



Board of
Education
Retirement
System

Securing your financial future today

ACTIVE NEWSLETTER | Summer 2026



HOT DAYS, SMART WAYS

Summer is here bringing sunshine, travel, and a well-deserved change of pace. While balancing work and daily routines, a little extra attention to summer safety can go a long way.

In New York City, most heat related deaths occur in homes without air conditioning. Air conditioning saves lives. If you do not have air conditioning:

- Apply for a free air conditioner through the Home Energy Assistance Program (HEAP). You can also enroll in Con Edison's financial assistance program to receive discounts on your utility bills.
- Find an air conditioned place nearby. Spend time at a friend's home, a mall, museum, coffee shop, library, or an NYC cooling center. Even a few hours in a cool space can significantly reduce heat stress.

- Call 311 or locate an NYC cooling center during a heat wave. Sign up for NotifyNYC to receive the latest weather and climate updates.

During extreme heat, fans and open windows are not enough to stay safe.

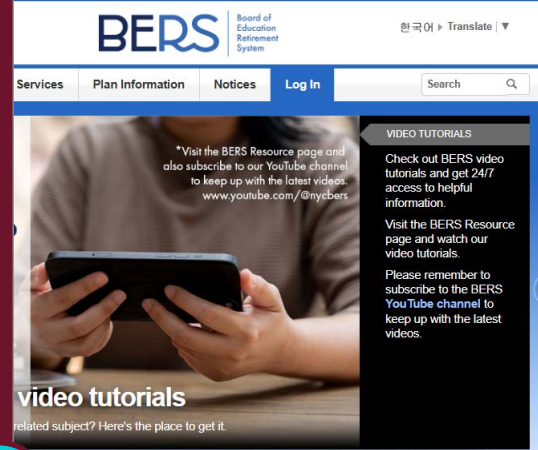
Always seek out an air conditioned environment during heat waves. For more tips and additional resources check out the NYC [Health Emergency Preparedness](#) webpage.

**The Home Energy Assistance Program (HEAP) is a federally funded program that helps low-income homeowners and renters heat and cool their homes. Eligibility will depend on meeting certain criteria. ■*



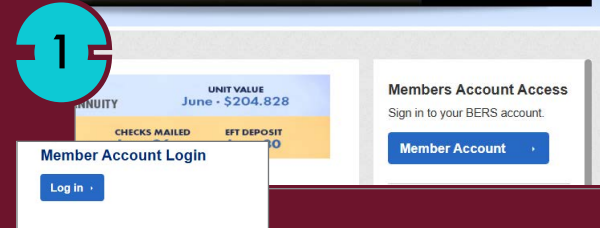
NAVIGATING THE MEMBER SELF SERVICE (MSS) PORTAL

The Member Self Service (MSS) Portal is the easiest way for members to review and manage their BERS information from home. Whether you want to update your contact details, review your pension information, or download important documents, MSS puts these tools at your fingertips. Below is a simple walkthrough to help you get comfortable using the portal.



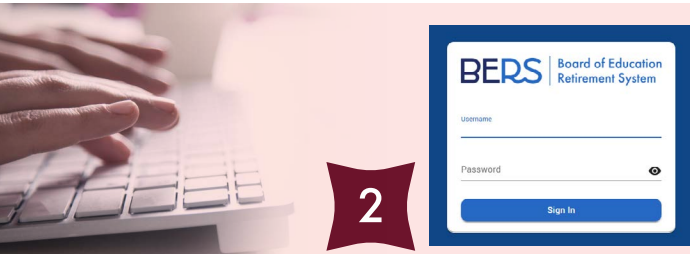
1 VISIT THE BERS WEBSITE

Go to www.nycbers.org and click the Member Account button. You will be redirected to the Log In page. Next scroll down and click on the Log In button to begin accessing your secure online account.



2 LOG IN

Enter your username and password. If you have forgotten your password, please call our contact center at 929-305-3800 or email us at brespon@bers.nyc.gov.



3 REVIEW YOUR PROFILE INFORMATION

Select the **My Profile** tab to view your current address, phone number, and email, and confirm that everything is accurate.

You can also see your plan details such as Tier, Tier Plan, Membership date, your Membership number, and your current beneficiary designation.

