



# TCRS UPDATE

## OCTOBER 12, 2018





# Treasury Staff Participating

- Drew Freeman  
Director of Outreach
- Jessica Reaves, Assistant Director  
Employer Outreach and Customer Service
- Kim Morrow, Senior Director,  
Financial Strategies & Analysis



# TCRS continual funding success

- Rated by the Pew Charitable Trust as one of the top four governmental pension plans based on funded ratios.



# TCRS Funding

- Funded Ratios - based on latest actuary study - June 30, 2017

- Legacy Plans (closed to new members in 2014)

State & Higher Education Plan	89%
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Teacher Plan	100%
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Aggregate of Local Government Plans	100%
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# TCRS Funding (continued)

- Funded Ratios - based on latest actuary study - June 30, 2017

- Hybrid Plans

State & Higher Education Plan	131%
Teacher Plan	127%
Aggregate of Local Government Plans	129%





# Tennessee Retiree Group Trust

- Effective July 1, 2015, TCRS was converted into a group trust - Tennessee Retiree Group Trust.
- All assets of TCRS were converted at that time into a unitized trust with an opening price of \$10 per share.
- At that time 401k participants in the State Deferred Compensation program could purchase shares in this investment.



# TCRS Earnings

- Earnings over last three fiscal years in the Tennessee Retiree Group Trust

July 1, 2017 - June 30, 2018	8.2%
July 1, 2016 - June 30, 2017	11.4%
July 1, 2015 - June 30, 2016	2.8%



# Numbers at a glance

- TCRS active members - 217,435
  - State & Higher Education 27%
  - Teachers 36%
  - Local Government 37%
- TCRS retired members - 139,594
  - State & Higher Education 34%
  - Teachers 37%
  - Local Government 29%





# Annual Retirement Benefits

– State & Higher Education	\$ 803,400,000
– Teachers	1,316,740,000
– Local Government	<u>419,340,000</u>
Total	\$2,539,480,000



# PUBLIC EMPLOYEE DEFINED BENEFIT SECURITY ACT OF 2014

## PUBLIC CHAPTER 990





# Public Employee Defined Benefit Security Act of 2014

- Act applies to all political subdivision sponsoring a defined benefit plan outside of TCRS
- Requires these plans to follow certain guidelines, methodologies and assumptions in their pension plans
- Enforcement of these requirements



# Requirements of Act

- Local Government must pass a funding policy and file the policy with the Comptroller's Office
- Calculate Actuarial Determined Contributions (ADC) in accordance with Actuarial Standards of Practice
- Fund at least 100% of ADC
- If less than 100% then 5 year phase in up to 100% and be there by 6/30/20
- Investment Earnings assumption can not be more than 50 basis points over TCRS investment assumption



# TCRS Funding Policy

- The intent of the TCRS policy is to establish a formal methodology for financing pension obligations
- Recognizes there will be market volatility
- Actual Economic and Demographic Experience will differ from assumptions
- Calculate pension liability in accordance with Actuarial Standards of Practice





# Requirements of TCRS Policy

1. Must fund 100% of ADC
2. Must have annual actuary valuations
3. Must have experience study every 4 years
4. Must have audit of actuarial valuation every 10 years





# Restrictions of Act

- If the requirements of the act are not met –
  - Local Government cannot improve benefits
  - Local Government cannot establish new pension plan



# Enforcement of Act

- State can withhold State Shared Taxes from any Local Government to remit to the pension plan.
- Same restriction that TCRS can impose on their participants.



# Treasury's Role

- Monitor plans for compliance  
87 pension plans
- Review
  - Funding Policy
  - Audited Financial Statements
  - Actuarial Valuation Studies



# Latest Results

- Total Plans Monitored 87
- Plans that contribute 100% of ADC - 85%
- Plans that are funded above 60% - 76%
- Plans not in compliance - 3%



# Future Plans

- Create cycle of monitoring to not review every plan every year
- Will review those that continue to be below thresholds required by Act



# Additional authorization in Act

- TCRS is authorized to administer other pension plans based on their rules
  - Can administer the plan and invest the funds or
  - Can invest funds only
  - Allows local government plans to possibly lower their administrative and/or investment fees.





