



## GASB 68: YOUR PLAY-BY-PLAY GUIDE

Amy Campbell – TCDRS Employer Services Manager



## KEY TAKEAWAYS

- ★ Timetable
- ★ What you get from TCDRS
- ★ We're here to help



Date	Time of Practice	Type of Practice	Morning Autographs*
Sunday, July 31, 2015	No Practice	Report Date	No Autographs
Monday, August 1, 2015	3:00 – 4:35 PM	Helmets	No Autographs
Tuesday, August 2, 2015	9:00 – 11:05 AM	Helmets	Linebackers
Wednesday, August 3, 2015	9:00 – 11:30 AM 3:00 – 4:00 PM	Shoulder Pads Walk-Thru	Quarterbacks/Wide Receivers
Thursday, August 4, 2015	9:00 – 11:30 AM 3:00 – 4:00 PM	Full Pads Walk-Thru	Offensive Line
Friday, August 5, 2015	9:00 – 10:00 AM 3:00 – 5:30 PM	Walk-Thru Full Pads	Tight Ends/Special Teams
Saturday, August 6, 2015 (Family Football Night) *	9:00 – 10:00 AM 7:00 – 9:30 PM	Walk-Thru Full Pads	No Autographs
Sunday, August 7, 2015	No Practice		
	10:00 AM – 11:00 AM 11:00 AM – 12:00 PM 12:00 PM – 1:00 PM 3:00 – 4:00 PM	Shoulder Pads Walk-Thru Full Pads Walk-Thru	Running Backs Defensive Backs

**TIMELINE**  
When you'll implement GASB 68

# FISCAL YEAR END: JUNE 30 – DEC. 31, 2015

★ You will need to implement  
**GASB 68** for the fiscal year  
ending in 2015

★ You'll use the **GASB 68 Report**  
as of Dec. 31, 2014,  
available online

The screenshot shows a web portal interface. On the left is a navigation menu with sections: VIEW, OUR PLAN, PLAN DOCUMENTS (highlighted), REPORTS, CONTACTS, MANAGE, DOCUMENT UPLOAD, PLAN CUSTOMIZER, UPDATE, and MY INFORMATION. The main content area is titled 'PLAN DOCUMENTS' and lists several documents with icons and descriptions:

- Plan Assessment (PDF) 2016**: This report shows your benefits and contribution rate for the upcoming plan year, as well as why your rate changed from the prior year.
- Summary Valuation (PDF) as of Dec. 31, 2014**: Written by actuaries for actuaries, this document details the results of your plan's latest annual valuation.
- GASB 27 Report (PDF) as of December 31, 2014**: This document is for employers with fiscal year ending in 2014. An updated GASB 27 Report for employers with fiscal years ending January through May 2015 will be available this June.
- GASB 68 Report (PDF) as of December 31, 2014**: This document provides GASB 68 calculations, schedules, notes and disclosures required to complete your financial reports for fiscal year ends June 30, 2015 through December 2015.
- GASB 68 Implementation Guide (PDF)**: A guide to help you apply the GASB 68 Report to your financial statements for fiscal year ends June 30, 2015 through December 2015.
- Census Data (Excel) as of December 31, 2014 valuation**: Employee, former employee, and retiree census data provided by our actuaries for your review and verification under GASB 68.
- SOC 1 (Type 2) Report (PDF) for January 2014 through March 2015**: Written by our auditors for your auditors to provide assurance that TCDRS has effective controls in place.

# FISCAL YEAR END: JAN. 31 – MAY 31, 2016

★ You will need to implement  
**GASB 68** for the fiscal year  
ending in 2016

★ For your fiscal year ending in 2015  
you'll use the **GASB 27 Report**  
as of Dec. 31, 2014,  
available online

The screenshot shows a web portal interface, similar to the one above but for a different fiscal year. The navigation menu is the same. The 'PLAN DOCUMENTS' section lists the same documents as the previous screenshot, but the 'GASB 27 Report (PDF) as of December 31, 2014' is highlighted with a grey border, indicating it is the relevant document for this fiscal year.



