

Guide for Retirees

January 2008

 **TRSL** Teachers' Retirement
System of Louisiana



Getting the most from your TRSL retirement

How to contact TRSL

Main number: 225-925-6446
Fax: 225-925-4258 (Accounting Department)
TDD: 225-925-3653
Toll-free: 1-877-ASK-TRSL (1-877-275-8775)
E-mail: web.master@trsl.org
Website: www.trsl.org
Street address: 8401 United Plaza, Suite 300
Baton Rouge, LA 70809-7017
Mailing address: PO Box 94123
Baton Rouge, LA 70804-9123

Directions to TRSL's office

From Lafayette, exit I-10 and turn left on Essen Lane, or exit I-12 and turn right on Essen Lane;

From New Orleans, exit I-10 and turn right on Essen Lane;

From Hammond, exit I-12 at Jefferson Highway/Drusilla, turn left on Drusilla Lane, then right on Jefferson Highway. Proceed to Essen Lane, and turn left. Or take I-12 to I-10 toward New Orleans and exit at Essen Lane. Turn left on Essen Lane.

Turn at the United Plaza Boulevard traffic signal on Essen Lane at the signs that read: "LA RETIREMENT SYSTEMS BLDG."



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Introduction

Welcome to the *TRSL Guide for Retirees!*

Although you are retired, you may have questions about your benefits and the retirement laws and regulations that apply to you. This booklet should answer many of those questions. If you have specific questions, you can call our main office at 225-925-6446. We also have a toll-free number, 1-877-ASK-TRSL (1-877-275-8775). Please refer to the inside front cover of this booklet for TRSL's contact information.

The information included in this booklet is subject to change and is not a substitute for Louisiana law concerning Teachers' Retirement System of Louisiana (TRSL). Laws governing TRSL are found in Louisiana Revised Statutes, Title 11, Sections 1-309 and 701-947, and the Louisiana Constitution, Article 10, Section 29.

Retirees who have questions about their retirement benefits are urged to contact TRSL for answers rather than relying on information obtained elsewhere.

About TRSL

TRSL is the largest public retirement system in Louisiana serving more than 100,000 active and inactive members and providing benefits to more than 59,000 retirees, survivors, and beneficiaries.

TRSL is a public trust fund established on August 1, 1936, to provide retirement benefits for its members. TRSL is a qualified retirement plan under Section 401(a) of the Internal Revenue Code.

TRSL earns substantial income from the investment of System funds. As of June 30, 2007, TRSL's investment portfolio was valued at approximately \$16.1 billion.

Since TRSL provides a defined benefit retirement plan for its members, the benefit they receive is not determined by the amount of contributions they make to the System. The benefit is determined by years of service, highest average salary, and, in some cases, age.

Because TRSL members do not pay the old-age portion of Social Security taxes, they do not gain any Social Security retirement credits while working in a TRSL-eligible position. If a TRSL retiree also qualifies for a Social Security old-age benefit due to other employment, that Social Security benefit may be reduced.

TRSL benefits are guaranteed for life by the Constitution of the State of Louisiana.

TRSL is governed by a Board of Trustees which has 12 elected members: representatives from each of TRSL's seven districts, two trustees who represent retired teachers, one representative for employees paid with school food service funds, one representative for employees of state colleges and universities, and one representative employed as a parish or city superintendent of schools.

The Board also includes four ex officio members: the State Superintendent of Education, the State Treasurer, and the chairmen of the Retirement Committees of the House of Representatives and the Senate. The Board holds monthly meetings, which are open to the public.

Since 1936, several other retirement systems have been merged with TRSL: the Orleans Parish Teachers' Retirement System, on July 1, 1971; the Louisiana State University Retirement System, on January 1, 1979; and the Louisiana School Lunch Employees' Retirement System, on July 1, 1983.

Community property and TRSL benefits

Most payments or benefits that members receive from TRSL are considered to be community property in Louisiana and should be accounted for in any community property settlement.

The funds and payments from TRSL that may be considered community property include:



- ◆ Regular retirement benefits,
- ◆ Refunds of contributions,
- ◆ Disability benefits,
- ◆ DROP or ILSB withdrawals, and
- ◆ Death benefits

The court system ultimately determines which of these funds or payments are considered community property.

If a TRSL member divorces or legally separates, the ex-spouse may claim a portion of any of the above-mentioned payments and benefits that were earned during the time the member and ex-spouse were married.

This is true even if the benefits are not payable until after the divorce. The ex-spouse may be entitled to a portion of the benefit (or payment) when it is paid. For example, even if payment is made 15 years following a divorce, if the question of benefits and payments is not settled in a community property proceeding, it remains pending.

Consult an attorney about community property settlements

TRSL members who divorce or must otherwise agree on a community property settlement are urged to consult their own attorneys concerning the partition of their retirement and other community assets and liabilities.

If a member's legal counsel is preparing an order to divide TRSL retirement benefits or withdrawals, he or she should refer to LSA-R.S.11:291.

Members and their attorneys should note that the Employee Retirement Income Security Act (ERISA) of 1974 and the Internal Revenue Code concerning Qualified Domestic Relations Orders do not apply to TRSL.

Any questions concerning specific community property settlements and their effect on TRSL retirement benefits or withdrawals should be directed to the following:

Legal Section
Teachers' Retirement System of Louisiana
Post Office Box 94123
Baton Rouge, LA 70804-9123
Phone: 225-925-1829

Court may order payment of part of a TRSL benefit to ex-spouse

As part of a community property partition, a court may order TRSL to pay a portion of a retirement benefit to the member's ex-spouse.

If TRSL does not receive a certified copy of a court order directing the System to pay a portion of a retirement benefit, refund, DROP,

or ILSB withdrawal to an ex-spouse, TRSL will pay the entire amount to the member. This relieves TRSL of any responsibility to the ex-spouse, and the member will be solely responsible for any claim the ex-spouse may bring later.

Any court order that divides retirement benefits or withdrawals must specify the amount or percentage to be paid to the ex-spouse or include a specific mathematical formula to compute the portion payable to the ex-spouse.

