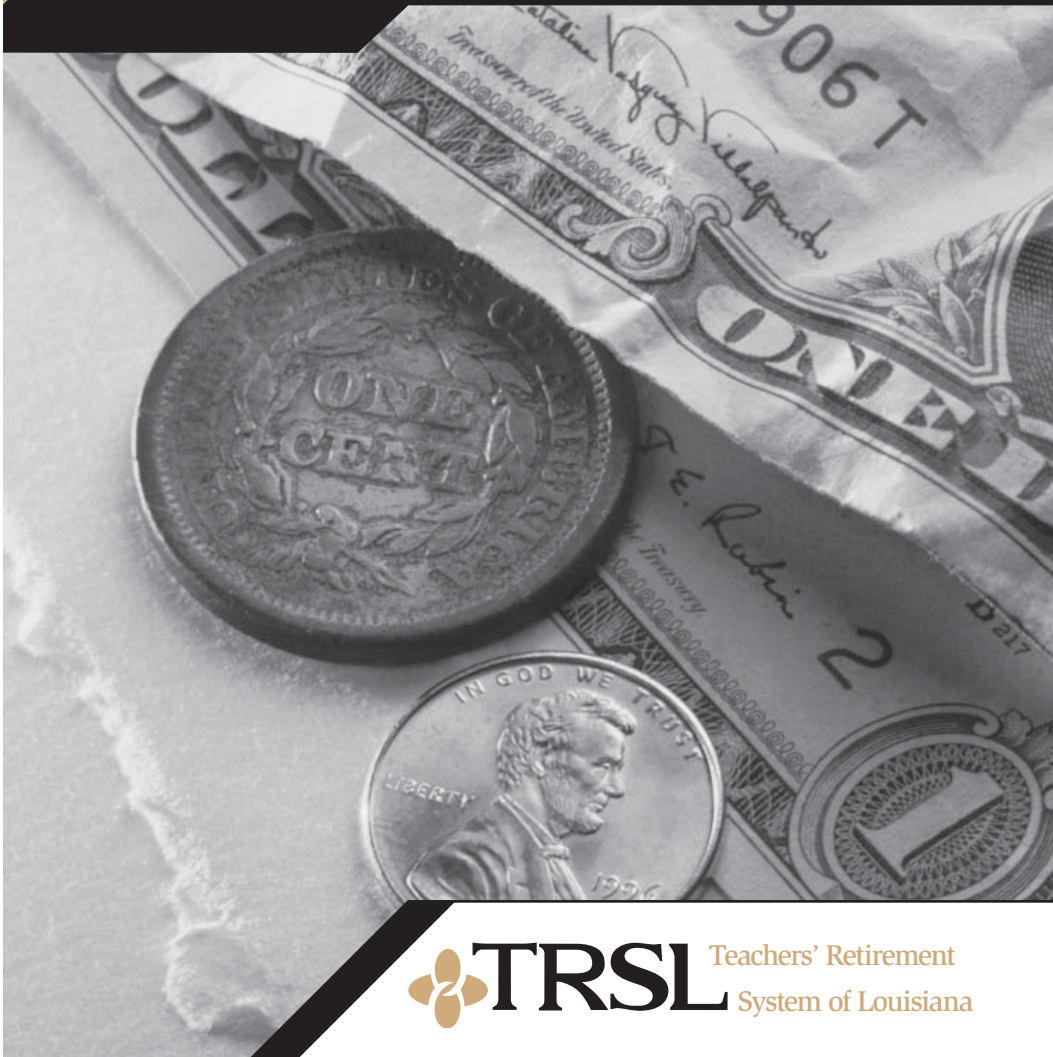


September 2008

Withdrawing from Your DROP or ILSB Account



TRSL is here to help

The decisions you make concerning your retirement are important. If you have any questions regarding your member account at TRSL, please let us know.

TRSL staff are available for counseling, and you are encouraged to talk with them about questions you may have about your retirement. Call TRSL at 225-925-6446 (Baton Rouge area) or toll-free (outside the Baton Rouge area) at 1-877-ASK-TRSL (1-877-275-8775), Monday through Friday, 8 AM to 4:30 PM.

You can also e-mail us at web.master@trsl.org.

Directions to TRSL's office

TRSL is located in Baton Rouge in the Louisiana Retirement Systems Building at 8401 United Plaza Boulevard, which is just off Essen Lane between Interstates 10 and 12.

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 Lane, turn left on Drusilla Lane, then right on Jefferson Highway. Proceed to Essen Lane, and turn left.

