

Lagniappe Guide to Retirement

LASERS
Louisiana State Employees'
Retirement System

Louisiana State Employees' Retirement System
as of January 2016

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LASERS Contact Information

Street Address:	8401 United Plaza Blvd. Baton Rouge, LA 70809
Mailing Address:	P. O. Box 44213 Baton Rouge, LA 70804-4213
Contact LASERS:	800.256.3000 (Toll-Free) 225.922.0600 (Baton Rouge)
Appointments:	Monday - Friday 8:30 a.m. - 3:00 p.m.

LASERS Social Media

Facebook:	www.Facebook.com/lasersonline.org
Twitter:	www.Twitter.com/lasersonline
YouTube:	www.YouTube.com/laserschannel
eBeam:	www.lasersebeam.blogspot.com

Website Information

Louisiana State Employees' Retirement System
www.lasersonline.org

Louisiana Government
www.louisiana.gov

Louisiana Department of Civil Service
www.civilservice.la.gov

Louisiana Department of Insurance
www.lidi.state.la.us

Louisiana Department of Revenue
rev.louisiana.gov

Louisiana Deferred Compensation Plan
louisianadcp.gwrs.com

EMPOWER Retirement™
www.louisianadcp.com

Office of Group Benefits
www.groupbenefits.org

Internal Revenue Service (IRS)
www.irs.gov

Social Security Administration
www.ssa.gov

Benefits CheckUp
www.benefitscheckup.org

National Council on Aging
www.ncoa.org

RSEA
www.rseala.org

Office of Financial Institutions
www.ofi.la.gov

SHIIP
www.lidi.la.gov/SHIIP/

Member Self-Service

Please visit the LASERS website, www.lasersonline.org, for valuable information about your retirement system. The website contains information about the LASERS Board of Trustees, our investment allocations and experience, LASERS staff, recent legislation, forms, and much more. Also, you may subscribe to our Member Connection email service to receive updates on current events.

In addition to the general information on the website, active members and retirees can use the site to securely access their LASERS records as described below:

Active Member Self-Service

Once at the LASERS website, select *Actives*, and then *Member Self-Service*. On your first visit, you will be asked to enter your Social Security number, date of birth, and zip code. You will then create a user ID, password, and security question. For subsequent visits, you will sign in with your user ID and password.

Self-Service allows you to access the following information:

- Personal information
- Phone/email updates
- Account summary
- Account history
- Recent requests
- Create benefit estimate
- Create repay refund estimate
- Annual statements
- Tax documents
- Request an appointment

The benefit estimates generated are not guaranteed benefits. These calculations are merely estimated. The actual pension benefit that you are entitled to as a member of LASERS is determined by applicable laws as well as finalized service credit, earnings, and leave balances at the time you retire.

Retired Member Self-Service

Once at the LASERS website, select *Retirees*, and then *Member Self-Service*. On your first visit, you will be asked to enter your Social Security number, date of birth, and the net amount of your last check. You will then create a user ID, password, and security question. For subsequent visits, you will sign in with your user ID and password.

Self-Service allows you to access the following information:

- Personal information
- Address updates
- Phone/email updates
- Account summary
- Payment history
- Account history
- Tax documents
- Tax withholding updates
- Income verification
- DROP/IBO activity report

Social Security and Medicare Information

You may be entitled to Medicare coverage if you are a state retiree who has paid Medicare tax, the spouse or former spouse who has paid Medicare tax, a state retiree receiving a Disability retirement from LASERS, or the spouse of a state Disability retiree. Please visit www.lamedicare.com for more information.

If you have earned a LASERS benefit, and you are entitled to receive a Social Security benefit based on your earnings or the earnings of a spouse, your Social Security benefit may be reduced. The reduction is due to federal laws known as the Windfall Elimination Provision and the Government Pension Offset, which are designed to offset the amount of Social Security benefits paid to those eligible to receive some other type of public pension.

Windfall Elimination Provision (WEP)

The Windfall Elimination Provision affects the amount of your Social Security retirement or disability benefit if you also receive a pension from a government agency, such as LASERS. This provision does not apply to survivors benefits. A modified benefit formula is used to calculate your benefit amount resulting in a lower Social Security benefit.

