



THROUGH THE  
**RETIREMENT EDUCATION  
COMMITTEE**

**RESOURCE GUIDE  
2016-2017**



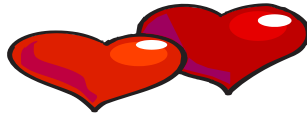
All forms in this guide are available online [www.trta.org](http://www.trta.org).



*Hearts of Texas:*

**TRTA Proud**

## Retirement Education



### **Put Heart Into Retirement Education:**

- ♥ Promote and provide retirement education information to active school personnel and retirees.
- ♥ Plan activities for presentation of retirement education information.
- ♥ Keep active school personnel informed of scheduled dates of TRS retirement meetings.
- ♥ Create a working relationship with superintendents and principals.
- ♥ Place copies of *The Voice* in campus teacher's lounges.
- ♥ Bring greetings at district-wide school personnel meetings.
- ♥ Keep in touch by local unit members adopting local schools.
- ♥ Distribute TRTA information at school events and retirement seminars.
- ♥ Keep flyers, cards, TRTA materials and etc. handy for one on one confrontations.

### **Retirement Education Committee Resource Guide:**

The Retirement Education Committee Resource Guide may be downloaded at [www.trta.org](http://www.trta.org) under the Committees tab, 2016 Resource Guides. A variety of ideas and resources found in the resource guide are great for local and district use. A month to month calendar is available for local and district use.

### **Retirement Education Annual Report Deadline:**

- ♥ Local Unit reports due to the District Retirement Education Committee Chairman by February 15.
- ♥ District reports due to State Retirement Education Committee Representative by March 1.
- ♥ Reports cover events from January 1 through December 31.
- ♥ Forms are available online at [www.trta.org](http://www.trta.org) under the Forms tab, Retirement Education.

### **Achievement Awards:**

- ♥ Certificates are awarded at State Convention to Districts with 100% local units reporting.
- ♥ Certificates are presented at spring district meeting to Local Units for outstanding RE Events.
- ♥ Awards can be given locally to deserving members.

## Retirement Education Committee

Policy: The TRTA Retirement Education Committee shall collaborate with districts and local units in developing and sponsoring retirement events for active educators, regardless of status of service, and shall promote collaboration with local school districts. The committee shall collaborate with other standing and special committees as appropriate to further the mission of TRTA.

### Duties

#### **The TRTA State Retirement Education Committee Chairman duties:**

- \*1. Develop and implement with the committee a retirement education program;
- \*2. Identify a list of resource persons for retirement education events;
- \*3. Work with TRTA leaders to ensure that the district committee chairmen get the support and training needed to carry out their responsibilities;
- \*4. Gather information related to TRTA and TRS which would be of interest to retired school personnel and future retirees and send it to the district chairmen; and
- \*5. Serve as presenter to train district and local unit counterparts at the TRTA Convention.

#### **The TRTA District Retirement Education Committee Chairmen duties:**

- \*1. Be a facilitator for distributing TRTA retirement education materials to local unit retirement education committee chairmen in the district;
- \*2. Provide information of interest for active school personnel and retirees to local unit retirement education committee chairmen;
- \*3. Plan TRTA district activities to encourage and increase district-wide seminars, fairs, programs and individual contact;
- \*4. Serve as resource person to local unit chairmen;
- \*5. Promote and provide representation of TRTA and retirement information at active teacher organization events;
- \*6. Encourage local unit retirement education committee chairmen to post events on websites;
- \*7. Compile retirement education report forms from each local unit, tally information and submit the district annual report form to the state health care committee representative by due date;
- \*8. Serve as trainer of the retirement education activities for local unit retirement education committee chairmen at the district spring leadership training conference; and
- \*9. Attend the TRTA Convention retirement education training session.

#### **The TRTA Local Unit Retirement Education Committee Chairmen duties:**

- \*1. Provide retirement education information received from TRTA to active school personnel;
- \*2. Plan and increase special activities such as seminars, fairs, programs and individual contact. If necessary, combine activities with several local units;
- \*3. Assist and encourage district retirement education committee chairmen with retirement activities when appropriate;
- \*4. Promote and provide retirement information of interest to retirees and active school personnel when appropriate;
- \*5. Complete the retirement education report form for your unit. Submit the local unit report to your district retirement education committee chairman by due date; and
- \*6. Communicate retirement events to appropriate sources for publication; and
- \*7. Attend the retirement education training session at the district spring leadership training conference and if possible attend the retirement education training session at the TRTA Convention.

\* Not policy, suggested

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# Retirement Education Calendar of Planning, Dates, Meetings & Events

## July:

### **State Chairman**

- Schedule state, district and local unit committee meetings.
- Review resource guide with committee members.

### **District & Local Chairman**

- Set a time and venue for a district or local retirement seminar.
- Develop a list of events for the year.

### **Local Chairman**

- Designate a campus coordinator for each ISD and enlist members to help with visits.
- Local president and retirement education chairman meet with campus coordinators to plan items for visits.
- Contact superintendents for permission to present information at staff meetings and monthly visits.
- Contact principals for permission to visit each campus and set up at least one time to speak at a campus meeting.
- Develop a budget for events.

## August:

### **State Chairman**

- Prepare agenda for TRTA State Retirement Education Committee meeting.
- Review previous year's events, resources, minutes, and evaluations.
- Address charges from TRTA President as needed.

### **District & Local Chairman**

- Local or district speakers present TRTA information at ISD's in-service.

### **Local Chairman**

- Campus coordinators meet and prepare items for September campus visits. Include a few copies of the state or local unit membership form.

