TIER 2 & TIER 3

The NYPD *Pension Book*

What changed in 2025, and what it means for your twenty-year decision. Every number traced to the statute or the booklet page it came from.

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SIRMIUM CAPITAL

2027 EDITION

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About this edition

This edition states the NYPD Tier 2 and Tier 3 pension rules as they stood when it was produced, after Chapter 55 of the Laws of 2025 moved Tier 3 service retirement from twenty-two years to twenty.

Every regulated figure in this book is checked, before the file can be produced at all, against a registry of primary sources — statute text, the June 2026 Summary Plan Descriptions published by the New York City Police Pension Fund, and the New York City Administrative Code. The appendix at the back names the source behind each number and the date it was last read. Nothing in this book is here because it sounded right.

That is a claim you are invited to test. Pick any figure, find its tag, turn to the appendix, and go read the section it names.

What this book is not

It is not advice about your situation. It cannot be. The right answer to every decision in these pages depends on your health, your family, your other income, and facts about your own service record that only the Fund holds.

It is not a substitute for the Fund. Where this book and the Police Pension Fund disagree about your record, the Fund is right and this book is wrong. Several sections say outright that a question can only be settled by calling them. Those are not disclaimers; they are the answer.

And it is not a promise that the rules will hold. A pension rule is a decision of the State Legislature, and the Legislature changes its mind. The whole reason this edition exists is that one such change, in May 2025, left almost every published guide describing a rule that no longer applies.

Important disclosures

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Figures shown in the worked cases are illustrations produced from stated inputs, not projections of any individual's benefit, and not an estimate of what any reader will receive.

How to read this book

Numbers in the text carry a small tag, like NYPD-T3-02. Each one points to an entry in the appendix that names the statute section, or the booklet and its printed page, that the number was read from, and the date it was last checked.

The tables near the back let you find the row closest to your own tier, years of service and final average salary. They are computed, not typed. The notes under each table are part of the answer rather than small print, and the notes are where the traps live.

At the end of each chapter there is a code you can scan to run your own figures instead of reading the nearest row.

What changed, and when

On May 9, 2025, the Governor signed a state budget bill — Chapter 55 of the Laws of 2025 — that moved the finish line for thousands of police officers. Tier 3 service retirement, which had previously required twenty-two years, now requires twenty. NYPD-T3-02

If you are Tier 3 and you have been counting to twenty-two, you have been counting to the wrong number since 2025.

That is the entire reason this book exists. Not because the rule is complicated — it is one sentence — but because almost nothing you can find on the subject has caught up. The guides on the shelf were written before it. The forum threads quote the guides. When you type the question into a search engine and read the answer it writes for you at the top of the page, that answer is drawn from a booklet published in 2022, three years before the law changed, and it will tell you twenty-two with complete confidence.

So the first job of this chapter is to be specific enough that you can check us.

The law, and where to find it

The change came in Chapter 55 of the Laws of 2025, in the part of the budget bill labeled Part SS. It amended three pieces of the Retirement and Social Security Law that work as a chain — sections 501(17), 503(d), and a newly added 505(d) — and the operative words are that the pension "shall be paid to police/fire members of the New York city police pension fund, after twenty years of service." NYPD-T3-02

The Police Pension Fund's own booklet has since caught up. The June 2026 edition of the Tier 3 Summary Plan Description says on page 16 that a member "is eligible to retire for Service without reduction upon the completion of 20 years of uniformed service." NYPD-T3-02

Two independent places, then: the statute the legislature passed, and the booklet your own fund publishes. If a guide tells you twenty-two, it is not that the guide disagrees with us. It is that the guide is older than the law.

One honest gap

There is a group this book cannot answer for, and we would rather say so than write a confident sentence that might be wrong for you.

If you already left the Department before this change, the mechanics of how it applies to you are not spelled out anywhere we can point to. The statute does not address it. The June 2026 booklet covers the Original, Revised, and Enhanced plans without carving out anyone who had already separated. NYPD-T3-02

That silence is not the same as an answer. If you are already separated and this change matters to your number, call the Fund and get it in writing. Nobody — not this book, not a seminar, not a colleague who retired last year — can settle that one for you.

What did not change

It is worth being just as clear about the parts that stayed put, because a change this size tends to get credited with things it never did.

Tier 3 is still a flat fifty percent. Twenty years gets you half of your final average salary, and a twenty-first year adds nothing to that percentage. There is no per-year accrual on top the way Tier 2 has. NYPD-T3-01 Staying longer can still be worth real money — see the longevity section below, and the chapter on the twenty-year decision — but it does not happen through the pension percentage.

The Social Security offset is still there. At sixty-two, a Tier 3 pension is reduced by half of your primary Social Security benefit. This happens whether or not you have actually claimed Social Security by then. There is a bill in Albany, S7975, that would remove this reduction. It is not law. It was amended and recommitted in committee in April 2026, which in plain terms means it is sitting in a drawer, not moving. NYPD-T3-04

We flag that one specifically because it is the single most common thing people are told is "about to change." Plan around the law that exists.

There is one real exception, and it is not the bill. The offset applies to service retirements. If you leave on an accident or ordinary disability retirement under Tier 3 Enhanced, your pension is not offset at all. Under Tier 3 Original or Revised, an ordinary disability retirement is offset by half of your Social Security disability benefit, and that amount is frozen — it does not grow if your Social Security later rises. NYPD-T3-04

What else changed that day, which nobody mentions

The same Chapter 55 that moved twenty-two to twenty also amended the pension longevity enhancements, effective the same date, May 9, 2025. NYPD-LONGEV-01

These are rank-based increases that show up at twenty-five, thirty, and thirty-five years of uniformed service. A detective, sergeant, or lieutenant who reaches twenty-five years and retires having served three years in that rank gets five percent of the top pay for that rank added to the salary used to compute the pension; at thirty years it is ten percent, at thirty-five, fifteen. Police officers have their own version, computed at higher rank pay rates at twenty-five and thirty years in rank. Captains and above have a third arrangement that has been in the Administrative Code for decades. NYPD-LONGEV-01

Two conditions travel with this and are easy to miss. You need three years in the rank, not just the years of service. And the increase is added to the salary used in the computation for a two-year aggregate period, which is not the same as a permanent raise to your pension base. The two paths also do not stack — a member who receives the detective, sergeant, or lieutenant increase does not also receive the police officer one. NYPD-LONGEV-01

This matters for Tier 3 members in particular. If your pension percentage stops improving at twenty years, longevity is one of the few remaining ways more time on the job still moves your number.

