

TIER 2 & TIER 3

The FDNY *Pension Book*

Fifty percent at twenty, escalation at twenty-three, and the new twenty-five-year raise. Every number traced to the law or the Fund document it came from.

Eslyn Hernandez

SIRMIUM CAPITAL

2027
EDITION

The FDNY Pension Book

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What changed in 2025 and 2026, and what it means for your twenty-year decision

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About this edition

This edition states the FDNY Tier 2 and Tier 3 pension rules as they stood when it was produced. Since the last plan booklet the Fire Pension Fund's members can find was printed, in July 2022, the State Legislature has changed three of the numbers that matter most: the Tier 3 pension at twenty years, the date full escalation arrives (now twenty-three years of service), and a new pension raise for members with a quarter-century on the job.

Every regulated figure in this book is checked, before the file can be produced at all, against a registry that names each figure's source — mostly statute text, the session laws that changed it, the Fire Pension Fund's own plan documents and audited financial statements, 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 Fire 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.

It does not cover FDNY EMS. EMTs, paramedics and EMS officers are members of the New York City Employees' Retirement System, not the Fire Pension Fund, and their rules are different.

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 it did so twice in six months, and almost every guide a firefighter can find still describes the rules from before.

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 FDNY-CH692-01. Each one points to an entry in the appendix that names the statute section, or the plan document, 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

Between December 2025 and September 2026, Albany made four changes to the FDNY pension in three laws. None of them is in the plan booklet most firefighters have been handed, because the newest Tier 3 booklet in circulation was revised in July 2022. If you have been planning from that booklet, from a union seminar built on it, or from an answer a search engine wrote for you out of it, some of your numbers are wrong.

This chapter lists what changed, where to read it for yourself, and what stayed the same.

One: fifty percent at twenty, for Tier 3

On December 19, 2025, the Governor signed Chapter 692 of the Laws of 2025. It gives a Tier 3 member of the Fire Pension Fund a pension of fifty percent of final average salary after twenty years of service, without regard to age. [FDNY-CH692-01](#)

Read that carefully, because it is usually summarized wrong. Tier 3 firefighters could already retire at twenty years. What they got at twenty was forty-two percent of final average salary, and the full fifty percent arrived only at twenty-two years. Chapter 692 moved the fifty percent down to twenty. [FDNY-CH692-02](#) So the change was eight points of salary for life, not permission to leave.

Tier 2 members were not affected. Fifty percent at twenty is a long-standing Tier 2 benefit; Chapter 692 gave Tier 3 what Tier 2 already had. [FDNY-TIER2-01](#)

Two: full escalation at twenty-three, not twenty-five

On May 26, 2026, the Governor signed the state budget bill that became Chapter 58 of the Laws of 2026. Inside it, in the section labeled Part ZZ, is one paragraph that applies only to the FDNY. It sets the full escalation date for uniformed Fire Pension Fund members at twenty-three years of credited service. It took effect the day it was signed. FDNY-ESCALATION-06

Escalation is the yearly inflation raise on a Tier 3 pension, and it is worth more than any other single rule in this book to someone who will collect for forty years. Chapter two explains how it works. The short version is this. Before May 26, 2026, a Tier 3 firefighter had to wait until twenty-five years for the full raise, and anyone who started collecting at twenty-two years or earlier got none of it, for life. Now the full raise arrives at twenty-three, and the partial raise begins the month after twenty years. FDNY-ESCALATION-06

Police did not get this. The same statute keeps the police date at twenty-five years and now names the FDNY as the exception. FDNY-ESCALATION-06 If you have been reading NYPD material, this is the place the two pensions have split.

A timing note, so nobody reads more into this than is there. Tier 3 began with members who joined on July 1, 2009. FDNY-TIER-BOUNDARY-02 The earliest of them reach twenty years of FDNY service in 2029, unless other credited time moves that date. So few, if any, members are collecting under this rule yet. It is a planning change for every Tier 3 firefighter on the job.

Three: a raise to the pension salary at twenty-five years

Part AAA of the same Chapter 58 added a new section to the Administrative Code, also effective May 26, 2026. When an FDNY member retires in any rank with at least twenty-five years of uniformed FDNY service, five percent of the top step of pay for that

rank is added to the salary the pension is computed on. Each full year past twenty-five adds one more percent, up to fifteen percent at thirty-five years. It applies in Tier 2 and Tier 3 alike.

FDNY-LONGEVITY-25-01

It counts uniformed FDNY years, not bought-back or transferred time. And it raises the salary the pension formula uses, not the pension itself by five percent. That distinction matters and chapter two works through it with real numbers. FDNY-LONGEVITY-25-01

The top step for a firefighter is \$109,352 in base pay; for a lieutenant, \$140,212; for a captain, \$160,941. FDNY-PAY-01 Those are the rates under contracts whose terms have both ended, so a new agreement will raise them. Any figure in this book built on them will then run low, not high.

Four: the World Trade Center deadline moved to 2030

On September 10, 2026, the Governor signed Chapter 296 of the Laws of 2026. It moves the deadline to file a World Trade Center Notice of Participation from September 11, 2026 to September 11, 2030. FDNY-WTC-04

It also did something that was barely reported. A workers' compensation claim by a WTC participant whose disablement happened between September 11, 2021 and September 11, 2025, and which was thrown out as filed too late, can now be filed or reconsidered, as long as it is filed by September 11, 2030. FDNY-WTC-09 That is not a promise of an award. It means the door is open again.

And two older changes the booklet still gets wrong

The July 2022 booklet predates two earlier changes as well.

Tier 3 final average salary is now the best three consecutive years for anyone retiring on or after April 20, 2024. The five-year average

some Tier 3 members were told about applied only to retirements before that date. FDNY-FAS-04

And the booklet's anti-spiking test compares a year against the average of the prior four years. The statute compares it against the prior two. FDNY-FAS-ANTISPIKE-01 Where the booklet and the statute disagree, the statute is the law.

What did not change

A change this size tends to get credited with things it never did, so here is what stayed put.

