

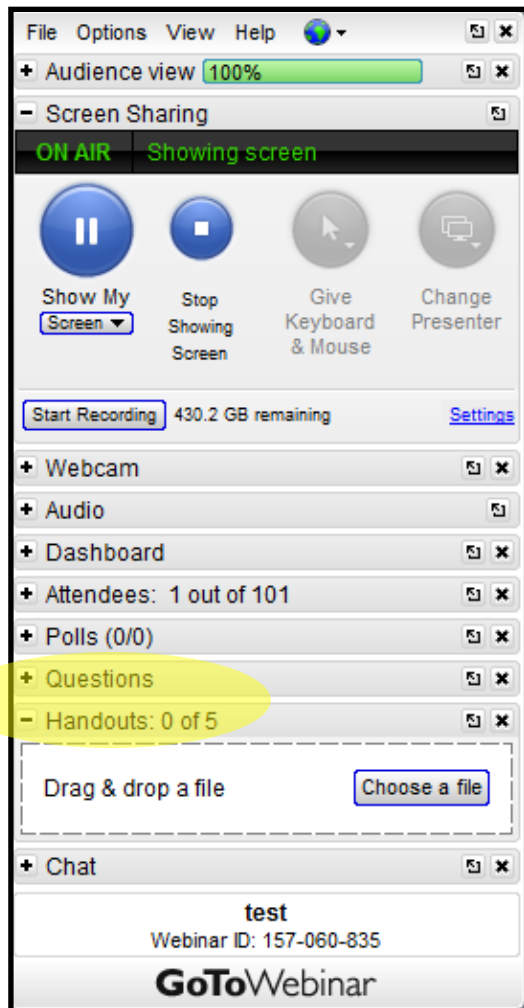


Early Career Series - Part 1

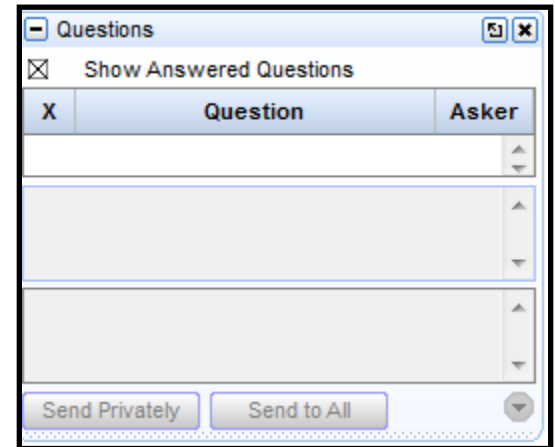
Friendly reminders

- 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.

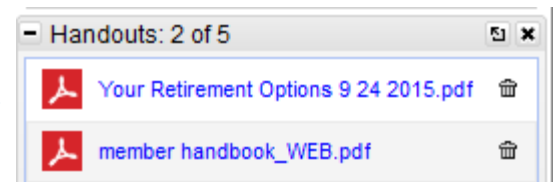
Go To Webinar features



Type your question here.



Download handouts from today's webinar here.



Today's agenda

- What is TRSL?
- Types of TRSL retirement plans
- How your retirement is funded
- How your benefit is calculated
- New TRSL member retirement eligibility
- Member Access
- TRSL website overview

What is TRSL?

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



Who is eligible to be in TRSL?

- Employees of city or parish school boards (except bus drivers, custodial & maintenance workers)
- Unclassified employees of state colleges, universities, or technical colleges
- Charter school employees of a participating charter school
- School food service workers
- Other public education agency employees
- J-1 visa holders employed in LA public schools through a J-1 exchange visitor program

TRSL retirement plans

- **Regular Plan**
 - » Most TRSL members, including teachers, administrators, support staff, and university personnel, etc.
- **Plan A**
 - » School food service employees (closed plan)
- **Plan B**
 - » School food service employees in 20 parishes