## September:

### **State Chairman & Committee**

- Prepare a September letter, provide information for retirees and actives, and email or use USPS to State Retirement Education Committee members.
- Remind members to keep address and other personal information updated with TRS. Prepare information on goals and actions for the District Fall Meeting.
- Committee members contact each district retirement education chairman and forward state chairman's letter. Offer assistance if needed.

### **District Chairman**

- Contact each local unit chairman and offer assistance, encourage planning of events, and forward the letter from the state chairman.

### **Local Chairman**

- Make campus visits and deliver a publication and treats. Report on actions at the local meeting.
- Make a brief report at the local meeting of events.

## October:

### **State Chairman**

- Prepare and send October letter to committee members, and each district president, district chairman and local chairman.

### **Local Chairman**

- Prepare items for campus visits and deliver to each building.
- Contact TRTA office to place retirement seminars on the calendar.
- Complete the "Worksheet for Planning a Retirement Education Event" in resource guide.
- Prepare for campus visits and include a copy of a TRTA publication or information sheet in each building.
- Make campus visits.
- Complete Retirement Education Event Information & Order Form for events in October-December and mail to TRTA and TRTA Retirement Education Chairman.
- Make a brief report of events and special information at local meeting.

**November:**

**State Chairman**

- Send monthly letter to state committee members, each district chairman, and each local chairman.

**District Chairman**

- Send Retirement Education District Report Form to state chairman. Please report retirement education event information when the event is conducted.

**Local Chairman**

- Prepare items for campus visits and deliver to each building.
- Give a brief report of events at the local meeting.

**December:**

**Local Chairman**

- Prepare items for campus visits and deliver to each building.
- Send a report of any events to TRTA State Retirement Education Committee Chairman.

**January:**

**State Chairman & Committee**

- Send letter and information to committee members, and each district and local unit chairman.
- Meet with State Committee to prepare resource guide and convention presentation.

**District Chairman**

- Contact each local chairman to encourage reporting of events from January 1 to December 31 by February 1.
- Send final district report to state committee contact.

**Local Chairman**

- Meet with campus committee members to organize items for delivery and deliver to each building. Prepare a short speech or have a legislative issue handout available for a campus staff meeting.
- Check with campus administrator for permission to present legislative priorities and ask for support from pre-retirees at a campus staff meeting.
- Make preparations for retirement seminars that are scheduled from January-May. Report events at the local meeting.
- Report retirement seminars to TRTA office using the form and send a copy to the state chairman.
- Send final report of retirement events as requested in resource guide by February 15.

**February:**

**State Chairman & Committee**

- Send the monthly letter to each committee member and each district and local chairman.
- Compile report information from districts.
- Prepare Board of Directors report.
- Prepare report for TRTA Convention Program.
- Send final draft of resource guide to TRTA for approval by the Executive Committee.

**District Chairman**

- Contact locals for event reports that have not been submitted.
- Send final end-of-year reports to state committee member.

**Local Chairman**

- Campus committee members prepare items for delivery to each ISD building and deliver them early in the month.
- Continue to make preparations for seminars and events. Report results when event is completed to the state chairman and at the local meeting.
- Secure an email address in each ISD for distribution of urgent legislative information.

**March:**

**State Chairman**

- Prepare and deliver a letter of encouragement and information to state committee members, and district and local chairmen. Encourage attendance at state convention.

**District Chairman**

- Report event results to state chairman by March 1.

**Local Chairman**

- Campus coordinators prepare items for the monthly delivery to each ISD building and complete the deliveries.
- Chairman and seminar committee complete plans and conduct events. Please report the results of the event to the state chairman at the end of the month.

**April:****State Chairman & Committee**

- Prepare and send monthly letter to all committee members, and each district and local chairman to encourage attendance at Spring Leadership Training.
- Conduct retirement education session at TRTA State Convention.

**District Chairman**

- Attend the TRTA State Convention and the retirement education session.
- Review resource guide to help you prepare and conduct training at Spring Leadership Conference.

**Local Chairman**

- Give a brief report of events at the local unit meeting.
- Campus committee members prepare items for campus deliveries and deliver to each ISD building.
- Plan and prepare end-of-year programs for active school employees.

**May:****State Chairman**

- Prepare final letter from the state chairman and deliver to committee members and each district and local chairman. Complete end-of-year retirement education events and send reports to the state chairman.
- Prepare final report for Board of Directors.
- Review and evaluate committee charges and actions.

**District Chairman**

- Send letter of gratitude to each local chairman for efforts to provide information through the past school year to school employees.

**Local Chairman**

- Campus committee members prepare items for campus deliveries and to each ISD building.
- Report on events at the local meeting.

**June:****State Chairman**

- Present final report at Board of Directors meeting.

**District Chairman**

- Plan and contact Regional ESC to speak at a monthly ISD superintendent's meeting. Use sample on page 18.

**Local Chairman**

- Meet with committee members and campus coordinator participants to evaluate and plan for the next year. Enlist help from new members to make campus visits.



# Advanced Planning for Retirement Seminars

## **Factors for planning a Texas Retired Teachers Association (TRTA) retirement seminar:**

1. Target the Teacher Retirement System (TRS) active employees who will be retiring within the next ten (10) years.
2. Book TRS presenter one year ahead of event.
3. Decide if a local/district seminar or individual contact would be the best venue.
4. Enlist the support of the school districts, superintendents and Regional Education Service Centers (ESC).
5. Begin planning the retirement event well in advance.
6. Plan for pre-registration; take information to Education Service Centers.
7. Invite school districts and adjoining counties to join for a district wide seminar.
8. Invite a speaker from the Social Security Administration to address the GPO/WEP issues.
9. Invite a member benefits representative to inform the attendees about the benefits of joining TRTA, like AMBA.  
Be sure to include enrollment membership form (see page 12).