You may be able to avoid this offset if you meet one of the following criteria:

- You were age 62 or disabled before 1986
- You qualified for a LASERS retirement benefit (including a reduced benefit with 10 years of service credit) before September 1, 1985
- You have at least 30 years of "substantial" earnings in a job where you paid Social Security taxes. If you have between 21 and 29 years of "substantial" earnings, you will not be subject to the full reduction.

LASERS can provide you with a letter indicating the date of your first eligibility for retirement that you can submit to the Social Security Administration. Please submit a written request to LASERS for this information.

Government Pension Offset (GPO)

The Government Pension Offset affects the amount of your Social Security spouse's or widower's benefit if you also receive a pension from a government agency, such as LASERS. Your Social Security benefit may be reduced by two-thirds of your government pension.

You may be able to avoid this offset if you meet one of the following criteria:

- You were eligible to retire before December 1982, and you meet all of the requirements for Social Security spouse's benefits in effect in January 1977
- You were eligible to retire before July 1, 1983, and were receiving one-half of your support from your spouse

LASERS can provide you with a letter indicating the date of your first eligibility for retirement that you can submit to the Social Security Administration. Please submit a written request to LASERS for this information.

The benefit formulas are complex, so we recommend that you contact the Social Security Administration for a calculation of any possible reductions.

You can also visit www.ssa.gov/gpo-wep for additional information.

Information for Active Members

Address Change

Keep your address current with LASERS to ensure that you receive all retirement related information.

Any address change must be completed through the Human Resources office at your agency. The information will then be submitted from your agency to LASERS. Do not contact LASERS directly to change your address.

Service Credit Purchase

You may repay prior refunded service, purchase certain service credit, or apply for a transfer or reciprocal recognition of service from another Louisiana retirement system. Information, including how to roll over funds from another retirement system, may be found by reviewing the *Membership Handbook* or by calling a Member Services representative.

Disability Retirement and Survivor Benefits

LASERS provides disability retirement benefits should you become totally and permanently disabled from your job. You must reach eligibility based upon your membership class as outlined in the *Membership Handbook* in order to apply. Your disability must be approved by the State Medical Disability Board. If approved, monthly benefits will be paid to you. You will be required to periodically provide verification of your disability and income to continue receiving these benefits.

LASERS provides survivor benefits for your spouse and minor children according to your membership class. If there are no benefits due, a lump-sum payout of the balance of your contributions will be made to your designated beneficiary.

Submit Application In A Timely Manner

You are encouraged to submit your retirement application in a timely manner. Retirement is effective the day the application is received at LASERS, or the day after termination from state service, whichever is later. If there is a break in service between your date of termination and your effective date of retirement, your monthly benefit may be reduced.

Information for Retired Members

Address Change

Keep your address current with LASERS to ensure that you receive all retirement related information.

You can update your address through Retired Member Self-Service (refer to the Retired Member Self-Service section in this booklet for instructions). You can also update your mailing address, change your tax deductions, or alter your direct deposit information, by downloading the necessary forms from the LASERS website at www.lasersonline.org/Forms. If you do not have Internet access at home, you can visit the nearest public library or any educational institution which allows public access to its online resources. You may also call or write LASERS to have the appropriate form(s) mailed to you.

W-4P Tax Information

When filling out your retirement paperwork with your Human Resources office, make sure you complete *Form W-4P Withholding Certificate for Pension or Annuity Payments*, indicating whether you wish to have federal income taxes deducted from your retirement check. Unless otherwise indicated by receipt of the W-4P, federal taxes must be withheld from your retirement check. You will receive from LASERS a 1099-R Distribution Form showing your taxable income. If you have already paid taxes on part of your contributions to LASERS, you will receive a credit on your 1099-R, located in Box 5.

If you live in Louisiana, your LASERS benefits are exempt from Louisiana state taxes. However, you must file a Schedule "E" form with the Louisiana Department of Revenue (DOR). Visit their website for more information at rev.louisiana.gov.

Payment of Retirement Benefits

Direct Deposit

A member of LASERS with a retirement date effective on or after January 1, 2000, is required to use direct deposit to receive retirement benefits. The Electronic Fund Transfer (EFT, or direct deposit) of your benefit payment is fast because it is automatic, uninterrupted, electronic, and your funds are available on the first business day of the month (depending on the rules of your financial institution); this is generally two to five days sooner than checks sent through the U. S. Postal Service. Upon retirement, your first check will be mailed to your home address while we pre-notify your bank of an electronic fund transfer. The following month, your funds will be automatically deposited into your account. An account statement similar to a check stub will be furnished to you upon establishment of the EFT and at any point thereafter when a change is made in the amount to be deposited. If an exception to this payment method is needed, contact LASERS for information.