## GET READY FOR THE BIG GAME

• Schedule of Employer Contributions  
 • Your GASB census data  
 Your auditor will be responsible for verifying:
 

- Your GASB census data and comparing it to the GASB 68 report
- The adequacy of TCDRS' SOC 1 report

 The GASB 68 report, your GASB census data and the TCDRS SOC 1 report will be available once you sign in to the employer website starting in May 2015. TCDRS will notify you when these important materials are posted online.

To learn more about how GASB 68 employer controls, watch our webinar, [GASB 68: Impact on Your Audit Process](#).

**How TCDRS Can Help**

- Get a report
- Schedule SOC 1 audit
- Review controls of state & local agencies
- Get your Single Audit Program Statement
- Get your compliance
- Review your TCDRS processes

**WATCH:**  
 GASB 68: Impact on Your Audit Process  
 To learn more about how GASB 68 will affect your audit process, watch our webinar, [GASB: The Great Divide](#). The audit process section begins at 14:45 in the video.

**WHAT YOU WILL NEED**

Review a list of employer audit control objectives and the verifications you will need to make: [GASB 68 Employer Controls and Verifications](#)

Be sure to talk to your auditor. Discuss the processes you have in place to ensure that:

- Only the appropriate people have access to TCDRS plan data
- Data you submit to TCDRS is accurate

Ask your auditor what documentation you need to assure them these controls are in place. Your auditor can help you identify gaps in your controls and you may want to develop additional processes to address them.

Learn how the TCDRS website can help you fulfill your audit responsibilities: [TCDRS Website Tips](#)

Your employer controls need to be in place a full year prior to your fiscal year end. So if your fiscal year end is June 30, 2015, your controls need to be in place by July 1, 2014. That's because your evaluation period for your audit will start on July 1, 2014 and end on June 30, 2015.



## AUDIT PROCESS

- ★ Assure your auditors that ...
  - Information TCDRS provides is reliable and accurate
  - Have business processes in place to mitigate possible risks to data
  - Data TCDRS publishes accurately reflects the data you submitted



## TCDRS' PART OF THE AUDIT PROCESS

- ★ The TCDRS SOC I Report:
  - Available online
  - Lists high-level control objectives
  - Details the supporting controls
  - Shows auditor's tests of our controls





# REVIEWING YOUR CENSUS DATA

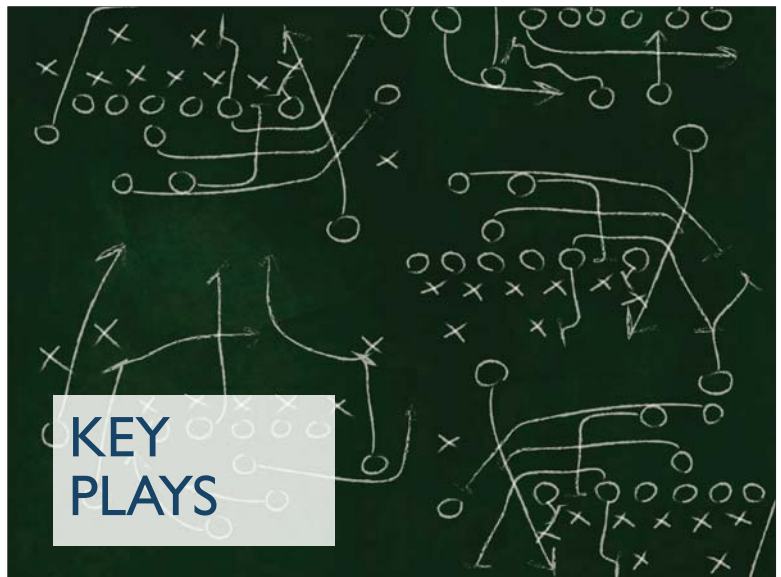
- ★ Available on TCDRS.org
  - Membership Listing
  - New Member Listing
  - Employer Activity Statement

Employer Number	Employer	Last 4 Digits of SSN	First Name	Middle Name	Last Name	Gender	Age	Status	Years of Service	Annual Salary	Member Contributions	Employer Matching
11 999	Hazard County	1111	Bo	K	Duke	M	48	Active	18.33	\$36,000	\$3,450	\$5,235
12 999	Hazard County	2222	Daily		Duke	F	36	Active	7.33	\$27,400	\$14,150	\$21,293
13 999	Hazard County	3333	Duke	A	Duke	M	28	Active	0.166	\$24,700	\$238	\$357

