



The slide features a blue grid background. At the top center, a circular blue graphic contains the text "TRS Higher Education Benefit Presentation" in white, with three small white icons below it: a dollar sign in a circle, a magnifying glass, and a compass. The background of the slide is a collage of four images: a nest with two golden eggs, a magnifying glass over a document, a calculator, and a compass rose. At the bottom, there are two white input fields labeled "Name" and "Date". In the bottom right corner, there is a logo for TRS (Teacher Retirement System of Texas) featuring a green apple and the text "TRS TEACHER RETIREMENT SYSTEM OF TEXAS".

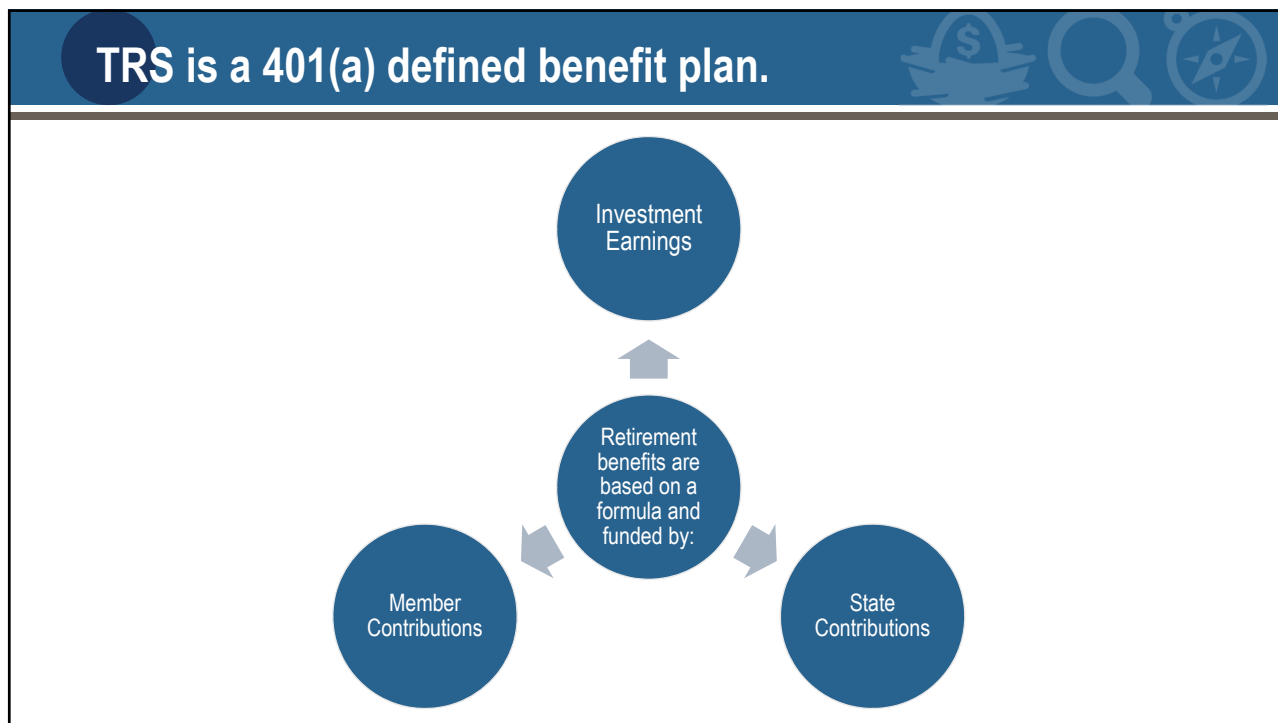
TRS  
Higher Education  
Benefit Presentation

Name \_\_\_\_\_ Date \_\_\_\_\_

TRS  
TEACHER RETIREMENT SYSTEM OF TEXAS

## Presentation Agenda

- Membership in TRS
- Service Credit
- Compensation
- Grandfathering
- Membership Tiers
- Service Retirement Benefits
- Retirement Planning
- Employment After Retirement
- Health Benefits
- General Information
- Social Security



## Establishing your Membership

Employment with a single employer expected to last 4 ½ months or more;

