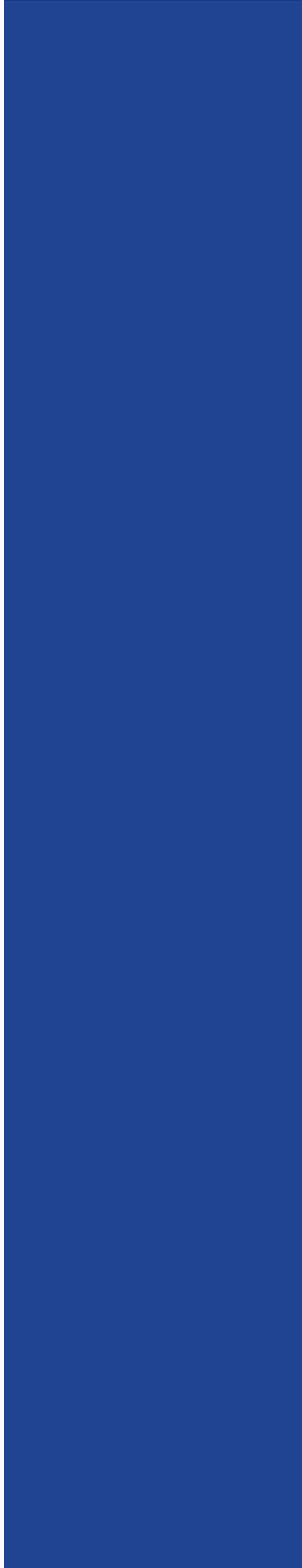


Employer HANDBOOK





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Address any comments concerning the contents of this manual to:

Indiana State Teachers' Retirement Fund
150 West Market Street, Suite 300
Indianapolis, IN 46204
(317) 232-3860 / Toll-free: (888) 286-3544
Fax: (317) 232-3882

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About the Indiana State Teachers' Retirement Fund

About this Handbook

This handbook provides general information for employers of members of the Indiana State Teachers' Retirement Fund. For specific information, contact the TRF office at (317) 232-3860 or toll-free at (888) 286-3544.

About the Indiana State Teachers' Retirement Fund

History

The Indiana General Assembly created the Indiana State Teachers' Retirement Fund (TRF or Fund) in 1921. Since its establishment, the laws governing the administration of TRF have changed and expanded to respond to the needs of TRF members.

Mission

To prudently manage the Fund in accordance with fiduciary standards, provide quality benefits, and deliver a high level of service to TRF members while demonstrating responsibility to the citizens of the State.

Board of Trustees

A six-member Board of Trustees governs TRF. Five trustees, two of whom must be members of the Fund, are appointed by the governor. The sixth member of the Board is the director of the budget agency or the director's designee. An executive director, appointed by the governor, carries out the policies set by the Board and leads the Fund on a daily basis. The executive director is required to be a TRF member.

The Board establishes investment policies in accordance with the "prudent investor standard." Under this standard, investment decisions are made with the same degree of care that a prudent person, acting in a like capacity and familiar with such matters, would use in the conduct of an enterprise of a similar character with similar aims.

Membership and Asset Totals

As of June 30, 2008, TRF had over 150,000 active, inactive, and retired members and beneficiaries and managed approximately 8.6 billion dollars in assets.

All IC and IAC references in this document are available online at the Indiana General Assembly Web site at <http://www.in.gov/legislative/ic-iac>.

Indiana Code and Indiana Administrative Code Governing the Indiana State Teachers' Retirement Fund

The Indiana Code (IC) Sections 5-10.2 and 5-10.4, Title 550 of the Indiana Administrative Code (IAC), and Section 401 of the Internal Revenue Code govern TRF, as well as specific resolutions adopted by the Board of Trustees. These codes are available online at the Indiana General Assembly Web site at <http://www.in.gov/legislative/ic-iac> and the Internal Revenue Service Web site at www.irs.gov.



Membership

Membership

Eligibility

Member

All legally qualified teachers, as defined in *550 IAC 2-1-13*, who are regularly employed in a covered position in the public school system of Indiana or in a qualified position at certain state institutions, as well as all TRF employees, must be members of TRF. Faculty and staff at certain charter schools and public universities throughout Indiana and some legally qualified State employees are eligible for optional enrollment.

According to Indiana law, a substitute teacher may be a member of TRF upon completion of the following: 1) Be certified by the Indiana State Board of Education; 2) Have obtained at least an associates degree; 3) Teach at least 120 days in a fiscal year (July 1 to June 30) or at least 60 days in each of two fiscal years. Certification from the State Board of Education may include a teaching license, a substitute teaching permit, a temporary teaching license, or an emergency teaching license. However, if the member's license expires, he or she is no longer eligible to be a TRF member until a new license is issued. No contributions are collected for substitute teachers who do not meet the criteria outlined above.

Indiana Administrative Code provides that teacher aides and higher education graduate assistants are not eligible for membership in the Fund.

Employer

Employer membership is comprised of public schools, charter schools, State agencies, and universities. All Indiana public schools are required to participate in TRF's retirement plan. Charter schools can opt-in to the TRF plan or select an alternative plan. Any charter school that is currently participating in the TRF plan and decides to opt-out or offer an opt-out to its employees must complete the Charter School Opt-Out Notice form. Certain legally qualified State agencies are also eligible for participation.

In addition, a number of public universities throughout the state have the option of participating in the TRF plan.

Enrollment

Member

Enrolling a member can be done in one of two ways. The first option requires both the member and employer to complete an *Enrollment Form for New Members* (State Form 37680). This form can be obtained on the TRF Web site at <http://www.in.gov/trf>. Forms can be mailed or faxed to the TRF office. The second option is for employers to enroll new members through the Employer Interactive Web page. Instructions for enrolling members through the Employer Interactive site are explained in the Online Services section of this handbook.

Once a member has been successfully enrolled, the member is assigned a TRF number. This number is sent to the member along with the member's information, which is to be verified. Employers will receive notification of a member's TRF number immediately if the enrollment is done online. TRF numbers can also be found by using the SSN/TRF# Cross-Reference option on the Employer Interactive Web page.

Employer

Employers start the enrollment process by completing both the *Enrollment for a School or Charter School as a New Employer* and *Employer Contact Information* forms and mailing the forms to TRF. These forms can be found in the Forms section on the TRF homepage. Once these forms are received and processed, an Employer Unit number will be assigned and emailed to the superintendent/director and treasurer of the school. A personalized Employer Interactive page will also be established for the new employer. Further details on the Employer Interactive functions and roles are addressed later in this handbook.

Members with at least 10 years of service in a TRF- or PERF-covered position are considered vested in their defined benefit pension. Service from both funds may be combined to reach the requisite 10 years.

Suspension of Membership

By Member

Generally, a member who is no longer employed in a TRF- or PERF-covered position, does not plan to return to a TRF- or PERF-covered position, and is not eligible for a retirement pension benefit or a disability retirement benefit may suspend membership and may withdraw the balance of the member's Annuity Savings Account (ASA).

A member who is vested, not retired, not currently employed in a TRF- or PERF-covered position, and is transferring TRF creditable service to another governmental retirement plan may suspend membership in order to withdraw the member's ASA and Rollover Savings Account (RSA) to purchase creditable service in the other governmental retirement plan.

Vested members who have been inactive for at least 90 days may withdraw their ASA without forfeiting the defined benefit. This is subject to possible IRS tax penalties.

By TRF

The membership status of a member with less than 10 years of covered service is automatically suspended five years after leaving a TRF-covered position.

After 40 quarters of inactivity, the account is suspended by TRF and the member will no longer be eligible to earn interest on the ASA in the Guaranteed Fund unless that member is vested in or active with PERF. A member who is invested in alternative funds will continue to be and will be subject to the gains or losses of these funds.

The membership status of a member with less than 10 years of covered service may be suspended two years after leaving a TRF-covered position if the value of the member's ASA is \$1,000 or less. TRF can automatically issue a reimbursement to an inactive member with less than \$1,000 in the ASA.

Benefits Overview

A member's retirement benefit consists of a defined benefit pension and an Annuity Savings Account (ASA).

Defined Benefit

The member's defined benefit pension is paid as a lifetime monthly benefit and is funded by the State or the member's employer. To become eligible for a benefit, the member must be vested with 10 years of creditable service in a covered position.

Annuity Savings Account (ASA)

The member's ASA contains the mandatory employee three percent of annual compensation contribution, which is made by the member or the member's employer, as well as any voluntary contributions made by the member and any interest or earnings from the principle. A member is immediately vested in the ASA and receives a detailed statement of account activity and balance information each quarter.

Rollover Savings Account (RSA)

A member may also have a Rollover Savings Account (RSA) for which the member receives a detailed statement of account activity and balance information each quarter. Non-retired members may create an RSA by transferring funds from an IRA or other qualified retirement plan into TRF. TRF will only accept transfers of taxable funds. These rolled over funds, along with investment gains and losses, comprise the RSA.

Age 70 Benefits

A member who is age 70 or older with 20 or more years of service may elect to begin receiving pension payments and continue to be employed in a covered position. In this situation, there is no required separation from service period and no earnings limitation. For any TRF member who continues employment while receiving monthly pension payments, no ER Share contributions are made to TRF and no additional service credit or supplemental pension is earned. Members may elect to continue making employee contributions.



Service Credit

*A member may **not** earn more than one year of service credit during a fiscal year.*

Service Credit

The most common form of service credit is service earned in a position covered by TRF or the Public Employees' Retirement Fund (PERF). Still, there are other methods used to obtain service credit, both for free and for purchase.

Creditable Service

Creditable service is the amount of time that can be counted in the calculation of the pension portion of the TRF retirement benefit. TRF members earn one year of service credit for working 120 or more days in a fiscal year. One-half year of credit is earned for working between 60 and 119 days in a fiscal year. Service is creditable only if the member works in a position covered by either PERF or TRF. Service credit is measured by a fiscal year that runs from July 1 through June 30. Any time worked during a work day entitles members to a full day of service credit. Service arising out of jury duty, sick leave, or worker's compensation may be included.

Indiana Service Credit for Vesting

Only certain types of service credit can be used to count toward a member's 10-year vesting requirement under Indiana law. The following categories of service credit may be recognized and counted toward vesting:

1. Regular Indiana Teaching Service
2. Omitted Contributions
3. Approved leaves of absence
4. Service in a position covered by the Public Employees' Retirement Fund (PERF)

Regular Indiana Teaching Service

One year of regular Indiana teaching service is earned when a member works 120 days or more in the State's fiscal year (July 1 through June 30). One-half year of creditable service is earned for 60 to 119 days of service worked in the fiscal year. An active member is entitled to one day of service credit if the member engages in covered service for a standard workday or any fraction thereof.

To claim any in-state service that has been removed due to a voluntary withdrawal, the member must call or write TRF with all pertinent information. TRF requires the member's Social Security number and/or TRF number. TRF will complete a service credit analysis and send the results to the member. Should the member so choose, any applicable service credit will be added to the member's account.

Omitted Contributions

Eligible members may have taught part-time or substituted in previous years, but the employing unit did not enroll the member or withhold contributions. This is referred to as omitted contributions. Members must meet the eligibility requirements to have this service added to their accounts. Members may claim this service in two ways.

1. If the 3% mandatory contributions were paid by the member on a post-tax basis, the member should complete Part I of State Form 41625, *Verification of In-State Teaching Service*. This form may be obtained on the TRF Web site.

The member should send one form to each employing unit where he/she seeks to confirm service. The employer will complete the form (years, days worked, salary, etc.) and return it to TRF.

If service occurred after July 1, 1995, the *Verification of In-State Teaching Service* form will not be considered complete unless the employer has paid all contributions in accordance with Indiana Code, Section 5-10.4-7 et seq.

2. If the employer paid the 3% mandatory contributions on a pre-tax basis, the employer must submit the missing service, wages, and contributions online using the Adjusted Wage and Contribution reporting option (see the Online Services section of this handbook for more information).

Note: The Adjusted Wage and Contribution option should only be used to report omitted contributions or to make corrections to previously reported data. Adjusted Wage and Contribution should never be used to report any other type of service or leave of absence.

Service Credit Analysis

TRF encourages members to request a service credit analysis approximately two years prior to retirement to allow for additional verification, if needed.

Approved Leaves of Absence (see Leave of Absence)

Certain leaves of absence may count toward your vesting requirement. TRF is generally able to recognize leaves of absence granted by a school corporation (employer) for the following reasons.

1. Sabbatical for improvement of professional skills through the following:
 - a. Advanced study
 - b. Work experience
 - c. Teacher exchange programs
 - d. Approved educational travel
2. Disability or sick leave
3. Pregnancy
4. Adoption leave

PERF-Covered Service

Service credit granted by PERF for service in a PERF-covered position counts as TRF creditable service. Any overlapping service covered by both TRF and PERF is only credited once.

Additional or Enhancement Service Credit

Members may use the following five other sources of creditable service in the calculation of the State-provided portion of the retirement benefit.

1. Military service credit
2. Out-of-state service credit
3. Additional service credit
4. Private school service credit
5. Substitute teaching service credit

Only substitute teaching, military service, and FMLA count toward vesting with TRF. The other three types of service above do not count

for vesting purposes; they only count for pension calculative purposes once the member has the requisite 10 years of Indiana service.

Under the Uniformed Services Employment & Reemployment Rights Act of 1994 (USERRA), eligible military service earned after the implementation of this Act becomes immediately added and vested. However, prior to this Act, military service is not added or counted toward vesting until after 10 years of active TRF service is earned.

To apply for military service credit, submit the DD Form 214, Certificate of Release or Discharge from Active Duty to TRF for processing.

The TRF military service credit provision is administered in conjunction with the rights of veterans under the Federal Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

Military Service Credit

A member whose teacher training or teaching career is interrupted by service in the United States Armed Forces may be eligible for up to six years of service credit for time spent in the military. All service during periods of hostility or mobilization counts toward the six-year limit. Military service that occurred during other time periods is subject to the 1/7th rule, meaning no more than 1/7th of the total years of creditable service may be from military service credit.

According to Indiana law, TRF will grant military service credit to a member under the following conditions.

1. Member must have an honorable discharge from active military service.
2. Member must have started approved college teacher training or received a Bachelor's degree in teacher training before induction into active military service; or
3. If the member started but did not complete teacher training before induction into active military service, the member must have returned to four-year college teacher training within 24 months after discharge from active military service.
4. If the member completed college teacher training before induction into active military service, the member must start or return to an actual teaching position within 24 months after discharge from active service.
5. Member must have at least 10 years of Indiana teaching service credit.

Reporting Military Service

The member is required to furnish military documents which show the following:

1. Date of entry into active military service
2. Date of honorable discharge from active military service

Note: Military form DD214 normally provides sufficient information.

If the member completed four years of college but did not teach before induction into active military service, member must provide:

1. Copies of transcripts of college work before induction into active military service
2. Copies of transcripts of college work after honorable discharge from military service

If a member needs help locating DD214 or other military records, the member should assemble all possible information concerning his/her military service and contact

**National Personnel Records
Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132
(314) 801-0800
<http://www.archives.gov/st-louis/military-personnel/>**

It is important for employers to note that non-USERRA military service does not require any information from employers except for a current salary verification. There are specific laws, however, governing an employer's liability regarding USERRA military service. If a member qualifies for USERRA military service, the required information should be reported using the *Leave of Absence Verification* (LOA) form on TRF's Web site. When completing the form, the entire compensation for the fiscal year should be entered in the *Compensation* section. If the USERRA military service covers more than one fiscal year, additional LOA forms must be completed for each fiscal year. Once the forms are received, TRF will calculate the contribution payment due and send an invoice for payment to the employer and/or the member.

Out-of-State Service Credit

Creditable out-of-state service includes:

- Teaching in another state at a public school in which service is covered by a retirement fund comparable to TRF
- Service teaching military dependents performed on a regular and continuing basis inside or outside of this country
- Service attributable to leaves of absence which meet the appropriate criteria required by Indiana Code (IC), section 23-6.1-4-5

Service at a federal agency in a position comparable to teaching in Indiana may also qualify. Teachers who became members of TRF prior to July 1, 1981 and who have out-of-state service prior to July 1, 1981 have specific rights of transfer. Up to eight years of out-of-state service may be added to a member's creditable service at no cost to the member, provided that the member has at least 10 years of creditable Indiana service (not including PERF or military service). The member may not use this service to receive any additional benefits from another state retirement system or the federal retirement system. If the member has not earned 10 years of creditable service, the out-of-state credit is held in pending status until the member attains the requisite 10 years. If the member does not qualify for free transfer of out-of-state credit, the cost to purchase this type of service is calculated actuarially.

To claim out-of-state service, the member must complete State Form 49530, *Verification of Out of State Teaching Service*. This form is available on the TRF Web site. The member should complete the form and send it to the out-of-state school involved. The out-of-state school will complete its portion and send the form to the out-of-state pension fund involved.

Next, the member should send a copy of his or her latest teaching contract to TRF. After TRF has verified the service, TRF will send the member an assessment, along with an *IRS Section 415 Limitation* form. The member can use the assessment to decide whether or not to buy service. The *IRS Section 415 Limitation* form can be used to determine

how much the IRS will allow the member to put into a tax-deferred fund in one calendar year.

If the member wishes to purchase out-of-state credit, it is necessary to notify TRF. The member must include the specific years to be purchased, a copy of the *IRS Section 415 Limitation* form, and a check for the amount of purchase. Out-of-state service that entitles a member to a benefit in another state system or any federal retirement system cannot be used in Indiana.

Members should allow a minimum of 60 days for TRF to receive the out-of-state verification form back from the out-of-state system.

Teaching out of the country does not qualify for service credit unless the teaching was in a military dependent school covered by the U.S. Department of Defense or teaching was during a qualified leave of absence granted for exchange teaching.

For military dependent teaching service, Form NA 13037-9-85 is required for proper verification. This form can be obtained at:

**National Personnel Records
Civilian Personnel Records
111 Winnebago St.
St. Louis, MO 63118**

Additional Service Credit

Members with at least 10 years of combined PERF and TRF service may purchase additional service credit. Once the 10-year requirement has been met, the member may purchase one year for each five years of service credit earned. The cost to purchase this type of service is calculated actuarially.

Private School Service

A member may purchase private teaching service credit if the member has at least one year of credited service in TRF. The cost to purchase this type of service is calculated actuarially. The private school where the service occurred must be accredited in order for this service to count. A list of all accredited private schools is available on the Indiana Department of Education's Web site.

Substitute Teachers

Substitute teachers who are members of the Fund earn one year of service credit if they work 120 days in a fiscal year or between 60 and 119 days per year over two fiscal years. Once the substitute teacher has taught the requisite number of days, he or she becomes a member of the Fund.

Employers must begin making contributions once substitute teachers become members of the Fund. Retroactive payments by the employer are not required for service prior to the teacher reaching the required number of days needed to attain member status.

Once these teachers achieve membership status and earn one full year of service as a member, they may purchase prior substitute or part-time teaching service, which is calculated actuarially. To do this, the member must complete the *Verification of Prior In-State Teaching* (State Form 41625), Part 1, and forward it to the employing school district for completion of Part 2. This form is available on the TRF Web site. The cost of the service in question is then calculated by TRF and an invoice is sent to the member. If the member chooses to purchase the service credit, a check must be sent to TRF for the invoiced amount. No ER Share contributions are required for this service credit.

Leave of Absence

TRF members who are teachers may earn credit for eligible leaves of absence if the leave is approved by the school board of the corporation granting the leave. To receive service credit for a leave of absence, the member must submit the *Leave of Absence Verification* form through the school granting the leave. This form is available on the TRF Web site. Sabbatical leave for advanced study, work experience, teacher exchange programs, or approved educational travel require the teacher to return to a covered position for the same length of time as the leave. Leave for disability, pregnancy, or adoption does not require a return to service. All leaves of absence, except USERRA military service, are subject to the one-seventh (1/7th) rule, meaning no more than 1/7th of the total years of creditable service may be from leave of absence service credit.

General Service Credit Rules

The following rules are in place regarding the addition of service credit to a member's account. *It is important to note that each rule is applicable only to certain types of service credit.*

1/7th Rule (One-Seventh Rule)

- Applies to military and leave of absence service credit.
- A member may purchase or add for free one year of service for every six years of teaching.
- The six years of teaching must already be in the member's account. This can include in-state, out-of-state, federal, or leave of absence service.
- IC 5-10.4-4-7 provides that a TRF member may be given credit for leaves of absence for study, professional improvement, and temporary disability so long as the leave credit does not exceed one-seventh of the total years of service claimed for retirement.

1/5th Rule (One-Fifth Rule)

- Applies to additional service
- A member can add one year of service for every five years of Indiana service.
- Indiana service can be under TRF or PERF.

Minimum of One Year

- Applies to out-of-state, federal, private school, and substitute teaching service.
- After one year of Indiana service in a covered position, a member can purchase service credit.
- At the time of purchase, the service credit will be added to the member's account.

10-Year Requirement

- Applies to additional Service

Member can purchase service credit only after earning 10 years of Indiana service (TRF and/or PERF).

- Applies to out-of-state, federal, and private school service

Member will not accrue a benefit on purchased service until member completes 10 years of Indiana service (TRF only).

Payment

TRF may accept funds for the purchase of service in the form of a rollover from another tax-deferred retirement plan as defined in the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA). This trustee-to-trustee transfer should not be for more than the cost to purchase the service. Any excess amount is deposited in a Rollover Savings Account (RSA).

Note: The price paid to purchase service is the actuarially calculated amount required to fund the defined benefit pension. Therefore, this amount is not added to the member's ASA. In the event the member terminates service prior to retirement eligibility, the purchase price plus interest as described in IC 34-13-1-6 is included in the refund to the member if the member withdraws his or her ASA. If the member returns to work in a TRF-covered position and the money has been refunded, the purchased service credit cannot be reinstated without purchasing it again.

Service in a Dual Position

550 IAC 2-4-2 dictates that whenever an individual is employed by the same employer in a position which requires the performance of covered and non-covered service, contributions shall be paid from the portion of the annual compensation attributable to the covered service.

Important Note about Service Credit

A member's service credit record receives an official evaluation at the time of retirement. Any service credit granted to a member must comply with the laws in effect at the time of retirement. TRF encourages members to request



a service credit analysis approximately two years prior to retirement to allow for additional verification and correction, if needed.



Working after Retirement

Working after Retirement

A member may reemploy after retirement; however, the member must ensure that applicable separation from service requirements are met and abide by any applicable earnings limitations.

TRF-Covered Positions

Effective July 1, 2008, a TRF member may continue to receive pension payments and reemploy in a covered position with a 30-day required separation from service period before reemployment and no earnings limitation during reemployment. During reemployment in a covered position, no ER Share contributions are made to TRF and no additional service credit or supplemental pension is earned. Effective July 1, 2007, members who have reemployed after retirement should no longer be reported to TRF. If a reemployed retiree is reported, TRF will not process the request and any contributions paid on behalf of the member will be credited to the employer's account.

