



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

THE STATE OF TENNESSEE RETIREMENT PLAN

RetireReadyTN

Tennessee Department of Education – Annual Local Finance Fiscal Workshop 2026

▶ What is RetireReadyTN?

RetireReadyTN is the state's retirement program, combining the strengths of one of the nation's strongest defined benefit plans, provided by the Tennessee Consolidated Retirement System (TCRS); 401(k) and 457(b) plans; and retirement readiness education.

RETIRE *READY*



► What Determines Your TCRS Retirement Benefit?

Average Final Compensation (AFC)

- The average of your highest 60 consecutive months of salary

Years of Service

- Your total number of years and months of creditable service

Age at Retirement

- Determines early retirement reduction factors and benefits paid under the joint and survivor plan options

Accrual Factor

- Determined by Hybrid or Legacy member



► Employees Hired Before July 1, 2014 – Legacy Plan

- Teachers only. Support staff falls under whatever plan the local government is part of

- Members may be contributory or non-contributory to TCRS.
- Teachers are Contributory
- Generally, 5-year vesting under TCRS, with some exceptions
- Service Retirement at age 60 and vested, or with 30 years of service
- Early retirement may be available with a reduced benefit
- Voluntary access to the State's 401k



► Employees Hired since July 1, 2014: Hybrid Plan TCRS Benefit

- Teachers only. Support staff falls under whatever plan the local government is part of

	Employer contributions	Member contributions	Total contributions
TCRS	4%	5%	9%
401(k)	5%	2% ¹	7%
TOTAL	9%	7%	16%

- Members are contributory to TCRS
- 5-year vesting in TCRS, immediate vesting in 401(k)²
- TCRS Service Retirement at age 65 or by meeting the rule of 90 (service credit plus age = 90)

¹ Members have 30 calendar days to opt out of the 2% member contribution before a contribution is made to the member's account; otherwise, contributions to the 401(k) of 2% will be deducted each pay period for the member. The member may modify, or opt out of, future contributions to the 401(k) plan at any time.

² State, Higher Education employees, and K-12 Public Teachers have immediate vesting in the 401(k). Local Government employees should call their plan specialist.



TCRS Reporting Deep Dive

Enrollment



► Employment Begin Dates

- **Employment Begin Dates**

- Represent the date a member begins receiving retirement credit in a specific employer code.

- When classified staff transition to a certified position, there should be a new employment begin date based on that transition date.

- For retired members working under a Return-to-Work arrangement, the date should reflect the employment begin date on the most recently approved form (i.e. 120-day TE and 70% RTW HTF)

- **Probationary Period Reporting**

- Report employees as NONP during the probationary period

- After the period ends, switch to the correct contribution group code

- If you offer the Buy Probationary provision, this is a good time to remind employees they may establish probationary service

- **Using the correct date helps ensure accurate records, contributions, service calculations, and Return to Work limits**

► Optional Membership Refresher

TCRS Membership Rules (Effective July 1, 2025)

Mandatory Participation

- All full-time employees must participate in TCRS
- 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 generally have optional TCRS participation
- For political subdivisions, part-time participation is optional if authorized by resolution

▶ 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](https://www.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)

► Confirm correct plan placement (for employers with multiple plans)

- Use the “member plan search” feature in Employer Self-Service (“ESS”):
 - From the ESS Home screen, select “report” and “download member ID”
 - On the next page, locate “Member Plan Search” and select SSN-Single to search by SSN or Member ID to search by TCRS Member ID
 - Enter the five-digit employer account number (use 90000 for K-12 teachers)
 - The search will return the proper plan placement or instruct you to contact TCRS for further assistance

▶ TCRS Definition of a Teacher

Tenn. Code Ann. § 8-34-101

(49) “Teacher”:

(A) Means any person employed in a public school, as a teacher, librarian, principal, superintendent or chief administrative officer of a public school system, administrative officer of a department of education, a supervisor of teachers, a reserve officer training corps (ROTC) instructor, or any other position whereby the state requires the employee to be certificated as a teacher, or licensed as a nurse, physical therapist, or occupational therapist in a public school; provided, that any teacher who has taught in the public schools for a period of at least one (1) year who transfers to a position within the Tennessee public school system that does not require a teacher’s certificate shall continue participation in the retirement system as a teacher;

