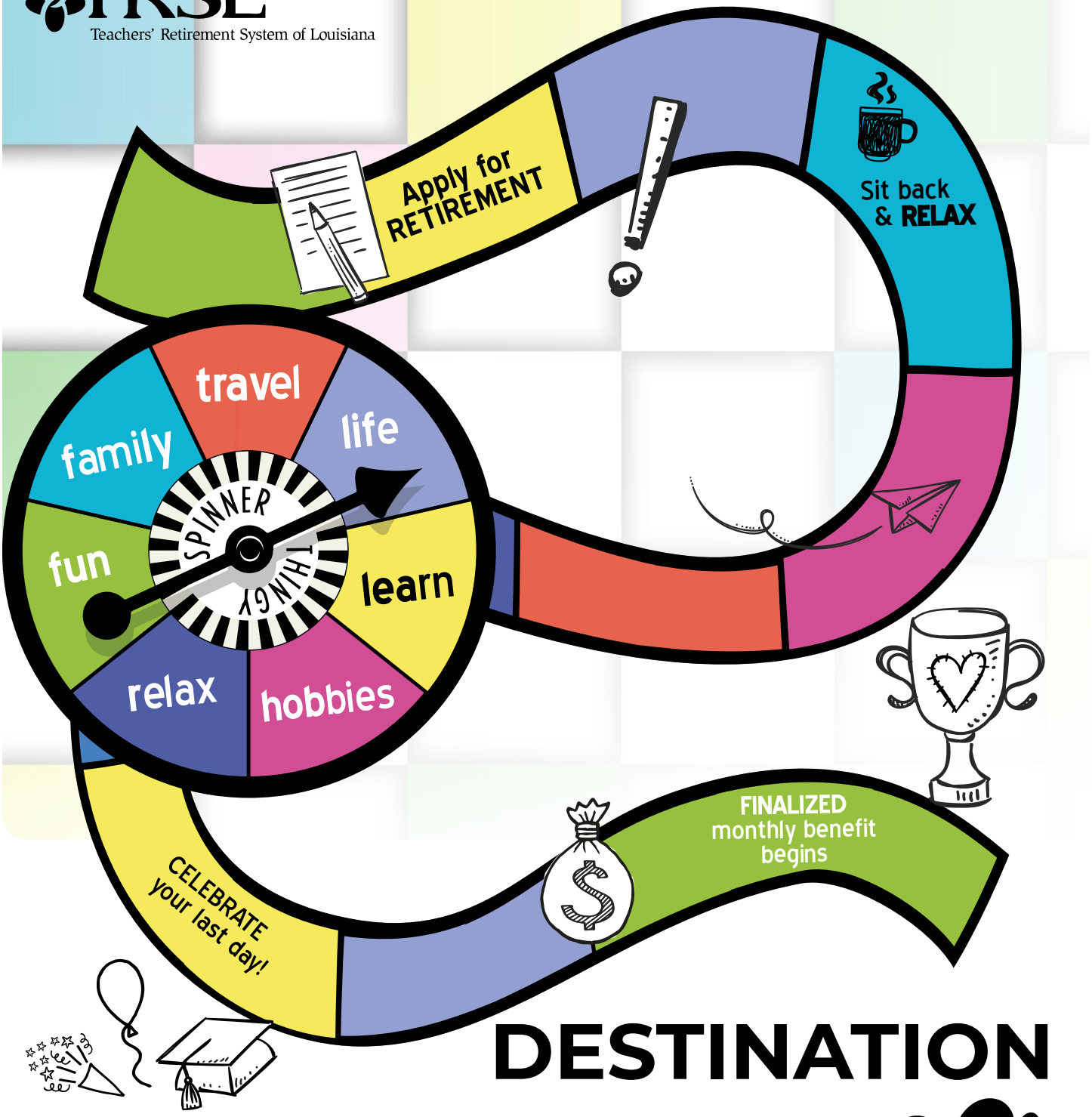
TRSL
Teachers' Retirement System of Louisiana



DESTINATION Retirement

Guide for members within five years of retirement or entering DROP.

DESTINATION Retirement

2-3 YEARS BEFORE RETIREMENT

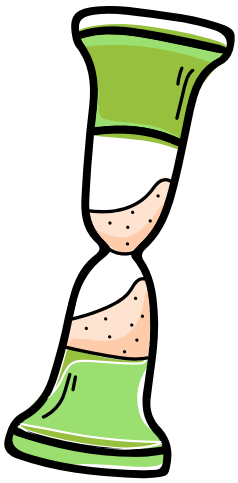
☐ REVIEW and RESOLVE any issues with your employer regarding the accuracy of your years of service and any purchases or transfers of service credit.

2 YEARS BEFORE RETIREMENT

☐ CALCULATE an estimate of your benefits online through myTRSL.

