



Purchases & Transfers **of Service Credit**

What's inside...

What is service credit?	2
How can I increase my TRSL service credit?	3
Actuarial calculation fee required	3
No calculation fee required	8
Can I purchase sick and annual leave?	9
What other options do I have?	10
Actuarial transfer	11
Reciprocal recognition	13
Actuarial transfer vs. reciprocal recognition	14
Information for former TRSL members	15
Restoring TRSL service credit	16
Tax consequences	16
How can I pay for a service credit purchase?	17
Quick reference for TRSL forms	18
Other TRSL publications	19

What is service credit?

Service credit is the amount of time you work and contribute to the Teachers' Retirement System of Louisiana (TRSL). TRSL uses service credit: (1) to determine when you are eligible to retire, and (2) to calculate your retirement benefit.

You can see how much service credit you have for retirement eligibility and benefit computation purposes by reviewing your TRSL account online in Member Access at www.TRSL.org.

For many members, the amount of service credit they have for retirement eligibility and benefit computation is the same. For some, however, the amounts may be different. This can happen when a member works part-time or takes sabbatical leave. Members who work or have worked part-time should contact TRSL for more information about their total service credit.

This handbook provides information about acquiring service credit through purchases and transfers as well as establishing reciprocal recognition agreements with other Louisiana governmental agencies. TRSL encourages you to explore your options for increasing your service credit.

What you should know:

- Service credit can be purchased or transferred for eligible periods of service for which you do not already have TRSL service credit.
- You receive a maximum of one year of service credit for any one fiscal year which begins July 1 and ends June 30.
- Service that is concurrent (dual employment) with your TRSL service is not eligible for purchase or transfer.
- Most service credit purchases and all transfers must be completed before you retire or enter the Deferred Retirement Option Plan (DROP). The two exceptions to this requirement are purchasing service credit for unused sick or annual leave or military service under provisions of the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA) (See page 8).

How can I increase my TRSL service credit?

At TRSL, you can purchase certain types of service credit that can enable you to increase your retirement benefit and/or retire sooner. Purchasing service credit requires that the cost of the purchase be calculated. In most cases, there is a nonrefundable \$150 fee to calculate the “actuarial cost” of purchasing leave or service credit. However, some types of leave are calculated by TRSL at no cost.

Actuarial calculation fee required

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

All service credit purchases calculated by TRSL’s actuary require a nonrefundable calculation fee of \$150 (subject to change), which should be paid by check or money order to TRSL.

This fee covers the cost of calculating one service credit amount. If you would like a breakdown of more than one amount, please include \$50 for each additional amount. Whenever possible, your fee should accompany the appropriate purchase application.

The actuarial cost will use the following information: your age, current salary, years of TRSL service credit, and years of service to be purchased. This cost completely offsets the increase in TRSL’s accrued liability resulting from the purchase of the credit. To purchase this type of service credit, you must pay the greater of either:

- the actuarial cost (as just described), or
- the amount of total contributions (both employee and employer) that would have been paid if you had contributed to TRSL during the period of service to be purchased plus interest at the Board-approved rate[†]. (†Interest rate is subject to change.)

**NOTE: For charter school, private school, and military service credit, payment of the actuarial cost is required.*

Purchases that require an actuarial calculation

Legal leaves of absence - Service credit for unpaid leaves of absence from TRSL-covered employment, such as maternity leave, leave without pay, and strike time.

Eligibility requirements & guidelines:

- You must be an active, contributing member of TRSL at the time the application is received.
- You can purchase one year of official leave for each five years of actual service credit in TRSL, (or 0.5 year of official leave for each 2.5 years of actual service credit).
- You can purchase up to two consecutive years of leave. However, you can purchase more than two years if the leave periods are not consecutive.
- If the unpaid leave of absence occurred during a refunded period, all years of refunded service must first be restored.

Required Form: *Application for Purchase of In-State Service* (Form 9)

Sabbatical leave - If you make contributions on less than your full rate of pay while on sabbatical leave, you will be credited with less than a full year of service credit for the purpose of calculating your benefit. In such a case, you can purchase full rate-of-pay credit. However, you will still receive a full year of credit toward retirement eligibility if you are on sabbatical for the full year.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- The period to be purchased must be a period of sabbatical leave for which you did not receive a full year of service credit for benefit calculation.
- You can purchase all eligible periods of sabbatical leave.

