



# TRS Supplemental Savings Plan

**Employer SSP Reporting Training**

**August 2022**

This presentation is provided for general informational purposes only and is not legal or tax advice. Legal and tax-related questions concerning the TRS Supplemental Savings Plan (SSP) must be directed to your legal counsel. This presentation is not a comprehensive review of the terms of the SSP or how it will be administered.



# Agenda

- **Housekeeping**
- **Introductions**
- **TRS Supplemental Savings Plan (SSP) Overview**
- **TRS SSP Adoption and Responsibilities**
- **TRS SSP Process Flow**
- **SSP Deferrals Report**
- **Employer Reporting Walkthrough**
- **FAQs and Resources**

# TRS Supplemental Savings Plan Staff

- ***Lori Dour*** Chief Benefits Officer
- ***Shiloah Tubbs*** Deferred Compensation Manager
- ***Angie Gerlach*** Deferred Compensation Plan Analyst
- ***Lisa Hunt*** SSP IT Product Owner
- ***Claire Rogers*** SSP Accounting
- ***Rob Pappas*** Employer Services Manager

***–Employer Services Department***

# Local Voya Education Representatives



## Northern Illinois

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To schedule an individual virtual appointment,  
go to <https://trssp457b.timetap.com>.

To join a scheduled webinar,  
go to <https://trs-ssp-webinar.timetap.com>.

Access the Local Representative Flyer at  
[trsilssp.voya.com](https://trsilssp.voya.com).

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# TRS Supplemental Savings Plan Overview

- TRS implemented the Supplemental Savings Plan (SSP) in January 2022 under [Public Act 100-769](#), which required the System to offer an optional defined contribution plan for active members.
- The SSP is a 457(b) retirement savings account that:
  - Is *voluntary* for eligible TRS members;
  - Is designed to supplement a member's TRS pension – not replace it;
  - Offers both pre-tax or Roth savings options;
  - Allows members to choose deferral amounts and make investment choices;
  - Was designed by TRS to offer a competitive, cost-effective plan with an array of diverse investments.
- The SSP is *not* a 403(b) plan. Contributions to a 403(b) plan do not limit how much a member can contribute to the SSP.
- TRS intends to implement auto-enrollment of new eligible TRS members, as required by [40 ILCS 5/16-204](#), **no earlier than January 2023**. The System will provide information on auto-enrollment as that date approaches.

# Adopting the SSP

- **All eligible TRS employers must adopt the SSP by September 30, 2022** to meet the requirements of the State law that creates an optional deferred compensation retirement plan for TRS members.
- **[Section 16-204 of the Illinois Pension Code](#) states:**  
*“All employers must comply with the reporting and administrative functions established by the System and are required to implement the benefits established under this Section.”*
- **To implement the benefits established, you must adopt the SSP, including:**
  - Board approval via an [SSP resolution](#);
  - [SSP Employer Participation Agreement](#) signed by an authorized signatory;
  - Complete the [TRS Authorized Contact Form](#); and
  - Upload the completed forms to TRS using the secure Document Upload feature in [Employer Access](#).
- **TRS will send an email to confirm receipt and acceptance of the necessary SSP paperwork or advise if additional information is needed.**

# The Employer's Role on the SSP Team

## After your district adopts the SSP:

- **Determine how your district will report SSP contributions in Gemini.**
  - *Employers can report via File Upload or Data Entry (Replication), regardless of DB reporting.*
  - *If you would like to report SSP contributions differently than DB, contact Employer Services.*
- **Your ongoing role in the administration of the TRS SSP includes:**
  - *Accurately report active members' employment information (for SSP eligibility purposes);*
  - *Timely and accurately remit employee and employer SSP contributions; and*
  - *Monitor SSP participants' 457(b) plan contributions (to identify excess 457(b) contributions).*
- **Stay current with Defined Benefit (DB) reporting to TRS through Gemini.**
  - *Eligibility for the SSP is determined by DB reporting.*
    - ✓ Demographic and Employment changes must be reported via DB reporting.
    - ✓ Demographic and Employment data is not updated in the TRS system based on Defined Contribution (DC) reporting.
  - *Inaccurate reporting of employment information in DB reporting has a direct impact on an employee's eligibility for SSP.*
    - ✓ An employee's enrollment in the SSP could unintentionally be cancelled if DB reporting is incorrect.
    - ✓ Access to employees' funds with Voya directly correlates to their employment. If a member has terminated employment, an Employment End Date needs to be provided to TRS so Voya can be made aware of the termination.

# Eligibility and Participation in the SSP

The following TRS members are eligible for the SSP:

- All full-time and part-time contractual employees

Only the following TRS members can participate:

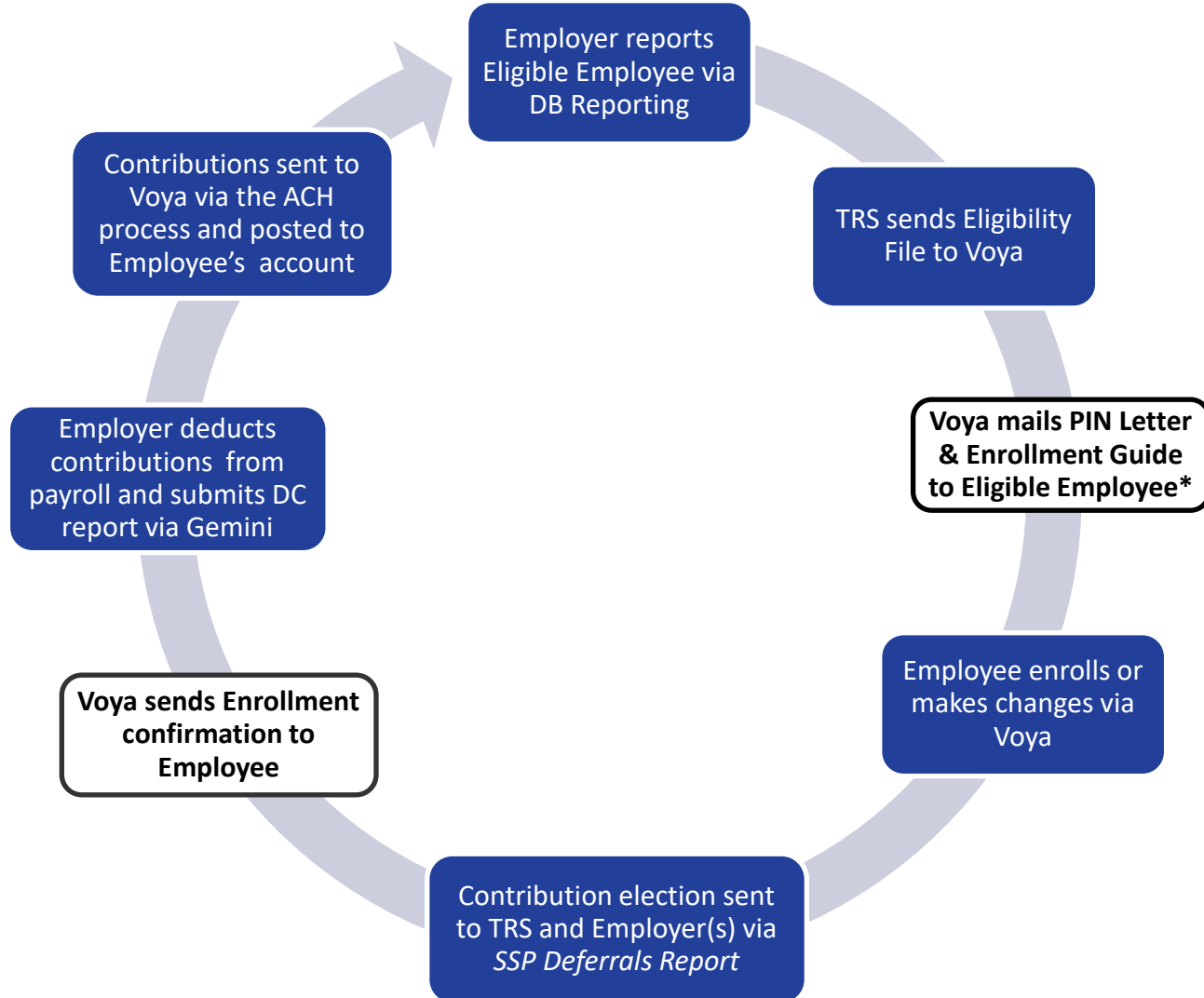
- All full-time and part-time contractual employees ***whose Employers have formally adopted the SSP***