## **Addressing questions concerning individual retirement issues**

1. Refer participants to the TRS Benefit Handbook, or A Great Value for All Texans.
2. Have them call TRS for individual counseling.

## **Publicize the event**

1. Posters in schools, work places and check-in areas.
2. Notices in newspapers and on local TV/ radio stations.
3. School districts have internet communications to use for notices.
4. Many Education Service Centers (ESCs) will post TRTA retirement seminar information on web sites.
5. Make use of **social media** tools such as Facebook, Twitter and the TRTA Before the Bell online blog.
6. Deliver TRTA fliers to the schools. Get permission from local ISD superintendents before distributing TRTA information.
7. Post the event on the TRTA state, district and local unit websites.

## **Retirement Education Event Information & Order Form**

1. Complete and mail the Event & Order Form to TRTA on page 9 (or use TRTA website) at least one month prior to event.
2. TRTA will process your form, mail packets and post information on the TRTA web site under TRTA Retirement Education Committee web page.
3. Complete the response card and mail to TRTA. This information will be valuable in planning future retirement events.

**Anytime the Teacher Retirement System (TRS) is requested to come to a seminar, make sure it is understood that the Texas Retired Teachers Association (TRTA) will be hosting the event. TRTA membership can ONLY be solicited if TRTA sponsors the retirement event.**

**Refreshments will add to the enjoyment of the event. Many times local credit unions, merchants or banks will provide these.**

# Retirement Education Seminar Planning for More Than 100 Attendees District and/or Local Unit Retirement Education Chairman

## PRELIMINARY PLANNING

- 1. Encourage retirement education events at District and Local Unit planning meetings.
- 2. Set a tentative date for a retirement event.
- 3. Ask for a commitment of support and assistance from area superintendents and ESCs. Contact sponsors—Teacher Credit Union, Insurance Companies, Walmart, Subway, etc. are often times willing to help.
- 4. Contact the Teacher Retirement System (TRS) for a representative to make a presentation.
- 5. Contact other potential speakers (TRTA representative and TRTA member benefits sponsors) and **interview them.**
- 6. Contact the Social Security Administration for brochures about the Government Pension Offset (GPO), Windfall Elimination Provision (WEP), and Medicare.
- 7. Designate a local and district spokesman to promote membership in TRTA.
- 8. Set the date, time and place.
- 9. Develop a potential budget.
- 10. Prepare and distribute flyers (see page 11) and posters to all school personnel. Include on flyers/posters:
  - a. Contacts email and/or phone number
  - b. Date, time and place
  - c. Specify if lunch is included, free or cost
  - d. Recognition of sponsors

## ONGOING PLANNING

- 1. Publicize by newspapers, posters, local television and radio, ESC web sites, newsletters, TRTA social media sites, etc.
- 2. Pre-registration by email, ESC web site, or tear off flyer.
- 3. Order retirement packets from TRTA at least one month prior to event (see page 10). Order **only** the amount needed.
- 4. Prepare a printed agenda (schedule TRTA speaker first, TRS representative last).
- 5. Have each local unit provide a membership enrollment form.
- 6. Appoint a timekeeper.
- 7. Secure an on-call tech support person.
- 8. Secure registrants and greeters for event.

## CONCLUSION

- 1. Hold the retirement education seminar.
- 2. Collect all local unit membership forms and evaluations.
- 3. Send letters of appreciation to all those who assisted with the seminar.

# Worksheet for Planning a Retirement Education Event

1. What type of event? \_\_\_\_\_

2. Resources for the event: (Who will present information?) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. When: \_\_\_\_\_

4. Where: \_\_\_\_\_

## 5. Publicity

a. Posters/flyers (*post in all school buildings, colleges, universities, and departments: transportation, food custodian, teacher lounges, nurses' office, central office, athletic department, etc.*) \_\_\_\_\_

b. Education Service Centers (*web site, bulletin boards, ESC mail to schools in region*) \_\_\_\_\_

c. Radio/TV \_\_\_\_\_

d. Email/websites of local school districts and TRTA \_\_\_\_\_

e. Teachers' Credit Union \_\_\_\_\_

f. Social media (Facebook, Twitter, etc.) \_\_\_\_\_

## 6. Arrangements

a. Speakers \_\_\_\_\_

b. Building \_\_\_\_\_

c. Handouts/Supplemental Materials (*use TRTA order form, which is included in this packet to order TRTA materials at least one month ahead of the event*) \_\_\_\_\_

d. Refreshments/meal \_\_\_\_\_

e. Event Details (*Registration, direction, equipment, tech support*) \_\_\_\_\_

\_\_\_\_\_

7. Budget /sponsorships \_\_\_\_\_

\_\_\_\_\_

# Talking Points for Retirement Events

## Significant Legislation

- Senate Bill 9, passed during the 74th Legislature in 1955, clearly defined the role of TRS: “the purpose of the retirement system is to invest and protect the funds of the retirement system and to deliver benefits provided by statute, not to advocate or influence legislative action or inaction or to advocate for higher benefits.”
- In 1996, the TRS fund was fully funded. The state lowered the contribution from 7.31% rate to 6%, the lowest permitted by law. This was with the understanding that when/if the fund was not fully funded, the rate would be raised. Because of this and several other changes in the rules, the fund is below the level where a cost-of-living raise could be given to anyone who retires from now on... meaning never.
- In 2011, the state contribution to the TRS pension fund was lowered from 6.644% to 6.0% for the first year of the biennium (2012) and to 6.4% for the second year (2013). Also, the state contribution for the TRS-Care health insurance program was lowered from 1% of the aggregate active teacher payroll to .5% for 2013, the second year of the biennium (though it remains at 1% for 2012).
- In 2013, Senate Bill 1458 restored full state funding to TRS-Care (1%) and increased the state contribution to the pension fund to 6.8% in 2014 and 2015. SB 1458 increased the active teacher contribution from 6.4% gradually over time to 7.7% by 2017. A school district contribution of 1.5% (for those not paying into Social Security) was added in 2015. 200,000 TRS retirees received the first permanent cost-of-living increase since 2001 (3%, not to exceed \$100 per month). The pension fund is actuarially sound for the first time since 1995.
- In 2015, House Bill 2, which included various state budget items, passed. As part of HB 2, \$768 million in additional funding was provided for the TRS-Care retiree health insurance program to address a nearly \$1 billion shortfall, effectively preventing premium increases for 240,000 retirees. The program faces another shortfall in 2017. During the interim, a committee of Senators and Representatives created through Senate Bill 1940 will meet to discuss potential long-term solutions for TRS-Care.

