



Links

TRSL's member bulletin

The link
to your
financial future

The facts about TRSL and your retirement benefit

Your defined benefit is secure with Teachers' Retirement System of Louisiana (TRSL), even with the continued volatility of the world's financial markets. Rest assured that when you are ready to retire, this benefit will be there when you need it...whether that's today, tomorrow, or 10 years from now.

All but a very small percentage of TRSL members participate in the System's defined-benefit plan. This plan provides a lifetime retirement benefit based on a formula—not market performance or the value of TRSL's trust. The formula uses three factors to determine your retirement benefit: years of service, final average compensation, and a benefit

factor. A 2.5 percent benefit factor is used for the majority of TRSL members.

Members—both active and retired—can also rest assured that TRSL assets are professionally managed by experienced investment professionals.

TRSL has a highly diverse mix of global assets. In other words, by not putting all of its eggs in one basket, TRSL's portfolio is designed to withstand market fluctuations.

While TRSL investments are not immune from the current turmoil in global markets, the System is a long-term investor. History shows that a strategy of

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School food service employees: would you like to serve on the TRSL Board?

The election process to select a school food service representative on TRSL's Board of Trustees is in progress. Election notices were mailed in February to active school food service employees.

If you are interested in serving as the school food service employee representative, please submit a letter of intent to TRSL. In order to qualify as a candidate, the letter of intent must be mailed to the attention of TRSL Director Maureen H. Westgard and be received no later than 4:30 p.m., April 30, 2009.

The letter must be sent by U.S. Certified Mail, U.S. Registered Mail, U.S. Express Mail, or other carrier that requires proof of delivery.

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Teachers' retirement board elects new officers



Anne H. Baker, Chair

Irvin R. West, Jr., Vice Chair

Anne H. Baker of Baton Rouge has been named chair of the TRSL Board of Trustees. Irvin R. West, Jr. of Hammond has been named vice chair.

Baker is one of two retiree representatives on the Board. She retired in 1990 with 36 years of service as a teacher and counselor. Baker was first elected to the Board in 1978 as an active member representative, and while serving in that capacity, was the first woman ever elected as the Board's chair. She now holds the distinction of being the first person to serve as chair as both an active and retired member representative.

"I appreciate the confidence the Board of Trustees has placed in me. The nation faces difficult times ahead, and we at TRSL are meeting these challenges always mindful of the best interests of our members," Baker said.

West, who has served on the Board since 2005, is a teacher at Maurepas

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Ensure the financial security of your loved ones

Take some time to review your beneficiary information

Have you reviewed your beneficiary information lately? It's important that TRSL has accurate beneficiary information for you on file, so that we can distribute any appropriate benefits in a timely manner. If you need to make any changes to your beneficiary, you'll need to fill out the *Designation of Beneficiary* (Form 3). This form identifies who will receive a member's contributions upon the member's death if survivor benefits are not payable.

Here are tips for completing Form 3:

- Submit the original form without alterations. (Alterations include forms with cross outs or correction fluid.)
- Obtain all necessary signatures, including witnesses.
- Designate beneficiaries that are

either human beings and/or successions.

- Date the form.

Beneficiary designations become effective once TRSL receives a completed Form 3. Forms received after the date of a member's death are considered invalid.

Not sure who TRSL has listed as your beneficiary?

Visit TRSL's website at www.trsl.org and use Member Access to view your beneficiary information.

If you have any questions about completing Form 3, please contact Venetia Pitts at 225-925-6462 or venetia.pitts@trsl.org.

For more information on death benefits and survivor eligibility requirements,

please visit our website at www.trsl.org or see our brochure on death and survivor benefits.

Beneficiary or Survivor?

Beneficiaries are not required to be related to a member, and upon the member's death are entitled to receive the contributions remaining in the member's account unless survivor benefits are payable.

Survivors are spouses and minor children of members. Survivor benefits may be payable to survivors if the member had at least five years of retirement service credit. They are also based on other factors, including employment status at time of death, age of children, and date of marriage.

“TRSL Now Showing” adds new presentations to web!

TRSL is pleased to announce the growth of our online multimedia series, “TRSL Now Showing.” The newest presentations focus on the Deferred Retirement Option Plan (DROP).

“Entering DROP” provides important information for those who may be considering whether or not to participate in the optional, three-year program. The other presentation, “Ending DROP,” has information for those who want to find out what their options are after completing DROP participation.

