



Board of
Education
Retirement
System

Securing your financial future today

RETIREE NEWLETTER | Summer 2026



HOT DAYS, SMART WAYS

Summer is a time to enjoy longer days, outdoor gatherings, and well earned relaxation. But as temperatures rise, so does the risk of heat related illness.

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.



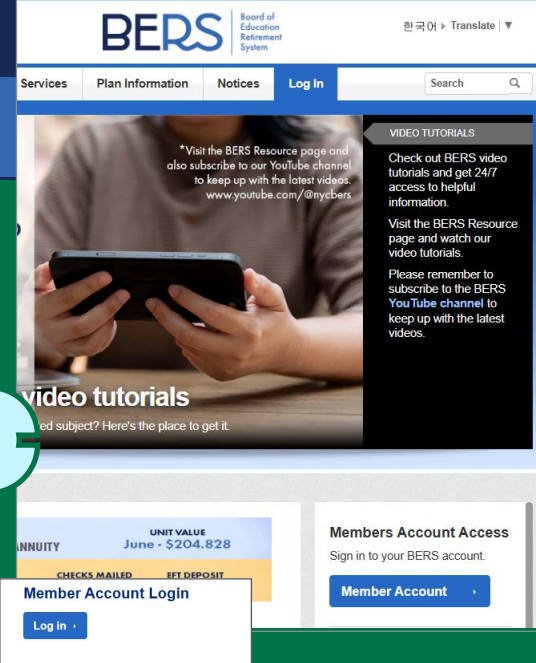
**The Home Energy Assistance Program (HEAP) is a federally funded program that helps low-income homeowners and renters heat and cool their homes. Eligibility will depend on meeting certain criteria. ■*

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.

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	01/19/2011
BROWN, JOHN JR	Secondary	20.00%	TDA	Child	01/19/2011
BROWN, SEMOUR	Secondary	20.00%	TDA	Child	01/19/2011

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

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

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BERS Board of Education Retirement System

Home My Profile My Documents Secure Messages Pension Info Account Info Loans TDA Applications Payment Information Retiree Requests Contact Us

You can use this page to upload documents for BERS to review. When uploading your documents, please upload only one document at a time. For example, if you are uploading a TDA Deferral Statement, please upload only one document. If you wish to change your address or apply for a loan, please do not upload an application form. Instead, please use the appropriate page of the Self Service portal to initiate the process.

Documents

TDA Deferral Statement >	Submitted On 08/25/2023 10:20:24 PM
Description TDA Deferral Statement	
TDA Deferral Statement >	Submitted On 01/29/2023 10:12:35 AM
Description TDA Deferral Statement	

4

MY DOCUMENTS

Access important documents, including quarterly statements, loan approval confirmations, and TDA Deferral Statements.

On this page you can also submit requests for an Award Letter.

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BERS Board of Education Retirement System

Home My Profile My Documents Secure Messages Pension Info Account Info Loans TDA Applications Payment Information Retiree Requests Contact Us

Secure Message

Inbox 4 Sent Archive

Subject

You have no messages to...

Chat History

No data found

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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.

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BERS Board of Education Retirement System

Home My Profile My Documents Secure Messages Pension Info Account Info Loans TDA Applications Payment Information Retiree Requests Contact Us

Retirement Details

Annuity Type	Tier/Plan	Benefit Option	Variant	Pension Id	Effective Date	Pension Status
Service Retirement >	OPP Tier 3/4/5	Maximum Retirement Allowance	Service Retirement	621081	01/20/2014	Retired

Federal Tax Withholding (W4P) Updates

To UPDATE an existing deduction, please click the Benefit Account below.
To ADD a new deduction, please click the Add button.

Benefit Account	Deduction Type
No data found	

Pension Payment Info

Actions	Payee Name
Payment Preview Federal Tax Estimator	JOHN BROWN

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PENSION INFORMATION

View your benefit option, your pension payment history and direct deposit status.

You can also update your Federal Tax Withholding on this page.

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

7 ACCOUNT INFO

Here you can view your TDA account balances and you can submit a request for a TDA Deferral Statement.

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The screenshot shows the BERS Member Self Service (MSS) Portal. The left sidebar contains a navigation menu with options: Home, My Profile, My Documents, Secure Messages, Pension Info, Account Info, Loans, TDA Applications, Payment Information, Retiree Requests, and Contact Us. The main content area is titled 'TDA Participant Account List' and displays a table with columns: ID, Status, Type, Start Date, and Stop Date. A single row is visible with ID 555555, Status Deferred, Type TDA, and Start Date 01/20/2014. Below this table is a section titled 'TDA Deferral Statement Request' which shows 'No data found'.

