

Retirement Roadmap

Teachers Retirement System (TRS)



As a Valdosta City Schools employee, tremendous retirement benefits are available once you become vested. TRS offers a defined benefit plan, guaranteeing a monthly benefit for the rest of your life following retirement. The benefit is based on your highest 2 consecutive years of salary from membership service and number of years of creditable service. This unique program coupled with the district's Supplemental Retirement options provide your pathway to a comfortable retirement at an early age.

Components of Your VCS Retirement Package

TRS

Mandatory

- Employee contribution = 6%
- Employer contribution = 20.78% (FY2025)
- Employees are vested after 10 years of service

Supplemental Voluntary

Supplemental retirement benefits offer extra financial security, with contributions growing over time. The district **matches** up to 4.5% of your gross earnings.

TRS Eligibility

Permanent position not less than half-time
Teachers, counselors, administrators, paraprofessionals, support personnel, eligible supervisors in maintenance, food service, and custodial roles

TRS Retirement Qualifications

Employees are vested after 10 years of creditable service and eligible for a lifetime retirement benefit:

- After 30 years of service at any age
- After 10 years of service at age 60+
- After 25 years of service before age 60 (reduced benefit)

The Value of TRS

Monthly Benefit: Years of creditable service times 2% times final average salary for the 2 highest consecutive years of service

Retirement Scenarios

- Employee finishes college and starts working at age 22. Employee could retire at 52 with full retirement income - 60% of your salary until death.
- Employee works for the district, leaves the system, and later returns. All prior time counts towards TRS years of service if contributions were not refunded.
- Employee joins the district at age 50 and retires at age 60. Employee receives full TRS benefits @ 20% of your salary.

Let's Look at the Numbers

Employee retires at age 55
With 30 years of service
Highest 24-month salary: \$65,000

Monthly TRS Benefit: \$3,250
Annual TRS Benefit: \$39,000



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TRS Sick Leave Credit & the Potential Value of Your Sick Leave

- Your accumulated sick leave is added to your total creditable service at the time of your retirement.
- For example, 170 sick leave days equals an additional 9 months of service credit, which is a year in TRS terms.
- Using your sick days wisely can help you retire earlier with a higher TRS benefit amount!

TRS Contact Information

Teacher's Retirement System
www.trsga.com
(800) 352-0650



Supplemental Retirement

We encourage all employees to enroll in the district's supplemental retirement plan to maximize the 4.5% district match and boost your TRS benefits. Contributions are conveniently deducted pre-tax from your paycheck, and your investments grow through compounded income. The district matches 4.5% of your gross earnings, with full vesting in employer contributions after three years of service with Valdosta City Schools. Reach out to one of our trusted Supplemental Retirement Partners for more details.



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[Simplified/Mobile Enrollment Video](#)



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