



Guide for Retirees

Member Webinar

Friendly reminders

- This presentation contains general information.
- It is meant to be used as a guide during the webinar.
- All participants are muted during the webinar.
- **Have a question?**
 - » Type your question in the Questions area. The moderator will see it and respond.
 - » There will be a question-and-answer period at the end of the webinar.
- Please maximize your screen size to have full use of the webinar's features.



Go To Webinar features

File Options View Help

+ Audience view 100%

- Screen Sharing

ON AIR Showing screen

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Start Recording 430.2 GB remaining Settings

+ Webcam

+ Audio

+ Dashboard

+ Attendees: 1 out of 101

+ Polls (0/0)

+ Questions

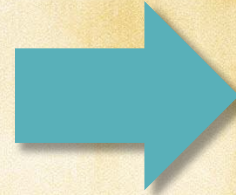
- Handouts: 0 of 5

Drag & drop a file Choose a file

+ Chat

test
Webinar ID: 157-060-835
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Type your question here.

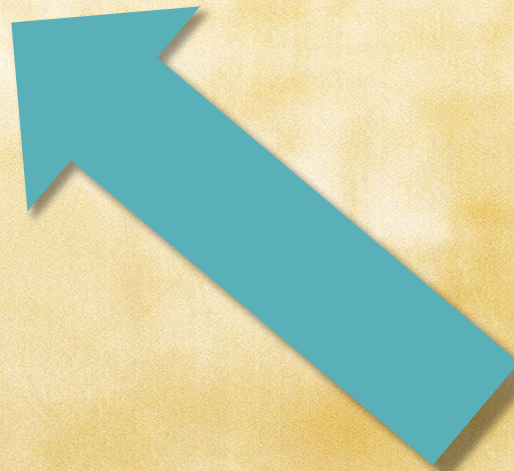


Questions

Show Answered Questions

X	Question	Asker

Send Privately Send to All



Agenda

- When are my benefits posted?
- How do I update my direct deposit information?
- How do I access my tax form 1099-R?
- Will my retirement benefit increase?
- Can I return to work after retirement?
- What is the DROP interest rate?
- What can I view/update on Member Access?
- How do I create a Member Access account?
- What else do I need to know?



When are my benefits posted?

- **For regular retirement benefits** – TRSL makes regular retirement benefits available for deposit directly into your account on the **1st** of each month
- **For DROP/ILSB withdrawals** – Monthly withdrawals from TRSL are made available for deposit directly into your account on the **15th** of each month

NOTE: When the 1st (or 15th for DROP/ILSB) of the month falls on a weekend or a holiday, some financial organizations post the direct deposit to your account the next business day. Please contact your financial organization for any questions regarding the posting of your payment.



How do I update my direct deposit?

- For regular retirement benefits
 - » Submit to TRSL a *Direct Deposit of Benefits (Form 15D)*
 - » Direct deposit forms received by the 15th of the month will be processed, and the next month's benefit will be sent electronically to your new financial institution.

TRSL
Teacher Retirement System of Louisiana

Direct Deposit of Benefits (Form 15D)

10-15D
rev. 1/2020

HOW TO SUBMIT:	DRDP OFF or MAIL IN	EMAIL	FAX	Form may not be altered.
	8401 United Plaza Blvd, Ste 300 Baton Rouge LA 70809	web.master@trsl.org	(225) 925-4779	

Section 1 - Beneficiary information

Name (last, first, M. initials, Jr., II, etc.): _____

Your Social Security number (SSN) (999-99-9999): _____

Lifetime telephone number and code: _____

Mailing address: _____

City, state, zip: _____

Home address: _____

Check here if address change
 This is a new direct deposit setup or a change to a new bank. (Section 3 required)
 This is a change of my account number with the same bank. (Section 3 - financial officer signature not required)

If you are receiving multiple benefit payments, check **ONE** only (no selection indicates change will be applied to all accounts):

Change applies to **ALL** benefit payments.
 Change applies to **NTRSF** benefit payments only.
 Change applies to **SURVIVOR/BENEFICIARY** payments only.