## TRS and Its Function

- It's important to know TRS annuities do not have a cost of living increase built in. Unless the Legislature makes some changes, there will be no annuity increase, although health care premiums may continue to increase.
- The TRS pension plan is a **defined benefit plan**, which means you are guaranteed your benefits for life. You cannot outlive your benefits, but they will not increase without legislation signed by the Governor. Presently, there are groups attacking the defined benefit plan, trying to convince legislators to transition TRS to a defined contribution plan such as a 401(k). If this were to occur, TRS retirees could potentially outlive their benefits.
- Since all benefits increases granted by TRS require legislative action, all members of TRS must remain alert and involved in legislative process. TRTA has an executive director and volunteer legislative committee who lobby and monitor the actions of all relevant committees and legislative leaders.

## TRTA and Its Programs

- TRTA is the only organization that works **exclusively** for retired public education employees. TRTA has been actively involved in proposing, monitoring and supporting legislation benefiting retired and active public school personnel since it was formed in 1953.
- TRTA's mission is to promote the preservation and maintenance of the TRS pension trust fund for the purposes established in Article 16 (Section 67) of the Constitution of the State of Texas. The state contribution may not be less than 6% or more than 10 % of the aggregate teacher payroll and their contribution may not be less than 6 % of their salaries.
- TRTA encourages the Texas Legislature and the TRS Board of Trustees to ensure that the Pension Trust Fund is preserved to pay, upon retirement, annuities (and future annuity increases) to the retired members of TRS.
- TRTA works to provide members with information on issues affecting retired school personnel. TRTA encourages members to stay active in the community, to stay healthy, to be educated and aware of business scams and personal protection safeguards and to educate active teachers about the retirement process.
- We hope you'll join our organization and support us in the preservation of your pension fund.

# Resources for a Retirement Education Event

## **TRTA Materials–Order form on next page**

*(Numbers 1-5 are known as the Retirement Education Packet)*

1. "Thinking About Retirement"
2. "TRTA Membership Benefits and Services Guide"
3. "Your Money"
4. "A Dental and Vision Plan with You in Mind"
5. TRS 593–Association Dues Payroll Deduction Authorization

## **Additional materials–Found on the TRTA web site: [www.trta.org](http://www.trta.org)**

1. TRTA Membership Enrollment Form
2. Retirement Education Event Information and Order Form
3. Inside Line current legislative issues
4. "Local Unit Enrollment Interactive" brochure

## **Found in the Retirement Education training guide**

1. 2016-2017 TRTA Enrollment Form

## **Resources by request to Retirement Education Chairman**

1. "Survival Kit"
2. "Retirement Checklist"

## **TRS Information and Resources**

1. Benefit Counselors may be contacted by:
  - (a) Calling 1.800.223.8778 or 512.542.6400
  - (b) Writing TRS • 1000 Red River • Austin, TX 78701
2. The following materials are available on the TRS web site: [www.trs.state.tx.us](http://www.trs.state.tx.us)
  - (a) "TRS Benefits Handbook"
  - (b) "TRS–A Great Value for Texans"
  - (c) "TRS Service Credit Brochure"
  - (d) "Requesting a Refund of Your Member Contribution Account"
  - (e) "TRS–ERS Transfers" (A summary of TRS–ERS transfer information)
  - (f) "Employment after Retirement"
  - (g) "PLSO" (A summary of the Partial Lump–Sum Option)
  - (h) "TRS Automated Telephone System"
  - (i) "TRS–Care Group Plan Booklet"
  - (j) "TRS–Care Highlights of the Plan"
  - (k) "TRS–Care Network Participating Provider Directory, DocFind"
3. Forms
  - (a) TRS 18–Request for Estimate of Retirement Benefits
  - (b) TRS 358–Change of Address
  - (c) TRS 593–Association Dues Payroll Deduction Authorization

## **Social Security Administration**

1. Call 1.800.772.1213 or [www.ssa.gov](http://www.ssa.gov)
2. Medicare 1.800.633.4227 or [www.medicare.gov](http://www.medicare.gov)
3. Government Pension Offset and Windfall Elimination Provision [www.ssa.gov](http://www.ssa.gov)

## **Veterans Benefits 1.800.252.8387**



# Retirement Education Event Information & Order Form

Mail request to:	Texas Retired Teachers Association 313 E. 12th Street, Suite 200 Austin, TX 78701-1957
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- ◆ The TRTA Office will gladly send you the necessary materials for your event, as well as post the information on the TRTA web site.
- ◆ When contacting TRTA about your event, be sure to have all the necessary information complete and ready so that your requests can be handled properly (including the event's date, location, expected number of participants, etc).
- ◆ In order to process this request, please submit form to TRTA no later than 30 days prior to the event. This will allow TRTA enough time to process your packets and deliver them 2 weeks prior to your retirement education event.
- ◆ **Return unused materials to TRTA.**