Employer Number	Employer	Digits of SSN	First Name	Middle Name	Last Name	Gender	Age	Status	Years of Service	Annual Salary	Member Contributions	Employer Matching
343 999	Hazard County	7777	Boss	M	Hogg	M	32	Inactive	0.000	\$0	\$38	\$51
344 999	Hazard County	8888	Luke	A	Duke	M	19	Inactive	2.250	\$0	\$2,500	\$3,750

Employer Number	Employer	Age Range	Number of Annuitants	Sum of Annual Benefit
3 999	Hazard County	40-44	1	\$957.20
4 999	Hazard County	45-49	3	\$32,123.95
5 999	Hazard County	50-54	7	\$44,159.80
6 999	Hazard County	55-59	8	\$101,419.88
7 999	Hazard County	60-64	30	\$321,224.94
8 999	Hazard County	65-69	32	\$335,047.97
9 999	Hazard County	70-74	24	\$226,030.82
10 999	Hazard County	75-79	18	\$24,895.74
11 999	Hazard County	80-84	17	\$147,401.53
12 999	Hazard County	85-89	14	\$135,979.99
13 999	Hazard County	90-94	2	\$14,482.80
14 999	Hazard County	95-99	2	\$7,358.15






**TABLE OF CONTENTS**


<b>KICKOFF</b>	
Overview & Timeline .....	2
<b>KEY PLAYS</b>	
Your Balance Sheet and Net Pension Liability (NPL) .....	3
Establishing Your Initial NPL .....	4
Recording the Ending NPL on Your Balance Sheet .....	4
Recording Deferred Inflows and Deferred Outflows of Resources .....	5
<b>COACH'S NOTES</b>	
Balance Sheet Example .....	6
Your Income Statement .....	8
<b>PLAY ANALYSIS</b>	
Note Disclosures and Required Supplementary Information .....	9
<b>SPECIAL TEAMS – Other Considerations .....</b>	
	10
<b>GEARING UP – Additional Resources .....</b>	
	11
<b>APPENDIX</b>	
Where to Find Note Disclosures and Required Supplementary Information .....	12

$$\text{Total Pension Liabilities (projected benefit payments)} - \text{Fiduciary Net Position (plan assets)} = \text{Net Pension Liability}$$



## YOUR BALANCE SHEET

- ★ Due to GASB 68, your balance sheet will now include
  - Net pension liability, calculated according to GASB rules
  - Deferred inflows and outflows



## NPL CONSIDERATIONS

- ★ NPL doesn't have to be its own line item.
- ★ You and your auditor determine whether NPL should be its own line item.



## NPL CONSIDERATIONS

- ★ NPL is a long-term liability.
  - Not calculated like your UAAL
  - Not immediately payable
  - Has no impact on your plan funding
  - Computed for reporting purposes only



## YOUR INITIAL NPL

- ★ First year of implementation only
- ★ Needed to compute your pension expense

### NET PENSION LIABILITY

	Dec. 31, 2013	Dec. 31, 2014
Total pension liability	\$30,435,903	\$33,907,196
Fiduciary net position	28,560,596	32,134,710
<b>Net pension liability</b>	<b>\$1,875,307</b>	<b>\$1,772,486</b>
Fiduciary net position as a % of total pension liability	93.84%	94.77%
Pensionable covered payroll	\$8,766,979	\$9,256,267
Net pension liability as a % of pensionable covered payroll	21.39%	19.15%



## YOUR ENDING NPL

- ★ FYE from June 30 – Dec. 31, 2015:
  - Use Dec. 31, 2014 NPL provided in the GASB 68 Report
- ★ FYE from Jan. 31 – May 31, 2016:
  - Use Dec. 31, 2015 NPL provided in the GASB 68 Report (publish date: 2016)



# DEFERRED INFLOWS/OUTFLOWS

- ★ Refer to items not immediately recognized fully in the pension expense:
  - Differences between expected and actual plan experience
  - Changes in actuarial assumptions
  - Differences between projected and actual investment earnings

