

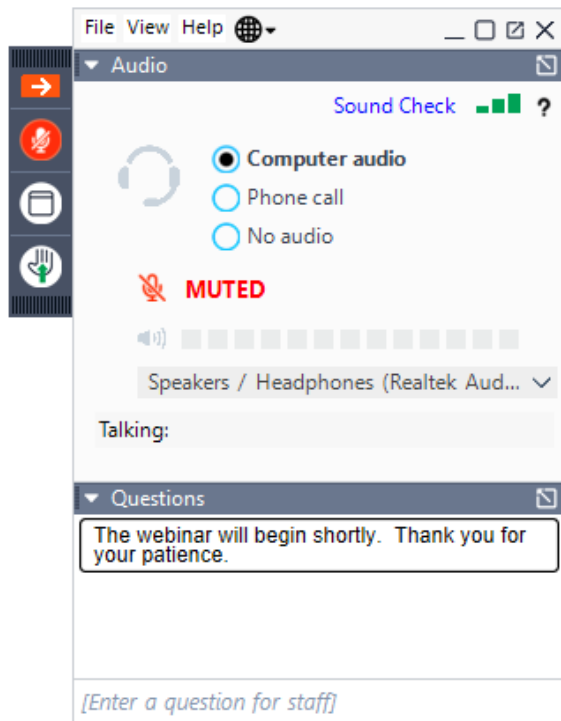


# Early Career

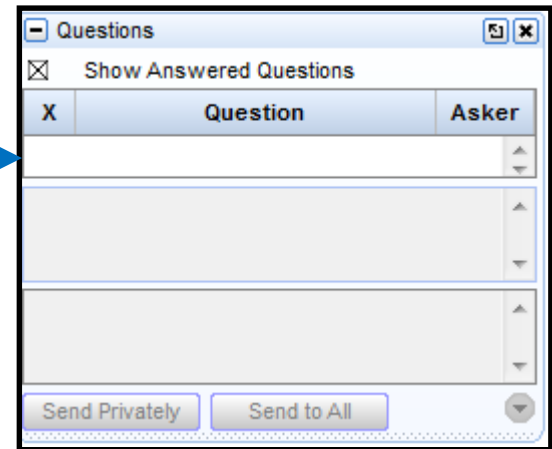
# Friendly reminders

- 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 Q&A period at the end of the webinar.
- Please maximize your screen size to have full use of the webinar’s features.

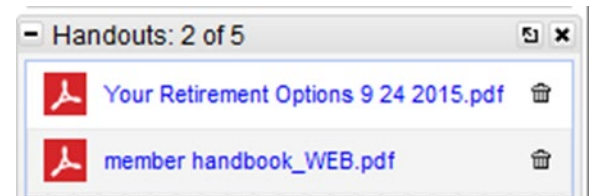
# Go To Webinar features



Type your question here.



Download handout here.



If you have any specific questions about your retirement (such as DROP window, retirement eligibility, FAC questions, etc.) please email us at [web.master@trsl.org](mailto:web.master@trsl.org) so we can look up your account and assist you directly.

# Today's agenda

- Types of TRSL retirement plans
- How your retirement is funded & calculated
- New TRSL member retirement eligibility
- Purchases & transfers of service credit
- Other TRSL benefits
- Withdrawing member contributions
- Community property
- TRSL & Social Security
- Member Access & TRSL website overview

# What is TRSL?

- Public trust fund established in 1936
  - » Defined benefit plan
  - » Largest public retirement system in Louisiana
- Benefits guaranteed by the state constitution



# TRSL retirement plans

## Regular Plan

Most TRSL members, including teachers, administrators, support staff, and university personnel, etc.

