

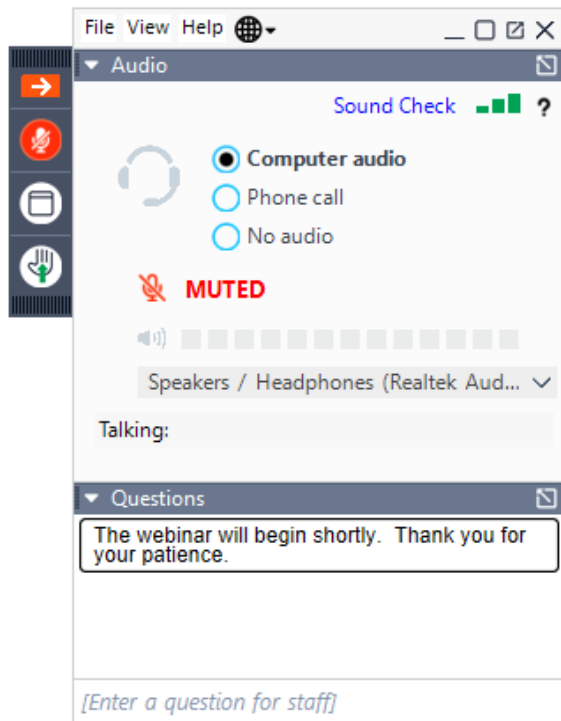


# Mid Career

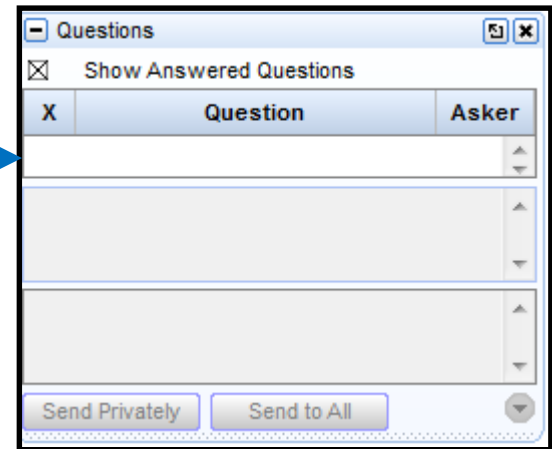
# Friendly reminders

- 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.

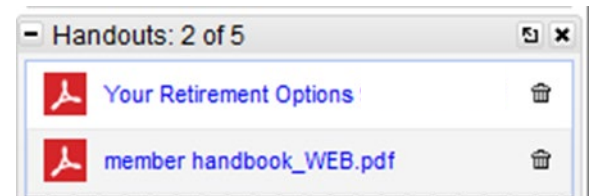
# Go To Webinar features



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.

# What do you want to learn today?



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

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

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

# Today's agenda

- Types of TRSL retirement plans
- How your retirement is funded & calculated
- TRSL member retirement eligibility
- Purchases & transfers of service credit
- Leave credit
- Types of retirement offered
- Survivor benefits
- Community property
- TRSL & Social Security
- Member Access & TRSL website overview