# Assets in Tennessee Retiree Group Trust

- As of September 30, 2018
  - TCRS \$50.6 billion or 99.7%
  - LG plan investments only 103 million
  - LG plan 26 million
  - State 401(k) 13 million
  - Pension Stabilization Reserve 4 million
  - TOTAL \$50.7 billion



# PENSION STABILIZATION RESERVE TRUST

EFFECTIVE JULY 1, 2018





# Creation of the Pension Stabilization Reserve Trust

- Effective July 1, 2018
- Hybrid Retirement Plans included a savings mechanism
- Trust created to protect assets of the TCRS employers that contributed to their savings account
- Federal Government will not participate in the savings - Prefer pay as you go method



# Hybrid Rate Components

The employer rate is made up of two components, for a total of 4%:

1. The Actuarially Determined Contribution
2. The Stabilization Reserve Contribution



# Hybrid Rate Components

## 2. Stabilization Reserve Trust Contribution (SRT)

The difference between the statutory employer contribution rate of 4% and the ADC for the year.

Total Employer Rate	4.00%
<u>Less ADC Rate (determined each year)</u>	
SRT Rate	X.XX%





## What is the Stabilization Reserve Trust (SRT)?

- The SRT can be compared to a rainy day fund or savings account to keep the employer contribution rate stable at 4%.
- Funds contributed to the SRT are set aside and invested for the future when the ADC rate is higher than 4%.
  - Instead of raising the employer contributions, the funds in the SRT will be transferred to TCRS to keep the rate at 4%.





# Hybrid Employer Contribution Rates for FY 2019

	State/HE	Teachers
• ADC component	1.66%	1.94%
• <u>SRT component</u>	<u>2.34%</u>	<u>2.06%</u>
Total Employer Contribution	4.00%	4.00%



# Hybrid Plan with Cost Controls

- State, Local Education Agencies (LEA), higher education, and participating local governments will benefit by setting funds aside into the Stabilization Reserve Trust (SRT).
- These funds will be used in years when the ADC exceeds 4%.



# Same Benefit Calculation

- Both federally funded and non-federally funded will have EXACT same benefit calculation at retirement.
- The real difference is on the employer side of paying for it now or later.



# New TCRS Reporting Structure Effective with July 2018 report

- The employer rate on Employer Self-Service (ESS) will be changed from the total 4% to the ADC rate
- Concord will only charge the amount of contributions that will be paid to TCRS.
- Separate invoice process to collect SRT directly into that trust



# Stabilization Reserve Trust (SRT) process

- Each employer in the Hybrid retirement plan has been set up with a new employer code to pay the Stabilization Reserve contributions
- The employer code is normally the same code with the addition of SR at the end of the code
- Invoice will be created to bill each employer for the non federally funded salaries





# GASB 68 REPORTING

4 YEARS IN AND STILL STANDING







# GASB 68 reporting

- TCRS supplies to each of our employers
  - Approximately 800 different employers
  - Recommended language for their Financial Statements on the TCRS pension plan
  - Suggested Accounting entries based on the actuary study and our recordkeeping system
  - 4<sup>th</sup> year of data!!
- Our goal is to get this data to our employers sooner!



# Changes for FY 2018

- Streamlined the accounting entries & suggested notes that we supplied
- Basically we need to tell you
  - Total Pension Liability & Net Pension Liability
  - Activity during the year
  - Supply suggested accounting entries



# Feedback needed

- What would Employers like to see on this process?
- We do not want to overload the employers with too much detail
- Basically gives us the items we previously mentioned
- And supply us the accounting entries to get you to this data
- Some employers just want us to hand them the actuary report and let them figure it out



## New for 2019

- Effective with the creation of the Pension Stabilization Reserve Trust in FY 2019
- GASB 68 reporting reports the total pension liability (TPL) and details the amounts that are contributed during the year to meet this liability
- SRT contributions CANNOT be shown as a reduction of the TPL
- Only the ADC that is paid to TCRS will be shown as reducing the TPL