How your retirement is funded

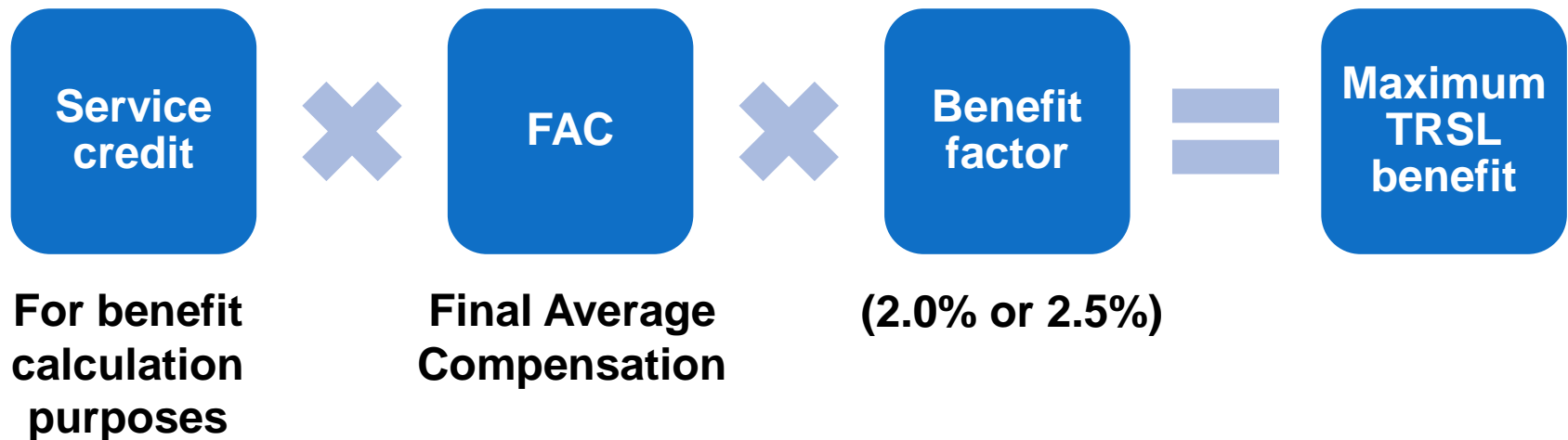
- Members pay a percentage of salary toward retirement:

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 invests contributions.
- Contributions and investment earnings fund your lifetime retirement benefits.

How your benefit is calculated

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



How you earn service credit

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

Final Average Compensation (FAC)

Membership in state retirement system prior to January 1, 2011

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

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

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

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

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

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

Benefit factors

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

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

New TRSL Member Retirement Eligibility

Eligibility requirements (by plan)

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

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

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

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

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

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

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

Member Access (Active members)

MY ACCOUNT

- **Employment Summary:** View personal info 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
 - Mailing address
 - Email address

MY RETIREMENT

- **Estimate your retirement benefit**
- **Apply for retirement**



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



ABOUT TRSL INVESTMENTS PUBLICATIONS LEGISLATION **NEWS** CONTACT US

OUR VISION
*Retirement Security
in a Changing World*

MEMBER ACCESS



My TRSL

Members

Retirees

Employers

225.925.6446



SCROLL

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.

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">• Valid personal email address and• Social Security number <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>REGISTER FOR ACCESS</p>	<div data-bbox="1141 778 1416 1046"><p>Log In</p><p>User ID: <input type="text"/></p><p>Password: <input type="password"/></p><p><input type="button" value="Log In"/></p><p>Forgot password?</p><p>Forgot User ID?</p></div>

Register for access



Register for access to your account [Registration Help](#)

*** All fields are required.**

(Digits only, no dashes, no spaces) **SSN:** *

(m m /dd/yyyy) **Date of Birth:** *

First Name: *

Last Name: *

E-Mail: *

Confirm E-Mail: *

(Between 9 and 26 characters) **User ID:** *

(Case sensitive) **Password:** *

(Case sensitive) **Confirm Password:** *

Password must be between 8 and 16 characters, contain at least one number, one lower case letter and one upper case letter.

Select and answer both security questions

* **Question 1:** ▼

* **Answer 1:**

* **Question 2:** ▼

* **Answer 2:**

Log in



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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.

TRSL benefit recipients can seek authorization to establish online access to their own personal TRSL accounts.

