



# PLANNING

for your retirement

Summer 2025

# Friendly reminders

- This presentation contains general information to be used as a guide during the webinar. For more information, please visit [www.TRSL.org](http://www.TRSL.org)
- All participants are muted.
  - Have a question? Type your question in the *Q&A Box*.
  - We will answer questions during the webinar and at Q&A periods.
- This webinar will be recorded. Our recordings & PDFs are available at [www.trsl.org/members/webinars](http://www.trsl.org/members/webinars)
- Check out our YouTube page *@TRSLOnline*

If you have any specific questions about your retirement,  
please contact us at [AskTRSL.org](http://AskTRSL.org)  
so we can look up your account and assist you directly.

# What do you want to learn today?



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

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

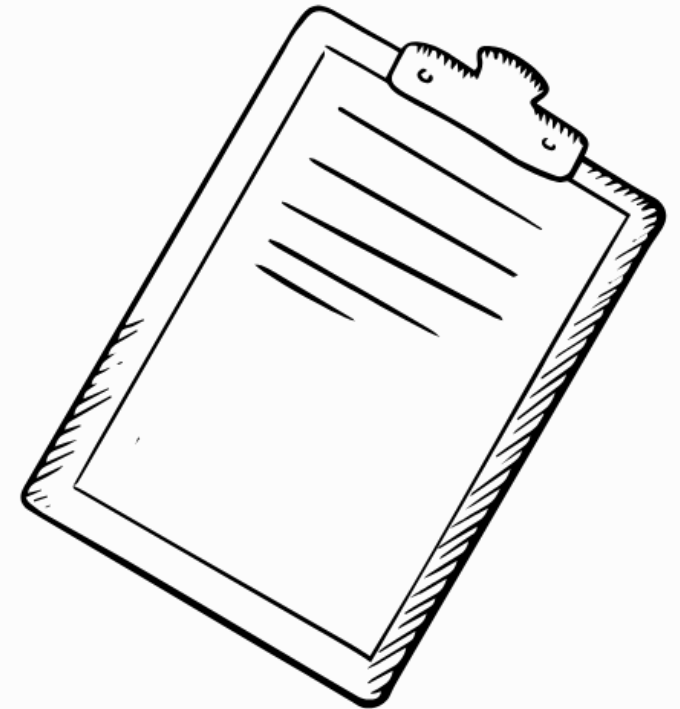
3. \_\_\_\_\_





# Agenda

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



*A 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

Most TRSL members,  
including teachers,  
administrators, support  
staff, and university  
personnel, etc.

## Plan B

School food  
service employees  
in 20 parishes.

# How your retirement is funded

- Members pay a percentage of salary toward retirement:

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.

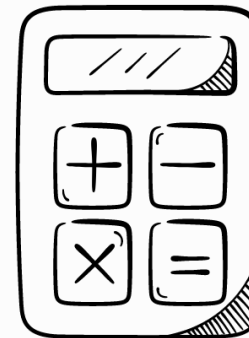
# When will I be eligible to retire?

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

***You've got questions:***

- How much will my retirement benefit be?
- What is a retirement estimate?
- Can I calculate my estimate online?

***We've got answers!***





# Regular Plan: Retirement eligibility

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

# What is “actuarially reduced”?

- Retiring with 20 years of service credit is considered an early retirement.
- An actuarially reduced retirement benefit is based upon the number of years/months it would have taken the member to reach the regular retirement eligibility criteria.
- The greater the number of years/months to regular retirement, the greater the actuarial reduction will be.

# Examples for “actuarially reduced” benefit

*Member with Final Average Compensation (FAC) of \$4,000 at the 2.5% benefit factor:*

Age	Max Monthly Benefit	Reduction Factor
Age 50 with 20 years of service	\$928*	Reduction factor of 0.46376 since member is 120 months from age 60**
Age 58 with 20 years of service	\$1,689*	Reduction factor of 0.84444 since member is 24 months from age 60**
Age 60 with 20 years of service	\$2,000*	No reduction of benefit for member**

*\*These particular examples are applicable to 2011 and 2015 Regular plan members.*

*\*\*Reduction factor is subject to change.*

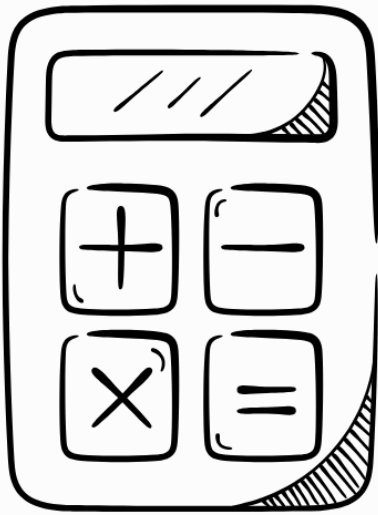
# Regular Plan: Retirement eligibility

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



# TRSL Estimate - DIY on Member Access

Online calculators loaded with your account information



1. Log on to Member Access.
2. Under the “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](http://www.TRSL.org)

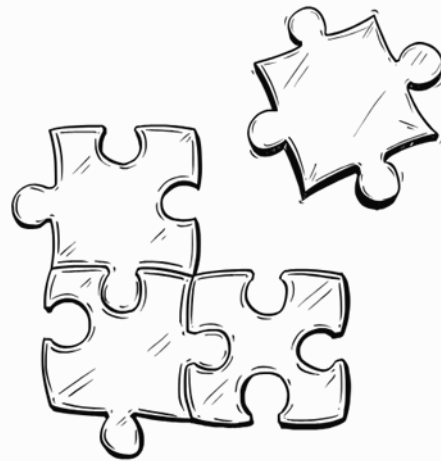
For technical assistance with Member Access, contact [support@trsl.org](mailto:support@trsl.org).



# TRSL Estimate – Let us help

If you are unable to complete a TRSL benefit estimate online, please complete & submit a “Form 10” to TRSL for an estimate calculation.

Visit our *Resources* section for our *Forms* at [www.TRSL.org](http://www.TRSL.org)



**TRSL** **Benefit Estimate Request (Form 10)** 03-10  
rev. 07/21

HOW TO SUBMIT:	DROP OFF or MAIL IN	EMAIL	FAX
	8401 United Plaza Blvd, Ste 300 Baton Rouge LA 70809	<a href="mailto:web.master@trsl.org">web.master@trsl.org</a>	(225) 925-4779

To have an estimate sent to your mailing address, complete form below and return to TRSL. Please allow up to four weeks for a response. You can also create an unofficial estimate yourself by using the benefits calculator which is available through Member Access at [www.TRSL.org/memberaccess](http://www.TRSL.org/memberaccess).

*NOTE: Incomplete or improperly completed forms will be returned to you. Depending upon your membership date, TRSL will use an average of your highest three or five years of consecutive reported earnings to compute your estimate for retirement or DROP deposit amount. Please see TRSL's booklet "Planning for Your Retirement" for more detailed information on preparing for your retirement or DROP participation and what final average compensation may be used for you.*

Current salary projections and leave conversions are not considered for estimates. Estimates are computed based on information that has been currently provided to TRSL by your employer(s).

**Section 1 — Member information**

Name: Last, first, MI, suffix (jr., III, etc.)  Date of birth (mm/dd/yyyy)  Social Security number (###-##-####)

Street address / PO box  City, state, zip

Daytime telephone (include area code)  Alternate telephone (include area code)  Email address

**If you are interested in beneficiary options, please complete the following portion:**

Beneficiary name(s)  Beneficiary date of birth (mm/dd/yyyy) — Not necessary if more than one beneficiary listed

Beneficiary(ies) gender  Beneficiary(ies) relation to member

**Section 2 — Estimate information**

Type of estimate(s) desired:

☐ **Service** ☐ **Initial Lump-Sum Benefit (ILSB)** — Must meet eligibility requirements for DROP

☐ **Entering DROP** (Deferred Retirement Option Plan) ☐ **Disability** (Minor child benefits are only applicable to members who first joined one of the four statewide retirement systems prior to January, 1, 2011. Please indicate below if you have minor children.)

☐ **Retiring after DROP** ☐ **Minor children?** ☐ YES ☐ NO

If "YES" provide youngest child's date of birth (mm/dd/yyyy):

**2.5% Annual COLA Option (ACO)** — The ACO is a retirement option that allows a retiring member to receive a guaranteed annual 2.5% cost-of-living adjustment (COLA) by accepting an **actuarially reduced retirement benefit**. Please check the box below ONLY if you are interested in receiving a benefit comparison estimate.

☐ YES, I would like to receive a 2.5% ACO estimate.

**Section 3 — Signature**

I hereby understand that the figures I will receive are estimated and subject to change once final employer certifications are received at the time of my retirement.

