

LASERS

Louisiana State Employees'
Retirement System

OPEN
FORUM
[FALL 2025]





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AGENCY OPEN FORUM

TUESDAY, OCTOBER 14, 2025 AT 9:30 A.M.

WELCOME & INTRODUCTIONS
[LASERS Update]

Trey Boudreaux
Executive Director

INVESTMENT PERFORMANCE
[Asset Allocation & Summary]

Bobby Beale, CFA, CAIA
Chief Investment Officer

LEGISLATIVE SESSION OUTCOME
[2025 Update]

Tina Grant
Executive Counsel

EMPLOYER EDUCATION & RESOURCES
[Membership Eligibility, Enrollments,
Retirement Processes]

Wendy Kinchen
Retirement Benefits Supervisor

**REHIRED RETIREES & AGENCY
CONTRIBUTIONS**
[Wage Types, Contribution Rate
Changes, ESS Information]

Amanda Kimble
Accountant Manager

RETIREMENT READINESS
[Deferred Compensation Plan]

Chad Anderson
Retirement Plan Advisor
Empower

QUESTIONS & ANSWERS

THANKS FOR ATTENDING!

Download the presentations on our website at
www.lasersonline.org/employers/agency-open-forum.

A recording of the webinar will be posted on our website soon.



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WELCOME & INTRODUCTIONS

LASERS UPDATE

[TREY BOUDREAUX]

Welcome, Matthew LaBruyere

Chief Administrative Officer

LASERS

- Oversees the **Fiscal Division**
- Serves as **Chief Risk Officer** and **Incident Response Manager**
- Supports **Research & Data Analytics** and **Strategic Initiatives**
- Brings strong leadership, fiscal expertise, and management experience to LASERS
- Former Deputy Commissioner and Associate Commissioner at the Louisiana Board of Regents
- Holds a B.A. in Political Science and an M.P.A. from LSU



Matthew LaBruyere

Beware of Companies Falsely Representing LASERS

LASERS

- **Agencies play a vital role in protecting member data.**
- **Stay alert:** Do **not** click on suspicious emails or links.
You can hover your mouse over the email or link to see the real address.
- **Decline unsolicited meetings:** LASERS does **not** send representatives to meet with members outside our office.
- **Protect personal information:** Never share sensitive data unless you are certain of the request.
- **Report concerns immediately:**
 - 225-922-0600 (Baton Rouge)
 - 1-800-256-3000 (Toll-Free)



What to Look for in Communications from LASERS



- **Verify the source:** Confirm the sender before acting on any message, especially those about LASERS benefits.
- **Check the email address:** Official emails will always come from @lasersonline.org.
- **Expect clear identification:** LASERS representatives will always state who they are.
- **Look for official branding:** Authentic messages include the LASERS logo and contact information.

Charles McBride

Cyber Security Administrator | LASERS

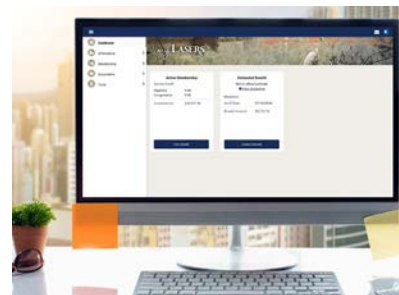
225.922.0379 | cmcbride@lasersonline.org
8401 United Plaza Blvd. | Baton Rouge, LA 70809
www.lasersonline.org



Sign up for myLASERS



- **Create your account today:** Manage your retirement information anytime, anywhere.
- **Quick start guides available:** Fliers and QR cards are in your book and at the registration table.
- **Learn more online:** Access instructional videos and resources at lasersonline.org/mylasers-info.
- **Use your personal email:** This ensures LASERS can stay in touch if you change agencies or retire.



INVESTMENT PERFORMANCE

ASSET ALLOCATION & SUMMARY

[BOBBY BEALE, CFA, CAIA]



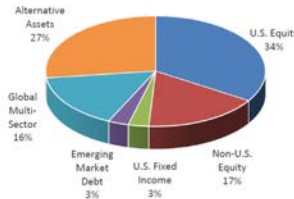
Investment Performance

Bobby Beale | CFA, CAIA



Investment Performance								
Asset Class	Mkt. Value (\$millions)	Fiscal YTD	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years
U.S. Equity	\$5,703.9	12.5	17.0	18.1	9.2	15.9	11.2	11.1
Non-U.S. Equity	\$3,030.5	21.2	17.3	15.7	5.9	12.3	7.6	7.1
U.S. Fixed Income	\$469.2	5.9	4.3	4.1	0.3	2.3	3.1	3.5
Emerging Market Debt	\$643.4	8.4	9.1	9.4	5.8	6.0	5.0	4.0
Global Multi-Sector	\$2,266.5	9.7	12.0	10.7	7.6	9.8	7.9	n/a
Alternative Assets	\$4,129.8	9.1	7.6	6.5	7.5	13.2	10.0	9.1
Cash	\$141.5							
S&P 500		15.2	19.8	19.7	11.3	16.6	14.4	13.6
MSCI World Ex-USA		19.3	15.5	16.4	7.2	12.1	8.0	7.2
Bloomberg Barclays US Agg		6.1	4.3	2.5	-0.8	-0.7	1.8	1.8
TOTAL PLAN	\$16,384.8	12.4	13.2	12.7	7.3	12.5	8.8	8.4

Target Allocation



Actual Allocation



As of June 30, 2025



LOUISIANA
**LEGISLATIVE
SESSION**
OUTCOME

[T I N A G R A N T]



Legislative Session Outcome

Tina Vicari Grant | Executive Counsel



2025 Legislative Update

Bill	Topic	LASERS Position	Outcome
SB 7	ESG Investing restrictions	Oppose	Failed
SB 86	Remove retirement age for Judges	Neutral	Failed
HB 8	MERS membership Retention	Neutral	Passed
HB 9	30-year retirement eligibility	Support	Failed
HB 10	Rehired retiree exception	Neutral	Passed
HB 63	Raise retirement age for judges to 75	Neutral	Passed
HB 307	Citizenship verification	Neutral	Passed
HB 460	Supplemental appropriations for LASERS	Support	Passed
HB 678/683	Remove mineral revenue allocation to LASERS	Oppose	Failed
HB 586	Calls for a constitutional convention	No Position	Failed



EMPLOYER EDUCATION & RESOURCES

MEMBERSHIP ELIGIBILITY,
ENROLLMENTS,
RETIREMENT PROCESSES

[W E N D Y K I N C H E N]