The pension accrual date is the last day of employment in a covered position. For example, if the member's last day of employment in a covered position was May 31, the member's first date of employment in a new covered position must be on or after July 1. For members who do not retire at the end of their employment in a covered position, the accrual date is the retirement date.



Online Services

Online Services

Employer Interactive Web page

The Employer Interactive (EI) page is a password-secured Web page that TRF has designed specifically for each school corporation. With the Employer Interactive page, employers have access to a variety of options that pull information directly from TRF's records. TRF also uses this page to post messages that are important to the school corporations. Functions offered on the Employer Interactive page continue to expand in an effort to simplify reporting procedures and make information more accessible to employers.

The following procedures may be completed through the Employer Interactive page. Detailed information about each of the following procedures is included in the Functions Section of this handbook:

Logging In

Update Employer Demographics

SSN/TRF# Cross-Reference

New Member Enrollment

Current Wage and Contribution Reporting

Adjusted Wage and Contribution Reporting

Online Payment for Wage and Contribution Reporting

Retirement Application, Part II

Security Administration

Functions

Logging In

From the TRF homepage (Figure 1) at www.in.gov/trf, click on the *Employer Secure Login* link.



Figure 1 - TRF Homepage

Initial Login

On the Login Page (Figure 2), enter your Employer Email Address (user name) and Employer Password. Your Employer Email Address is your full email address. Initially, your Employer Password is also your email address up to 20 characters. The Employer Password is case-sensitive and has been created with all lowercase letters. For the Employer Password, if your email address is longer than 20 characters, enter the first 20 characters and click the Login button. If you have any trouble with your password, please use the *Forgot Password?* option on the page and a new password will be emailed to you.

Update Employer Demographics

Log in to the Employer Interactive Page. Instructions for logging in may be found in the Functions section of this handbook. Once logged in, you will see your Employer Information page (Figure 1). On your Employer Information page, all of your designated access rights will be listed on the left side.

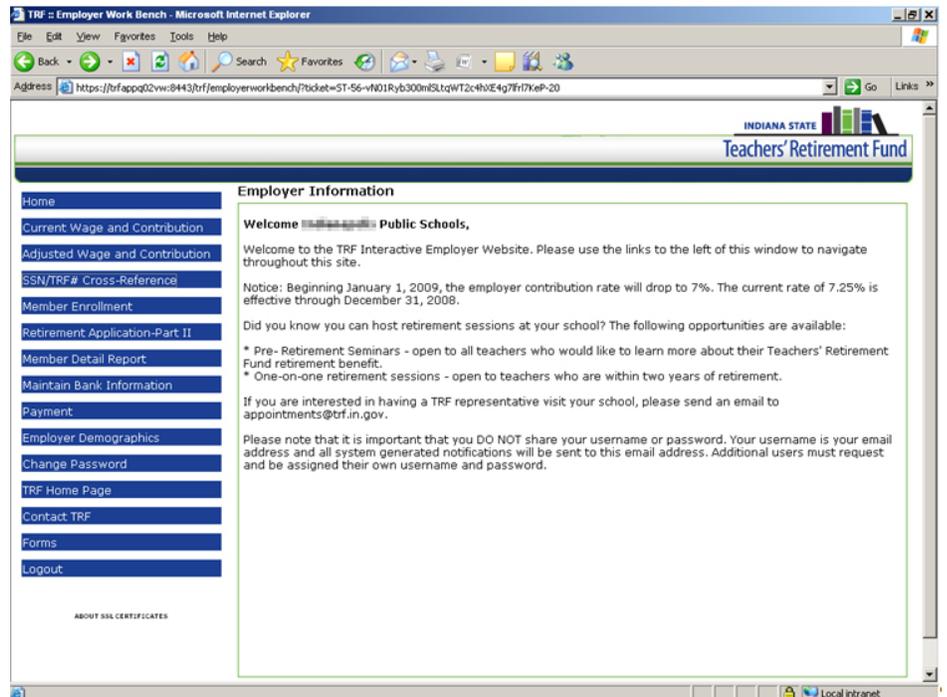


Figure 1 – Employer Information Page

On the Employer Demographics Page (Figure 2), there are instructions at the top of the page on how to add, delete or modify user accounts and employer information. Note: You must always have a registered contact for the Superintendent, Treasurer, Part II Contact, and P31 Contact. If you need to delete any of those contacts, you must first add a new contact before deleting the existing contact.



Figure 2 – Employer Demographics Page

On the Employer Demographics Page, you can select any of the existing contacts by clicking on the name. You can then assign one of them as a Security Administrator by using the legend at the bottom of the page. Only the Superintendent and up to one additional Security Administrator can modify user accounts and employer account information. However, as stated in the instructions at the top of the Web page, the Security Administrator has limited access to modify the Superintendent's information.

To modify an existing user's account, click on the user's name and you will be linked to the Edit Existing Contact Page (Figure 3).

Figure 3 – Edit Existing Contact Page

On the Edit Existing Contact Page, you can modify or delete existing user information. The *Available* side displays all of the available contact types and access rights for online features. The *Selected* side displays the access rights and contact types that are already assigned to the particular contact. To add or remove access rights or contact assignments for a user, simply select the access right or contact type and click on the *Select* or *Remove* buttons in the middle (circled in blue). You can delete the contact entirely by clicking on *Delete Contact* at the bottom of the page.

Once your changes are complete and you select *Save Changes*, you will be prompted to confirm your changes at the Confirm Contact Information Page (Figure 4).

Note: Some fields are required and designated with an asterisk, and there are some other restrictions that may be identified when you click *Confirm Changes*. These restrictions are detailed in a pop-up window with the error message and must be corrected before the information can be saved.



Figure 4 – Confirm Contact Information Page

If the all of the data is correct, click the *Confirm Changes* button and the data will be saved (Figure 5).

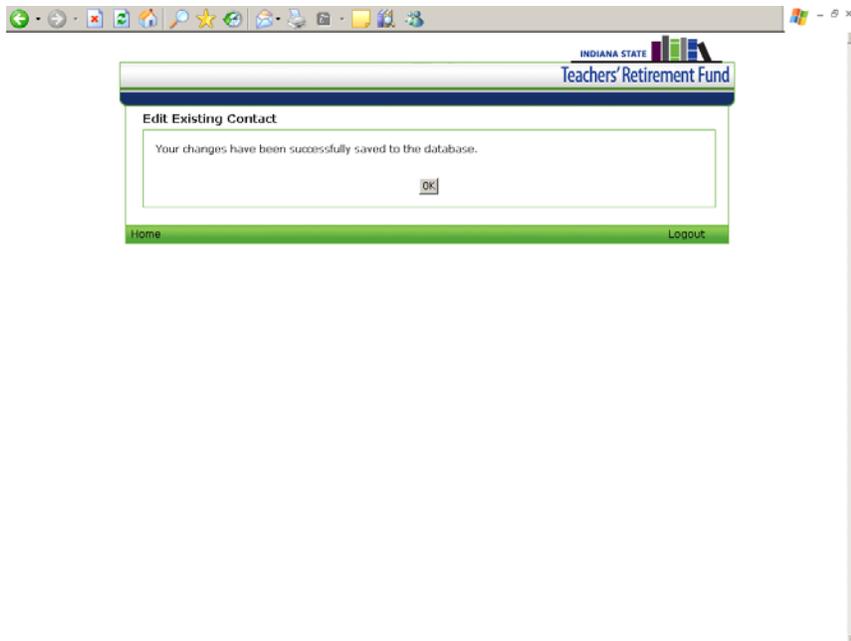


Figure 5 – Edit Existing Contact Page confirming changes have been saved

If additional changes are needed, click *Make More Changes* and you will be returned to the Edit Existing Contact Page (Figure 3).

To make changes to your employer/school information, such as the address, fax number, phone number, etc., click on the *Update Employer Information* link on your Employer Demographics Page (Figure 2).

The screenshot shows a web browser window displaying the 'Update Employer Information' page. The page header includes the 'INDIANA STATE Teachers' Retirement Fund' logo. The main content area is titled 'Update Employer Information' and contains the following text: 'Complete the employer information in the fields provided. Select the Save Changes button to save your data.' Below this is a legend for '* Required Field'. The form fields are as follows:

| | |
|---------------------|---|
| Unit Number:0049011 | Unit Name:Indianapolis Public Schools |
| * Address Line 1 | <input type="text"/> |
| Address Line 2 | <input type="text"/> |
| Address Line 3 | <input type="text"/> |
| * City | <input type="text"/> |
| * State | INDIANA |
| * Zip | <input type="text"/> - <input type="text"/> |
| * Phone | <input type="text"/> |
| Fax | <input type="text"/> |

At the bottom of the form are three buttons: 'Save Changes', 'Reset', and 'Cancel'. The page footer includes 'Home' and 'Logout' links.

Figure 6 – Update Employer Information Page

This will display your current employer demographics information on your Update Employer Information Page (Figure 6). To make changes on this page, simply type over the existing information you would like to change and select the *Confirm Changes* button. **Note:** Some fields are required and have restrictions that may be identified when you click *Confirm Changes*. These restrictions are detailed in a pop-up error message and must be corrected before the information can be saved.

SSN/TRF# Cross-Reference

The SSN/TRF# Cross-Reference feature allows employers to verify a member's TRF number by entering the member's Social Security number.

The SSN/TRF# Cross-Reference is a feature designed for employers to retrieve member TRF numbers, Pre- and Post-1996 Account status, and retirement status. Access to this feature is assigned by employers completing the Employer Contact Information form and marking the SSN/TRF# Cross-Reference box for the chosen user(s).

1. Log in to Employer Interactive. Instructions for logging in may be found in the Functions section of this handbook. Once logged in, the Employer Information Page will display. On the Employer Information Page (Figure 1), click on the SSN/TRF# Cross-Reference link on the left side.

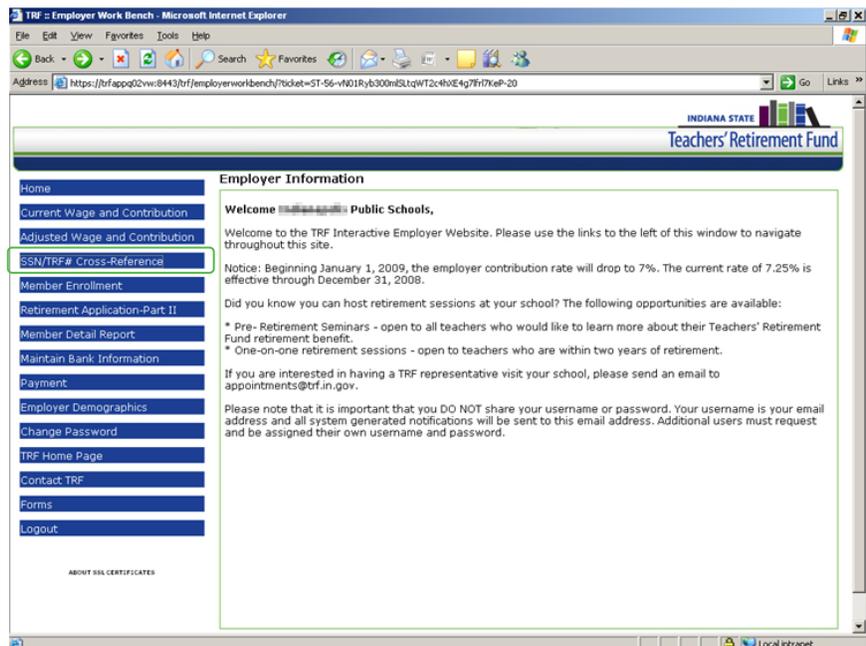


Figure 1 – Employer Information Page

2. Clicking on the SSN/TRF# Cross-Reference link will take you to the SSN/TRF Cross Reference Page (Figure 2).

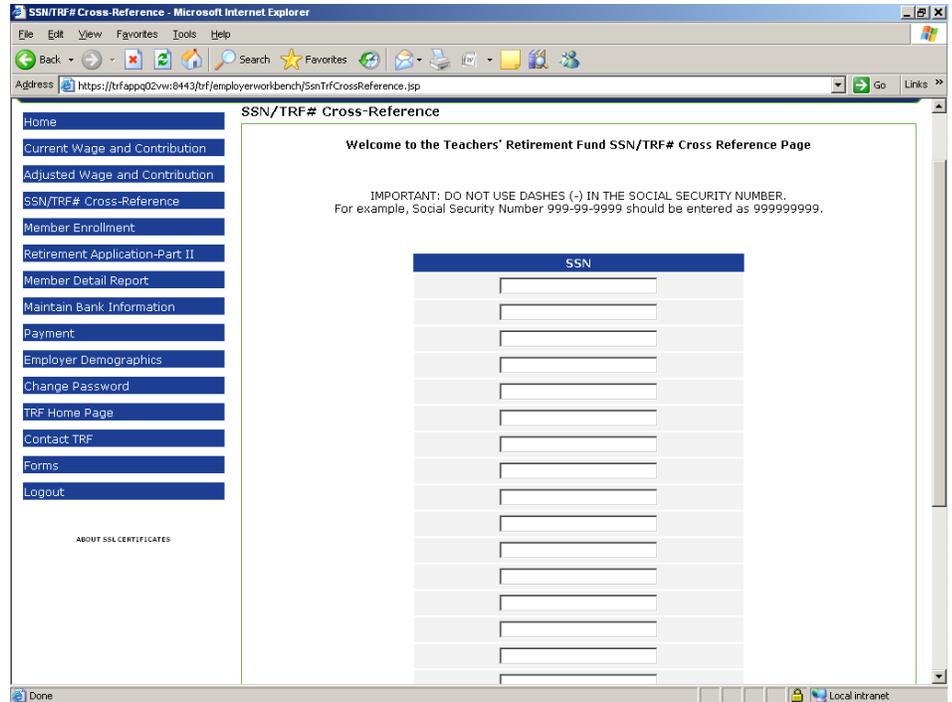


Figure 2 – SSN/TRF# Cross Reference Page

- On the SSN/TRF Cross Reference Page, you will need to enter the Social Security number of the member(s) in the SSN field and click the *Submit* button at the bottom of the page. This will then produce a SSN/TRF Cross Reference Results Page (Figure 3).

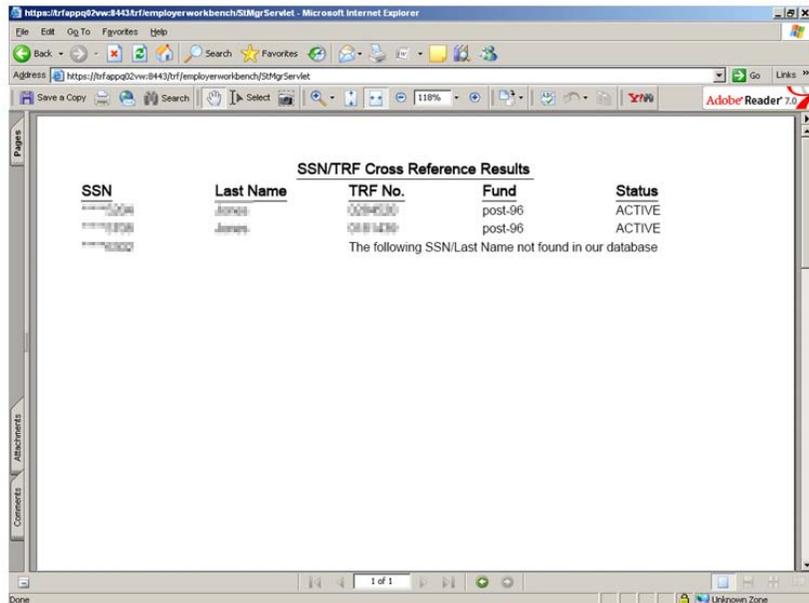
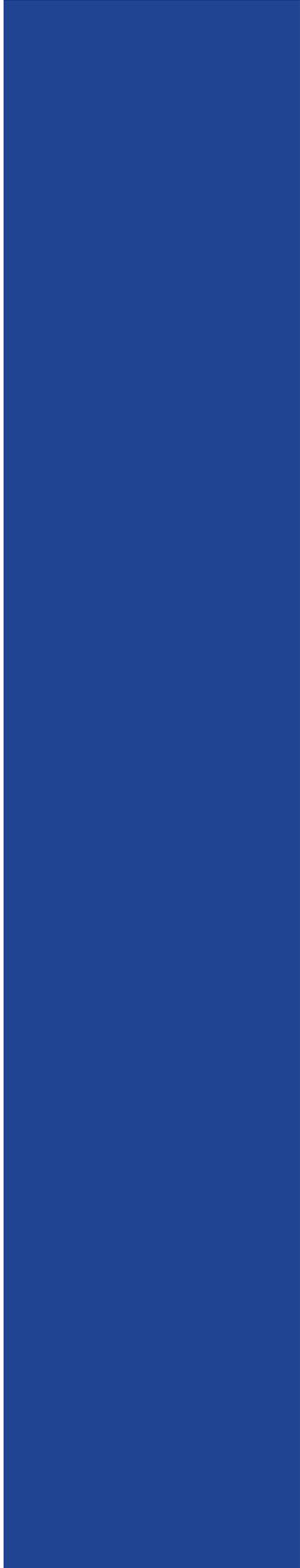


Figure 3 – SSN/TRF Cross Reference Results Page



4. The SSN/TRF Cross Reference Results Page then displays each member's last name, TRF number, fund, and status. If the Social Security number does not match with our records, a message is returned indicating that the SSN was not found on our database.
5. If you believe a member has a TRF number and you are unable to retrieve the TRF number from this feature, please call us as this could be an indication that there is a discrepancy in the Social Security number of the member.

New Member Enrollment

The New Member Enrollment feature allows employers to process and receive a TRF number for a new employee. This process simply requires employers to enter the member's information and submit the form electronically to immediately receive the new TRF number.

New member enrollment is an online feature for employers to use to enroll TRF qualified employees into the Indiana State Teachers' Retirement Fund (TRF) when employees do not have a TRF number. This feature is typically utilized when quarterly Wage and Contribution Reports are due and the employer does not have an enrollment form on record. Though optional, it is encouraged to send TRF a hard copy of the member's birth certificate.

1. Log in to Employer Interactive. Instructions for logging in are available in the Functions section of this handbook. Once logged in, the Employer Information Page will display. In the left frame of the Employer Information Page (Figure 1), there are links to the SSN/TRF# Cross-Reference, P31 Submission, Change Password, Member Enrollment and other options.

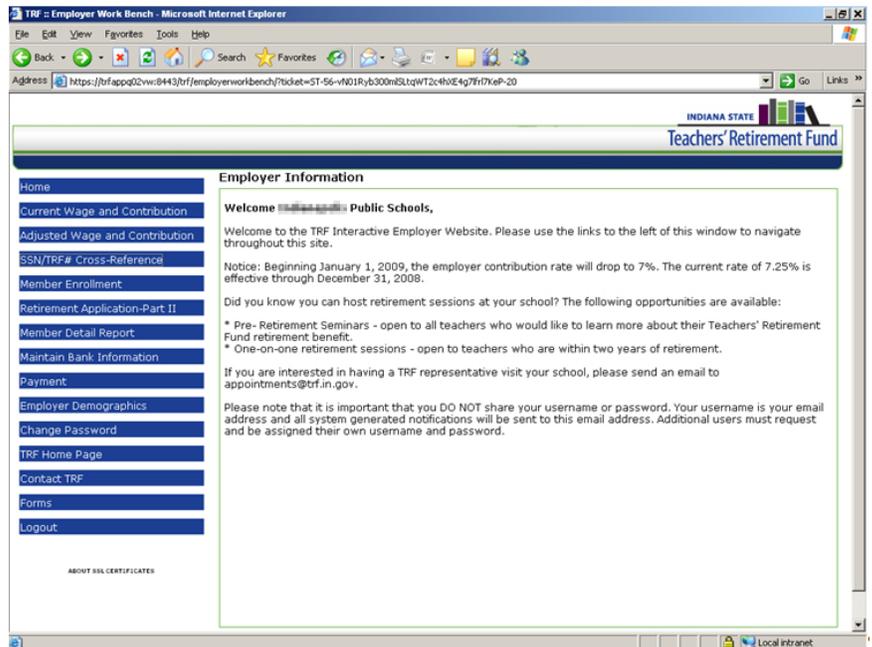


Figure 1 – Employer Information Page

2. Select *Member Enrollment* on the left side and the Member Enrollment Page will display (Figure 2).

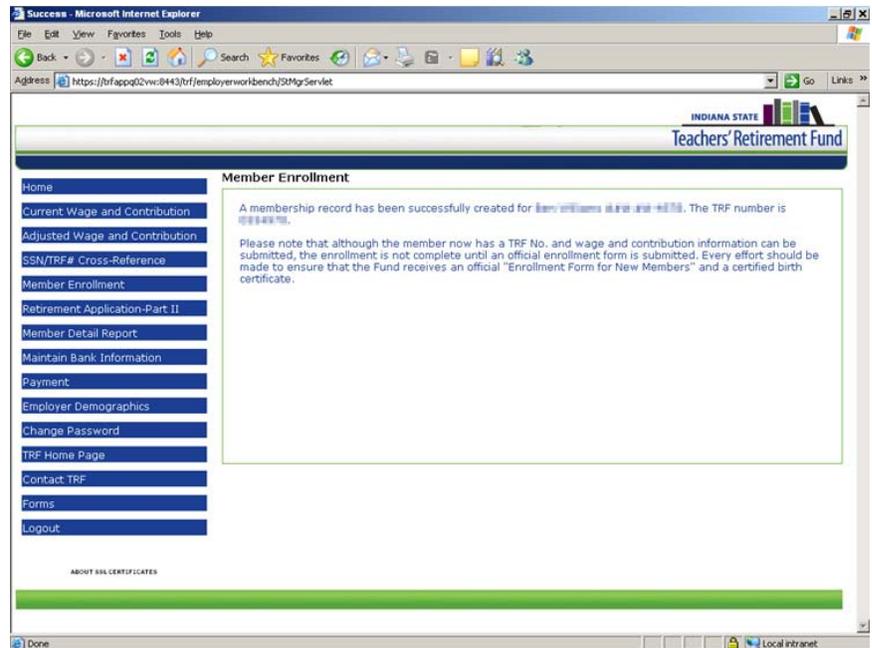


Figure 2 – Member Enrollment Page

3. Enter the member information in the fields provided. Fields marked with an asterisk (*) are required.

4. Once all information is entered, click the *Submit* button at the bottom of the page.
 - a. If all data is entered and the employee does not exist in our database, a TRF number will be assigned as displayed (Figure 3).

