



info

EMPLOYEES' RETIREMENT SYSTEM



www.rsa-al.gov • email: ersinfo@rsa-al.gov • Ph: 877.517.0020



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- ◆ Read the [September Advisor](#) to find out how “Troy University’s Johnson Center, A Poor Steward of the Truth” By David G. Bronner
- ◆ Be on the lookout for the October Advisor coming to your mailboxes soon!

OFF-SITE COUNSELING APPOINTMENTS

- ◆ Would you like to make an appointment with a ERS counselor in your area? Our **2016 Appointment Schedule** has now been released; visit the [ERS Off-Site Counseling Appointments](#) web page for dates and registration form.
- ◆ You may also schedule an appointment at our RSA Headquarters with one of our TRS, PEEHIP, or RSA-1 Counselors by calling 877.517.0021

Members may still walk-in, but there are numerous reasons why it is advantageous to make an appointment:

- ❖ Meet with a counselor at the scheduled time without waiting
- ❖ May request a specific counselor
- ❖ Counselors will already have your paperwork prepared prior to your arrival
- ❖ Walk-ins may have to wait for an opening to meet with a counselor. The counselor will have to prepare the paperwork while the walk-in member waits

RSA-1 – GET ON THE ROAD TO AN EVEN BETTER TOMORROW

RSA-1 DEFERRED COMPENSATION PLAN
RETIREMENT SYSTEMS OF ALABAMA

JOIN RSA-1 AND ACCELERATE THE GROWTH OF YOUR RETIREMENT BENEFITS. IT'S NOT TOO LATE.

Further along in your career, you may have a higher income or just want to supplement your retirement. RSA-1 will allow you to save more and defer more taxes.

INCREASED ANNUAL CONTRIBUTION MAXIMUMS
For members age 50 and over.

CATCH-UP DEFERRALS
If you did not defer the maximum deferral amount, you may "catch-up" unused eligible amounts for one to three years if you are within three years of normal retirement age.

SICK AND ANNUAL LEAVE DEFERRALS
If you are eligible to receive payment for sick and annual leave at termination of employment, you may defer up to the maximum limit.

ROLLOVERS TO RSA-1
RSA-1 accepts rollovers from DROP accounts once you have terminated employment.

457 TRANSFERS TO RSA-1
RSA-1 accepts trustee-to-trustee transfers from other Section 457 plans.

RETIREMENT ON THE HORIZON?
GET ON THE ROAD TO AN EVEN BETTER TOMORROW.

LEARN MORE ABOUT REACHING YOUR FULL RETIREMENT SAVINGS POTENTIAL. VISIT RSA-AL.GOV OR CALL 877.517.0020