



A program of the
Tennessee Department of Treasury
David H. Lillard, Jr., Treasurer

THE STATE OF TENNESSEE RETIREMENT PLAN

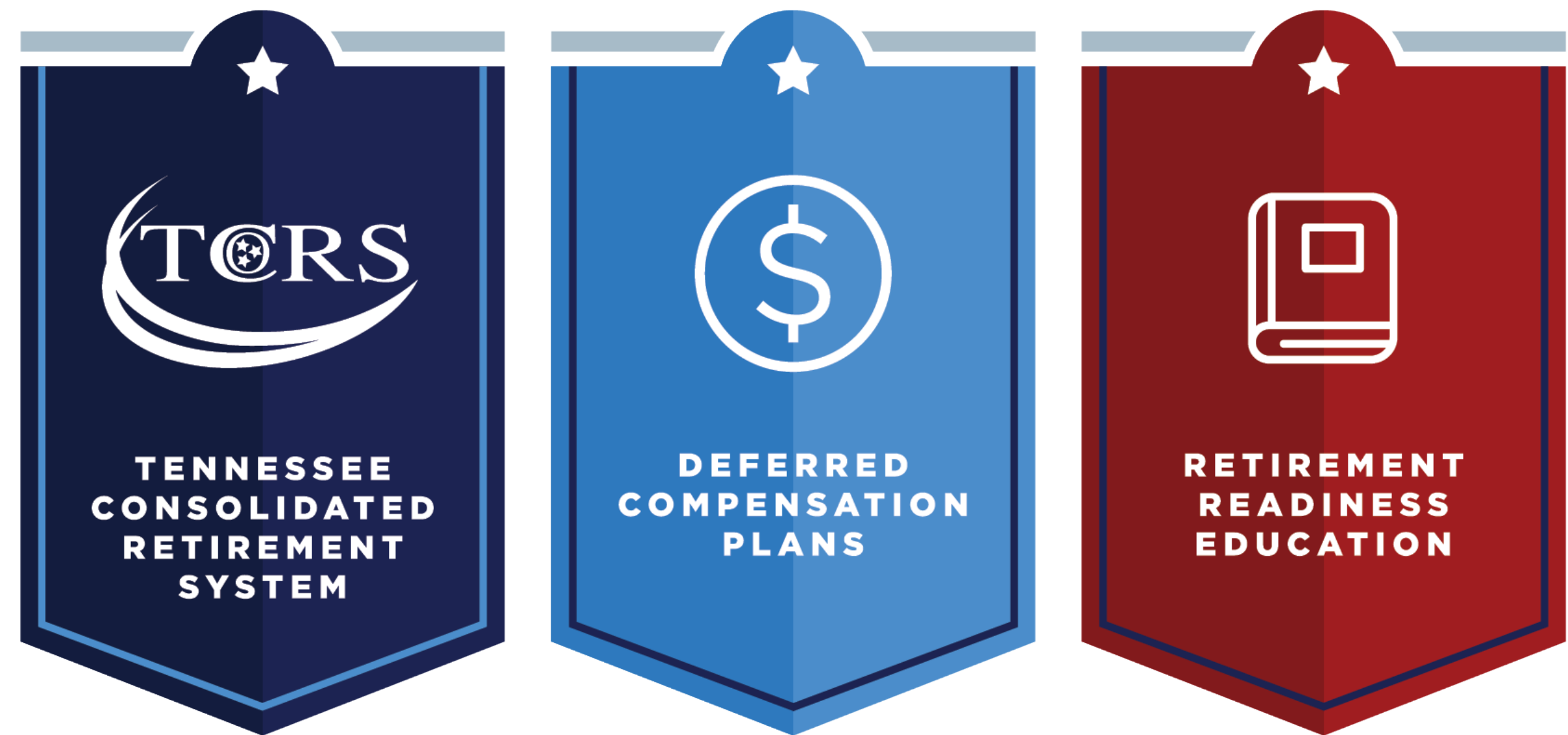
RetireReadyTN

TGFOA Presentation Fall 2026

► What Is RetireReadyTN?

RetireReadyTN is the State's retirement program, combining the strengths of a defined benefit plan provided by the Tennessee Consolidated Retirement System (TCRS), 401(k) and 457(b) plans through services provided by Empower, and retirement readiness education. We strive to empower public employees to take actionable steps toward preparing for the future.

RETIRE *READY*



► Tennessee Consolidated Retirement System (TCRS)

- TCRS is a defined benefit plan providing a lifetime retirement benefit, and survivor and disability benefits for members and beneficiaries
- After meeting vesting requirements, a member becomes eligible to receive a monthly retirement benefit upon reaching the age and/or service requirement
- Benefits are calculated using set formulas
- Contributions cannot be withdrawn until termination of employment or retirement
- The State invests contributions made on your behalf





Public Safety Bridge 55/25 with Mandatory Retirement:



Currently adopted in 25 Cities and 12 Counties

► Public Safety Officer Bridge Benefit with Mandatory Retirement

- Key Benefits to Employee
 - Bridge Benefit removes penalty for retiring prior to reaching Service Retirement threshold once certain conditions are met (age 55 AND 25 years of service in a bridge eligible position at a bridge eligible employer).
 - Provides an enhanced retirement benefit for ‘bridge’ years (age 55-62).
- Available as an optional benefit for all political subdivisions with Public Safety Officers (post certified police, correctional officers and active firefighters) since July 1, 2007.
- State Public Safety Officers are covered by TCA (ie: THP, TBI, TWRA)

► Example: Current Legacy Retirement Plan (without Bridge)

- Basic Benefit Example - Legacy Plan
 - Basic Formula: $(YOS \times 1.575\% \times AFC)$
 - Example
 - Age - 55
 - YOS (years of service) - 25
 - AFC (average final compensation) - \$50,000

