County Treasurer Training
Sheraton Austin
April 16, 2019

Kim Kizer  Director, TCDRS Employer Services
Leslie Barron  TCDRS Employer Services Management Analyst
294,000 members and retirees

More than 760 employers

$30B in assets

9.1% 35-year return

89% funded
TCDRS Does Retirement Right

- Savings-based benefits
- Responsible plan funding
- Flexibility and local control
OUR EMPLOYERS BY THE NUMBERS

COUNTIES
253 OUT OF 254

EMERGENCY DISTRICTS
68

UTILITY DISTRICTS
45

APPRAISAL DISTRICTS
177

HOSPITAL AND HEALTH DISTRICTS
40

DRAINAGE, IRRIGATION AND WATER DISTRICTS, PORT, RIVER AND WATER AUTHORITIES
129

OTHER INCLUDING HOUSING, MOBILITY AND NAVIGATION DISTRICTS
48
Our Mission

★ TCDRS exists to give Texas counties and districts a way to provide secure retirement benefits that meet their workforce needs and budgets.
We Want to Help Employers

★ Make informed decisions about their benefit plans.
★ Have flexibility and local control to adjust benefits and financial commitments.
★ Easily administer their plans.
Communicating With Employers
FIND YOUR EMPLOYER SERVICES REPRESENTATIVE
Welcome to the TCDRS Legislative News!
Welcome to the final issue of Legislative News, a newsletter created to help keep you informed about the 85th Legislative Session.

Thank you for your interest and support throughout this session. If you have any questions, please call the TCDRS Legal Department at 800-823-7782.

In this issue:
- Pension-related bills that passed
- How SB 500 affects you
- Governor calls special session

Pension-related bills that passed
The regular session of the 85th Texas Legislature ended on May 29. Two bills with TCDRS impact were passed by the Legislature this year.

SB 500, sponsored by Sen. Van Taylor, was passed by the Legislature on May 22, and signed by Gov. Abbott on June 6, and became effective immediately. SB 500 was one of several bills that was included in a package of ethics-related bills. It stipulates that TCDRS members who hold elected office and who are convicted of certain felonies while in office and related to their official duties would be ineligible to receive an annuity from TCDRS. For more details, read “How SB 500 affects you” in this email.

HB 89, sponsored by Rep. Phil King, was passed by the Legislature on April 27, and signed by the governor on May 2. It goes into effect on Sept. 1, 2017, and prohibits Texas public pension plans from investing in companies that boycott Israel. The Texas Comptroller will maintain a list of such companies. TCDRS will file an annual report with state leadership regarding the prohibition.

All other legislation we tracked over the regular session did not pass. For more details about each bill we followed, visit our Legislation page.

How SB 500 affects you
Senate Bill 500 provides that public officials who are elected or appointed to elective office and who commit certain qualifying felonies while in office and related to their official duties are ineligible to receive an annuity from a public retirement system. The qualifying felonies include any felony involving:

...
TCDRS Webinar:
2018 State of the System
March 22, 2018
Training for New Treasurers
Leslie Barron

★ TCDRS Employer Services Management Analyst
★ Prior to TCDRS: Merrill Lynch, Bank of America
★ Liaison between Employer Services and other TCDRS departments
★ Facilitate monthly employer webinars
Navigating the TCDRS Employer Website
OUR PLAN

Employer Name:  
Participation date:  01-01-1969

BASIC PLAN OPTIONS

Employee Deposit rate  7%
Employer Matching  190%
Prior Service Credit  120%

RETIREMENT ELIGIBILITY

Age 60 (Vesting)  10 years of service
Rule of  75 years total age plus service
At Any Age  30 years of service

OPTIONAL BENEFITS

Partial Lump-Sum Payment at Retirement  No
Group Term Life  None
Most recent COLA  30% CPI (2013)

TOTAL CONTRIBUTION RATE

Retirement Plan Rate (note)  8.71%
Group Term Life Rate  0%
Total Contribution Rate  8.71%
OUR PLAN

Employer Name: Participation date: 01-01-1969

BASIC PLAN OPTIONS

<table>
<thead>
<tr>
<th>Plan Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Deposit rate</td>
<td>7%</td>
</tr>
<tr>
<td>Employer Matching</td>
<td>190%</td>
</tr>
<tr>
<td>Prior Service Credit</td>
<td>120%</td>
</tr>
</tbody>
</table>

RETIREMENT ELIGIBILITY

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 60 (Vesting)</td>
<td>10 years of service</td>
</tr>
<tr>
<td>Rule of</td>
<td>75 years total age plus service</td>
</tr>
<tr>
<td>At Any Age</td>
<td>30 years of service</td>
</tr>
</tbody>
</table>
PLAN DOCUMENTS

Plan Assessment (PDF) 2016
This report shows your benefits and contribution rate for the upcoming plan year, as well as why your rate changed from the prior year.