## Plan B

School food service employees in 20 parishes

# How your retirement is funded

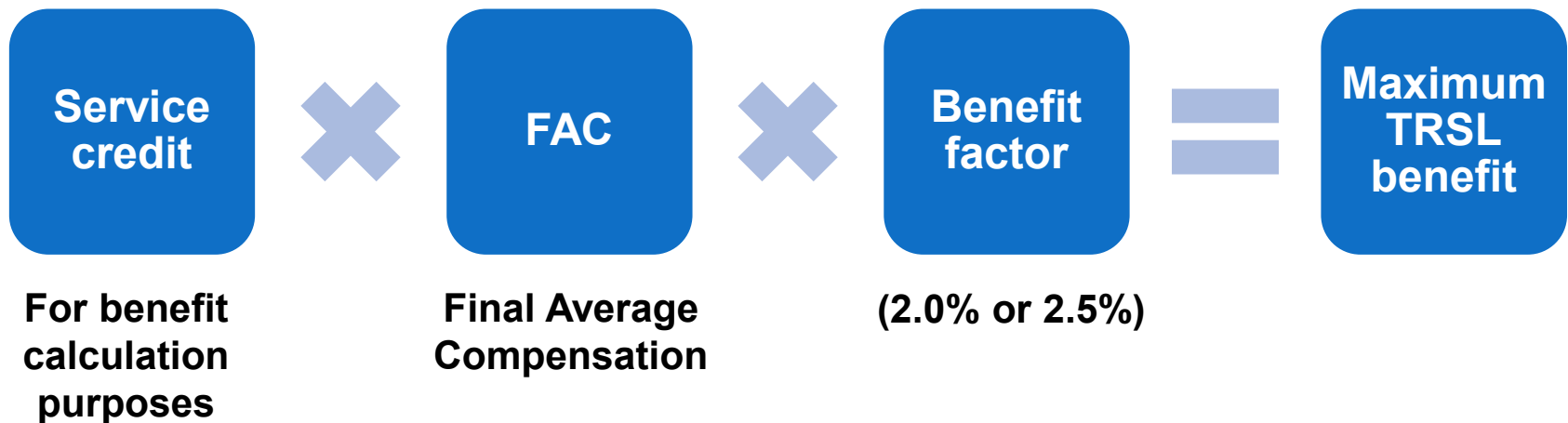
- Members pay a percentage of salary toward retirement:

<b>Regular Plan</b>	<b>8.0%</b>
<b>Plan B</b> ( <i>also contributes to SSA</i> )	<b>5.0%</b>

- Employers also pay contributions toward your retirement; the amount is based upon plan type.
- TRSL pools and invests employee and employer contributions.
- Investment earnings fund your lifetime retirement benefits.

# How your benefit is calculated

- State law defines the benefit formula used to calculate the maximum TRSL benefit for which you are eligible:





# How you earn service credit

- Service credit is based on the amount of time you work and contribute to TRSL.
- You earn 100% of a year for each full contract year worked.
- You cannot earn more than 1.00 year of service credit in a 12-month period (July 1-June 30).
- It is rounded to the closest one-tenth of a year (not to exceed 100% of a year) only at the time of retirement or entering DROP.
- Members can earn credit for part-time employment.

# Final Average Compensation (FAC)

## Membership in state retirement system prior to January 1, 2011

Based on **3 highest** consecutive years of salary

State law places a **10% cap** on salary increases in each of the **3** years used to determine the average compensation.

## Membership in state retirement system on or after January 1, 2011

Based on **5 highest** consecutive years of salary

State law places a **15% cap** on salary increases in each of the **5** years used to determine the average compensation.

*NOTE: Salary cap does not apply to increases given by legislative acts (state raises) or city/parish/college/university system-wide increases. There is also a 25% limit on salary increases for the 12 months during which a classroom teacher changes employment to that of a classroom teacher in another parish.*

# Benefit factors

- The benefit factor used to calculate your retirement benefit is based on TRSL plan membership and date of enrollment.

TRSL Plan Type	Benefit Factor
<b>Regular Plan</b> ( <i>TRSL membership <u>prior to</u> 7/1/99</i> )	2.0% or 2.5%
<b>Regular Plan</b> ( <i>TRSL membership <u>on or after</u> 7/1/99</i> )	2.5%
<b>Plan B</b>	2.0%

# New TRSL Member Retirement Eligibility

## Eligibility requirements (by plan)

### Regular Plan (between 1/1/11 and 6/30/15):

- 5 years of service at age 60
- 20 years of service at any age (actuarially reduced)

### Plan B (prior to 7/1/15):

- 5 years of service at age 60
- 30 years of service at age 55

### Regular Plan & Plan B (on or after 7/1/15):

- 5 years of service at age 62
- 20 years of service at any age (actuarially reduced)

*NOTE: Members hired prior to 1/1/11 have different eligibilities for retirement.*

# Purchases & transfers of service credit

- Service credit can be purchased for eligible periods of service for which you do not already have TRSL service credit:

**Refunded  
service credit**

**Military service**

**Actuarial  
purchases**

**Actuarial  
transfers**

**Reciprocal  
recognition of  
service credit**


*NOTE: Any purchases, transfers, or reciprocals must be completed before the effective date of your retirement or DROP participation.*

# Purchases & transfers of service credit

- For purchases, members will need to submit a nonrefundable calculation fee that should accompany the application.
  - » Calculation fee not required for purchases of refunded service credit and USERRA service credit.
- TRSL's actuary calculates the liability of TRSL having to pay out a benefit sooner than expected. In general, the closer you are to retirement eligibility, the cost to purchase will be greater.

