



Welcome!

Please sign in via QR code (if you have not already).

Silence
phone

Restroom
info

Survey
& links

Have questions? We are here for you!

What do you want to learn today?

1. _____

2. _____

3. _____

Agenda

- Types of TRSL retirement plans
- How your retirement is funded
- Purchases and transfers of service credit
- How your benefit is calculated
- Retirement eligibility
- Retirement options
- Leave credit

Break and Q & A periods will be provided.

About TRSL



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

TRSL retirement plans

Regular Plan	Plan B
Most TRSL members, including teachers, administrators, support staff, and university personnel, etc.	School food service employees in 20 parishes

How your retirement is funded

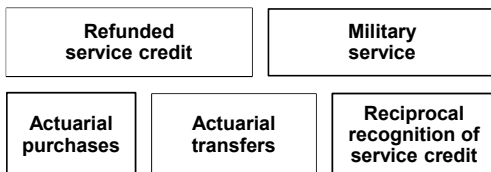
- Members pay a percentage of salary toward retirement:

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

- 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.

Purchases & transfers of service credit

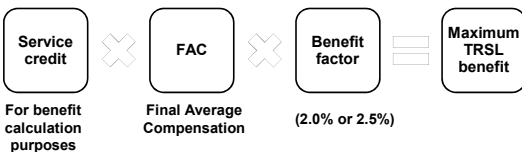
- Service credit can be purchased for eligible periods of service for which you do not already have TRSL service credit.



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

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 <u>prior to</u> January 1, 2011	Membership in state retirement system <u>on or after</u> January 1, 2011
Based on 3 highest consecutive years of salary	Based on 5 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.	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.

FAC: Example in Member Access

Seq	Eff Date	Source	Contribution Amount	Service Credit for Benefit Computation Amount	Service Type	Actual Earnings	Full Time Earnings	Transaction Type	Service Credit for Eligibility
012	6/30/2013	ST TAMIANY EO	6,086.52	1.00	REGULAR	\$1,088.70	\$1,088.70	SALARY POSTING	1.00
013	6/30/2015	ST TAMIANY EO	6,039.60	1.00	REGULAR	58,494.20	58,494.20	SALARY POSTING	1.00
014	6/30/2015	ST TAMIANY EO	4,191.60	1.00	REGULAR	\$1,209.20	\$1,209.20	SALARY POSTING	1.00
015	6/30/2017	ST TAMIANY EO	4,181.52	1.00	REGULAR	\$2,269.12	\$2,269.12	SALARY POSTING	1.00
016	6/30/2019	ST TAMIANY EO	4,199.92	1.00	REGULAR	\$2,508.00	\$2,508.00	SALARY POSTING	1.00

- The FAC is the average of your highest years of salary consecutively earned.
- TRSL looks at your entire salary history.

FAC: Example in Member Access

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				
Employee ID	Employer Name	Plan Name	Start Date	End Date
0012 ST. TASHAWNT 80		Regular Plan	08/17/1999	01/15/1999
0012 ST. TASHAWNT 80		Regular Plan	10/17/2006	05/24/2018

TRSL Regular Plan Information		
<small>Service credit earned cannot exceed 1.00 year in a fiscal year.</small>		
Unaudited Service Credit	Member Contributions Summary	
Prior years' service credit for benefit computation: 11.82	Beginning balance as of 06/30/2019:	46,134.77
Purchases/Transfers/Refunds: 0.00	No Current FY Contributions	0.00
Prior years' service credit for benefit computation corrections: 0.00	Purchases/Transfers/Refunds:	0.00
Total unaudited service credit for benefit computation ¹ : 11.82	Prior Year Contributions Corrections:	0.00
	Estimated balance as of 9/10/2019:	46,134.77
Total unaudited service credit for benefit computation as of 06/30/2019 ¹ :	Total unaudited service credit for eligibility purposes as of 06/30/2019 ¹ :	11.82
Service Type	Amount	Monthly Average Compensation:
Regular	11.82	\$4,334.40
Total	11.82	

¹ If these figures are different, your employer has certified that you have some part time employment. Any discrepancies in salaries, service credit, or contributions should be addressed with your employer. All amounts are subject to audit and change.

