

What Tier are you in and What does that mean?

Tier 1: Membership prior to 7/1/73	Tier 4: Membership 9/1/83-12/31/09
Tier 2: Membership 7/1/71-7/26/76	Tier 5: Membership 1/1/10-3/31/12
Tier 3: Membership 7/27/76-8/31/83*	Tier 6: Membership on or after 4/1/12

*Tier 3 members are eligible for benefits under Tier 3 or 4, whichever provides the better benefit.

Eligibility

- Tier 1 members may retire at any age with 35 years of New York State service credit, or at age 55 with five or more years of service. Retirement may also occur at age 55 with less than five years of service, if two years are credited since age 53.
- Tier 2, 3 and 4 members may retire at age 55 with five years of credited state service.
- Tier 5 and 6 members may retire at age 55 with 10 years of state service credit.

Generally, the maximum pension payable to Tier 1 and 2 members (with two years of credit under the Benefit Enhancement law) is 79% of final average salary.

For members retiring under Tiers 4 and 5, the pension for 30 years of service is 60% of final average salary. Each year beyond 30 years adds 1½% to their pension factor, and there is no maximum pension.

Tier 6 members retiring prior to age 63 will, without exception, receive a reduced benefit. Before any reductions, a Tier 6 member with more than 20 years of service will receive a pension of 35% of final average salary plus 2% for every year beyond 20 years. There is no maximum Tier 6 pension