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 question-and-answer 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.
Today’s agenda

- Types of TRSL retirement plans
- How your retirement is funded & calculated
- Retirement eligibility & options
- Purchases & transfers of service credit
- Leave credit
- Types of retirement offered
- The retirement application process
- Tax liabilities
- Community property
- TRSL & Social Security
<table>
<thead>
<tr>
<th>TRSL retirement plans</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Regular Plan</strong></td>
</tr>
<tr>
<td>Most TRSL members, including teachers, administrators, support staff, and university personnel, etc.</td>
</tr>
<tr>
<td><strong>Plan B</strong></td>
</tr>
<tr>
<td>School food service employees in 20 parishes</td>
</tr>
</tbody>
</table>
How your retirement is funded

Members pay a percentage of salary toward retirement:

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan</td>
<td>8.0%</td>
</tr>
<tr>
<td>Plan B (also contributes to SSA)</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

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:

Service credit x FAC x Benefit factor = Maximum TRSL benefit

For benefit calculation purposes

Final Average Compensation

(2.0% or 2.5%)
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)

<table>
<thead>
<tr>
<th>Membership in state retirement system prior to January 1, 2011</th>
<th>Membership in state retirement system on or after January 1, 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Based on 3 highest consecutive years of salary</td>
<td>Based on 5 highest consecutive years of salary</td>
</tr>
<tr>
<td>State law places a 10% cap on salary increases in each of the 3 years used to determine the average compensation.</td>
<td>State law places a 15% cap on salary increases in each of the 5 years used to determine the average compensation.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>TRSL Plan Type</th>
<th>Benefit Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Plan <em>(TRSL membership prior to 7/1/99)</em></td>
<td>2.0% or 2.5%</td>
</tr>
<tr>
<td>Regular Plan <em>(TRSL membership on or after 7/1/99)</em></td>
<td>2.5%</td>
</tr>
<tr>
<td>Plan B</td>
<td>2.0%</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Eligibility requirements</th>
<th>Benefit factor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Regular Plan (prior to 7/1/99):</strong></td>
<td></td>
</tr>
<tr>
<td>• At least age 60 with at least 5 years of service credit, or</td>
<td>2.0%</td>
</tr>
<tr>
<td>• Any age with at least 20 years of service credit</td>
<td></td>
</tr>
<tr>
<td>• At least age 65 with at least 20 years of service credit, or</td>
<td>2.5%</td>
</tr>
<tr>
<td>• At least age 55 with at least 25 years of service credit, or</td>
<td></td>
</tr>
<tr>
<td>• Any age with at least 30 years of service credit</td>
<td></td>
</tr>
</tbody>
</table>
### Regular Plan: Retirement eligibility

<table>
<thead>
<tr>
<th>Eligibility requirements</th>
<th>Benefit factor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Regular Plan (between 7/1/99 and 12/31/10):</strong></td>
<td>2.5%</td>
</tr>
<tr>
<td>• At least age 60 with at least 5 years of service credit, or</td>
<td></td>
</tr>
<tr>
<td>• At least age 55 with at least 25 years of service credit, or</td>
<td></td>
</tr>
<tr>
<td>• Any age with at least 20 years of service credit (actuarially reduced), or</td>
<td></td>
</tr>
<tr>
<td>• Any age with at least 30 years of service credit</td>
<td></td>
</tr>
</tbody>
</table>
## Regular Plan: Retirement eligibility

<table>
<thead>
<tr>
<th>Eligibility requirements</th>
<th>Benefit factor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Regular Plan (between 1/1/11 and 6/30/15):</strong></td>
<td></td>
</tr>
<tr>
<td>• At least age 60 with at least 5 years of service credit, or</td>
<td>2.5%</td>
</tr>
<tr>
<td>• Any age with at least 20 years of service credit (actuarially reduced)</td>
<td></td>
</tr>
<tr>
<td><strong>Regular Plan (on or after 7/1/15):</strong></td>
<td></td>
</tr>
<tr>
<td>• At least age 62 with at least 5 years of service credit, or</td>
<td>2.5%</td>
</tr>
<tr>
<td>• Any age with at least 20 years of service credit (actuarially reduced)</td>
<td></td>
</tr>
</tbody>
</table>
• When you retire, you will select one of eight different retirement options.

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

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

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

• You can only change your beneficiary under Option 1.
## Retirement options

<table>
<thead>
<tr>
<th>Retirement Option</th>
<th>Member Benefit</th>
<th>Beneficiary Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Maximum Option</strong></td>
<td>Member receives largest monthly benefit possible (maximum benefit)</td>
<td>None</td>
</tr>
<tr>
<td><strong>Option 1</strong></td>
<td>Member receives a monthly benefit slightly less than Maximum Option. Age at retirement is one of the factors upon which the reduction is based.</td>
<td>More than one beneficiary can be designated and can be changed at any time by member/retiree</td>
</tr>
</tbody>
</table>

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

**Option 1 conditions:** Beneficiary receives remaining balance of member’s contributions (if any) in one lump-sum payment. Cannot be selected for ILSB.
The following options provide a lifetime benefit for the beneficiary upon the death of the member. Only one beneficiary can be named and that beneficiary can never be changed, even if the beneficiary dies before the member.