Date \_\_\_\_\_ Number of packets needed \_\_\_\_\_

Contact Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Local Unit \_\_\_\_\_ District \_\_\_\_\_

Retirement education event is: (circle one) District or Local Unit

Check one with TRS without TRS

Date of event \_\_\_\_\_ Time \_\_\_\_\_

Name of Building \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

TRTA Office Use

Date Order Filled \_\_\_\_\_

Rv \_\_\_\_\_

# Key Sources for Retirement

## **Teacher Retirement System of Texas (TRS) 1.800.223.8778**

1000 Red River • Austin, TX 78701–2698..... 512.542.6400  
 email: trs@trs.state.tx.us..... www.trs.state.tx.us ..... fax 512.542.6597  
 TRS Automated Information ..... 1.888.877.0123  
 TRS–Care..... 1.800.223.8778 x 6456  
 TRS—TTY Service (hearing impaired)..... 1.800.841.4497 • 512.542.6444  
 BEST DAYS TO CALL TRS = TUESDAY AND WEDNESDAY

## **Express Scripts prescription drug 1.800.367.3636, press 2**

TTY Service (hearing impaired) 1.800.716.3231

## **Texas Retired Teachers Association member benefits www.trta.org**

## **Social Security 1.800.772.1212**

TX Dept. of Social Security Administration (TDSS)..... www.ssa.gov  
 Medicare..... www.medicare.gov ..... 1.800.772.1213  
 TX Dept. of Aging and Disability Services ..... www.dads.state.tx.us..... 512.438.3011

## **Veteran Resources 1.800.827.1000**

Life Insurance..... 1.800.669.8477  
 Health care benefits ..... 1.877.222.8378  
 TX Veterans Commission ..... www.tvc.state.tx.us ..... 1.800.252.8387

## Three Important Organizations and What Happens in Each to Benefit Education Retirees

TEXAS LEGISLATURE	TEACHER RETIREMENT SYSTEM OF TEXAS (TRS)	TEXAS RETIRED TEACHERS ASSOCIATION (TRTA)
Legislature passes laws to determine: <ul style="list-style-type: none"> <li>★ Funding for health insurance (TRS Care),</li> <li>★ Annuity increases,</li> <li>★ Benefit improvements,</li> <li>★ Who can lobby</li> </ul>	<ul style="list-style-type: none"> <li>★ Invests contributions made by active school employees and state contributors</li> <li>★ TRS is a defined benefit plan, not a contribution plan.</li> <li>★ Provides TRTA with requested data so TRTA may propose legislation</li> <li>★ Sends annuity checks to retirees</li> <li>★ Cannot influence legislation</li> </ul>	<ul style="list-style-type: none"> <li>★ TRTA is the <u>only</u> organization that works exclusively for TRS annuitants.</li> <li>★ TRTA has an Executive Director and 21 volunteer legislative committee members.</li> <li>★ <i>The Voice</i>, TRTA news bulletin</li> <li>★ <i>Inside Line</i>, an immediate update on legislative issues, sign up at <a href="http://www.trta.org">www.trta.org</a></li> <li>★ Membership Benefits</li> </ul>

SAMPLE

# RETIREMENT SEMINAR FOR ALL SCHOOL EMPLOYEES

(Insert Location)

(Insert Date)

(Insert Time)

**Come get the facts straight  
about retired school employee  
benefits and issues!**

Limited seating, register now!



## **To Register:**

Call (insert phone number), leave your name,  
phone number and school or

## **Email:**

(Insert email), email your name, phone number and school

## **Sponsors:**

Texas Retired Teachers Association and (insert district and/or local unit)





# 2016 - 2017 TRTA MEMBERSHIP ENROLLMENT FORM

Name \_\_\_\_\_

Address \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

I receive an annuity from a teacher retirement system:  Yes  No

TRTA membership year is July 1, 2016 - June 30, 2017. Membership dues are not tax deductible.

## TRTA OFFERS THREE EASY WAYS TO ENROLL!

Please select one option and return to TRTA today.

### Option 1 - \$2.92 Monthly Payroll Deduction - Diamond Plus Program

#### Monthly Payroll Deduction: \$2.92 monthly

Complete the payroll deduction form TRS 593 and this form. Must receive a TRS annuity to enroll. The Teacher Retirement System of Texas (TRS) will withhold \$2.92 for TRTA membership dues from your monthly TRS annuity check. TRS 593 is available for download at [www.trta.org/TRS593](http://www.trta.org/TRS593). Mail both the enrollment form and TRS 593 to TRTA.

### Option 2 - \$2.92 Monthly Bank Draft - Diamond Plus Program

#### Monthly Bank Draft: \$2.92 monthly

Attach a voided check for the account debited (deposit slips are not accepted) and this form. I authorize my bank to honor drafts drawn by Association Member Benefits Advisors (AMBA) for TRTA membership dues. I hereby authorize AMBA to initiate debit entries on my account. This authority is to remain in effect until revoked by me in writing and until AMBA receives such notice. I agree that AMBA shall be fully protected in honoring such debit. I authorize future increases and/or decreases in the cost of membership dues to be automatically deducted without further authorization from me.

Signature as it appears on your bank records \_\_\_\_\_ Date \_\_\_\_\_

### Option 3 - \$35.00 Annual Dues

#### Annual Dues: \$35.00 yearly

Return this form and your \$35.00 payment. Select either check (payable to TRTA) or credit card.