**Schedule of Deferred Inflows and Outflows of Resources**

	Original Amount	Date Established	Original Recognition Period <sup>(1)</sup>	Amount Recognized in 12/31/2014 Expense <sup>(2)</sup>	Balance of Deferred Inflows 12/31/2014	Balance of Deferred Outflows 12/31/2014
Investment (gains) or losses	\$488,528	12/31/2014	5.0	\$83,908	\$0	\$375,823
Economic/ demographic (gains) or losses	311,320	12/31/2014	5.0	62,264	0	249,056
Assumption changes or inputs	0	12/31/2014	5.0	0	0	0
Employer contributions made subsequent to measurement date <sup>(3)</sup>	Employer Determined					

As of December 31, 2014, the deferred inflows and outflows of resources are as follows:

Deferred Inflows / Outflows of Resources	Deferred Inflows of Resources	Deferred Outflows of Resources
Differences between expected and actual experience	\$0	\$249,056
Changes in assumptions	0	375,823
Total difference between projected and actual earnings	0	\$375,823
Contributions made subsequent to measurement date	N/A	Employer determined

Amounts currently reported as deferred outflows of resources and deferred inflows of resources related to pensions, excluding contributions made subsequent to the measurement date, will be recognized in pension expense as follows:

Year ended December 31:	
2015	\$156,170
2016	156,170
2017	156,170
2018	156,170
2019	0
Thereafter <sup>(4)</sup>	0

<sup>(1)</sup> If eligible employer contributions were made subsequent to the measurement date through the employer's fiscal year end, the employer should reflect these contributions, adjusted as outlined in Appendix C of this report.  
<sup>(2)</sup> Total remaining balance to be recognized in future years, if any. Note that additional future deferred inflows and outflows of resources may impact these numbers.



# DEFERRED OUTFLOW

- ★ Contributions made after the measurement date through your fiscal year end
- ★ Your FYE may not match the measurement date.
  - Guidance for calculating this is available in Appendix C of the GASB 68 Report.





HAZZARD COUNTY Statement of Net Position 12/31/2015			
	GASB presentation (combined BOY & EOY adjustments)		
	Before	Adjustment	After
<b>ASSETS</b>			
Cash and cash equivalents	\$ 78,700,000	\$ (110,000)	\$ 78,590,000
Investments	9,700,000		9,700,000
Due from other governments	28,900,000		28,900,000
Receivables, net	75,800,000		75,800,000
Capital assets, not depreciated	105,800,000		105,800,000
Capital assets, depreciated, net	228,300,000		228,300,000
<b>Total Assets</b>	<b>527,200,000</b>	<b>(110,000)</b>	<b>527,090,000</b>
<b>DEFERRED OUTFLOWS OF RESOURCES</b>			
Differences between expected and actual experience		67,500	67,500
Changes in assumptions		230,000	230,000
Difference between projected and actual earnings on pension plan		110,000	110,000
Contributions subsequent to the measurement date		397,500	397,500
<b>Total Deferred Outflows of Resources</b>		<b>705,000</b>	<b>705,000</b>
<b>LIABILITIES</b>			
Accounts payable and accrued liabilities	80,500,000		80,500,000
Long-term liabilities due within one year	63,000,000		63,000,000
Long-term liabilities due in more than one year	225,100,000	5,150,000	230,250,000
<b>Total Liabilities</b>	<b>368,600,000</b>	<b>5,150,000</b>	<b>373,750,000</b>
<b>DEFERRED INFLOWS OF RESOURCES</b>			
Property taxes	6,100,000		6,100,000
Differences between expected and actual experience		270,000	270,000
Changes in assumptions		270,000	270,000
Difference between projected and actual earnings on pension plan			
<b>Total Deferred Inflows of Resources</b>	<b>6,100,000</b>	<b>270,000</b>	<b>6,370,000</b>
<b>NET POSITION</b>			
Net investment in capital assets	305,200,000		305,200,000
Restricted	92,500,000		92,500,000
Unrestricted	(245,200,000)	(5,132,500)	(250,332,500)
<b>Net Position</b>	<b>\$ 152,500,000</b>	<b>\$ (5,132,500)</b>	<b>\$ 147,367,500</b>

