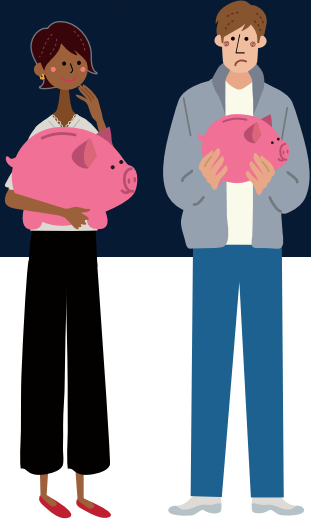


Help NYSUT

FIX tier SIX



WHAT'S THIS ABOUT?

It's been over a decade since Tier 6 was added to the New York state pension system. Since then, over 100,000 NYSUT members earn a significantly reduced pension as compared to earlier tiers. Consider this:

Tier 6 members pay 3 to 6 percent into the pension system their entire career — their contributions grow with pay raises.

Tier 4 member contributions are capped at 3 percent and end after 10 years.

Tier 6 members must work to age 63, up to 40 years of service, or face heavy penalties.

Tier 4 members can retire at 55 with 30 years of service.

HOW BAD IS IT?



Tier 4 member, retiring at 55 with 30 years, would receive 60 percent of her Final Average Salary.



Tier 6 member, retiring at 55 with 30 years, would only receive 26.4 percent of his Final Average Salary — after paying tens of thousands more into the system.

WHY DOES THIS MATTER?

Fixing Tier 6 is about solidarity and fairness.

It's unfair that some NYSUT members must work longer, and contribute more, to earn a significantly reduced pension. This should anger ALL union members.

Fixing Tier 6 is about dignity.

The hallmark of a public-service career is the promise of a dignified retirement. With Tier 6, the state abandons its commitment to that guarantee.

30 YEARS IS A CAREER!

Fixing Tier 6 is about keeping talented educators in the classroom and recruiting new educators into the profession.

Forcing younger members into a lesser pension system undervalues our profession. Our work is important. Our pensions should reflect that.

Fixing Tier 6 is about unity and power.

When we stand together in solidarity, we have power. We've made big changes before. We can do it again.

THANKS TO OUR ADVOCACY, WE'VE ALREADY WON SOME PENSION IMPROVEMENTS.



In 2022, member vesting dropped from ten to five years, guaranteeing a pension benefit for 85,000 Tier 6 members.

HOW CAN YOU GET INVOLVED?

We know how to fix this ... but we can't do it without you. Whether you're a retiree or a Tier 4, 5 or 6 member, you can help NYSUT Fix Tier 6.

- ➔ Join NYSUT's **Fix Tier 6 Team** to help with direct outreach.
- ➔ Share the Fix Tier 6 message with other NYSUT members.
- ➔ Donate to VOTE-COPE, NYSUT's voluntary, non-partisan political action fund. Your donations help us get our message out to lawmakers so we can make change!



HELP NYSUT FIX TIER 6!



[FixTier6.org](https://www.fixtier6.org)