(B) Does not include a physical therapist or an occupational therapist employed with the Metropolitan Nashville Public Schools District; and

(C) Includes any person who is employed in a public school on or after July 1, 1972, as a guidance counselor but who is not retired as of July 1, 2019

▶ Temporary and Contract Employees

- Employment status — and eligibility for retirement benefits — is determined by the actual work relationship, not by who issues paychecks or pays FICA taxes
- Tennessee common-law factors used to determine employment status include:
 - Who has authority to hire and fire?
 - Who ultimately pays wages?
 - Who controls and supervises daily work?
- Employers should evaluate potential retirement plan impacts before outsourcing work or hiring contract labor
- To maintain tax-qualified status, TCRS must correct reporting errors, including improper enrollments or failure to report eligible employees



TCRS Reporting Deep Dive

Monthly Reporting



▶ Prorating Service Credit for Teachers

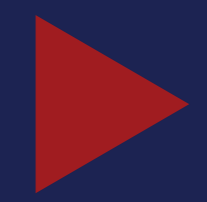
- Members may only receive 12 service credit per year

Time Worked	12 Month Contract	11 Month Contract	10 Month Contract	9 Month Contract
1/8 Month	0.125	0.136	0.150	0.166
1/4 Month	0.250	0.273	0.300	0.333
3/8 Month	0.375	0.409	0.450	0.490
1/2 Month	0.500	0.545	0.600	0.665
5/8 Month	0.625	0.681	0.750	0.831
3/4 Month	0.750	0.818	0.900	0.998
7/8 Month	0.875	0.954	1.050	1.164
1 Month	1.000	1.100	1.200	1.344

▶ Reporting Summer Months

Summer (May–August) TCRS Reporting Tips for LEAs

- If employees are not working and have no additional summer earnings, report using “Summer Months” or Payment Reason 11 (zero wages and zero contributions)
- Use “**Summer Bonus**” or **Payment Reason 15** when: Employees receive additional salary (such as balance-of-contract pay) **without** earning additional service credit
- Employees earn **any additional pay** that is not part of regular wages
- Continue standard reporting for employees who earn **both salary and service credit** during the summer



TCRS Reporting Deep Dive

Return to Work



► Available Return to Work Programs

	120 Day Temporary Employment	SRO Return to Work	70% Benefit – Hard-to-fill positions
Salary Limit	Yes – 60% of salary + 5% added annually	N/A	N/A
Retirement Benefit Limit	N/A	N/A	Yes – 30% reduction during reemployment
Employment Limit	120 days during 12-month period	1 year per appointment; 2 years total	1 year per appointment
Training & Certification Requirements	N/A	P.O.S.T Commission Certified	Yes – requisite experience and training
Waiting Period	60 days	60 days	60 days
Certification of no other qualified candidate	N/A	Yes	Yes
Annual Form Required	Yes	Yes	Yes
Repeal Date	N/A	June 30, 2026	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:

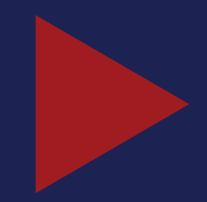
- A. The employer is experiencing difficulty in recruiting and retaining qualified employees for the position;
- B. The position requires specialized certification, credentials, or education;
- C. The demand for the position exceeds the supply
- D. The position is in high demand in the marketplace;
- 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

▶ Return to Work Requirements Refresher

- Bona fide separation from all TCRS-covered employment is required before beginning any Return to Work program
 - No prearranged agreement — verbal or written — to return to work prior to retirement
 - Mandatory 60-day separation between the retirement effective date and the first day of reemployment
- One-year appointments that begin before a program's statutory repeal date may continue until the full year is completed
- TCRS disability retirees are not eligible for any Return to Work program
- No job title requirements for 120-Day Temporary Employment or 70% Hard-to-Fill Positions
- Always use current forms from the Forms & Guides section at [RetireReadyTN.gov](https://www.retireadytn.gov)
- Use correct Return to Work contribution reporting codes