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 (TRSL membership prior to 7/1/99)	2.0% or 2.5%
Regular Plan (TRSL membership on or after 7/1/99)	2.5%
Plan B	2.0%

When will I be eligible to retire?

The answer depends on which plan you belong to and, in some cases, when you joined one of the four state retirement systems.



Regular Plan: Retirement eligibility

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




Regular Plan: Retirement eligibility

Eligibility requirements	Benefit factor
Regular Plan (between 7/1/99 and 12/31/10):	
<ul style="list-style-type: none"> 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
Regular Plan (between 1/1/11 and 6/30/15):	
<ul style="list-style-type: none"> At least age 60 with at least 5 years of service credit, or Any age with at least 20 years of service credit (actuarially reduced) 	2.5%
Regular Plan (on or after 7/1/15):	
<ul style="list-style-type: none"> At least age 62 with at least 5 years of service credit, or Any age with at least 20 years of service credit (actuarially reduced) 	2.5%

Questions?

If you have any specific questions about your retirement (such as DROP window, retirement eligibility, etc.), please contact us at AskTRSL.org so we can look up your account and assist you directly.

Retirement options

When you retire, you will select one of eight different retirement options.

You will choose your option on an affidavit, which must be notarized.

The option you choose determines how much you and your beneficiary will receive in retirement benefits.

You cannot change your retirement option once you retire or enter DROP.

You can only change your beneficiary under Option 1.

Retirement options

Retirement Option	Member Benefit	Beneficiary Benefit
Maximum Option	Member receives largest monthly benefit possible (maximum benefit).	None

Maximum Option conditions: All monthly benefits cease at member's death. Only the amount of member contributions that has not been paid out in monthly benefits or in DROP deposits and interest is due to the member's estate.

Retirement options

Retirement Option	Member Benefit	Beneficiary Benefit
Option 1	Member receives a monthly benefit slightly less than Maximum Option. Age at retirement is one of the factors upon which the reduction is based.	More than one beneficiary can be designated, and can be changed at any time by member/retiree.

Option 1 conditions: Beneficiary receives remaining balance of member's contributions (if any) in one lump-sum payment. Cannot be selected for ILSB.

Retirement options

Retirement Option	Member Benefit	Beneficiary Benefit
Option 2	Member receives an actuarially reduced monthly benefit.	Beneficiary receives same lifetime benefit member received.
Option 3	Member receives a monthly benefit greater than Option 2 or 2A benefit.	Beneficiary receives lifetime benefit equal to ½ of benefit amount member received.
Option 4	Member receives a reduced monthly benefit based upon amount member designates for beneficiary.	Beneficiary receives lifetime benefit designated by member, not to exceed Option 2 benefit amount.

Retirement options

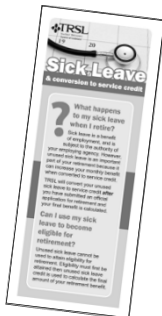
Retirement Option	Member Benefit	Beneficiary Benefit
Option 2A (Pop Up)	Member receives a monthly benefit slightly less than Option 2.	Beneficiary receives same lifetime benefit member received.
Option 3A (Pop Up)	Member receives a monthly benefit greater than Option 2 or 2A benefit but less than Option 3 benefit.	Beneficiary receives lifetime benefit equal to ½ of benefit amount member received.
Option 4A (Pop Up)	Member receives a reduced monthly benefit based upon amount member designates for beneficiary.	Beneficiary receives lifetime benefit designated by member, but not to exceed Option 2 benefit amount.

Retirement options

Retirement Option	Member Benefit	Beneficiary Benefit
Maximum Option	Member receives largest monthly benefit possible (maximum benefit).	None
Maximum Option conditions: All monthly benefits cease at member's death. Only the amount of member contributions that has not been paid out in monthly benefits or in DROP deposits and interest is due to the member's estate.		

