Board Update

We are pleased to welcome our newest Trustee to the Board. Our newest board member, Anne S. Cardella, was officially sworn in by Governor Nathan Deal on March 8, 2017.

Mrs. Cardella is a teacher in the gifted program at W.G. Nunn Elementary School and has more than 24 years of teaching experience. She is the school’s public relations coordinator, technology teacher leader, writing coordinator and a mentor teacher. Mrs. Cardella is a member of the National Association for Gifted Children, the Georgia Association for Gifted Children and the Professional Association of Georgia Educators. She earned a bachelor’s degree in Business Administration from the University of Georgia and was named the Teacher of the Year for Valdosta City Schools in 2009. She and her husband, Craig, have two children and five grandchildren. They reside in Valdosta. Welcome aboard!

We’ve Gone Social!

Are you following the Teachers Retirement System of Georgia on social media? Please follow us on Facebook, Twitter, and LinkedIn for up-to-date news and information.

We will use Facebook and Twitter to publish important news, generate discussions, tell interesting and helpful stories about our members and retirees, and highlight successes at TRS!

www.facebook.com/trsgeorgia/
@TRSGeorgia

Teachers Retirement System of Georgia (State of Georgia)
An online TRS account provides you with access to a variety of important resources, including the ability to retire online. Some of the other things you can do online include: register for events, update your beneficiaries, and download your annual membership statement.

One of the most important reasons to have an online account is to ensure all of your information is correct and up-to-date. This is especially important regarding your beneficiaries. Georgia law requires that the settlement of your account be made according to the beneficiary designation on file with TRS at the time of your death. This supersedes any other beneficiary designations you have in your will or on file with your employer.

To register for an account, please visit www.TRSGA.com and click Account Login, choose Active Member and on the left-hand side, select Register for Account Access.

Need your TRS ID Number?

★ It is on any correspondence you receive from us.
★ It is on the Welcome letter you receive at the time of your initial membership.
★ Your employer can provide it to you.
★ You can request it as part of the “create your account” process on our website.
★ You can request it with a phone call to us.

www.TRSGA.com | 404.352.6500 | 1.800.352.8680
Benefit Estimate Online Request

Requesting a benefit has never been faster or easier! You may now go online to request one, instead of having to call TRS.

If you are considering retirement, you may request to have a benefit estimate generated by one of our retirement counselors. An estimate of your monthly benefit will help you create a personal strategy for retirement. Simply log into your TRS account and request a benefit estimate. Once the estimate is complete, it will be mailed to you.

Online Counseling Registration

We are now offering online registration for pre-retirement counseling appointments in our Atlanta office. Previously, TRS only offered online registration for appointments outside the Atlanta office. The in-house online registration process is similar to the process for our outreach events held throughout the State of Georgia.

To view available appointment times and register, you will be required to log into your existing TRS account or create an account if you do not have one. Once you have reached the Account Summary page, you may search for available appointments by clicking on Appointments/Events on the right-hand side of the screen.

TRS counseling appointments are 50 minutes long and only one session may be selected within a 90-day period. During the registration process, you may select either an appointment at our office or an appointment/event at another location.

Member Statements Available

Please log into your online account and review your latest member statement, which contains your account balance, demographic information, and various benefit estimate projections. It is available for you to view and/or print.

Please review your statement. If you find anything incorrect or if you have any questions, please contact TRS immediately.

NOTICE: Online Forms

When applying for retirement online, your Retirement Certification (TRS-8) and Sick Leave Certification forms will be sent directly to your employer. Once you apply for retirement, your employer will be notified and will submit the completed forms to TRS.

You must also submit your Application for Refund of Contributions online. As with the forms mentioned above, once you complete your portion of the form, your employer is automatically notified.
Countdown to Retirement

Is your retirement date going to be here before you know it? Make sure as the date approaches, you are prepared and your to-do list is marked off. Here are a few important things you can do to prepare for your retirement:

24 months before retirement:

• Attend a TRS Half-Day Seminar about important topics including Social Security and estate planning. Check the TRS website for dates and locations throughout the State, and to register online.

• Request a benefit estimate by logging into your online account and clicking “Generate Benefit Estimate” or by calling TRS.

18 months before retirement:

• Research medical insurance for you and your family. Verify your post-retirement eligibility.

• Review your estate plan and make sure your will, trust, and/or power of attorney are up-to-date.

12 months before retirement:

• Request an estimate from the Social Security Administration.

• Schedule a one-on-one counseling appointment at our Atlanta office or at a location near you.

6 months before retirement:

• You may start your online application process. Make sure you have decided on a retirement plan that works best for you.

• Make sure you understand the criteria for working after retirement. Visit our website to learn more.

3 months before retirement:

• Make sure the service credit you are eligible to purchase is paid in full. You cannot purchase service credit once you retire.

• Submit your retirement application if you haven’t already done so. The application should be in no later than 2 months prior to your anticipated retirement date.

FY 2018 Employee & Employer Contribution Rates

In its annual meeting held May 18, 2016, the Board of Trustees adopted the employee and employer contribution rates for FY 2018 (July 1, 2017 – June 30, 2018). Effective July 1, 2017, the contribution rates will be:

• Employee Rate: 6.00%
• Employer Rate: 16.81%

Need Help?

If you have any questions or concerns, please contact TRS.

Office
Two Northside 75, Suite 100
Atlanta, GA 30318

Website
www.TRSGA.com

Phone
404-352-6500
800-352-0650

Fax
404-352-4885

Call Center Hours
8 am - 5 pm, M-F
In an effort to provide you with the most expedient method of applying for retirement, members are required to apply for retirement online.

Please remember that TRS no longer accepts paper applications. Our online process is quick, easy, and more efficient.

To apply, simply log into your account and click “Apply for Retirement.” You will then be prompted to provide information specific to your retirement. When the process is complete, a summary sheet is provided for your records. There are links to other forms not covered in the online process, as well as “Tips” to help make the process as easy and user-friendly as possible. So you are prepared, please note the following items are needed to complete the retirement application process.

- **Your Information**: name, address, daytime phone number, SSN, date of birth, copy of official ID (driver’s license, passport, birth certificate, immigration papers, or a state issued ID).

- **Your Primary and Secondary Beneficiary’s Information**: name, address, SSN, date of birth, copy of official ID (see list above).

- **Direct Deposit Information**: checking or savings account and routing numbers.

- **Benefit Estimate**: you may use this as a reference to help you choose your monthly retirement benefit option and your PLOP payment (if applicable).

- **PLOP** (if applicable): name, address, and phone number (if rolling PLOP into another qualified retirement plan – rollover institution, type of rollover plan, and your rollover account number.)

- **Tax Withholdings**: federal and state.

- **Alien Number**: (if applicable) issued by the Department of Homeland Security or other federal immigration agency.

If you are unable to complete and submit your application, you may log back into your account and continue at a later date. Please note that your online application will only remain active for 45 days. After 45 days, your application is void and you must begin the process again. Once the application is completed, you must print and sign a summary sheet and send it to TRS. ☑️