Beneficiaries and community property

Although the issues of community property settlements and the designation of beneficiaries may seem to be related, they are, in fact, distinct and governed by different laws. They must be dealt with separately by court order.

Simply because a retiree divorces a spouse does not allow him or her to automatically change or delete the beneficiary listed for retirement benefits.

Here is a summary of how beneficiaries under different retirement options (selected at retirement) may be changed or deleted:

- ◆ Under the Maximum Option, the retiree receives the largest benefit possible but cannot name a beneficiary. After his or her death, the estate is due only the remaining employee contributions.
- ◆ A retiree who chooses Option 1 may name more than one beneficiary and may change those beneficiaries at any time.
- ◆ In Options 2, 3, and 4, a beneficiary is named and cannot be changed. The beneficiary's death has no effect on the benefit.
- ◆ In Options 2A, 3A, and 4A, a beneficiary is named and cannot be changed, but if the beneficiary dies before the retiree, the benefit reverts to the Maximum Option.

At the present time, except for Option 1, the following situations are the only instances in which a retiree can change or delete a beneficiary:

- ◆ LSA-R.S. 11:783 (D) provides that a member who retires and names his or her spouse as the beneficiary and later divorces from that spouse has an option to delete the spouse as the designated beneficiary and change to an actuarially adjusted Maximum Op-

tion. This may be done only if the beneficiary voluntarily agrees to the change and if the change is confirmed by court order. The retiree may **not** name a new beneficiary.

- ◆ LSA-R.S. 11:783 (E) provides that if a retiree selects an option for a spouse and later proves the marriage was invalid, he or she can either revert to the Maximum Option, which will be adjusted for actuarial equivalency, **or** choose another beneficiary.
- ◆ LSA-R.S. 11:783 (G) allows a retiree to remove a designated non-spousal beneficiary if the beneficiary is certified by the State Medical Disability Board as permanently disabled. The retiree's benefit is adjusted to the Maximum Option and reduced to an actuarial equivalent. The retiree may **not** name a new beneficiary.
- ◆ LSA-R.S. 11:783 (I) allows a retiree to remove a nonspousal, mentally disabled beneficiary if the benefit the beneficiary would receive after the retiree's death would make the beneficiary ineligible for federal benefits of greater value. The retiree's benefit is adjusted to the Maximum Option and reduced to an actuarial equivalent. The retiree may **not** name a new beneficiary.

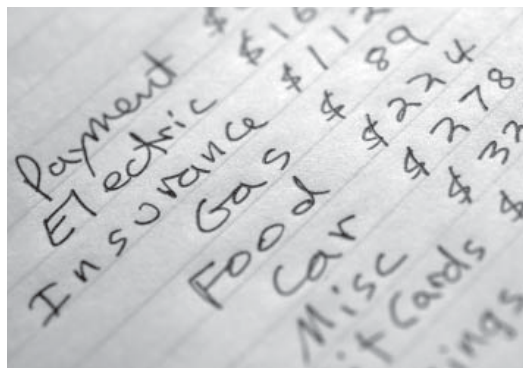
Adjustments of benefits are not retroactive.

Cost-of-living adjustment (COLA)

COLAs are payable each year on July 1, as long as there are sufficient funds in the Experience Account and the COLA is approved by the Louisiana Legislature.

The Experience Account is funded by one-half of all TRSL earnings in excess of 8.25 percent.

The COLA will equal an amount not to exceed the lesser of two percent or the Consumer Price Index for all Urban consumers (CPI-U) for the calendar year immediately preceding the cost-of-living increase



when earnings are less than 8.25 percent. If the CPI-U is less than two percent, then the cost of living increase will be equal to the CPI-U increase for the prior calendar year. If there is no increase in the CPI-U, a COLA cannot be given. If TRSL earns a rate of return equal to or exceeding

8.25 percent, then the COLA is the lesser of 3 percent or the CPI-U, as long as there are sufficient funds in the Experience Account.

To qualify for a COLA, a retiree must have received a benefit for one year and be 55 years of age on or before July 1 of the year that the COLA is effective. A non-retiree beneficiary will receive a COLA if the retiree or beneficiary (or both combined) received a benefit for at least one year, and the retiree would have been 55 years of age.

Beginning July 1, 2001, Act 1172 of 2001 limits the COLA to the first \$70,000 of a member's annual benefit. This limit is adjusted upward each year for inflation.

Direct deposit

Did you know that if you do not receive your monthly check, you have to wait 10 days before calling to get a replacement check from TRSL? This means that if there is a problem with the mail, you must wait two to three weeks to get your benefit. To avoid this, TRSL recommends direct deposit. **Direct deposit is required for all members retiring on or after January 1, 2002.**

Direct deposit is the safest, fastest, and most convenient way for retirees to receive their TRSL benefits. It eliminates the worry of waiting for the check and making a special trip to the bank to deposit it. It also eliminates the chance the check will be lost or stolen.

The *Direct Deposit of Benefits* (Form 15D), gives TRSL legal authority to send a benefit electronically or through the mail to your bank, credit union, or other financial institution. The completed form should be sent to TRSL at P. O. Box 94123, Baton Rouge, LA 70804-9123. A copy of the form can be found on page 37. **This form is to be used for all TRSL benefits except for DROP or ILSB account withdrawals.** Members may contact TRSL for the correct forms to receive DROP and ILSB account withdrawals via direct deposit (Form 11R).

Direct deposit forms received by the 15th of the month will be processed and the next month's benefit will be sent electronically to the your financial institution. TRSL cannot guarantee that forms received after the 15th of the month will be processed for the next payroll.

TRSL sends a letter confirming the direct deposit form was processed. You should review the letter to make sure the bank's routing number and account number are correct. If you do not receive a

confirmation letter, check with your bank on the first working day of the month before assuming the direct deposit form wasn't processed in time for your benefit to be sent electronically.

Retirees also receive a notice from TRSL with the exact amount deposited when direct deposit begins and a notice each time the amount deposited changes. Retirees may also choose a monthly notice by checking the appropriate box on the direct deposit form. Retirees who already have direct deposit and wish to request the monthly notice may contact TRSL at either 225-925-6476 or 225-925-3664. All retirees receive a notice in December showing year-to-date totals.

