Retirement Online User Guide

Pension Details

Revised: 07/2026

Introduction

This user guide outlines how to complete the following transactions in *Retirement Online*: View Pension Payments, Update Direct Deposit, and View Final Average Earnings Summary.

View Pension Payments

Sign in to *Retirement Online* and follow the steps below.

Step	Action
1.	In the *My Account Summary* section, click **View Pension Payments**.
2.	The *View Paycheck* page will open. A list of all available paychecks will appear. Click **View Paycheck** next to the **Check Date** you want to view. *Only payments generated after January 2023 are viewable.*
3.	The pension check will open in a new browser tab. *You can save or print this page for your records.* When you are done, click **Close (X)** to return to the *View Paycheck* page.
4.	Click **Account Homepage** to return to the *Retirement Online Account Homepage*.

Update Direct Deposit

For direct deposit, you are limited to only one direct deposit change per day. If the changes are not submitted in time for that month's payment, your changes will be applied the following month.

If you have a joint account holder on your bank account, it can be updated online but you will also be required to upload or mail an Electronic Funds Transfer Direct Deposit Enrollment Application RS6370, to provide us the joint account holder's signature.

Add Direct Deposit

Sign in to *Retirement Online* and follow the steps below.

Step	Action
1.	In the *My Account Summary* section, click **Update Direct Deposit**.
2.	The *User Agreement* page will open. Click **I Agree**.
3.	The *Direct Deposit* page will open. Click **Add Account**.
4.	The *Change Direct Deposit* page will open. Populate the following fields: • **Routing Number** • **Account Number** *Use the [Tab] key to move to the next field.* • **Re-enter Account Number** • **Account Type**
5.	If you do not have a joint account holder, click **Submit**. If you have a joint account holder: • Populate the **Joint Account Holder** field. • Click **Upload Documents.** • The *Upload Your Documents* page will open. Click **Browse**. • The *File Attachment* pop-up will appear. Click **Choose File**. • Locate the completed document on your device and click **Open**. *You can only upload a PDF file that is 1 Megabyte (MB) or smaller. No other format will be accepted. Do not attach or embed any files within the PDF.* • You will return to the *File Attachment* pop-up. Click **Upload**. • Click **Submit**. *If you are unable to upload your document or you do not have the document ready to upload, click **Cancel** to go back to the Change Direct Deposit page.* • The *Message* pop-up will appear; your upload has been submitted successfully. Click **OK**.
6.	The *Submit Confirmation* page will open. Click **OK**.
7.	The *Retirement Online Account Homepage* will open; you have successfully updated your direct deposit information.

Update Direct Deposit

Sign in to *Retirement Online* and follow the steps below.

Step	Action
1.	In the *My Account Summary* section, click **Update Direct Deposit**.
2.	The *User Agreement* page will open. Click **I Agree**.
3.	The *Direct Deposit* page will open. Click the **Edit** icon.

Step	Action
4.	The *Change Direct Deposit* page will open. Populate the following fields: • **Routing Number** • **Current Account Number** • **New Account Number** *Use the [Tab] key to move to the next field.* • **Re-enter Account Number** • **Account Type**
5.	If you do not have a joint account holder, click **Submit**. If you have a joint account holder: • Populate the **Joint Account Holder** field. • Click **Upload Documents.** • The *Upload Your Documents* page will open. Click **Browse**. • The *File Attachment* pop-up will appear. Click **Choose File**. • Locate the completed document on your device and click **Open**. *You can only upload a PDF file that is 1 Megabyte (MB) or smaller. No other format will be accepted. Do not attach or embed any files within the PDF.* • You will return to the *File Attachment* pop-up. Click **Upload**. • Click **Submit**. *If you are unable to upload your document or you do not have the document ready to upload, click **Cancel** to go back to the Change Direct Deposit page.* • The *Message* pop-up will appear; your upload has been submitted successfully. Click **OK**.
6.	The *Submit Confirmation* page will open. Click **OK**.
7.	The *Retirement Online Account Homepage* will open; you have successfully updated your direct deposit information.

Remove Direct Deposit

Sign in to *Retirement Online* and follow the steps below.

Step	Action
1.	In the *My Account Summary* section, click **Update Direct Deposit**.
2.	The *User Agreement* page will open. Click **I Agree**.
3.	The *Direct Deposit* page will open. Click the **Remove** icon.
4.	A new page will open. To remove your direct deposit account, enter your **Account Number**.
5.	Click **OK – Remove**. *If you do not want to remove your direct deposit account, click **Cancel** to go back to the Direct Deposit page.*

Step	Action
6.	The *Delete Confirmation* page will open. Click **Yes - Delete**. *If you do not want to remove your direct deposit account, click **No – Do Not Delete** to go back to the Direct Deposit page.*
7.	The *Submit Confirmation* page will open. Click **OK**.
8.	The *Retirement Online Account Homepage* will open; you have successfully updated your direct deposit information.

View Final Average Earnings Summary

The Final Average Earnings (FAE) Summary letter outlines how your pension benefits will be calculated based on your FAE.

Sign in to *Retirement Online* and follow the steps below.

Step	Action
1.	In the *My Account Summary* section, click **View Final Average Earnings Summary**.
2.	The *Final Average Earnings (FAE) Summary* page will open. *You can save or print this page for your records.* To return to the *Retirement Online Account Homepage*, click **Close**.

Important Information

Final Average Earnings

Your NYSLRS pension benefit amount will be determined by several factors including your tier, service credit, and final average earnings.

Your FAE is based on the average of your highest three consecutive years of earnings (except for some PFRS members who may be eligible for a one-year FAE).

These are usually your years of employment immediately before retirement, but they can be anytime in your career and do not need to match up with calendar years or fiscal years.

Tools & Related References

[Electronic Funds Transfer Direct Deposit Enrollment Application (RS 6370)]

[Final Average Earnings | Office of the New York State Comptroller]