

# Plan Customizer

# USER GUIDE

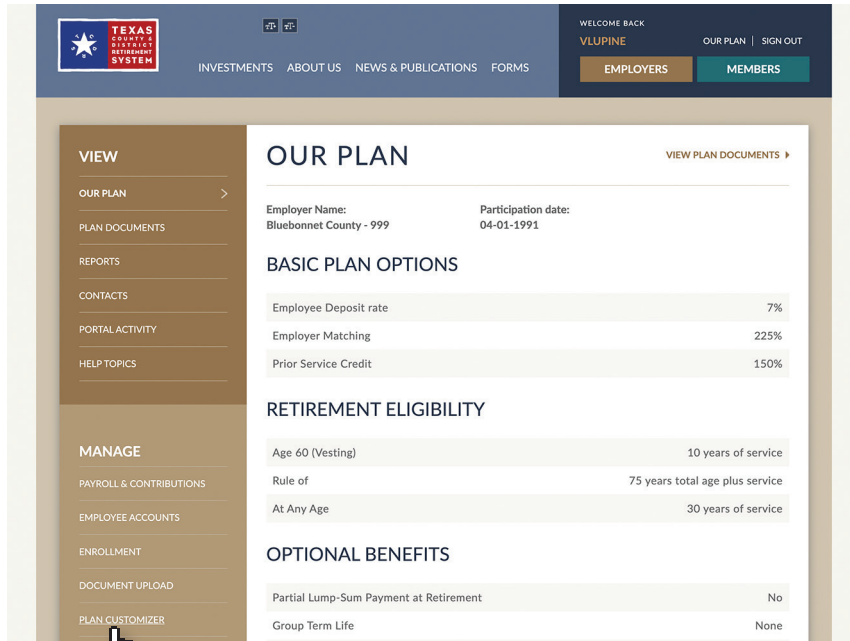
11/2020

**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](http://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 Retirement System logo on the left and a user profile area on the right that says "WELCOME BACK VLUPINE" with links for "OUR PLAN" and "SIGN OUT". Below the logo, there are links for "INVESTMENTS", "ABOUT US", "NEWS & PUBLICATIONS", and "FORMS". The main content area is titled "OUR PLAN" and includes a "VIEW PLAN DOCUMENTS" link. It displays the following information:

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

Under "BASIC PLAN OPTIONS", there is a table:

|                       |      |
|-----------------------|------|
| Employee Deposit rate | 7%   |
| Employer Matching     | 225% |
| Prior Service Credit  | 150% |

Under "RETIREMENT ELIGIBILITY", there is a table:

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

Under "OPTIONAL BENEFITS", there is a table:

|  |      |
|--|------|
| Partial Lump-Sum Payment at Retirement | No   |
| Group Term Life                        | None |

On the left side, there is a vertical menu with two sections: "VIEW" and "MANAGE". 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.

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

**TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM**

# PLAN CUSTOMIZER

Bluebonnet County

## 20XX PLAN

[View Saved Plans](#)

### PLAN OPTIONS

**CHANGE PLAN OPTIONS**

#### BASIC PLAN OPTIONS

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                    | <b>13.50%</b>                               |
| Elected Rate                     | <input type="text" value="19.50"/> %        |
| Additional Employer Contribution | \$ <input type="text" value="00000000.00"/> |

#### TOTAL CONTRIBUTION RATE

|                         |               |
|-------------------------|---------------|
| Retirement Plan Rate    | <b>19.50%</b> |
| Group Term Life Rate    | <b>0.00%</b>  |
| Total Contribution Rate | <b>19.50%</b> |

4. 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% | 5% | 6% | 7%)

Employer Matching **200%** (100% | 150% | 200% | 250%) [Apply to past deposits](#)