Check # \_\_\_\_\_ Date \_\_\_\_\_ Amount \$ \_\_\_\_\_

Please charge my:  American Express  Discover  Master Card  Visa Credit Card Expiration \_\_\_\_/\_\_\_\_

Credit Card # \_\_\_\_\_ Signature \_\_\_\_\_

## **Other Types of Retirement Education Events**

### **Adopt a School**

1. Talk to superintendent and principal about bringing TRS and TRTA information to the staff
2. Mentor
3. Give "goodie bags" with TRTA information included
4. Present a membership to a future retiree at PTO and other parent/teacher group meetings
5. Present TRS and TRTA literature at a faculty meeting (please note, individual questions about retirement benefits should be referred to TRS at 1.800.223.8778)
6. Ask to put up posters in lounge
7. Provide information about Before the Bell to the school superintendent
8. Provide teacher lounge snacks occasionally
9. Provide refreshments on a teacher in-service day

### **Breakfast/Brunch/ Dinner or Luncheon**

1. Invite a local member or district officer to speak about TRTA using the retirement education brochures and give only the ones discussed. Do not give brochures to be read later.
2. Give the TRS Benefits Handbook
3. Provide TRTA local unit membership forms

### **ISD Retirement Banquet**

1. Ask for a few minutes on the agenda
2. Invite a local member or district officer to speak about TRTA
3. Have TRTA and local membership forms available
4. Give "goodie bag" to each retiree with TRTA and local membership forms
5. Have a drawing for a first year membership
6. Ask PTA to give a first year membership
7. Ask ISD Superintendent to give first year membership

### **Scholarship Presentations**

1. Present scholarship at school with a short talk about TRTA
2. Give a goodie bag

### **One on One**

1. Keep brochures, TRTA phone number, enrollment for, etc. in your purse or car.
2. Use the "Each One Bring One" form

### **Community Events and Fairs**

1. Get a booth at the local fairs or community events.
2. Hand out membership brochures and pamphlets.
3. Have "Each One Bring One" for distribution

### **Retirement Education Fair**

1. Have a fair in open area such as exhibit hall and set up individual booths
2. Invite active public schools and higher education personnel to be guests
3. Solicit different individuals, organizations, and business to participate as resources.
4. Attendees should be able to visit and learn from each booth or table
5. Have a room where TRTA and TRS presentation could run several times during the day
6. Suggestions for booth/exhibits include, but are not limited to:
  - Attorneys working with wills and estate planning
  - Banks and Credit unions for investment counseling
  - TRTA endorsed member benefits companies
  - YMCA or similar organizations in your community that offer wellness programs
  - Senior Citizen centers/community parks and recreation services

- Organizations recruiting volunteers such as hospitals, museums, etc.
  - School district retirement procedures
  - Social Security
  - TRS printed information and sources for additional information
  - Travel agencies
7. Arrange to have door prizes and drawing for door prizes
  8. Send letters of appreciation to all assisting after the event
  9. Request follow-up information regarding event from those attending

### **Campus Coordinator Program**

1. The program is coordinated by the Retirement Education Committee Chairman.
2. A local member is appointed as coordinator of each campus. In most instances that person is a former staff member.
3. The campus coordinator will visit the principal at the beginning of the school year explaining what they plan to do and try to gain approval from the principal.
4. The campus coordinator will visit their campus each month and may leave newsletters, pamphlets, copies of the "Inside Line", the fact page "Do You Know the Difference," copies of *The VOICE*, and the Texas Retired Teachers Foundation brochure "Giving Guide" in the faculty workroom or in teacher mailboxes.
5. Brochures copied from the TRS and TRTA web sites may be left from time to time.
6. Unique ideas for monthly campus visits. If possible, prepare the following items for each ISD employee:
  - September:** Leave snack bags filled with raisins, cranberries, nuts, and a candy bar with label reading "You are planting the seeds of learning—Thank you! Compliments of (local unit)."
  - October:** Leave a small Pay Day candy bar with a label reading "Thank you for your service in our schools—You deserve an extra payday! Compliments of (local unit)."
  - November:** Leave a baked treat in the work room in each campus building. Pumpkin mini-muffins are great for the season. You may place a note that reads "(Local unit) is thankful for your service this Thanksgiving. Enjoy a baked treat from our members!"
  - December:** Leave a large container of puff mints in each ISD building with the following note: "Public school employees are "MINT" to be appreciated. Compliments of (local unit)."
  - January:** Leave a package of instant cocoa mix for each employee in the mailboxes with a label that reads "Thank you for warming the hearts of students for learning—Enjoy a cup of cocoa! Compliments of (local unit)."
  - February:** Leave a snack bag of Hershey's kisses in each mailbox with a label reading "Kisses for you in gratitude for your service!" Compliments of (local unit)."
  - March:** Consider leaving baked cookies, such as Pillsbury slice 'n bake shamrocks with the following message: "Luck O' the Irish' to public school employees—Enjoy cookies from (local unit)!"
  - April:** Leave individual bags of jelly beans for each employee with a label reading "You've "BEAN" good for our students—Thank you! Compliments of (local unit)."
  - May:** Leave 100 GRAND candy bar with a label reading "You deserve 100 GRAND—Thank you for your service this year! From (local unit)."

### **Steps for planning Faculty Meeting Presentation**

1. Contact School Superintendent for his approval
  - Show your prepared script
  - Bring pamphlets
  - Bring TRTA Fact Sheet
2. Schedule with principals
3. Find out how many pamphlets are needed
4. Order pamphlets from the TRTA office
5. Meet with volunteers to be sure they understand their role
  - Give each volunteer a copy of the TRTA Fact Sheet and script
  - Stress that speech will be short
  - Remember not to give advice, only the facts
6. Check to make sure volunteers have schedule with school principals
7. Return unused materials to the TRTA office

# Faculty Meeting Volunteer Instructions

\_\_\_\_\_ **RETIRED TEACHERS ASSOCIATION**

Date \_\_\_\_\_

Dear \_\_\_\_\_

Thank you for volunteering to visit \_\_\_\_\_.