# 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

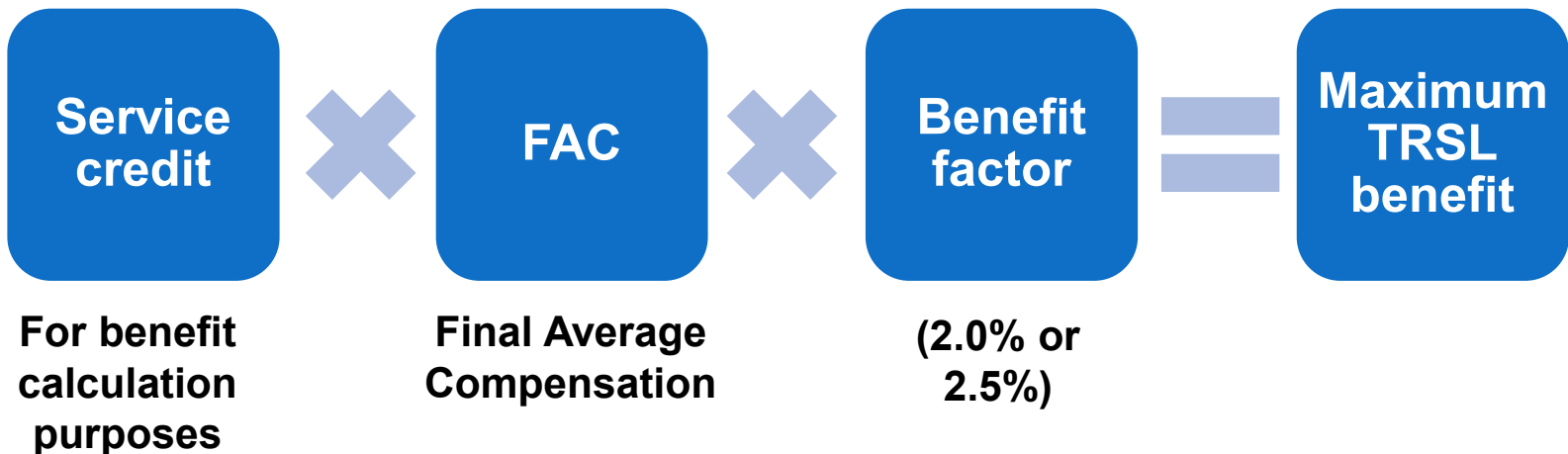
- Members pay a percentage of salary toward retirement:

<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 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.

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

# Regular Plan: Retirement eligibility

Eligibility requirements	Benefit factor
<b>Regular Plan (prior to 7/1/99):</b>	
<ul style="list-style-type: none"><li>• At least age 60 with at least 5 years of service credit, or</li><li>• Any age with at least 20 years of service credit</li></ul>	<b>2.0%</b>
<ul style="list-style-type: none"><li>• At least age 65 with at least 20 years of service credit, or</li><li>• At least age 55 with at least 25 years of service credit, or</li><li>• Any age with at least 30 years of service credit</li></ul>	<b>2.5%</b>

# Regular Plan: Retirement eligibility

## Eligibility requirements

## Benefit factor

### Regular Plan (between 7/1/99 and 12/31/10):

- At least age 60 with at least 5 years of service credit, or
- At least age 55 with at least 25 years of service credit, or
- Any age with at least 20 years of service credit (actuarially reduced), or
- Any age with at least 30 years of service credit

2.5%

# Regular Plan: Retirement eligibility

Eligibility requirements	Benefit factor
<b>Regular Plan (between 1/1/11 and 6/30/15):</b>	
<ul style="list-style-type: none"><li>• At least age 60 with at least 5 years of service credit, or</li><li>• Any age with at least 20 years of service credit (actuarially reduced)</li></ul>	2.5%
<b>Regular Plan (on or after 7/1/15):</b>	
<ul style="list-style-type: none"><li>• At least age 62 with at least 5 years of service credit, or</li><li>• Any age with at least 20 years of service credit (actuarially reduced)</li></ul>	2.5%

# 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.*

# 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.*



# 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.
- Employers may 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 earn annual leave.
- 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.
- Please speak to your employer to discuss your options if you anticipate having more than 300 hours of annual leave upon retirement.

# Types of retirement offered

- **SERVICE:** You stop working and begin receiving your lifetime monthly retirement benefit.
- **DROP:** You “freeze” your retirement benefit and continue to work for up to 36 months, building a retirement nest egg. You terminate employment (retire) some time after the completion of DROP participation. Upon termination of employment, you are eligible to withdraw from your DROP account plus receive your regular lifetime monthly retirement benefit.
- **ILSB:** You retire, receive a lump-sum payment of up to 36 times your monthly maximum benefit, and receive an actuarially reduced lifetime monthly retirement benefit.

# Types of retirement offered

- **DEFERRED:** Members with at least five years of service credit may terminate their positions and leave their contributions with TRSL. Once eligible, inactive members can apply for a TRSL retirement benefit based on their years of service credit.
- **DISABILITY:** If you are no longer able to perform your current job due to a disabling condition, you can apply for a TRSL disability retirement. It must be approved by the State Medical Disability Board.

# Deferred Retirement Option Plan (DROP)

- DROP is an optional program that allows you to freeze your retirement benefit. Your monthly benefit is deposited each month into a special account at TRSL while you continue to work and earn a paycheck.
- You can participate in DROP for up to a maximum of three years once your DROP “window” of eligibility opens.
- You can shorten, but not extend your DROP participation time. (Minimum participation time is 1 day.)
- The “frozen” benefit is calculated based upon years of service credit and average compensation upon entering DROP.
- Your decision to participate in DROP is irrevocable.