► Example: Legacy Retirement Plan (without bridge)

- Basic Benefit Example – Legacy Plan (cont.)
 - Current Benefit (early retirement without bridge)
- $25 \text{ YOS} \times 1.575\% = 39.4\%$
- $39.4\% \times 76\% \text{ (early retirement factor)} = 30\%$
- $30\% \times \$50,000 = \$15,000/\text{year}$
- Monthly retirement benefit - **\$1,250/month**

- Basic Benefit Example – Legacy Plan
 - Current Benefit (Unreduced benefit without bridge @ age 60)
- $25 \text{ YOS} \times 1.575\% = 39.4\%$
- $39.4\% \times \$50,000 = \$19,700/\text{year}$
- Monthly retirement benefit – **\$ 1,642/month**

► Benefit Example: Legacy with Bridge Benefit

Legacy Plan Benefit

- $25 \text{ YOS} \times 1.575\% = 39.4\%$
- No reduction factor applied due to 55 & 25 YOS
- $39.4\% \times \$50,000 = \$19,700/\text{year} (\$1,642/\text{month})$
- Plus additional Bridge benefit
 - $25 \text{ YOS} \times .75\% = 18.75\% \times \$50,000 \text{ (AFC)} = \$9,375/\text{year} (\$781.25/\text{month})$
- Annual retirement benefit - \$29,075/year
- Monthly retirement benefit - **\$2,423/month**

► Example: Comparison of Benefit Amounts with & without Bridge

Summary of Monthly Benefit Example (Legacy Plan)

- Benefit with early retirement reduction **\$1,250** per month
- Benefit with Service Retirement @ age 60 **\$1,642** per month
- Total Benefit Amount (including the Bridge Payment)
 - Through Age 62 - **\$2,423** per month
 - After Age 62 - **\$1,642** per month

► Hybrid Plan Public Safety Officer Bridge Benefit Example

Age 55 with 25 years of service; AFC = \$50,000

Regular Service Retirement Benefit Calculation

Accrual Factor	X	Average Final Compensation	X	Years of Service	=	Annual Benefit
1%		\$50,000		25		\$12,500

Bridge Benefit Calculation

Accrual Factor	X	Average Final Compensation	X	Years of Service	=	Annual Bridge Benefit
0.75%		\$50,000		25		\$9,375

Maximum bridge benefit is 22.5% of Average Final Compensation (AFC)

► Mandatory Retirement

- Mandatory Retirement
 - Mandatory retirement at age 60
- Exceptions are:
 - Sheriff/Chief/CEO (no mandatory retirement age)
 - Certain management employees – mandatory retirement at age 62
 - Employer has option to delay implementation for up to 12 months

► Potential Areas of Concern for Employers

- Long-term cost of Bridge Plan
- Rise in liability above actuarial projection of 3.5% for Legacy Plan and currently 0.89% for Hybrid Plan which can impact the employer's actuarially determined contribution rate
- Health Care coverage for those impacted by mandatory retirement
- Risk of rise in early Social Security retirement age (62)
- Risk of rise in Medicare eligibility age (65)
- Increase in number of Bridge-eligible positions
- Administration challenges/concerns

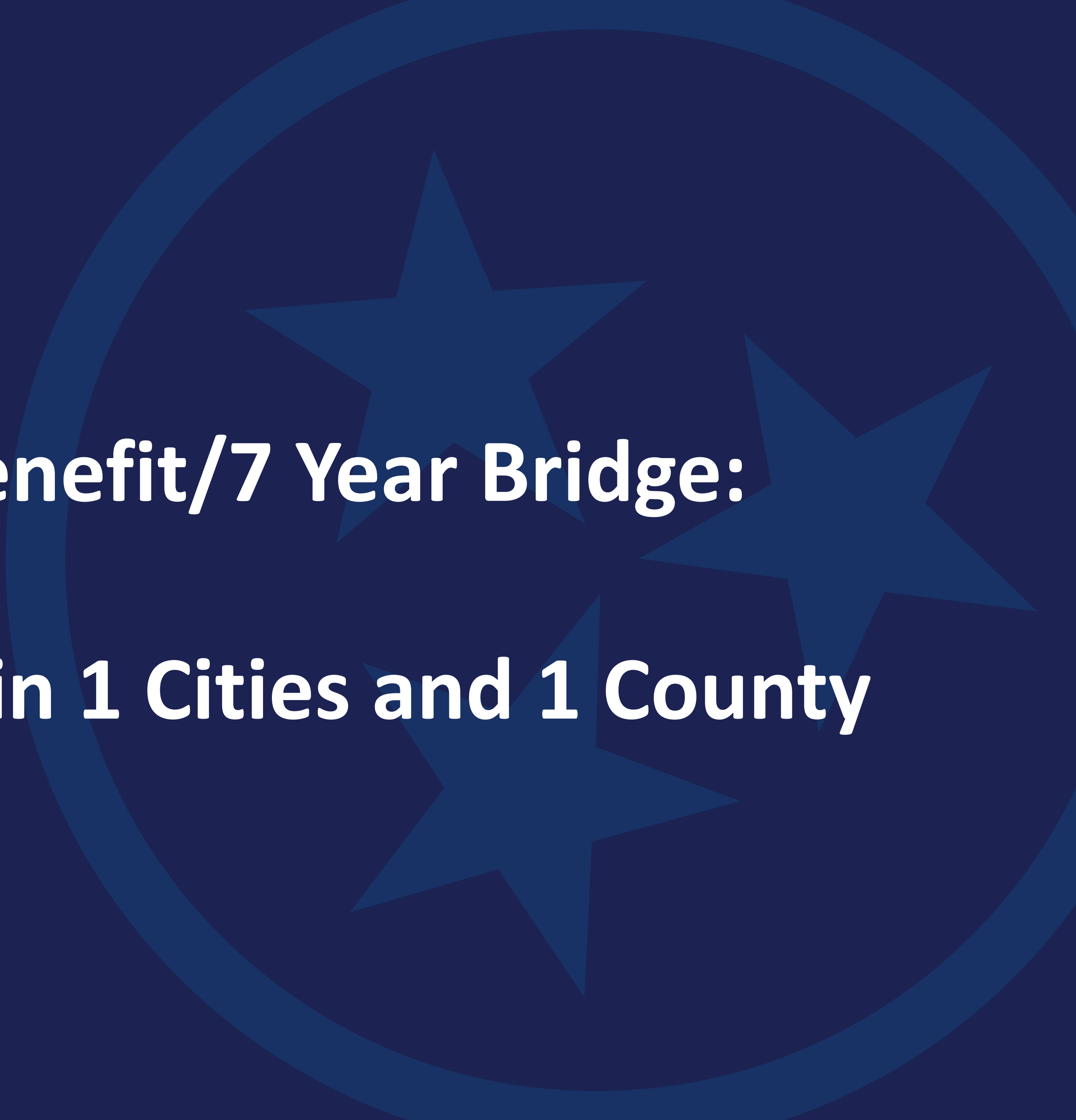
► Potential Areas of Concern for Employers