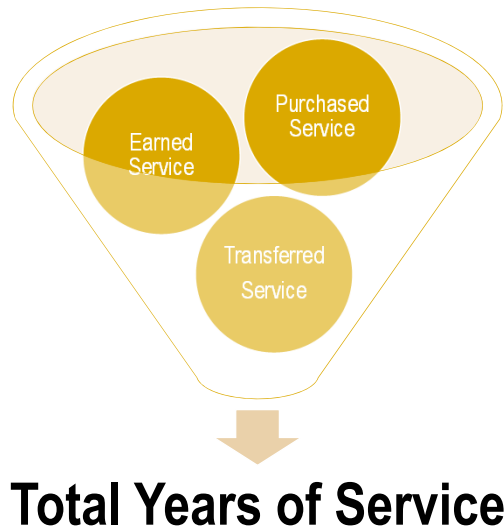
for one-half or more of the full-time workload; and

with compensation comparable to the rate of compensation for other persons employed in similar positions.

# Service Credit



## TRS Service Credit



## Earning Service Credit

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You must work or receive paid leave from a TRS-eligible position at least 90 days during the school year.

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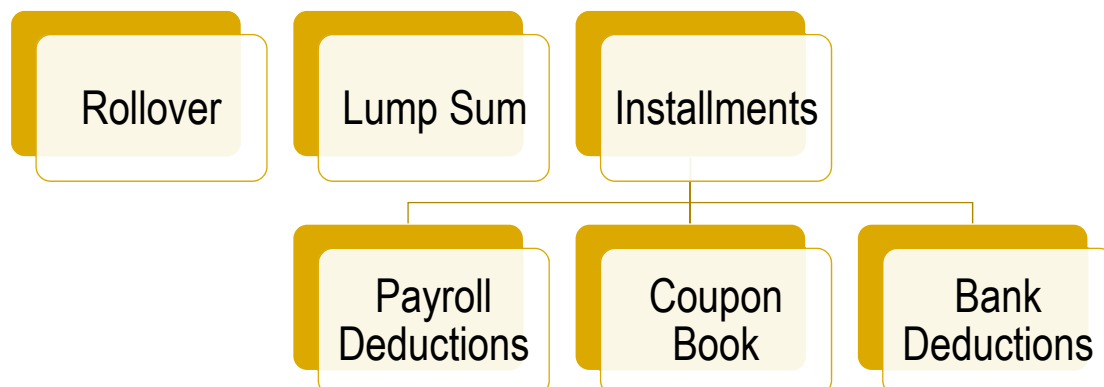
In the last year of employment before retirement, you may earn a year of service credit by working and/or receiving paid leave for each day of the full fall semester, even if that semester is less than 90 days before you retire.

## Purchasing Service Credit

Eligible members may purchase the following types of service credit:

- Withdrawn Service
- Military Service
- USERRA
- Unreported Service
- Substitute Service
- Out-of-State Service
- Developmental Leave
- Career & Technology Work Experience
- State Sick and/or Personal Leave
- Membership Waiting Period

## Payment Methods for Service Credit



## TRS/ERS Transfer

### To Transfer ERS Service to TRS:

Must have at least 3 years of TRS service  
Transfer takes place at retirement

### To Transfer TRS Service to ERS:

Must have at least 36 months of ERS service  
Transfer takes place at retirement

## Proportionate Retirement

### May Be Eligible To:

- Combine service to satisfy TRS retirement eligibility
- Reinstate withdrawn service credit in any participating system

### May Not Use Credit To:

- Calculate monthly TRS retirement benefit amount
- Meet eligibility for TRS-Care or PLSO

### Participating Systems:

- Determine eligibility for TRS-Retirement systems currently are:
  - Teacher Retirement System of Texas
  - Employees Retirement System of Texas
  - Judicial Retirement System of Texas
  - Texas Municipal Retirement System
  - Texas County and District Retirement System
  - City of Austin Employees Retirement System
  - City of Austin Police Retirement System
  - El Paso City Employees' Pension Fund
  - El Paso Firemen and Policemen's Pension Fund

# Compensation



## Annual Compensation

**Annual compensation is defined as salary and wages payable for services rendered.**



### Includes:

- Stipends
- Pay for additional duties
- Overtime
- Longevity pay
- Certain performance pay
- Summer school duties



### Excludes:

- Early retirement incentives
- Fringe benefits
- Allowances
- Expenses
- Unused accrual leave
- Bonuses

## Creditable Compensation Limits

### Conversion of Non-Creditable Compensation to Salary

- Conversion in the last **three to five years** before retirement is excluded and not counted in benefit calculations.