<table>
<thead>
<tr>
<th>Retirement Option</th>
<th>Member Benefit</th>
<th>Beneficiary Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option 2</strong></td>
<td>Member receives an actuarially reduced monthly benefit</td>
<td>Beneficiary receives same lifetime benefit member received</td>
</tr>
<tr>
<td><strong>Option 3</strong></td>
<td>Member receives a monthly benefit greater than Option 2 or 2A benefit</td>
<td>Beneficiary receives lifetime benefit equal to $\frac{1}{2}$ of benefit amount member received</td>
</tr>
<tr>
<td><strong>Option 4</strong></td>
<td>Member receives a reduced monthly benefit based upon amount member designates for beneficiary</td>
<td>Beneficiary receives lifetime benefit designated by member, not to exceed Option 2 benefit amount</td>
</tr>
</tbody>
</table>
## Retirement options

<table>
<thead>
<tr>
<th>Retirement Option</th>
<th>Member Benefit</th>
<th>Beneficiary Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option 2A</strong></td>
<td>Member receives a monthly benefit slightly less than Option 2</td>
<td>Beneficiary receives same lifetime benefit member received</td>
</tr>
<tr>
<td>(Pop Up)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Option 3A</strong></td>
<td>Member receives a monthly benefit greater than Option 2 or 2A benefit but less than Option 3 benefit</td>
<td>Beneficiary receives lifetime benefit equal to ( \frac{1}{2} ) of benefit amount member received</td>
</tr>
<tr>
<td>(Pop Up)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Option 4A</strong></td>
<td>Member receives a reduced monthly benefit based upon amount member designates for beneficiary</td>
<td>Beneficiary receives lifetime benefit designated by member, not to exceed Option 2 benefit amount</td>
</tr>
<tr>
<td>(Pop Up)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Pop Up Option conditions:** If beneficiary dies before member, the member’s benefit “pops up” to Maximum Option. However, a new beneficiary cannot be named.
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.
Purchases & transfers of service credit

- For purchases, members will need to submit a nonrefundable calculation fee that should accompany the application.
  - Calculation fee not required for purchases of refunded service credit and USERRA service credit.
- TRSL’s actuary calculates the liability of TRSL having to pay out a benefit sooner than expected. In general, the closer you are to retirement eligibility, the cost to purchase will be greater.
Leave credit: Sick leave

• Unused sick leave cannot be used to attain eligibility for retirement.

• However, at the time of retirement, unused sick leave may be converted to service credit.
  
  » This can increase your monthly retirement benefit.
  
  » TRSL makes this conversion after you have retired.

• School boards pay up to 25 days of unused sick leave at the daily rate of pay, or the number of unused days at the discretion of the employer.
Employees of Louisiana state agencies, colleges, universities, community colleges, and technical colleges may receive credit for unused annual leave at no cost, with certain restrictions.

- Members who earn annual leave are usually paid up to 300 hours or 37.5 days of annual leave by their employers upon termination of employment.

- The number of days for which a member is paid is deducted from the number of days certified as unused by the employer.

- Members who were first eligible to retire after June 30, 1990, can convert unused annual leave earned after that date to service credit by purchasing the leave at actuarial cost.
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, please review our DROP brochure and/or watch our “Understanding DROP” webinar on demand at www.TRSL.org.
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
## DROP eligibility - Plan B

<table>
<thead>
<tr>
<th>Membership* prior to June 30, 2015</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 60 with 10 years</td>
<td></td>
</tr>
<tr>
<td>Age 55 with 30 years</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Membership* on or after July 1, 2015</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 62 with 5 years</td>
<td></td>
</tr>
</tbody>
</table>

*2.0% benefit factor
Initial Lump-Sum Benefit (ILSB)

• You can retire and take a portion of your retirement benefit in a one-time, lump-sum payment.

• You will receive a reduced lifetime monthly benefit.

  » ILSB is an alternative to DROP.

  » The reduction is based on the lump-sum amount chosen and your age at time of retirement.

  » The reduction is permanent.

For more information about ILSB, please review our ILSB brochure and/or watch our “Understanding ILSB” member webinar on demand at www.TRSL.org.
Applying for retirement

There are two ways you can apply for retirement:

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

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

NOTE: Members applying for DROP do not submit the Form 15D at time of entering DROP.
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.
- Two weeks after submission of the Form 11 to TRSL, you will receive an acknowledgement letter.
Apply through Member Access

- Select “Apply for Retirement” from the “My Retirement” drop-down menu.
Apply through **Member Access**

---

**Application for Service Retirement, ILSB, or DROP**

Applications may be canceled before cashing any benefit check, including estimated benefit payments and direct deposits. Your application may be submitted within six months before your effective retirement/DROP date. It is your responsibility to submit your application before your selected retirement/DROP date.