Summary Valuation (PDF) as of Dec. 31, 2014
Written by actuaries for actuaries, this document details the results of your plan’s latest annual valuation.

GASB 68 Report (PDF) as of December 31, 2016
This document provides GASB 68 calculations, schedules, notes and disclosures required to complete your financial reporting for fiscal year ends January 31, 2017 through December 31, 2017.

GASB 68 Report (PDF) as of December 31, 2015
This document provides GASB 68 calculations, schedules, notes and disclosures required to complete your financial reporting for fiscal year ends January 31, 2016 through December 31, 2016.

GASB 68 Playbook (PDF)
A guide to help you apply the GASB 68 Report to your financial statements for fiscal year ends June 30, 2015 through December 2015.
### REPORTS

Use the sorting options to find reports. Click to view in your browser, or right-click to download.

<table>
<thead>
<tr>
<th>Title</th>
<th>Description</th>
<th>Report Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Account Statement</td>
<td>A list of the financial transactions posted to your employer account.</td>
<td>01-01-0001</td>
</tr>
<tr>
<td>New Member Listing</td>
<td>A listing of your employees who made their first deposit in the previous month</td>
<td>01-01-0001</td>
</tr>
<tr>
<td>Employer Account Statement</td>
<td>A list of the financial transactions posted to your employer account.</td>
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</tr>
<tr>
<td>New Member Listing</td>
<td>A listing of your employees who made their first deposit in the previous month</td>
<td>01-01-0001</td>
</tr>
</tbody>
</table>
CONTACTS

Show: Summary Detail
FILTER BY TYPE: Choose a type

ADD CONTACT ▾

First Previous 1 to 10 of 14 Next Last

<table>
<thead>
<tr>
<th>NAME</th>
<th>TYPE(S)</th>
<th>Edit</th>
<th>Delete</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alma Cartwright</td>
<td>Payroll Administrator</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Betty Stiles</td>
<td>Commissioner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Mills</td>
<td>Judge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charles Smith</td>
<td>Commissioner</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
HELP TOPICS

We understand that your employees often come to you for information about their retirement benefits. The resources on this page will help you answer some common questions your employees may have regarding their retirement plan.

If at any time your employees need more assistance, please have them call us directly at 800-823-7782. We're here to help.

+ MEMBER WEB ACCOUNT ACCESS
+ HOW THE PLAN WORKS
+ NAMING A BENEFICIARY
+ UNDERSTANDING RETIREMENT
+ OTHER TCDRS BENEFITS
+ UNDERSTANDING ELIGIBILITY
Enrolling New Employees in TCDRS
EMPLOYEE ENROLLMENT

Want to enroll a new employee? Simply click "Enroll Employee" and fill out the form. This paper-saving option replaces submitting new employee information via mail or fax. You can also enroll multiple new employees by importing a file.

<table>
<thead>
<tr>
<th>REFERENCE NUMBER</th>
<th>CONTACT NAME</th>
<th>DATE/TIME</th>
<th>EMPLOYEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>571188688</td>
<td>Linda Doane</td>
<td>01-24-2018 12:01:34 PM</td>
<td>Deana Maurice</td>
</tr>
<tr>
<td>282421356</td>
<td>Linda Doane</td>
<td>01-24-2018 11:59:27 AM</td>
<td>Jesusa Delgado</td>
</tr>
<tr>
<td>451054540</td>
<td>Elizabeth Guerra</td>
<td>12-27-2017 10:28:40 AM</td>
<td>Kaelin Kemp</td>
</tr>
<tr>
<td>565096974</td>
<td>Elizabeth Guerra</td>
<td>11-29-2017 10:26:29 AM</td>
<td>Peggy Schaefer</td>
</tr>
<tr>
<td>389267514</td>
<td>Elizabeth Guerra</td>
<td>11-21-2017 09:10:19 AM</td>
<td>Joseph Frank Allenger</td>
</tr>
<tr>
<td>215012473</td>
<td>Elizabeth Guerra</td>
<td>11-20-2017 10:24:56 AM</td>
<td>Robin G Bradshaw</td>
</tr>
<tr>
<td>355213332</td>
<td>Elizabeth Guerra</td>
<td>11-02-2017 10:19:05 AM</td>
<td>Richard A Chatwell</td>
</tr>
<tr>
<td>147614142</td>
<td>Elizabeth Guerra</td>
<td>11-01-2017 2:31:45 PM</td>
<td>Latisha Marie Murphy</td>
</tr>
<tr>
<td>708336417</td>
<td>Elizabeth Guerra</td>
<td>11-01-2017 1:19:36 PM</td>
<td>Tonya Renee Evans</td>
</tr>
<tr>
<td>158564907</td>
<td>Elizabeth Guerra</td>
<td>10-23-2017 10:51:42 AM</td>
<td>Louis Alvin Skomer</td>
</tr>
</tbody>
</table>
Two Ways to Enroll Employees

