

PENSION REDUCTIONS FOR EARLY RETIREMENT

NYSLRS members in regular retirement plans can retire as early as age 55, but may face benefit reductions if they retire before the retirement age of 62 (63 for ERS Tier 6 members).*



	ERS Tiers 2, 3 & 4; PFRS Tiers 2, 3 (Article 11), 5 & 6	ERS Tier 5	ERS Tier 6	ERS Tier 3 State COs & SHTAs State Corrections Officers & Security Hospital Treatment Assistants
Age at Retirement	Percent Reduction			
55	27.00 %	38.33 %	52.00 %	30.00 %
56	24.00	33.33	45.50	26.67
57	21.00	28.33	39.00	23.33
58	18.00	23.33	32.50	20.00
59	15.00	18.33	26.00	16.67
60	12.00	13.33	19.50	13.33
61	6.00	6.67	13.00	6.67
62	0	0	6.50	0
63	0	0	0	0

* EXCEPTIONS:

- Tier 1 members can retire at 55 without a benefit reduction.
- ERS Tier 2, 3 or 4 members with 30 years of service can retire at 55 without a benefit reduction.
- ERS Tier 5 Uniformed Court Officers and Peace Officers employed by the Unified Court System with 30 years of service can retire at 55 without a benefit reduction.

The Age Reduction System

Annelies Wilder-Smith



The Age Reduction System:

Decoding **The Age Reduction System**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**The Age Reduction System**," a mesmerizing literary creation penned with a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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