Tier 3 is still capped at fifty percent. Twenty years buys half of final average salary, and a twenty-first year adds nothing to that percentage. FDNY-50AT20-03 More years can still be worth real money, through escalation and the twenty-five-year addition, but not through the percentage.

Tier 2 still keeps climbing. Past twenty years, a Tier 2 member adds one sixtieth of their total earnings for each year worked, with no cap on the service pension. FDNY-50AT20-03

The Social Security reduction is still there. At sixty-two, a Tier 3 pension is reduced by half of your primary Social Security benefit, whether or not you have claimed Social Security. FDNY-SSOFFSET-04 A bill to remove it, S6289, has been sitting in the Senate Civil Service and Pensions Committee since it was amended and sent back there in March 2026. It is not law. FDNY-S6289-01 Only the current law is in force.

The December check is still \$12,000. The Variable Supplements Fund pays a fixed \$12,000 a year to service retirees with twenty or more years, and it has not changed. FDNY-VSF-01

Which tier you are in

Your tier is decided by the date you became a member of the Fund. Before July 1, 1973 is Tier 1. July 1, 1973 through June 30, 2009 is

Tier 2. On or after July 1, 2009 is Tier 3. FDNY-TIER-BOUNDARY-02

Inside Tier 3, the Fund uses its own names, and they are not the police names. Members who joined on or after April 1, 2012 are Tier 3 Modified. Tier 3 Enhanced is not a hiring window at all; it is an enhanced disability benefit that members who joined on or after June 15, 2016 are required to take, and that earlier Tier 3 members could choose. FDNY-TIER-BOUNDARY-02 If a guide calls you "Tier 3 Revised," it is using the police fund's word.

Tier 1 is not covered in this book.

One honest gap

The twenty-three-year escalation date rests on the statute and the session law that changed it, read from two separate legislative publishers. It does not yet rest on a Fund document, because the Fund has not published one since the change. FDNY-ESCALATION-06 We expect the Fund's next annual financial statements to state it. Until then, if your retirement date turns on it, ask the Fund to confirm your escalation date in writing. That is a reasonable request, and it is the only way to be certain.



Run your own numbers. Point your phone at this and the FDNY calculator 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

This chapter covers the working parts of an FDNY service pension. It explains how each piece is calculated and when it is paid, and it points out where the common summaries go wrong.

The two formulas

Tier 3 is the simpler one. At twenty years you receive fifty percent of your final average salary, and the percentage never rises after that.

FDNY-50AT20-03 Staying longer does not raise it.

Tier 2 starts at the same fifty percent at twenty years and keeps going. For each year after your twentieth anniversary you add one sixtieth of your **total earnings** in those years. FDNY-50AT20-03

That phrase is where people lose money in their own arithmetic. It is not one sixtieth of your final average salary per year. It is one sixtieth of the actual dollars you earned after year twenty, overtime included. If your pay was flat after twenty, the two come out about the same, roughly an extra 1.67 percent of salary a year. If your pay kept rising after twenty, the real figure is usually lower, because your earlier post-twenty years paid less than your final average. If you earned more after twenty than your final average, for instance through heavy overtime, it can be higher. Any calculator that asks only for a salary, including ours, has to approximate this, and our tables say so.

FDNY-50AT20-03

The Tier 2 formula has two more pieces that no public tool can compute for you. One is a smaller credit for other service transferred

in, such as police, NYCERS uniformed or military time. The other is a pension bought by the member's own Increased-Take-Home-Pay contributions. FDNY-50AT20-03 Both are in your Fund record, not in any calculator.

What twenty-five years adds

Since May 26, 2026, both tiers have a second way for extra years to pay. FDNY-LONGEVITY-25-01

Here is how it works for a Tier 3 firefighter with a final average salary of \$140,000 who retires at exactly twenty-five years. Five percent of the firefighter top step of \$109,352 is \$5,468. FDNY-PAY-01 That amount is added to the salary the pension is calculated on. A Tier 3 pension is fifty percent of that salary, so the pension goes up by half of it, about \$2,734 a year. The pension becomes about \$72,734 instead of \$70,000. FDNY-LONGEVITY-25-01

At twenty-seven years the addition is seven percent, \$7,655 of salary, worth about \$3,827 a year of pension. At thirty-five years it reaches fifteen percent and stops. Only full years past twenty-five count, on our reading, and the addition is priced at the top pay of the rank you retire in, so a captain's is larger than a firefighter's. FDNY-LONGEVITY-25-01

Two readings are worth knowing about. We read "highest grade of pay" as the top step of base pay under the contract. The City's actuary, when it costed this change, used higher salary figures. So the Fund's number can come out the same as ours or higher, but not lower. FDNY-LONGEVITY-25-01 And the added pension receives the same inflation increases as the rest of it.

What "final average salary" actually means

Tier 3. Your final average salary is the average of the three consecutive years that give you the highest average. FDNY-FAS-03 That applies to anyone retiring on or after April 20, 2024, including members who joined after April 1, 2012 and were once told five

years. ^{FDNY-FAS-04} Any year that runs more than ten percent above the average of the two years before it has the excess cut out.

^{FDNY-FAS-ANTISPIKE-01}

Tier 2. Your final average salary is the greater of two figures. One is your earnings in the last twelve months. The other is the average of your best three consecutive years. The Fund applies anti-spiking limits, so a sudden jump in one year is trimmed. ^{FDNY-FAS-01} Members who joined between July 1, 2000 and June 30, 2009 were once limited to the final twelve months. Chapter 540 of the Laws of 2021 gave them the same greater-of test. ^{FDNY-FAS-02}

Overtime counts. A claim circulates that FDNY pensions do not count overtime. For the Fire Pension Fund that is false. The State's cap on pensionable overtime applies to a different retirement system, and the statute names the Fire Pension Fund separately. Overtime is still inside the anti-spiking test, so a sudden surge in one year is trimmed. It is never excluded outright. ^{FDNY-FAS-OT-01}

What else counts is not settled. We could not find any published source that lists every kind of pay the Fire Pension Fund includes in final average salary. The statute defines wages only in general terms, and neither plan booklet lists them. ^{FDNY-FAS-COMPONENTS-OPEN} If night differential, holiday pay or worked vacation matters to your number, ask the Fund. Do not borrow the police fund's list; it is a different fund.

