

A close-up photograph of a hand holding a black chess piece, likely a king, over a chessboard. The chessboard is set up with various pieces, including a black knight, a black pawn, and several white pieces. The background is a blurred green field, suggesting an outdoor setting. The lighting is warm, possibly from the sun being low in the sky.

# DROP

**& beyond...**

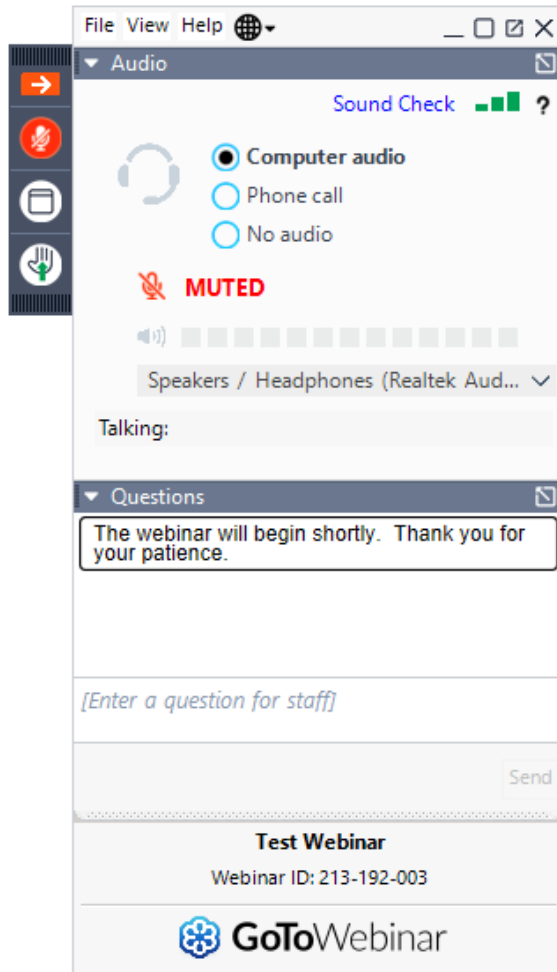
 TRSL

Member Workshop

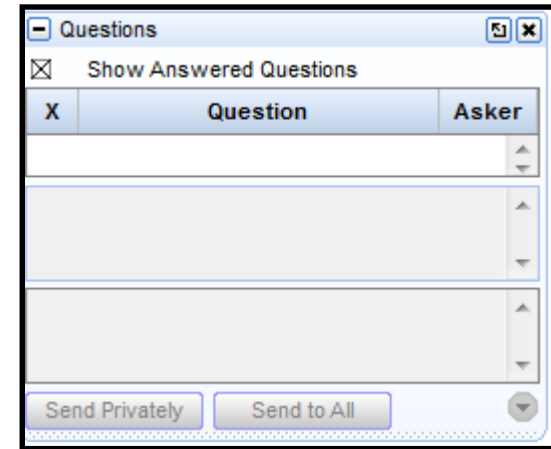
# Friendly reminders

- 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 during the webinar. There will be question-and-answer periods during the webinar.
- Please maximize your screen size to have full use of the webinar's features.

# Go To Webinar features



Type your question here. →



If you have any specific questions about your retirement please email us at [web.master@trsl.org](mailto:web.master@trsl.org) so that we can assist you directly.

# What do you want to learn today?



**1.** \_\_\_\_\_

**2.** \_\_\_\_\_

**3.** \_\_\_\_\_

**Time for our first poll question...**



# What we will cover

- **Participating in DROP**
  - » What happens during DROP participation?
  - » How was your DROP deposit calculated?
- **Ending DROP participation**
  - » What if you continue working?
  - » How is the time I work after DROP calculated?
- **Retirement after DROP**
  - » What forms should I complete?
  - » How and when will my benefits be paid?

*Break and Q & A period will be provided.*

# Understanding DROP: 3 simple rules

# 1

## Educate yourself

- What happens to your salary while you're in DROP?
- What is being deposited into your DROP account?

# 2

## Don't listen to your friends

- What's right for your friend **MAY NOT BE** right for you.
- Every member has different circumstances.