Which tier you are in

Everything above turns on your tier, and your tier is decided by one thing: the date you were appointed.

Appointed between July 1, 1973 and June 30, 2009, you are Tier 2. From July 1, 2009 through March 31, 2012, you are Tier 3 Original. From April 1, 2012 through March 31, 2017, Tier 3 Revised. On or after April 1, 2017, Tier 3 Enhanced. NYPD-TIER-01 Appointments before July 1973 fall under Tier 1, which this book does not cover.

One correction worth making, because it circulates: there is no such thing as "Tier 2 Modified." Officers appointed between 2009 and 2012 are Tier 3 Original, governed by Article 14, and they are not entitled to the Tier 2 formula. NYPD-TIER-01 If someone has told you otherwise, they are describing a tier that does not exist.

And if you are Tier 2

None of the 2025 change applies to you. Your service pension is fifty percent of final average salary at twenty years, and then one sixtieth of your earnings for each year after your twentieth anniversary, plus some smaller components covered later. NYPD-T2-02

There is one detail in that sentence that costs people real money when they get it backwards, and it is worth stopping on now. The second part is one sixtieth of your **total pensionable earnings** after the twentieth anniversary — the actual money, including overtime — not one sixtieth of your final average salary. NYPD-T2-02 Those two produce very different answers for anyone who kept working overtime after year twenty. Any calculator that asks you only for a salary figure, including ours, is making an approximation there, and we say so on every case in this book that depends on it.

One more thing the Tier 2 booklet does not say, despite how often it is repeated: there is no seventy-five percent cap on the service pension. Seventy-five percent of final average salary is the accident disability level. It is not a ceiling on what years of service can earn you. NYPD-T2-02

How to read the rest of this book

Every number in this book carries a tag like the ones above. Each tag points to an entry in the appendix at the back, and each entry names the statute section, or the booklet and the printed page, that the number came from, along with the date we last checked it against the source.

That is not decoration and it is not an attempt to look thorough. It is the only honest way to publish numbers that a state legislature can change on a Friday in May. You do not have to take our word for any of it, and after 2025, you should not take anyone's word for any of it.

Run your own numbers. Point your phone at this and the Snapshot will work through your own tier, service and salary rather than the nearest row in a table. It is free, and it asks for nothing until you want the written version.

Your tier, in plain words

Two officers can retire the same afternoon, with the same rank and the same years, and take home different pensions for the rest of their lives. Not because one negotiated better, but because of the date each of them was appointed.

This chapter is what actually separates them.

The two formulas

Tier 2. Twenty years earns you fifty percent of your final average salary. After that, each additional year adds one sixtieth of what you actually earned past your twentieth anniversary. There is no ceiling on this. NYPD-T2-02

Tier 3. Twenty years earns you fifty percent of your final average salary, and that is where the percentage stops. A twenty-fifth year adds nothing to it. NYPD-T3-01

That is the whole difference in two sentences, and it points in one direction: time past twenty is worth money to a Tier 2 member and, as a percentage, worth nothing to a Tier 3 member. Tier 3 members are not left with nothing for staying — the longevity increases at twenty-five, thirty, and thirty-five years still apply, and they run through your salary base rather than your percentage. NYPD-T3-01 But the shape of the decision is different, and anybody who tells you the two tiers face the same question has not read either booklet.

One more time, because it survives being corrected: there is no seventy-five percent maximum on a Tier 2 service pension. Seventy-five percent is the accident disability level. NYPD-T2-02

What "final average salary" actually means

Everything above is a percentage of one number, and that number is not your salary.

If you are Tier 3, it is the average of your wages over your highest three consecutive years, with an anti-spiking rule: wages in any of those years that exceed the average of the two years before by more than ten percent are trimmed away. NYPD-FAS-01

If you are Tier 2, it depends on when you were appointed, and this catches people. Appointed on or after July 1, 2000, your final average salary is your pensionable earnings in the final twelve months only. Appointed before that date, you get the greater of three options the booklet prints: the final twelve months, the average of the final thirty-six months, or the average of your best three consecutive calendar years. Tier 2 carries a different anti-spiking rule — one hundred twenty percent of the average of the prior two years, rather than Tier 3's ten percent. NYPD-FAS-03

Note the booklet's own words there: *calendar* years, not any three consecutive years. It is a small difference that changes which years you can use.

What counts toward it is more than base pay: overtime, night differential, holiday pay, worked vacation, portal-to-portal, and allowable longevity all enter the calculation. NYPD-FAS-02 Overtime is not excluded — it is capped by the anti-spiking rules above, which is a different thing.

What never counts: your uniform allowance, Fair Labor Standards Act payments, and excluded longevity. Any estimate that starts from the gross figure on your W-2 will overstate your pension. NYPD-FAS-06

And longevity itself steps up. At twenty years of service the five- and ten-year longevity payments become pensionable; at twenty-five years the fifteen- and twenty-year payments do too. Your salary base widens at those two marks on its own, without any raise. NYPD-FAS-07

Now the part most books leave out. **Nobody can tell you your exact final average salary in advance, and that includes the Fund.** The estimate you are handed in person at retirement processing is labeled an estimate, because overtime, night differential and worked vacation earned between that appointment and your actual retirement date get added at finalization, with the difference paid retroactively. NYPD-FAS-08

Every figure in this book is therefore an estimate too. That is not a hedge — it is the same statement the Fund makes about its own numbers, and any source that gives you an exact figure is telling you something it cannot know.

The December check

Separate from your pension, service retirees receive the Variable Supplements Fund: a flat twelve thousand dollars. NYPD-VSF-01

Four things about it are commonly misunderstood.

It is annual, not monthly. It arrives as a single payment on or about December 15 — the reason it gets called the Christmas cheque. NYPD-VSF-03

Your first one probably comes sooner than you have been told. If you retire before December 1, your first prorated payment comes that same December, not the following one. Only December retirees wait. NYPD-VSF-03

It is reduced before sixty-two. Any cost-of-living increase you receive reduces the supplement dollar for dollar until the first of the month after you turn sixty-two. From sixty-two on you receive both in full. NYPD-VSF-04

It is taxed differently from your pension. The supplement is exempt from New York State and City income tax, and it is federally taxable. NYPD-VSF-06

Vested retirees — anyone leaving before twenty years — receive no supplement at all, in either tier.

Keeping up with prices

Your pension does not stay still after you retire, but how it moves depends on your tier, and the two mechanisms are not the same thing.