[REGISTER FOR ACCESS](#)

Existing Users

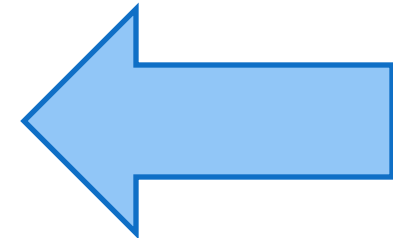
Log In

User ID:

Password:

[Forgot password?](#)

[Forgot User ID?](#)



Password reset



Forgot password.

User ID:

Enter

Cancel

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Questions or comments? E-mail us: web.master@trsl.org

Password reset



Forgot password.

User ID:

You must answer both security questions.

Question 1: ▾

Answer 1:

Question 2: ▾

Answer 2:

New Password:

Confirm Password:

Password reset



Your password has been reset.

Please use the login link below to access your account.

[Login](#)

Forgot User ID?



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[REGISTER FOR ACCESS](#)

Existing Users

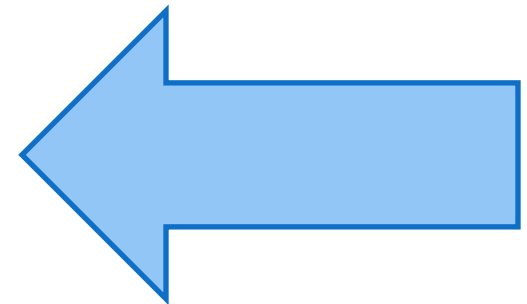
Log In

User ID:

Password:

[Forgot password?](#)

[Forgot User ID?](#)



“What’s my User ID?”



Recover User ID	
Please answer the following to recover your User ID.	
Last 4 digits of SSN	<input type="text"/>
Birth Date (MM/DD/YYYY)	<input type="text"/>
E-mail Address	<input type="text"/>
<i>E-mail address must match the E-mail address we have on record.</i>	
<input type="button" value="Recover User ID"/>	

The system is unavailable from midnight till 3am CST Monday through Friday and midnight till 3am CST the last Saturday of the month. It is available at all other times unless unscheduled maintenance is required.

*

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Questions or comments? E-mail us: web.master@trsl.org

Log in



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[REGISTER FOR ACCESS](#)

Existing Users

Log In

User ID:

Password:

[Forgot password?](#)

[Forgot User ID?](#)

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

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Need technical assistance? Contact TRSL Help Desk at (225) 925-6460 or helpdesk@trsl.org
Questions or comments about your retirement information? Contact web.master@trsl.org

Employment summary

Employment Summary

TEACHER IMA
1234 MAIN STREET
ANY TOWN LA 70000-0000

Designated Beneficiaries
HUSBAND IM HER SPOUSE

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

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

Employment History

Employer ID	Employer Name	Plan Name	Start Date	End Date
0001	ANY SCHOOL BOARD	Regular Plan	06/30/2000	99/99/9999

TRSL Regular Plan Information

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

Unaudited Service Credit		Member Contributions Summary	
Prior years' service credit for benefit computation:	0.00	Beginning balance as of 06/30/2016:	0.00
Purchases/Transfers/Refunds:	0.00	Estimated current FY contributions 7/1/2016 through 12/31/2016:	0.00
Prior years' service credit for benefit computation corrections:	0.00	Purchases/Transfers/Refunds:	0.00
Total unaudited service credit for benefit computation*:	0.00	Prior Year Contributions Corrections:	0.00
		Estimated balance as of 1/18/2017:	
Total unaudited service credit for benefit computation as of 06/30/2016*		Total unaudited service credit for eligibility purposes as of 06/30/2016*:	
Service Type	Amount	Monthly Average Compensation:	\$0.00
Regular	0.00		
Total			