Eligible deposits will be made by electronic transfer, if your financial institution handles electronic transfers, and will be deposited on the bank's first working day of the month. If your bank does not handle electronic transfers, a check is mailed to the bank for direct deposit.

Retirees receiving estimated benefits and choosing direct deposit will receive their first benefit check through the mail. Subsequent benefits will be sent electronically to their financial institutions.

For students receiving benefits

Students who are 21 years of age and over who are no longer attending school full-time must notify TRSL that they are no longer eligible to receive survivor benefits. TRSL will use electronic funds debit transactions to the student's bank account to retrieve benefits paid

to any student who was not eligible for those payments.



Disability retirees please note

Disability retirees cannot accept employment in the field of education, whether public or private. Those who do accept any employment at a school or who teach in any capacity will have their benefit canceled. TRSL will recover from the retiree's bank any funds not due to the disability retiree because of the return to employment.

LaDROP and LaILSB

Act 962 of the 2003 Regular Session of the Louisiana Legislature established a new method of calculating interest earnings for DROP/ILSB accounts of members who become eligible for DROP **on or after** January 1, 2004.

The new interest bearing DROP/ILSB account is referred to as LaDROP (Liquid Asset DROP) and LaILSB (Liquid Asset ILSB). These accounts will earn interest at the liquid asset money market rate less a 0.25 percent administrative fee for TRSL.

The estimated returns over a member's life expectancy (less the administrative fee) should be approximately 3.5 percent annually based upon historic interest rates. Liquid asset money market rates are approximately the same as passbook savings account interest rates.

Members eligible to enter DROP/ILSB **before** January 1, 2004, are not affected by this new provision and will continue to earn interest computed annually based on the system's actuarially realized rate of return less 0.5 percent administrative fee. See interest rate information on the next page.

DROP/ILSB account payments and interest

Deferred Retirement Option Plan (DROP) and Initial Lump-Sum Benefit (ILSB) payments are issued on the 15th of the month.

DROP/ILSB (eligible before January 1, 2004)

After DROP participation is completed or ILSB retirement, the account earns 0.5 percent less than TRSL's actuarially realized rate of return.

Interest is posted to a regular DROP/ILSB account once a year (based on daily compounding), usually in the first quarter of the calendar year following the end of the fiscal year for which the interest was earned. For example, interest earned on account balances for the 2006-07 fiscal year (July 1, 2006, through June 30, 2007) was posted in the first quarter (January-March) of 2008. No interest is lost because of the delayed posting.

The delayed posting is necessary because it is several months after the end of the fiscal year (July 1–June 30) before TRSL knows what the interest rate will be for that fiscal year. Time is needed to evaluate the performance of TRSL's investments and to prepare financial

and actuarial reports before a rate of return can be determined. Then the Public Retirement Systems' Actuarial Committee, which usually meets in January each year, must approve the rate.

Once posted, statements are mailed showing the new account balance, including interest. Past interest rates have been posted as follows:

DROP and ILSB interest rates		
Fiscal Year Ended June 30	TRSL Actuarially Realized Rate of Return	DROP/ILSB Interest Rate
1993	12.48%	11.98%
1994	9.20%	8.70%
1995	5.72%	5.22%
1996	17.09%	16.59%
1997	12.82%	12.32%
1998	20.78%	20.28%
1999	13.99%	13.49%
2000	17.63%	17.13%
2001	0.05%	0.00%*
2002	-5.84%	0.00%*
2003	-5.55%	0.00%*
2004	9.85%	9.35%
2005	9.87%	9.37%
2006	15.65%	15.15%
2007	15.20%	14.70%

* An attorney general opinion ruled that DROP/ILSB accounts could not be debited, so account interest rates were set to zero.

LaDROP/LaILSB (eligible on or after January 1, 2004)

After DROP participation is completed or ILSB retirement, the LaDROP/LaILSB account earns interest at the liquid asset money market rate less a 0.25 percent administrative fee. The average interest rate for these accounts for the period of July 1, 2006, through June 30, 2007, was 4.88 percent.

Interest is be posted to LaDROP/LaILSB accounts monthly, based on the balance in the account for that month. If a member chooses a total account balance withdrawal, interest factors will be projected for the last two to four days before the payroll date to allow time for processing.

Federal income tax

Your retirement benefit is exempt from Louisiana state income tax. However, it is subject to federal income tax and includes both a tax-free amount and a taxable amount. Member contributions made to TRSL before July 1, 1988, were taxed (unsheltered) and are not subject to tax in retirement. However, member contributions made on and after that date were not taxed (sheltered) and become taxable in retirement.



The simplified method

The Internal Revenue Service (IRS) developed the simplified method, using two tables, to calculate what portion of the retirement benefit is subject to federal income tax. Using the appropriate table, the basic formula for calculating the tax-free portion of the retirement benefit is the amount of unsheltered TRSL contributions divided by the number of months allowed for payout by the IRS according to the member's age. The resulting figure is the tax-free portion of the monthly benefit.

$$\frac{\text{unsheltered contributions}}{\text{months allowed for payout}} = \text{monthly tax-free amount}$$

Table 1 applies to those who retired since November 19, 1996.* After December 31, 1997, it applies only to retirees who retired under the Maximum Option or Option 1.

Table 1 – Single Life Annuity

Age when member begins retirement	Number of months for payout or recovery	Number of years for payout or recovery
55 or under	360	30.00
55 and one day to 60	310	25.83
60 and one day to 65	260	21.67
65 and one day to 70	210	17.50
70 and one day or more	160	13.33

*For members who retired before November 19, 1996, and depending upon their retirement date, a different calculation was used to

determine what portion of the retirement benefit was subject to federal income tax.

The tax-free portion of the retirement benefit using Table 1, Single Life Annuity, is calculated by taking the portion of a member's TRSL contributions on which taxes have already been paid and dividing it by the number of months allowed by the IRS according to the member's age, as shown in Table 1. The contributions divided by the required number of monthly payments equals the tax-free portion of the monthly benefit.