▶ Return to Work Tax Treatment

- When a member retires and subsequently returns to work on an approved program:
 - the Social Security portion of FICA must not be deducted from the retiree's temporary employment wages
 - Medicare must continue to be deducted (1.45%)
- When issuing tax forms, remember the common law test
 - Who has authority to hire and fire?
 - Who ultimately pays wages?
 - Who controls and supervises daily work?
- 1099s are generally only intended for non-employee contractors such as freelancers or independent contractors



Reporting Deep Dive

Offboarding



▶ Last Paid Date

- The Last Paid Date is the final day the employee is paid through, not the date their last paycheck is issued.
- A common error occurs when employers report the paycheck issue date instead of the last day worked or last day of paid leave
- Using an incorrect date can delay retirement eligibility or impact benefit calculation

Example: Last day worked- May 15

Final paycheck issued- June 15

Correct Last Paid Date: May 15

► Certifying Retirement for Teacher Contracts

- Employees may receive pay over 12 months, even if they work fewer months
- The number of paychecks issued does not always align with employee's contract length or service credit
- Always report based on the contract length and actual days worked, not the pay distribution schedule
- If the wrong contract month length is used, it can impact sick leave calculations

How Contract Length Impacts Monthly Credit:

9-Month Contract: 1.34 months of credit per month (175–190 workdays)

10-Month Contract: 1.20 months of credit per month (191–209 workdays)

11-Month Contract: 1.10 months of credit per month (210–229 workdays)

12-Month Contract: 1.00 month of credit per month (230–240 workdays)

▶ TCRS Treatment of Lump Sum Leave Payouts

- Lump-sum payments for unused accumulated sick leave or compensatory time do not qualify as creditable compensation and should not be reported to TCRS
- Sick leave may be converted to additional service credit, but it is not used to calculate AFC or benefits
- Do not report sick leave monthly
- Only report the final sick leave balance to TCRS when the employee separates from employment
- Review the guide titled Earnable Compensation Reported to TCRS for more details on what should and should not be reported as earnable compensation

The background features a dark blue field with a large, lighter blue circular graphic on the right side. Inside the circle are several five-pointed stars of varying sizes and orientations, some overlapping each other.

▶ **401(k)/457(b) Overview**

▶ 401(k) and 457(b) – Overview

401(k)

- Main deferred compensation plan for State employees, K-12 teachers, and higher education employees that participate in TCRS
- REQUIRED defined contribution component of the TCRS Hybrid Plan
 - Automatic enrollment at 2% of salary (target date fund is default investment)
 - 5% employer contribution
- Local government employers may adopt the 401(k) and customize plan provisions

457(b)

- Additional savings plan for State, higher education and adopting local governments and boards of education
- Same investment options as 401(k)
- Does not share a contribution limit with the 401(k) or 403(b)
- Local governments and boards of education may adopt the 457(b) and customize plan provisions

Plans are administered through Empower Retirement



The background features a dark blue field with a large, lighter blue circular graphic on the right side. Inside the circle are several five-pointed stars of varying sizes and orientations, creating a starburst effect.

▶ 401(k)/457(b) Eligibility, Enrollment, & Reporting

▶ Remember “RRTN”

Report all employees as eligible

Revue and act upon Empower reports every payroll period

Terminate those separated from service

Notify employees about the plan



▶ Reporting all Eligible Employees

ALL employees are eligible for the 401(k) plan and should be reported as eligible to Empower. This includes:

- Part-time employees
- Employees who have opted out of TCRS
- 120-day employees

This is important because it...

