Endicott Teachers’ Association

What To Do If You Want to Retire on July 1, 2019 Kit

Prepared by Geoff Strauss

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Dear Colleague,

Congratulations! You’ve made the big decision to retire. That’s terrific! You are about to enter a world where you get paid to sleep late, where you are able to visit Disneyland when there are no lines, when every school day is a snow day and most importantly where the stress level is greatly reduced.

Are there any obstacles in your way? Not really, there are some dates that have to be met and some forms that must be filled out. But, the steps to retire are easy, few and are outlined below.

However, (seems there is always a “however”) before we get into the actual procedures, let me make a suggestion. PLEASE sign up for an interview with a NYSTRS representative. You can have an interview in one of several ways. In my opinion, the best way is to sign up for a retirement workshop, called a Pension & Retirement Education Program (PREP), held by the New York State Teachers’ Retirement System. Going to one of these day-long workshops is very informative and helpful. They cover such topics as the differences between Tiers 1, 2, 3, 4, 5 & 6, explanations of retirement options, how to make the transition to retirement and how to invest and preserve your savings. You may use a personal day to attend a retirement workshop or sign up for one scheduled on a weekend. If you have a spouse/significant other, he/she should have a full understanding of how your retirement benefits will affect them and have a chance to ask their own questions, so take them along, they are more than welcome. Make a day of it. During the noon break, take your companion out to lunch and perhaps when the meeting is over, dinner too so you can talk about what you’ve just learned. For dates, locations (the closest being Owego, Ithaca and Syracuse) and how to sign-up, go to the New York State Teachers’ Retirement System website (www.NYSTRS.org). Click on the Retirement Planning tab at the very top of the screen and finally click on Pension & Retirement Education Program (PREP) for information or call (800) 348-7298, Ext. 6180 to find dates and to make your reservation. But do it soon for these sessions fill up quickly. If you are unable to schedule one don’t despair. You can have your own personal consultation with a Retirement rep via telephone/TV over at the District office. Call the NYSTRS at (800) 348-7298, Ext. 6100 to make an appointment or to arrange a personal interview up in Albany at the NYTRS office. Even if you decide not to meet with a rep or attend the day long workshop, the interview is not necessary to make the retirement process easy and successful.

Assumptions: Most of the information in this kit assumes that you will be eligible for either the retirement “benefit” (Articles 64.1.1) or “option” (Article 64.2) contained in our contract. However, there are always some people in unique situations. If you fall into that category, OR have any questions what-so-ever, contact the ETA Chief Negotiator [Eris Shaffer – JFS 757-2156/ Cell 607-760-1436 or Geoff Strauss (748-6783).
CHECKOFF LIST (stick on your refrigerator):

**Important Dates:** (Write the date accomplished on line next to each date)
See the “How to do it” section below for details.

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(1)</strong> July-August of 2019</td>
<td>Check with your physicians, dentists, eye care specialists, etc. and find out what medical procedures you must have before you retire. File estimates with insurance companies to determine how much insurance WILL NOT pay.</td>
</tr>
<tr>
<td>Sometime between September 2019 and April 2019</td>
<td>If you do not already have one, open a 403(b) account. See Appendix “D”.</td>
</tr>
<tr>
<td><strong>(2)</strong> September 1 - September 30, 2019</td>
<td>Sign up for as much flexible spending as needed using the estimates you obtained during the summer as a guide.</td>
</tr>
<tr>
<td><strong>(3)</strong> September – November 7 – 2018</td>
<td><strong>(3a).</strong> Obtain an up-to-date “Estimate of Annual Retirement Benefits” printout from NYSTRS. <strong>(3b).</strong> Read the contract provisions about the retirement benefit and retirement option. (Articles 64.1, 64.2 &amp; 64.3)</td>
</tr>
<tr>
<td><strong>(4)</strong> October - November 2019</td>
<td>Call the district personnel office to find out the percentage of unused sick time you have.</td>
</tr>
<tr>
<td><strong>(5)</strong> January 15, 2019</td>
<td>Letter of retirement (see Appendix C) must be RECEIVED by the personnel office to be eligible for benefit or option.</td>
</tr>
<tr>
<td><strong>(6)</strong> April 2 – July 1, 2019</td>
<td>Send in your NYSTRS “Application for Retirement”. <strong>July 1st is the LAST DAY</strong> to get your “Application for Retirement” form literally <em>in the hands</em> of the NYSTRS without the possibility of losing July’s pension check.</td>
</tr>
<tr>
<td><strong>(7)</strong> May 1 – June 1, 2019</td>
<td>Contact the Personnel Office (658-7155) and sign up for substituting. If you sign up BEFORE you retire, you will not need to be fingerprinted or have a background check.</td>
</tr>
<tr>
<td><strong>(8)</strong> September 30, 2019</td>
<td>Last day to use any monies in your flex account.</td>
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The “How to’s” for an easy retirement:

Obtain a folder and keep all of your retirement papers in it.

