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The information in this index has been included to provide employers with information and instructions on how TRSL-covered employees can obtain retirement benefit estimates prior to applying for retirement/DROP.

TRSL provides its members with two options for obtaining a retirement benefit estimate:

- Use our [Online Benefit Estimate Calculator](#) through Member Access **or**
- Submit a [benefit estimate request](#) to TRSL

Online benefit estimates via Member Access

Members who have registered for [Member Access](#) will have access to the Benefit Estimate Calculator. This online calculator preload's an employee's personal information that is on file with TRSL to calculate a **projection** of his or her retirement benefit.

The online calculator is provided as a service for our membership to create a **self-generated estimate**. It will not include current fiscal year salary or credit for eligible sick or annual leave, which would be added after retirement (if applicable).



Estimates created with the Online Benefit Calculator provide a useful tool when planning for retirement. However, some TRSL members should not use (or do not have access to) the online calculator.

Because of the complexities of the calculations, the online calculator should not be used for the following members:

- School food service Plan A (System 2) members
- Members considering [Disability Retirement](#)
- Members considering an Annual COLA Option (ACO)
- Members with transfer or reciprocal service credit from (or with) another Louisiana public retirement system
- Members who have been enrolled in multiple TRSL systems
- Members contemplating a purchase of service credit and would like estimates to see the effects of purchasing varied amounts of service credit

EXAMPLE: difference in retirement benefits and/or earliest retirement eligibility between purchasing 1 year vs. 1.50 years of service

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The online calculator is not available for the following members:

- Members with part-time service at any time during their career
- Members with LSU service credit before January 1, 1979
- Members who have participated in DROP
- Members with less than five (5) years of service credit

Members who desire an estimate but do not have access to (see above) or should not use (see previous page) the online calculator should be instructed to request a benefit estimate by submitting a [Benefit Estimate Request](#) (Form 10).

Online benefit estimate procedures – for employers

Employers can assist their employees with online benefit estimates by utilizing the Member Access view.

1. Log into EMIS.
2. Under *Members* tab, choose Member Summary.
3. Enter the employee's Social Security Number (SSN) on the left side of the screen. Click *Select* to open the Member Summary screen for the selected member account.
4. Click on the member's SSN near the top of the Member Summary screen. This action opens the *Member Access* view.
5. Select "Estimate Your Retirement Benefit" under the *My Estimates* menu.
6. Click "Continue" to proceed to the Benefit Estimate Calculator screen.
7. Enter the following data where prompted:
 - a. Estimated retirement date section:** Enter desired retirement date and select Months of Contract from the drop-down field.
 - b. Monthly average compensation section:** Choose between using figures on file or enter the final monthly average compensation.

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c. Beneficiary section: select one of the following options:

- To compute an estimate for the various retirement [benefit options](#):
 - Select the first option and enter one beneficiary's date of birth.
 - Enter a specified dollar amount for the beneficiary if the member is also interested in Options 4 and 4A.
- Choose *Maximum Option only* if no beneficiaries desired.
- Select *Option 1 only* if the employee has multiple beneficiaries.

Your beneficiary(ies)	Details
<input checked="" type="radio"/> I plan to provide for a beneficiary. My beneficiary's birth date is <input type="text" value="08/30/1985"/> (mm/dd/yyyy). I would like my beneficiary to receive \$ <input type="text" value="200"/> ,00 per month under Option 4 or 4A (Pop Up). <input type="radio"/> I do not plan to provide for a beneficiary. (Maximum Option only) <input type="radio"/> I plan to provide for multiple beneficiaries. (Option 1 only)	

8. Click "Create Estimate."
9. Benefit Estimate screen will appear for Regular Retirement options available based on eligibility and beneficiary option provided.
10. An additional section will also appear if the employee is eligible for DROP/ILSB based on the estimated retirement date selected.

a. Deferred Retirement Option (DROP) Section – Click "Show Option Amounts" to view DROP estimate.

b. Initial Lump Sum Benefit (ILSB) Section – Click "Show Option Amounts" to view ILSB information and estimate.