- Reduces your administrative burden
 - Allows employees to enroll and begin contributing to the plan on their own at any time
 - No communication needed with Empower when eligible employee wants to begin participating
- Maximizes plan benefits for all your employees
 - Enables employees to receive plan communications
 - Enables access to RetireReadyTN online account and resources

▶ Common Reporting Errors and Consequences

Common Reporting Errors

- Failure to automatically enroll a hybrid employee in the 401(k)
- Failure to make required 5% employer contribution to 401(k) for a hybrid employee
- Failure to correctly defer employee-directed contributions each pay period / record changes on deferral report
- Failure to download Empower reports and implement changes or confirm important data.
 - ***It is your responsibility to download Empower reports and update your payroll file every payroll period***

Consequences of Reporting Errors

- All missed employer contributions must be made in full, plus calculated gains
- Employers may be liable to pay a portion of missed employee-directed contributions, plus calculated gains



▶ Monthly Reporting Audits and Notifications

- **Monthly Deferral Discrepancy Report**
 - Deferral amount elected but no contributions
 - Contributions but no deferral rate on file
 - Contribution amount does not match deferral rate
 - Contributions but deferral rate is zero
- **Monthly Reporting Audit Report**
 - Employees reported as Hybrid but missing employer non-matching 5% contributions
 - Employees reported to TCRS but not to Empower
- **NEW – Automatic Enrollment Audit Report**
 - Employees reported as Hybrid but no automatic enrollment indicators

If you receive an email notification, please review the required actions and either

- 1) Implement the expected changes on your next payroll file, or
- 2) Alert us to any notifications you believe you have received in error

Reach out to RRTNClientService@empower.com if you have any questions related to a notification

► Case Management – Streamlining Plan Administration

- Submit requests securely around the clock for common administrative tasks:
 - Contributions/payroll
 - Disbursements
 - Loans
 - Participant maintenance
 - Plan maintenance
 - File mapping and maintenance
- Connects you with Empower processing unit 24/7 without having to go through CSM team first
- More secure than email
- Allows you to see real-time updates on progress toward resolution

The screenshot shows the 'Plan Service Center' interface. The top navigation bar includes the Empower logo, the text 'Plan Service Center', and a user profile for 'Merideth Patrick' with a 'Logout' link. Below the navigation bar is a search bar with the text 'Plans and participants' and a 'Search' button. A left-hand sidebar menu lists various administrative functions: Plan Summary, Action Center, Plan, Participants, Payroll, Reports, Fiduciary Center, Administration, Compliance, Contacts, Resources, and File Sharing. The main content area is titled 'Action Center Summary' and features a 'Create a Case' button. Below this is a 'Case Management' section with a 'View All Cases' button and a table of cases. The table has columns for 'Created', 'Participant', 'Division', 'Assignee', and 'Case Type'. The first row is highlighted in red and labeled 'Action required'. Below the table are four summary boxes: 'Disbursement Requests 5', 'Payroll Changes 5', 'Banking Errors and Other 5', and 'Employee Eligibility 5'.