I authorize and request Teachers' Retirement System of Louisiana (TRSL) to direct the net amount of my monthly benefit payment for crediting to my account at the financial institution designated below. This authorization is not an assignment of my right to receive payment and revokes all prior payment directions applicable to these payments. This authorization will remain in effect until canceled by written notice from me to TRSL.

My signature authorizes TRSL to initiate electronic funds transfer debit transactions to retrieve payments sent, but not due, in the event that my death has occurred or if I become employed in the field of education, public or private, while receiving disability benefits, or if I am no longer a full-time student.

I further authorize the financial institution designated below to release to TRSL, upon request, any and all information regarding my bank account designated below.

Recipient's signature (DO NOT PRINT OR TYPE) _____ Date signed (month/year) _____

Section 2 - Information about joint signer (if applicable) ONLY FOR NON-SPOUSAL JOINT SIGNER

Name (last, first, M. initials, Jr., II, etc.): _____ Your Social Security number (999-99-9999) _____

Telephone (include area code) _____ Relationship to recipient _____

Mailing address: _____ City, state, zip _____

NOTE: For additional joint signers, complete TRSL's Addendum to Direct Deposit of Benefits - Nonspousal Joint Signer(s) (Form 15D).

Section 3 - Financial institution agreement

Name of financial institution: _____ ACH routing number: _____

Address (street, P.O. box) _____ Bank account number: Checking Savings

City, state, zip: _____

In consideration of electronic payments made by the Teachers' Retirement System of Louisiana (TRSL) in accordance with the above request, we hereby agree to repay, at the time of demand, the amount of any funds on deposit in the recipient's account that are due to TRSL as a result of the recipient's death, subject to disposition required by law and banking guidelines.

We further agree to accept as sufficient evidence TRSL's certification of the payee's date of death. In the event that we learn of the payee's death before TRSL, we agree to notify TRSL of the death and return any payments received after the death to the extent that funds are available.

Dated at _____ this _____ day of _____, 20____.

Signature of bank official* (DO NOT PRINT OR TYPE) _____ Name of bank official (last or first) _____

Title of bank official _____ Telephone (include area code) _____

*Bank internet capabilities signatures are not acceptable.

PO Box 94123 • Baton Rouge, LA 70804-9123 • 1-877-ASK-TRSL (1-877-275-8775) • www.TRSL.org • web.master@trsl.org

How do I update my direct deposit?

TRSL Teachers Retirement System of Louisiana **Direct Deposit of DROP or ILSB Account Withdrawals (Form 11R)** 05-11R
rev 11/02

HOW TO SUBMIT:	DROP OFF or MAIL IN	EMAIL	FAX
	8401 United Plaza Blvd, Ste 300 Baton Rouge LA 70809	web.master@trsl.org	(225) 925-4779

FORM CANNOT BE ALTERED

Direct deposit payment stubs are mailed when one of the following occurs: 1) when direct deposit is set up, 2) when there's a change in net pay, or 3) at the end of the calendar year. You can view and print your pay stubs anytime through TRSL's secure Member Access. Register or log in at www.TRSL.org.

Section 1 - Beneficiary recipient information

Name: Last, first, MI, suffix (jr., II, etc.) Check here if address change Social Security number (###-##-####)

Home telephone (include area code) Cell telephone (include area code) Please check one:

Mailing address This is a new direct deposit set-up or a change to a new bank.

City, state, zip This is a change of my account number with my same bank. (Section 2 - Financial officer signature not required.)

Email address

I request and authorize the Teachers' Retirement System of Louisiana (TRSL) to direct the net amount of my Deferred Retirement Option Plan (DROP) or Initial Lump-Sum Benefits (ILSB) withdrawal to my account at the financial institution designated below. This authorization revokes all prior deposit instructions applicable to these payments and will remain in effect until canceled by written notice from me to TRSL. This is not an assignment of my rights to receive payment. I authorize TRSL, in the event of my death, to release by electronic funds transfer (EFT) debit transactions any payments sent, but not due. I further authorize the financial institution designated below to release to TRSL, upon request, any and all information regarding my bank account designated below.