Tier 2 gets the New York City cost-of-living adjustment. It equals half of the change in consumer prices, never less than one percent and never more than three, and — this is the part that matters — it applies only to the first eighteen thousand dollars of your allowance. You become eligible at sixty-two if you have been retired five years, or at fifty-five if you have been retired ten. NYPD-COLA-01

Half of inflation on the first eighteen thousand dollars is a smaller number than most people picture. On a seventy thousand dollar pension with prices rising three percent, it is roughly two hundred seventy dollars a year.

Tier 3 gets escalation instead, and escalation applies to the whole pension rather than a slice of it. The rate is the lesser of three percent or the change in consumer prices, using the federal consumer price index named in the statute. It can move down as well as up, though never below your starting pension, and where both could apply you receive the greater of the two. NYPD-ESC-01

That sounds better than the Tier 2 arrangement, and it can be. There is a gate.

The escalation gate, which the booklet does not print

Escalation runs from your full escalation date, which for police is twenty-five years of service. Start collecting more than three years before that date and you receive no escalation at all — not reduced, none, permanently. Between the twenty-second and twenty-fifth anniversaries you earn partial escalation, one thirty-sixth of the rate for each month you wait. NYPD-ESC-01

Read that against the 2025 change and the problem is obvious. A Tier 3 member can now retire at twenty years. Twenty years is five years before the twenty-five-year date. Five is more than three. **A Tier 3 member who retires at twenty years gets no escalation, ever.**

This is in the statute and not in the summary booklet, which is exactly why it is worth paying for a book that reads statutes.

The deferral trap

Once someone understands the gate, the obvious move is to defer — retire, but delay collecting until the twenty-five-year date, and collect escalation for life.

It is a real option. It is not a free upgrade, and the forfeitures are severe. During the deferral there is no supplement accruing, no death benefit, and no health insurance.

Read that middle one again. Deferring means that if you die during the deferral period, there is no death benefit for your family, and your family has no City health coverage in the meantime.

There is a second version of the trap. Deferring under the twenty-two-years-or-less option swaps the flat fifty percent for two percent of final average salary per year of service, less the Social Security offset. For a twenty-year member that is forty percent, not fifty. You would be trading ten percent of your pension for an inflation adjustment.

NYPD-ESC-02

Whether that trade is worth making depends on your health, your family, your other coverage, and how long you expect to collect. It is a genuine decision and this book will not make it for you. What this book will do is make sure you know it is a decision at all, because the booklet presents deferral without the forfeitures attached.

Run your own numbers. Point your phone at this and the Snapshot will work through your own tier, service and salary rather than the nearest row in a table. It is free, and it asks for nothing until you want the written version.

The five decisions

Most of what gets called retirement planning is really five decisions. This chapter takes them one at a time. It does not tell you which way to go on any of them, because the right answer depends on facts about your health, your family and your finances that no book knows. What it does is make sure you are choosing with the real rules in front of you.

One: when to go

The twentieth year is the obvious gate, and for a Tier 2 member the arithmetic afterwards is straightforward — each additional year adds one sixtieth of what you earn past your twentieth anniversary, with no ceiling. NYPD-T2-02

For a Tier 3 member the twentieth year is a cliff of a different kind. The pension percentage stops there, so the question becomes whether the things that *do* still improve are worth staying for: the longevity increases at twenty-five, thirty and thirty-five years NYPD-T3-01, and escalation, which you forfeit permanently by starting more than three years before your twenty-five-year date. NYPD-ESC-01

There is a third gate people forget until it is too late, and it has nothing to do with the pension. City-paid retiree health coverage requires three things at once: at least ten years of credited service, regularly working twenty or more hours a week during that period or at separation, and actually receiving a pension cheque from a City retirement system. NYC-HEALTH-01

That last condition deserves a second read alongside the escalation deferral described in the previous chapter. Deferring your pension to reach the twenty-five-year escalation date means you are not receiving a pension cheque during the deferral — and the deferral rules say plainly that there is no health insurance during that period. NYPD-ESC-02 Two separate rules, pointing the same way.

The City pays the basic medical premium only up to the HIP HMO rate. A plan at or under that rate costs you nothing; anything above it, you pay the difference. NYC-HEALTH-02 And once you reach Medicare age the standard Part B premium in 2026 is $202.90 a month with a $283 annual deductible — figures that change every year, so check the current ones rather than trusting any book, including this one. NYPD-MEDB-01

Two: disability or service

First, correct a widespread belief: **you do not choose this, and the Medical Board does not decide it either.**

The Medical Board examines you and reports its findings to the Board of Trustees of the Pension Fund. The Trustees make the decision. NYPD-DIS-04 Both June 2026 booklets describe that two-step process in the same words. A great deal of published material — including material that ought to know better — stops at the Medical Board and treats its report as the outcome. That is not what the booklets say, and the distinction matters if you ever need to understand who can be appealed to.

There is a narrow case where a choice does exist. A member who is concurrently eligible for service retirement and holds a qualifying line-of-duty condition may in some cases elect between the two. That is case-specific and is a conversation with the Fund, not a decision to make from a book. NYPD-DIS-04

Now the number everyone quotes. "**Accident disability pays seventy-five percent" is a Tier 2 statement.** For Tier 3 and Tier 3 Revised, line-of-duty accidental disability is fifty percent of final average salary, reduced by half of any Social Security disability benefit — materially less. Whether any Tier 3 Enhanced cohort receives seventy-five percent has to be confirmed with the Fund; we are not going to assert it. NYPD-DIS-03

Given that the force has been predominantly Tier 3 since 2009, the seventy-five percent figure now describes a shrinking share of the people repeating it.

A bill to relieve the Tier 3 disability offset exists. It is S7975-B, it sat in the Senate Civil Service and Pensions Committee as of April 2026, and it is not law. NYPD-DIS-03 An earlier bill number, S6481, circulates in older material; that one died in committee. Do not plan on either.

And the tax treatment is not what it used to be. Accident disability retirement is tax free only for retirements that took effect before January 1, 2009. For retirements on or after that date, three portions are federally taxable: your own contributions and their interest, the ITHP component after twenty years, and the extra one-sixtieth benefit after twenty years. NYPD-DIS-01 A blanket "disability retirement is tax free" is a statement about a cohort that is now mostly retired.