To enroll in direct deposit with LASERS, you will have to submit *Form 4-05 Authorization for Direct Deposit*. You can obtain this form on the LASERS website or call LASERS to request the form. If you change your account number or banking institution, you will have to submit a new form.

Mailed Retirement Benefit Checks

For benefit recipients not using direct deposit (see previous section), LASERS delivers monthly retirement benefit checks to the U.S. Post Office on the last business day of each month. Upon delivery to the post office, LASERS has no method of retrieving or tracking delivery of the checks. If you do not receive your retirement check by the fifth working day of the month, please send a signed notification, including your Social Security number and a telephone number, to LASERS to initiate the steps necessary to stop payment on the check and have it reissued. To prevent issues such as lost checks and reissued payments, **LASERS strongly recommends that you enroll in direct deposit by submitting *Form 4-05 Authorization for Direct Deposit*.**

RSEA

RSEA is an independent, membership-driven organization that represents people who have retired or will retire from employment with the State of Louisiana.

The association lobbies the legislature concerning retirement issues, conducts annual statewide meetings, maintains the RSEA website, and distributes a quarterly newsletter, among other benefits of membership.

RSEA receives no appropriation, grant or subsidy from any level of government and depends on an annual fee from its membership. Membership is voluntary for both retired and active state employees.

For more information, contact RSEA:

Website:

www.rseala.org

Email:

rsealouisiana@att.net or laretiree@att.net

Address:

9412 Common St., Ste 7
Baton Rouge, LA 70809

Telephone:

1.866.938.0961 (Toll-Free)
225.930.0961 (Baton Rouge)

Fax:

1.866.938.0964 (Toll-Free)
225.930.0964 (Baton Rouge)

EMPOWER Retirement™

EMPOWER Retirement™ is a division of Great-West Life and Annuity Insurance Company. It administers the LASERS Self-Directed Plan for DROP and IBO funds. Assets are held in trust for the benefit of the Plan participants. Investment options are appropriate, have competitive fees, and are monitored quarterly.

Website:

www.louisianadcp.com

Address:

9100 Bluebonnet Centre Blvd., Suite 203
Baton Rouge, LA 70809

Telephone:

1.800.937.7604 (Toll-Free)
225.926.8082 (Baton Rouge)

Office of Group Benefits Insurance

If you have questions regarding your insurance coverage, contact your employing agency. In the event you cannot obtain the necessary information from your agency, please contact:

Office of Group Benefits:

Mailing Address:

P.O. Box 66678
Baton Rouge, LA 70896

Street Address:

1201 N. 3rd Street, Ste G-159
Baton Rouge, LA 70802

Website:

www.groupbenefits.org

Telephone:

1.800.272.8451 (Toll-Free)
225.925.6625 (Baton Rouge)

LASERS will continue to make the deduction of your premium in accordance with information received from the Office of Group Benefits office. **We do not have access to your insurance records.**

Payroll Deductions

Credit Union and Insurance Vendor Information

As a service to you, LASERS is able to provide payroll deductions for the credit unions and insurance vendors listed below. If you choose to have your insurance premiums or credit union payments deducted from your retirement benefit, you will need to contact the insurance company and/or credit union and submit the proper authorization to the vendors. Visit their websites for additional information. If you do not find your insurance company or credit union listed, LASERS will be unable to provide the automatic payroll deduction from your benefit. This list is subject to change periodically.

Credit Unions Include:

Department of Corrections Credit Union
District 62 Highway Federal Credit Union
Eagle Federal Credit Union (formerly LA State Credit Union)
Jefferson Financial Credit Union
LA CAP Federal Credit Union
LA Employment Security Federal Credit Union (LES Credit Union)
LA Wildlife and Fisheries Credit Union
Pelican State Credit Union
Third District Highway Federal Credit Union

Insurance Vendors Include:

AFLAC
Colonial Life & Accident Insurance Company
Columbia Universal Life Insurance (formerly Hill Country)
Conseco Health (formerly Capital American)
DINA Dental Insurance
Guaranty Income Life Insurance
LSU AD&D Insurance
LSU Definity Health
LSU Health and Life Insurance
New York Life Insurance
Office of Group Benefits Health and Life Insurance
Starmount Dental Insurance
Transamerica Life Insurance Company

RSEA

RSEA dues may be deducted.

