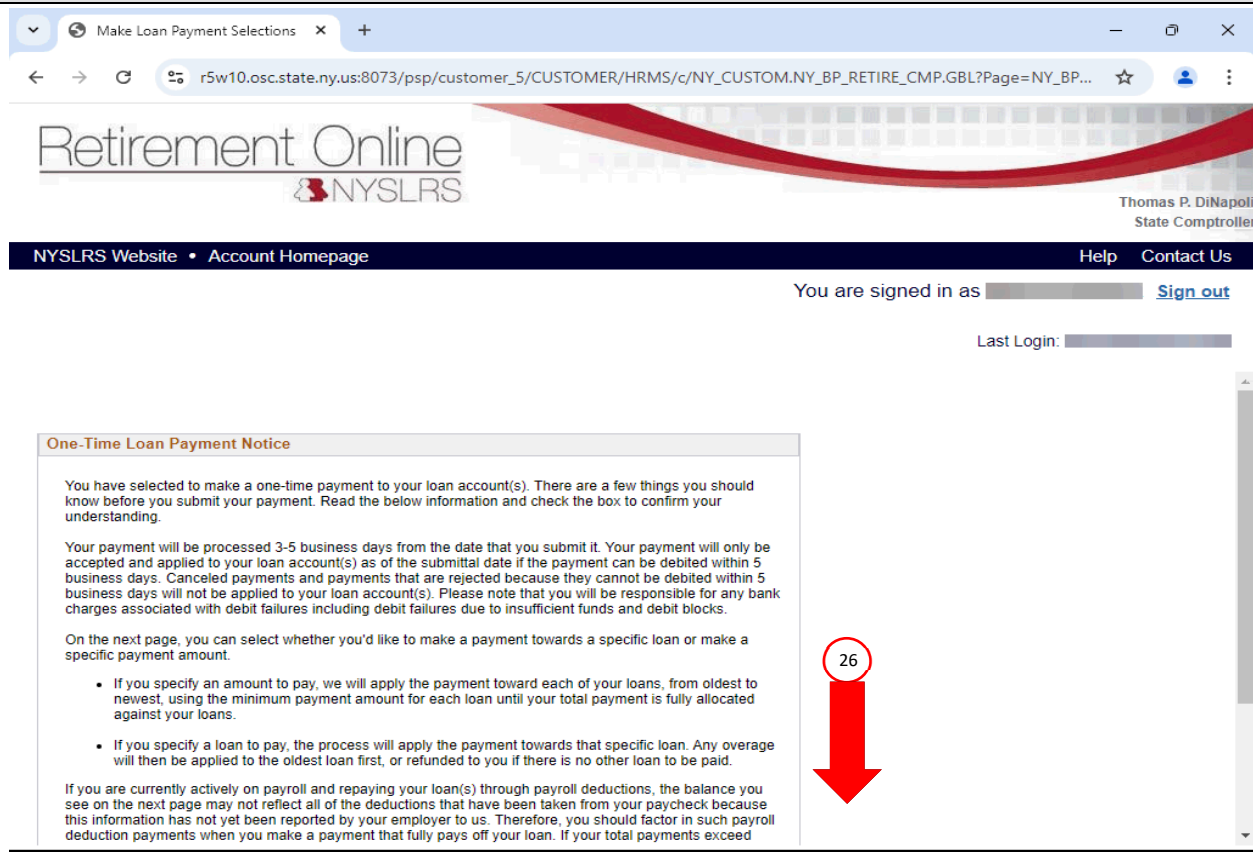
Step	Action
22.	<p>The 'Your Retirement Payment Option Beneficiaries' section appears.</p> <p>Review the beneficiary information, revising if necessary. Then <b>scroll down</b> until you see the <b>Next</b> button.</p> <p></p> 

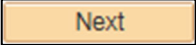
Step		
<p>23.</p>	<p>Click the <b>Next</b> button.</p> <div data-bbox="268 402 462 446" style="border: 1px solid black; padding: 5px; text-align: center;"> Next </div>	 <p>The screenshot shows the 'Certain Beneficiaries' page in the NYSLRS Retirement Online system. The page includes a header with the NYSLRS logo and the State Comptroller's name. Below the header, there's a navigation bar with 'NYSLRS Website' and 'Account Homepage'. The main content area is titled 'Your Retirement Payment Option Beneficiaries' and contains instructions for designating beneficiaries. At the bottom, there's a table with columns for Beneficiary Name, Relationship, Date of Birth, Type, Percent, and Remove. The table has one row with a redacted name, 'Child' relationship, a redacted date of birth, 'Primary' type, and '100' percent. To the right of the table is an 'Add New Option Beneficiary' button. At the bottom of the page, there are 'Cancel', 'Back', and 'Next' buttons. The 'Next' button is circled in red.</p>

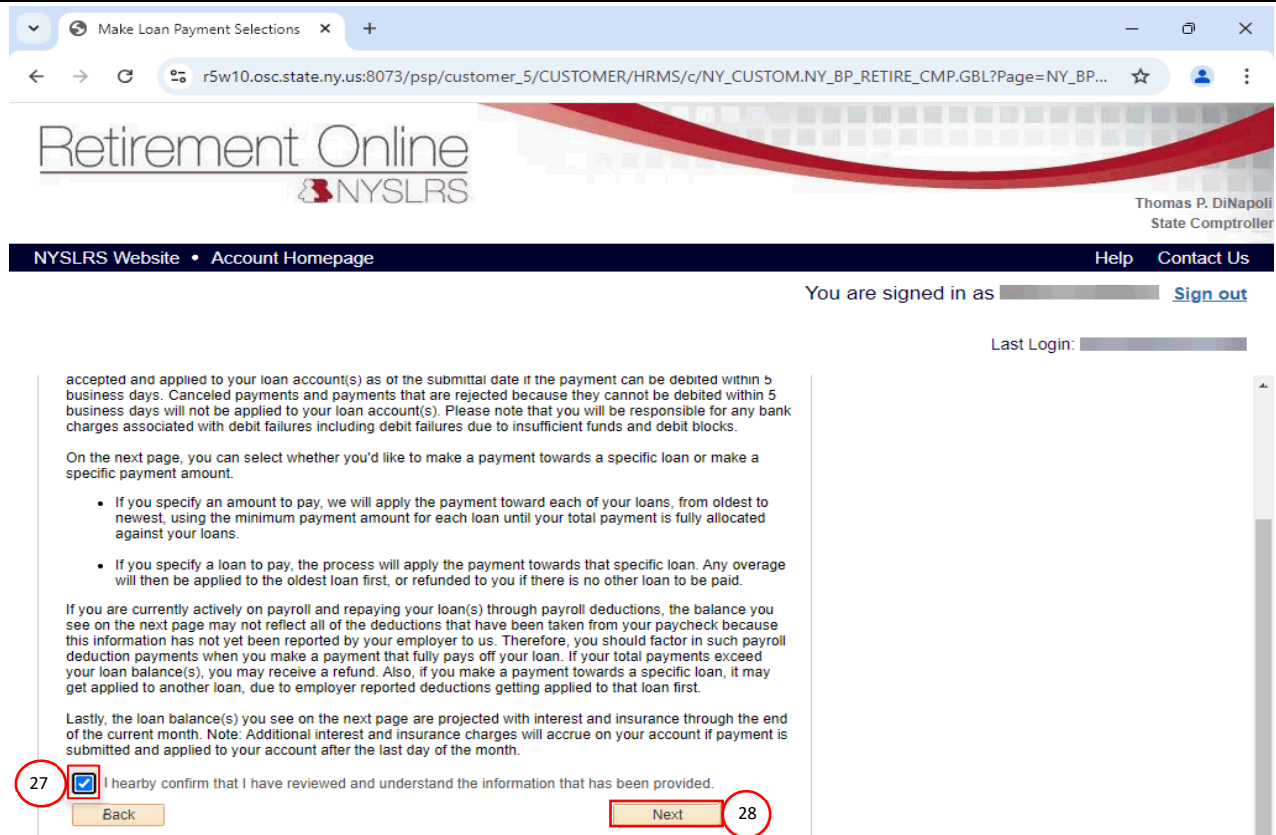
Step	Action
24.	<p>If you have an outstanding balance on a loan or a possible service credit purchase, the <i>Pay Outstanding Balances</i> page will appear.</p> <p>Select a payment method to pay your outstanding balance(s). In this example, "Pay Online".</p> <p><input type="radio"/></p> <p><b>Note:</b> If you have mandatory Service Credit, <i>Retirement Online</i> will apply payment to mandatory service first, then to any optional balances.</p>



Step	Action
25.	<p>Click the <b>Next</b> button.</p> <p></p> 

Step	Action
26.	<p>The One-Time Loan Payment Notice page appears.</p> <p>Read the entire One-Time Loan Payment Notice.</p> 

Step	
27.	<p>Check the box, confirming that you have reviewed and understand the information that has been provided.</p>
28.	<p>Click the <b>Next</b> button.</p> <p></p>



Make Loan Payment Selections

r5w10.osc.state.ny.us:8073/psp/customer\_5/CUSTOMER/HRMS/c/NY\_CUSTOM.NY\_BP\_RETIRE\_CMP.GBL?Page=NY\_BP...

**Retirement Online**  
NYSLRS

Thomas P. DiNapoli  
State Comptroller

NYSLRS Website • Account Homepage

Help Contact Us

You are signed in as [redacted] [Sign out](#)

Last Login: [redacted]

accepted and applied to your loan account(s) as of the submittal date if the payment can be debited within 5 business days. Canceled payments and payments that are rejected because they cannot be debited within 5 business days will not be applied to your loan account(s). Please note that you will be responsible for any bank charges associated with debit failures including debit failures due to insufficient funds and debit blocks.

On the next page, you can select whether you'd like to make a payment towards a specific loan or make a specific payment amount.

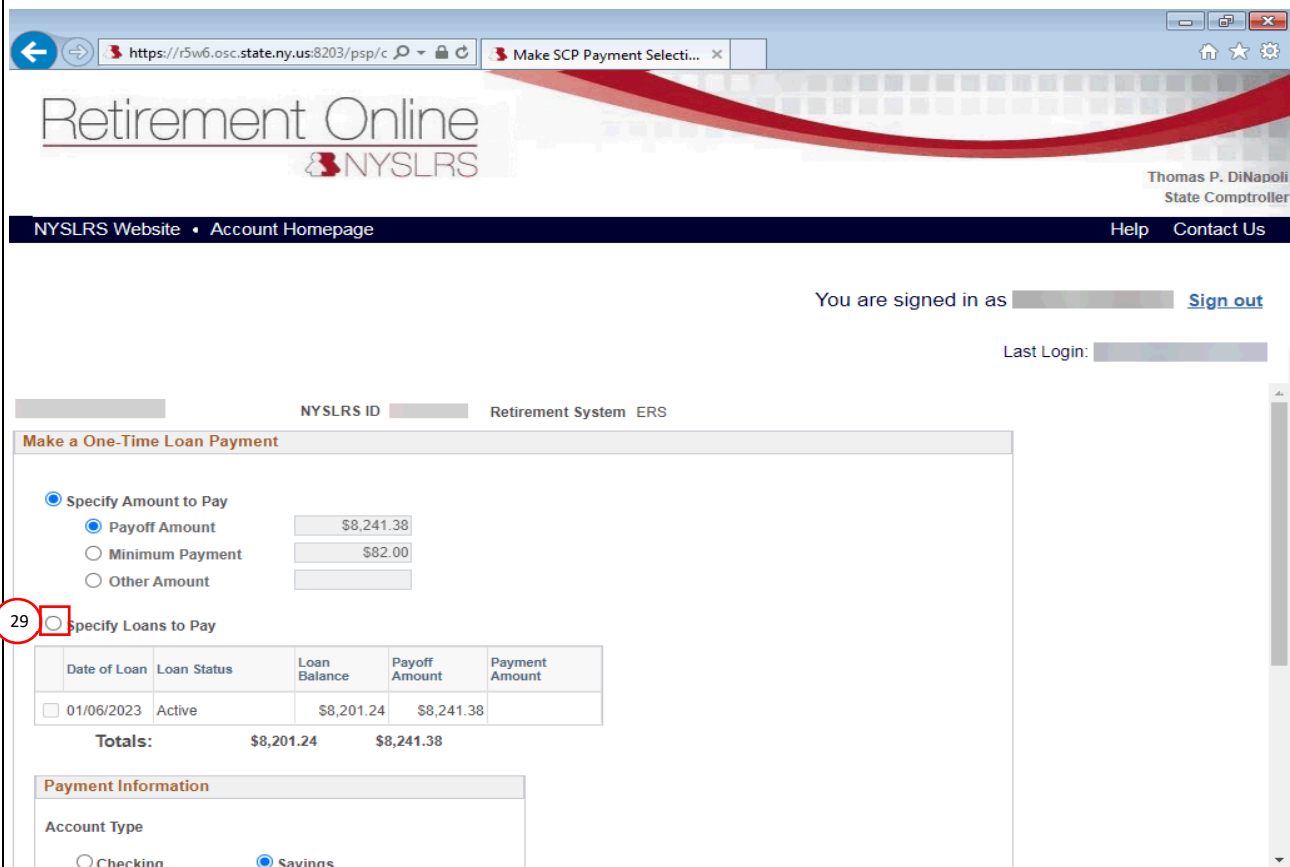
- If you specify an amount to pay, we will apply the payment toward each of your loans, from oldest to newest, using the minimum payment amount for each loan until your total payment is fully allocated against your loans.
- If you specify a loan to pay, the process will apply the payment towards that specific loan. Any overage will then be applied to the oldest loan first, or refunded to you if there is no other loan to be paid.

If you are currently actively on payroll and repaying your loan(s) through payroll deductions, the balance you see on the next page may not reflect all of the deductions that have been taken from your paycheck because this information has not yet been reported by your employer to us. Therefore, you should factor in such payroll deduction payments when you make a payment that fully pays off your loan. If your total payments exceed your loan balance(s), you may receive a refund. Also, if you make a payment towards a specific loan, it may get applied to another loan, due to employer reported deductions getting applied to that loan first.

Lastly, the loan balance(s) you see on the next page are projected with interest and insurance through the end of the current month. Note: Additional interest and insurance charges will accrue on your account if payment is submitted and applied to your account after the last day of the month.

27 ☒ I hereby confirm that I have reviewed and understand the information that has been provided.

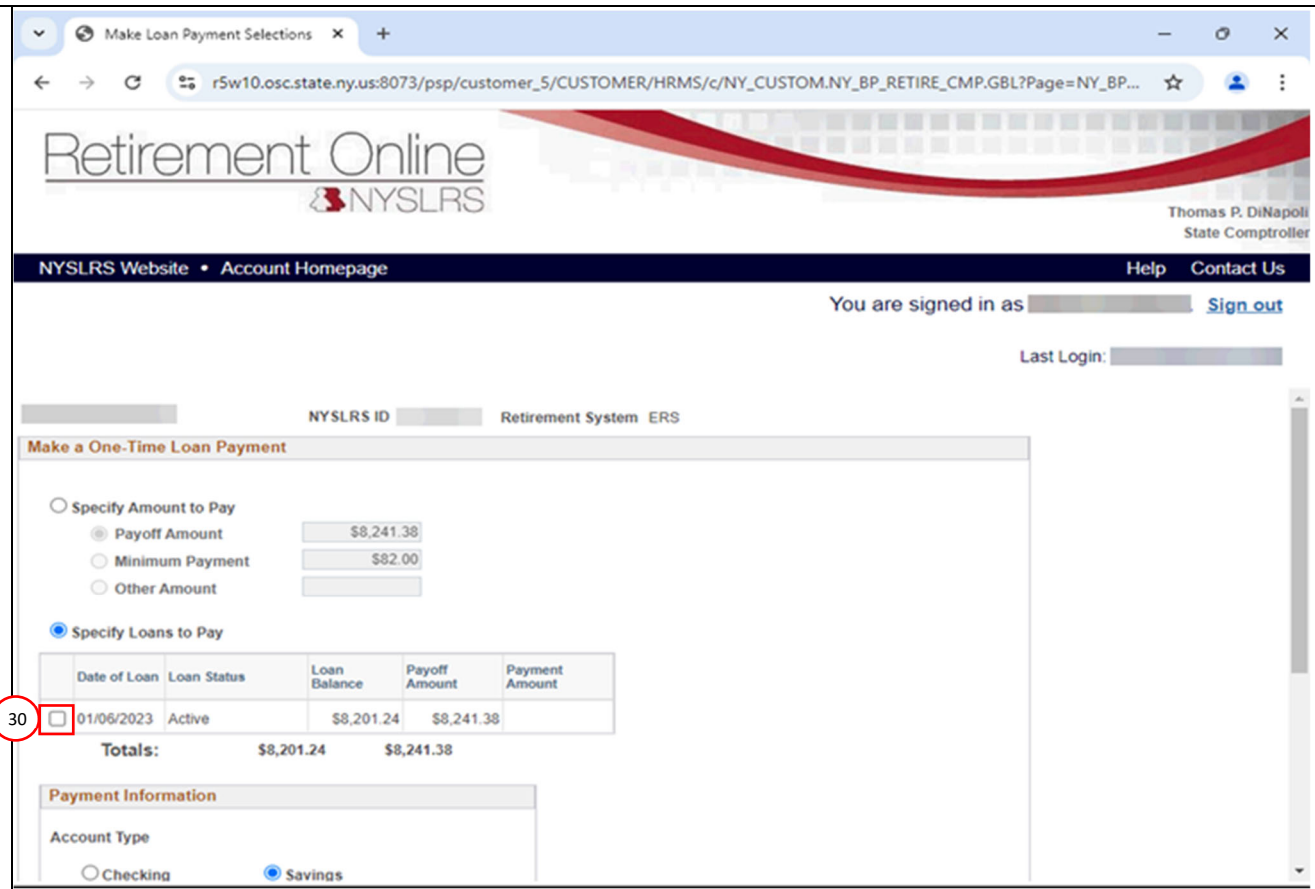
[Back](#) [Next](#) 28

Step	Action
29.	<p>The <i>Make a One-Time Loan Payment</i> page appears.</p> <p>Click the appropriate <b>option</b> to indicate whether you want to pay a specific amount or pay off a specific account.</p> <p><b>Note:</b> Specifying which amount to pay and which loan to pay is unique to your specific loan circumstances. Follow the prompts and make your selections based on the information on the screen.</p> 

30.

Select the loan(s) you wish to apply payment to.

**Note:** In this example, there is only one loan. Your account may contain multiple loans.



Make Loan Payment Selections

r5w10.osc.state.ny.us:8073/psp/customer\_5/CUSTOMER/HRMS/c/NY\_CUSTOM.NY\_BP\_RETIRE\_CMP.GBL?Page=NY\_BP...

Retirement Online  
NYSLRS

Thomas P. DiNapoli  
State Comptroller

NYSLRS Website • Account Homepage

Help Contact Us

You are signed in as [redacted] [Sign out](#)

Last Login: [redacted]

NYSLRS ID [redacted] Retirement System ERS

Make a One-Time Loan Payment

☐ Specify Amount to Pay

☒ Payoff Amount \$8,241.38

☐ Minimum Payment \$82.00

☐ Other Amount

☒ Specify Loans to Pay

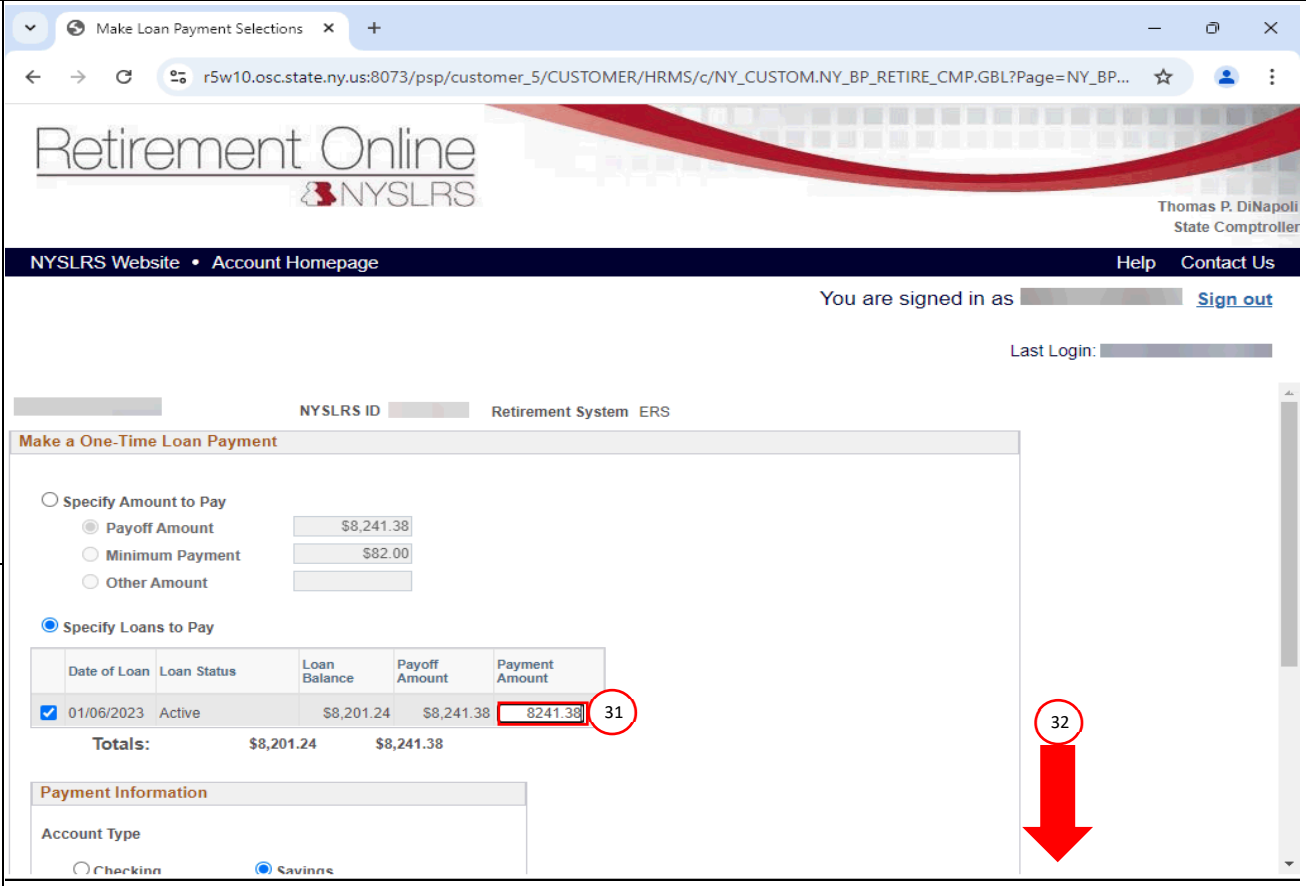
Date of Loan	Loan Status	Loan Balance	Payoff Amount	Payment Amount
01/06/2023	Active	\$8,201.24	\$8,241.38	