Recipient's signature (DO NOT PRINT OR TYPE) Date signed (mm/dd/yyyy)

Section 2 - Information about joint signer (if applicable)

Name: Last, first, MI, suffix (jr., II, etc.) Social Security number (###-##-####)

Relationship to recipient Telephone (include area code)

Street address City, state, zip

NOTE: For additional joint signers, complete Addendum to Direct Deposit of Benefits—Nonpositional Joint Signer(s) (Form T12).

Section 3 - Financial Institution agreement **Account Information**

Name of financial institution ACH routing number

Address: Street/APD box Bank account number Checking Savings

City, state, zip

In consideration of electronic payments made by the Teachers' Retirement System of Louisiana (TRSL) in accordance with the above request, we hereby agree to repay, at the time of demand, the amount of any funds on deposit in the recipient's account that are due to TRSL as a result of the recipient's death, subject to disposition required by law and banking guidelines. We further agree to accept as sufficient evidence TRSL's certification of the payee's date of death. In the event that we learn of the payee's death before TRSL, we agree to notify TRSL of the death and return any payments received after the death to the extent that funds are available.

Dated at _____ this _____ day of _____

Signature of financial officer (DO NOT PRINT OR TYPE) Name/Title of financial officer (Print or type) Telephone (include area code) Toll free number

PO Box 94123 • Baton Rouge, LA 70804-9123 • 1-877-ASK-TRSL (1-877-275-8775) • www.TRSL.org • web.master@trsl.org

- For DROP/ILSB account withdrawals
 - » Submit to TRSL a *Direct Deposit of DROP or ILSB Account Withdrawals (Form 11R)*
 - » DROP/ILSB Direct deposit forms received by the last day of the previous month will be processed for the current month.

How do I access my tax form 1099-R?

- Every year at the end of January, your 1099-R will be mailed to the address we have on file for you.
 - » If you have not received it by February 15, or if you have questions, please contact TRSL.
- You can also access your 1099-R electronically via Member Access.
 - » You can view and print the year(s) you need to access.

Form 1099-R		CORRECTED (if checked)	OMB No. 1545-0119
1 Gross distribution \$	2a Taxable amount \$	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
2b Taxable amount not determined	Total distribution	FATCA filing requirement	
PAYER'S name, street address, city or town, state or province, county, and ZIP or foreign postal code			
PAYER'S federal identification number		RECIPIENT'S identification number	
3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$	5 Employee contributions (Designated Roth contributions or insurance premiums) \$	
6 Net unrealized appreciation in employer's securities \$	7 Distribution code(s)	8 Other \$	%
9a Your percentage of total distribution %	9b Total employee contributions \$		
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, county, and ZIP or foreign postal code			
Amount number (see instructions)	11 12 per of any Roth contributions	10 Annual allowance for RR after 5 years \$	
13 State tax withheld \$	13 State/Payer's state no.	14 State distribution \$	
15 Local tax withheld \$	16 Name of locality	17 Local distribution \$	
Copy C For Recipient's Records This information is being furnished to the Internal Revenue Service. (keep for your records)			
Department of the Treasury Internal Revenue Service			

Do I have an amount in Box 5?

YES

This is the tax-free amount of the retirement benefit you received during the calendar year. It is not the amount of your insurance premium.

The amount is the difference between the Gross distribution in Box 1 and the Taxable amount in Box 2a. The tax-free amount includes a portion of the retirement contributions you paid that were already taxed. Because you already paid taxes on the amount in Box 5, you don't have to pay them again.

NO

This means that you no longer have any tax-free contributions.

Some disability retirees won't have an amount in Box 5 because they aren't eligible to recover their tax-free contributions until they would normally be able to retire.

Will my retirement benefit increase?

- Several factors determine if a COLA, now called a permanent benefit increase (PBI), can be given. However, the overriding factor is whether there's enough money to pay for one.
- Additionally, PBIs for eligible retirees and beneficiaries are subject to legislative approval.
- For more information about PBIs, including the specific laws that govern how and when they can be granted, please visit the “Will my benefit increase?” section of our website under “Retirees” at www.TRSL.org.