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

**PLAN SUMMARY** [CALCULATE PLAN RATES](#)

**RETIREMENT PLAN FUNDING**

|                                  |   |
|----------------------------------|---|
| Required Rate                    | <b>13.50%</b>                               |
| Elected Rate                     | <input type="text" value="19.50"/> %        |
| Additional Employer Contribution | \$ <input type="text" value="00000000.00"/> |

**TOTAL CONTRIBUTION RATE**

|                      |               |
|----------------------|---------------|
| Retirement Plan Rate | <b>19.50%</b> |
|----------------------|---------------|

**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. At the top, there are three sections for selecting parameters: 'Age 6U (Vesting)' with options 10, 8, and 5; 'Rule Or' with options 80 and 75; and 'At Any Age' with options 30 and 20. Below these are 'Optional Benefits' including 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-RETIREES. A 'Help' icon is also present. To the right is a line chart showing 'Actuarial Value of Assets' (solid blue line) and 'Actuarial Accrued Liability' (dashed yellow line) from 2019 to 2039. The Y-axis is labeled '\$ MILLIONS' and ranges from \$0 to \$6000. Below the chart are four navigation icons: Plan Rate Comparison, Benefit Comparison, Asset & Liability Projection (highlighted), and Plan Rate Projection. A green banner reads 'ESTIMATED COST IN DOLLARS'. Below it, a text prompt asks for the estimated payroll for the next calendar year, followed by a text input field and an 'ESTIMATE COST' button. At the bottom, there is a 'Reset to Current Plan' link, a 'SAVE PLAN AS' button, a text input field containing 'Plan No. 3', and a 'SAVE & COMPARE PLAN' button with a hand cursor pointing to it.

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                 |
|--|----------------------------|----------------------------|
| <b>Basic Plan Options</b>              |                            |                            |
| Employee Deposit Rate                  | 7.00%                      | 6.00%                      |
| Employer Matching                      | 200%                       | 200%                       |
| Application of Matching                | Past & Future              | Past & Future              |
| Prior Service Credit                   | 150%                       | 150%                       |
| <b>Retirement Eligibility</b>          |                            |                            |
| 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          |
| <b>Optional Benefits</b>               |                            |                            |
| Partial Lump-Sum Payment at Retirement | No                         | No                         |
| Group Term Life                        | NONE                       | NONE                       |

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                      | 19.50%  | 19.50%  | 19.50%  |
| Group Term Life Rate                      | 0.00%   | 0.00%   | 0.00%   |
| <b>Total Contribution Rate</b>            | <b>19.50%</b>   | <b>19.50%</b>   | <b>19.50%</b>   |
| Valuation Results                         |   |   |   |
| Actuarial Accrued Liability               | \$1,820,036,254   | \$1,811,407,621   | \$1,811,407,621   |
| Actuarial Value of Assets                 | \$1,624,822,764   | \$1,624,822,764   | \$1,624,822,764   |
| Unfunded/(Overfunded) Actuarial Liability | \$195,213,490   | \$186,584,857   | \$186,584,857   |
| Funded Ratio                              | 89.3%   | 89.7%   | 89.7%   |
| Downloads                                 |   |   |   |
| Includes comparison and projection charts |  PDF |  PDF |  |

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.

| Total Contribution Rate        |               |
|--------------------------------|---------------|
| Retirement Plan Rate           | 19.50%        |
| Group Term Life Rate           | 0.00%         |
| <b>Total Contribution Rate</b> | <b>19.50%</b> |

| Valuation Results                                |                      |
|--|----------------------|
| Actuarial Accrued Liability                      | \$1,820,036,254      |
| Actuarial Value of Assets                        | \$1,624,822,764      |
| <b>Unfunded/(Overfunded) Actuarial Liability</b> | <b>\$195,213,490</b> |
| <b>Funded Ratio</b>                              | <b>89.3%</b>         |

|   |     |
|---|-----|
| Includes comparison and projection charts | PDF |
|---|-----|

|  |     |
|--|-----|
|  | PDF |
|--|-----|

**SUBMIT PLAN**

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