Three: the deferred compensation plan

The single most consequential fact about your 457(b), and the one most likely to be described backwards to you:

Money in a governmental 457(b) is not subject to the ten percent early-withdrawal penalty after you separate from service, at any age. It is ordinary federal income, and it is taxable, but the penalty that applies to most retirement accounts before age fifty-nine and a half does not apply here. NYPD-457-01

There is one exception. Money that came *into* your 457(b) as a transfer from a 401(k), 403(b) or IRA keeps its old character, and a pre-fifty-nine-and-a-half distribution of that portion is subject to the ten percent tax. NYPD-457-01

And the mirror image, which is where the money is lost: rolling a governmental 457(b) out into a Traditional IRA moves those dollars under IRA rules, and pre-fifty-nine-and-a-half withdrawals then face the ten percent penalty. NYPD-457-02

Read those two together and the shape is plain. An officer retiring at forty-two has seventeen years before that penalty stops mattering. Kept where it is, the balance is reachable without penalty. Moved to an IRA, it is not — absent a separate exception such as a substantially equal periodic payment schedule, which is a real but rigid arrangement. NYPD-457-03

We are not telling you what to do with your balance. We are telling you that a rollover is not a neutral, administrative step, that it changes a rule that matters enormously to someone retiring in their forties, and that anyone recommending one to you should be able to explain this exchange before you sign. If they cannot, that is the answer.

While you are still working, the 2026 limits are $24,500 in elective deferrals, with an extra $8,000 from age fifty, and a separate three-year catch-up before the plan's normal retirement age that can be larger still. NYPD-457-04 NYPD-457-05 These change every year; the figure here is the 2026 one.

Four: buying back time

Prior public service can sometimes be purchased or transferred to raise your years of service. NYPD-BUYBACK-01 For Tier 2 members this is often straightforwardly worth examining.

For Tier 3 members there is a carve-out that reverses the usual advice, and it is in the statute rather than only the booklet. Transferring prior City or State service that is not police or fire time gives a Tier 3 member no service credit and no additional monetary benefit. Its only possible effect is to move you into an earlier tier by membership date. NYPD-BUYBACK-01

So a Tier 3 officer buying back three years at another City agency, expecting to reach twenty sooner, may be buying nothing at all for the pension.

Military service is different. Up to three years may be purchased under section 1000 of the Retirement and Social Security Law. NYPD-BUYBACK-02 The cost depends on your appointment date rather than being a single formula, so the price you were quoted by a colleague is not your price. NYPD-BUYBACK-03

Cadet and other prior city time changed in 2026, and this is the part where most published material is now a year out of date.

Under Chapter 58 of the Laws of 2026, an active Tier 3 member of the Police Pension Fund can apply to purchase qualifying prior city service — Police Cadet, School Safety Agent, Traffic Enforcement Agent, or Correction Officer time that immediately preceded appointment — and in the Fund's own words it counts toward your twenty-year service retirement eligibility. NYPD-CH58-01

That is a different instrument from the older cadet purchase, and the difference is the whole point. The 2019 provision bought membership status only and said so on its face; its application window closed in October 2024. NYPD-CADET-01 Material written against that older provision will tell you prior city time cannot move your twenty-year date. Under the 2026 law, for the covered titles, it can.

Three practical points. Applications go on Form 147, revision 6/2026, which the Fund posted in July 2026. **If you asked to buy this service before that, you must apply again — earlier requests were not carried over.** And the Fund has said its own system for calculating these purchases is still being built, so applications are being logged and processed as that work finishes. NYPD-CH58-01

This is the most actively moving rule in this book. Only the Fund can confirm what your own record qualifies for, and you should expect the details to develop further.

Five: going back to work

Most officers retiring at forty-something work again. If that work is in New York public employment and you are under sixty-five, two sections of law govern what happens to your pension.

Section 212 is the no-paperwork path. Your earnings from New York public employment must stay at or below the limit the legislature sets, which the statute's own table gives as $35,000 for 2020 and thereafter. NYPD-EMP-01 Stay under it and nothing happens to your pension.

Section 211 is the path above that limit, and it requires a waiver obtained by the *employer*, not by you — though you remain responsible for making sure it actually exists. With a former employer, meaning the City of New York, in a position paying $35,000 or more, your maximum earnings are the current salary for your rank at retirement minus your pension. NYPD-EMP-01

The consequence of getting this wrong is not a fine. The Fund will suspend your pension if you earn more than the maximum — and the suspension counts your Variable Supplements Fund payment as earnings too. NYPD-EMP-01 People discover that in December.

Private-sector work is not restricted by any of this. Neither is public employment outside New York. The limits above are about New York public payrolls specifically.

What none of this decides

You will notice that five decisions produced no recommendations. That is deliberate, and not only for the legal reasons on the copyright page.

Every one of these turns on something a book cannot see. Whether to defer for escalation depends on your health and who depends on you. Whether the 457(b) stays put depends on what else you have to live on. Whether to buy military time depends on a price only the Fund can quote you. What this book can do — and what nothing else on the shelf currently does — is put the real rule in front of you with the statute beside it, so that when someone does give you advice, you can tell whether they know the rules they are advising you about.

Run your own numbers. Point your phone at this and the Snapshot will work through your own tier, service and salary rather than the nearest row in a table. It is free, and it asks for nothing until you want the written version.

Find your case

Find the row closest to your own tier, years of service, and final average salary. Every figure is computed by the same engine behind our online calculator, not typed by hand. The notes under each table are part of the answer, not small print.

Tier 2

Years	Final average salary	Type	Pension	Supplement	Per month
15	$90,000	vested	$33,750	$0	$2,800
15	$110,000	vested	$41,250	$0	$3,362
15	$130,000	vested	$48,750	$0	$3,925
15	$150,000	vested	$56,250	$0	$4,487
15	$175,000	vested	$65,625	$0	$5,176
15	$200,000	vested	$75,000	$0	$5,863
19	$90,000	vested	$42,750	$0	$3,475
19	$110,000	vested	$52,250	$0	$4,187
19	$130,000	vested	$61,750	$0	$4,892
19	$150,000	vested	$71,250	$0	$5,588
19	$175,000	vested	$83,125	$0	$6,459
19	$200,000	vested	$95,000	$0	$7,330
20	$90,000	service	$45,000	$12,000	$4,543
20	$110,000	service	$55,000	$12,000	$5,277
20	$130,000	service	$65,000	$12,000	$6,010
20	$150,000	service	$75,000	$12,000	$6,743
20	$175,000	service	$87,500	$12,000	$7,660
20	$200,000	service	$100,000	$12,000	$8,577
21	$90,000	service	$46,500	$12,000	$4,653
21	$110,000	service	$56,833	$12,000	$5,411
21	$130,000	service	$67,167	$12,000	$6,169
21	$150,000	service	$77,500	$12,000	$6,927