The following are ineligible to participate in the SSP:

- Substitutes, part-time non-contractual (hourly), extra duty only
- Retired and inactive members
- Employees of state agencies and non-governmental tax-exempt organizations (IEA, IFT, IASB)



# The TRS SSP Process



\*Upon initial eligibility; Notice and PIN reminder sent to rehires.

# Member Communications

- Approximately 7 to 10 days following your district's effective date or when a newly eligible employee is reported via DB reporting, **Voya will mail SSP-eligible members an Enrollment Guide.**
- A PIN document will be mailed in a separate envelope.** The PIN document is purposefully non-descript due to the confidential information contained within. The PIN number is needed for eligible employees to access and enroll at [trsilssp.voya.com](https://trsilssp.voya.com) or via the TRS SSP Service Center at **(844)877-4572**.
- The [Account Access Guide](#) may help eligible members **access their account** and the [Plan Highlights Flyer](#) explains **key features and details of the SSP**.
- If member loses their PIN or wants to enroll before they receive it in the mail, they can **self-validate using their SSN and date of birth**.
- These documents and more can be found at [trsilssp.voya.com](https://trsilssp.voya.com) under *Plan News and Updates*.
- TRS has also created a [TRS Benefits – New Hire Flyer](#) for employers to provide high-level information on the Defined Benefit and SSP plans to your new TRS-covered employees.



**A Great Way to *Bring More* to Supplemental Savings Plan (SSP)**

At Teachers' Retirement System of the State of Illinois (TRS) for retirement. We also know that your financial goals, needs. The SSP is an optional retirement savings plan that allows you to replace it. When you retire, you will be able to receive your money. However you see fit.



**Accessing your SSP**

The TRS Supplemental Savings Plan (SSP) is a great way to *Bring More* to your financial future. Log in to your account today to take advantage of tools and resources that will help you plan for tomorrow. You can access information about your account, including statements, fund performance, transaction history and alerts, as well as financial education and investment updates.

Take advantage of myOrangeMoney, an interactive educational experience to help you estimate savings scenarios and make sure you're on track for the future you envision.

For a comprehensive view of your finances, we invite you to start your journey with the Financial Wellness Experience. This personalized and guided experience helps you think about your financial priorities and learn how to take meaningful actions.

Need help logging in? Follow the instructions to track your savings on your road to retirement.

**First time users**  
[trsilssp.voya.com](https://trsilssp.voya.com)

- Click Register now
  - Select the way you would like to create your online access.
    - If you select Social Security number and date of birth, follow the instructions including the security questions to confirm your identity.
    - If you prefer to use your Personal Identification Number (PIN) and Social Security number, but cannot locate your PIN, you can log on the website or by calling the TRS SSP Service Center at (844) 877-4572. (See TRS-4572).
    - Personal Identification Number (PIN) is the mail upon eligibility for the TRS SSP. Your PIN is required to log on or to access your account information by phone.

For an alternate email address to ensure the security of your account, we will use this for the future password, as needed, or if you login using a computer or device that is not recognized.

PIN: If using the phone services you will need that same Voya issued PIN for detailed account with certain transactions. If helpful, you can customize your PIN through the automated system to easily remember.

For security, please avoid writing down your login credentials. Don't allow social networking sites to read and never put them in an e-mail.



**TRS Benefits**  
Welcome to the Teachers' Retirement System

As a TRS-covered employee, your salary isn't the only thing to consider — start thinking about these important benefits you receive as a member.

**Who We Are**  
The Teachers' Retirement System of the State of Illinois (TRS) provides a retirement pension, disability and death benefits through a defined benefit plan for certified teachers and administrators in public common and charter school districts located outside of Chicago. As a new TRS member, you're automatically enrolled in the TRS defined benefit plan.

**Bring More to your retirement with the SSP**  
The TRS Supplemental Savings Plan (SSP) is an optional 457(b) retirement savings plan offered by TRS and Voya Financial. The SSP adds to your existing TRS pension — it does not replace it. It's easy to start saving because your contribution is directly taken out of your paycheck and invested via your TRS SSP account. As a full-time or part-time contractual TRS-covered employee of a participating employer, you can start contributing to the SSP.

**Enrollment in the SSP**  
You will receive PIN information and a separate packet in the mail from Voya Financial after you receive your first paycheck. Information for enrolling yourself in the SSP will be in that packet. Questions? Visit [trsilssp.voya.com](https://trsilssp.voya.com) or contact TRS SSP Service Center at **844-877-4572**.

Learn more about the SSP.

**Start Preparing for Retirement**  
After you're provided your TRS member ID (generally after your first paycheck):

- ☐ Activate your TRS online member account.
- ☐ Designate your beneficiaries.
- ☐ Upload a proof of birth documentation.
- ☐ Join the Supplemental Savings Plan.