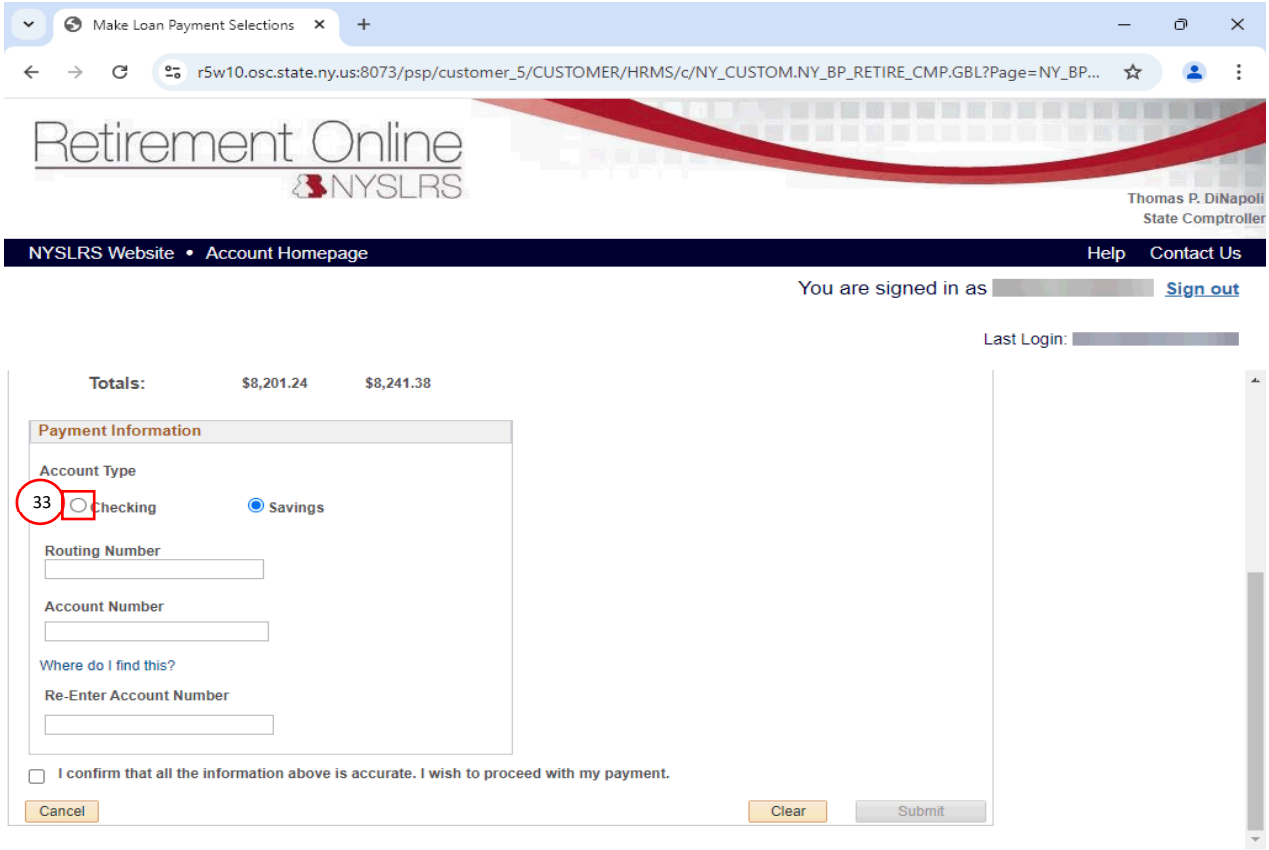
Totals: \$8,201.24 \$8,241.38

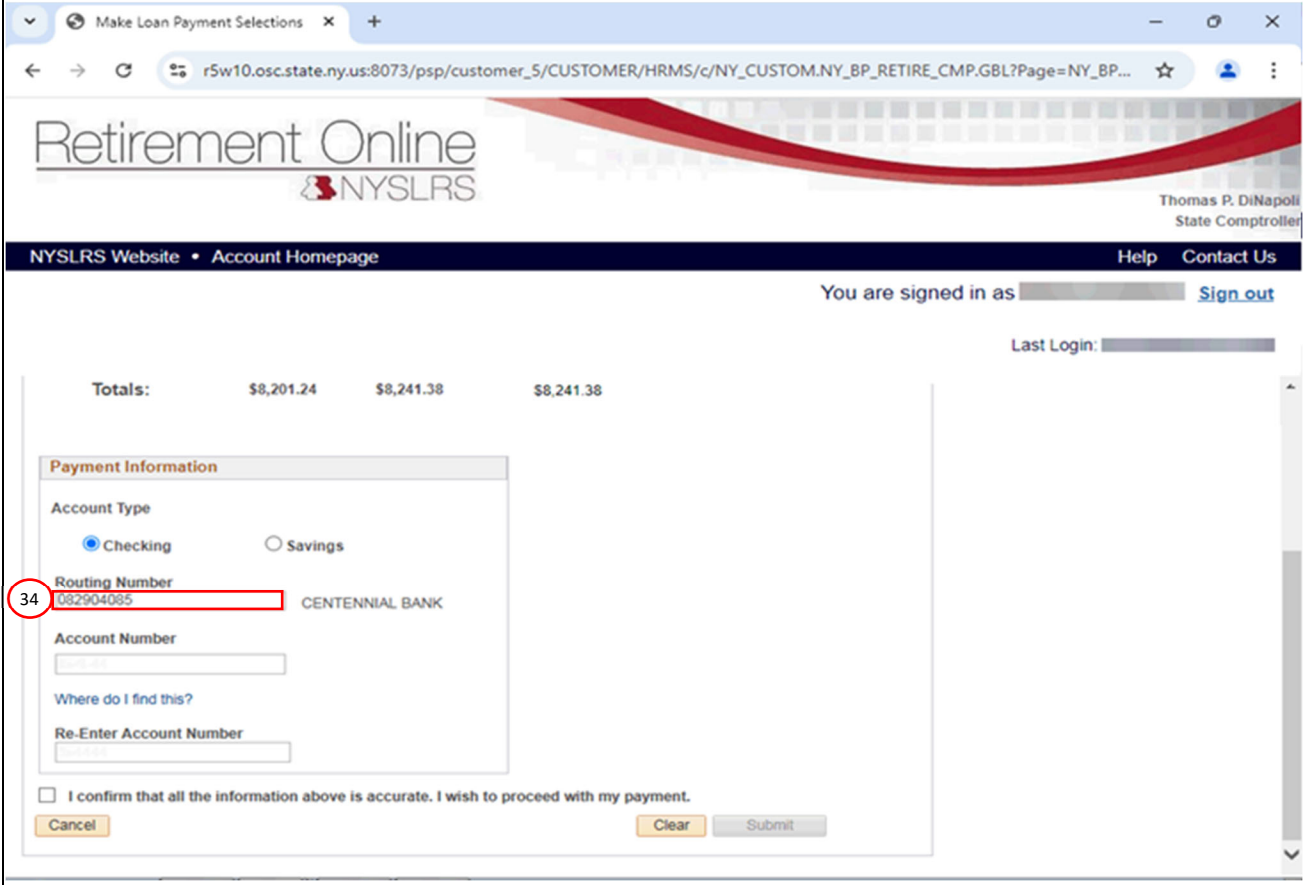
Payment Information

Account Type

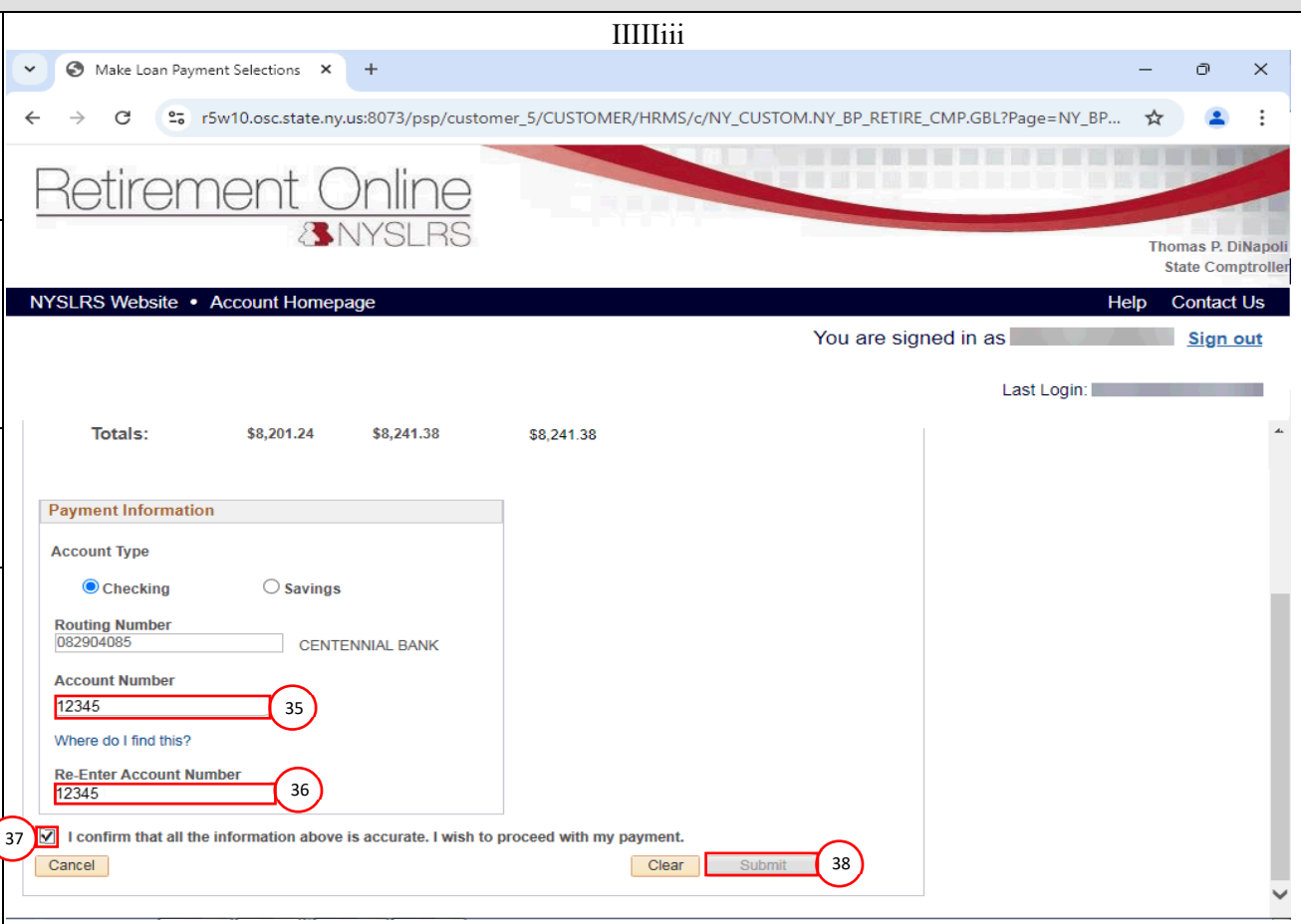
☐ Checking ☒ Savings


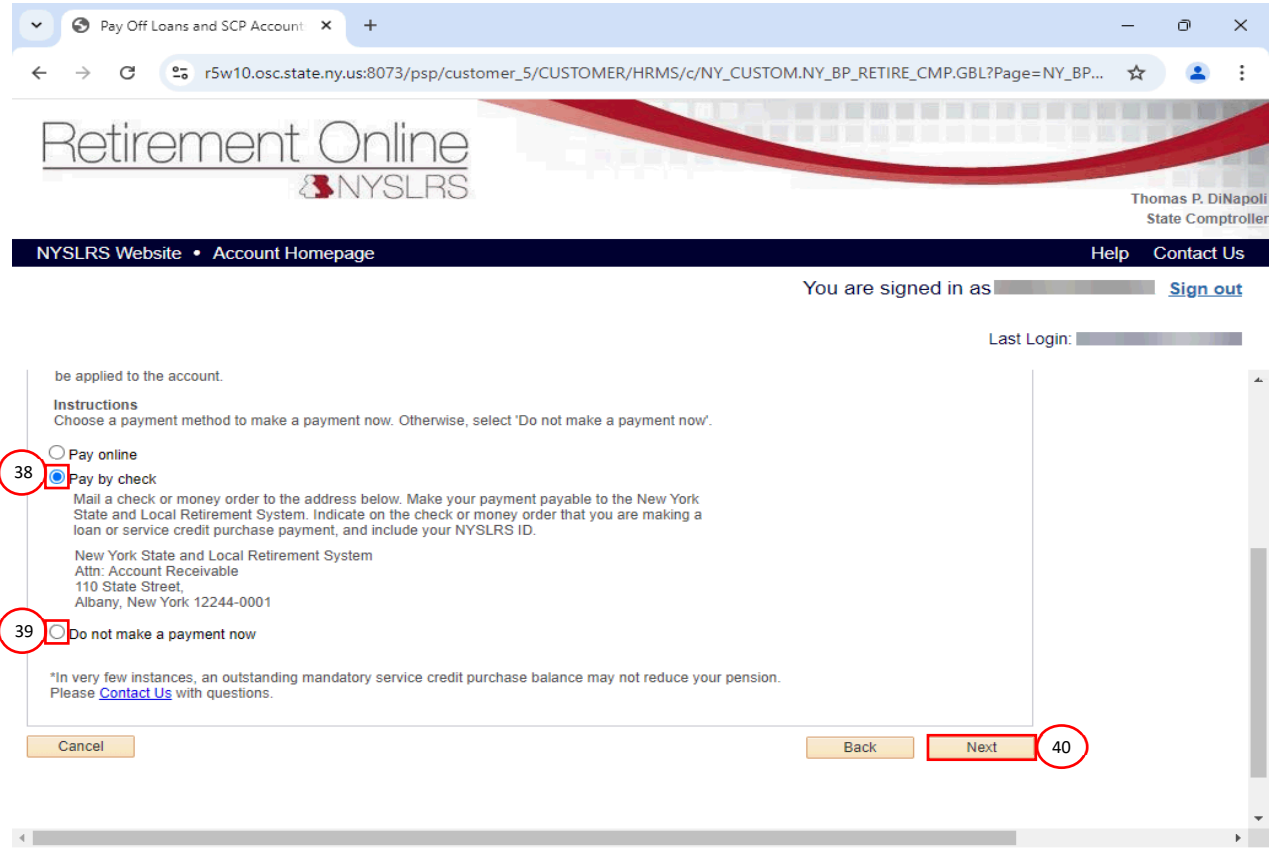


Step	Action	
31	Enter the appropriate information into the <b>Payment Amount</b> field.	
32.	<b>Scroll down</b> until you see the 'Payment Information' section.	

Step	Action
<p>33</p>	<p>Next, you need to enter your payment information. Click the appropriate <b>option</b> to indicate whether you are using a checking or savings account to make your payment.</p> <p></p>  <p>The screenshot shows the 'Retirement Online' interface for NYSLRS. At the top, it says 'You are signed in as [Name] Sign out'. Below that, there's a 'Totals' section showing \$8,201.24 and \$8,241.38. The 'Payment Information' section is highlighted, and the 'Checking' radio button is selected and circled with a red '33'. Other fields include 'Routing Number', 'Account Number', and 'Re-Enter Account Number'. At the bottom, there's a confirmation checkbox and 'Cancel', 'Clear', and 'Submit' buttons.</p>

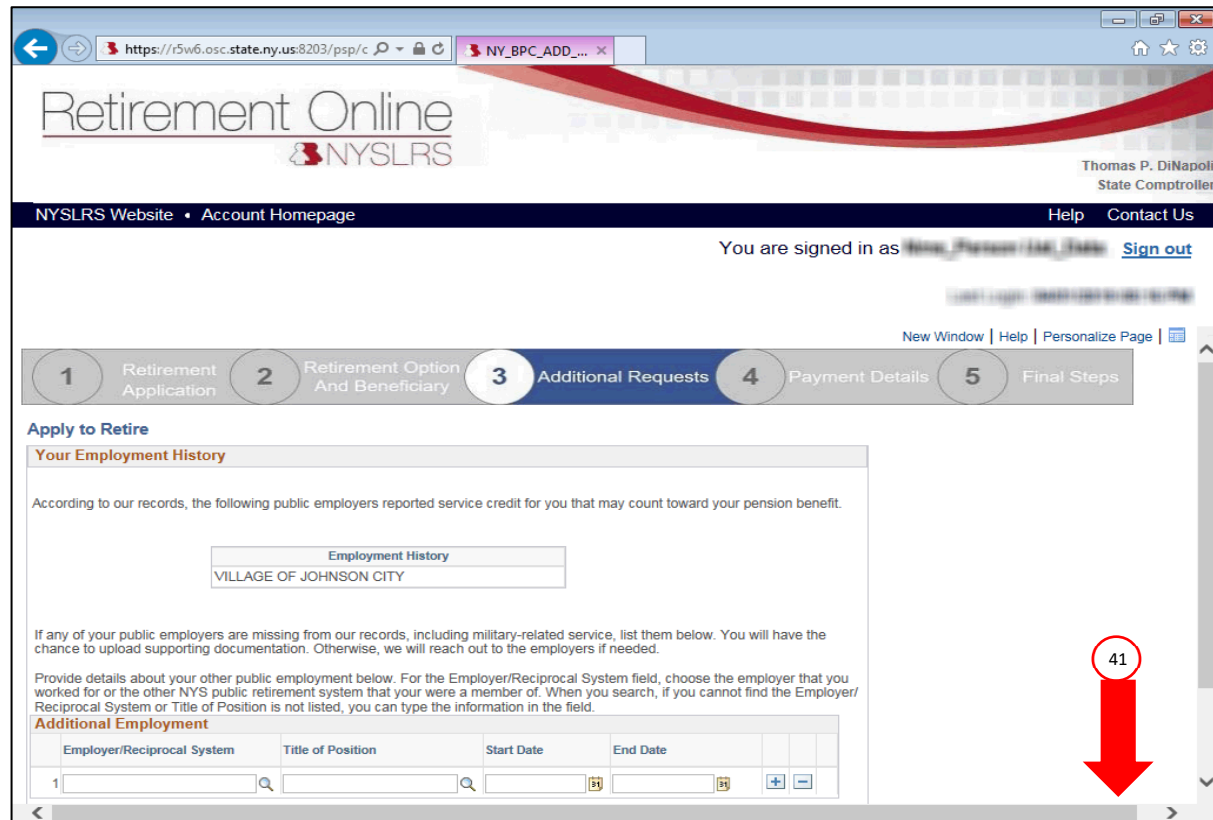
Step	Action
<p>34</p>	<p>Enter your financial institution's <b>Routing Number</b>.</p> <div data-bbox="268 483 615 516" style="border: 1px solid black; height: 20px; width: 165px;"></div> <p><b>Note:</b> Once you enter the routing number, the institution's name will appear.</p> <div data-bbox="630 360 1927 1239">  </div>



Step	Action	
35	Enter your <b>Account Number</b> . <input type="text"/>	
36	Re-Enter your <b>Account Number</b> . <input type="text"/>	
37	Check the box to confirm your payment information. <input type="checkbox"/>	
38	Click the <b>Submit</b> button. <input type="button" value="Submit"/>	

Step	Action	
38	Selecting Pay by Check displays instructions for mailing a payment. 	
39	You may decide not to pay your balance(s) now.  <b>Note:</b> Retiring with an outstanding loan balance can significantly reduce your retirement benefit. 	
40	Once you have made your payment selection, click the <b>Next</b> button. 	

Step	Action
41	<p>The <i>Your Employment History</i> page will appear. Review this information.</p> <p><b>Scroll down</b> until you see the 'Additional Employment' section. Here, you will add any public employers that might be missing from your employment history to make sure you get credit for all your service.</p> <p><b>Note:</b> If you do not have additional employment, <b>scroll down</b> to the <b>Next</b> button.</p>



Retirement Online  
NYSLRS

Thomas P. DiNapoli  
State Comptroller

NYSLRS Website • Account Homepage Help Contact Us

You are signed in as [New Person Log Out](#) [Sign out](#)

1 Retirement Application 2 Retirement Option And Beneficiary 3 Additional Requests 4 Payment Details 5 Final Steps

**Apply to Retire**

**Your Employment History**

According to our records, the following public employers reported service credit for you that may count toward your pension benefit.

Employment History
VILLAGE OF JOHNSON CITY


If any of your public employers are missing from our records, including military-related service, list them below. You will have the chance to upload supporting documentation. Otherwise, we will reach out to the employers if needed.

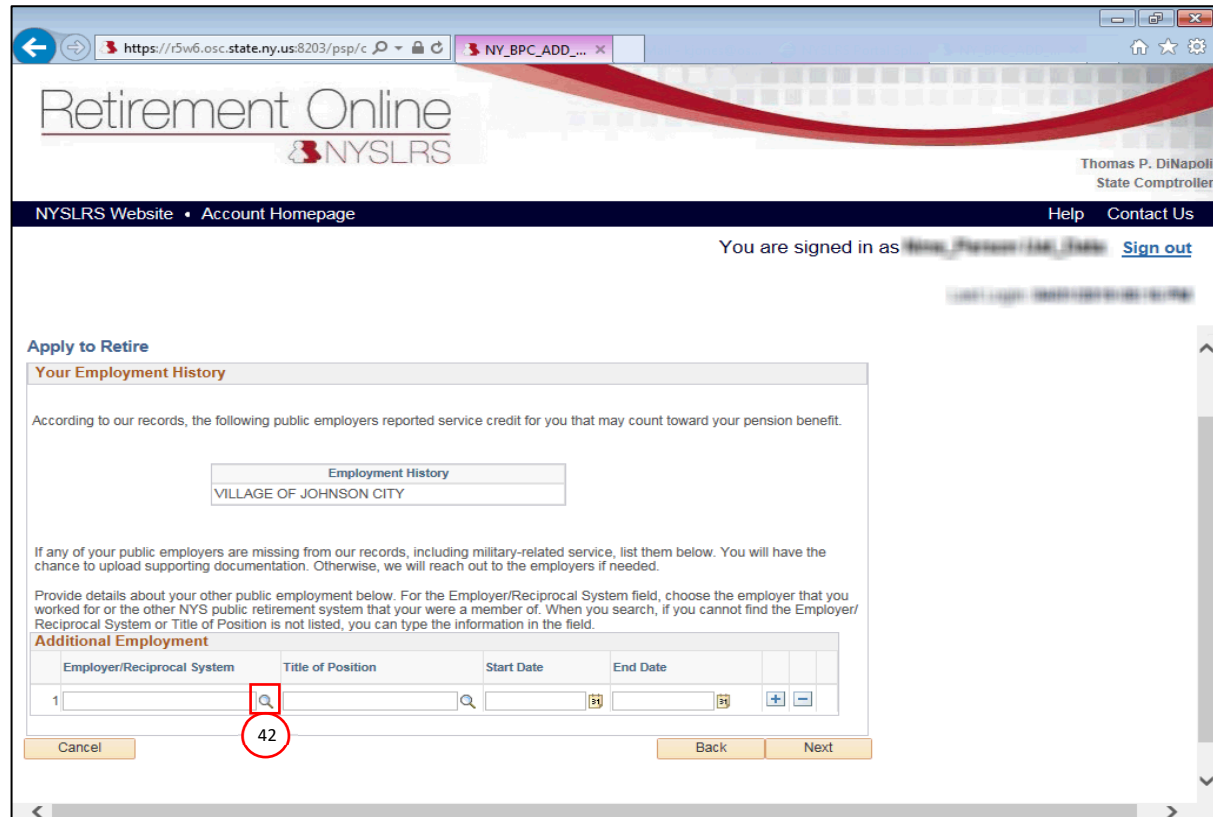
Provide details about your other public employment below. For the Employer/Reciprocal System field, choose the employer that you worked for or the other NYS public retirement system that you were a member of. When you search, if you cannot find the Employer/Reciprocal System or Title of Position is not listed, you can type the information in the field.

**Additional Employment**

Employer/Reciprocal System	Title of Position	Start Date	End Date
1			

41

Step	Action
42.	<p>Click the <b>Look Up</b> icon next to the <b>Employer/Reciprocal System</b> field to choose from a list of public employers and reciprocal systems accepted by NYSLRS.</p>  <p><b>Note:</b> A reciprocal retirement system is a public New York State retirement system other than the one you are retiring from. Later steps will ask if you wish to transfer or reinstate a membership from a reciprocal retirement system.</p>



Retirement Online  
NYSLRS

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State Comptroller

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**Apply to Retire**

**Your Employment History**




According to our records, the following public employers reported service credit for you that may count toward your pension benefit.