1. **Flexible Spending:**

   Your last year of teaching is also the last year for flexible spending. The IRS only permits EARNED INCOME to be put aside pretax for medical purposes. IMPORTANT: To use the monies in your 2018-19 flex account, you must have the medical procedures performed by September 30, 2019 or you will lose it. (If you retire early in the year, before your last flex deduction, you have the option of continuing payments through COBRA to maintain your status through the end of the plan year.) So make the most of this tax saving device.

   This is also your last year for FREE dental insurance. This is why it is so important to know your dental needs before the school year begins and have them attended to before September 30, 2019. Once you retire, you can maintain your dental insurance coverage, but it will cost you about $120/yr for an individual plan or $300/yr for a family plan. Dental insurance is NOT part of the 10 years of 95% health under the retirement “option”. Also, the 2018-2022 contract creates a committee to study the dental plan. There may be a new optional plan with better benefits but also additional cost.

2. If you participated in flexible spending during the prior school year, you will automatically receive an enrollment form for the 2019-2019 school year. Make sure you fill out and submit this form by the deadline. Notification of the deadline for submitting the enrollment form will be in a “Personnel” posting. If you have any questions contact the Benefits Office.

3a. **Obtain an up-to-date retiree print out from the retirement system:**

   You will be provided with an up-to-date retiree printout (which contains estimates of your maximum retirement benefit and all the other retirement options) if you attend one of the day-long seminars or have an interview at the district office or Albany. Otherwise, you can obtain one by calling the NYSTRS at 1-800-348-7298 Ext. 6020 or apply on line on the NYSRS website (Click on the Benefits tab at very top of the screen, then click on Retirement/ then Estimates/ then Estimates Request.)

   What you’ll need:
   
   1. Social Security number or NYSTRS number.
   3. Any “extra salary” such as coaching, extra curricular activities stipends, etc.
   4. If a Tier 1 member, amount of any retirement incentives (we get $18,000 under the “option”).
   5. Gender and age of person who will receive any survivor benefit.

   It takes about a week to 10 days to get the print-out. Getting this information is essential before choosing a pension option. You’ll want to have time to decide which retirement option would be best for you. You will probably want to discuss this with your spouse or
other designated survivor/beneficiary as well as your financial/tax advisor if you have one.

*The retirement option (See Appendix B) choice you make is probably the most important financial decision you will make upon retirement!* Once it’s chosen, you will have until the last day of month in which you retire to change it (for most, that’s July 31, 2019). After that, it’s written in stone, no changes, no matter what, so you obviously must make an informed decision! **DO NOT LEAVE THIS DECISION UNTIL THE LAST MOMENT!** If you need a comprehensive explanation about each of the choices available to you, talk with a representative from the NYSTRS. As I’ve mentioned, you can attend a day long seminar; have a “face-to-face” meeting via video-phone in the UE District offices; or travel up to Albany for a person-to-person meeting--your choice. Call: 1-800-348-7298 (Ext. 6100) for any of these appointments.

3b. **Read** the contract provisions about the retirement benefit and retirement option. There is a difference between the “benefit” and the “option”. They are located in Article 64 of the contract, beginning on page 51. In addition, there is a contract provision about health insurance in Article 64.1.1 for those not eligible for either the benefit or option. IF THERE IS ANYTHING YOU DO NOT UNDERSTAND, CONTACT YOUR BUILDING REPRESENTATIVE OR THE CHIEF NEGOTIATOR (Erin Shaffer – Ext 2156 at JFS or her cell, 607-760-1436). Be sure to read Appendix A at the end of this Kit.

