

 Hello!  
We will be starting shortly.

**Like or Follow us on Facebook**  
Open your camera app, hover over code  
and tap the link.

  *Follow us!*

@TRSGeorgia

Presenting on behalf of the TRS and sharing the information contained in this document is a public act and a duty published on behalf of the system within the control of the Teachers Retirement System of Georgia.

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Teachers Retirement System of Georgia

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TRS: In the Midst of Your Career 



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### Benefits of Membership

- ✓ Your benefit is NOT tied to market performance.
- ✓ Your benefit is guaranteed for your life and also for your designated beneficiaries.
- ✓ Your benefit may grow in retirement based on cost-of-living adjustments.
- ✓ Defined benefit plan is based on the TRS formula.



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### Retirement Benefit Formula

Years of creditable service, including partial years × 2% × High average salary = Basic monthly benefit under Plan A Maximum

- Subject to applicable taxes and deductions, such as SHBP coverage. SHBP Subsidy Policy may affect premiums.
- Board of Regents Health Care deduction not available.



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### Eligibility for Normal Retirement

Service Retirement

- 30 years of creditable service regardless of age.
- 10 years of creditable service and age 60.

Disability Retirement

- 10 years of creditable service and cannot perform job.



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## Eligibility for Early Retirement

- For members who:
  - Have at least 25 years of service, but less than 30.
  - Are under age 60.
  - Have an active account.
- Monetary penalties apply based on your age or length of service.
- Not eligible for COLAs until member would have reached a normal retirement.



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## TRS Retirement Plans

NO monthly benefit to beneficiary at death.

- Plan A Maximum
- Plan B Option 1

Monthly benefit to beneficiary at death.

- Option 2
- Option 2 Pop-Up
- Option 3
- Option 3 Pop-Up
- Option 4

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## TRS Pension Calculator



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### Creditable Service Service Types

**MEMBERSHIP**

- > 9 months (8 months Univ. faculty) = 1 year of creditable service per fiscal year
- > For half-time or greater service in a permanent TRS-covered position

**PURCHASED**

- > TRS Withdrawn Service, Out-of-State Service, Military, others.
- > Funds rolled over from an eligible retirement plan, cashier's check, money order, or personal check.

**UNUSED SICK LEAVE**

- > Will need to be verified by TRS employers.
- > Maximum annual accumulation is 1 1/4 days per month based on months worked.
- > Not applied toward vesting.

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### Missing Sick Leave Records

- TRS estimates sick leave credit if employer records are missing.
- Estimated days are based on available sick leave records provided by employer(s).
- Estimated days are added to recorded days for a total.

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### How Many Days Do You Have?

Days of Unused Sick Leave	Months of Creditable Service	Days of Unused Sick Leave	Months of Creditable Service
0 – 59	None	210 – 229	11
60 – 69	3	230 – 249	12
70 – 89	4	250 – 269	13
90 – 109	5	270 – 289	14
110 – 129	6	290 – 309	15
130 – 149	7	310 – 329	16
150 – 169	8	330 – 349	17
170 – 189	9	350 – 369	18
190 – 209	10		

1) No maximum placed on creditable service  
2) Credit based on 9-month yr for all contracts

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### TRS Service Purchases

- Remember that certain work from your past could be purchased and converted to TRS creditable service.
- To Buy or Not to Buy...
  - To retire earlier.
  - To avoid an early retirement penalty.
  - To increase your retirement benefit.
  - Purchase price increases each year.



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### TRS Beneficiary Info



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### Primary vs. Secondary

**Primary Beneficiaries**

- Only primary beneficiaries can receive a monthly benefit, with one very limited exception.

**Secondary beneficiaries**

- If all primary beneficiaries die before your contributions & interest account is empty, your secondary beneficiary receives the remaining funds.



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### Other Beneficiary Facts

- Beneficiaries are based solely on the beneficiary information on file at TRS upon your death.
- Review your current beneficiaries.
  - Are they correct and up-to-date?
  - Are your distribution percentages at the levels you want?
  - Is your current beneficiary an estate?
- Make desired change online.




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### Death in Active Service

**NOT Vested: Under 10 Years of Creditable Service**

- Primary beneficiary receives your C&I account in a lump-sum.

**Vested: 10+ Years of Creditable Service**

- Primary has choice:
  - Option 2
  - Your C&I account
- If no surviving primary beneficiary, secondary makes choice.