# Refunded service credit

- Withdrawn TRSL contributions (all or a portion) can be restored.
- There is no actuarial fee (cost calculated by TRSL staff)
- Cost to restore = amount withdrawn + interest (annual rate of 7.50%\*, compounded daily) \*as of 7/1/17

	<b>Teachers' Retirement System of Louisiana</b> 8401 United Plaza Boulevard • Baton Rouge, LA 70809-7017 P.O. Box 94123 • Baton Rouge, LA 70804-9123 Telephone: (225) 925-6446 • Fax: (225) 922-2522 www.trsl.org	Form 9D (08/02) <b>03-9D</b>
<b>Application for Purchase of Refunded Service</b>		
<p>Print in ink or type all entries except signatures. <b>Application should be received by the Teachers' Retirement System of Louisiana (TRSL) at least six months in advance of applying for retirement or DROP.</b> Complete this form in its entirety to allow a thorough microfilm search for refunded records to be made. The time frame for which service is to be purchased must be provided so that the employer can certify employment. TRSL will request certification from each employer.</p> <p>DO NOT use this form if you are now a member of another Louisiana public retirement system. Use Form 8BR or 8BT.</p> <p><b>Incomplete forms are not acceptable for evaluation by TRSL and will be returned directly to the applicant.</b></p>		
<b>Member information</b>		
Name: Last, first, MI, suffix (jr., III, etc.)		Social Security number
Street / P.O. Box		
City, state, zip		Date of birth
Daytime telephone ( )	Evening telephone ( )	E-mail address
mm-dd-yyyy		

**PLEASE NOTE:**  
*If you plan to purchase service credit, it must be certified by your employer before you retire.*

# Eligible actuarial purchases

Legal leaves of absence	Sabbatical leave
Substitute teaching service	Involuntary furlough
Local/state public employment	Out-of-state public school service
Nonpublic/private school service (in-state only)	Non-TRSL participating charter school service
Military service (non USERRA)	U.S. dependent school teaching service

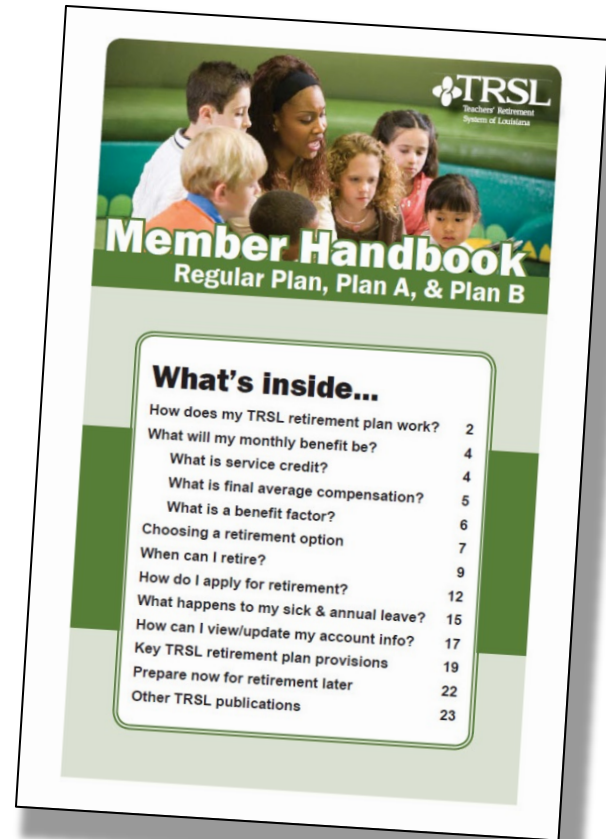
Must include salary at the time of employment for an actuarial purchase estimate and it also must first be certified by your employer.