Can I return to work after retirement?

- If you are rehired in a position eligible for TRSL membership, the laws do specify what will happen to your TRSL retirement benefits and whether TRSL contributions are due.
 - » Return-to-work laws apply to retirees who become re-employed in a position eligible for TRSL membership, including retirees employed by contract or corporate contract.
- If you are rehired in a position not eligible for TRSL membership, you are not subject to any TRSL return-to-work laws.
 - » TRSL return-to-work laws do not apply if you become employed in a position not eligible for TRSL membership (private school, non-reporting charter school, private sector, or civil service job that reports to another retirement system).

Retired teacher vs. Retired member

- If you are rehired in a position eligible for TRSL membership, you will be classified in one of the following categories:

“Retired Teacher”	“Retired Member”
<ul style="list-style-type: none">• Pays contributions to TRSL• Receives monthly benefit after fulfilling applicable waiting period*• May be subject to a 25% earnings limit	<ul style="list-style-type: none">• Does not pay contributions to TRSL• Does not receive monthly benefit during period of re-employment

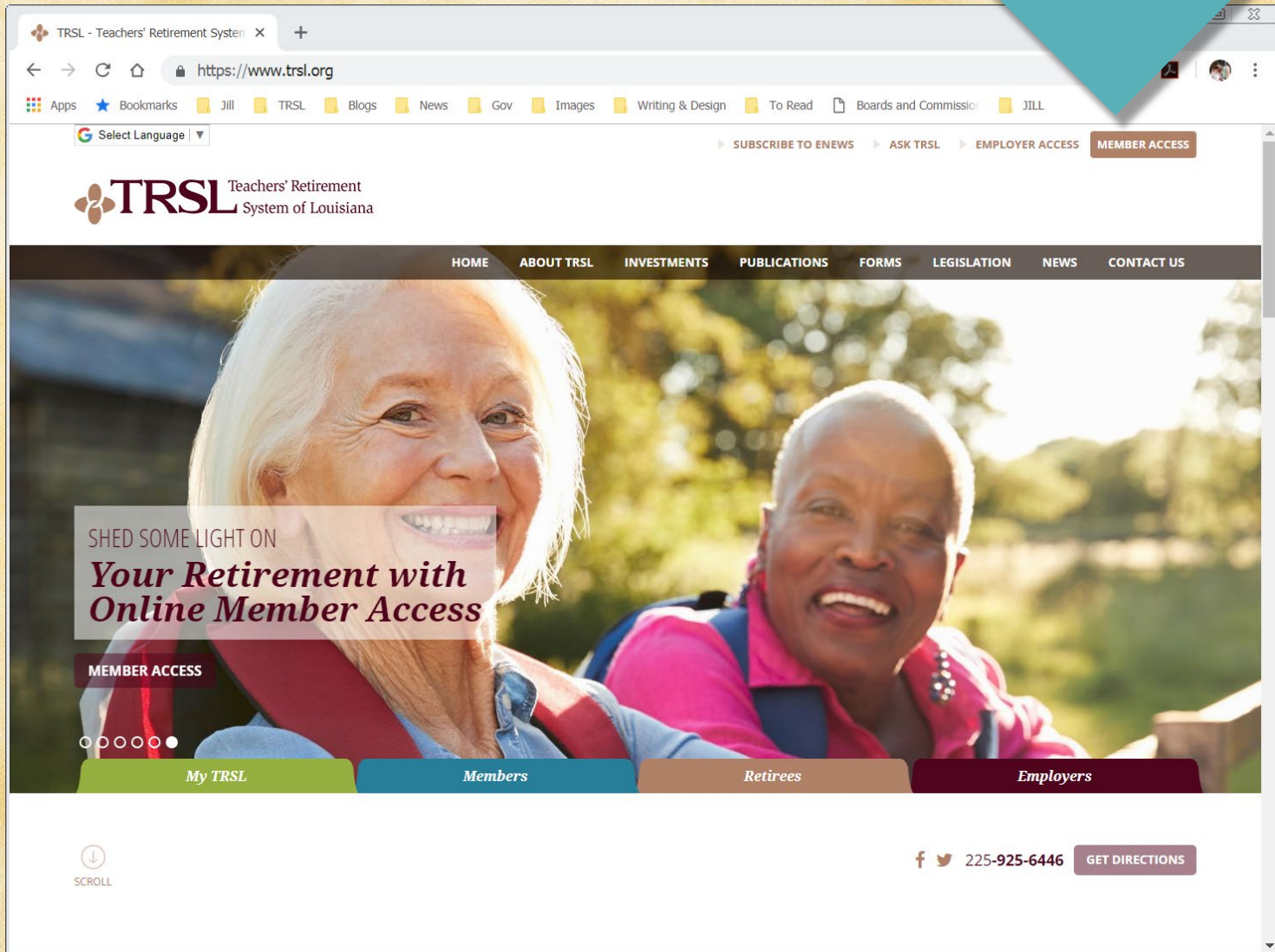
**All retirees returning to work are subject to a 12- or 36-month waiting period, as applicable, which starts on the date of retirement and continues for the duration of re-employment or the lapse of the waiting period, whichever occurs first.*