# SRT contributions

- Contributions made to the Pension Stabilization Reserve Trust will be kept in a separate trust fund for the employers
- GASB requires these funds to be shown on the employers financial statement as a restricted asset
- Therefore, TCRS will also report to each employer detail on the total contributions and the investment earnings on these funds with the GASB 68 detail





# EXPERIENCE STUDY CHANGES

STUDY PERFORMED JUNE 30, 2016





# Study performed June 30, 2016

- Study is performed every 4 years
- Actual experience is compared to the assumptions that were used in the actuary study each year
  - Earnings Assumption
  - Salary Assumptions
  - Inflation Assumptions
  - Mortality Assumptions





# Changes

- Assumption Changes were effective for the June 30, 2017 actuary study
  - Reduced earnings assumptions from 7.5% to 7.25%
  - Reduced salary assumptions from 4.25% to 4%
  - Reduced inflation assumptions from 3% to 2.5%
  - Changes affected the employer contribution rates that went into effect July 1, 2018



# For questions

- Please contact me at [Kimberly.Morrow@tn.gov](mailto:Kimberly.Morrow@tn.gov)  
or (615) 253-4176

# ONLINE RETIREMENT APPLICATIONS EMPLOYER CERTIFICATION INSTRUCTIONS





## Welcome to ESS online certification!

- 1** Employers can certify an application submitted online by their employee at MyTCRS.com
- 2** Member completes the online application, the employer will be notified by email that they have a retirement certification to complete.
- 3** Certification will only appear when an employee (*active member*) or former employee (*a member whose employment ended within the past 60 days*) has initiated a request with TCRS for a retirement.
- 4** On the Employer Certification screen, only certifications in pending status will display.

Certification is completed in 10 easy steps  
**Let's Get Started!**





## Member completes the online application

Step 1: Member logs into MyTCRS.com and selects “Online Retirement” from the Services menu

Step 2: Member verifies their Address, Beneficiary, and Contact Information

*Note: To update the address, beneficiary or contact information the member will be redirected to a page outside of the Application. After changes are saved the member will be returned to the main page to start over.*

Step 3: Member makes a benefit option selection

*Members are encouraged to schedule a retirement counseling appointment and request a benefit estimate to determine which selection best fits their financial needs by calling 800-922-7772.*

Step 4: Input bank account information for direct deposit

Step 5: Input tax withholding selection

Step 6: Review and submit the application



# Which ESS users can certify retirement applications?

**1** Administrator    **2** Employer    **3** Staff

## **ESS Administrator**

*(All functionality in Self-Service)*

## **ESS Employer Reporting**

*(May access all screens except for the Manage Users Screen)*

## **ESS Staff**

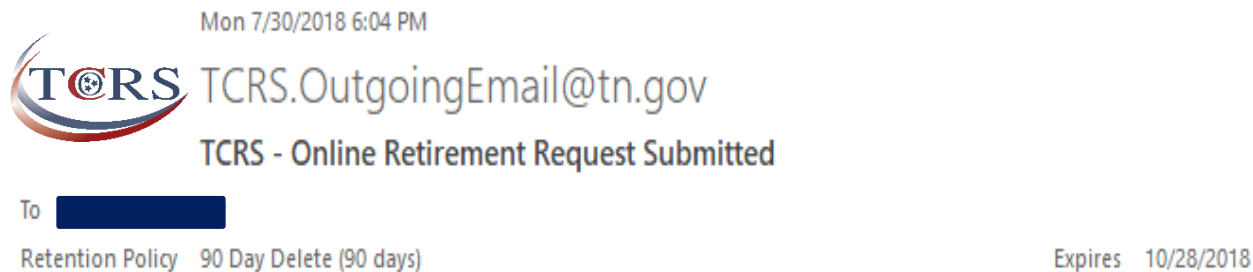
*(Have access to non-essential screens)*





# How will an employer know a retirement application is waiting?

- The employer will receive an email notification sent to the primary contact on file.



New member requests are now present on Employer Self Service. Please login and verify the information.

Please do not reply to this email. This is an automatically generated message.

- It's important to keep contact information and permissions up-to-date in ESS.



# Employer Certification: Step 1

Login to Employer Self Service (ESS) by selecting the “Employers log in here” link, then type in your Username and Password.