Employment History	
VILLAGE OF JOHNSON CITY	

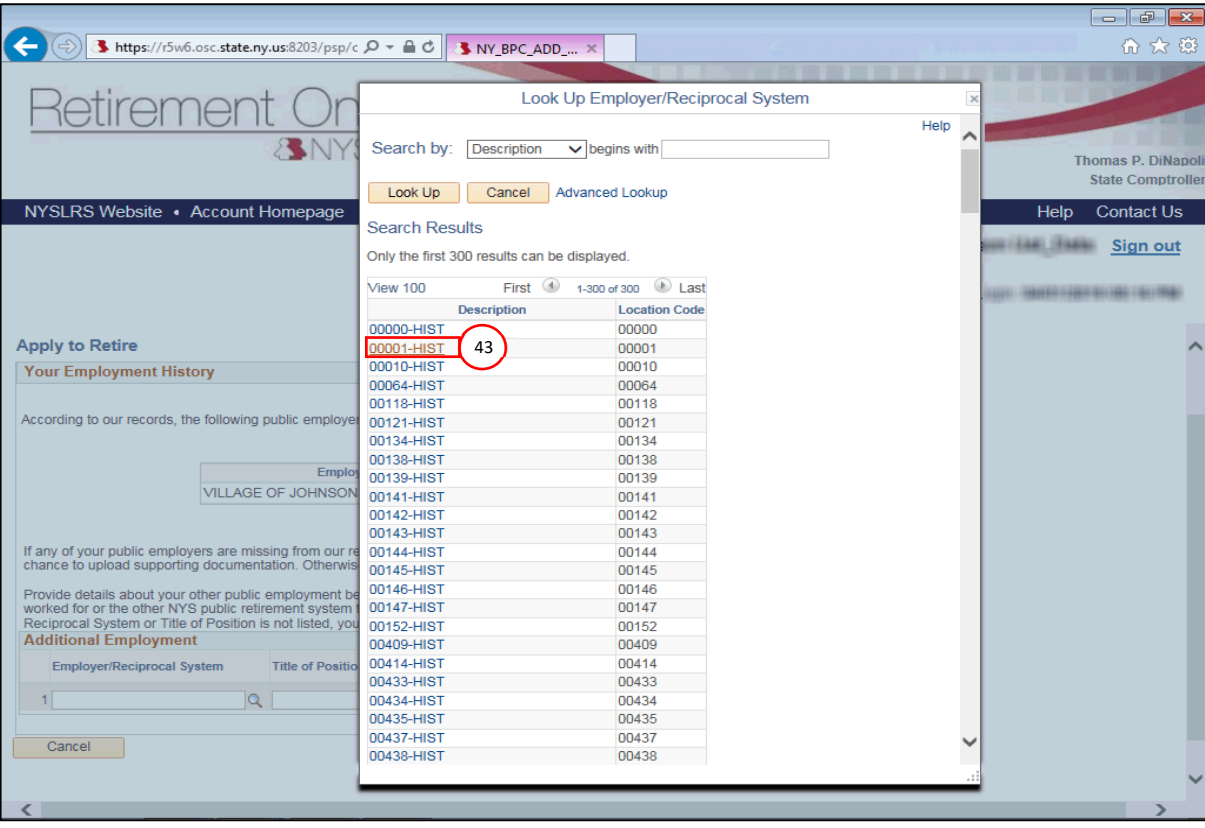
If any of your public employers are missing from our records, including military-related service, list them below. You will have the chance to upload supporting documentation. Otherwise, we will reach out to the employers if needed.


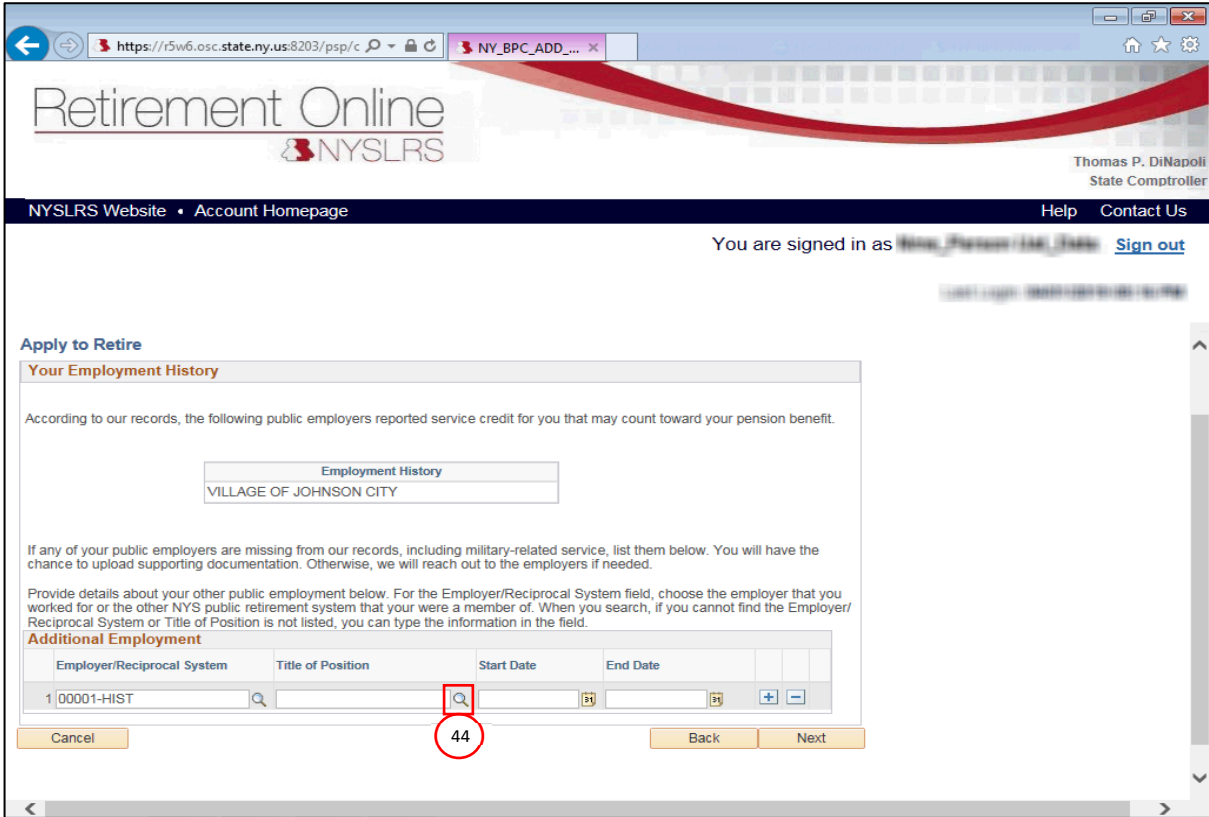
Provide details about your other public employment below. For the Employer/Reciprocal System field, choose the employer that you worked for or the other NYS public retirement system that you were a member of. When you search, if you cannot find the Employer/Reciprocal System or Title of Position is not listed, you can type the information in the field.

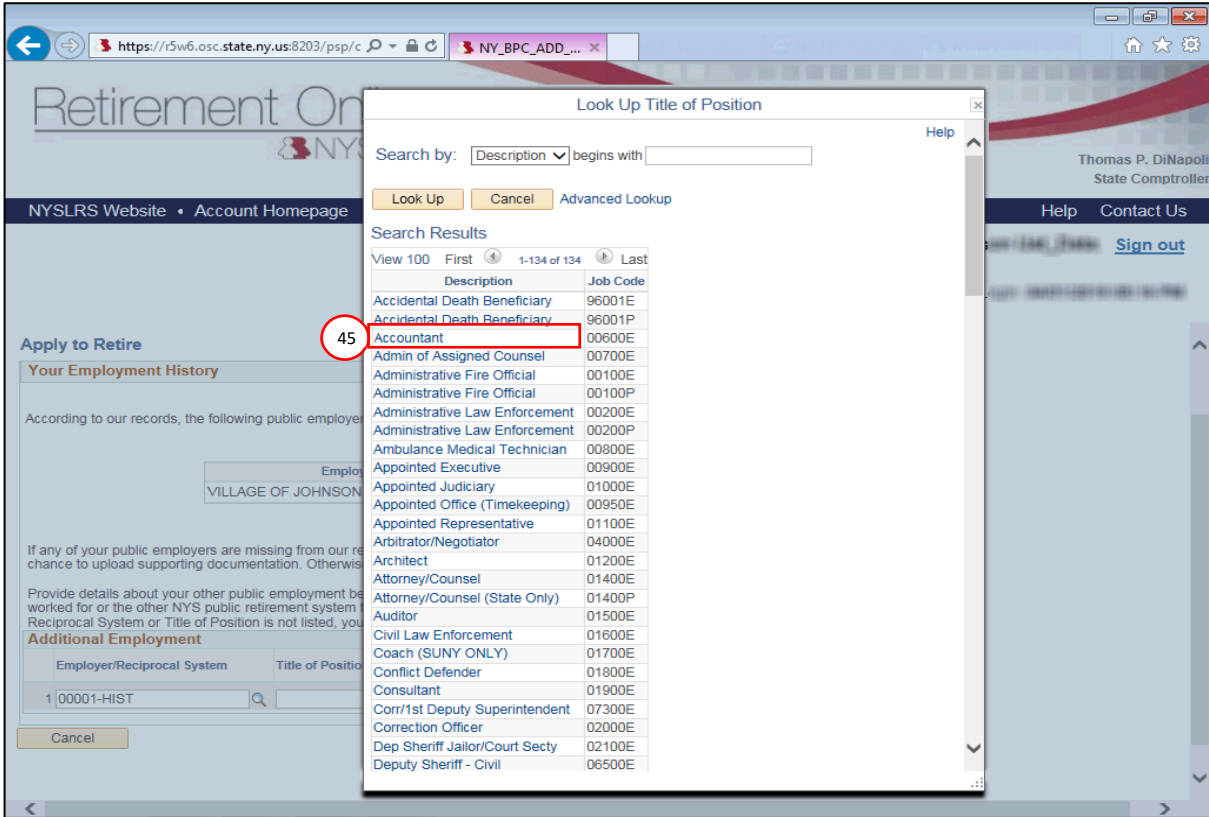
**Additional Employment**

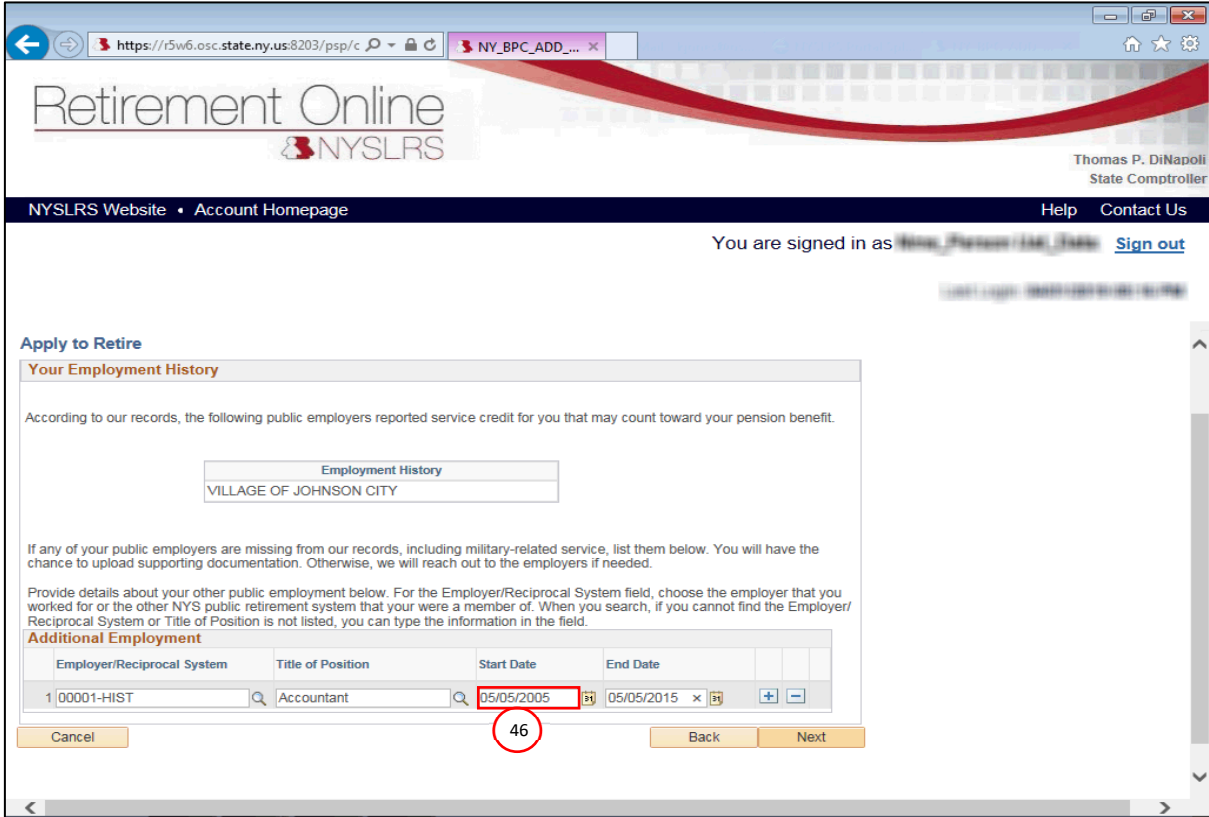
Employer/Reciprocal System	Title of Position	Start Date	End Date
1			

Cancel **42** Back Next

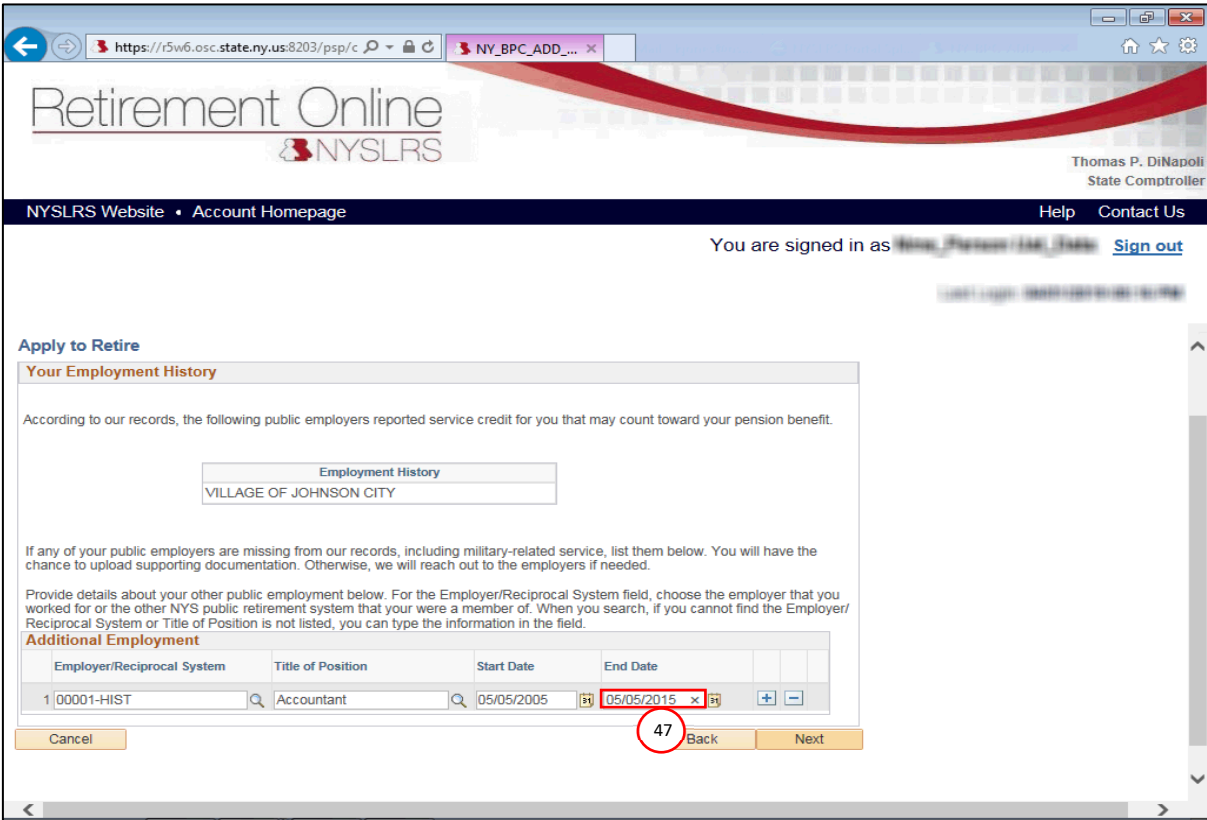
Step	Action
43.	<p>The 'Look Up Employer/Reciprocal System' pop-up will appear. Select the appropriate <b>Description</b> link.</p> <p><b>Note:</b> The location code of the employer or reciprocal system is required.</p> 

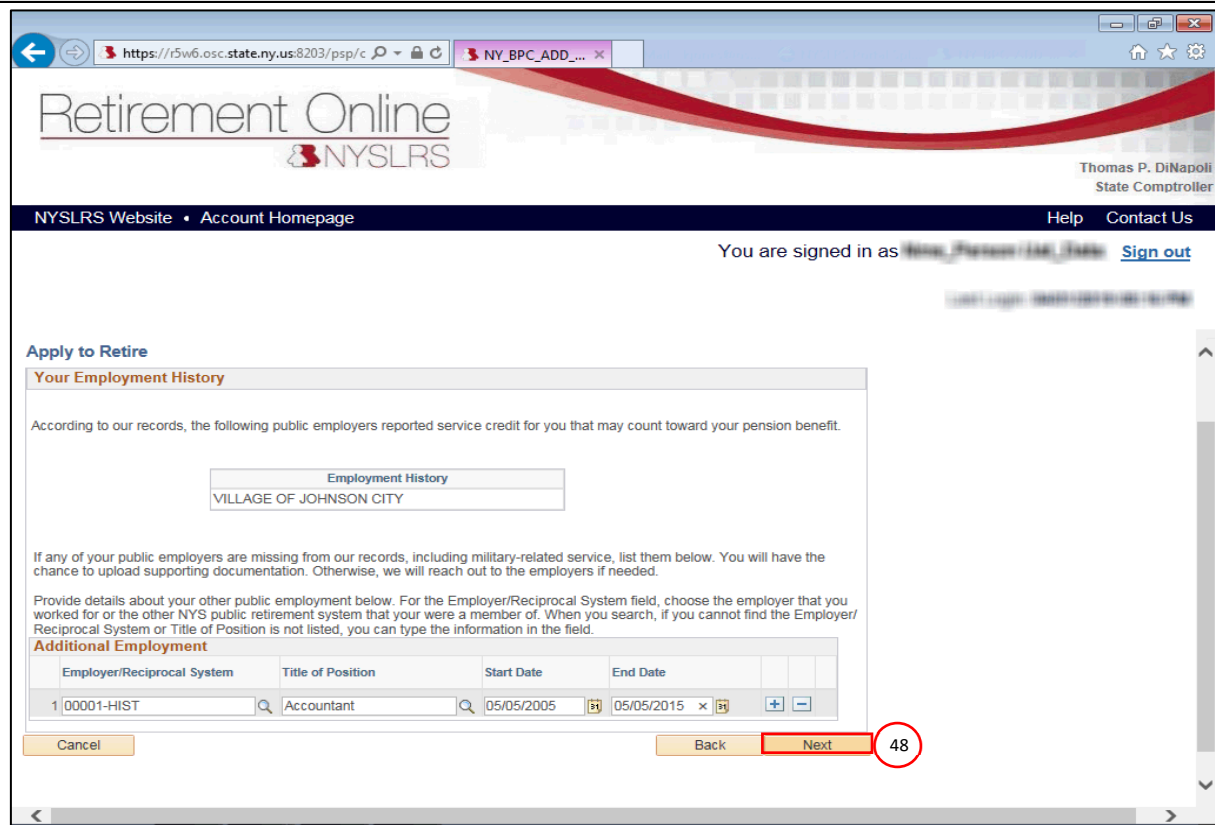
Step	Action
44.	<p>The <i>Your Employment History</i> page will appear. Click the <b>Look Up</b> icon next to the <b>Title of Position</b> field to view a list of NYSLRS job title descriptions and their corresponding job codes.</p>  


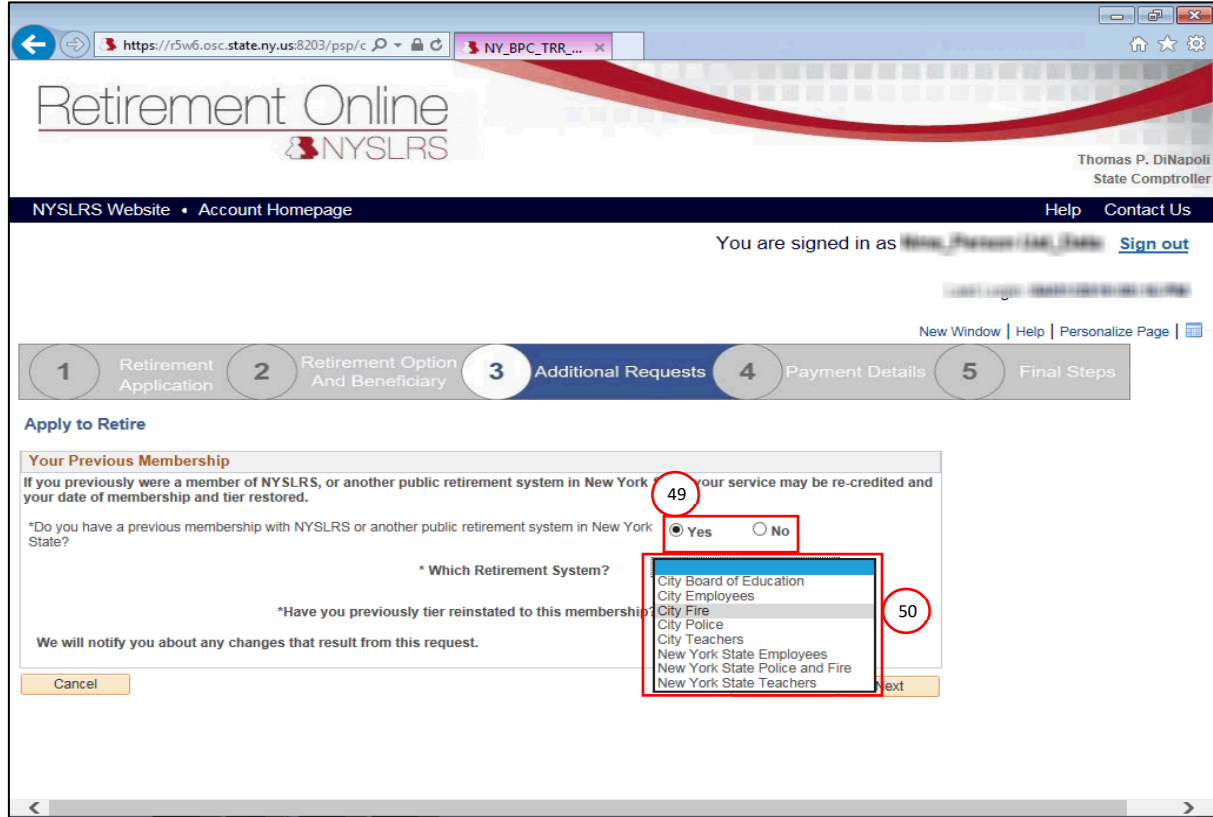

Step	Action
45.	<p>The 'Look Up Title of Position' pop-up will appear. Select the <b>Description</b> that most closely matches your job title for this employer. If you aren't certain what to select, choose "General."</p>  <p>The screenshot shows the NYSLRS website with a 'Look Up Title of Position' pop-up window. The pop-up has a search bar with 'Description' selected and 'begins with' as a filter. Below the search bar are buttons for 'Look Up', 'Cancel', and 'Advanced Lookup'. A list of search results is displayed, including 'Accidental Death Beneficiary', 'Accountant', 'Admin of Assigned Counsel', 'Administrative Fire Official', 'Administrative Law Enforcement', 'Ambulance Medical Technician', 'Appointed Executive', 'Appointed Judiciary', 'Appointed Office (Timekeeping)', 'Appointed Representative', 'Arbitrator/Negotiator', 'Architect', 'Attorney/Counsel', 'Attorney/Counsel (State Only)', 'Auditor', 'Civil Law Enforcement', 'Coach (SUNY ONLY)', 'Conflict Defender', 'Consultant', 'Corr/1st Deputy Superintendent', 'Correction Officer', 'Dep Sheriff Jailor/Court Secty', and 'Deputy Sheriff - Civil'. The 'Accountant' entry is highlighted with a red box and the number 45.</p>

