

Plan Customizer

USER GUIDE

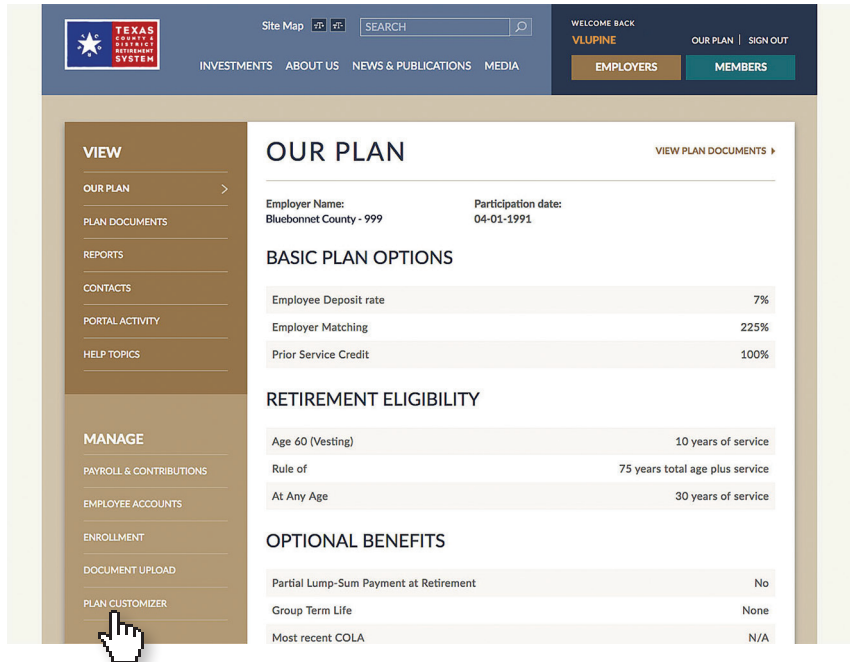
04/2018

The Plan Customizer is a unique online tool that lets you visualize how changing your plan options may affect your plan costs and benefits. The Plan Customizer also allows you to submit plan changes to TCDRS. If you have any questions about the Plan Customizer or about your plan, please call your TCDRS Employer Services Representative at 800-651-3848.

1. Sign in to the employer website at www.tcdrs.org/employer.

NOTE: You must have Decision-Maker or Security Administrator access to work with the Plan Customizer. Contact the person on your staff who is the Security Administrator for your organization's TCDRS website access for more information.

2. From the left menu, click the "Plan Customizer" link.



The screenshot shows the TCDRS website interface. At the top, there is a navigation bar with the Texas State Employees Retirement System logo, a search bar, and links for "EMPLOYERS" and "MEMBERS". Below the navigation bar is a main content area with a left-hand menu. The menu is divided into "VIEW" and "MANAGE" sections. The "VIEW" section includes links for "OUR PLAN", "PLAN DOCUMENTS", "REPORTS", "CONTACTS", "PORTAL ACTIVITY", and "HELP TOPICS". The "MANAGE" section includes links for "PAYROLL & CONTRIBUTIONS", "EMPLOYEE ACCOUNTS", "ENROLLMENT", "DOCUMENT UPLOAD", and "PLAN CUSTOMIZER". A mouse cursor is pointing at the "PLAN CUSTOMIZER" link. The main content area displays the "OUR PLAN" page for Bluebonnet County - 999, showing participation details and various plan options.