8

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.

The screenshot shows the BERS Member Self Service (MSS) Portal with the 'Loans' section selected in the sidebar. The main content area is titled 'My Loans' and includes a table with columns: Loan Type, Application Received Date, Loan Status, Loan Number, Original Loan Amount, Outstanding Principal, Remaining Number of Payment, and Liquidation (Payoff) Amount. Below this table is a section titled 'Loan Liquidation Request' which shows 'No data found'. Another section titled 'Loan Eligibility' displays a table with columns: Loan Type, QPP, and Tier Enhancement. The table shows values for Available Loan (\$0.00), Minimum Loan (\$1,000.00), Date of Last Loan, and Eligibility Date (03/14/2024). At the bottom, there is a 'Loan Estimator' section which shows 'No data found'.

Loan Estimator

To estimate your loan payments, please fill out the following fields:

Estimate

Loan Type

Interest Rate

Requested Loan Amount

Effective Date

Administrative Fee

Available Loan Amount

Outstanding Balance

Insurance Rate

Payment Plan

Effective Date

Payment Options

☐ Number of Payments

☐ Expected Periodic Amount

Number of Repayments (in months)

Periodic Amount

Calculate

Clear

No data found

Close



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

9 TDA APPLICATIONS

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

Members can view current investment allocations and conversion details. You can also convert past funds between the fixed and variable programs.

Tax Deferred Annuity (Enrollment & Investment/Election Changes)

Election Date	Event Type	Contribution Type	Start Date	Stop Date	Contribution %	Roth Contribution %	Fixed %	Variable %	Fixed To Variable %	Variable To Fixed %	Conversion Duration
01/04/2013	TDA - Investment	Total Pintas	01/04/2013		25		100	0			

RMD Approximations

No data found

TDA Refunds

No data found

TDA RMD Application

Refund ID	Status	Effective Date	Plan	Amort Type Name
777777 >	RMD/RMD Approved		TDA Tier 3/4/6	RMD/RMD
888888 >	RMD/RMD Approved		TDA Tier 3/4/6	RMD/RMD

TDA Refund Request(s)

No data found

Request Refund

Members can also apply for a refund of their TDA through the TDA Refunds request link and generate an RMD approximation.

10 PAYMENT INFORMATION

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

Payment History

Payment Date	Benefit Account	Status	Gross Amount	Total Deduction Amount	Net Amount	Payment Type	Check/EFT No	Payee
01/31/2024 >	QPP Service Retirement	Issued	\$3,722.50	\$150.28	\$3,572.22	EFT		BROWN, JOHN
12/31/2023 >	QPP Service Retirement	Issued	\$3,722.50	\$163.15	\$3,559.35	EFT		BROWN, JOHN
11/30/2023 >	QPP Service Retirement	Issued	\$3,722.50	\$163.15	\$3,559.35	EFT		BROWN, JOHN
10/31/2023 >	Refund Pmt TDA Withdrawal - RMD	Issued	\$25,345.29	\$2,746.09	\$22,599.20	EFT		BROWN, JOHN
10/31/2023 >	QPP Service Retirement	Issued	\$3,722.50	\$163.15	\$3,559.35	EFT		BROWN, JOHN
Total in current view			\$40,235.29		\$36,849.47			
Total of all records			\$352,431.37		\$344,305.24			

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11 RETIREE REQUESTS

On this page, Members can request 1099R forms, pension quarterly statements and TDA Deferral statements. Members can also initiate an address change request.