Account history



Home My Account My Self Service My Retirement Help Logout

Account History

Name: TEACHER IMA Retirement Plan: Regular

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
001	6/30/2000	ANY SCHOOL	.04	0.56	REGULAR	0.56	1.00	SALARY POSTING	0.56
		1ST YR W/ ROLLOVER EARNINGS OF		PER CERT 7/30/12[AZ]					
002	6/30/2001	ANY SCHOOL	.08	1.00	REGULAR	1.00	1.00	SALARY POSTING	1.00
003	6/30/2002	ANY SCHOOL	.08	1.00	REGULAR	1.00	1.00	SALARY POSTING	1.00
004	6/30/2003	ANY SCHOOL	.08	1.00	REGULAR	1.00	1.00	SALARY POSTING	1.00
005	6/30/2004	ANY SCHOOL	.08	1.00	REGULAR	1.00	1.00	SALARY POSTING	1.00

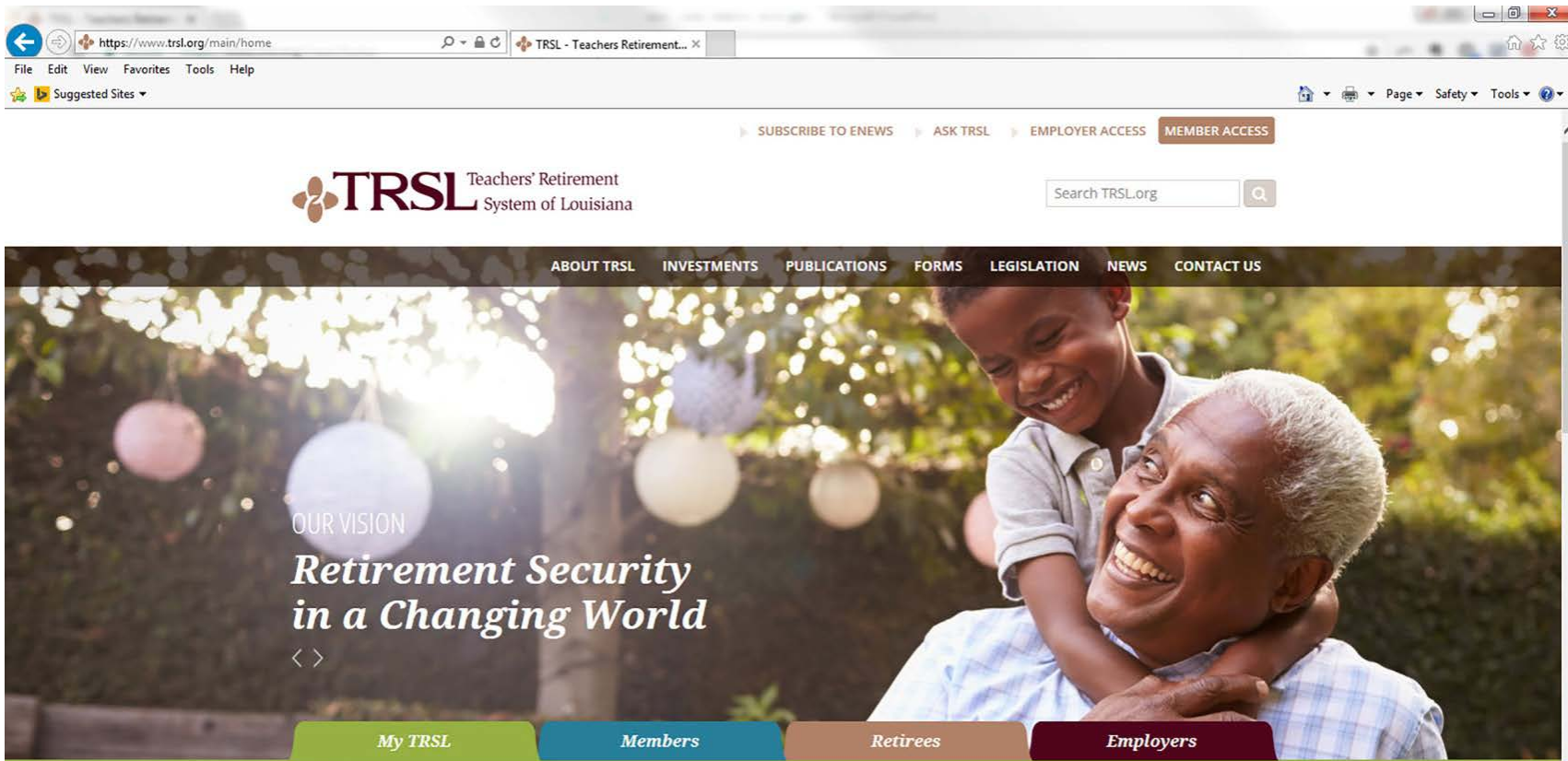
Contributions

Regular Sheltered .36
 Total contributions: .36

Service Credit

Regular Service 4.56
 Estimated service credit for benefit computation: 4.56
 Estimated service credit for eligibility: 4.56