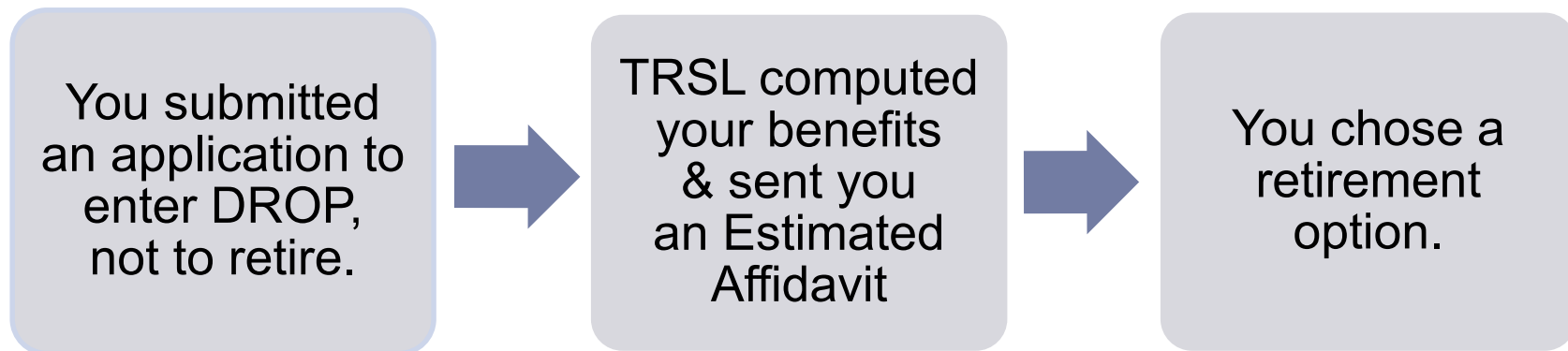
# 3

## There's a form for everything

- Forms for entering DROP
- Forms for retiring after DROP
- Forms for taking money out of DROP

# You're in DROP!

- The retirement option you chose (not your contributions) determines how much is deposited in your DROP account.
- **The option chosen is a permanent choice.** You will not get to choose another option when you retire.





# While in DROP...

- You continue to work and draw a salary.
  - You continue to earn and use leave.
  - You are still eligible for raises, promotions, etc.
  - You can change jobs or employers.
  - Your DROP deposits will continue as long as there is no break in service.
- **Neither you nor your employer make contributions to TRSL.**
    - » No service credit is earned while you are in DROP.
  - **Your salary is not reported to us while you are in DROP.**
    - » We will not know if you have received a salary increase or decrease.
  - **Your retirement benefit is “frozen.”**
    - » The retirement option you chose determines how much is deposited into your account.

# Example: DROP deposit

- In this example, the member is in the Regular Plan and met the DROP eligibility of 25 years at age 55 with a 2.5% benefit factor. The member chose the maximum option.
- The Final Average Compensation (FAC) is based on the three highest consecutive years of earnings.



Years of service credit	<b>25 years</b>
Benefit factor	<b>2.5%</b>
FAC	<b>\$ 2,500</b>
DROP monthly deposit	<b>\$ 1,563</b>

# Example: DROP account

56 year-old member enters DROP with 25 years of service. Her monthly retirement benefit is calculated to be \$1,563. This is also the amount that will be deposited into her DROP account each month (maximum option).

Length of time in DROP	Amount
12 months in DROP	<b>\$18,756</b>
24 months in DROP	<b>\$37,512</b>
36 months in DROP	<b>\$56,268</b>



Members can end DROP participation and terminate employment (retire) at any time. Maximum participation time is 36 months.

# DROP account statements

- **Online quarterly statements (through Member Access):**
  - » January, April, July, & October

## DROP/ILSB Statements

Get secure, online access to your DROP/ILSB account through MEMBER ACCESS.

- 1** Log in to MEMBER ACCESS from TRSL's website: [www.TRSL.org](http://www.TRSL.org).
- 2** From the My Account drop-down menu, select DROP Account Statement or ILSB Account Statement.
- 3** DROP/ILSB statements are viewable by quarter and include all transactions completed in that time period. Click the desired year to see all quarterly reports for that year.

*NOTE: DROP/ILSB statements are not available for Alternate Payee (Split Recipient) accounts and deceased members.*

[www.TRSL.org](http://www.TRSL.org)

NOT REGISTERED FOR MEMBER ACCESS?  
Click on MEMBER ACCESS from TRSL's homepage and follow the instructions. For technical assistance, please contact us at [helpdesk@trsl.org](mailto:helpdesk@trsl.org).

- **Information on statements:**
  - Deposits
  - Withdrawals (after retirement)
  - Interest (when eligible)



# DROP interest rates

- 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 <u>before</u> 1/1/04	DROP interest rate for members eligible <u>on or after</u> 1/1/04
<b>2020</b>	6.30%	1.0797%
<b>2019</b>	6.98%	1.8940%
<b>2018</b>	8.98%	0.9538%
<b>2017</b>	8.65%	0.2214%
<b>2016</b>	6.17%	0.0595%

# DROP interest rates

Members eligible <i>before</i> January 1, 2004	Members eligible <i>on or after</i> Jan. 1, 2004
Earn interest based on TRSL's actuarial rate of return (less 0.50%)	Earn interest based on the liquid asset money market rate (less 0.25%)
Funds for this group are invested with TRSL's portfolio	Funds for this group are invested in a liquid asset money market account
Interest is posted annually	Interest is posted monthly
Interest rates vary from year to year	Interest rate is similar to the rate paid by financial institutions on regular savings accounts

*In 2002, TRSL had a negative actuarial rate of return. The state attorney general ruled that DROP accounts could not be debited in the event of a negative actuarial rate. Legislators established a new method for determining interest rates for DROP in 2003 to ensure the TRSL trust did not have to subsidize DROP accounts in years when the actuarial rate was zero.*