★★ Individually
★★ Upload a file (multiple employees)
EMPLOYEE ENROLLMENT

To enroll multiple employees, browse to the file you want to import and click “Select File”. Please import only CSV files. If you need an example, you can view one here. For file requirements and instructions, you can click here.

- SELECT FILE
- CANCEL
# Employee Enrollment

To review or edit employee information, click on the employee name. When you are finished with your review, click "Submit".

> Please review and edit the highlighted errors.

<table>
<thead>
<tr>
<th>Row</th>
<th>Employee</th>
<th>Edit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Doe, John</td>
<td><img src="image" alt="Warning" /></td>
</tr>
<tr>
<td>2</td>
<td>Jones, Leonard</td>
<td><img src="image" alt="Warning" /></td>
</tr>
</tbody>
</table>

Page 1 of 1, Items 1 to 2 of 2.
EMPLOYEE ENROLLMENT

Thanks for submitting John Doe for enrollment. This new employee can now register for account access at TCDRS.org. If you have any questions, please call Employer Services at 800-451-3846.

Want to enroll a new employee? Simply click "Enroll Employee" and fill out the form. This paper-saving option replaces submitting new employee information via mail or fax. You can also enroll multiple new employees by importing a file.

Employees

<table>
<thead>
<tr>
<th>REFERENCE NUMBER</th>
<th>CONTACT NAME</th>
<th>DATE/TIME</th>
<th>EMPLOYEE</th>
</tr>
</thead>
</table>

Page 1 of 2, Item 1 to 10 of 17.
Submitting Payroll Reports
Two types of reports

- Payroll reports
- Adjustments reports
Payroll Report

★ Reflects employee deposits for that timeframe
★ Each report covers one calendar month
Text File Formatting

★ Please be sure to:

- Use a fixed field format
- Do not use tab or NULL characters
- Do not include zero deposit amounts
Required Information

- Social Security number
- First and last name
- Salary amount
- TCDRS deposit amount
PAYROLL REPORTS & CONTRIBUTIONS

Use the buttons below to upload your current payroll report or make an adjustment to a report you submitted in the past. You can also set up an additional contribution to your plan.

- UPLOAD PAYROLL REPORT
- ADJUST PRIOR REPORT
- MAKE ADDITIONAL CONTRIBUTIONS

TRANSACTION HISTORY

<table>
<thead>
<tr>
<th>DATE</th>
<th>PAY DATE</th>
<th>TYPE</th>
<th>SUBMITTED BY</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-31-2018</td>
<td>11-30-2018</td>
<td>Payroll</td>
<td>chapman156</td>
</tr>
<tr>
<td>10-31-2018</td>
<td>10-31-2018</td>
<td>Payroll</td>
<td>chapman156</td>
</tr>
<tr>
<td>10-31-2018</td>
<td>10-31-2018</td>
<td>Payroll</td>
<td>dawn156</td>
</tr>
</tbody>
</table>

First  Previous  1 to 10 of 12 rows  Next  Last
Enter the end date of your reporting period in the Pay Date field. Next, enter your summary totals for that reporting period, and then select a payroll file to upload. Please note that TCDRS won’t receive your report until you click the “Submit Payroll File” button.

### Payroll Report Summary

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pay Date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Deposits</strong></td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Employer Contributions</strong></td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Group Term Life Premiums</strong></td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**TOTAL:** $0.00

#### Employer Contribution Rates for 2017

- **Employee Deposit Rate:** 7%
- **Retirement Plan Rate** *(note)*: 10%
- **Group Term Life Rate:** 0%
Enter the end date of your reporting period in the Pay Date field. Next, enter your summary totals for that reporting period, and then select a payroll file to upload. Please note that TCDRS won't receive your report until you click the "Submit Payroll File" button.