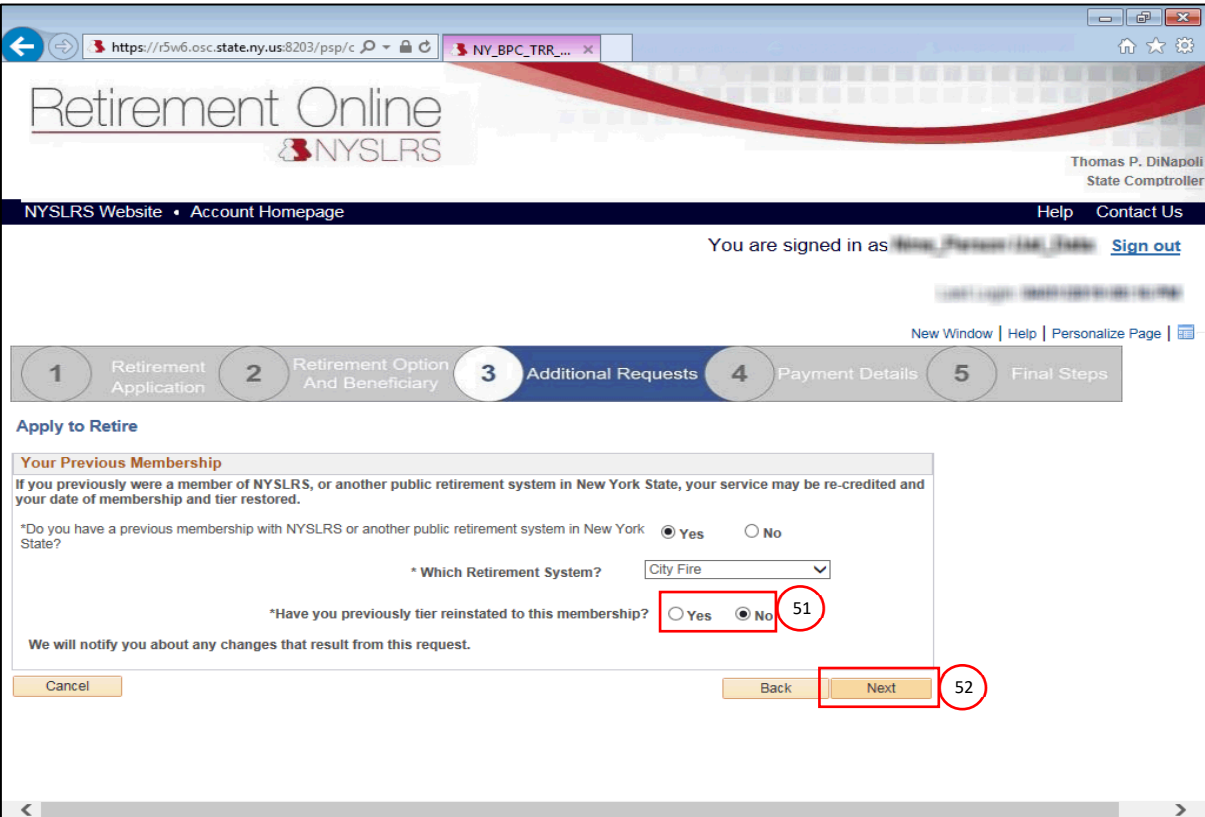
Step	Action
<p>46.</p>	<p>The <i>Your Employment History</i> page will appear. Enter your <b>Start Date</b> using the MM/DD/YYYY format.</p> <div data-bbox="268 516 373 560" style="border: 1px solid black; width: 50px; height: 27px; margin: 10px 0;"></div> <p><b>Note:</b> You may also use the <b>Calendar</b> icon next to the field to select a date.</p> <div data-bbox="678 362 1879 1174">  </div>

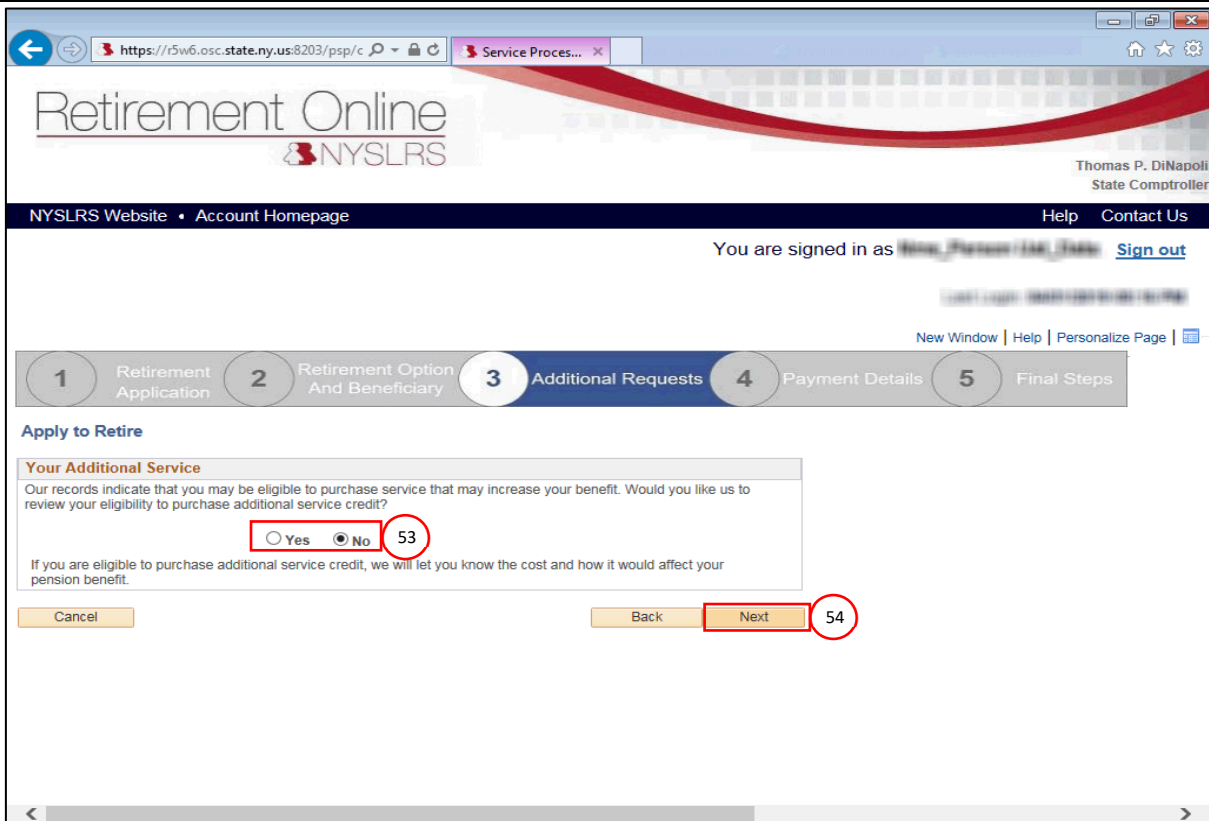




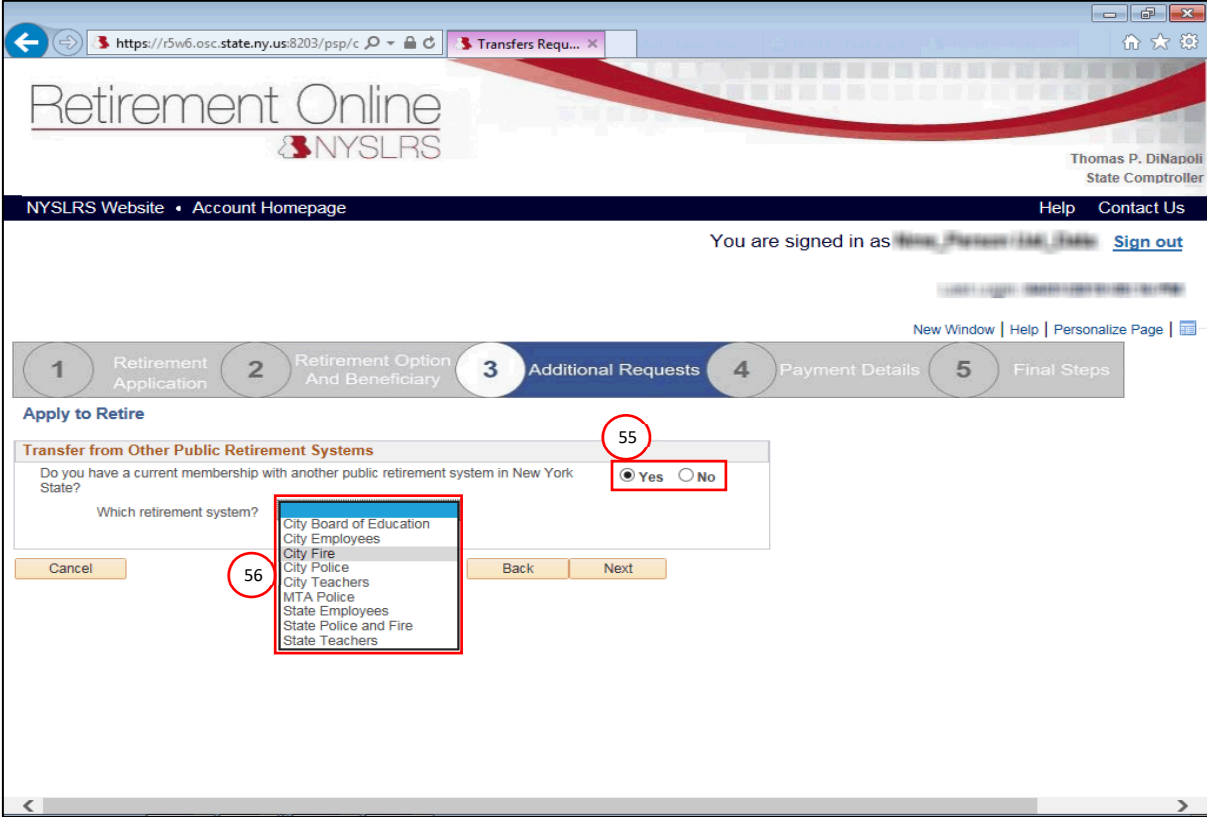

Step	Action
<p>47.</p>	<p>Enter your <b>End Date</b> field using the MM/DD/YYYY format.</p> <div data-bbox="268 479 373 522" style="border: 1px solid black; width: 50px; height: 27px; margin: 10px 0;"></div> <p><b>Note:</b> You may also use the <b>Calendar</b> icon next to the field to select a date.</p> <div data-bbox="680 360 1879 1175">  </div>

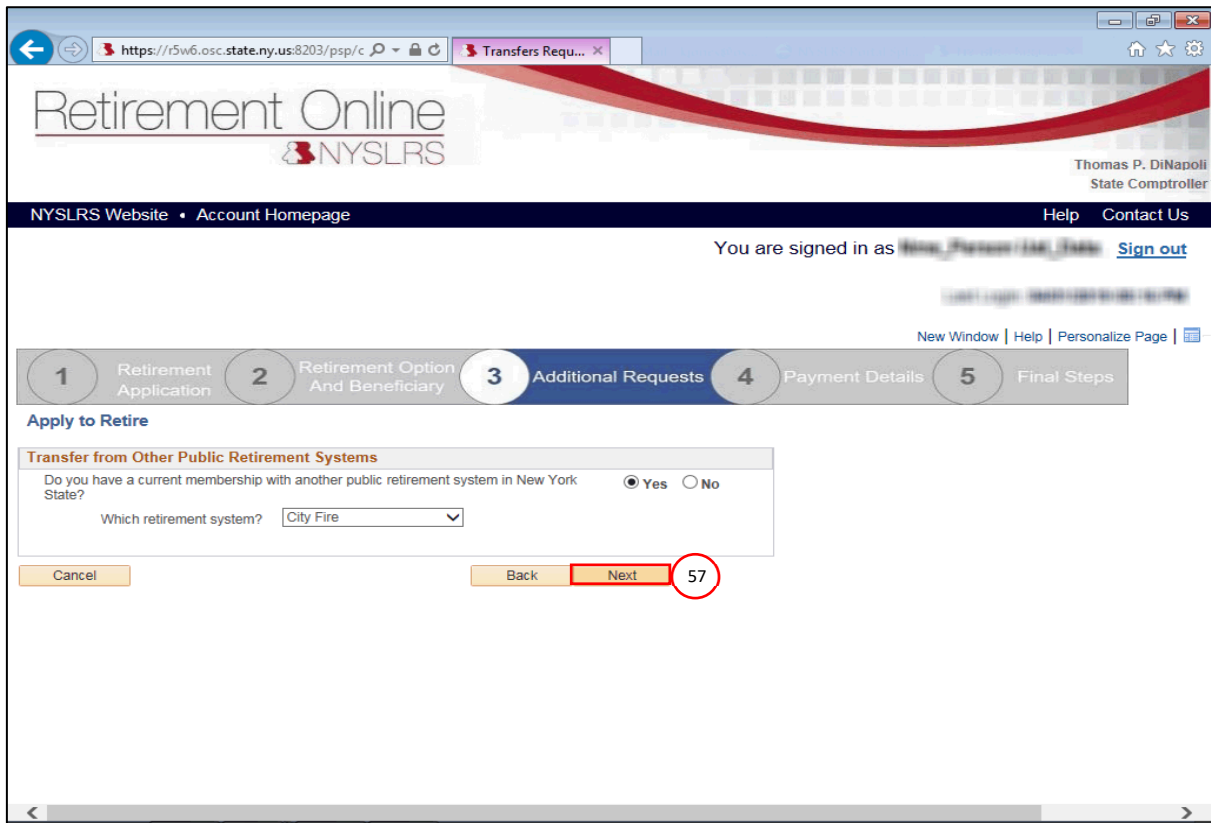
Step	Action
<p>48.</p>	<p>To add an additional previous employer, click the + button next to the employer you just added and repeat the process.</p> <p>If not, click the <b>Next</b> button.</p> <div data-bbox="268 670 466 719">Next</div> <div data-bbox="672 354 1879 1174">  </div>

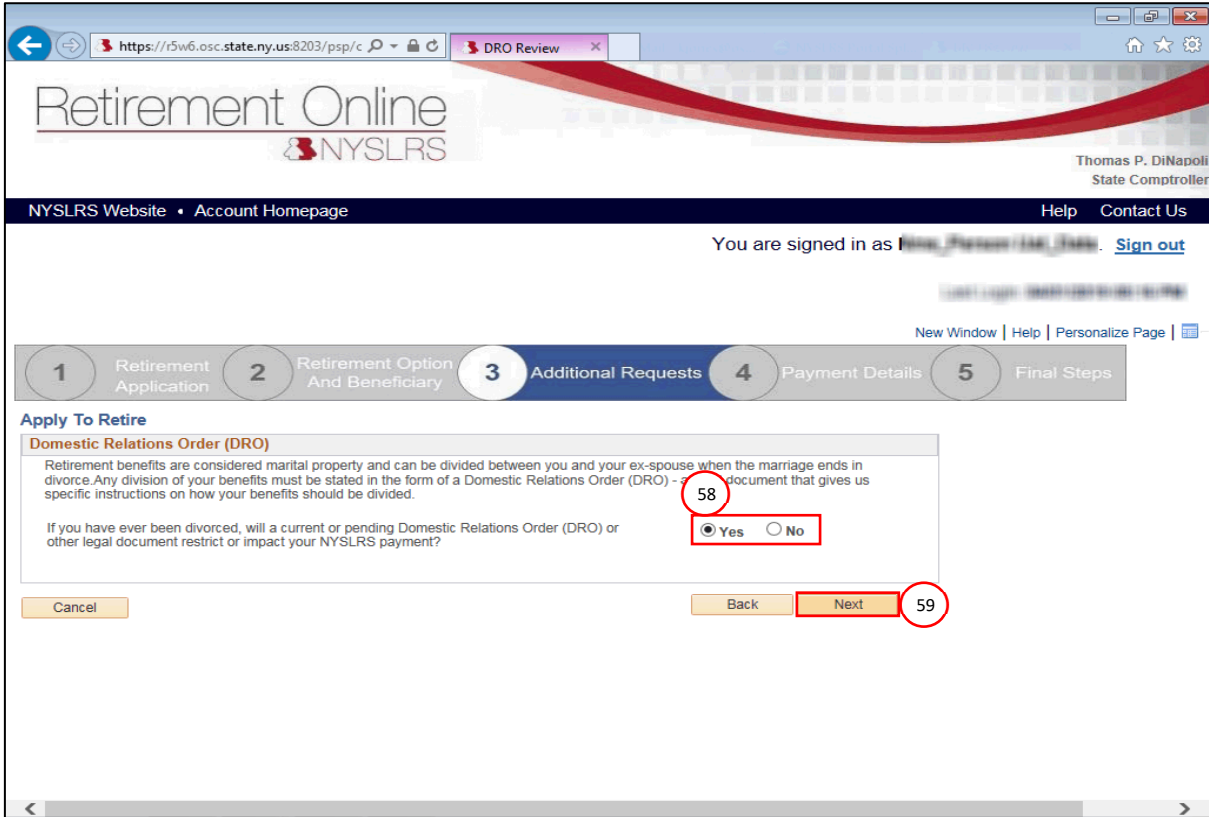

Step	Action	
49.	<p>The <i>Your Previous Membership</i> page will appear.</p> <p>Click the appropriate <b>option</b> to indicate whether you have a previous membership (other than the membership from which you're retiring) with a public retirement system in New York State.</p> <p></p> <p><b>Note:</b> If you do not have a prior membership, click the <b>Next</b> button.</p>	
50.	<p>Select an option from the <b>Which Retirement System?</b> dropdown.</p> <p></p>	

Step	Action	
51.	Click the appropriate <b>option</b> to indicate whether you already reinstated this membership with NYSLRS. If you aren't certain, contact us for assistance (www.contactNYSLRS.com)	
52.	Click the <b>Next</b> button.	


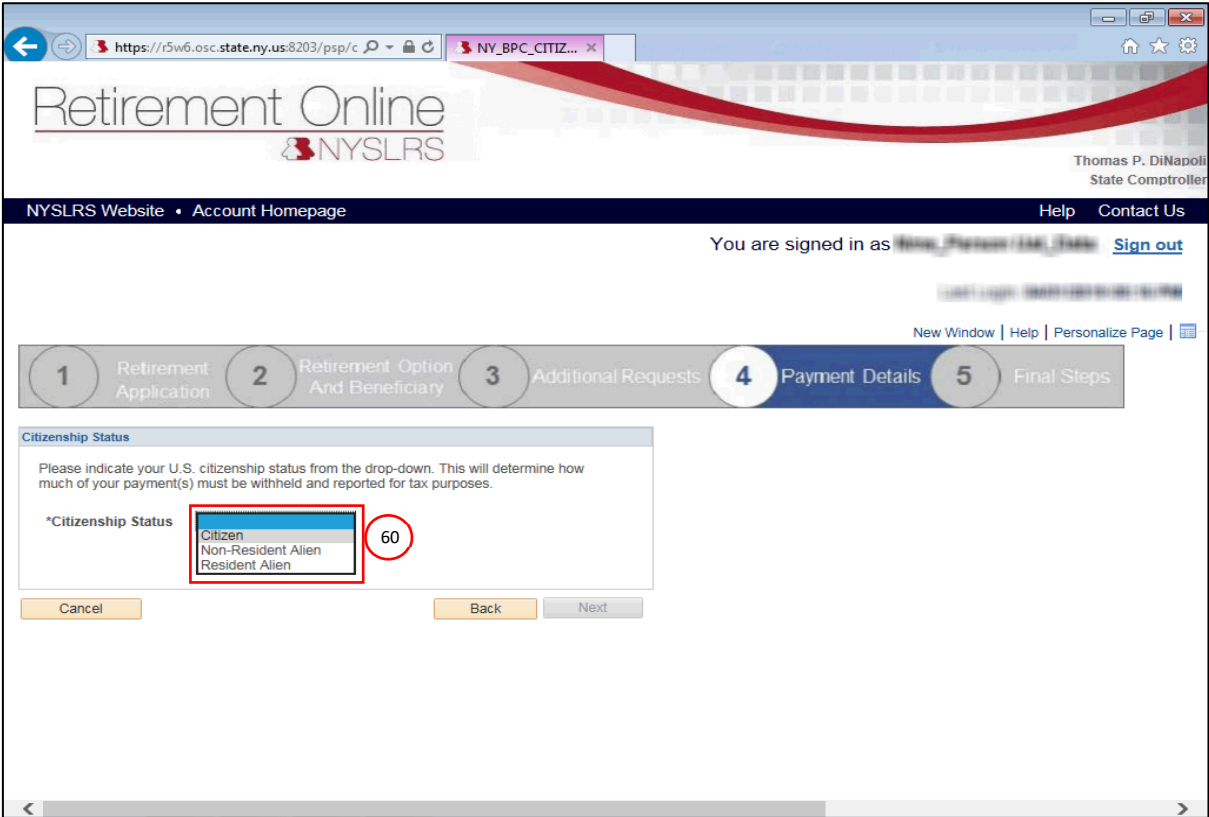
Step	Action	
53.	<p>The <i>Your Additional Service</i> page will appear if you have service credit on file and available to purchase.</p> <p>Click the appropriate <b>option</b> to indicate whether you would like NYSLRS to provide you with a cost for this additional service credit.</p> <p><input type="radio"/></p>	
54.	<p>Click the <b>Next</b> button.</p> <p></p>	

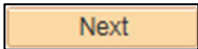
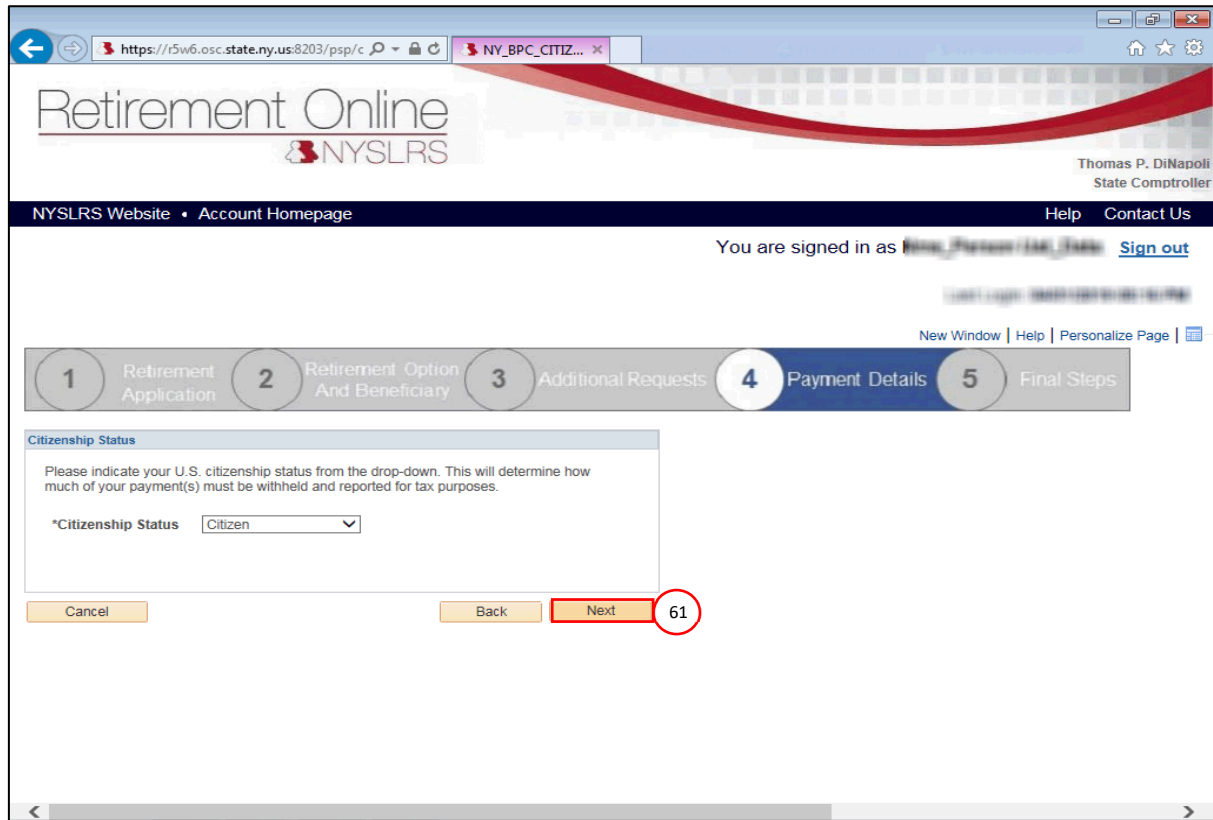
Step	Action
<p>55.</p> <p>The <i>Transfer from Other Public Retirement Systems</i> page will appear.</p> <p>Click the appropriate <b>option</b> to indicate whether you are currently an active member of New York State or another public retirement system in New York State.</p>  <p><b>Note:</b> If you do not have a current membership with another public retirement system, click the <b>Next</b> button.</p>	
<p>56.</p> <p>Select an option from the <b>Which retirement system?</b> dropdown.</p> 	