TRSL website overview



The screenshot shows the TRSL website homepage in a browser window. The address bar displays <https://www.trsl.org/main/home>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The page header features navigation links: SUBSCRIBE TO ENEWS, ASK TRSL, EMPLOYER ACCESS, and MEMBER ACCESS. The TRSL logo, Teachers' Retirement System of Louisiana, is prominently displayed, accompanied by a search bar labeled "Search TRSL.org". A dark navigation bar contains links for ABOUT TRSL, INVESTMENTS, PUBLICATIONS, FORMS, LEGISLATION, NEWS, and CONTACT US. The main content area features a large image of an elderly man and a young boy smiling together, with the text "OUR VISION Retirement Security in a Changing World" overlaid. At the bottom, there are four colored buttons: My TRSL (green), Members (teal), Retirees (brown), and Employers (maroon).

TRSL website overview

The screenshot shows the TRSL website homepage. At the top, there is a blue header with the title "TRSL website overview". Below this is a browser window showing the URL "https://www.trsl.org/main/home". The website's navigation bar includes the TRSL logo, a search bar, and links for "SUBSCRIBE TO ENEWS", "ASK TRSL", "EMPLOYER ACCESS", and "MEMBER ACCESS". A secondary navigation bar lists "ABOUT TRSL", "INVESTMENTS", "PUBLICATIONS", "FORMS", "LEGISLATION", "NEWS", and "CONTACT US".

RECENT NEWS

TRSL earns 15.93% net investment return, assets grow to \$18.7 billion
The Teachers' Retirement System of Louisiana (TRSL) ended Fiscal Year 2016-17 with a net 15.93% market rate of return, taking assets t...

Active Member Elections: Voting deadline 1 week away
DISTRICT 1 (special election): includes actively working members employed in the parishes of Ascension, Jefferson, Plaquemines...

TRSL Board member wins prestigious national teaching award
Congratulations to TRSL trustee Tia T. Mills, Ed.D. who was recently awarded the Horace Mann Award for Teaching Excellence. Dr. Mills was on...

Retiree Runoff Election: Voting deadline 1 week away
Misplaced your PIN or need voting assistance? Contact the Everyone Counts Help Desk at 1-888-492-4763

[ALL NEWS](#)

UPCOMING EVENTS

Sep 12	Member Webinar - Early Career Series - P...
Sep 20	Employer Webinar - Return to Work
Nov 8	DROP & Beyond - West Baton Rouge Par...
Nov 14	Member Webinar - Mid-Career Series, Part...
Feb 28	TRSL & Social Security - Bossier Par...

[SEARCH ALL EVENTS](#)

TRSL website overview



The screenshot shows the TRSL website homepage. At the top, there is a navigation bar with links for "SUBSCRIBE TO ENEWS", "ASK TRSL", "EMPLOYER ACCESS", and "MEMBER ACCESS". Below this is the TRSL logo and a search bar. A main navigation menu includes "HOME", "ABOUT TRSL", "INVESTMENTS", "PUBLICATIONS", "FORMS", "LEGISLATION", "NEWS", and "CONTACT US". The main content area features a large image of chess pieces and a section titled "Search for TRSL Workshops". This section includes a paragraph about workshops, a bulleted list of offerings, a dropdown menu to select a workshop, and a note about walk-ins.

Change Text Size: **AAA**

[My TRSL](#) [Members](#) [Retirees](#) [Employers](#)

Search for TRSL Workshops

Whether you're an actively working member, a retiree, or a reporting employer, TRSL has workshops, webinars, and training throughout the year designed specifically for you.