These purchases require a non-refundable fee of \$150 payable to TRSL (actuarial cost)



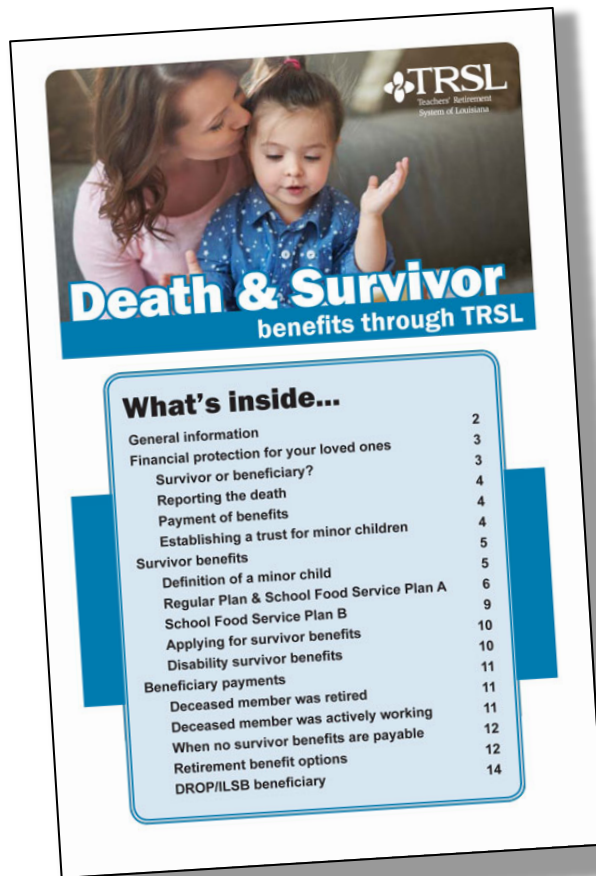
# Other TRSL benefits

- Members who have five years of TRSL service credit are considered “vested.”
- Being vested means you are eligible for valuable benefits and financial protection through TRSL:
  - » Survivor benefits
  - » Deferred retirement
  - » Disability retirement\*



\* 10 years required if hired on or after 1/11/11

# Survivor benefits



- If you die during active service, survivor benefits (based on the amount of service credit) may be payable to your spouse and/or minor children.
- If you are not vested, no survivor benefits are payable; however, your accumulated member contributions will be paid in a lump sum to your named beneficiary or succession.

# Deferred retirement

- Members who leave TRSL-eligible job positions can apply for and draw a lifetime retirement benefit if they leave their contributions in the system and meet retirement eligibility requirements:
  - » At least 5 years of service credit
  - » Age 60 or 62 (determined by when member first joined state retirement system)

# Disability retirement

- You are no longer able to perform current job duties.
- You must submit required forms, medical records, and treatment history documents to TRSL.
- State Medical Disability Board certifies disability.
- Service earned while on workers' compensation may be used (depends on hire date).
- A member may need 10 years of service credit to be eligible, excluding years on workers' compensation (depends on hire date).
- Annual certifications may be required.

# Withdrawing member contributions

- Terminate all TRSL-covered employment
- Mandatory 90-day waiting period
- Refund includes only your contributions
  - » Partial withdrawals are not allowed
  - » A refund cannot be borrowed against debt
  - » Subject to federal tax withholding if not rolled over by TRSL and may be subject to early withdrawal penalty
- Form 7 (*Application for Refund*) is available at [www.TRSL.org](http://www.TRSL.org).

# Community property



The infographic features the TRSL logo at the top right and a title 'Community Property & TRSL benefits' with a blue background. It includes a question mark icon and a list of TRSL funds and payments. A blue box at the bottom contains an attention warning about ERISA and QDRO.

**What is community property?**  
Most payments or benefits that members receive from the Teachers' Retirement System of Louisiana (TRSL) are considered community property in Louisiana and should be accounted for in any community property settlement.

TRSL funds and payments that may be considered community property include the following:

- Regular retirement benefits
- Refunds of contributions
- Deferred Retirement Option Plan (DROPP)
- Initial Lump-Sum Benefit (ILSB)
- Death benefits

The court system ultimately determines which of these funds or payments are community property.

If a TRSL member divorces or legally separates, the (ex)spouse may claim a portion of any of the above-mentioned payments and benefits that were earned during the time the member and (ex)spouse were married. This is true even if the benefits are not payable until years after the divorce.

If the question of benefits and payments is not settled in a community property proceeding, it remains pending.