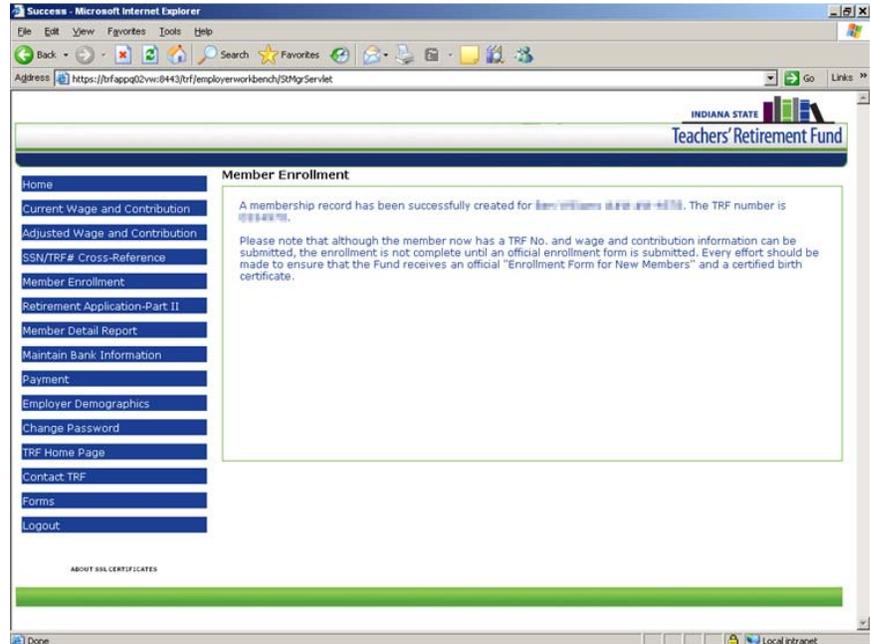


Figure 3 – Member Enrollment with new TRF number assigned

- b. If the employee exists in our database and already has a TRF number, you will receive the error message displayed below (Figure 4). If you get this error message, try using the SSN/TRF# Cross-Reference feature on your Employer Interactive Page to get the member's TRF number.

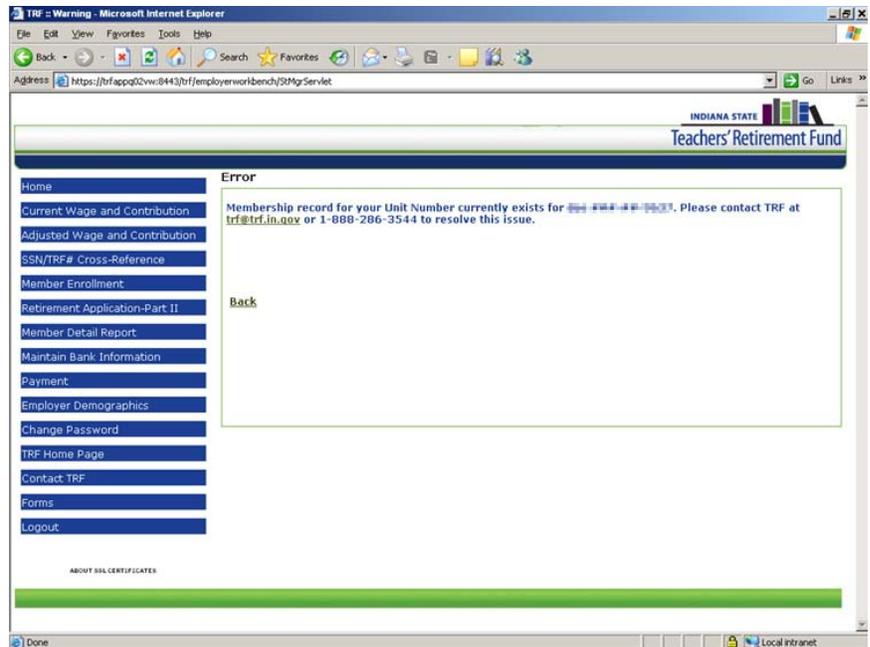


Figure 4 – Error message for existing member

- c. If the employee exists in our database but the data entered does not match with the information we have in our database, you may receive the error message shown in Figure 5. Please try the SSN/TRF# Cross-Reference feature to determine if the employee is already a member and has a TRF number. If the employee does not have a TRF number, this might indicate that the employee is a beneficiary on another member's account and some of the data entered does not match our records. You should contact TRF if you receive this error and are unable to retrieve the TRF number by using the SSN/TRF# Cross-Reference feature.

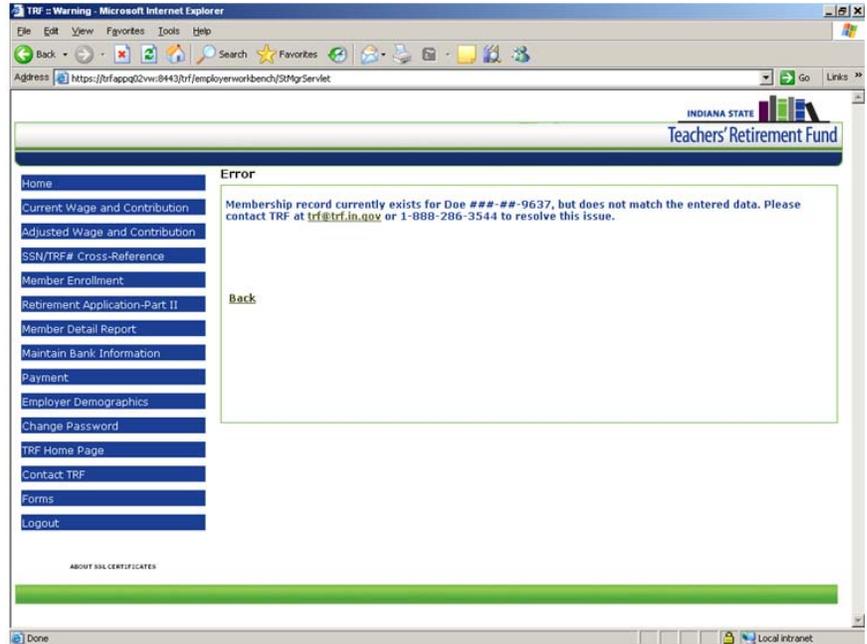


Figure 5 –Error message for discrepancy in member’s data

When a new TRF number is assigned, a membership letter is generated and sent to the member. It is not required to send an original enrollment form to TRF at this time.

Current Wage and Contribution Reporting

Employers are required to submit Wage and Contribution Reports online quarterly. Quarter end dates are 3/31, 6/30, 9/30, and 12/31. Quarterly Wage and Contribution Reports and payments are due on the 15th of the month following the quarter's end. Due dates are 1/15, 4/15, 7/15, and 10/15. Penalties will be assessed in accordance with Indiana Code 5-10.4-7-8 if a report and/or payment is late. If reports and payments are not made within 30 days after the deadline, TRF may fine the employer \$100 for each additional day that the reports and payments are late. Other penalties may also be applied by the State. Requirements for Wage and Contribution reporting can be located in the Indiana Code 5-10.4-7.

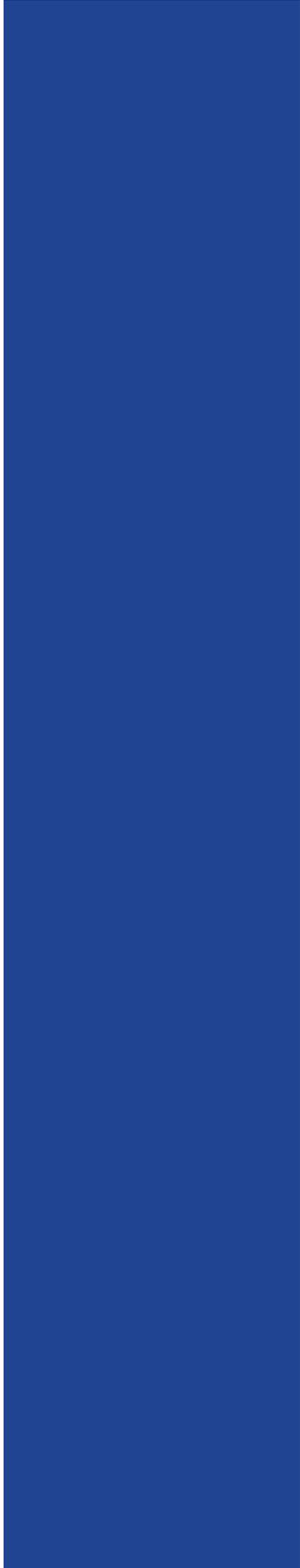
The Submit P31 feature allows employers to submit the quarterly Wage and Contribution Reports to TRF online. Employers are given the option of uploading a file or entering data into an online spreadsheet similar to those created in Excel.

Note: Negative amounts are not permitted on Regular Wage and Contribution Reports. If a correction to a member account is needed, the correction must be submitted using the Adjusted Wage and Contribution reporting process.

Required Fields for Regular Wage and Contribution reporting:

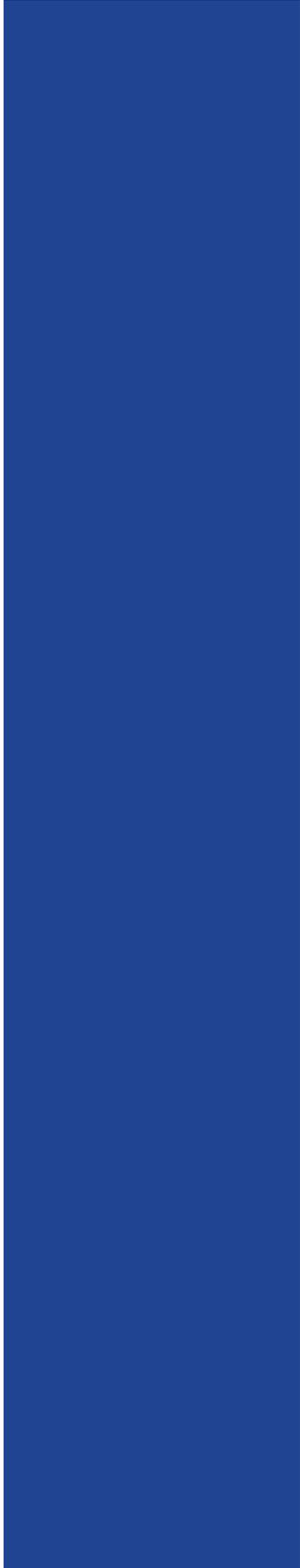
- TRF number
 - All members must be reported with their assigned seven-digit TRF number. TRF numbers can be found by using the SSN/TRF# Cross-Reference feature on the Employer Interactive page.
- Social Security number (SSN)
 - Social Security numbers are required for each member reported on the report.
- Last Name
 - The full last name is required for each member on the report.

- Wages
 - The quarterly wages earned for each employee must be included on the report. Any member with wages less than \$1.00 should not be reported. Additional information on what constitutes eligible TRF wages can be found in 550 IAC 2-2-7.
- FSP (Federally Supported Programs) Wages
 - FSP Wages are paid from federal funds to members.
 - FSP Wages for the quarter cannot exceed total wages for the quarter.
 - FSP Contributions are required on the FSP Wages only.
- Contributions
 - Mandatory 3% Contributions (Indiana Code 5-10.4-4-11)
 - A mandatory contribution of 3% of reported wages is required. The 3% contribution can either be post-tax, pre-tax, or a combination of post-tax and pre-tax. Mandatory contributions are deposited into the member's Annuity Savings Account (ASA).
 - Post-tax contributions are deducted from the member's pay after taxes.
 - Pre-tax contributions are paid by the employer and are referred to as employer pick-up contributions.
 - Mandatory contributions can be a combination of both pre-tax and post-tax contributions, but the sum total cannot exceed 3% of wages.
 - Voluntary Contributions (Indiana Code 5-10.2-3-2)
 - Any qualified active member may make separate, additional voluntary contributions up to 10% of wages on a



post-tax basis, pre-tax basis if eligible, or a combination of both. Voluntary contributions must be made in 1% increments and are deposited into the member's Annuity Savings Account (ASA).

- Voluntary post-tax contributions may be made, stopped, and started again at the discretion of the member. To make these contributions, the member must contact their payroll administrator. TRF does not require any paperwork for these contributions.
 - Voluntary post-tax contributions
 - Have no future tax liability;
 - Earnings are tax-deferred; and
 - Are revocable as often as the employer allows.
- Voluntary pre-tax contributions have requirements that the member and employer must meet before the member is eligible for participation. In order to qualify for pre-tax contributions (employment taxes still apply), the following requirements must be met:
 - The employing school unit must adopt a resolution enabling the members to participate in this plan;
 - The member must have at least five years of service in a covered position at the end of the previous fiscal year;
 - The member has a two-year window to make an election



beginning on September 1 after the fiscal year in which the member earns five years of service credit. Service credit may be earned from TRF or the Public Employees' Retirement Fund (PERF). For example, an active member who has five or more years of service credit as of June 30, 2008, has a two-year window from September 1, 2008 to August 31, 2010;

- The member must complete and submit an irrevocable payroll deduction authorization form to TRF;
- TRF will review the voluntary pre-tax deduction request and indicate on the form whether the member is eligible or not;
- The employer should not start any voluntary pre-tax deductions until the irrevocable payroll deduction authorization form is signed by TRF, indicating that the member is eligible.
- Voluntary pre-tax contributions are:
 - Deducted prior to calculating the member's current income tax withholding, thus reducing the current taxable income;
 - Taxed at the time they are actually received by the member;
 - Irrevocable for as long as the member remains

with the current employer.

- Employer Share (ER Share or ERP) Contributions
 - ER Share contributions are paid by the employer and are required for members who are in the 1996 Account and for members employed by covered universities and state institutions. ER Share contributions are not paid for members who are employed by school corporations who are in the Pre-1996 Account. The ER Share rate for contributions is determined by the TRF Board of Trustees. The current ER Share rate beginning January 1, 2009 is 7.0% of wages.
 - 1996 Account (Indiana Code 5-10.4-2-2)
 - Required to report ER Share contributions
 - If 1996 Account member is also being paid by federal funds (FSP Wages), then the amount of ER Share contributions due is reduced by the amount of FSP Contributions being paid/reported. Formula for ER Share contributions when FSP wages are also being reported: $(\text{Total Wages} - \text{FSP Wages}) \times \text{ER Share rate} = \text{ER Share contributions}$.
 - Includes members that have TRF employment start dates anytime between July 1, 1995 and June 30, 2005.
 - Pre-1996 Account
 - Includes members that are employed by school corporations and have TRF employment start dates prior to July 1, 1995.
 - Includes members who, after July 1, 2005, either switched school

corporations or reemployed after terminating employment.

- FSP (Federally Supported Programs) Contributions
 - The FSP Contribution rate is a fixed rate, and FSP Contributions are required on the amount of FSP wages reported, regardless of whether the member is in the Pre-1996 or 1996 Account.
 - The FSP Contribution rate is the same rate as the ER Share contribution rate and is currently set at 7.0% beginning January 1, 2009.
- HEP (Higher Education Program) Contributions
 - HEP Contributions are a required employer contribution for participating universities. The HEP contribution rate is the same rate as the ER Share rate and must be paid for all covered TRF members.
 - The rate is currently set at 7.0% beginning January 1, 2009.
- Service Days
 - This is the number of days the member worked during the quarter. Members can earn only one day of service credit per day, but any fraction of a day worked is calculated as one full day of service credit. There is a maximum of 70 service days allowed per quarter.
- Separation Dates/Separation Type
 - Separation dates and separation type codes are no longer reported on Wage and Contribution Reports. These fields have remained on the required file format due to data system requirements but are no longer needed.

Submitting your quarterly wage and contribution report

There are two different ways to submit your quarterly Wage and Contribution Report online. It can be submitted by uploading an electronically formatted file or by entering the information manually. If you are uploading an electronically formatted file, it must be in the required electronic format. The electronic format is published on the left side of your Employer Interactive page. Select the *Current Wage and Contribution* link and the *Required Regular File Format* (pdf file) link will appear. If you cannot create your quarterly file in the required format, you will have to enter the data manually. Instructions on how to submit your electronically formatted file and how to manually enter a regular file are as follows.

Submitting an electronically formatted file

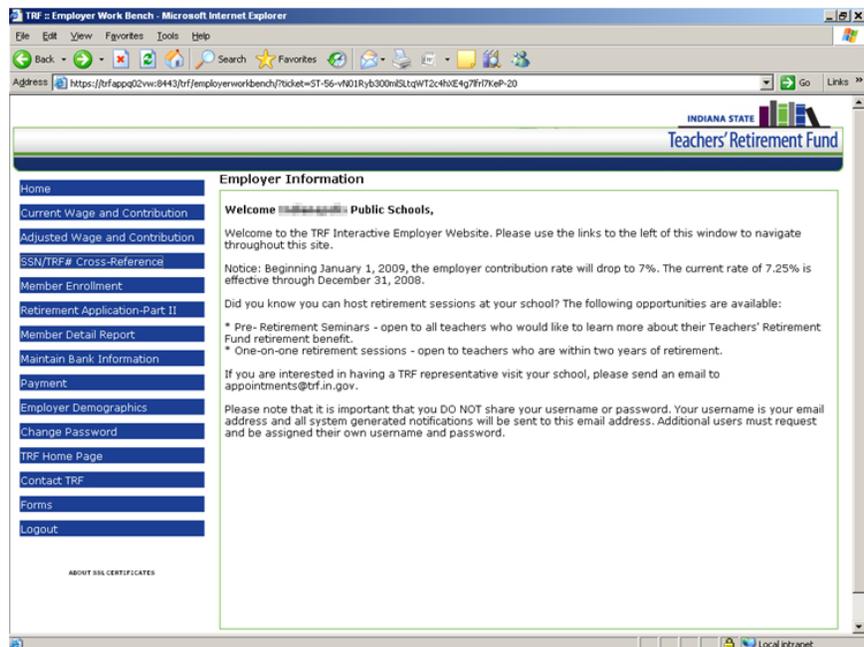


Figure 1 – Employer Information Page

From your Employer Interactive Page (Figure 1), select *Upload Regular File* on the left side navigation pane. This will take you to the Upload Regular File Page (Figure 2).

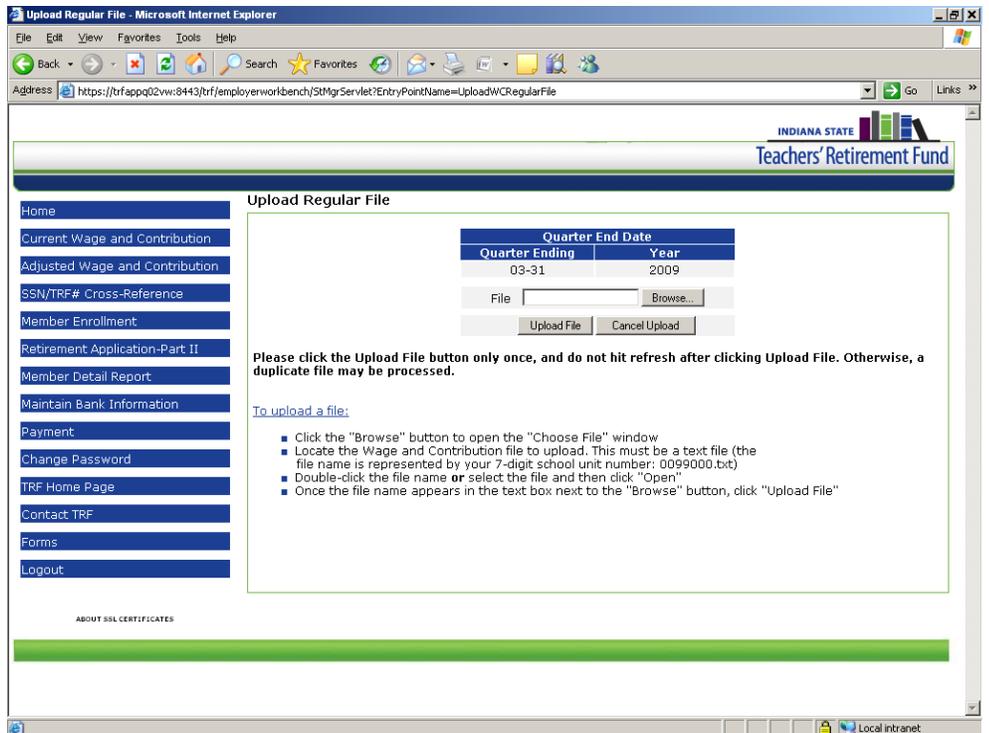


Figure 2 – Upload Regular File Page

Once you are at the Upload Regular File Page, follow the instructions at the bottom of the page on how to submit your file. When the file is ready to submit and you select the *Upload File* button, the program begins its validation of data process. There are some preliminary validations that are run against the data and any results from these validations are displayed immediately and will require your immediate attention before the process can continue. Once it passes the preliminary validation process, the page will change to the Submission Status Page (Figure 3).

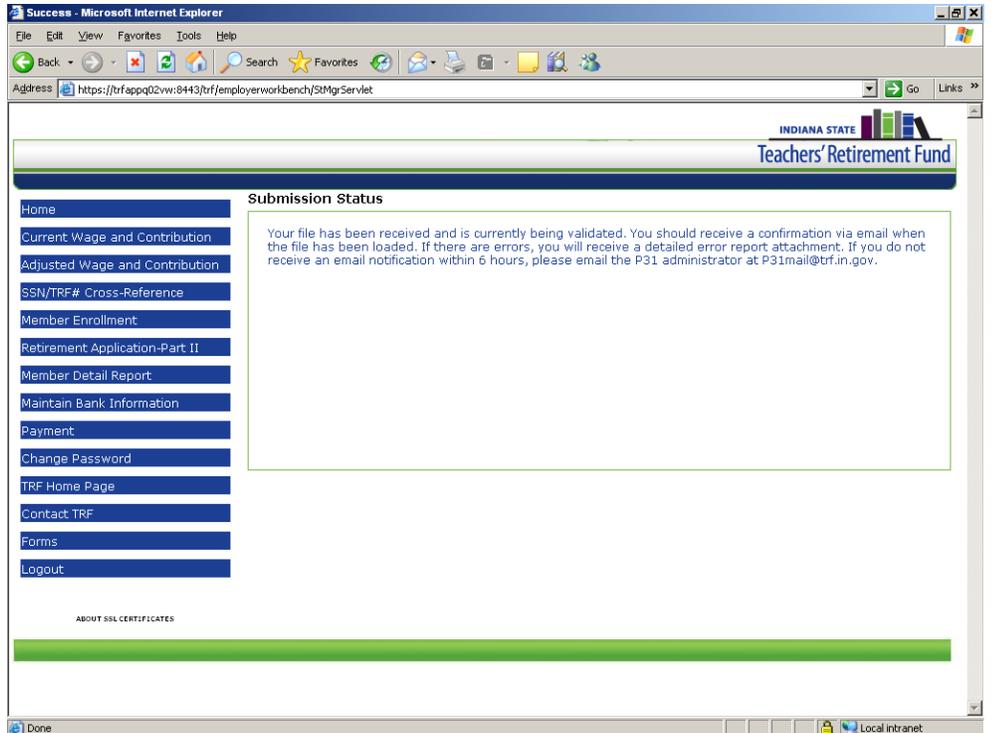


Figure 3 – Submission Status Page

This page indicates that your file has been submitted and is being validated. You should receive your results via email within six hours of your submission. If you receive an email with an error report (Figure 4) attached, you are required to make the corrections and resubmit your file. This process continues until you receive a Data Accepted Confirmation Email (Figure 5). Your file is not considered complete until you receive the Data Accepted Confirmation email. At this time, verify that the totals are correct and submit your payment online.