What is the DROP interest rate?

- Once you complete DROP, your DROP account is eligible to earn interest.
- DROP accounts earn interest based upon when the member was eligible to participate in DROP:

Fiscal year end	DROP interest rate for members eligible before <u>1/1/04</u>	DROP interest rate for members eligible on or after <u>1/1/04</u>
2019	6.98%	1.8940%
2018	8.98%	0.9538%
2017	8.65%	0.2214%
2016	6.17%	0.0595%

Member Access @ www.TRSL.org



The screenshot shows a web browser displaying the TRSL website. The browser's address bar shows <https://www.trsl.org>. The website header includes the TRSL logo and the text "Teachers' Retirement System of Louisiana". A navigation menu contains links for HOME, ABOUT TRSL, INVESTMENTS, PUBLICATIONS, FORMS, LEGISLATION, NEWS, and CONTACT US. A large banner image features two smiling elderly women. Overlaid on the banner is the text "SHED SOME LIGHT ON *Your Retirement with Online Member Access*". Below the banner, a "MEMBER ACCESS" section contains four buttons: "My TRSL", "Members", "Retirees", and "Employers". The "Members" button is highlighted. At the bottom of the page, there is a "SCROLL" button with a downward arrow icon, social media icons for Facebook and Twitter, the phone number "225-925-6446", and a "GET DIRECTIONS" button.