Signature (DO NOT PRINT OR TYPE)  Date of request (mm/dd/yyyy)

PO Box 94123 • Baton Rouge, LA 70804-9123 • 1-877-ASK-TRSL (1-877-275-8775) • [www.TRSL.org](http://www.TRSL.org) • [web.master@trsl.org](mailto:web.master@trsl.org)

# TRSL Estimates ... A closer look

Benefit Estimate			
Name: Ima Teacher		Estimate created on 05/04/2021.	
<b>Information used for estimate</b>			
Your birth date	11/07/1963		
Projected retirement date	11/07/2023		
Projected age	Age 60		
Projected total service credit	19.31 years		
Member contributions	\$78,814.10		
Projected monthly FAC	\$4,922.11		
Your beneficiary's birth date 03/05/1963			
<b>Regular Retirement</b>			
Regular Retirement is available if you choose not to participate in DROP or ILSB. You will receive a monthly benefit for life.			
<b>Retirement option amounts for regular retirement</b>			
RETIREMENT OPTION	MEMBER BENEFIT		
	Monthly benefit for your life	Monthly benefit upon death of your named beneficiary	BENEFICIARY BENEFIT Upon death of Member
Maximum	2,376.00	No Beneficiary	No Beneficiary
Option 1	2,350.00	2,350.00	Remaining unpaid member contributions (if any)
Option 2	2,185.00	2,185.00	2,185.00
Option 2A (Pop Up)	2,159.00	2,376.00	2,159.00
Option 3	2,277.00	2,277.00	1,138.00
Option 3A (Pop Up)	2,262.00	2,376.00	1,131.00
Option 4	2,359.00	2,359.00	200.00
Option 4A (Pop Up)	2,356.00	2,376.00	200.00
Retirement benefit calculation: years of service credit x final average compensation x 2.5%			
<b>Deferred Retirement Option Plan (DROP)</b>			
DROP is an optional program that allows you, once you meet eligibility requirements, to freeze your regular monthly retirement benefit and have it deposited into a separate account, while still working and drawing a salary from a TRSL-reporting agency or school.			

OR

TEACHERS' RETIREMENT SYSTEM OF LOUISIANA			
8401 United Plaza Boulevard * 70809-7017 PO Box 94123 • Baton Rouge, Louisiana 70804-9123 Telephone: (225) 925-6446 • TDD (225) 925-3653 http://www.trsl.org			
October 19, 2016		03-99	
YOUR NAME YOUR ADDRESS YOUR CITY ST ZIP		<b>THIS IS ONLY AN ESTIMATE.</b> Re: Retirement Estimate ID No: 0123	
Dear Member:			
In response to your request for a retirement benefit estimate, the following information is provided. The figures below are based on you retiring at age 63 on 12/30/2020 with 30.00 years of service credit, an estimated monthly final average compensation of \$4,905.21, and a beneficiary age of 54. TRSL produces estimates based on the most current information at the time.			
<b>MAXIMUM RETIREMENT ALLOWANCE</b> – Receive a monthly allowance of <b>\$3,604.00</b> for the remainder of your life. All benefits and obligations of this system will cease immediately upon your death.			
<b>OPTION 1</b> – Receive monthly for the remainder of your life <b>\$3,569.00</b> . Your contributions account at the time of retirement will total approximately <b>\$79,472.68</b> . If you die before you have exhausted your total contributions, any unpaid balance will be paid to your designated beneficiary(ies). Beneficiary(ies) may be changed by completing a Change of Beneficiary for Option 1 Retiree form (Form 3A).			
<b>Additional Retirement Plans:</b>			
Retirement Plan (Note: Only one beneficiary may be named and cannot be changed.)	You will receive monthly for the remainder of your life.	Upon your death, your beneficiary will receive a monthly benefit for the remainder of your beneficiary's life, if your beneficiary survives you. Should your beneficiary die before you and you chose 2A, 3A, or 4A, your benefit will revert or pop up to the original Maximum Retirement Allowance upon receipt, by TRSL, of the official certificate of death for your beneficiary.	
		Member Benefit (upon death of named beneficiary)	Beneficiary Benefit (upon death of Member)
Option 2	\$3,398.00	\$3,398.00	\$3,398.00
Option 2A (Pop-Up)	\$3,382.00	\$3,604.00	\$3,382.00
Option 3	\$3,496.00	\$3,496.00	\$1,749.00
Option 3A (Pop-Up)	\$3,489.00	\$3,604.00	\$1,746.00
Option 4			
Option 4A (Pop-Up)			
The above figures are based on calculations relating to the following beneficiary:			
YOUR BENEFICIARY	Relation Spouse	Date of Birth MM/DD/YYYY	Sex Male
If you have any questions regarding this information, please feel free to contact the Member Information Center at (225) 925-6446.			
Comments: Retirement date is approximate; pending certification of service credit. Figures are based on information in file and may be subject to change.			

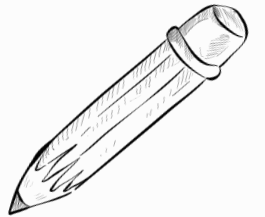
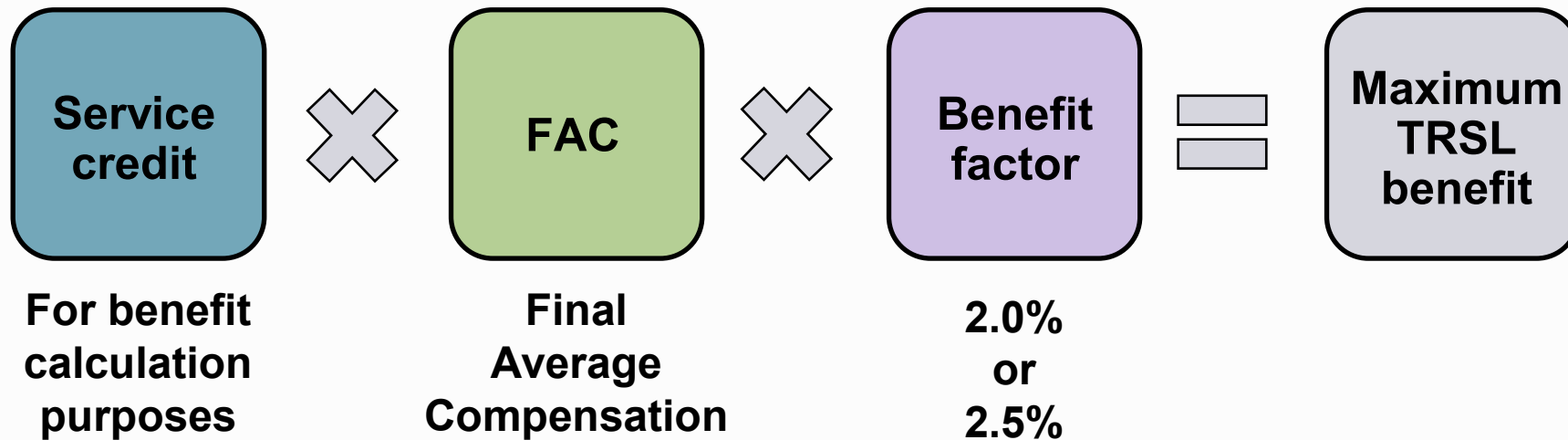
Via your **MEMBER ACCESS** account at  
**www.TRSL.org**. Print or save.

Via **MAIL** by completing and  
submitting a **Form 10** to TRSL.



# 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

- 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.
  - Examples:
    - 24.96 is rounded up to 25.00
    - 24.94 is rounded down to 24.90



# Final Average Compensation (FAC)

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 <u>3 highest</u> consecutive years of salary	Based on <u>5 highest</u> consecutive years of salary
State law places a <u>10% cap</u> on salary increases in each of the <u>3 years</u> used to determine the average compensation.	State law places a <u>15% cap</u> on salary increases in each of the <u>5 years</u> 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

Benefit  
factor

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

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

# How do I purchase service credit?

Service credit can be purchased for eligible periods of service for which you do not already have TRSL service credit (not “air time”).

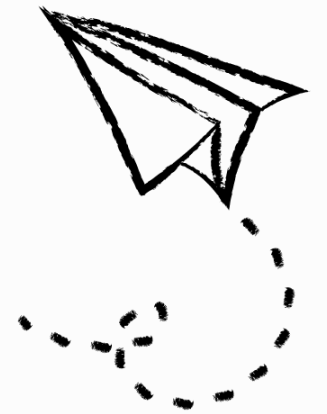
Refunded  
service credit

Military  
service

Actuarial  
purchases

Reciprocal  
recognition of  
service credit

Actuarial  
transfers



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

# Purchasing Service Credit

1

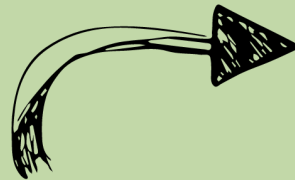
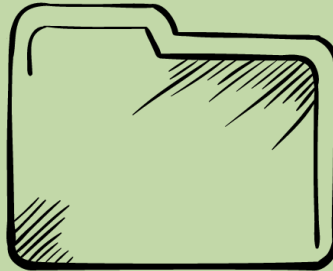
MEMBER



Submit application and calculation fee (if applicable) to TRSL

2

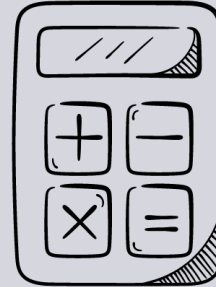
TRSL



If applicable, TRSL will forward information to actuary

3

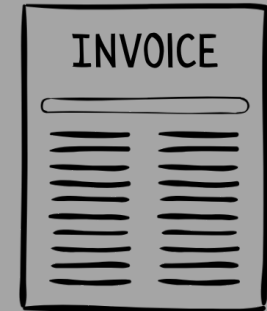
CALCULATE



TRSL or actuary will calculate cost to purchase the service credit & mail invoice

4

MEMBER



Member decides whether or not to make the purchase of service credit

# Consider your retirement options...

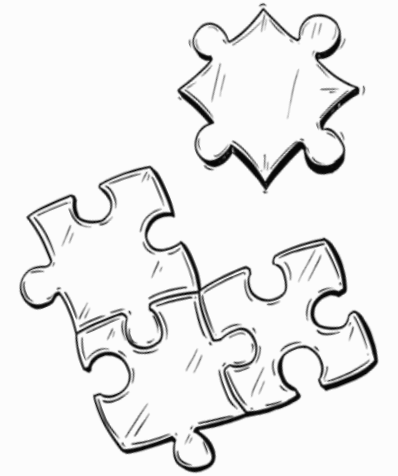
When you retire,  
you will select one of eight  
different retirement options.  
This decision is irrevocable.