Employer Education & Resources

Wendy Kinchen | Retirement Benefits Supervisor



LASERSONLINE.ORG

EMPLOYER EDUCATION & RESOURCES

THE AGENCY'S IMPACT ON RETIREMENT

WENDY KINCHEM



GUIDING OUR CONVERSATION

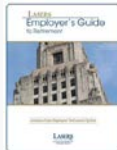
Today's Discussion

- RESOURCES** Employer's Guide, Member's Guide, Liaison Memos
- EMPLOYER SELF SERVICE (ESS)** Your best tool for enrollment, maintenance, reporting, and inquiries
- MEMBERSHIP & ENROLLMENT** HR Responsibilities, accountability, and common errors to avoid
- CONTRIBUTION REPORTING** Requirements, common mistakes, and corrections
- END OF EMPLOYMENT PROCEDURES** Termination vs. retirement dates, applications, and leave certification
- SOCIAL SECURITY FAIRNESS ACT** Impact on LASERS Members
- TRAINING & RESOURCES** Agency Training, virtual, and in-person seminars available



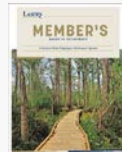
YOUR LASERS TOOLKIT

Here to Support You



EMPLOYER'S GUIDE

Instructions for HR and payroll processes



MEMBER'S GUIDE

Understand retirement options; an additional resource for HR



LIAISON MEMORANDA

Guidance on new rules, recurring errors, clarifications for procedures



AGENCY TRAINING

Virtual and In-Person sessions tailored to agency needs



EMPLOYER SELF-SERVICE (ESS)

Your most reliable tool for enrollment, maintenance, and reporting



YOUR BEST FRIEND

EMPLOYER SELF-SERVICE



MEMBER MAINTENANCE

Update enrollment and demographics

MEMBER ENROLLMENT

Enroll new hires

EMPLOYER INQUIRY

Verify prior service credit for new hires and view contribution exceptions

EMPLOYER REPORTING

Submit employee and employer contributions directly through ESS

OPT 1A REHIRED RETIREE

Report monthly earnings

EMPLOYER MAINTENANCE

Keep your agency contact information current



Pro Tip Did You Know? ESS flags errors immediately but will not block report submission

LASERS

ELIGIBILITY & ENROLLMENT



MEMBERSHIP MATTERS

ACCURACY FROM DAY ONE

MANDATORY ENROLLMENT

- Exceptions
 - Excluded by Law
 - Age & Social Security

HR'S RESPONSIBILITY

- Determine membership eligibility
- Enroll eligible employees in correct retirement plan
- Maintain detailed documentation (covering all actions taken)

AGENCY ACCOUNTABILITY

- Bears full financial responsibility to correct errors



Note: Accuracy and documentation are critical

LASERS

NEW HIRE ONBOARDING FOR EMPLOYEE AND AGENCY SUCCESS

Form 01-01: Membership Registration



Complete with
every
new hire

Verify Prior Service Credit



Use ESS to confirm
any prior service in
LASERS, TRSL,
LSERS, or
State Police

Enroll Correctly



Enroll all eligible
new hires in the
proper
retirement plan;
do not enroll if
elect to opt out

Documentation



Submit applicable
forms to LASERS via fax

Maintain copies of ALL
forms and documents
in employee's
personnel file

FORM 01-01 MEMBERSHIP REGISTRATION

The Record That Tells The Story

PURPOSE

- Determine LASERS membership eligibility
- Ensure enrollment into correct retirement plan
- Record of employees' election to opt-out (if applicable)

BENEFITS

- Step-by-step guidance through enrollment
- Reduced enrollment errors and future administrative errors

BEST PRACTICE

- Sit with new hires
- Complete the form together
- This ensures accuracy and provides answers in real time

LASERS

COMMON ENROLLMENT OVERSIGHTS

Identifying Errors and Determining How to Correct Them

ERROR	FIX
Incorrect Hire Date	Update through ESS or Solaris
Wrong Social Security number entered	Requires collaboration from: Employee, LASERS, and agency <ul style="list-style-type: none"> • Lengthy process • Submit copy of Social Security Card • System records must be updated
Incorrect Retirement Plan	Update ESS or Solaris, may impact prior reporting
Enrolled in wrong system	Terminate in incorrect system; enroll in LASERS; may impact prior reporting
Not enrolled in any system	Enroll in LASERS, effective hire date may impact prior reporting

LASERS

PROACTIVE BEATS REACTIVE

Proactive Practices Prevent Enrollment Errors and Costly Corrections

BE THOROUGH: Complete *Form 01-01 Membership Registration* in its entirety with the employee

PREVENTION: Prevent data entry mistakes. Before submitting enrollment:

1

Verify prior service credit in ESS

2

Check for transposed numbers

3

Confirm accurate enrollment date

4

Double-check accuracy of all personal information

TAKE YOUR TIME: Ensuring **accuracy** during the enrollment process prevents costly corrections later



Pro Tip For specific questions, contact Ask LASERS through the LASERS website



LET'S TALK ENROLLMENT CHALLENGES

Today's Discussion



YOUR EXPERIENCE

Which enrollment errors happen most often at your agency?



PREVENTION TIPS

Share strategies that have worked to stop mistakes before they happen.



LEARNING TOGETHER

Hearing from your peers helps everyone improve accuracy!




LIAISON MEMORANDUM GUIDANCE

What Our Memos Say About Enrollment

MEMO	TOPIC
17-28	Optional Membership / Social Security
16-07	Use of Leave When Returning to State Service
13-23	Rehired Retirees
12-27	Additional Steps in Hiring Process
12-21	Procedures When Hiring Re-Employed Retirees
13-16 / 11-14 / 16-14	Enrollment for Part Time, Intermittent, Temporary, Emergency, WAE, Job Appointment Employees
08-02	LASERS Dual Employment Eligibilities
08-01	LASERS Membership Eligibility
07-04	Employment Status of LASERS Members



REPORTING

GETTING IT RIGHT EVERY TIME

Contribution Reporting

CERTIFIED MONTHLY REPORTS

Must include earned compensation, base pay, and employee/er contributions

TIMELY SUBMISSION

Reports and payments are due within 15 days after the close of each calendar month

ACCURACY

Errors or omissions in even a single member's report can create errors

RATES

Employer contribution rates change each fiscal year and must be applied beginning with July payroll (even if earned before July 1)

LASERS

THE PAY THAT COUNTS

Clarifying Eligible Compensation for Retirement Reporting

EARNED COMPENSATION

Includes base pay and certain emoluments (e.g., housing, car, food and clothing allowances).
Excludes: overtime, per diem, and other expense related allowances

NON-RECURRING COMPENSATION

Items like Rewards and Recognition, Incentive Awards, or Lump Sum Optional Pay are not earned compensation

PERMANENT OPTIONAL PAY

Considered earned compensation and subject to LASERS contributions

CONTRIBUTION REPORTING

Emoluments must be added to base pay and reported on monthly agency report. Contributions are required for their cash value