- Option amounts will automatically calculate based on maximum lump-sum amount available (36 months x Maximum Option from Regular Retirement estimate section).
- To select a different lump-sum amount, enter desired amount in field provided. Click "Calculate" for a revised ILSB estimate.

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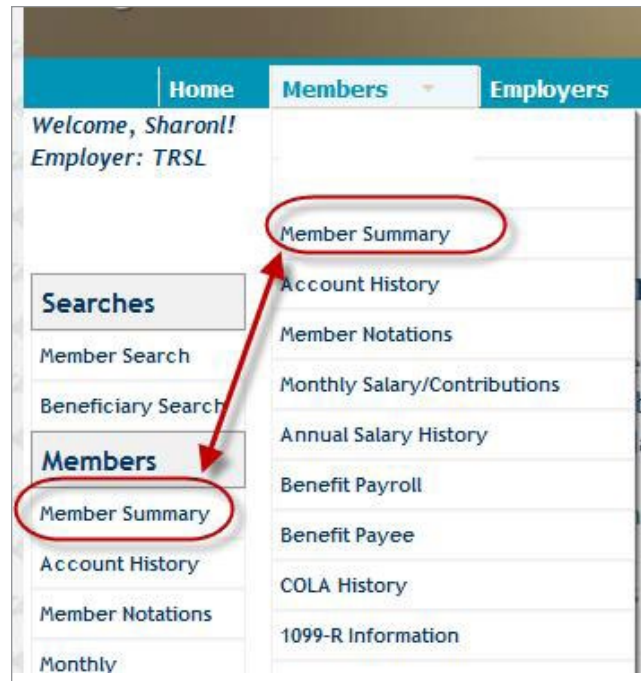
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Member Summary

SSN: 123456789 Click on Member's SSN to open Member Access view

Name: [REDACTED] A 013
Gender: Female
Birth Date: 7 Age: 39
Folder Imaged Date: 06/13/2002
e-mail: [REDACTED]@yahoo.com

Status Information

Sys	Seq	Status	Code	Date	DROP Record
4		ACTIVE	(A)	06/10/2002	

TRSL Regular Plan Information

Date of Service Accrual: 06/10/2002 Average Comp: \$5,044.70
Switch-Over Date:
Social Security Eligibility Date:

Service Credit for Benefit Computation		Member Contributions	
Regular Service	14.06	Tax-Sheltered Regular Savings	49,003.97
		Regular Salary Report as of 03/2017	3,973.20
Estimate as of 06/30/2016	14.06	Total Contributions	52,977.17

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My Self Service	My Estimates	My Retirement
<div style="border: 2px solid red; padding: 5px; display: inline-block;"> Estimate Your Retirement Benefit </div>		
Estimate Cost to Purchase Refunded Service Credit		

Home	My Account	My Self Service	My Retirement	Help	Logout
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Benefit Estimate Calculator

This calculator will provide an unofficial estimate of your TRSL retirement benefit. The estimate provided is for your information only and is not a guarantee of any future benefit amount.

Continue

EXAMPLE: Online benefit estimate calculator - input screen

Benefit Estimate Calculator

Name: _____

Your retirement eligibility

Regular retirement: during fiscal year 2018 - 2019

DROP eligibility: during fiscal year 2018 - 2019

Your date of birth [Details](#)

The date of birth listed on your records is ____/____/1958.

Your estimated retirement date [Details](#)

My estimated projected date of retirement is 01/20/2019 (mm/dd/yyyy). I project that I will be employed under a 09 month employment contract immediately prior to this estimated date of retirement.

Your service credit [Details](#)

As of June 30, 2016, we estimate your total service credit for benefit computation to be 14.84.

Your member contributions [Details](#)

As of June 30, 2016, we estimate your member contributions to be \$56,153.18.

Your monthly final average compensation [Details](#)

As of June 30, 2016, we estimate your monthly final average compensation (FAC) to be \$5,101.19.

☒ Use the figure shown above as my monthly FAC.