Required Form: *Application for Purchase of In-State Service* (Form 9)

Substitute teaching service - Service credit for substitute teaching service in a Louisiana public school, excluding student employment.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- You can purchase all eligible substitute service for which you did not contribute to TRSL.

Required Form: *Application for Purchase of In-State Service* (Form 9)

Involuntary furlough - Service credit for periods of time in which TRSL members were involuntarily furloughed because of the temporary closure of their employer.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- You can purchase service and salary credit for each day of service that you are furloughed.
- You can purchase all eligible furloughed time.

Required Form: *Application for Purchase of In-State Service* (Form 9)

Local/state public employment - Service credit for periods of time in which a TRSL member was employed with another Louisiana governmental entity (city, parish, or state), for which they did not contribute to TRSL. Excludes federal government service and student employment. Instead of purchasing service credit at the actuarial cost, members have the option to transfer the service credit to TRSL. Please see actuarial transfer on page 11.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- You did not contribute to TRSL and are not receiving credit in another public retirement system or fund for this service.
- You can purchase all eligible non-federal public service.

Required Form: *Application for Purchase of In-State Service* (Form 9)

Non-TRSL participating charter school service - Service credit for teaching service in a Louisiana charter school, excluding student employment.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- You can purchase all eligible in-state charter school service.

Required Form: *Application for Purchase of In-State Private/Charter School Service* (Form 9E)

NOTE: *For purchases of charter school service credit, payment of the actuarial cost is required.*

Non-public/private school service - Service credit for teaching service in an accredited, non-public school in Louisiana, excluding student employment.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- You can purchase all eligible in-state, non-public school service.

Required Form: *Application for Purchase of In-State Private/Charter School Service* (Form 9E)

NOTE: For purchases of private school service credit, payment of the actuarial cost is required.

Out-of-state public school service - Service credit for teaching service in an out-of-state public school or a U.S. possession or territory, excluding student employment.

Eligibility requirements & guidelines:

- You must be a TRSL member at the time the application is received.
- You must not have credit in another public retirement system or fund for this service.
- Out-of-state, non-public school service is not eligible for purchase.
- You can purchase all eligible out-of-state public school service.

Required Form: *Application for Purchase of Out-of-State Service* (Form 9A)

U.S. dependent school service - Service credit for teaching service at any U.S. military base.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- Teaching service must be the equivalent of kindergarten through high school classes.

Required Form: *Application for Purchase of U.S. Dependent School Teaching Service* (Form 9C)

Military service (non-USERRA) - Service credit for active, regular military service and for time served with the state national guard, coast guard, and reserve forces.

Eligibility requirements & guidelines:

- You must be a TRSL member.
- You must have an honorable discharge for this service.
- A maximum of four years of military service credit can be purchased.

Credit cannot be purchased if:

- you are drawing a regular military retirement benefit based on age and service, or
- you are receiving a benefit from another Louisiana public retirement system for this service.

NOTE: This credit cannot be used to meet eligibility requirements for survivor benefits, disability retirement, or for regular retirement with 20 years of service credit or less. If you have military service which interrupted TRSL-covered employment, you may be eligible to purchase the service under the provisions of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). See the next page.

Required Forms:

- *Application for Purchase of Military Service* (Form 9B)
- Verification of your military service
 - » Active duty: Submit a copy of your DD-214 discharge papers
 - » Reserve service: Submit an official copy of retirement points awarded by appropriate military branch

NOTE: For purchases of military service credit, payment of the actuarial cost is required.

No calculation fee required

Refunded service credit	Military service (USERRA)	Unused sick or annual leave
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Refunded service credit

TRSL members who withdraw (refund) their retirement contributions when they are no longer employed in a position eligible for TRSL membership, cancel their TRSL service. However, if they return to TRSL service, they can restore that service credit prior to retirement or entering DROP by paying back the refund received plus interest.

The cost to restore TRSL-refunded service is the amount of contributions refunded plus interest at the Board-approved rate*, compounded daily from refund date to purchase date. (*Interest rate is subject to change.)

The maximum credit eligible for purchase is the total withdrawn (refunded) service credit. If you are a current TRSL member, you can purchase all or a portion of your refunded service credit.

After you submit an application to purchase refunded service, TRSL will send you an invoice indicating the amount to purchase your withdrawn service.

NOTE: Special rules apply if you are purchasing your refunded service to transfer to another Louisiana public retirement system. Contact TRSL for more information.

Eligibility requirements & guidelines: You must be a TRSL member.

