



Board of
Education
Retirement
System

Securing your financial future today

Fall 2025



STAY ACTIVE & ENGAGED THIS FALL IN NYC

Just because summer is gone doesn't mean you have to stay inside! Fall in New York City brings crisp air, colorful leaves, and plenty of ways to stay active, social, and involved.



Take a stroll through Central Park, Prospect Park, or the New York Botanical Garden to enjoy the beautiful fall foliage. If you prefer indoor or cultural activities, check out 92nd Street Y talks and workshops, Carnegie Hall or The Met performances, or local community center programs like art classes and discussion groups.

Volunteering is another great way to stay engaged. Opportunities like NYC Parks clean-ups, New York Cares projects, or local food pantries let you meet new people and give back to the community. Many senior centers also



host movie afternoons, game nights, and social gatherings for retirees.

For More Information:

- NYC Parks: [nycgovparks.org](https://www.nycgovparks.org)
- New York Cares: [newyorkcares.org](https://www.newyorkcares.org)
- 92nd Street Y: [92ny.org](https://www.92ny.org)
- Senior Centers & Services: [nyc.gov/aging](https://www.nyc.gov/aging) or call 311

Stay active, enjoy the season, and make the most of all the fall activities NYC has to offer! ■

HOW TO MAKE A PAYMENT TO BERS

Keeping your account up to date is important! Here are two easy ways to make payments to BERS:



By Mail

Send a check or money order made payable to Board of Education Retirement System to:

Board of Education Retirement System
P.O. BOX 21269
New York, NY 10087-1269



In Person

Visit our Walk-In Center at:
65 Court Street, Brooklyn, NY, First Floor

Please note: If you drop off your payment in person, a BERS representative will mail it to the P.O. Box on your behalf. This adds an extra step, so processing may take a bit longer.

When mailing a check or money order, always include your member number and a note about what the payment is for. This helps us apply your payment correctly.

For Loan payments: Write your member number, loan type, and loan number.

Clear details = faster processing! ■

BERS POLICIES AND TIMELINE FOR PROCESSING

If you are applying for a TDA Withdrawal/Hardship or a TDA loan here are some policies, you must know.

Loans can take up to 20 business days for processing from when your application is received.

- Your eligibility date doesn't mean that that is the day you'll get your loan. It just tells you when you're allowed to apply for one.
- Applying for a loan doesn't mean you'll definitely get it or get the full amount you asked for. BERS will check to make sure your past loan payments are current and that your application is filled out correctly.
- If your loan request is approved after review, the funds will be issued to you on the next available pay date.

TDA Withdrawal and/or Rollover can take up to 90 days for processing from when your application is received.

- Refund or withdrawal payments (called disbursements) happen on the last payday of each month.
- As a retiree you can take out some or all of your TDA account money.
- If your money is in the Variable Fund, keep these rules in mind:
 - Your application will not be processed in the same month it was received.

- BERS has to wait for the Variable Unit to update to calculate the disbursement amount. ■



LIFESTYLE & WELLNESS FOR RETIREES: STAYING HEALTHY THIS FALL

As we welcome the beauty of fall, it's important to remember that this season is not just about cozy sweaters and pumpkin spice, it's also an important time to focus on our health and well-being.

Here are some essential wellness tips to help you stay active and healthy as the weather cools.



Stay Active Indoors and Outdoors

As temperatures drop, it's easy to retreat indoors. However, maintaining an active lifestyle is crucial for our physical and mental well-being. Consider

joining a local community center for indoor classes such as yoga, tai chi, or water aerobics. These activities can help improve flexibility and strength.

When the weather permits, enjoy the fall foliage by taking walks in your neighborhood or visiting a nearby park. Not only is walking a great form of exercise, but it also allows you to connect with nature and enjoy the beautiful autumn scenery.

Embracing Seasonal Foods for Health

Fall is a fantastic time to enjoy seasonal fruits and vegetables, which are packed with nutrients.



Incorporate foods like apples, pumpkins, and root vegetables into your meals. These foods are not only delicious but also rich in vitamins that can boost your immunity as colder weather approaches.

Consider attending local farmers' markets to discover fresh produce and support local farmers. Cooking classes are also a fun way to learn how to prepare these seasonal dishes.

Get Your Flu Shot



As flu season approaches, it's essential to protect yourself. The Centers for Disease Control and Prevention (CDC)

recommend getting a flu shot each year, especially for seniors. Many local pharmacies and clinics offer free or low-cost flu shots, making it easy to stay healthy. Don't forget to check with your healthcare provider about any other vaccinations that may be recommended for you.

Mindfulness and Mental Health

Staying active isn't just about physical exercise, mental wellness is equally important. As the days grow shorter, consider incorporating mindfulness practices into your routine. Activities like meditation, deep breathing exercises, or journaling can help reduce stress and improve your overall outlook.



Joining a local book club or participating in community activities can also provide social interaction, which is vital for mental health. Connecting with others

keeps us engaged and can enhance our wellbeing.

Stay Hydrated



As the weather cools, we may not feel as thirsty, but staying hydrated is still important. Make it a habit to drink water throughout the day and consider herbal teas for warmth. Staying hydrated helps maintain energy levels and supports overall health.

Stay Informed and Engaged



As you embrace the fall season, remember that taking care of yourself physically and mentally is key to enjoying your retirement. For more information on wellness programs and local health resources, check out the following links:

- **NYC Department of Health** - Flu Shot Information: <https://www.nyc.gov/flu>
- **Aging & Disability Services** - Wellness Resources: <https://www.nyc.gov/aging>
- **Local Farmers' Markets:** https://www.nyc.gov/site/dfta/about/farmers_market_nutrition_program.page. ■



DEAR BERS RETIREE,

As I approach my 10 year anniversary as Executive Director and a Member of the New York City Board of Education Retirement System, I am considering my own retirement. Not for a few more years, but as I have been told by some BERS Retirees how good retirement can be, I look forward to the transition. After your years of public service to New York City, I hope you will continue to enjoy a long retirement.

The Leadership Team at BERS and Staff will be available to support you as we continue to improve our service capabilities. Over the last 10 years, we have expanded our Counseling Staff, stood up a dedicated Call Center and Outreach Department, created online access and transaction capabilities, and added Operations staff to shorten the processing time of retirement transactions and provide post-retirement support. I have pride in what we have built at BERS and the fact that we are among the top 4 best funded municipal pension systems in the United States. We exist to support and protect your retirement. ■

COST-OF-LIVING ADJUSTMENT (COLA) FOR 2025-2026

The COLA for September 2025 through August 2026 is set at 1.2%. The 1.2% will apply to the first \$18,000 of pension payments. If your pension is at least \$18,000 per year, the maximum COLA increase is \$18 per month (i.e. \$216 per year, before taxes. For members whose pension is less than \$18,000, the increase is prorated (i.e. members will receive a smaller dollar increase) based on their pension amount. ■



Service Center

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