LASERS

REPORTING LEAVE WITHOUT PAY

ISIS, LaGov, and Non-LaGov Agencies

- | ISIS AGENCIES | NON-ISIS AGENCIES | ESS REPORTING FORMAT | EXAMPLE ENTRY |
|---|--|---|---|
| <ul style="list-style-type: none"> LWOP information included in data transfers—no need to report | <ul style="list-style-type: none"> Must report via ESS, full or partial day using 8-hour rule | <ul style="list-style-type: none"> Enter start and end dates Under 8 hours use same day for both Include reason for each entry | <ul style="list-style-type: none"> 2 hrs. on 5/20/2025:
Begin & End 5/20/2025 2 hrs./day from 9/5/2025 - 9/30/2025:
Begin: 9/5/2025
End: 9/30/2025 |

NOTE LASERS will contact agencies for clarification of inconsistent wages without explanation or LWOP taken before Solaris



WHERE REPORTING GOES WRONG

RECURRING ERRORS

A Look at Recurring Payroll Errors Identified Across Agencies

ERROR	DETAILS
Wrong Contribution Rate	Using outdated or incorrect contribution rates
Omissions	Failing to report eligible employees or contributions
Incorrect Base Pay	Especially for dually employed members
LWOP	Omitted/misreported
Ineligible Wages	Reporting non-eligible wage types as retirement earnings
DROP Reporting	Improperly reporting earnings and contributions after DROP entry



WHEN REPORTING GOES OFF THE TRACKS

Understanding Exceptions, Notifications, and Next Steps



ERRORS CREATE EXCEPTIONS

Must be resolved within 30 days



NOTIFICATION

ESS generates an error message; LASERS notifies agency



ESS ACCESS

View exceptions in ESS using "Employer Inquiry" with SSN



SUBMITTING REPORTS IN ESS

ESS exceptions do not block report submission; errors must still be fixed



NOTE

Detailed exception descriptions available in Appendix B of the Self-Service Contribution Reporting Guide at www.lasersonline.org



ERRORS CAUGHT EARLY

Retroactive Payments Fix Errors Found within 12 Months of Occurrence



USE PAY ADJUSTMENT FEATURES

Report and allocate retroactive payments through ESS



SUBMIT SALARY BREAKDOWN

Provide month-by-month breakdown to ensure proper contribution allocation



CALCULATE CONTRIBUTIONS

Determine employee and employer contributions based on rates effective during retroactive months. **Submit lump sum payment**



ERRORS CAUGHT LATE

Administrative Errors Correct Errors Identified Beyond 12 Months of Occurrence



SUBMIT LETTER TO LASERS

Include Form *02-10B: Breakdown of Contributions for Service Credit to be Purchased*



CALCULATE REQUIRED PAYMENT

Employee contributions,
employer contributions,
+ compounded interest



ACTUARIAL FEE

Required if calculation affects
employee's service credit

THE YEAR THAT DID NOT COUNT

CASE STUDY: A Real Life Look at How Missed Contributions Affect a Member's Retirement

SCENARIO

Employee's earnings and contributions went unreported for over 12 months

IMPACT ON EMPLOYEE

Loss of service credit, incorrect first eligible date,
inaccurate benefit calculations, employee contributions due

CORRECTION

Applied for an Administrative Error, submitted detailed month-by-month earnings breakdown. Agency required to pay missed contributions plus compounded interest

LESSON

Run regular self-audits to catch missing contributions early

LET'S TALK REPORTING MISTAKES

Today's Discussion



FREQUENT ISSUES

Which reporting errors show up most in your agency's experience?



ERROR RESOLUTION

How do you usually handle exceptions flagged by ESS or LASERS?



PEER SOLUTIONS

What is one practice you would recommend to others to improve reporting accuracy?



LIAISON MEMORANDUM GUIDANCE

Avoiding Reporting Errors

MEMO	TOPIC
20-03	Reporting Leave Without Pay (LWOP) for Non-LaGov Agencies
16-28	Reporting Base Pay for Members with Dual Employment
16-28	Reporting Base Pay for Members with Dual Employment
13-13	Retirement Eligible Contributions & Wage Types
12-23	Retirement Eligibility on Optional Pay
09-21	Contributions for Furloughed Employees / Unclassified Employees
07-10	Emoluments
07-09	Interest on Delinquent Contributions



CRITICAL DIFFERENCE WHAT DIFFERENCE CAN A DAY MAKE?

Termination Date vs. Retirement Date

TERMINATION DATE

Employees' last working day;
no earnings reported after this date

RETIREMENT DATE

Day after termination OR date
LASERS receives retirement
application, whichever is later

Important: Termination Date ≠ Retirement Date



NOTE

POSSIBLE CONSEQUENCES OF LATE APPLICATION

Applications received after employee termination date may result in:
Significant benefit reduction, change in first eligible date, active vs. inactive retirement,
loss of leave benefit, and loss of OGB benefits



GUIDING EMPLOYEES THROUGH THE PROCESS

Human Resource Officer Responsibilities

- | | | |
|-------------------------------------|------------------------------------|--|
| <input checked="" type="checkbox"/> | PROVIDE CORRECT APPLICATION | Supply accurate retirement application: Regular, DROP, IBO, or Disability |
| <input checked="" type="checkbox"/> | ENSURE DATES ARE CORRECT | Termination, retirement, or DROP entry date must be correct and consistent |
| <input checked="" type="checkbox"/> | ENSURE COMPLETION | Verify application is complete, correct, and certified |
| <input checked="" type="checkbox"/> | SUBMIT ON TIME | Submit application and required documents by employee's termination date and confirm receipt by LASERS |
| <input checked="" type="checkbox"/> | ENTER TERMINATION DATE | In ESS and Solaris |
| <input checked="" type="checkbox"/> | SUBMIT FORM 07-01 | <i>Certification of Unused Annual and Sick Leave</i> |
| <input checked="" type="checkbox"/> | REPORT | Final earnings and contributions |



SMALL MISTAKES BIG HEADACHES

We See This All the Time...

LATE SUBMISSION

Application not submitted before termination or DROP entry date

WRONG APPLICATION TYPE

Incorrect application submitted (e.g., Regular instead of IBO)

DATES MISMATCH

Termination date is incorrect or doesn't match Form 07-01: Certification of Unused Annual and Sick Leave

DROP ENTRY ISSUES

Incorrect DROP entry date listed on submission

AFTER THE FINAL PAYCHECK

Submit Form 07-01: Certification Of Unused Annual And Sick Leave



SUBMIT WITHIN 30 DAYS

Or after employee receives final paycheck



ACCURATE REPORTING

Divide leave hours by 8, representing 8 work hours in a day



DATE CONSISTENCY

Enter same termination date used on retirement application.