Validation Report For your unit # here

Quarter End Date : 12-31-2007
 Report Type : Regular
 ER Share rate : 0.0725

| TRF# | SSN | Last Name | Wages | 3% Pre-Tax | 3% Post-Tax | Vol Pre-Tax | Vol Post-Tax | ER Share | FSP/HIEP Wages | FSP/HIEP Curbs | S/C Days | Sep Type | Sep Date |
|---|-----|-----------|-------------|------------|-------------|-------------|--------------|----------|----------------|----------------|----------|----------|----------|
| 0000000 | | DENNIS | \$19,251.32 | \$567.54 | \$0.00 | \$0.00 | \$0.00 | \$743.22 | \$0.00 | \$0.00 | 54 | | |
| Expected TRF Number does not match members TRF Number | | | | | | | | | | | | | |
| 0000000 | | TINSLEY | \$8,736.66 | \$262.10 | \$0.00 | \$0.00 | \$0.00 | \$633.40 | \$0.00 | \$0.00 | 54 | | |
| Expected TRF Number does not match members TRF Number | | | | | | | | | | | | | |
| 0000000 | | SCHENLE | \$7,924.32 | \$237.75 | \$0.00 | \$0.00 | \$0.00 | \$744.51 | \$0.00 | \$0.00 | 54 | | |
| Expected TRF Number does not match members TRF Number | | | | | | | | | | | | | |

Figure 4 – Error Report After Submission

From: autoreply@trf.in.gov
 To: TRF P31 Administrator
 Cc:
 Subject: Data Accepted Confirmation - Regular - 12-31-2007

Your data has successfully passed all validations. The sum of individual totals (actual) are

| | |
|---------------------------------------|--------------|
| Total Wages | \$678,494.49 |
| Mandatory Post-Tax Contributions @ 3% | \$0.00 |
| Mandatory Pre-Tax Contributions @ 3% | \$20,355.13 |
| Total Mandatory Contributions | \$20,355.13 |
| Employee Voluntary Post-Tax Cont. | \$0.00 |
| Employee Voluntary Pre-Tax Cont. | \$0.00 |
| Total Voluntary Contributions | \$0.00 |
| Employer Share (ERP) @ 7.25% | \$16,846.96 |
| FSP Wages | \$0.00 |
| FSP Contributions @ 7.25% | \$0.00 |
| Total Teachers | 57 |
| Total Service Days | 3021 |

Total payment required :

| | |
|-------------------------------|-------------|
| Total Mandatory Contributions | \$20,355.13 |
| Total Voluntary Contributions | \$0.00 |
| Total Employer Share | \$16,846.96 |
| Total FSP Contributions | \$0.00 |
| Total Payment | \$37,202.09 |

Figure 5 – Data Accepted Confirmation Email

Entering the Regular Wage and Contribution Report

If you are not able to create your quarterly file in the required electronic format, you will have to manually enter your report online. At your Employer Information Page (Figure 6), select *Current Wage and Contribution* and then *Enter Regular Report*.

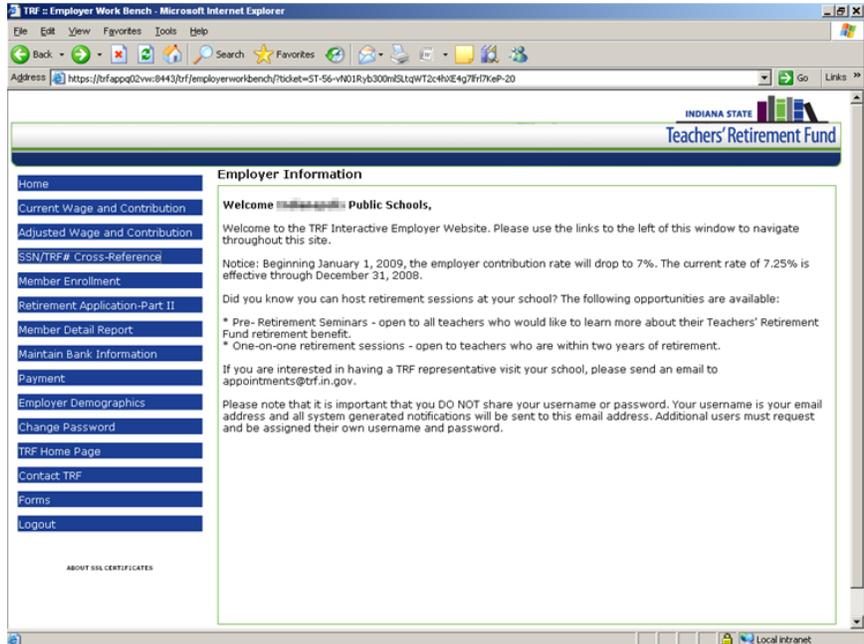


Figure 6 – Employer Information Page (enter regular report)

This will direct you to the Enter Regular Paper Report Page (Figure 7).

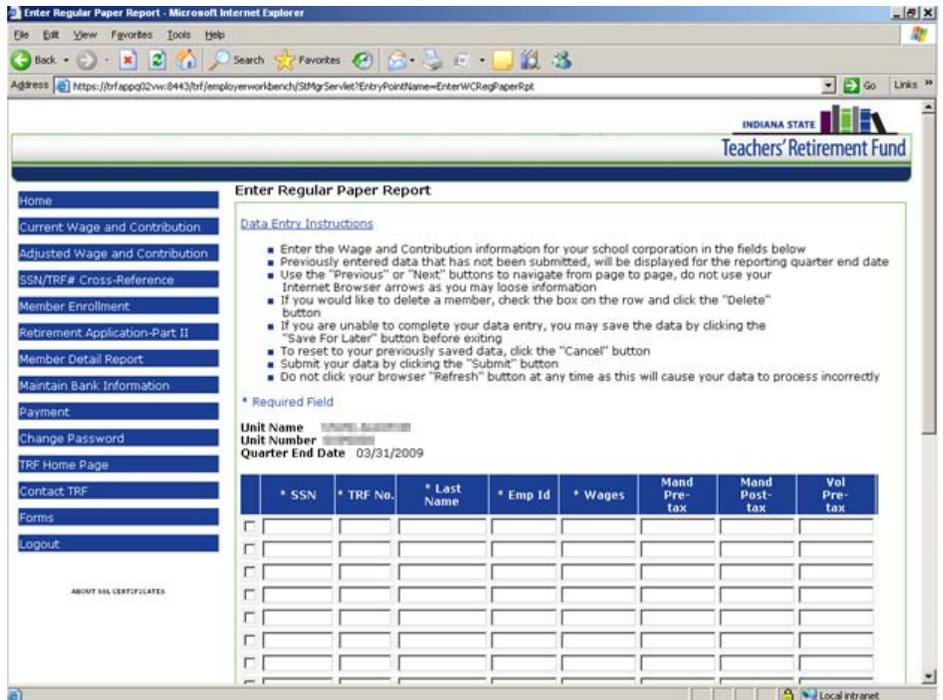


Figure 7 – Enter Regular Paper Report (top half of page)

There are instructions on how to enter, save, delete, and submit your report on this page. Once all data has been entered, click the *Submit* button at the bottom of the page.

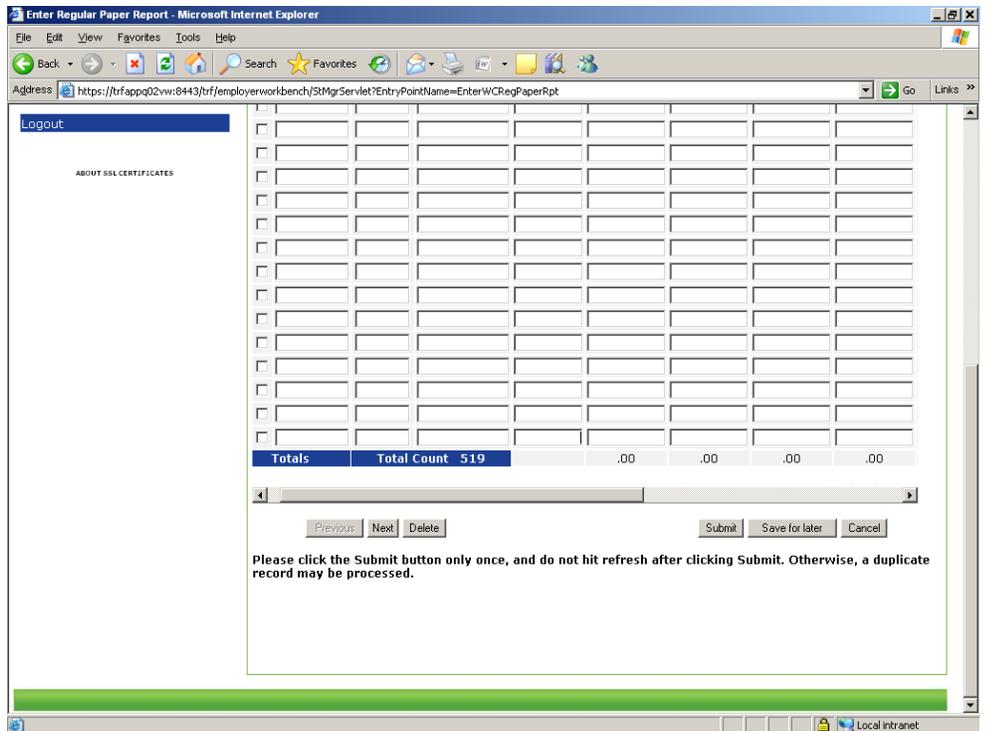


Figure 8 – Enter Regular Paper Report Page (bottom half of page)

Once the *Submit* button is selected, the program begins its validation of data process and sends you to the Submission Status Page (Figure 3). This page indicates that your file has been submitted and is being validated. You should receive your results via email within six hours. If you receive an email with an error report (Figure 4) attached, you are required to make the corrections and resubmit your file. This process continues until you receive a Data Accepted Confirmation Email (Figure 5). Your file is not considered complete until you receive the Data Accepted Confirmation Email. At this time, you should verify the totals and submit your payment online.

Adjusted Wage and Contribution Reporting

Adjusted Wage and Contribution reporting is used to make corrections to previous quarter reporting errors to member accounts.

Wage and Contribution adjustments can be made at any time. Each adjustment must be submitted to the proper quarter. Quarter end dates are 3/31, 6/30, 9/30, and 12/31. There is currently no penalty from TRF for missed or omitted contributions for a member. However, the member may require that lost interest be adjusted according to the member's investment options. An omitted contribution, also known as missing service, is defined as covered service that was not reported to the Fund.

Negative amounts are permitted on Adjusted Wage and Contribution Reports.

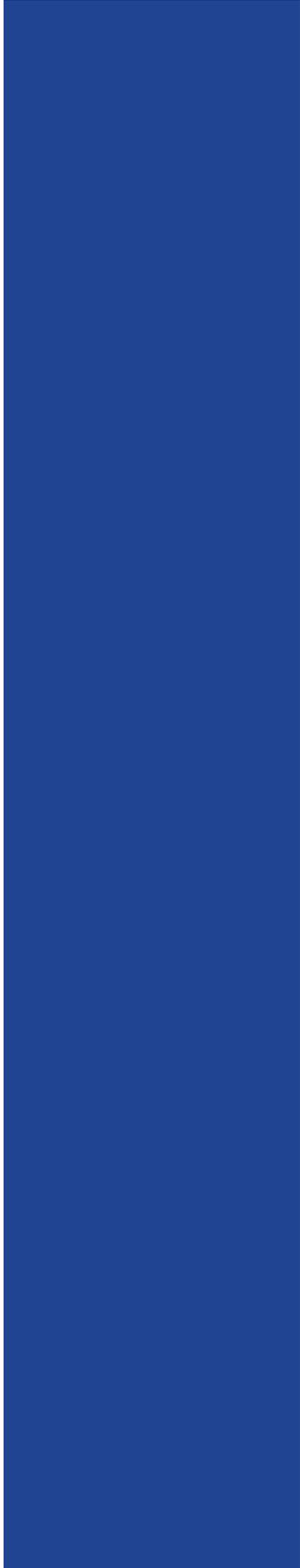
Requirements for Wage and Contribution reporting can be located in the Indiana Code 5-10.4-7.

Note: When calculating the adjustment amounts to submit, only report the difference from what has already been reported to TRF. If \$1,000.00 was originally reported and it should have been \$9,000.00, then the reported adjustment would be for \$8,000.00.

Required fields for Adjusted Wage and Contribution reporting:

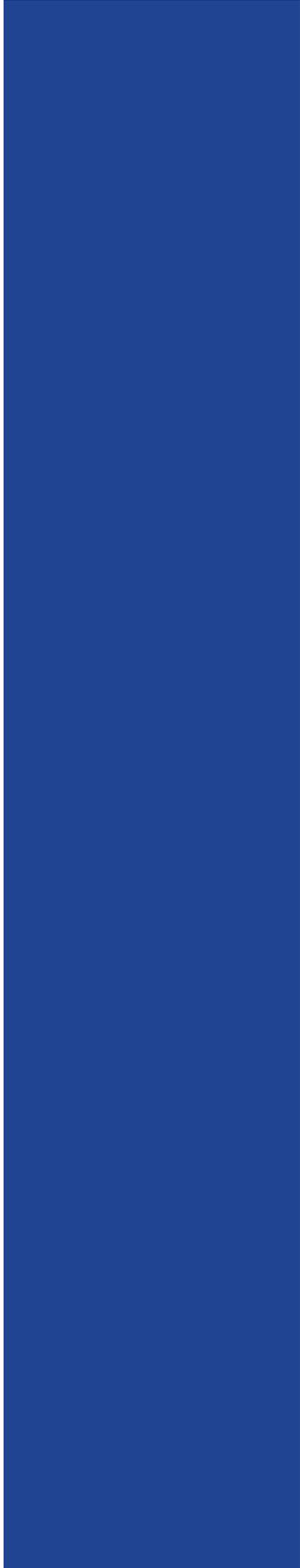
- TRF number
 - All members must be reported with their assigned seven-digit TRF number. TRF numbers can be found by using the SSN/TRF# Cross-Reference feature on the Employer Interactive Page.
- SSN
 - Social Security numbers are required for each member reported on the report.
- Last Name
 - The full last name is required for each member on the report.
- Wages

- If wages were previously reported for a member and the amount was overstated, then the adjustment would be reported as a negative adjustment. If wages were omitted or understated, the adjustment will be a positive adjustment on the wages. Additional information on what constitutes eligible TRF wages can be found in 550 IAC 2-2-7.
- FSP (Federally Supported Programs) Wages
 - FSP Wages are paid from federal funds to members.
 - FSP wages for the quarter cannot exceed total wages for the quarter.
 - FSP contributions are required on the FSP wages only if an adjustment needs to be made to the FSP contributions. Note that the FSP wages will need to be adjusted accordingly. Depending on the member's status (Pre-1996 Account or 1996 Account), the ER Share contribution column will also have to be adjusted accordingly.
- Contributions
 - Mandatory 3% contributions (IC 5-10.4-4-11)
 - A mandatory contribution of 3% of reported wages is required. The 3% contribution can be either pre-tax, post-tax, or a combination of the two. Mandatory contributions are deposited into the member's Annuity Savings Account (ASA).
 - Post-tax contributions are deducted from the member's pay after taxes.
 - Pre-tax contributions are paid by the employer and are referred to as employer pick-up contributions.
 - Mandatory contributions can be a combination of both pre-tax

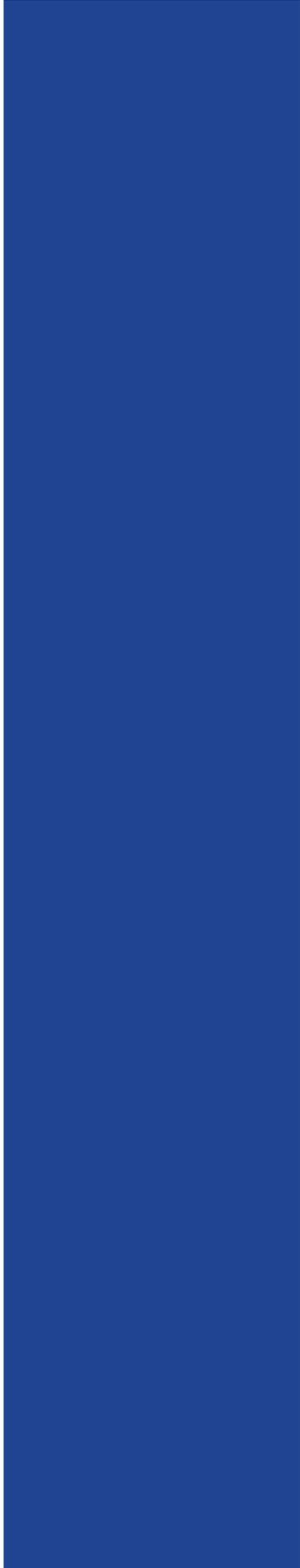


and post-tax, but the sum total cannot exceed 3% of wages.

- The 3% contribution is optional if an adjustment is made on a reemployed retiree on or before the 9/30/2007 quarter end date.
 - If a negative post-tax contribution adjustment needs to be processed on behalf of a member, it is the school's (employer's) responsibility to reimburse the member, as these contributions are deducted from the member's pay after taxes.
- Voluntary Contributions (5-10.2-3-2)
 - Any qualified active member may make separate, additional voluntary contributions up to 10% of wages on a post-tax basis, a pre-tax basis, or a combination of both. Voluntary contributions must be made in 1% increments and are deposited into the member's Annuity Savings Account (ASA). Adjustments may be made to the member's account on voluntary contributions even if wages and other contributions were previously reported to the Fund.
 - Adjustments for voluntary pre-tax contributions may also be submitted via a Wage and Contribution Adjustment if the employer did not receive indication from TRF that the member was available to make these contributions during the Regular Wage and Contribution filing period.
 - Employer Share (ER Share or ERP) contributions



- ER Share contribution rates vary. The correct rate must be used on adjustments for members in the 1996 Account.
- Pre-1996 Account
 - Includes members that are employed by school corporations and have TRF employment start dates prior to July 1, 1995.
 - Includes members who, before July 1, 2005, either switched school corporations or reemployed after terminating employment.
 - If a member's records show that the member has a 1996 Account status and adjustments to prior quarters qualify the member for the Pre-1996 Account, the ER Share contributions paid will need to be adjusted and credited to the employer's (reporting school's) account.
- FSP (Federally Supported Programs) contributions
 - The FSP contribution rate is the same as the ER Share rate. When FSP contribution adjustments are filed, the correct ER Share is required, regardless of whether or not the member's status qualifies him/her for the Pre-1996 Account or the 1996 Account.
- HEP (Higher Education Program) contributions



- HEP contributions are a required employer contribution for participating universities.
 - The HEP contribution rate is the same rate as the ER Share rate and must be paid for all covered TRF members.
- Service Days
 - Members can earn only one day of service credit per day, but any fraction of a day worked is calculated as one full day of service credit. There is a maximum of 70 service days allowed per quarter. Adjustments may be submitted on service days. The employer may submit a negative adjustment on days only or may add service days if previously omitted on a previously filed report.

Submitting your Adjusted Wage and Contribution Report

Log in to the Employer Interactive Page. Directions on logging in are available in the Functions section of this handbook. Once you log in, you will be linked to your Employer Information Page (Figure 1). On your Employer Information Page, all of your designated access rights, including Adjusted Wage and Contribution, will be listed on the left side. Select *Adjusted Wage and Contribution*, and the two reporting options, *Upload Adjusted File* and *Enter Adjusted Report*, will drop down and appear on the page.

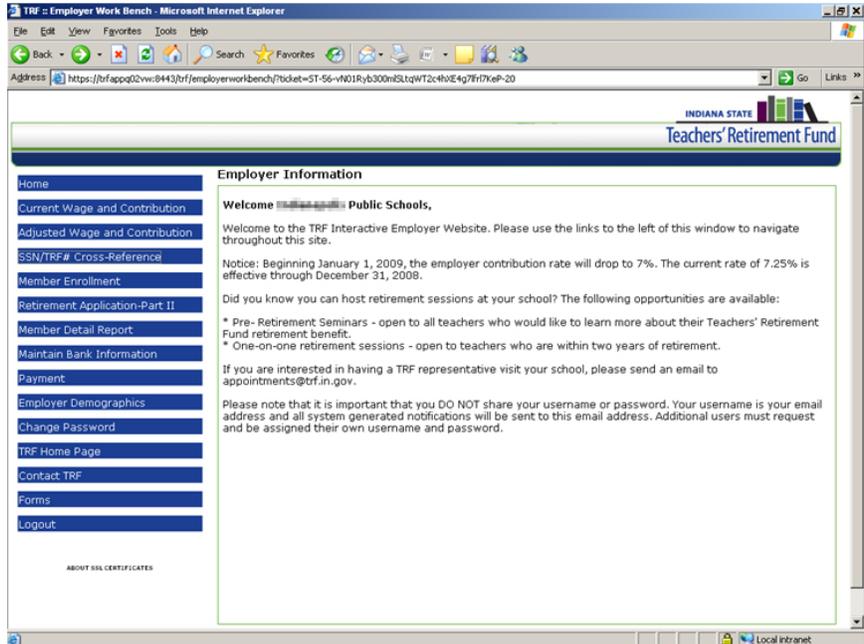


Figure 1 – Employer Information Page

Upload Adjustment File

If the adjustment has been created in the required electronic format, select the *Upload Adjusted File* option to access the Upload Adjusted File Page (Figure 2). The required format for submitting an adjusted file can be found by clicking on the *Required Adjusted File Format* (pdf file) link directly below the Enter Adjusted Report link on the left hand side.