### Percentage Limits on Compensation Increases

- Salary increases in the last **three to five years** before retirement are limited to 10 percent or \$10,000, whichever is greater.

## Grandfathering





## Grandfathered vs. Non-Grandfathered

**Individuals who were members and met one of the following conditions by Aug. 31, 2005 are considered to be Grandfathered:**

- At least age 50;
- At least 25 years of service; or
- Met the Rule of 70.

	Grandfathered	Non-Grandfathered
Average Salary	3 year average	5 year average
PLSO Eligibility	Age 65 or meet Rule of 80	Rule of 90
Early Age Retirement reduction	<ul style="list-style-type: none"> <li>• As great as 10%</li> <li>• As great as 53%</li> </ul>	<ul style="list-style-type: none"> <li>• As great as 53%</li> <li>• As great as 53%</li> </ul>

## Membership Tiers



## Retirement Eligibility

### Your Membership Tier is Determined By:

- The date you entered your current TRS membership;
- Your “grandfathered” status; and
- The amount of service credit you had on Aug. 31, 2014.

## What is my tier?

### Tier 1 & 2

- Current membership began prior to Sept 1, 2007; and
- Had at least five years of service on Aug. 31, 2014
- Tier 1 if grandfathered
- Tier 2 if non-grandfathered

### Tier 3 & 4

- Current membership began between Sept 1, 2007 and Aug. 31, 2014; and
- Had at least five years of service on Aug. 31, 2014
- Tier 3 if non-grandfathered
- Tier 4 if grandfathered

### Tier 5 & 6

- Current membership began on or after Sept. 1, 2014; or
- Did not have at least five years of service on Aug. 31, 2014
- Tier 5 if non-grandfathered
- Tier 6 if grandfathered

## Tier 1 & 2 Retirement Eligibility

### Normal Age Retirement

- 65 with at least 5 years of service; or
- Meet the rule of 80 with at least 5 years of service

### Early Age Retirement

- At least 55 with five or more years of service but do not meet the Rule of 80; or
- 30 or more years of service credit, but do not meet the Rule of 80.

## Tier 3 & 4 Retirement Eligibility

### Normal Age Retirement

- 65 with at least five years of service; or
- At least 60 and meet the Rule of 80 with at least 5 years of service

### Early Age Retirement

- At least 55 with five or more years of service but do not meet the Rule of 80; or
- 30 or more years of service credit, but do not meet the Rule of 80; or
- Meet the Rule of 80 with at least five years of service credit, but less than 60.

## Tier 5 & 6 Retirement Eligibility

### Normal Age Retirement

- 65 with at least five years of service; or
- At least 62 and meet the Rule of 80 with at least 5 years of service.

### Early Age Retirement

- At least 55 with five or more years of service but do not meet the Rule of 80; or
- 30 or more years of service credit, but do not meet the Rule of 80; or
- Meet the Rule of 80 with at least five years of service credit, but less than 62.

## Disability Retirement

- Regardless of age and years of service, members may apply for disability retirement if:
  - Mentally or physically disabled from further performance of duties; and
  - The disability is probably permanent.

# Retirement Planning



## Retirement Formula





# Service Retirement Estimate

TRS25 (09-16)

1000 Red River Street  
 Austin, TX 78701-2698  
 (800) 223-8778  
 www.trs.texas.gov

Name: JOHN DOE

TRS Participant ID: 00000000

**Important Information:** The following calculations are based on service credit and salary information contained in your file at the Teacher Retirement System (TRS). Please notify TRS if any figures differ from your personal records and explain the differences. The last annual salary is usually estimated. **Your annuity will be recalculated after your employer reports your exact final salary. Annual salaries used in this estimate are subject to audit and adjustment by TRS.**

<b>ESTIMATE ID:</b>	<b>000000</b>	Membership Tier:	1
Retirement Date:	05/31/2021	Age of Member at Retirement:	64
Beneficiary:	Spouse	Beneficiary Age:	63

## CALCULATING YOUR ANNUITY

Highest annual salaries:	2020-21	2019-20	2018-19
	\$79,392	\$78,106	\$76,575

Highest average salary: \$78,024  
 Years of service credit: 15

Total service:  $15 \times 2.300 = 34.50\%$   
 $\$78,024 \times 34.50\% = \$26,918$  Standard Annuity per year (gross)  
 $\$26,918 / 12 = \$2,243.19$  Standard Annuity per month (gross)

Your annuity has been reduced to \$2,177.69 due to early age retirement.  
 Your annuity would be \$2,243.19 if not reduced for early age.