For example, if a retiree already paid taxes on contributions of \$20,000 and was under age 55 at retirement, the tax-free portion would be computed as follows: \$20,000 in contributions ÷ 360 payments = \$55.56 per month tax free. The retiree would pay federal income tax on all of the monthly benefit except \$55.56.

Table 2 applies to anyone retiring after December 31, 1997, under Options 2, 2A, 3, 3A, 4, or 4A. These options provide benefits based on the combined ages of the retiree and the beneficiary.

Table 2 – Joint and Survivor Annuity

Combined ages of member and beneficiary when member began retirement	Number of months for payout or recovery	Number of years for payout or recovery
110 or under	410	34.17
110 and one day to 120	360	30.00
120 and one day to 130	310	25.83
130 and one day to 140	260	21.67
140 and one day or more	210	17.50

The tax-free portion of the retirement benefit using Table 2, Joint and Survivor Annuity, which is based on the life of more than one annuitant, is calculated by taking the portion of a member's TRSL contributions on which taxes have already been paid and dividing it by the number of months allowed by the IRS according to the combined ages of the member and the designated beneficiary, as shown in Table 2. The contributions divided by the number of monthly payments equals the tax-free portion of the monthly TRSL benefit.

For example, if a retiree paid taxes on contributions of \$20,000 and was age 60 and his designated beneficiary was age 56, the tax-free portion of his benefit would be computed as follows: \$20,000 in total contributions ÷ 360 payments = \$55.56 per month tax-free. The tax-free portion stays the same throughout the retiree's life expectancy, regardless of changes in the benefit.

If the contributions have not been fully recovered at the time the retiree dies, in the case of a joint and survivor annuity, the survivor will exclude the same monthly amount from taxable income until the amount of contributions has been recovered for tax purposes.

Understanding your Form 1099-R

Each year, around the end of January, you will receive your annual tax statement, called a Form 1099-R. You'll need it when filing your income tax return. Make sure that TRSL has your current address so that you will receive your form without delay. Address changes must be submitted in writing and include your Social Security number and signature. See page 26 for change of address information.

Form 1099-R will show your name, address, and Social Security number, along with the gross amount of benefits paid to you, the amount of deductions (if any) for federal tax withholding and insurance premiums, and any nontaxable payments you may have received during the previous year. Below is an explanation of the information on the form. Some boxes are not applicable to TRSL.

CORRECTED (if checked)

PAYER'S name, street address, city, state, and ZIP code		1 Gross distribution	OMB No. 1545-0119	2007 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		\$	2a Taxable amount		
PAYER'S Federal identification number		2b Taxable amount not determined <input type="checkbox"/>		Total distribution <input type="checkbox"/>	
		3 Capital gain (included in box 2a)		4 Federal income tax withheld	
RECIPIENT'S name		5 Employee contributions or insurance premiums		6 Net unrealized appreciation in employer's securities	
Street address (including apt. no.)		7 Distribution code(s)	IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other	
City, state, and ZIP code		9a Your percentage of total distribution		9b Total employee contributions	
Account number (see instructions)		10 State tax withheld	11 State/Payer's state no.	12 State distribution	
		13 Local tax withheld	14 Name of locality	15 Local distribution	

Form **1099-R**

Department of the Treasury - Internal Revenue Service

Box 1 – Gross distribution

Shows the total amount you received during the calendar year.

Box 2a – Taxable amount

Shows the taxable portion of the benefits you received during the calendar year.

Box 4 – Federal income tax withheld

This is the amount of federal income tax withheld from the taxable amount in Box 2a.

Box 5 – Nontaxable amount

This is the tax-free amount of the retirement benefits you received during the calendar year. It is not the amount of your insurance premiums.

Box 7 – Distribution code(s)

This code identifies the type of benefit you received. Code descriptions are listed on the back of the 1099-R.

Returning to work after retirement

There are two laws governing retirees returning to work in a position eligible for TRSL membership, and these laws may affect retirement benefits. Different laws affect service, Deferred Retirement Option Plan (DROP), Initial Lump-Sum Benefit (ILSB), and disability retirees. Failure to comply with these laws, including provisions that TRSL be notified of such employment, can result in substantial financial liability on the part of the employing agency.

◆ LSA-R.S. 11:710—Full benefits

Beginning July 1, 2001, all retirees (except disability retirees) may return to work after a 12-month waiting period in a position eligible for TRSL membership and receive both full salary and full retirement benefits, without penalty. The 12-month waiting period begins on the date of retirement.

Both the retiree and the employer **must make contributions** to TRSL during re-employment. The retiree will not earn any additional service credit from these contributions, and only the retiree's contributions, without interest, will be refunded upon request after termination of employment. These contributions will not be made on a tax-sheltered basis.

Re-employment in a TRSL-eligible position during the 12-month waiting period will result in a suspension of benefits for the duration of re-employment or the lapse of the waiting period, whichever occurs first. Suspended benefits are never paid to or recovered by the retiree.

DROP/LSB account withdrawals can still be made, even if the retiree is re-employed during the first 12 months after retirement.



The earliest you can return to work is the day **after** your retirement date. You must have a break in service of at least one weekday (Monday through Friday) to be eligible to return to work. For example, if your last day of work were a Friday, then your date of retirement would be a Saturday. You could return to work on Tuesday, since Monday would be the one weekday break in service. You must also cash, deposit, or negotiate your first retirement check in order to be officially retired. The direct deposit of any retirement benefit check is also considered as negotiating a check. Once you have negotiated a retirement check, you are retired and subject to return-to-work laws. You must also submit a *Direct Deposit of Benefits* (Form 15D) in order to retire.

You are considered to have returned to work if you take any TRSL-eligible job or contract at a Louisiana public school board, university, special school, college, community college, technical college, and even some charter schools. If you return to work in a job not normally eligible for TRSL membership, you are not considered to be returning to work and will have no restrictions on receiving your TRSL retirement benefit. Call TRSL at 225-925-6446 if you have questions about returning to work.

