



News & Notes

New York State Office of the State Comptroller | Thomas P. DiNapoli, State Comptroller



New York State and Local Retirement System

Employees' Retirement System | Police and Fire Retirement System

Simple Tips for a Secure Password

The trouble with passwords is we can easily forget them. Many people create passwords that are easy to remember, such as their spouse's or child's name and birth date. Doing so can get you into a lot of "hot water," however, because hackers can easily discover them to steal your identity and much more. Here are some helpful tips to keep passwords safe and secure:

- The obvious — keep your passwords to yourself — and don't share them with anyone. If you must write them down, store the list in a secret location. Don't write them on a post-it note and stick it on your PC or laptop (unfortunately, a common practice)!
- Create passwords that are easy to remember but hard for hackers to guess. For example, use the first letter of each word in a simple sentence, substituting symbols for certain words or letters such as "@" for "at" or "\$" for "s." For example, "I got married at city hall in 1975" creates the password Igm@chi1975. This method produces a complex password that's much more secure (one with at least eight characters including numbers, symbols and uppercase letters).
- Use a different password for each account you access and want to protect. Should one of your accounts become compromised, at least



hackers won't be able to get to your other accounts.

- Change your passwords frequently, at least once every 60 days, and don't reuse them for at least a year.

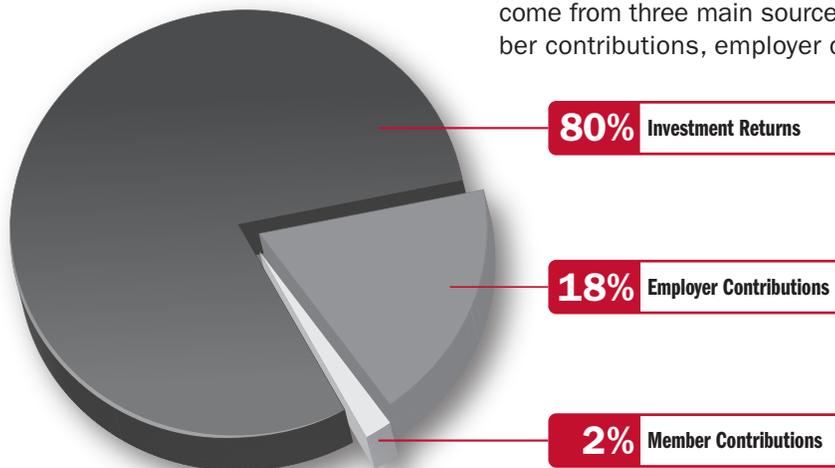
Remember, a strong, complex password is your first line of defense and will help protect you from a security breach that could bring untold havoc into your life.

A Secure Pension Fund

You can be assured that the New York State Common Retirement Fund remains strong and that your hard-earned benefits

are secure. The Fund holds assets in trust for more than one million retirees, beneficiaries and members, and is the third largest public pension fund in the United States. The Fund's assets come from three main sources: member contributions, employer contribu-

tions and investment earnings. Comptroller DiNapoli has made it a primary objective to manage the \$176.8 billion Fund (as of March 31, 2014) to maximize investments and provide security for pensioners through their retirement years.



Over a 20-year period (1994-2014),
80 PERCENT
of the cost of pensions
was paid by the Fund's
INVESTMENT RETURNS

2015 Pension Payment Calendar

Your monthly pension payments are mailed or electronically deposited at the end of that month (i.e., a check mailed or a payment deposited at the end of January is your January payment).

M **Date pension checks are mailed.** Checks are usually delivered within a few business days. Contact us if you have not received your check by the eighth of the next month.

E **Direct deposit payment date.** Date monthly pension payments are deposited into accounts of pensioners enrolled in direct deposit. (In states where this date falls on a state holiday, payment will be made on the next banking day.)

January 2015	February	March	April	May																																																																																																																																																																																																																																			
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PLEASE NOTE: To ensure your payments always arrive on time, consider enrolling in our Direct Deposit Program. It is a safe, hassle-free way to receive your monthly benefit.



Cut out this convenient card for easy reference

Automated Information Line (IVR)

Toll-Free: 1-866-805-0990
Albany, New York area: 518-474-7736

Press 2 for Retiree/Beneficiary Services

Press 3 to Report a Death

Press 4 for Tax-Related Services

Press 6 for Other Services

Website: www.osc.state.ny.us/retire

Online Services Coming Soon

Beginning later this year, the Retirement System will introduce new web-based tools that will make your benefit information more accessible.

These online services will bring you a convenient new way to see details about your pension. You will also be able to update your personal information and



change your mailing address. Instead of making a phone call, mailing in forms or sending a fax, you will have instant access to certain account features.

Our goal is to allow you to perform routine tasks at your convenience, in a safe and secure environment. These changes will make it easier to manage your benefits, but doing business online is not for everyone. That's why using the online system is completely optional, and you will always be able to contact us the same ways that you do now.

Watch for more information in upcoming Retirement System publications, at our website, on the *New York Retirement News* blog and at our social media sites.

We are committed to providing you with the best possible customer service. We are confident that the new system we are developing will give you a safe and secure way to access your pension information and provide more control over your account.

Questioning Your Health Insurance?

If you have questions about your health insurance coverage, Medicare reimbursement and/or premiums and you retired from a New York State agency, email the New York State Department of Civil Service at pio@cs.ny.gov, or call them at 1-800-833-4344 or 518-457-5754 between the hours of 9 am and 4 pm, Monday through Friday. Their mailing address is:

NYS Department of Civil Service
Employee Benefits Division
Albany, NY 12239

If you retired from a public employer other than New York State (a county, city, town, village or school district), your former employer's benefits administrator should be able to answer your questions.

Please note: NYSLRS does not administer health insurance benefits.

Social Media— More Ways to Get Retirement Information

Be sure to check out the newest way to get and share retirement information — *New York Retirement News*, our news and information blog (www.nyretirementnews.com). It's a must for retirees who want to stay up to date on tax, pension payment and cost-of-living adjustment (COLA) information. You'll find that and more, including interesting and helpful stories, as well as information about your NYSLRS benefits. It's the place to go for all the latest news about your Retirement System and the Common Retirement Fund.

Nearly 1.1 million retirees, beneficiaries and members are served by NYSLRS. As this figure includes more than 640,000 enrolled members,

there are blog posts specifically to help these members feel confident and fully prepared when their retirement date finally arrives. So if you have friends, family members and neighbors who are also part of the NYSLRS community (retired, still working, or vested and off public payroll), they may also find our blog informative. We encourage you to share information with them.

You can also connect with us on Facebook (www.facebook.com/nyslrs) and follow our Twitter feed (www.twitter.com/nyslrs) for quick tips and updates on a variety of retirement topics and Retirement System news.

We look forward to your comments on all these platforms!