☐ Use \$ _____ as my monthly FAC.

Your beneficiary(ies) [Details](#)

☒ I plan to provide for a beneficiary. My beneficiary's birth date is 08/30/1985 (mm/dd/yyyy). I would like my beneficiary to receive \$200.00 per month under Option 4 or 4A (Pop Up).

☐ I do not plan to provide for a beneficiary. (Maximum Option only)

☐ I plan to provide for multiple beneficiaries. (Option 1 only)

Create Estimate

Clear

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EXAMPLE: Online benefit estimate calculator – regular retirement option calculations

Benefit Estimate

Name: M Estimate created on 05/11/2017.

Information used for estimate

Your birth date	12/07/1958
Projected retirement date	01/20/2019
Projected age	Age 60
Projected total service credit	17.42 years
Member contributions	\$56,153.18
Projected monthly FAC	\$5,101.19
Your beneficiary's birth date	08/30/1985

Regular Retirement Hide Option Amounts

Regular Retirement is available if you choose not to participate in DROP or IL SB. You will receive a monthly benefit for life.

Retirement option amounts for regular retirement

RETIREMENT OPTION	MEMBER BENEFIT		BENEFICIARY BENEFIT Upon death of Member
	Monthly benefit for your life	Monthly benefit upon death of your named beneficiary	
Maximum	2,222.00	No Beneficiary	No Beneficiary
Option 1	2,203.00	2,203.00	Remaining unpaid member contributions (if any)
Option 2	1,822.00	1,822.00	1,822.00
Option 2A (Pop Up)	1,819.00	2,222.00	1,819.00
Option 3	2,002.00	2,002.00	1,001.00
Option 3A (Pop Up)	2,000.00	2,222.00	1,000.00
Option 4	2,178.00	2,178.00	200.00
Option 4A (Pop Up)	2,177.00	2,222.00	200.00

Retirement benefit calculation: years of service credit x final average compensation x 2.5%

Deferred Retirement Option Plan (DROP) Show Option Amounts

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.

Initial Lump-Sum Benefit (ILSB) Show Option Amounts

ILSB allows you to take a portion of your retirement benefit in a one-time, lump-sum payment of up to 36 months of the Maximum Option, and still receive a monthly benefit for life at a reduced amount. IL SB is available to members who have not participated in DROP.

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EXAMPLE: Online benefit estimate calculator – DROP calculations

Deferred Retirement Option Plan (DROP)			Hide Option Amounts
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.			
Retirement option amounts for DROP			
RETIREMENT OPTION	MEMBER BENEFIT		BENEFICIARY BENEFIT Upon death of Member
	Monthly benefit for your life	Monthly benefit upon death of your named beneficiary	
Maximum	1,777.00	No Beneficiary	No Beneficiary
Option 1	1,759.00	1,759.00	Remaining unpaid member contributions (if any)
Option 2	1,458.00	1,458.00	1,458.00
Option 2A (Pop Up)	1,455.00	1,777.00	1,455.00
Option 3	1,602.00	1,602.00	801.00
Option 3A (Pop Up)	1,600.00	1,777.00	800.00
Option 4	1,733.00	1,733.00	200.00
Option 4A (Pop Up)	1,733.00	1,777.00	200.00

Retirement benefit calculation: years of service credit x final average compensation x 2.0%

EXAMPLE: Online benefit estimate calculator – ILSB

Initial Lump-Sum Benefit (ILSB)			Hide Option Amounts
ILSB allows you to take a portion of your retirement benefit in a one-time, lump-sum payment of up to 36 months of the Maximum Option, and still receive a monthly benefit for life at a reduced amount. ILSB is available to members who have not participated in DROP.			
The estimated option amounts calculated below are based on you receiving the maximum lump-sum distribution allowed of \$79,992.00.			
If you would like estimated option amounts based on a different lump sum distribution, enter that amount below.			
I wish to receive a lump-sum distribution of \$ <input type="text" value=""/> .00			Calculate
Retirement option amounts for ILSB			
RETIREMENT OPTION	MEMBER BENEFIT		BENEFICIARY BENEFIT Upon death of Member
	Monthly benefit for your life	Monthly benefit upon death of your named beneficiary	
Maximum	1,614.00	No Beneficiary	No Beneficiary
Option 2	1,324.00	1,324.00	1,324.00
Option 2A (Pop Up)	1,322.00	1,614.00	1,322.00
Option 3	1,455.00	1,455.00	728.00
Option 3A (Pop Up)	1,453.00	1,614.00	727.00
Option 4	1,570.00	1,570.00	200.00
Option 4A (Pop Up)	1,570.00	1,614.00	200.00