PENSION EXPENSE	
Jan. 1, 2014 to Dec. 31, 2014	
Service cost	\$1,310,405
Interest of total pension liability <sup>1</sup>	2,491,841
Effect of plan changes	0
Administrative expenses	23,417
Member contributions	(647,939)
Expected investment return, net of investment expenses	(2,402,016)
Recognition of deferred inflows/outflows of resources	
Recognition of economic/demographic gains or losses	62,263
Recognition of assumption gains or inputs	0
Recognition of investment gains or losses	93,906
Other <sup>2</sup>	(37,465)
<b>Pension expense</b>	<b>\$894,411</b>

<sup>1</sup> Reflects the change in the liability due to the time value of money. TCDRS does not charge fees or interest.

<sup>2</sup> Relates to allocation of system-wide items.

Journal entries for BOY balances and current year activity	Debit	Credit
<b>Beginning balances setup:</b>		
Unrestricted net position		
[beginning NPL, net of contributions after the initial measurement date]	\$ 4,900,000	
Deferred outflows — contributions [made after the initial measurement date]	100,000	
Net pension liability [beginning NPL]		5,000,000
<b>Current year activity:</b>		
Deferred outflows — contributions [reverse beginning balance]		100,000
<b>New Deferrals (before any recognition in pension expense):</b>		
Deferred outflows — differences in experience [spread over 10 yrs]	75,000	
Deferred inflows — changes in assumptions [spread over 10 yrs]		300,000
Deferred outflows — difference in investment earnings [spread over 5 yrs]	275,000	
<b>Recognition (amortization) of deferrals in pension expense:</b>		
Deferred outflows — differences in experience [1/10 of deferred amount]		7,500
Deferred inflows — changes in assumptions [1/10 of deferred amount]	30,000	
Deferred outflows — difference in investment earnings [1/5 of deferred amount]		55,000
Deferred outflows — contributions [after most recent measurement date]	110,000	
Cash		110,000
Pension expense	232,500	
Net pension liability (net charge from beginning NPL)		150,000
<b>Grand total</b>	<b>\$ 5,722,500</b>	<b>\$ 5,722,500</b>

Changes in Net Pension Liability / (Asset)			
Changes in Net Pension Liability / (Asset)	Increase (Decrease)		Net Pension Liability / (Asset) (A) - (B)
	Total Pension Liability (A)	Fiduciary Net Position (B)	
Balances as of December 31, 2013	\$30,435,857	\$28,560,596	\$1,875,261
<b>Changes for the year:</b>			
Service cost	1,310,405		1,310,405
Interest on total pension liability <sup>1</sup>	2,491,837		2,491,837
Effect of plan changes	0		0
Effect of economic/demographic gains or losses	311,320		311,320
Effect of assumptions changes or inputs	0		0
Refund of contributions	0	0	0
Benefit payments	(642,269)	(642,269)	0
Administrative expenses	(23,417)		(23,417)
Member contributions	647,939	(647,939)	0
Net investment income	1,932,488	(1,932,488)	0
Employer contributions	1,621,408	(1,621,408)	0
Other <sup>2</sup>	0	37,465	(37,465)
Balances as of December 31, 2014	\$33,907,150	\$32,134,710	\$1,772,440

Pension Expense / (Income)	
January 1, 2014 to December 31, 2014	
Pension Expense / (Income)	
Service cost	\$1,310,405
Interest on total pension liability <sup>1</sup>	2,491,841
Effect of plan changes	0
Administrative expenses	23,417
Member contributions	(647,939)
Expected investment return net of investment expenses	(2,402,016)
Recognition of deferred inflows/outflows of resources	
Recognition of economic/demographic gains or losses	62,263
Recognition of assumption changes or inputs	0
Recognition of investment gains or losses	93,906
Other <sup>2</sup>	(37,465)
<b>Pension expense / (income)</b>	<b>\$894,408</b>



## NOTE DISCLOSURES

Information needed	Which section you'll find it
Actuarial assumptions	Appendix A
Contributions payable as of year end	Schedule of Employer Contributions
Discount rate used	Depletion of Plan Assets/GASB Discount Rate
Investments (rate of return, allocation, return by asset class)	Long-Term Expected Rate of Return
Plan information	Certification
Schedules	Schedule of Deferred Inflows and Outflows
	Schedule of Changes in Net Pension Liability & Related Ratios
	Schedule of Employer Contributions
Sensitivity analysis (impact of +/- 1% change in discount rate on NPL)	Changes in Net Pension Liability
Table of changes in NPL	Changes in Net Pension Liability
Table showing breakdown of pension expense	Pension Expense



## NOTE DISCLOSURES

- ★ New GASB 68 note disclosures will be included in your GASB 68 Report.