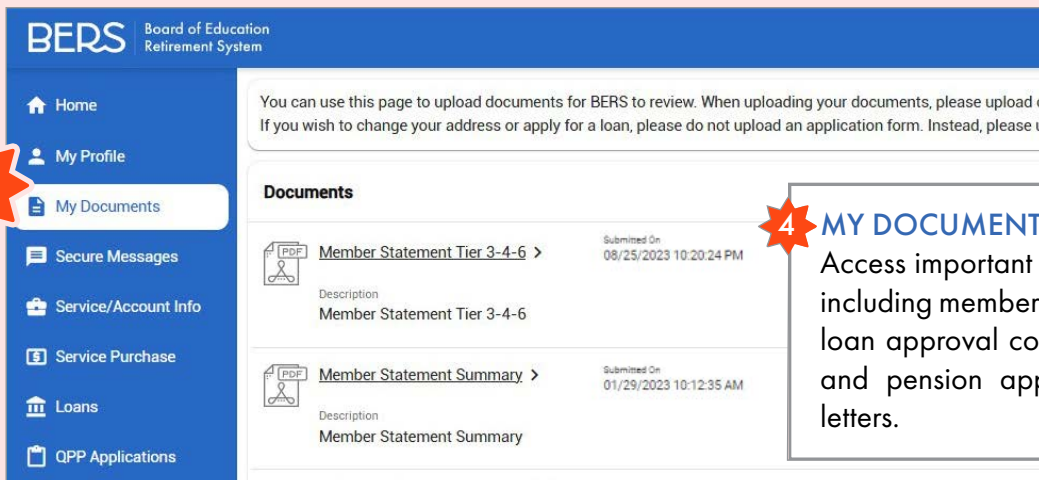
Need to update your Address? You can submit a request by clicking the **Add button** in the **Change of Address Request** section.

The screenshot shows the BERS Member Self Service (MSS) portal. The 'My Profile' tab is selected. The page displays 'Member Demographic Information' and 'Additional Information'. The 'Member Demographic Information' section includes fields for Profile (Mr.), Date of Birth (01/10/1959), First Name (JOHN), Middle Initial, Last Name (BROWN), Member Number (555555), and a 'Request Address Change' link. The 'Additional Information' section includes fields for Membership Date (07/09/1995), Alternate Membership Date (07/09/1995), Reason for Alternate Membership Date From Membership Date, Tier Plan (430-Tier 4 - \$7.5 (96) 1995), and a 'TDA Eligible' checkbox. The 'Contact Info' section includes a 'Primary Email (Primary)' field with the value 'jbrown22@yahoo.com'. The 'Beneficiaries' section includes a table with columns for Name, Beneficiary Type, Percent, Fund Group, Relation, and Start Date.

Name	Beneficiary Type	Percent	Fund Group	Relation	Start Date
BROWN, MARY C	Primary	100.00%	TDA	Spouse	01/19/2011
SMITH, SUSAN	Secondary	20.00%	TDA	Child	20.00%
BROWN, JOHN JR	Secondary	20.00%	TDA	Child	20.00%



NAVIGATING THE MEMBER SELF SERVICE (MSS) PORTAL (CONT'D)



4 MY DOCUMENTS

Access important documents, including member statements, loan approval confirmations, and pension approximation letters.