[Login to your account](#)

## Login

**Log In To Your Account**

User ID

Password

[Need to register?](#)  
[Forgot User ID or Password?](#)

**Note:** The information contained in this site is available via a secure connection.

[Employers log in here](#)  
[Medical Advisors log in here](#)



### Use Self Service to:

- View your account details
- Update your contact information
- Apply for Retirement
- Make or check the status of your requests
- Change or update Beneficiary(s)

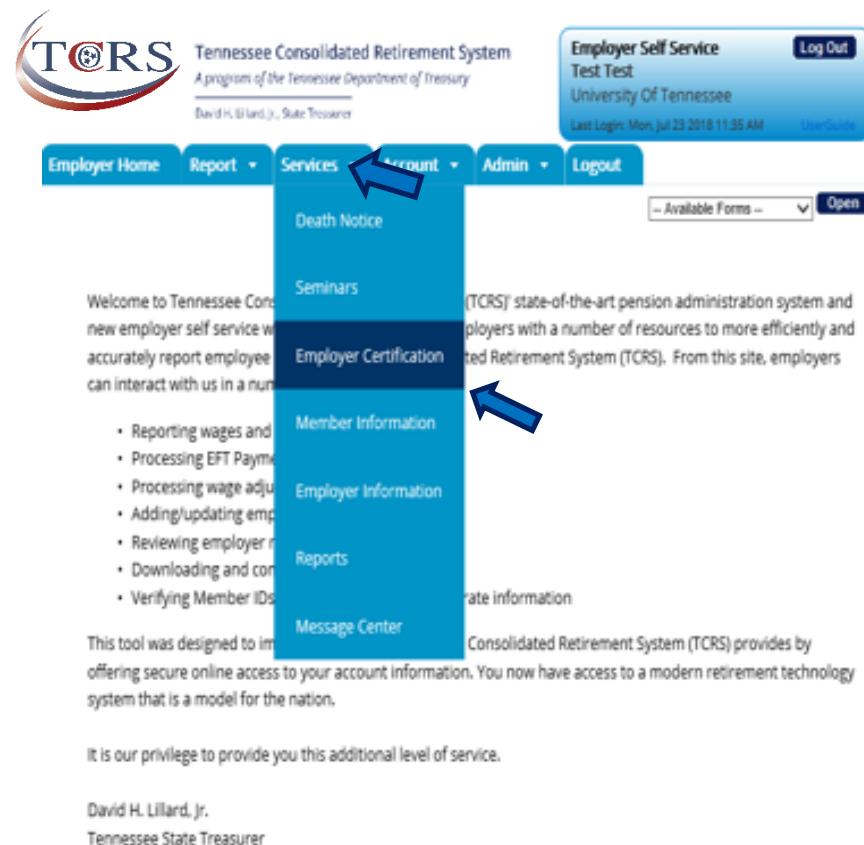
Hours of Operation: 8:00 AM – 7:00PM CT

If you have questions regarding access to your account or need assistance logging in, please contact RetireReady TN at 800-922-7772.



# Employer Certification: Step 2

After logging into ESS select “Employer Certification” from the drop down menu for Services.



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-- Available Forms -- [Open](#)

- Death Notice
- Seminars
- Employer Certification**
- Member Information
- Employer Information
- Reports
- Message Center

Welcome to Tennessee Consolidated Retirement System (TCRS) state-of-the-art pension administration system and new employer self service with a number of resources to more efficiently and accurately report employee information and interact with us in a number of ways. From this site, employers can interact with us in a number of ways.

- Reporting wages and taxes
- Processing EFT Payments
- Processing wage adjustments
- Adding/updating employee information
- Reviewing employer reports
- Downloading and correcting data
- Verifying Member IDs

This tool was designed to improve the employer experience. Consolidated Retirement System (TCRS) provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