◆ **LSA-R.S. 11:738 – Repay benefits and regain membership**

This statute allows a service retiree employed in a TRSL-eligible position to regain membership in TRSL by returning all retirement benefits paid to him or her plus interest at the assumed actuarial valuation rate.

The retiree must also pay both employee and employer contributions that would have been paid had the retiree become a member on the date he or she returned to active service.

Upon regaining membership, the member will be required to remain in active service for at least six years in order to be eligible for a retirement benefit recomputation. **No DROP or ILSB retiree can use this provision.**

Disability retirees

Louisiana R. S. 11:780 (C) and (D) allow a disability retiree to work **outside** the field of education and to earn the difference between his or her average compensation, adjusted by a Consumer Price Index factor, and his or her disability retirement benefit, with no effect on the benefit.

However, a disability retiree may not return to work in the field of public or private education. Those who do accept any employment at any school, in any capacity, will have their disability benefit terminated (LSA-R.S. 11:780.1).

To avoid the possibility of having their disability retirement benefits terminated, disability retirees should contact a TRSL counselor before accepting any employment with any state agency, school board, public or private school, or educational organization.

Do you have questions about returning to work?

TRSL retirees who are contemplating returning to work in any public employment should be certain they understand all applicable laws, which are often complex. When unsure about any legal provisions they should contact TRSL.

Employers who do not comply with applicable laws can find they are liable for payment of contributions owed to TRSL and/or overpaid retirement benefits.

Returning to work in a public job that doesn't affect TRSL benefits

Effective July 1, 1995, TRSL retirees, including former DROP and ILSB participants, **may** return to public employment without affecting their retirement benefit, **if** they return in a position **not** normally eligible for TRSL membership. Public employment that would not affect a TRSL benefit includes positions that do **not** meet the definition of "teacher" as found in LSA-R.S. 11:701 (23). Retirees who are unsure about whether a position in public employment is eligible for TRSL should contact TRSL.

Social Security benefits



Social Security benefits may be a source of retirement income for you. But how can you plan well for retirement if you do not know how much you might receive from Social Security?

You can find out your projected Social Security benefits simply by filing a *Request for Earnings and Benefits Estimate Statement* (Form SSA-7004) with the Social Security Administration.

You should then receive an *Earning and Benefits Statement* that includes your estimated Social Security benefits. The statement reports your earnings since 1951, which are the basis for your projected Social Security benefits. The statement also tells you what your disability benefits under Social Security would be if you were to become disabled.

To confirm that your earnings have been accurately reported during your working career, the Social Security Administration recommends that you file a *Request for Earnings and Benefits Statement* every three years. To obtain this form, visit your local Social Security office or call 1-800-772-1213. For more information, you can also visit the Social Security Administration's website at www.ssa.gov.

In October 1999, the Social Security Administration began mailing annual statements of future benefits to everyone over age 25—about 125 million workers each year.

Three months before your birthday, you will be sent a statement from Social Security telling you how much your Social Security benefit is expected to be, if you are eligible.

For younger workers, the statement also tells how much Social Security would pay your survivors if you died before retirement age.

Social Security reductions if you receive a TRSL retirement benefit

If you receive a retirement benefit from TRSL and you are also eligible for Social Security benefits, your Social Security benefit may be reduced according to federal regulations. Your TRSL benefit will not be reduced.

The type of Social Security benefit you receive determines the formula used to calculate the reduction to your Social Security benefit.

The Government Pension Offset (GPO) is used for a spouse's benefit, and the Windfall Elimination Provision (WEP) is used for a benefit you earned.

When you receive an estimate of your Social Security benefit, the amount will not have been reduced by either the GPO or WEP. You should specifically ask Social Security to calculate the reduction for you.

It is TRSL's understanding that if a refund is taken **before** you are eligible for a TRSL benefit, the Social Security reductions described below will not apply. If the refund is taken after you become eligible for a TRSL benefit, then the spouse's reduction (GPO) will not apply, but the earned benefit reduction (WEP) will apply. You should contact Social Security for more information about their benefit provisions.

Government Pension Offset: reduction for spouse's or widow(er)'s benefit

The Government Pension Offset (GPO) is a reduction of the Social Security spouse's or widow(er)'s pension if you receive a benefit from TRSL. Normally, when your spouse retires on Social Security, you are eligible for 51 percent of your spouse's benefit if you are at least age 62 and did not work enough time under Social Security to have earned your own benefit or your earned benefit is less than the pensioner's benefit. However, since you are eligible for a benefit from TRSL, you may be subject to the GPO.

You will not have a reduction in your benefit from Social Security, if you meet one of the following conditions:

- ◆ You were eligible to retire from TRSL before December 1982, and you meet all the requirements for Social Security spouse's benefits in effect in January 1977. (A divorced woman's marriage must have lasted at least 20 years, and a husband or widower must have received one-half of his support from his wife.); or
- ◆ You were eligible to retire before July 1, 1983, and were receiving one-half of your support from your spouse.
- ◆ You take a refund of your TRSL contributions instead of receiving a TRSL benefit.

If you don't meet one of the exceptions listed above, the GPO formula will reduce your Social Security spouse's or widow(er)'s benefit

by two-thirds of your TRSL benefit. In some cases this offset could entirely eliminate your Social Security benefit.

For example, suppose that you retire on July 1, 2000, and receive a TRSL benefit of \$800 per month. Your spouse has already retired and is receiving a Social Benefit of \$850 per month.

You would be eligible for 51 percent of your spouse's Social Security benefit of \$850, which amounts to \$433.50 per month. The GPO is calculated by multiplying \$800 (the amount of your TRSL benefit) by two-thirds, which equals \$533.

Your Social Security benefit is \$433.50. Two-thirds of your retirement benefit is \$533.

Since your offset of \$533 is more than your Social Security benefit of \$433.50, you would receive no spousal benefit from Social Security.

Windfall Elimination Provision: reduction for earned benefit

An earned benefit is paid to people who worked at other jobs where they paid Social Security taxes long enough to earn a benefit. A modified benefit formula, known as the Windfall Elimination Provision (WEP) is usually used to reduce your own Social Security earned benefit if you receive a benefit from TRSL. The maximum reduction is about 50 percent.