- We offer in-person workshops throughout the year —and throughout the state— on a number of topics.
- We also conduct online webinars, so you can get important information without ever leaving your desk.

Use the dropdown menu below to find and register for a workshop or webinar you're interested in today!

NOTE: Walk-ins are welcome at certain workshops. Be sure to check the individual workshop listing for walk-in availability information.

View other workshops

TRSL website overview

The screenshot shows the TRSL website interface. At the top, there is a blue header with the text "TRSL website overview". Below this is a browser window showing the URL "https://www.trsl.org/main/my_trsl/publications". The website's navigation menu includes "SUBSCRIBE TO ENEWS", "ASK TRSL", "EMPLOYER ACCESS", and "MEMBER ACCESS". The TRSL logo and "Teachers' Retirement System of Louisiana" are prominently displayed. A search bar is located to the right of the logo. Below the logo is a dark navigation bar with links for "HOME", "ABOUT TRSL", "INVESTMENTS", "PUBLICATIONS", "FORMS", "LEGISLATION", "NEWS", and "CONTACT US". A large image of children writing in notebooks is featured below the navigation bar. Below the image is a "Change Text Size" option set to "AAA" and four buttons: "My TRSL", "Members", "Retirees", and "Employers". The main content area is titled "Publications" and contains a paragraph about the availability of publications as PDF files. A sidebar on the left lists various categories: "Forms", "Publications", "Calculators", "Workshops", "Roadmap To Retirement", and "Member Access". The "Publications" section includes links for "Forms", "Brochures", "Newsletters", and "Reports". A note at the bottom of the page advises users to use Adobe Acrobat Reader for printing PDF documents.

https://www.trsl.org/main/my_trsl/publications

File Edit View Favorites Tools Help

Suggested Sites

Page Safety Tools

SUBSCRIBE TO ENEWS ASK TRSL EMPLOYER ACCESS MEMBER ACCESS

TRSL Teachers' Retirement System of Louisiana

Search TRSL.org

HOME ABOUT TRSL INVESTMENTS PUBLICATIONS FORMS LEGISLATION NEWS CONTACT US

Change Text Size: AAA

My TRSL Members Retirees Employers

Forms

- Forms In Numerical Order
- Forms By Subject

Publications

- Brochures
- Newsletters
- Reports

Calculators

Workshops

- Search Events
- Register Online

Roadmap To Retirement

Member Access

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.

[Forms](#)
[Brochures](#)
[Newsletters](#)
[Reports](#)

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.

Get Adobe Acrobat Reader

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.

100%

TRSL website overview

The screenshot shows a web browser window displaying the TRSL website. The browser's address bar shows the URL <https://www.trsl.org/main/forms>. The website header includes the TRSL logo (Teachers' Retirement System of Louisiana) and a search bar. A navigation menu is located below the header, with options: HOME, ABOUT TRSL, INVESTMENTS, PUBLICATIONS, FORMS, LEGISLATION, NEWS, and CONTACT US. Below the navigation menu is a large banner image of three smiling children in a classroom. Underneath the banner is a text size selector (Change Text Size: A A A) and four buttons: My TRSL, Members, Retirees, and Employers. The main content area features a section titled "Forms" with the following text: "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 [contact us](#) 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." Below this text are two links: [Forms by Numerical Order](#) and [Forms by Subject](#). A horizontal line separates this text from the next section, which states: "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." Below this text is a button labeled "Get Adobe Acrobat Reader" with the Adobe logo. At the bottom of the page, there is a note: "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." The browser's status bar at the bottom right shows a zoom level of 100%.

Early Career Series - Part 2

Join us tomorrow as we discuss the following:

Purchases & transfers of service credit

Disability retirement

Survivor benefits

Deferred retirement

Withdrawing member contributions

Community property

TRSL & Social Security

*Recording will be available online at www.TRSL.org.

Questions?



Get in the driver's seat!

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



We are here for you!



Local phone: (225) 925-6446

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

www.TRSL.org □ web.master@trsl.org



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Facebook!*



*Follow us
on Twitter!*