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 pay up to 25 days of unused sick leave at the daily rate of pay



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.

Questions?



If you have any specific questions about your retirement (such as DROP window, retirement eligibility, etc.), please contact us at AskTRSL.org so we can look up your account and assist you directly.

Agenda

- Types of retirement offered
- Deferred Retirement Option Plan (DROP)
- Initial Lump-Sum Benefit (ILSB)
- Other TRSL benefits

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 can 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 monthly retirement benefit check while you continue to work and earn a paycheck.
- During DROP your monthly benefit is deposited each month into a special account.
 - » **Minimum participation time:** 1 day
 - » **Maximum participation time:** 36 months (3 years)

Deferred Retirement Option Plan (DROP)

- 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.
- You can apply up to 6 months before your DROP window opens with TRSL's Form 11.
- Members can end DROP participation and terminate employment (retire) at any time.

“What is the DROP window?”

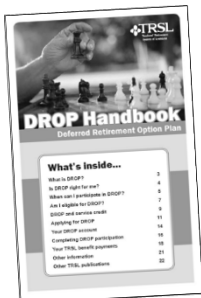
The DROP window refers to the 3-year period of time you can participate in DROP, starting from your first day of eligibility. Your window opens when you are FIRST eligible.

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.

DROP eligibility – Regular Plan



Membership prior to Jan. 1, 2011

Age 60 with 10 years*

Age 55 with 25 years

Any age with 30 years

*2.0% benefit factor

Membership between Jan 1, 2011 & June 30, 2015

Age 60 with 5 years

Membership on or after July 1, 2015

Age 62 with 5 years

While in DROP, what is the same?

- 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.



While in DROP, what is different?

- **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/decrease.
- **Your retirement benefit is “frozen.”**
 - » The retirement option you chose determines how much is deposited into your account.

DROP deposit example

This member's monthly retirement benefit is calculated to be \$2,356. This is also the amount that will be deposited into the DROP account each month (maximum option).

Length of time in DROP	Amount
12 months in DROP	\$28,272
24 months in DROP	\$56,544
36 months in DROP	\$84,816

Your options after DROP participation



TERMINATE EMPLOYMENT (RETIRE):

- Start receiving monthly benefits
- Begin DROP account withdrawals

OR



CONTINUE TO WORK:

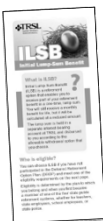
- Resume contributions to TRSL
- DROP deposits will end
- Earn supplemental benefit (added to your retirement benefit)

Is DROP right for you?

- **Will my benefit be calculated at 2.0% or 2.5%?**
 - » DROP at age 60 with 10 years is calculated at 2.0% (under Regular Plan)
 - » Regular service retirement at age 65 with 20 years is calculated at 2.5%.
- **What if I receive a significant salary increase (or change in position) while I'm in DROP?**
 - » Any salary increase you receive while you are in DROP will not be added to your FAC.
- **How long do I plan to work after my DROP participation ends?**
 - » If you work for many years after DROP, it could result in a lower benefit than if you had not participated in DROP.

Initial Lump-Sum Benefit (ILSB)

- ILSB is an alternative to DROP.
- You can retire and take a portion of your retirement benefit in a one-time, lump-sum payment.



- You will receive a permanently reduced lifetime monthly benefit.
- The reduction is based on the lump-sum amount chosen and your age at time of retirement.