Remember: the longer you save and invest, the richer your retirement savings will be when you're ready to retire.

**TEACHERS' RETIREMENT SYSTEM OF THE STATE OF ILLINOIS**  
211 N. Washington / P.O. Box 10331 / Springfield, IL 62710-3331 / 877-237-5471 / 844-877-4572 / Fax: (217) 251-0944 / [memberinfo@trs.org](mailto:memberinfo@trs.org) / <https://www.trsil.org>  
85541-8122

# Member Enrollment

- **Eligible members can enroll and manage their own SSP account** using the Voya Participant Website at [trsilspp.voya.com](https://trsilspp.voya.com) or via the TRS SSP Service Center at **(844)877-4572**.
- Members manage their contribution amount(s) and contribution type(s). Any changes are reported back to TRS and the employer **daily via the SSP Deferrals Report**.
- **Participating members can monitor their investments** and learn more about their investment options.
- **Beneficiary information can be updated anytime.**
- **Quarterly Statements and correspondence can be accessed** via the TRS SSP portal.

The image displays three overlapping screenshots of the TRS SSP enrollment website. The top screenshot shows the 'Log In' page with fields for Username and Password, and links for 'Forgot Username?' and 'Forgot Password?'. It also features a 'Register Now' button and a 'Need Help?' link. The middle screenshot shows the 'Account List' page, which displays the 'Teachers' Retirement System Supplemental Savings Plan' and an 'ENROLL NOW' button. The bottom screenshot shows the 'Enrollment Choices' page, which includes a retirement calculator showing a monthly income of \$1,786, and options to select a contribution amount (\$500) and an investment option (BlackRock LifePath Index 2040).

**Log In**

Username  
Forgot Username?

Password  
Forgot Password?

Enter ☐ Remember Me

First time visitor? [Register Now](#) [Need Help?](#)

**Connect with your local TRS SSP representatives**  
[Schedule a call today!](#)

**Plan News and Updates**  
[Learn More](#)

**Financial Wellness**  
Tomorrow starts today with the Financial Wellness Experience.  
[Learn More](#)

Download the Voya Retire Mobile App: Experience the easier, secure and convenient way to access and manage your retirement account all on the go with the Voya Retire mobile app.

**Updates & Notices**

**What Type of Investor Are You?**  
Learning about yourself can help you make smart choices for your future.

**On Demand Webinars**  
Learn more about retirement planning with on-demand webinars. Learn what, when and where you want!

**Retirement Calculators**  
Access our easy to use and helpful planning calculators.

**Account List**

Savings Plans The total of your Savings Plans is.....\$ 0.00

Plan Name

Teachers' Retirement System Supplemental Savings Plan You are eligible to enroll in this plan. Enroll now to start saving for your future. [ENROLL NOW](#)

**Will You Be Ready for Retirement?**

Tell us more about you so we can guide your enrollment experience.

Your Plan \* Required

It takes

Teachers' Retirement System Supplemental Savings Plan

Please review [Important Information](#) about your retirement program, including details on fees and investment options.

Personal Info

Annual Salary\*

Number of pay periods per year\*

**Enrollment Choices**

Here's what your monthly income in retirement could look like.

Your estimate is based on your goals, your salary and the savings amount selected below.

You may have **\$1,786**

You may need **\$3,275**

You might be short **\$1,490**

[How do we come up with your numbers?](#)

[Change my retirement goals](#)

You can keep these numbers and enroll now, or adjust them below to get closer to your goal.

penation across all eligible employees. Participants working for multiple employers will have their contribution election deducted by each eligible employer. If you work for multiple employers, you will need to enroll in each employer's plan.

Select an amount from your paycheck:

People like you on track for retirement save 11%

**\$500**

While **\$500** in PRE-TAX dollars goes into your account per pay period, only **\$390** comes out of your take-home pay after taxes. <sup>1</sup>

[See More Savings Options \(including Roth\) >](#)

Select an investment option:

A single investment that's professionally managed and aligns with my chosen retirement year

**BlackRock LifePath Index 2040**

[More Investment Options >](#)

<sup>1</sup> Assumes a single filer and 22% marginal tax rate based on the annual salary you provided. For illustrative purposes only. Consult with an appropriate tax and/or legal advisor regarding your situation as your individual rate may vary.

[GO WITH THESE CHOICES](#)

And don't worry, you'll be able to make changes after you've enrolled.

# Eligible SSP Contributions

- **Employees may elect salary deferrals.**
  - *An employee's contribution election determines the Contribution Category within Gemini.*
    - ✓ Employee elections will be made through Voya and reported to employers on the *SSP Deferrals Report*.
  - *Employee SSP Contribution Categories:*
    - ✓ 03 = SSP Pretax
    - ✓ 04 = SSP Pretax Catch-Up
    - ✓ 05 = SSP Pretax Special Catch-Up
    - ✓ 06 = Roth SSP
    - ✓ 07 = Roth SSP Catch-Up
    - ✓ 08 = Roth SSP Special Catch-Up
- **Employers may contribute to eligible employees' SSP accounts.**
  - *Discretionary matching; and/or*
  - *Discretionary non-elective contributions determined year-by-year.*
  - *Employer discretionary contributions are always SSP Pretax (Contribution Category 03).*
- **IRS contribution limits include both Employee and Employer contributions.**

# SSP Deferrals Report


- A new comprehensive report generates each day your district has:
  - New enrollments;
  - Changes to existing deferrals – deferral amount or type; or
  - Cancellations to existing deferrals.
- An email notification is sent when a new *SSP Deferrals Report* generates.

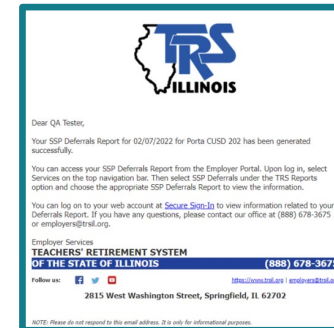
**From:** TRS Gemini Messenger ([TRSGeminiMessenger@trsill.org](mailto:TRSGeminiMessenger@trsill.org))

**To:** Reporting and Accounting Contacts

**Subject:** Your SSP Deferrals Report has Generated Successfully

- Reporting and Accounting contacts are listed under Contacts in the Gemini Employer Portal.