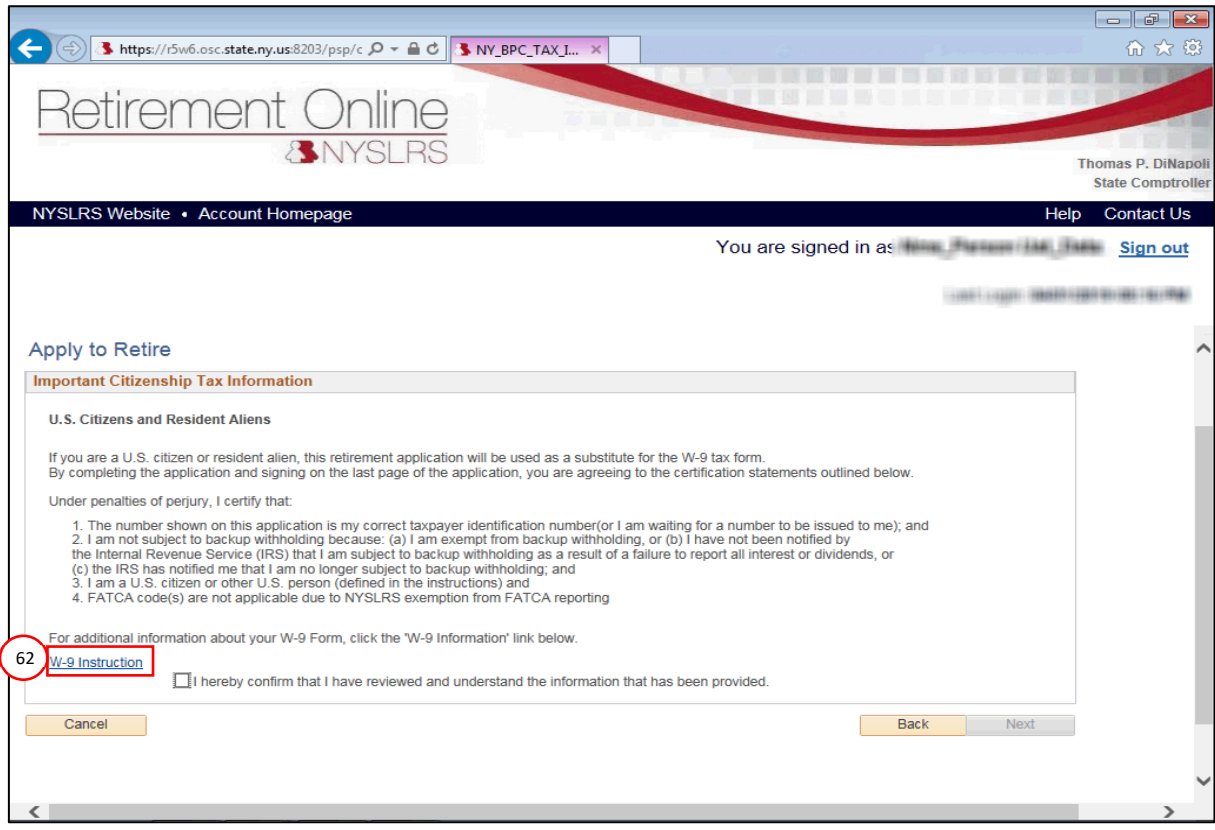
Step	Action	
57.	Click the <b>Next</b> button.	

Step	Action	
58.	<p>The <i>Domestic Relations Order (DRO)</i> page will appear.</p> <p>Click the appropriate <b>option</b> to indicate whether a (DRO) or other legal document will impact your NYSLRS payment.</p> <p><input type="radio"/></p>	
59.	<p>Click the <b>Next</b> button.</p> <p></p>	



Step	Action
<p>60.</p>	<p>The <i>Citizenship Status</i> page will appear. Select the appropriate <b>Citizenship Status</b> option from the dropdown.</p>  <p><b>Note:</b> If you select "Non-Resident Alien", you will be directed to the W-8 page to fill out additional information before moving on to the next step. If you select "Citizen" or "Resident Alien," you will move onto the next step.</p> 

Step	Action	
61.	Click the <b>Next</b> button. 	


Step	Action
<p>62.</p>	<p>The <i>Important Citizenship Tax Information</i> page will appear. Click the <b>W-9 Instructions</b> link to read the required information.</p> <p><a href="#">W-9 Instruction</a></p> <p><b>Note:</b> You will receive an error and will not be able to continue with the retirement application unless you click this link.</p> <div data-bbox="672 354 1879 1180">  </div>

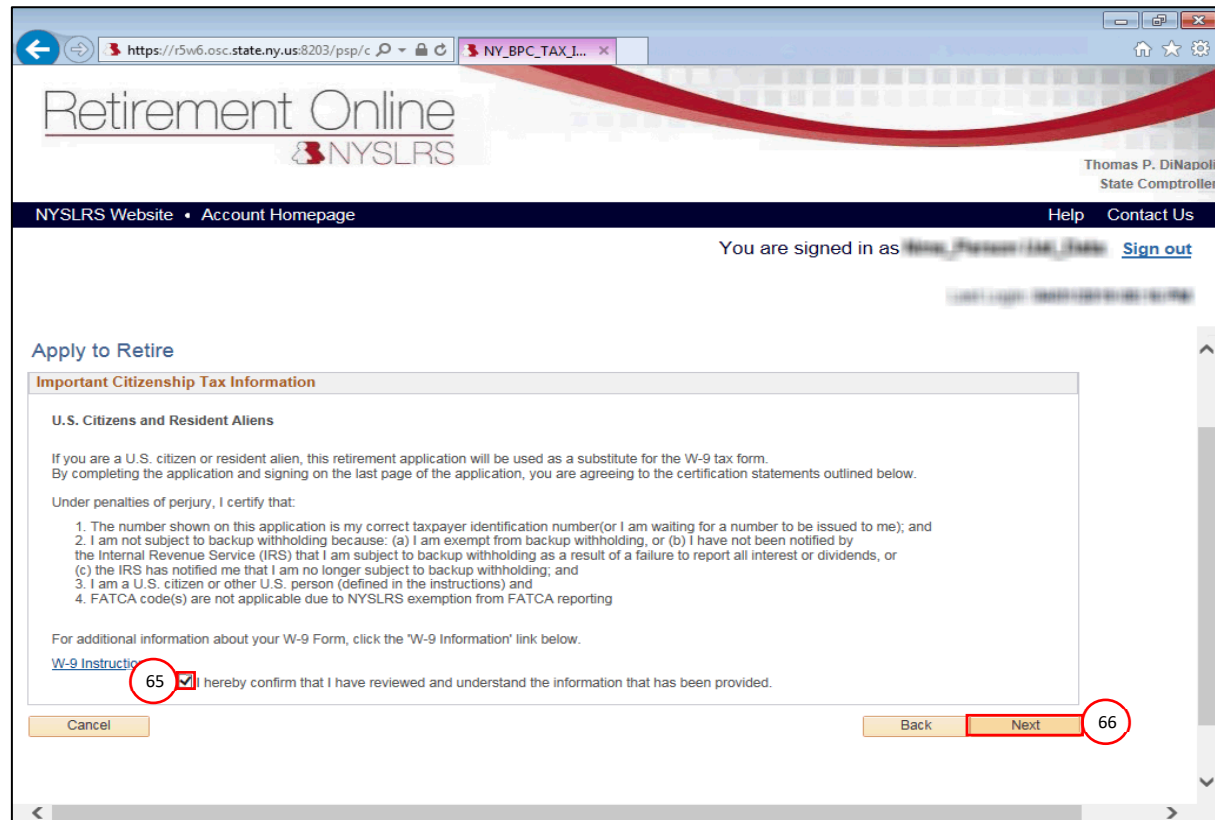
Step	Action
63.	<p>The 'W9_INSTRUCTIONS' pop-up box will appear. You do not need to fill out the form, but please read the entire page before continuing. You will need to <b>scroll down</b> to read all of the information.</p> <p><b>Note:</b> Click the <b>disk</b> icon if you would like to save a copy of the form to your device for your records.</p> <p>Click the <b>printer</b> icon if you would like to print a copy of the form for your records.</p>

The screenshot shows the NYSLRS website with a 'W9\_INSTRUCTIONS' pop-up box. The pop-up box is titled 'W-9 INSTRUCTIONS' and contains the 'Request for Taxpayer Identification Number and Certification' form. A red arrow points to the '63' in the top right corner of the pop-up box.

Step	Action
64.	<p>When you are finished reading, click the <b>Return</b> button to continue your application.</p> <p><b>Return</b></p>

The screenshot shows a web browser window displaying the NYSLRS website. The URL in the address bar is <https://r5w6.osc.state.ny.us:8203/psp/c>. The page title is 'Retirement'. The main content area shows the 'W-9 Instructions' form. The form is titled 'W-9 Request for Taxpayer Identification Number and Certification'. It includes sections for 'Part I Taxpayer Identification Number (TIN)', 'Part II Certification', 'Sign Here', 'General Instructions', and 'Purpose of Form'. The form is displayed over a background of the NYSLRS website, which shows the 'Retirement' header and 'Apply to Retire' button. A red circle highlights the 'Return' button at the bottom of the form.

Step	Action
65.	<p>The <i>Important Citizenship Tax Information</i> page will reappear. Check the box next to <b>'I hereby confirm that I...'</b></p> <p><input type="checkbox"/></p>
66.	<p>Click the <b>Next</b> button.</p> <p></p>



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**Apply to Retire**

**Important Citizenship Tax Information**

**U.S. Citizens and Resident Aliens**

If you are a U.S. citizen or resident alien, this retirement application will be used as a substitute for the W-9 tax form. By completing the application and signing on the last page of the application, you are agreeing to the certification statements outlined below.

Under penalties of perjury, I certify that:

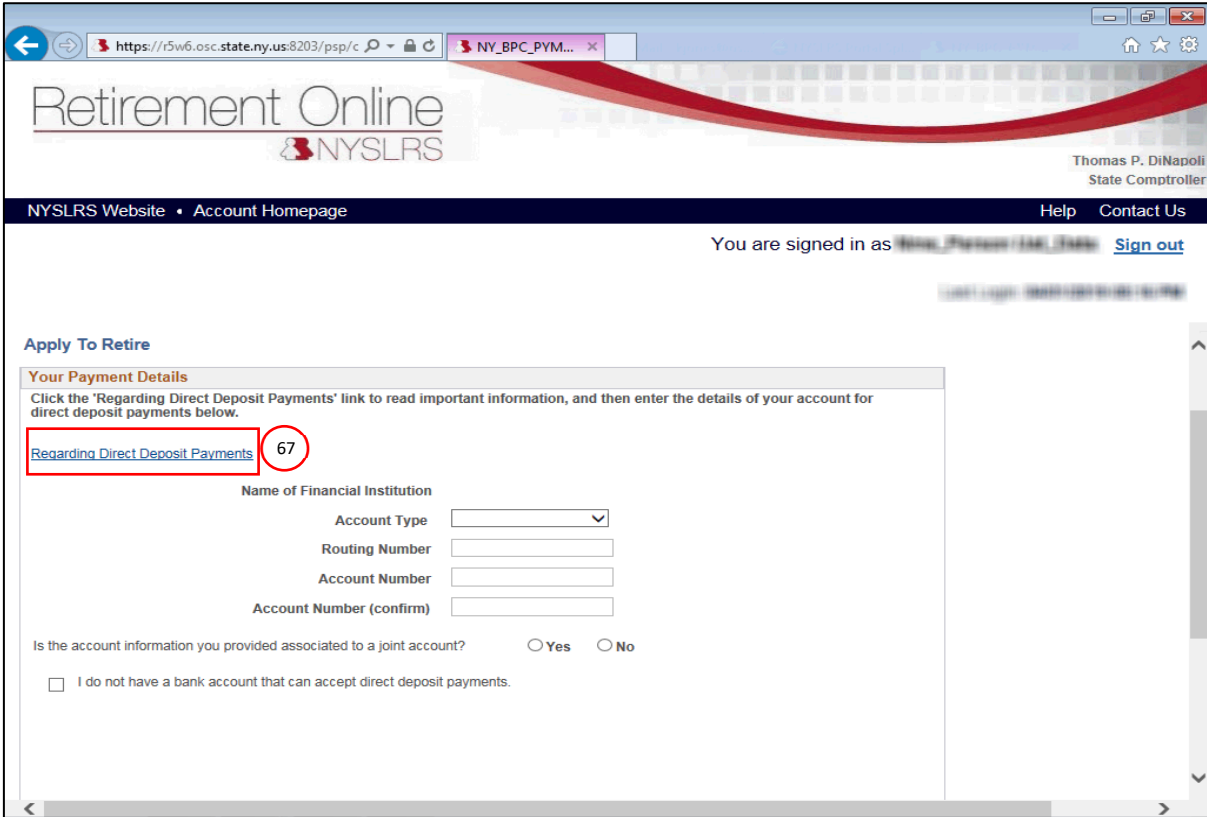
1. The number shown on this application is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
- (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined in the instructions) and
4. FATCA code(s) are not applicable due to NYSLRS exemption from FATCA reporting


For additional information about your W-9 Form, click the 'W-9 Information' link below.

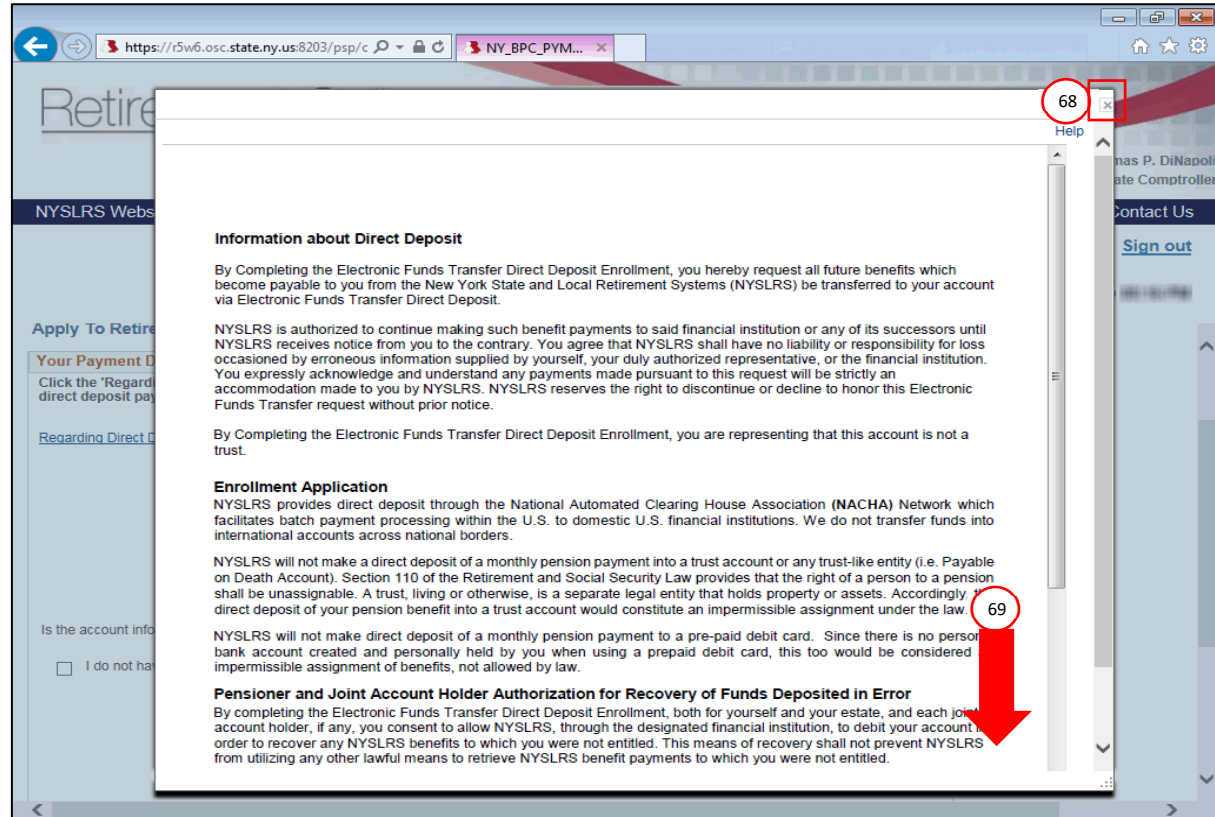
[W-9 Instructions](#)

65 ☒ I hereby confirm that I have reviewed and understand the information that has been provided.


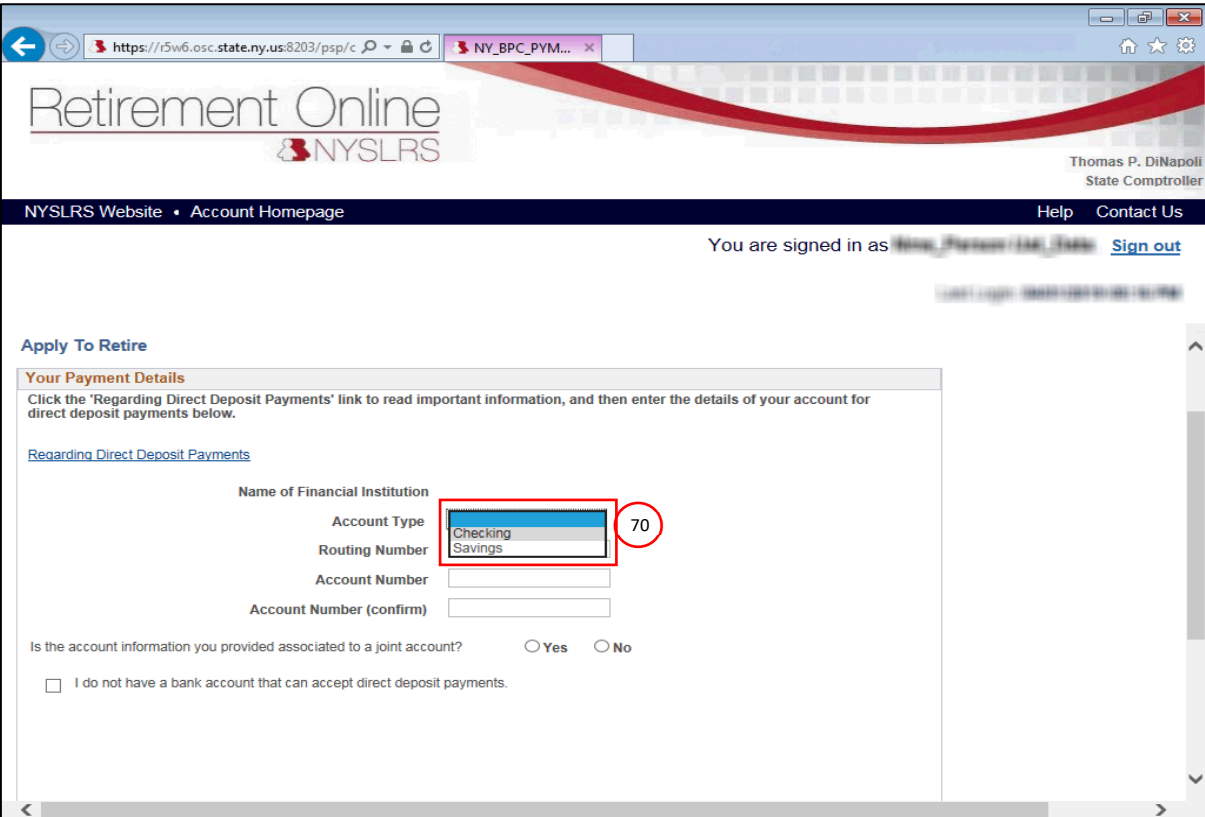
[Cancel](#) [Back](#) [Next](#) 66

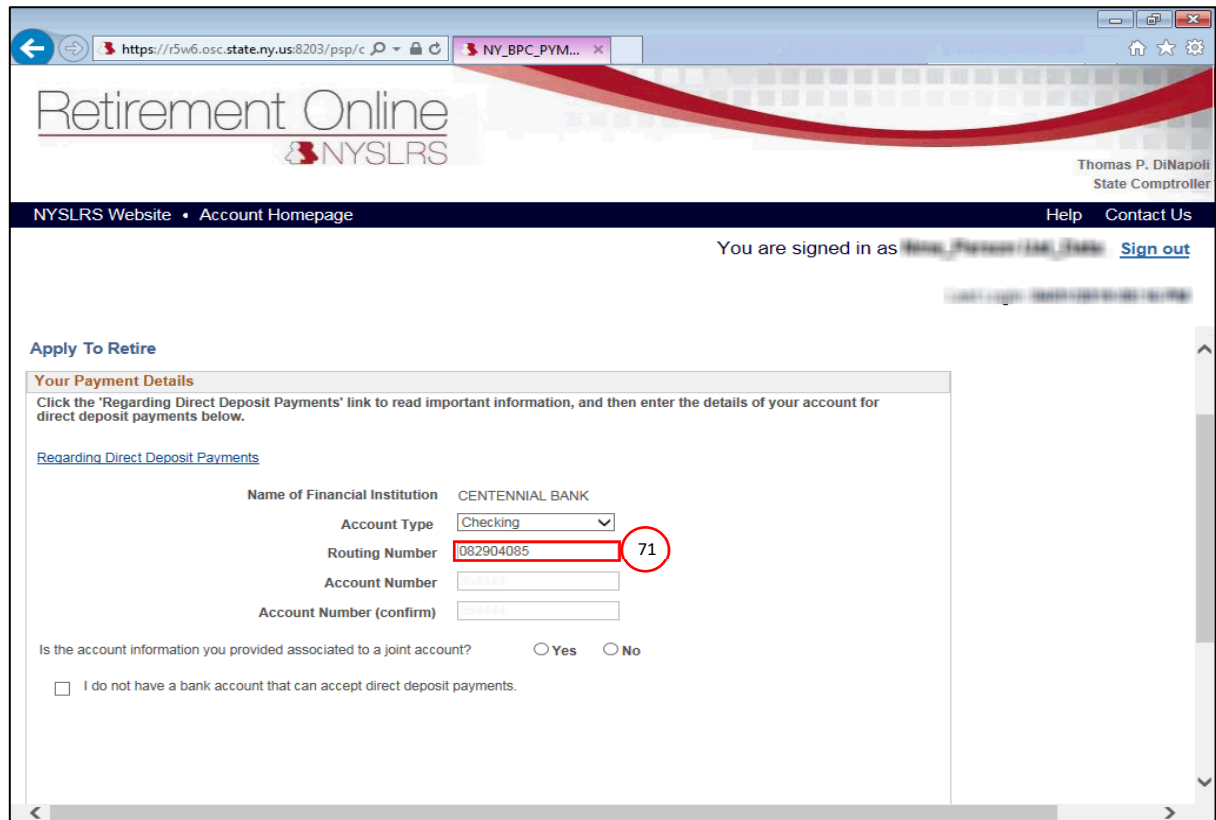
Step	Action
<p>67.</p>	<p>The <i>Your Payment Details</i> page will appear. Click the <b>Regarding Direct Deposit Payments</b> link.</p> <p><a href="#">Regarding Direct Deposit Payments</a></p> <p><b>Note:</b> You will receive an error and will not be able to continue with the retirement application unless you click this link.</p> 

Step	Action
68.	<p>The 'Information about Direct Deposit' pop-up will appear.</p> <p>Please read the entire page before continuing. You will need to <b>scroll down</b> to read all of the information.</p>
69.	<p>When you are finished reading, close the pop-up by clicking the <b>Close (X)</b> button.</p> 