Situations When Payment May Change

Insurance Premium Changes

Retirees who have health insurance coverage maintained through their former employer are subject to possible increases or decreases each fiscal year.

Taxes

Tax tables are periodically updated by the IRS and when these tables change, the amount of taxes withheld from your benefit may change as well. You can also elect to change your tax withholding status by submitting *Form W-4P Withholding Certificate for Pension or Annuity Payments*. A change in your withholding status may also affect the amount of taxes withheld from your check.

System-Generated COLA

A system-generated cost-of-living adjustment (COLA) is possible only when the LASERS Employee Experience Account, funded by excess revenues generated by the LASERS investments program, contains sufficient monies to fund an increase. When the conditions for granting a COLA are met and there are sufficient funds in the Experience Account, the LASERS Board of Trustees may recommend to the Legislature that a COLA be approved.

To be eligible for a system-generated COLA, you must have reached the age of 60 as of June 30 of the year that a COLA is authorized by the legislature. In addition, you must have been retired effective June 30 of the previous year. Your beneficiary may be eligible for a COLA after your death if you would have turned 60 as of June 30 of the year the COLA is authorized, and if you or your beneficiary, or both combined, have received benefits since June 30 of the previous year.

It is also possible for you to self-fund an annual COLA in addition to system-generated COLAs. For more information on this type of COLA, see the *Membership Handbook*.

Upon Death

By law, monthly retirement benefits stop upon death. Any benefit check delivered after death must be returned to LASERS. Your designated beneficiary may have certain benefit entitlements. Your beneficiary must apply to LASERS for benefits after your death before payments can begin.

In the event that you survive your designated beneficiary, you may either:

1. Designate a new beneficiary(ies), if you chose the Maximum Option or the Option 1 retirement benefit option and some of your contributions still remain; or
2. Change your retirement option to the Maximum Option, which allows for a larger monthly payment.

You must submit either request in writing along with a copy of the deceased beneficiary's death certificate.

Returning to Work for a LASERS Member Agency

If you are retired and wish to return to work with a LASERS member agency, you must select one of three options described below when you are rehired. The option selection is irrevocable for the duration of your re-employment. You and your agency must notify LASERS immediately in writing when:

- you are hired as a re-employed retiree;
- you select the option for re-employment purposes;
- you know the estimated duration of your employment; and
- you know the date of your termination of employment.

You must complete *Form 10-02 Re-employment of Retiree*, including your choice for a re-employment option, and mail it to LASERS. If the form is not submitted within 45 days, you will be treated as selecting Option 3, and both you and the employing agency shall be responsible for retirement contributions from date of employment to date of termination.

Re-employed Retiree Options

Option 1:

You may elect to limit earnings in any fiscal year to 50 percent of your annual retirement benefit for such fiscal year. **You should not select this option if your estimated earnings for the fiscal year will exceed your earnings limit.** If your actual earnings exceed the limit, then your future retirement benefits will be reduced by the amount that your earnings exceeded the limit and you will be required to reimburse LASERS for the earnings that exceed the limit. When computing your earnings limitation, an adjustment is made based on the Consumer Price Index (CPI) for the preceding year. You are responsible for monitoring the earnings limitation.

Option 2:

You may regain membership in LASERS by repaying all retirement benefits received plus interest at the actuarial rate. This option allows you to restore prior service credit and return to active member status as if you had not retired. If you participated in DROP, IBO, or took early retirement, you cannot elect this option. The 20 year at any age actuarially reduced retirement is not an early retirement.

Option 3:

You may suspend your retirement benefits effective the date of your re-employment and again become a contributing member of LASERS based on your current employment. Employee and employer contributions must be paid under this option and there is no limit on earnings. Upon subsequent retirement, your retirement benefit will be resumed.

There are certain limited exceptions when the options do not apply. Also, it is possible for you to earn a supplemental benefit for your period of re-employment.

Please see the Membership Handbook chapter on re-employed retirees at www.lasersonline.org for more information.

If you work outside of state government or in a position not eligible for LASERS, there will be no impact on your retirement benefits.