ILSB eligibility – Regular Plan

Membership prior to Jan. 1, 2011
Age 60 with 10 years*
Age 55 with 25 years
Any age with 30 years

*2.0% benefit factor if enrolled prior to 7/1/1999

Membership between Jan 1, 2011 & June 30, 2015
Age 60 with 5 years

Membership on or after July 1, 2015
Age 62 with 5 years

ILSB example – Max lump sum

Age	Reduction	Age	Reduction
35	\$ 6.28	58	\$ 7.38
36	\$ 6.30	59	\$ 7.48
37	\$ 6.32	60	\$ 7.59
38	\$ 6.34	61	\$ 7.71
39	\$ 6.37	62	\$ 7.83
40	\$ 6.39	63	\$ 7.97
41	\$ 6.42	64	\$ 8.11
42	\$ 6.45	65	\$ 8.26
43	\$ 6.48	66	\$ 8.42
44	\$ 6.51	67	\$ 8.60
45	\$ 6.55	68	\$ 8.78
46	\$ 6.59	69	\$ 8.98
47	\$ 6.63	70	\$ 9.20
48	\$ 6.67	71	\$ 9.43
49	\$ 6.72	72	\$ 9.68
50	\$ 6.78	73	\$ 9.96
51	\$ 6.83	74	\$ 10.26
52	\$ 6.90	75	\$ 10.58
53	\$ 6.96	76	\$ 10.94
54	\$ 7.04	77	\$ 11.34
55	\$ 7.11	78	\$ 11.76
56	\$ 7.20	79	\$ 12.23
57	\$ 7.29	80	\$ 12.74

EXAMPLE: 57-year-old retiree with a 58-year-old beneficiary

Maximum option	\$2,700/month
Cost per \$1,000	\$7.29
Maximum lump sum	\$97,200
Maximum reduced monthly benefit	\$1,992/month

ILSB example – 50% max lump sum

Age	Reduction	Age	Reduction
35	\$ 6.28	58	\$ 7.38
36	\$ 6.30	59	\$ 7.48
37	\$ 6.32	60	\$ 7.59
38	\$ 6.34	61	\$ 7.71
39	\$ 6.37	62	\$ 7.83
40	\$ 6.39	63	\$ 7.97
41	\$ 6.42	64	\$ 8.11
42	\$ 6.45	65	\$ 8.26
43	\$ 6.48	66	\$ 8.42
44	\$ 6.51	67	\$ 8.60
45	\$ 6.55	68	\$ 8.78
46	\$ 6.59	69	\$ 8.98
47	\$ 6.63	70	\$ 9.20
48	\$ 6.67	71	\$ 9.43
49	\$ 6.72	72	\$ 9.68
50	\$ 6.78	73	\$ 9.96
51	\$ 6.83	74	\$ 10.26
52	\$ 6.90	75	\$ 10.58
53	\$ 6.96	76	\$ 10.94
54	\$ 7.04	77	\$ 11.34
55	\$ 7.11	78	\$ 11.76
56	\$ 7.20	79	\$ 12.23
57	\$ 7.29	80	\$ 12.74

EXAMPLE: 57-year-old retiree with a 58-year-old beneficiary


Maximum option	\$2,700/month
Cost per \$1,000	\$7.29
50% Maximum lump sum	\$48,600
Maximum reduced monthly benefit	\$2,350/month

ILSB questions to ponder:

- **Do I need a lump sum amount to use in retirement?**
By taking a lump sum up front, you will reduce your regular monthly benefit.
- **Is the reduction in benefits permanent?**
Yes, the reduction applied to monthly benefits is permanent.
- **What factors determine the reduction?**
Your age at the time of retirement and the amount of the lump sum you choose are both determining factors.


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

Questions?




Let's pause for a quick break...

Agenda

- The retirement application process
- How TRSL pays your benefits
- Tax liabilities
- Community property
- Returning to work after retirement
- TRSL and Social Security
- Things to do now

Applying for retirement



You can submit your retirement application as early as **six months before** your desired date of retirement or DROP beginning date.

- » You will need to complete all purchases, transfers, and/or reciprocals of service credit before the effective date of retirement or entering DROP.
- » TRSL recommends you coordinate your retirement or DROP beginning date with your employer. Your employer will verify your service credit and sick leave.