Employers should consider funding the increased costs of the supplemental Bridge Plan over the long-term with limited revenue sources and numerous other expenditure challenges such as:

- Health insurance
- Employee raises
- Increased demands on law enforcement, detention, and firefighting services
- Increased demands on all other government services

► Miscellaneous Items

- Bridge Benefit is capped at 30 years (22.5%).
- A resolution is required to adopt the plan provision (TCRS will provide the resolution).
- Adoption of this plan does apply to current retirees who are still under age 62, however there are no retroactive benefit payments.
- If local government withdraws from the provision, current employees remain eligible for Bridge Benefits. Any change would only impact new hires going forward.
- A local government employer that withdraws from the Bridge Plan cannot add the Bridge provision again in the future.



Extended Bridge Benefit/7 Year Bridge:



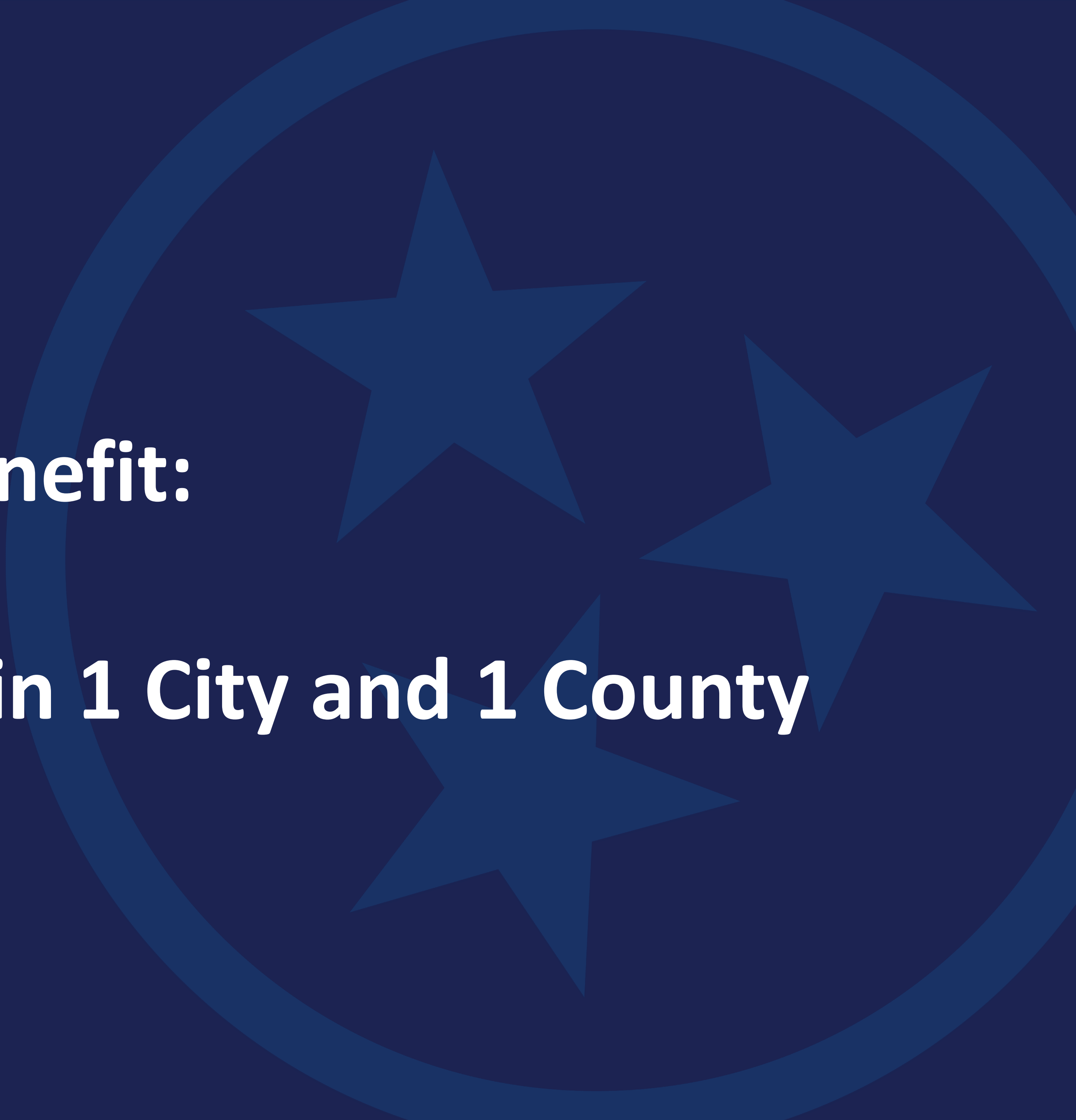
Currently adopted in 1 Cities and 1 County