Includes no additional service credit		TRS-Care Eligibility: No		
Retirement Payment Plans	No PLSO elected	PLSO equal to 12 months elected	PLSO equal to 24 months elected	PLSO equal to 36 months elected
Partial Lump Sum Option (PLSO)		\$0.00	\$0.00	\$0.00
Plus Reduced Lifetime Monthly Annuities As Follows				
Standard Annuity	\$2,177.69	\$0.00	\$0.00	\$0.00
Option 1	\$1,898.07	\$0.00	\$0.00	\$0.00
Option 2	\$2,028.30	\$0.00	\$0.00	\$0.00
Option 3	\$2,158.53	\$0.00	\$0.00	\$0.00
Option 4	\$2,108.22	\$0.00	\$0.00	\$0.00
Option 5	\$1,961.01	\$0.00	\$0.00	\$0.00



# Service Retirement Estimate

TRS25 (09-16)

1000 Red River Street  
 Austin, TX 78701-2698  
 (800) 223-8778  
 www.trs.texas.gov

Name: JANE DOE

TRS Participant ID: 00000000

**Important Information:** The following calculations are based on service credit and salary information contained in your file at the Teacher Retirement System (TRS). Please notify TRS if any figures differ from your personal records and explain the differences. The last annual salary is usually estimated. **Your annuity will be recalculated after your employer reports your exact final salary. Annual salaries used in this estimate are subject to audit and adjustment by TRS.**

<b>ESTIMATE ID:</b>	<b>000000</b>	Membership Tier:	2
Retirement Date:	05/31/2021	Age of Member at Retirement:	58
Beneficiary:	Spouse	Beneficiary Age:	58

## CALCULATING YOUR ANNUITY

Highest annual salaries:	2020-21	2019-20	2018-19	2017-18	2016-17
	\$70,774	\$70,774	\$65,619	\$65,719	\$65,286

Highest average salary: \$67,634

Years of service credit: 32

Total service:  $32 \times 2.300 = 73.60\%$   
 $\$67,634 \times 73.60\% = \$49,779$  Standard Annuity per year (gross)  
 $\$49,779 / 12 = \$4,148.22$  Standard Annuity per month (gross)

Includes no additional service credit		TRS-Care Eligibility: Yes		
Retirement Payment Plans	No PLSO elected	PLSO equal to 12 months elected	PLSO equal to 24 months elected	PLSO equal to 36 months elected
Partial Lump Sum Option (PLSO)		\$49,778.64	\$99,557.28	\$149,335.92
		Plus Reduced Lifetime Monthly Annuities As Follows		
Standard Annuity	\$4,148.22	\$3,762.44	\$3,377.07	\$2,991.28
Option 1	\$3,779.03	\$3,427.58	\$3,076.51	\$2,725.06
Option 2	\$3,954.91	\$3,587.11	\$3,219.69	\$2,851.89
Option 3	\$4,132.87	\$3,748.51	\$3,364.57	\$2,980.21
Option 4	\$4,088.07	\$3,707.88	\$3,328.10	\$2,947.91
Option 5	\$3,864.90	\$3,505.46	\$3,146.41	\$2,786.98



# Information Sheet for Retirement Estimate

1000 Red River Street  
Austin, TX 78701-2698  
(800) 223-8778  
www.trs.texas.gov

TRS25IN (09-16)

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## RETIREMENT PAYMENT PLANS

The following retirement payment plans are available for selection at retirement. Not all payment plans may be available to you based on the beneficiary that you plan to name at retirement.

**Standard Annuity** - This retirement plan provides you the maximum amount of benefit each month. If you select the Standard Annuity, it ends upon your death.

**Option 1 - 100 Percent Joint and Survivor Annuity** - This retirement plan provides a reduced annuity, which is paid to you throughout your lifetime. You may designate only one beneficiary to receive a joint and survivor annuity. Upon your death, if the designated beneficiary survives you, the designated beneficiary would receive 100 percent of the reduced annuity throughout the beneficiary's life. If the designated primary beneficiary dies before you, your annuity will be increased to the standard annuity amount after you notify TRS of the beneficiary's death.