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



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The information on withholding of federal income tax and tax implications regarding the rollover of a member's DROP or ILSB account is current as of January 2008 but is subject to changes in federal laws and regulations.

Revised September 2008

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Withdrawing from your DROP or ILSB account

After you end participation in the Deferred Retirement Option Plan (DROP) and terminate employment or choose Initial Lump-Sum Benefit (ILSB) retirement, you may begin withdrawing from your DROP or ILSB account.

It is important that TRSL receive your completed *DROP or ILSB Retiree Withdrawal Method Selection* (Form 11J or 11N) at least 30 days prior to the disbursement of funds. Withdrawals from your DROP/ILSB account will be paid to you on the 15th of each month, according to the withdrawal method you select. Your withdrawal may begin on the 15th day of the month following payment of your first monthly retirement benefit.

You may delay taking withdrawals for up to 11 months after your retirement date if you are less than age 70½ in the calendar year in which you retire. If you are 70½ or older in the calendar year in which you retire, you may delay withdrawals up to 11 months or April 1st of the calendar year following your date of retirement, whichever occurs first. If you delay beginning your DROP/ILSB withdrawals or your first payment was delayed until you received your first monthly benefit, your first DROP/ILSB withdrawal will include a retroactive amount equal to the withdrawals that would have been made during the delay period. The delay period is the months between your retirement date and the date your DROP/ILSB withdrawals began.

Take note!

Send certified mail to TRSL's street address at 8401 United Plaza Blvd, Baton Rouge, LA 70809-7017.

You may withdraw the total account balance at any time after ending DROP participation and terminating employment or retiring under ILSB, even after beginning a series of withdrawal payments. There are potential tax issues if you do this. Check with TRSL for more information. Total account balance withdrawals are taxable as described below.

Total account balance withdrawals or withdrawals that are scheduled to be paid out over a period of less than 10 years are subject to a mandatory 20-percent withholding for federal income tax unless TRSL transfers the withdrawal directly to another qualified plan. Qualified plans include retirement accounts qualified under Sections 401(a) or 401(k) of the Internal Revenue Code, tax-sheltered annuities under IRC Section 403(b), governmental deferred compensation plans under IRC Section 457, Roth IRAs, or traditional IRAs under IRC Section 408(a). Simple IRAs or Coverdell Education Savings Accounts are not eligible for transfers.

See TRSL's brochure *Special Tax Notice* for information on how this requirement will affect you.

Your DROP/ILSB withdrawal amount is exempt from Louisiana state income tax if TRSL pays it directly to you. However, if you roll these funds over to an IRA and later withdraw them from the IRA, state income tax applies to any withdrawals from that IRA.

Withdrawal methods

The manner in which funds are withdrawn from DROP/ILSB accounts can have serious tax consequences. TRSL recommends that you consult a qualified tax advisor before making any decisions about withdrawing your funds.

TRSL staff are also available to discuss the options available to you when deciding how to withdraw from your DROP/ILSB account. If you are married, your spouse must sign the *DROP or ILSB Retiree Spousal Consent to Withdrawal Method* (Form 11G-1) if you withdraw your funds over a period of less than your life expectancy.

Taxes are deferred on DROP/ILSB account deposits. Taxes become due as funds are withdrawn. TRSL reports withdrawals to the Internal Revenue Service (IRS) at the end of each calendar year. DROP/ILSB withdrawals must be made in accordance with IRS regulations and established TRSL rules and regulations. (See "Effect of life-expectancy table" on page 8.)

Withdrawals will be issued on the 15th day of each month and are limited to the following methods:

- ◆ **Monthly withdrawals** in an amount to be determined by your life expectancy or any amount specified by you to last for a period less than your life expectancy. This periodic payment may not vary from month to month, but you will have an opportunity to increase this amount once in a 12-month period.
- ◆ **Annual withdrawals** in an amount to be determined by your life expectancy or any amount specified by you to last for a period less than your life expectancy. This periodic payment may not vary from year to year, but you will have an opportunity to increase this amount once in a 12-month period. You must select the month in which the annual payment is to be made.

Whether monthly or annual, the first payment must be made within the 12-month period immediately following DROP participation and termination of employment.

-
- ◆ **A partial single-sum withdrawal**, in an amount determined by you, which can be taken once in your or your spousal beneficiary's lifetime.

If taken when **beginning withdrawals**, the balance of the account must be taken out monthly or annually not to exceed your life expectancy.