Required Form: *Application for Purchase of Refunded Service* (Form 9D)

Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA)

According to the USERRA, any person who leaves employment for active duty in the uniformed services while a TRSL member shall be eligible to purchase such service in their retirement plan, provided they meet all of the following criteria:

- You returned to TRSL-covered employment within 90 days after you were discharged from your military duties. (Any such date of reemployment must occur on or after October 12, 1994 which is the date USERRA was enacted.)
- You did not change TRSL employers immediately before or after your military service.
- You received an honorable discharge for your military service.

Provisions for purchasing service credit under USERRA guidelines:

- The cost to purchase the service credit will equal the amount of employee contributions you would have made to TRSL if you had remained employed (including any automatic salary increases). No interest is added; no actuarial cost will be calculated.
- Your employer must also pay the amount of employer contributions that would have been made if you had maintained employment during the period of your military service. No interest is added; no actuarial cost will be calculated.
- The time frame to purchase service credit is four years or three times the period of your eligible military service, whichever is greater (not to exceed five years).

Veterans participating in DROP or working after DROP participation:

These veterans are eligible to purchase their pre-DROP USERRA service provided that the purchase is made within the repayment period described in preceding paragraphs. A DROP deposit adjustment will be made if pre-DROP USERRA service is purchased and such purchase changes the DROP deposit amount.

A veteran who is called to serve while participating in DROP, or who is actively working after DROP participation can also elect to purchase their eligible USERRA military time. If purchased, this credit will fall under the service credit earned after DROP participation is over. Only the military service occurring during the period the member works after DROP is purchasable since retirement contributions are not due during DROP participation.

Required Forms:

- A copy of certification of release or discharge from active duty, DD-214 form
- *Application for Purchase of Military Service (Form 9B)*

Can I purchase sick and annual leave?

At the time of your retirement, TRSL converts all eligible unused leave you may have to retirement credit for the purpose of increasing your monthly retirement benefit. Eligible leave is leave earned in accordance with TRSL retirement laws. You can purchase credit for any additional unused sick or annual leave not eligible for conversion (excludes leave for which you are paid by your employer) at the time of your actual retirement to increase your monthly benefit. Unused annual and sick leave cannot be used to attain eligibility for retirement, and it cannot be used in the calculation of your average compensation.

To purchase any eligible unused sick and/or annual leave credit you may have that did not convert to service credit at the time of your retirement, TRSL will contact you in writing when your retirement benefit has been finalized.

TRSL will calculate the cost based on your age at time of retirement, your final average annual compensation, a benefit accrual factor, and the amount of eligible unused sick and/or annual leave credit not converted at retirement you wish to purchase.

Sick leave

State law allows a member to convert into service credit one additional year of sick leave earned after June 30, 1990, at no cost.

At the time of retirement, TRSL will convert any eligible unused sick leave you may have to retirement credit for the purpose of increasing your monthly retirement benefit. However, all unused sick leave days earned after June 30, 1990, in excess of an amount that would convert to one year of service credit, can be added to your account only if purchased. See our brochure *Sick Leave and Conversion to Service Credit* for more information.

Annual leave

Employees of state agencies, colleges, universities, community colleges, and technical colleges are eligible to receive credit for eligible unused annual leave at no cost, subject to the following restriction: any unused annual leave earned after June 30, 1990, will have to be purchased in order to have it converted into retirement credit, unless a member was eligible to retire on or before that date.

What other options do I have?

If you have other public service in Louisiana, you may have contributed to another retirement system. Under state law, you may be eligible for alternatives to purchasing service credit: (1) transfer service credit from another system to TRSL, or (2) establish a reciprocal recognition of service credit between another system and TRSL. See page 15 for a list of Louisiana public retirement systems.

Transfers or reciprocal recognitions of service credit to TRSL are not automatic. You will need to meet eligibility requirements and submit the appropriate forms.

Eligibility requirements & guidelines:

- have at least six months of TRSL service credit,
- be an actively employed member of TRSL at the time the transfer/ reciprocal application is received, and
- restore any refunded service credit with the other retirement system after receiving the cost of the transfer, or
- restore any refunded service credit with the other retirement system prior to requesting a reciprocation of service.

Required Forms:

- *Application for Transfer of Creditable Service* (Form 8A)
- *Application for Reciprocal Recognition of Service* (Form 8)

Actuarial transfer

If you have credit in another Louisiana public retirement system, you can request that credit be transferred to TRSL.