► 7 Year Bridge

- Passed by the Tennessee General Assembly in the Spring of 2025 and effective July 1, 2025
- Currently, available for passage by local governments ONLY
- Essentially operates as an extension of the Public Safety Bridge Plan with Mandatory Retirement; the employer may not adopt 7 Year Bridge without also adopting or already having this plan provision in place
- Maintains the same mandatory requirements as the previously adopted Public Safety Bridge Plan
- Maintains the same Service Retirement Eligibility of age 55 and 25 years of service in a bridge eligible role
- Applies to Law Enforcement Officers, Firefighters, and Correctional Officers
- Bridge Supplement payable for 7 years, for members retiring between age 55 and 60
- Payable until age 67, for members retiring between age 60 and 62 (must be retired before age 62 to receive benefit)
- Benefit Calculation is the same 0.75% of member's AFC, multiplied by the member's years of creditable service established in a position covered by mandatory retirement provisions
- Benefit may not exceed 22.5% of AFC

► 7 Year Bridge

- Additional cost of 0.65% (in addition to the 3.5% for Legacy and 0.89% for Hybrid) for each public safety officer on top of the current ADC employer rate for public safety officers
- There is also a Past Service Liability that is determined by an actuarial study. A resolution is required to authorize the actuarial study. If accepted, this liability is rolled into future rates.
- 7 Year Bridge is only applicable for those who retire on or after the date of adoption.
- Requires a resolution passed by the Board/City Council/County Commission (TCRS provides the resolution)



Hazardous Duty Benefit:



Currently adopted in 1 City and 1 County

► Hazardous Duty Supplement Benefit Improvement Overview

- Local government entities may adopt a hazardous duty supplemental benefit for employees classified as Public Safety Officers meeting certain eligibility criteria
 - Not an applicable provision for State/Higher Education employers
- Effective as of January 1, 2025
- Provides a temporary benefit payable from retirement or age 60, whichever occurs later, to full Social Security retirement age (67 for those born on or after January 1, 1960)
- Supplemental Payment = $0.375\% \times \text{Average Final Compensation} \times \text{years of qualifying service as a Public Safety Officer}$
- Applies to current and future retirees who have not yet reached Social Security full retirement age; however, no retroactive benefits paid.
- Requires an actuarial study to determine cost.
- Political subdivisions may establish the supplemental benefit only if the political subdivision's funded status in the retirement system is at least 70% after implementation of the benefit.

► Hazardous Duty Supplement Eligibility Criteria

- “Public Safety Officer” is defined to include full-time, salaried employees of political subdivisions holding the following positions
 - Sheriff
 - Sheriff's Deputy
 - Police Officer
 - Chief of Police
 - Correctional Officers
 - Firefighter
 - Any other law enforcement officer whose primary responsibility is the prevention and detection of crime and apprehension of offenders
- Must have 20 or more years of TCRS-covered service as a Public Safety Officer to receive the supplemental benefit
- Only service as a Public Safety Officer with an adopting employer(s) will be used to calculate the hazardous duty supplement
- Must meet service or early retirement eligibility. Retirees receiving a disability retirement benefit are ineligible

► Hazardous Duty Supplement Example Benefit Calculation

- Example: Member is a Public safety officer aged 60 with 25 of TCRS creditable service years of service (service retirement eligible)

Employer	Creditable Service as PSO
A (offers Hazardous Duty Supplement)	20
B	5

Average Final Compensation	\$60,000
Service to Employer A	20
Hazardous Duty Supplement Factor	0.375%
Annual Hazardous Duty Supplement	\$4,500
Monthly Hazardous Duty Supplement	\$375

- Benefit payable from age 60 to full Social Security retirement age (67 for those born on or after January 1, 1960)
- For a member retiring on early retirement benefits, the appropriate early reduction factor will be applied to the hazardous duty supplemental benefit

► Hazardous Duty Supplement & Mandatory Retirement with Bridge Benefit

Hazardous Duty Supplement

- Does not require retirement at a certain age
- Does not impact service retirement eligibility
- Requires 20 years of service as a Public Safety Officer with a Local Government entity
- Supplement payable from retirement or age 60, whichever occurs later, to full social security retirement age (67)
- 0.375% accrual factor

Mandatory Retirement with Bridge Benefit

- Service retirement eligibility at 55 with 25 years of service
- Mandatory retirement at age 60 unless more than 50% of duties are administrative in nature. Those whose duties are 50% or more administrative may continue until age 62.
- Benefit payable from retirement or age 55, whichever occurs later, to age 62
- 0.75% accrual factor

- Local government entities may adopt either or both benefit provisions

► Public Safety Benefit Options

	55/25 Bridge	7-year Bridge	Hazardous Duty Supplement
Local Government Participation	Authorized by resolution	Authorized by resolution	Authorized by resolution
Mandatory Retirement	Yes – age 60 (Or 62 if 50%+ duties are administrative in nature)	Yes – age 60 (Or 62 if 50%+ duties are administrative in nature)	No
Positions Covered	Law Enforcement Officers and Firefighters and Correctional Officers* *must cover Correctional Officers if adopted on or after January 1, 2022	Law Enforcement Officers, Firefighters, and Correctional Officers	Law Enforcement Officers, Firefighters, and Correctional Officers
Service Requirement Eligibility	Age 55 with 25 years of service	Age 55 with 25 years of service	20 years of creditable TCRS service as a Public Safety Officer
Service Retirement Eligibility	Age 55 with 25 years of service	Age 55 with 25 years of service	N/A
Payment Period	From the later of the retirement date or age 55 until age 62 (first eligible date for Social Security)	- Payable for 7 years, for member's retiring between 55 and 60 - Payable until age 67, for member's retiring between age 60 and 62	From the later of the member's retirement date or age 60 until the member reaches Social Security full retirement age (generally age 67)
Benefit Calculation (under service retirement)	0.75% of the member's AFC, multiplied by the member's years of creditable service established while in a position covered by mandatory retirement provisions	0.75% of the member's AFC, multiplied by the member's years of creditable service established in a position covered by mandatory retirement provisions	0.375% of the member's average final compensation (AFC) multiplied by the member's years of TCRS creditable service as a Public Safety Officer
Maximum Benefit	May not exceed 22.5% of AFC	May not exceed 22.5% of AFC	N/A