The December check

The Variable Supplements Fund pays \$12,000 a year. It is a fixed amount, it is not adjusted for inflation, and it is the same in Tier 2 and Tier 3. ^{FDNY-VSF-01} ^{FDNY-VSF-06}

You receive it if you take a service retirement with at least twenty years of credited service. There is no age requirement. ^{FDNY-VSF-02} You do not receive it on a vested retirement or on an ordinary or accident

disability retirement, and that includes a WTC disability pension.

FDNY-VSF-03

It is paid once a year. Firefighters' union members are paid on or about December 15; fire officers' union members on or about January 31 of the following year. The first payment is prorated by the number of full months you were retired that year. FDNY-VSF-07 That makes your retirement month matter. Retire at the end of the year and your first check is small.

The early-raise trap. If you receive a City cost-of-living increase before you turn sixty-two, your supplement is cut by the same amount until the month after your sixty-second birthday. FDNY-VSF-04 The City increase is paid from fifty-five to anyone retired at least ten years. FDNY-COLA-05 So anyone who retires by forty-five becomes eligible for it at fifty-five, and later retirees ten years after retiring. From then until sixty-two it is taken back out of the December check.

The banked supplement. There is no FDNY retirement plan you can elect into called a DROP, and there is no guaranteed interest account. Seminars that describe one are describing a benefit that does not exist. What does exist is automatic. If you keep working past your twenty-year eligibility, when you retire you receive a lump sum equal to the \$12,000 a year you would have been paid had you gone at twenty. That is roughly \$60,000 at twenty-five years. It is paid after you retire and can be rolled over. It is not paid on a disability retirement or a death in service. FDNY-DROP-01

Keeping up with prices

Tier 2 receives the City cost-of-living adjustment. It is half of the year's inflation figure, never less than one percent or more than three, and it applies only to the first \$18,000 of your yearly pension. It starts at sixty-two once you have been retired five years, or at fifty-five once you have been retired ten. FDNY-COLA-05 On a \$70,000

pension, the raise is figured on \$18,000 of it. Two bills would enlarge that base, S6631 and S8160. Neither is law. FDNY-COLA-05

Tier 3 has escalation, and it is a different animal. The raise is the lesser of three percent or the year's full inflation, and it applies to the **whole** pension, not the first \$18,000. FDNY-ESCALATION-06 Over a long retirement that is the difference between a pension that holds most of its value and one that slowly shrinks.

What you get turns on when your pension payments start, measured against the date you reach, or would have reached, twenty-three years of service. For a member who retires and starts collecting right away:

- Exactly twenty years: none, for life.
- Twenty-one years: about one third of the raise.
- Twenty-two years: about two thirds.
- Twenty-three years or more: the full raise.

Each month past twenty years adds one thirty-sixth of the raise, and whatever share you start with is the share you keep. FDNY-ESCALATION-06

Because the rule looks at when payments start, the statute lets a member who leaves defer the pension toward the twenty-three-year date. The deferred benefit is escalated at the full rate while it is deferred; once payments start, the share depends on the start date, as above. FDNY-ESC-COLA-01 What deferring costs is not settled. Before Chapter 692, the Fund recomputed a deferred twenty-year Tier 3 pension at a lower percentage, and whether it still does is a question for the Fund. And every month without a pension check is a month without City health coverage. NYC-HEALTH-01 Get the terms in writing before counting on it.

Two more rules soften the edges. Each year's raise is capped at three percent, but inflation above the cap is carried forward and applied in later years, so it is delayed rather than lost. And a member eligible for escalation also receives the City cost-of-living increase instead, in any year it would be larger. A member who starts collecting at exactly

twenty years, and so has no escalation, still receives the City increase on the first \$18,000 of the pension. ^{FDNY-ESC-COLA-01} ^{FDNY-COLA-05}

The Social Security reduction

A Tier 3 service pension is reduced at sixty-two by half of your primary Social Security benefit. That means the part of your Social Security earned through New York public employment. The reduction applies whether you claim Social Security at sixty-two or not. ^{FDNY-SSOFFSET-04} The pension is permanently smaller from that birthday. Tier 2 has no such reduction. ^{FDNY-SSOFFSET-04}

Do not confuse this with the federal rules that used to reduce Social Security for public pensioners. Those applied only to jobs outside Social Security, and FDNY service pays into it; they were also repealed in January 2025. ^{FDNY-SSFA-01} The Tier 3 reduction is a New York rule and it is still in force.

Health coverage

City-paid retiree health coverage has no age requirement. It requires ten years of credited service, regular work of twenty or more hours a week, and a pension check. ^{NYC-HEALTH-01} A firefighter retiring at forty-two on a service pension is covered from the day the pension starts. The reverse also holds: in any month you are not receiving a pension, you do not have the coverage. ^{NYC-HEALTH-01} That cost belongs in any estimate of leaving and delaying the pension.

Taxes

The pension is exempt from New York State and New York City income tax with no dollar limit. It is fully taxable on your federal return. ^{FDNY-PENTAX-01} Moving to a state with no income tax saves nothing on the pension itself; it saves only on your other income.



Run your own numbers. Point your phone at this and the FDNY calculator 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 an FDNY pension is set by law and by your record. A handful of things are yours to decide, and several of them cannot be undone. This chapter takes them one at a time. It says what each decision changes and what it costs, and it leaves the answer to you.

One: when to go

For a Tier 3 firefighter, the new rules turn the twenty-year mark into the start of a three-year window rather than a finish line. Take a firefighter with a final average salary of \$140,000.

