



New York State and Local Retirement System
110 State Street, Albany, New York 12244-0001

Employees' Retirement System
Comparison of Expected Long-Term Rates with Fiscal Year End 2024 and 2025 Final Rates
(all rates are expressed as a %)

Retirement Plan	Plan ID	Tier 1			Tier 2		
		2/1/2025 Rates	2/1/2024 Rates	Expected Long-Term Rates	2/1/2025 Rates	2/1/2024 Rates	Expected Long-Term Rates
Basic Contributory	71-a	11.6	9.8	11.1	10.8	9.1	10.3
Non-Contributory/Guaranteed Career	75-c/75-e	20.9	17.7	19.8	19.0	16.1	18.0
New Career	75-g	22.4	18.9	21.2	20.5	17.3	19.4
Sheriff & Deputy 25 Year	75-i/75-h	23.3	19.7	22.1	21.3	18.0	20.2
Sheriff & Deputy 20 Year	89-a	26.2	21.9	24.8	24.8	20.7	23.4
with Additional 1/60ths	89-b	29.7	24.9	28.1	23.6	19.6	22.3
Detective Investigator 20 Year	89-b(m)	29.9	25.0	28.3	25.1	21.0	23.8
with Additional 1/60ths	89-d	29.2	24.4	27.6	29.0	24.3	27.5
County Law Enforcement	89-d(m)	29.3	24.6	27.7	29.1	24.4	27.6
14B 25 Year Plan	89-e-ts, 89-vr	27.2	22.8	25.7	27.1	22.7	25.6
25 Year Plan Additional 1/60ths	551	24.8	20.7	23.4	24.6	20.5	23.2
25 Year Plan Additional 1/60ths All Service	551e	25.9	21.6	24.5	25.8	21.5	24.4
20 Year Plan	551ee	26.9	22.5	25.4	26.8	22.4	25.3
20 Year Plan Additional 1/60ths	552	30.0	25.1	28.4	29.9	25.1	28.3
20 Year Plan Additional 1/60ths All Service	553	30.0	25.1	28.4	29.9	25.1	28.3
25 Yr Add'l 1/60ths Nassau County Ambulance Med Techs, Peace Officers & Fire Marshalls, and Town Of Tonawanda Paramedics	553b	31.2	26.1	29.5	31.1	26.0	29.4
	89-sa,89-sp,89-w,89-v	27.6	23.1	26.1	27.7	23.1	26.2
Options (rates are in addition to plan rates)							
5% Increased Take Home Pay	71-a(5)	3.5	3.5	3.5	3.5	3.5	3.5
8% Increased Take Home Pay	71-a(8)	5.6	5.6	5.6	4.9	4.9	4.9
School Service	CCSV/SCHSV	N/A	N/A	N/A	0.1	0.1	0.1
Sick Leave	41-j	0.2	0.2	0.2	0.2	0.2	0.2



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	Plan ID	2/1/2025	2/1/2024	Expected	2/1/2025	2/1/2024	Expected
		Rates	Rates	Long-Term Rates	Rates	Rates	Long-Term Rates
<u>Retirement Plan</u>		Tiers 3 & 4			Tier 5		
Article 14 & Article 15	A14 & A15	17.6	14.8	16.7	15.2	12.8	14.4
County Law Enforcement	89-e-ts, 89-vr, 89-sp, 603r3, 604s4	22.0	18.3	20.8	19.4	16.1	18.4
25 Yr Nassau County Fire Marshalls	89-w	23.1	19.3	21.8	20.5	17.1	19.4
14B 25 Year Plan	551	23.3	19.4	22.0	20.7	17.2	19.6
25 Year Plan Additional 1/60ths	551e	24.5	20.4	23.1	22.2	18.5	21.0
25 Year Plan Additional 1/60ths All Service	551ee	25.4	21.2	24.0	23.1	19.3	21.8
20 Year Plan	552	28.2	23.6	26.6	25.8	21.6	24.4
20 Year Plan Additional 1/60ths	553	28.7	24.0	27.2	26.7	22.3	25.2
20 Year Plan Additional 1/60ths All Service	553b	29.8	25.0	28.2	27.7	23.2	26.2
25 Yr Add'l 1/60ths Nassau Co Police Med Techs	89-sa	25.4	21.2	24.0	23.2	19.4	22.0
25 Yr Add'l 1/60ths Town of Tonawanda Paramedics	89-v	22.8	19.0	21.6	20.6	17.1	19.5
20 Yr Add'l 1/60ths Rockland & Suffolk County Investigators	603or, 604pr, 603qs, 604rs	27.4	22.9	25.9	25.3	21.2	24.0
20 Yr Westchester County Investigators	WCI03, WCI04	28.0	23.4	26.5	25.7	21.5	24.3
<u>Options</u> (rates are in addition to plan rates)							
School Service	CCSV/SCHSV	0.1	0.1	0.1	0.1	0.1	0.1
Sick Leave	41-j	0.2	0.1	0.1	0.1	0.1	0.1
County 75% POD without heart	607-c	1.4	1.1	1.3	1.4	1.2	1.3
County 75% POD with heart	607-c & 607-d	1.8	1.3	1.5	1.8	1.4	1.5
County 75% POD act of a civilian	607-c(f), 607-c(g)	0.2	0.2	0.2	0.2	0.2	0.2
County Return of Pension Reserve	606-b	0.1	0.1	0.1	0.1	0.1	0.1



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		2/1/2025 Rates	2/1/2024 Rates	Expected Long-Term Rates
<u>Retirement Plan</u>	<u>Plan ID</u>	Tier 6		
Article 14 & Article 15	A14 & A15	11.2	9.4	10.7
County Law Enforcement	89-e-ts, 89-vr, 89-sp, 603r3, 604s4	15.1	12.5	14.3
25 Yr Nassau County Fire Marshalls	89-w	16.2	13.4	15.3
14B 25 Year Plan	551	16.3	13.5	15.4
25 Year Plan Additional 1/60ths	551e	17.9	14.8	16.9
25 Year Plan Additional 1/60ths All Service	551ee	18.6	15.4	17.6
20 Year Plan	552	21.2	17.7	20.1
20 Year Plan Additional 1/60ths	553	22.4	18.7	21.2
20 Year Plan Additional 1/60ths All Service	553b	23.2	19.4	22.0
25 Yr Add'l 1/60ths Nassau Co Police Med Techs	89-sa	18.9	15.7	17.9
25 Yr Add'l 1/60ths Town of Tonawanda Paramedics	89-v	16.5	13.7	15.7
20 Yr Add'l 1/60ths Rockland & Suffolk County Investigators	603or, 604pr, 603qs, 604rs	21.5	17.9	20.4
20 Yr Westchester County Investigators	WCI03, WCI04	21.4	17.8	20.3
<u>Options</u> (rates are in addition to plan rates)				
School Service	CCSV/SCHSV	0.1	0.1	0.1
Sick Leave	41-j	0.1	0.1	0.1
	100 day limit	0.1	0.1	0.1
County 75% POD without heart	607-c	1.3	1.1	1.2
County 75% POD with heart	607-c & 607-d	1.7	1.3	1.4
County 75% POD act of a civilian	607-c(f), 607-c(g)	0.2	0.2	0.2
County Return of Pension Reserve	606-b	0.1	0.1	0.1