It is important to educate yourself about the Teachers’ Retirement System (TRS) and your PEEHIP benefits. The first step is to create your RSA Member Online Services (MOS) account at https://mso.rsa-al.gov/. This will ensure you are registered in the system with correct information and enable you to view a real-time summary of your TRS account online, as well as your PEEHIP coverage(s).

Part 1. Registering for Member Online Services

1. **Member Online Services** is available at https://mso.rsa-al.gov/. You can also access MOS from the RSA website (http://www.rsa-al.gov) by clicking the **Member Log in** button in the top left corner.

2. Click on the link for **Need to register?**

3. Enter PID, Last 5 digits of your Social Security Number, Last Name, and Birth Date on the registration page, then click **NEXT**.
   
   a. All new RSA members will automatically be mailed a PID Letter upon the creation of an RSA account. Your PID is also listed on the annual statement you receive from RSA.
   
   b. **If you do not know your PID then you may contact UA Human Resources or request a PID letter.** This can be done from the Login screen or during this account registration step by clicking the link for **Generate PID Letter**. A letter will be mailed to your primary mailing address on record with RSA within one business day.

4. Enter a User ID, Password, Confirm Password, select a 1st Secret Question and an Answer, select a 2nd Secret Question and an Answer, enter an Email address, Confirm Email, and choose a delivery method. Then click **NEXT**.

5. Read the Terms & Conditions. Select the checkbox to confirm that you have read, understand, and agree. Click **NEXT**.

6. A confirmation message is displayed on the screen. Click **OK**.

7. You will receive a MOS Registration email. A registration confirmation letter (RSA-586) will also be mailed to you.

8. A pop-up window displays asking you to verify your contact information. If you need to make changes, click **UPDATE** and you will be taken to the Contact Information screen. If the information is accurate and no changes are needed, click **VERIFY**.

9. You are then logged into the system. The Home page displays.

On the Home page you can view and update your contact information, view any incoming or outgoing mail correspondence, send a document to RSA, view a summary of your retirement account, and **calculate a benefit estimate**. See Part 2 for instructions.
Part 2. Calculating your Retirement Benefit Estimate

The Benefit Estimate screen allows members to estimate a retirement or disability benefit and estimate a PEEHIP monthly premium. The employee must first log in to the MOS website in order to follow these steps in below.

**IMPORTANT DISCLAIMER:** This general benefit estimate is for illustrative purposes only and based on service and salary provided by you. The Member Online Services calculator is provided solely as a tool to assist with long-term financial planning. It is not a guarantee of benefits that may be available to you at retirement. UA Human Resources accepts no responsibility for any errors or defects in this unofficial estimate and the estimate shall not be in any way binding upon The University of Alabama. Any reliance on information obtained through this benefits estimator must be done solely at the user’s own risk. Before finalizing any actual retirement choices, all TRS members should contact the Retirement Systems of Alabama. All member accounts are subject to audit.

1. Navigate to the Benefit Estimate screen by clicking either **Benefit Estimate** in the lower, right-hand corner of the Home screen or the following menu options from the menu bar: Services > Benefit Estimate.

2. The Benefit Estimate screen displays. Choose the Retirement System (Teachers’ Retirement System of Alabama for current UA employees) and select the type of estimate from the Select Estimate Type field – Service Estimate or Disability Estimate, then click **NEW**.

3. Scroll down to the “Benefit Estimate Calculator” section. Verify or enter a beneficiary in the Beneficiary Information. **For Tier 1 employees only,** a section called “Sick Leave Balance” will also appear because TRS allows sick leave balances of Tier 1 employees to be converted to service credit. Then click **NEXT**.
4. Scroll down to the “Retirement Date Information” section; select the appropriate criteria for the estimate: as soon as possible, on a specific date, at this age, or when I reach this amount of service.

5. Scroll down to the “Salary Information” section and select the appropriate salary projection: project current salary to termination date, or project current salary plus percentage increases each year on a specified month. Click CALCULATE AVERAGE FINAL SALARY to continue.

