Retirement Online User Guide

Transfer, Tier Reinstatement and Withdrawal

Revised: 07/2026

Introduction

This user guide outlines how to apply for an [Internal Transfer](), [Transfer Out](), [Tier Reinstatement,]() and [Withdrawal of Membership]() using *Retirement Online*. You can complete your application(s) online and submit them electronically.

Transfer Your Membership

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

Step	Action
1.	In the *My Account Summary* section, click **Transfer Membership**.
2.	The *Citizenship Status* page will open. Select your **Citizenship Status**, then click **Next**.
3.	The *Application Information* page will open. For additional information on the transfer process, click the **Review Important Transfer Information** link. *Clicking this link will direct you to the NYSLRS webpage to view important information related to Transferring Your Membership. You will want to review the information provided. When you have finished reading, click the Close Tab (X).* Select the **Transfer Details** to where you want to transfer your NYSLRS membership. Click **Next**. *In some situations, a transfer results in a refund of membership contributions. If your contributions are taxable, federal law requires NYSLRS to withhold 10 percent of the taxable amount, unless you select the 'I do not want the federal tax withheld from my payment if I am eligible for refund' checkbox. If you select the checkbox, you will still be responsible for any taxes that may be due.*
4.	The *E-Signature* page will open. Check the box next to **'I certify that the information…'**, then click **Submit**.
5.	The *Confirmation* page will appear. Click **Close**.

Reinstate A Previous Membership

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

Step	Action
1.	In the *My Account Summary* section, click **Reinstate a Previous Membership**
2.	The *Citizenship Status* page will open. Select your **Citizenship Status**, then 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.*
3.	The *Provide Previous Membership Information* page will open. Click the **Review Important Tier Reinstatement Information** link to read information on tier reinstatement. A *Tier Reinstatement Information Sheet* pop-up will appear. It is important that you read this information carefully. To close the pop-up, click **Close (X)** in the upper-righthand corner. Review the submission agreement, then check the box next to **'I confirm that I have reviewed…'** Enter your previous membership information. Populate the following fields: • **Your Former Retirement System** • **Your Former Name** (if applicable) • **Date Your Former Membership Began** • **Your Prior Membership Number** (if applicable) • Select **Yes** or **No** for each question • **Name of Employer** • **Title Position** • **Start Date** • **End Date** Click **Next**.
4.	The *E-Signature* page will open. Check the box next to **'I certify that the information…'** then click **Submit**.
5.	The *Confirmation* page will open. Click **Close**.

Withdraw Your Membership

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

Step	Action
1.	In the *My Account Summary* section, click **Withdraw Membership**.
2.	Review the information provided. Click **Next>>**.
3.	The *Withdrawal Calculator* page will open. Review the information NYSLRS currently has on file. Click **Next**.
4.	The *Citizenship Status* page will open. Select a **Citizenship Status,** then 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.*
5.	The *Important Citizenship Tax Information* page will open. Click **W-9 Information** to read information on the W-9 Form. The IRS webpage will open in a new browser window. When you are done reviewing the instructions, click **Close (X)** to return to your application. *You will receive an error and will not be able to continue with the Withdrawal Application process unless you click this link.* Check the box next to **'I hereby confirm that…'** then click **Next**.
6.	The *Withdrawal Payment Options* page will open. Click **Review Important Tax Information** to read information on your federal tax information and important benefit information. The *Special Tax Notice Regarding Retirement System Withdrawal and Excess Payments* will open in a new browser window. When you are done, click **Close (X)** to return to your application. *You will receive an error and will not be able to continue with the Withdrawal Application process unless you click this link.* Review the important tax information, check the box next to **'I hereby confirm that…'** Click **Next.**
7.	The *Application Information* page will open. If you would like your withdrawal payment made directly to you, do not populate this page and click **Next**. If you would like to roll over your withdrawal payment, complete the *Rollover Account Information* section, then click **Next**. *You may be asked to verify the financial institution's address against the United States Postal Service.*
8.	The *30 Day Review Waiver* page will open. Review the 30-Day review waiver information. To waive your right, check the box next to **'I understand that under applicable law…'** Click **Next**. *If you do not want to waive your right and want to wait 30 days, do not check the box.*

Step	Action
9.	The *Domestic Relationship Order (DRO)* page will open, select the appropriate option to indicate if you have a Domestic Relations Order (DRO). Click **Next**.
10.	The *Retirement Benefit Waiver* page will open. To proceed with your withdrawal, check the box next to **'I understand that…'** Click **Next**. This step only applies to members who have at least 5 years' service credit.
11.	The *E-Signature* page will open. Review the submission agreement, check the box next to **'I certify that the information…'** Click **Submit**.
12.	The *Upload Your Documents* page will open. This page requires you to upload the Trustee to Trustee Transfer form related to your rollover; you will need to submit one form per institution. *This page will only populate if you choose to rollover your withdrawal payment.* To upload your documents: • Click **Browse** to search your device for the document related to your withdrawal 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 institutions • Click **Submit**
13.	The *Confirmation* page will open. Click **Close**.

Tools & Related References

[Transferring or Terminating Your Membership]

[Instructions for the Requester of Form W-9]