- The part of your retirement benefit that is based on the transferred service credit is calculated using the retirement accrual rate of the transferring system.
- You will not receive credit for unused sick or annual leave earned for the years transferred.
- You receive a maximum of one year of service credit for any one fiscal year. If the transfer of service results in more than one year of service credit for any one fiscal year, your TRSL service credit will be reduced accordingly upon completion of the transfer.
- Service that is concurrent (dual employment) with your TRSL service is not eligible for transfer.

TRSL's actuary calculates the cost of all actuarial transfers of service credit for a nonrefundable fee of \$150 (subject to change), which should be paid by check or money order to TRSL. If you transfer service credit to TRSL at an accrual rate that is less than TRSL's accrual rate, you can elect to include the cost of upgrading to the higher accrual rate in your transfer for an additional fee of \$50. See page 3 for more information on the actuarial calculation fee.

Required Forms:

- *Application for Transfer of Creditable Service* (Form 8A)
- Transcript of service from the other Louisiana public retirement system, which will be requested by TRSL

TRSL's actuary will determine if the funds sent by the transferring system will cover TRSL's accrued liability resulting from the transfer of service. Accrued liability is based on your age, current salary, years of TRSL service credit, and years of service to be transferred.

- **If the funds sent by the transferring system are enough to cover TRSL's accrued liability:** There is no cost to the member to transfer funds to TRSL. However, any refunded service with the transferring system will need to be restored before the transfer of service can take place.
- **If the funds sent by the transferring system are not enough to cover TRSL's accrued liability:** The member will be given the option of paying the difference (deficiency) or accepting partial service credit based on the funds transferred. The member can also choose to purchase a portion of the service credit remaining. Payments for deficiencies and portions of transfer credit can be purchased by check, money order, or eligible rollovers. See methods of payment on page 17 for more information.

NOTE: If you have free service credit in the transferring system, you must pay the TRSL employee and employer contributions due on the salaries you received plus interest at the TRSL actuarial valuation rate to have this service credit transferred. If pro-rata credit is accepted, any portion of the credit that is not paid for by the member will be lost and cannot be purchased later.

Once you transfer service credit, you will have all of your years at retirement computed using the average of your highest three or five consecutive years of salary to calculate your final average compensation (FAC)*, whether it's TRSL or the transferring system. Your retirement eligibility will be based on TRSL's requirements, not those of the transferring system. And, the retirement benefit based on the service credit transferred will be calculated using the accrual rate of the transferring system, unless you paid the actuarial cost to have your retirement benefit calculated at TRSL's accrual rate of 2.5%.

***What is final average compensation (FAC)?**

The FAC is the average of your highest years of salary consecutively earned. TRSL looks at your entire salary history to find the three or five years of highest consecutive earnings to calculate your FAC, based upon when you first became a member of one of Louisiana's four state public retirement systems: TRSL, State Employees, School Employees, or State Police.

- **Three-year FAC:** Used for individuals who first joined one of the four state retirement systems *prior* to January 1, 2011
- **Five-year FAC:** Used for individuals who first joined one of the four state retirement systems *on or after* January 1, 2011

Reciprocal recognition

Under reciprocal recognition, members holding credit in more than one Louisiana public retirement system can combine years of service credit to determine eligibility for retirement. However, no transfer of funds or service credit takes place.

- Each retirement system will recognize credit in the other system to meet retirement eligibility requirements. You must meet the highest minimum retirement eligibility requirements of each system in order to receive a retirement benefit from each system.
- Service that is concurrent (dual employment) with your TRSL service or other purchasable service is not eligible for a reciprocal recognition agreement.
- You can receive a maximum of one year of service credit for any one fiscal year.
- If the reciprocal results in more than one year of service credit for any one fiscal year, your reciprocal service credit will be reduced accordingly upon completion of the reciprocal.
- Once you've established reciprocal recognition of service credit between TRSL and another Louisiana public retirement system, you will need to file the appropriate application with each reciprocating system upon retirement or entering DROP. You will receive a retirement benefit from each system based on the highest average compensation and credited service earned in that system. However, you cannot receive a retirement benefit from any system as long as contributions are being made to another retirement system.
- An application for reciprocal recognition can be canceled at any time before retirement or DROP.

NOTE: Not all retirement systems recognize DROP reciprocity. If you have questions regarding recognition of DROP reciprocity, please contact TRSL.