TRSL - Teachers' Retirement System

<https://www.trsl.org>

Select Language

SUBSCRIBE TO ENEWS ASK TRSL EMPLOYER ACCESS **MEMBER ACCESS**

TRSL Teachers' Retirement System of Louisiana

HOME ABOUT TRSL INVESTMENTS PUBLICATIONS FORMS LEGISLATION NEWS CONTACT US

SHED SOME LIGHT ON
Your Retirement with Online Member Access

MEMBER ACCESS

My TRSL Members Retirees Employers

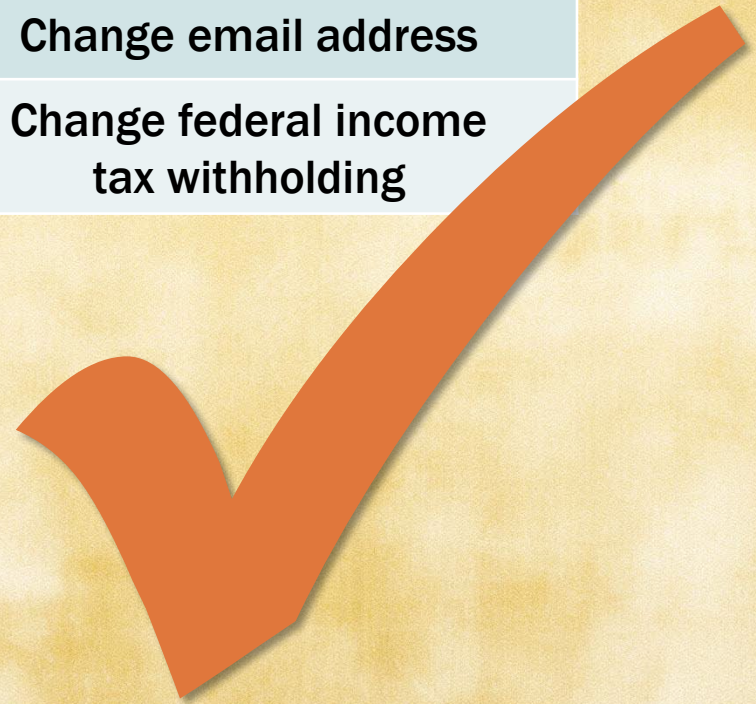
SCROLL

225-925-6446 GET DIRECTIONS

What can I view/update on Member Access?

My Account
Benefit summary
Account history
Benefit payment history
Sick leave
Print Form 1099-R
Member account statements

My Self Service
Change email address
Change federal income tax withholding





Register for access

NEW USERS:

- Click “**REGISTER FOR ACCESS**” on the main Member Access page.

TRSL Teachers' Retirement System of Louisiana

Welcome to TRSL's Member Access!

Technical Assistance: If you need assistance registering or logging into Member Access, please contact our HelpDesk at Desk at (225) 925-6460 or helpdesk@trsl.org.

New Users	Existing Users
<p>New Users You will need to be able to verify some information about yourself and have a:</p> <ul style="list-style-type: none">• Valid personal email address and• Social Security number <p>Only TRSL members and retirees, or individuals legally authorized to act on their behalf, are permitted to establish online access to member and retiree personal accounts.</p> <p>All other persons, including TRSL benefit recipients, such as beneficiaries, survivors, or ex-spouses receiving benefits, do not have authorization to establish online access in the name of a TRSL member or retiree.</p> <p>TRSL benefit recipients can seek authorization to establish online access to their own personal TRSL accounts.</p> <p>REGISTER FOR ACCESS</p>	<p>Log In</p> <p>User ID: <input type="text"/></p> <p>Password: <input type="password"/></p> <p><input type="button" value="Log In"/></p> <p>Forgot password?</p> <p>Forgot User ID?</p>

Register for access



Register for access to your account [Registration Help](#)

*** All fields are required.**

(Digits only, no dashes, no spaces) **SSN:** *

(mm/dd/yyyy) **Date of Birth:** *

First Name: *

Last Name: *

First employer's name: *

(yyyy) **First year of employment:** *

E-Mail: *

Confirm E-Mail: *

(Between 9 and 26 characters) **User ID:** *

(Case sensitive) **Password:** *

(Case sensitive) **Confirm Password:** *

Password must be between 8 and 16 characters, contain at least one number, one lower case letter, one upper case letter and one of the following special characters: #, %, \$, @, * or &.

Select and answer both security questions

* **Question 1:** *

* **Answer 1:** *

* **Confirm Answer 1:** *

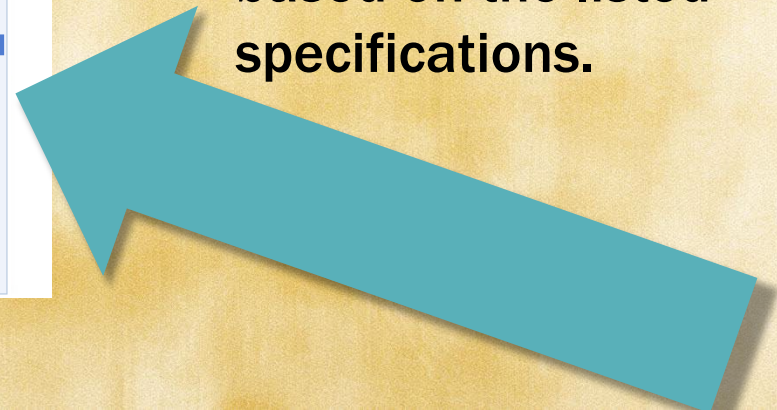
* **Question 2:** *

* **Answer 2:** *

* **Confirm Answer 2:** *

NEW USERS:

- Submit basic info (confirm identity).
- Set up security questions.
- Set up your password based on the listed specifications.