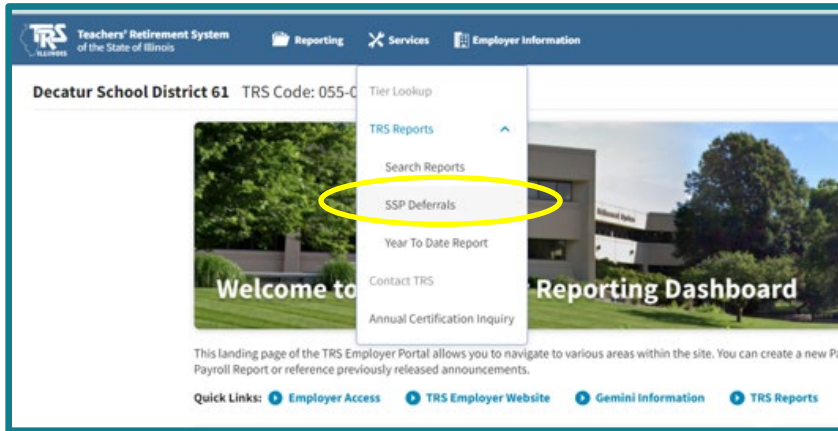
Contacts <small>Active employer contacts.</small>			
Actions	Name	Title	Contact Type
	Ms. Susan Robinson	Accounting Manager	Reporting PRIMARY, Accounting, Technology



- Instructions to view or edit Gemini contacts: [EP\\_Procedures\\_Contacts](#).

# SSP Deferrals Report

- Access in the Gemini Employer Portal by selecting **SSP Deferrals Report** under **TRS Reports**.



The screenshot shows the 'Supplemental Savings Plan Deferrals Report' as of 11/15/2021. The report is for Liberty CUSD 2. It includes a legend for contribution categories and a table of changes to deferrals.

Contribution Category	Contribution Category Description
03	SSP Pre-tax
04	SSP Pre-tax Catch-Up
05	SSP Pre-tax Special Catch-Up
06	SSP ROTH
07	SSP ROTH Catch-Up
08	SSP ROTH Special Catch-Up

Last 4 SSN	Name	Date of Birth	Contribution Effective Date	Contribution Category	Current Contribution Amount	New Contribution Amount
XXXX	Allen, Amy M	MM/DD/YYYY	12/01/2021	03	\$791.00	\$100.00
	Allen, Amy M		12/01/2021	04	\$125.00	\$100.00
	Allen, Amy M		12/01/2021	06	\$125.00	\$50.00
	Allen, Amy M		12/01/2021	07	\$179.00	\$100.00
	Buyck, Kimberly A		12/01/2021	03	\$200.00	\$30.00
	Maize, Signe G		12/01/2021	03	\$25.00	\$30.00

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The screenshot shows the 'TRS Reports' search interface. The search criteria are set to 'SSP Deferrals Report' and the report run date range is selected. The search results show one report: 'SSP Deferrals Report' for the fiscal year 2022-2023, run on 07/06/2022.

Actions	Fiscal Year	Report Name	Run Date
	2022-2023	SSP Deferrals Report	07/06/2022

- Enter SSP deferrals in the payroll system as **SSP Deferrals Reports** generate or refer to the latest report each payroll.
- Pay close attention to the “Contribution Effective Date” **and** “Contribution Category” when setting up the deferral.
- Contribution Amounts are per pay period deferral amounts to be deducted from each scheduled pay period.

# SSP Deferrals Report

- **Contribution Effective Date**
  - Contributions should be taken the first payroll with a pay period begin date on or after this date.
  - This is always 1st of the month following the members election for New Enrollments and Changes.
  - Example: If an employee enrolls with Voya in September, the effective date of the contribution will be October 1<sup>st</sup>.
- **Changes to Deferrals:**
  - Includes the most current changes made to an existing employee contribution deferral,
  - Records will remain in this section until the 1<sup>st</sup> of the month following the Effective Date and **will then move to Existing Deferrals**.
- **New Deferrals:**
  - Includes brand new employee enrollments or existing employees who enroll in a new Contribution Category.
  - Records will remain in this section until the 1<sup>st</sup> of the month following the Effective Date and **will then move to Existing Deferrals**.
- **Cancelled Deferrals:**
  - Includes existing deferrals the employee has cancelled.
  - Records will remain in this section for 30 days past the Effective Date and **will then drop off the report**.
- **Existing Deferrals:**
  - Includes existing active employee deferrals with an Effective Date in the past; ongoing deferrals.
  - **Should be reviewed each pay period to ensure no deferrals have been missed.**



# SSP Deferrals Report

- Contributions should be taken the first payroll with a pay period begin date on or after this date.
- If an employee enrolls or makes a change today (8/24 or 8/30), the contribution effective date is 9/1.
- The new SSP deferral should be taken on the 9/2-9/15 pay period, with a pay date of 9/15/22.

Schedule Detail			
#	Begin Date	End Date	Pay Date
1	06/24/2022	07/07/2022	07/07/2022
2	07/08/2022	07/21/2022	07/21/2022
3	07/22/2022	08/04/2022	08/04/2022
4	08/05/2022	08/18/2022	08/18/2022
5	08/19/2022	09/01/2022	09/01/2022
6	09/02/2022	09/15/2022	09/15/2022
7	09/16/2022	09/29/2022	09/29/2022
8	09/30/2022	10/13/2022	10/13/2022



# SSP Deferral Processing

- **Employers are expected to process employee deferrals.**
  - Process deferrals according to the *SSP Deferrals Report*, on the first pay period with a begin date following the Contribution Effective Date as indicated on the *Report*.
  - Do not process new deferrals, changes or cancellations until reported via the *SSP Deferrals Report*.
- **SSP deferrals (payroll deductions) must be processed in your payroll system.**
- **SSP Reporting must be completed in Gemini.**
  - The file format is the same as DB Reporting.
  - Refer to the Supplemental Savings Plan Employer Reporting File Format (Version 2.0) at [Gemini Resources](#).
  - You can submit one DB and one DC report each day.
  - We recommend uploading a separate file for SSP deferrals.
- **Timely processing and reporting of SSP deferrals is essential.**
  - SSP deferrals should be reported **as soon as administratively possible** after being withheld from payroll, in accordance with 457(b) and [SSP Plan](#) rules.
  - Processing SSP deferrals timely ensures employees' elections are as expected.
  - Reporting SSP deferrals taken timely ensures employees' deferrals are invested timely.