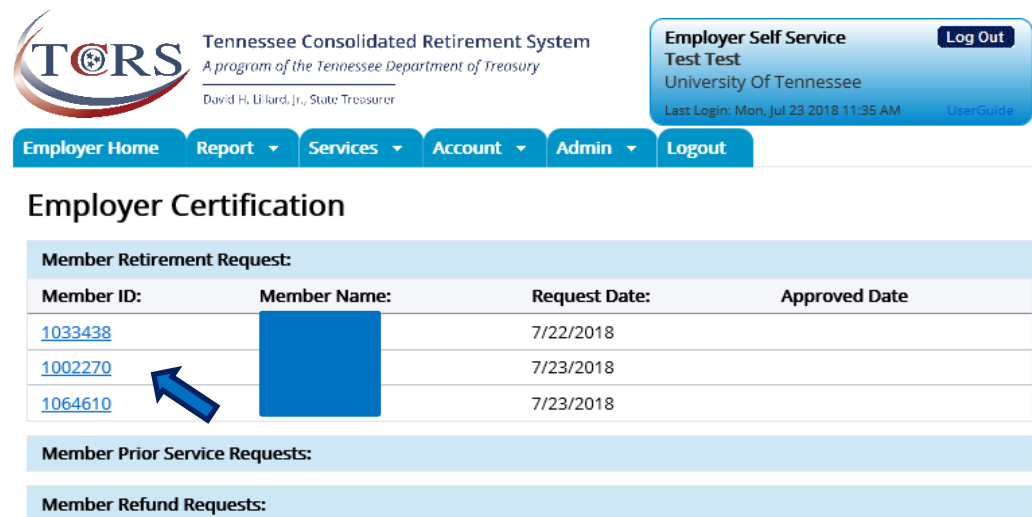
David H. Lillard, Jr.  
Tennessee State Treasurer



# Employer Certification: Step 3

This screen displays the names and Member ID of all employees who have submitted a retirement application online and are requesting Employer Certification.

Select the Member ID of the member you wish to and it will take you to the certification screen.



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### Employer Certification

Member Retirement Request:			
Member ID:	Member Name:	Request Date:	Approved Date
<a href="#">1033438</a>		7/22/2018	
<a href="#">1002270</a>		7/23/2018	
<a href="#">1064610</a>		7/23/2018	

**Member Prior Service Requests:**

**Member Refund Requests:**






# Employer Certification: Step 4

Enter in the member's last paid date then click the "Calculate" button to populate future posting months through the member's date of retirement.





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### Retirement Certification

[Back to Dashboard](#)

**Member ID:** 1033438      **Member Name:** [REDACTED]

Last Date of Paid Employment:       Press the Calculate button to add posting months through the date of retirement. Calculate

**Breakdown of Final Salary**

*Please list all payroll information that will be reported for the member from the date this application is completed through the employee's last contribution date. Any longevity, career ladder, bonus, or leave payments should be added as separate line item in the grid below.*

*Salary such as annual leave or sick leave lump sum payments are not creditable and should not be included in the breakdown of final salary. If you have questions regarding the types of payments that are creditable to TCRS, please contact us at 800-770-8277.*

Posting Month	Payment Reason	Salary	Pre Tax EECON	Post Tax EECON	Service Credit
<input type="checkbox"/> <input type="text"/>	Please select <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Delete    Add Line Item    Save

**Final Sick Leave Certification:**

Total Salary (Year-to-Date):	<input type="text" value="0.00"/>	Service Credit (Year-to-Date)	<input type="text" value="0.00 Months"/>
Contract Months:	<input type="text"/>		
Unused Sick Leave Days at Retirement:	<input type="text"/>		
Sick Leave Accrued 2 Years Ago:	<input type="text"/>		
Sick Leave Accrued Last Year:	<input type="text"/>		
Sick Leave Accrued Year-to-Date:	<input type="text"/>		

Complete Certification



# Employer Certification: Step 5

Future posting months are now populated for the member based on the date entered.

Additional salary, such as longevity pay, for the displayed posting months should be added as separate line items by selecting the “Add Line Item” button.

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### Retirement Certification

[Back to Dashboard](#)

**Member ID:** 1033438 **Member Name:** [REDACTED]

**Last Date of Paid Employment:** 8/1/2018 **Calculate**

**Breakdown of Final Salary**  
 Please list all payroll information that will be reported for the member from the date this application is completed through the employee's last contribution date. Any longevity, career ladder, bonus, or leave payments should be added as separate line item in the grid below.  
 Salary such as annual leave or sick leave lump sum payments are not creditable and should not be included in the breakdown of final salary. If you have questions regarding the types of payments that are creditable to TCRS, please contact us at 800-770-8277.

