



Office of the NEW YORK
STATE COMPTROLLER
NYS Comptroller Thomas P. DiNapoli

New York State & Local Retirement System

What Tier Are You In?

When you join NYSLRS, you are assigned to a tier based on your date of membership. To find out what tier you are in, sign in to *Retirement Online* and look under 'My Account Summary.'

There are six tiers in the Employees' Retirement System (ERS) and five in the Police and Fire Retirement System (PFRS). Your tier determines:

- Your eligibility for benefits,
- The formula used in the calculation of your benefits,
- Death benefit coverage,
- Service crediting,
- Whether you must contribute toward your benefits, and
- Eligibility for loans

If you are an ERS Member...

You are in:	If you joined:
Tier 1	before July 1, 1973
Tier 2	July 1, 1973 through July 26, 1976
Tier 3	July 27, 1976 through August 31, 1983
Tier 4	September 1, 1983 through December 31, 2009
Tier 5	January 1, 2010 through March 31, 2012
Tier 6	April 1, 2012 or after