



An Incredible Career is Only the Beginning!

It pays to be part of Gwinnett County Public Schools (GCPS). You'll enjoy retirement sooner, receive payments from multiple funding sources, and continue to be covered by our excellent health insurance coverage, including dental and vision.

Teachers Retirement System of Georgia (TRS) – Retire with Confidence.

Unlike a 401K account or IRA, TRS is not impacted by the ups and downs of the stock market. TRS is guaranteed for life by the State of Georgia and can be passed on to a beneficiary!

State	When can I retire?	Is my benefit protected from inflation?	Can I use sick leave for additional benefits?	How much do I pay?	Lump-sum of state-provided retirement
Georgia	55	Yes	Yes	6%	\$914,000
South Carolina	58	Partially	No	9%	\$610,000
Tennessee	58	Yes	No	5%	\$301,000
Florida	59	No	No	3%	\$482,000
Alabama	62	No	No	6%	\$497,000

*Figures based on age 26 hire, 3% annual increases in pay, 7% interest to accumulate contributions, 1 year of sick leave conversion (if applicable).

Gwinnett Retirement System (GRS) – Enjoy Your Career and Cherish Retirement.

We are the ONLY school district in Georgia with a teacher pension plan, resulting in an additional \$25,000/year in annual retirement benefits. Instead of paying into Social Security, GCPS invests in GRS at NO COST to the employee, giving you 6.2% more take-home pay!

	Annual retirement benefit	Extra benefit generated from 6.2% of salary	Annual total
Career of working with GCPS	\$28,200	\$20,200	\$48,400
Career of paying into Social Security	\$23,600	\$0	\$23,600
Extra Annual Retirement Benefit			\$24,800

*Figures based on age 62 retiree making \$70,000/year, 2% annual increases in past pay, annual returns of 80% S&P 500 + 20% Barclay's US Aggregate Bond Index – 1% (fees), investment account paid in annual installments (depleted at age 90) assuming 4% annual returns and 2.5% annual COLA on withdrawals.

Apply at GCPSJobs.org