**Option 2 - 50 Percent Joint and Survivor Annuity** - This retirement plan provides a reduced annuity, which is paid to you throughout your lifetime. You may designate only one beneficiary to receive a joint and survivor annuity. Upon your death, if the designated beneficiary survives you, the designated beneficiary would receive one-half of the reduced annuity throughout the beneficiary's life. If the designated primary beneficiary dies before you, your annuity will be increased to the standard annuity amount after you notify TRS of the beneficiary's death.

**Option 3 - Guaranteed Period Annuity - 60 monthly payments** - This retirement plan provides a reduced annuity which is payable to you for life. If you die before 60 monthly payments have been issued, payments will be made to the beneficiary until the remainder of the 60 payments has been made. Option Three is not available to a member retiring at age 104 or older.

**Option 4 - Guaranteed Period Annuity - 120 monthly payments** - This retirement plan provides a reduced annuity which is payable to you for life. If you die before 120 monthly payments have been issued, payments will be made to the beneficiary until the remainder of the 120 payments has been made. Option Four is not available to a member retiring at age 93 or older.

**Option 5 - 75 Percent Joint and Survivor Annuity** - This retirement plan provides a reduced annuity, which is paid to you throughout your lifetime. You may designate only one beneficiary to receive a joint and survivor annuity. Upon your death, if the designated beneficiary survives you, the designated beneficiary would receive 75 percent of the reduced annuity throughout the beneficiary's life. If the designated primary beneficiary dies before you, your annuity will be increased to the standard annuity amount after you notify TRS of the beneficiary's death.





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## PARTIAL LUMP SUM OPTION (PLSO)

At the time of service retirement, if you are eligible, you may select a Partial Lump Sum Option (PLSO) distribution in addition to either a reduced standard annuity or a reduced option form of annuity. Please refer to the *TRS Benefits Handbook* or *TRS Retirement Guide* for information regarding your eligibility to select PLSO at retirement. PLSO is not available to members retiring under the proportionate retirement law or to members participating in the Deferred Retirement Option Plan (DROP).

If you are eligible, you may select a PLSO distribution equal to 12, 24, or 36 months of a standard service retirement annuity. **The selection of a PLSO permanently reduces your monthly annuity.**

## ESTIMATED SALARIES

Annual salaries used to calculate estimates are subject to audit or adjustment by TRS prior to calculation of your actual retirement benefits. Salaries may be adjusted in accordance with applicable percentage limits on salary increases, exclusion of ineligible compensation converted to salary, and/or exclusion of ineligible salary that has been reported in error by your employer. See the *TRS Retirement Guide* for additional information.

## BENEFICIARY DESIGNATION FOR OPTION 1, OPTION 2, OR OPTION 5

If amounts are shown for Option 1, Option 2, and Option 5, the amounts were calculated based on the age of the beneficiary listed on this estimate. If you intend to select Option 1, 2, or 5, but name someone else as primary beneficiary, the amounts will be different. Option 1 and Option 5 may not be available with a non-spouse beneficiary who is more than 10 years younger than you. See the *TRS Retirement Guide* for additional information including post-retirement beneficiary and payment plan changes.

## RETIREE SURVIVOR BENEFITS

The designated beneficiary of a retiree is entitled to receive a lump sum survivor benefit payment of \$10,000. This benefit is payable on the death of either a service or disability retiree unless the disability retiree has exhausted all monthly payments before death. It is paid in addition to any joint and survivor (Option One, Two, or Five) or guaranteed period (Option Three or Four) annuity that may be payable under an optional form of payment chosen by a retiree at retirement. Your designated beneficiary may choose A or B below:

- A) \$10,000 lump sum payment only, OR
- B) \$2,500 lump sum payment PLUS ONE of the following, if the beneficiary is eligible:
  - 1) \$250.00 per month for life to the spouse or dependent parent who is 65 years of age, or beginning at the time he or she becomes age 65 after your death; or
  - 2) \$350.00 per month to the spouse with one or more children under age 18 payable until the youngest child reaches the age of 18, THEN \$250.00 per month to the spouse beginning at age 65; or
  - 3) \$350.00 per month to the guardian of two or more dependent children under age 18, DECREASING to \$250.00 per month when there is only one child under age 18, and ending when the youngest child reaches the age of 18.

The amount payable may be reduced if you retire with proportionate benefits or have a QDRO on file.