The WEP was gradually implemented beginning in 1986 and is now in full effect when you reach age 62 or become disabled.

The WEP does not apply in the following situations:

- ◆ You were age 62 or disabled before 1986; or
- ◆ You qualified for a TRSL retirement benefit (including a reduced benefit) before 1986, even if you continued to work beyond 1986 (excludes LSA-R.S. 11:272[D], as amended by Act 132 of 1995). You can call TRSL at 1-877-ASK-TRSL (1-877-275-8775) to request a letter verifying your earliest retirement date; or
- ◆ You have at least 30 years of "substantial" earnings in a job where you paid Social Security taxes. If you have 21 to 29 years of "substantial" Social Security-covered earnings, you won't be subject to the full reduction.

The WEP formula is complex, so TRSL recommends that you contact the Social Security Administration for explanations of possible reductions.

Survivor benefits

Death of a retiree

TRSL should be notified immediately of a retiree's death. Beneficiaries can then take the necessary steps to apply for whatever benefits may be due from TRSL.

TRSL retiree benefits are paid a month in advance. If a retiree dies before the benefit is received, the benefit check should be returned to TRSL. Having been named a beneficiary does not entitle a family member to the TRSL member's monthly benefit check. Beneficiary or survivor benefits are totally separate from the monthly benefit check paid to a retiree. Anyone cashing or depositing a monthly benefit check after the retiree's death may be subject to criminal prosecution or a civil suit to recover the funds.

A copy of the retiree's death certificate and birth certificates of any minor or other eligible children must be sent to TRSL.

Monthly benefits to any eligible beneficiary(ies) will be effective the first day of the month following the death of the retiree.

Minor children are eligible for benefits regardless of the retirement option elected by the retiree and take precedence over payments to a beneficiary other than a spouse. Minor children will receive a monthly benefit regardless of the option selected, and the selection of the optional beneficiary will be void unless the beneficiary is the retiree's spouse.

Benefits for an unmarried child will cease upon attainment of age 21, except benefits will continue for an unmarried child to age 23 provided he or she is a full-time student enrolled in an accredited



secondary or post-secondary educational institution. Benefits will continue after age 21 for an unmarried child who is mentally or physically totally and permanently disabled and the child's disabling condition is certified by the State Medical Disability Board.

Applying for survivor benefits

The applicant must complete Sections 1, 2, and 3 of the *Application for Survivor Benefits* (Form 13). Section 4 does not have to be completed since the deceased is a retiree. These documents should be sent to TRSL with the application:

1. Copies of birth certificates of minor children.
2. *Student Attendance Certification* (Form 13C) for each unmarried child over the age of 21, but not yet age 23, who is a full-time student.
3. Certified copy of death certificate
4. Copies of Social Security cards of minor children.
5. Certified copy of the legal court document confirming the name of tutor/tutrix of minor children, when applicable.
6. Completed Form W-4P.

The *Application for Refund of a Deceased Member's Contributions* (Form 13A) must be completed if Option 1 has been chosen. Submit with this application certified copies of the member's death certificate and the beneficiary's Social Security card.

Copies of all TRSL forms are available on our website at www.trsl.org. You can also request copies by sending an e-mail to web.master@trsl.org or by calling 225-925-6446.

Definition of a minor child

A minor child is an unmarried child under the age of 21 or an unmarried student under the age of 23. The child must be the issue of a marriage of a member of TRSL, the legally adopted child of a member of TRSL, the natural child of a female member of TRSL, or the child of a male member of TRSL when a court has made an order of filiation declaring the paternity of the child under the provisions of Article 209 of the Louisiana Civil Code.

An unmarried child who is mentally or physically totally and permanently disabled and became so before age 21 will be considered a "minor child" provided the State Medical Board certifies he or she is mentally or physically totally and permanently disabled and provided he or she remains unmarried.

Establishing a trust for children of TRSL members

A member may create a trust for his or her children so that any survivor or option benefits due the children after the member or retiree dies may be paid into the trust for the benefit of the children. For the legal authority for this, members and their attorneys may consult LSA-R.S. 11:762 (J) and 11:783 (J).

TRSL information always available

Information about TRSL benefits can always be found online at www.trsl.org or by calling 1-877-ASK-TRSL (1-877-275-8775). Both the website and the toll-free number are available around the clock. You can also e-mail us at web.master@trsl.org.

The website features answers to frequently asked questions, a TRSL contact list, information about the Board of Trustees, the latest news affecting TRSL members, downloadable forms, and online versions of brochures. The website is constantly changing and expanding to provide easily accessible information, and inquiries can be addressed by e-mail to the webmaster, who ensures that all questions and requests are answered. Unfortunately, e-mail is not a secure medium, so it is not advisable to transmit confidential information such as a Social Security number, which is necessary for specific account inquiries. In such cases, a letter or personal phone call is recommended.

The toll-free number also provides an automated menu for access by touch-tone telephone when the office is closed. The caller can leave a message for a return call or record their name and address for a mail-out.

You may also access your TRSL retirement account through our member inquiry system. To start using the member inquiry system, go to www.trsl.org, click on the Member Access link and follow the easy instructions. You will be asked to complete a one-time registration to generate a Personal Identification Number (PIN).

Once registered, your PIN will be mailed to the address TRSL has on file for you within 1-2 business days. With this PIN, you will be able to create your User ID and Password, and begin enjoying the convenience of online access 24 hours a day, seven days a week!

Once authorization to access the website is established, you can view your personal account information which includes your member

summary, monthly salary and contribution information, as well as your DROP account summary.

To ensure the protection of your personal information including your Social Security number, TRSL uses the latest Internet security features, including encryption software.

Should you have any problems, contact the TRSL HelpDesk at (225) 925-6460 during normal business hours or email support@trsl.org.

Frequently asked questions

How do I report a change of address?

So that TRSL can continue to communicate with you, it is important that we have your current address. You must report your address change in writing with your signature and Social Security number. You can also complete and submit a *Retiree Change of Address Authorization* (Form 15C), a copy of which can be found on page 35.