# Your options after DROP participation



## **TERMINATE EMPLOYMENT (RETIRE):**

- Start receiving monthly benefits
- Begin DROP account withdrawals

OR



## **CONTINUE TO WORK:**

- Resume contributions to TRSL
- DROP deposits will end
- Earn supplemental benefit  
(added to your retirement benefit)

**Our second poll question is...**





# Formula for after-DROP supplement

- The formula for calculating the after-DROP supplement uses the same three components as the DROP deposit calculation.
- Your benefit factor will be the same as when you entered DROP (2%, 2.5%) and “froze” your benefit.
- The retirement option you chose at the time of entering DROP is also a factor in calculating your supplement amount.



# Working after DROP

- Upon retirement, TRSL will calculate a supplemental retirement benefit for **ALL** post-DROP service.

✓ **4 months**

✓ **1 year**

✓ **5 years**



*Any amount of time you work after DROP **could** result in a higher monthly retirement benefit.*

# After-DROP supplement

- Your length of employment after DROP will determine the FAC amount used in the supplement calculation:

	<u>PRIOR TO</u> Jan. 1, 2011	<u>ON OR AFTER</u> Jan. 1, 2011
<b>If you work LESS than...</b>	<b>3 YEARS:</b> <ul style="list-style-type: none"><li>TRSL will use your before-DROP average.*</li></ul>	<b>5 YEARS:</b> <ul style="list-style-type: none"><li>TRSL will use your before-DROP average.*</li></ul>
<b>If you work MORE than...</b>	<b>3 YEARS:</b> <ul style="list-style-type: none"><li>TRSL will calculate an after-DROP average.^</li></ul>	<b>5 YEARS:</b> <ul style="list-style-type: none"><li>TRSL will calculate an after-DROP average.^</li></ul>

\* This is the same FAC that was used to calculate your DROP deposit.

^This may be a different FAC, depending on if your salary is higher or lower 3/5 years after DROP.

# Example: After-DROP supplement

Final monthly retirement benefit equals base benefit (before DROP) plus supplement (after DROP) in 1 payment.

<b>1 x 2.5% x \$3,000 = \$75</b>	
Base benefit	<b>\$ 1,875</b>
+ supplement	<b>75</b>
Final retirement benefit	<b>\$ 1,950</b>

**Working 1 year  
after DROP**

<b>3 x 2.5% x \$3,500 = \$263</b>	
Base benefit	<b>\$ 1,875</b>
+ supplement	<b>263</b>
Final retirement benefit	<b>\$ 2,138</b>

**Working 3 years  
after DROP**

# Ready to retire?

“What forms do I need to complete?”