Enclosed is the script for you to read at the meeting. Also enclosed is a copy of the INSIDE LINE for you to hold up.

Please do the following:

1. Call the school the first week of \_\_\_\_\_, if you haven't already done so.
2. Let me know the date and time of the meeting. I am setting up a calendar with all the dates.
3. Let me know if you are unable to make the faculty meeting so other arrangements can be made.

If you have any questions, please contact me at phone \_\_\_\_\_ or email \_\_\_\_\_. I greatly appreciate your help with this project.

Local RTA President \_\_\_\_\_

Retirement Education Chairman \_\_\_\_\_

## Sample Speech for Texas Public School Staff

Good afternoon (morning), I am \_\_\_\_\_, a member of the Texas Retired Teachers Association (TRTA), the largest association for retired educators in the United States. The local unit for TRTA is the \_\_\_\_\_ (name of local unit) and some of you are members. Thank you for your support of the association and for helping us with efforts to protect our Teacher Retirement System pension fund.

The local unit knows the importance of understanding what is happening with our retirement fund while we are still active. \_\_\_\_\_ (local Unit) plans to help with that effort, and we invite you to join us in lobbying for active and retiree benefits before and during the legislative session. You may ask “why do I need to know anything? I’m not going to retire anytime soon.” However, the decisions that are being made now with regard to the TRS fund affect your future.

TRS Texas is currently participating in a “defined benefit plan,” which was established in 1937 by the Texas Legislature. Any changes to the system are made by the Texas Legislature, and we vote for those decision-makers. A defined benefit program guarantees your retirement benefits for life, which means that you can never outlive your pension. There is a push to do away with defined benefit plans and replace them with defined contribution plans (such as a 401k), which can be outlived.

Please read the handout that is provided at (state where they are placed) entitled “Do You Know the Difference?” and you will realize how important it is to protect the benefits we have through the Teacher Retirement System of Texas. At the present time there is an attack on our defined benefit plan. Retired educators are working to preserve the DB plan for your retirement years. We invite you to join with us so we can be a strong force in preserving our pension plan, which has been in place for over 75 years. Presently, the TRS fund is the 20th largest pension fund in the world and the sixth largest fund in the nation. Mr. Britt Harris, Chief Investment Officer for TRS, stated that “within Texas, only Exxon is expected to earn more than TRS (on average).”

The Texas Retired Teachers Association works very hard for active and retired school employees to secure funding for the TRS pension fund and make it actuarially sound, gain cost-of-living increases for retirees, maintain the TRS-Care health insurance plan, and repeal the GPO and WEP (two unfair Social Security provisions that eliminate or greatly reduce any SS benefits for which you may be eligible). In 2013, 200,000 TRS retirees received their first permanent increase in their monthly pension benefits since 2001. Senate Bill 1458, passed in 2013, made the pension fund actuarially sound for the first time since 1995. If the fund remains sound, future increases for all TRS retirees are possible, but not promised. The state’s contribution is 6.8% for 2016 and 2017, and the active employees’ contribution will increase gradually over time from 6.4% to 7.7% by 2017. School districts that do not pay into Social Security began contributing to the fund for the first time ever with a 1.5% contribution that began in 2015. It is very important that you become involved now, so that you will have your benefits when you retire. Think of yourself as a financial planner looking out for YOUR best interests.

The \_\_\_\_\_ (local unit) works very hard in \_\_\_\_\_ county to assist in the schools, provide free books each year for select student groups, and provide scholarships for graduating seniors. Our members volunteer time and financial resources throughout \_\_\_\_\_ county.

We invite you to be a member of the TRTA state and local associations. We are the only “guard dog” for the

Continued on next page.

Teacher Retirement System pension fund. You may be a member while you are still active and help us lobby to keep and improve present and future benefits. The annual cost is only \$\_\_\_\_ to cover both state and local membership dues, and you may submit a check or credit card with the enrollment form to become a member.

We will be in contact with you through email, snail mail and campus visits throughout the year and you are invited to use the website for continued information. Please go to [www.trta.org](http://www.trta.org) and you may view the \_\_\_\_\_ (local name) website through the local link. *The VOICE* is the TRTA state publication, which all members receive. (Hold up recent copy) TRTA Executive Director Tim Lee will give you up-to-the-minute information on legislative news affecting all education retirees through the *Inside Line*, a free email service through [www.trta.org](http://www.trta.org).

You are also invited to participate in the Texas Retired Teachers Foundation (TRTF) programs. The foundation offers grants for public school teachers each year. You may learn more on the website [www.trtf.org](http://www.trtf.org) or through the TRTF brochure (hold one up) that will be placed with each administrator.

The foundation has an emergency assistance program known as "A Helping Hand," which aids TRS members experiencing unexpected financial challenges. The foundation helped a teacher who had been diagnosed with bone cancer and had lost the use of her right side. A special wheelchair was purchased for her so she could be more independent and functional. Many others have been helped through "A Helping Hand," and you might know someone who needs emergency financial help. Also, TRTF is pursuing an education and awareness campaign to provide factual information supporting the defined benefit plan.

Please remember to take a handout on the defined benefit and defined contribution plan. Thank you for your attention and remember that numbers do count, especially with legislators.

## Sample Speech/Letter for ESC/Superintendent Meeting

ADDRESS TO ISD SUPERINTENDENTS Note: This format may be used in a letter or in a personal visit.

Dear \_(superintendent) or Good Morning \_(superintendent)\_\_\_\_\_

Thank you on behalf of the Texas Retired Teachers Association District \_\_\_\_ Retirement Education Committee for your support of our efforts to keep active TRS members informed about important issues facing the Teacher Retirement System of Texas.