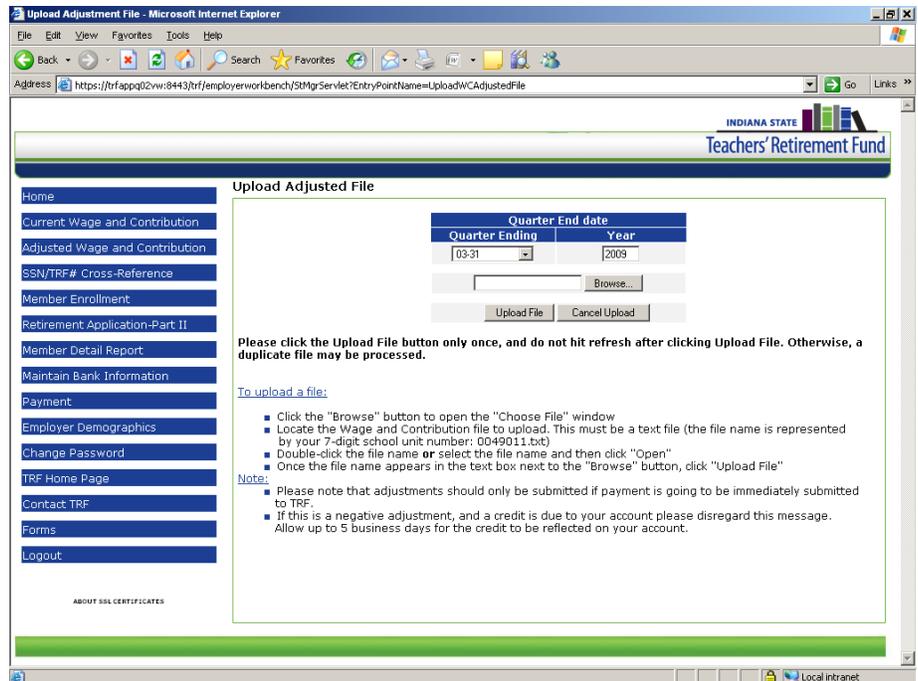


Figure 2 – Upload Adjusted File Page

Select the quarter end date that needs to be adjusted from the drop down arrow underneath *Quarter Ending*. Then, type the year for which you are submitting the adjustment in the box underneath *Year*. To upload or submit your file, follow the instructions listed at the bottom of the Upload Adjusted File Page. Once the *Upload File* button is selected, the validation of data process begins. The validation of data process is described later in this document following the instructions to Enter Adjusted Report.

Enter Adjusted Report

If you are unable to create your adjustment report in the electronic format required for the Upload Adjusted File process, the *Enter Adjusted Report* option will allow you to manually enter the adjustment information. On the Employer Information Page (Figure 1), select the *Enter Adjusted Report* option and the Enter Adjusted Paper Report Page (Figures 3 and 4) will display. To enter the adjustment data and submit your information, follow the instructions at the top of the page.

Note: If for any reason the data that you are submitting has errors that cannot be corrected and resubmitted, the member(s) on the report should be deleted. Any member data that has not been corrected, resubmitted, and accepted will remain on the report until it is deleted.

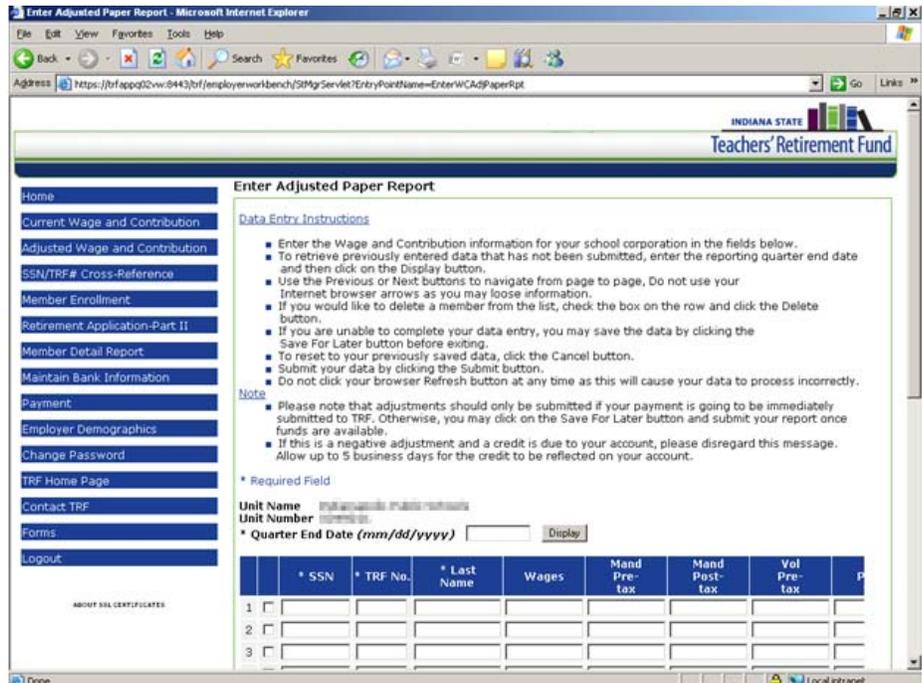


Figure 3 – Enter Adjusted Paper Report Page (top section of page)

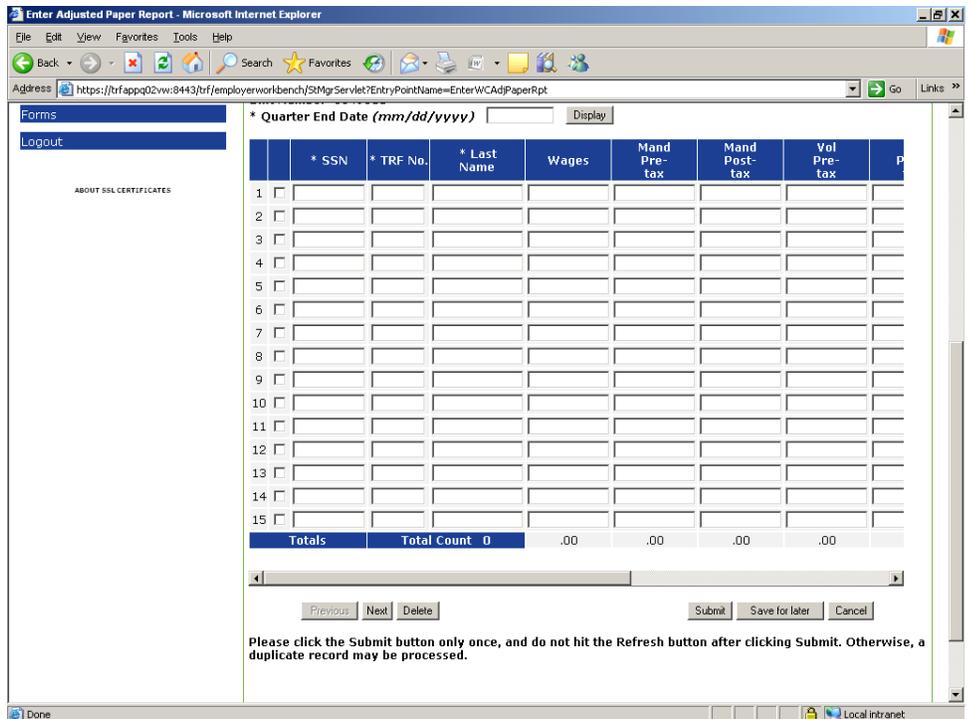


Figure 4 – Enter Adjusted Paper Report Page (bottom section of page)

There is a scroll bar within the Web page on the report template where you enter the adjustment details. You can use this scroll bar to move to the right to see the other Wage and Contribution Report fields, or you can strike the Tab button on your keyboard to move the cursor from cell to cell while entering the data. This will automatically move the template to the right when you reach the edge of the viewable page. When you return to complete entering the data or to make corrections to an existing adjustment report, enter the quarter end date and click the *Display* button to repopulate your saved data onto the template.

Validation of data

Once the file is uploaded or the report is submitted, the validation of data starts. There are two types of validations that are run against the data; preliminary validations and regular validations. Preliminary validations are run first and display error messages that must be corrected before the information can be transmitted to TRF. Preliminary validation errors (Figure 5) appear immediately on the Web page after you select *Submit* or *Upload*, depending on your

method of submission. Regular validations begin once preliminary validations pass without error.

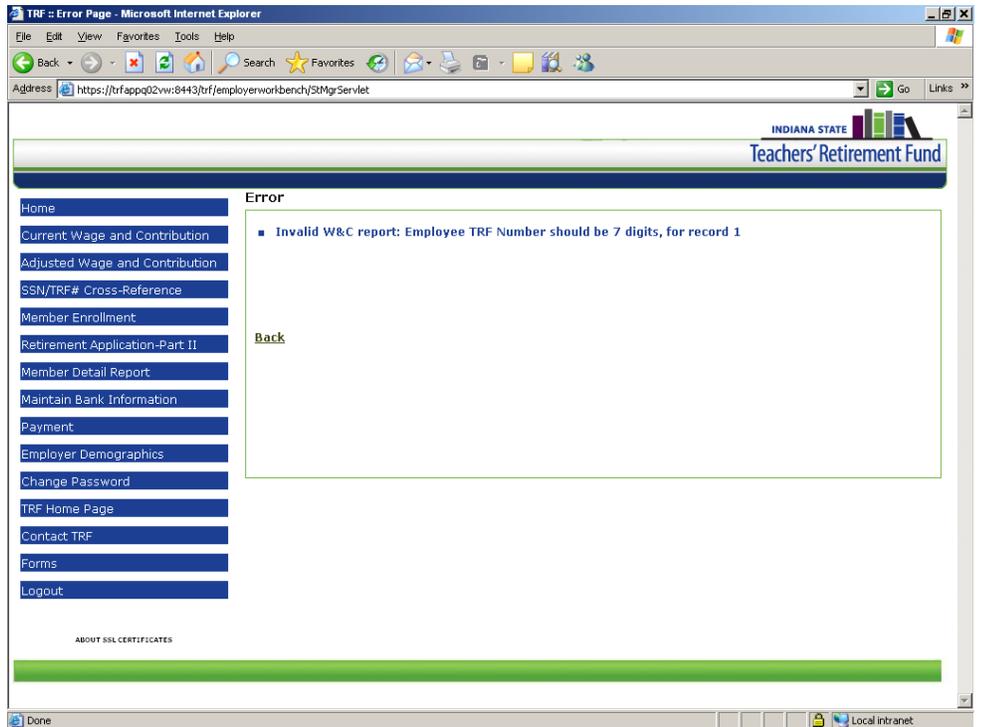


Figure 5 – Preliminary Validation Example Displayed on Web page

Once your submission passes preliminary validations, regular validations will begin and you will see the Submission Status Page (Figure 6).

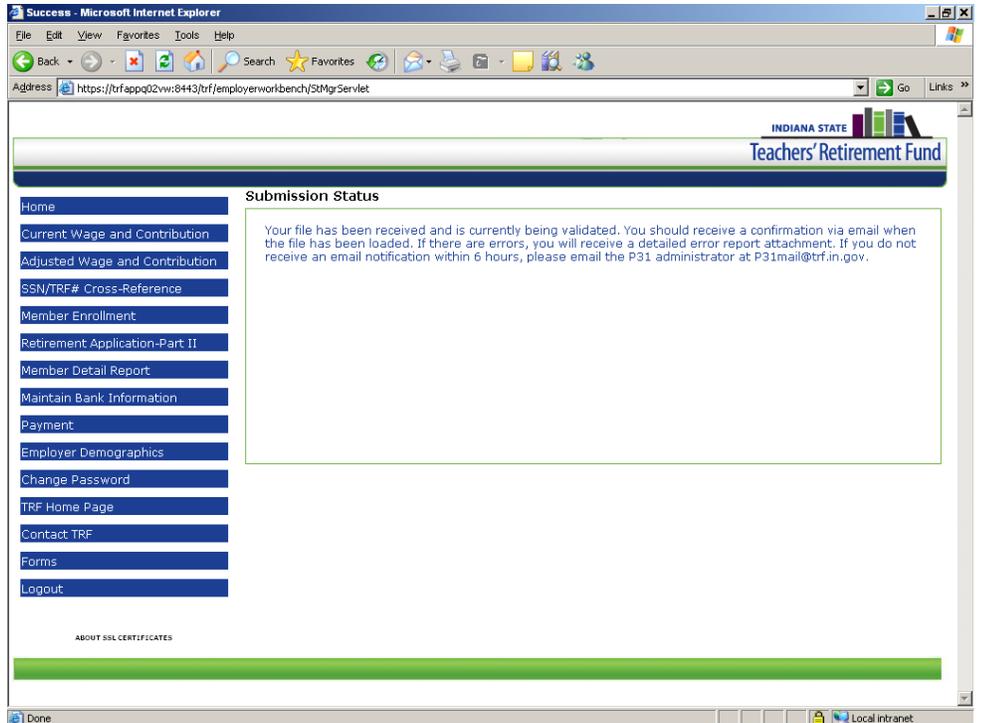


Figure 6 – Submission Status Page

At this point, your data is being validated. Once validations are complete, an email notification is sent to the user that logged in. The user will receive one of two possible email notifications:

1. Error Report (Figure 7) – if errors were found on your report, you will receive the error report notification with an error report attached. This indicates that your information has been rejected and will not be accepted by TRF. You are required to correct all errors identified in the error report (Figure 8) and resubmit your data.
2. Accepted Notification (Figure 9) – if no errors were found, you will receive an email with text only and no attachments. The accepted notification will show your file/report totals and is an indication that your information has been received by TRF. Please verify that the report totals are correct and send payment.

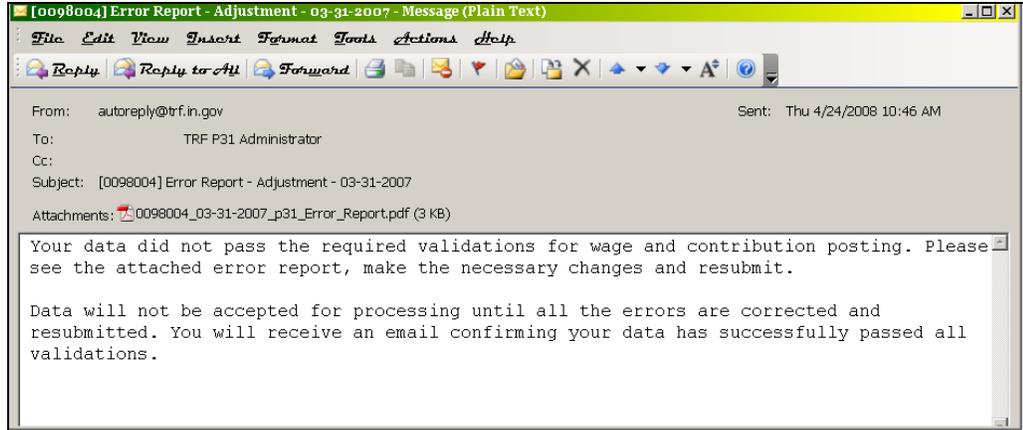


Figure 7 – Email Notification with Error Report Attached

Validation Report For 0098004

Quarter End Date : 03-31-2007
 Report Type : Adjustment
 ER Share rate : 0.07

| TRF# | SSN | Last Name | Wages | 3% Pre-Tax | 3% Post-Tax | Vol Pre-Tax | Vol Post-Tax | ER Share | FSP/HEP Wages | FSP/HEP Conbs | S/C Days | Sep Type | Sep Date |
|--------|-------------|-----------|------------|------------|-------------|-------------|--------------|----------|---------------|---------------|----------|----------|----------|
| 012345 | ###-##-#### | Jane | \$1,000.00 | \$3.00 | \$0.00 | \$0.00 | \$0.00 | \$7.25 | \$0.00 | \$0.00 | 10 | | |

SSNs Reported SSN does not exist on the membership database. Verify that SSN is correct and send enrollment form for the member.
 Reported member does not have an account with TRF. Please submit an enrollment form.
 Teacher's association member has employee contribution greater than employee contribution rate or employer contribution not zero.
 Our record indicates that the employer has designated that 3% mandatory post tax contributions are all member paid but member is reported with 3% mandatory pre-tax contributions.

Figure 8 – Error Report

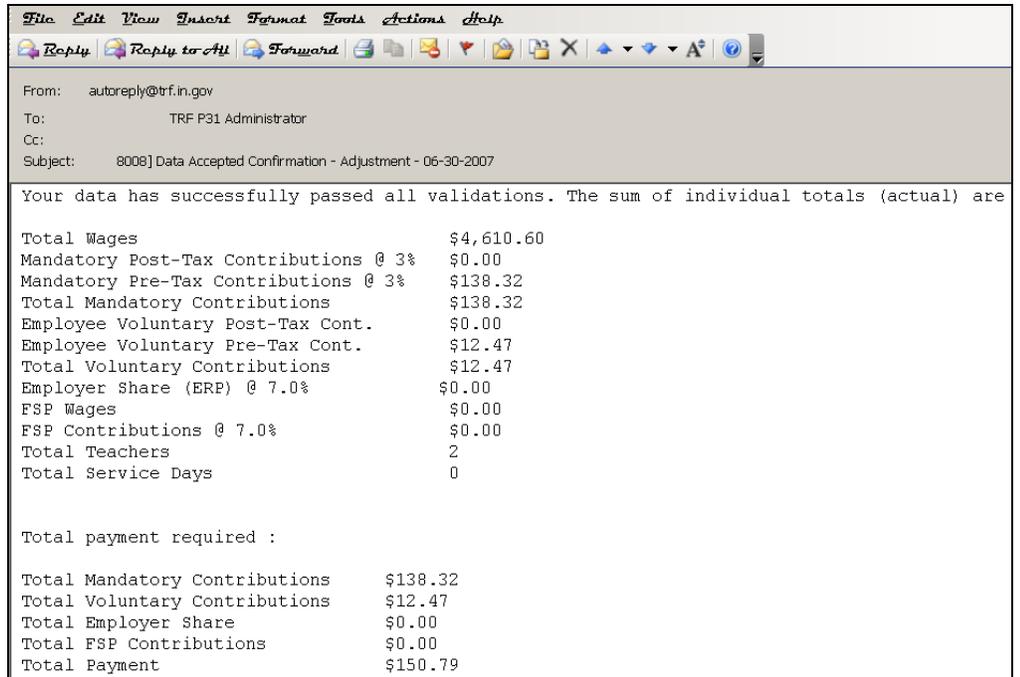


Figure 9 – Accepted Notification

Once your file is accepted and you receive an email as shown in Figure 9, your information has been received by TRF and the adjustment(s) will be completed once payment is received or submitted online.

Online Payment for Wage and Contribution Reporting

*Please note that, effective January 1, 2010, new legislation requires all Wage and Contribution payments to be made online.

The online pay feature allows employers to process their Wage and Contribution (P31) payments online. As many as four different bank accounts may be set up to schedule payment. Employers may utilize a different account for each contribution paid, or they may simply set up one bank account and schedule just one payment. This feature is considered as a “pay all” because it does not accept partial payments. Instead, all payments for regular reports and adjustments, if any, are required at once.

Online payment for Regular and Adjusted Wage and Contribution Reports is available to each employer’s designated Pay P31 Contact. Banking information must be entered and saved, and reports must be submitted and accepted online before payments are made available online. This online payment feature is specifically designed to require payment in full for all outstanding Wage and Contribution Reports. Once a Wage and Contribution Report is submitted online and paid online, no other paperwork is required. Instructions on how to set up your banking information and submit payment(s) are listed below.

Log in to your Employer Interactive Page. Instructions on logging in may be found in the Functions section of this handbook. Once logged in, you will be directed to the Employer Information Page.

To enter your banking information, click the *Maintain Bank Information* link on the left side navigation pane (Figure 1). This will take you to the Maintain Bank Information Page (Figure 2).

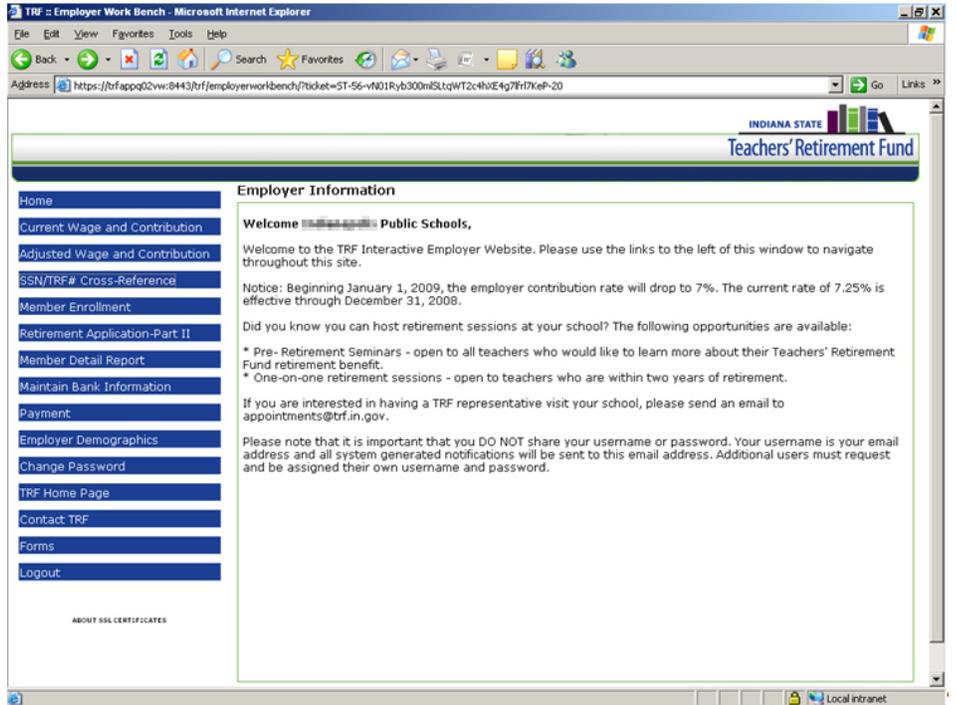


Figure 1 – Employer Information Page

Multiple bank accounts can be entered if needed. Click the *Add* button if you are adding more than one bank account. Click the *Save* button when all banking information has been entered. Each time you change any of your banking information, you will be emailed a confirmation notice that changes have been made.

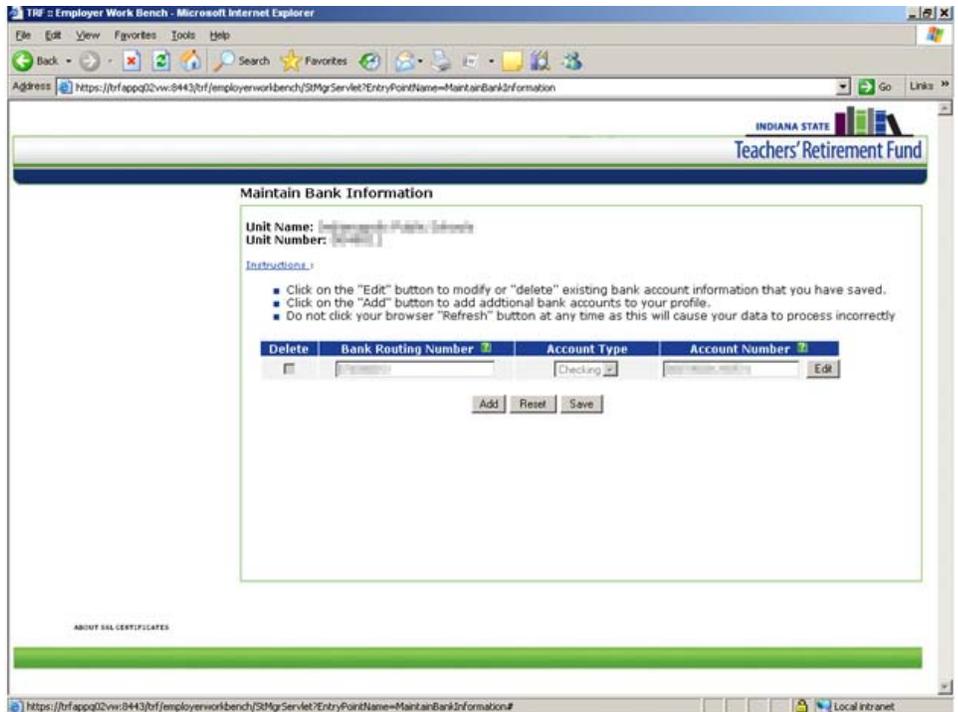


Figure 2 – Maintain Bank Information Page

Once all bank account information has been entered and saved, you will be directed to the Confirm Maintain Bank Information Page (Figure 3). If all information is accurate, select *Confirm Changes*. If any information is incorrect, select *Cancel* and you will be returned to the Maintain Bank Information Page to make corrections. Once you select *Confirm Changes* on the Confirm Maintain Bank Information Page, your bank information is saved.

