

### Program Highlights

**What Is It?:** Teachers Retirement System is the main retirement program for Teachers in the state of Georgia. It is a Defined Benefit program, meaning that participants are guaranteed a certain monthly retirement income from the plan.

#### Who Is It For?

TRS membership is a condition of employment for all personnel in permanent positions, working half-time or more, who hold any of the following positions:

Certified Staff  
Clerical Staff  
Administrative/Supervisory Staff  
Paraprofessional Staff

**How Does it Work?** The Houston County Board of Education contributes 10.28% of a participant's annual salary to fund TRS. Each participant is required to contribute 5.53% of gross pay.

Eligibility for monthly retirement benefits:

- Completion of 30 years of service – regardless of age.
- Completion of at least 10 years of creditable service and attainment of age 60.
- Completion of at least 25 years of service. Retirement under this provision will cause a reduction of your monthly benefit by one-twelfth of 7% for each month you are below age 60, or 7% for each year that you have less than 30 years of service.
- Disability Retirement requires 10 years of service and confirmation of permanent disability.
- Unused sick leave can be counted as creditable service as follows:
  - A minimum of 60 days of unused sick leave is required to qualify
  - 170 days constitutes a full year of creditable service

TRS benefits are based on a formula that includes years of service and average monthly pay during the *two highest-paid, consecutive years* times 2%. A 30-year employee could retire with a benefit of 60% of their highest pay depending on the payout option selected.

### Tips and Tools

For more information on TRS, you can visit the website at [www.trsga.com](http://www.trsga.com)

Stockpile your sick leave. It will boost your retirement income.

If you taught for some years in another state, you may purchase years of service credits to apply toward TRS. Call TRS at 1800-352-0650 and speak to a member services representative to request a cost estimate and forms to be completed.

You can get a maximum of 40 years service credit with TRS.

If you are ready to apply for retirement, call Pam Hooper in the HCBE benefits office at 988-6169 and request a retirement package to be mailed to you.