- **Employers interested in considering a new public safety benefit option including disability service credit, should contact your regional outreach representative**

► Treasury Outreach Team

Senior Director

Drew Freeman

Drew.Freeman@tn.gov

615-806-4467

East Tennessee

Justin Ball

Justin.Ball@tn.gov

423-356-1518

Middle Tennessee

James Armistead

James.Armistead@tn.gov

615-289-4447

West Tennessee

Tim Joyce

Tim.Joyce@tn.gov

901-233-4517



► Optional Membership

► Optional Membership Refresher

TCRS Membership Rules (Effective July 1, 2025)

Mandatory Participation

- All full-time employees must participate in TCRS
- Board members elected or appointed on or after this date must participate if the chief governing body has authorized membership
- Any employee in a position with optional TCRS membership who has participated in TCRS in the past must re-enroll

Optional Participation

- Part-time teachers and state employees generally have optional TCRS participation
- For political subdivisions, part-time participation is optional if authorized by resolution

Ineligible for Membership:

- Students
- Local Government EEs that are Emergency, Interim, Seasonal or temporary employees under the age of 25
- Independent Contractors

► Elected and Appointed Positions in TCRS

Positions with Mandatory Participation After 2025:

- Tennessee General Assembly Members
- State Judges
- County Judges
- County Officials
- County Chair
- District and Assistant District Attorney General
- State Election Commission Members
- City Judges
- City Attorney
- Elected Purchasing Agent
- Appointed Administrator of Elections

► Optional Membership Opt-Out Process

- **Part-time employees with optional membership must be enrolled in TCRS unless they submit a permanent, irrevocable Opt-Out Certification Form within 30 days of their first day of employment**
- If the political subdivision has a probationary period, the 30-day window begins after the probationary period ends
- The Opt-Out Certification Form is available under “Forms and Guides” at RetireReadyTN.gov
- Part-time employees who opt out of TCRS may still contribute voluntarily to the State of Tennessee 401(k) and 457(b) plans but are not eligible for employer contributions under the Hybrid Plan (if applicable)



► Board Member Participation in TCRS

► Board Members/County Commissioners/City Council/Alderman

- Each Local Government employer has the option to allow their Board Members to participate in TCRS via Resolution.
- Board members elected or appointed on or after 2025 must participate if the chief governing body has authorized membership
- As a Minimum Benefit Payment, the calculation works differently from the Legacy or Hybrid Plans.
- On the Board Member participation resolution, there is a choice for the Minimum Benefit Amount:
 - \$7
 - \$8
 - \$19.26 (includes Cost of Living Adjustment)
 - \$28.03 (includes Cost of Living Adjustment)

*** If a member has overlapping TCRS service and elected Board service, the member should contact TCRS before applying for retirement.

► Return to Work

► Understanding TCRS Return to Work

✓ What it is	✗ What it isn't
• A tool to fill critical vacancies with experienced, qualified retirees	• A guaranteed right for all retirees
• A structured program with specific eligibility and compliance rules	• An automatic or unrestricted option
• Allowed only under limited exceptions without suspension of TCRS benefits	• Freely permitted while receiving TCRS benefits
• Designed to support workforce needs without jeopardizing TCRS's tax qualified status	• A way to continue employment while beginning to draw a retirement benefit

► Return to Work Programs for TCRS Retirees

	120 Day Temporary Employment	70% Benefit – Hard-to-fill positions
Salary Limit	Yes – 60% of salary + 5% added annually	N/A
Retirement Benefit Limit	N/A	Yes – 30% reduction during reemployment
Employment Limit	120 days during 12-month period	1 year per appointment
Training & Certification Requirements	N/A	Yes – requisite experience & training
Waiting Period	60 days	60 days
Certification of no other qualified candidate	N/A	Yes
Annual Form Required	Yes	Yes
Repeal Date	N/A	N/A

A hard-to-fill position is defined in State Law as a position where one or more of the following conditions are met:

- A. The employer is experiencing difficulty in recruiting and retaining qualified employees for the position;
- B. The position requires specialized certification, credentials, or education;
- C. The demand for the position exceeds the supply
- D. The position is in high demand in the marketplace;
- E. The position is filled by key personnel;
- F. The position requires specific skills and experience; or
- G. The position has other unique recruitment or retention issues identified and documented by the employer

► Forms and Guides

RetireReadyTN.gov > Forms and Guides

The screenshot shows the RetireReadyTN.gov website. The header includes the Tennessee Department of Treasury logo and navigation links: EXPLORE YOUR TN TREASURY, SERVICES, FINANCIAL EDUCATION, RETIREMENT (highlighted), UNCLAIMED PROPERTY, and INVESTMENTS. The main content area is divided into three columns. The left column lists various forms and guides, including 'TCRS Supplemental Guide for Elected or Appointed Board Members' and 'Establishing Prior Service to TCRS'. The middle column is titled 'Retiree Account Maintenance' and lists forms like 'Affidavit of Forged Check Endorsement' and 'Notice of Nonelection Waiver of Right to Participate'. The right column is titled 'Returning to Work after Retirement' and lists forms like '120-Day Temporary Employment' and 'Limited Re-employment of Retired Teachers'. A red oval highlights the 'Returning to Work after Retirement' section.