Only Administrative Error can correct mismatches

Non-Retiring Employee Leave

- **Certify if:** Employee terminates and is not retiring; has 5+ years of service credit
- **Do not certify if:** Employee is transferring to another LASERS eligible position; refunding

EASY TO MISS HARD TO FIX

Common Errors On *Form 07-01: Certification Of Unused Annual & Sick Leave*

LWOP DATES EXCLUDED

Excluded or misreported

INCORRECT LEAVE REPORTING

Includes leave paid by agency
Leave is rounded; not reported with decimals

MISMATCHED TERMINATION DATE

Retirement application and *Form 07-01*
termination dates do not match

FAILURE TO SUBMIT FORM

Required even if leave balance is 0

MISSING AGENCY CERTIFICATION

HR Personnel initials and signature



PREVENTION IS EASIER THEN CORRECTION

Prevent Errors Before Termination To Skip The Admin Error Correction

Liaison Memo 24-02 & 24-08: Administrative Errors on Retirement Applications

CORRECT APPLICATION

Completed and certified

ENTER CORRECT DATES

Verify accurate termination date or
DROP entry date

SUBMIT BEFORE DEADLINE

Submit to LASERS before employee's
termination or DROP entry date

VERIFICATION

Confirm LASERS has received
application



TERMINATION DATE MISMATCH

CASE STUDY: How Conflicting Dates On The Retirement Application And *Form 07-01* Cause Issues

SCENARIO

Termination date on retirement application 08/01
Termination date on Leave Certification 08/02

IMPACT ON EMPLOYEE

Application processes incorrectly, member retired inactive, resulting in a reduction in benefit, loss of unused leave benefit, issues with OGB

CORRECTION

Agency applied for an Administrative Error; included updated application and leave certification

LESSON

Always check termination date matches exactly across all documents

LET'S TALK END OF EMPLOYMENT

Today's Discussion



DATES MATTER

How does your agency define termination and retirement date?



LEAVE CERTIFICATION

How does your agency ensure termination date on *Form 07-01* matches exactly the termination date on the application?



VERIFICATION

What steps do you take to confirm LASERS has received all applications on time?

LASERS

LIAISON MEMORANDUM

GUIDANCE



Roadmap To A Smooth Retirement Process

MEMO	TOPIC
24-08 & 24-02	Administrative Errors on Retirement Applications
20-01	Important Reminders for Selecting Retirement Date
16-24	Submission of LASERS Docs via Fax
16-16	Steps to Retirement - Checklist for employees and agencies
14-10	Suggestions on Leave Certification
13-19	Selecting a Retirement Date
13-02	Leave Certification Form
10-12	Termination Date
10-06	LASERS Required Documents and Payment of Retirement Benefits
06-14	Certification at End of Employment Forms



SOCIAL SECURITY

FAIRNESS ACT



Impact On LASERS Members

REPEAL OF OFFSETS

2025 legislation eliminated WEP and GPO offsets for LASERS members

IMPACT

Social security benefits no longer reduced or eliminated due to receiving LASERS benefit

SSA-1945 FORM

Social Security Administration requires that all new hires receive copy

AGENCY ROLE

Provide **SS-1945 form** for review and signature to all new hires.
Maintain the signed form in personnel file



DON'T FORGET THE BIG FIVE

Key Takeaways For Agencies

1
Verify
Prior Service
Credit

Always check
ESS before
enrolling a
new hire

2
Double
Check
Dates

Termination
and retirement
dates must be
consistent and
accurate

3
Use
Current
Contribution
Rates

Apply new
rates starting
with the first
report after
July 1

4
Submit
On
Time

Reports,
applications,
leave forms,
and election
forms must
meet LASERS
deadlines

5
Confirm
Receipt

Never assume.
Always verify
LASERS has
received
submissions

STAYING SHARP LASERS TRAINING & EDUCATION

AGENCY TRAINING



Virtual and in-person sessions on enrollment, reporting, and retirement

SEMINARS (Virtual & In-Person)



Various seminars available to educate members on retirement planning and processes





LET'S TALK

YOUR QUESTIONS, YOUR STORIES

Final Discussion



ASK ANYTHING

Enrollment, reporting,
retirement applications...
No question is too small!



SHARE EXPERIENCES

What processes or
safeguards have worked
well at your agency?



COLLABORATE

The forum is about
learning from one another
to reduce errors and
improve accuracy.



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REHIRED RETIREES & AGENCY CONTRIBUTIONS

WAGE TYPES, CONTRIBUTION RATE
CHANGES, ESS INFORMATION

[AMANDA KIMBLE]



Rehired Retirees & Agency Contributions

Amanda Kimble | Accountant Manager



Important Information for Employers

- Rehired Retirees
- Updating Agency Contact/Employee Information
- ESS Login
- Employer Forms
- Wage Types
- Employer Contribution Rate Change



Rehired Retirees

A Few Reminders

- **Human Resources must determine when hiring a Retiree if the position is a LASERS-eligible position.**
 - Consult with your agency's legal team.
 - Submit a question through ASKLASERS
- **To determine if a Retiree is a LASERS member, we suggest that this be checked at the time of hire.**
 - Check LaGov.
 - Check LASERS Employer Self-Service (ESS) under **Member Inquiry**.
- **There is no waiting period for a member to be rehired once they have retired.**

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Rehired Retirees

Form 10-2: Re-employment of Retiree must be completed within 45 days of re-employment.

- Section 1: Verify **date employed**
- Section 2: Ensure **re-employment option** is selected
- Section 3: Ensure the **member's signature**
- Section 4: Ensure the **agency verification** is complete

****Failure to submit this form timely will result in the retiree defaulting to Option 3A, as required by statute.**

The image shows two overlapping forms from LASERS. The top form is Form 10-2, 'Re-employment of Retiree', which includes fields for member name, date of birth, and employment details. The bottom form is Form 10-1, 'Re-employment of Retiree', which includes fields for member name, date of birth, and agency verification. Both forms have a LASERS logo at the top.

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Rehired Retirees

Form 10-2: Re-employment of Retiree - Options

A Retiree hired in a LASERS-eligible position must select 1 of the 5 options:

Option 1A	Option 1B	Option 2	Option 3A	Option 3B
May earn 50% of annual retirement benefit as adjusted by the Consumer Price Index	Unlimited earnings, exempt from suspension of benefits	Regain LASERS Membership	Suspend benefit and start contributing	Governor appointed
	Age 70+	Pay back any benefit + interest	After 36 months, Retiree will receive a supplemental benefit	Must have 25 years – exclusive of converted leave
	30 Years of Service	Start contributing again		Retired for at least 1 year
	E-mail LASERS to verify eligibility (AskLASERS)			



Rehired Retirees

10-02C: Re-employed Rehired Retiree Option 1A, 1B, or 3B at End of Employment

Form 10-02C
 10-02C (Rev. 08/2016)
 LASERS
 Louisiana State Employees
 Retirement System
 2115 Ave. B, Baton Rouge, LA 70803-0211
 (504) 389-3300 Fax: (504) 389-3301

Re-employed Retiree Option 1A, 1B, or 3B Certification at End of Employment
 (I.S. R.S. 11:431)

Member's First Name Middle Name Last Name Today's Date Social Security Number

IMPORTANT: Complete the entire form. Follow the specific instructions for each section. All dates should be in MM/DD/YYYY format.

