GENERAL RETIREMENT SYSTEM

ACTIVE MEMBER NEWSLETTER

Produced for active members of The General Retirement System for Employees of Jefferson County *Fall 2026*

Vesting – Your 1st Membership Milestone

Vesting is the first major milestone of your GRS membership. Being vested in the GRS Pension Plan means you become eligible for a lifetime monthly retirement benefit. You become 50% vested once you earn 120 months or 10 years of paid membership service and you are 100% vested after 180 months or 15 years of paid membership service. Paid membership service is earned when you work for over half of the month as a contributing member to GRS. Upon vesting you earn additional benefits:

- If you are married, your spouse is covered by an automatic 100% Pre-Retirement Joint Survivor Benefit if you die while actively employed by Jefferson County.
- If you separate employment from Jefferson County before you are eligible to retire, you may elect a deferred retirement benefit which becomes payable at age 60 and is payable for the remainder of your life.
- You will receive interest on your member contributions if you separate employment from Jefferson County and elect to receive a refund.

GRS will notify you by letter when you become vested. Your member handbook has more information on vesting and your membership in GRS. If you have any questions regarding your vested status, please contact a GRS member advisor at 205-784-4530.

MemberDirect

MemberDirect is a self-service website that is available to all members where individual retirement account information can be accessed securely online. Active members are able to view service, contribution, and beneficiary information as well as benefit statements. Active members are also able to perform benefit estimates and obtain selected forms. Deferred & Early retirement estimates can be made viewable upon request. If you have not enrolled in MemberDirect please contact our office at (205)784-4530 and we will get you started.

Almost Time to Retire?

If you are getting ready to retire, please contact our office to schedule a retirement appointment about 30 days before you plan to retire from Jefferson County. You can find a list of documents you will need at your retirement appointment in your Member Handbook or on our website, www.grsal.net.

You will also need to contact Human Resources at (205) 325-5249 to make an appointment to discuss your health, dental, and vision insurance options.

Contacting GRS

We are available Monday through Friday, 8:00 a.m.—4:30 p.m. Our number is (205)-784-4530. You can also email us at grs@grsal.net or visit us on the web at www.grsal.net.

GENERAL RETIREMENT SYSTEM

Have You Visited Our Website Recently?

GRS's website located at www.grsal.net offers simple site navigation, organized content, and pertinent information regarding your pension.

Here's what you can find with a few clicks:

- Access to MemberDirect
- Member Handbook
- Beneficiary Form
- Retirement Checklist
- Current and Past Newsletters
- Frequently Asked Questions
- GRS Audit and Actuarial Reports

QUESTIONS ABOUT RETIREMENT?

When am I eligible to retire? How do I apply for retirement benefits? What are my retirement options? These and any other questions you may have regarding retirement can be answered by the GRS staff. We are the best source for information regarding your pension. Please contact a GRS Member Advisor at (205) 784-4530 to answer any of your retirement questions.

We are trying to locate the following members. If you know one of the individuals below, please ask them to contact our office.

Faruk Musa Soso
Christal Ladena Jones
Lashunta Boler
Ginger L K Beasley
Alexander Blake Griffith
Tyler Rajah Tate
Shannon Christopher Giles
Dedric Ramone Spencer
Bobby Hugh Butler
Yolanda McKinney
Jonique Montgomery-Lucas
Porsha Bennzetta Miller
Sebastain De'Wayne Stewart
Telia Hooks
Justin Freeman
Steven Justin Crockett
Skylar Logan McCreless
Cheryl Michelle Maiden
Ashley D. Swanigan
Michael D Capps
Imani Tavia Watson
Sumithra Ganti Karra
Ojor'e Curtez Tamper
Darrell Griffin
Kirsten Vance
Cameron Blalock

New Handbooks

GRS has recently updated our Member Handbook. If you have not received one from your payroll coordinator, please contact our office and we would be more than happy to provide you one. Please turn in the first page to our office signed.

Updating Your Beneficiary Designation

Have you experienced a marriage, divorce, death of a loved one, or addition of a new family member? If so, you may wish to update your beneficiary designation.

Members wishing to change, add, or delete beneficiaries must complete a new Beneficiary Designations Prior To Retirement form which is available on our website, www.grsal.net, in our office, or we will be happy to mail or email a new form to you.

Pension Board

Robert Field, Chairman

Scott Crain, Member 2

Connie Harris, Member 3

Billy Morace, Member 4

Travis Hulsey, Member 5

This Newsletter is for informational purposes only and to the extent there is a conflict with the Act or the GRS Pension Plan, the Act and the Plan control.