Required Forms:

- *Application for Reciprocal Recognition of Service (Form 8)*
- Transcript of service from the other Louisiana public retirement system, which will be requested by TRSL

Actuarial transfer vs. reciprocal recognition

	Actuarial transfer	Reciprocal recognition
Transfer of funds and/or service credit	Funds and service credit from former system are transferred; once transfer is completed, the service credit is treated as if you had always been a member of your current retirement system.	No funds or service credit is transferred; service credit with each system is only recognized for eligibility at the time of retirement.
Retirement eligibility	Eligible for retirement based on your current retirement system's eligibility requirements, not your former system's requirements.	Eligible for retirement based on the highest age and years of service eligibility requirement of each system (excluding early retirement) and no longer contributing to any reciprocating system.
Source of retirement benefit	Retirement benefit will come from your current system; the transferred years of service credit will be computed at the benefit accrual rate earned at other retirement system, but your benefit will be based on the highest consecutive years (three or five) of salary on all years of service.	Retirement benefit will come from each reciprocating system; the benefit will be computed at benefit accrual rate in effect with each system; your benefit will also be based on the highest consecutive years (three or five) of salary while contributing in that system.
Cost	The system actuary will determine if there is a cost for you to transfer service credit (requires nonrefundable calculation fee of \$150).	There is no cost to establish reciprocal recognition.
Restored service credit	Service credit in the former retirement system must be restored if previously refunded.	Service in both retirement systems must be restored if previously refunded.
Irrevocability	Actuarial transfer is irrevocable.	Reciprocal recognitions of service can be canceled at any time before your retirement or DROP participation.
Sick/annual leave	Any sick/annual leave from former system qualified for conversion to service credit at retirement will be lost.	Any sick/annual leave qualified for conversion to service credit at retirement will remain with each system.

Information for former TRSL members

If you are a former TRSL member and also a current member of another Louisiana public retirement system, you may be eligible to actuarially transfer your TRSL service credit to your current retirement system or establish a reciprocal recognition of service credit between both systems (see list to the right).

Eligibility requirements:

- have at least six months of service credit in your current retirement system
- restore all refunded TRSL contributions plus interest to TRSL, if you refunded your TRSL service credit

NOTE: You are only eligible to purchase your TRSL-refunded credit for the purpose of an actuarial transfer or reciprocal recognition with your current system.

Documents:

- *Application for Purchase of Refunded Service to Reciprocate* (Form 8BR)
- *Application for Purchase of Refunded Service to Transfer* (Form 8BT)

Other covered Louisiana public retirement systems

Alexandria Employees' Retirement System, City of
Assessors' Retirement Fund
Baton Rouge, City of—Parish of East Baton Rouge Employees' Retirement System
Bogalusa Employees' Retirement System, City of
Clerks' of Court Retirement and Relief Fund
District Attorneys' Retirement System
Firefighters' Retirement System
Jefferson Parish, Employees' Retirement System of
Municipal Employees' Retirement System
Municipal Police Employees' Retirement System
New Orleans Employees' Retirement System, City of
Parochial Employees' Retirement System
Registrars of Voters Employees' Retirement System
School Employees' Retirement System, Louisiana
Sewerage and Water Board of New Orleans
Sheriffs Pension and Relief Fund
Shreveport Employees' Retirement System, City of
State Employees' Retirement System, Louisiana
State Police Pension and Retirement System

NOTE: This may not be a complete listing of all eligible Louisiana public retirement systems. Please contact TRSL to inquire about the eligibility of a Louisiana public retirement system that does not appear on this list.



Restoring TRSL service credit

The cost to restore your TRSL-refunded service is the amount of all member contributions refunded plus interest at the Board-approved rate*, compounded daily from the date of refund until payment is due. (*Interest rate is subject to change.)

You will be asked to provide all prior refund information, including any other names you may have used, all employers and dates of employment, approximate dates of refunds, old active member numbers, etc.

After your application is received and evaluated, TRSL will send you an invoice stating the amount necessary to purchase your refunded service. Once you've received your invoice to purchase your refunded TRSL service, you should immediately contact your current retirement system for an application to transfer or reciprocate your TRSL service credit. Requesting an invoice from TRSL does not obligate you to restore your TRSL service or proceed with a transfer or reciprocal.