SECTION 1: MEMBER'S INFORMATION

Member's Mailing Address City State Zip Code

Daytime Area Code/Phone Number Evening Area Code/Phone Number Email Address Member's Birth Date

SECTION 2: AGENCY CERTIFICATION

I hereby certify that the employment information stated below is correct to the best of my knowledge.

Name of Personnel Office Title

Name of Agency 3 Digit Agency Number

Mailing Address City State Zip Code

Signature of Personnel Officer Title Daytime Area Code/Phone Number Date of Certification

The date of certification should be the member's last working day and not the member's retirement date.

30-02C-000020 RETAIN A COPY FOR YOUR RECORDS RETURN Page 1 of 1



Rehired Retirees

10-02B: Re-employed Retiree Option 3A Certification at End of Employment

If member works <36 months, member must complete 2-01: Refund of Accumulated Contributions



Rehired Retirees

Additional Important Information for Option 1A Rehired Retirees

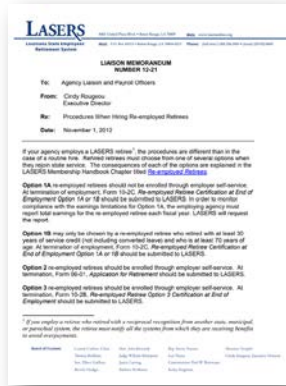
- **Allowable Earnings Letters**
 - Mailed to member and agency when they rehire
 - Mailed to member and agency in August
 - Mailed upon request from the member
- **Verification of Earnings**
 - All earnings should be reported **except** for Termination Pay which is paid when the member retires
 - Include **only** the earnings earned while an Option 1A
 - Termination date should only be filled out if the member has terminated from their Rehired Retiree position



Rehired Retirees

Form 10-2: Re-employment of Retiree – Contact Information

If you have questions, contact **Myia Knighten** at mknighnten@lasersonline.org or **Kelly Legette** at klegette@lasersonline.org.



Refer to Liaison Memoranda:

- 12-21: Procedures When Hiring Rehired Retirees
- 13-23: Rehired Retirees

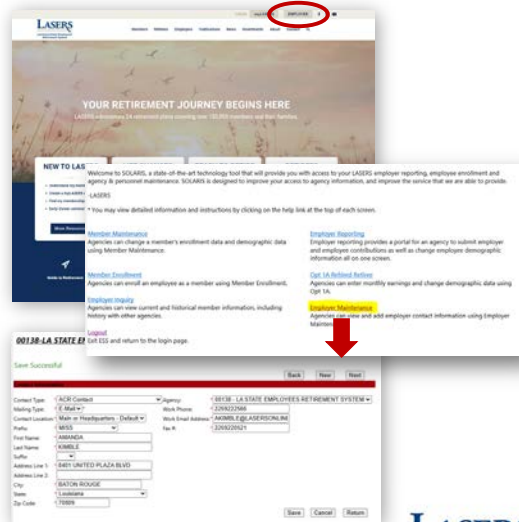
www.lasersonline.org/employers/liaison-memoranda/



Updating Agency Contact Information

Where do I go?

- **Log in** to Employer Self-Service (ESS).
- Click on **Employer Maintenance**.
- Then click **Next** until you see the contact type that you would like to update.
- If you like to add a new contact type, click **New**.
- Contact Types
 - Payroll Coordinator
 - HR Liaison
 - Agency Director
 - CFO
 - ACR Contact
 - GASB68 Info
 - HR and Payroll



Enrolling & Reporting New Hires in ESS

- Ensure this is a **LASERS eligible position**
 - If it is not, ensure the employee can retain their LASERS membership
- Look under **Employer Inquiry** in ESS to verify retirement plan
- Enroll member under **Member Enrollment**
- Select **Add Record** in the template under **Employer Reporting**, ensuring that you are reporting in the correct month

LASERS

Wage Types

Determining which earnings are LASERS eligible

- **Earned Compensation**
 - R.S. 11:403(10)
 - Base Pay
- **Wage Type Exclusions**
 - Overtime
 - Per Diem
 - Differential Pay
 - Payment in Kind
 - Premium Pay
 - Other allowances for expenses
 - Supplemental Pay
 - Optional Pay
- **Temporary/non-recurring – not eligible**
 - Such as rewards & recognition, incentive awards, lump sum optional pay, or optional pay spread over several pay periods or months, one-time payments
- **Contact your agency's legal counsel for determination.**



Refer to Liaison Memoranda:

- 13-13: Retirement Eligible Contributions and Wage Types
- 12-23: Retirement Eligibility on Optional Pay

www.lasersonline.org/employers/liaison-memoranda/

LASERS

Employer Self Service (ESS) Login Requests

- **New User Login**

- An employee that has a login (if possible) should send an email to Ask LASERS, Kelly, or Myia.
- Please provide agency number, name, email address, and phone number for the new user.

- **Locked Out/Forgot Password**

- An email should be sent to Ask LASERS, Kelly, or Myia requesting a new password
- Please provide agency number and username in the email.

LASERS

Accessing Employer Forms

The screenshot shows the LASERS website interface. At the top, the navigation bar includes 'myLASERS' and 'EMPLOYER'. The 'Employer Forms' link is circled in red. Below the navigation bar, the main content area features a banner with the text 'YOUR RETIREMENT JOURNEY BEGINS HERE' and a grid of four categories: 'NEW TO LASERS', 'LIFE CHANGES', 'READY TO RETIRE', and 'RETIRES'. To the right, the 'EMPLOYER FORMS' login page is shown, requiring a Username and Password. Below the login form, the text 'Username: agency' and 'Password: lasers' is displayed.

LASERS

Employer Contribution Rate Changes

When do the rates change and where do I find them?

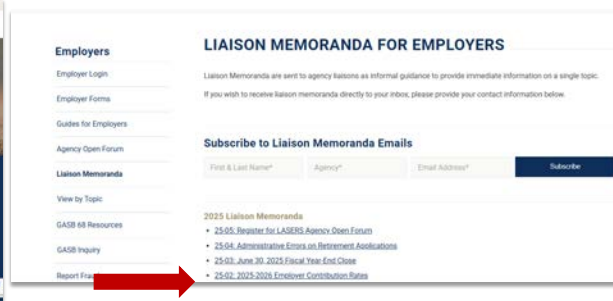
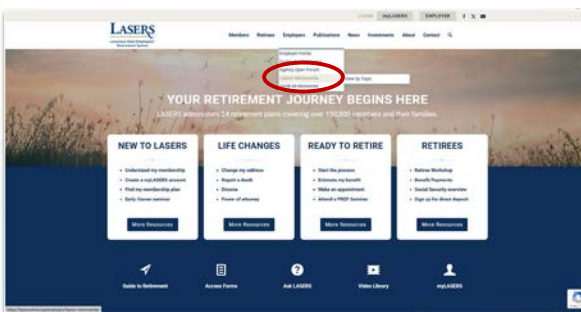
- **Employer Contribution changes occur July 1 of every year.**
- **Rate change begins with the first paycheck date in July.**
 - ex: Pay period start date is 6/14, pay period end date is 6/27, paycheck date is 7/2. Your rate change would begin with this pay period.
- **Memoranda from LASERS:**
 - An Agency Liaison Memorandum is emailed near the beginning of each calendar year
 - A reminder on the Fiscal Year End Memorandum sent every May with a link to the new rates.