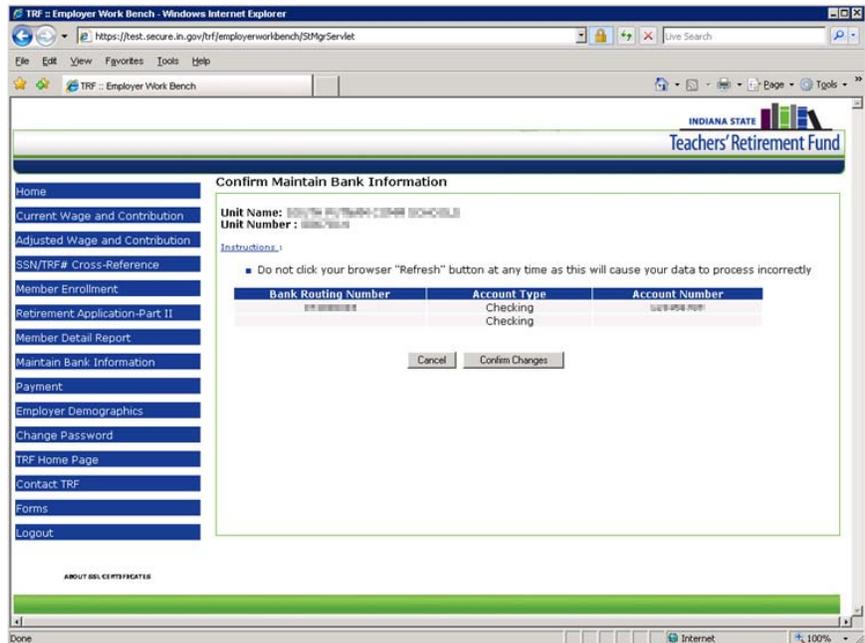


Figure 3 – Confirm Maintain Bank Information Page

Payments can only be made for Regular and Adjusted Wage and Contribution Reports that have been submitted and accepted online. Below is an example of the Quarterly Wage and Contribution Payment Page (Figure 4) when no files have been accepted.

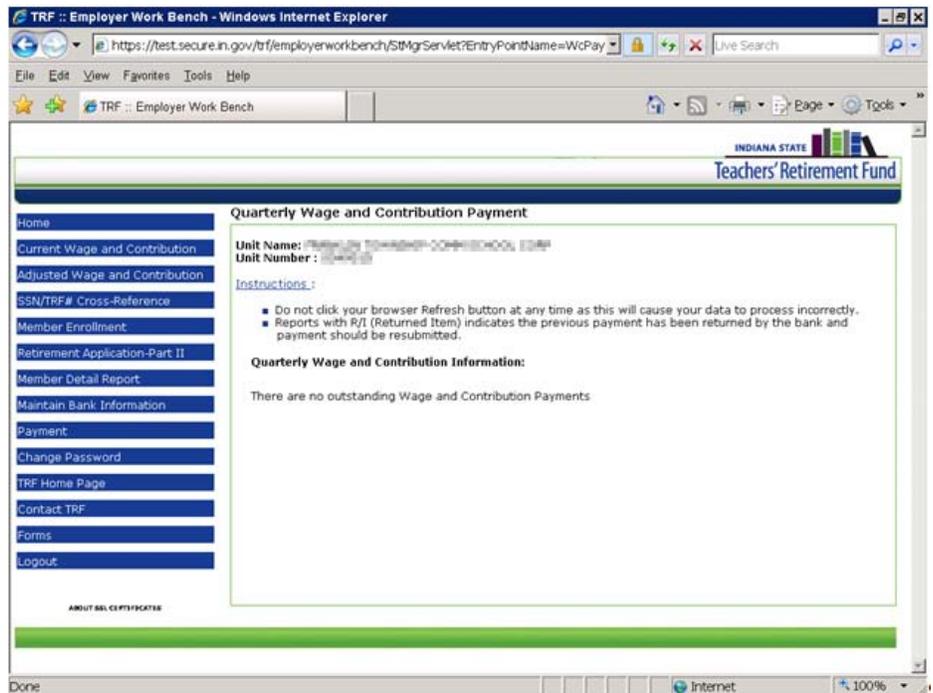


Figure 4 – Quarterly Wage and Contribution Payment Page

Below is an example of the Quarterly Wage and Contribution Payment Page when two files have been accepted. Notice there are now three separate links: *06/30/2007 Adjusted Wage and Contribution Details*; *6/30/08 Regular Wage and Contribution Details*; and *Submit Payment(s)* (Figure 5). These links indicate that there are two Wage and Contribution Reports that have been accepted and not paid for. The first two links contain the details (Figure 6) for each respective Wage and Contribution Report, and the third link, *Submit Payment(s)*, is where payment is submitted for both reports. Note: The online payment feature is a 'pay all' feature. If there are multiple reports outstanding, this feature will require payment in full, less any existing credits, for all accepted reports. Payments may not be submitted individually for each report unless payment is submitted each time a report is accepted and before another report is accepted.

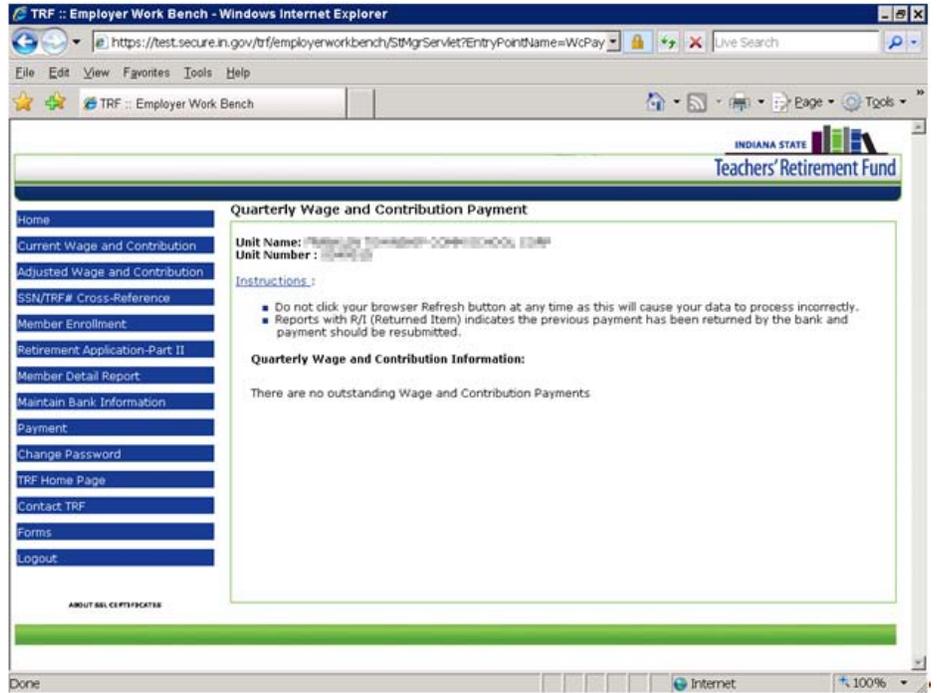


Figure 5 – Quarterly Wage and Contribution Payment Page with two accepted reports

The screenshots below show the details of each accepted Wage and Contribution Report. These screens appear if you click on the report detail links on the payment screen.

06/30/2005 Adjusted Wage and Contribution Details

Unit Name: Indianapolis Public Schools
Unit Number : 0000011

| | |
|---------------------------------------|-------------------|
| Total Wages | \$11,687.87 |
| Mandatory Post-Tax Contributions @ 3% | \$0.00 |
| Mandatory Pre-Tax Contributions @ 3% | \$350.63 |
| Total Mandatory Contributions | \$350.63 |
| Employee Voluntary Post-Tax Cont. | \$0.00 |
| Employee Voluntary Pre-Tax Cont. | \$0.00 |
| Total Voluntary Contributions | \$0.00 |
| Employer Share(ERP) @ 6.82% | \$797.11 |
| FSP Wages | \$0.00 |
| FSP Contributions @ 6.82% | \$0.00 |
| Total Teachers | 1 |
| Total Service Days | 1 |
| Total Contribution Due | \$1,147.74 |

Figure 6 – Details of accepted Wage and Contribution Reports

To submit payment online, click on the *Submit Payment(s)* link. This will take you to the Submit Wage and Contribution Payment Page (Figure 7). This screen will display the quarterly totals for any outstanding Wage and Contribution Reports, any credits you have, the total payment due, and your banking information. To make payment, the Pay P31 Contact will need to select the bank account that you would like your payment to be debited from for each contribution type. Once you have selected the bank account(s) for payment to each contribution type, select *Submit Payment* to send your payment. If a credit exists on your account, it will appear above the table where the payment details are listed along with instructions on how the credit is utilized. In the example below, there is a credit of \$36.57 that was used toward the ER Share Contribution payment.

Submit Wage and Contribution Payment

Unit Name: Unit Number:

Instructions:

- To submit payment for quarterly Wage and Contributions, verify the information below and select the individual bank account numbers for each contribution payment and click the **Submit Payment** button.
- Do not click your browser Refresh button at any time as this will cause your data to process incorrectly.
- Verify that your bank account information is correct before submitting payment. If you need to view, set up or make changes to your bank account information, use the Maritz Bank Information link.
- Do not submit payment unless funds are currently available for full payment of all outstanding reports.

Note:

- This is a Pay All feature. Payment for all outstanding reports must be submitted in full, less any existing credits. Individual reports may not be paid separately.
- Click the Submit Payment button only once.
- Do not click the browser Refresh button at anytime, as this may cause data to process incorrectly.
- R/I indicates a payment has been returned by the bank and needs to be resubmitted.

| 12/31/2007 - Adjustment | Totals |
|---------------------------------------|------------|
| Total Wages | \$8,312.22 |
| Mandatory Post-Tax Contributions @ 3% | \$0.00 |
| Mandatory Pre-Tax Contributions @ 3% | \$249.37 |
| Total Mandatory Contributions | \$249.37 |
| Employee Voluntary Post-Tax Cont. | \$0.00 |
| Employee Voluntary Pre-Tax Cont. | \$0.00 |
| Total Voluntary Contributions | \$0.00 |
| Employer Share(ERP) @ 7.25% | \$0.00 |
| FSP Wages | \$8,312.22 |
| FSP Contributions @ 7.25% | \$602.64 |
| Total Teachers | 1 |
| Total Service Days | 1 |
| Total Contribution Due | \$952.01 |

| 06/30/2009 - Regular | Totals |
|---------------------------------------|-------------|
| Total Wages | \$30,160.44 |
| Mandatory Post-Tax Contributions @ 3% | \$0.00 |
| Mandatory Pre-Tax Contributions @ 3% | \$904.80 |
| Total Mandatory Contributions | \$904.80 |
| Employee Voluntary Post-Tax Cont. | \$0.00 |
| Employee Voluntary Pre-Tax Cont. | \$0.00 |
| Total Voluntary Contributions | \$0.00 |
| Employer Share(ERP) @ 7.0% | \$1,407.48 |
| FSP Wages | \$10,053.48 |
| FSP Contributions @ 7.0% | \$703.74 |
| Total Teachers | 3 |
| Total Service Days | 0 |
| Total Contribution Due | \$3,016.02 |

Credit Notice:

- You have a credit balance. The credit balance is being applied first to your ER Share payment. If the credit balance exceeds the ER Share owed at this time, the remaining credit balance will be applied to the other outstanding Wage and Contribution payments. This continues until the credit balance is \$0. Send questions or requests via email to trfhelp@trf.in.gov.

Total Credit: \$406.39

| Contribution Type | Contribution Total | Payment Due | Account Number |
|-------------------------------|--------------------|-------------|----------------------|
| Total Employer Share | \$1,407.48 | \$1,001.09 | <input type="text"/> |
| Total Mandatory Contributions | \$1,154.17 | \$1,154.17 | <input type="text"/> |
| Total Voluntary Contributions | \$0.00 | \$0.00 | |
| Total FSP Contributions | \$1,306.38 | \$1,306.38 | <input type="text"/> |
| Total Payment | \$3,068.03 | \$3,461.64 | |

click submit payment only once

Bank Information: [Maritz Bank Information](#)

| Bank Routing Number | Account Type | Account Number |
|----------------------|--------------|----------------|
| <input type="text"/> | Checking | ****6789 |
| <input type="text"/> | Checking | |

Figure 7 – Submit Wage and Contribution Payment Page

Once payment has been submitted, you will be directed to the Wage and Contribution Payment Confirmation Page (Figure 8). This screen simply confirms that TRF has received your payment.

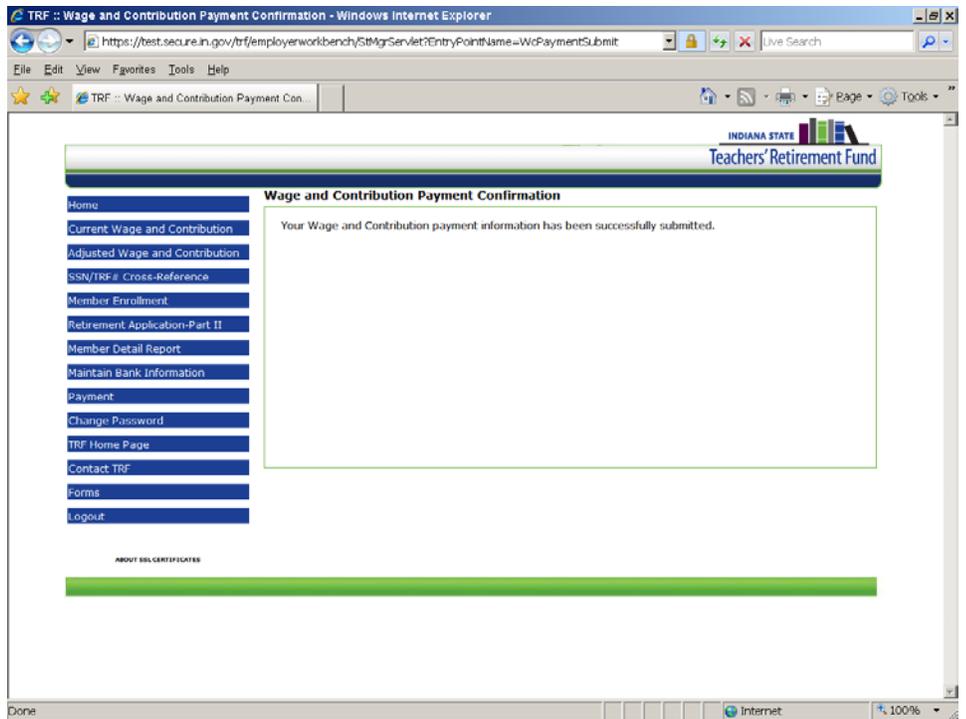


Figure 8 – Wage and Contribution Payment Confirmation Page

You will also receive a payment confirmation via email with additional details for your records, as seen in Figure 9 and Figure 10. Figure 9 shows the Confirmation Email. The Confirmation Email will include payment transmittal receipts as attachments for each report for which payment is submitted. In this example, there was a payment submitted for both an Adjusted and Regular Wage and Contribution Report. Figure 10 shows the email attachment for the Adjusted Wage and Contribution payment transmittal. It is recommended that you keep a copy of the transmittal receipts for your records.

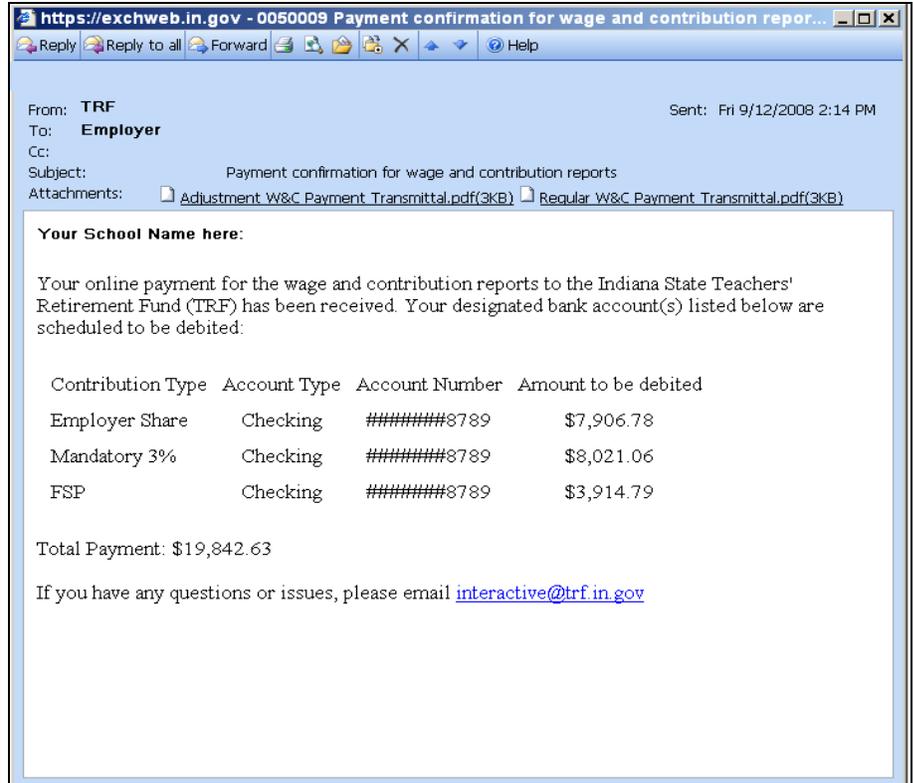


Figure 9 – Payment Confirmation Email

Name of School : Your school name here

Unit Number : Your unit number here

06-30-2007 Adjusted wage and contribution report

Report Totals

| | |
|---------------------------------------|------------|
| Total Wages | \$1,000.00 |
| Mandatory Post-Tax Contributions @ 3% | \$0.00 |
| Mandatory Pre-Tax Contributions @ 3% | \$30.00 |
| Total Mandatory Contributions | \$30.00 |
| Employee Voluntary Post-Tax Cont. | \$0.00 |
| Employee Voluntary Pre-Tax Cont. | \$0.00 |
| Total Voluntary Contributions | \$0.00 |
| Employer Share(ERP) @ \$7.00% | \$70.00 |
| FSP Wages | \$0.00 |
| FSP Contributions @ \$7.00% | \$0.00 |
| Total Teachers | 1 |
| Total Service Days | 15 |

Credit Amount :\$0.00

| Contribution Type | Contribution Total | Payment Due | Account Number to be debited from |
|---------------------------------|--------------------|------------------------------|-----------------------------------|
| Total Employer Share | \$70.00 | \$70.00 | #####8789 |
| Total Mandatory Contribution | \$30.00 | \$30.00 | #####8789 |
| Total Voluntary Contributions | \$0.00 | \$0.00 | |
| Total FSP Contributions | \$0.00 | \$0.00 | #####8789 |
| Total Payment | \$100.00 | \$100.00 | |
| Submitted by: jim gray | | Payment Date: 09-12-2008 | |
| Email Address: jgray@trf.in.gov | | Phone Number: (111) 111-1111 | |

Disclaimer: I hereby certify that the quantity gross salary, annuity account contribution, and retirement funding are correct for the teacher(s) and administrator(s) who are eligible for membership and service credit in the Indiana State Teachers' Retirement Fund.

Figure 10 – Payment Transmittal Receipt

If for any reason a payment is returned by the bank to your designated Wage and Contribution Administrator, TRF will contact you to discuss why the payment was returned. Also, the appropriate link(s) will repopulate on the Quarterly Wage and Contribution Payment Page. However, the report details link(s) will be identified with an R/I (Returned Item) designation. This indicates that payment is required due to a Returned Item by the bank. Once payment has been resubmitted for the R/I, the confirmation of payment process is repeated. All reports and/or payments for Returned Items will be designated by R/I.

Reports that do not require payment:

If a Wage and Contribution Report is submitted and there is no payment needed, the Pay P31 Contact must still log into your Employer Interactive Page and confirm the transaction. These situations can occur when there is an existing credit

in the employer’s account that is greater than the amount of contributions being reported, when there are adjustments to service days only, and any other correction where the sum change in contributions is zero. To complete these transactions, the Pay P31 contact must select the *Payment* link to get to the Submit Wage and Contribution Payment Page (Figure 11). In this example, the page displays the details for the outstanding Wage and Contribution Report(s), total credit, and the *Confirm* button. There are no bank accounts to select since there is no payment required. In the example below, the total contributions due are \$30.00 and the total credit in the account is \$111.14, so there is no payment needed. At this point, the Pay P31 Contact only needs to click the *Confirm* button to complete the transaction.