If taken **after withdrawals have begun**, the previous monthly or annual withdrawal cannot be decreased. Taking a partial single sum may change the way taxes are withheld from future monthly or annual withdrawals. This may result in a change from a voluntary federal income tax withholding to a mandatory 20-percent federal income tax withholding. In order to take a partial single sum after withdrawals have begun, certain conditions must be met. You must have been at least age 55 at retirement, or you must be at least age 59½ at the time you receive the partial single sum, and you cannot decrease your current monthly or annual withdrawal.

In any case, a spousal consent form, *DROP or ILSB Retiree Spousal Consent to Withdrawal Method* (Form 11G-1), must be signed if you are married when you get your partial single sum.

- ◆ **A total DROP/ILSB account balance withdrawal** can be chosen at any time after your retirement or at any time after monthly or annual withdrawals have begun.

You may have your continuing DROP/ILSB withdrawals (and retirement benefit) deposited directly to your personal checking or savings account via electronic funds transfer to most financial institutions. This is mandatory for members who retire on or after January 1, 2002.

Changing the withdrawal method and/or amount

You will have one opportunity in a 12-month period to change the periodic withdrawal method and/or amount. Disbursements should always be greater than the previous amount of the periodic payment, unless you retired before January 1, 2003, and are now age 70½ or older. Call TRSL for more information on this situation. You may make a total withdrawal of all funds in the DROP account at any time following termination of employment, even after periodic withdrawals have begun.

If you are under age 55 and elect to receive your distribution for life and then change the payout schedule to less than life and you do so within five years or before you are age 59½, you will be subject to a federal recapture tax of 10 percent plus interest on all the amounts you received prior to age 59½.

Effect of life-expectancy table

IRS regulations require you to withdraw the entire account balance within a certain time period, which is your projected life expectancy based on the age at which you retire. The current IRS life-expectancy table became effective for those who retired on or after January 1, 2003.

When you retire, you must withdraw your account balance according to the Single Life Table, a portion of which is shown below. If your age is not listed, please contact TRSL at 225-925-6446 or refer to the complete tables in IRS Publication 590, *Individual Retirement Arrangements (IRAs)*.

Portion of the IRS Single Life Table

Age when member begins retirement	Number of months for payout or recovery	Number of years for payout or recovery
50	410	34.2
51	399	33.3
52	387	32.3
53	376	31.4
54	366	30.5
55	355	29.6
56	344	28.7
57	334	27.9
58	324	27.0
59	313	26.1
60	302	25.2
61	292	24.4
62	282	23.5
63	272	22.7
64	261	21.8
65	252	21.0
66	242	20.2
67	232	19.4
68	223	18.6
69	213	17.8
70	204	17.0
71	195	16.3
72	186	15.5
73	177	14.8
74	169	14.1
75	160	13.4

Withdrawal changes after death

If you die, your accumulated DROP benefits will be paid to your designated beneficiary(ies).

If you have not begun withdrawals at the time of your death, a spousal beneficiary must select a withdrawal method by submitting a *DROP or ILSB Retiree Beneficiary Request for Withdrawal Selection* (Form 11K-S). The time period for withdrawals will be based on your spouse's age and may not be longer than that shown in the life-expectancy table on the previous page.

If withdrawals have already begun, your spouse must submit a *DROP or ILSB Retiree Spousal Beneficiary Request for Withdrawal* (Form 11M-S). The spouse may continue the same withdrawals or make any changes the member would have been able to make.

A nonspousal beneficiary must withdraw the total DROP/ILSB account balance.

Should you die without having a beneficiary, the account balance will be paid to your succession.

If your spouse or nonspousal beneficiary dies after you, any remaining DROP/ILSB account balance will be paid to your beneficiary's succession.

Legislation affecting DROP/ILSB

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/ILSB on or after January 1, 2004.

The DROP/ILSB accounts for these members earn interest at the liquid asset money market rate less a 0.25 percent administrative fee for TRSL.

The liquid asset money market returns for fiscal year 2007 averaged approximately 4.88 percent. This means DROP accounts would have earned about 4.63 percent. 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, continue to earn interest computed annually based on the system's actuarially realized rate of return less a 0.5-percent administrative fee. See interest rate information on pages 15-16.

Using the Monthly Withdrawals table

To use the tables below and on the facing page, find your age on the date of your retirement. The dollar amounts in columns 3-7 of the Monthly Withdrawals table are approximations.