**Form  
11H**

- *Termination of Employment at End of DROP Participation/Employment*

**Form  
15D**

- *Direct Deposit of Benefits*

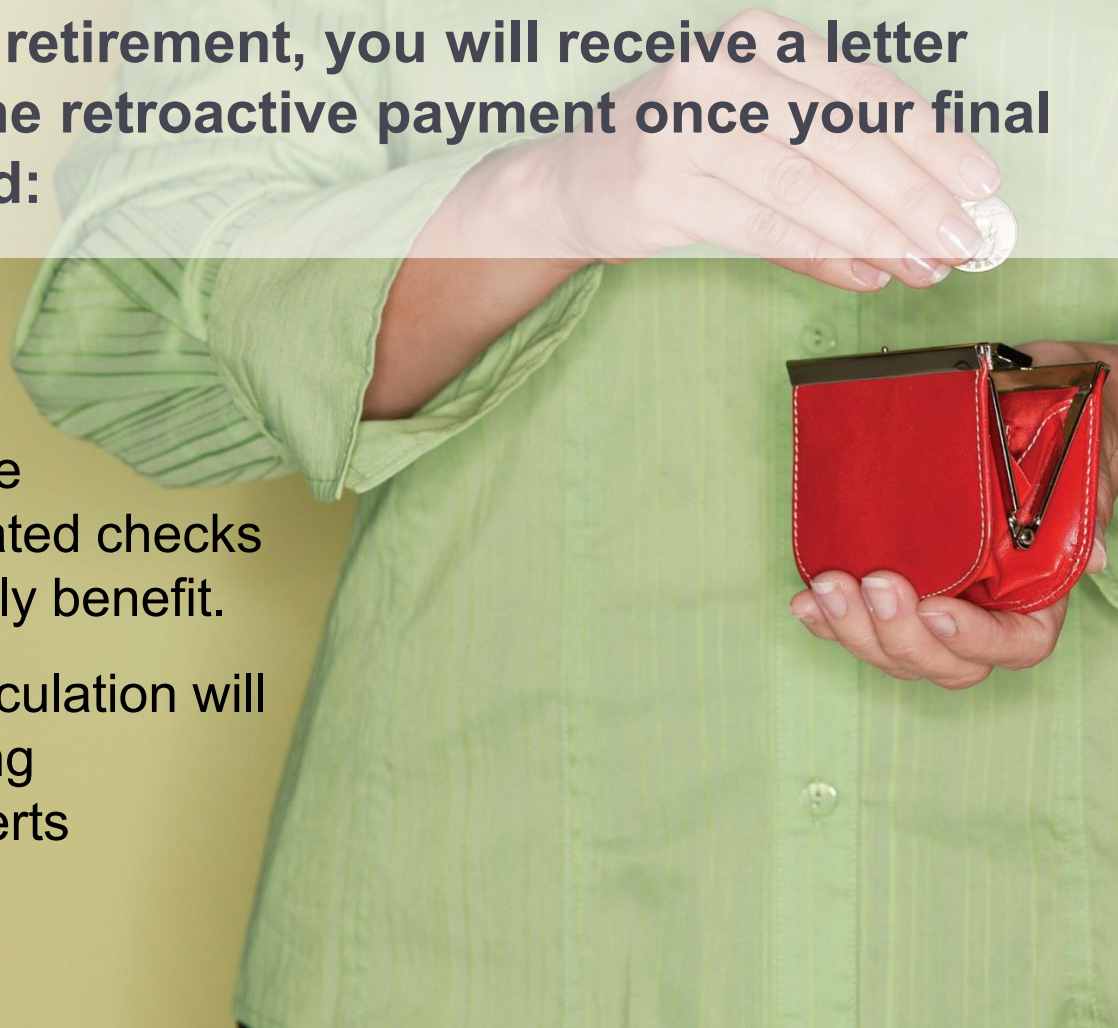
# How TRSL pays your benefits

- **Monthly benefits are paid on the first of the month.**
  - » Your first benefit payment will be a paper check; subsequent payments will be direct deposited.
  - » Your retirement can only be canceled if a benefit payment has not been negotiated (includes direct deposit).
- **You will receive estimated benefits as first payments.**
  - » This partial benefit will continue monthly until TRSL finalizes your benefit. (For DROP participants: The estimated benefit is your DROP deposit amount plus your after-DROP estimated benefit, if applicable.)

# What is a retroactive payment?

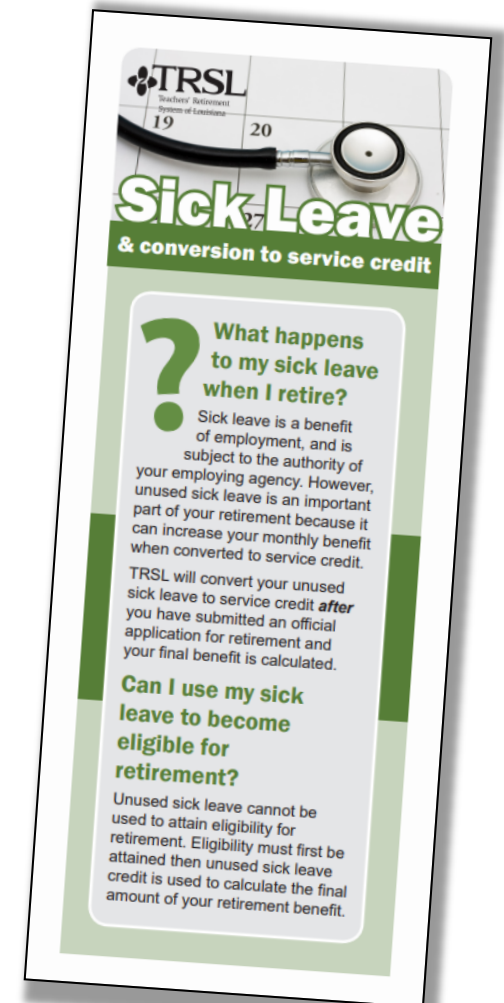
A few months after retirement, you will receive a letter regarding a one-time retroactive payment once your final benefit is calculated:

- » “Retro” payments include the difference between your estimated checks and your final monthly benefit.
- » Your final benefit calculation will include any remaining sick leave that converts to service credit.



# Leave credit: Sick leave

- Unused sick leave cannot be used to attain eligibility for retirement.
- However, at the time of retirement, unused sick leave may be converted to service credit.
  - » This can increase your monthly retirement benefit.
  - » TRSL makes this conversion after you have retired.
- School boards pay up to 25 days of unused sick leave at the daily rate of pay, or the number of unused days at the discretion of the employer.





# Leave credit: Annual leave

Employees of Louisiana state agencies, colleges, universities, community colleges, and technical colleges may receive credit for unused annual leave at no cost, with certain restrictions.

- Members who earn annual leave are usually paid up to 300 hours or 37.5 days of annual leave by their employers upon termination of employment.
- The number of days for which a member is paid is deducted from the number of days certified as unused by the employer.
- Members who were first eligible to retire after June 30, 1990, can convert unused annual leave earned after that date to service credit by purchasing the leave at actuarial cost.