# Payroll Schedules

- Payroll Schedule(s) must be set up in Gemini Employer Portal prior to reporting an SSP Deferral.
  - Payroll Schedule(s) set up for DB Reporting are accessible for DC reporting.
- Detailed instructions on how to set up Payroll Schedule(s) can be found at:

[Employer Portal: Payroll Schedule Procedures](#)

**Payroll Schedule** Current or subsequent fiscal year payroll schedules including payroll begin, end and pay dates.

[+ Add Payroll Schedule](#)

Actions	Fiscal Year	Payroll Frequency	First Pay Date	Job Categories	Employment Types
<input checked="" type="checkbox"/>	2021-2022	Semi-Monthly	08/30/2021	Teacher	Substitute
<input checked="" type="checkbox"/>	2021-2022	Semi-Monthly	07/15/2021	Administrator	Part-Time Contractual, Full Time, Extra-Duty
<input checked="" type="checkbox"/>	2021-2022	Semi-Monthly	07/30/2021	Teacher	Full Time, Part-Time Contractual, Substitute, Extra-Duty

**Schedule Attributes** Click Reset to make any changes to this section.

Fiscal Year: 2021-2022 First Pay Date: 08/30/2021 Payment Lag: 7 Days Payroll Frequency: Semi-Monthly [Reset](#)

**Payroll Attributes** Select all that apply to this schedule.

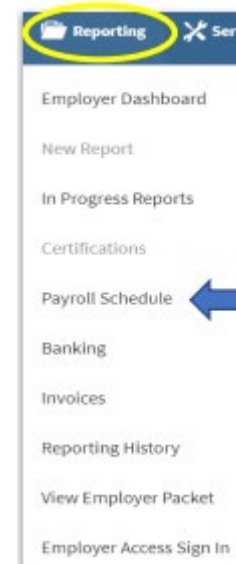
Select Job Category: ☒ Teacher ☐ Administrator

Select Employment Type: ☐ Full Time ☐ Part-Time Contractual ☒ Substitute ☐ Part-Time Non-Contractual (Hourly) ☐ Extra-Duty

**Schedule Detail** Edit any row(s) if necessary. Identify Flex Plan pay dates. Add row(s) for Special Pay pay dates.

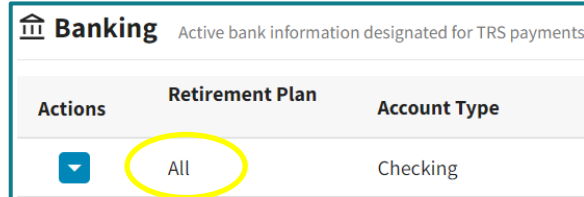
[+ Add Row](#)

Actions	#	Begin Date	End Date	Pay Date	Flex Pay	Special Pay
<input checked="" type="checkbox"/>	1	08/09/2021	08/20/2021	08/30/2021	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	2	08/23/2021	09/03/2021	09/15/2021	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	3	09/04/2021	09/24/2021	09/30/2021	<input type="checkbox"/>	<input type="checkbox"/>

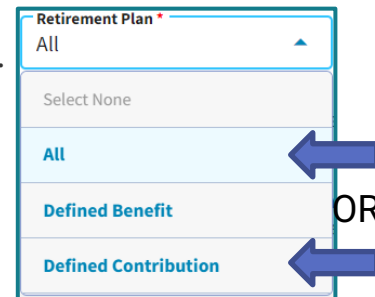


# SSP Banking

- **SSP deferrals will be withdrawn from the account on file via ACH Pull.**
  - This will occur in much the same way DB and THIS contributions are processed.
  - The money will be sent directly to the SSP custodian, not TRS.
- **Add, review or update Banking information in the Gemini Employer Portal.**
  - Utilize the same or a different account as DB payments.
  - Make sure your Banking information shows **All** under *Retirement Plan* or add a separate account for the Defined Contribution (DC) Plan.

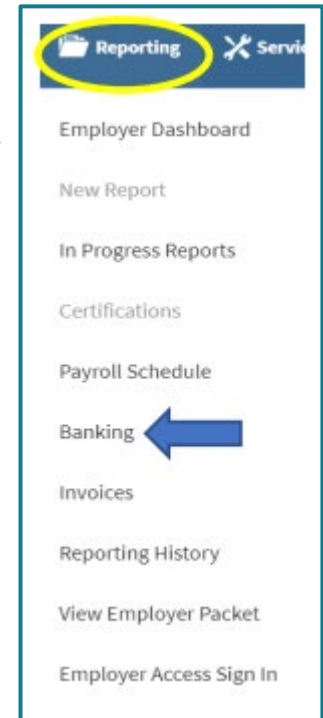


Actions	Retirement Plan	Account Type
	All	Checking



Retirement Plan \*  
All  
Select None  
All  
Defined Benefit  
Defined Contribution

OR



Reporting Service

Employer Dashboard  
New Report  
In Progress Reports  
Certifications  
Payroll Schedule  
Banking  
Invoices  
Reporting History  
View Employer Packet  
Employer Access Sign In

- **Instructions to add an account can be found at: [Employer Portal - Banking Procedures](#).**
- Employers may need to set up Voya as a vendor to process SSP payments. W-9 is available [here](#).
- **The ACH Company ID for the TRS SSP is 5555587807.** Provide this to your financial institution.
- Questions about SSP payments should be directed to [SSPAccounting@trsil.org](mailto:SSPAccounting@trsil.org).

# DC Reporting: File Upload Steps 1 & 2

- In the Employer Portal, select New Payroll Report.



**Welcome to the Employer Reporting Dashboard**

This landing page of the TRS Employer Portal allows you to navigate to various areas within the site. You can create a new Payroll Report, complete an in-progress Payroll Report or reference previously released announcements.

Quick Links: [Employer Access](#) [TRS Employer Website](#) [Gemini Information](#) [TRS Reports](#)

**Bulletins**

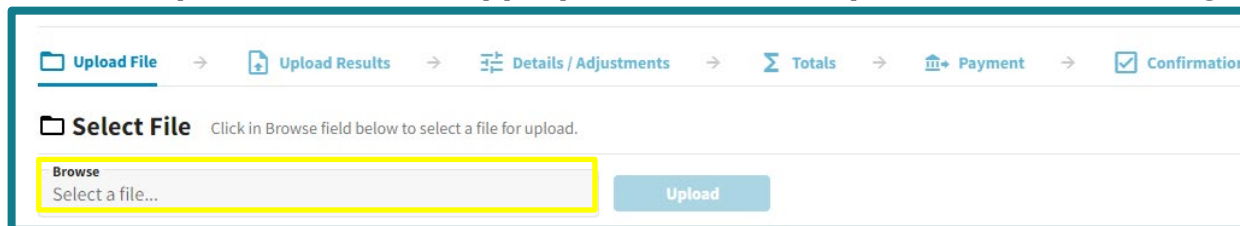
- February 23, 2022 [FY22-22: SSP Deferrals Report Update & Upcoming Employer SSP Reporting Training](#)
- January 25, 2022 [FY22-21: Tier Salary Limits](#)
- December 16, 2021 [FY22-20: Employer Guide Changes](#)
- December 10, 2021 [FY22-19: Gemini Update - Inactive Member Discrepancy Fixed](#)

**Payroll Reporting**

[+ New Payroll Report](#) [Reporting History](#)

Report Type	Report Date	Status
<a href="#">Defined Contribution</a>	01/28/2022	In Progress
<a href="#">Defined Benefit</a>	09/30/2021	In Progress

- If your DB Reporting Method is File Upload, your DC Reporting Method defaults to File Upload.
  - To change to Replication (Data Entry) for DC Reporting, contact Employer Services.
- For File Upload, select the appropriate DC file to upload and walk through the Process Stepper.