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

Reductions to your lifetime member benefit  
are based on both your age & your named beneficiary's age  
at the time of your retirement.

Only one lifetime beneficiary can  
be named and that beneficiary  
can never be changed.

Please view/consider your  
retirement options via a TRSL  
retirement estimate before you  
apply for retirement.





# Retirement options (no lifetime beneficiary)

Retirement Option	Member Benefit	Beneficiary Benefit
Maximum Option	Member receives largest monthly benefit possible (maximum benefit).	None <i>Remaining balance of member's contributions (if any) in one lump sum is <u>payable to the member's estate</u> upon member's death.</i>

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. <i>Remaining balance of member's contributions (if any) in one lump sum is <u>payable to the beneficiary</u> upon member's death.</i>

# Retirement options (with a lifetime beneficiary)

Retirement Option	Member Benefit	Beneficiary Benefit (upon member's death)
Option 2	Member receives an actuarially reduced monthly benefit.	Beneficiary receives <u>same</u> lifetime benefit member received.
Option 3	Member receives a monthly benefit greater than Option 2 or 2A benefit.	Beneficiary receives lifetime benefit equal to <u>half</u> of benefit amount member received.
Option 4	Member receives a reduced monthly benefit based upon amount member designates for beneficiary.	Beneficiary receives lifetime benefit <u>designated</u> by member, not to exceed Option 2 benefit amount.

# Pop Up Retirement options (with a lifetime beneficiary)

Retirement Option	Member Benefit	Beneficiary Benefit (upon member's death)
Option 2A (Pop Up)	Member receives a monthly benefit slightly less than Option 2.	Beneficiary receives <u>same</u> 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 <u>half</u> 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 <u>designated</u> by member, but not to exceed Option 2 benefit amount.

# Retirement options (no lifetime beneficiary)

Retirement Option	Pop-Up Member Benefit (upon beneficiary's death)	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

1. At their discretion, your employer may pay you up to 25 days of unused sick leave at your daily rate of pay upon retiring or entering DROP.
2. 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 4-6 months *after you have retired*, when your final benefit has been calculated.

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





# Unused sick leave conversion chart

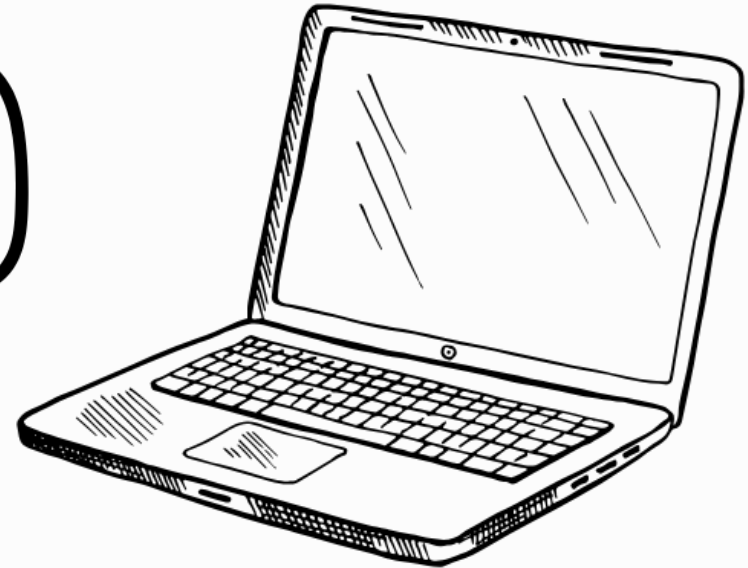
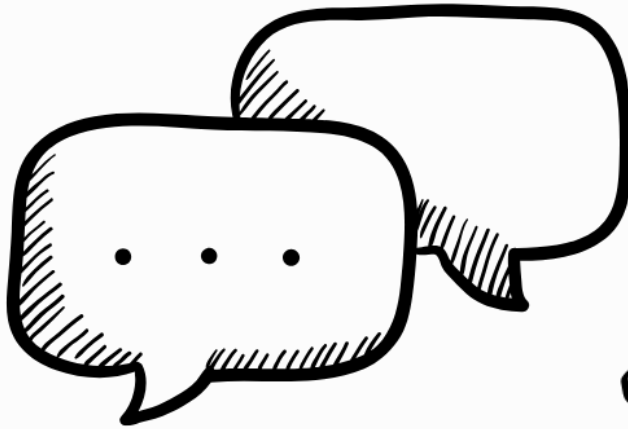
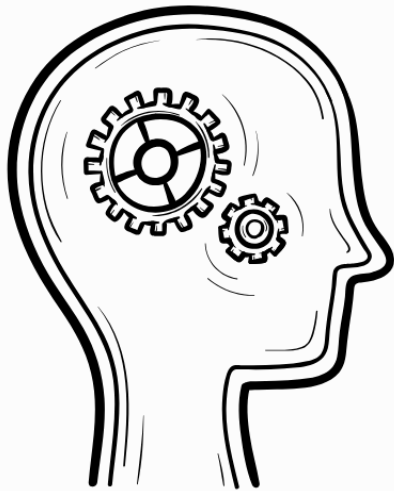
Sick day balance		Service credit earned	Sick day balance		Service credit earned
9-month employees	10-month employees		11-month employees	12-month employees	
10-18 days	11-20 days	0.1 year	12-22 days	13-24 days	0.1 year
19-36 days	21-40 days	0.2 year	23-44 days	25-48 days	0.2 year
37-54 days	41-60 days	0.3 year	45-66 days	49-72 days	0.3 year
55-72 days	61-80 days	0.4 year	67-88 days	73-96 days	0.4 year
73-90 days	81-100 days	0.5 year	89-110 days	97-120 days	0.5 year
91-108 days	101-120 days	0.6 year	111-132 days	121-144 days	0.6 year
109-126 days	121-140 days	0.7 year	133-154 days	145-168 days	0.7 year
127-144 days	141-160 days	0.8 year	155-176 days	169-192 days	0.8 year
145-162 days	161-180 days	0.9 year	177-198 days	193-216 days	0.9 year
163-180 days	181-200 days	1.0 year	199-220 days	217-240 days	1.0 year

(Sick leave earned on or after July 1, 1988)

# Leave credit: Annual leave

- Employees of Louisiana state agencies, colleges, universities, community colleges, and technical colleges may earn annual leave (12-month employees).
- 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.

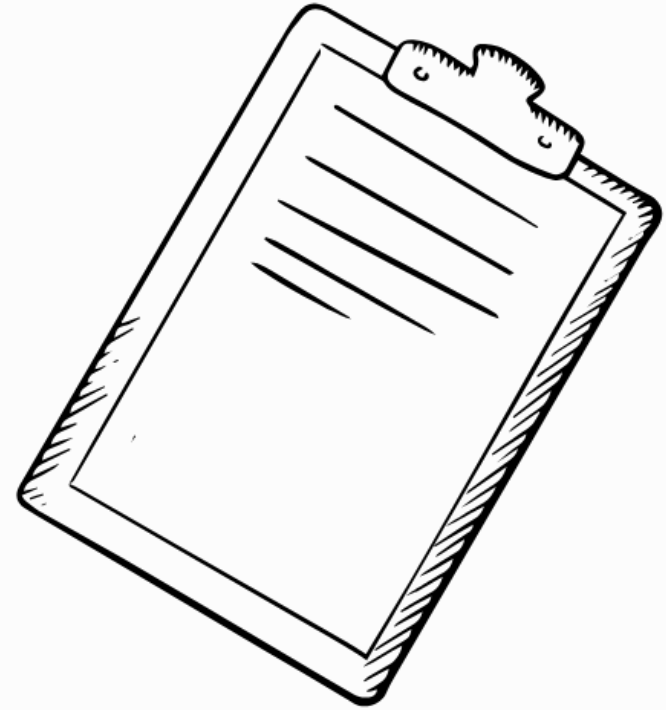
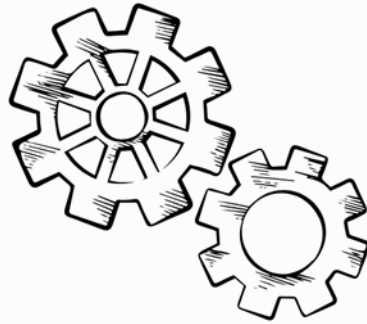
# Questions?



