

ONLINE RETIREMENT APPLICATION

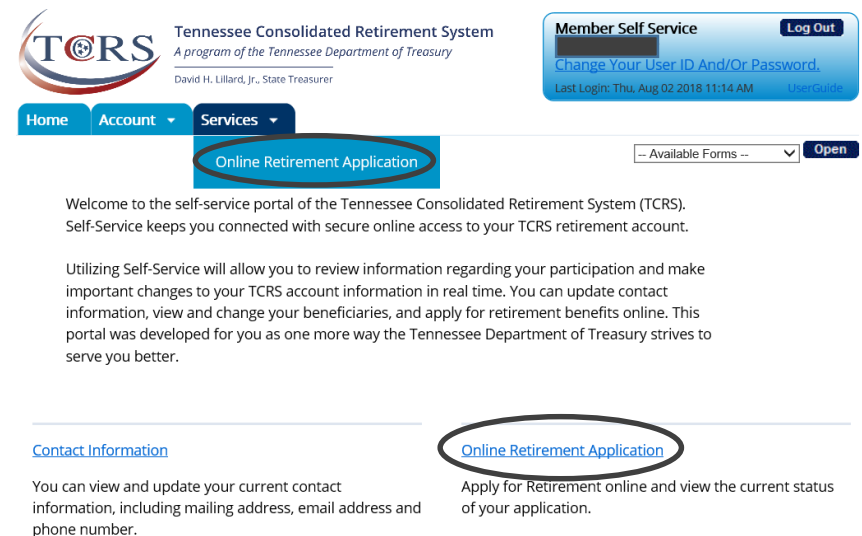
Step-by-Step Member Self Service Instructions





Online Retirement Application

- In order to complete an online retirement application, member must first create/log in to their My TCRS account at <http://tcrs.tn.gov>.
- After logging in, the member will access the Online Retirement Application under the “Services” tab or by clicking the “Online Retirement Application” link on the home page.



TCRS Tennessee Consolidated Retirement System
A program of the Tennessee Department of Treasury
David H. Lillard, Jr., State Treasurer

Member Self Service **Log Out**
[Change Your User ID And/Or Password.](#)
Last Login: Thu, Aug 02 2018 11:14 AM [User Guide](#)

Home Account **Services**
Online Retirement Application

-- Available Forms -- **Open**

Welcome to the self-service portal of the Tennessee Consolidated Retirement System (TCRS). Self-Service keeps you connected with secure online access to your TCRS retirement account.

Utilizing Self-Service will allow you to review information regarding your participation and make important changes to your TCRS account information in real time. You can update contact information, view and change your beneficiaries, and apply for retirement benefits online. This portal was developed for you as one more way the Tennessee Department of Treasury strives to serve you better.

[Contact Information](#)
You can view and update your current contact information, including mailing address, email address and phone number.

[Online Retirement Application](#)
Apply for Retirement online and view the current status of your application.



Beneficiary and Contact Information

- On the first page of the application, the member must confirm/update their membership information, beneficiary information, mailing address, and contact information.
- If a member will be choosing a survivorship option, they must have a person named as their beneficiary.
- All beneficiary information must be complete.

Note: If the member clicks the link to update their beneficiary, mailing address, or contact information, they will leave the retirement application and will need to restart upon returning.

Beneficiary Information					
Beneficiaries					
SSN	Name	Gender	Date of Birth	Relationship	Address
XXX-XX-6789		M	7/3/1978	Spouse	502 Deaderick St,TN,37243

If you need to update Beneficiary Information, please click [here](#).

Note: To update your information, you will leave the retirement application and will need to restart upon returning. Once you have completed your changes, please select "Online Retirement Application" from the "Services" tab located in the top left-hand corner of your screen.



Beneficiary and Contact Information

- The member will be given the option to add, update, or delete beneficiary information.

View / Change Beneficiary

Beneficiary Information

Your designated beneficiary(s) for your account are listed below. If you have not selected a beneficiary, your beneficiary designation will default to Estate. You may not have a named beneficiary and an Estate listed at the same time. If a SSN is not available, please enter an EIN.