4. Sometime during October or November, call Susan Van Dyke in the Personnel Office (658-7155) or Shelli Roberts (757-2177) to find out how much unused sick time you have. The percentage will determine how much of your health insurance premium you will have to pay immediately upon retirement under the benefit, or under the option, how much you’ll have to pay after ten years. Ask the secretary for a written copy and put it in your folder.

5. Write your letter of retirement (sample attached in Appendix C). Some people want to add a “thank-you” to the District and that’s fine, but what’s in the sample is all you need and should be included in any letter you send. Your date of retirement will be **July 1, 2019**. It must be in the school district’s possession by the end of business on **January 15, 2019** in order to be eligible for the benefit or the option. I STRONGLY recommend that you:

1. Make TWO copies of your letter.
2. HAND deliver both copies to the personnel office.
3. Get BOTH copies time stamped.
4. Give one to the secretary.
5. KEEP the other in your folder.

6. Fill out and mail your NYSTRS “Application for Retirement”. Even though you’ve handed in your retirement letter to UE, the retirement system will not send you your pension unless you send in the application.
You can obtain the application from UE’s personnel office, “download” the application from the New York State Teacher’s Retirement system website (www.NYSTRS.ORG), call them and have one sent to you or go to the ETA website (www.eta4u.org) Click on Retirement / Preparing for Retirement / Download the NYSTRS Retirement Application.

You have until the effective date of your retirement (July 1, 2019) to submit both pages 1 and 2 of the retirement form but you can file the form up to 90 days (April 2nd) before your retirement date. However, not being a person who likes to wait until the late moment, I recommend that you send in your form as early as you can. The forms for Direct Deposit and Federal Tax Withholding Election must be received by the 10th of the month in which you expect your first payment (July). But make life easy and send in everything at the same time. In any case, July 1st is the LAST day for the NYSTRS to be in receipt of your application in order to get a check on July 31st. As far as the retirement system is concerned, you have not retired until they RECEIVE your application. If they get it on July 15th, you’ll lose a half-month’s pension. If they get it on August 1, you’ll lose all of July’s pension. Pension checks are not retroactive! So, remember: send it in as early as possible.

You must fill out the application and then sign it with your notarized signature. Then, make a copy of it and put it in your folder. DON’T WAIT FOR THE LAST MINUTE TO DO THIS.

I strongly recommend that you SEND THE APPLICATION CERTIFIED MAIL, RETURN RECEIPT REQUESTED. (Save the certified receipt and the return receipt when you get it and put it in your folder).

You will receive a letter from the NYSTRS between one to two weeks after submitting your application, which will verify receipt. Put this letter in your folder.

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Just as a point of information, sometime in the spring after you have handed in your letter of retirement to the UE School District, there will be a group meeting of those retiring. Shelli Roberts (757-2177) will make a presentation explaining everything you need to know about insurances and your $18,000 incentive. You will receive a folder with all the forms you'll need and will be given a date by which they must be returned to the District. Don't be afraid to ask questions.

If you are retiring under the “Option” (see Appendices A and B), your $18,000 is considered a "non-elective" contribution (legal mumbo jumbo for “you don’t have a choice”) into a 403(b) account. You must have a 403(b) account with an approved vendor with the OMNI Group, UE’s third party Administrator (if you don't have one already, then it’s your responsibility to open one - see Appendix D ). Finally, you must indicate the name of the vendor on your UE retirement paperwork in the appropriate place. This information is explained in greater detail at the retirement benefits group meeting. Again, don’t be afraid to ask questions.

Two things are extremely important to remember: 1) be timely and 2) make and keep copies of everything.

Honestly, it’s not complicated, and each step just takes just a few minutes. Congratulations and have a long, healthy and happy retirement. If you have any further questions, please do not hesitate to contact me via email (I'm on the District email system) or by calling me at home 748-6783.
Appendix A – Important retiree articles in the contract:

Important articles for all retirees taking the “benefit” or the “option”

a. Article 64.1.2 – Health insurance coverage provided by this article shall continue for the surviving spouse at the specified percentage. Spouse coverage shall be for an individual plan.

b. Article 64.1.3 – The District will continue to pay for only the base Medicare Part B premium for eligible retirees and their spouses.

c. Article 64.3.2 – Paragraph below Chart: Retirees with effective date on or before July 1st, 2022 will receive their choice of benefits between the above chart and the corresponding chart in 2015-2018 CBA.

- 64.1.2 indicates the District will continue to pay for your surviving spouse’s UE health insurance plan for his or her lifetime at the rate YOU would have paid for an individual plan.