**ATTENTION:** Those parts of the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code concerning Qualified Domestic Relations Orders (QDRO) do not apply to TRSL.

Most payments or benefits received from TRSL are considered community property:

- » Regular retirement benefits
- » Refunds or contributions
- » DROP or ILSB withdrawals
- » Death benefits

- The court system ultimately determines which funds or payments are considered community property.
- TRSL will not pay benefits to an ex-spouse without court documentation.

# TRSL & Social Security

- Louisiana does not pay into Social Security for the majority of its public employees.
- However, you may still be eligible for Social Security through other employment or through your spouse's employment.
- The type of Social Security benefit you are eligible for determines which offset provision applies to you.
  - » Government Pension Offset (GPO) - 1982
  - » Windfall Elimination Provision (WEP) - 1985
- TRSL benefits are not reduced.

# Summary

- TRSL is a defined benefit plan, which guarantees a benefit based on a formula, not your contributions.
- TRSL lifetime retirement benefits are funded through member contributions, employer contributions, and investment income.
- If you have any purchases or transfers of service credit, this could increase your retirement benefit. You would want to consider this earlier in your career than later.
- Once you reach 5 years of service with TRSL, you will receive a letter that states you are vested in our system.



# Online access to your TRSL account

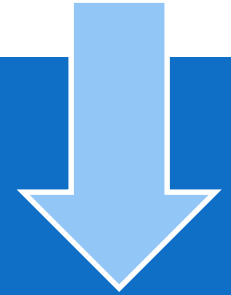
Member Access is a secure website where you have all the tools you need to plan for retirement:



- View service credit, contributions and beneficiary designations
- Create a benefit estimate
- Update your name or address
- Apply for retirement

**Create your account today!**

# Member Access



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



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OUR VISION

*Retirement Security  
in a Changing World*

**MEMBER ACCESS**



*My TRSL*

*Members*

*Retirees*

*Employers*



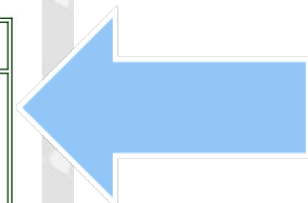
# Register for access



## 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](mailto: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"><li>• Valid personal email address and</li><li>• Social Security number</li></ul> <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><a href="#">REGISTER FOR ACCESS</a></p>	<div data-bbox="1136 776 1414 1045"><h3>Log In</h3><p>User ID: <input type="text"/></p><p>Password: <input type="password"/></p><p><input type="button" value="Log In"/></p><p><a href="#">Forgot password?</a></p><p><a href="#">Forgot User ID?</a></p></div>



# Member Access

The screenshot shows a web application interface for TRSL. At the top, there is a navigation bar with links: Home, My Account (with a dropdown arrow), My Self Service (with a dropdown arrow), My Retirement (with a dropdown arrow), Help, and Logout. Below the navigation bar, a welcome message reads: "Welcome, Your last login was January 26, 2017, at 11:43 AM." The main heading is "Member Access". A descriptive paragraph states: "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." There are two main content boxes. The left box is titled "Active Members" and contains three sections: "My Account" with a bulleted list of links (Employment Summary, Account History, Current Year Earnings & Contributions, Sick Leave, Member Account Statement), "My Self Service" with a bulleted list (Change your name, Change your mailing address, Change your email address), and "My Retirement" with a bulleted list (Estimate your retirement benefit, Apply for retirement). The right box is titled "Retirees & Beneficiaries" and contains two sections: "My Account" with a bulleted list of links (Benefit Summary, Account History, Benefit Payment History, DROP/ILSB Account Summary/History, DROP/ILSB Payment History, DROP/ILSB Account Statement, Sick Leave, Print Form 1099-R) and "My Self Service" with a bulleted list (Change your email address, Change your federal income tax withholding). At the bottom, a footer bar contains contact information: "©2017 TRSL | 225-925-6446 or toll free 1-877-ASK-TRSL (1-877-275-8775) | 8401 United Plaza Boulevard | Baton Rouge, LA 70809. Need technical assistance? Contact TRSL Help Desk at (225) 925-6460 or [helpdesk@trsl.org](mailto:helpdesk@trsl.org). Questions or comments about your retirement information? Contact [web.master@trsl.org](mailto:web.master@trsl.org)".

Home My Account ▾ My Self Service ▾ My Retirement ▾ Help Logout

Welcome, Your last login was January 26, 2017, at 11:43 AM.