# What is the DROP window?

The DROP window refers to the 3-year period (plus a 60-day grace period) of time you can participate in DROP, starting from your first day of eligibility.

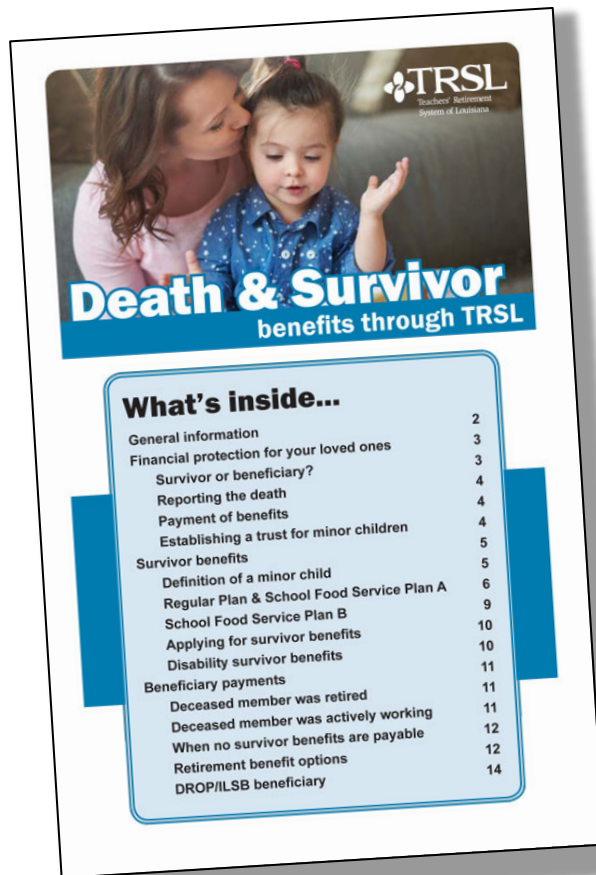
This period is your **ONE-TIME** opportunity to participate in DROP during your career.



It is important to find out the **EXACT DATE** you first become eligible for DROP.

*For more information about DROP (including DROP eligibility), please review our DROP brochure and/or watch our “Understanding DROP” webinar on demand at [www.TRSL.org](http://www.TRSL.org).*

# 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.

# Community property



The infographic features the TRSL logo at the top right and a pair of wedding rings on the left. The title 'Community Property & TRSL benefits' is prominently displayed. A question mark icon introduces the section 'What is community property?'. Below this, a list of TRSL funds and payments is provided, along with a note that the court system ultimately determines their status. An attention box at the bottom states that ERISA and QDRO rules do not apply to TRSL.

**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.** For detailed information about your Social Security benefit, please contact the Social Security Administration at [www.ssa.gov](http://www.ssa.gov)

# Summary

- TRSL is a defined benefit plan, which guarantees a benefit based on a formula, not your contributions.
- 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.
- If you are interested in participating in DROP, find out the EXACT DATE you first become eligible for DROP so you do not miss your “DROP window.”
- Since Louisiana does not pay into SS for the majority of its public employees, your SS benefit may be reduced upon your TRSL retirement. Your TRSL benefit will not be reduced.

# Online access to your TRSL account

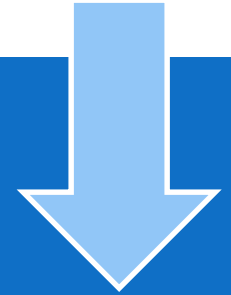
Member Access is a secure website where you have all the tools you need to plan for retirement:



- 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



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- ▶ ASK TRSL
- ▶ EMPLOYER ACCESS
- MEMBER ACCESS**



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OUR VISION

*Retirement Security  
in a Changing World*

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*My TRSL*

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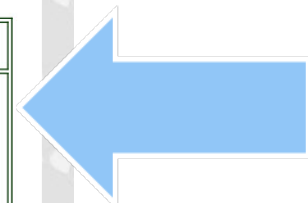
# Register for access



## 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>



# Your access page

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)