- **At twenty years**, the pension is \$70,000 a year, plus the \$12,000 December check. It never receives escalation, only the City increase on its first \$18,000. FDNY-CH692-01 FDNY-ESCALATION-06 FDNY-ESC-COLA-01
- **At twenty-three years**, the pension is still \$70,000, because Tier 3 is capped at fifty percent. FDNY-50AT20-03 But it now receives the full yearly escalation raise, for life. FDNY-ESCALATION-06 And the three extra years bank three years of December checks, about \$36,000, paid as a lump sum after you retire. FDNY-DROP-01
- **At twenty-five years**, the twenty-five-year addition raises the pension to about \$72,734, and the banked supplement is about \$60,000. FDNY-LONGEVITY-25-01 FDNY-DROP-01

Escalation is the piece people underprice, because on day one it is worth nothing. It shows up later. If inflation runs at two and a half percent a year, a \$70,000 pension with full escalation is paying about

\$89,600 ten years in and about \$114,700 twenty years in. With none, the only raise is the City increase on the first \$18,000, which starts at fifty-five at the earliest. For someone who retired at forty-two, the same pension is still paying \$70,000 ten years in, and under \$72,000 twenty years in, before the age-sixty-two Social Security reduction. FDNY-ESC-COLA-01 FDNY-COLA-05 That illustration assumes a steady rate. Each year's escalation is capped at three percent, with anything above the cap carried to later years. FDNY-ESCALATION-06

Against all of that sits the one thing more years cannot give back: the years themselves. Your health, your family, and what you would do with those three years are not arithmetic, and this book does not pretend they are.

For **Tier 2**, each year past twenty adds roughly one sixtieth of that year's earnings to the pension, with no cap, and twenty-five years brings the same addition as Tier 3. FDNY-50AT20-03 FDNY-LONGEVITY-25-01 There is no escalation question; Tier 2 has the City cost-of-living adjustment instead. FDNY-COLA-05

Whatever you decide, retiring and starting the pension together keeps your City health coverage continuous. It depends on receiving a pension check, not on your age. NYC-HEALTH-01

Two: disability or service

What an accident disability retirement pays depends on your plan. A Tier 3 Enhanced member, which includes everyone who joined on or after June 15, 2016, receives three-quarters of final average salary. A Tier 3 or Tier 3 Modified member who joined earlier and did not elect Enhanced receives half, reduced at sixty-two by half of the Social Security benefit earned in New York public employment. FDNY-ADR-T3-01 FDNY-WTC-01 The Fund's own financial statements describe the Enhanced salary average two different ways, so ask the Fund which one applies to you. For Tier 2, the Administrative Code and the Fund's plan description word the three-quarters base differently, so ask the Fund for your figure. FDNY-WTC-01

It is not a free upgrade, and three differences cut the other way.

No December check. A disability retiree does not receive the \$12,000 supplement or the banked lump sum. FDNY-VSF-03 FDNY-DROP-01

Some of it may be federally taxable. For members who retired before January 1, 2009, the accident disability pension was generally excluded from federal income tax. For retirements on or after that date, the part attributable to your own contributions and their interest may be taxable. How much depends on your contribution history. That is a question for a tax professional. FDNY-WTC-03 It remains exempt from New York State and City tax. FDNY-WTC-07

Workers' compensation can reduce it. Workers' compensation paid for the same disability can offset the pension. FDNY-WTC-08

The World Trade Center presumption. If you took part in the WTC rescue, recovery or cleanup and have a qualifying condition, the law presumes that condition was caused in the line of duty. That presumption can turn a service, ordinary disability or other retirement into an accident disability retirement, including after you have already retired. FDNY-WTC-06 It is rebuttable. The Fund's Medical Board decides whether you are disabled, and its Board of Trustees decides whether the disability was caused by WTC work. FDNY-WTC-06

To keep that option open you must have a **Notice of Participation** on file by September 11, 2030. FDNY-WTC-04 Once it is on file, there is no separate deadline to apply later. FDNY-WTC-05 Filing costs nothing, and it keeps a door open for anyone who worked at the site.

The same law revived some workers' compensation claims. If your disablement happened between September 11, 2021 and September 11, 2025 and your claim was rejected as late, it can be filed or reconsidered if it is filed by September 11, 2030. FDNY-WTC-09

One related tax point, because it is often confused. A 9/11 Victim Compensation Fund award for physical injury is excluded from federal income. A payment from the U.S. Victims of State Sponsored

Terrorism Fund has no blanket exclusion. Whether it is taxable depends on what it compensates. FDNY-VCF-USVSST-01

Three: the deferred compensation plan

The New York City 457(b) plan is the most flexible money most firefighters will ever hold, and three rules decide how flexible.

No early-withdrawal penalty after you leave. Money you contributed to a government 457(b) can be withdrawn at any age once you have separated from service, without the ten percent penalty that applies to a 401(k) or an IRA before fifty-nine and a half.

FDNY-457-PENALTY-01 For someone retiring in their early forties, that is the bridge between the last paycheck and everything else.

Money rolled in keeps its penalty. Dollars you moved into the 457(b) from a 401(k), 403(b) or IRA are tracked separately and still carry the penalty before fifty-nine and a half. FDNY-457-ROLLIN-72T9

Rolling out puts the penalty back. Move your 457(b) balance to an IRA and it becomes IRA money, subject to the penalty before fifty-nine and a half unless an exception applies. FDNY-457-ROLLOUT-72T The same is true of the separate public-safety exception that protects the City's 401(k) plan for members who leave in or after the year they turn fifty, or after twenty-five years: it does not follow the money into an IRA. FDNY-457-PSO-72T10

There is one reason to roll out, and it arrives at fifty-nine and a half. New York excludes up to \$20,000 a year of this kind of retirement income from state tax. A lump sum straight from the 457(b) does not qualify, but the same money rolled to an IRA first can. FDNY-457-NYTAX-457 So the order matters. Before fifty-nine and a half, money left inside the 457(b) can be withdrawn without the penalty and money rolled out generally cannot. After it, a rollover can qualify for the New York exclusion. Check it with a tax professional before you move anything.