- TCRS Supplemental Guide for Elected or Appointed Board Members
- Establishing Prior Service to TCRS
 - Application for Additional Retirement Credit
 - Application for Military Service Retirement Credit
 - Application for Retirement Credit for a Period of Temporary Disability
 - Application for Retirement Credit for Educational Leave of Absence
 - Application for Retirement Credit for Service Rendered Out-of-State
 - Application for Acceptance of Rollover Funds
 - Purchasing Out-of-State Service
 - Refund of Installment Payments
 - Request to Purchase External Plan Retirement Credit in TCRS
 - Public Chapter (PC) 797 FAQ - Purchase of Service Credit in TCRS for Service Rendered to A City, Metropolitan Government, County,
- Retiree Account Maintenance
 - Affidavit of Forged Check Endorsement
 - Notice of Nonelection Waiver of Right to Participate
 - Notification of Deceased Members
 - Retiree Beneficiary Change Request - Non Spouse or Multiple Beneficiaries
 - Retiree Beneficiary Change Request - Spouse
- Returning to Work after Retirement
 - 120-Day Temporary Employment
 - Limited Re-employment of Retired Teachers
 - Return to Work Requirements
 - Return to Work with 70% Benefit as K-12 Teachers, Bus Drivers and Substitute Teachers
 - Return to Work with 70% of Retirement Benefit Hard to Fill Position
 - School Resource Officers Return to Work Program

One Program Per 12-Month Period:

A retiree may participate in only one return to work (RTW) program within any 12-month period. Once a program begins, switching to another is not permitted until the full 12 months have passed.

Employer Reporting Requirement:

After RTW application approval, the employer must report the retiree under the correct plan type and contribution group. This ensures:

- Proper tracking of service and salary
- Accurate invoicing of any required employer contributions

► Bona Fide Separation from Service

- Retired TCRS member **must** have a “bona fide separation of service” before reemployment in a return to work capacity with a TCRS-covered employer.
- A **bona fide separation from service** occurs when both of the following conditions are met:
 1. **No prearrangement of reemployment:** Prior to the member’s effective date of retirement, there must be no prearranged agreement—either verbal or written—between the retiring member and any participating employer for the member to return to work after retirement.
 2. **Mandatory 60-day break in service:** The member experiences a complete break in service from all TCRS-covered positions for at least 60 calendar days, starting from the member's effective retirement date to their first day of re-employment as a retiree.
- This requirement has long applied to retirees seeking temporary reemployment in TCRS-covered positions. In 2025, state law was clarified to align with federal standards.

► Public Chapter 658

Limited Inservice Distribution Rule for Return to Work

- Prior to this act, if a TCRS retiree returns to work without a bona fide break in service, the retiree may be subject to an overpayment of benefits
 - A bona fide break in service means a 60-day break in employment with no prearrangement for rehire
- Public Chapter 658 creates a temporary in-service distribution provision to address cases where a retiree returned to work without meeting this break-in-service requirement, giving employers and employees a remedy for past non-compliance while procedures are updated to prevent future noncompliance
- This temporary in-service distribution rule applies to retirees who:
 - Retired between July 1, 2022 and June 30, 2027, and
 - Returned to temporary reemployment without a bona fide break in service
- TCRS will correct and update prior-year tax reporting to reflect the in-service distribution status
- The retiree must complete a new bona fide separation before beginning another temporary reemployment period

► Reemployment through Staffing Agencies and as Independent Contractors

- If a retiree returns to TCRS-covered employment through a staffing agency or as an independent contractor **but functions like a common law employee** of a TCRS-covered entity (e.g., performing the same or similar duties), they **will be subject to TCRS's Return to Work laws**.
- Determining whether someone is a **common law employee** involves several factors, including but not limited to:
 - Control over the employee's work through instruction, training, and evaluation
 - Control over the employee's equipment and supplies, services, and methods of payment
- **Payment of employer FICA taxes and the issuance of paychecks do not alone determine employment status.** The key factor is the work arrangement under which the paycheck is earned.

► Guidance for Reemploying TCRS Retirees

1. Discourage Retirement as a Short-Term Strategy

Encourage employees to view retirement as a long-term decision. Reemployment should not be used as a planned short-term break from service.

2. Ensure a Bona Fide Separation from Service

Before hiring a retiree, confirm that they have met the **bona fide separation** requirements. This includes a clear break in service with no prearranged agreement to return to work. Violations can jeopardize retirement benefits.

3. Require TCRS Approval Before Reemployment

Prior to reemploying a retiree, ensure the individual submits the appropriate **Return to Work Program** form to TCRS and receives approval. Do not allow the retiree to begin work until this process is complete.

4. Monitor Service and Salary Limits

During reemployment, strictly enforce the applicable **service time and salary limitations** as outlined by TCRS. Exceeding these limits can result in suspension of retirement benefits or repayment obligations.

5. Be Cautious of Offers That Seem Too Good to Be True

Avoid any arrangements that appear to circumvent TCRS or IRS rules. If a proposal seems questionable, consult with TCRS or legal counsel. Non-compliance can lead to significant financial penalties for both the retiree and the employer.