The annual Retirement Education Seminar that we offer continues to grow each year. Two hundred fifty active school employees attended the seminar last November. The seventh annual seminar will be held in the ESC Region\_\_ on \_\_\_\_ (date)\_\_\_\_. The success of a seminar is partially due to your support, and we are very fortunate to have the support of \_(Region Director)\_ and the Region\_\_\_\_ staff.

The Executive Director of the Texas Retired Teachers Association, Tim Lee, has stated that “teachers are facing the fight of a lifetime,” and that applies to all employees in the Teacher Retirement System of Texas. An invitation is extended to you to join us in lobbying for active and retiree benefits during the legislative session. You may feel as though the seminar information is not of interest to you or others since retirement is many years away. Please realize that information given at a seminar is important to all employees, because decisions that are made in Austin during the legislative session in regard to TRS will affect the future of all employees. YOUR future is at stake!

You are aware that TRS has a “DEFINED BENEFIT PLAN,” which was established in 1937 by the Texas Legislature. Any changes to that will come from the Legislature. Please read the handout “Do You Know the Difference?” and share it with others. There are many groups in Texas that do not support defined benefit pension plans, and promote defined contribution plans as a more affordable retirement income. Some of those include the Laura and John Arnold Foundation and the Texas Public Policy Foundation. Unfortunately, 95% of school employees in Texas do not pay into Social Security, effectively making their TRS defined benefit plan their only form of financial security during retirement.

TRS has a Board of Trustees composed of nine members, and an investment team that has received more than a dozen awards for its expertise and commitment to TRS members. Investments have a history of 7-8% daily interest. TRS is the largest public pension fund in Texas, with the largest membership and assets. TRS serves about 1.4 million participants.

Perhaps you are not aware that cost-of living increases are not a part of the contract that Texas has with TRS members upon retirement. In fact, retirees went 12 years without receiving a cost-of-living increase. In 2013, the passage of Senate Bill 1458 provided a 3% increase to approximately 200,000 TRS retirees (capped at \$100 per month). The state contribution rate is now 6.8 %, while active members will increase their contribution over time from 6.4% to 7.7% by 2017. You are invited to work with us to secure your future and our present benefits.

The Texas Retired Teachers Foundation offers scholarships, grants and “A Helping Hand” to active and retired TRS members. We have a brochure that explains these programs and request that you share the information with your employees.

TRTA Executive Director Tim Lee draws great respect from the Texas legislators and is a referenced leader at the national level. You are invited to view our free e-newsletter, the *Inside Line*, on our website [www.trta.org](http://www.trta.org). The website provides up-to-the-minute news affecting all educators. Please encourage your staff to be informed and let the legislators know their wishes.

Please feel free to contact me if there is anything our TRTA members may offer to help you and your staff. Thank you for your attention and please remember that numbers do count, especially to legislators.

## **DO YOU KNOW THE DIFFERENCE?**

### **Defined Benefit vs. Defined Contribution**

Do you know the difference between a defined benefit retirement plan and a defined contribution plan? Public school personnel in Texas participate in a defined benefit (DB) program. The DB plan is very important for members of the Teacher Retirement System of Texas (TRS), as our annuities are guaranteed for life by the Texas Constitution. Our annuities are determined by number of years of service, age at retirement, highest salary and a 2.3 multiplier. The state of Texas is required to contribute a minimum of 6% and a maximum of 10% of the active aggregate teacher payroll to the pension fund (the state contribution is 6.8% for 2016 and 2017). Employees pay 6.4% of their salaries into the fund, which will increase gradually to 7.7% by 2017. TRS manages the plan, invests the funds and pays out benefits to annuitants monthly.

There are groups that want to eliminate defined benefit programs and replace them with defined contribution (DC) plans. DC plans require individuals to make investment and contribution decisions. Unlike DB plans, they are portable from job to job; however, this encourages job transition that is very costly for the workforce, especially public education. The employee must ride the ups and downs of the market. This shifts the responsibility onto retirees, who can outlive the benefits they receive or be faced with unpredictable retirement income. In contrast, the DB plan assures a lifetime annuity. It is especially important for TRS to remain a defined benefit program as most Texas public school districts are not coordinated with Social Security, and TRS serves as their only form of retirement security.

#### **DB vs. DC: Highlights**

	<b><u>DB</u></b>	<b><u>DC</u></b>
Guaranteed for life	Yes	No
Managed by TRS investment professionals	Yes	No
Selling point for recruiting and retaining teachers	Yes	No
Generates a predictable, steady retirement income	Yes	No
Sole guaranteed income for most Texas retirees	Yes	No
Allows retirement on predetermined and predictable formula	Yes	No
Rewards years of service and job stability	Yes	No
Provides secure disability and survivor benefits based on the individual's years of service and established formula	Yes	No



## LOCAL UNIT END OF YEAR REPORT ON RETIREMENT EDUCATION EVENTS JANUARY 1 THROUGH DECEMBER 31, 2016

Local Unit \_\_\_\_\_ District # \_\_\_\_\_

Local Unit Retirement Education Chairman \_\_\_\_\_

Report the number of attendees for the events listed below.  
Refer to pages 14-15 of the Resource Guide for events.

**Mail report by February 15 to the District Retirement Education Chairman.**

Event	City Location Date	Number of Attendees	Number of Volunteers	Number of TRS Presenters	TRTA Presenters
Seminar					

Other Types of Retirement Education Events	Number of Events	Number of Attendees	Number of Volunteers	Number of TRS Presenters
Adopt a School				
Meal Event				
Superintendent Meeting				
One on One				
Booth at Event				
Faculty Meeting				
Campus Coordinator Program				
Other				

**COMMENTS (Please report unique themes or event formats):**

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