Beneficiaries

SSN	Name	Date of Birth	Relationship	
XXX-XX-6789		7/3/1978	Spouse	Update / Delete

If you would like to add a new beneficiary, please click here: [Add a new beneficiary](#)



Beneficiary and Contact Information

Mailing Address Information

All correspondence will be sent to your mailing address unless you have selected email as your preferred method of contact.

Mailing Address:



Knoxville, TN 37914-0000

If you would like to change your mailing address, add an alternate mailing address or view previous address changes, please click [here](#).

Note: To update your information, you will leave the retirement application and will need to restart upon returning. Once you have completed your changes, please select "Online Retirement Application" from the "Services" tab located in the top left-hand corner of your screen.

After confirming that all this information is complete, click the **Next button** at the bottom right of the page to navigate to the Retirement Information tab.

Contact Information

Your current home phone number on file is:

Your current work phone number on file is:

Your current cell phone number on file is:

Your current fax number on file is:

Your current email address on file is:



maranda.newman@tn.gov

If you need to update Contact Information, please click [here](#).

Note: To update your information, you will leave the retirement application and will need to restart upon returning. Once you have completed your changes, please select "Online Retirement Application" from the "Services" tab located in the top left-hand corner of your screen.

Next >



Beneficiary and Contact Information

- If you need to make any changes to the Beneficiary and Contact information, hit the [here](#) link under the desired section to be changed and make changes to the desired fields. After you have made the changes, the Confirmation screen will appear and you will need to hit **OK** to confirm the changes.

Confirmation

Contact Information Changed

Congratulations, you have successfully changed your contact information.

This change will be effective on the date you selected.

Ok

Change Summary

Type	Changed from:	Changed to:	Effective date:
Work Phone		6152534069	8/2/2018



Beneficiary and Contact Information

- After you hit **OK**, it will display the View Phone/Email Changes screen. If you do not wish to make any changes, you will need to click the Services Tab, Click Online Retirement application to return back to the application process.

View Phone/Email Changes

Contact Information Change History		
These are all previous contact information changes you have made.		
Effective Date	Type	Value
8/2/2018	Email Address	[REDACTED]@tn.gov
8/2/2018	Work Phone Number	(615) 253-4069
1/17/2018	Mailing Address	EFFECTIVE MAILING ADDRESS

If you want to:

- [View your current contact information click here.](#)
- [Change your current contact information click here.](#)



Retirement Information Tab

On the Retirement information tab the member must enter a retirement date and select their retirement payment option.

- The retirement date cannot be more than 150 days in the past or more than 150 days in the future.
- Only one payment option can be selected.
- A member who is over age 62 cannot select the Social Security Leveling option.

Online Retirement Application

Confirm Information

Retirement Information

EFT and Tax Information

Confirmation

Please complete the Retirement Information section below with your date of retirement and benefit option selection.

If you have not done so, consider scheduling a retirement counseling appointment and requesting a benefit estimate to better understand your options and determine which selection best fits your financial needs. To schedule an appointment or request a benefit estimate, please call 800-922-7772.

Retirement Information

Retirement Date:

The retirement date should be at least one day after your employment termination date.

Please select a Retirement Option:

Single Life Annuity Options: Options offered to the member upon retirement that will provide a monthly benefit ceasing at the member's death. With either of these options, any remaining balance of accumulated contributions and interest will be paid to the surviving designated beneficiary(s) in a lump sum in the event of your death. TCRS offers two Single Life Annuity Options:

• **Member Only Option:** A maximum monthly benefit payable for the member's lifetime with all benefits ceasing at the member's death.

• **Social Security Leveling Option:** A member may convert his or her monthly retirement benefit into an increased benefit payable prior to the date the member attains age 62 and is eligible to draw Social Security Benefits. The increase in the benefit is a portion of the amount the member would be eligible to receive from Social Security at age 62. The monthly benefit would then be reduced at age 62 for the remainder of the member's life, ceasing at death. The reduction would be equal to the full amount the member is eligible to receive from Social Security at age 62. This retirement plan requires a benefit estimate from the Social Security Administration that has been done within a year of your date of retirement from TCRS.