- 64.1.3 – The District will pay your base Medicare B premium for you AND your spouse. Your spouse must be under your UE family plan for the District to pay for his/her Medicare B. The way it works in practice is that your Medicare B premium will be deducted from your social security check and the District will reimburse you for this on a quarterly basis by sending you a check.

- 64.3.2 – The new chart in this article allows you to compute your unused sick time percentage over the last 15 years of your UE service. The “old chart” uses your entire career at UE to determine your percentage of unused sick time. If you used a lot of sick time early in your career, the new chart might be better. If you used most of your sick time during the past 15 or so years, the old chart might be better. Ask personnel to provide you with both percentages and choose the one most advantageous to you.

Important advantages of the “Option:

a. Article 64.2.4.1 - $18,000 paid either on July 1 of the year of retirement or January 1 of the subsequent year).

b. Article 64.2.4.2 – For 10 years, the District will pay 95% on the family plan or 95% on the single plan.

c. Article 64.2.4.3 – After the 10th year, the District will pay the percentage specified in Article 64.1, but not less than the 80% individual/65% family rate.

d. Article 64.2.2 - Bargaining unit members whose birthday of their first year of eligibility for this retirement incentive falls between
July 1 and August 31 shall have the option of retiring at the conclusion of the academic year immediately preceding this birthday, or at the conclusion of the academic year immediately following this birthday. Said teachers would be subject to the same notification procedures as described in Article 64.1.1.

- Lets take a closer look at these articles. “a” and “b” are pretty self explanatory. But “c” could be very important to you if you have very little sick time left. If you have less than 50% of your unused sick time, the District will still pay for your health as if you 50% after your tenth year of retirement and for the rest of your life. This could be a significant savings to you.

- If your birthday falls during the summer, you have a CHOICE of retiring either at the end of your last teaching year or at the end of the school year of your first year of eligibility. E.g. Your birthday is July 15th, 2019, you can retire on July 1, 2019 or July 1, 2020. But if you choose 7/1/2019, your letter of retirement must be in the District’s hands by Jan 15, 2019. SO MAKE SURE YOU PLAN WISELY!

Important provision for retiree failing to meet provisions of Article 64.1

- Article 64.1.1.1 – Qualified full time teachers with at least fifteen (15) years service to the UE District who fail to meet any of the provisions of 64.1 may retire with 50% District contribution toward an individual plan and 35% District contribution toward a family plan.

Appendix B - Options:

There are two (2) categories of "Options". The first is a the "contractual category" and refers to article 64.2 in the ETA/UE contract. This contract provision, often called "the Early Retirement Option," deals with the $18,000 and 10 years of District paid health at the 95% rate IF you retire in your first year of retirement eligibility without penalty.

The second "option" category deals with "HOW" you are going to receive your pension benefit from the New York State Teachers’ Retirement System or the New York State Employees Retirement system. (This category of “option” has NOTHING to do with the contract – it is created by NYS law). For example, you can receive the "Maximum benefit" which pays you the highest monthly amount but provides NO payment to a beneficiary. OR, you can take one of the other payment options such as the "pop-up survivor option" or lump sum options, or one of the survivor options (for all the Benefit Payment Options, see Your Active Members' Handbook, the NYSTRS website or ask the NYSTRS representative during your personal meeting or day long workshop.) The choice of benefit payment options is a very personal one and the option you pick should be chosen with GREAT care because once you choose a benefit payment option you can only change it within 30 days after your date of retirement -- after that, it is "written in stone". You should understand each option fully and perhaps have your financial advisor, lawyer or accountant help you choose. Have the financial
printout you received at the NYSTRS face-to-face meeting, workshop, etc. with you for this discussion.

Appendix C - Sample Letter of Retirement

Date

Union-Endicott Board of Education
Main Street
Endicott, NY 13760

Sirs:

This letter is to inform you of my intent to resign for the purpose of retirement from my __________(Fill the blank in with one of the following: teaching, teaching assistant or nursing) position in the Union-Endicott School district effective July 1, 2019.

I do so with the understanding that I will receive the benefits of____________________(Fill the blank in with one of the following: a) Article 64.1 Retirement Benefit for Teachers;  b) Article 64.2 Retirement Option for Teachers;  c) Article 64.3 Retirement Benefit for Teaching Assistants and Registered Nurses) of the contract between the Superintendent of Schools and the Endicott Teachers’ Association.