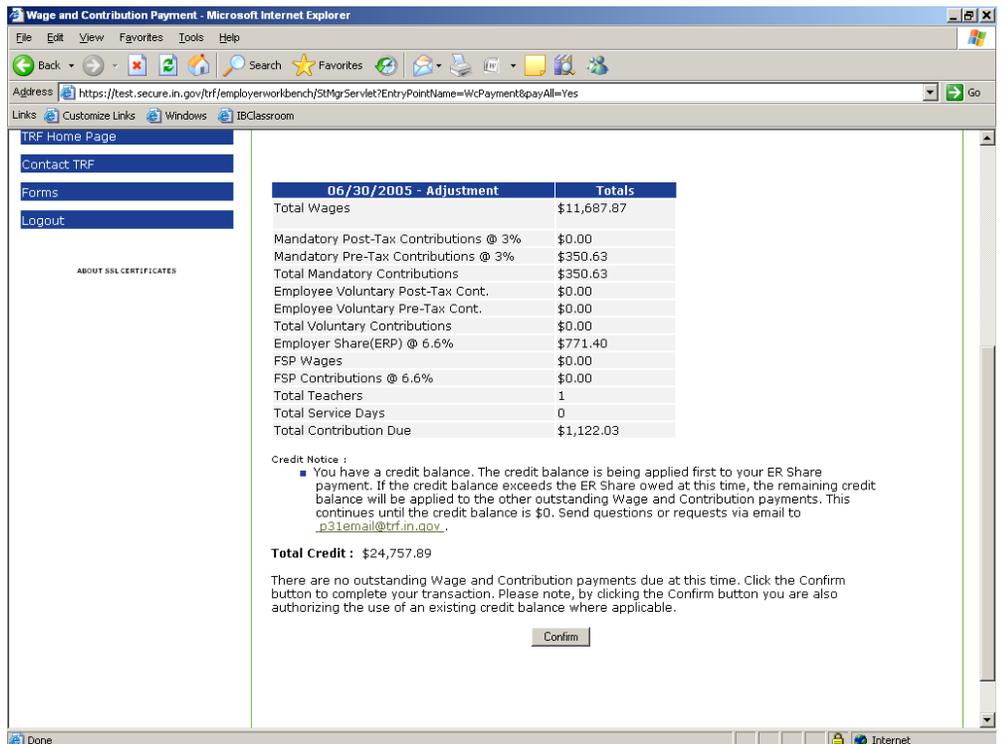


Figure 11 – Submit Wage and Contribution Payment Page when no payment is needed

Retirement Application, Part II

It is the responsibility of the employer to submit the *Application for Retirement Benefits, Part II*. This information is due within 30 days of the teacher's last day of service. This form may be submitted to TRF prior to the submission of the *Application for Retirement Benefits, Part I* (State Form 23226) by the member (employee). Both forms are part of the *Retirement Application* (<http://www.in.gov/trf/files/RetirementApp.pdf>). The information for Part II may be entered online by the employer or submitted to TRF using the *Application for Retirement Benefits, Part II* (State Form 53486) (<http://www.in.gov/icpr/webfile/formsdiv/53486.pdf>). Providing this information online is the preferred method of submission.

Log in to Employer Interactive. Instructions for logging in may be found in the Functions section of this handbook. Once logged in, the Employer Information Page will display. On the Employer Information Page (Figure 1), click on the Retirement Application – Part II link on the left side.

The Retirement Application-Part II option menu will expand to include the following options:

- Search for Member
- View Pending Applications

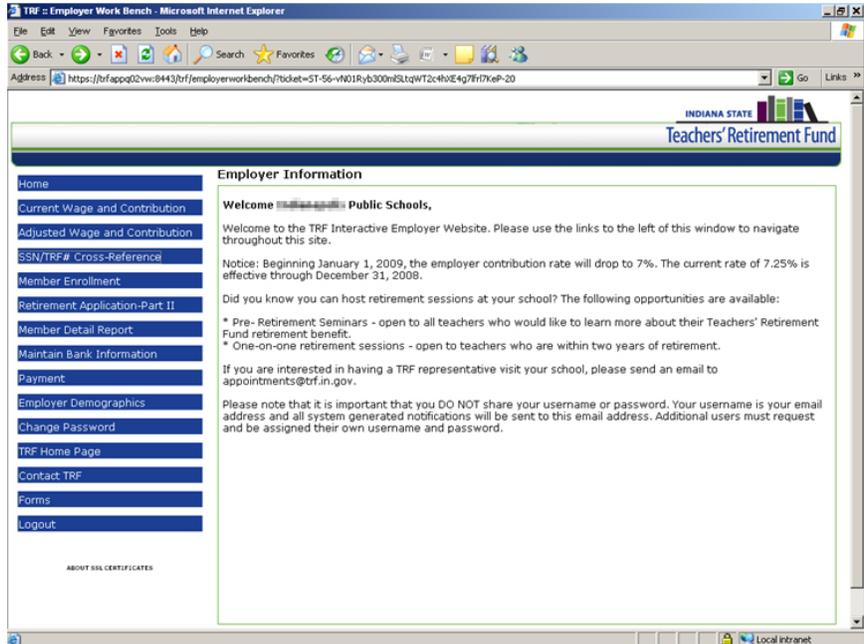


Figure 1 – Employer Information Page, Retirement Application-Part II Menu

Search for Member

On the Retirement Application-Part II menu, click *Search for Member*. The Member Search Page displays (Figure 2).

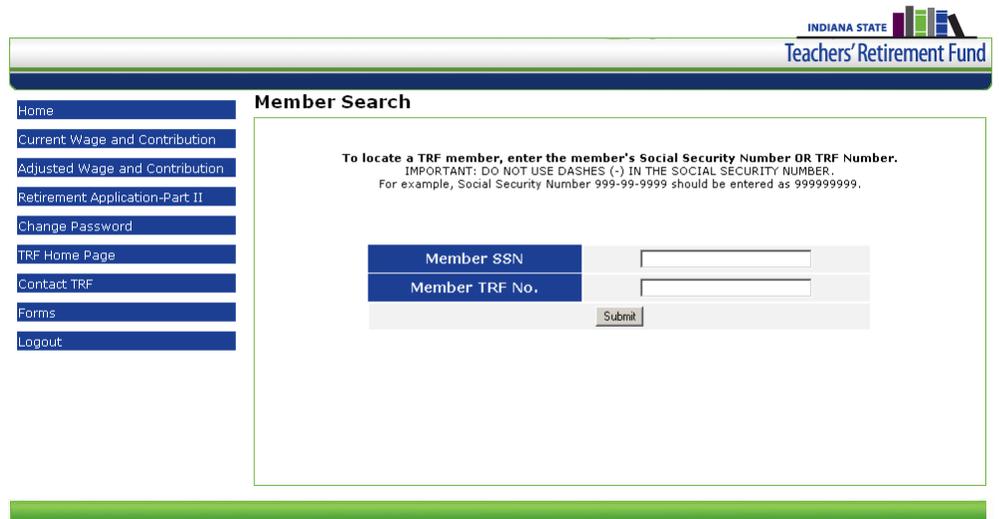


Figure 2 – Member Search Page

On the Member Search Page (Figure 2), do the following:

In the *Member SSN* field, enter the member’s (employee’s) Social Security number without the hyphens (-), or,

in the *Member TRF No.* field, enter the member's (employee's) TRF number.

Click *Submit*. One of the following occurs:

If the member (employee) has an active Part II in TRF Employer Interactive, the Application for Retirement Benefits-Part II, Page 1 (Figures 5 and 6) displays. Proceed to the Application for Retirement Benefits-Part II, Page 1 section of this document.

If the TRF number or SSN entered in the search does not locate a member (employee) who has worked for this employer, the error message in Figure 3 is returned.

If the member's (employee's) Part II is not active, nor has successfully processed, a blank Application for Retirement Benefits-Part II, page 1 entry page displays (Figures 5 and 6). Proceed to the Application for Retirement Benefits-Part II, Page 1 section of this document.

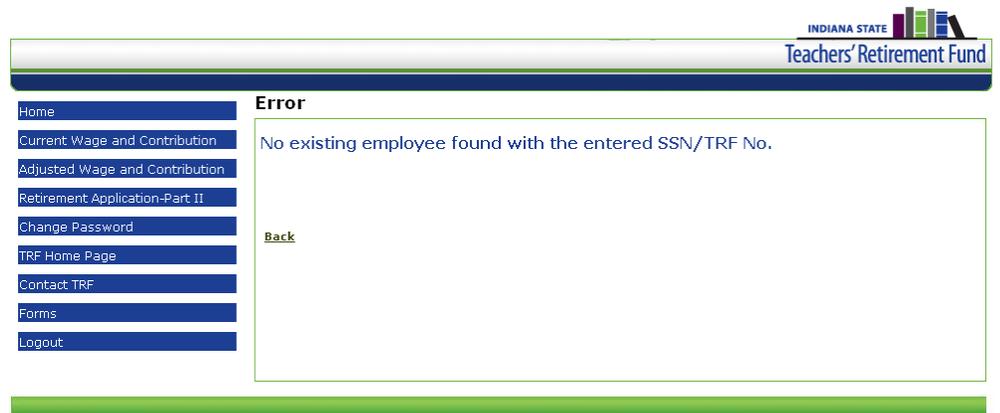


Figure 3 – Member Search, Error Page

View Pending Applications

On the Retirement Application-Part II menu (Figure 1), click the *View Pending Applications* option. The Pending Applications Page displays (Figure 4).

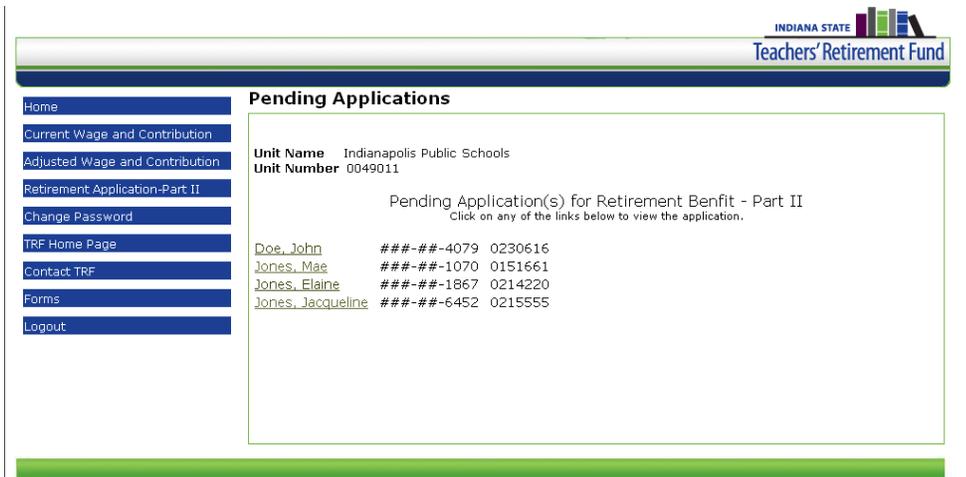


Figure 4 – Pending Applications Page

On the Pending Applications Page (Figure 4), select the member (employee) by clicking on the member’s (employee’s) name. The Application for Retirement Benefits-Part II, page 1 displays (Figures 5 and 6).

Proceed to the Application for Retirement Benefits-Part II, Page 1 section of this document.

Application for Retirement Benefits-Part II, Page 1

On the Application for Retirement Benefits-Part II, page 1 (Figures 5 and 6), all the required fields are marked with an asterisk (*). Any attempt to move from this page using the *Next* button results in an error message indicating that not all required fields are complete.

For a new Part II, this page displays as a result of the *Search for Member* option. In this case, the Quarterly Wage and Contribution Report (P-31) fields populate.

See Table 1 for complete descriptions of the fields on this page. The entry fields on this page correspond with the entry fields on the *Application for Retirement Benefits, Part II* (State Form 53486), page 1.

- Home
- Current Wage and Contribution
- Adjusted Wage and Contribution
- Retirement Application-Part II
- Change Password
- TRF Home Page
- Contact TRF
- Forms
- Logout

Application for Retirement Benefits-Part II

INSTRUCTIONS: Please submit the following information within 30 days of the teacher's last day of service.

* Required Field

Enter a description of your current retirement incentive program:

Member Information

Name: Elaine Jones

TRF Employing Unit Number: 0049011

Social Security Number: ###-##-1867

* Last Day of Service (mm/dd/yyyy)

06/20/2009

TRF Number: 0214220

Employer Verification

| School Year | *Contract Salary | Salary Paid (P31 Report) | Additional/Lost Earnings (Show + or -) | *Additional/Lost Earnings Specific Reason (Stipend too general) | Summer School Dates (mm/dd/yyyy) | | Summer School Contract |
|-------------|------------------|--------------------------|--|---|----------------------------------|------------|-------------------------|
| | | | | | From | To | |
| 2000-01 | \$ 52,500.00 | \$ 50,259.22 | \$ 500.00 | mentor | | | \$ |
| | | | | | | | Add Row |
| 2001-02 | \$ 54,000.00 | \$ 52,107.61 | \$ 50.00 | workshop | | | \$ |
| | | | \$ 100.00 | eca | | | \$ |
| | | | | | | | Add Row |
| 2002-03 | \$ 56,000.00 | \$ 55,123.59 | \$ 1,000.00 | 01-02 settled contract | | | \$ |
| | | | | | | | Add Row |
| 2003-04 | \$ 56,000.00 | \$ 46,517.03 | \$ -10,000.00 | lost pay | | | \$ |
| | | | \$ 600.00 | eca | | | \$ |
| | | | \$ 1,000.00 | 02-03 settled contract | | | \$ |
| | | | | | | | Add Row |
| 2005-06 | \$ 51,500.00 | \$ 49,116.35 | \$ 3,000.00 | summer school | 06/03/2006 | 08/10/2006 | \$8,000.00 |
| | | | \$ -4,500.00 | lost pay | | | \$ |
| | | | | | | | Add Row |
| 2006-07 | \$ 53,000.00 | \$ 73,786.53 | \$ 8,000.00 | summer school | 06/04/2007 | 08/01/2007 | \$17,000.00 |
| | | | | | | | Add Row |
| 2007-08 | \$ 55,000.00 | \$ 54,686.24 | \$ 8,000.00 | summer school | 06/02/2008 | 07/02/2008 | \$5,000.00 |
| | | | | | | | Add Row |
| 2008-09 | \$ 56,500.00 | \$ 75,978.79 | \$ 100.00 | workshop | | | \$ |
| | | | \$ -15.00 | jury duty | | | \$ |
| | | | \$ 3,000.00 | summer school | 06/02/2009 | 06/20/2009 | \$2,000.00 |
| | | | \$ 2,000.00 | severance | | | \$ |
| | | | | | | | Add Row |
| | \$ | \$ | \$ | | | | \$ |
| | | | | | | | Add Row |

Figure 5 – Application for Retirement Benefits-Part II, Page 1 (Top)

Are there contract amounts higher than the years indicated in the previous section? If so, please provide the information below, if not, continue to the next section.

| School Year | *Contract Salary | *Salary Paid (P31 Report) | Additional/Lost Earnings (Show + or -) | *Additional/Lost Earnings Specific Reason (Stipend too general) | Summer School Dates (mm/dd/yyyy) | | Summer School Contract |
|----------------------|-------------------------|---------------------------|--|---|----------------------------------|----------------------|------------------------------------|
| | | | | | From | To | |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> Add Row |
| <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ <input type="text"/> Add Row |

Figure 6 – Application for Retirement Benefits-Part II, Page 1 (Bottom)

Field Descriptions

Table 1 provides descriptions of all the fields on the Application for Retirement Benefits-Part II, page 1, including links and buttons.

Table 1 – Application for Retirement Benefits, Part II (State Form 53486) Field Descriptions

| Field | Description |
|--|---|
| Enter a description of your current retirement incentive program | This is a description of the severance plan the employer has in place for retirees, if one exists. |
| Member Information | |
| Name | This is the name of the member (employee). It is populated with the information from SIRIS that corresponds with the TRF number or Social Security number entered on the Member Search Page (Figure 2). |
| Social Security Number | This is the Social Security number of the member (employee). This field is populated with the information from SIRIS. |
| TRF Number | This is the TRF number of the member. This field is populated with information from SIRIS. |
| TRF Employing | This defaults to the identification number |

Table 1 – Application for Retirement Benefits, Part II (State Form 53486) Field Descriptions

| Field | Description |
|--|--|
| Unit Number | of the employer currently logged in. |
| Last Day of Service | This is the employee’s last day of service as entered by the employer; format = mm/dd/yyyy). |
| Employer Verification | |
| School Year | These are the school years for which information is being requested. The years for which information is being requested are pre-printed on the form. |
| Contract Salary | This is the salary for the employee’s regular teaching contract for each year indicated in School Year. |
| Salary Paid (P31 Report) | The entries in this field default from the P31 reports recorded in SIRIS. This is the amount of the employee’s TRF reportable earnings for the year shown in School Year. This should total the sum of the four <i>Quarterly Wage and Contribution Reports (P31)</i> and any <i>Adjusted Quarterly Wage and Contribution Reports</i> for the year shown in School Year. This amount does not usually match the contract salary amount. The reason the contract salary and reportable earnings does not match is because the TRF reporting cycle for earnings is a fiscal year which runs July 1 through June 30, and the school’s contract year usually runs mid-August through the following mid-August. |
| Additional/Lost Earnings (show + or –) | The total amount of any earnings the employee received in excess of the employee’s regular contract amount is shown as a (+) entry. If the employee was not paid for any amount covered under the employee’s regular contract, this amount is shown as a (–) entry. |

Table 1 – Application for Retirement Benefits, Part II (State Form 53486) Field Descriptions

| Field | Description |
|--|---|
| Additional/Lost Earnings, Specific Reason (Stipend is too general) | This is the specific reason for any additional or lost earnings. Typical examples of additional earnings are attending a workshop, teaching an extra class, being a mentor, working summer school, etc. The most common reasons for lost earnings are unpaid days off, serving jury duty, or not completing the contract. The term <i>stipend</i> is not acceptable as an explanation as it is not specific enough. |
| Summer School Dates (mm/dd/yyyy) | If the employee taught summer school, these are the beginning and ending dates of the summer school session. |
| Summer School Contract | This is the amount of the summer school contract for the session dates shown in the Summer School Dates column. These amounts may not match the amount of summer school earnings shown in the Additional/Lost Earnings column. |
| <p>Are there contract amounts higher than the years indicated in the previous section? If so, please provide the information below, if not, continue to the next section.</p> <p>This section is completed if the employee has years with salaries that were higher than those entered on this page.</p> | |
| School Year | The entries in this section are defined the same as in the previous section. |
| Contract Salary | |
| Salary Paid (P31 Report) | |
| Additional/Lost Earnings (show + or -) | |
| Additional/Lost Earnings, Specific Reason (Stipend is too general) | |

Table 1 – Application for Retirement Benefits, Part II (State Form 53486) Field Descriptions

| Field | Description |
|-------------------------------------|--|
| Summer School Dates (mm/dd/yyyy) | |
| Summer School Contract | |
| Add Row | <p>For any school year being entered on this page, additional entry fields may be added for the Additional/Lost Earnings, Additional/Lost Earnings Specific Reason, Summer School Dates, and Summer School Contract columns by clicking <i>Add Row</i> (Figure 7).</p> <p>There must be one row for every item. Do not add amounts together and provide one combined total.</p> |
| Save for Later | <p>Using the <i>Save for Later</i> button allows for partial entry of information on Part II. The information is saved and available for completion in future sessions.</p> |
| Next>> | <p>The <i>Next</i> button saves the information entered on the current page and either moves to the next page or provides an error message about missing information.</p> |
| Cancel | <p>The <i>Cancel</i> button cancels any entry made on the page during the current session. If a new Part II is being entered or information is added to an existing Part II, none of the information is saved.</p> |

Application for Retirement Benefits-Part II

INSTRUCTIONS: Please submit the following information within 30 days of the teacher's last day of service.

*** Required Field**

Enter a description of your current retirement incentive program:

Member Information

Name: Jacqueline Jones

TRF Employing Unit Number: 0049011

Social Security Number: ###-##-6452

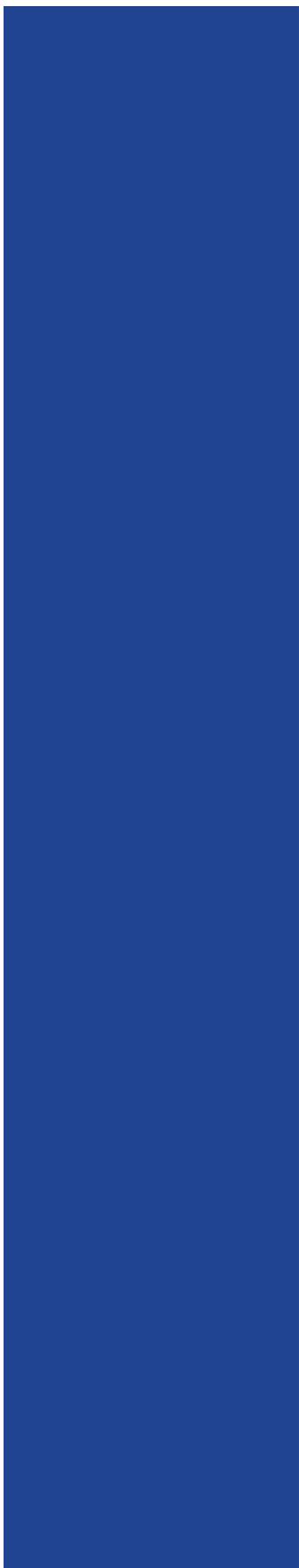
* Last Day of Service (mm/dd/yyyy)

TRF Number: 0215555

Employer Verification

| School Year | *Contract Salary | Salary Paid (P31 Report) | Additional/Lost Earnings (Show + or -) | *Additional/Lost Earnings Specific Reason (Stipend too general) | Summer School Dates (mm/dd/yyyy) | | Summer School Contract |
|--|------------------|--------------------------|--|---|----------------------------------|----|------------------------|
| | | | | | From | To | |
| 2000-01 | \$ 50,390.00 | \$ 50,386.82 | \$ 325.95 | Workshop | | | \$ |
| | | | \$ -.09 | Rounding | | | \$ |
| | | | | | | | |
| <input type="button" value="Add Row"/> | | | | | | | |

Figure 7 – Application for Retirement Benefits-Part II, Page 1, Add Row



Application for Retirement Benefits-Part II, Page 2

On the Application for Retirement Benefits-Part II, page 2 (Figures 8 and 9), all the required fields are marked with an asterisk (*). Any attempt to move from this page using the *Submit* or *Previous* buttons results in an error message indicating that not all required fields are complete.

See Table 2 for complete descriptions of the fields on this page. The entry fields on this page correspond with the entry fields on the *Application for Retirement Benefits, Part II* (State Form 53486), page 2.

Application for Retirement Benefits-Part II

TRF Number: 0214220

* Required Field

Does the 2000-01 P31 Report above include any amount actually earned prior to July 1, 2000, but paid July 2000 or later from regular contract, summer school or other?

Yes No Regular Contract \$ 8546.33 Summer School/Other \$

Does the 2008-09 P31 Report above include any amount actually earned prior to July 1, 2008, but paid July 2008 or later from regular contract, summer school or other?

Yes No Regular Contract \$ 7699.76 Summer School/Other \$ 5000.0

Is the employee in the '96 Plan?"

Yes No

Does the employer pay the employee contributions?