VIEW

OUR PLAN >

PLAN DOCUMENTS

REPORTS

CONTACTS

PORTAL ACTIVITY

HELP TOPICS

MANAGE

PAYROLL & CONTRIBUTIONS

EMPLOYEE ACCOUNTS

ENROLLMENT

DOCUMENT UPLOAD

PLAN CUSTOMIZER

OUR PLAN VIEW PLAN DOCUMENTS >

Employer Name: Bluebonnet County - 999 Participation date: 04-01-1991

BASIC PLAN OPTIONS

Employee Deposit rate	7%
Employer Matching	225%
Prior Service Credit	100%

RETIREMENT ELIGIBILITY

Age 60 (Vesting)	10 years of service
Rule of	75 years total age plus service
At Any Age	30 years of service

OPTIONAL BENEFITS

Partial Lump-Sum Payment at Retirement	No
Group Term Life	None
Most recent COLA	N/A

3. To change your plan options, click the “Change Plan Options” button at the top of the Plan Options column.

TEXAS COUNTY 4 DISTRICT RETIREMENT SYSTEM

PLAN CUSTOMIZER

Bluebonnet County

20XX PLAN

[View Saved Plans](#)

PLAN OPTIONS

CHANGE PLAN OPTIONS

BASIC PLAN OPTIONS Help

Employee Deposit Rate **7%**

Employer Matching **200%** **Apply to past deposits**

Prior Service Credit **No employees are eligible for prior service.**

PLAN SUMMARY CALCULATE PLAN RATES

RETIREMENT PLAN FUNDING

Required Rate **9.40%**

Elected Rate %

Additional Employer Contribution \$

TOTAL CONTRIBUTION RATE

Retirement Plan Rate **9.40%**

Group Term Life Rate **0.44%**

Total Contribution Rate **9.84%**

- Once you've made adjustments to your options, click "Calculate Plan Rates" to see how your adjustments will affect your plan funding.

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

PLAN CUSTOMIZER

Bluebonnet County

20XX PLAN

[View Saved Plans](#)

PLAN OPTIONS

[CHANGE PLAN OPTIONS](#)

BASIC PLAN OPTIONS

Help

Employee Deposit Rate **6%** (4% to 7%)

Employer Matching **200%** (100% to 250%) Apply to past deposits (NO/YES)

PLAN SUMMARY

[CALCULATE PLAN RATES](#)

RETIREMENT PLAN FUNDING

Required Rate	8.12%
Elected Rate	<input type="text" value="9.00"/> %
Additional Employer Contribution	\$ <input type="text" value="00000000.00"/>

TOTAL CONTRIBUTION RATE

Retirement Plan Rate	8.12%
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NOTE: You can use the Plan Customizer to adopt an elected rate and make additional employer contributions without making changes to your plan options. Enter information in the Elected Rate field and/or the Additional Employer Contribution field, then click the "Calculate Plan Rates" button to see how your elected rate and/or additional contribution will affect your funding.

5. Enter a name for your plan scenario in the field at the bottom of the screen and click “Save & Compare Plan”.

The screenshot displays a plan configuration interface. On the left, there are three sections for optional benefits: COLA (Cost of Living Adjustment) with options NONE, FLAT-RATE, and CPI-BASED; Partial Lump-Sum Payment at Retirement with options NO and YES; and Group Term Life with options NONE, ACTIVE-ONLY, and ACTIVE-PLUS-RETIRES. Above these are three sections for vesting: Age 60 (Vesting) with options 10, 8, and 5; Rule Of with options 80 and 75; and At Any Age with options 30 and 20. On the right, a line graph shows the Actuarial Value of Assets (blue area) and Actuarial Accrued Liability (yellow dashed line) from 2013 to 2033. Below the graph are four tabs: Plan Rate Comparison, Benefit Comparison, Asset & Liability Projection (selected), and Plan Rate Projection. A green bar indicates the 'ESTIMATED COST IN DOLLARS' section, which includes a prompt to enter the estimated payroll for the next calendar year, a text input field containing '\$_12,000,000', and an 'ESTIMATE COST' button. At the bottom, there is a 'Reset to Current Plan' link, a 'SAVE PLAN AS' label, a text input field containing 'Plan No. 3', and a 'SAVE & COMPARE PLAN' button with a mouse cursor pointing to it.

