

OFFICERS

Chairman – Mr. Scott Falltrick
Vice-Chairman– Mr. Graham Taylor
Secretary–Taylor Wade



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Mrs. Paula Barr
Ms. Sharon Smith
Mr. Jeffrey Timlin
Mr. Rick White

PLANNING FOR RETIREMENT

TRAVIS COUNTY ESD #6 FIREFIGHTERS' RELIEF AND RETIREMENT FUND

The Retirement process must commence 60 days prior to your Retirement

To ensure an efficient retirement, it is important that you begin the retirement process 60 days prior to your actual retirement date. There are several steps prior to the approval of your benefit and/or DROP (if applicable).

- A. You must provide a written notice via email or letter of resignation to appropriate chain of command. And upload this letter to your member's login profile (for more details see Lake Travis Fire Rescue-Separation Package listed in the Portal) Note: Contact Chairman Scott Falltrick if have not yet established a login profile.
- B. You must initiate the Retirement process by going to Member's login profile and click on Distribution Request and follow details and answer where applicable. This will send an email to the Plan's Administrator and Chairman of the Board to begin processing your request.
- C. The Plan Administrator will run an eligibility review of your data, a benefit estimate and a preliminary Benefit Package to determine if any additional data is needed from you.
- D. Lake Travis Rescue (Sponsor) will begin verifying all credited service, leave of absence or leave without pay that may affect your final credited service, along with checking the accuracy of your salary history and contribution history.
- E. Finally, a draft of your Retirement Benefit Package will be placed in your Member's login profile for you to review. See Below for what your review entails.

The following items must be uploaded in your login profile: (If Applicable)

- A copy of your letter of resignation/date of termination or retirement.
- An updated Beneficiary Form (Fill out form in Portal)
- Birth Certificates of minor dependents (if applicable) must be unmarried children under age 18, or if attending school full time after age 18, or disabled (note: documentation is needed for attending school and/or disabled)
- If eligible for a Deferred Retirement Option Plan (DROP), you must upload a letter with the elected months you wish to take.

*Eligibility for the DROP: (a) **Two-Year DROP (24 months)**. you will be eligible to elect to receive a retirement benefit under the Two-Year DROP if your retirement occurs on or after the date you have met both of the following requirements: attainment of age fifty-three (53); and completion of twenty (20) years of Credited Service or (b) **Three-Year DROP (36 months)**. you will be eligible to elect to receive a retirement benefit under the Three-Year DROP if your retirement occurs on or after the date you have met both of the following requirements: attainment of age fifty-five (55); and completion of twenty-two (22) years of Credited Service.*

- A copy of your Driver's License (or photo ID)
- A copy of Driver's License (or photo ID) from your Spouse (if married)
- A copy of Marriage License: (if married)
- A copy of Direct Deposit Form (Fill out form in Portal)

- A copy of a Voided Check
- A copy of W9 Form (Fill out form in Portal)
- A copy of W4P Form (Fill out form in Portal)
- Divorce Decree: (if divorced)
- A copy of Qualified Domestic Relations Order (QDRO)¹ (if divorced)

¹*Notwithstanding the anti-alienation limits of Section 5 of the Texas Local Fire Fighters' Retirement Act (TLFFRA), withdrawn Employee Contributions, Retirement Benefits, Disability Benefits and Death Benefits under the Plan may be paid to a former spouse or other alternate payee under the terms of a domestic relations order, but only if the Board of Trustees determines that the order constitutes a Qualified Domestic Relations Order within the meaning of Chapter 804 of the Texas Government Code (referred to here as a "QDRO").*

- F. When your review of the Retirement Benefit Package draft is complete, the Plan Administrator will prepare a completed Retirement Benefit Package for the Board of Trustees to review and approve at their next board meeting. Meanwhile (see Lake Travis Fire Rescue Separation Package)
- G. Once approved, the Plan Administrator will send you and your spouse (if married) the Retirement Benefit Package through secure email by DocuSign to obtain signatures for all items requiring your signature. i.e. Election Forms, W4P Form, W9 Form, etc. ***(Please note it is imperative that you check through all the information provided to you, this will avoid any delays to your benefit payment.)***
- H. When signatures are received from you, the Board of Trustees will sign the completed Retirement Benefit Package and the Plan Administrator will submit to Frost Bank for payment.

HELPFUL INFORMATION

As an Active Member, you must log in and use the member's login at www.tcesd6pension.com website to: view your current demographic information, beneficiaries (Qualified Spouse, Qualified Child(ren), and Other Beneficiaries), and make changes where applicable or contact Plan Administrator for assistance.

Be sure to meet with Human Resources if you are eligible to have Health insurance premiums deducted from your pension benefit payment. It is your responsibility to fill out all forms which will determine health premiums from your pension benefit. (see Lake Travis Fire Rescue-Separation Package listed in the Portal) Additionally, this must be determined before Plan Administrator submits the Retirement Benefit Package to Frost Bank. Payroll must receive paperwork based on scheduled submission required by their specialist therefore, to commence payment by the first of the month following retirement date, it is important to pay attention to dates given to you for completion of each item, otherwise payments will not commence until the following month with retro payments.