[Upload File](#) → [Upload Results](#) → [Details / Adjustments](#) → [Totals](#) → [Payment](#) → [Confirmation](#)

**Select File** Click in Browse field below to select a file for upload.

Select a file...

- Detailed instructions at: [Defined Contribution Reporting – File Upload Process – SSP](#).

# DC Reporting: Replication Step 1 & 2

- Click on **+ New Payroll Report** then select **Proceed to Replication →** under *Defined Contribution*, select *Payroll Schedule*, and then Click **Proceed →** to create a new report.

The screenshot shows the 'Defined Contribution' section with a 'Proceed to Replication →' button. A modal titled 'Select Payroll Schedule' is open, displaying a table with three rows. A second modal titled 'Create Report' is also open, providing instructions for first-time users.

Select	Fiscal Year	First Pay Date	Payroll Frequency	Payment Lag
<input type="radio"/>	2021-2022	07/15/2021	Semi-Monthly	Current
<input type="radio"/>	2021-2022	07/30/2021	Semi-Monthly	Current
<input type="radio"/>	2021-2022	08/30/2021	Semi-Monthly	7 Days

**Create Report**

This is your first time reporting with the Teachers' Retirement System you will be redirected to manually add your records.

**Instructions:**  
By clicking proceed, you will be directed to the Details/Adjustment screen. On the Details/Adjustment screen click Add record on the top right corner and follow the instructions.

**Proceed →** **Cancel**

- Click **+ Add Record** and enter the appropriate SSN.

## Add Record

Enter the SSN of the member for which you need to add a record then click Search.

Click Add Record to create a new record for the selected member.

To adjust or copy a record from a previous report for the member, enter a range of dates and click Filter. You can then select a record from the table below.

SSN \*

Search

+ Add Record

Begin Date \*




End Date \*



Filter

# DC Reporting: Replication Step 3

- Click  **Add Record**
- The fields in **red** are required.
  - **Contribution Categories** for SSP are 03 – 08, as indicated on the *SSP Deferrals Report*.
  - **Payment Reason** must be Base Salary (BS).
- Detailed instructions at: [Defined Contribution Reporting – Replication Process - SSP](#).

## Demographics

Social Security #	Prefix Mr.	First Name * David	Middle Name	Last Name *	Suffix
Date of Birth *	Gender * Male				

## Employment Information

Pay Period Begin Date * <small>Pay Period Begin Date is required.</small>	Pay Period End Date * <small>Pay Period End Date is required.</small>	Pay Date * <small>Pay Date is required.</small>	Payroll Frequency * <small>Payroll Frequency is required.</small>		
Employment Begin Date * 07/01/2019	Employment End Date	Employment End Reason	Employment Type * Full Time	Job Category * Administrator	
Contract Days	FTE Percentage %	Contribution Category * <small>Contribution Category is required.</small>			

## Earnings & Contributions

\$ Full Annual Rate	Payment Reason * <small>Payment Reason is required.</small>	Deferred	\$ Compensation * <small>Compensation is required.</small>	\$ Earnings that Exceed Salary Limits
\$ Contributions * <small>Contributions is required.</small>	\$ THIS Contributions	\$ Employer Defined Contribution... <small>Employer Defined Contributions is required.</small>		

## Timekeeping

Docked Days	Sick Leave/Personal Days	Days Paid	Post-Retirement Hours	Balanced Calendar
-------------	--------------------------	-----------	-----------------------	-------------------

Although this field is required, be sure to enter a **\$0** unless your district is making an employer contribution.

# DC Reporting Step 3: Errors

- **Errors are handled the same as on the DB side.**
  - Similar load edits
  - Fewer reporting edits
- **SSP-specific edits** compare the member's **Contribution Effective Date** and **Contribution Category** on the *SSP Deferrals Report* to Payroll Schedule info for each reported deferral.
- **SSP-specific edits to watch for:**
  - **ER4031:** SSP Record for Non-Enrollee is Fatal 🛑
    - No SSP enrollment for this employee for this pay period
  - **ER4059:** SSP Contribution Category Mismatch is Fatal 🛑
    - Incorrect Contribution Category (03-08)
  - **ER5055:** SSP Contributions Mismatch is Warning ⚠️
    - Incorrect Contribution Amount
- **Errors can be sorted** by checking the *Errors Only* box located at the top of the Details/Adjustments table.
- **A count of the total errors per record** is indicated by color under the Warning column.
- **Errors will be displayed in order of severity:** **red** indicates fatal errors, **orange** indicates warning errors, and **blue** indicates informational errors.
- To view the full error resolution, **click on the View More button.**

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**Contribution Reporting Error Report**

Date Report Created: 02/28/2022 10:00:00 AM  
For Member Report Date: 02/28/2022  
Report Type: Defined Contribution  
Report Name: 02/28/2022

Errors to Review

Severity	Error #	Error Title	Last 4 DPs	Name
Fatal	ER4031	SSP Record for Non-Enrollee is Fatal		JOHN DOE
Fatal	ER4059	SSP Contribution Category Mismatch is Fatal		JOHN DOE
Fatal	ER4059	SSP Contribution Category Mismatch is Fatal		JOHN DOE
Fatal	ER4059	SSP Contribution Category Mismatch is Fatal		JOHN DOE
Warning	ER5055	SSP Contributions Mismatch is Warning		JOHN DOE
Total	4			

**Legend**

**Error #** Error Message Error Resolution

ER4031: Fatal: The member has not been enrolled in the SSP for the pay period. The member's enrollment in the SSP must be confirmed in the payroll schedule. The member should be enrolled in the SSP for the pay period.

