

Spring 2017

# TMBA Newsletter

**Transit Managerial Benevolent Association**



## Thinking of Retiring?

See TMBA 's Pension Consultant First for Valuable Services  
**FREE** to ALL Members who are in Good Standing for 3 years.  
(must be within 5 yrs. of retirement, available once every 12 months).

## TMBA Advantages of Membership

If you are thinking about retiring in the near future, you need to speak to TMBA's Pension Consultant Norman Rosenfeld. He provides valuable services absolutely free to TMBA members in good standing.

## Retiring? He's the One to See



TMBA Pension Consultant Norman Rosenfeld, a former Deputy Director of NYCERS, knows the ins-and-outs of retiring from NYC Transit. His advice has saved many members thousand of dollars, helping them make the right choices on retirement options. Make it a point to consult with him before you leave the job. Call TMBA Executive Board member, Frank De Simone at 917-859-6843 to receive information on how to make a private pension consultation appointment.

### Q: Why Norman Rosenfeld for our members?

A: He is an inside advocate, who understands the often overly complex, intricate pension system and has the expertise to make the system work for you.

### Q: What are past exiting TMBA members feedback regarding his pension consulting business?

A: Timely, helpful, pension-decision solving information.

## TMBA Pension Services provided by Mr. Rosenfeld:

1. Step by step procedure how to separate/retire from NYC Transit and when to file related NYCERS & MaBSTOA pension applications.
2. Work up pension application forms and related pension years of service/wage calculations. Including different dollar costs for the various pension options affecting employee/beneficiaries.
3. Discuss the advantages of purchasing a private life insurance policy versus taking various NYCERS & MaBSTOA options. Cost differentials.
4. Value of purchasing "pre-NYCERS membership" service from the actual NYCERS membership date joined.
5. Discuss "tier reinstatement" and military buyback advantages.
6. Discuss occupational disease i.e.: hearing loss and carpal tunnel.
7. Discuss pensions and divorce.

TMBA makes the pension decision process accessible to all members. Accurate and reliable information of completed NYCERS & MaBSTOA forms, year of service pension calculations based on Tier System, enabling our TMBA members to quickly understand all retirement options and the labyrinth of alternative private insurance policy information options.

We are working on information for MTA Bus Co. Managers and hope to provide help with those retirement options in the near future.

**Telephone 917-859-6843 for your free private consultation.**