Retirement Education

Pre-Retirement Education Program (PREP)

The Pre-Retirement Education Program (PREP) is designed to help you make informed decisions about your retirement plans. This program is free to you as a state employee and has been a valuable source of information since its inception in 1993. It covers such topics as eligibility requirements for retirement, Initial Benefit Option (IBO), survivor benefits, DROP, various types of service credit purchases, Louisiana Deferred Compensation, Social Security, and Group Benefits. LASERS encourages all members to attend PREP seminars at various times in their career, not just when retirement is imminent.

One-day PREP seminars take place at various locations throughout the state. You can register online on the LASERS website under *Seminars* for the location of your choice. You will receive a written confirmation by mail when your registration has been accepted.

Individual Counseling

Individual counseling is a way for you to discuss your individual retirement estimate and needs in a face-to-face appointment with a LASERS representative. The representative reviews your individual file, calculates estimates, explains retirement procedures, and answers any retirement related questions you may have. It is available to members who are within 18 months of retirement eligibility. Individual counseling sessions are by appointment only and are conducted both in-house at the LASERS office and periodically in Alexandria, Lafayette, Lake Charles, Monroe, New Orleans, and Shreveport.

Informational Videos

LASERS has several videos on the LASERS YouTube Channel to provide information about a variety of important topics related to your retirement benefits. Members are encouraged to review these videos to prepare for retirement at www.YouTube.com/LASERSchannel.

Retiree Workshops

Retiree workshops provide information to retirees about LASERS updates and legislation as well as information on Social Security and Deferred Compensation. You can register online or through the mail.

Member Organizational Tools

Personal Data Organizer

Where do you keep your important papers?

The most important list you will ever make will be the list of all your assets, papers, names, accounts, obligations, and instructions to guide others to the eventual settlement of your affairs.

You can help your family by filling out the information on the following pages and giving copies to your spouse, relatives who might help in settling your estate, the executor of your will, and your attorney. Set aside a day each year, maybe your birthday, to update this information. Your thoughtfulness in planning ahead will be a true gift to your family.

Record of Important Papers and Valuable Property

Name _____ Date _____

Home Phone _____ Work Phone _____

Address _____

City _____ Parish _____

State _____ Zip Code _____

	You	Your Spouse
Name	_____	_____
Social Security Number	_____	_____
Occupation	_____	_____
Place & Date of Birth	_____	_____
Driver's License Number	_____	_____
Military Service	_____	_____
Place/Date of Marriage	_____	_____
Date of Divorce	_____	_____
Date of Death	_____	_____

Children

Name (include married name) _____

Date of Birth _____ Place of Birth _____

Home Phone _____ Work Phone _____

Address _____

City, State, Zip Code _____

Name (include married name) _____

Date of Birth _____ Place of Birth _____

Home Phone _____ Work Phone _____

Address _____

City, State, Zip Code _____

Name (include married name) _____

Date of Birth _____ Place of Birth _____

Home Phone _____ Work Phone _____

Address _____

City, State, Zip Code _____

Benefit Plans

Pension Plan _____ Value \$ _____

Thrift Plan _____ Value \$ _____

Profit-Sharing Plan _____ Value \$ _____

Deferred Compensation _____ Value \$ _____

IRA _____ Value \$ _____

Other _____ Value \$ _____

Health Insurance

Company _____ Policy Number _____

Address _____ Agent _____

City, State, Zip Code _____

Beneficiaries _____

Telephone _____ Policy Location _____

Company _____ Policy Number _____

Address _____ Agent _____

City, State, Zip Code _____

Beneficiaries _____

Telephone _____ Policy Location _____

Life Insurance

Company _____ Policy Number _____

Type of Policy _____ Cash Value _____

Policy Amount \$ _____ Accidental Death Provision _____

Telephone _____ Beneficiaries _____

Company _____ Policy Number _____

Type of Policy _____ Cash Value _____

Policy Amount \$ _____ Accidental Death Provision _____

Telephone _____ Beneficiaries _____

Home and Auto Insurance

Company _____ Policy Number _____

Address _____ Agent _____

City, State, Zip Code _____

Coverage _____ Telephone _____

Policy Location _____

Company _____ Policy Number _____

Address _____ Agent _____

City, State, Zip Code _____

Coverage _____ Telephone _____

Policy Location _____

Assets Inventory

	Current Value	Original Cost	Ownership	Location
Home	_____	_____	_____	_____
Business	_____	_____	_____	_____
Savings Account	_____	_____	_____	_____
Checking Account	_____	_____	_____	_____
Pension Plans	_____	_____	_____	_____
Household Furniture	_____	_____	_____	_____
Stamp Collection	_____	_____	_____	_____
Bonds	_____	_____	_____	_____
Trust Funds	_____	_____	_____	_____
Stocks	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____