Sincerely,

Name
Address
Appendix D

– UE Participating Service Providers Needed to Receive $18,000 Incentive

To start the process to receive the $18,000 retirement incentive, you must set up a 403(b) account through Omni (a company UE has contracted with to administer its 403(b) plans), with one of the participating providers listed below and also on the UE website. Contact Shelli Roberts (757-2177) for help in this. If you have already been contributing to a 403(b) thru UE – the $18,000 can just be transferred to the existing account. Initially – the monies have to go to a participating provider – after that, you can do with it whatever you like, such as withdraw all or part of the monies or leave it in the 403(b) account.

The purpose of this process (negotiated by the School District and the ETA and is therefore part of our contract) is to avoid paying Social Security and Medicare Taxes on “Special Pay” (which the IRS considers the $18,000 retirement incentive) so there is an immediate savings of 7.65%. All eligible ETA members retiring from the UECSD will have the $18,000 incentive sent to the 403(b) account the retiree has specified during the “exit interview process” on the first pay period following retirement. While the incentive remains in the 404(b) account it is sheltered from both federal and state income taxes until withdrawn.

403B Providers

- American Century Services LLC
- American Fund/Capital Guardian**
- Aspire Financial Services
- AXA Equitable Life Insurance Company
- Cadaret, Grant & Co.**
- Confidential Brokerage**
- Confidential Planning – Smart Choice**
- Faculty Services Corp.
- Fidelity Management Trust Co.**
- First Investors Corporation
- Franklin Templeton Bank & Trust**
- FTJ Fundchoice, Inc
- GWN/Employee Deposit Acct
- ING National Trust-NY
- Lincoln Investment Planning
- Mass Mutual VA
- MetLife
- MetLife of CT (Travelers)**
- Mutual Inc.
- NY Life Ins & Annuity Corp
- Oldham Resource Group, Inc
- Oppenheimer Shareholder Svcs.
- Primerica Financial Services
- RiverSource Life Insurance Co. of NY
- Security Benefit
- Sgroi Financial LLC
- TEG Fed CU/TSA Contributions
- T Rowe Price Trust Company**
- The Legend Group/ADSERV
- Thrivent Financial for Lutherans
- VALIC
- Vanguard**
- Waddell & Reed Inc.

Service Providers with a double asterisk notation (**) are not authorized to accept new accounts under your employer’s plan. Please contact OMNI® with any questions.
1.877.544.OMNI (6664)
Frequently Asked Questions:

1. **If I’ve been getting my health insurance through my spouse’s employer or other source, can I still get the 10 years of 95% District paid health insurance through UE?**

   Yes. You can sign up for your UE insurance during “group meeting” in the spring.

2. **I’ve always been on my spouse’s health plan, should I switch to the UE plan?**

   Of course that is a personal choice. But please do your homework before making the decision. Compare the benefits of each plan AND the cost of each. If you choose the UE family plan, for ten years it will only cost you 5% of the total premium. In addition, If you choose the UE plan, the District ALSO reimburses the cost of Medicare B (that is, once you are 65 and are on Medicare) for BOTH of you. If you stay on your spouse’s health insurance, UE will NOT reimburse you for Medicare B – in 2019 at $134/month per person that’s $3,216 you’d be giving up and will have to add to the cost of your spouse’s health insurance. Remember, once you give up the UE health insurance, you CANNOT get it back.

3. **If I have individual health insurance, can I get a family plan when I retire?**

   Yes. Just choose the family plan during the “group meeting”.

4. **When filling out the NYSTRS retirement application, where do I put my salary? My teacher center course payments; coaching; club; etc. stipends, summer school pay? My retirement incentive?**

   All of this information should go on page one. Your base salary goes in the box entitled “Contract Salary”. All stipends and other non-salary income goes in the box entitled “Extra Salary…” and your retirement incentive is placed in the box entitled “Other compensation…”.

5. **What is the best NYSTRS retirement “option”?**

   I cannot answer this for you. Everyone’s situation is unique. If you need advice, please contact a tax or financial advisor. However, DO NOT LEAVE THIS DECISION TO THE LAST MOMENT! Either you or both you and your beneficiary will have to live with this decision for the rest of your lives.