“TRSL Now Showing,” which is available through our website, www.trsl.org, is another resource for members to learn more about their TRSL membership and retirement benefits.

Also available in the online series: three presentations aimed at members in different stages of their careers — “New Members,” “Mid-Career Members,” and “Members Nearing Retirement.” We will continue to expand the “TRSL Now Showing” series, including presentations about Social Security reductions and purchasing service credit scheduled for release this year.



School food service employees: would you like to serve on the TRSL Board?

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It must include the candidate's name as it is to appear on the ballot, Social Security number, daytime phone number, place of employment, and job classification/title.

The letter of intent may also include a statement of up to 75 words containing information about the candidate that he or she would like included on the ballot that will be mailed to eligible voters.

If you have questions, call 225/925-6109 or send an e-mail to elections@trsl.org and specify “School Food Service Election” in the subject line.

Prestigious Dunbar Award given to former TRSL employee

Emma Webb, a former manager in TRSL's accounting department, recently received the state's highest award for state employees. She was one of 12 honorees to receive the Charles E. Dunbar, Jr. Career Service Award.

Webb, who recently retired from TRSL, was nominated for her professionalism and the quality of service she provided members for more than 30 years.

The Dunbar Award is presented annually by the Louisiana Civil Service League. Nominees are judged by four criteria: commitment to classified service, contributions toward work or workplace improvement, personal initiative, and volunteer community service.



Emma Webb received the Dunbar Award for professionalism and outstanding service to TRSL members.



Rate TRSL's Website!

Participate in a short survey and help make TRSL's website work better for you.

Visit our website at www.trsl.org and click on the "Website Survey" link. Survey ends May 29.

TRSL terms definitions you can use

Deferred retirement — often called "delayed" retirement; occurs when a member with five or more years of service credit or retirement-credit-for-eligibility-purposes only, withdraws from active membership, but leaves his or her contributions in TRSL. The member is eligible for retirement benefits upon reaching age 60.

The facts about TRSL and your retirement benefit

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long-term investing is both prudent and better able to endure market ups and downs.

Members with Deferred Retirement Option Plan (DROP) accounts should know that the funds in their DROP accounts are safe as well. While the interest rate earned on those accounts does vary with the market, the funds already on deposit are secure.

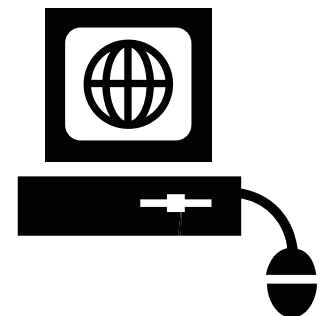
A small percentage of members employed in the field of higher education elected to participate in the Optional Retirement Plan (ORP). These members do not belong to TRSL's defined-benefit plan, but instead make their own investment decisions regarding their retirement assets. TRSL recommends that all ORP participants review their investment portfolios with their financial advisors. This will help them tailor an investment strategy that meets their long-term financial objectives.

Finally, uncertainty often breeds misinformation. Getting the facts about

your retirement system will give you some measure of comfort. All members, active and retired, are encouraged to contact TRSL directly if they have any concerns about the security of their retirement benefits or if they are considering making any retirement decisions based upon current market conditions.

TRSL continues to monitor the changing economic environment and provide information about how these events affect TRSL and you.

www.trsl.org



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We'd love to hear from you!

Send us your comments, questions, and story suggestions to web.master@trsl.org.

Teachers' retirement board elects new officers

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High School with 34 years of service in Livingston Parish. He is the District 5 trustee, representing members employed in Caldwell, Catahoula, Concordia, East Carroll, East Feliciana, Franklin, Jackson, Livingston, Madison, Morehouse, Ouachita, Richland, St. Helena, Tangipahoa, Tensas, Union, West Carroll, and West Feliciana Parishes.

"TRSL's staff and Board will continue to work through these difficult times to provide first-class services and benefits for all members," West said.

The TRSL Board of Trustees meets monthly to develop policies for the administration of the retirement plan, monitor investment performance, and review investment manager portfolios and System operations. The Board also safeguards and manages the assets TRSL holds in trust to provide retirement income for System members.

Important Election Dates in 2009

Candidate letters of intent due to TRSL by 4:30 p.m.	Apr. 30
Election ballots mailed to members	Aug. 17
Voting ends at 4:30 p.m.	Sept. 18
TRSL Board receives election results	Oct. 6

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