Retirement benefit calculation: years of service credit x final average compensation x 2.5%

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Benefit estimate requests

TRSL members are encouraged to obtain an estimate prior to submitting an application for retirement or DROP.

- Benefit estimates will not include credit for eligible sick or annual leave, which would be added after retirement (if applicable).
- These estimates also will not include current year salary.
- If the member is requesting a benefit estimate due to a possible/pending purchase of service, [contact TRSL](#).

Benefit estimates

- TRSL recommends members request a benefit estimate approximately one to three years before retirement or DROP
- A letter will be mailed to the member acknowledging receipt of their estimate request. *Allow two to three weeks for TRSL processing.*

Benefit estimate request procedures – for employers

1. Instruct member to submit a completed [Benefit Estimate Request \(Form 10\)](#) and include the following information:
 - a. **Projected retirement date** – Estimate cannot be computed without this date. Member can enter “When 1st Eligible” if retirement date is unknown.
 - b. **Type of Estimate desired** (Service, Initial Lump-Sum Benefit, Disability Retirement, Entering DROP, or Retirement after DROP)
 - c. **Current and complete mailing address** for the member
 - d. **Beneficiary date of birth** – Required to compute retirement options 2, 2A, 3, 3A
 - e. **For Disability Retirement estimates** – Note any minor children and provide the youngest child’s date of birth (if applicable).
 - f. **ACO** – If member is interested in receiving an estimate with the [annual COLA option](#), check the appropriate box.
2. **Certify all of the member’s questionable years** online through EMIS, TRSL’s secure employer database, so that the estimate can be calculated with the member’s accurate service

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credit amount. Refer to the Questionable Years Outstanding Report or view employee's Account History screen in EMIS to identify questionable years. (See *Index 6.0* for information on certifying questionable years.)

Disability estimates

Employees who are interested in a disability retirement estimate must submit a completed [Benefit Estimate Request](#) (Form 10) since the online benefit estimate calculator does not compute disability estimates.

Employers should follow the [procedures for a benefit estimate request](#), including certifying all of the employee's questionable years.

A Disability Estimate is **not** an application for Disability Retirement. Employees who wish to apply for a disability retirement must submit a completed [Application for Disability Retirement](#) (Form 12). Refer to *Index 12.0* for more information on Disability Retirement.

Frequently asked questions

1. **One of our employees wants to use the online calculator to create an estimate. Where is the calculator located?**

The online calculator is only available through Member Access. Employees who are currently enrolled and active in TRSL can sign up for Member Access at any time. See our publication, [How to Register for Member Access](#), for member sign-up instructions.

2. **Why is the online calculator not available for employees who have part-time service credit?**

TRSL members with part-time service credit may be able to retire much sooner due to additional eligibility credit. When TRSL receives an estimate request from members with part-time service, our retirement analysts review the member's account history and any eligibility credit earned to determine their first eligibility date for retirement or DROP.

3. **Can the [Benefit Estimate Request](#) (Form 10) be faxed instead of mailed?**

Yes, the TRSL fax number (225-925-4779) is provided at the top of the request form.

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4. How will the employee know if TRSL has received the Form 10 benefit estimate request?

Within 10 days, the member should receive either (1) a letter acknowledging the benefit estimate request or (2) the actual estimate (depending on volume of requests).

Members should allow two to three weeks (after receiving the acknowledgement letter) for TRSL to calculate and mail the estimate.