6. The “Average Final Salary” (AFS) section displays. Verify or change the AFS as necessary. Click NEXT.
7. The “Calculate Withholding Information” section displays. Enter withholding information and/or monthly PEEHIP insurance premiums or other deductions. Click **CALCULATE ESTIMATE**.

8. To view the benefit estimate results, click **SHOW ESTIMATE**. If you wish to save the estimate, you can enter a name in the Estimate Name field, then click **SAVE** and refer to the estimate later.

9. A pop-up message will appear. Click **OPEN** and your Benefit Estimate result letter and calculation messages are displayed. You can save and print estimates if needed.
10. A sample Retirement Benefit Estimates Report is shown below. You can run new benefit estimates as often as you’d like.

Retirement Benefit Estimates Report
Requested Estimate Date: January 7, 2019

Member Information:
Name: MARY MEMBER
Retirement System: ERS
PID: 10280357
Date of Birth: [ ], [ ]
Retirement Date: March 1, 2019
Benefit Type: Service Retirement

Beneficiary Information:
Name: MARK MEMBER
Date of Birth: [ ], [ ]

The figures below represent the approximate benefits you are eligible to receive if you retire on the Retirement Date shown above. In order to retire, you must submit a retirement application so that it is received no less than 30 days nor more than 90 days prior to the effective date of your retirement.

Data used in the calculation of your benefit:
Total Service Credit (yy:mm): 28:10
Unused Sick Leave (Included in Total Service): 00:00
Average Final Salary: $58,983.00

<table>
<thead>
<tr>
<th>Retiree Benefit</th>
<th>Survivor Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,852.18</td>
<td>N/A</td>
</tr>
<tr>
<td>$2,828.53</td>
<td>N/A</td>
</tr>
</tbody>
</table>


Option 1 – Reduced retirement benefit. Upon death of retiree, any unpaid balance of annuity savings is paid to the beneficiary in a lump sum.

$101,507.75 is the total amount of your annuity savings at the time of retirement.

$767.04 is the rate per month that you will use up your annuity savings. If you should die before you have received all of your annuity savings, any unpaid balance will be paid to your designated beneficiary in a lump sum.

133 is the number of months you must survive in order to use up the total amount of your annuity savings based on the amount of your benefit at the current time.

Option 2 (100% Survivor Benefit) – Reduced retirement benefit. Upon death of retiree, beneficiary receives 100% lifetime survivorship benefit.

Option 3 (50% Survivor Benefit) – Reduced retirement benefit. Upon death of retiree, beneficiary receives 50% lifetime survivorship benefit.

Retiree Benefit | Survivor Benefit
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,524.46</td>
<td>$2,524.46</td>
</tr>
<tr>
<td>$2,678.19</td>
<td>$1,339.10</td>
</tr>
</tbody>
</table>

Remarks:

IMPORTANT DISCLAIMER: This general benefit estimate is for illustrative purposes only and based on service and salary provided by you. The Member Online Services calculator is provided solely as a tool to assist with long-term financial planning. It is not a guarantee of benefits that may be available to you at retirement. UA Human Resources accepts no responsibility for any errors or defects in this unofficial estimate and the estimate shall not be in any way binding upon The University of Alabama. Any reliance on information obtained through this benefits estimator must be done solely at the user’s own risk. Before finalizing any actual retirement choices, all TRS members should contact the Retirement Systems of Alabama. All member accounts are subject to audit.

Questions? Contact Us!
You should contact the UA HR Service Center to schedule a retirement appointment at (205) 348-7732 or hrvctr@ua.edu.

Contact TRS Member Services to discuss your retirement benefit estimates:

Street Address: 201 South Union Street
Montgomery, Alabama 36104
Phone Number: 334.517.7000 or 877.517.0020
Fax: 334.517.7001 or 877.517.0021

Mailing Address: P. O. Box 302150
Montgomery, Alabama 36130-2150
Email: member.services@rsa-al.gov