For 2026 you can contribute up to \$24,500, or \$32,500 from age fifty. FDNY-457-LIMIT-2026 From sixty through sixty-three the limit is \$35,750 if the plan allows it. FDNY-457-CATCHUP6063-2026 Required withdrawals from pre-tax accounts begin at seventy-three or seventy-five, depending on your birth year. A Roth 457(b) has none during your lifetime. FDNY-457-RMD-73 And a Roth 457(b) paid out under the rules is tax-free, which pairs well with a pension that is taxable federally. FDNY-ROTH457-01

Four: who is protected if you die first

At retirement you choose between the maximum pension, which stops when you die, and an option that pays less while you live so that someone else is paid after you. This is the one decision in this book that is usually permanent.

Nobody outside the Fund can price it. The reduction for each option depends on your age, the option, and sometimes your beneficiary's age. It is set using tables the Fund does not publish, and the final figure is confirmed by the Office of the Actuary. No calculator, including ours, can tell you what an option costs.

FDNY-OPT-01

The deadline depends on your tier. For Tier 3 Enhanced members the plan booklet is explicit: you must choose within thirty days of your retirement date, or you receive the maximum pension with no survivor benefit. FDNY-OPT-01 That clock starts at the retirement date. It does not start when you learn the option costs, which is how the police fund's rule works. For Tier 2, the Fund's plan document states no deadline and no default. That is not the same as saying none exists, so ask. In both tiers, once you receive your first full pension check, the choice cannot be changed. FDNY-OPT-01

The options differ by tier. Tier 3 Enhanced offers a 100 percent joint-and-survivor option, a 90 percent-or-less option, five- and ten-year certain options, and a pop-up option at 50 or 100 percent that returns to the maximum if your beneficiary dies first. Tier 2 numbers

its options differently. Its pop-up is an extra-cost feature added to certain options, not an option of its own. ^{FDNY-OPT-01} Do not read a police booklet's option numbers onto your own.

A surviving spouse receives half of any cost-of-living increase you would have received. ^{FDNY-OPT-01}

Your 457(b) is separate. Whoever is named on its beneficiary form receives it, whatever your will says. ^{FDNY-DEATHBEN-02} A beneficiary other than a spouse generally has to empty an inherited account within ten years. ^{FDNY-DEATHBEN-04}

Five: leaving before twenty

A service pension needs twenty years. Before that, what you are owed depends on your tier and on when you joined.

Tier 3. Five years of credited service vests you in a deferred pension. Under five, you receive your own contributions back with interest and no pension. ^{FDNY-VESTING-12} The Fund's 2022 plan booklet and its 2025 financial statements give the vested benefit as 2.1 percent of final average salary for each year of uniformed service, payable from your twentieth anniversary or age fifty-five, reduced if taken before the anniversary and reduced again at sixty-two by the Social Security reduction. ^{FDNY-VESTING-12} Both predate Chapter 692, so confirm it with the Fund. Our calculator does not estimate below twenty years.

Tier 2. The vested benefit is one fortieth of final average salary for each year of uniformed service. But the threshold depends on when you joined. Members who joined on or after February 4, 2000 vest at five years. Members who joined before that date need fifteen. ^{FDNY-VESTING-13} A Tier 2 member who joined in 1998 and leaves at twelve years is not vested, whatever a general rule of thumb says.

In both tiers, a vested pension receives no December check. ^{FDNY-VSF-03} Before you resign, ask the Fund when your deferred pension would start and get the answer in writing.

What none of this decides

The Fire Pension Fund calculates your final average salary and your pension from its own payroll and service records, and the City's Office of the Actuary independently checks them. FDNY-DEATHBEN-01

Everything in this book is a way to understand that number before you see it, and to know which questions to ask. These are the ones worth asking in writing:

- What is my full escalation date, and does the Fund apply the twenty-three-year rule to me?
- Which kinds of pay count toward my final average salary?
- Do I receive the greater of the City cost-of-living increase or escalation?
- If I leave now, when does my pension start, and what would deferring it cost?
- What does each survivor option cost me, and what is my deadline to choose?
- Is my WTC Notice of Participation on file?



Run your own numbers. Point your phone at this and the FDNY calculator 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 FDNY calculator, not typed by hand. The notes under each table are part of the answer, not small print.

Tier 2

Years	Final average salary	25-yr addition	Pension	Supplement	Per month
20	\$100,000	—	\$50,000	\$12,000	\$4,910
20	\$120,000	—	\$60,000	\$12,000	\$5,643
20	\$140,000	—	\$70,000	\$12,000	\$6,377
20	\$160,000	—	\$80,000	\$12,000	\$7,110
20	\$180,000	—	\$90,000	\$12,000	\$7,843
20	\$200,000	—	\$100,000	\$12,000	\$8,577
22	\$100,000	—	\$53,333	\$12,000	\$5,154
22	\$120,000	—	\$64,000	\$12,000	\$5,937
22	\$140,000	—	\$74,667	\$12,000	\$6,719
22	\$160,000	—	\$85,333	\$12,000	\$7,501
22	\$180,000	—	\$96,000	\$12,000	\$8,283
22	\$200,000	—	\$106,667	\$12,000	\$9,066
25	\$100,000	\$2,734	\$61,067	\$12,000	\$5,722

Years	Final average salary	25-yr addition	Pension	Supplement	Per month
25	\$120,000	\$2,734	\$72,734	\$12,000	\$6,577
25	\$140,000	\$2,734	\$84,400	\$12,000	\$7,433
25	\$160,000	\$2,734	\$96,067	\$12,000	\$8,288
25	\$180,000	\$2,734	\$107,734	\$12,000	\$9,144
25	\$200,000	\$2,734	\$119,400	\$12,000	\$9,999
27	\$100,000	\$3,827	\$65,494	\$12,000	\$6,046
27	\$120,000	\$3,827	\$77,827	\$12,000	\$6,951
27	\$140,000	\$3,827	\$90,161	\$12,000	\$7,855
27	\$160,000	\$3,827	\$102,494	\$12,000	\$8,760
27	\$180,000	\$3,827	\$114,827	\$12,000	\$9,664
27	\$200,000	\$3,827	\$127,161	\$12,000	\$10,517
30	\$100,000	\$5,468	\$72,134	\$12,000	\$6,533
30	\$120,000	\$5,468	\$85,468	\$12,000	\$7,511
30	\$140,000	\$5,468	\$98,801	\$12,000	\$8,489
30	\$160,000	\$5,468	\$112,134	\$12,000	\$9,467
30	\$180,000	\$5,468	\$125,468	\$12,000	\$10,407
30	\$200,000	\$5,468	\$138,801	\$12,000	\$11,274

Reading these figures. *Pension* and *Supplement* are annual and before tax. *Pension* includes the twenty-five-year addition where it applies. *Per month* is what lands after federal tax for a married couple filing jointly with no other income, supplement included. New York State and City tax is zero on the pension; moving out of New York saves nothing on it.