# Questions?



SHORT BREAK

# Quick poll on retirement...



# What we will cover

- **DROP withdrawals**
  - » When can you withdraw DROP funds?
  - » What are your DROP withdrawal options?
- **Tax considerations**
  - » Are DROP funds exempt from Louisiana state taxes?
  - » Are there any mandatory federal tax withholdings?
- **Withdrawal method letter**
- **DROP account forms**
- **Community property**

# When can you withdraw DROP funds?



Withdrawals can begin **only after** you terminate employment (retire).



The minimum amount to be withdrawn is based on the Internal Revenue Service (IRS) life expectancy chart.



DROP withdrawals **must** begin within one year of your retirement date.

# When are DROP withdrawals paid?

- Monthly DROP withdrawals:
  - » Paid on the 15th of each month, following payment of your first monthly retirement benefit.
- Your regular retirement benefit:
  - » Paid on the 1st of each month.
- If TRSL pays your DROP withdrawal directly to you, it is exempt from Louisiana state taxes, provided you live in LA.

*NOTE: You must still file a Louisiana income tax return each year and claim the exemption.*

# Early withdrawal penalty age

**Will you be (or turn) age 55 or older in the calendar year (Jan 1 – Dec 31) in which you retire?**

**YES**



Early withdrawal penalty *will NOT* apply

**NO**



Early withdrawal penalty *MAY* apply\*

*\*Additional 10% early withdrawal penalty may apply only if withdrawals are taken before age 59 ½, **unless** retirement age is 55 or older during the calendar year of retirement or TRSL transfers the withdrawal directly to a rollover-eligible plan or if withdrawals are taken monthly/annually over your life expectancy (per IRS life expectancy tables).*

# Projected DROP withdrawals

If **projected** DROP withdrawals **DO NOT** exhaust the balance in your TRSL account within 10 years or more:

*DROP funds in TRSL account last at least 10 or more years*



**SUBJECT TO:**

**Voluntary federal income tax withholding based on your W4P**

If **projected** DROP withdrawals **WILL** exhaust the balance in your TRSL account in less than 10 years:

*DROP funds in TRSL account do NOT last at least 10 years*



**SUBJECT TO:**

**Mandatory 20% federal withholding tax**



# What are your DROP withdrawal options?

- **Total account balance withdrawal**
  - » Direct payment
  - » Rollover
  - » Direct payment/  
rollover split
- **Withdrawals from TRSL**
  - » Monthly
  - » Annual
- **Partial single-sum withdrawal**

- You will have one opportunity in a 12-month period to change the withdrawal method and/or amount.
- Amount cannot be decreased.
- Total account withdrawal is available at any time.

# Total account withdrawal

A total account withdrawal can be chosen at any time.

- DROP withdrawals that will exhaust the account balance in less than 10 years have tax consequences:
  - » Mandatory 20% federal withholding tax
  - » Additional 10% early withdrawal penalty if taken before age 59 ½, unless retirement age is 55 or older during the calendar year of retirement



# EXAMPLE: Total account withdrawal

**Susan is under age 72 and has \$100,000 in her DROP account.**



- She would like to withdraw all of her funds and move with her husband to Australia.
- Because there is a mandatory 20% federal withholding tax, Susan will receive \$80,000 from TRSL.
- Unless Susan's age in the calendar year of her retirement is 55 or older, she may be subject to a 10% early withdrawal penalty when she files her taxes at the end of the year.

# Rollovers

- Must be rolled to another qualified plan within the United States.
- If TRSL rolls over the account to an IRA or other qualified plan, there will be no tax withholding at the time of distribution.

Eligible accounts						
Minimum rollover amount: \$200						
401(a)	401(k)	403(b)	457	Roth IRA	408(a)	Traditional IRA

- When withdrawals are made from a rollover, the funds are subject to both federal **and** state taxes.
  - » No longer Louisiana state tax exempt

# Direct payment/rollover split

- Must be rolled to another qualified plan within the U.S.
- Minimum rollover amount: \$500
- Direct payment subject to federal taxes:
  - » Mandatory 20% federal withholding tax
  - » Additional 10% early withdrawal penalty if taken before age 59 ½, unless retirement age is 55 or older during the calendar year of retirement



# EXAMPLE: Direct payment/rollover split

**Bob has \$100,000 in his DROP account.**



- He would like to use half to pay off his house, then roll over the other half.
- Because there is a mandatory 20% federal withholding tax, Bob will receive about \$40,000 to pay off his house.
- \$50,000 will then be eligible for rollover.

# Monthly withdrawals from TRSL



- Minimum amount is determined by IRS life expectancy table
- Can be increased once every 12 months, never decreased
- Must be direct deposited (U.S. banks only)
- You still have the option to withdraw your total account balance at any time.

# EXAMPLE: Monthly withdrawals from TRSL

Jane has \$100,000 in her DROP account.



- She wants to increase her monthly income by taking monthly withdrawals from her DROP account.
- Jane would like her DROP account funds to last at least 10 years in order to avoid the mandatory 20% federal withholding tax.
- She can withdraw \$700-\$800\* per month.