Yes No

Date the school began paying employee contributions:

01/01/1986

| Quarter 2008-09 | *Salary Paid (P31 Report) | Contributions paid by Employee | Contributions paid by Employer | Voluntary Post-Tax Contributions | Voluntary Pre-Tax Contributions | *Days Worked |
|-----------------|---------------------------|--------------------------------|--------------------------------|----------------------------------|---------------------------------|--------------|
| 1st Qtr | \$ 19,144.34 | \$ | \$ 574.33 | \$ | \$ | 70 |
| 2nd Qtr | \$ 14,898.72 | \$ | \$ 446.96 | \$ | \$ | 60 |
| 3rd Qtr | \$ 16,585.73 | \$ | \$ 497.58 | \$ | \$ | 60 |
| 4th Qtr | \$ 25,350.00 | \$ | \$ 760.50 | \$ | \$ | 60 |

| Quarter 2009-10 | *Salary Paid (P31 Report) | Contributions paid by Employee | Contributions paid by Employer | Voluntary Post-Tax Contributions | Voluntary Pre-Tax Contributions | Days Worked |
|-----------------|---------------------------|--------------------------------|--------------------------------|----------------------------------|---------------------------------|-------------|
| 1st Qtr | \$ | \$ | \$ | \$ | \$ | |
| 2nd Qtr | \$ | \$ | \$ | \$ | \$ | |
| 3rd Qtr | \$ | \$ | \$ | \$ | \$ | |

Figure 8 – Application for Retirement Benefits-Part II, Page 2 (Top)

Additional Comments:

Attach a copy of the 08-09 Contract

If an electronic copy is not available, fax to (317)233-0914 or send via US Mail to: Indiana State Teachers' Retirement Fund, 150 West Market Street, Suite 300, Indianapolis, Indiana 46204. Use the check-box below to indicate that the contract will be mailed or faxed.
 Contract will be mailed via US Mail or faxed.

Employer Information
Address: 150 W. Market St
 Indianapolis IN 46204
Employer Phone Number:
Employer Fax Number:

I hereby affirm under the penalty of perjury, according to official records, the above information is true and accurate.

Employer Contact Name
 Rebecca Liming
Employer Email Address
 rliming@trf.in.gov
*** Employer Contact Phone Number**

Figure 9 – Application for Retirement Benefits-Part II, Page 2 (Bottom)

Field Descriptions

Table 2 provides descriptions of all the fields on the Application for Retirement Benefits-Part II, page 2 including links and buttons. Although specific years (<>) are shown in Table 2, the date ranges that display online correspond with the years of service applicable to the retiring member.

Table 2 – Application for Retirement Benefits-Part II, Page 2 Field Descriptions

| Field | Description |
|-------------------------------------|--|
| Does the <2000-01> P31 Report . . . | <p>Click the radio button for <i>Yes</i> or <i>No</i>. If the answer is <i>Yes</i>, amounts must be completed as follows:</p> <p>Any amount actually earned during the 2000-01 school year but paid after July 1, 2001, is entered in this section.</p> <p>If the amount was from the regular contract, it is entered in the <i>Regular Contract</i> field.</p> <p>If the amount was from a summer school contract or other additional earnings, it is</p> |

Table 2 – Application for Retirement Benefits-Part II, Page 2 Field Descriptions

| Field | Description |
|---|--|
| | <p>entered on the <i>Summer School/Other</i> field.</p> <p>This is known as the <i>carry-over</i> amount. These entries are used to balance the contracts to the actual earnings paid.</p> |
| <p>Does the <2008-09> P31 Report . . .</p> | <p>Click the radio button for <i>Yes</i> or <i>No</i>. If the answer is <i>Yes</i>, amounts must be completed as follows:</p> <p>Any amount actually earned during the 2007-08 school year but paid after July 1, 2008, is entered in this section.</p> <p>If the amount was from the regular contract, it is entered in the <i>Regular Contract</i> field.</p> <p>If the amount was from a summer school contract or other additional earnings, it is entered on the <i>Summer School/Other</i> field.</p> <p>These amounts are used to balance the contracts to the actual earnings paid if the member did not complete the 2008-09 school year.</p> |
| <p>Is the employee in the "96 plan"?</p> | <p>Click the radio button for <i>Yes</i> or <i>No</i>. If the employer is paying the employer share contributions for the employee, then the answer to this question is <i>Yes</i>. This is applicable for teachers hired after July 1, 1995.</p> |
| <p>Does the employer pay the employee contributions?</p> | <p>Click the radio button for <i>Yes</i> or <i>No</i>. If the employer is paying the mandatory 3 percent contributions for the employee, then the answer to this question is <i>Yes</i>.</p> |
| <p>Date the school began paying employee contributions.</p> | <p>If the answer to the above question is <i>Yes</i>, this is the date the school began paying the employee's mandatory 3 percent contributions.</p> |
| <p>This section is completed with information from the Quarterly Wage and Contribution Reports (P31) from the last year worked. The total of the information reported here should equal the last year reported on the Application for Retirement Benefits-Part II, page 1. If there are</p> | |

Table 2 – Application for Retirement Benefits-Part II, Page 2 Field Descriptions

| Field | Description |
|----------------------------------|--|
| | any pending Quarterly Wage and Contribution Reports (P31) which have either not yet posted or not yet been submitted, enter that information in the appropriate row. This amount will be included with the current year Salary Paid amount on Application for Retirement Benefits-Part II, page 1. |
| Quarter <2008-09> | This indicates the quarter reported on the Quarterly Wage and Contribution Report (P31). |
| Salary Paid (P31 Report) | This is the salary reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009). |
| Contributions paid by Employee | These are the 3 percent mandatory contributions paid by the member reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009). |
| Contributions paid by Employer | These are the 3 percent mandatory contributions paid by the employer reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009). |
| Voluntary Post-Tax Contributions | This is the amount of any voluntary post-tax contributions reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009). |
| Voluntary Pre-Tax Contributions | This is the amount of any voluntary pre-tax contributions reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009). |
| Days Worked | This is the number of days worked reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009). |
| Additional Comments | |
| Attach a copy of | Click the <i>Browse</i> button and locate an |

Table 2 – Application for Retirement Benefits-Part II, Page 2 Field Descriptions

| Field | Description |
|--|---|
| the <08-09> Contract | electronic copy of the employee's contract. |
| Contract will be mailed via US Mail or faxed | If an electronic copy of the employee's current contract is not available, check this checkbox to indicate that a copy of the contract is being faxed or mailed to TRF. |
| I hereby affirm . . . | Check this checkbox to affirm that the information provided is correct. |
| Employer Contact Phone Number | Enter the telephone number, including the area code, where the employer's contact person can be reached. |
| Browse | The <i>Browse</i> button is used to access the employer's files in order to locate and attach an electronic copy of the employee's contract as required for completion of this Part II. |
| Save for Later | Using the <i>Save for Later</i> button allows for partial entry of information on Part II. The information is saved and available for completion in future sessions. |
| <<Previous | The <i>Previous</i> button returns to page 1 of the Part II. |
| Submit | The <i>Submit</i> button causes the tool to review the information entered and either accept the filing of the Part II or return error messages to the user. |
| Cancel | The <i>Cancel</i> button cancels any entry made on the page during the current session. If a new Part II is being entered or information is added to an existing Part II, none of the information is saved. |

When *Submit* is clicked, if everything is complete and the information submitted on the P31 Reports balance with the contract salary information entered, the Success Page displays (Figure 10).

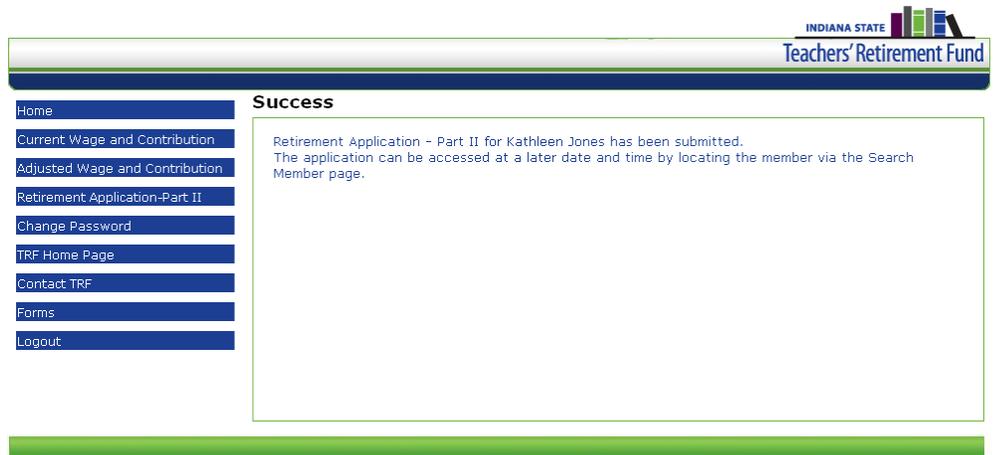


Figure 10 – Success Page

When the Success Page is displayed (Figure 10), the user can either return to the Retirement Application-Part II to do additional entries for other employees or click *Logout* to exit TRF Employer Interactive and end the session.

Error Messages

When the *Next* button or the *Submit* button is used, the tool evaluates the information entered and returns error messages, if needed.

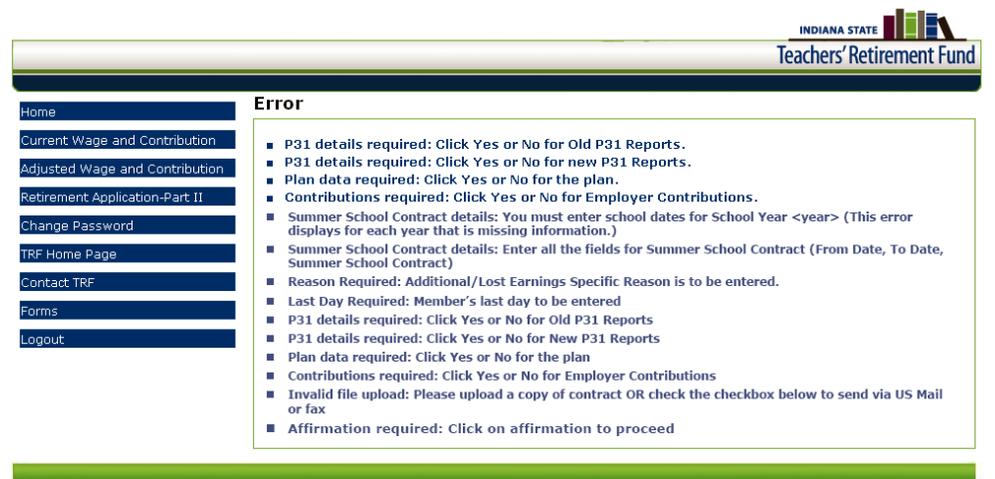


Figure 11 – Error Page, List of Errors

The Error Page (Figure 11) is returned when information on page 2 has not been completed or when specific information is missing. The error message instructs the user what is missing or incorrectly entered.



Home
Retirement Application Part II Totals Not Matched

The employer verification totals are not balanced; therefore the application for retirement has not been accepted. Please review the totals and resubmit the application.

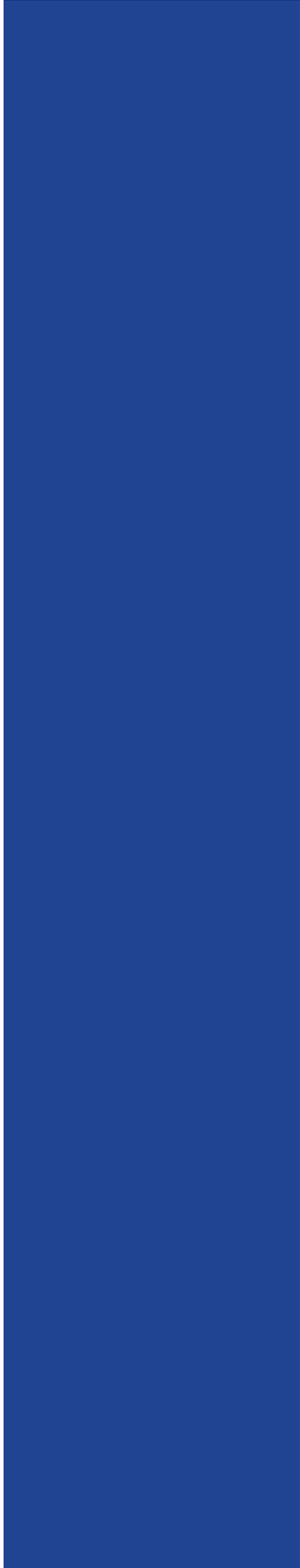
| | | | |
|--|-----------|------------------------------------|-----------|
| Total Contract Salary: | 434500.0 | Total P31 Salary: | 457575.36 |
| Total Additional/Lost Earning Salary: | + 12835.0 | Regular Contract Carryover: | - 8546.33 |
| | | Summer School Carryover : | - 0.0 |
| Total 1 : | 447335.0 | Total 2 : | 449029.03 |

Figure 12 – Error Page, Retirement Application Part II Totals Not Matched

The Error Page (Figure 12) is returned when *Submit* is used and the entries from pages 1 and 2 are compared with the Quarterly Wage and Contribution Report (P31) information provided by SIRIS. The contract salary total must equal the P31 total.

Click *Make Changes* to return to the appropriate page to make the necessary changes and *Submit* again.

Click *Save for Later* if corrections need to be made during a future session.



Security Administration

This online feature allows certain individuals to gain access or modified access to various data contained on the Employer Interactive Web page. Access is first given to the school corporation's superintendent, who may then choose to assign an additional security administrator.



Frequently Asked Questions

Frequently Asked Questions

Q. Are payouts for vacation days, sick days, and/or personal days reported to TRF?

A. Paid days or lump sum payouts for vacation days, sick days, and/or personal days are not reported to TRF as a day of service credit. Pursuant to 550 IAC 2-5-1, a member is entitled to one day of service credit when the member engages in covered service for a standard workday or any fraction thereof. In this definition, a paid leave day does not count as a day of service.

Q. Are wages, contributions, and service credit days reported for paid vacation days, sick days and/or personal days?

A. Wages and contributions are reported to TRF so long as the payments are not for accrued but unused leave time. Service credit for paid leave time is not acceptable and should not be reported.

Q. How do I know when to report a substitute teacher to TRF?

A. Pursuant to Indiana law, in order for part-time and substitute teachers to be members of the Fund, they must:

- Be certified by the Indiana State Board of Education (IC 5-10.4-4-1(a)(1); 550 IAC 2-1-6; 550 IAC 2-1-10; 550 IAC 2-4-1); and
- Have obtained at least an associates degree (IC 5-10.4-4-1(a)); and
- Teach at least 120 days in a year, or at least 60 days in each of two years (550 IAC 2-4-3; IC 5-10.4-4-2).

Contributions should not be collected for substitute teachers who do not meet the criteria above. Once qualified substitute teachers teach the required number of days, they become members of the Fund. The substitute teachers and their employers must then begin making contributions (IC 5-10.4-4-11; IC 5-10.4-7-7; IC 5-10.4-7-12). Retroactive payments are not required for service prior to the teacher retiring before the required number of days. Pursuant to

the rules set forth in Indiana Code 5-10.4-4-6, teachers may purchase additional service credit for substitute teaching service prior to becoming a member of the Fund.

Q. How do I make a Wage and Contribution correction to a member account that I had reported incorrectly in the past?

A. Corrections to prior quarters are made through the Adjusted Wage and Contribution process and should never be reported on the Regular Quarterly Wage and Contribution Report. Adjusted Wage and Contribution reporting should be done on your Employer Interactive page via the *Upload Adjusted File* option if you have the corrected information in the required electronic format, or you can manually enter the adjusted information via the *Enter Adjusted Report* option.

Q. Do we report a full time teacher without a contract to TRF?

A. Yes. According to Indiana Code 5-10.4-4-1, a legally qualified and regularly employed teacher should be a TRF member. The legislative code does not state that a contract is mandatory for membership.

Q. After submitting my Wage and Contribution Report, I realized that I was supposed to report the information to PERF and not to TRF. How do I correct this?

A. An online Wage and Contribution Adjustment needs to be submitted to correct the member's information. If there is a credit due, the money will be available to the employer and may be applied toward their next Wage and Contribution payment after the negative adjustment is successfully processed. A report to PERF may be processed at any time at the discretion of the school's administrative staff.

Q. How can I determine if a member's status places them in the Pre-1996 Account or Post-1996 Account?

A. Due to multiple legislative changes in the last decade, it can be very difficult for employers to determine a member's status on their own. The quickest and easiest way to determine any member's status is to use the SSN/TRF# Cross-Reference feature on the Employer Interactive Page.

Q. What does FSP stand for?

A. FSP stands for Federally Supported Programs. FSP is found as part of the Wage and Contribution process. If a qualified TRF member is paid by federal funds, then the wages should be reported to TRF as FSP wages. It is a requirement that FSP contributions be paid on any FSP wages earned by a qualified TRF member regardless of whether or not the member's status places them in the Pre-1996 Account or the Post-1996 Account.

Q. As an employer, I am having trouble logging in to Employer Interactive with my current username and password. How can I gain access to the Employer Interactive site?

A. If you are an existing online user and are having trouble logging onto your Employer Interactive Page, use the *Forgot Password* option on the Login Page and a new password will be sent to your registered email address. If you continue to have problems logging in, please contact TRF.

Q. After I submitted my Wage and Contribution Report, I received the error 'Member exceeded 10% voluntary contributions' even though the reported amount only exceeded 10% by a penny or two. Why does this occur?

A. According to IRS rules, we cannot accept any rounding up on the maximum 10% voluntary contributions. The voluntary contribution totals will need to be corrected so that they do not exceed 10% of the reported wages.

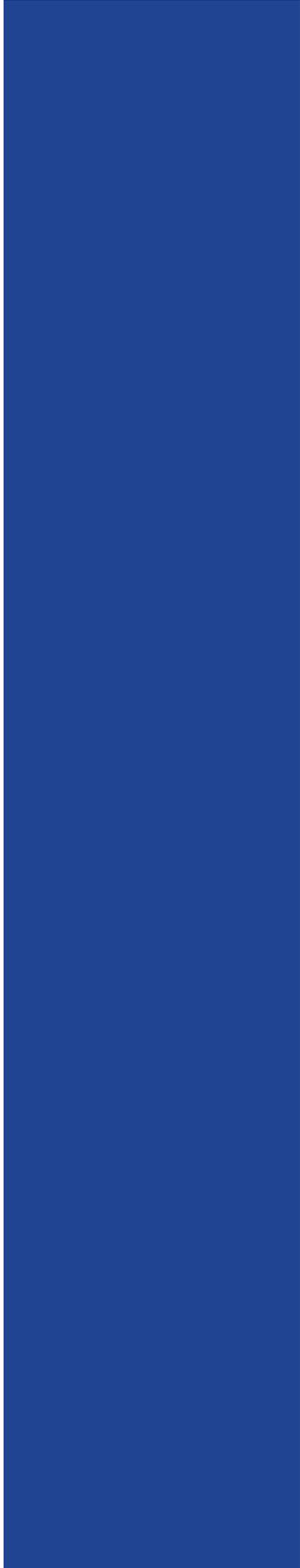
Q. Are coaching and/or Lay coaching wages, contributions and service reported to TRF?

A. This answer depends on many factors:

a. Coaching

i. If the wages are included in the employees teaching contract, then yes, wages, contributions and service should be reported to TRF.

ii. If the wages are not expressly included in the teaching contract, it depends if the coaching position is an administrative position as defined by the employer. If it is considered an administrative position, then yes, wages, contributions and service should be reported to TRF. If it is not an administrative position, reporting the wages are optional.



iii. If the employee has a substitute teaching license, is teaching, and the coaching is considered an administrative position, then the substitute teaching requirements will apply. If the employee is already a member of TRF or becomes qualified for TRF, then yes, wages, contributions and service should be reported. If all requirements are not met, then it should not be reported.

b. Lay Coaching

- i. Is the coach employed by the school corporation? Additionally, does the coach have a regular teaching license?
 1. If no to either question, then nothing should be reported TRF.
 2. If yes, is the coaching considered an administrative position?
 - a. If no, then they nothing should be reported to TRF.
 - b. If yes, then wages, contributions and service should be reported to TRF.



Office Information

Contact Information

*Indiana State Teachers' Retirement Fund
150 W. Market St., Ste 300
Indianapolis, IN 46204-2809*

*Direct: (317) 232-3860
Toll-free: (888) 286-3544
Fax: (317) 233-0914
Web site:
<http://www.in.gov/trf/>*

Office Information

Hours

8 a.m. to 4:30 p.m. Eastern Time, Monday through Friday
(excluding State holidays)

Contact Information

Indiana State Teachers' Retirement Fund
150 West Market Street, Suite 300
Indianapolis, IN 46204-2809

(317) 232-3860 or (888) 286-3544

<http://www.in.gov/trf>

Driving Directions

The TRF office is located at the corner of Capitol Avenue and Market Street, across from the Statehouse, in the Indiana State Teachers' Association (ISTA) building. Please consider that construction projects may interfere with the below directions.

If arriving from Richmond, Indiana (I-70 W)

Take I-70 West to Exit 83A. Take the exit toward Fletcher Ave/Ohio St/Michigan St. Follow the fork to the left, continuing on Ohio Street. Follow the Ohio Street signs and merge with East Ohio Street. Turn left (south) at North Capitol Avenue. Stay in the left lane. Turn left on Market Street (next traffic light).

If arriving from Ft. Wayne, Indiana (I-69 S)

Take I-69 South to I-465 South. Merge onto I-70 West and follow it downtown to Exit 83A. Take the exit toward Fletcher Avenue/Ohio Street/Michigan Street. Follow the fork to the left, continuing on Ohio Street. Follow the Ohio Street signs and merge with East Ohio Street. Turn left (south) at North Capitol Avenue. Stay in the left lane. Turn left onto Market Street (next traffic light).

If arriving from Lafayette, Indiana (I-65 S)

Take I-65 South to Exit 114 for West Street, following the exit toward – and continuing south on – Dr. Martin Luther King Jr. Street. Turn left on Indiana Avenue. Turn right on Capitol Avenue. Stay in the left lane. Turn left on Market Street.

If arriving from South Bend, Indiana (US 31 S)

Take US 31 South/Meridian Street to downtown Indianapolis. Turn right on Monument Circle. Follow the circle one-quarter ($\frac{1}{4}$) the way around, turning at the first right on West Market Street. Proceed west toward Capitol Avenue.

If arriving from Terre Haute, Indiana (I-70 E)

Take I-70 East to Exit 79A for West Street. Turn left at South Missouri Street. Continue on South West Street. Turn right on Ohio Street. Stay in the right lane and turn right on Capitol Avenue. Stay in the left lane. Turn left on Market Street (very next light).

If arriving from Columbus, Indiana (I-65 N)

Take I-65 North to downtown Indianapolis, following Exit 111 for Washington Street. Turn left on Washington Street and go to Illinois Street. Turn right on Illinois Street. Follow Illinois Street to West Market Street. Turn left on West Market Street.

Parking

A garage is located east of the ISTA building on the north side of Market Street between Illinois Street and Capitol Avenue. Hourly parking rates apply.

A garage is located just south of the ISTA building on the east side of Capitol Avenue between Market Street and Washington Streets. Hourly parking rates apply.

Parking meters are located on Capitol Avenue and Market Street near the ISTA building. Meter rates apply.