Log in to begin



Welcome to TRSL's Member Access!

Technical Assistance: If you need assistance registering or logging into Member Access, please contact our HelpDesk at Des (225) 925-6460 or helpdesk@trsl.org.

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EXISTING USERS:

- Enter user ID and password.



Main view

Drop-down menus across the top give you access to self-service functions.

- My Account
- My Self Service

The screenshot shows a web application interface. At the top is a teal navigation bar with the following items: Home, My Account (with a drop-down arrow), My Self Service (with a drop-down arrow), Help, and Logout. Below the navigation bar, a teal arrow points from the right side towards the 'My Self Service' menu item. Below the navigation bar, the text reads: 'Welcome, Your last login was January 26, 2017, at 11:43 AM.' The main content area is titled 'Member Access' and contains the following text: 'Member Access provides a variety of information and services regarding your retirement account as described below. Just click on the menu bar above when you have decided where you want to go.' The main content area is divided into two columns. The left column is titled 'Active Members' and contains a sub-section 'My Account' with the following list of items: Employment Summary: view personal information currently on file; Account History: view past earnings, contributions, and service credit; Current Year Earnings & Contributions; Sick Leave; Member Account Statement. The right column is titled 'Retirees & Beneficiaries' and contains a sub-section 'My Account' with the following list of items: Benefit Summary: view personal information currently on file; Account History: view past earnings, contributions, and service credit; Benefit Payment History: view your benefit payments and deductions; DROP/ILSB Account Summary/History (only available to those who participated in DROP); DROP/ILSB Payment History (only available to those who participated in DROP); DROP/ILSB Account Statement (only available to those who participated in DROP); Sick Leave; Print Form 1099-R. Below the 'My Account' sub-section in the right column is a sub-section 'My Self Service' with the following list of items: Change your email address; Change your federal income tax withholding.

Benefit payment history

Benefit Payment History

Name:

View payment details by clicking on the + next to the Date.

	Date	Gross Amount	Federal Tax	Deductions/ Reductions	Net Pay
+	10/01/2018	2,743.49	376.00	96.22	2,271.27
+	09/01/2018	2,743.49	376.00	96.22	2,271.27
+	08/01/2018	2,743.49	376.00	96.22	2,271.27
+	07/01/2018	2,743.49	376.00	96.22	2,271.27
+	06/01/2018	2,743.49	376.00	96.22	2,271.27
+	05/01/2018	2,743.49	376.00	96.22	2,271.27
+	04/01/2018	2,743.49	376.00	96.22	2,271.27
+	03/01/2018	2,743.49	376.00	96.22	2,271.27
+	02/01/2018	2,743.49	376.00	96.22	2,271.27
+	01/01/2018	2,743.49	418.00	96.22	2,229.27
+	12/01/2017	2,743.49	418.00	106.22	2,219.27
+	11/01/2017	2,743.49	418.00	106.22	2,219.27
+	10/01/2017	2,743.49	418.00	106.22	2,219.27
+	09/01/2017	2,743.49	418.00	106.22	2,219.27
+	08/01/2017	2,743.49	418.00	106.22	2,219.27
+	07/01/2017	2,743.49	418.00	106.22	2,219.27
+	06/01/2017	2,743.49	418.00	106.22	2,219.27
+	05/01/2017	2,743.49	418.00	106.22	2,219.27
+	04/01/2017	2,743.49	418.00	106.22	2,219.27
+	03/01/2017	2,743.49	418.00	106.22	2,219.27
+	02/01/2017	2,743.49	418.00	106.22	2,219.27
+	01/01/2017	2,743.49	420.00	106.22	2,217.27

View payment details by clicking + next to each date listed.





View & print tax docs

Print Form 1099-R

Click the link below to display the Form 1099-R for the desired tax year and payment.
A new window will open displaying the Form 1099-R.

