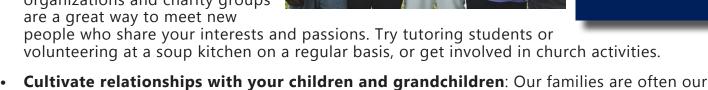
Produced for retired members of the Tennessee Consolidated Retirement System

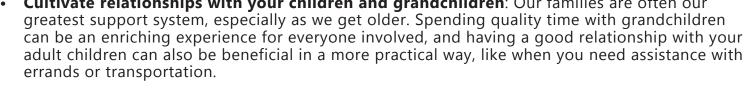
Staying Socially Active in Retirement

Adapted from US News, "7 Tips to Maintain Social Connections in Retirement"

When you retire, you lose much of the daily social interaction you experienced while at work. It can be more difficult to remain socially active in retirement, so maintaining old connections and fostering new ones becomes especially important as you age. Here are some tips to help you make the most of your social life in retirement:

- **Expand your social network before retiring**: Being more socially active before retiring from the workforce makes maintaining those relationships during retirement easier since you are already in the habit of attending events and making plans with friends.
- Form connections outside of work: Work friends are great, but you can quickly lose track of them after retiring. Make an effort to expand your social circle to people unaffiliated with your job, like neighbors or others with common interests.
- Volunteer: Volunteer organizations and charity groups are a great way to meet new people who share your interests and passions. Try tutoring students or





- Join a group: Similar to volunteering, joining a community or civic group can bring you closer to people who share your interests. Weekly exercise classes, hiking groups, or Kiwanis clubs could be great socializing opportunities.
- **Don't move**: Many retirees look forward to an escape to warmer climates during retirement, but you may want to reconsider the cross-country move. Leaving all of your close family and former friendships behind can be hard later in life. Sometimes staying near the familiar is a more effective kind of comfort than the beach can give you. Besides, more than 92% of TCRS retirees remain in Tennessee!



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2017 Direct Deposit **Payment Schedule**

Monday, July 31st Thursday, August 31st Friday, September 29th Tuesday, October 31st Thursday, November 30th Friday, December 29th

Introducing the Financial Empowerment Center

The Tennessee Financial Literacy Commission is proud to launch the new Financial Empowerment Center, an online financial education resource for Tennesseans. Short, interactive modules help families learn and understand important financial topics, from budgeting to identity protection to estate planning.



Financial Empowerment Center







To explore the learning modules, visit www.tnflc.org and click on the Financial Empowerment Center icon to begin.

The Tennessee Financial Literacy Commission was created to improve and promote the financial literacy of Tennesseans. The TNFLC provides a range of financial education resources, giving adults the knowledge they need as they encounter life's major financial milestones and equipping Tennessee's K-8 schools with tools to provide financial literacy education.

For more information about TNFLC, visit www.tnflc.org.

Do You Have Missing Money?

Millions of citizens' missing dollars, or unclaimed property, is turned over annually to the State of Tennessee. Unclaimed property is money, such as stocks, bonds, checks, unclaimed wages or refunds, and more, that has been turned over to the State by businesses and organizations who cannot locate the rightful owners. The Treasury Department holds unclaimed property for the rightful owner or their legal beneficiaries until it is claimed, with no time limit.

To see if you have missing money, check www.ClaimItTN.gov, a searchable online database that contains all of the unclaimed property in Tennessee dating to the beginning of the program. Be sure to search for common misspellings of your name and addresses as well, as the property is listed exactly how it was turned over to the State. The Tennessee Treasury Department provides the unclaimed property service to citizens free of charge and will never ask you to pay a fee to claim money that belongs to you.

TCRS Offices will be closed

Tuesday, July 4th Monday, September 4th Friday, November 10th Thursday, November 23rd Friday, November 24th Monday, December 25th

Cost-of-Living Adjustment (COLA)

Retired teachers and state employees who have been on the TCRS retired payroll for at least 12 consecutive months as of July 1, 2017 will receive a 2.1% cost-of-living adjustment. Retirees of local governments that have authorized COLAs will receive the same increase.

What do you want to see in the Retiree Advisor?

Tell us what you want to see in a future Retiree Advisor on Facebook at "Tennessee Consolidated Retirement System", or email your ideas to Treasury.Communications@tn.gov. You may also mail your ideas to:

Treasury Communications/Retiree Advisor 502 Deaderick Street, 14th Floor Nashville TN, 37243

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