**Your retirement information (Must be completed)**

Select one:
- Service – 06-11A
- ILSB – 06-11AS
- DROP – 06-11F

Date of retirement/DROP begin date (mm/dd/yyyy)

Annual COLA Option (ACO) allows a retiring member to receive a guaranteed annual 2.5% cost-of-living adjustment (COLA) by accepting an actuarially REDUCED retirement benefit. Check the box below only if you are considering ACO.

- Yes, I wish to receive an estimate of REDUCED benefits based on the self-funded Annual COLA Option (ACO).

**Your member information (All fields must be completed)**

- Name: Last, first, Ml, suffix (Jr., Ill., etc.)
- Street address/P.O. Box
- City
- State
- Zip
- Home/cell telephone*
- Work telephone*
- * include area code
- Months of contract
  - 9
  - 10
  - 11
  - 12
- Job title

---

- Information for you and your spouse will automatically load from your account, but you will be able to make changes, if necessary.
The estimated affidavit

- Closer to your retirement date, you will receive an *Estimated Affidavit for Retirement* in the mail to choose your retirement option. The affidavit must be notarized and have no alterations.

**Altered forms not accepted**  **Completed original only**  **No copies, faxes, or scans accepted**

**RETIEMENT OPTION ELECTION**  (Cannot be changed)

1. Are you married? __________ (Yes or No)

2. I ____________ am electing the following retirement option:

   **Initial** to the left of the retirement option you are electing. *Only ONE retirement option can be selected, and your retirement option election is irrevocable.* If you choose Option 2, 2A, 3, 3A, 4, or 4A, you irrevocably designate as beneficiary the person whose name appears in the beneficiary box above.

<table>
<thead>
<tr>
<th>Initials</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initials</td>
<td>Option 1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Initials</th>
<th>Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initials</td>
<td>Option 2A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Initials</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initials</td>
<td>Option 3A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Initials</th>
<th>Option 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initials</td>
<td>Option 4A</td>
</tr>
</tbody>
</table>

3. ____________________________

   **Retiree's Signature**

4. Sworn to and subscribed before me, this ________ day of ________________, 20_____

   ____________________________  ____________________________  ____________________________

   **Notary Public ID/Bar Roll #**  **Notary Public Name, Printed**  **Notary Public Signature**

- If retiring under *Service* or *ILSB*, return within **30** days of receipt. If entering *DROP*, return within **90** days of receipt.
### Estimated affidavit - Instructions

**STEP 1: Verify beneficiary information**
Verify that the beneficiary information is correct, especially if you requested/were sent multiple affidavits, listing different beneficiaries.

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**STEP 2: RETIREMENT OPTION ELECTION section**

1. Did you answer “Yes” or “No” to what your marital status was on the day you retired or entered DROP? Write either “Yes” or “No.”

2. Did you initial to the left of the option you wish to choose? *(See example at right)*

3. Did you sign your name on the space provided?

4. Did a notary fully complete this section? All areas must be completed.

---

**STEP 3: SPOUSAL CONSENT section**

Did you choose a beneficiary that is not your spouse? If yes, the SPOUSAL CONSENT section must be fully completed in the presence of a notary.

Did you choose your spouse as a beneficiary but selected Maximum, Option 1, Option 3A, Option 4, or Option 4A? If yes, the spousal consent portion must be fully completed in the presence of a notary.
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).

• **For Service and ILSB, there is a 30-day waiting period.**
  » This period begins on your retirement date. However, we must have your estimated 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. (For DROP participants: The estimated benefit is your DROP deposit amount plus your after-DROP estimated benefit, if applicable.)
What is a retroactive payment?

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

» “Retro” payments include the difference between your estimated checks and your final monthly benefit.

» Your final benefit calculation will include any remaining sick leave that converts to service credit.
Your retirement benefit:

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

» Subject to federal income tax

DROP withdrawals paid directly by TRSL:

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

» May be subject to federal mandatory tax withholding
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 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.
Social Security offsets

Government Pension Offset (GPO)

• Social Security benefits are reduced by two-thirds of your government pension (TRSL benefit).

• The law requires that a person’s benefit as a spouse or widow/widower be offset dollar for dollar by the amount of his/her own retirement benefit.

Windfall Elimination Provision (WEP)

• Reduces your own SS benefit if you receive a government pension

• Uses a modified formula to compute SS benefit, based on average monthly earnings adjusted for inflation

• Does not eliminate SS benefit
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?”
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.

For detailed information about your Social Security benefit, please contact the Social Security Administration.

- Website: www.ssa.gov
- Toll-free: 1-800-772-1213 (Mon - Fri, 7 a.m. - 7 p.m.)
- Contact your nearest SS office
Things to do now...

• Register for Member Access.
• Submit copies of important documents:
  » Social security cards (member and beneficiary)
  » Birth certificates (member and beneficiary)
  » Legal documents (including divorce decrees, judgment of separation, and/or community property settlements)
• Update address & beneficiary/ies.
• Get a retirement estimate:
  » Use Member Access or
  » Submit Form 10
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.”

• TRSL recommends you coordinate your retirement or DROP beginning date with your employer. You can submit your retirement application as early as six months before your desired date of retirement or DROP beginning date.
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!
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!
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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