If you have any specific questions about your retirement,  
please contact us at [AskTRSL.org](https://www.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



*A break and Q & A periods will be provided.*

# 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 retirement benefit is deposited into a special account each month.
  - **Minimum participation time:** 1 day
  - **Maximum participation time:** 36 months (3 years)

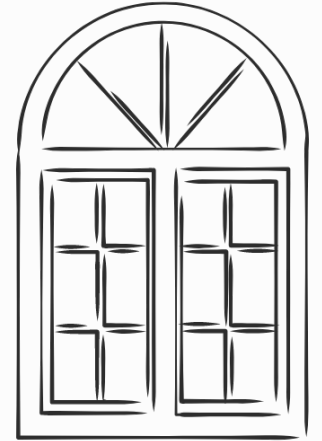


# Deferred Retirement Option Plan (DROP)

- 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 12 months before your DROP window opens.
- 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 (up to 36 months) period of time you can participate in DROP, *starting from your first day of eligibility.*



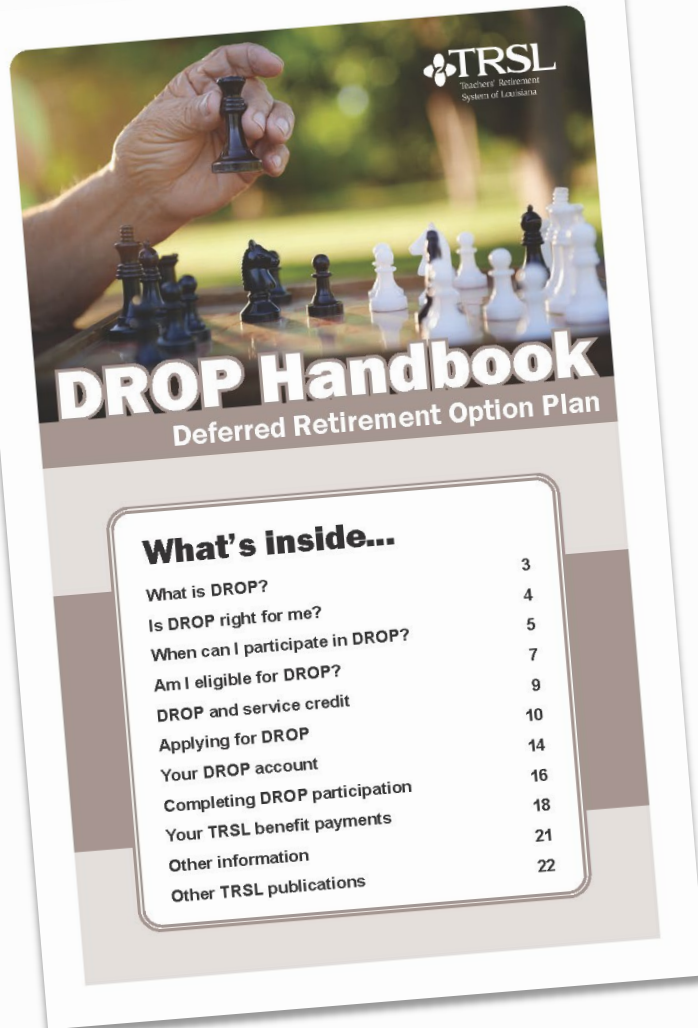
Your window opens when you are FIRST eligible.

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

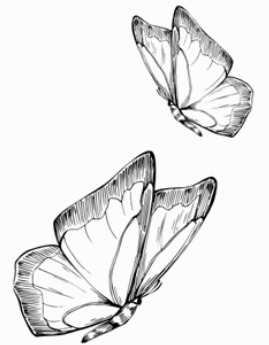
# While in DROP, what is the same?

- 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 makes 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.
    - If you don’t work after DROP participation and retire, this will be your base monthly retirement benefit.





# DROP deposit example

- This member selected the maximum option on their affidavit, which was calculated to be \$2,356.
- The retirement option chosen is the amount that will be deposited into the DROP account each month.

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



- Members can end DROP participation and terminate employment (retire) at any time. Maximum participation time in DROP is 36 months.

# Your options after DROP participation

## CONTINUE TO WORK:

- DROP deposits will end
- Resume contributions to TRSL
- Earn supplemental benefit (added to your future monthly retirement benefit after you retire)



---

**OR**

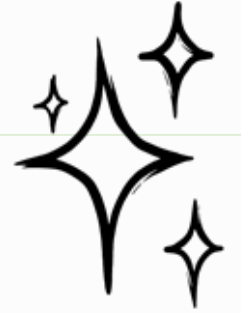
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## TERMINATE EMPLOYMENT (RETIRE):

- Start receiving monthly benefits
- Begin DROP account withdrawals



# 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 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

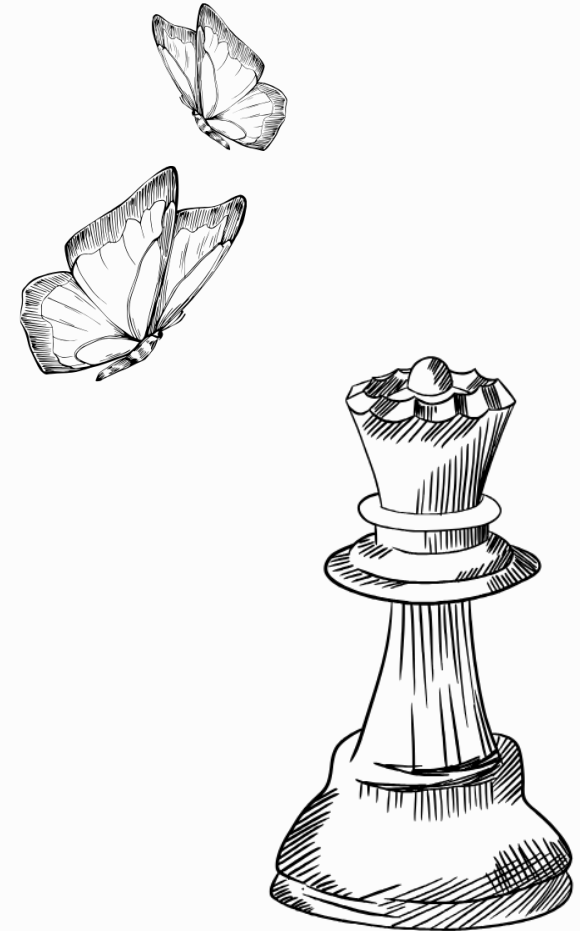
\*2.0% benefit factor if enrolled prior to 7/1/1999

## 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:

**1. Do I need a lump sum amount to use in retirement?**

By taking a lump sum upfront, you will reduce your regular monthly benefit.

**2. Is the reduction in benefits permanent?**

Yes, the reduction applied to monthly benefits is permanent.

**3. What factors determine the reduction?**

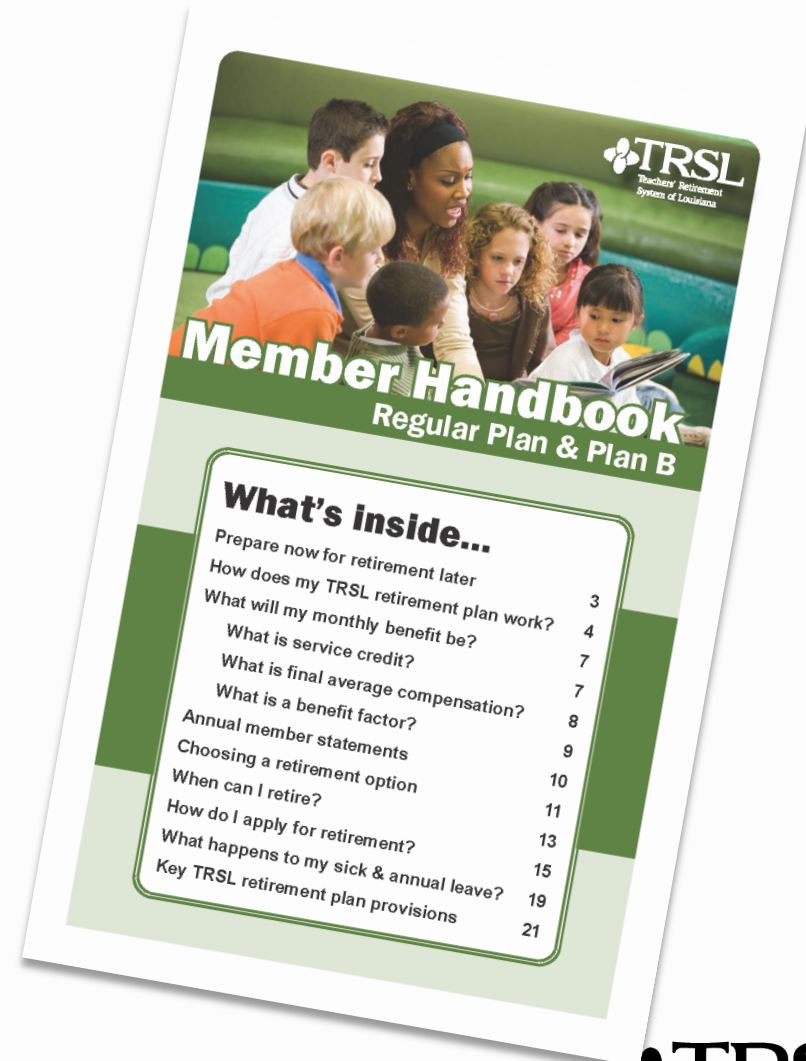
Both your age at the time of retirement and the amount of the lump sum you choose are determining factors.

