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)
Working After Retirement

Once you are a TRS retiree, you may be re-employed in a TRS-covered position on either a full or part-time basis, under certain terms and conditions, and continue to receive your TRS pension. This applies to both service retirees and disability retirees. Before you accept any position with a TRS-covered employer, you should contact TRS to ensure the employment does not adversely affect your retirement.

In order to ensure a TRS retiree working in a TRS-covered position is in compliance with Georgia law, TRS must approve the employment prior to the retiree starting the job. It is your responsibility to inform the employer that you are a TRS retiree, and it is the employer’s responsibility to report your employment to TRS. If you do return to work, you MUST have a break-in-service of at least one month after your effective date of retirement.

Salary and Service Limitations

All employment in a TRS-covered position, whether directly or indirectly (i.e. independent contractor, private temporary company, etc.) with a TRS employer, is subject to salary and service limitations as outlined in Georgia law and TRS policy.

No Pre-Existing Agreement

Georgia law requires employers to certify to the TRS Board of Trustees the date on which the employee’s employment is or will be severed and that no agreement exists to allow the employee to return to service. This includes service as an independent contractor. Any return to employment or rendering of any paid service, including service for an independent contractor, for any TRS employer during the calendar month of the effective date of retirement shall render the retirement invalid and void the application for retirement.

To learn more, please visit our website or read our Member’s Guide.
No More Late Benefit Checks:  
Sign Up for Direct Deposit

Are you a retiree who is currently receiving a paper check delivered to you by the United States Postal Service (USPS)? Don’t forget, you can take advantage of having your benefit deposited directly into your bank account each month through Electronic Funds Transfer (EFT).

The option to have your check delivered to you electronically has many benefits, including knowing when you will receive your check and a safer delivery. When you sign up for EFT, your money is deposited into your account on the first business day of the month, preventing your check from becoming delayed, lost, or stolen in the mail.

To sign up to receive payment through EFT, you just need to log into your TRS account.

1. Go to www.TRSGA.com and click on the Account Login button.
2. Click the Retiree link.
3. Sign in to your existing TRS account by providing your User ID and Password. If you do not have a TRS online account, you will need to create one. Simply click on the Click to Register link under the Sign Up-New Account Registration box on the left of your screen. You will then be asked to provide information to validate your identity and create an account
4. Once you have signed in, click on the Update My EFT Information on the right side of the screen.
5. Complete the online form. You will receive a confirmation letter in the mail after you submit your information.

By signing up for EFT you will be joining over 112,000 TRS retirees who know when their check will be directly deposited to their bank accounts. TRS has no control over the USPS and its delivery time, so please take a moment and enroll in EFT.

If you have any questions please call (404) 352-6500 or (800) 352-0650.

2017 EFT BENEFIT PAYMENT SCHEDULE

<table>
<thead>
<tr>
<th>MONTH</th>
<th>PAYMENT DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>3rd</td>
</tr>
<tr>
<td>February</td>
<td>1st</td>
</tr>
<tr>
<td>March</td>
<td>1st</td>
</tr>
<tr>
<td>April</td>
<td>3rd</td>
</tr>
<tr>
<td>May</td>
<td>1st</td>
</tr>
<tr>
<td>June</td>
<td>1st</td>
</tr>
<tr>
<td>July</td>
<td>3rd</td>
</tr>
<tr>
<td>August</td>
<td>1st</td>
</tr>
<tr>
<td>September</td>
<td>1st</td>
</tr>
<tr>
<td>October</td>
<td>2nd</td>
</tr>
<tr>
<td>November</td>
<td>1st</td>
</tr>
<tr>
<td>December</td>
<td>1st</td>
</tr>
</tbody>
</table>

Health Coverage in Retirement

TRS does not administer health care benefits for retirees, or determine eligibility during retirement. Retirees should direct all questions regarding health insurance to their plan provider.

For retirees eligible to participate in Georgia’s State Health Benefit Plan (SHBP), TRS will deduct the monthly premium from your benefit payment, once your enrollment form is approved by the SHBP. TRS does not determine your eligibility for participation in the SHBP and does not provide information on the filing of claims.

Health plan questions should be addressed to the State Health Benefit Plan: (800) 610-1863. You can also visit http://dch.georgia.gov/
Did you know TRS offers a post-retirement workshop to our retirees? This workshop is aimed at keeping you informed throughout your retirement about what is going on at TRS, a financial update, as well as any legislation that may affect TRS. TRS proudly partners with the Georgia Retired Educators Association (GREA) and the Georgia Association of Educators (GAE-Retired) to host post-retirement workshops.

In addition to uniting retired educators for fellowship, support and service, one area of concentration for GREA is focusing on the needs of Georgia’s retired educators by distribution of valuable information. Every summer, GREA hosts a “tour” of their area meetings across Georgia. TRS met with over 1,000 GREA retirees during these area meetings during the summer of 2016. For information on GREA, please visit their website at www.garetirededucators.org.

GAE-Retired supports and promotes GAE programs and services to retiring and retired GAE members and other retired educational employees. One program offered by GAE-Retired is their Pre-Retirement Seminar where TRS is a presenter. For information on GAE-Retired, please visit their Facebook page at www.facebook.com/GAERetired.

If you are a member of a local GREA or GAE-Retired unit, TRS would be happy to present our post-retirement workshop to your group. To schedule a TRS representative for your local GREA or GAE-Retired unit, please contact Mike Zarem at 404-425-6616.

Helpful Links and Contact Information

Georgia Department of Community Health
www.dch.georgia.gov
800-610-1863

Internal Revenue Service
www.irs.gov
Visit the website to locate your local IRS office phone number

Social Security Administration
www.ssa.gov
800-772-1213

Georgia Breeze
www.gabreeze.ga.gov
877-342-7339

Teachers Retirement System of Georgia
www.TRSGA.com
404-352-6500
800-352-0650
404-352-4885 (fax)

Retirement & Your Online TRS Account

Don’t forget about your online account! After retirement, your online TRS account is a useful tool to find information you may need. Login to access your payment information, update contact information, update EFT information, as well as view your 1099R and account details.