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### Supplementing Your TRS Benefit Recommendations

Review this information on demand on YouTube





Search TRSGA to find our channel

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### Retirement Planning Importance of Being Vested

**What are my choices if I terminate employment?**

Leave Funds with TRS	Withdraw the Funds
<ul style="list-style-type: none"> <li>• If vested, eligible for a lifetime, monthly benefit at age 60.</li> <li>• Account remains <i>active</i> for 4 years and interest is accrued on contributions.</li> <li>• After 4 years, the account becomes inactive and no interest is earned.</li> <li>• Come back to TRS-covered work and earn additional service credit.</li> </ul>	<ul style="list-style-type: none"> <li>• If vested, forfeit lifetime benefit.</li> <li>• Can receive lump-sum payment, subject to taxes and possible penalties.</li> <li>• You may do a direct rollover to a qualified retirement plan to defer taxes.</li> <li>• If you return and work for at least 3 years, you may purchase your withdrawn service.</li> </ul>

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### Maximizing Your Benefit

Your high average salary is key to your benefit; consider promotions and other means to increase your salary.

Consider working longer to increase service credit; up to 40 years of service is allowed in TRS formula. Working longer may also increase your high average salary.

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## Maximizing Your Benefit

Retain sick leave if possible. It's common for career teachers to add 2 years of service with unused sick leave.

Consider buying available service purchases if you are eligible. For example,

- If you worked for an out-of-state public school system and did not vest, those years provide NO retirement pension. Consider moving years to Georgia.
- If you withdrew service from Georgia, it's relatively inexpensive to buy.



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## Navigating Your Career

- **Job switching**
  - Millennials work an average of 4.4 years per job.
  - Consider options covered under ERS and PSERS.
  - Some retirement systems out-of-state will allow you to transfer service credit earned in Georgia.
- Know your options concerning your TRS contributions.



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## Mid-Career Retirement Planning

### Supplementing Your TRS Benefit



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## Pre-Tax Contributions

Contributions to TRS and your DC plan are pre-tax.  
This reduces your taxable salary and current taxes.  
**More take-home pay for you!**

Salary (Gross)	\$ 3,750
DC (5%)	- \$ 186
TRS Contribution (6%)	- \$ 225
<b>Taxable Salary</b>	<b>\$ 3,339</b>

- Your retirement savings might be enhanced by investing in a DC plan.
- You can increase or decrease contributions to your DC plan at anytime.




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## “Magic” of Compound Interest

Age at Start	32 yrs old	42 yrs old	52 yrs old
Contribution/month	\$100	\$100	\$100
Rate of return	5%	5%	5%
Length of time to age 60	28 yrs	18 yrs	8 yrs
Balance at 60 yrs old	\$73,750.82	\$35,311.30	\$11,972.17




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## Supplementing Your TRS Benefit Recommendations

Consider allocating money toward a defined contribution plan [403(b), 401(k), 457] or an IRA, especially if you are not contributing to Social Security.

Defined Contribution (DC) plans allow you to choose a dollar amount or percentage of your income on a pre or post-tax basis.

**If you do not contribute to Social Security**, consider increasing your personal savings to at least match what would have been deducted (currently just over 6%).




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### Supplementing Your TRS Benefit Recommendations

- Do I invest in myself or put my kids through college?
- What is the opportunity cost to finance their education?
- If I finance their education, what are my options?
  - Savings
  - 529 Plans
  - Loans



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### Supplementing Your TRS Benefit

- Plan to supplement TRS with your Social Security benefit, savings, investment plans or other sources of income. **What are your replacement ratios?**
- Depend on yourself
  - Refer to licensed financial experts
    - Certified Financial Planner – [www.cfp.net](http://www.cfp.net)
    - Fee Only Advisor – [www.napfa.org](http://www.napfa.org)
- Know what you will need to live comfortably in retirement.



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### Additional Resources

- Visit [www.TRSGA.com](http://www.TRSGA.com) & create an account.
  - Keep up with current legislation, benefit information, newsletter, important updates, use pension calculator, designate and change beneficiaries.
  - Come back and see us when you are within 5 years of retirement for our Pre-retirement workshop.
- Contact your Human Resources department to discuss benefit options.
- Contact us @ 404-352-6500 for additional questions.



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Recommendations  
**Like & Follow Us!**

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**Your Retirement in Focus** on Spotify!



SCAN OUR QR CODES TO FOLLOW!



Open your Camera App, Hover over code and Tap the link!

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