# Other TRSL benefits

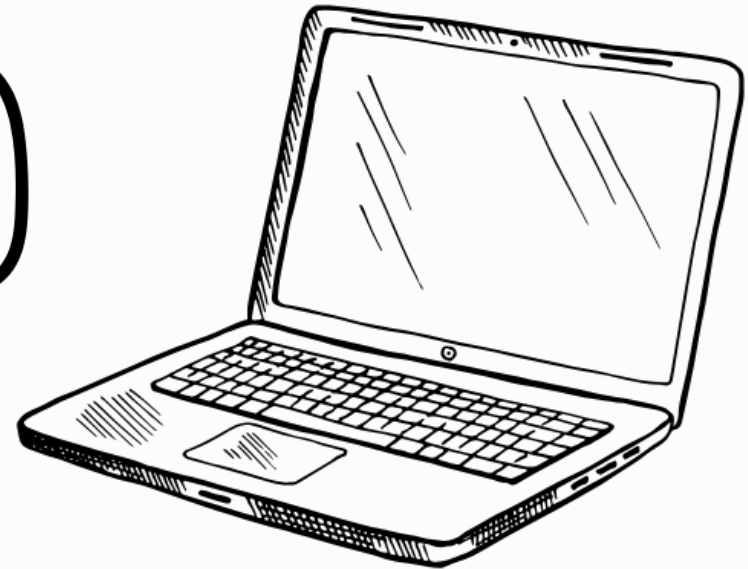
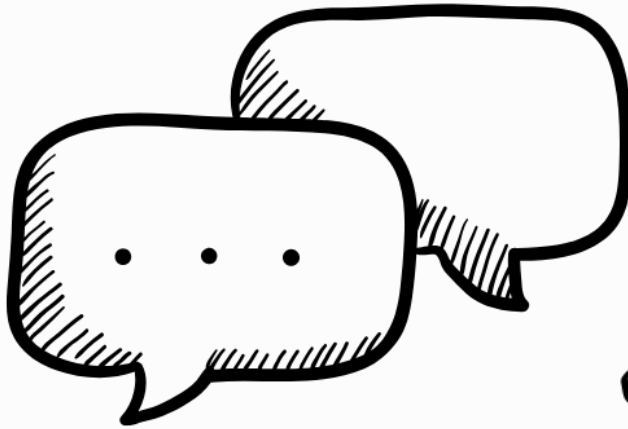
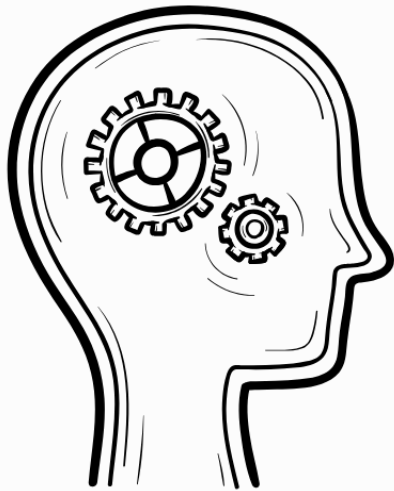
- Members who have five years of TRSL service credit are considered “vested.”
- Being vested means you are eligible for valuable benefits and financial protection through TRSL:

- Survivor benefits
- Deferred retirement
- Disability retirement\*

*\*10 years required if hired on or after 1/11/11*



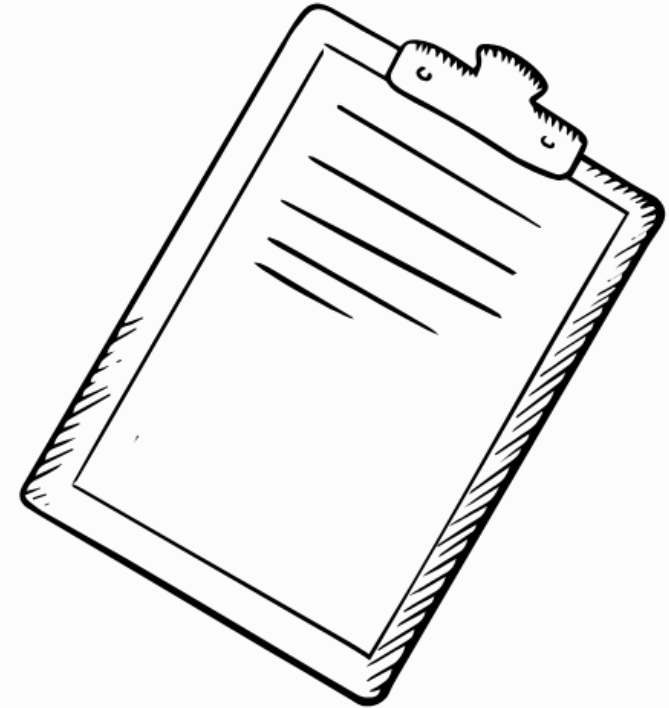
# Questions?



Let's pause for a quick break...

# Agenda

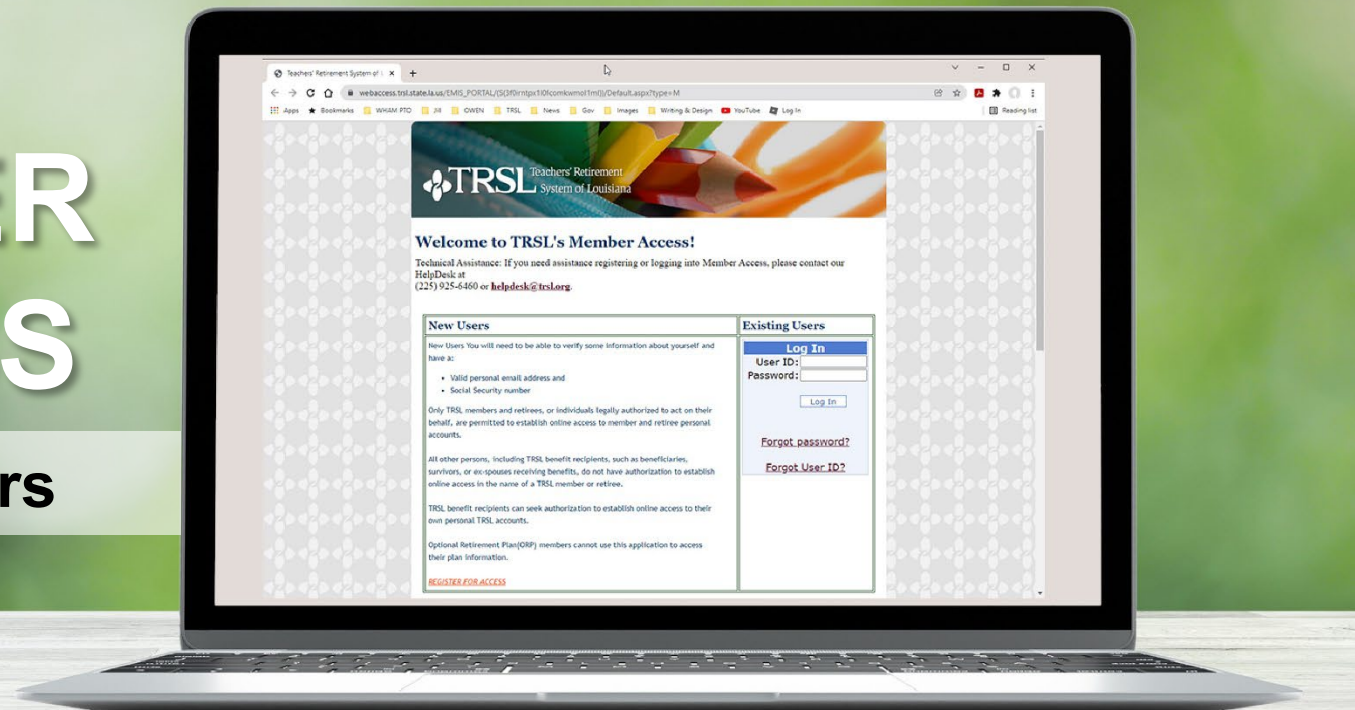
- Member Access
- The retirement application process
- How TRSL pays your benefits
- Tax liabilities
- Community property
- Returning to work after retirement
- Social Security contact information
- Things to do now





# MEMBER ACCESS

**Active members**



- Calculate future retirement estimates
- Update name & mailing/email address
- Apply for retirement/DROP
- View DROP account
- View beneficiary(ies)
- View annual statements



# Member Statement: Page 1

SMITH, GEORGE  
1 TRSL Drive  
Baton Rouge, LA 70809

Member Account Statement for **George Smith**  
July 1, 2022 — June 30, 2023

Member Information: DOB: 08/16/1975 GENDER: MALE  
Designated Beneficiary: Smith, George

You can update/correct the information listed above. Here's how:  
• For address corrections, visit our website at [www.trsl.org](http://www.trsl.org), from the Change of Address Authorization (Form 2A/C) or use this Member Statement.  
• For corrections to date of birth or gender, call TRSL at 225-382-7000 (Baton Rouge area) or 1-877-458-TRSL (1-877-275-4775).

2022	2023
EMPLOYER	\$ 66,477.60
TRSL	\$ 66,477.60
TOTAL:	\$ 66,477.60

Your TRSL Account Information (See "Statement Definitions" on back.)  
Service credit earned cannot exceed 1.00 year in a fiscal year.

SERVICE CREDIT		MEMBER CONTRIBUTIONS	
Prior year service credit for benefit computation	10.56	Beginning balance as of July 1, 2022	\$ 45,715.50
2022 — 2023 service credit for benefit computation earned during this FY	1.00	Member contributions 2022 — 2023	\$ 5,318.16
Purchases/Transfers/Refunds	0.00	Purchases/Transfers/Refunds	\$ 0.00
Prior year service credit for benefit computation corrections	0.00	Prior year contributions corrections	\$ 0.00
Total service credit for benefit computation*	11.56	Ending balance as of June 30, 2023	\$ 51,033.66

\*If these figures are different, your employer has certified that discrepancies in salary, service credit, or contributions should be subject to audit and change.



Information About Your Service Credit and Contributions  
Your TRSL service credit is credit you earn as a TRSL member. Service credit is earned based on your years of service. If you have part-time service, you may have additional service credit for that. Your employer is responsible for certifying your service credit.