- ◆ **Column 1** shows the age at retirement.
- ◆ **Column 2** assumes \$1,000 as your account balance.
- ◆ **Column 3** shows the minimum monthly amount that must be withdrawn from the account according to IRS requirements. The minimum

Monthly Withdrawals

Column 1	Column 2	Column 3	Column 4
Age	DROP account balance	Lifetime minimum monthly withdrawal assuming 0% interest	Lifetime withdrawal assuming 3.5% interest*
50	\$ 1,000	\$ 2.00	\$ 4.00
51	1,000	3.00	4.00
52	1,000	3.00	4.00
53	1,000	3.00	4.00
54	1,000	3.00	4.00
55	1,000	3.00	4.00
56	1,000	3.00	5.00
57	1,000	3.00	5.00
58	1,000	3.00	5.00
59	1,000	3.00	5.00
60	1,000	3.00	5.00
61	1,000	3.00	5.00
62	1,000	4.00	5.00
63	1,000	4.00	5.00
64	1,000	4.00	5.00
65	1,000	4.00	6.00
66	1,000	4.00	6.00
67	1,000	4.00	6.00
68	1,000	4.00	6.00
69	1,000	5.00	6.00
70	1,000	5.00	6.00
71	1,000	5.00	7.00
72	1,000	5.00	7.00
73	1,000	6.00	7.00
74	1,000	6.00	7.00
75	1,000	6.00	8.00

*For members earning interest based on the liquid asset money market rate of return.

monthly/annual withdrawals would not be subject to the IRS provisions requiring mandatory withholding, although taxes would still be due.

No interest is assumed in Column 3 calculations; therefore, the last payment from the account would likely be substantial.

- ◆ **Column 4** shows the monthly DROP/ILSB withdrawal amounts (for accounts earning interest based on the liquid asset money market rate of return) necessary to pay out the entire balance, assuming projected interest earnings of 3.5 percent on DROP/ILSB accounts, according to IRS requirements. These monthly/annual withdrawals would not be

Monthly Withdrawals (cont'd)

Column 1	Column 5	Column 6	Column 7
Age	DROP withdrawal for 10-year payout bearing 3.5% interest*	DROP lifetime withdrawal assuming 7.75% interest	DROP withdrawal for 10-year payout bearing 7.75% interest
50	\$ 10.00	\$ 7.00	\$ 12.00
51	10.00	7.00	12.00
52	10.00	7.00	12.00
53	10.00	7.00	12.00
54	10.00	7.00	12.00
55	10.00	7.00	12.00
56	10.00	7.00	12.00
57	10.00	7.00	12.00
58	10.00	7.00	12.00
59	10.00	7.00	12.00
60	10.00	7.00	12.00
61	10.00	7.00	12.00
62	10.00	7.00	12.00
63	10.00	8.00	12.00
64	10.00	8.00	12.00
65	10.00	8.00	12.00
66	10.00	8.00	12.00
67	10.00	8.00	12.00
68	10.00	8.00	12.00
69	10.00	8.00	12.00
70	10.00	9.00	12.00
71	10.00	9.00	12.00
72	10.00	9.00	12.00
73	10.00	9.00	12.00
74	10.00	10.00	12.00
75	10.00	10.00	12.00

*For members earning interest based on the liquid asset money market rate of return.

subject to the mandatory 20-percent federal income tax withholding and would not be eligible for rollover. The 3.5-percent interest is not guaranteed by TRSL.

- ◆ **Column 5** shows the greatest monthly amount that may be withdrawn from the DROP/ILSB account (for accounts earning interest based on the liquid asset money market rate of return) and not be subject to the mandatory 20-percent federal income tax withholding and also not be eligible for rollover. These withdrawals, which assume projected interest earnings of 3.5 percent on DROP/LSB accounts, would exhaust the account in approximately 10 years. If a withdrawal schedule is chosen that exhausts the account in less than 10 years, the withdrawal is eligible for rollover and would be subject to the mandatory 20-percent federal income tax withholding if not rolled over. The 3.5-percent interest is not guaranteed by TRSL.
- ◆ **Column 6** shows the monthly withdrawal amounts necessary to pay out the entire DROP/ILSB account balance over your projected lifetime, assuming projected interest earnings of 7.75 percent, according to IRS requirements. These monthly/annual withdrawals would not be subject to the mandatory 20-percent federal income tax withholding and would not be eligible for rollover. The 7.75-percent interest is not guaranteed by TRSL.
- ◆ **Column 7** shows the greatest monthly amount that may be withdrawn from the DROP/ILSB account and not be subject to the mandatory 20-percent federal income tax withholding and not be eligible for rollover. These withdrawals, which assume projected interest earnings of 7.75 percent, would exhaust the account in approximately 10 years. If a withdrawal schedule is chosen that exhausts the account in less than 10 years, the withdrawal is eligible for rollover and would be subject to the mandatory 20-percent federal income tax withholding if not rolled over. The 7.75-percent interest is not guaranteed by TRSL.