ER4059: Fatal: The member's contribution category is not valid. The member's contribution category must be one of the following: 01-01, 01-02, 01-03, 01-04, 01-05, 01-06, 01-07, 01-08, 01-09, 01-10, 01-11, 01-12, 01-13, 01-14, 01-15, 01-16, 01-17, 01-18, 01-19, 01-20, 01-21, 01-22, 01-23, 01-24, 01-25, 01-26, 01-27, 01-28, 01-29, 01-30, 01-31, 01-32, 01-33, 01-34, 01-35, 01-36, 01-37, 01-38, 01-39, 01-40, 01-41, 01-42, 01-43, 01-44, 01-45, 01-46, 01-47, 01-48, 01-49, 01-50, 01-51, 01-52, 01-53, 01-54, 01-55, 01-56, 01-57, 01-58, 01-59, 01-60, 01-61, 01-62, 01-63, 01-64, 01-65, 01-66, 01-67, 01-68, 01-69, 01-70, 01-71, 01-72, 01-73, 01-74, 01-75, 01-76, 01-77, 01-78, 01-79, 01-80, 01-81, 01-82, 01-83, 01-84, 01-85, 01-86, 01-87, 01-88, 01-89, 01-90, 01-91, 01-92, 01-93, 01-94, 01-95, 01-96, 01-97, 01-98, 01-99, 01-100.

ER5055: Warning: The member's contribution amount is not valid. The member's contribution amount must be one of the following: 01-01, 01-02, 01-03, 01-04, 01-05, 01-06, 01-07, 01-08, 01-09, 01-10, 01-11, 01-12, 01-13, 01-14, 01-15, 01-16, 01-17, 01-18, 01-19, 01-20, 01-21, 01-22, 01-23, 01-24, 01-25, 01-26, 01-27, 01-28, 01-29, 01-30, 01-31, 01-32, 01-33, 01-34, 01-35, 01-36, 01-37, 01-38, 01-39, 01-40, 01-41, 01-42, 01-43, 01-44, 01-45, 01-46, 01-47, 01-48, 01-49, 01-50, 01-51, 01-52, 01-53, 01-54, 01-55, 01-56, 01-57, 01-58, 01-59, 01-60, 01-61, 01-62, 01-63, 01-64, 01-65, 01-66, 01-67, 01-68, 01-69, 01-70, 01-71, 01-72, 01-73, 01-74, 01-75, 01-76, 01-77, 01-78, 01-79, 01-80, 01-81, 01-82, 01-83, 01-84, 01-85, 01-86, 01-87, 01-88, 01-89, 01-90, 01-91, 01-92, 01-93, 01-94, 01-95, 01-96, 01-97, 01-98, 01-99, 01-100.

02/28/2022 10:00:00 AM Page 1 of 1 ContributionReportingErrorReport

# DC Reporting Step 4: Totals

- The Totals screen is used to view the contribution report totals.

[Select Report](#) → [Replication Results](#) → [Details / Adjustments](#) → **[Σ Totals](#)** → [Payment](#) → [Confirmation](#)

**Report Summary ID:** 12346    **Report Type:** Defined Contribution    **Report Date:** 02/28/2022    **Report Status:** Data Submitted    **Status Date:** 02/27/2022 15:22:08 PM    **Members:** 2    **Errors:** 0

**Σ Report Totals**    Summary of payroll report totals, current invoices and account balances.

- The Report Totals are separated into two sections: Regular and Adjustments.

Regular				
Contribution Category	Fiscal Year	Compensation	Contributions	Employer Defined Contributions
SSP Pretax	2021-2022	2,000.00	50.00	0.00
SSP Roth	2021-2022	1,000.00	50.00	0.00
<b>Totals:</b>		<b>\$3,000.00</b>	<b>\$100.00</b>	<b>\$0.00</b>

Adjustments				
Contribution Category	Fiscal Year	Compensation	Contributions	Employer Defined Contributions
No data available				
<b>Totals:</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>



# DC Reporting Step 5: Payment

- The Payment Information screen gives an overview of the total payment due.

[Select Report](#) → [Replication Results](#) → [Details / Adjustments](#) → [Totals](#) → [Payment](#) → [Confirmation](#)

**Report Summary ID:** 12346    **Report Type:** Defined Contribution    **Report Date:** 02/28/2022    **Report Status:** Totals Submitted    **Status Date:** 02/27/2022 15:36:58 PM    **Members:** 2    **Errors:** 0

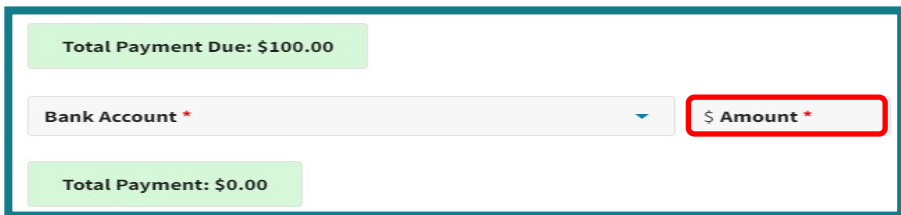
[Payment Information](#)    Summary of total payment due.

- The Current Report section displays the total contributions for the report.


Current Report			
Contribution Type	Compensation	Member Contribution	Employer Defined Contributions
Regular	3,000.00	100.00	0.00
Totals:	\$3,000.00	\$100.00	\$0.00

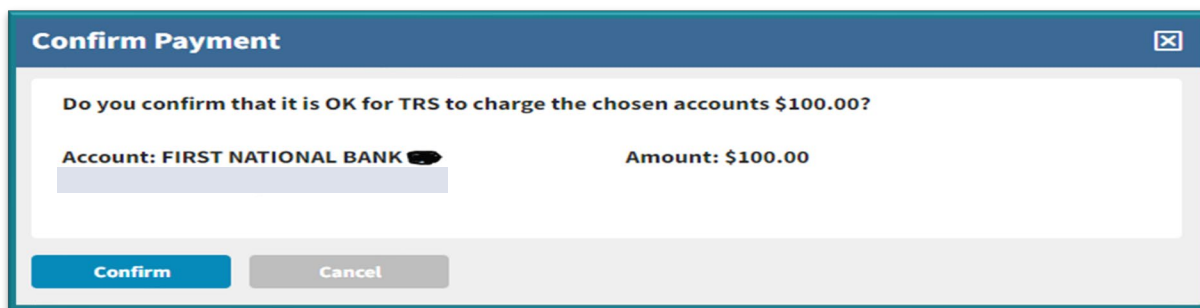
# DC Reporting Step 5: Payment

- The total payment due will be deducted from the Bank Account selected. Enter the amount for your district's payment in the Amount field.



A screenshot of a web form for making a payment. At the top, a green box displays "Total Payment Due: \$100.00". Below this is a "Bank Account" dropdown menu with a red asterisk. To its right is a red-outlined input field labeled "\$ Amount \*". At the bottom, another green box shows "Total Payment: \$0.00".

- Once you select the bank account you want to make the payment from, click the  to initiate the payment. A Confirm Payment screen will appear.

