Retirement Online User Guide

Retirement Transactions

Revised: 07/2026

Introduction

This user guide outlines how to complete the following transactions in *Retirement Online*: Estimate Pension, Apply for Retirement, Change Retirement Application, and Upload Documents for Retirement Application.

Estimate Pension

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

Step	Action
1.	In the *My Account Summary* section, click **Estimate Pension**.
2.	The *Your Pension Benefit Estimate* page will open. Click **Next**.
3.	In the *Retirement Date* section, fill out one of the following field combinations: • **Retirement Date** and **Last Day on Payroll** • **Your Age at Retirement** and **Your Age on Last Payroll Day** The *Beneficiaries* and *Fine Tune Your Estimate* sections are optional. Entering values in these sections allows you to create customized benefit estimate scenarios. *Certain payment option amounts are based on your beneficiary(ies) date of birth, and these options may not appear if you don't set the Beneficiary's Birth Date.* The *Outstanding Payments* section will show you any loan or service credit purchase balances NYSLRS has on record. Review these amounts, then select the appropriate option to indicate whether you anticipate having an outstanding balance when you retire. Click **Create Estimate**.
4.	The *Your Pension Benefit Estimator* page will open, click **Next**.

Step	Action
5.	The *Your Pension Benefit Estimate* page will open. It will list your benefit estimate with several possible pension payment options. To generate a PDF copy of your benefit estimate, click **View and Print Estimate**. To run a new estimate with different parameters, click **Run a New Estimate**. To return to the *Retirement Online Account Homepage*, click **Close**.

Apply For Service Retirement

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

Step	Action
1.	In the *My Account Summary* section, click **Apply For Retirement**.
2.	The *Your Retirement Application* page will open. Read the information about the retirement process. Click **Next**.
3.	The *Choose a Retirement Type* page will open. Enter your retirement date and click **Next**. *The retirement date must be between 15 and 90 days from today.*
4.	The *Your Option Beneficiary(ies)* page will open. Click **pension payment options**. The *Pension Payment Options* pop-up will appear. Review the information. Click **Return**. Select a beneficiary option. Click **Next**. *To add a beneficiary that is not listed, click **Add New Option Beneficiary**. Additional steps will apply.* *A pop-up message appears if a beneficiary has not been selected. Click OK to move on without a beneficiary selected.*
5.	The *Calculate Your Benefit Estimate* page will open while *Retirement Online* estimates your pension payment option amounts. *Do not refresh this page.*

Step	Action
6.	The *Your Retirement Payment Option* page will open. If your retirement plan and eligibility allow for a partial lump sum payment, click and review the **special notice regarding PLS payments**. • The *Special Tax Notice Regarding Partial Lump Sum Payments* pop-up will appear. Review the information then click **Return** to return to your application. • Select a **Partial Lump Sum (PLS) Percentage** • Choose an option **Description** • Click **Next** If your retirement plan and eligibility do not allow for a partial lump sum payment, choose an option **Description** and click **Next**. *If you want to see an estimate of what you and your beneficiary(ies) would receive if you chose a different beneficiary option, click **Back** to change your beneficiary selection.*
7.	The *Pay Outstanding Balances* page will open. *This page only applies to members with an outstanding loan or service credit purchase balance. If you have a mandatory service credit balance, Retirement Online will apply payment to mandatory service first, then to any optional balances.* Select a payment method to pay your outstanding balance(s) and click **Next**. *Additional steps may apply depending on the option selected.*
8.	The *Your Employment History* page will open. If you do not have additional employment, click **Next**. If you have additional employment, populate the following: • Click the **Look Up** icon next to **Employer/Reciprocal System** to choose from a list of public employers and reciprocal systems accepted by NYSLRS. Select the appropriate **Description** link. *A reciprocal retirement system is a public New York State retirement system other than the one you are retiring from. Later steps will ask if you wish to transfer or reinstate a membership from a reciprocal retirement system.* • Click the **Look Up** icon next to **Title of Position** to view a list of NYSLRS job title descriptions and their corresponding job codes. Select the **Description** that most closely matches your job title for this employer. If you are unsure what to select, choose **General**. • Enter the **Start Date** and **End Date** of your employment • To add an additional previous employer, click the **+** button next to the employer you just added and repeat the process • Click **Next**