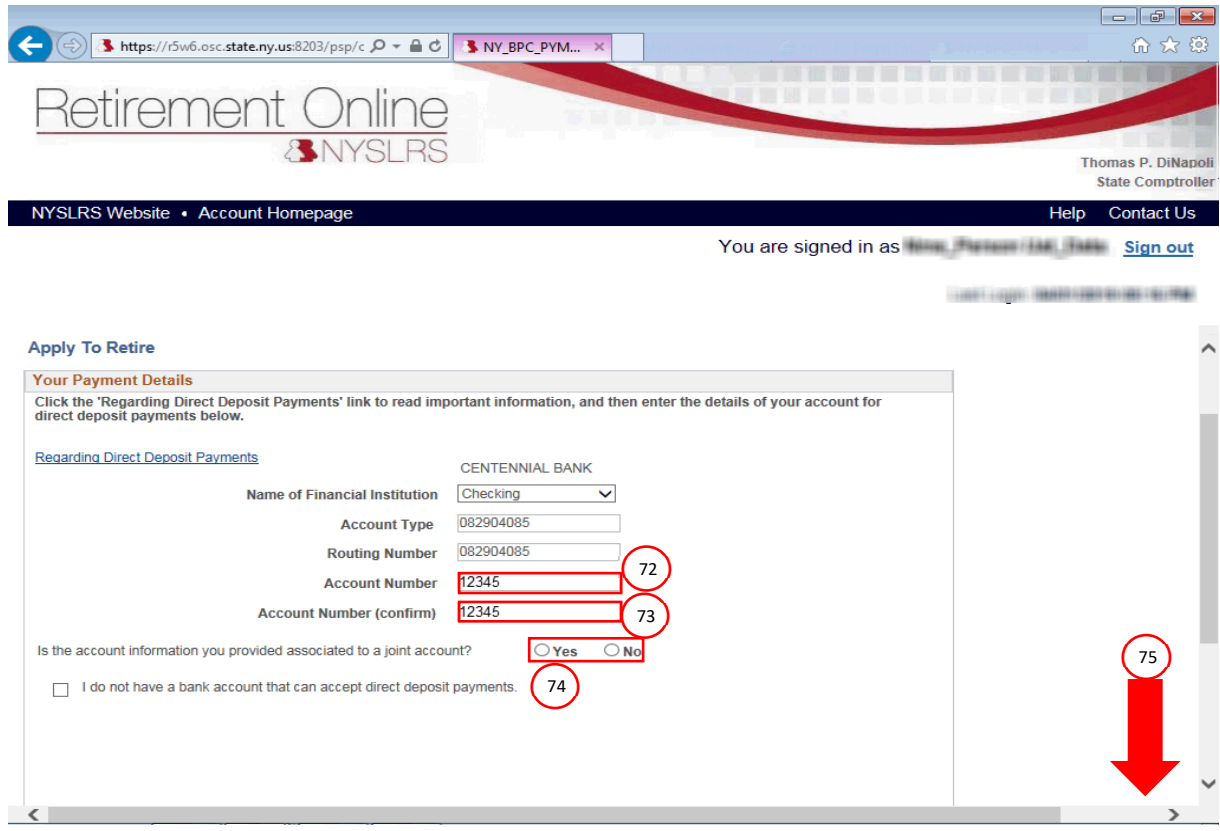




Step	Action
<p>70.</p>	<p>The <i>Your Payment Details</i> page will appear.</p> <p>To set up direct deposit for your pension payments, select Checking or Savings from the <b>Account Type</b> dropdown.</p>  <p><b>Note:</b> If you prefer to have your pension payments mailed, check the box at the bottom of the page.</p> 

Step	Action
<p>71.</p>	<p>Enter your financial institution's <b>Routing Number</b>.</p> <div data-bbox="262 479 613 511" style="border: 1px solid black; height: 20px; width: 167px;"></div> <p><b>Note:</b> Once you enter the routing number, the institution's name will appear.</p> <div data-bbox="667 354 1875 1169">  <p>The screenshot shows the 'Retirement Online' portal for NYSLRS. The user is signed in as 'Thomas P. DiNapoli, State Comptroller'. The 'Apply To Retire' section is active, and the 'Your Payment Details' form is displayed. The form includes fields for 'Name of Financial Institution' (CENTENNIAL BANK), 'Account Type' (Checking), 'Routing Number' (082904085), 'Account Number', and 'Account Number (confirm)'. The 'Routing Number' field is highlighted with a red box, and a red circle with the number 71 is next to it. Below the form, there is a question: 'Is the account information you provided associated to a joint account?' with 'Yes' and 'No' radio buttons. A checkbox is also present: 'I do not have a bank account that can accept direct deposit payments.'</p> </div>

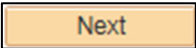
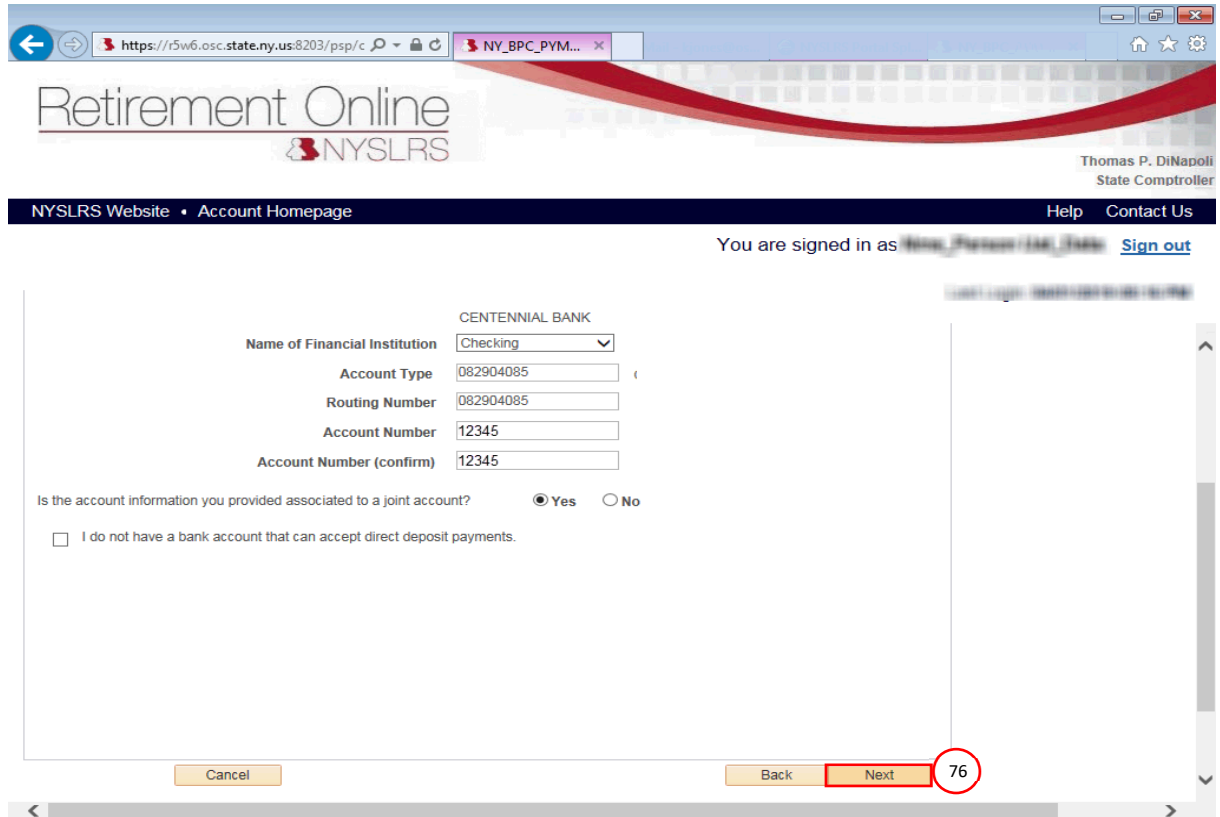
Step	Action
72.	Enter your <b>Account Number</b> . <input type="text"/>
73.	Re-enter your account number in the <b>Account Number (confirm)</b> field. <input type="text"/>
74.	Click the appropriate <b>option</b> to indicate whether this is a joint account. <input type="radio"/>
75.	<b>Scroll down</b> until you see the <b>Next</b> button.



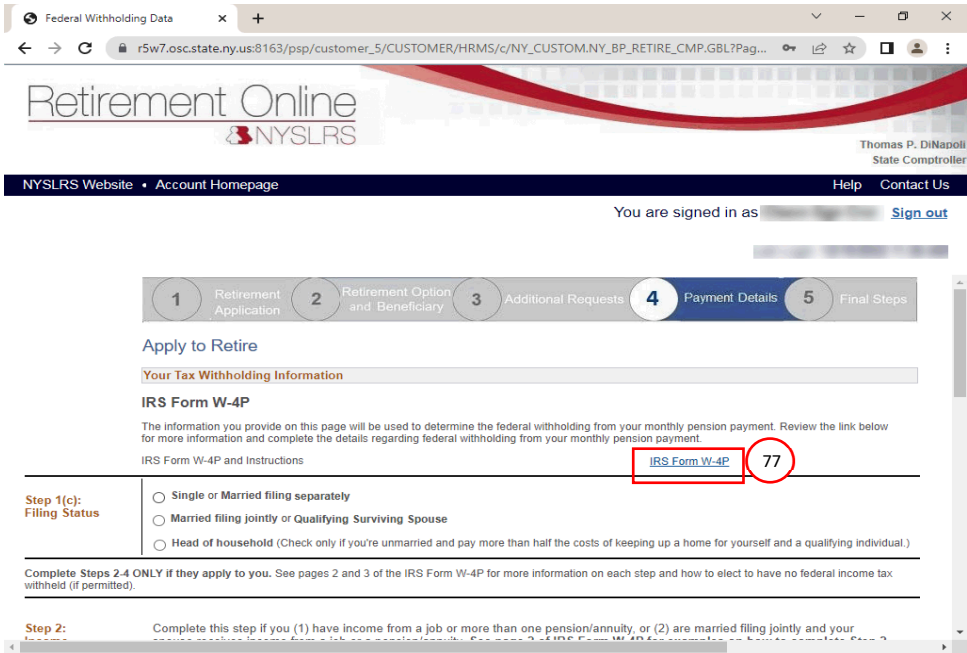
The screenshot shows the NYSLRS Retirement Online Account Homepage. The browser address bar displays the URL: https://r5w6.osc.state.ny.us:8203/psp/c. The page title is "Retirement Online" with the NYSLRS logo. The user is signed in as "Thomas P. DiNapoli, State Comptroller". The page content includes a "Your Payment Details" section with the following information:

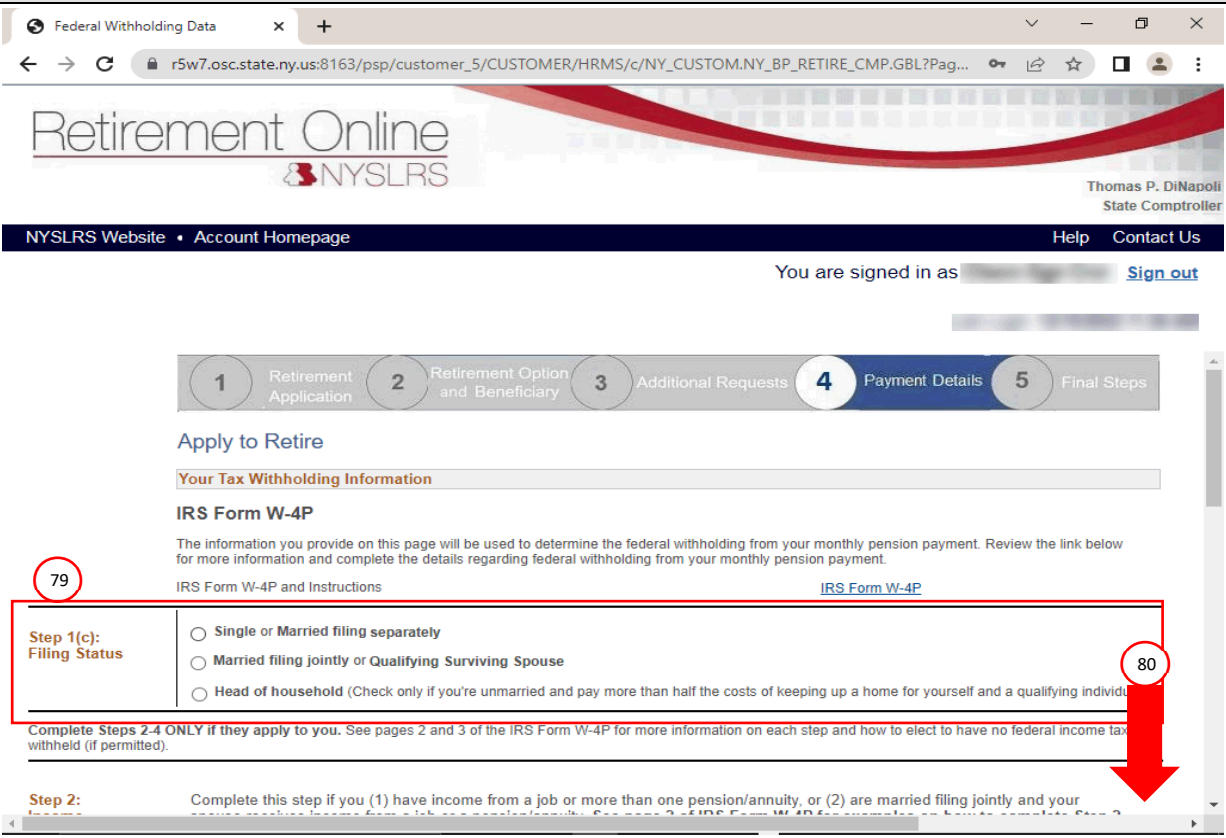
- Name of Financial Institution: CENTENNIAL BANK
- Account Type: Checking
- Routing Number: 082904085
- Account Number: 12345
- Account Number (confirm): 12345
- Is the account information you provided associated to a joint account? ☒ Yes ☐ No
- ☐ I do not have a bank account that can accept direct deposit payments.

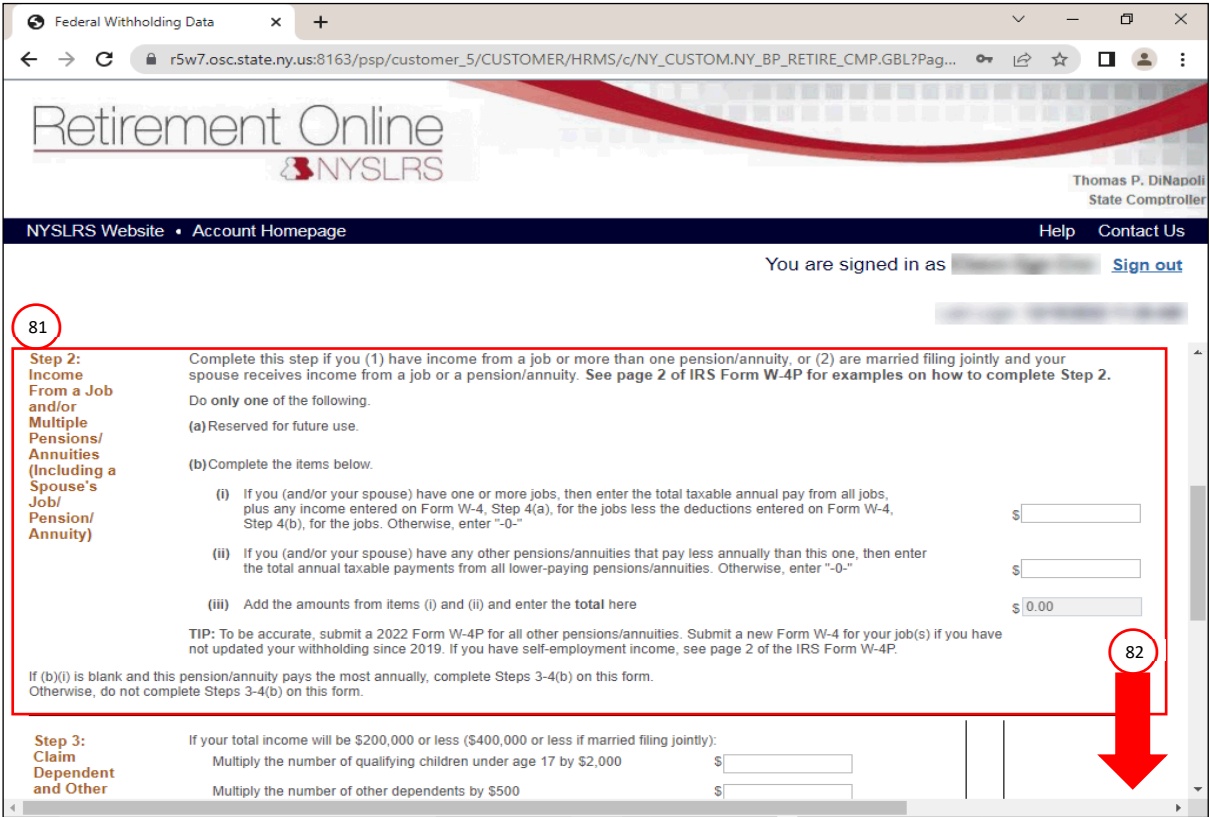
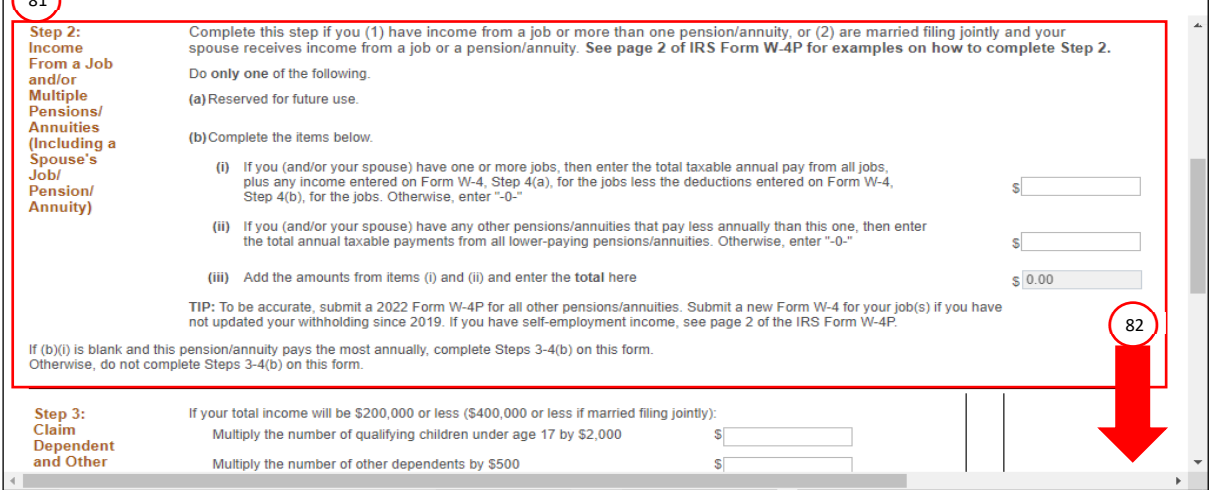
A red arrow points down to the "Next" button at the bottom right of the page.

Step	Action	
76	Click the <b>Next</b> button. 	

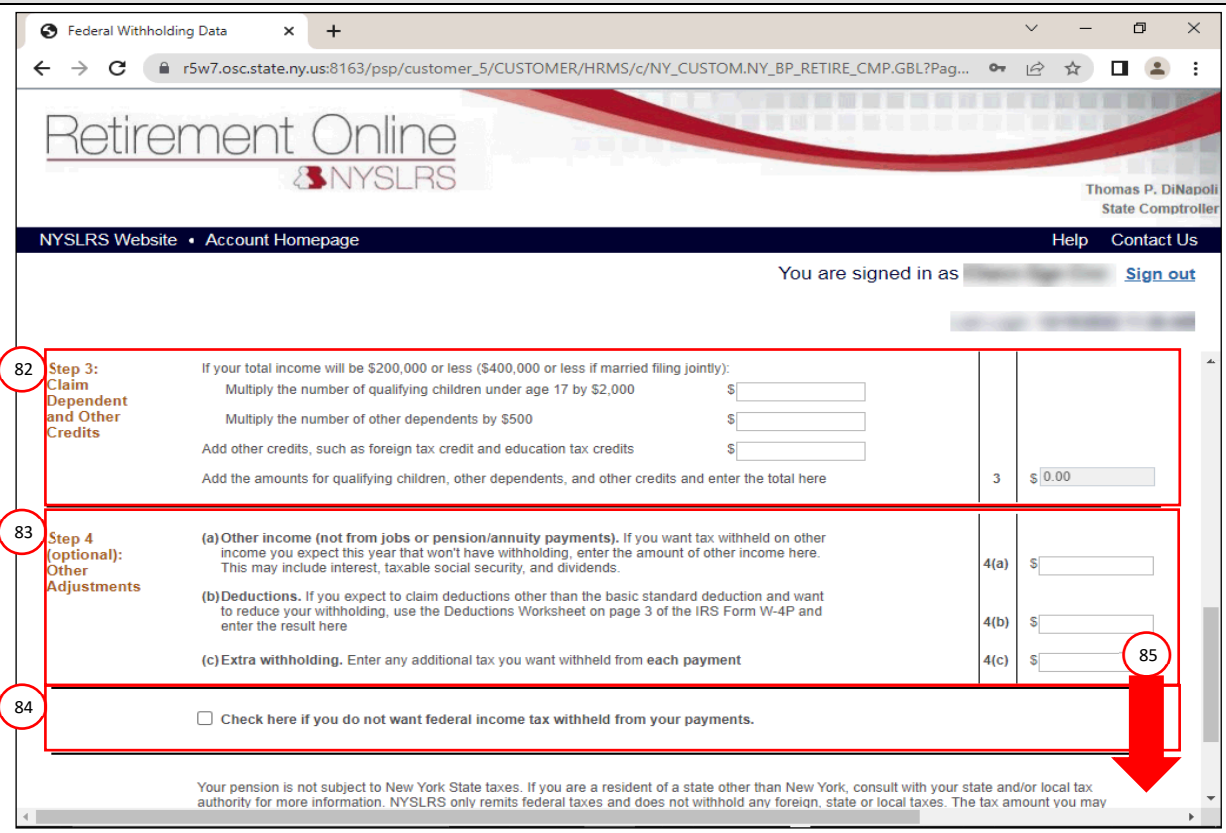


Step	Action
77.	<p>The <i>Your Tax Withholding Information</i> page will appear. Click the <b>IRS Form W-4P</b> link.</p> <p><a href="#">IRS Form W-4P</a></p> <p><b>Note:</b> You will receive an error and won't be able to finish the retirement application unless you click this link. The IRS webpage about tax withholding will appear. When you are finished reading, close the webpage to return to your application.</p> 

Step	Action	
79.	Complete the 'Step 1(c): Filing Status' section to signify how you will file.	
80.	Scroll down to Step 2.	

Step	Action	
81.	Complete the 'Step 2: Income From a Job and/or Multiple Pensions/Annuities (Including a Spouse's Job/Pension/Annuity)' section if applicable.	
82.	Scroll down to Steps 3 and 4.	

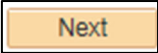
Step	Action
82.	Complete the 'Step 3: Claim Dependent and Other Credits' section if applicable.
83.	Complete the 'Step 4(optional): Other Adjustments' section if applicable.
84.	Check the 'Check here if you do not want federal income tax withheld from your payments' section if applicable.
85.	<b>Scroll down</b> to the bottom of the page.