Years	Final average salary	Type	Pension	Supplement	Per month
21	$175,000	service	$90,417	$12,000	$7,874
21	$200,000	service	$103,333	$12,000	$8,821
22	$90,000	service	$48,000	$12,000	$4,763
22	$110,000	service	$58,667	$12,000	$5,546
22	$130,000	service	$69,333	$12,000	$6,328
22	$150,000	service	$80,000	$12,000	$7,110
22	$175,000	service	$93,333	$12,000	$8,088
22	$200,000	service	$106,667	$12,000	$9,066
25	$90,000	service	$52,500	$12,000	$5,093
25	$110,000	service	$64,167	$12,000	$5,949
25	$130,000	service	$75,833	$12,000	$6,804
25	$150,000	service	$87,500	$12,000	$7,660
25	$175,000	service	$102,083	$12,000	$8,729
25	$200,000	service	$116,667	$12,000	$9,799
27	$90,000	service	$55,500	$12,000	$5,313
27	$110,000	service	$67,833	$12,000	$6,218
27	$130,000	service	$80,167	$12,000	$7,122
27	$150,000	service	$92,500	$12,000	$8,027
27	$175,000	service	$107,917	$12,000	$9,157
27	$200,000	service	$123,333	$12,000	$10,268
30	$90,000	service	$60,000	$12,000	$5,643
30	$110,000	service	$73,333	$12,000	$6,621
30	$130,000	service	$86,667	$12,000	$7,599
30	$150,000	service	$100,000	$12,000	$8,577
30	$175,000	service	$116,667	$12,000	$9,799
30	$200,000	service	$133,333	$12,000	$10,918
35	$90,000	service	$67,500	$12,000	$6,193
35	$110,000	service	$82,500	$12,000	$7,293
35	$130,000	service	$97,500	$12,000	$8,393
35	$150,000	service	$112,500	$12,000	$9,493
35	$175,000	service	$131,250	$12,000	$10,783
35	$200,000	service	$150,000	$12,000	$12,002

Reading these figures. *Pension* and *Supplement* are annual and before tax. *Per month* is what lands after federal tax, with the supplement included. New York State and City tax is zero on all of it — the pension is exempt by statute, and so is the supplement. Moving out of New York saves nothing here; it saves on your other income.

What these figures assume.

- No early-election reduction applies to a service retirement.
- Tier 2 carries the New York City COLA rather than Tier 3 escalation.
- No Social Security offset applies to Tier 2.
- The pension itself is exempt from New York State and City income tax. Moving out of New York saves nothing on the pension — only on your other income.
- Rows past twenty years assume your pensionable pay stayed flat after your twentieth anniversary. The law counts one sixtieth of your actual total earnings after that date, so if you kept climbing steps or working overtime, your real figure is higher than the row shows.

> *Vested retirement pays no VSF in either tier.*

Tier 3

Years	Final average salary	Type	Pension	Supplement	Per month
15	$90,000	vested	$28,350	$0	$2,362
15	$110,000	vested	$34,650	$0	$2,867
15	$130,000	vested	$40,950	$0	$3,340
15	$150,000	vested	$47,250	$0	$3,812
15	$175,000	vested	$55,125	$0	$4,403
15	$200,000	vested	$63,000	$0	$4,983
19	$90,000	vested	$35,910	$0	$2,962
19	$110,000	vested	$43,890	$0	$3,560
19	$130,000	vested	$51,870	$0	$4,159
19	$150,000	vested	$59,850	$0	$4,752
19	$175,000	vested	$69,825	$0	$5,484
19	$200,000	vested	$79,800	$0	$6,215
20	$90,000	service	$45,000	$12,000	$4,543
20	$110,000	service	$55,000	$12,000	$5,277
20	$130,000	service	$65,000	$12,000	$6,010
20	$150,000	service	$75,000	$12,000	$6,743
20	$175,000	service	$87,500	$12,000	$7,660
20	$200,000	service	$100,000	$12,000	$8,577
21	$90,000	service	$45,000	$12,000	$4,543
21	$110,000	service	$55,000	$12,000	$5,277

Years	Final average salary	Type	Pension	Supplement	Per month
21	$130,000	service	$65,000	$12,000	$6,010
21	$150,000	service	$75,000	$12,000	$6,743
21	$175,000	service	$87,500	$12,000	$7,660
21	$200,000	service	$100,000	$12,000	$8,577
22	$90,000	service	$45,000	$12,000	$4,543
22	$110,000	service	$55,000	$12,000	$5,277
22	$130,000	service	$65,000	$12,000	$6,010
22	$150,000	service	$75,000	$12,000	$6,743
22	$175,000	service	$87,500	$12,000	$7,660
22	$200,000	service	$100,000	$12,000	$8,577
25	$90,000	service	$45,000	$12,000	$4,543
25	$110,000	service	$55,000	$12,000	$5,277
25	$130,000	service	$65,000	$12,000	$6,010
25	$150,000	service	$75,000	$12,000	$6,743
25	$175,000	service	$87,500	$12,000	$7,660
25	$200,000	service	$100,000	$12,000	$8,577
27	$90,000	service	$45,000	$12,000	$4,543
27	$110,000	service	$55,000	$12,000	$5,277
27	$130,000	service	$65,000	$12,000	$6,010
27	$150,000	service	$75,000	$12,000	$6,743
27	$175,000	service	$87,500	$12,000	$7,660
27	$200,000	service	$100,000	$12,000	$8,577
30	$90,000	service	$45,000	$12,000	$4,543
30	$110,000	service	$55,000	$12,000	$5,277
30	$130,000	service	$65,000	$12,000	$6,010
30	$150,000	service	$75,000	$12,000	$6,743
30	$175,000	service	$87,500	$12,000	$7,660
30	$200,000	service	$100,000	$12,000	$8,577
35	$90,000	service	$45,000	$12,000	$4,543
35	$110,000	service	$55,000	$12,000	$5,277
35	$130,000	service	$65,000	$12,000	$6,010
35	$150,000	service	$75,000	$12,000	$6,743
35	$175,000	service	$87,500	$12,000	$7,660
35	$200,000	service	$100,000	$12,000	$8,577

Reading these figures. *Pension* and *Supplement* are annual and before tax. *Per month* is what lands after federal tax, with the supplement included. New York State and City tax is zero on all of it — the pension is exempt by statute, and so is the supplement. Moving out of New York saves nothing here; it saves on your other income.