Posting Month	Payment Reason	Salary	Pre Tax EECON	Post Tax EECON	Service Credit
<input type="checkbox"/> 07/2018	Please select				
<input type="checkbox"/> 08/2018	Please select				

[Delete](#) [Add Line Item](#) [Save](#)

**Final Sick Leave Certification:**

Total Salary (Year-to-Date): 0.00 Service Credit (Year-to-Date) 0.00 Months

Contract Months: [REDACTED]

Unused Sick Leave Days at Retirement: [REDACTED]

Sick Leave Accrued 2 Years Ago: [REDACTED]

Sick Leave Accrued Last Year: [REDACTED]

Sick Leave Accrued Year-to-Date: [REDACTED]

[Complete Certification](#)





# Employer Certification: Step 6

Once all salary information is entered, click the “Save” button.

The following message should display in green font at the top of the page: “Salary Breakdown has been successfully saved”.

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Salary Breakdown has been successfully saved.

Retirement Certification [Back to Dashboard](#)

Member ID: 1033438 Member Name: [Redacted]

Last Date of Paid Employment: 8/1/2018 Press the Calculate button to add posting months through the date of retirement.

**Breakdown of Final Salary**  
 Please list all payroll information that will be reported for the member from the date this application is completed through the employee's last contribution date. Any longevity, career ladder, bonus, or leave payments should be added as separate line item in the grid below.  
 Salary such as annual leave or sick leave lump sum payments are not creditable and should not be included in the breakdown of final salary. If you have questions regarding the types of payments that are creditable to TCRS, please contact us at 800-770-8277.

	Posting Month	Payment Reason	Salary	Pre Tax EECON	Post Tax EECON	Service Credit
<input type="checkbox"/>	07/2018	Regular pay	2245.00	0.00	0.00	1.0000
<input type="checkbox"/>	08/2018	Regular pay	2005.00	0.00	0.00	1.0000
<input type="checkbox"/>	08/2018	Longevity	1000.00	0.00	0.00	0.0000

**Final Sick Leave Certification:**


Total Salary (Year-to-Date): 5250.00 Service Credit (Year-to-Date) 2.00 Months  
 Contract Months:   
 Unused Sick Leave Days at Retirement:   
 Sick Leave Accrued 2 Years Ago:   
 Sick Leave Accrued Last Year:   
 Sick Leave Accrued Year-to-Date:



# Employer Certification: Step 7

Complete all requested fields for “Final Sick Leave Certification” section then click the “Complete Certification” button.

Note: The “Total Salary” and “Service Credit” have been auto populated based on the salary and service credit input in the previous section.



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Salary Breakdown has been successfully saved.

### Retirement Certification

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**Member ID:** 1033438      **Member Name:** Ronald Carlini

Last Date of Paid Employment:       Press the Calculate button to add posting months through the date of retirement.

**Breakdown of Final Salary**

Please list all payroll information that will be reported for the member from the date this application is completed through the employee's last contribution date. Any longevity, career ladder, bonus, or leave payments should be added as separate line item in the grid below.

Salary such as annual leave or sick leave lump sum payments are not creditable and should not be included in the breakdown of final salary. If you have questions regarding the types of payments that are creditable to TCRS, please contact us at 800-770-8277.

Posting Month	Payment Reason	Salary	Pre Tax EECON	Post Tax EECON	Service Credit
<input type="checkbox"/> 07/2018	Regular pay	2245.00	0.00	0.00	1.0000
<input type="checkbox"/> 08/2018	Regular pay	2005.00	0.00	0.00	1.0000
<input type="checkbox"/> 08/2018	Longevity	1000.00	0.00	0.00	0.0000