What these figures assume.

- A service retirement. Nothing here applies to a disability or vested retirement; chapter three covers both.

- The twenty-five-year addition is priced at the top step of a **firefighter**, \$109,352. It is a share of the top pay of the rank you retire in, so for a lieutenant, captain or chief the real addition is larger than these rows show. The Fund may also use a higher pay figure than the base step, so these rows can only run low on it, not high.
- Rows past twenty years assume your pay stayed flat after your twentieth anniversary. The law counts one sixtieth of your actual total earnings after that date. If your pay kept rising after twenty, your real figure is usually lower than the row; if you earned more than your final average after twenty, it can be higher.
- Tier 2 takes no Social Security reduction at sixty-two.

Tier 3

Years	Final average salary	Escalation	Pension	Supplement	Per month
20	\$100,000	none	\$50,000	\$12,000	\$4,910
20	\$120,000	none	\$60,000	\$12,000	\$5,643
20	\$140,000	none	\$70,000	\$12,000	\$6,377
20	\$160,000	none	\$80,000	\$12,000	\$7,110
20	\$180,000	none	\$90,000	\$12,000	\$7,843
20	\$200,000	none	\$100,000	\$12,000	\$8,577
21	\$100,000	1/3	\$50,000	\$12,000	\$4,910
21	\$120,000	1/3	\$60,000	\$12,000	\$5,643
21	\$140,000	1/3	\$70,000	\$12,000	\$6,377
21	\$160,000	1/3	\$80,000	\$12,000	\$7,110
21	\$180,000	1/3	\$90,000	\$12,000	\$7,843
21	\$200,000	1/3	\$100,000	\$12,000	\$8,577
22	\$100,000	2/3	\$50,000	\$12,000	\$4,910

Years	Final average salary	Escalation	Pension	Supplement	Per month
22	\$120,000	2/3	\$60,000	\$12,000	\$5,643
22	\$140,000	2/3	\$70,000	\$12,000	\$6,377
22	\$160,000	2/3	\$80,000	\$12,000	\$7,110
22	\$180,000	2/3	\$90,000	\$12,000	\$7,843
22	\$200,000	2/3	\$100,000	\$12,000	\$8,577
23	\$100,000	full	\$50,000	\$12,000	\$4,910
23	\$120,000	full	\$60,000	\$12,000	\$5,643
23	\$140,000	full	\$70,000	\$12,000	\$6,377
23	\$160,000	full	\$80,000	\$12,000	\$7,110
23	\$180,000	full	\$90,000	\$12,000	\$7,843
23	\$200,000	full	\$100,000	\$12,000	\$8,577
25	\$100,000	full	\$52,734	\$12,000	\$5,110
25	\$120,000	full	\$62,734	\$12,000	\$5,844
25	\$140,000	full	\$72,734	\$12,000	\$6,577
25	\$160,000	full	\$82,734	\$12,000	\$7,310
25	\$180,000	full	\$92,734	\$12,000	\$8,044
25	\$200,000	full	\$102,734	\$12,000	\$8,777
27	\$100,000	full	\$53,827	\$12,000	\$5,191
27	\$120,000	full	\$63,827	\$12,000	\$5,924
27	\$140,000	full	\$73,827	\$12,000	\$6,657
27	\$160,000	full	\$83,827	\$12,000	\$7,391
27	\$180,000	full	\$93,827	\$12,000	\$8,124
27	\$200,000	full	\$103,827	\$12,000	\$8,857
30	\$100,000	full	\$55,468	\$12,000	\$5,311
30	\$120,000	full	\$65,468	\$12,000	\$6,044

Years	Final average salary	Escalation	Pension	Supplement	Per month
30	\$140,000	full	\$75,468	\$12,000	\$6,778
30	\$160,000	full	\$85,468	\$12,000	\$7,511
30	\$180,000	full	\$95,468	\$12,000	\$8,244
30	\$200,000	full	\$105,468	\$12,000	\$8,978

Reading these figures. *Pension* and *Supplement* are annual and before tax. *Pension* includes the twenty-five-year addition where it applies. *Per month* is what lands after federal tax for a married couple filing jointly with no other income, supplement included. New York State and City tax is zero on the pension; moving out of New York saves nothing on it.

What these figures assume.

- A service retirement. Nothing here applies to a disability or vested retirement; chapter three covers both.
- The twenty-five-year addition is priced at the top step of a **firefighter**, \$109,352. It is a share of the top pay of the rank you retire in, so for a lieutenant, captain or chief the real addition is larger than these rows show. The Fund may also use a higher pay figure than the base step, so these rows can only run low on it, not high.
- Two rows with the same pension are not the same deal. *Escalation* is the share of the yearly inflation raise you keep for life if payments start right away: none at exactly twenty years, about a third at twenty-one, two thirds at twenty-two, all of it from twenty-three. See chapter two.
- A Tier 3 pension is reduced at sixty-two by half of your primary Social Security benefit, whether or not you claim it. That reduction is not shown because your Social Security figure is not knowable from these inputs.

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.