2022 — 2023			
EMPLOYER		EARNINGS	CONTRIBUTIONS
TRSL		\$ 66,477.60	\$ 5,318.16
		YOUR TOTAL EARNINGS	YOUR CONTRIBUTIONS
TOTAL:		\$ 66,477.60	\$ 5,318.16

Your TRSL Account Information (See "Statement Definitions" on back.)			
Service credit earned cannot exceed 1.00 year in a fiscal year.			
SERVICE CREDIT		MEMBER CONTRIBUTIONS	
Prior year service credit for benefit computation	10.56	Beginning balance as of July 1, 2022	\$ 45,715.50
2022 — 2023 service credit for benefit computation earned during this FY	1.00	Member contributions 2022 — 2023	\$ 5,318.16
Purchases/Transfers/Refunds	0.00	Purchases/Transfers/Refunds	\$ 0.00
Prior year service credit for benefit computation corrections	0.00	Prior year contributions corrections	\$ 0.00
Total service credit for benefit computation*	11.56	Ending balance as of June 30, 2023	\$ 51,033.66

Total service credit for eligibility to retire as of June 30, 2023 *	11.56	YOUR TOTAL SERVICE CREDIT
--	-------	---------------------------

# Member Statement: Page 2

HORN CLIFTON R						
<b>It's never too early to</b>						
TRSL provides valuable benefits, including: <ul style="list-style-type: none"><li>• RETIREMENT benefits when you reach the required retirement age</li><li>• DISABILITY benefits should you become totally and permanently disabled</li><li>• SURVIVOR benefits for certain family members should you die</li></ul> <i>*Must have the required years of service</i>						
Visit TRSL's website at <a href="http://www.trsl.org">www.trsl.org</a> for more information on Member Handbook, DROP Handbook, Disability Retirement						
<b>Retirement Eligibility Requirements for 2011 Retirement Plan - Regular</b>						
<b>SERVICE ELIGIBILITY</b>	<b>5 years at age 60 * 20 years at any age (reduced benefit)</b>					
<b>DROP ELIGIBILITY</b>	The first time you reach one of the following: <b>5 years at age 60</b>					
<b>Projected Retirement Eligibility and Benefit Estimate</b>  <b>YOUR RETIREMENT ELIGIBILITY &amp; ESTIMATES</b>						
The following table shows a projection of your retirement eligibility dates and your maximum TRSL retirement benefit based on various retirement scenarios. The projections are based on current information as reported by your employer(s) and assume continuous TRSL-covered, full-time employment. The final average compensation (FAC) is an average of your current highest five (5) consecutive years of earnings as submitted by your employer. Future salary increases are not included in the FAC used in these projections.						
This estimate is provided to help you make informed decisions about your retirement benefit and is not a guarantee of when you will be eligible or the amount you will receive at the time you retire. <b>The actual pension you receive at retirement and when you will be eligible to retire are determined by state law. When you retire, your pension will be calculated according to the applicable retirement calculation formulas.</b>						
<b>Scenario</b>						
<b>Early Retirement</b>						
<b>Regular Retirement/DROP Eligibility</b>						
The estimate provided is based upon the eligibility requirements applicable to the retirement plan you belong to. The age shown for all projected future benefits is your age at July 1 of the fiscal year you become eligible. Contact TRSL for more information on your retirement options.						
DROP = Deferred Retirement Option Plan						
If you choose to name a beneficiary, your monthly benefit will be paid to your beneficiary upon your death. For more information, visit <a href="http://www.trsl.org">www.trsl.org</a> to calculate projections of your Service or DROP.						
<b>Statement Definitions</b>						
<b>Designated Beneficiary</b>	The person(s) you have named who will receive your retirement benefits. You will see Member Beneficiary Designation Form 31, which can be found on the TRSL website.					
<b>Fiscal Year</b>	The period July 1 - June 30 in which your service is reported.					
<b>Employer</b>	Name of the employer(s) reported that provided your service.					
<b>Service</b>	Total actual annual service as reported by your employer.					
<b>Contributions</b>	Member contributions with interest based on your salary.					
<b>SERVICE CREDIT*</b>						
<b>Prior year service credit for benefit computation</b>	Consolidation credit from the previous year's statement.					
<b>2011 - 2020 service credit for benefit computation as used</b>	Credit earned as reported by your employer.					
<b>YOUR RETIREMENT SCENARIO OPTIONS</b> 						
<b>Early Retirement</b>	<b>2031 - 2032</b>	<b>20.00</b>	<b>20.00</b>	<b>56</b>	<b>5,106.69</b>	<b>1,832.00</b>
<b>Regular Retirement/DROP Eligibility</b>	<b>2035 - 2036</b>	<b>23.69</b>	<b>23.69</b>	<b>60</b>	<b>5,106.69</b>	<b>3,024.00</b>
The estimate provided is based upon the eligibility requirements applicable to the retirement plan you belong to. The age shown for all projected future benefits is your age at July 1 of the fiscal year you become eligible. Contact TRSL for more information on your retirement options.						

# Member Access: My Estimate

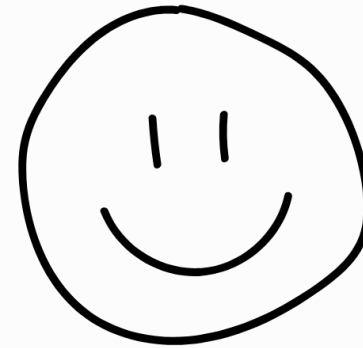
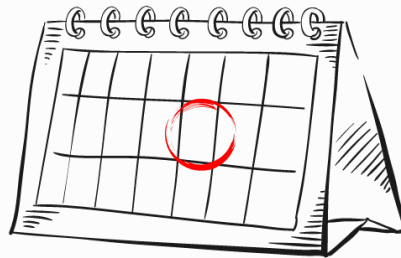
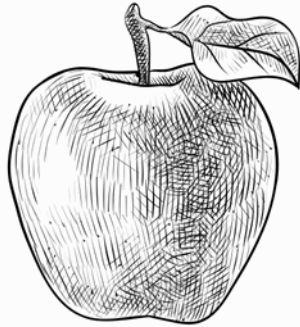


Under the “*My Estimates*” drop-down menu, select  
“*Estimate Your Retirement Benefit.*”

# Applying for retirement

You can submit your retirement application up to **12 months before** your desired date of retirement or DROP beginning date.

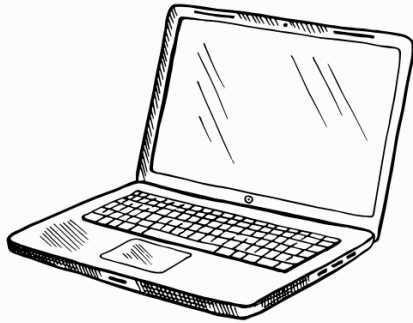
- You will need to complete all purchases, transfers, and/or reciprocals of service credit before the effective date of retirement or entering DROP.
- TRSL recommends you coordinate your retirement or DROP beginning date with your employer. Your employer will verify your service credit and sick leave.





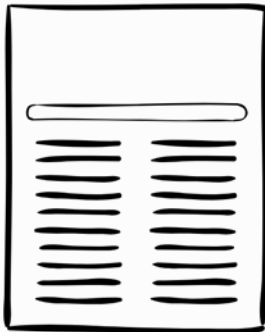
# Applying for retirement

There are two ways you can apply for Service Retirement, ILSB or DROP:



Apply online through your **MEMBER ACCESS** account:  
**[www.TRSL.org/memberaccess](http://www.TRSL.org/memberaccess)**

**OR**



Submit *Application for Service Retirement, ILSB, or DROP*  
(Form 11) via fax, mail or scan/email to TRSL.

Two weeks after submission of the Form 11, TRSL will mail you an acknowledgment letter.

# Apply through Member Access

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





# Apply through Member Access

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

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.	
<b>Your retirement information (Must be completed)</b>	
Select one: <input type="radio"/> Service — 06-11A <input type="radio"/> ILSB — 06-11A5 <input type="radio"/> DROP — 06-11F	Date of retirement/DROP begin date <input type="text"/> (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. <input type="checkbox"/> Yes, I wish to receive an estimate of REDUCED benefits based on the self-funded Annual COLA Option (ACO).	
<b>Your member information (All fields must be completed)</b>	
Name: Last, first, MI, suffix (Jr., III, etc.) <input type="text"/>	Your Social Security number <input type="text"/>
Street address/P.O. Box <input type="text"/>	Your date of birth <input type="text"/>
City <input type="text"/>	Name of Employer <input type="text"/>
State <input type="text"/> LA-LOUISIANA	Zip <input type="text"/>
Home/cell telephone* <input type="text"/>	Work telephone* <input type="text"/>
* include area code Months of contract <input type="radio"/> 9 <input type="radio"/> 10 <input type="radio"/> 11 <input type="radio"/> 12	Job title <input type="text"/>



# Submit online application

## *Electronic Signature*

I hereby make application for retirement in accordance with Louisiana laws. I understand that I should receive an acknowledgment letter by mail approximately two weeks after the date TRSL receives my application. If I do not receive an acknowledgment letter, I will contact TRSL.

☐ I understand that by submitting my application online that I agree to conduct this transaction by electronic means and that I am signing my retirement application.

**Submit Application**

**Print Application**

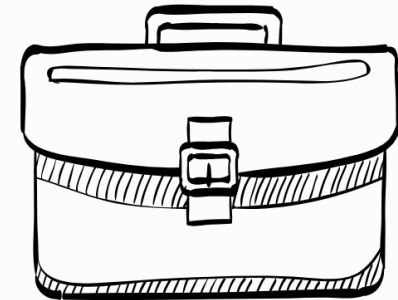


*Congrats*

# Additional documents & forms needed

- Send PHOTOCOPIES of the following:
  - Social Security cards  
*(member & beneficiary)*
  - Birth certificates  
*(member & beneficiary)*
- If TRSL needs any additional/legal documents, we will be in touch with you during the processing of your retirement application.