**Payroll Report Summary**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay Date*</td>
<td>8-31-2018</td>
</tr>
<tr>
<td>Employee Deposits*</td>
<td>$7,000.00</td>
</tr>
<tr>
<td>Employer Contributions*</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Group Term Life Premiums*</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>$17,000.00</td>
</tr>
</tbody>
</table>

**Employer Contribution Rates for 2018**

- Employee Deposit Rate: 7%
- Retirement Plan Rate (note): 10%
- Group Term Life Rate: 0%

**Comments (Optional)**

[Blank field for comments]
Enter the end date of your reporting period in the Pay Date field. Next, enter your summary totals for that reporting period, and then select a payroll file to upload. Please note that TCDRS won't receive your report until you click the "Submit Payroll File" button.

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<tr>
<td>Pay Date</td>
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<tr>
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<tr>
<td>Employer Contributions*</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Group Term Life Premiums*</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$17,000.00</strong></td>
</tr>
</tbody>
</table>

## Comments (Optional)

Associated File

- Hazzard County Payroll Report June 2018.txt

[Remove File]
PAYROLL REPORTS & CONTRIBUTIONS

Use the buttons below to upload your current monthly report or make an adjustment to a report you submitted in the past. You can also set up an additional contribution to your plan.

- UPLOAD PAYROLL REPORT
- ADJUST PRIOR REPORT
- MAKE ADDITIONAL CONTRIBUTIONS

TRANSACTION HISTORY

First  Previous  1 to 1 of 1 rows  Next  Last

Payroll report upload successful! Please contact your Employer Services Representative at 800-651-3849 if you have any questions.
Due Dates for Payroll Reporting

- Report file and funds are due by the 15th of the next month
  - End of reporting period: August 31
  - Funds due by: September 15
- If 15th is a holiday, due date is next business day
Late Reporting Fees

★ TCDRS is required by law to charge:
  – $500 late fee
  – Interest at annual rate of 12% per day from the original due date
Submitting Adjustments
Adjustment File Requirements

- Social Security number
- Employee first and last name
- Pay date of incorrect deposit
- Adjustment amount (positive or negative)
Format for Adjustment File

★ Text file
  – Similar to your payroll reporting file
  – Formatting instructions available

★ CSV file
  – Sample file available online
  – Formatting instructions available
**PAYROLL REPORTS & CONTRIBUTIONS**

Use the buttons below to upload your current payroll report or make an adjustment to a report you submitted in the past. You can also set up an additional contribution to your plan.

- **UPLOAD PAYROLL REPORT**
- **ADJUST PRIOR REPORT**
- **MAKE ADDITIONAL CONTRIBUTIONS**

**TRANSACTION HISTORY**

<table>
<thead>
<tr>
<th>DATE</th>
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<th>PAY DATE</th>
<th>TYPE</th>
<th>SUBMITTED BY</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-31-2018 / 02:55 PM</td>
<td>11-30-2018</td>
<td>Payroll</td>
<td>chapman156</td>
<td></td>
</tr>
<tr>
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<td>10-31-2018</td>
<td>Payroll</td>
<td>chapman156</td>
<td></td>
</tr>
<tr>
<td>10-31-2018 / 02:19 PM</td>
<td>10-31-2018</td>
<td>Payroll</td>
<td>dawn156</td>
<td></td>
</tr>
</tbody>
</table>
If you need to make an adjustment to a prior payroll report, please enter the total amount of the adjustment in the summary fields below. Next upload a CSV or text file detailing the adjustments. File format requirements and detailed instructions are available.

### Adjustment Summary

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Deposits</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employer Contributions</td>
<td>$0.00</td>
</tr>
<tr>
<td>Group Term Life Premiums</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>

**Employer Contribution Rates for 2018**

- Employee Deposit Rate: 7%
- Retirement Plan Rate (note): 10%
- Group Term Life Rate: 0%

**Comments (Optional)**

**Cancel** **Select Adjustment File**
If you need to make an adjustment to a prior payroll report, please enter the total amount of the adjustment in the summary fields below. Next upload a CSV or text file detailing the adjustments. File format requirements and detailed instructions are available.

Adjustment Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE DEPOSITS *</td>
<td>$25.78</td>
</tr>
<tr>
<td>EMPLOYER CONTRIBUTIONS *</td>
<td>$36.83</td>
</tr>
<tr>
<td>GROUP TERM LIFE PREMIUMS *</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$62.61</strong></td>
</tr>
</tbody>
</table>

Employer Contribution Rates for 2018

- Employee Deposit Rate: 7%
- Retirement Plan Rate: 10%
- Group Term Life Rate: 0%

COMMENTS (OPTIONAL)

CANCEL  SELECT ADJUSTMENT FILE
PAYROLL REPORTS & CONTRIBUTIONS

Use the buttons below to upload your current monthly report or make an adjustment to a report you submitted in the past. You can also set up an additional contribution to your plan.