## Partial Lump Sum Option (PLSO)

### Important Things to Know

- Not available if retiring under Disability or Proportionate Retirement
- Post retirement increases would be calculated on the reduced annuity
- PLSO is rollover eligible and may include taxable and non-taxable amounts

### Distribution Options

- Lump sum = 12 months of a standard annuity and issued with first annuity payment
- Lump sum = 24 months of a standard annuity and may be taken in either one or two annual payments
- Lump sum = 36 months of a standard annuity and may be taken in one, two, or three annual payments

## Steps for Retirement

### Things to Consider

- Effective retirement date
- Credit for the current year
- Final salary

### Things to Do

- Request a retirement packet
- Complete and return retirement forms
- Terminate employment

## Retirement Deadlines

Retirement Date	Employment Must Be Terminated By	Deadline for Filing Retirement Application with TRS	Deadline for Payment of Additional Service Credit*
January 31	January 31	March 31	March 31
February 29	February 29	April 30	April 30
March 31	March 31	May 31	May 31
April 30	April 30	June 30	June 30
May 31	June 15	July 31	July 31
June 30	June 30	August 31	August 31
July 31	July 31	September 30	September 30
August 31	August 31	October 31	October 31
September 30	September 30	November 30	November 30
October 31	October 31	December 31	December 31
November 30	November 30	January 31	January 31
December 31	December 31	February 29	February 29

## Receiving Monthly Payments from TRS

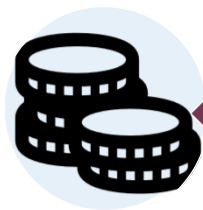


Date of Retirement



1<sup>st</sup> Check

## Deductions from Monthly Annuity



Federal Income  
Tax



Health Benefits  
Premium

Employment After Retirement



## Employment After Retirement

Negotiation for employment after retirement prior to retirement.

- Normal age retirees may enter into an agreement for employment within the employment after retirement guidelines
- Early age retirees may not have an agreement until they have completed the required one month break in service

Following the required one month break in service, retirees may work in Texas public education without forfeiting their annuity payments under the following three conditions:

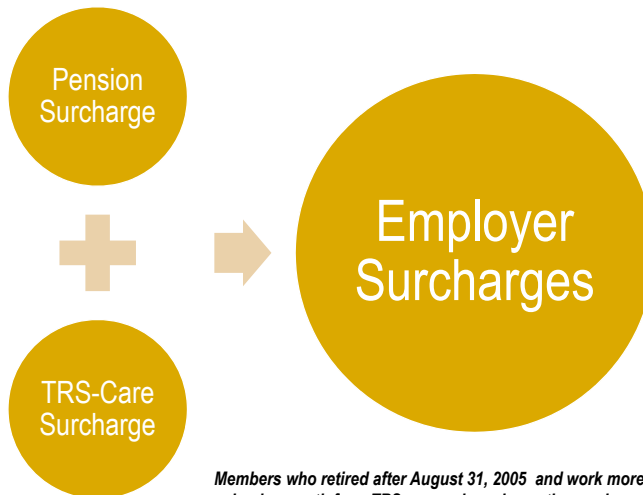
- Substitute
- Half-time or less
- Substitute and half-time or less in the same calendar month

Retirees may work without forfeiting their annuity payments following a 12 consecutive month break in service.

## Work Time Available for Half-Time

Month	Working One-Half Time or Less	Combining Substitute and Other TRS-Covered Position
September 2020	88 hours	11 days
October 2020	88 hours	11 days
November 2020	84 hours	10 days
December 2020	92 hours	11 days
January 2021	84 hours	10 days
February 2021	80 hours	10 days
March 2021	92 hours	11 days
April 2021	88 hours	11 days
May 2021	84 hours	10 days
June 2021	88 hours	11 days
July 2021	88 hours	11 days
August 2021	88 hours	11 days

## Public Education Employer Surcharges



*Members who retired after August 31, 2005 and work more than one-half time in the calendar month for a TRS-covered employer, the employer surcharges will apply*

## Health Benefits



## Who Provides Your Group Health Benefits

- Public School Retirees Covered by TRS-Care
- UT Retirees Covered by UT
- A&M Retirees Covered by A&M
- Other Higher-Education Retirees Covered by ERS

## General Information



## TRS Participant ID Numbers

In a continuous effort to improve service to our members, TRS has issued Membership Cards to all participants.