## Member Access

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.

### Active Members

**My Account**

- 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

**My Self Service**

- Change your name
- Change your mailing address
- Change your email address

**My Retirement**

- Estimate your retirement benefit
- Apply for retirement

### Retirees & Beneficiaries

**My Account**

- 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

**My Self Service**

- Change your email address
- Change your federal income tax withholding

©2017 TRSL | 225-925-6446 or toll free 1-877-ASK-TRSL (1-877-275-8775) | 8401 United Plaza Boulevard | Baton Rouge, LA 70809  
Need technical assistance? Contact TRSL Help Desk at (225) 925-6460 or [helpdesk@trsl.org](mailto:helpdesk@trsl.org)  
Questions or comments about your retirement information? Contact [web.master@trsl.org](mailto:web.master@trsl.org)

# Employment Summary

Home My Account My Self Service My Estimates My Retirement Help Logou

## Employment Summary

TEACHER DEE	Designated Beneficiaries	
0000 MAIN ST	SPOUSE DEE	SPOUSE
ANY TOWNLA 00000-0000		

**DROP ELIGIBILITY: The first time you reach one of the following:  
25 Years Age 55, 10 Years Age 60, 30 Years Any Age**

*This area may include employment dates for time periods where service credit was refunded.  
Refunded years that have not been restored are not included in your total service credit.*

### Employment History

Employer ID	Employer Name	Plan Name	Start Date	End Date
00 00	SC BD	Regular Plan	00/00/0000	

### TRSL Regular Plan Information

*Service credit earned cannot exceed 1.00 year in a fiscal year.*

Unaudited Service Credit		Member Contributions Summary	
Prior years' service credit for benefit computation:	25.00	Beginning balance as of 06/30/2020:	82,075.79
Purchases/Transfers/Refunds:	0.00	Estimated current FY contributions 7/1/2020 through 8/31/2020:	0.00
Prior years' service credit for benefit computation corrections:	0.00	Purchases/Transfers/Refunds:	0.00
Total unaudited service credit for benefit computation*:	25.00	Prior Year Contributions Corrections:	0.00
		Estimated balance as of 9/21/2020:	82,075.79

Total unaudited service credit for benefit computation as of 06/30/2020\*

Service Type	Amount
Regular	25.00
Total	25.00

Total unaudited service credit for eligibility purposes as of 06/30/2020\*: 25.00

Monthly Average Compensation: \$4,739.78

Share this:   



# LINKS

MEMBER NEWSLETTER

TRSL

April 2015


## Summer workshops: We're ready! Are you?

We've scheduled our "Planning for Your Retirement" workshops for the summer. And we'll be coming to a city near you.

If you are within five years of retirement or DROP eligibility, then this workshop is perfect for you! We'll discuss the benefits of your TRSL membership, go over the retirement process, and answer all your retirement questions, such as:

- How is my benefit calculated?
- Can I name both of my children as beneficiaries?
- Should I go into DROP?
- What happens to my sick leave?
- Will I get Social Security?

Remember... it's never too early to start your retirement planning. Check out our workshop [schedule](#) and [register](#). We look forward to seeing you there!



HOME ABOUT TRSL INVESTMENTS

Change Text Size: **AAA** My TRSL

## Forms by Subject

### Address or name changes


- [Active Member Change of Address Authorization](#) (Form 2AC)
- [Active Member Name Change Request](#) (Form 2NC)
- [Retiree Change of Address Authorization](#) (Form 15C) - Survivors, beneficiaries, and alternate payees
- [DROP Member Change of Address Authorization](#) (Form 16AG)

# www.TRSL.org

[Direct Deposit of DROP or ILSB Account Withdrawals](#) (Form 11R) - Use 15D for regular benefits

[Direct Deposit of Benefits](#) (Form 15D) - Use 11R for DROP or ILSB account withdrawals

[Addendum to Direct Deposit of Benefits - Nonspousal Joint Signer\(s\)](#) (Form 15JS)



Teachers' Retirement System of Louisiana

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OUR VISION:  
*Retirement Security in a Changing World*

<>

My TRSL Members Retirees Employers

## Find it online...

- Forms
- Brochures
- Newsletters
- & more!