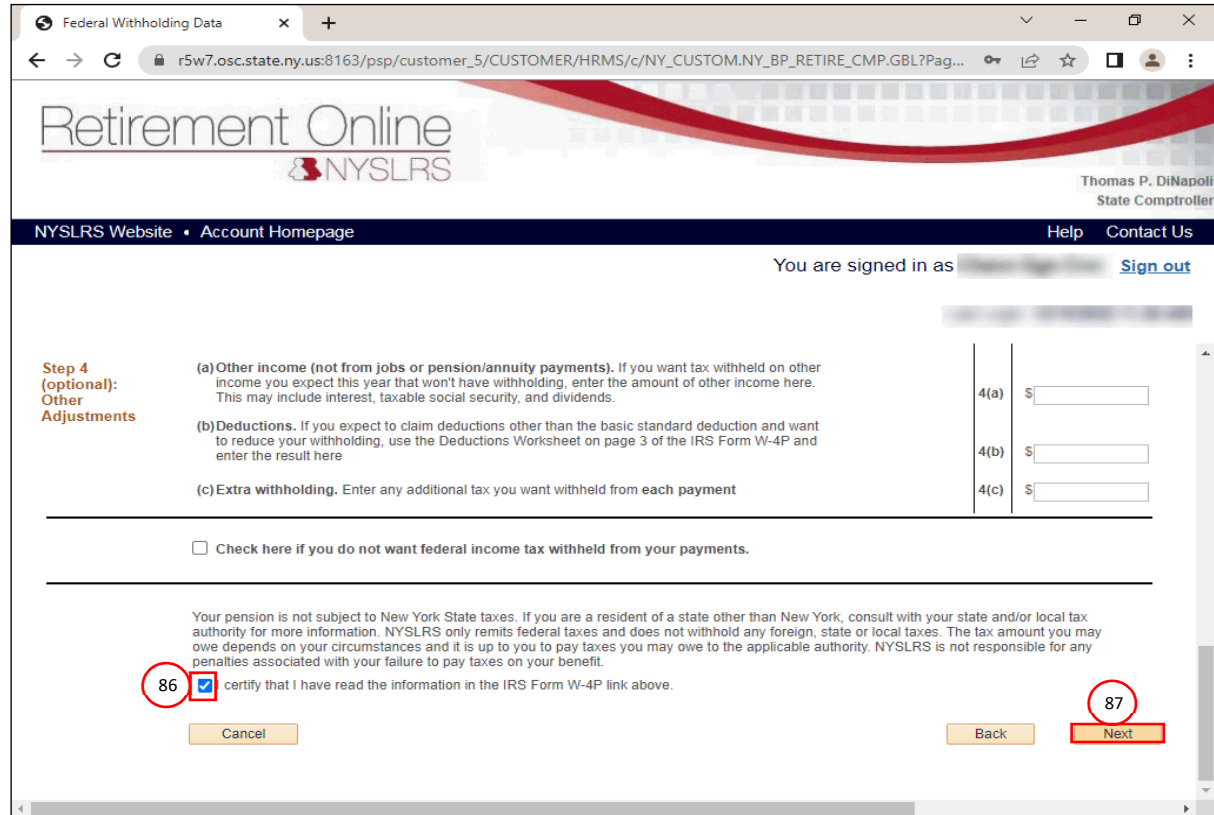


The screenshot shows the 'Retirement Online' portal for NYSLRS. The user is signed in as Thomas P. DiNapoli, State Comptroller. The page displays the 'Federal Withholding Data' form. The form is divided into several sections:

- Step 3: Claim Dependent and Other Credits** (Step 82): This section includes fields for 'If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):', 'Multiply the number of qualifying children under age 17 by \$2,000', 'Multiply the number of other dependents by \$500', 'Add other credits, such as foreign tax credit and education tax credits', and 'Add the amounts for qualifying children, other dependents, and other credits and enter the total here'.
- Step 4 (optional): Other Adjustments** (Step 83): This section includes fields for '(a) Other income (not from jobs or pension/annuity payments)', '(b) Deductions', and '(c) Extra withholding'.
- Step 84**: A checkbox labeled 'Check here if you do not want federal income tax withheld from your payments.'
- Step 85**: A red arrow points to the bottom of the page, indicating the user should scroll down.



Step	Action
86.	<p>Check the box next to 'I certify that I have read...'</p> <p><input checked="" type="checkbox"/></p>
87.	<p>Click the <b>Next</b> button.</p> <p></p>



Federal Withholding Data

Retirement Online  
NYSLRS

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State Comptroller

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**Step 4 (optional): Other Adjustments**

(a) Other income (not from jobs or pension/annuity payments). If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends.

4(a) \$

(b) Deductions. If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 of the IRS Form W-4P and enter the result here

4(b) \$

(c) Extra withholding. Enter any additional tax you want withheld from each payment

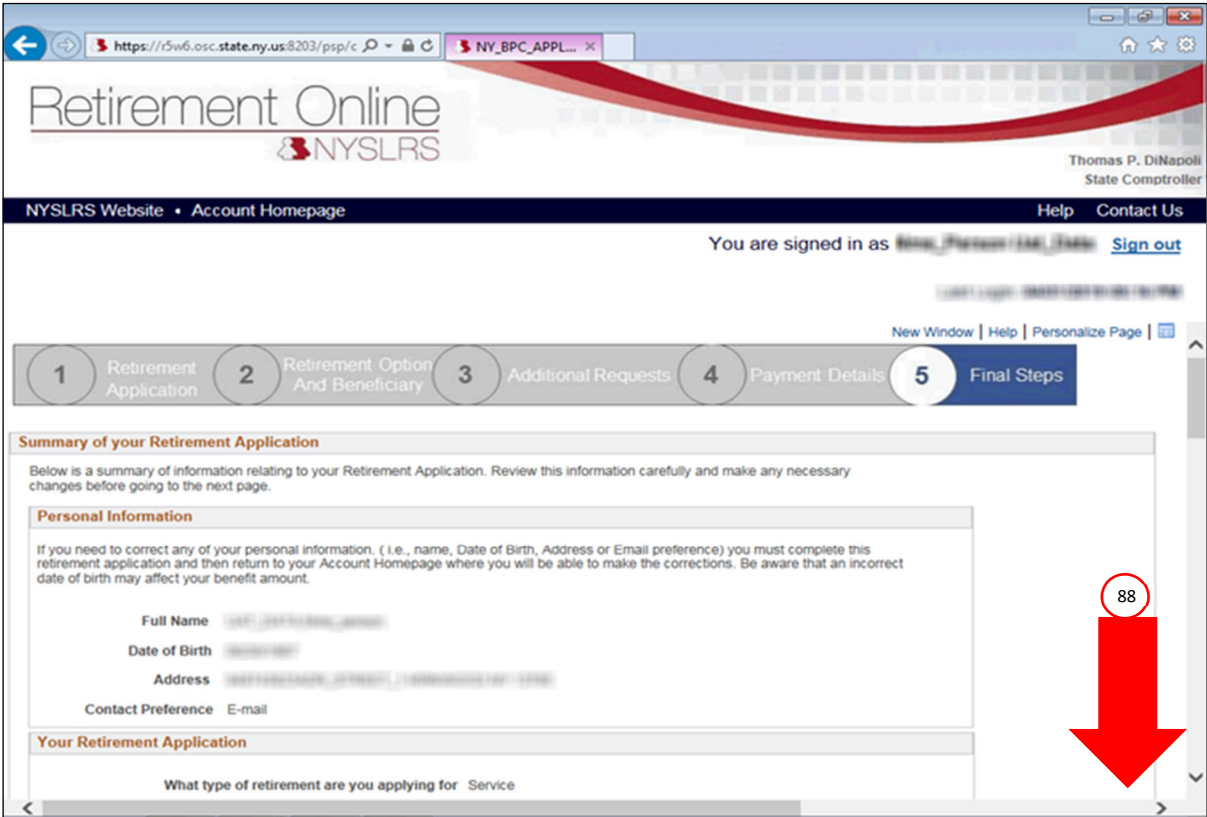
4(c) \$

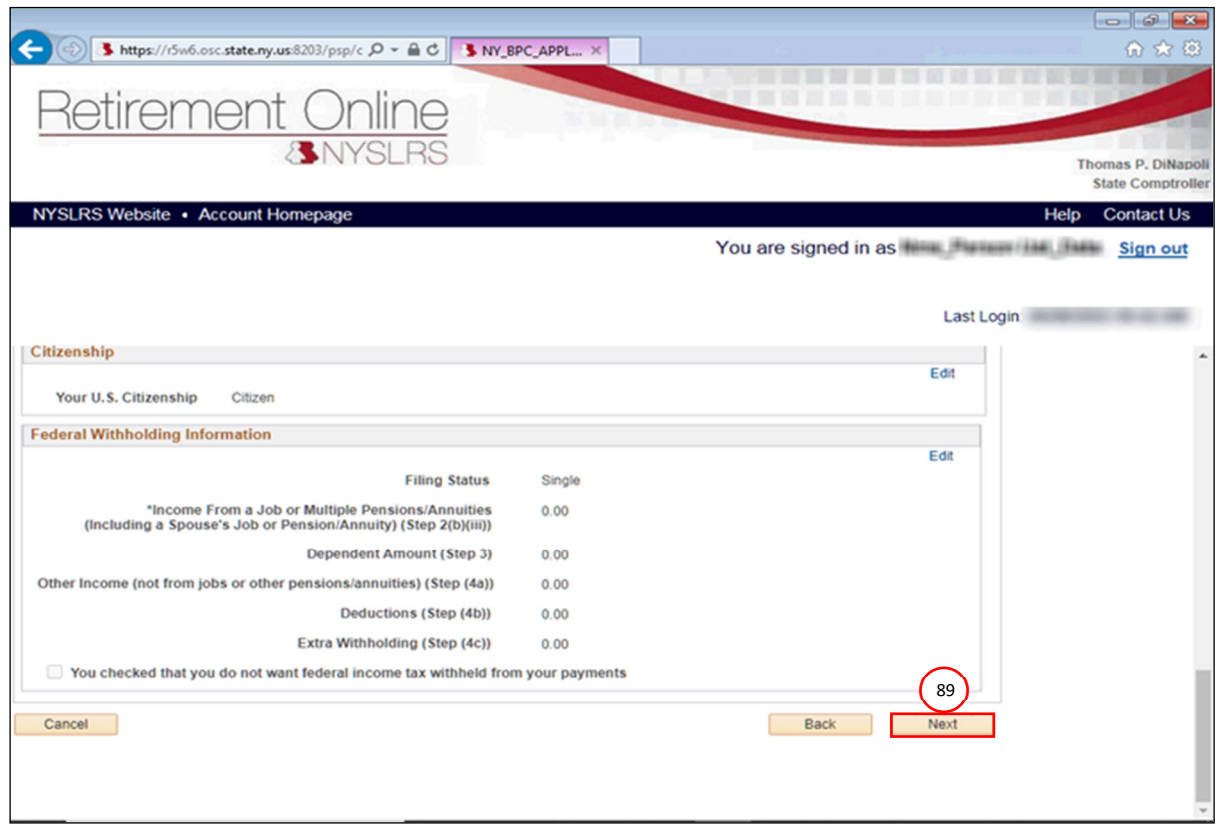
☐ Check here if you do not want federal income tax withheld from your payments.

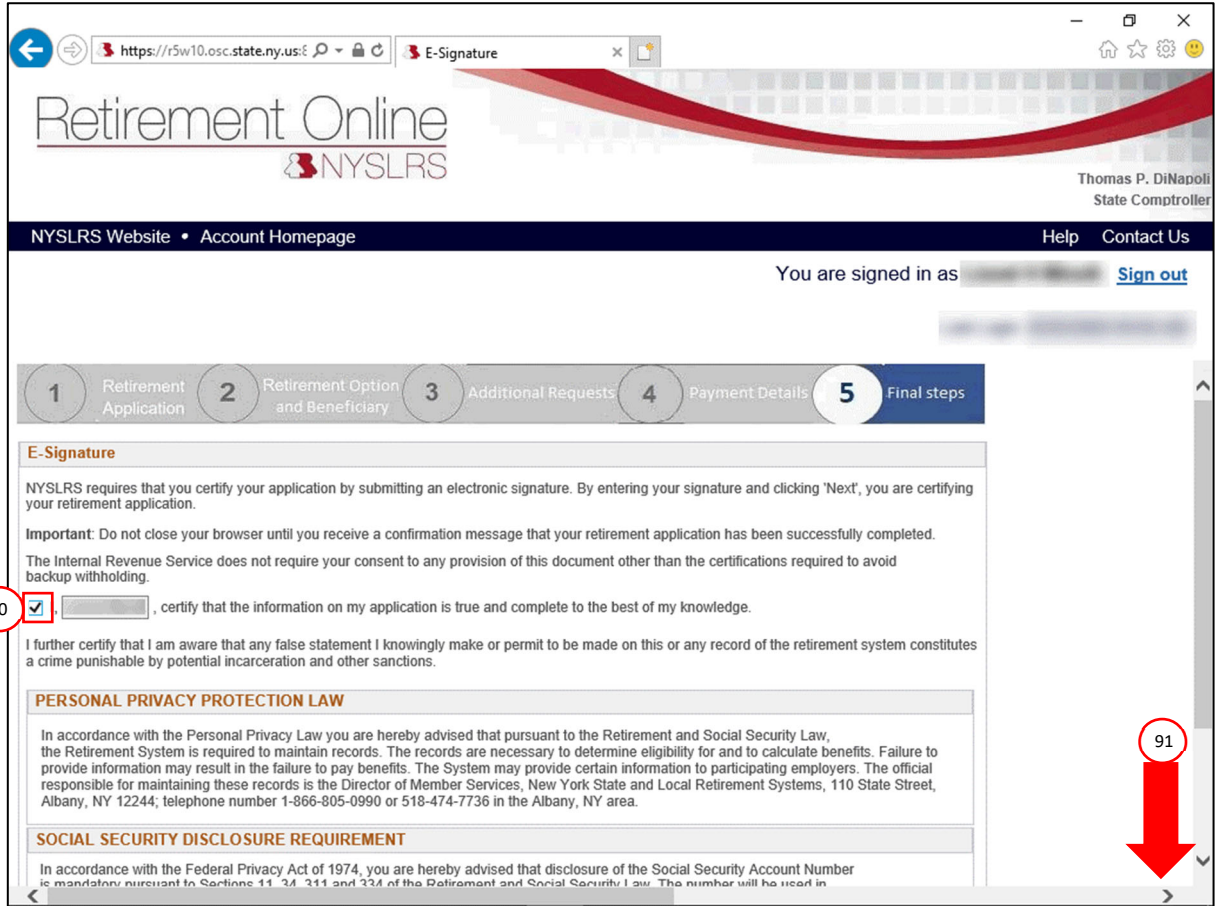
Your pension is not subject to New York State taxes. If you are a resident of a state other than New York, consult with your state and/or local tax authority for more information. NYSLRS only remits federal taxes and does not withhold any foreign, state or local taxes. The tax amount you may owe depends on your circumstances and it is up to you to pay taxes you may owe to the applicable authority. NYSLRS is not responsible for any penalties associated with your failure to pay taxes on your benefit.


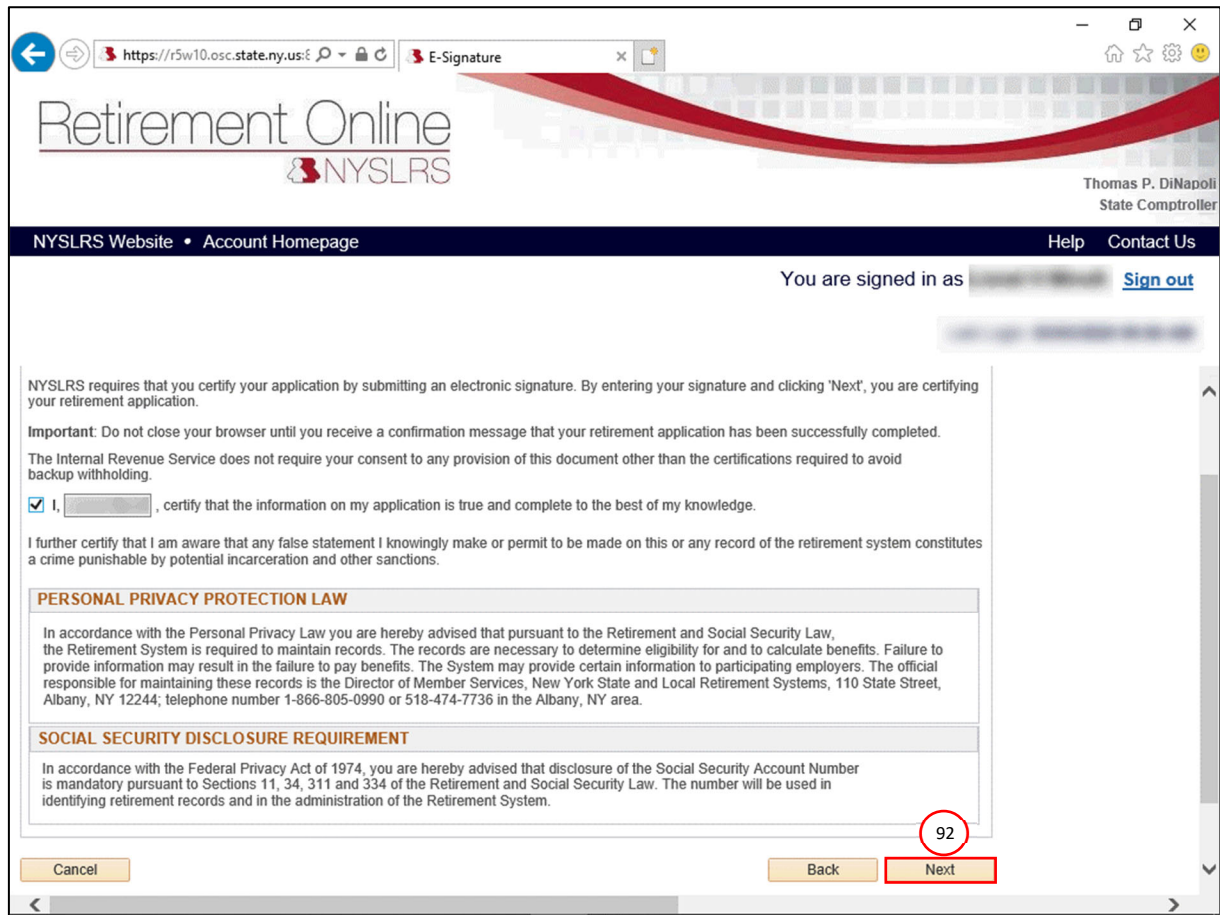
86 ☒ I certify that I have read the information in the IRS Form W-4P link above.

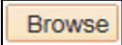
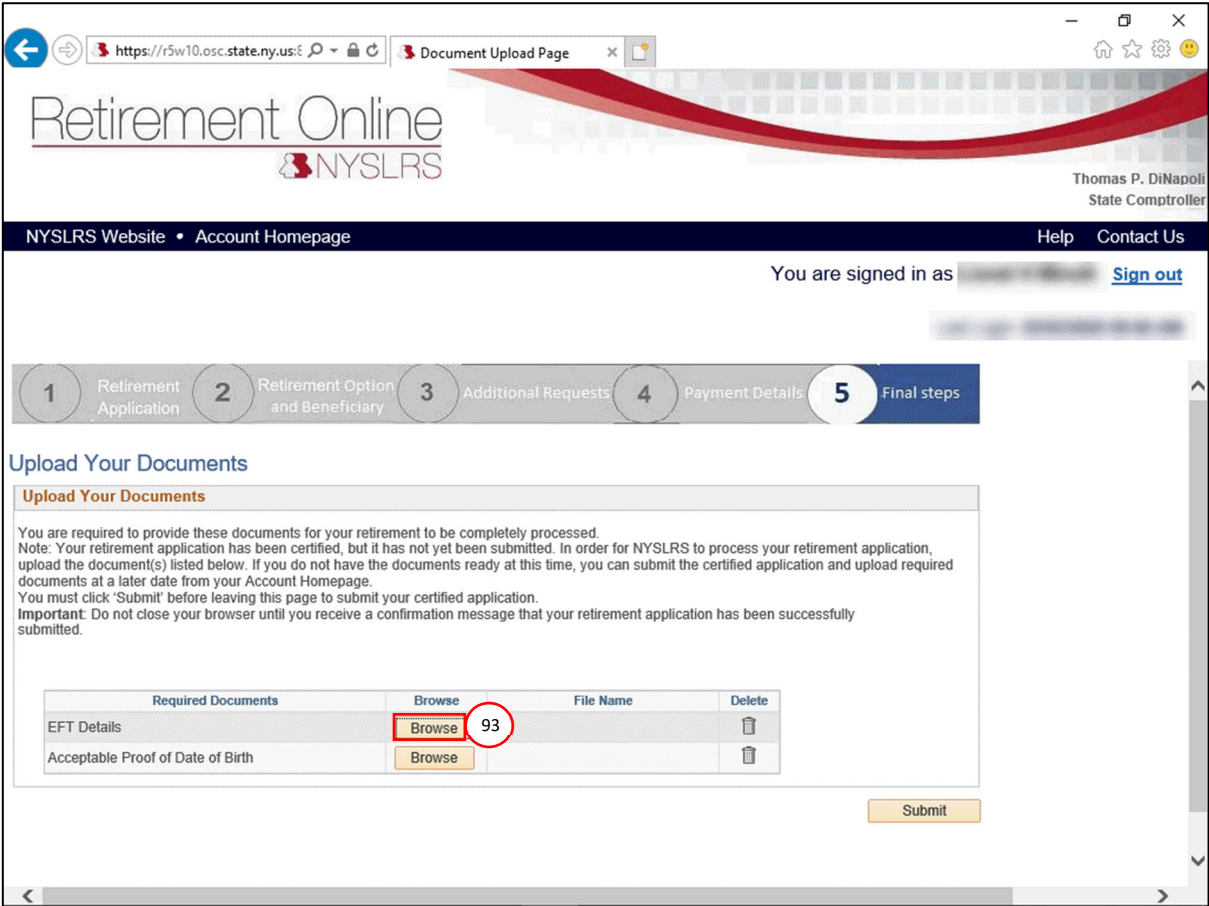
Cancel Back **87 Next**

Step	Action
<p>88</p>	<p>The <i>Summary of your Retirement Application</i> page will appear. Review your application carefully. <b>Scroll down</b> until you see the <b>Next</b> button.</p> 

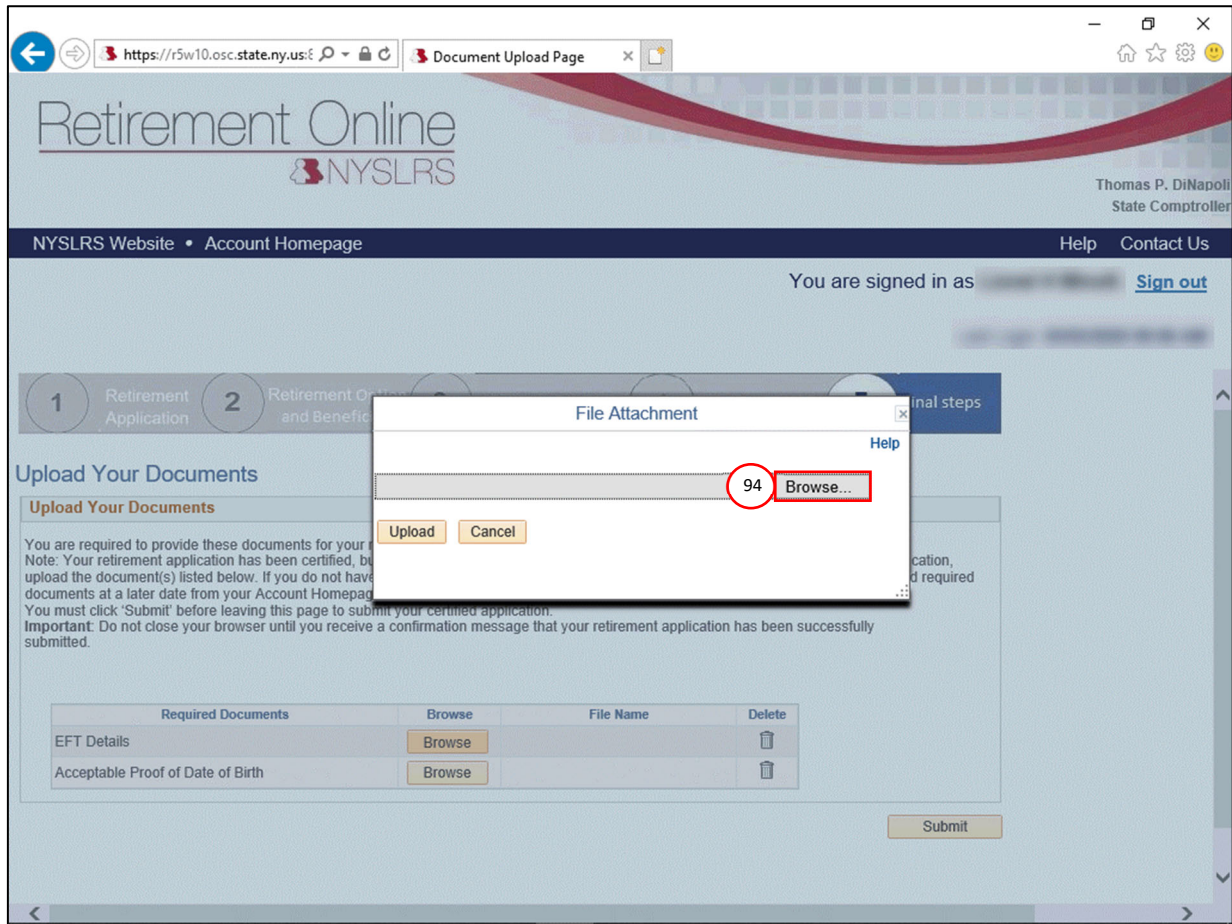












Step	Action
<p>89.</p>	<p>Click the <b>Next</b> button.</p> <p><b>Note:</b> If you need to update any information, click the <b>Edit</b> link in that section.</p> <div data-bbox="667 354 1879 1177">  </div>