1099 Request

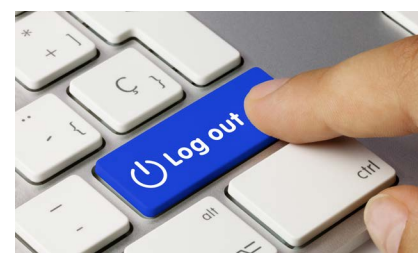
No data found

TDA Deferral Statement Request

No data found

Retiree Change of Address Request

No data found



Log Out When Finished

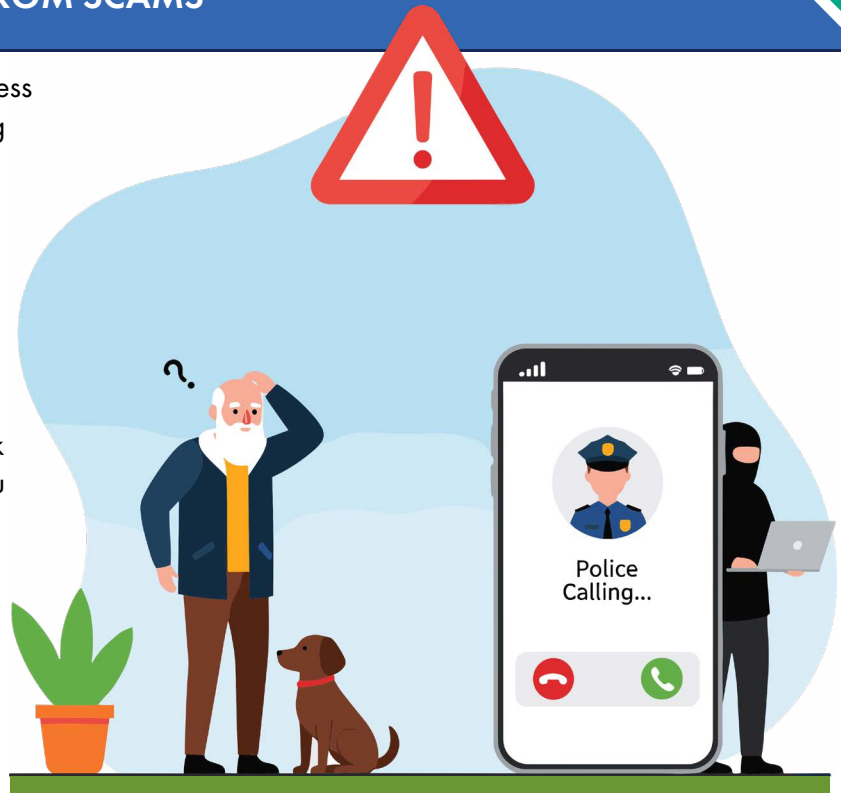
Always sign out of your MSS account to keep your personal information secure, especially when using a shared device. ■

STAY ALERT AND PROTECT YOURSELF FROM SCAMS

Retirees are often targeted by scammers seeking access to pension benefits and personal information. Staying informed is one of the best defenses against fraud.

Here are a few ways to protect yourself:

- Be on the lookout for unexpected phone calls, emails, or text messages requesting personal or financial information.
- Never provide your Social Security number, bank account information, or pension details unless you initiated the contact and verified the source.
- Watch for urgent demands requesting immediate action or threats regarding your benefits.
- Review your pension payments and financial statements regularly.
- Discuss suspicious communications with a trusted family member or friend before responding.
- Report suspected fraud immediately to the retirement system and appropriate authorities.



A few moments of caution can help safeguard your hard-earned retirement benefits. ■

STAY CONNECTED WITH BERS!

**MOVING? TAKE US WITH YOU.
PLEASE REMEMBER TO LET US KNOW.**



Wherever you go, BERS goes with you. Follow us on [Facebook](#), [Instagram](#), [YouTube](#), and [LinkedIn](#) by searching "NYCBERS" and click follow to stay updated and connected.

Keeping your information up to date is one of the simplest ways to protect your benefits. Taking a few minutes to submit a Retiree Update Contact Information form ensures that BERS can reach you with important updates about your pension, TDA account, and any changes that may

affect your benefits. If you've recently moved or changed your phone number or email address, please make sure your contact details on file are current.

It's also a good time to review your beneficiary designations. In the event of your passing, BERS will contact the beneficiaries you have listed to provide the benefits you've earned. Keeping this information accurate helps ensure your loved ones receive what they may be entitled to.

If any beneficiary information has changed — such as a name, address, or status (for example, if a beneficiary has predeceased you) — you should submit a new Retiree Designation of Beneficiary or TDA Designation of Beneficiary form. These forms are available on the BERS website at www.nycbers.org. Select the Plan Information tab, then choose Forms from the menu on the left.

You can also log into your Member Self Service (MSS) account and review your current contact information under the My Profile tab. ■

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
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Service Center

65 Court Street, 1st Floor, Brooklyn, NY 11201

Mailing Address

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

Executive Office

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

Call Center hours

Monday through Friday, 8:30 am to 4:30 pm
PH 929.305.3800 • 800.843.5575

Fax 718.935.3830 • 718.935.4124

Web www.nycbers.org

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