

# Projecting Your Pension Benefit

Here are more detailed instructions on how to use our benefit projection calculator.

## Once on the Pension Projection page, you need to fill in some information:

- which System you're in
- the type of request (service retirement if you plan on retiring directly from public employment; vested retirement if you're thinking about leaving, or have already left public employment and will apply for retirement when you become eligible)
- the tier you're in
- if you're a State employee or not

## On the next screen, choose your plan coverage:

### For **ERS** members —

- Section 75-h or 75-i (depending on employer) for regular plan Tier 1 and 2 members
- Article 14 for regular plan Tier 3 members
- Article 15 for Tier 4 members
- Section 89 for Tier 1 and 2 NYS correction officer and security hospital treatment assistant titles
- Article 14CO for Tier 3 NYS correction officer and security hospital treatment assistant titles

### For **PFRS** members —

- Section 381-b for State Police
- Section 384-d for the special 20-year plan
- Section 384-e for the special 20-year plan with additional benefits

## On the following screen, enter:

1. Your date of birth
2. If you're planning on providing payment for a **beneficiary** after your death, enter that beneficiary's date of birth. (The first estimate of your benefit you receive after you complete this screen assumes the Single Life Allowance option at retirement. This option provides you the maximum benefit for life with no payments made to a beneficiary when you die. To estimate payments that include a beneficiary after your death, choose "Estimate Payment Options" button at the bottom of the first estimate screen.)
3. Your expected date of retirement **or** your age at retirement
4. Your earnings in the past year **or** your expected final average salary at retirement
5. Your years of service at retirement
6. For **ERS Tier 1 and 2** members, determine whether you're eligible for Article 19 additional service and select either "yes" or "no"  
For **PFRS**, enter the number of years of service creditable towards your special plan

The screenshot shows the 'Pension Projection' form for the New York State and Local Retirement Systems. The form includes the following fields and instructions:

- Date of birth:** [ ] / [ ] / [ ] (mm/dd/yyyy) with a red circled '1' over the year field.
- Beneficiary Date of Birth (optional):** [ ] / [ ] / [ ] (mm/dd/yyyy) with a red circled '2' over the year field.
- Expected date of retirement:** [ ] / [ ] / [ ] (mm/dd/yyyy) OR **Age at retirement:** [ ] years, [ ] months with a red circled '3' over the year field.
- Your earnings during the past year:** [ ] OR **Final average salary at retirement:** [ ] with a red circled '4' over the salary field.
- Likely TOTAL years of service at retirement:** [ ] (Excluding any additional service credit due to Article 19 or targeted incentives) with a red circled '5' over the years field.
- Article 19 additional service credit:** (Were you in active service continuously from 4/1/1999 through and including 10/1/2000?) with radio buttons for 'Yes' and 'No'. A red circled '6' is placed over the 'Yes' button with the text 'For ERS Tier 1 and 2 only'.
- Likely years of creditable service at retirement:** [ ] with a red circled '6' placed over the field with the text 'For PFRS only'.
- Service credited during the past year:** [ ]
- Estimate Single Life Allowance** button at the bottom.

If you requested information about receiving a vested retirement (see explanation of type of request), instead of expected date of retirement, you'll need to put in your expected date of termination (when you think you'll stop working for a public employer) or the age you were when you left public employment.

Once you're comfortable using this feature of our website, enter various retirement dates, beneficiary data, final average salaries and service credit totals to determine the date that's best for you.