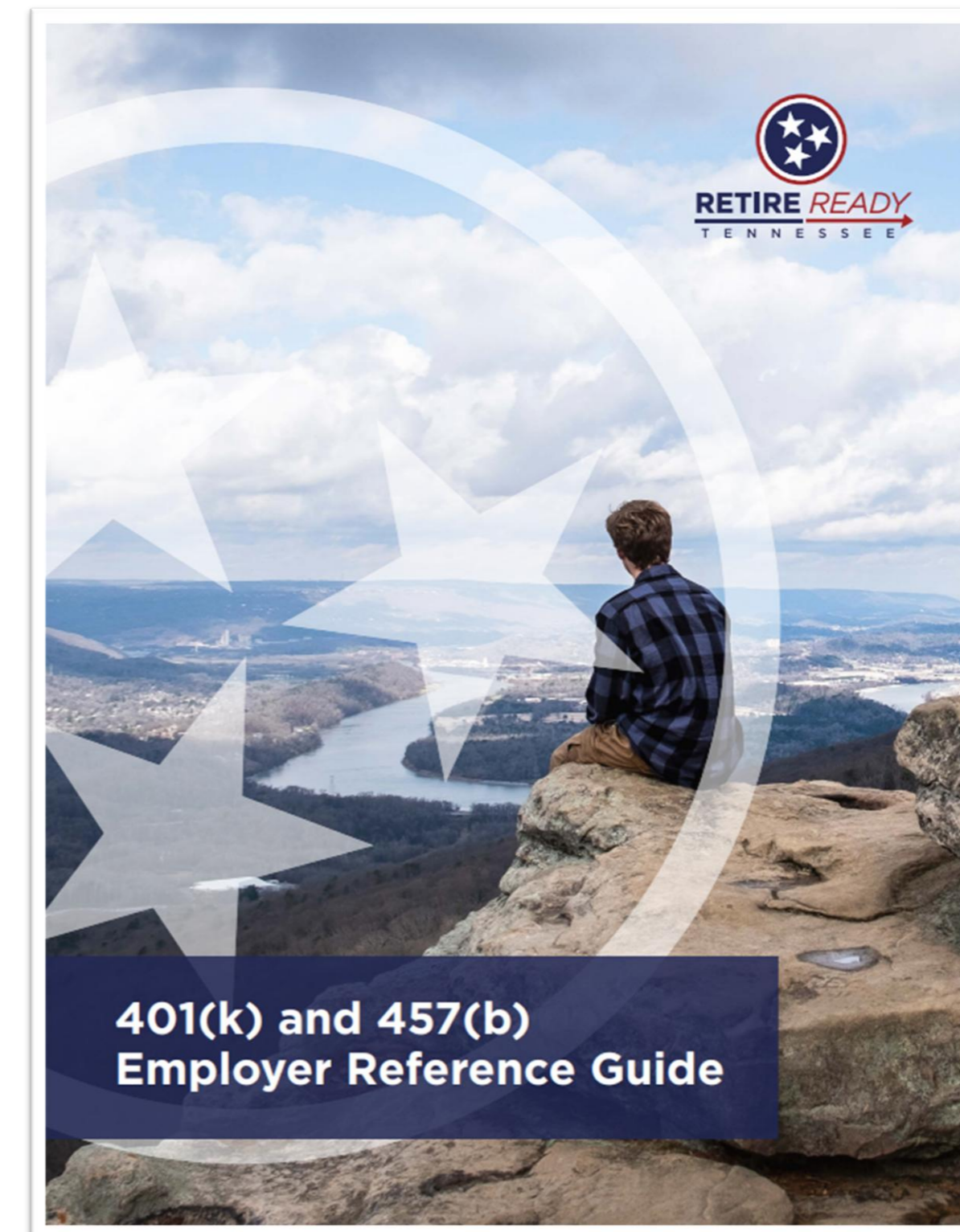
Created	Participant	Division	Assignee	Case Type
08/24/2023	Way, Danny	P1	Merideth Patrick	Stop payment
08/24/2023	Account, Test	P1	Empower	Participant benefit
08/24/2023	Valley, Mike	P1	Merideth Patrick	Loan correction

▶ 401(k) and 457(b) Reporting Resources

- Understand your responsibilities as an employer
- Review all reporting resources on the “For Employers” webpage at RetireReadyTN.gov

Deferred Compensation Resources

- [Employer Reporting Checklist for 401\(k\) and 457 plans](#)
- [Employer Reference Guide](#)
- [401\(k\)/457 Plan Service Center User Guide](#)
- [401\(k\)/457 Plan Service Center Reporting Tutorial \(video\)](#)
- [401\(k\)/457 Plan Service Center Contribution Processing Tutorial \(video\)](#)
- [401\(k\)/457 Employer Reports Quick Reference Guide](#)
- [Optional Retirement Program FAQ for Higher Education Employees](#)
- [Reporting Terminated Employees for 401\(k\)/457 Plans](#)



▶ 401(k) Reporting Support

- Contact the RetireReadyTN Client Service Management Team at **RRTNClientService@empower.com** for assistance and in any of the circumstances below:
 - Turnover/new staff responsible for reporting
 - To request 1:1 training on how to report
 - For assistance correcting a reporting error




► Notify Employees about the Plan

- Participating in your 401(k) and/or 457 Plan and taking advantage of the resources available to you through RetireReadyTN can better prepare you for retirement and other financial needs
- Even small contributions add up over time - a \$50 monthly contribution could lead to \$275 more in retirement income¹
- Use the resources at RetireReadyTN.gov > for Employers to educate new and existing employees about the 401(k), 457(b), and RetireReadyTN resources
- Schedule a group meeting for your employees

GENERAL REENGAGEMENT

Keep employees engaged with their retirement plan throughout their career. RetireReadyTN has developed a video and printed materials that can be shared to keep employees engaged and taking the right steps to stay READY for their future.