If a member chooses Social Security Leveling, they must send a benefit estimate to TCRS from Social Security Administration that has been done within one year of the date of retirement.



Retirement Information Tab

Reminder: If a member chooses a survivorship option, they must have a designated (person) beneficiary on file.

Joint and Survivor Plans: TCRS offers four types of Joint and Survivor Plans. The age of the member and the age of his or her beneficiary(s) determine the amount received under each option.

- ☐ **Option 1:** This option reduces the member's maximum retirement benefit based on the dates of birth of the member and his or her beneficiary(s). In the event the member passes away, the member's beneficiary(s) will receive the same benefit amount as the member for the remainder of the beneficiary's lifetime. If a member has designated more than one beneficiary, the benefit will be divided equally between the beneficiaries. If any or all beneficiaries pass away before the member, the member's benefit amount will remain the same.
- ☐ **Option 2:** This option reduces the member's maximum retirement benefit based on the dates of birth of the member and his or her beneficiary(s). In the event the member passes away, the beneficiary(s) will receive 50% of the member's benefit for the remainder of the beneficiary's lifetime. If a member has designated more than one beneficiary, the 50% amount benefit will be divided equally between the beneficiaries. If any or all beneficiaries pass away before the member, the member's benefit amount will remain the same.
- ☐ **Option 3:** This option reduces the member's maximum retirement benefit based on the dates of birth of the member and his or her beneficiary(s). In the event the member passes away, the beneficiary(s) will receive the same benefit amount as the member for the remainder of the beneficiary's lifetime. If a member has designated more than one beneficiary, the benefit will be divided equally between the beneficiaries. In the event the beneficiary passes away before the member, the member's benefit will increase to the member's maximum benefit under the single life annuity option. If multiple beneficiaries have been designated, a portion of the member's benefit that was designated for a beneficiary that dies before the member will revert to the amount the member would have received under the regular plan.
- ☐ **Option 4:** This option reduces the member's maximum retirement benefit based on the dates of birth of the member and his or her beneficiary(s). In the event the member passes away, the beneficiary(s) will receive 50% of the member's benefit for the remainder of the beneficiary's lifetime. If a member has designated more than one beneficiary, the 50% benefit amount will be divided equally between the beneficiaries. In the event the beneficiary passes away before the member, the member's benefit will increase to the member's maximum benefit under the single life annuity option. If multiple beneficiaries have been designated, a portion of the member's benefit that was designated for a beneficiary that dies before the member will revert to the amount the member would have received under the regular plan.

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After entering a date of retirement and selecting a payment option, click **Next** to continue to the EFT and Tax Information tab.



EFT and Tax Information

- Member will choose an account type (savings or checking) then enter their routing number and click “Validate Bank Routing #.” If the correct routing number has been entered, their bank name will display (see below). The member may also add additional accounts by clicking the Add secondary account link.

Online Retirement Application

Confirm Information Retirement Information **EFT and Tax Information** Confirmation

EFT Information

You are allowed up to 3 Bank Accounts.

Primary Account

Account Type:	* <input type="text" value="Checking"/>	
Routing Number:	* <input type="text" value="061000104"/>	Bank Name: <div>SUNTRUST</div>
	<input type="button" value="Validate Bank Routing #"/>	
Bank Account Number:	* <input type="text"/>	
Re-enter Bank Account Number:	* <input type="text"/>	

If you want to add optional accounts, please click here [Add secondary account](#)



EFT and Tax Information

- Next, the member will select their tax withholding option and enter the necessary information for the option they choose.
- After entering the account and tax withholding information, click the **Next button** to proceed to the confirmation tab.

Tax Withholding Information

Please enter only one of the following options:

☐ **Option 1**
No Taxes Withheld

OR

☐ **Option 2**
Filing Status: *
Allowances: *
Additional Withholding:

OR

☐ **Option 3**
Flat Percentage (%): *

OR

☐ **Option 4**
Flat Dollar Amount (\$): *
(Note: If flat dollar amount Withholding exceeds payment, we will withhold your entire payment.)