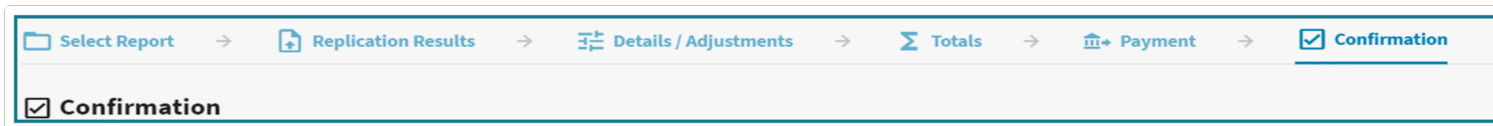


A screenshot of a "Confirm Payment" dialog box. The title bar says "Confirm Payment" with a close button. The main text asks: "Do you confirm that it is OK for TRS to charge the chosen accounts \$100.00?". Below this, it shows "Account: FIRST NATIONAL BANK" with a masked card icon and "Amount: \$100.00". At the bottom are two buttons: "Confirm" (blue) and "Cancel" (grey).

- If the payment information is correct, select the  button.

# DC Reporting Step 6: Confirmation

- The last step of the process is the Confirmation screen:



A breadcrumb navigation bar with the following items: [Select Report](#) → [Replication Results](#) → [Details / Adjustments](#) → [Totals](#) → [Payment](#) → [Confirmation](#). Below the breadcrumb is a checkbox labeled **Confirmation** which is checked.

- This screen provides a confirmation number associated with the payment submitted to the SSP from the Payment screen.



**Thank You!**

**Confirmation Number:** 7149

**Employer:** [REDACTED]

**Report Date:** 02/28/2022

**Report Status:** Payment Submitted

**Status Date:** 02/27/2022 16:09:41 PM

**Report type:** Defined Contribution

**Report Summary ID:** 12346

**Members:** 2

Account Invoiced	Total Paid
[REDACTED]	100.00

**Grand Total Paid:** \$100.00

[← Return To Dashboard](#)

# Frequently Asked Questions

- **What are the annual maximum contribution limits for each SSP Contribution Category?**
  - This information can be found on TRS' Employers site under [Contributions Rates and Earnings Limitations](#). Contribution category codes are included within each section below. Limits will be updated annually and include both Employee and Employer contributions, according to IRS rules.

## TRS SUPPLEMENTAL SAVINGS PLAN CONTRIBUTION LIMITS

LIMIT	2022
<b>457 Deferral Limit</b> The lesser of the limitation on vested contributions to 457 plans under IRC Section 457(e)(15) or 100% of includible compensation. The total of TRS SSP codes 03 (SSP Pre-tax), 06 (Roth SSP) and employer contributions cannot exceed this limit.	\$20,500
<b>Age 50+ Catch-up Limit</b> The special catch-up available under IRC Section 414(v) for individuals at least 50 years old in 2022 and make eligible pre-tax contributions to 401 (k), 403(b), and governmental 457 plans. The total of TRS SSP codes 04 (SSP Catch-Up) and 07 (Roth SSP Catch-Up) cannot exceed this limit.	\$6,500
<b>457 Special Catch-up Limit</b> The special catch-up election for employees participating in an eligible 457 deferred compensation who have elected the special catch-up available in the three years prior to the year of normal retirement age. The total of TRS SSP codes 05 (SSP Special Catch-up) and 08 (Roth SSP Special Catch-up) cannot exceed this limit.  <i>Note: The participant in a governmental 457(b) plan may make catch-up contributions in a year equal to the greater of (a) the amount permitted under the age 50+ catch-up, or (b) the amount permitted under the 457 catch-up.</i>	\$41,000

# Frequently Asked Questions

- **How should we handle SSP deferrals – new, existing, changes – during summer months?**
  - Submit SSP reports and contributions when the employees' payroll is **paid** (not processed).
    - ✓ If the payroll closes in June, but isn't paid until a later date, **do not** report the contributions in June, but according to the pay date.
    - ✓ If the payrolls **are** paid in advance, the reporting and contributions should be completed upon payment, so deferrals can be invested timely once they are withheld from a participant's paycheck.
  - If summer payrolls are **closed** by a certain date, changes made following that date should be made as soon as administratively possible.
  - If summer payrolls are put into a pending status, but not closed, changes should be made in the first payroll administratively possible following the Contribution Effective Date.
  - Employers are welcome to encourage employees to make any changes prior to a cutoff date.
    - ✓ TRS SSP should be included in the notice sent to employees, informing them that changes made after a certain date will not be processed until the first pay period in September (or whatever date you anticipate). If a member intends to enroll or make any changes, they should utilize the TRS SSP Service Center or [trsilssp.voya.com](https://trsilssp.voya.com) to make any changes *prior to* the cutoff.
  - Employers should always consider the latest *SSP Deferrals Report* when processing payroll.

# Frequently Asked Questions

- **We have a bi-weekly payroll schedule (26 pay periods) but currently only take voluntary contributions for 24 pay periods. Is the SSP deducted for all 26 pay periods?**
  - Yes, Members enrolling in the SSP elect a per pay period deferral amount, which means the SSP deferral amount should be taken out of each of their normal scheduled pay periods. The deferral amount should not be deducted from any special pay or stipend, but should be deducted from all twenty-six scheduled pay periods.
- **How should SSP employee contributions be reported in Box 12 of the W-2?**
  - Box 12 depends on whether the contribution is Pre-tax or Roth. Code **G** should be entered for Pre-tax (03, 04, 05) and code **EE** for Roth contributions (06, 07, 08). Additional info is at <https://www.irs.gov/pub/irs-pdf/iw2w3.pdf>.

# TRS SSP - Important Resources

- **Employer Reporting:**

- Employer Services Department: **888-678-3675** or [employers@trsil.org](mailto:employers@trsil.org)

- **SSP Payments:**

- [SSPAccounting@trsil.org](mailto:SSPAccounting@trsil.org)

- **Current and future member communications:**

- <https://www.trsil.org/Supplemental-Savings-Plan>

- **Current and future employer communications and training:**

- SSP: <https://www.trsil.org/employers/Supplemental-Savings-Plan>
- Gemini: <https://www.trsil.org/employers/Gemini/Resources>

- **Voya TRS SSP participant resources:**

- TRS SSP Portal: [trsilssp.voya.com](https://trsilssp.voya.com)
- TRS SSP Service Center: **844-877-4572 (844-TRS-457B)**
  - Voya Customer Service Associates are available **Monday through Friday, 7 a.m. to 7 p.m. CT**, except for stock market holidays.



# TRS Supplemental Savings Plan