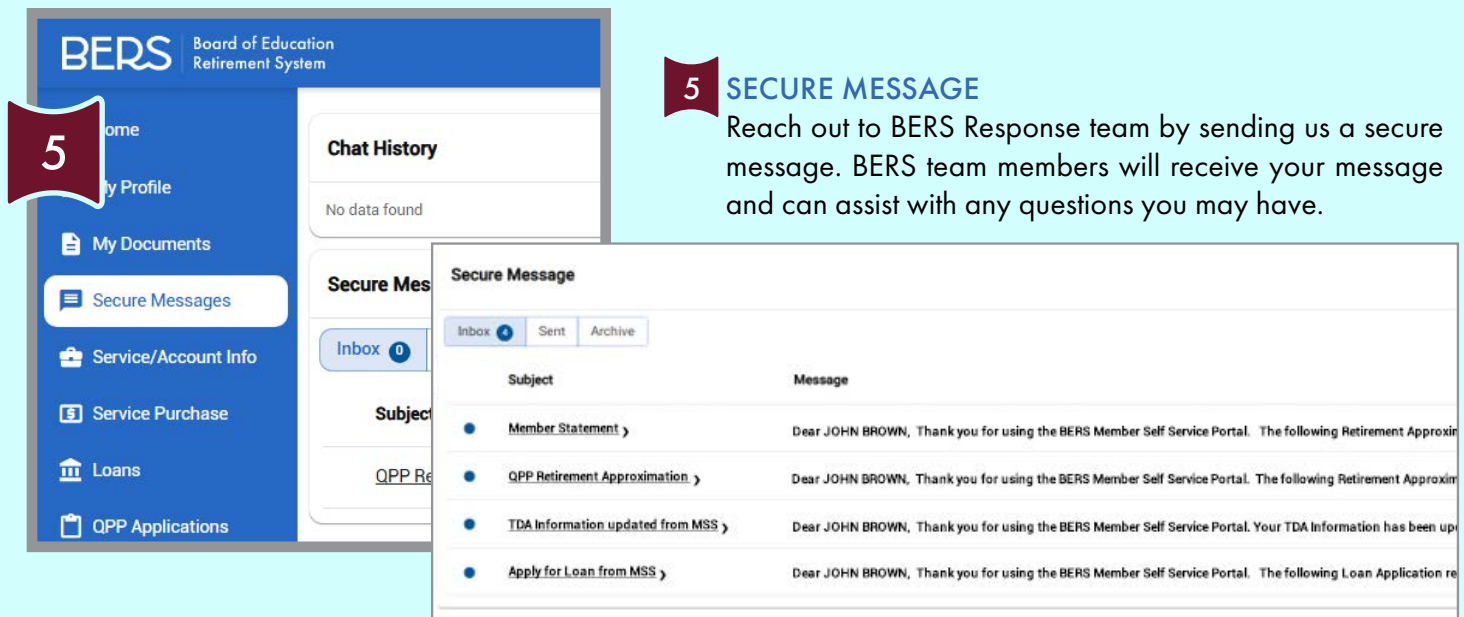
BERS Board of Education Retirement System

Home | My Profile | **My Documents** | Secure Messages | Service/Account Info | Service Purchase | Loans | QPP Applications

You can use this page to upload documents for BERS to review. When uploading your documents, please upload the correct document type. If you wish to change your address or apply for a loan, please do not upload an application form. Instead, please use the appropriate link in the sidebar.

Documents

Description	Submitted On
Member Statement Tier 3-4-6	08/25/2023 10:20:24 PM
Member Statement Summary	01/29/2023 10:12:35 AM



5 SECURE MESSAGE

Reach out to BERS Response team by sending us a secure message. BERS team members will receive your message and can assist with any questions you may have.

BERS Board of Education Retirement System

Home | My Profile | My Documents | **Secure Messages** | Service/Account Info | Service Purchase | Loans | QPP Applications