- TRS participant ID numbers make it easier to authenticate your identity when calling from the telephone number on file.
- A Personal Identification Number (PIN) is no longer required.



## Keep TRS Informed

TRS provides valuable benefits to members, retirees, and beneficiaries. So it is important to:

- Notify TRS of name changes;
- Keep your address current; and
- Keep your beneficiary designation current.

### Active member death benefits

- Your coverage became effective on your first day of TRS-covered employment.
- Beneficiaries may be eligible to select from five different payment plans.



## Beware of TRS Imposters

Have you been contacted by someone requesting to meet with you in your home to discuss TRS benefits?

- Teacher Retirement System (TRS) staff members do not make home visits.
- If someone contacts you and asks to meet in your home, that person does not represent TRS.
- These individuals often use organization names or initials that sound very much like TRS.

## TRS Member Education



- **Did you know that TRS offers member education videos on-line?**
- **You can get answers to some of the most frequently asked questions.**
- Welcome to Membership
- Naming a beneficiary
- What tier am I?
- Purchasing Service Credit
- Survivor Benefits
- Steps to Retirement
- Selecting a Retirement Benefit Option
- Disability Retirement
- Working After Service Retirement
- Requesting a Refund

*Staying in touch with TRS and understanding your benefits will pay off in the long run.*

## Financial Awareness Videos

Learn more about retirement self-sufficiency through the TRS financial awareness video series.

A Series of short animated whiteboard videos guide you through three important concepts:

- What you have – your TRS defined benefit plan;
- What you need – to save more; and
- How to get it – by saving smart.

## TRS Informational Resources

### TRS Website

- Download forms or brochures and obtain general information
- Send us an email through MyTRS
- Register for a Retirement Benefit Presentation
- Registered MyTRS users may view personal account information, update contact information, estimate retirement, estimate/change tax withholding, estimate cost to purchase unreported/substitute service, or state/sick leave credit

### 800-223-8778

- **Interactive Voice Response (IVR)**
  - Request forms, brochures and account information with an authenticated PID
  - Active members may check account balance, retirement/refund status; and retirees can hear summary of benefit payments, gross/net annuity and deductions
- **Benefit Counselors**
  - Available Monday-Friday 7am-6pm
  - Schedule one-on-one counseling appointments; Virtual or In-person