► TCRS Employer Education & Review Team

- Team of six dispersed by grand division
- Provide Employer technical assistance
- Ensure reporting compliance
- Conduct GASB census reviews

East Tennessee

Sarah Byrd, LEA Specialist
Sarah.Byrd@tn.gov
423-754-1324

Candice Gilreath, LG Specialist
Candice.Gilreath@tn.gov
615-983-7153

Middle Tennessee

Ross Hunt, LEA Specialist
Ross.S.Hunt@tn.gov
615-981-5041

Leah Huff, LG Specialist
Leah.Huff@tn.gov
615-306-8117

West Tennessee

Robin Sellers, LEA Specialist
Robin.Sellers@tn.gov
731-845-4482

Bill Brundige, LG Specialist
Bill.Brundige@tn.gov
615-734-0434

► **RetireReadyTN Resources**

► RetireReadyTN Call Center

- RetireReadyTN Call Center **800-922-7772**
- Representatives are available to assist callers from 8:00 am to 7:00 pm CT Monday through Friday
- Provide general support for TCRS and State of TN 401(k)/457(b) plan participants
- TCRS calls requiring the assistance of a specialist team are transferred to an internal TCRS Assist Team
- Follow the automated prompts to be routed to the Employer Reporting team for assistance

► Lifetime Income Score

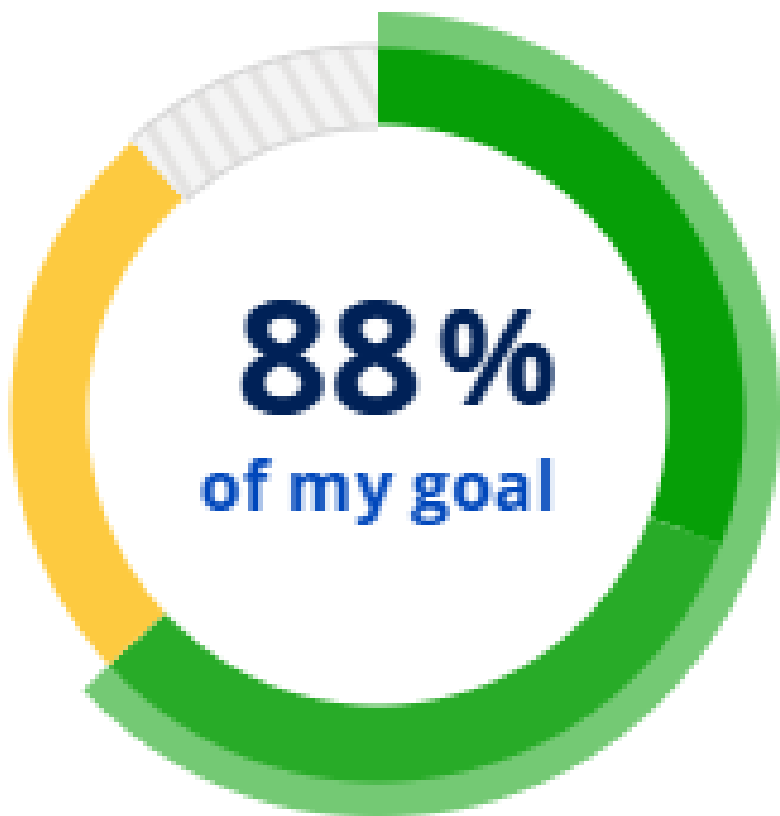
The Lifetime Income Score (LIS) is a personalized metric estimating the percentage of working income a participant is on track to replace in retirement. It provides a comprehensive monthly income forecast based on deferred compensation savings, TCRS earned benefits, Social Security, and other assets, helping you identify actionable steps to improve retirement readiness