- FORMS FOR SERVICE RETIREMENT OR ILSB:  
*(not for those entering DROP)*
  - » TRSL Form 15D
  - » IRS Form W-4P



# Affidavit of Retirement Option Election

- Closer to your retirement date, you will receive an Affidavit of Retirement Option Election in the mail, along with instructions.
- On the affidavit, you will choose your retirement option.
- Mail the notarized original affidavit, without any alterations, back to TRSL.
- A benefit will not be paid until a properly executed affidavit is received by TRSL.

**\*\* Altered forms not accepted \*\* Submit completed original only \*\* No copies, faxes, or scans accepted \*\***

**RETIREMENT OPTION ELECTION (Cannot be changed). COMPLETE THIS FORM IN THE PRESENCE OF A NOTARY PUBLIC.**

Review the eight retirement option choices listed below. **Select ONE option.** The option you select determines your retirement benefit and is **irrevocable**. A description of each option can be found on the back of this affidavit.

In the white space below, write your initials beside the option you select.	Retirement Option	Estimated Member Benefit		Estimated Beneficiary Benefit (upon death of member)
		Monthly benefit (your lifetime benefit)	Monthly benefit (your lifetime benefit upon the death of your named beneficiary)	
<b>Make selection here.</b> <small>(Do not initial more than one box.)</small>	Maximum		No beneficiary	No beneficiary
	Option 1			Remaining unpaid member contributions (if any)
	Option 2			
	Option 2A (pop-up)		(pop-up)	
	Option 3			
	Option 3A (pop-up)		(pop-up)	
	Option 4			
	Option 4A (pop-up)			

**IMPORTANT:** The estimates for Option 2, 2A, 3, 3A, 4, or 4A are based on calculations relating to the person whose name appears in the beneficiary box above. If you choose Options 2 through 4A, you irrevocably designate the person named above as your beneficiary.

**Marital Status:** Are you married? \_\_\_\_\_ (Write "Yes" or "No" in the space to the left.)

**MEMBER Signature:** ► \_\_\_\_\_

**Notary Public:**  
(A list of notaries can be found at [www.sos.ca.gov](http://www.sos.ca.gov).)

Sworn and subscribed before me, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Notary ID/Bar Roll #: \_\_\_\_\_ Notary Name (print): \_\_\_\_\_

Notary Signature: ► \_\_\_\_\_

# How TRSL pays your benefits

- **For Service and ILSB, there is a 30-day waiting period.**
  - This period begins on your retirement date.
  - However, TRSL must have your properly executed affidavit and your completed direct deposit form in order to determine your benefit.
- **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/DROP participation can only be canceled if a benefit payment has not been cashed (or directly deposited).



# Estimated benefit & Retroactive payment

- You will receive monthly estimated benefits for several months until TRSL finalizes your retirement benefit.
- Once your final benefit is calculated, you will receive a letter regarding a one-time retroactive payment.
  - “Retro” payments include the difference between your estimated monthly benefits and your final monthly benefit.
  - Your final benefit calculation will include any remaining sick leave that converted to service credit.







# What happens to my insurance?

- Health and life insurance are benefits of employment, even in retirement.
- Consult with your employer about any insurance matters regarding:
  - Coverage
  - Vesting
  - Premiums

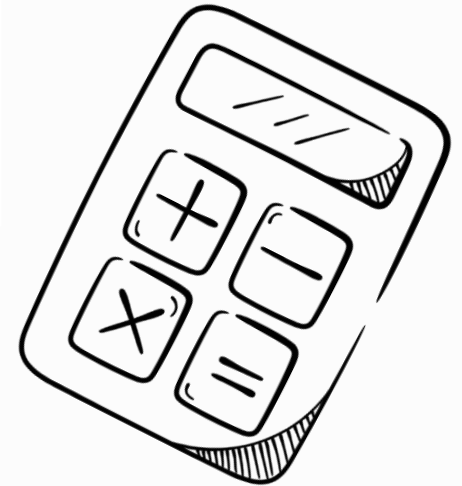


# Tax liabilities

  <b>IRS</b>	Subject to LA STATE income tax?	Subject to FEDERAL income tax?
Regular monthly retirement benefits	NO*	YES
DROP withdrawals <i>paid directly by TRSL</i>	NO*	YES


*\*LA state tax exemption is not automatic.*

*You must claim the exemption when you file your LA taxes:*



Louisiana State Teachers' Retirement Benefits		
Taxpayer date retired:	MMYYYY	Spouse date retired: MMYYYY
		03E

# Community property



The infographic features a light blue background with a gold wedding ring at the top left. The TRSL logo is in the top right. The title 'Community Property & TRSL benefits' is in a blue banner. A large question mark icon introduces the section 'What is community property?'. Below this, a paragraph explains that TRSL payments are considered community property in Louisiana. A list of TRSL funds and payments is provided, followed by a note about the court system's role. A final 'ATTENTION' box states that ERISA and QDRO rules do not apply to TRSL.

**TRSL**  
Teachers' Retirement  
System of Louisiana

## Community Property & TRSL benefits

### ? What is community property?

Most payments or benefits that members receive from the Teachers' Retirement System of Louisiana (TRSL) are considered community property in Louisiana and should be accounted for in any community property settlement.

TRSL funds and payments that may be considered community property include the following:

- Regular retirement benefits
- Refunds of contributions
- Deferred Retirement Option Plan (DROP)
- Initial Lump-Sum Benefit (ILSB)
- Death benefits

The court system ultimately determines which of these funds or payments are community property.

If a TRSL member divorces or legally separates, the (ex)spouse may claim a portion of any of the above-mentioned payments and benefits that were earned during the time the member and (ex)spouse were married. This is true even if the benefits are not payable until years after the divorce.

If the question of benefits and payments is not settled in a community property proceeding, it remains pending.

**! ATTENTION:** Those parts of the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code concerning Qualified Domestic Relations Orders (QDRO) do not apply to TRSL.

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

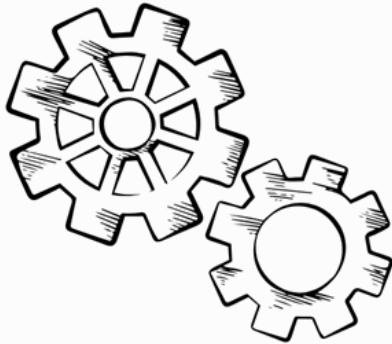
These positions are not eligible for TRSL membership.

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

# Types of Social Security benefits

Spousal benefits includes the following:

- Spouse's Benefits
- Divorced Spouse's Benefits
- Widow(er) benefits
- Surviving Divorced Spouse's Benefits



**Earned benefit:**

Paid to people who worked at jobs where they paid into SS long enough to earn an SS benefit (earned credits).

*For detailed information about your Social Security benefit, please contact the Social Security Administration. Website: [www.ssa.gov](http://www.ssa.gov) Toll-free: 1-800-772-1213*

# SSA homepage: [www.ssa.gov](http://www.ssa.gov)

The screenshot shows the SSA homepage with a dark blue header. The header includes the Social Security logo, the text "Social Security", and navigation links for "Benefits", "Medicare", and "Card & record". There is a search bar labeled "Search SSA.gov" and links for "Español" and "Sign in". The main content area has a blue background with the text "Securing your today and tomorrow". Below this, there are three columns of links: "Prepare" (with a laptop icon), "Apply" (with a document icon), and "After you apply". The "Prepare" column includes links for checking eligibility, getting a benefits estimate, and planning for retirement. The "Apply" column includes links for applying for benefits, signing up for Medicare, and applying for SSI. The "After you apply" column includes links for checking application status and appealing a decision. Below this section, there is a white box with the heading "Manage benefits & information". This box contains two columns of links: "Documents" (with a document icon) and "Number & card" (with a card icon). The "Documents" column includes links for getting a benefit verification letter and a tax form. The "Number & card" column includes links for replacing a card, requesting a number for the first time, and reporting a stolen number.

**Social Security** Benefits Medicare Card & record Search SSA.gov Español Sign in

Securing your **today** and **tomorrow**

**Prepare**  
Check eligibility for benefits  
Get a benefits estimate  
Plan for retirement

**Apply**  
Apply for benefits  
Sign up for Medicare  
Apply for SSI

**After you apply**  
Check application or appeal status  
Appeal a decision we made

**Manage benefits & information**

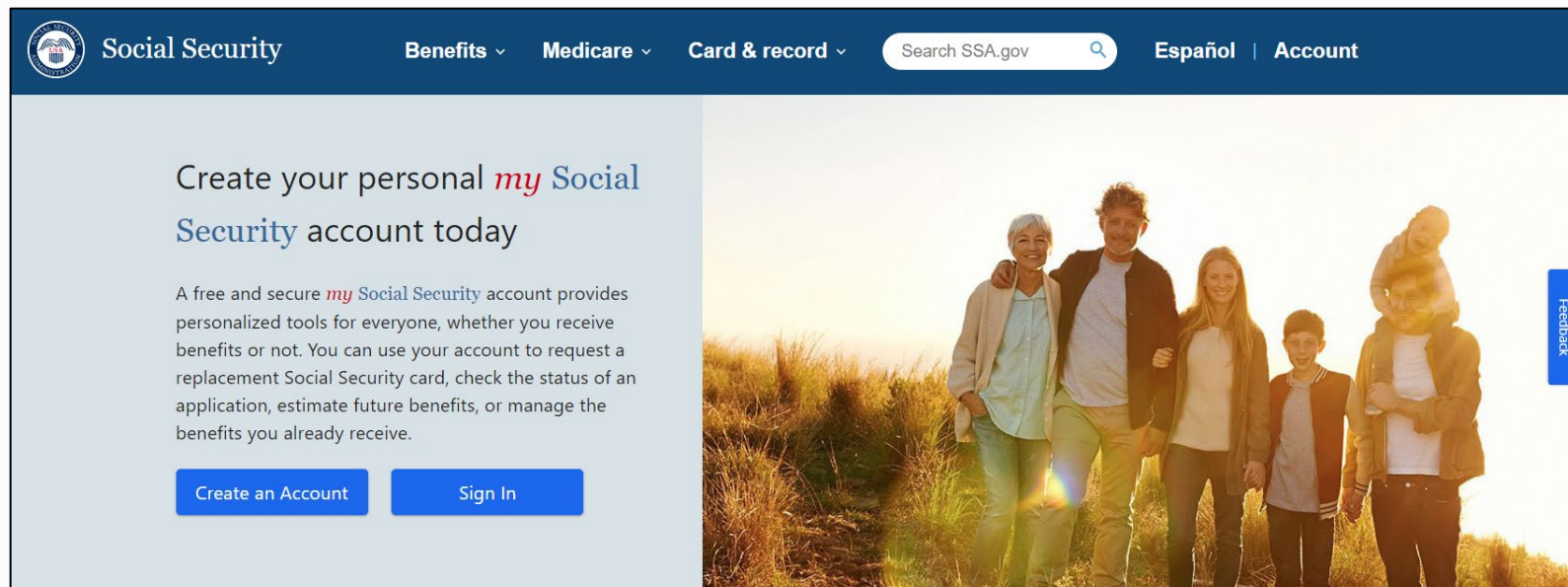
**Documents**  
Get benefit verification letter  
Get tax form (1099/1042S)