What these figures assume.

- No early-election reduction applies to a service retirement.
- Your pension is reduced at 62 by half of your primary Social Security benefit, whether or not you claim it then. That reduction is not shown above because your Social Security benefit is not knowable from these inputs.
- You get no escalation at all, ever. Escalation runs from your twenty-five-year date, and collecting more than three years before it bars it permanently — this is in the statute, not in the booklet.
- The pension itself is exempt from New York State and City income tax. Moving out of New York saves nothing on the pension — only on your other income.
- Escalation is the reason two rows with the same pension are not the same deal. Retiring at twenty forfeits it permanently; from the twenty-second anniversary it accrues at one thirty-sixth of the rate per month waited. See chapter two.

> *No Tier 3 member has collected this yet — the earliest Tier 3 twenty-year marks arrive around 2029.*
>
> *Vested retirement pays no VSF in either tier.*

Where every number came from

Each tag in this book points to one entry below. An entry names the statute section, or the fund booklet and its printed page, that the number was read from, and the date it was last checked against that source. Where a source has been revisited and narrowed since, the entry says so.

NYC-HEALTH-01

Source: NYC Office of Labor Relations, Health Benefits Program, retiree eligibility. Corroborated independently by two hosted copies of the OLR **Summary Program Description** (CCNY/CUNY, https://www.ccny.cuny.edu/sites/default/files/hr/upload/NYC-Health-Insurance-Summary-Program-Decription.pdf) and the Hostos CUNY "City of New York Health Benefits Program FAQ" retiree procedures document. Read 2026-07-28.

Last checked: 2026-07-28. Stability: slow.

NYC-HEALTH-02

Source: NYC OLR, "RETIREE Health Plan Rates as of July 1, 2026", https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-july-2026.pdf, downloaded and read first-hand 2026-07-28. The HIP-HMO-cap mechanism and the NYCE PPO changeover corroborated by PSC-CUNY and the NYC Managerial Employees Association's posting of the OLR 2026 information page.

Last checked: 2026-07-28. Stability: live.

NYPD-457-01

Source: IRC §72(t)(1) + §4974(c) (457(b) not a "qualified retirement plan" — 10% additional tax inapplicable to native 457(b) amounts) AND IRC §72(t)(9) (amounts rolled in from 401(a)/403(a)/403(b)/IRA remain subject to §72(t) pre-59.5) — uscode.house.gov USC-prelim Title 26, fetched 2026-07-23; corroborated: IRS Topic No. 558 (https://www.irs.gov/taxtopics/tc558)

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-457-02

Source: IRC § 72(t)(1), (t)(2)(A), (t)(3)(A), (t)(9)-(10) + § 4974(c)(4)-(5), 26 U.S.C. (OLRC prelim), uscode.house.gov, fetched 2026-07-23 (upgrades IRS Topic 558 / Pub 590-B to statute); corroborated: IRS Topic No. 558 + Pub 590-B (still-valid secondary)

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-457-03

Source: IRC § 72(t)(2)(A)(iv) (SEPP exception; recapture § 72(t)(4); IRA applicability §§ 72(t)(3), (5)) + IRS Notice 2022-6 (three approved methods, supersedes Rev. Rul. 2002-62) — uscode.house.gov USC-prelim title 26 § 72 + irs.gov/pub/irs-drop/n-22-06.pdf, fetched 2026-07-23

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-457-04

Source: IRS Notice 2025-67 (https://www.irs.gov/pub/irs-drop/n-25-67.pdf) and IRS Newsroom '401(k) limit increases to $24,500 for 2026' (https://www.irs.gov/newsroom/401k-limit-increases-to-24500-for-2026-ira-limit-increases-to-7500): elective deferral $24,500; age-50 catch-up $8,000; 'the catch-up contribution limit that applies for individuals who attain age 60, 61, 62, or 63 in 2026 remains $11,250.'

Last checked: 2026-07-11. Stability: annual.

NYPD-457-05

Source: IRC 457(b)(3); IRS '457(b) plan' guidance on the special last-3-years catch-up (up to twice the annual limit).

Last checked: 2026-07-11. Stability: annual.

NYPD-BUYBACK-01

Source: RSSL § 513(b)(2)(i) ("A police/fire member shall be eligible to obtain credit for service with a public employer... only if such service... would have been eligible for credit in the police/fire retirement system") + RSSL § 43 ("Transferred service credit shall not be creditable under any plan... that it would not otherwise be creditable under") — OpenLeg official text, fetched 2026-07-23; RSSL Article 20 and §43 (transfer of membership); NYCPPF Tier 2/Tier 3 Summary Plan Descriptions (June 2026: T3 p.5; T2 p.5) (corroboration + election windows). https://www.nysenate.gov/legislation/laws/RSS/43

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 2 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-BUYBACK-02

Source: RSSL §1000 (military service credit, 'not to exceed three years') https://www.nysenate.gov/legislation/laws/RSS/1000 ; USERRA 38 U.S.C. §4318.

Last checked: 2026-07-11. Stability: static.

NYPD-BUYBACK-03

Source: RSSL § 1000 ("may obtain a total not to exceed three years of service credit for up to three years of military duty"; 5 years credited service required; cost 3% of prior-12-month compensation per year) — OpenLeg official text, fetched 2026-07-23; June 2026 T3 SPD p.6; June 2026 T2 SPD p.6 (3% formulation; the 6% post-4/1/2012 leg + refund clause = SPD-cited)

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-CADET-01

Source: NYCPPF Form 146 "Chapter 431 Buyback: Tier 3 Cadets", Rev. 11/2019, fetched from nyc.gov 2026-07-27 (https://www.nyc.gov/assets/nycppf/downloads/pdf/146_tier3_cadet_bb.pdf); quoted language above is verbatim from the form's instructions.

Last checked: 2026-07-27. Stability: static.

NYPD-CH58-01

Source: NYCPPF "Pension News", https://www.nyc.gov/content/nycppf/pages/pension-news, read 2026-07-27 (JS-rendered; a plain fetch returns an empty shell). Corroborated by NYCPPF Form 147 Rev. 6/2026, https://www.nyc.gov/assets/nycppf/downloads/pdf/147-Chapter-58-Uniformed-Service-Credit-Application-2026-07-21a.pdf, downloaded 2026-07-27, which names "Chapter 58 of the Laws of 2026" verbatim. Third, independent: NYS Association of Chiefs of Police, "Pension Reform Chapter 58 of the Laws of 2026", and OSC "2026 Laws" (https://www.osc.ny.gov/retirement/2026-laws).