The formula to determine your approximate monthly withdrawal amount is your account balance divided by 1,000 and multiplied by the amount corresponding to your age referenced in the Monthly Withdrawals table.

Example:

DROP/ILSB members eligible on or after January 1, 2004

If your account balance is \$55,234.64 and your age at retirement is 56:

$$\$55,234.64 \div \$1000 \times \$5.00 = \$276.17$$

In this case, the monthly withdrawal for your projected lifetime would be \$276.17, assuming 3.5 percent interest.

The withdrawal amounts in Columns 4 and 5 assume an interest rate of 3.5 percent. TRSL does not guarantee this or any other rate of interest on the money you have in your DROP/ILSB account. Your DROP/ILSB account earns 0.25 percent less than the liquid asset money market rate. TRSL does not guarantee a minimum interest rate.

Example:

DROP/ILSB members eligible before January 1, 2004

If your account balance is \$55,234.64 and your age at retirement is 56:

$$\$55,234.64 \div \$1,000 \times \$7.00 = \$386.64$$

In this case, the monthly withdrawal for your projected lifetime would be \$386.64, assuming 7.75 percent interest.

The withdrawal amounts in Columns 6 and 7 assume an interest rate of 7.75 percent. TRSL does not guarantee this or any other rate of interest on the money you have in your DROP/ILSB account. Your account earns 0.50 percent less than TRSL's annual actuarially realized rate of return on investments. TRSL does not guarantee a minimum interest rate.

If interest rates decline in the future, withdrawal amounts in Columns 4, 5, 6, and 7 may result in the account being exhausted in less time than originally chosen.

When your withdrawals must begin

All DROP/ILSB retirees who are younger than 70½ at the time of retirement must begin withdrawing at least the minimum amount within 12 months after retirement. To select your withdrawal method, complete the *DROP or ILSB Retiree Withdrawal Method Selection* (Form 11J).

All DROP/ILSB retirees who turn 70½ or who are older than 70½ must begin withdrawing a minimum amount by April 1st of the calendar year after they become 70½ or within 12 months after retirement, whichever is earlier. Failure to do so will subject those members to an excise tax of 50 percent of the difference between the required payment and the actual payments made during the year. You must complete the *DROP or ILSB Retiree Withdrawal Method Selection for Ages 70½ and Over* (Form 11N).

Members over 70½ at the time of retirement may be able to withdraw less than shown in the table. Contact TRSL for more information.

Partial single-sum withdrawal as it relates to your required minimum distribution (RMD)

The Tax Reform Act of 1986 established minimum required pension distributions for retirees who are 70½ or older at the time of retirement. If that retiree does not receive all of his or her account as payouts during the life expectancy (or less) following retirement, then the federal government will charge the retiree an excise tax equal to 50 percent of the difference between the required distribution and the actual distribution during each year following retirement. (For more information regarding RMD, please see TRSL's brochure, *Special Tax Notice*, available on our website at www.trsl.org.)

If you retire and your actual distribution from your DROP account begins in the calendar year that you have attained the age of 70½ or later, you must receive a required minimum distribution (RMD) each calendar year. RMD is not rollover eligible.

If you retire on or after January 1, 2003, withdrawals are calculated using the IRS Single-Life Expectancy table. Two additional tables exist that may lower your withdrawal amount (conditions apply).

- **Uniform Lifetime Table:** Use if you are no more than 10 years older than your spouse, regardless of whether he or she is the sole beneficiary.
- **Joint Life and Last Survivor Expectancy Table:** Use if you are more than 10 years older than your spouse, or your designated beneficiary is not your spouse.

These tables can be found in IRS Publication 590, *Individual Retirement Arrangements (IRAs)*.

If you must meet a RMD and you choose a partial single sum when you begin withdrawals, then the partial single sum will be used to meet your RMD first. The partial single-sum amount chosen may exceed, equal, or be less than the RMD.

If the partial single-sum amount exceeds the RMD, that portion which is in excess is rollover-eligible and if it is received directly by you, it will be subject to 20-percent withholding when paid.