# TRSL forms

Home > My TRSL > Forms

Change Text Size: **A A A**

My TRSL

Members

Retirees

Employers

## Forms

Forms in Numerical Order

Forms By Subject

## Publications

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Newsletters

Reports

## Calculators

## Workshops

Search Events

Register Online

## Roadmap To Retirement

## Member Access

Ask TRSL

## Forms



For your convenience, you can download and complete all TRSL forms online. After that, just print and send it to us. If you are unable to access a form, please email us at [web.master@trsl.org](mailto:web.master@trsl.org) and we'll be happy to send you one. To order forms by phone, please call 225-922-2822 or 1-877-ASK-TRSL (1-877-275-8775), ext. 2822.

[Forms by Numerical Order](#)

[Forms by Subject](#)

Forms are posted on this website as PDF files. If you do not have Acrobat Reader installed on your computer to print or view PDF documents, a free download of the program is available at the [Adobe](#) website.



*NOTE: Be sure to print the documents with Acrobat Reader's print button; the browser's print function may not work properly with these documents.*

# TRSL publications

Home > My TRSL > **Publications**

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Members

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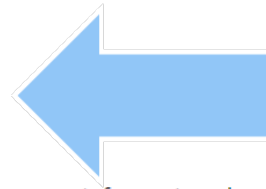
Register Online

## Roadmap To Retirement

## Member Access

Ask TRSL

## Publications



TRSL's publications contain important information about the retirement system and your membership. All of our brochures are available online. We encourage you to become familiar with the information about your retirement benefits and stay informed about issues impacting your retirement system. Get it all here.

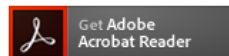
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Many TRSL publications are posted on this website as PDF files. If you do not have Acrobat Reader installed on your computer to print or view PDF documents, a free download of the program is available at the [Adobe](#) website.



*NOTE: Be sure to print the documents with Acrobat Reader's print button; the browser's print function may not work properly with these documents.*



# TRSL member webinars

Home > Members > Webinars

Change Text Size: **A A A**

My TRSL

Members

Retirees

Employers

## Your Retirement

What Are My Benefits?

When Can I Retire?

How Do I Retire?

What About My Leave?

Can I See My TRSL Account?

How Do I Get A Refund?

## Optional Programs

DROP

Initial Lump-Sum Benefit

## Social Security Offsets

## Purchase Service

## Optional Retirement Plan (ORP)

## Workshops

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## Webinars

## Roadmap to Retirement

## Inactive Members

## Member FAQs

## Member Access

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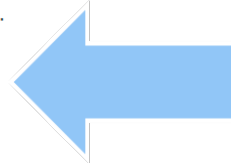
Ask TRSL

## Member Webinars (Online Seminars)

These online sessions offer topic-specific information on your TRSL retirement and benefits, including retirement eligibility requirements and information on the optional programs, DROP and ILSB. They are usually offered once a month and are open to any TRSL members or employers. They are conducted via the Internet and usually last about 30 minutes.

Upon registration, you will receive instructions on how to log in, view, and listen to the webinar. You will also receive a reminder email a day before the webinar.









Search Events

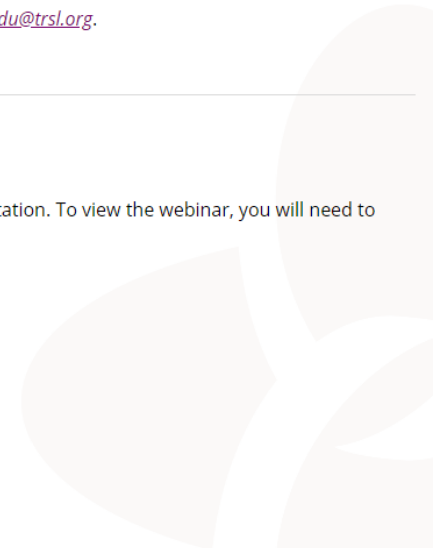


If you have any questions regarding member webinars, please contact us at [retire.edu@trsl.org](mailto:retire.edu@trsl.org).

## Missed a webinar?

Click the icons below to view a PDF or watch a previously recorded webinar presentation. To view the webinar, you will need to provide your name and email address.

VIEW PDF	WATCH
 2018 Legislative Updates	
 Early Career Webinar Series - Part 1	
 Early Career Webinar Series - Part 2	
 I've Completed DROP... What's Next?	



# Get in the driver's seat!

- Check out our “Roadmap to Retirement” series of infographics at [www.TRSL.org](http://www.TRSL.org).
- Take a spin & learn some useful information about basic financial matters, retirement planning, and your TRSL membership.





