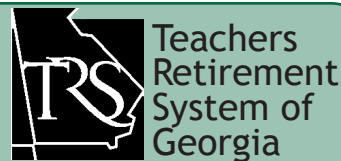


Request For Electronic Funds Transfer (EFT) of Retirement Benefit



The completion of this form will authorize TRS to automatically deposit your retirement benefit through EFT. This form should be completed by the person receiving the TRS benefit (retiree, co-beneficiary, or survivor beneficiary). Please type or print all information and include your signature before submitting the form. **EFT submissions and required documentation must be received by the 14th of each month.**

▼ Section A: Payee Information

Please check one: Initial Request (Sections A, B, E) Change Request (Sections A, B, C, E) Cancel EFT (Sections A, D, E)

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Social Security Number

OR

TRS Retirement Number

Last Name

First Name

Middle Initial

Home Address or P.O. Box

(_____) _____

Telephone Number

City

State

Zip Code

▼ Section B: Financial Institution Information

Type of Account:

- CHECKING: Include a **voided** check with this form
 SAVINGS: Include a savings account deposit slip with this form

▼ Section C: EFT Change Request Only

Please indicate how you would like to receive your benefit payment during the pre-notification process. If a selection is not made, your request will not be processed.

- Continue sending funds by EFT to my previous account
 Send funds to my home address

▼ Section D: EFT Cancellation Only

To cancel the Electronic Funds Transfer (EFT) of your benefit, please check the box below. TRS will no longer deposit your monthly benefit by EFT and a check will be mailed to the address listed above.

- Yes, cancel my EFT

▼ Section E: Acknowledgment of Responsibilities

I authorize the Teachers Retirement System of Georgia (TRS) to deposit my net monthly retirement benefit to my account at the financial institution identified. I understand that I may cancel or replace this authorization at anytime and that such a change will become effective after TRS receives and processes my request. I hereby acknowledge that my monthly benefits terminate at the end of the month of my death or my eligibility period. Accordingly, I agree that if any benefit payments to which I am not entitled shall have been received and collected by my financial institution, I hereby authorize and direct my financial institution to refund the same to TRS and charge such refund payments to my account. If necessary, I also authorize and request that this financial institution accept any adjusting entries initiated by TRS.

Signature (Member, Legal Representative*)

Date

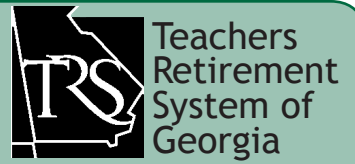
Signature (Legal Representative*)

Date

*** If a properly executed legal representative document exists, TRS must have this information on file.**



Request For Electronic Funds Transfer (EFT) of Retirement Benefit Instructions



The Electronic Funds Transfer (EFT) form must be completed to deposit/cancel retirement benefits to an account. To ensure your EFT is processed within 45 days, TRS must receive your EFT form on or before the 14th of each month or the process may take up to 60 days.

SECTION A -PAYEE INFORMATION

This section must be completed to process your EFT request.

1. Check the appropriate box (Initial Request, Change Request, or Cancel EFT)
2. Enter your Social Security or TRS ID number
3. Enter your full name (Payee)
4. Enter your address and phone number

SECTION B – FINANCIAL INSTITUTION INFORMATION

If you do not include one of the following acceptable documents, TRS can not process your EFT form.

1. Check the account type (Checking or Savings)
2. Acceptable documents
 - Checking: **Voided check or a voided starter check. (The check must include the member's name and address.)**
 - For Credit Unions only: **Official bank form/letter is acceptable**
 - Savings: **Deposit slip with verified routing number**

If your financial institution and/or account information changes, you must complete a new EFT form. Failure to notify TRS of a change will result in a delay in receiving your benefits.

SECTION C – PRE-NOTIFICATION SELECTION

According to pre-notification requirements, there are two options to receive your interim benefit payment when processing a change request. Please carefully read and check the appropriate box or TRS can not process your request.

SECTION D – FOR EFT CANCELLATION ONLY

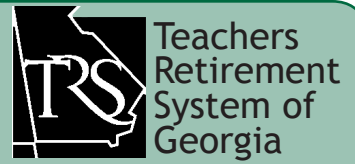
If you elect to cancel EFT, please note your monthly benefit will no longer be deposited by EFT and will be mailed to the home address provided on the front of this form.

1. Complete Section A
 - Check Cancel EFT
2. Complete Section D
 - Check Yes, cancel my EFT

SECTION E – ACKNOWLEDGMENT OF RESPONSIBILITIES

Carefully read the information included in this section. Sign and date the acknowledgment on the form, certifying that you agree to the terms and conditions of the EFT Request. If you have joint legal representatives separated by an “and” clause both parties are required to sign the form, or TRS can not process your request.

Electronic Funds Transfer (EFT) Frequently Asked Questions



Q. How secure and reliable is Electronic Funds Transfer (EFT)?

A. EFT is a simple and secure way to receive your benefits. Your payment is transferred electronically from TRS directly to your bank account. It eliminates the possibility of your checks being lost or stolen. There are no postal delays and no additional fees.

Q. What types of accounts are acceptable?

A. TRS can only electronically deposit your monthly benefit into a checking or savings account. At this time, TRS is unable to process money market or international accounts.

Q. How do I sign up for an account?

A. There are three options to choose from:

1. Submit your request online. Go to www.trsga.com and login to your TRS account (or set up a TRS member account). Go to the Maintain EFT Information tab and enter the required information.
2. Download the EFT form on our website from the Download TRS Forms section. Fax or mail your completed form and required documentation (fax: 404-352-4885; address: Two Northside 75, Suite 100, Atlanta, GA 30318).
3. Call or submit a written request for an EFT form.

Q. What documentation is required when completing an EFT request?

- A.**
1. Account type (checking or savings)
 2. Financial institution's routing/transit number
 3. Account number

Q. When will my EFT payment become effective?

A. Once your EFT request has been processed, you will receive written confirmation indicating the actual date your EFT is effective. Your monthly benefit payment will be deposited to your account on the first business day of the month. There is a 45-day processing time for your account information to be verified by your financial institution. To ensure your EFT is processed within 45 days, TRS must receive your EFT form on or before the 14th of each month or the process may take up to 60 days. You can also verify when a benefit becomes effective by calling TRS or accessing your member account on our website.

Electronic Funds Transfer (EFT) Frequently Asked Questions *continued*



Q. Will I receive a monthly pay stub?

- A.** You will no longer receive a pay stub each month when your EFT funds are deposited into your account. To verify benefit payments the following options are available:
1. Contact your financial institution
 2. Speak with one of our call center representatives
 3. Login to your account on our website

Q. What is the pre-notification process?

- A.** The pre-notification process verifies the accuracy of your account information with your financial institution. An electronic notification is sent to your financial institution on the first of the month preceding the transfer of your monthly benefit payment. This process may take 45-60 days from the date TRS receives your application. You will receive interim benefit payment by paper check.

Q. How will I receive my monthly benefit if I change my EFT account?

- A.** Your interim benefit payment will continue to be sent to your existing EFT account, unless you instruct TRS to send the payment to your home address.

Q. How do I complete the EFT form if I have a legal representative(s)?

- A.** Your legal representative(s) (Power of Attorney, Guardian, or Conservator) must sign the EFT form and a copy of the properly executed legal document must be on file or attached to the new form. For joint legal representatives separated by an "and" clause, both parties are required to sign the form. If these requirements are not complete, TRS can not process your request.