FDNY-457-CATCHUP6063-2026

Source: IRS Notice 2025-67; SECURE 2.0 Act §109

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

FDNY-457-LIMIT-2026

Source: IRS Notice 2025-67; IRS newsroom "401(k) limit increases to \$24,500 for 2026"

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

FDNY-457-NYTAX-457

Source: NY TSB-M-02(9)I "New York Tax Treatment of Distributions and Rollovers Relating to Government IRC Section 457 Plans"; tax.ny.gov; NY Tax Law 612(c)(3-a)

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

FDNY-457-PENALTY-01

Source: IRS "Retirement topics - Exceptions to tax on early distributions"; IRC 72(t) and 4974(c) (457(b) not in the definition of a qualified retirement plan for 72(t))

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

FDNY-457-PSO-72T10

Source: IRC 72(t)(10); IRS "Exceptions to tax on early distributions"; SECURE 2.0 sec.329 (25-years-of-service any-age route) and sec.308 (broadened covered-employee scope)

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

FDNY-457-RMD-73

Source: IRC 401(a)(9); SECURE 2.0 Act §§107 and 325

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

FDNY-457-ROLLIN-72T9

Source: IRC 72(t)(9); IRS guidance on governmental 457(b) distributions

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

FDNY-457-ROLLOUT-72T

Source: IRS "Exceptions to tax on early distributions"; IRC 72(t)(2)(A)(iv) (SEPP)

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

FDNY-50AT20-03

Source: FDNY Pension Manual, Tier I and II chapter (UFA-hosted); NYC Fire Pension Fund Tier 3 Enhanced Summary Plan Description (rev. July 2022); Chapter 692 of the Laws of 2025 (S4727) and its fiscal note.

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.

FDNY-ADR-T3-01

Source: NYC Fire Pension Funds, Combining Financial Statements, fiscal year ended June 30, 2025, notes to the financial statements

(pp. 20 and 43); FDNY Tier 3 Enhanced Summary Plan Description (rev. July 2022).

Last checked: 2026-09-30. Stability: static.

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

FDNY-CH692-01

Source: nysenate.gov/legislation/bills/2025/S4727 (status timeline: "delivered to governor" Dec 8 2025; "signed chap.692" Dec 19 2025)

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

This entry has been revisited 3 time(s) since it was first written; the text in this book reflects the current reading.

FDNY-CH692-02

Source: nysenate.gov/legislation/bills/2025/S4727 (fiscal note, verbatim)

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

FDNY-COLA-05

Source: N.Y. Retirement and Social Security Law § 78-a; NYCERS COLA brochure #707; NYS Office of the State Comptroller, COLA; bill texts S6631 and S8160 (2025 session), nysenate.gov.

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.

FDNY-DEATHBEN-01

Source: NYC Office of the Actuary (nyc.gov/site/actuary/about); NYC Comptroller pension overview; NYCERS "Calculating Your Retirement Benefit"

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

FDNY-DEATHBEN-02

Source: IRC 457(b)/plan beneficiary rules; governmental 457(b) is non-ERISA; general non-probate transfer law; NY EPTL 5-1.1-A

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

FDNY-DEATHBEN-04

Source: SECURE Act 2019; IRC 401(a)(9)(H); EDB definition IRC 401(a)(9)(E)(ii); IRS final RMD regulations (July 2024); IRS "Retirement topics — Beneficiary"

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

FDNY-DROP-01

Source: NYC Comptroller audited Fire Pension Funds financial statements FY2025 (accumulated "banked variable" balances \$73.8M FFVSF / \$118.9M FOVSF); Chapter 216 of the Laws of 2002; NYC Admin Code §13-383 (VSF). Secondary: NYSCDM "Understanding NYPD and FDNY Retirement Plans" (Nov 2020) — DROP referenced but never implemented for NYC uniformed forces

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

FDNY-ESC-COLA-01

Source: N.Y. Retirement and Social Security Law § 510(d) and (e); Chapter 58 of the Laws of 2026, Part ZZ, and the NYC Chief Actuary's fiscal note printed with it; NYC Fire Pension Funds, Combining Financial Statements, FY2025.

Last checked: 2026-09-30. Stability: static.

FDNY-ESCALATION-06

Source: N.Y. Retirement and Social Security Law § 510(b)(2), (b)(2-a) and (c), official text (NY Senate OpenLeg); Chapter 58 of the Laws of 2026, Part ZZ (A10008-C / S9008-C), signed May 26, 2026, as published by NY Senate OpenLeg and nyassembly.gov; NYC Chief Actuary Fiscal Note 2026-11.

Last checked: 2026-09-28. Stability: static.

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

FDNY-FAS-01

Source: RSSL 443(a) and 443(h) — nysenate.gov/legislation/laws/RSS/443; S6405 (2021) bill text/justification — nysenate.gov/legislation/bills/2021/S6405

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

FDNY-FAS-02

Source: S6405 (2021) — nysenate.gov/legislation/bills/2021/S6405; RSSL 443(h) — nysenate.gov/legislation/laws/RSS/443

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

FDNY-FAS-03

Source: NYC Police Pension Fund Tier 3 SPD (uniformed parity); RSSL Article 14 §513 — nysenate.gov

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

FDNY-FAS-04

Source: NYCERS 2024 Laws — nycers.org/post/2024-laws; OSC 2024 Laws — osc.ny.gov/retirement/2024-laws

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

FDNY-FAS-ANTISPIKE-01

Source: N.Y. Retirement and Social Security Law § 512(a), official text, nysenate.gov/legislation/laws/RSS/512.

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

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

FDNY-FAS-COMPONENTS-OPEN

Source: No published source lists every component. N.Y. Retirement and Social Security Law § 501(24) defines wages generally; the

FDNY Tier 1/Tier 2 Pension Manual and the Tier 3 Enhanced Summary Plan Description (rev. July 2022) list no components; the NYC Fire Pension Funds FY2025 financial statements do not define pensionable earnings.

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

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

FDNY-FAS-OT-01

Source: N.Y. Retirement and Social Security Law § 501(24)(a)-(c), official text, nysenate.gov/legislation/laws/RSS/501.