Last checked: 2026-07-27. Stability: live.

NYPD-COLA-01

Source: RSSL § 78-a ("Said percentage shall equal fifty percent of the annual inflation... shall not exceed three percent nor be less than one percent"; "computed on a base benefit amount not to exceed eighteen thousand dollars of the annual retirement allowance" — OpenLeg official text, fetched 2026-07-23; **eligibility gates re-read first-hand 2026-08-02: "(i) all pensioners who have attained age sixty-two and have been retired for five years; (ii) all pensioners who have attained age fifty-five and have been retired for ten years"**); **NYCPPF June 2026 Tier 2 SPD p.22 (NYC-specific primary — the parameters AND the VSF offset, quoted above)**; NYC Admin Code § 13-271(b) (VSF offset, statutory); Chapter 125, Laws of 2000 (NYC/NYS auto-COLA; named, pre-OpenLeg). https://www.nyc.gov/site/nycppf/index.page

Last checked: 2026-08-02. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-DIS-01

Source: IRC § 104(a)(1) (uscode.house.gov prelim, laws in effect 2026-07-22) + Treas. Reg. § 1.104-1(b) (eCFR current through 2026-07-22), fetched 2026-07-23 — WC-nature exclusion; NOT excluded: portions determined by age/length of service/prior contributions, or amounts exceeding the statute's WC benefit. Corroborated: June 2026 T2 SPD p.22 ("2009 Taxability Change") + June 2026 T3 SPD p.18; matches Sirmium grounding on ADR/ODR.

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 2 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-DIS-03

Source: RSSL § 507(c)(3) ("a pension equal to seventy-five percent of final average salary, less one hundred percent of any workers' compensation benefits payable") + § 507(c)(1) (O/R formula) + § 511(g) (enhanced-plan offset exemption) — OpenLeg official text, fetched 2026-07-23; June 2026 T3 SPD p.18 + p.15 (corroboration); Empire Center 'Senate mugs NYC on cop pensions' (secondary); pending bill: 2023-24 S6481-A died in committee — successor S7975-B (active version B, Senate Civil Service & Pensions Comm as of 2026-04-16, NOT law) https://www.nysenate.gov/legislation/bills/2025/S7975 [2025-26 "S6481" is an unrelated corrections/child-welfare bill — do not cite]

Last checked: 2026-07-23. Stability: live.

This entry has been revisited 2 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-DIS-04

Source: NYC Admin Code §13-123, §13-167 (Medical Board); NYCPPF Tier SPDs; June 2026 T2 SPD p.20-22, June 2026 T3 SPD p.17. https://www.nyc.gov/site/nycppf/index.page

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-EMP-01

Source: RSSL § 212 ("2020 and thereafter $35,000"; limit lifted for retired police as school resource officers per 212(3)) + §§ 210, 211 confirmed — OpenLeg official text, fetched 2026-07-23; §§ **210, 211, 212 re-pulled and READ IN FULL 2026-08-02 (OpenLeg official text) — § 210(e) "public service" and § 210(f) "former employer" definitions quoted above, § 211 one-year bar and NYC approving body, § 211(1)(b) no-former-employer branch, § 210(a) disability exclusion**; June 2026 T2 SPD p.26-28 (corroboration + mechanics); NYC Admin Code § 13-254 and NYC Charter § 1117 (named, unread — browser TODO; note the amlegal browser-pane workaround now works, see NYPD-COLA-01 W6-OPEN)

Last checked: 2026-07-23. Stability: annual.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-ESC-01

Source: RSSL § 510(b)(2) ("increased annually at an escalation rate equal to the lesser of three percent or the increase in the cost-of-living index") + § 510(c), (d) + § 501(2) (index = BLS consumer price index) + § 78-a(h) (greater-of interaction) — OpenLeg official text, fetched 2026-07-23; **re-pulled first-hand 2026-08-02 for the W8 line, § 510(c) verbatim: "there shall be no escalation where benefits commence more than three years prior to the full escalation date**"; June 2026 T3 SPD p.18-20 (corroboration)

Last checked: 2026-08-02. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-ESC-02

Source: RSSL § 505(c) ("the service retirement benefit shall equal two percent of final average salary for each year of credited service") + § 510(e) (deferred benefit escalates until payment) — OpenLeg official text, fetched 2026-07-23; June 2026 T3 SPD p.19 (Deferred Benefit for Escalation sections) + p.12 (health-benefit gap) [forfeiture list = SPD-only]

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-FAS-01

Source: RSSL §512, https://www.nysenate.gov/legislation/laws/RSS/512 — 'the average wages earned by such a member during any three consecutive years which provide the highest average wage'; anti-spiking: 'if the wages earned during any year included in the period used to determine final average salary exceeds that of the average of the previous two years by more than ten percent, the amount in excess of ten percent shall be excluded.'

Last checked: 2026-07-11. Stability: static.

NYPD-FAS-02

Source: NYCPPF Tier 3 SPD (June 2026 ed., dated 2026-06-30) p.10 + NYCPPF Tier 2 SPD (June 2026

Last checked: 2026-07-27. Stability: static.

This entry has been revisited 2 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-FAS-03

Source: RSSL §443, https://www.nysenate.gov/legislation/laws/RSS/443 — anti-spiking: 'exceeds that of the average of the previous two years by more than twenty percentum, the amount in excess of twenty percentum shall be excluded.' S7808A justification (nysenate.gov/legislation/bills/2025/S7808/amendment/A) + NYCPPF Tier 2 SPD (June 2026 ed. p.16-17): 'For Tier 2 POLICE members hired prior to July 1, 2000, the salary base is equal to the greater of (1) the pensionable earnings in the final 12 months of service, or (2) the average pensionable earnings earned in any consecutive three years of service... members hired after July 1, 2000... [use] the pensionable earnings earned in the final 12 months of service only.'

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-FAS-06

Source: NYCPPF Tier 2 SPD (June 2026 ed.) p.17, verbatim: "A member's uniform allowance, Fair Labor Standards Act (FLSA) payments and excluded longevity are not pensionable earnings." (read 2026-07-27, *sources/Tier-2-SPD-20260630.pdf*)

Last checked: 2026-07-27. Stability: static.

