



Teachers
Retirement
System of
Georgia



University System
of Georgia **Benefits**

THE PATH TO RETIREMENT

TRS is dedicated to effectively managing the teachers' retirement fund in order to provide our vested members and their beneficiaries with income at retirement or upon disability or death.



60 Months BEFORE RETIREMENT

Know Your Options: You may request official TRS benefit estimates and one-on-one counseling sessions through your online TRS account at www.TRSGA.com.

24 Months BEFORE RETIREMENT

Download the 24-month checklist: This is the best time to get an official benefit estimate from TRS, participate in a pre-retirement workshop and register for a TRS one-on-one counseling session. The checklist is available on our website under Newsroom, Publications.

6 Months BEFORE RETIREMENT

You May Submit Your Application Up to 6 Months Before Retirement: This is the earliest TRS will accept your online application.

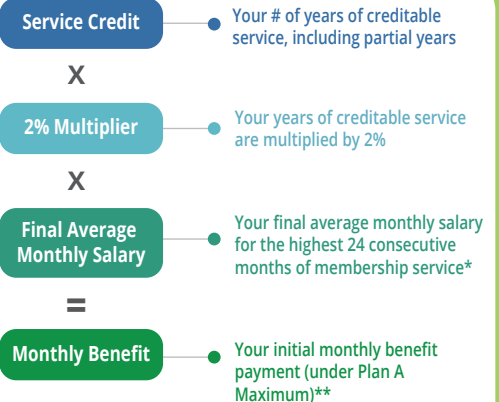
2 Months BEFORE RETIREMENT

Know Your Deadline: 2 months out is your application deadline to ensure your first check is timely. *You can apply up to the last day of the month in which you retire without losing any benefits, but your first check may not be timely.*

Your retirement date is always the first of the month following your last day worked.

THE TRS BENEFIT FORMULA

Our defined benefit retirement plan is based on a percentage-of-pay formula.

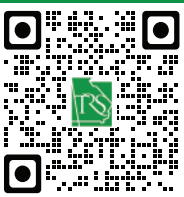


*Benefit calculation is based on the highest consecutive 24 months of earnable compensation achieved while a TRS member.

**The salary used to calculate your benefit may be limited if increases in your salary are above limits set annually under Georgia law. Formula max is 40 yrs.

TRS offers plans that maximize your monthly benefit, but do not provide any income to your survivors. For a reduced monthly benefit, you could choose plans that do leave a lifetime benefit to one or more beneficiaries.

You may review the retirement plans options at www.trsga.com/about-us/trs-plans/.



LEARN MORE!

Check out our Member's Guide!
www.TRSGA.com

Teachers Retirement System of Georgia

Main: 404-352-6500 | Toll-Free: 800-352-0650



SERVICE CREDIT & SERVICE PURCHASES

There are three types of creditable service: **membership service, service purchases, and unused sick leave.** Creditable service is defined as the number of months and/or years of service you have earned toward retirement. You accrue service credit each month you work in a position covered by TRS. It's also helpful to be familiar with the other types of service you can establish and purchase

What type of service can you purchase?

Air Time
Maternity Leave (for absences prior to 3/5/76)
Military Service
Out-of-State Service
Private School Service
Public School Employees Retirement Credit
State of Georgia Employment
Study Leave
Visiting Scholar Credit
Withdrawn Accounts
Workers Compensation Disability



Scan to learn more on our website.

You may pay for eligible service purchases with a personal check or with a direct rollover from another qualified retirement plan. TRS does not provide financing.

All service must be established by the member prior to retirement. Once your retirement becomes effective, you will no longer be eligible to purchase additional service credit.

Healthcare Questions

Contact the State Health Benefit Plan (SHBP) or the Board of Regents Health Plan (BORHP) for information on healthcare. Each available plan has their own unique set of eligibility rules, which are established by the respective agencies administering the plans.



State Health Benefit Plan
<https://shbp.georgia.gov/>
(800) 610-1863



Board of Regents Health Plan
<https://benefits.usg.edu/>
or call your HR Department

Unused Sick Leave Forms & Information



Make sure your unused sick leave data is turned into TRS from your past and last employers! Sick leave transferred in from a former employer is reported to TRS by the location where you earned the leave.

Last Employer: Sent to TRS electronically.

Past Employers: Fill out the sick leave form located on our website, under Forms.



TAKE A CLOSER LOOK AT UNUSED SICK LEAVE CREDIT

If you have at least 60 days of unused sick leave, TRS will add service credit to your years of service, which is used to increase your lifetime benefit! Sick leave does not count toward vesting, but may be used to retire earlier. So, don't use your sick leave unless you need to!

Days of Unused Sick Leave	Months of Creditable Service	Days of Unused Sick Leave	Months of Creditable Service	Days of Unused Sick Leave	Months of Creditable Service
0 – 59	None	210 – 229	11	390 – 409	20
60 – 69	3	230 – 249	12	410 – 429	21
70 – 89	4	250 – 269	13	430 – 449	22
90 – 109	5	270 – 289	14	450 – 469	23
110 – 129	6	290 – 309	15	470 – 489	24
130 – 149	7	310 – 329	16	490 – 509	25
150 – 169	8	330 – 349	17	510 – 529	26
170 – 189	9	350 – 369	18	530 – 549	27
190 – 209	10	370 – 389	19	550 – 569	28

1

Year Service Credit =
170 – 189 Unused Sick Leave Days

2

Years Service Credit =
350 – 369 Unused Sick Leave Days

3

Years Service Credit =
530 – 549 Unused Sick Leave Days

Example: With 60 to 69 days, you receive 3 months of service. Since a TRS year has 9 months, you would receive 3/9 or 0.333 months of additional creditable service.

Board of Regents members on an 8-month contract are awarded sick leave credit based on the standard 9-month year.