**Number & card**  
Replace card  
Request number for the first time  
Report stolen number



# Create a “my Social Security” account


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



[www.SSA.gov/myaccount](https://www.SSA.gov/myaccount)

# Social Security office locator

*Reach out to the SSA to make an appointment for more information regarding your future SS benefit estimates, application instructions, Medicare questions & more!*



**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](#).

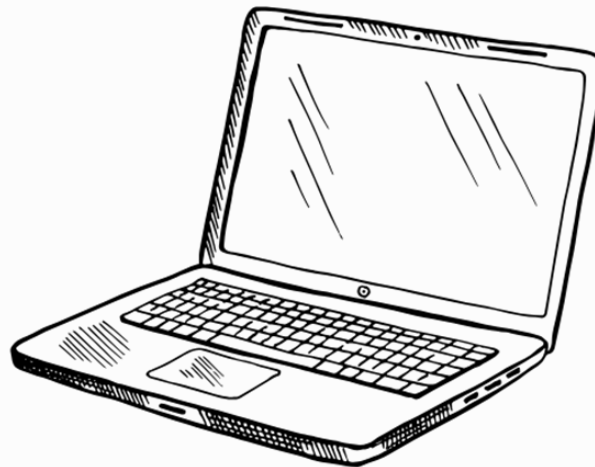
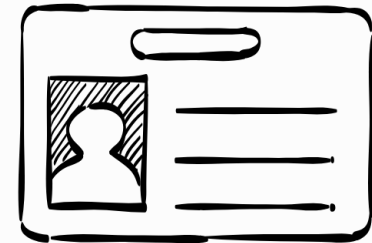
Phone Number

**Toll-Free:** 1-800-772-1213

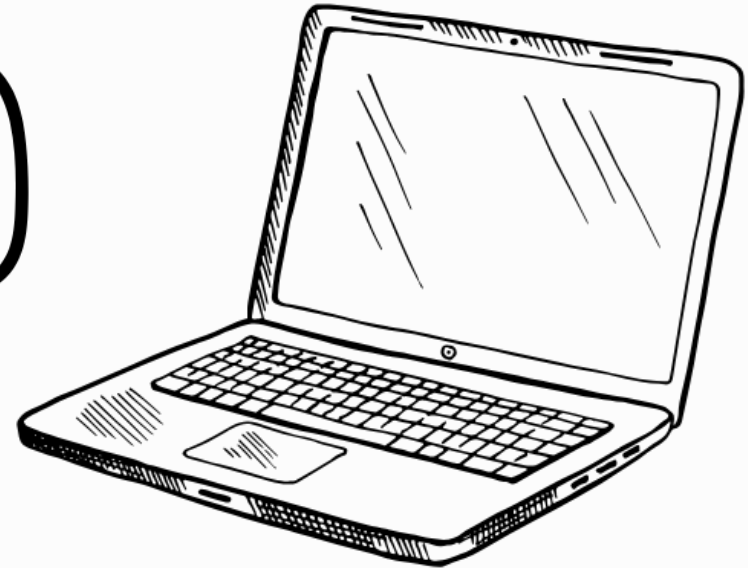
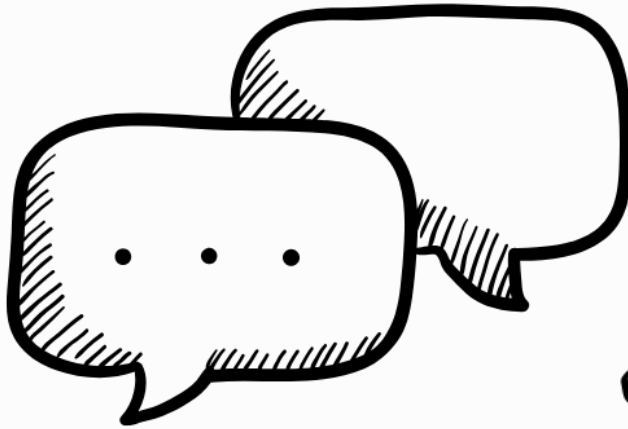
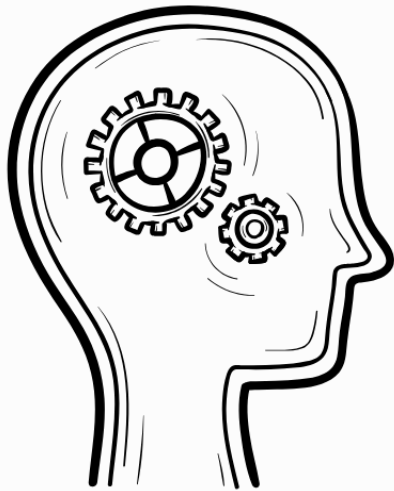
[Privacy Policy](#) | [Website Policies & Other Important Information](#) | [About Us](#) | [Site Map](#) | [FAQs](#)

# SSA Contact Info

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



# Questions?



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

# What did you learn today?



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

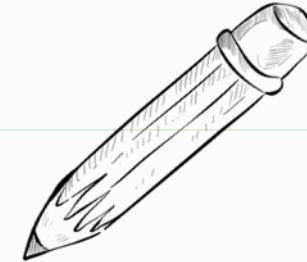
2. \_\_\_\_\_

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





# Things to do now



## TRSL CHECKLIST

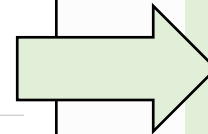
☐ Register for Member Access

☒ Submit important docs

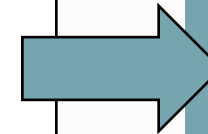
☐ Update contact info

☐ Check beneficiary designation

☒ Get a retirement estimate!



- Send PHOTOCOPIES of the following:
  - Social Security cards  
(*member & beneficiary*)
  - Birth certificates  
(*member & beneficiary*)
- If TRSL needs any additional/legal documents, we will be in touch with you during the processing of your retirement application.



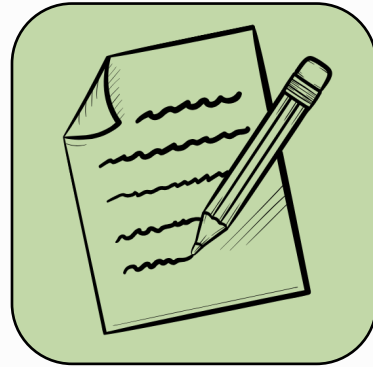
- TRSL's Member Access
- Submit Form 10



**Find it online at [www.TRSL.org](http://www.TRSL.org)**



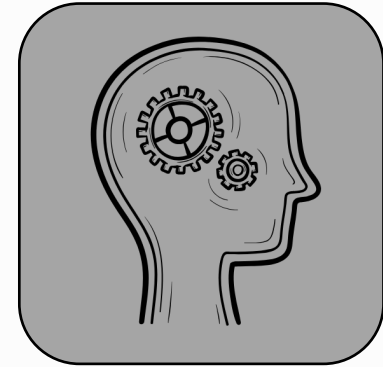
**BROCHURES**



**FORMS**



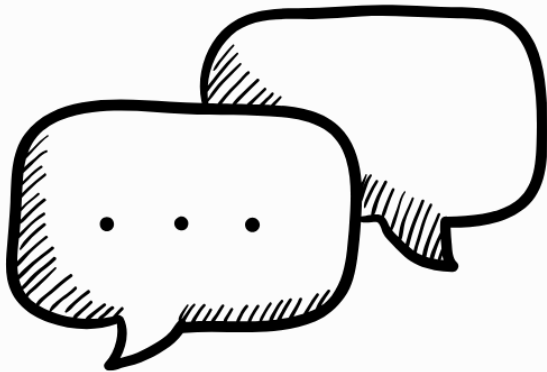
**WEBINARS**



**NEWSLETTERS**

# Questions?

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



**AskTRSL.org**

Questions about...

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DROP window

Eligibility

Benefit estimate

FAC

And more!

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# We are here for you!

- Local phone: (225) 925-6446
- Toll free (outside Baton Rouge):  
1-877-ASK-TRSL (1-877-275-8775)
- Website: [www.TRSL.org](http://www.TRSL.org)
- *Questions:* [AskTRSL.org](http://AskTRSL.org)

Follow **@TRSLONLINE** on our  
social media platforms.