Age 60 (Vesting) 10 8 5 Years of Service

Rule Of 80 75 Age + Service

At Any Age 30 20 Years of Service

OPTIONAL BENEFITS Help

COLA (Cost of Living Adjustment) NONE FLAT-RATE CPI-BASED [Learn more about COLAs](#)

Partial Lump-Sum Payment at Retirement NO YES

Group Term Life NONE ACTIVE-ONLY ACTIVE-PLUS-RETIRES

Plan Rate Comparison Benefit Comparison Asset & Liability Projection Plan Rate Projection

ESTIMATED COST IN DOLLARS

Please enter your estimated payroll for next calendar year.

\$_12,000,000 ESTIMATE COST

Reset to Current Plan SAVE PLAN AS Plan No. 3 SAVE & COMPARE PLAN

6. On the “View Saved Plans” screen, you’ll see your selected saved plans side by side. Here you can print a summary of all the plans shown by clicking the “Print Summary” link.

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

PLAN CUSTOMIZER

Bluebonnet County

20XX PLAN

[Print Summary](#) [Create New Plan](#)


	CURRENT PLAN	PLAN NO. 3
Basic Plan Options		
Employee Deposit Rate	7%	6%
Employer Matching	200%	200%
Application of Matching	Past & Future	Future Only
Prior Service Credit	150%	145%
Retirement Eligibility		
Age 60 (Vesting)	8 yrs of service	8 yrs of service
Rule Of	75 yrs total age + service	75 yrs total age + service
At Any Age	30 yrs of service	30 yrs of service
Optional Benefits		
Partial Lump-Sum Payment at Retirement	No	No
Group Term Life	ACTIVE-PLUS-RETIRES	ACTIVE-PLUS-RETIRES
COLA	N/A	N/A

Click the PDF icon at the bottom of your **current** plan column to see the Current Plan Detail document. This includes charts illustrating your current benefits and costs, as well as projections of your plan rate, and assets and liabilities, over time.

When you click the PDF icon at the bottom of a **proposed** plan column, you'll see the Current and Proposed Plan Comparison document. This includes all the charts listed above for both your current plan and your proposed plan.


Total Contribution Rate	
Retirement Plan Rate	9.40%
Group Term Life Rate	0.44%
<hr/>	
Total Contribution Rate	9.84%

Valuation Results	
Actuarial Accrued Liability	\$15,543,565
Actuarial Value of Assets	\$13,798,256
<hr/>	
Unfunded/(Overfunded) Actuarial Liability	\$1,745,309
Funded Ratio	88.8%

Downloads	
Includes comparison and projection charts	 PDF

Total Contribution Rate	
Retirement Plan Rate	8.12%
Group Term Life Rate	0.44%
<hr/>	
Total Contribution Rate	8.56%

Valuation Results	
Actuarial Accrued Liability	\$15,335,372
Actuarial Value of Assets	\$13,798,256
<hr/>	
Unfunded/(Overfunded) Actuarial Liability	\$1,537,116
Funded Ratio	90.0%

 PDF
<input type="button" value="SUBMIT PLAN"/>

7. Click the “Submit Plan” button at the bottom of the plan scenario you want to send to TCDRS. Your Employer Services Representative will review your plan and contact you with your plan agreement. Once we receive your signed plan agreement, your plan changes will be complete.

Retirement Plan Rate	9.40%	8.12%
Group Term Life Rate	0.44%	0.44%
Total Contribution Rate	9.84%	8.56%
Valuation Results		
Actuarial Accrued Liability	\$15,543,565	\$15,335,372
Actuarial Value of Assets	\$13,798,256	\$13,798,256
Unfunded/(Overfunded) Actuarial Liability	\$1,745,309	\$1,537,116
Funded Ratio	88.8%	90.0%
Downloads	PDF	PDF
Includes comparison and projection charts		SUBMIT PLAN

If you need any assistance, please call your TCDRS Employer Services Representative at 800-651-3848.