TRANSACTION HISTORY

<table>
<thead>
<tr>
<th>DATE</th>
<th>PAY DATE</th>
<th>TYPE</th>
<th>SUBMITTED BY</th>
</tr>
</thead>
<tbody>
<tr>
<td>09-18-2018</td>
<td></td>
<td>Adjustment</td>
<td>EnosS999</td>
</tr>
<tr>
<td>09-15-2018</td>
<td></td>
<td>Adjustment</td>
<td>EnosS999</td>
</tr>
<tr>
<td>09-15-2018</td>
<td>11-30-2018</td>
<td>Payroll</td>
<td>EnosS999</td>
</tr>
</tbody>
</table>

Payroll adjustment upload successful! Please contact your Employer Services Representative at 800-651-3848 if you have any questions.
Adjusting Funds

★ Adjustment funds are due to TCDRS by the 15th of the month
  – No debit before the 15th
  – ACH credit or wire transfer due by the 15th

★ TCDRS employer account will be automatically credited for negative adjustments

★ TCDRS will call if additional funding is needed
Employee Lookup & Document Upload
EMPLOYEE LOOKUP

Review account summaries, recent activities and run benefit estimates for current and former employees in your plan. Simply enter an employee's Social Security number to get started.

Employee Social Security Number:

***_**_****

LOOKUP
DOCUMENT UPLOAD HISTORY

<table>
<thead>
<tr>
<th>Date / Time</th>
<th>File Name</th>
<th>Document Type</th>
<th>Submitted By</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>Previous</td>
<td>Next</td>
<td>Last</td>
</tr>
</tbody>
</table>

Document Type

*required field*

SELECT UPLOAD FILE

SUBMIT FILE  CANCEL
Employee Terminations
Why Is Timely Termination Entry Important?

- Need valid termination date to:
  - Process withdrawals
  - Start benefit payments
When to Provide Termination Dates

- Enter a termination date as soon as you get notice
- Date should be within 6 months of entry date
- Create an internal process for providing dates
Two Ways to Provide Termination Dates

- Individually
- Upload a file (multiple employees)
## Employee Terminations

To enter a termination date for an individual employee, click the "Employee Termination" button below. Or you can upload termination dates for multiple employees by clicking "Upload Termination Data".

### Terminated Employees

<table>
<thead>
<tr>
<th>Reference Number</th>
<th>Contact Name</th>
<th>Date/Time</th>
<th>Employee</th>
<th>Termination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Employee Name] [Find] [Clear]
To enter a termination date for an individual employee, click the "Employee Termination" button below. Or you can upload termination dates for multiple employees by clicking "Upload Termination Data".

### Terminated Employees

<table>
<thead>
<tr>
<th>Reference Number</th>
<th>Contact Name</th>
<th>Date/Time</th>
<th>Employee</th>
<th>Termination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>758843742</td>
<td>Boss Hogg</td>
<td>10-09-2017 12:00:00 AM</td>
<td>Jesse Duke</td>
<td>11-30-2017</td>
</tr>
</tbody>
</table>

Page 1 of 1, Items 1 to 4 of 4.
In-Service Distributions

★ In-service distribution

- When an employee who’s still actively employed with you starts drawing their monthly benefit or withdraws their account

★ TCDRS cannot have in-service distributions and stay qualified
Plan Customizer
What is the Plan Customizer?

★ Online tool that lets plan decision-makers:

★ Make changes to plan options
★ Make changes to plan funding
★ Compare plans and submit plan changes
Who Can Access the Plan Customizer?

- Decision-Makers
- Security Administrators
OUR PLAN

Employer Name: Bluebonnet County - 999  
Participation date: 04-01-1991

BASIC PLAN OPTIONS

| Employee Deposit rate              | 7%    |
| Employer Matching                  | 225%  |
| Prior Service Credit               | 100%  |

RETIREMENT ELIGIBILITY

| Age 60 (Vesting)                  | 10 years of service |
| Rule of                           | 75 years total age plus service |
| At Any Age                         | 30 years of service  |

OPTIONAL BENEFITS

| Partial Lump-Sum Payment at Retirement | No     |
| Group Term Life                      | None   |
| Most recent COLA                     | N/A    |
Helping Employers