Tax consequences

If you are a current member of another Louisiana public retirement system and you elect to actuarially transfer your TRSL service credit to your current system, there may be significant federal tax consequences if your current system is not a tax-qualified plan under Internal Revenue Code 401(a). Contact TRSL for more information regarding federal tax consequences and your current system to inquire if it's a tax-qualified plan.

How can I pay for a service credit purchase?

Payments for purchases of service credit must be made in one lump sum, except for military service purchases, which can be made via installment payments not to exceed 36 months, and USERRA service purchases, which have various payment options. Incremental payments and payroll deductions are not acceptable payment methods to TRSL.

You can pay by any of the following methods: check, money order, or eligible rollover accounts. Please make checks and money orders payable to TRSL.

NOTE: If your personal check is returned due to insufficient funds, an \$18 return fee will be collected in addition to payment for the service credit purchase.

Rollover funds

Rollovers can only be used to purchase eligible service credit. Please submit *Rollover Acceptance Form* (Form 9R), to initiate a rollover. The following accounts are eligible for rollover as methods of payment.

Eligible payment methods:

- **401 (a) accounts - defined governmental benefit plan**
- **401 (k) accounts - defined contribution plans**
- **403 (a) accounts**
- **403 (b) accounts - tax-sheltered annuities**
- **408 (a) accounts**
- **408 (b) accounts**
- **457 accounts - deferred compensation**

NOTE: Rollover funds must be in your own name. You cannot use rollover funds from accounts that are in your spouse's name (or child's, parent's, etc.)

TRSL provides payment information on all invoices and cost notifications, including information on rollovers. If you intend to use rollover funds, you should contact the financial institution that currently holds your funds about their requirements and time frame to process a rollover to TRSL.

Quick reference for TRSL forms:

Current TRSL members

- Use **Form 8** for establishing reciprocal recognition of service credit with TRSL and another retirement system.
- Use **Form 8A** for transferring service credit from another retirement system to TRSL.
- Use **Form 2R** to retain your TRSL membership.


Former TRSL members

- Use **Form 8BR** to purchase TRSL-refunded service to reciprocate with your current retirement system.
- Use **Form 8BT** to purchase TRSL-refunded service to transfer to your current retirement system.

NOTE: You will also need to complete your current retirement system's application to transfer or reciprocate service credit.

Before submitting any application to TRSL

- Download the most current TRSL forms at www.TRSL.org.
- Complete all applicable sections of the form.
- Include a daytime phone number.
- Sign your application.



Purchases, transfers, and reciprocal recognitions of service credit can only be made before the effective date of your retirement or DROP participation. TRSL strongly recommends that you submit any application at least six months before you retire or enter DROP.

Other TRSL publications:

- **TRSL Member Handbook.** An overview of your retirement plan.
- **DROP Handbook: Deferred Retirement Option Plan.** Know the specifics of this optional plan so you can decide if it's right for you.
- **Initial Lump-Sum Benefit (ILSB).** Get information about another optional plan for eligible TRSL members.
- **TRSL Disability Retirement.** Understand the eligibility requirements and the application process for a TRSL disability retirement.
- **Death & Survivor Benefits.** Learn about the benefits your loved ones may be eligible to receive upon your death.
- **Sick Leave & Conversion to Service Credit.** Understand what happens to your unused sick and annual leave upon retirement.
- **Community Property & TRSL Benefits.** Louisiana is a community property state. Find out what this means for you and your TRSL retirement benefits.
- **Special Tax Notice Regarding TRSL Payments.** Payments from TRSL may be subject to certain taxes. Find out how you may be affected.
- **Taking a Refund of Your Contributions.** Specific provisions govern the withdrawal of your member contributions from TRSL. Make sure you know them.
- **TRSL & Social Security Benefits.** If you're counting on Social Security income in retirement, find out how certain federal laws could impact you.
- **Returning to Work After Retirement.** Find out if your TRSL benefit will be impacted if you decide to return to work.

Access all TRSL brochures online by visiting www.TRSL.org and selecting the "publications" tab.

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This is an electronic document. The Teachers' Retirement System of Louisiana did not incur any printing costs.

Questions about purchases & transfers?

We're here to help!

Physical address:

8401 United Plaza Blvd, Ste 300
Baton Rouge LA 70809-7017

Mailing address:

PO Box 94123
Baton Rouge LA 70804-9123

Telephone: 225-925-6446

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

Questions: www.AskTRSL.org

Web: www.TRSL.org

Facebook: facebook.com/TRSLonline

Twitter: [@TRSLonline](https://twitter.com/TRSLonline)