What do I do if my benefit check is late or missing?

Benefit checks are mailed the last working day of the month. Replacement checks are not issued until after the tenth of the month to allow sufficient time for mail delivery. However, if you know your check was either stolen or destroyed, or if it's past the tenth of the month and you haven't received it, call TRSL's Accounting Department at 225-925-7895.

How do I change my federal tax withholding?

To change the amount of federal taxes withheld from your check, you must file a new Internal Revenue Service Form W-4P. You can obtain a copy of this form from the IRS or from TRSL by calling 225-925-6446 or 1-877-275-8775. Remember that the new W-4P you send in will replace all previous ones. Beginning in mid-January 2008, federal tax withholding changes can be made via TRSL's member inquiry system in lieu of sending a paper form. (See page 25 for information on how to access your personal account online.)

I haven't received my 1099-R. How can I get one?

The IRS Form 1099-R is mailed the last week of January each year. Please allow two weeks for delivery. If you haven't received it by February 15, or if you need to request a duplicate copy or report an error, call TRSL at 225-925-7261 or 1-877-275-8775. You can

also access your 1099-R information online through TRSL's member inquiry system. (See page 25 for information on how to access your personal account online.)

I need a letter verifying my monthly retirement benefit. How can I get one?

You must send a written request with your signature and Social Security number. You may submit it to TRSL either by mail or by fax at 225-925-6887. For more information, call TRSL at 225-925-6446.

How can I get a letter verifying my first eligibility date for Social Security purposes?

You must send a written request with your signature and Social Security number. You may submit it to TRSL either by mail or by fax at 225-922-2522. You may also request this letter by calling TRSL's automated, toll-free info line at 1-877-ASK-TRSL (1-877-275-8775). Please allow two weeks for a response. For more information, call TRSL at 225-925-6446.

Who can I talk to about my health insurance?

You will need to contact your former employer or insurance carrier. Although TRSL may process your monthly deduction amount, we don't have the necessary information about your coverage to answer your questions.

Where do you keep your important papers?

If you have a will, do others know where you keep it? What about other documents, property, or valuables? Or "little" things like the name of your attorney? Or the key to your safe deposit box?

The most important list you'll ever make will be the list of all your assets, papers, names, accounts, obligations, and instructions to guide others to the eventual settlement of your affairs.

You can help your family by filling out the list on the following pages and giving copies to your spouse, relatives who might help in settling your estate, the executor of your will, and your attorney. Then set aside a day each year, maybe your birthday, to update this information. Your thoughtfulness in preparing ahead will be a true gift to your family.

Record of important papers and valuable property

Name _____ Date _____
Home phone _____ Work phone _____
Address _____
City _____ Parish _____
State _____ Zip code _____

You

Your Spouse

Name	_____	_____
Social Security number	_____	_____
Occupation	_____	_____
Place/date of birth	_____	_____
Driver's license number	_____	_____
Military service	_____	_____
Place/date of marriage	_____	_____
Date of divorce	_____	_____
Date of death	_____	_____

Children

Name (include married name) _____
Date of birth _____ Place of birth _____
Home phone _____ Work phone _____
Address _____
City, state, zip _____

Name (include married name) _____

Date of birth _____ Place of birth _____

Home phone _____ Work phone _____

Address _____

City, state, zip _____

Name (include married name) _____

Date of birth _____ Place of birth _____

Home phone _____ Work phone _____

Address _____

City, state, zip _____

Benefit Plans

Pension plan _____ Value \$ _____

Thrift plan _____ Value \$ _____

Profit-sharing plan _____ Value \$ _____

Deferred compensation _____ Value \$ _____

IRA _____ Value \$ _____

Other _____ Value \$ _____

Other _____ Value \$ _____

Health Insurance

Company _____ Policy number _____

Address _____ Agent _____

City, state, zip code _____ Beneficiaries _____

Telephone _____ Policy location _____

Company _____ Policy number _____
Address _____ Agent _____
City, state, zip code _____ Beneficiaries _____
Telephone _____ Policy location _____

Life Insurance

Company _____ Policy number _____
Type of policy _____ Cash value \$ _____
Policy amount \$ _____ Accidental death provision _____
Telephone _____ Beneficiaries _____

Company _____ Policy number _____
Type of policy _____ Cash value \$ _____
Policy amount \$ _____ Accidental death provision _____
Telephone _____ Beneficiaries _____

Home and Auto Insurance

Company _____ Policy number _____
Address _____ Agent _____
City, state, zip code _____ Coverage _____
Telephone _____ Policy location _____

Company _____ Policy number _____
Address _____ Agent _____
City, state, zip code _____ Coverage _____
Telephone _____ Policy location _____

Assets Inventory

	Current value	Original cost	Ownership	Location
Home	_____	_____	_____	_____
Business	_____	_____	_____	_____
Savings account	_____	_____	_____	_____
Checking account	_____	_____	_____	_____
Pension plans	_____	_____	_____	_____
Household furniture	_____	_____	_____	_____
Stamp collection	_____	_____	_____	_____
Bonds	_____	_____	_____	_____
Trust funds	_____	_____	_____	_____
Stocks	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____

Liability Inventory

Loans	_____	Amount	\$	_____
Debts	_____	Amount	\$	_____
Mortgages	_____	Amount	\$	_____
Other	_____	Amount	\$	_____
Other	_____	Amount	\$	_____
Other	_____	Amount	\$	_____

Location of Records, Licenses, Etc.

Birth _____ Deed _____
Marriage _____ Mortgage _____
Adoption _____ Title policy insurance _____
Citizenship _____ Title abstract _____
Pre/postnuptial _____ Surveys _____
Divorce _____ Insurance policies _____
Discharge papers _____ Tax receipts _____
Building costs _____ Leases _____

Safe Deposit Box

Institution _____ Box number _____
Address _____ Who has access _____
City, state, zip code _____ Location of key _____
Contents _____

(A list of how you would like your personal effects distributed (jewelry, art, etc.) and your burial instructions should be placed in a safe place but NOT in your safe deposit box.)

