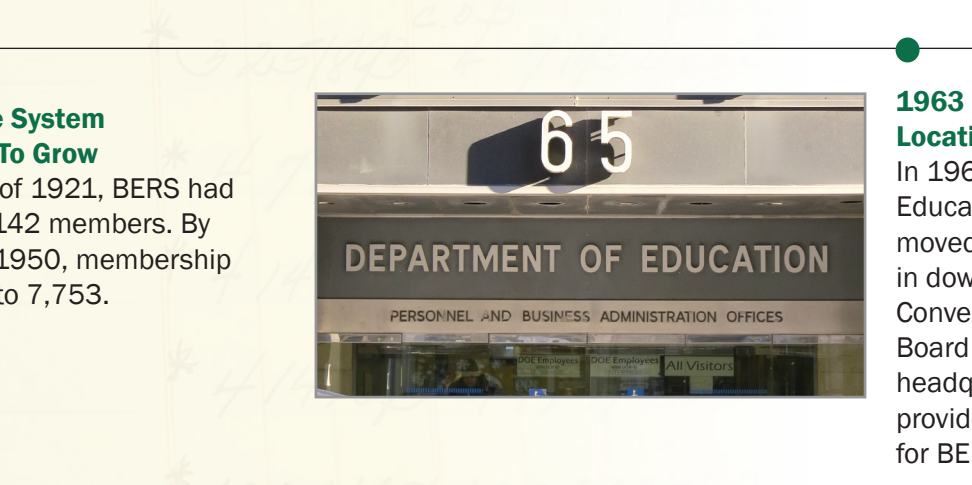
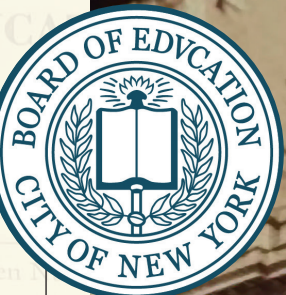


BERS CENTENNIAL

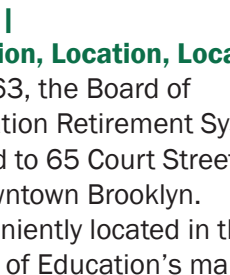
1900 - 1963



1900s | The Early Years
Public education was free in 1860, but for some children, being part of the labor force and working in sweatshops was a common occurrence. In 1894, New York State implemented compulsory school attendance laws and mandated attendance for children between the ages of 6 and 16, criminalizing truancy. The 1920 census records show 1,860,109 children between the ages 1 through 17 living in the NYC area. 281,121 children over the age 10 are listed as illiterate.



1950 | The System Continues To Grow
By the end of 1921, BERS had enrolled 4,142 members. By the end of 1950, membership had grown to 7,753.



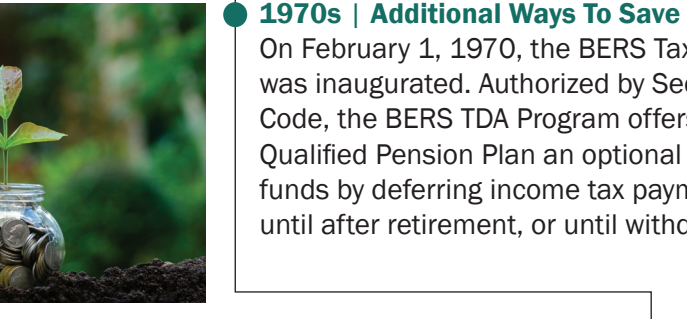
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1963 | Location, Location, Location
In 1963, the Board of Education Retirement System moved to 65 Court Street in downtown Brooklyn. Conveniently located in the Board of Education's main headquarters, this site provided "one-stop shopping" for BERS members.

1976 | Tier 3
Tier 3 was established on July 27, 1976, overhauling the entire structure of contributions and retirement benefits for BERS members. Contributions were now standardized at a single rate, regardless of the enrollee's age on the membership date, and benefits were designed to be coordinated with Social Security payments.



1973 | Tier 2
Tier 2 was established on July 1, 1973, increasing the normal retirement age for newly enrolled members from 55 to 62. This plan also offered death benefits to retirees for the first time.



1970s | Additional Ways To Save
On February 1, 1970, the BERS Tax Deferred Annuity (TDA) Program was inaugurated. Authorized by Section 403(b) of the Internal Revenue Code, the BERS TDA Program offers certain members of the BERS Qualified Pension Plan an optional way to save additional retirement funds by deferring income tax payments on their voluntary contributions until after retirement, or until withdrawal of their contributions.

1970s | From Ink To Bytes – The Digital Revolution Begins
In the early Seventies, BERS contracted with the Prudential Insurance Company to manage the retirement account balances of BERS members, including the monthly posting of interest. Desktop computers were not in wide use at that time, but Prudential had mainframe computers large enough to process BERS' data files every month.



DID YOU KNOW?
BERS pays over \$288 million in retiree benefits each year to its members.

1983 | Tier 4
Tier 4 was established on September 1, 1983. Because the terms of Tier 4 were generally more advantageous than those of Tier 3, all existing Tier 3 members were incorporated into Tier 4, although they retained the right to claim Tier 3 benefits in cases where those would be more beneficial.



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1988 | Doctors Council
In May 1988, the Doctors Council v. NYCERS decision was decided by the New York Court of Appeals, holding that part-time City employees have the right to join NYCERS. In May 1989, the holding of this case was applied to BERS. This opened the door to optional BERS membership for employees in many titles, including school lunch helpers, substitute teachers, and many more.

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1990 | Growing Pains
As the membership continued to grow, additional staff were hired to work at BERS, but space at the Court Street location was limited. For two and a half years, BERS temporarily maintained a satellite office in a school in the Bay Ridge neighborhood of Brooklyn. In 1993, Horatio Sparkes became the Executive Director of BERS.

1996 | Early Retirement Programs
The first early retirement programs were rolled out on June 28, 1996. The 55/25 Early Retirement Program was optional for existing Tier 2 and Tier 4 BERS members in eligible titles, while the 57/5 Early Retirement Program was mandatory for new Tier 4 enrollees in eligible titles. Both programs also offered a 50/25 component for employees in physically taxing titles. In the years to follow, the New York State legislature would establish additional early retirement programs available to members of BERS, including an automotive program, a special officers program, and programs for employees represented by the United Federation of Teachers (UFT).



2002 | BERS Becomes Corpus Funded
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More Benefits

The Executive Office

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