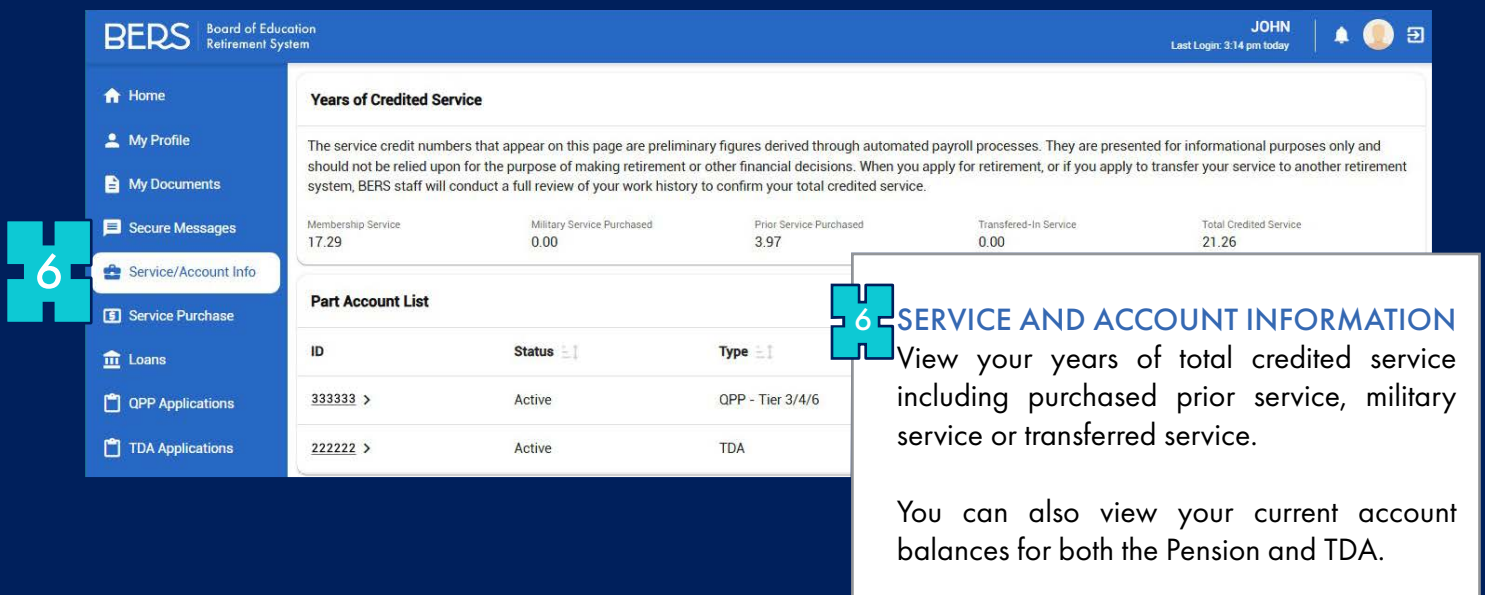
Chat History

No data found

Secure Messages

Inbox 0 | Sent | Archive

Subject	Message
Member Statement	Dear JOHN BROWN, Thank you for using the BERS Member Self Service Portal. The following Retirement Approximation
QPP Retirement Approximation	Dear JOHN BROWN, Thank you for using the BERS Member Self Service Portal. The following Retirement Approximation
TDA Information updated from MSS	Dear JOHN BROWN, Thank you for using the BERS Member Self Service Portal. Your TDA Information has been updated
Apply for Loan from MSS	Dear JOHN BROWN, Thank you for using the BERS Member Self Service Portal. The following Loan Application re



6 SERVICE AND ACCOUNT INFORMATION

View your years of total credited service including purchased prior service, military service or transferred service.

You can also view your current account balances for both the Pension and TDA.

BERS Board of Education Retirement System

Home | My Profile | My Documents | Secure Messages | **Service/Account Info** | Service Purchase | Loans | QPP Applications | TDA Applications

Years of Credited Service

The service credit numbers that appear on this page are preliminary figures derived through automated payroll processes. They are presented for informational purposes only and should not be relied upon for the purpose of making retirement or other financial decisions. When you apply for retirement, or if you apply to transfer your service to another retirement system, BERS staff will conduct a full review of your work history to confirm your total credited service.

Membership Service	Military Service Purchased	Prior Service Purchased	Transferred-In Service	Total Credited Service
17.29	0.00	3.97	0.00	21.26

Part Account List

ID	Status	Type
333333	Active	QPP - Tier 3/4/6
222222	Active	TDA

NAVIGATING THE MEMBER SELF SERVICE (MSS) PORTAL (CONT'D)

7 SERVICE PURCHASE

Here you can apply for prior service you believe you may be eligible to purchase. Once our team receives the request, a review of your account will be performed, and a letter will be sent with prior service details.

7

The screenshot shows the BERS Board of Education Retirement System portal. The left sidebar contains navigation links: Home, My Profile, My Documents, Secure Messages, Service/Account Info, Service Purchase (highlighted), Loans, and QPP Applications. The main content area has a header with the BERS logo and a 'Last Login' timestamp. Below the header, there is a message about submitting a new SCP request and a note about processing times. A section titled 'Service Credit Purchase Requests' includes an 'Add' button and a filter icon. Below this, it states 'No data found'.

The screenshot shows the BERS Board of Education Retirement System portal. The left sidebar contains navigation links: Home, My Profile, My Documents, Secure Messages, Service/Account Info, Service Purchase, Loans (highlighted), QPP Applications, TDA Applications, Payment Information, and Contact Us. The main content area has a header with the BERS logo and a 'Last Login' timestamp. Below the header, there is a section titled 'My Loans' with an 'Apply for Loan' button. The 'My Loans' section contains a table with columns: Loan Type, Loan Status, Loan Number, and Original Loan Amount. Below this, there is a 'Loan Eligibility' section with a table showing TDA and QPP loan types and amounts. A 'Loan Estimator' modal is open, displaying fields for Loan Type, Interest Rate, Requested Loan Amount, Effective Date, Administrative Fee, Available Loan Amount, Outstanding Balance, Insurance Rate, and Payment Plan. The 'Loan Estimator' modal also includes a 'Calculate' button and a 'Clear' button. Below the modal, there is a 'Loan Liquidation Request' section with an 'Estimate' button and a 'No data found' message.