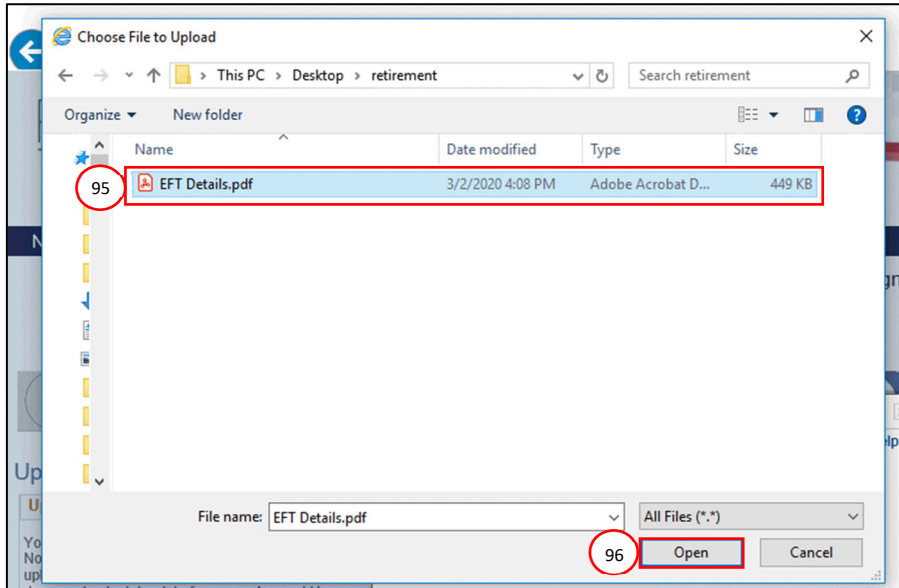
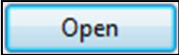
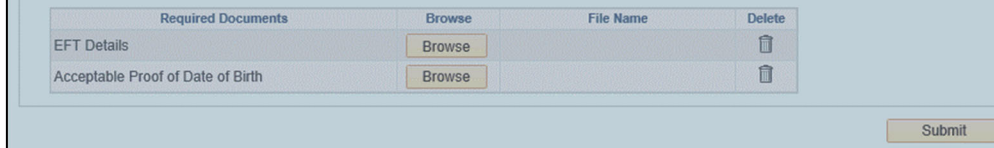
Step	Action	
90.	The <i>E-Signature</i> page will appear. Check the box next to ' <b>I certify that the information...</b> ' <input type="checkbox"/>	
91.	<b>Scroll down</b> until you see the <b>Next</b> button.	

Step	Action	
92	Click the <b>Next</b> button. 	 <p>The screenshot shows the 'Retirement Online' E-Signature page. At the top, it says 'Retirement Online' and 'NYSLRS'. Below that, it says 'You are signed in as [redacted]'. The main content area contains a paragraph about certifying the application, followed by a checkbox that is checked. Below that, there are two sections: 'PERSONAL PRIVACY PROTECTION LAW' and 'SOCIAL SECURITY DISCLOSURE REQUIREMENT'. At the bottom, there are three buttons: 'Cancel', 'Back', and 'Next'. The 'Next' button is highlighted with a red border and a red circle with the number 92 is placed over it.</p>

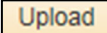
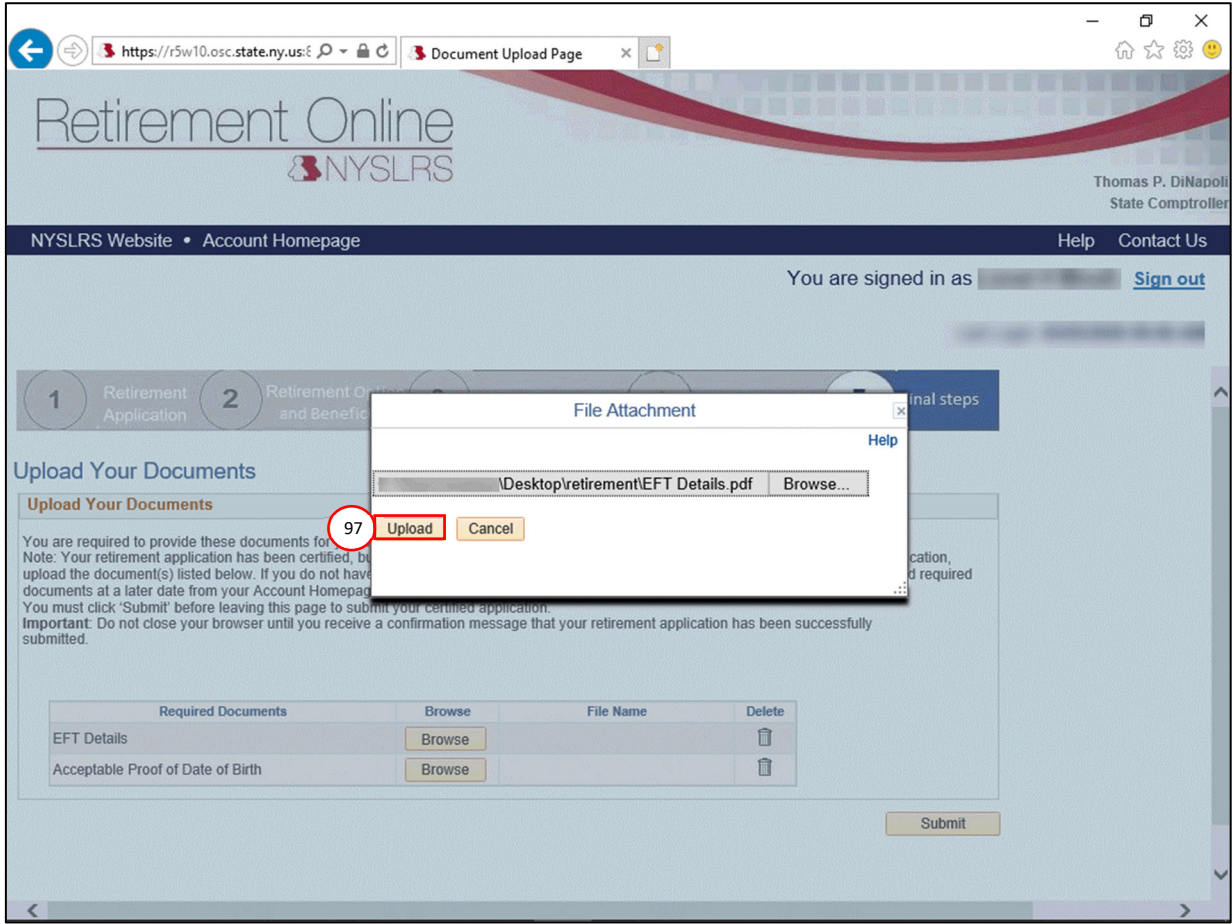
Step	Action
93.	<p>The <i>Upload Your Documents</i> page will appear. The documents needed to process your retirement application will be listed. Click the <b>Browse</b> button next to the required document you want to upload.</p> <p></p> <p><b>Note:</b> If you do not have the documents ready at this time, you can submit the certified application and upload the required documents at a later date from your Account Homepage.</p> 


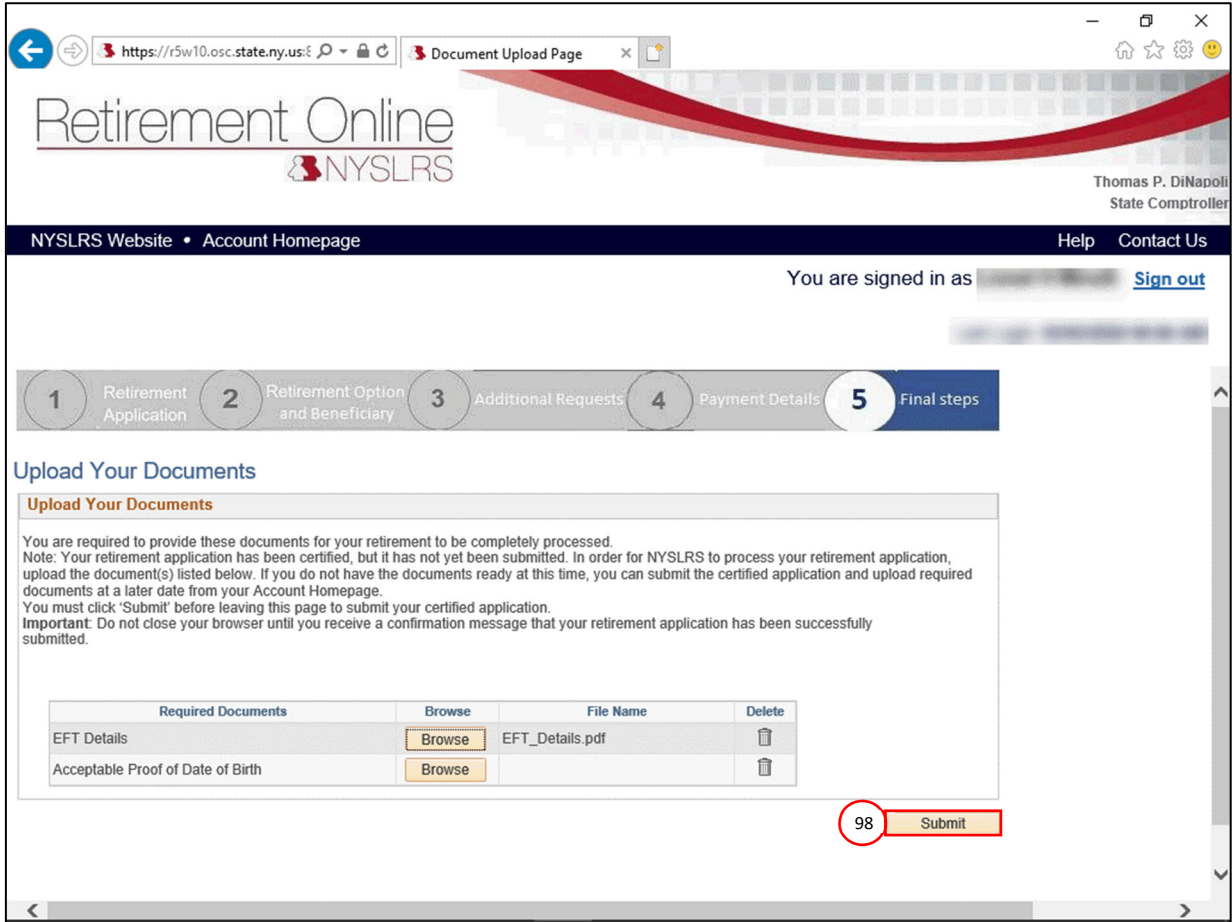


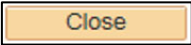
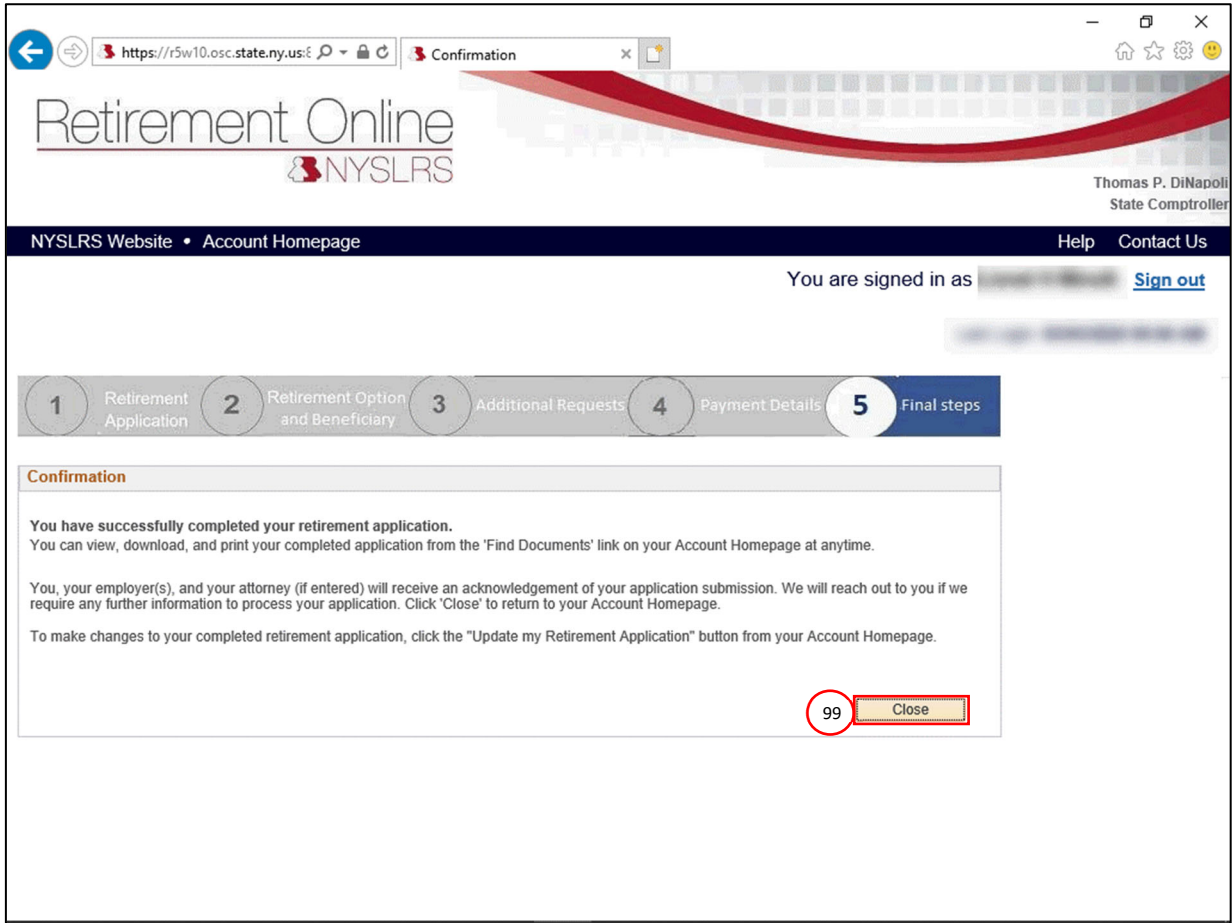
Step	Action												
94.	<p>The 'File Attachment' pop-up box will appear. Click the <b>Browse...</b> button to search your device for the document related to your retirement application.</p> <div><b>Browse...</b></div>  <p>The screenshot shows the 'Retirement Online' portal for NYSLRS. A 'File Attachment' pop-up window is displayed in the center, with a red circle and the number '94' highlighting the 'Browse...' button. The background page shows the 'Upload Your Documents' section with a table of required documents.</p> <table data-bbox="707 1050 1451 1138"><thead><tr><th>Required Documents</th><th>Browse</th><th>File Name</th><th>Delete</th></tr></thead><tbody><tr><td>EFT Details</td><td></td><td></td><td></td></tr><tr><td>Acceptable Proof of Date of Birth</td><td></td><td></td><td></td></tr></tbody></table>	Required Documents	Browse	File Name	Delete	EFT Details				Acceptable Proof of Date of Birth			
Required Documents	Browse	File Name	Delete										
EFT Details													
Acceptable Proof of Date of Birth													

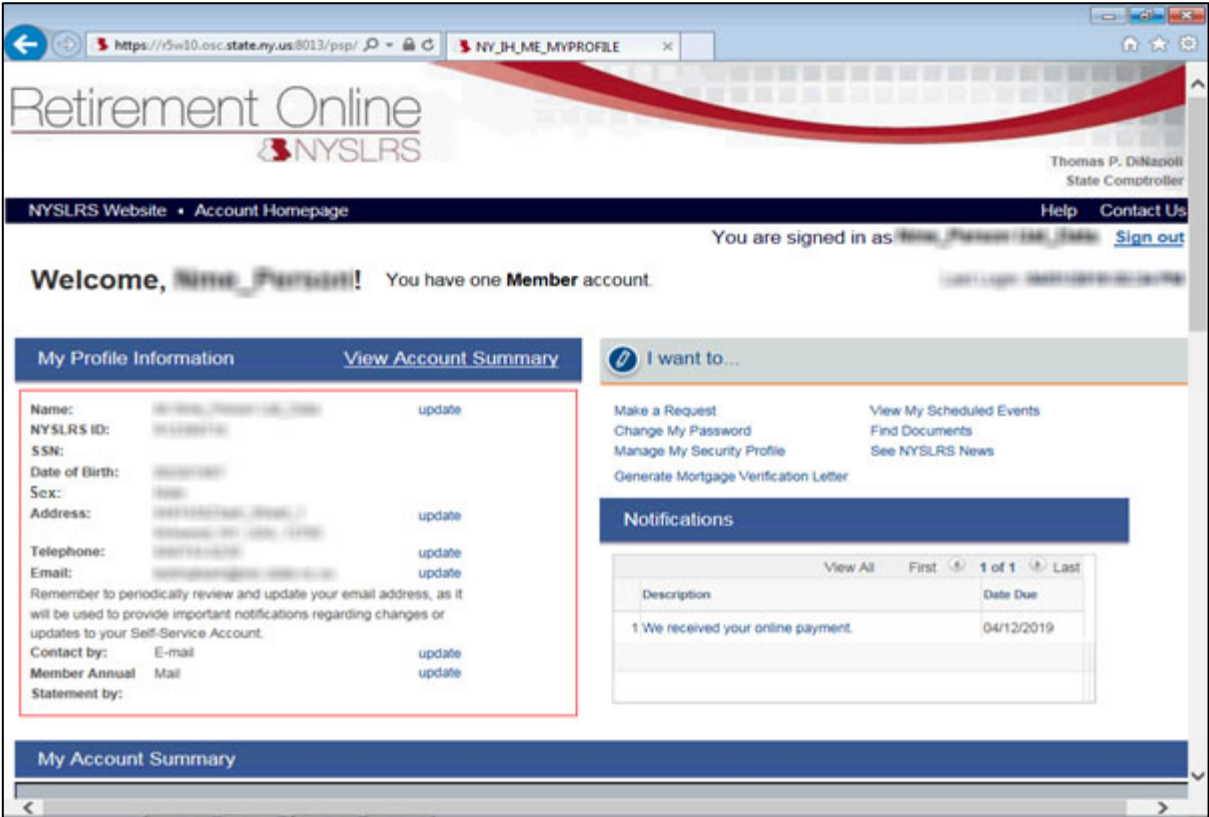
Step	Action	
95	<p>The 'Choose File to Upload' window will appear. Locate the file on your device to upload. Click the <b>File Name</b> of the document.</p> <p><b>Note:</b> Only Portable Document Formats (PDFs) that are 1 megabyte (MB) or smaller can be uploaded. No other file format will be accepted. Please do not attach any files within the PDF as an embedded document.</p>	
96	<p>Click the <b>Open</b> button.</p> <p></p>	



Step	Action
97.	<p>You will return to the 'File Attachment' pop-up box. Click the <b>Upload</b> button.</p> <p></p>  <p>The screenshot shows the 'Retirement Online' interface. At the top, it says 'Retirement Online NYSLRS' and 'Thomas P. DiNapoli, State Comptroller'. Below this is a navigation bar with 'NYSLRS Website' and 'Account Homepage'. The main content area is titled 'Upload Your Documents' and includes a section for 'Required Documents' with a table listing 'EFT Details' and 'Acceptable Proof of Date of Birth', each with a 'Browse' button. A 'File Attachment' pop-up box is overlaid on the page, showing the file path '\Desktop\retirement\EFT Details.pdf' and a 'Browse...' button. The 'Upload' button in the pop-up is circled in red and labeled with '97'.</p>

Step	Action
98	<p>Repeat these steps to upload any remaining documents. Once you have uploaded all available documents, click the <b>Submit</b> button.</p> 
	 <p>The screenshot shows the 'Document Upload Page' in a web browser. The page header includes the NYSLRS logo and the text 'Retirement Online'. A navigation bar shows the user is signed in as 'Thomas P. DiNapoli, State Comptroller'. A progress bar indicates the user is at step 5, 'Final steps'. The main section is titled 'Upload Your Documents' and contains instructions: 'You are required to provide these documents for your retirement to be completely processed. Note: Your retirement application has been certified, but it has not yet been submitted. In order for NYSLRS to process your retirement application, upload the document(s) listed below. If you do not have the documents ready at this time, you can submit the certified application and upload required documents at a later date from your Account Homepage. You must click 'Submit' before leaving this page to submit your certified application. Important: Do not close your browser until you receive a confirmation message that your retirement application has been successfully submitted.' Below the instructions is a table with two rows: 'EFT Details' and 'Acceptable Proof of Date of Birth'. Each row has a 'Browse' button and a 'Delete' button. The 'EFT Details' row shows the file name 'EFT_Details.pdf'. At the bottom right of the page, there is a red box containing the number '98' and a 'Submit' button.</p>

Step	Action
99	<p>The <i>Confirmation</i> page will appear. Click the <b>Close</b> button.</p> <div data-bbox="268 475 457 519">  </div> <div data-bbox="661 357 1885 1274">  </div>

Step	Action
100.	<p>The <i>Retirement Online Account Homepage</i> will appear. You have successfully applied for a service retirement in <i>Retirement Online</i>.</p> <p>You can view your application using the <a href="#">Find Documents</a> link in the 'I want to...' section and a <a href="#">case</a> link will appear in your 'My Cases' section.</p>  <p>The screenshot shows the Retirement Online Account Homepage. The browser address bar displays 'https://r5w10.osc.state.ny.us/psp/...' and the page title is 'NY_IH_ME_MYPROFILE'. The page features the NYSLRS logo and a header with the user's name, Thomas P. DiNapoli, State Comptroller. A navigation bar includes links for 'NYSLRS Website', 'Account Homepage', 'Help', and 'Contact Us'. A message indicates the user is signed in as 'Name_Person' and provides a 'Sign out' link. A welcome message states 'Welcome, Name_Person! You have one Member account.' The main content area is divided into two sections: 'My Profile Information' and 'View Account Summary'. The 'My Profile Information' section lists personal details such as Name, NYSLRS ID, SSN, Date of Birth, Sex, Address, Telephone, Email, and Contact by, each with an 'update' link. The 'View Account Summary' section contains links for 'Make a Request', 'Change My Password', 'Manage My Security Profile', 'Generate Mortgage Verification Letter', 'View My Scheduled Events', 'Find Documents', and 'See NYSLRS News'. A 'Notifications' section at the bottom shows a list of notifications, including 'We received your online payment' with a 'Date Due' of 04/12/2019.</p>