***\* Withdrawal amounts can vary greatly due to many factors, including: age at the time of retirement, if a Partial Single Sum (PSS) withdrawal has been taken, how much and how long funds have been withdrawn.***



# Annual withdrawals from TRSL



- Minimum amount is determined by IRS life expectancy table
  - Can be increased once every 12 months, never decreased
- 
- Must be direct deposited (U.S. banks only)
  - You specify the month you wish to receive payment
  - You still have the option to withdraw your total account balance at any time.

# EXAMPLE: Annual withdrawals from TRSL

Joe has \$100,000 in his DROP account.



- He wants to treat his family to an annual tropical vacation.
- Joe would like his DROP account funds to last at least 10 years in order to avoid the mandatory 20% federal withholding tax.
- He can withdraw \$8,000 - \$9,000\* per year.

***\* Withdrawal amounts can vary greatly due to many factors, including: age at the time of retirement, if a Partial Single Sum (PSS) withdrawal has been taken, how much and how long funds have been withdrawn.***

# Partial single-sum withdrawal

Can be taken as follows:

- Once in the lifetime of you or your spousal beneficiary; **and**
- At time of retirement; **or**
- After withdrawals have begun



- You must have been at least age 55 at time of retirement (during the calendar year of retirement), or at least age 59 ½ at the time withdrawal is taken.
- It will affect the lifetime of the account balance and tax liabilities.
- If you are married, a DROP or ILSB Retiree Spousal Consent to Withdrawal Method (Form 11G-1) must be completed.

# EXAMPLE: Partial single-sum withdrawal

Linda is under age 72 and has \$100,000 in her DROP account.

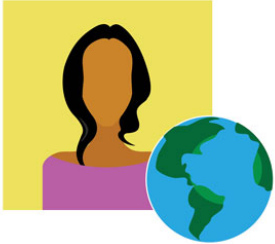


- She would like to withdraw \$25,000 to buy a new car, then receive monthly payments.
- Linda will receive \$20,000 (due to mandatory 20% federal withholding tax) then can withdraw \$500-\$600\* per month for 10 years.

***\* Withdrawal amounts can vary greatly due to many factors, including: age at the time of retirement, if a Partial Single Sum (PSS) withdrawal has been taken, how much and how long funds have been withdrawn.***

# \$100K – Withdrawal comparison

## TOTAL ACCOUNT WITHDRAWAL



Withdraws \$80 to move abroad.\*

## PAYMENT/ ROLLOVER SPLIT



Withdraws approx. \$40K to pay off house. Rolls over remaining \$50K.\*

## MONTHLY WITHDRAWALS



Withdraws \$700-\$800 per month for 10 years to supplement income.\*\*

## ANNUAL WITHDRAWALS



Withdraws \$8K-\$9K per year for 10 years to take his family on vacation.\*\*

## PARTIAL SINGLE-SUM W/DRAWAL



Withdraws \$25K for a new car (\$20K after taxes).\*  
Still receives \$500-\$600 per month for 10 years.\*\*

**\*Subject to 20% mandatory federal withholding tax and possibly 10% early withdrawal penalty.**

**\*\*Based upon the IRS life expectancy table; allows them to avoid 20% mandatory federal withholding tax.**

# Some tax considerations

DROP withdrawals that will exhaust the account balance in less than 10 years have tax consequences.

- **Less than** 10 years: (if not rolled over to another qualified plan)
  - » 20% mandatory federal withholding tax
  - » Additional 10% early withdrawal penalty if taken before age 59 ½, unless retirement age is 55 or older during the calendar year of retirement
- **At least** 10 years:
  - » Voluntary federal income tax withholding based on your W4P

***PLEASE NOTE:*** Consult a qualified tax advisor before making any decisions about withdrawing your funds. Federal taxes are deferred on DROP account deposits and become due as funds are withdrawn.

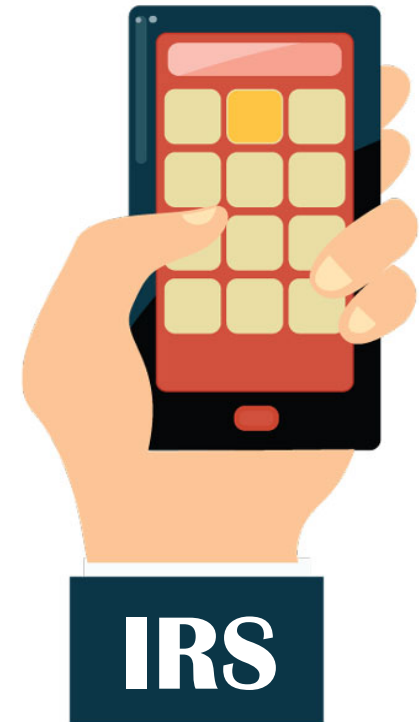
# Tax liabilities

## Your retirement benefit:

- Exempt from Louisiana state income tax (not automatic, must file to receive exemption)
- Subject to federal income tax