☐ REQUEST a benefit estimate on myTRSL or submit a *Benefit Estimate* **(Form 10).**

☐ ATTEND a retirement seminar. Virtual and in-person options are available.



6-12 MONTHS BEFORE RETIREMENT

☐ APPLY for retirement through myTRSL or submit an *Application for Service Retirement, ILSB, or DROP* **(Form 11).**

☐ SUBMIT a *Direct Deposit of Benefits* **(Form 15D)** to designate the financial institution that will receive your retirement funds (unless you are entering DROP).

APPROXIMATELY 2 WEEKS AFTER APPLYING FOR RETIREMENT

☐ TRSL will acknowledge receipt of your application via mail. If you do not receive this acknowledgment, contact TRSL to check the status of your application.

☐ Upload copies of supporting documents for you and your beneficiary in myTRSL or send them to TRSL.

CLOSER TO YOUR RETIREMENT DATE

☐ TRSL will send you an *Affidavit of Retirement Option Election (Form 11E).*

☐ REVIEW the affidavit instructions carefully. Select a retirement option, notarize, and return the original affidavit to TRSL.

Once you deposit your first retirement check (includes direct deposit), you are officially retired and cannot change you retirement status.



WHEN TO EXPECT YOUR BENEFIT PAYMENT

TRSL makes benefit payments available for deposit into your checking or savings account on the first day of the month. However, when the first falls on a weekend or holiday, your financial institution may not post it to your account until the next business day.

myTRSL is your retirement roadmap

myTRSL is our redesigned online member portal. With myTRSL, it's easy to keep track of your retirement journey.

Here's some of what you can do in myTRSL.org:

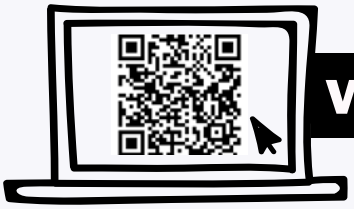


REGISTER or log into ***myTRSL.org*** to view your retirement account and access self-service features.

Scan QR code to visit myTRSL.org

Top 5 FAQs

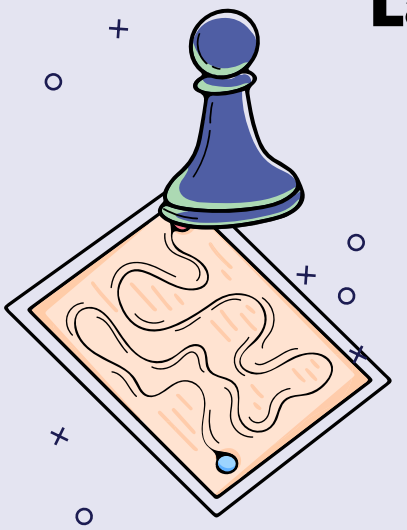
What form do I use to apply for retirement/DROP?	To apply, use the *Application for Service Retirement, ILSB or DROP* (Form 11), available online at *www.TRSL.org/forms* or via myTRSL.
What is the Deferred Retirement Option Plan (DROP)?	DROP is an optional program that allows you to build a savings nest egg for up to three years on a tax-deferred basis. Upon retirement, you can begin withdrawals from your DROP account.
What happens to my sick leave?	Upon retirement, you may receive up to 25 days of your unused sick leave at your daily rate of pay from your employer. After retirement, any remaining unused sick leave can be converted to service credit (up to 1 year). Sick leave cannot be used to reach eligibility for retirement.
What happens to my insurance?	Health and life insurance are benefits of employment—even in retirement. Consult with your employer about any insurance matters, like coverage and premiums.
How and when do I get my first retirement check?	Benefits are paid on the first business day of each month and you must be retired for 30 days prior to receiving your first retirement check. Your first check will be a paper check. All subsequent payments are made by direct deposit.



View this short FAQ video with more info!

(Scan this QR code for video)

Land on convenience at myTRSL.org



With myTRSL you can:

View your service credit, contributions, beneficiaries, and annual statements.

Calculate your future benefit.

Update your name and address.

Apply for retirement.

myTRSL offers SECURE, self-service features.

Create your account at *myTRSL.org*.

My Notes:

What Will Your Retirement Benefit Be?



Find out with our online calculator preloaded with your personal information in myTRSL.

Visit *www.TRSL.org/calculators* for more information.