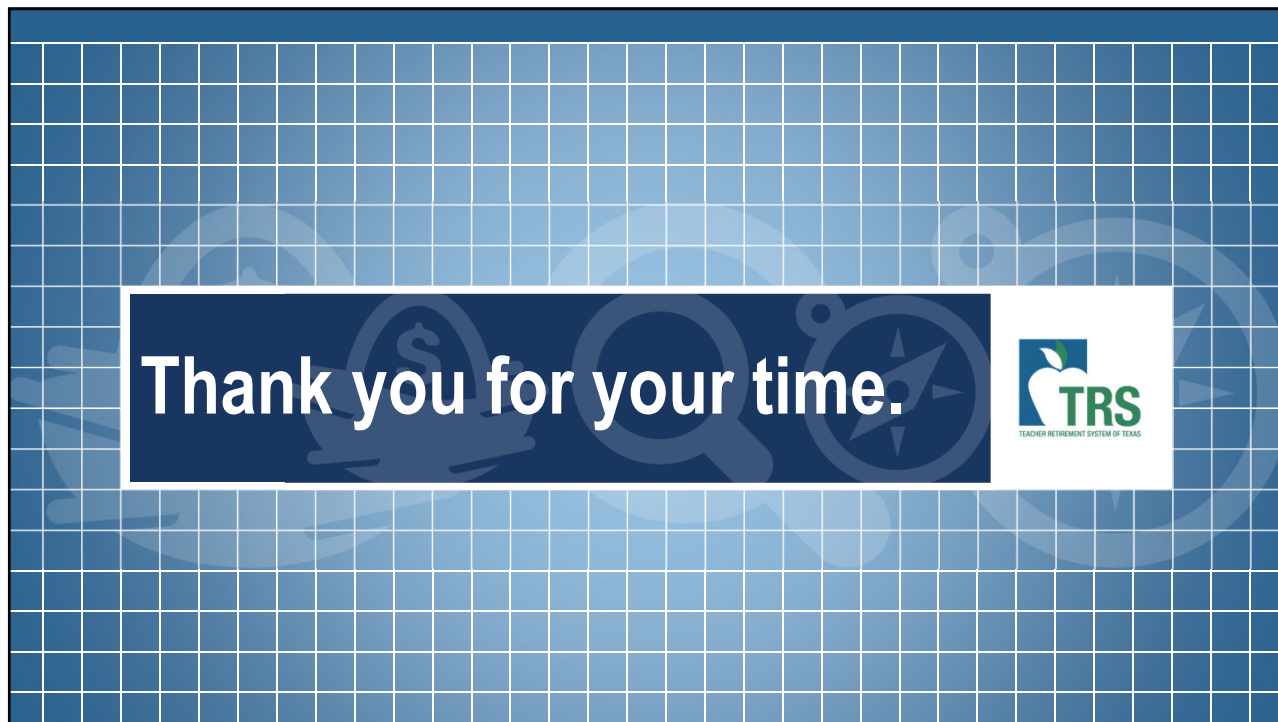
### Social Media

- Find TRS on Facebook, Twitter, YouTube, and LinkedIn!



## Social Security

- TRS benefits are not affected by benefits a member may receive from Social Security.
- For information about the Social Security programs:
  - Visit their website at <https://www.ssa.gov> or
  - Call 800-772-1213
- Social Security programs that may affect you:
  - Government Pension Offset
  - Windfall Elimination Provision



# Helpful Phone Numbers and Websites

## **General TRS Information**

TRS Telephone Counseling Center: 800-223-8778

## **Other Ways to Reach TRS**

For the hearing impaired: Dial Relay 711

TRS website: [www.trs.texas.gov](http://www.trs.texas.gov)

## **TRS Mailing Address**

Teacher Retirement System of Texas

1000 Red River Street

Austin, Texas 78701-2698

## **TRS-Care Standard Plan for Participants without Medicare**

- **TRS Health & Insurance Benefits Eligibility and Enrollment:**  
1-888-237-6762
- **Standard medical coverage (Aetna):**  
1-800-367-3636  
**Aetna's TRS-Care support website:** [www.trscarestandardaetna.com](http://www.trscarestandardaetna.com)
- **Prescription drug benefits (CVS Caremark):**  
1-844-345-4577  
**CVS Caremark's TRS-Care support website:** <https://info.caremark.com/trscarestandard>

## **TRS-Care for Participants with Medicare**

- **TRS Health & Insurance Benefits Eligibility and Enrollment:**  
1-888-237-6762
- **TRS-Care Medicare Advantage (Humana):**  
1-800-320-9566  
**Humana's TRS-Care Medicare Advantage Support Website:** <https://our.humana.com/trs/>
- **Prescription drug coverage (SilverScript):**  
1-844-345-4577; Option 2
- **SilverScript's TRS-Care Medicare Rx Support Website:** <https://info.caremark.com/trscaremedicarerx>

## **TRS-Active Care**

- **ActiveCare Customer Service:**  
800-222-9205  
  
Monday – Friday 8 a.m. – 6 p.m. CT  
Press 1 for Aetna (medical)  
Press 2 for CVS Caremark (prescription drug)
- **First Care (HMO):** 1-800-884-4901
- **Scott & White Health Plan (HMO):** 1-800-321-7947
- **Blue Essentials Access (HMO):** 1-888-378-1633

# Helpful Phone Numbers and Websites

## **Social Security Information**

Social Security Administration: 800-772-1213

Social Security website: [www.socialsecurity.gov](http://www.socialsecurity.gov)

## **Medicare Information**

General Information: 800-633-4227

Medicare website: [www.medicare.gov](http://www.medicare.gov)

## **Internal Revenue Service (Income Tax)**

General Information: 800-829-1040

Internal Revenue Service website: [www.irs.gov](http://www.irs.gov)

# TRS Benefits Presentation – Feedback Form

TRS values your opinion and wants the Benefit Presentation to be as useful as possible to our members. Please take a moment to complete this form to help us achieve our goal.

**Presenter:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Location:** \_\_\_\_\_

**Please rate today's presenter based on style, pace, and knowledge of subject matter.**

Poor	Fair	Good	Excellent

**Please rate the facilities and location where this presentation was held.**

Poor	Fair	Good	Excellent

**Would you recommend this session to another member?**

Yes	No

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Did this presentation meet your expectations?**

Yes	No

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Additional

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_