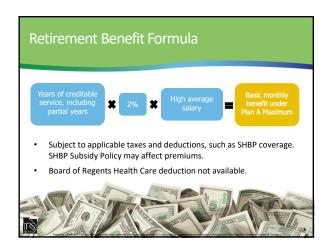
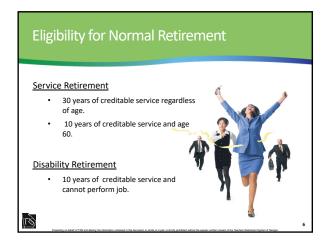
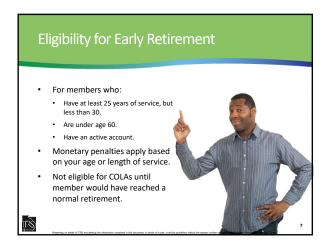
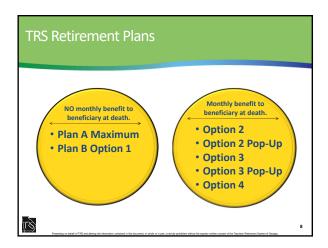


## Your benefit is NOT tied to market performance. Your benefit is guaranteed for your life and also for your designated beneficiaries. Your benefit may grow in retirement based on cost- of-living adjustments. Defined benefit plan is based on the TRS formula.





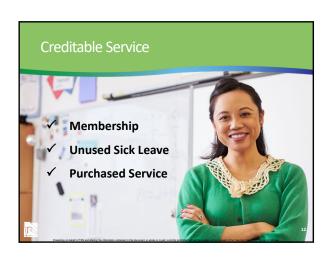


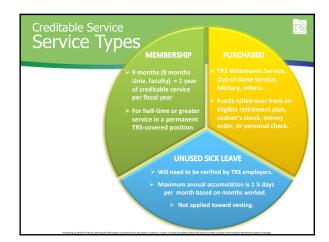




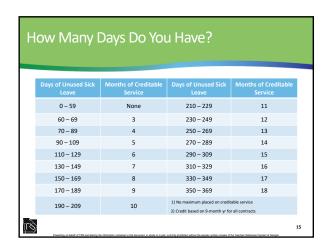
TRS Pension Calculator							
		You are been Force / Presiden Calculator / Presiden Calculator					
	F	Pension Calculator					
	All required fields are preceded with an ".						
	Your Name:	John Smith					
	"Your Date of Birth:	01/01/1976 [mm/65/yyyy]					
	Beneficiary's Date of Birth:	01/01/1972 [mm/6d/yyyy]					
	Is your beneficiary also your spouse?	Yes ✓					
	*Estimated Date of Retirement:	(Met/yyyy)					
	"Estimated Years of Service:	28 Year(s) Month(s)					
	Total Accrued Sick Days <sup>1</sup> :	178					
	"Salary (2 highest consecutive years):	60000 \$ (year one)					
		62000 \$ (year two)					
Presenting on behalf	of TRS and altering the information contained in this doc	ustert. In whole or in part, in dicity prohibited without the appress within consent of the Teachers Relievenet System of Georgia.	10				

ension Ca	alcul	ator				
		ere: Home / Pension Calcul				
			lculator			
Enter	1 611	31011 00	liculator			
John Smith, your estin	nate has bee	n based on:				
Date of Retirement:	06/2032					
Member's DOB:	01/01/1970	Your ag	Your age at retirement:		63	
Beneficiary's DOB:	01/01/1972	Benefi	Beneficiary's age at retirement:		61	
Service Credit:	30.000 years					
Year 1 Salary:	\$60,000	Benefi	Beneficiary is spouse:		Yes	
Year 2 Salary:	\$62,000					
This is an estimate only, based on the info	constitution that one become	steered and is not surprise				
You should verify your pension payment						
John Smith's monthly benefit amounts WITHOUT taking a PLOP:						
Monthly Payment To:	Plan A	Plan B	Plan B	Plan B	Plan B	
Member	Max Option \$3,050	Opt 2 \$2,734	Opt 2 Pop Up 52,703	Opt 3 \$2,883	Opt 3 Pop Up 52,866	
Beneficiary	NIA	52,734	52,703	\$1,442	\$1,433	
	NA	N/A	\$3,050	NA	\$3,050	



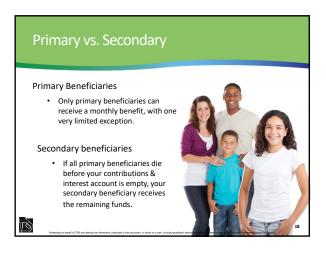




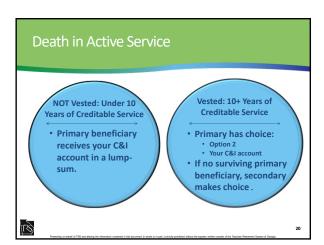


#### Remember that certain work from your past could be purchased and converted to TRS creditable service. To Buy or Not to Buy... To retire earlier. To avoid an early retirement penalty. To increase your retirement benefit. Purchase price increases each year.

# TRS Beneficiary Info



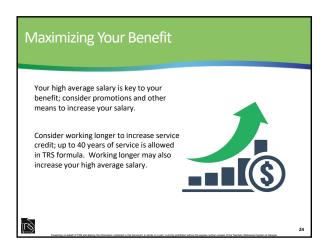
## Other Beneficiary Facts Beneficiaries are based solely on the beneficiary information on file at TRS upon your death. Review your current beneficiaries. Are they correct and up-to-date? Are your distribution percentages at the levels you want? Is your current beneficiary an estate? Make desired change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











#### 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

## 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.



# 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 Taxable Salary \$3,339 • Your retirement savings might be enhanced by investing in a DC plan. • You can increase or decrease contributions to your DC plan at anytime.

u	"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			
Ź	Prevention on behalf of THS and alterning the information contained in the						

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%).

#### Supplementing Your TRS Benefit

- 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

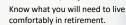




#### Supplementing Your TRS Benefit

- 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
    - Fee Only Advisor –
       www.napfa.org

TES



#### **Additional Resources**

- Visit 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.