LEARN MORE with this short video

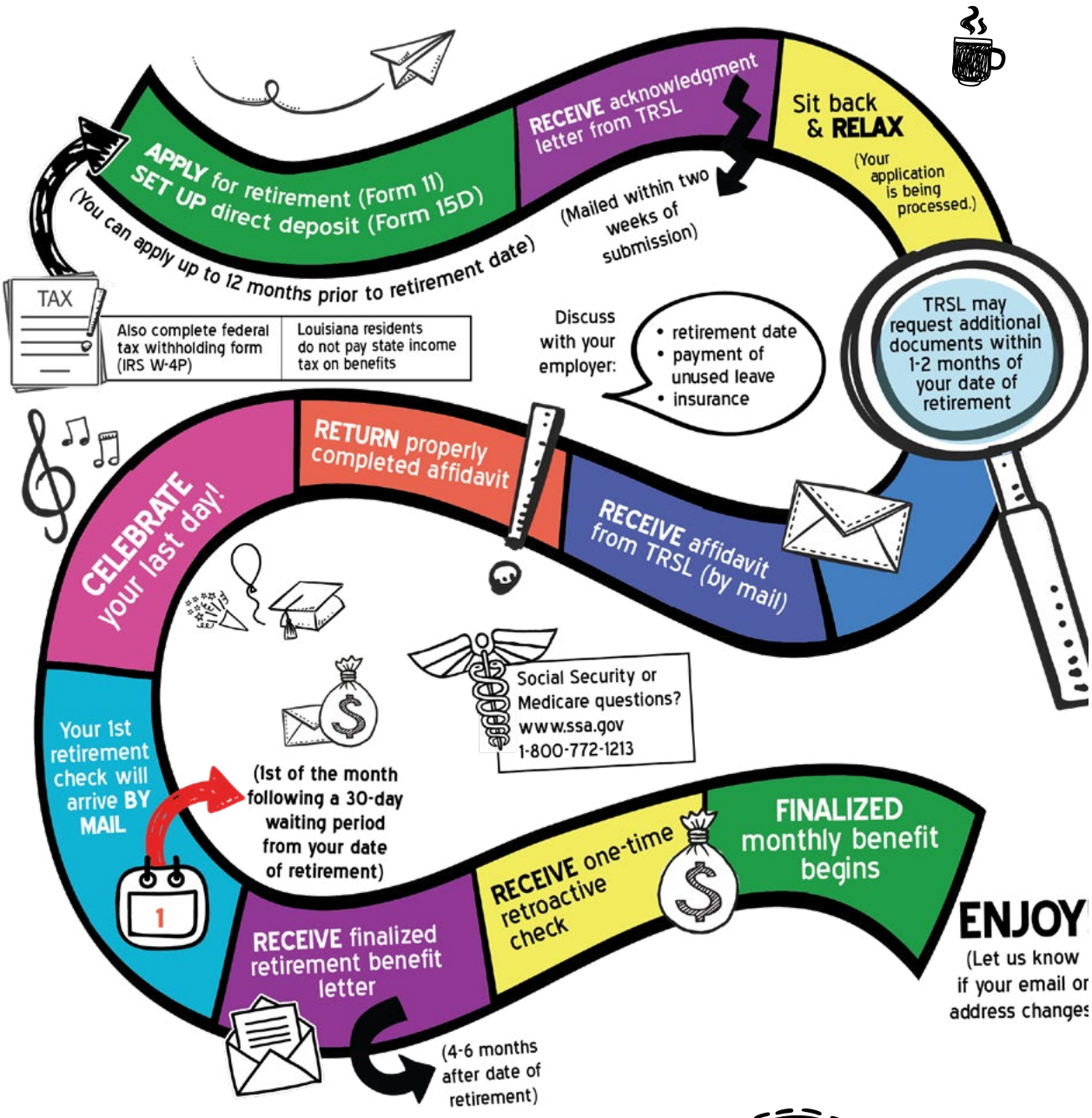
(Scan this QR code for video)

Destination Retirement

Congratulations! Your destination to retirement is almost here. As you land on important career milestones, each planned move places you closer to the finish line!

You're almost there—so keep moving in the right direction. And remember, TRSL is here to help.

The retirement process can be exciting and simple.



Applying for DROP instead?

See next page.

DETOUR to DROP (next page)

All about DROP

Delay retirement and build a tax-deferred nest egg for up to three years with DROP. After your DROP participation ends, you have two options.

DROP OPTIONS

OPTION #1

Keep working...

1. Resume making contributions to TRSL
2. Begin earning a monthly supplemental retirement benefit
3. Attend an after-DROP workshop or webinar
4. Request an after-DROP estimate (Form 10)
5. Continue working and earning a monthly supplemental benefit until you decide to retire

OPTION #2

Stop working/retire

1. Submit forms: 11H, 15D, and IRS W-4P tax withholding form

You can apply up to 12 months prior to retirement date.

2. Receive acknowledgment letter from TRSL
3. Receive a letter about your DROP withdrawal options

Celebrate your last day

4. Your 1st retirement check arrives BY MAIL
5. Submit DROP account withdrawal forms:
   - Form 11J or 11N
   - Form 11R

After you've retired, you have access to your DROP funds!

6. Receive finalized retirement benefit letter
7. Receive one-time retroactive check
8. Begin receiving funds from your DROP account based on which DROP withdrawal option you chose

TRSL
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DESTINATION Retirement

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