NYPD-FAS-07

Source: NYCPPF Tier 2 SPD (June 2026 ed.) p.17, verbatim: "After 20 years of service, longevity is pensionable only at the 5- and 10-year levels. After 25 years of service, full longevity is pensionable." · NYCPPF Tier 3 SPD (June 2026 ed.) p.7 "Pensionability of Longevity": "Longevity payments are not automatically pensionable... At 25 years of service, the payments for 15- and 20-year longevity become pensionable." (both read 2026-07-27)

Last checked: 2026-07-27. Stability: static.

NYPD-FAS-08

Source: NYCPPF Tier 2 SPD (June 2026 ed.) p.16, verbatim: "An applicant for retirement will receive a pension estimate after meeting with a retirement processor—this is only an estimate. Any additional overtime, night differential and worked vacation earned between the estimated retirement date and the actual retirement date will be included at finalization. Any difference in monthly average earnings between the retirement processing date and the finalization date will be disbursed as a retroactive payment." (read 2026-07-27)

Last checked: 2026-07-27. Stability: static.

NYPD-LONGEV-01

Source: FOUR independent chains, all read directly 2026-07-23 evening: (1) the ENACTING LAW — A3005-C (2025 PPGG budget, = Ch.55 of 2025), Part XX §1, status "Signed by Governor" per the NY Senate OpenLeg API, text verbatim "Section 14-114 ... is amended by adding a new subdivision d ... FIVE PER CENTUM OF THE HIGHEST GRADE OF PAY"; (2) the CODIFIED RESULT — Admin Code §14-114(d)(1)-(3) at codelibrary.amlegal.com /latest/ (ID 0-0-0-216126), history "Am. 2025 N.Y. Laws Ch. 55, eff. 5/9/2025"; (3) the FUND's summary — June 2026 T2 SPD p.17-18 / T3 SPD p.14-15; (4) press — Gothamist, "NY state budget deal includes NYPD pension sweetener" (25 yrs + 3 yrs at rank). MYSTERY SOLVED: S4262 (in committee) contains the IDENTICAL language — its substance was absorbed into the budget; the abandoned duplicate bill is what made "S4262 in committee" look like proof of non-enactment.

Last checked: 2026-07-23. Stability: static.

NYPD-MEDB-01

Source: CMS fact sheet Nov 14 2025: 'standard monthly premium … will be $202.90 … annual deductible … will be $283 in 2026.' https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles

Last checked: 2026-07-11. Stability: annual.

NYPD-T2-02

Source: Tier 2 SPD Oct 2024 p.18-19 Service Retirement ('50% of final average salary plus 1/60 of total earnings after the 20th anniversary...'); June 2026 T2 SPD p.7-9, p.19; FY2025 FS 'Tier 1 and Tier 2 members contribute... normal rate of contribution, based on age.'
https://www.nyc.gov/assets/nycppf/downloads/pdf/Tier%202%20SPD%2020241029.pdf

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 2 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-T3-01

Source: RSSL § 505 ("a pension equal to fifty percent of final average salary, less fifty percent of the primary social security retirement benefit commencing at age sixty-two" — OpenLeg official text, fetched 2026-07-23) + RSSL 505(d) (Part SS, Ch.55 L.2025 — 20-year normal retirement chain 501(17)+503(d)+505(d)); NYCPPF Tier 3 SPD Oct 2024 p.16; June 2026 T3 SPD p.16 + p.14-15 (corroboration); https://www.nysenate.gov/legislation/laws/RSS/505

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 2 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-T3-02

Source: RSSL § 501(17) as amended ("normal retirement age shall be the age at which a member completes... twenty years of service" for NYC police); Chapter 55, Laws of 2025, Part SS ("shall be paid to police/fire members of the New York city police pension fund, after twenty years of service" — amends RSSL 501(17), 503(d), adds 505(d); OpenLeg official text, fetched 2026-07-23); NYCPPF audited FY2025 financials ("Tier 3 POLICE members with 20 years of service... 50% of Final Average Salary") (corroboration); https://www.nysenate.gov/legislation/laws/RSS/501

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 2 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-T3-04

Source: RSSL § 505; Tier 3 SPD p.14/16; June 2026 T3 SPD p.15; https://www.nysenate.gov/legislation/bills/2025/S7975/amendment/A

Last checked: 2026-07-23. Stability: live.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-TIER-01

Source: Tier 3 SPD Oct 2024 p.2 tier table (Original 7/1/2009-3/31/2012; Revised 4/1/2012-3/31/2017; Enhanced on/after 4/1/2017); June 2026 T2 SPD p.3 + T3 SPD p.4; FY2025 FS (Chapter 18 Laws of 2012 = 'Tier 3 Revised'). Consistent with seed NYPD-T3-06.
https://www.nyc.gov/assets/nycppf/downloads/pdf/Tier%203%20SPD%2020241029.pdf

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-VSF-01

Source: NYC Administrative Code sec 13-271 (Payment of supplemental benefits), Title 13 Ch.2 Subchapter 3 (Police Officer's Variable Supplements Fund); https://codelibrary.amlegal.com/codes/newyorkcity/latest/NYCadmin/0-0-0-20510 — schedule reads '...$11,000 (2005), $11,500 (2006), and $12,000 for 2007 and each calendar year thereafter'; sec 13-269 'There is hereby established a fund, to be known as the police officer's variable supplements fund.'; June 2026 T2 SPD p.19 / T3 SPD p.20 (prints 2011)

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-VSF-03

Source: NYC Admin Code sec 13-271; https://codelibrary.amlegal.com/codes/newyorkcity/latest/NYCadmin/0-0-0-20510 — 'a single annual payment on or about December 15'; June 2026 T2 SPD p.19-20 / T3 SPD p.20; corroborated by DEA VSF FAQ (nycdetectives.org/faq/variable-supplement).

Last checked: 2026-07-23. Stability: static.

This entry has been revisited 1 time(s) since it was first written; the text in this book reflects the current reading.

NYPD-VSF-04

Source: NYC Admin Code sec 13-271; https://codelibrary.amlegal.com/codes/newyorkcity/latest/NYCadmin/0-0-0-20510 — the offset 'shall cease as to such beneficiary on the later of (A) the first day of the month next following the month in which such beneficiary attains age sixty-two' and January 1, 2007.

Last checked: 2026-07-11. Stability: static.

NYPD-VSF-06

Source: NYS Dept. of Taxation & Finance Advisory Opinion TSB-A-24(3)I; https://www.tax.ny.gov/pubs_and_bulls/advisory_opinions/income/24-3i.htm — 'distributions from the VSF Fund ... are exempt from New York tax by law.' Federal includibility: IRC sec 61.

Last checked: 2026-07-11. Stability: static.