**Final Sick Leave Certification:**

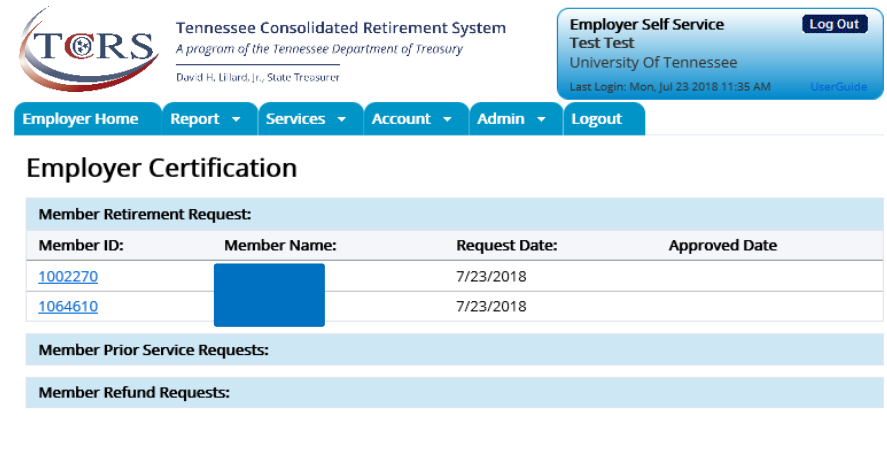
Total Salary (Year-to-Date):	5250.00	Service Credit (Year-to-Date)	2.00 Months
Contract Months:	12		
Unused Sick Leave Days at Retirement :	220		
Sick Leave Accrued 2 Years Ago :	12		
Sick Leave Accrued Last Year :	12		
Sick Leave Accrued Year-to-Date:	12	x	





# Employer Certification: Step 8

Once you have successfully certified the retirement application, you will return to the main Employer Certification screen to complete any remaining requests.



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### Employer Certification

**Member Retirement Request:**

Member ID:	Member Name:	Request Date:	Approved Date
<a href="#">1002270</a>		7/23/2018	
<a href="#">1064610</a>		7/23/2018	

**Member Prior Service Requests:**

**Member Refund Requests:**



## Employer Self-Service Reports

- All those with ESS access (administrative, employer reporting, and staff) can use the **Reports** screen to generate specific reports.
- Employers needing monthly Employee and Employer contribution reporting history may use the “Record of Monthly Contribution Report for Employer Report”
- To navigate to the Record of Monthly Contribution Report, click on the following menu options: **Reports > Monthly Packet**
- The report will display the Member ID, Agency code, Name, Salary, Employee and Employer contribution for all codes reported on the monthly file.
- Additionally, Employer Annual Statements are available on the **Reports** screen at the end of each fiscal year.
- To navigate to the **Reports** screen, click on the following menu options: **Services > Reports**





# Questions? Contact Us

RetireReadyTN

**1-800-922-7772**

*Voice automation tip:*

*Say "TCRS," then "Employer," and you will be directed to an Employer Reporting Specialist.*

Or Email:

[TCRS.EmployerReporting@tn.gov](mailto:TCRS.EmployerReporting@tn.gov)



## Employer Education and Review Team

- Jessica Reaves, Assistant Director, Employer Education and Counseling  
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- Kimberly Quiney, West TN Education and Review Specialist  
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615-428-3303
- Stephen Coleman, Middle TN Education and Review Specialist  
[Stephen.Coleman@tn.gov](mailto:Stephen.Coleman@tn.gov)  
615-487-0159
- Rena Olden, East TN Education and Review Specialist  
[Rena.C.Olden@tn.gov](mailto:Rena.C.Olden@tn.gov)  
615-476-0959





## Treasury Outreach Team

- Drew Freeman, Director, Outreach  
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615-806-4467
- Tim Joyce, West TN Outreach Representative  
[Tim.Joyce@tn.gov](mailto:Tim.Joyce@tn.gov)  
901-233-4517
- James Armistead, Middle TN Outreach Representative  
[James.Armistead@tn.gov](mailto:James.Armistead@tn.gov)  
615-289-4447
- Justin Ball, East TN Outreach Representative  
[Justin.Ball@tn.gov](mailto:Justin.Ball@tn.gov)  
423-356-1518



Retire*Ready*TN Employer Resources  
Members and Employers call  
Retire*Ready*TN  
800-922-7772

Extended Hours:  
8:00 a.m. to 7:00 p.m. CST