Visit **Retirereadytn.gov**

In retirement starting 2047

Estimated yearly income

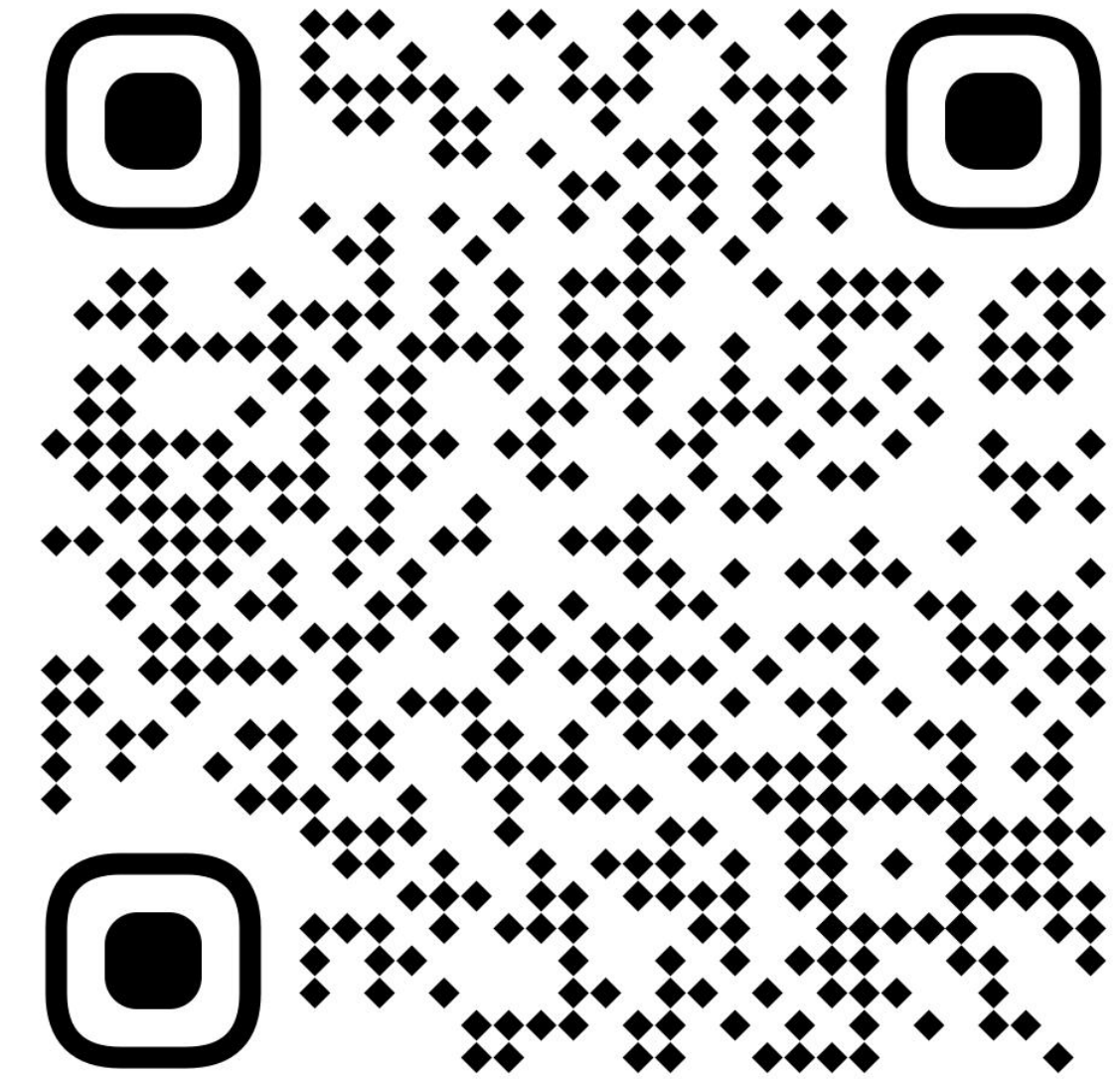
\$68,406 ∨



My savings	TCRS/Employer contributions	Social Security	Income gap
\$23,786	\$25,027	\$19,593	\$8,994

► RetireReadyTN Plan Advisor Services

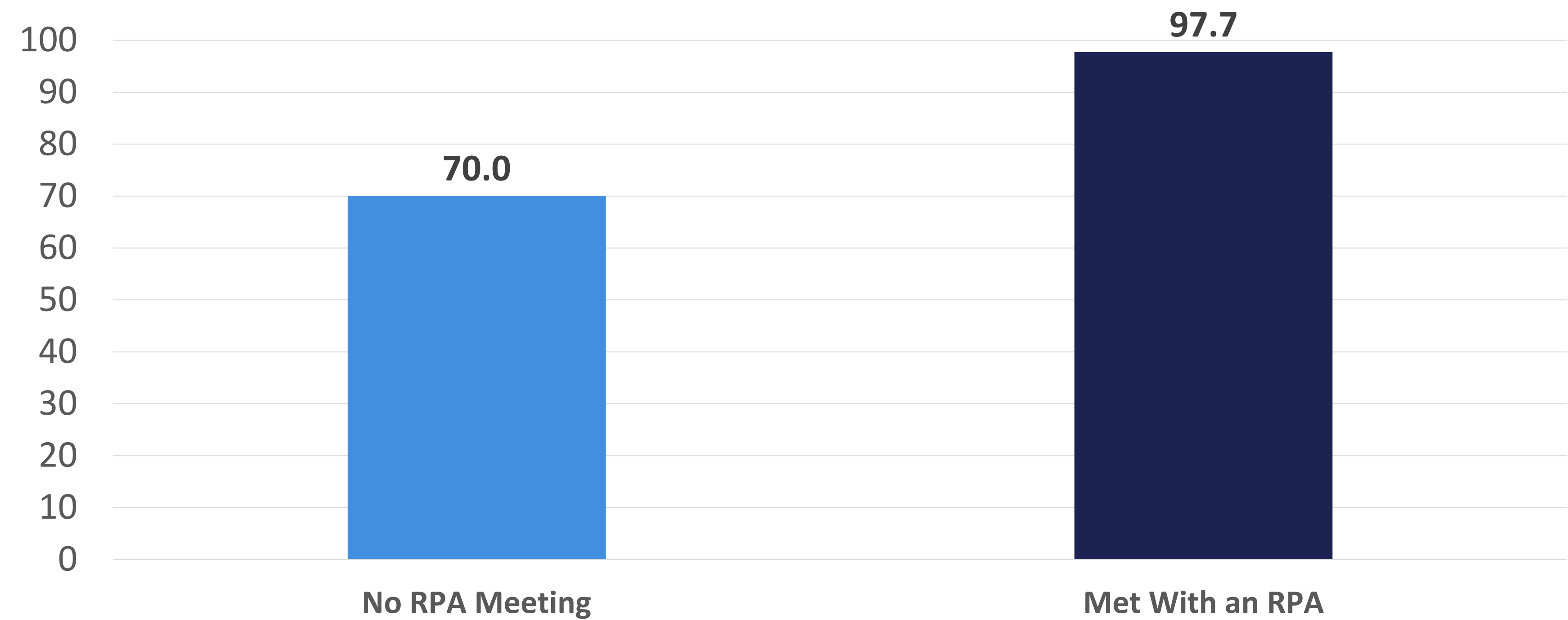
- Retirement Readiness Reviews and Retirement Counseling appointments are offered at no additional cost to all members of TCRS and/or the State of Tennessee 401(k) and 457(b) Plans
- Services are provided through a partnership with Empower Retirement
- All RetireReadyTN Plan Advisors:
 - are licensed to provide investment advice
 - must adhere to the “Best Interest” standard of conduct
 - do not receive commissions for decisions made
- RetireReadyTN Plan Advisors are the only representatives with authorized access to TCRS and State of TN 401(k) and 457(b) account information
- The Treasury Department does not oversee the activities or conduct of any other third-party



Set up a one-on-one meeting today!

- Visit **Retirereadytn.gov** >
Meet with an Advisor
- Scan the QR code

► **Average Lifetime Income Score – RPA Meeting**



Filters:
Salary range: \$35k – \$400k
Div Codes 1 and 2 only
1-on-1 RPA Meetings since Jan 2023
Avg. LIS as of Q4 2025

► Stay Connected to Your Retirement Plans



www.RetireReadyTN.gov



800-922-7772

Monday - Friday from
8 a.m. - 7 p.m. Central time



@RetireReadyTN

Thank You

