



SAVE TIME – FILE ONLINE!

Did you know that you can make this election electronically in the secure section of our website? If you file for retirement online, you can elect TDA Deferral status as part of your retirement application “e-form.” You don’t need to submit a separate “TDA Deferral Status Election Form.”

Please complete this form if you a) are filing for retirement under the Qualified Pension Plan (QPP) and b) are a Tax-Deferred Annuity (TDA) Program participant who wants to defer distribution of your TDA funds past your QPP initial payability date (*i.e.*, the date on which you may begin receiving your QPP retirement allowance).

If you file a paper retirement application, you must file this form in conjunction with it AND you must elect TDA Deferral status in the “TDA Election” section of your retirement application. If you do not elect TDA Deferral status at retirement, you would have to elect a method of distribution for your TDA funds as of your QPP initial payability date.

Electing TDA Deferral status means your account may continue to receive interest/investment return, and you will be able to maintain an existing TDA loan, take out a new TDA loan, and manage your TDA investment elections online. These opportunities will not be available to you otherwise.

Retiring members who have an outstanding TDA loan(s) have a choice of how to repay the loan(s) after their retirement date: automatic deductions from their monthly retirement allowance (including advance payments, if applicable) or monthly direct payments to TRS. At any time during repayment, you may change your repayment method for one or more loans by filing a “Request to Change TDA Loan Repayment Method” (code LO105) with TRS.

At any time, you may elect to annuitize your TDA funds or withdraw a portion or all of these funds; however, doing so may affect your TDA Deferral status.

Under TDA Deferral status, distribution of your Post-1986 Funds (TDA contributions and investment returns accumulated after December 31, 1986) must begin as of April 1 of the year after you reach age 73; distribution of your Pre-1987 Funds (TDA contributions and investment returns accumulated as of December 31, 1986) must begin as of the date on which you reach age 75. These distributions are in accordance with the Required Minimum Distribution (RMD) guidelines established by the Internal Revenue Service (IRS).

For more information about distribution requirements and other features of TDA Deferral status, please consult our *TDA Deferral Status* and *Required Minimum Distribution for Members* brochures.

For your convenience, TRS forms and publications are available on our website.

In Part A: All information must be provided.

In Part B: You must elect how you want to repay your outstanding TDA loan(s) after your retirement date: automatic deductions from your monthly retirement allowance (including advance payments, if applicable) or monthly direct payments to TRS. If you elect direct payments to TRS, TRS will send you a monthly loan statement and payment voucher, and you will need to send payment by check each month for all of your loans. **If you do *not* elect a repayment method, your loan payments will automatically be deducted from your monthly retirement allowance (including advance payments, if applicable).**

In Part C: You must provide the requested information.

TDA DEFERRAL STATUS ELECTION FORM
FOR RETIRING MEMBERS



TEACHERS' RETIREMENT SYSTEM
OF THE CITY OF NEW YORK (TRS)
55 Water Street, New York, NY 10041
www.trsnyc.org • 1 (888) 8-NYC-TRS

Please read the instructions before completing this form.

NOTE: Please print in black or blue ink, and initial any changes that you make on this form.

PART A: All information must be provided.

First Name	MI	Last Name	Social Security Number (last 4 digits only)
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> - <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Permanent Home Address	Apt. No.		TRS Membership/Retirement Number
<input type="text"/>	<input type="text"/>		<input type="text"/>
City	State	Zip Code	Primary Phone Number (Check one: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile)
<input type="text"/>	<input type="text"/>	<input type="text"/>	(<input type="text"/> <input type="text"/> <input type="text"/>) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email Address			Alternate Phone Number (Check one: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile)
<input type="text"/>			(<input type="text"/> <input type="text"/> <input type="text"/>) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Check here if you entered new contact information above. TRS will then update our records based on what you entered.

Please keep your contact information up to date. You can visit our website to update your contact information anytime, or file a "Member's Change of Address Form" (code DM13).

PART B: Please elect ONE loan repayment method by checking the applicable box below. (See Part B instructions on Page 1.)

- I elect to repay my outstanding loan(s) through automatic deductions from my monthly retirement allowance (including advance payments, if applicable).
- I elect to repay my outstanding loan(s) through monthly payments by check submitted to TRS.

PART C: Please read the following statement, provide the requested information, and sign and date below. If you are an agent/legal representative signing on the member's behalf, please indicate this.

I certify that I have read the Instructions on page 1 of this form, and I hereby elect TDA Deferral status to delay the distribution of my TDA funds past my QPP initial payability date. I am filing this form in conjunction with my retirement application, on which I have also elected TDA Deferral status. I understand that I must file this form prior to my retirement date under the QPP, which will be _____.
(MM/DD/YYYY)

If I am signing as an agent of the individual named in Part A, I certify that I have no knowledge or notice that my authority as the agent has ended by revocation, termination, death, divorce, or otherwise.

CHECK HERE IF YOU ARE SIGNING AS AN AGENT.

YOUR SIGNATURE

YOUR PRINTED NAME

DATE (MM/DD/YYYY)