Liability Inventory

Loans _____	Amount \$ _____
Debts _____	Amount \$ _____
Mortgages _____	Amount \$ _____
Other _____	Amount \$ _____
Other _____	Amount \$ _____
Other _____	Amount \$ _____

Location of Records, Licenses

Birth Certificate _____	Deed _____
Marriage _____	Mortgage _____
Adoption _____	Title Policy Insurance _____
Citizenship _____	Title Abstract _____
Pre/Post Nuptial _____	Surveys _____
Divorce _____	Insurance Policies _____
Military Discharge Papers _____	Tax Receipts _____
Building Costs _____	Leases _____

Safe Deposit Box

Institution _____	Box Number _____
Address _____	Who has access _____
City, State, Zip Code _____	
Location of Key _____	
Contents _____	

People Who Handle My Affairs

Make a list of how you would like your personal effects distributed as well as burial instructions. These documents should be placed in a safe place but NOT in your safe deposit box.

Attorney _____ Phone _____

Power of Attorney _____ Phone _____

Accountant _____ Phone _____

Broker _____ Phone _____

Doctor _____ Phone _____

Banker _____ Phone _____

Clergy _____ Phone _____

Employer _____ Phone _____

Insurance Agent _____ Phone _____

Executor of Estate _____ Phone _____

<p>10 Months Prior to Retirement</p>	<p>Continue to meet with retirement planning advisors.</p> <p>Begin collecting names of organizations where you may wish to volunteer or work after retirement.</p>	<p>NOTES</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<p>09 Months Prior to Retirement</p>	<p>Review LASERS re-employment guidelines.</p> <p>Complete process for purchasing or transferring service credit.</p> <p>Prepare to move any money needed to pay for purchase.</p> <p>Review your expenses and reconcile with your income.</p> <p>Set up a retirement income budget.</p>	<p>NOTES</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<p>08 Months Prior to Retirement</p>	<p>Contact LASERS Member Services Division with any questions.</p>	<p>NOTES</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<p>07 Months Prior to Retirement</p>	<p>Verify your retirement time frame: When does your current health care coverage end?</p> <p>Submit a letter to Social Security to determine your eligibility for Medicare or Medicaid.</p> <p>Update beneficiary or guardian on important accounts.</p> <p>Name or update a guardian for minor children.</p> <p>Select trusted friends, family, or relatives to carry out your estate plans.</p> <p>Sign Power of Attorney for health care and financial matters. A copy of the form is located on the LASERS website, www.lasersonline.org.</p>	<p>NOTES</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

Retirement Recap

Define your retirement objectives.

Do not assume anything is being done for you; **you are responsible for your own retirement process.**

Begin your retirement paperwork with your Human Resource office.

Obtain an estimate of benefits from LASERS.

Meet with a retirement benefits analyst at LASERS.

Learn about estate planning and how you can benefit.

Update beneficiaries/guardians on important accounts.

Name or update guardian for minor children.

Select trusted friends or relatives to carry out your estate plans.

Draft personal trust agreements, if necessary.

Draft a will.

Sign Powers of Attorney for health care and financial matters.

If applicable, consider using the \$10,000 annual gift exclusion while still living. Visit the website at www.rev.state.la.us for more information.

Create a Living Will.

List important people to contact: LASERS; person in charge of your estate; attorney; trustee; family members, and etc.

The logo for LASERS, featuring the word "LASERS" in a white, serif font with a horizontal line underneath the letters "A" and "S".

Contact Information

Location: 8401 United Plaza Blvd. • Baton Rouge, LA 70809

Mail: P.O. Box 44213 • Baton Rouge, LA 70804-4213

Phone: (toll-free) 800.256.3000 • (local) 225.922.0600

Web: www.lasersonline.org

The Louisiana State Employees' Retirement System (LASERS) distributed this document digitally. No publication costs were incurred.