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

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

FDNY-LONGEVITY-25-01

Source: NYC Administrative Code § 15-110.1, added by Chapter 58 of the Laws of 2026, Part AAA (A10008-C / S9008-C), text as published by NY Senate OpenLeg and nyassembly.gov; NYC Chief Actuary's fiscal note printed with Part AAA; The Chief, "Firefighter pension bonus included in state budget," May 29, 2026.

Last checked: 2026-09-28. Stability: static.

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

FDNY-OPT-01

Source: FDNY Pension Manual, Tier I and II chapter, "Tiers I and II: Options"; FDNY Tier 3 Enhanced Summary Plan Description (rev. July 2022), "Options."

Last checked: 2026-08-14. Stability: static.

This entry has been revisited 4 time(s) since it was first written; the text in this book reflects the current reading.

FDNY-PAY-01

Source: NYC Citywide Payroll Data (NYC Open Data, Office of Payroll Administration), FY2025 maximum base salary by FDNY title; NYC Office of Labor Relations, 2022-2027 Uniformed Officers Coalition Economic Agreement (June 13, 2023).

Last checked: 2026-09-28. Stability: annual.

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

FDNY-PENTAX-01

Source: NY Tax Law §612(c)(3)(i); NYS DTF Publication 36

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

FDNY-ROTH457-01

Source: IRC §457(b), §402A; IRS Pub 575

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

FDNY-S6289-01

Source: nysenate.gov/legislation/bills/2025/S6289 (status: in committee; latest action "amend and recommit to civil service and pensions" Mar 19 2026)

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.

FDNY-SSFA-01

Source: ssa.gov/benefits/retirement/social-security-fairness-act.html; ssa.gov/legislation/legis_bulletin_010624.html

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

FDNY-SSOFFSET-04

Source: NYS OSC "Social Security Adjustment - Article 14 Benefits"; RSSL §511

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

FDNY-TIER-BOUNDARY-02

Source: NYC Police Pension Fund Tier 3 SPD (uniformed parity); NYS OSC "Tier Status - Article 14"; nysenate.gov

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

FDNY-TIER2-01

Source: Scope of S4727/Chapter 692 (nysenate.gov) cross-checked against FDNY Tier 2 provisions

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

FDNY-VECF-USVSST-01

Source: IRS Publication 3920; 26 U.S.C. § 104(a)(2) and § 139.

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

FDNY-VESTING-12

Source: NYS OSC Article 14 Benefits; NYCERS Tier 3; Ch.56/2023

Last checked: 2026-09-30. Stability: static.

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

FDNY-VESTING-13

Source: NYC Fire Pension Funds, Combining Financial Statements, years ended June 30, 2025 and 2024, notes to the financial statements; NYC Police Pension Fund financial statements for the same years (corroborating the February 4, 2000 date rule).

Last checked: 2026-08-15. Stability: static.

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

FDNY-VSF-01

Source: FDNY Tier 3 Enhanced SPD (UFA, rev. Jul 2022); NYC Admin Code §13-383; Citizens Budget Commission "Christmas Bonuses for Uniformed Retirees"

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.

FDNY-VSF-02

Source: FDNY Tier 3 Enhanced SPD (VSF section); NYC Admin Code §13-383

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

FDNY-VSF-03

Source: FDNY Tier 3 Enhanced SPD; Citizens Budget Commission

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

FDNY-VSF-04

Source: FDNY Tier 3 Enhanced SPD (VSF/COLA-offset language, quoted verbatim)

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

FDNY-VSF-06

Source: FDNY Tier 3 Enhanced SPD; NYS Senate Bill S4727 (2025)

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

FDNY-VSF-07

Source: Citizens Budget Commission; FDNY Tier 3 Enhanced SPD (first-year proration)

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.

FDNY-WTC-01

Source: NYC Admin Code Title 13 Ch.3 §13-353 (accident disability retirement = 3/4 of FAS) applied via §13-353.1 WTC presumption; UFA FDNY Tier 3 Enhanced SPD; osc.ny.gov Police & Fire Plan Accidental Disability (75%)

Last checked: 2026-09-30. Stability: static.

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

FDNY-WTC-03

Source: IRC §104(a)(1); Rev. Rul. 80-137 / 72-45; FDNY-community and disability-pension legal guidance re the 1/1/2009 IRS determination

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

FDNY-WTC-04

Source: Chapter 296 of the Laws of 2026 (S10605 / A11531), signed September 10, 2026, amending N.Y. Retirement and Social Security Law § 2(36)(a); signing recorded by NY Senate OpenLeg and nyassembly.gov.

Last checked: 2026-09-12. Stability: live.

This entry has been revisited 5 time(s) since it was first written; the text in this book reflects the current reading.

FDNY-WTC-05

Source: Chapter 326 of the Laws of 2016; NYCERS / OSC WTC guidance; NYC Admin Code §13-353.1

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

FDNY-WTC-06

Source: codelibrary.amlegal.com NYCadmin §13-353.1 (Medical Board disability determination + NYCFDPF Board of Trustees WTC-causation determination; rebuttable presumption); RSSL §2(36) "qualifying World Trade Center condition"

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

FDNY-WTC-07

Source: NY Tax Law §612(c)(3) (FindLaw); [osc.ny.gov Taxes and Your Pension](https://osc.ny.gov/Taxes-and-Your-Pension); [tax.ny.gov Information for retired persons](https://tax.ny.gov/Information-for-retired-persons)

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

FDNY-WTC-08

Source: NYC Admin Code Title 13 disability-pension offset provisions; NYC Fire Pension Fund SPD / Office of the Actuary certification

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

FDNY-WTC-09

Source: Chapter 296 of the Laws of 2026 (S10605), sections 1-5, nysenate.gov/legislation/bills/2025/S10605: RSSL § 2(36)(a); Workers' Compensation Law §§ 162 and 168(6).

Last checked: 2026-09-20. Stability: static.

This entry has been revisited 3 time(s) since it was first written; the text in this book reflects the current reading.

NYC-HEALTH-01

Source: NYC Office of Labor Relations, Health Benefits Program, retiree eligibility; City of New York Health Benefits Program, Summary Program Description.

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

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