## DROP withdrawals paid directly by TRSL:

- Exempt from Louisiana state income tax (not automatic, must file to receive exemption)
- May be subject to federal mandatory tax withholding



# Withdrawal method letter

- Can be used to help make decisions about withdrawing your DROP funds
- Is sent when we receive your Form 11H
- Will contain:
  - » Your DROP account balance
  - » Life expectancy of your DROP account (based on your age at the time of retirement)
  - » Possible withdrawal amounts based on total account balance
  - » Possible withdrawal amounts with a partial single-sum (PSS) taken at the beginning of retirement



# EXAMPLE: Withdrawal method letter

- This example is for a partial single-sum withdrawal (PSS).
- The life expectancy is shown in months and years.
- This helps you plan and make decisions.

To help with your decision of how much to withdraw, the following table can be used:

Original Balance <b>\$135,180.00</b> - PSS W/D Amt. <b>\$20,000.00</b>	AFTER Partial Single Sum(PSS) Withdrawal Amount	MONTHLY		ANNUALLY	
		Life **	10 years	Life **	10 years
Account Balance <b>\$115,180.00</b>	No Interest (minimum withdrawal)	<b>\$324.00</b>	<b>\$960.00</b>	<b>\$3,891.00</b>	<b>\$11,518.00</b>
	Assumed Interest 3.50% *	<b>\$516.00</b>	<b>\$1,133.00</b>	<b>\$6,097.00</b>	<b>\$13,377.00</b>
	Assumed Interest 4.75 % *	<b>\$595.00</b>	<b>\$1,197.00</b>	<b>\$6,989.00</b>	<b>\$14,063.00</b>

\* These ASSUMED interest rates are not guaranteed by TRSL. Actual Interest paid on your DROP account will vary from month to month.

\*\* Your life expectancy is **355 months or 29.60 years**, which may vary from your actual life span.

# What forms do I need to submit?

**Withdrawal form**  
(choose form,  
appropriate for  
your age):

Form  
11J

- *DROP or ILSB Retiree  
Withdrawal Method Selection **OR***

Form  
11N

- *DROP or ILSB Retiree  
Withdrawal Method Selection  
for Ages 72 and Over*

**Direct deposit form**  
(if taking withdrawals  
directly from TRSL):

Form  
11R

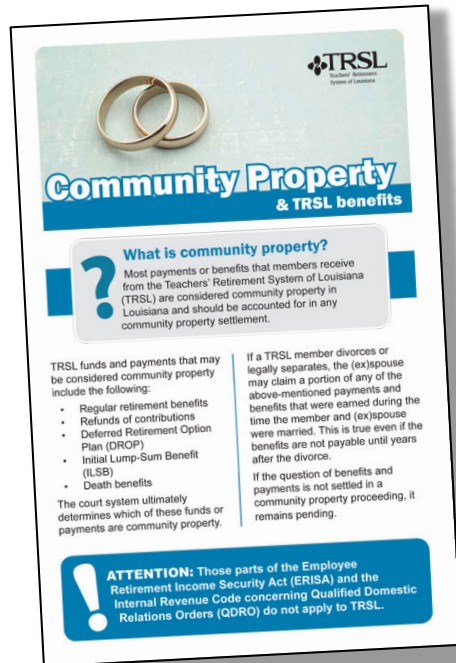
- *Direct Deposit of DROP or  
ILSB Account Withdrawals*

**Spousal consent form**  
(if withdrawal method is  
not life expectancy):

Form  
11G-1

- *DROP or ILSB Retiree Spousal  
Consent to Withdrawal Method*

# Community property



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.

# Questions?



# What did you learn today?



**1.** \_\_\_\_\_

**2.** \_\_\_\_\_

**3.** \_\_\_\_\_

# Things to do now for DROP members

- **Register for Member Access**
  - » Change your name/address/email address online
- **Get a retirement estimate**
  - » Submit a Form 10 to TRSL
- **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](http://www.ssa.gov).
- **Submit new/updated documents to TRSL**
  - » Has your name/address/email address/marital status changed since entering DROP?

My TRSL Members Retirees Employers

## 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 can also use
- [ORP Member Change of Address Authorization](#) (Form 16AC)
- [ORP Member Name Change Request](#) (Form 16NC)

**Beneficiary (Designations by member)**

- [Beneficiary Designation for Non-Retired Members](#) (Form 3)
- [Change of Beneficiary for Option 1 Retiree](#) (Form 3A)
- [Beneficiary Designation for DROP and ILSB Accounts](#) (Form 3B)
- [Beneficiary Designation for Retiree Return-to-Work Employee Contributions](#) (Form 3C)

**Direct deposit**

- [Direct Deposit for Refund of Contributions](#) (Form 7D)
- [Direct Deposit of DROP or ILSB Account Withdrawals](#) (Form 11R) - Use 15D for regular benefits
- [Direct Deposit of Benefits](#) (Form 15D) - Use 11B for DROP or ILSB account withdrawals
- [Addendum to Direct Deposit of Benefits - Nonspousal Joint Signer\(s\)](#) (Form 15J5)

## Find it online...

- Forms
- Brochures
- Newsletters & more!

