



# Counseling Appointment Checklist

*The following topics will be discussed during your visit. In preparation, please take five minutes to watch our short video on “Choosing a Plan That is Right For You” available in the Video Library on our website.*

*Additional information can be found in the TRA Member Handbook of Benefits and Services. A link to the Handbook is available on our website under Hot Links.*

## Active member discussion topics

- Current salary as reported by your employers
- Current beneficiary designation
- Lump sum refund procedure
- Repayment of refund cost given – rollover option
- Prior military service purchase
- Leave of absence (parental, military, family, sabbatical, extended, medical, part-time/mobility program, other)
- Marriage dissolution – effect on TRA benefits
- Deferred benefits
- Disability benefits

## If you are submitting your TRA pension benefit application, bring:

- Direct deposit information (bank routing number and your account number)
- Tax withholding selections
- Beneficiary’s name, address
- Beneficiary’s proof of birthdate\* and Social Security number if selecting a lifetime survivor plan (50%, 75%, 100%)  
  
\*Proof of birthdate can be a copy of any of the following: driver’s license, birth certificate, passport, DD214, naturalization or immigration papers, or US state-issued identification card. If the beneficiary’s current name is different than the name on the proof of birthdate document, a copy of a legal name change document is required.
- Certified copy of divorce decree, if necessary

## Nearing retirement discussion topics

- Retirement application procedure
- Effective date of retirement – can be any day of the month following your termination date
- If age 62 or older and have entered into a return-to-work agreement, that agreement must accompany your retirement application
- Procedure for retirement plan change/accelerated change/application cancellation
- Six life plans, bounceback feature
- A married member must choose a survivorship plan, unless the spouse signs a notarized waiver
- Accelerated benefit (maximum versus less than maximum)
- Assumptions used in estimating retirement benefit
- Combined Service Annuity (CSA) or Coverage By More Than One Fund (CBMTOF)
- TRA benefit payments are paid once per month on the 1<sup>st</sup> working day of the month
- Benefits are considered taxable income – 1099-R
- Annual post-retirement increase
- Earnings after retirement (Earnings Limitation Savings Account - ELSA) – Limit is applied to salary earned on a fiscal year basis (July 1 – June 30); no interest is applied.
- Future changes: direct deposit, taxes, permanent and temporary address changes

Please use the back of this sheet to note additional topics, concerns or questions you wish to discuss during your appointment.