By clicking next, I authorize the Tennessee Consolidated Retirement System to make deposits to my account(s) as indicated **above**. I also authorize any necessary debit entries or adjustments for entries made in error to my account.

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Next >



Confirmation Tab

- The confirmation tab will show a summary of all the information that has been entered into the application. The member should verify that this information is correct. If everything is correct, they must check the boxes beside the acknowledgements and then click the **Submit button** to submit their online retirement application to TCRS.

Tax Withholding Information

Percentage(%): 18

- ☐ Under the penalties of perjury, I attest that as of the date of this application for retirement benefits, I am either a United States citizen or qualified alien as defined in T.C.A. §4-58-101, et seq. I acknowledge and understand that should I knowingly and willfully make a false, fictitious, or fraudulent statement or representation relative to my citizenship or immigration status, or conspire to defraud the state by securing a false claim allowed or paid to another person, I shall be liable under either The Tennessee Medicaid False Claims Act pursuant to T.C.A. §71-5-181-§71-5-185 or The False Claims Act pursuant to T.C.A. §4-18-101- §4-18-108 and may have a criminal action brought against me alleging a violation of 18 U.S.C. §911, which provides that whoever falsely and willfully represents himself to be a citizen of the United States shall be fined under Title 18 of the United States Code or imprisoned not more than three (3) years, or both.
- ☐ By checking both boxes and selecting "Submit", you are officially submitting your retirement application to the Tennessee Consolidated Retirement System for processing and you acknowledge that you have carefully completed and truthfully answered all questions contained herein to the best of your knowledge and belief. You further certify that you understand that if you obtain employment with an agency covered by the Tennessee Consolidated System subsequent to retirement, you are required to notify the Tennessee Consolidated Retirement System and your benefit may be suspended, except as provided by T.C.A. Title 8, Chapters 34-37.

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Submit



Confirmation Tab

- After the application has been submitted, the member will be given the option to print a copy of their retirement application. This will be the only opportunity for the member to print a copy of their application for their records. The member will not be able to access the application after they click continue.

Click on the printer icon to print a copy of your retirement application.

Select "Continue" to move to the next page and complete the application process.



Continue

- After clicking Continue, the member will be shown the status of their application. A member can view the status of their application at any point by choosing the Online Retirement Application option in the Services menu or by clicking the Online Retirement Application link on the home page.
- The member will also be provided with an address and email address to send any additional documents that will be needed to process the application to TCRS.



Status of Application Page

Online Retirement Application

Status of your retirement Application:

Submitted

Employer Certification

In Process

Approved

Your application was submitted successfully on Thursday, August 02, 2018 01:30 PM , you may periodically log into Self-Service for a real time update on the status of your application.

In order for TCRS to efficiently process your application, additional documentation is needed.

You can mail or email this documentation to our office by using the contact information at the bottom of the page. Your application will not be processed until this information is received.

To make changes to your retirement application, you will need to cancel the application and resubmit. You can do this by clicking [here](#)

Below you will find a description of each of the statuses listed above:

Submitted: This status indicates your application has been submitted to our office, and is now being forwarded to your employer for certification.

Employer Certification: This status indicates your application is awaiting time and salary certification by your employer. During this time, be sure to send in the additional documents requested below.

In Process: This status indicates your application is being processed by TCRS. During this phase we review your application, service and salary history for accuracy, and calculate your benefit. This phase can take up to 45 days.

Approved: This status indicates your application has been approved for retirement. You can expect to receive your retirement benefit on or around the end of the month following your approval or date of retirement, whichever occurs later.



Contact Information

For any questions or concerns please contact Retire Ready TN at 1-800-922-7772
*To better assist you it is voice automated, first selection is TCRS, then Agent and you
will be directed to a Service Counselor.*

Or

Email: TCRS.CustomerSupport@tn.gov