[www.TRSL.org](http://www.TRSL.org)

TRSL Teachers' Retirement System of Louisiana

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**Your Future with Online Member Access**

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My TRSL Members Retirees Employers

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LINKS MEMBER NEWSLETTER

APRIL 2018

**2018 legislative session**

The 2018 regular legislative session began Monday, March 12. We're monitoring a number of bills affecting TRSL, ranging from the creation of a new benefit structure to changes to the return-to-work laws.

You can view a list of all bills impacting the system, along with the positions taken by the TRSL Board of Trustees for each, by visiting the [Legislation](#) page of our website.

**Stay informed**

You can also receive updates about bills and issues that impact TRSL and its members delivered straight to your inbox through eNews.

Click "manage your preferences" at the bottom of this email, and then select "legislation" as a topic of interest.

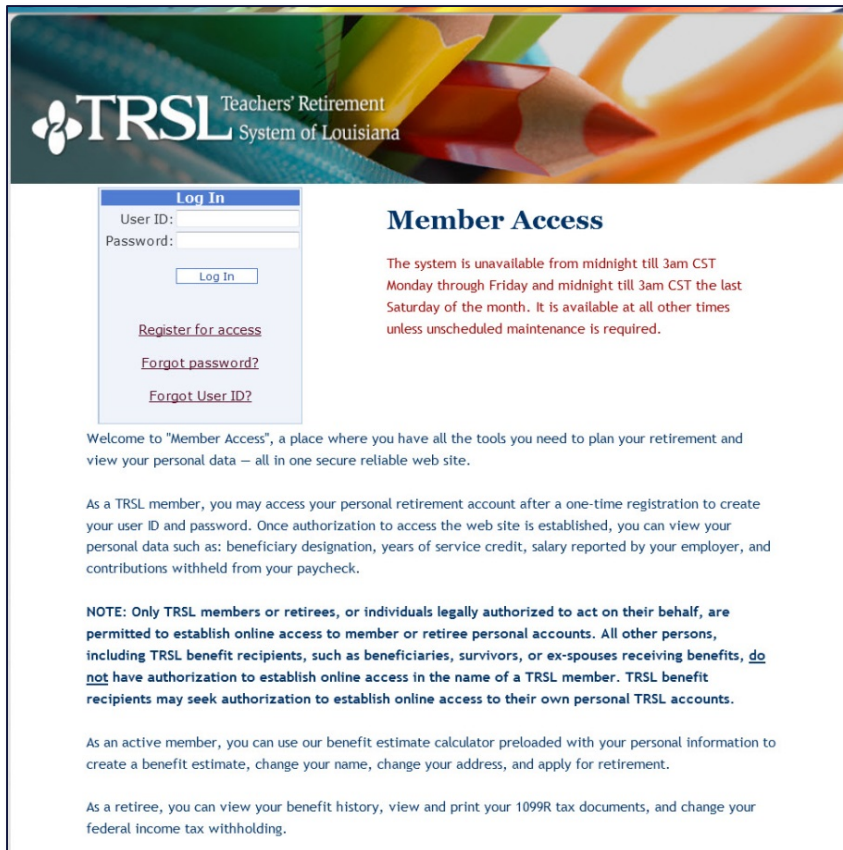
**Last poll question for today...**





# Member Access

***A secure website where you have all the tools you need to plan for retirement!***



The screenshot shows the TRSL (Teachers' Retirement System of Louisiana) Member Access page. At the top left is the TRSL logo and name. Below it is a 'Log In' form with fields for 'User ID:' and 'Password:', a 'Log In' button, and links for 'Register for access', 'Forgot password?', and 'Forgot User ID?'. To the right of the form is the heading 'Member Access' followed by a red notice: 'The system is unavailable from midnight till 3am CST Monday through Friday and midnight till 3am CST the last Saturday of the month. It is available at all other times unless unscheduled maintenance is required.' Below the notice is a welcome message: 'Welcome to "Member Access", a place where you have all the tools you need to plan your retirement and view your personal data – all in one secure reliable web site.' This is followed by a paragraph explaining that as a TRSL member, one can access their personal retirement account after a one-time registration to create a user ID and password. A 'NOTE' section states that only TRSL members or retirees, or individuals legally authorized to act on their behalf, are permitted to establish online access to member or retiree personal accounts. Finally, there are two paragraphs: one for active members who can use a benefit estimate calculator, and one for retirees who can view their benefit history and tax documents.

- Preloaded benefit estimate calculator
- Update your name/ mailing address/ email address
- Apply for retirement
- View DROP Account
- View beneficiary designations

# We are here for you!



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

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

**Website:** *www.TRSL.org*

**Email:** *web.master@trsl.org*



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