

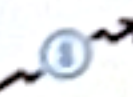
Your future has a defender. **Solidarity** gets results.

If you were hired after April 2012, you are probably a Tier 6 member. That used to mean a much worse deal than earlier retirement tiers, until NYSUT pushed hard in Albany for basic fairness for our newest members.

The deal Tier 6 handed you

In 2012, Tier 6 meant contributing more from every paycheck for your entire career, waiting a full decade just to vest (to get into the pension system at all), and working until age 63 for a full pension, while your Tier 4 colleague down the hall could retire years earlier.

Same work. Same students. Worse retirement.
The only difference was your hire date.

Fixing Tier 6: 2012 vs. 2026				
	ISSUE:	2012 TIER 6:	2026 TIER 6:	BOTTOM LINE:
FOR ALL TIER 6 MEMBERS	 Vesting period	10 years required to qualify for a pension.	5 years required to qualify for a pension.	You qualify for a pension earlier in your career.
	 Final average salary calculation	Based on your highest 5 years of earnings .	Based on your highest 3 years of earnings .	Larger pension checks for life.
FOR TRS MEMBERS	 Retirement age	Age 63 to retire without penalty, regardless of service credit.	Age 58 for TRS members after 30 years of service.	TRS members can retire a half-decade earlier. 30 years is a career.
FOR ERS MEMBERS	 Contribution rates	Rates climbed as your salary rose — members earning \$75,000 paid 4.5% .	ERS members earning \$75,000 or less now pay just 3% .	More money in your pocket, every paycheck.
FOR SUNY & CUNY ORP MEMBERS	 Contribution rates	Salary-based bands climbed quickly as earnings grew.	Contribution bands lowered to match the new ERS structure.	Lower contributions, more take-home pay.
	 State contribution to your ORP account	No additional state contribution beyond the current amounts	An additional 1% state contribution into your ORP account.	More money in retirement savings accounts.

What it's worth

One NYSUT local president put the value of retiring at 58 instead of 63 at an estimated \$716,417 for a Tier 6 teacher in his unit. (Kevin Toolan, Patchogue-Medford Congress of Teachers.) Run your own numbers.

How we won it

We rallied throughout the state and everyone turned out: teachers, SRPs, higher ed, healthcare, and retirees. In March 2026, fifteen thousand members filled Albany's MVP Arena, and those who marched hardest were veterans and retirees whose own pensions were never at stake. They showed up for the colleagues hired after them.

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Member Voice

*Teachers deserve a fair retirement.
They deserve a 30-year career.*

— John Liquori, member,
Elmira Teachers Association

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The fight continues

Tiers 3 and 4 had flaws too, and members fought until they were fixed. Tier 6 is dramatically better, but not yet equal. We'll keep going until the newest members can retire with dignity like their veteran colleagues.

YOUR MOVE

Know your tier.
Follow the fight,
and join it.



Scan me

Not a member?

Join today!