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# LINKS

MEMBER NEWSLETTER



## 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

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## 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  
[DRP Member Change of Address Authorization](#) (Form 16AG)

### Direct Deposit of DROP or ILSB Account Withdrawals


(Form 11R) - Use 15D for regular benefits  
 (Form 15D) - Use 11R for DROP or ILSB account withdrawals  
 Addendum to Direct Deposit of Benefits - Nonspousal Joint Signer(s) (Form 15JS)

# www.TRSL.org



Teachers' Retirement System of Louisiana

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*Retirement Security  
 in a Changing World*

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# TRSL forms

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### Workshops

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### Roadmap To Retirement

### Member Access

Ask TRSL

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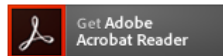


For your convenience, you can download and complete all TRSL forms online. After that, just print and send it to us. If you are unable to access a form, please email us at [web.master@trsl.org](mailto:web.master@trsl.org) and we'll be happy to send you one. To order forms by phone, please call 225-922-2822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



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# TRSL publications

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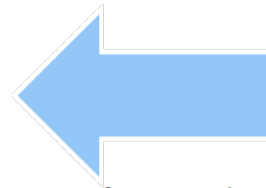
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## Roadmap To Retirement

## Member Access

Ask TRSL

## Publications



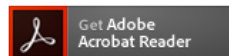
TRSL's publications contain important information about the retirement system and your membership. All of our brochures are available online. We encourage you to become familiar with the information about your retirement benefits and stay informed about issues impacting your retirement system. Get it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

[Brochures](#)

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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

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## 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

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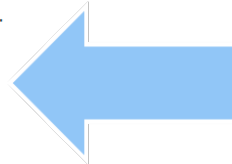
Ask TRSL

## 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

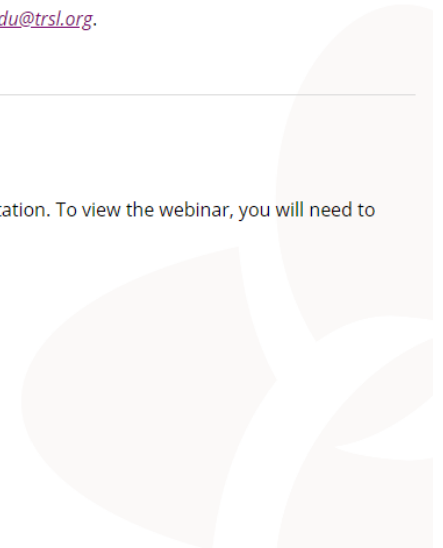


If you have any questions regarding member webinars, please contact us at [retire.edu@trsl.org](mailto:retire.edu@trsl.org).

## 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

**Roadmap TO Retirement**  
*What's your destination?*

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:
<p><b>About TRSL</b></p>  <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> <p><b>Purchases &amp; transfers</b></p> <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> <p><b>Being vested</b></p>  <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> <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><b>Considering DROP?</b></p> <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> <p><b>Eligibility to retire</b></p> <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> <p><b>Sick leave</b></p>  <p>At retirement, your eligible unused sick leave can be converted to service credit to increase your retirement benefit.</p> <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><b>Retirement options</b></p>  <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> <p><b>Tax info</b></p>  <p>All payments from TRSL are subject to applicable IRS rules &amp; regulations. TRSL retirement benefits are exempt from Louisiana state taxes.</p> <p><b>Back to work?</b></p> <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"/> 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>

# What did you learn today?



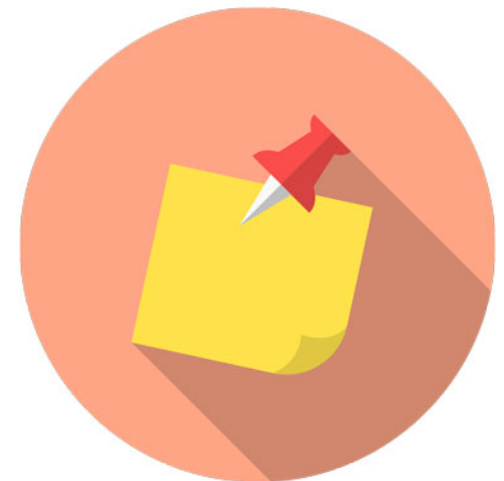
**1.** \_\_\_\_\_

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

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

# 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)**

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