Get Retire Ready




RetireReadyTN can help prepare your employees for retirement and other financial goals they may have.

Print this document to give to new employees during onboarding.

[Get Retire Ready](#)


Enrollment Guide



If your employees have yet to take advantage of the deferred compensation plans, help them get started by printing and sharing this guide to enroll in the State of TN 401(k) and 457 Plans.

[View the Enrollment Guide](#)

Retirement Readiness Review



Employees can get a complete picture of their retirement readiness by meeting with a RetireReadyTN Plan Advisor. Share this video to explain this resource offered at no charge to members of RetireReadyTN.

[Get Retire Ready](#)

¹ This hypothetical illustration is not intended as a projection or prediction of future investment results. It assumes a monthly contribution of \$50 over 30 years with a 6% annual rate of return before and during retirement, a 15% federal income tax bracket, reinvestment of earnings, and that the payee lives 25 years in retirement. Rates of return may vary. Distributions from a tax-deferred retirement plan may be taxable as ordinary income.

The background features a dark blue field with a large, lighter blue circular graphic on the right side. Inside the circle are several overlapping, five-pointed stars of varying shades of blue. On the left side, there is a red triangle pointing right, followed by the text 'Payroll and HR Support' in white.

▶ **Payroll and HR Support**

▶ Employer Reporting Official Duties

- Ensure **accurate and timely enrollment** of all new eligible employees
- **Calculate and remit** employee and employer contributions based on the established contribution rates and each employee's **earnable compensation**
- Maintain **accurate employment and salary records** to support reporting requirements
- Submit **monthly payroll reports** and resolve any reporting discrepancies promptly
- Monitor and update employee status changes, including **terminations, leaves of absence, promotions, reclassifications, and salary adjustments**
- Ensure compliance with all **plan rules, state statutes, and reporting deadlines**
- Serve as the primary liaison between the employer and the retirement system for **audits, questions, and data validation**
- Provide employees with accurate information on enrollment and reporting processes when needed

▶ Good security practices

- Do not share login credentials. Each Employer Self Service or PSC should use their own unique credentials
- Identify, train, and credential backups for planned and unexpected absences
- Notify Treasury promptly when turnover of reporting personnel occurs
- Use strong passwords and update them regularly
- Protect personally identifiable information (PII). Do not send full SSNs by email—use TCRS MID instead

▶ Human Resources Duties

- Ensure **proper onboarding** to educate members about the retirement benefits available and how to take advantage of them
- Provide clear **offboarding guidance** on retirement eligibility, distribution rules, and continued access
- Encourage employee **participation in the 401(k)/457(b) plans** (if available) through education and communication about contribution options, employer match, and plan benefits
- Periodically remind employees to **designate beneficiaries** and update them after life events
- **Promote financial wellness resources and retirement planning tools**
- **Coordinate and promote RetireReadyTN Plan Advisor engagement** through group sessions and one-on-one meetings

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▶ **Employee Engagement**

▶ Onboarding

Why Onboarding Matters

- Ensures every new or transitioning employee understands their retirement benefits
- Helps employees make informed decisions early, improving long-term retirement readiness
- Reduces delays in establishing TCRS and deferred compensation accounts and designating beneficiaries

Resources to leverage

- One-pager summaries for quick reference
- Member guides for detailed plan information
- Hybrid Plan onboarding video for an overview of key concepts
- Group meetings with RetireReadyTN Plan Advisors

3 Key Reminders for Employees

- Register online accounts
- Designate beneficiaries for each account
- Meet with your RetireReadyTN Retirement Plan Advisor (RPA) for one-on-one guidance