Having trouble accessing your 1099-R? Try turning off your Internet browser's pop-up blocker.

NOTE REGARDING THE ADDRESS ON YOUR FORM 1099-R: The address shown on the Form 1099-R for tax years prior to 2015 is your current home address. Starting with tax year 2015, the address shown is the address to which the Form 1099-R was sent.

Benefit Payments

[2017 Member Benefit](#)

[2016 Member Benefit](#)

[2015 Member Benefit](#)

[2014 Member Benefit](#)

[2013 Member Benefit](#)

[2012 Member Benefit](#)

[2011 Member Benefit](#)

[2010 Member Benefit](#)

**View, save, or
print current
or previous
years.**



Change withholdings

If you prefer
paper forms:

Complete & submit
Form W-4P to TRSL
via mail or fax.

All forms available at
www.TRSL.org

Change Your Federal Income Tax Withholding

Name:
Benefit Type: Member Benefit
<input checked="" type="radio"/> I do want federal taxes withheld from this benefit
<input type="radio"/> I DO NOT want federal taxes withheld from this benefit

*indicates required field to withhold federal income taxes


Federal Withholding	Current	New
<i>Marital Status*</i>	Married	<input type="text" value=""/> <input type="button" value="v"/>
<i>Exemptions*</i>	0	<input type="text" value=""/>
<i>Additional Amount</i>	200.00	<input type="text" value=""/>
Monthly Benefit		
<i>Gross Monthly Benefit</i>	2,743.49	
<i>Federal Tax Withheld</i>	376.00	
<i>Other Deductions</i>	96.22	
<i>Net Monthly Benefit Amount</i>	2,271.27	

Click the Estimate Tax Withholding button to get an estimate of how the selected changes to your federal income tax withholding will affect your benefit. This will not change your current withholding information.

Estimate Withholding

Reset Fields

Forgot user ID or password?



Welcome to TRSL's Member Access!

Technical Assistance: If you need assistance registering or logging into Member Access, please contact our HelpDesk at Desk at (225) 925-6460 or helpdesk@trsl.org.

New Users	Existing Users
<p>New Users You will need to be able to verify some information about yourself and have a:</p> <ul style="list-style-type: none">• Valid personal email address and• Social Security number <p>Only TRSL members and retirees, or individuals legally authorized to act on their behalf, are permitted to establish online access to member and retiree personal accounts.</p> <p>All other persons, including TRSL benefit recipients, such as beneficiaries, survivors, or ex-spouses receiving benefits, do not have authorization to establish online access in the name of a TRSL member or retiree.</p> <p>TRSL benefit recipients can seek authorization to establish online access to their own personal TRSL accounts.</p> <p>REGISTER FOR ACCESS</p>	<p>Log In</p> <p>User ID: <input type="text"/></p> <p>Password: <input type="password"/></p> <p><input type="button" value="Log In"/></p> <p>Forgot password?</p> <p>Forgot User ID?</p>



TRSL Information Security

- **ALWAYS** contact TRSL directly for information about your TRSL retirement benefits.
- TRSL staff will **NEVER** come to your home or call you unsolicited to ask for your personal information.
- Outside vendors are not affiliated or associated with TRSL in any manner.
 - » TRSL does not endorse third-party vendors or their services and products.
 - » TRSL does not provide any retirement information to third-party vendors.



Insurance or SSA Questions?



- Health/Life Insurance Questions?
 - » Please contact your employer or health insurance carrier.
- SSA/Medicare Questions?
 - » Contact the Social Security Administration at 1-800-772-1213 or www.ssa.gov.
- Need a letter from TRSL to verify your monthly retirement benefit and/or your first eligibility date for SSA purposes?
 - » Send a written request with your signature and SSN to TRSL by mail or fax to 225-925-4779.

Questions?





We are here for you! 

Phone: (225) 925-6446

**Toll free (outside Baton Rouge):
1-877-ASK-TRSL (1-877-275-8775)**

www.TRSL.org

web.master@trsl.org



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Facebook!***



***Follow us
on Twitter!***