Applying for retirement

There are two ways you can apply for retirement:



Apply online through your **MEMBER ACCESS** account:
www.TRSL.org/memberaccess



Submit *Application for Service Retirement, ILSB, or DROP* (Form 11) **AND** *Direct Deposit of Benefits* (Form 15D)

DROP Applicants: Members applying for DROP do not submit the Form 15D at time of entering DROP along with the Form 11.

Apply through Member Access

Click "Apply for Retirement" from the "My Retirement" drop-down menu.



NOTE: Two weeks after submission of the Form 11 to TRSL, you will receive an acknowledgment letter in the mail.

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).
 - Members entering DROP are unable to cancel DROP participation once your date passes and the affidavit is on file.
- **For Service and ILSB, there is a 30-day waiting period.**
 - » This period begins on your retirement date. However, we must have your affidavit as well as your direct deposit form to determine your benefit.
- **You will receive estimated benefits as first payments.**
 - » This partial benefit will continue monthly until TRSL finalizes your benefit.
 - Includes after-DROP supplement, for those working after DROP.

“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.

Tax liabilities

  IRS	Subject to LA STATE income tax?	Subject to FEDERAL income tax?
Regular monthly retirement benefit	NO*	YES
DROP withdrawals paid directly by TRSL	NO*	YES

*LA state tax exemption is not automatic. You must claim the exemption when you file your LA taxes:


SCHEDULE E - 2021 ADJUSTMENTS TO INCOME

Louisiana State Teachers' Retirement Benefits

Taxpayer date retired: Spouse date retired: 03E



Community property



- Most payments or benefits received from TRSL are considered community property.
- 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.

Regular retirement benefits

Refunds

DROP or ILSP withdrawals

Death benefits

Returning to work after retirement

RTW laws DO apply.

Louisiana public education (K-12, higher ed), participating charter schools, **participating state agencies**, contract or corporate contract:

These positions are eligible for TRSL membership.




RTW laws DO NOT apply.

Out-of-state public or private education (K-12, higher ed), in-state private schools, non-participating charter schools, private sector employment, K-12 custodial/maintenance positions or bus drivers, higher ed classified positions, and civil service jobs that report to another retirement system:

These positions are not eligible for TRSL membership.

If you are unsure if a particular employer reports to TRSL, please reach out to their Human Resources office.

Questions?

If you have any specific questions about your retirement (such as DROP window, retirement eligibility, etc.), please contact us at [AskTRSL.org](https://www.trsl.org/ask) so we can look up your account and assist you directly.

TRSL and 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.
- Your TRSL benefit **is not reduced**.

Social Security benefits



- **Spouse's or widow(er)'s benefit:**
Paid to spouses or surviving spouses of Social Security pensioners if those spouses did not work long enough under Social Security to have earned their own benefit, or the spouse's earned benefit is less than the pensioner's benefit.
- **Earned benefit:**
Paid to people who worked at jobs where they paid Social Security taxes long enough to earn a Social Security benefit.

Offset provisions



- **Government Pension Offset (GPO) – 1982**
- **Windfall Elimination Provision (WEP) – 1985**

Social Security offsets

Government Pension Offset (GPO)	Windfall Elimination Provision (WEP)
<ul style="list-style-type: none"> • Reduces spousal SS benefit by two-thirds of your TRSL benefit • Requires that a person's benefit as a spouse or widow(er) be offset dollar for dollar by the amount of his/her own retirement benefit • Could completely eliminate SS spousal benefit 	<ul style="list-style-type: none"> • Reduces your own SS benefit if you receive a TRSL benefit • Uses a modified formula to reduce SS benefit, based on average monthly earnings adjusted for inflation • Does not completely eliminate SS benefit

SSA homepage: www.ssa.gov



Create a “my Social Security” account



Check your status ~ Request a replacement card
View your statement ~ Change your address

www.SSA.gov/myaccount

Social Security calculators

The best way to start planning for your future is by creating a my Social Security account online. With my Social Security, you can verify your earnings, get your Social Security Statement, and much more – all from the comfort of your home or office.

We have a variety of calculators to help you plan for the future and for what you may need now.