## REQUIRED SUPPLEMENTARY SCHEDULES

- ★ GASB 68 Report also includes:
  - Schedule of Changes in the Employer's Net Pension Liability and Related Ratios
  - Schedule of Employer Contribution

Schedule of Changes in Net Pension Liability and Related Ratios

	Year Ended December 31									
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
<b>Total Pension Liability</b>										
Service cost	\$1,310,405	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interest on total pension liability	2,491,857	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Effect of plan changes	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Effect of assumption changes or inputs	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Effect of economic/demographic (gains) or losses	311,320	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Benefit payments/funds of contributions	(642,288)	365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net change in total pension liability	3,471,294	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total pension liability, beginning	30,435,857	365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total pension liability, ending (a)	\$33,907,151	365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Fiduciary Net Position</b>										
Employer contributions	\$1,021,008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Member contributions	647,529	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investment income net of investment expenses	1,932,488	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Benefit payments/funds of contributions	(642,288)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Administrative expenses	(23,417)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	22,855	365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net change in fiduciary net position	3,576,115	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary net position, beginning	28,580,206	365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary net position, ending (b)	\$32,156,321	365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net pension liability (asset), ending - (a) - (b)	\$1,750,830	365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fiduciary net position as a % of total pension liability	94.77%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pensionable covered payroll	\$5,256,267	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net pension liability as a % of covered payroll	18.15%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

This schedule is presented to illustrate the requirement to show information for 10 years. However, recalculations of prior years are not required, and if prior years are not reported in accordance with the standards of GASB 68/69, they should not be shown here. Therefore, we have shown only years for which the new GASB statements have been implemented.



Schedule of Employer Contributions

Year Ending December 31	Actuarially Determined Contribution	Actual Employer Contribution	Contribution Deficiency (Excess)	Pensionable Covered Payroll <sup>(1)</sup>	Actual Contributions as a % of Covered Payroll
2005	Not Available	Not Available	Not Available	Not Available	Not Available
2006	\$496,526	\$539,690	\$43,164	\$5,693,845	9.5%
2007	558,379	586,913	(28,534)	6,179,239	9.5%
2008	636,495	729,827	(93,332)	6,948,836	10.5%
2009	676,903	767,547	(90,644)	7,309,971	10.5%
2010	709,934	770,870	(60,936)	7,341,816	10.5%
2011	723,952	791,242	(67,290)	7,440,411	10.5%
2012	861,329	879,766	(18,437)	8,378,891	10.5%
2013	916,779	1,420,532	(503,753)	8,766,979	16.2%
2014	964,503	1,621,908	(657,405)	9,256,267	17.9%

<sup>(1)</sup> Payroll is calculated based on contributions as reported to TCOPES.



REPEATING COLAS

- ★ A “repeating COLA” designation under GASB 68
  - Causes net pension liability on balance sheet to increase
  - Does not affect your plan funding



## REPEATING COLAS

---

- ★ To avoid: Adopt a COLA no more than once every three years.



## FUNDING POLICY

---

- ★ GFOA recommends that all employers adopt a funding policy.
- ★ Your auditor may want your county or district to adopt a funding policy.
- ★ TCDRS funding policy is included in your GASB 68 Report.



## DISAGGREGATION

---

- ★ Want to allocate your NPL, pension expense and deferred inflows/outflows to subsets of your county or district?
- ★ Contact your Employer Services Representative



## NEXT SEASON

---

- ★ New GASB standard
  - Statement No. 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*
  - Group Term Life insurance retiree coverage
  - Supersedes GASB 45
  - Effective for employers with fiscal years beginning after June 15, 2017



## KEY TAKEAWAYS

---

- ★ Timetable
- ★ What you get from TCDRS
- ★ We're here to help

