



# info

## TEACHERS' RETIREMENT SYSTEM



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



**November 15, 2017**

- ◆ **TRS Board of Control Election ends Tuesday, November 21.** If you have not yet submitted your vote for the TRS Board of Control, you must return your ballot to Election America **by 4:00 p.m. on Tuesday, November 21.** You may vote online, by telephone, or by returning the prepaid postage mailer ballot. For more information regarding voting, and to view the candidates, please click [here](#).
- ◆ Start planning your holiday getaways now! Enjoy [special deals](#) for RSA members.
- ◆ Are you thinking of retiring soon? If so, please read the [November Advisor](#) article, “Five Retirement Expenses Most People Underestimate.”
  1. Healthcare
  2. Housing
  3. Entertainment
  4. Taxes
  5. Long-Term Care
- ◆ Please note: The IRS Deferral Limits to 457(b) plans have changed for 2018:
  - ◇ Under Age 50: \$18,500
  - ◇ Age 50 and Over: \$24,500
  - ◇ Catch-up Maximum: \$37,000
- ◆ RSA-1 is a powerful tool to help you reach your retirement dreams! [Enroll](#) in three easy steps!

2017 Rates of Returns						
	RSA-1 Stock		RSA-1 Bond		RSA-1 STIF	
	Monthly	CYTD	Monthly	CYTD	Monthly	CYTD
Jan	1.88%	1.88%	0.26%	0.25%	0.06%	0.06%
Feb	3.95%	5.90%	0.81%	1.05%	0.06%	0.12%
Mar	0.11%	6.02%	-0.09%	0.96%	0.07%	0.18%
Apr	1.02%	7.10%	0.85%	1.80%	0.07%	0.26%
May	1.40%	8.60%	0.79%	2.61%	0.08%	0.34%
June	0.62%	9.28%	0.01%	2.62%	0.08%	0.42%
July	2.04%	11.51%	0.46%	3.08%	0.10%	0.52%
Aug	0.31%	11.85%	0.74%	3.84%	0.10%	0.61%
Sep	2.06%	14.14%	-0.35%	3.47%	0.10%	0.71%
Oct	2.33%	16.79%	0.08%	3.55%	0.10%	0.81%