Retirement Age Calculator Find your full retirement age and learn how your monthly benefits may be reduced if you retire before your full retirement age.	Retirement Estimator Estimate monthly benefits based on your Social Security earnings record.	Windfall Elimination Provision (WEP) Calculator Estimate if you are eligible for a pension based on work that was not covered by Social Security.
GPO Calculator Estimate of spouse benefits for yourself if you receive a pension from a government job in which you did not pay Social Security taxes. Your benefit may be offset by the Government Pension Offset (GPO).	Detailed Calculator Get the most precise estimate of your retirement, disability, and survivors benefits. The estimate includes WEP reduction. Must be downloaded and installed on your computer.	
Early or Late Retirement Calculator Compute the effect on your benefit amount if you file for early or delayed retirement benefits.	Earnings Test Calculator Learn how your earnings may affect your benefit payments if you are currently working and are eligible for retirement or survivors benefits this year.	

GPO calculator (points to GPO Calculator)

WEP calculator (points to WEP Calculator)

Social Security office locator

Social Security
The Official Website of the U.S. Social Security Administration

Social Security Office Locator

Find the Office for this ZIP Code.
 ZIP:
 Zip Code Look Up
 Services Outside the United States

Using our online services, you can:

- Apply for most types of benefits
- Estimate your future benefits
- Do so much more

To learn more, visit [What You Can Do Online](#).

Phone Number
Toll-Free: 1-800-772-1213

Privacy Policy Website Policies & Other Important Information About Us Site Map FAQs

Bring your TRSL estimate with you to your SSA appointment for more information regarding how your SS benefit may be affected by GPO or WEP once you receive a TRSL benefit upon retirement.

Questions to ask Social Security

- At what age can I receive my full SS benefit, and how much will it be?
- What is the earliest age I can receive SS benefits, and will this amount be reduced?
- Are there earnings limits if I collect SS while I am still working and paying into TRSL?
- Do I qualify for an exception to GPO or WEP?
- If GPO or WEP does apply to me, how much will my SS benefit be?

Summary: TRSL & Social Security

- YES, it's possible to draw both TRSL and Social Security in retirement.
- If you receive a retirement benefit from TRSL and you are also eligible for Social Security benefits, your Social Security benefit may be reduced according to federal regulations.
- **TRSL benefits are not reduced.**

SSA Contact Info

- For detailed information about your Social Security benefit, please contact the Social Security Administration.
 - **Website:** www.ssa.gov
 - **Toll-free:** 1-800-772-1213
 - Contact your nearest SS office

What did you learn today?



1. _____
2. _____
3. _____

Things to do now

TRSL CHECKLIST

- ☒ RETIREMENT MEMBER
- ☐ DROP MEMBER
- ☐ DROP MEMBER
- ☒ SOCIAL SECURITY CARD
- ☐ BIRTH CERTIFICATE

- Social Security cards (member & beneficiary)
- Birth certificates (member & beneficiary)
- Divorce/separation decrees, community property settlements

- DIY via TRSL's Member Access
- Submit Form 10

MEMBER ACCESS

Active members

- Update name & mailing/email address
- Estimate future benefit with online calculators
- View annual statements
- Apply for retirement/DROP
- View DROP account
- View beneficiary(ies)
- Print income verification letter
- Request Social Security verification letter

Create a benefit estimate

Online calculators loaded with your account information

1. Log on to Member Access.
2. Under "My Estimates" drop-down menu, select "Estimate Your Retirement Benefit."
3. Enter your desired retirement date and months of contract (9, 10, 11, 12), then click "Create Estimate!"

Register for MEMBER ACCESS @ www.TRSL.org

For technical assistance with Member Access, contact support@trsl.org



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Online Member Access*

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My TRSL Members Retirees Employers

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Questions?


If you have specific questions about your TRSL retirement, contact us for a direct reply:

 **AskTRSL.org**

Questions about...

DROP window Eligibility Benefit estimate FAC And more!

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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