Example: Your RMD equals \$8,000. You choose a partial single sum of \$10,000 and elect to receive the balance of your account monthly. The \$8,000 of your partial single sum is not rollover eligible and is used to meet your RMD. The \$2,000 remaining is rollover eligible and is subject to 20-percent withholding if we pay it directly to you. The monthly or annual distribution chosen must equal at least \$8,000 when paid out over a calendar year (12 months).

If your partial single sum equals the RMD, the entire partial single sum is used to meet the RMD. No portion is eligible for rollover, and the above guidelines for the remaining balance taken monthly or annually apply.

If your partial single sum is less than the RMD, then the entire partial single sum is used to meet the RMD, and the monthly or annual amount chosen is used to meet the remaining balance of the RMD. In succeeding years, the monthly or annual amount chosen must equal at least the RMD when paid out over a calendar year (12 months).

In cases where you are already withdrawing and choose to make a partial single-sum withdrawal, the partial single sum will be used to complete the RMD for the calendar year. If there is any amount remaining in excess of the RMD, this portion of the partial single sum will be rollover eligible.

It is best to consult with TRSL regarding the partial single sum and the required minimum distribution prior to selecting your withdrawal method.

More DROP/ILSB withdrawal information

DROP/ILSB payments are issued on the 15th of the month.

Are you thinking about delaying your withdrawal from your DROP/ILSB account? If so, keep in mind that you'll receive a retroactive payment covering all withdrawals you were due since the month you were first eligible to begin your withdrawal.

Example: Suppose you retired on June 1, 2007. Your first withdrawal could have begun on June 15, 2007. However, you decided to wait the maximum eleven months before you chose to begin withdrawing \$500 monthly. On May 14, 2008, you would have received a retroactive check in the amount of \$5,500 covering eleven months (June 15, 2007 through April 15, 2008). You would have also received your regular account withdrawal for the month of May 2008 in the amount of \$500. Your retroactive payment would have been taxed at 10 percent, and the tax on your regular monthly withdrawal would have been based on the marital status and the number of exemptions you elected on your *DROP or ILSB Retiree Withdrawal Method Selection* (Form 11J) W-4P withholding certificate.

Interest on DROP and ILSB accounts

DROP/ILSB (members eligible before January 1, 2004)

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

Interest is posted to DROP/ILSB accounts once a year and is based on daily compounding. However, the Public Retirement Systems' Actuarial Committee (PR SAC) must approve the interest rate before it can be posted. The committee usually meets in January. No interest is lost during this time.

Once posted, you will receive a statement showing the new account balance, including interest. For members receiving interest who previously withdrew all of their DROP or ILSB funds, the statement will include instructions on how to withdraw the interest. Past interest rates have been posted as follows:

**DROP and ILSB interest rates
(members eligible before January 1, 2004)**

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 accounts could not be debited, so account interest rates were set to zero.

DROP/ILSB (members eligible on or after January 1, 2004)

After completion of DROP participation or ILSB retirement, the DROP/ILSB account earns interest at the liquid asset money market rate less a 0.25 percent administrative fee.

Interest will be posted to a DROP/ILSB account monthly. Interest will be 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.

Direct deposit

Members retiring on or after January 1, 2002, must have benefit payments made by electronic funds transfer (EFT). You will need to complete and submit a *Direct Deposit of DROP or ILSB Account Withdrawals* (Form 11R) to designate the financial organization that is to receive your DROP or ILSB funds.

With direct deposit, DROP or ILSB benefits are deposited directly into your checking or savings account on the 15th of the month. However, when the 15th of the month falls on a weekend or a holiday, the direct deposit is posted to your account the next business day.

To change your banking institution, please complete a new Form 11R with the updated bank information.

All TRSL forms are available on our website at www.trsl.org. Or you may request additional direct deposit forms by contacting TRSL by e-mail at web.master@trsl.org or by phone at 1-877-ASK-TRSL (1-877-275-8775).

Waivers may be granted upon written request to TRSL. Requests for exemption from this direct deposit requirement should be addressed to:

Retirement Benefits Administrator
P.O. Box 94123
Baton Rouge LA 70804-9123

Teachers' Retirement System of Louisiana
8401 United Plaza Boulevard, Suite 300
Baton Rouge, LA 70809-7017

PO Box 94123
Baton Rouge, LA 70804-9123

Telephone: 225-925-6446
Fax: 225-925-4258
TDD: 225-925-3653
Toll free (outside Baton Rouge area):
1-877-ASK-TRSL (1-877-275-8775)

E-mail: web.master@trsl.org
Website: www.trsl.org