6. **Can I change my Election of Retirement Benefit once I send in my application?**

   Yes. You may change your “election” within 30 days of your retirement date by filing an “Election of Retirement Benefit” form (form RET 54.6) available on the NYSTRS website. After the 30 days, your choice is “written in stone”.

7. **If I change my mind about retiring, can I withdraw my application from the NYSTRS?**

   Yes. Call the NYSTRS and tell them you want to withdraw your retirement application. This MUST be followed up by a letter postmarked NO LATER than 14 days after your retirement date.
8. **If I’ve changed my mind about retiring, what should I do about getting my old position back at UE?**

   Once the NYSTRS has accepted your retirement application, your position at UE is technically gone. As far as your actual retirement is concerned, your letter of retirement to the school district is for all intents and purposes, a formality. However, it is necessary to hand in your letter to the UE District by January 15th in order to receive your health insurance benefits. If you want your old teaching position back, you’ll have to ask the UE School Board for reinstatement keeping in mind that THEY ARE UNDER NO OBLIGATION TO DO SO.

9. **Can I work after retirement without affecting my pension?**

   Service retirees can have unlimited earnings in the following cases: a) in private employment; b) in federal employment; c) in public employment outside New York State; d) as an elected official, inspector of elections, poll or ballot clerk, commissioner of deeds, juror or notary public; OR, e) in all employment (including NYS public employment) beginning in the calendar year they turn age 65.

   **Sections 211** and **212** of the Retirement and Social Security Law govern NYS public employment by service retirees under age 65. The Section 212 earnings limit, determined by the State Legislature, is currently (as of this writing) $30,000.

   If you expect to earn more than the limit in calendar year 2019, you may a) suspend your retirement benefit, or b) work under Section 211 if your employer receives approval from the state entity with jurisdiction over your employment. Under Section 211, the New York State Department of Education generally will not approve your returning to work for your former school district until one year from your date of retirement. This restriction does not exist under Section 212.)

   Section 211 earnings are limited if you work for an employer you received pay from in the two years prior to retirement and those salaries were used in your final average salary (FAS). In that case, your earnings during a calendar year are limited to the difference between your FAS (or, if greater, the salary you would now be receiving had you continued in service) and your maximum retirement benefit.

   You can find more information about post-retirement earnings, including the rules governing work as a consultant, in the pamphlet *Working in Retirement* and in the *Retired Members' Handbook*.  

10. **If I decide to drop out of the UE health plan or dental plan, can I rejoin the plan at a later date?**

    **NO!** Once you drop out of the UE health plan and/or dental plan it is permanent decision and you **are ineligible to** rejoin at a later date.

11. **I want to move to another state when I retire, will my NYS teacher’s pension be taxed?**
As most of you know, if you stay in New York your pension will NOT be subject to NYS income tax. *Federal income taxes, yes; NYS income tax no.* BUT the state income tax exemption is NOT true in every state. By the way, this is also true of your Social Security benefits.

So how do you know BEFORE you make the big move which states to look at? There is a great web site provided by the Retired Public Employees Association that will give you that information: www.rpea.org. Click on “Retirement Planning” along the top and then click on “Pension Tax by State” and scroll down. It has tax information on all 50 States.

For example:

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<tr>
<th>State</th>
<th>Has an Income Tax</th>
<th>Taxes NY pen</th>
<th>Taxes SS</th>
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<td>FL</td>
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<tr>
<td>SC</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
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So before loading up the U Haul, take a gander at the Retired Public Employees Association website.

12. **When I retire, I'll have to start withdrawing funds from my 403(b) and/or Traditional IRA. Are these funds subject to income tax?**

Once again, this depends upon the state in which you live. New York does NOT tax the FIRST $20,000 of withdrawals from these accounts each year. Any amounts OVER $20,000 will be subject to NYS income tax. If you're planning on moving, check with authorities or tax people in that state. All of your withdrawals will be taxed by Uncle Sam no matter where you live.

**Questionnaire**

*How are we doing?*

We want this kit to be useful as well as easy to use. Is there something we should have done differently? Let us know if we omitted something you needed or should delete something you didn’t. Was the presentation OK? HOW CAN WE MAKE THIS BETTER FOR YOU? Please e-mail (gstrauss@uek12.org or ghstrauss@yahoo.com) or send this page with your suggestions to Geoff Strauss, 350 Bean Hill Road, Endicott, NY 13760.