LASERS

Employer Contribution Rate Changes

Where do I find this?

Hover over **Employers** → click **Liaison Memoranda** → **XX:XX Employer Contribution Rates**



LASERS

Historical Contribution Rate Changes

Where do I find this?

The screenshot shows the LASERS website interface. On the left, a sidebar lists navigation options under 'Employers', with a red arrow pointing to 'Guides for Employers'. The main content area is titled 'GUIDES FOR EMPLOYERS' and features 'Employer's Guide to Retirement' and 'Employer Self-Service Contribution Reporting User Guide'. On the right, there is a section for 'FTP File Layout Guide for SOLARIS' with a red circle around the link 'Historic Agency Contribution Rates'. A footer contains 'OFFICE HOURS', 'LOCATION', 'QUICK LINKS', and 'STAY CONNECTED' information.

LASERS

Subscribe to Liaison Memoranda Emails

Click on **Employers** → **Liaison Memoranda** → enter the information requested

The screenshot shows the 'LIAISON MEMORANDA FOR EMPLOYERS' page on the LASERS website. A red arrow points to the 'Employers' link in the top navigation bar. Another red arrow points to the 'Liaison Memoranda' link in the left sidebar. The main content area features a heading 'LIAISON MEMORANDA FOR EMPLOYERS' and a paragraph explaining that these are sent to agency liaisons as informal guidance. Below this is a section titled 'Subscribe to Liaison Memoranda Emails' with a form containing three input fields: 'First & Last Name*', 'Agency*', and 'Email Address*', followed by a 'Subscribe' button. The breadcrumb trail reads 'You are here: Home / Employers / Liaison Memoranda'.

LASERS



Q&A

Amanda Kimble | Accountant Manager

LASERS

RETIREMENT READINESS

DEFERRED COMPENSATION PLAN

[CHAD ANDERSON]

Retirement Readiness

Chad Anderson | Empower

LASERS
Louisiana State Employees'
Retirement System



Louisiana
PUBLIC EMPLOYEES DEFERRED COMPENSATION PLAN

Retirement Readiness

How ready are you?

Presenters...

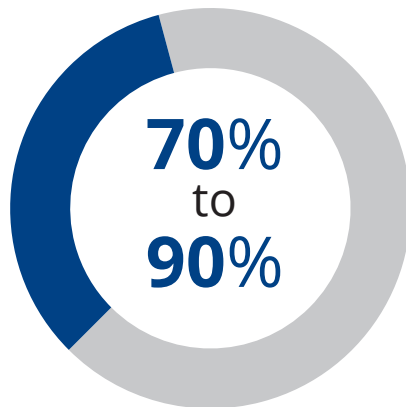
What is retirement readiness?

Retirement readiness is your ability to live the retirement lifestyle you imagine

- How much are you **saving**?
- How are you **investing** your savings?
- At what **age** do you plan to retire?
- What **income** would you like to have throughout your retirement?

How much does it take to retire?

Many financial advisors recommend saving enough to cover 70% to 90% of your pre-retirement annual income to maintain your standard of living.



- Am I in a position to stop working?
- What do my retirement expenses look like?
- What will my healthcare costs be?
- Do I plan to have a side job?
- How and where do I want to live in retirement?

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Louisiana
PUBLIC EMPLOYEES DEFERRED COMPENSATION PLAN

Louisiana Deferred Compensation Plan

- Voluntary 457(b) retirement plan for the employees of state agencies and employers within the State of Louisiana
- Louisiana Deferred Compensation Commission (LDCC)
- Employees save on pre-tax and/or Roth (after-tax) basis
- Record keeper is Empower

The Retirement Readiness Review is provided by an Empower representative registered with Empower Advisory Group, LLC and may provide investment counseling and/or recommendations at no additional cost to participants. There is no guarantee provided by any party that use of the review will result in a profit.

Empower

- Record keeper for government defined contribution plans
- Educate employers and counsel employees on retirement readiness
- Dedicated team of Retirement Plan Advisors in the state – group meetings, educational seminars, individual counseling sessions (retirement readiness reviews)

Empower Retirement supports several Louisiana 401(a) plans as well

Eligibility requirements for the Deferred Retirement Option Plan (DROP) are based upon the retirement plan you are in and when you first became a member. Contact your state public retirement system for DROP and eligibility information.

- Louisiana State Employee Retirement System 401(a) – LASERS
- Municipal Police Employee's Retirement System DROP 401(a) – LAMPERS
- Louisiana School Employee's Retirement System Self-Directed DROP 401(a) – LSERS
- Louisiana State Police Retirement System Self-Directed DROP (401a)
- Clerks' of Court Retirement and Relief Fund Self-Directed DROP 401(a) – CLERKS
- Louisiana Assessor's Retirement Fund Self-Directed DROP 401(a)
- Municipal Employees Retirement System of Louisiana Self-Directed DROP 401(a) – MERS

Consider all your options and their features and fees before moving money between accounts.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner and to consider any potential fees and/or limitations of available investment options.

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Louisiana Public Employees Deferred Compensation 457 (b) Plan



When you can get started

Get started in the Plan for as little as **\$10 per pay period**.

Who is eligible to enroll?

- All current full-time and part-time Louisiana public employees are immediately eligible to participate in the Plan.
- Certain independent contractors of the State of Louisiana employer may be eligible to participate in the Plan as well.

Ask your employer for more information.



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Convenient payroll contributions

After you sign up, your employer automatically deducts the amount you specify from your paycheck and puts it into your plan account. You don't have to write a check or move money around yourself.

2025 IRS annual limit for individual:

- \$23,500 regular contributions
- Additional \$7,500 Catch-Up contributions for individuals over age 50 (\$31,000)
- **SECURE 2.0:** higher catch-up contribution limit for 2025 ages between 60-63 (\$11,250)

Governmental 457(b) Plan Special Catch-up

- Age eligible window is 3 yrs before their NRA up to age 70-1/2
- \$47,000 per year within three years of your plan's designated normal retirement age if you under-contributed in earlier years

Both the age 50+ catch-up and the Special catch-up cannot be used in the same year.

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Tax advantages of savings

Traditional 457 (Pre-tax)

- Contributions made on a pretax basis.
- Potential earnings grow tax-free.
- Distributions are taxable.
- You may be eligible for the Saver's Credit.