# Roadmap to Retirement

## CAREER checkpoints






**YOU ARE HERE**

### Retirement planning at every stage...

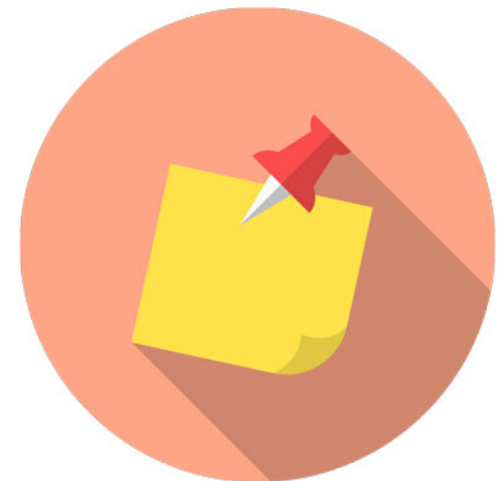
www.TRSL.org  
web.master@trsl.org



EARLY career (0-10 years of TRSL service credit)	MID-career (10-20 years of TRSL service credit)	READY to retire (within 5 years of retirement)
BASICS YOU SHOULD KNOW:	BENEFITS TO UNDERSTAND:	PLANNING CONSIDERATIONS:
<h3>About TRSL</h3>  <p>TRSL is the largest retirement system in the state. It's a defined benefit plan which means your retirement is funded by contributions made by you &amp; your employer, plus investment earnings. TRSL members do not participate in Social Security.</p>	<h3>Considering DROP?</h3> <p>The Deferred Retirement Option Plan is an optional plan where you can build a retirement nest egg (separate from your monthly TRSL retirement benefit) while you continue to work.</p> <h3>Eligibility to retire</h3> <p>TRSL members must meet certain age &amp; service credit requirements to retire or enter DROP. These criteria are based upon when you first became a member &amp; the plan you are in - Regular Plan, Plan A, or Plan B.</p>	<h3>Retirement options</h3> <p>When you retire or enter DROP, you'll select one of eight options which determine how much you &amp; your beneficiary (if you choose) will receive each month.</p>  <h3>Tax info</h3> <p>All payments from TRSL are subject to applicable IRS rules &amp; regulations. TRSL retirement benefits are exempt from Louisiana state taxes.</p> 
<h3>Purchases &amp; transfers</h3> <p>You can purchase or transfer certain types of eligible service to enhance your retirement. If possible, do this early; it gets more expensive the later you wait.</p>  <h3>Being vested</h3> <p>With 5 years of service credit in TRSL, you are vested &amp; may be eligible for certain benefits, such as survivor benefits, disability retirement, &amp; deferred retirement.</p>	 <h3>Sick leave</h3> <p>At retirement, your eligible unused sick leave can be converted to service credit to increase your retirement benefit.</p>	<h3>Back to work?</h3> <p>Return-to-work laws have changed significantly in recent years. It's very important to understand how they may affect you if you return to work after retirement.</p>
<p><input checked="" type="checkbox"/> <b>Checkpoint TO-DO</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Visit <a href="http://www.TRSL.org">www.TRSL.org</a></li> <li><input type="checkbox"/> Sign up for Member Access</li> <li><input type="checkbox"/> Follow us on social media</li> </ul>	<p><input checked="" type="checkbox"/> <b>Checkpoint TO-DO</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Learn about your benefits</li> <li><input type="checkbox"/> Check beneficiary on file</li> <li><input type="checkbox"/> Think about your future</li> </ul>	<p><input checked="" type="checkbox"/> <b>Checkpoint TO-DO</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Attend a TRSL workshop</li> <li><input type="checkbox"/> Get a benefit estimate</li> <li><input type="checkbox"/> Consult Social Security (if needed)</li> </ul>

# Things to do now...

- Register for **Member Access**.
- Submit copies of important documents:
  - » Social security cards (member and beneficiary/ies)
  - » Birth certificates (member and beneficiary)
  - » Legal documents (including divorce decrees, judgment of separation, and/or community property settlements)
- Update address.
- Update beneficiary/ies.



# Questions?



# We are here for you!



**Local phone: (225) 925-6446**

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

**[www.TRSL.org](http://www.TRSL.org) • [web.master@trsl.org](mailto:web.master@trsl.org)**



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