Step	Action
9.	The *Your Previous Membership* page will open. If you do not have prior membership, click **No.** If you have previous membership with NYSLRS, click **Yes**. • Select a **Retirement System** • Click the appropriate **option** to indicate whether you have already reinstated this membership with NYSLRS Click **Next**.
10.	The *Your Additional Service* page will appear if you have service credit on file and available to purchase. Click the appropriate **option** to indicate whether you would like NYSLRS to provide you with a cost for this additional service credit. Click **Next**. *This step only applies to select members.*
11.	The *Transfer from Other Public Retirement Systems* page will open. If you do not have current membership with another public retirement system, click **No**. If you have current membership with another public retirement system, click **Yes**. • Select a **Retirement System** Click **Next**.
12.	The *Domestic Relations Order (DRO)* page will open. Click the appropriate **option** to indicate whether a Domestic Relations Order (DRO) or other legal document will impact your NYSLRS payment. Click **Next**. *If you select yes, you may be required to upload additional documentation later in the process.*
13.	The *Citizenship Status* page will appear. Select a **Citizenship Status**. Click **Next**. *If you select "Citizen" or "Resident Alien," you will move onto the next step. If you select "Non-Resident Alien", you will be directed to the W-8 page to fill out additional information before moving on to the next step.*
14.	The *Important Citizenship Tax Information* page will open. Click the **W-9 Instructions** link to read the required information. The *W9_INSTRUCTIONS* page will open in a new browser window. When you are finished reading, click **Close (X)** to return to your application. *You do not need to fill out the form, but please read the entire page before continuing.* *You may save or print a copy of this form for reference.* The *Important Citizenship Tax Information* page will open. Check the box next to **'I hereby confirm that I…'**. Click **Next**.

Step	Action
15.	The *Your Payment Details* page will open. Click the **Regarding Direct Deposit Payments** link. The *Direct Deposit Program – User Agreement* pop-up will appear. Review the information. Click **Return**. Check the box next to '**I certify that I have…**' then enter the following information: • **Is the account information you provided associated to a joint account?** • **Account Type** • **Routing Number** *Once you enter the routing number, the institution's name will appear.* • **Account Number** • **Re-enter Account Number** • **Joint Account Holder** *This only field only applies to joint account holders.* Click **Next**. *If you prefer to have your pension payments mailed, check the box stating that you do not have a bank account that can accept direct deposit payments.*
16.	The *Partial Lump Sum Payment Options* page will open. *This page only applies to members who are eligible for a partial lump sum (PLS) payment.* Click the **Review Important Tax Information** link. The *Special Tax Notice Regarding Retirement Partial Lump Sum Payments* pop-up will appear. Review the information, then click **Return** to return to your application. Click the checkbox to verify that you have read the information. Click **Next**.
17.	The *Rollover Account Information* page will open. *This page only applies to members who are eligible for a partial lump sum (PLS) payment.* If you would like your PLS payment paid directly to you, do not populate this page and click **Next**. If you would like to rollover your PLS Payment, populate the required fields. Click **Next**. *You may be asked to verify the financial institution's address against the United States Postal Service.*
18.	The *30 Day Review Waiver* page will open. *This page only applies to members who are eligible for a partial lump sum (PLS) payment.* *PLS Payments are entitled to a 30-day review period prior to NYSLRS processing your PLS payment.* If you want to wait for the 30-day review period before NYSLRS processes your PLS payment, do not check the box and click **Next** to continue. If you would like to waive your rights to a 30-day review, click the **I understand that under...** checkbox. Click **Next**.

Step	Action
19.	The *Your Tax Withholding Information* page will open. Click the **IRS Form W-4P** link. The IRS webpage will open in a new browser. When you are done, click **Close (X)** to return to your application. Populate this page using the steps provided on the IRS webpage. Check the box next to **'I certify that I have read…'** Click **Next**. *If you leave any fields blank, a pop-up message will appear. Click **OK** to continue.*
20.	The *Summary of your Retirement Application* page will open. Review your application carefully. Click **Next**. *If you need to update any information, click the **Edit** link in that section.*
21.	The *E-Signature* page will open. Check the box next to '**I certify that the information…'** Click **Next**.
22.	The *Upload Your Documents* page will open. *The documents needed to process your retirement application will be listed.* To attach the required documents: • Click **Browse** to search your device for the document related to your retirement application • The *File Attachment* pop-up will appear. Click **Choose File** to search your device for the file. • Locate the file and click **Open** • Click **Upload** • Repeat the process for any remaining documents • Click **Submit** If you do not have the documents ready at this time, click **Submit**. Your retirement application will be certified; however, you will need to upload these documents later.
23.	The *Confirmation* page will open. Click **Close**.

Change Retirement Application

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

Step	Action
1.	In the *My Account Summary* section, click **Change Retirement Application**.

Step	Action
2.	The *Request to Amend Your Retirement Application* page will open. To update your information, click on the appropriate field and make the necessary corrections. To cancel your application, click the box next to **I would like to cancel my retirement application**. Click **Next**.
3.	The *E-Signature* page will open. Check the box next to '**I certify that the information…**' Click **Next**.
4.	The *Confirmation* page will open. Click **Close**.

Upload Documents for Retirement Application

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

Step	Action
1.	In the *My Account Summary* section, click **Upload Documents for Retirement Application**.
2.	The *Document Upload* page will open. Click **Add Attachment**.
3.	The *File Attachment* pop-up will appear. • Click **Choose File** to search your device for the document related to your service retirement. • Click **Upload**.
4.	The document will now appear on the *Document Upload* page. Select the appropriate **Document Type** and click **Submit**.
5.	A pop-up will appear. To return to the *Retirement Online Account Homepage*, click **OK**.

Tools & Related References

Pension Payment Options

IRS Form W-9

IRS Form W-4P

Partial Lump Sum Payment

Electronic Funds Transfer Direct Deposit Enrollment Application (RS6370)