► Beneficiary Designations

- Separate beneficiary designations for TCRS, 401(k), and 457(b)
- Life changes don't automatically update
 - Marriage, birth, divorce, or death do not change your beneficiaries
- No Designation on File?
 - Defaults to the member's spouse if married; otherwise to their estate
- 401(k)/457(b) allow for primary and contingent beneficiaries with customizable percentage splits
- TCRS allows for multiple beneficiaries, but all designated beneficiaries are considered primary beneficiaries and eligible for an equal share of any survivorship benefits payable
 - Naming multiple beneficiaries may feel like a smart strategy, but it may actually limit what your spouse is eligible to receive
- TCRS Selecting a Beneficiary Guide has been updated to reflect new survivorship options and will be posted to the Forms & Guides page soon!

Add or change a beneficiary

Updating your beneficiaries is easy and only takes a few minutes.

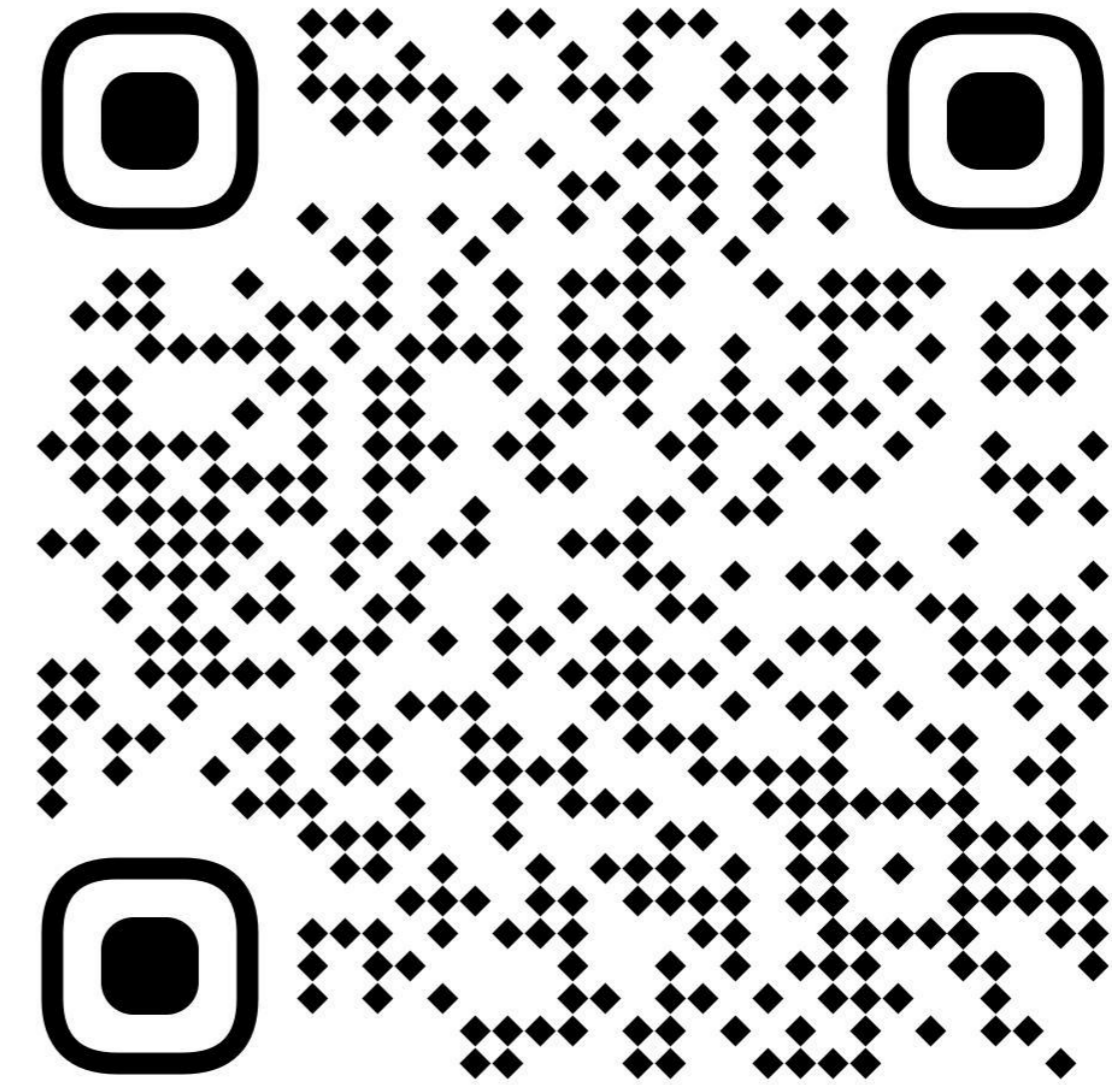
[Learn How to Add or Update Your Beneficiary](#)