People who know about my affairs

Attorney _____ Phone _____

Power of attorney _____ Phone _____

Accountant _____ Phone _____

Broker _____ Phone _____

Doctor _____ Phone _____

Banker _____ Phone _____

Clergy/rabbi _____ Phone _____

Employer/union rep _____ Phone _____

Insurance agent _____ Phone _____

Executor of estate _____ Phone _____



Teachers' Retirement System of Louisiana
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 www.trsl.org

Form 15C (03/06)

01-AC

Retiree Change of Address Authorization

This form is also used for survivors, beneficiaries, and alternate payees receiving benefits payments from the Teachers' Retirement System of Louisiana (TRSL).

Benefit recipient information

Name: Last, first, MI, suffix (Jr., III, etc.)

Daytime telephone
()

Evening telephone
()

Social Security number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

New mailing address

Street address, if mailing address is a post office box

City, state, zip

Direct deposit information

1. Do you have direct deposit? Yes No

2. Would you like to have a direct deposit form mailed to you? Yes No

Signature of authorization*

Signature of retiree or authorized agent (Do not print or type)



Date signed (mm-dd-yyyy)

*If you sign with an "X," this authorization must be witnessed

We, _____ and _____, the undersigned competent witnesses, hereby acknowledge and attest that the above-named retiree appeared before us and personally signed the above in our presence this _____ day of _____, _____.

(Month) (Year)

Signature of witness (Do not print or type)



Signature of witness (Do not print or type)



Street / P.O. Box

Street / P.O. Box

City, state, zip

City, state, zip

back of form 15C



Teachers' Retirement System of Louisiana
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 www.trsl.org

Form 15D (08/05)

10-15D

**Form may not
be altered
Do not use for DROP
or ILSB withdrawals**

Direct Deposit of Benefits

Section A— Benefit recipient information

Name: Last, first, MI, suffix (Jr., III, etc.)		<input type="checkbox"/> Check here if address change	Social Security number	
Telephone ()	If you are receiving multiple benefit payments, check ONE only (no selection indicates change will be applied to all accounts): <input type="checkbox"/> Change applies to ALL benefit payments <input type="checkbox"/> Change applies to RETIREE benefit payments only <input type="checkbox"/> Change applies to SURVIVOR/BENEFICIARY payments only	<input type="checkbox"/> I wish to receive a notice every month <input type="checkbox"/> I wish to receive a notice only when the net amount of my deposit changes		
Mailing address:				
City, state, zip				

I authorize and request Teachers' Retirement System of Louisiana (TRSL) to direct the net amount of my monthly benefit payment for crediting to my account at the financial organization designated below. This authorization is not an assignment of my right to receive payment and revokes all prior payment direction notifications applicable to these payments. This authorization will remain in effect until canceled by written notice from me to TRSL.

I authorize the bank to release to TRSL, on request, my current mailing address, the names and mailing addresses, if known, of any individuals authorized to sign on my account, and the names and addresses, if known, of individuals who have power of attorney to withdraw funds from my account.

If my death should occur before the due date of any payment which shall have been made by TRSL in compliance with this request or if I am a disability retiree and become employed in the field of education, public or private, or if I am a full-time student and if I should leave school and fail to notify TRSL, the below-mentioned financial organization will return such payments to TRSL in accordance with the agreement annexed hereto.

I further authorize TRSL to initiate electronic funds transfer debit transactions to retrieve payments sent, but not due, in the event that my death has occurred or if I become employed in the field of education, public or private, while receiving disability benefits, or if I am no longer a full-time student.

Recipient's signature (Do not print or type)	Date signed (mm-dd-yyyy)
--	--------------------------

Section B — Joint signer information and signatures witnessed by bank office

Not required if spouse. Other joint signers not present for signature require submission of Joint Signer Affidavit (Form 15JS).

Name of joint signer (if any): Last, first, MI, suffix (Jr., III, etc.)		Social Security number	
Relationship to recipient	Telephone ()	<input type="checkbox"/> I wish to receive a notice every month <input type="checkbox"/> I wish to receive a notice only when the net amount of my deposit changes	
Street address only	City, state, zip		

I, _____, joint signer of the bank account listed below, accept the responsibility of notifying TRSL of the death of the above-named benefit recipient. I also accept responsibility for returning any funds to TRSL which were transmitted by TRSL to the bank account after the death of the benefit recipient. I agree to allow the debit transactions of retiree payments sent but not due after the date of death of the benefit recipient.

Joint signer's signature (Do not print or type)	Date signed (mm-dd-yyyy)
---	--------------------------

We, _____ and _____, the undersigned competent witnesses, hereby acknowledge and attest that the above-named recipient and joint signer (if any) appeared before us and personally signed the above in our presence this _____ day of _____, _____.

Signature of bank official	Signature of bank official
----------------------------	----------------------------

Section C — Financial organization agreement

Name of financial organization	ACH routing number	<input type="checkbox"/> Check here if not a member of ACH System
Address: Street / P.O. Box	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> ATM	
City, state, zip	Bank account number	

In consideration of Teachers' Retirement System of Louisiana (TRSL) making payments in accordance with the foregoing request without requiring the personal endorsement of the payee, we hereby agree to repay and refund to TRSL on demand, subject to disposition required by law, the amount of any funds on deposit in the recipient's account at the time of demand that are due TRSL by reason of death of the retiree. We further agree to accept the certification of TRSL as to the date of death of such payee as sufficient evidence of date of death. In the event that we learn of the payee's death before TRSL, we agree to notify TRSL of the death and return any payments received after the death of payee to the extent that funds are available.

Dated at _____ this _____ day of _____, _____.

Signature of financial officer (Do not print or type)	Name and title of financial officer (Print or type)	Telephone ()	Toll-free number
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Return original to Teachers' Retirement System of Louisiana

back of form 15D

Revised January 2008

This public document was published at a cost of \$22,572.20. Six thousand copies of this document were published by the Teachers' Retirement System of Louisiana, Post Office Box 94123, Baton Rouge, Louisiana 70804-9123, to inform TRSL retirees of laws and policies that affect them. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes.

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