

TOP 10 REASONS TO JOIN **NYCERS** NOW



1

PENSION – AN INVALUABLE BENEFIT

Private-sector pensions have all but disappeared. Take advantage of the now-rare opportunity to accrue time toward a pension – one of the most valuable benefits available to a City employee.

2

LESS TAXABLE FEDERAL INCOME

Reduce your current federal income. Required contributions are made on a tax-deferred basis from federal income taxes.

3

5% INTEREST

Your contributions grow at a 5% interest rate in order to help fund your benefit.

4

LOWER BUYBACK COSTS

The sooner you join NYCERS after becoming a City employee, the less time you will have to purchase if you decide to buy back time.

5

BORROWING POWER

Most members may borrow up to 75% of their contributions after one year of Credited Service.

6

TAX-FREE BENEFIT IN NEW YORK STATE

Your future pension benefit is free from New York City and New York State taxes.

7

DISABILITY PROTECTION

Most members are eligible to apply for Accidental Disability on their first day of membership, and Ordinary Disability after 10 years of Credited Service.

8

DEATH BENEFITS

Death benefits of up to three years of your salary are payable if you should die as an active employee.

9

PORTABILITY

Your NYCERS contributions can be transferred to any other public pension system in New York State.

10

EASY, SECURE ACCOUNT ACCESS WITH My NYCERS

Activate My NYCERS to manage your retirement account and conduct transactions online -- view your account balance, apply for a loan, change your address and more. It's easy, reliable, and secure!

- Top 10 Reasons to Join NYCERS Now #721 -



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