Roth 457 (After-tax)

- Contributions are made after taxes are taken out.
- Income tax-free distributions after age 59-1/2 and hold account for at least five tax years.

Leave Pay/Lump-Sum Pay (300 hours)

- Employer eligibility required.
- Applies to final employment paycheck.

Withdrawals may be subject to income tax.

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Plan fees

- Annual fees are assessed quarterly
- Disclosed on Activity section of quarterly statements
- Tiered based administrative fee structure:
 - Participants pay \$2.25 quarterly flat fee on the first \$5,000 of their balance (\$9 annually)
 - Participants pay 0.18% annual fee (0.045% quarterly) on the next balance amount of \$5,000.01 to \$50,000
 - There is no additional fee on balances at \$50,000.01 and above

Example:

For a \$10,000 balance, total fee is \$4.50 quarterly/\$18 annually

- \$2.25 quarterly flat fee for first \$5,000
- 0.045% for the remaining \$5,000 balance or \$2.25 quarterly ($\$5,000 \times 0.00045 = \2.25)

For a \$100,000 balance, total fee is \$22.50 quarterly/\$90 annually

- \$2.25 quarterly flat fee for first \$5,000
- 0.045% for the remaining \$45,000 balance or \$20.25 quarterly ($\$45,000 \times 0.00045 = \20.25)
- No additional fees for the remaining \$50,000.01 balance

In-service withdrawal strategies

You may have access to funds while you are working through a qualifying distributable event, from previously rolled over sources of funds or if your employer allows for loans.

Distributable events are as follows:

- Attainment of age 59½
- Unforeseeable emergency (as defined by the Internal Revenue Code)
- In-service transfer to purchase service credit
- Rollover sources of funds are always eligible for withdrawal
- Death (your beneficiary receives your benefits)

Withdrawals may be subject to income tax.
Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

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In-service loans

In the event a loan is needed, your Plan allows you to borrow the lesser of \$50,000 or 50% of your total account balance.

- Employers may opt out of loan availability
- Minimum loan amount: \$1,000
- General purpose loan: Up to five years
- Residential loan: Up to 15 years
- You are only permitted one outstanding loan at any time
- Loan origination (\$50) and quarterly maintenance fee (\$6.25) apply
- The quarterly maintenance fee is assessed against your remaining account balance
- Loan payments are deducted from payroll
- Interest rate: 2% over prime rate as published by The Wall Street Journal on first business day of the month before loan originated
- 30-day waiting period between loan payoff and issuance of a new loan

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Separated from service withdrawal strategies

When you stop working, access your retirement savings how and when you need it.

Distributions options are flexible:

- 457(b) contribution sources are not subject to a 10% early distribution penalty from the IRS
- Leave the value of your account in plan
- Set up payment(s) in one of the following forms;
 - Periodic payments
 - Partial lump sum
 - Lump sum

Distributable events are as follows:

- Retirement
- Severance of employment (as defined by Internal Revenue Code provisions)
- Required Minimum Distributions
- Death (your beneficiary receives your benefits)

Please note, you must be separated from service for at least 30 days and have a qualifying distributable event in order to process a distribution. Federal and state income taxes may be due upon withdrawal.

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What kind of investor are you?

Knowing your investing style will help you determine who builds your retirement plan — and how.

- **Do-it-for-me investor:** If you're more comfortable leaving the investing to professionals, you may consider a managed account service.
- **Help-me-do-it investor:** The choices available to you generally include options such as target date funds or risk-based funds.
- **Do-it-myself investor:** You may want to apply investing principles to build your portfolio with the funds available as part of your plan.

For assistance with determining your investing style, log in to your account at LouisianaDCP.com. Click on *My Financial Path* and answer three simple questions to see what kind of investor you may be.

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Your Retirement Readiness Review

Your Retirement Readiness Review can help you:

Get a personalized strategy

- › We look at your full financial picture to develop an investment strategy for your specific goals.

Feel more confident

- › Our professionals create a plan that addresses your saving, investing and retirement income needs.

Go online and set an appointment with your local RPA.

Save time

- › We provide guidance on the adjustments you can make to help you get closer to the future you want.

Get one-on-one attention

- › Receive ongoing guidance and advice with access to investment professionals.

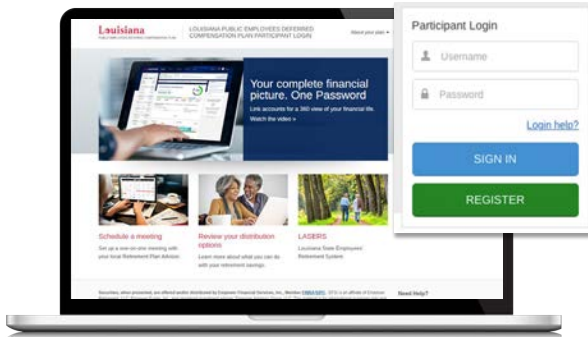
Investing involves risk, including possible loss of principal.

The Retirement Readiness Review is provided by an Empower representative registered with Advised Assets Group, LLC and may provide investment counseling and/or recommendations at no additional cost to you. There is no guarantee provided by any party that use of the review will result in a profit. Retirement Plan Advisors act as Advised Assets Group, LLC, investment adviser representatives when providing investment counseling or recommendations and as GWFS Equities, Inc. registered representatives when executing transactions.

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Start saving with easy enrollment

It takes just a few simple steps.



www.LouisianaDCP.com

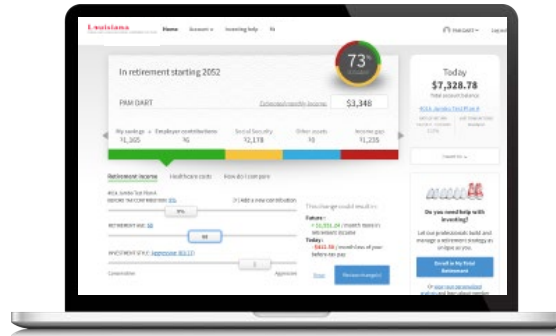
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- Click on the Register button.
- Select *I do not have a PIN*.
- Enter required information and complete enrollment

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See where your retirement stands

Log in to your account to see your monthly retirement income and what percent of your retirement income goal you're on track to reach.