8 LOANS

On this page you can apply for a TDA loan, view any TDA loans you are currently paying, and view your TDA loan eligibility.

You can also generate an estimate before applying for a loan or submit a request to pay off a loan.

NAVIGATING THE MEMBER SELF SERVICE (MSS) PORTAL (CONT'D)

9 QPP APPLICATIONS

Members with five or more years of credited service can generate a retirement approximation on the QPP Applications page of MSS. You can also submit a request for a refund if you are no longer employed in an eligible position.

Before applying for a refund of your pension account, please speak with a BERS benefit examiner to fully understand what this process entails. Once a refund is issued, your membership is terminated, and you will no longer be eligible for any future pension benefits. In addition, taking a refund may have tax implications, which a benefit examiner can explain so you can make an informed decision.

BERS Board of Education Retirement System

Home | My Profile | My Documents | Secure Messages | Service/Account Info | Service Purchase | Loans | QPP Applications

Retirement Applications [Filter]

No data found

Retirement Approximations [Create Estimate] [Filter] [Help]

Pension Id: 898449 | Effective Date: 03/16/2027

JOHN | Last Login: 5:15 pm yesterday

QPP Refunds [Request Refund]

No data found

10 TDA APPLICATIONS

The TDA Applications page allows members to initiate a few different types of requests.

Members can enroll into the TDA plan and make changes to their contribution rate, update their future fixed variable allocations, and convert past funds.

Members can also apply for a hardship withdrawal or a refund of their TDA through the TDA Refunds request link.

BERS Board of Education Retirement System

QPP Applications | TDA Applications | Payment Information

Tax Deferred Annuity (Enrollment & Investment/Election Changes)

Election Date	Start Date	Stop Date	Contribution %	Fixed %	Variable %	Fixed To Variable %	Variable To Fixed %	Event Type	Conversion Duration	Contribution Type	Roth Contribution %	Contribution Type
12/25/2023	01/05/2024			100	0			TDA : Investment	N/A	Total Roth	40%	Total Roth

TDA RMD Application [Filter]

No data found

TDA Refund Request(s) [Request Refund]

No data found

TDA Refunds [Filter]

No data found

RMD Approximations [Filter]

No data found

11 PAYMENT INFORMATION

The Payment Information section will show all disbursements issued to you over the lifetime of your membership.

On this page you can also request a copy of a 1099 for tax purposes.

BERS Board of Education Retirement System

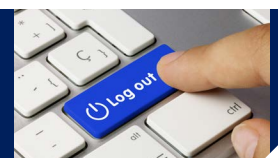
Home | My Profile | My Documents | Secure Messages | Service/Account Info | Service Purchase | Loans | QPP Applications | TDA Applications | Payment Information | Contact Us

Payment History

Payment Date	Benefit Account	Status	Gross Amount	Total Deduction Amount	Net Amount	Payment Type
02/28/2025	Regular Loan	Issued	\$12,500.00	\$0.00	\$12,500.00	EFT
02/29/2024	Regular Loan	Issued	\$22,000.00	\$0.00	\$22,000.00	EFT
08/05/2016	Regular Loan	Cleared	\$4,000.00	\$0.00	\$4,000.00	EFT
02/25/2011	Refund Print TDA Reg Refund	Cleared	\$1,409.19	\$281.84	\$1,127.35	EFT
Total of all records			\$39,909.19		\$39,627.35	

Log Out When Finished

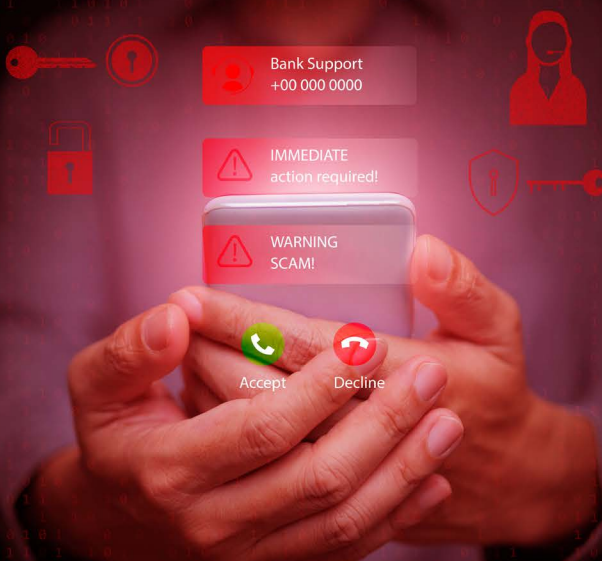
Always sign out of your MSS account to keep your personal information secure, especially when using a shared device. ■