RETIRE READY
A PROGRAM OF THE
Tennessee Department of Treasury
David H. Leland, Jr., Treasurer

Naming your beneficiary

▶ 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](https://retirereadytn.gov)** >
Meet with an Advisor
- Scan the QR code



▶ **RetireReadyTN Employer Resources**

▶ RetireReadyTN.gov > for employers

- Onboarding tools for new hires (videos, guides, enrollment materials)
- Ongoing employee engagement resources to support retirement readiness
- Recorded employer trainings
- Comprehensive library of compliance bulletins and reference guides
- Direct support contacts for TCRS and Empower

Please note: some resources may be temporarily removed from the website for ADA remediation. Please contact us if you need assistance.

The screenshot displays the RetireReadyTN.gov website interface. At the top, there are navigation tabs: "Start Here", "Hybrid Teachers", "Hybrid State and Higher Education", and "Local Government (non-hybrid)". Below the navigation is a large graphic titled "ONBOARDING RESOURCES FOR NEW EMPLOYEES" featuring the Tennessee state flag. To the right of the graphic, there is a call to action: "Select a tab to begin!" with an arrow pointing to the navigation tabs. Below this, there is a paragraph: "RetireReadyTN has developed resources to use as you on-board new employees. Use these videos and printed materials to explain the retirement program, future retirement benefits, and the steps they should take now to be READY for their future. Click any of the tabs above to view the relevant resources!"

The main content area is titled "GENERAL REENGAGEMENT" and contains three columns of resources:

- Get Retire Ready:** A graphic with the text "GET READY!" and "RetireReadyTN can help prepare your employees for retirement and other financial goals they may have. Print this document to give to new employees during onboarding." Below the graphic is a button labeled "Get Retire Ready".
- Enrollment Guide:** A graphic showing a person walking on a path with stars. The text reads: "If your employees have yet to take advantage of the deferred compensation plans, help them get started by printing and sharing this guide to enroll in the State of TN 401(k) and 457 Plans." Below the graphic is a button labeled "View the Enrollment Guide".
- Retirement Readiness Review:** A graphic with the text "What is a Retirement Readiness Review?". The text below reads: "Employees can get a complete picture of their retirement readiness by meeting with a RetireReadyTN Plan Advisor. Share this video to explain this resource offered at no charge to members of RetireReadyTN." Below the graphic is a button labeled "Get Retire Ready".

▶ 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

► Treasury Outreach Team

- Team of three dispersed by Grand Division
- Connect with agency decisionmakers to promote Treasury programs, predominately focusing on retirement plan participation
- Facilitate plan adoptions and provision changes

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

► TCRS 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

▶ TCRS Employer Reporting

- TCRS Plan Setup
 - Training and Support
- Monthly Contribution Reporting
 - Service and Salary information due on the 10th of each month
- Back-office support for Outreach and Education & Review Teams
 - Assistance with new prospects
 - Tracking Employer progress
- Contact TCRS.EmployerReporting@tn.gov

▶ 401(k) and 457(b) Client Services Management Team

- Brook Cantrell, Client Service Manager (based in Tennessee)
- Terisa Libretti, Client Service Manager (remote)
- Contact via email at RRTNClientService@empower.com

TECHNICAL SUPPORT

- Call Plan Technical Support at (800) 695-4952 between 7:30 AM and 7:00 PM CT for assistance with password resets and error messages

Thank You