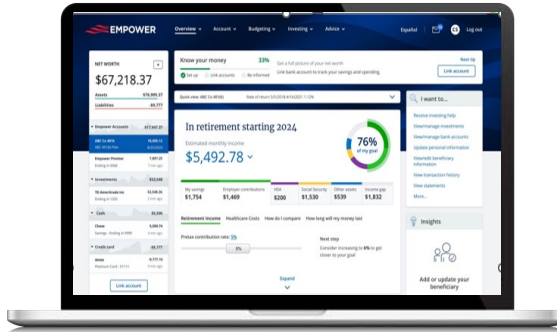
www.LouisianaDCP.com

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Enhance your savings journey

Welcome to your new, intuitive, simple web experience that makes it easy to manage every aspect of your account in one place.



www.LouisianaDCP.com

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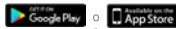
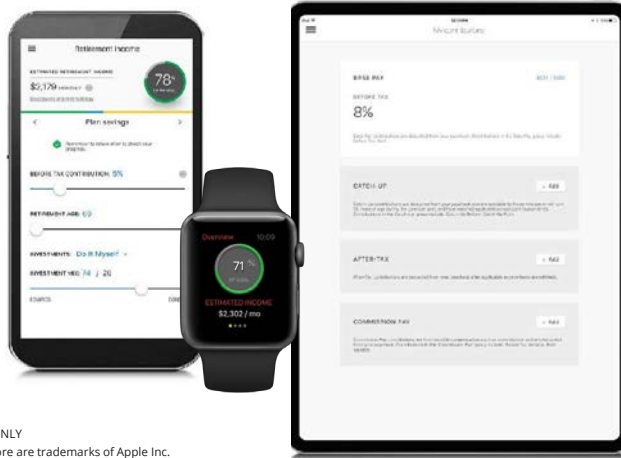
Click on your name in the top right corner to:

- Review your contact information.
- Add your email address.
- Update communication preferences.
- Edit your beneficiary designation.

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LADCP at your fingertips

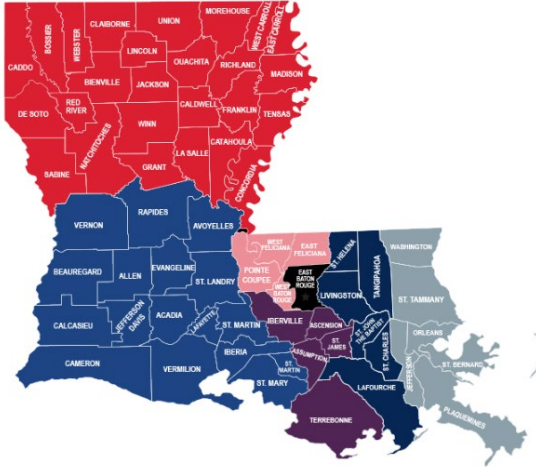
With the Empower Retirement app, you can access your retirement plan right from your iPhone®, iPad® or Apple Watch®, or for Android™ on Google Play™.



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Your local Retirement Plan Advisors



Chad Anderson ★
Southeastern Louisiana Region
(225) 663-5313
chad.anderson@empower.com
Schedule a meeting with Chad



Will Parrie
Southeastern Louisiana / New Orleans Region
(504) 247-5906
will.parrie@empower.com
Schedule a meeting with Will



Sean Harris ★
South Baton Rouge Region
(225) 663-5512
sean.harris@empower.com



Shannon Wheeler
Northern Louisiana Region
(318) 541-5528
shannon.wheeler@empower.com



Allen Berard
Southwestern Louisiana Region
(225) 394-2447
allen.berard@empower.com



Dedrick Lewis
West Baton Rouge Region
(225) 975-0460
dedrick.lewis@empower.com



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Questions

- LouisianaDCP@empower.com
- <https://louisianadcp.empower-retirement.com/participant/#/articles/LouisianaWR/contactUs>
- www.louisianadcp.com

Contact the Louisiana Deferred Compensation Plan

1-800-937-7604

Representatives are available Monday – Friday, between 7 a.m. - 9 p.m. Central time, and Saturdays between 8 a.m. - 4:30 p.m. Central time.

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Important information regarding your meeting with representatives of Empower Retirement

Your Empower Retirement representative is a retirement plan advisor (RPA) acting on behalf of Advised Assets Group, LLC (AAG) and GWFS Equities, Inc. (GWFS). AAG is a federally registered investment adviser that provides investment advisory services to retirement plan participants and IRA accountholders nationwide. AAG's goal, through the RPAs and otherwise, is for you to leverage AAG's investment expertise to make retirement planning smarter and more accessible than ever before. GWFS is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. GWFS primarily provides broker-dealer services to employer-sponsored retirement plans. Both AAG and GWFS are members of the Empower Retirement family of companies.

Your RPA is authorized to act as both an investment advisor representative of AAG and a registered representative of GWFS. Your RPA acts as an AAG investment advisor representative when providing investment counseling or recommendations and as a GWFS registered representative when executing securities transactions on your behalf.

Your RPA may conduct a Retirement Readiness Review with you and educate you about available investment options and products offered by AAG. During a Retirement Readiness Review, you will meet with a plan advisor to discuss your current and future goals. Your RPA will look at your full financial picture and provide tailored recommendations in order to help you achieve your personal retirement readiness. Your RPA will assist you with learning about (and, when appropriate, enrolling in) Empower managed accounts solutions, rollovers into plan options, optimized investment allocation and savings amounts, financial planning, general financial wellness, health savings accounts (HSAs), distribution options, and additional products/ solutions offered by your plan and aligned with your needs. While basic investment strategies consider only your age, the service of your RPA includes consideration of a wide range of factors to develop a more in-depth picture of who you are before creating a strategy that best fits your individual needs. Your RPA considers your individual financial situation and goals to create a plan designed to help you reach the future you want. Your RPA, acting on behalf of GWFS, can assist you with executing securities transactions related to the recommendations they provide. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

By engaging in a dialogue with your RPA, you will receive ongoing direction and advice, including professional support through education when it comes to making important savings, investing and retirement income decisions. Although your RPA cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments. If you feel that you need specific tax advice, please consult with your personal tax advisor.

To obtain the AAG and GWFS Form CRS, or for more information about Empower Retirement representatives, visit empower-retirement.com

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Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

The charts, graphs and screen prints in this presentation are for ILLUSTRATIVE PURPOSES ONLY.

My Financial Path includes products made available by Empower Retirement, LLC and third-party providers outside the benefits provided under your retirement account. Inclusion of a product in My Financial Path is not an endorsement or recommendation of the product by your retirement account sponsor or providers.

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The tax, Social Security, and Medicare information provided is based on current laws, which are subject to change and interpretation.

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Investing involves risk, including possible loss of principal.

Depending on your plan's design, other fees could apply.

Withdrawals may be subject to income tax.

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Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value

Not Insured by Any Federal Government Agency

Louisiana
PUBLIC EMPLOYEES DEFERRED COMPENSATION PLAN



PHONE:

225.922.0600

TOLL-FREE:

800.256.3000

FAX:

225.935.2856



BUSINESS HOURS:

Monday - Friday
7:30 a.m. - 4:00 p.m.

SOCIAL/WEB:



www.lasersonline.org



MAILING ADDRESS:

P.O. Box 44213
Baton Rouge, LA 70804-4213

STREET ADDRESS:

8401 United Plaza Blvd.
Baton Rouge, LA 70809