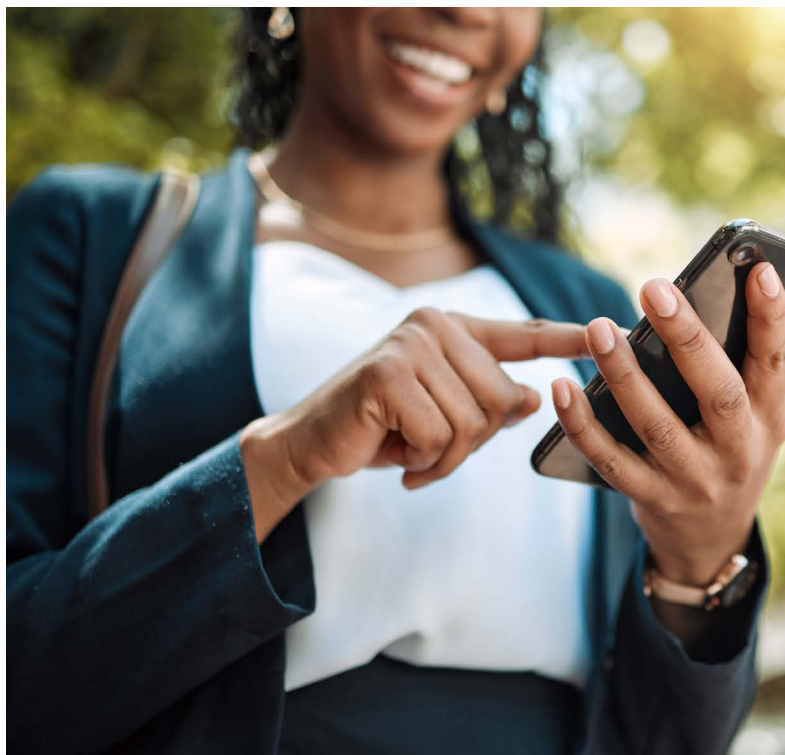
PROTECT YOUR PENSION: FRAUD PREVENTION STARTS WITH YOU

Scammers are becoming increasingly convincing, using emails, text messages, phone calls, and even social media to target individuals. Members can help protect their pension and personal information by taking a few simple precautions:

- **Never share** your password, PIN, or account login information with anyone.
- **Be cautious** of unsolicited emails, texts, or calls requesting personal information.
- **Verify requests** for sensitive information by calling BERS directly at 929-305-3800 or emailing us at Brespon@bers.nyc.gov.
- **Review your account information** regularly and report any discrepancies immediately.
- **Use strong, unique passwords** and enable multi-factor authentication whenever available.
- **Keep your contact information up to date** so important notifications reach you right away.

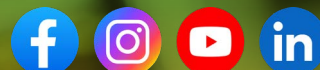


REMEMBER: BERS will never ask you to provide confidential account credentials through email or text message. When in doubt, contact us directly before responding. ■



STAY IN THE LOOP WITH BERS!

Take BERS with you wherever you are. Find us on [Facebook](#), [Instagram](#), [YouTube](#), and [LinkedIn](#) by searching "NYCBERS" and hit follow to stay tuned for updates.



WALK-IN CENTER & CALL CENTER HOLIDAY CLOSING SCHEDULE

2026-27



Labor Day:

Monday, September 7

Yom Kippur:

Monday, September 21

Italian Heritage Day/ Indigenous Peoples' Day

Monday, October 12

Veteran's Day:

Wednesday, November 11

Thanksgiving Holiday:

Thursday & Friday,
November 26 & 27

Christmas Day:

Thursday & Friday,
December 24 & 25

New Year's Day:

Thursday and Friday,
December 31 & January 1



Dr. Martin Luther King Jr. Day:

Monday, January 18

Washington's Birthday/ Presidents Day

Monday, February 15

Lincoln's Birthday

Friday, February 19

Eid al-Fitr

Tuesday, March 9

Good Friday

Friday, March 26

First two days of Passover

Thursday & Friday,
April 22 & April 23

Eid al-Adha

Monday, May 17

Memorial Day

Monday, May 31

BERS

Board of
Education
Retirement
System

Service Center

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Mailing Address

55 Water Street, 50th Floor, New York, NY 10041

Executive Office

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Call Center hours

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Web www.nycbers.org

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