

## Group retirement sessions planned

Beginning in March 2014 and continuing through July 2014, TRS will conduct **group** retirement sessions at the TRS building in Austin. Tuesday, Wednesday, and Thursday sessions will be conducted at 9 a.m. and 2 p.m. Scheduled presentation dates may be found on the TRS website, [www.trs.state.tx.us](http://www.trs.state.tx.us).

Each session will be limited to 10 members considering retirement on or before Jan. 31, 2015.

Additionally, there will be two sessions conducted simultaneously each Saturday listed on the TRS website. Each session will be limited to 20 members considering retirement on or before Jan. 31, 2015. The Saturday sessions will be conducted **only** at 9 a.m.

Members may register online through *MyTRS* or by calling TRS at 1-800-223-8778 and speaking with a benefits counselor.

## Planning ahead makes your retirement process easier

Retiring can be a simple process if you plan ahead. To assist you, TRS has included information on the website that not only helps you decide the right time for you to retire, but also assists you in selecting the retirement option that best serves your needs.

The website is divided into four sections for active members, retirees and beneficiaries, employers, and general information. To view information that will help you plan your retirement, visit the "Active Members" section of the site. Then click on "Planning Your Retirement," which may be found on the left-hand side of the page. There you will find the following information:

**Eligibility Requirements** – Describes TRS retirement eligibility requirements for normal-age and early-age service retirements, and disability retirements.

**Things to do Before Retirement** – If you

are a member nearing retirement this information will help you prepare for a smooth transition.

**Annuity Payment Options** – Describes the TRS standard annuity as well as five optional forms of annuity available from TRS.

**Checklist for Retiring Members** – After you have requested and received your retirement packet, this checklist may be useful to complete the retirement application process.

**Retirement Deadlines Chart** – Provides information regarding the date your employment must be terminated, the deadline for filing your retirement application, and the deadline for purchase of additional service credit.

**Retirement Estimate Calculator Instructions** – Provides information to help you

## TRS Facebook page gets a new look!

For the more than 4,000 people who have already "liked" the TRS Facebook page (and those who have not liked us yet), there are five new reasons to check us out!

We now have five customized tabs on our Facebook page next to the Photos tab: 'About TRS', 'MyTRS', 'What's New?', 'MyTRS Rewards' and 'Ready to Retire?' Each tab links to a new page, which includes timely, TRS-related information that includes everything from our member product discount program (*MyTRS Rewards*) to retirement checklists, videos and calculators.

"When we began our social media program two years ago, a primary goal was to engage our members and other participants in a number of ways," said TRS Executive Director Brian Guthrie.

"We want our members to ask us questions, let us know how we're doing, comment on someone's post, watch a video, or access the latest edition of *TRS News*. These new tabs offer additional features and represent our continuing desire to provide fresh content, which keeps people coming back."

For members, retirees and others who are not yet fans, we encourage you to "like" us on Facebook. TRS also has a growing social media presence on Twitter, LinkedIn and YouTube.

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# MEMO TO MEMBERS FROM Executive Director Brian K. Guthrie

The spring 2014 edition of *TRS News* brings you updates on a variety of issues relating to your TRS benefits. This newsletter features important notices regarding member benefits including 2013 changes made to normal-age retirement eligibility based on Senate Bill 1458. Also, please note the important deadlines for verifying unreported service and service reported but not credited on your annual statement. We are making every effort to communicate these changes to you through our newsletters and online. We don't want you to lose valuable service credit because of failure to confirm the accuracy of information on your annual statements.

In February, TRS trustees held a town hall meeting in Corpus Christi to discuss TRS-ActiveCare, the active school employees' health insurance program, and TRS-Care, the retiree health insurance program. More than 200 people were in attendance. The financial condition and significant funding challenges of both programs were discussed along with options to help make the programs more sustainable over the long term. You can view the archived webcast of the Corpus Christi meeting through the TRS website, [www.trs.state.tx.us](http://www.trs.state.tx.us). TRS will take into consideration all suggestions as we prepare a report on funding and plan design options for both programs, which will be completed by Aug. 31, 2014. That report will be presented to the Texas Legislature for consideration during next year's legislative session.

If you haven't already done so, please take a moment to review the December 2013 *TRS Benefits Handbook*. The handbook includes TRS-related changes in the law enacted by the 83rd Texas Legislature. To view and print a copy of the handbook, visit the TRS website, [www.trs.state.tx.us](http://www.trs.state.tx.us). The handbook is organized to reflect the sequence of events you may experience while participating in the retirement plan.

Your TRS retirement benefits can play an important part in your overall plans for a secure retirement. This newsletter includes information to help you understand your TRS retirement options, how to select the right time to retire and the retirement option that best serves your needs. If you plan to retire *on or before Jan. 31, 2015*, please note the article on our group retirement sessions that will take place from March through July 2014 in Austin. Dates and times are listed on our website.

Because TRS is not authorized to offer legal or financial advice to members, we encourage members and annuitants to seek assistance from experienced professionals when they prepare to make important financial decisions. We also realize the importance of having all the information you need as you prepare for a self-sufficient retirement, including options to supplement your TRS annuity. As a result, we have included an article in this issue, which lists resources that can assist you in this process. We hope you will find this information helpful. Later this spring, watch for additional information about planning for a self-sufficient retirement on our website.

If you haven't visited TRS' Facebook page, now is an excellent time to do so. We recently added five customized tabs: 'About TRS', 'MyTRS', 'What's New?', 'MyTRS Rewards' and 'Ready to Retire?' Each tab links to a new page with timely information about everything from retirement

checklists, videos and calculators to our member product discount program, *MyTRS Rewards*. Also, see a separate article on that program and its latest offerings.

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The Teacher Retirement System of Texas does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or the provision of services. A copy of the complete TRS plan is available at the above address during normal business hours.

# Financial advisors offer valuable assistance, advice to members

Many people talk about financial planning but never seem to get around to doing it. In today's world of 401(k) plans, 403(b) plans, 457 plans, IRAs, CDs and more, it has become increasingly confusing to determine what investments can benefit you most.

At the same time that investment options are becoming increasingly complex, more and more Americans are planning for their retirements. According to a recent Gallup survey, the average U.S. retirement age has increased to 61, up from 57 two decades ago. The survey also found that the average American who has yet to retire now plans to do so at age 66, up from age 60 in 1995.

Because TRS is not authorized to offer legal or financial advice to members, we encourage members and annuitants to seek out assistance from experienced professionals when they prepare to make important financial decisions. Various types of professionals offer financial advice so it is important to check out the credentials of any person you wish to work with at the outset of your working relationship.

Many professionals, including lawyers and accountants, do some of the work done by a financial planner, but they

may not do all of the work. Furthermore, even if you hire a financial planner, you may find that you still require additional assistance from other professionals to complete your financial plan, such as writing a will, filing a complicated tax return, or obtaining various types of tax and legal advice.

Some qualities to look for in a financial planner include a strong background in accounting, investment analysis, and estate planning. Certified Financial Planners (CFPs) are required to fully meet qualifications set forth by the Certified Financial Planner Board of Standards and must be knowledgeable in such areas as investment analysis, taxes, employee benefits, insurance, and estate planning. To ensure CFP candidates are adequately informed on these and other related subjects, they are not certified without first obtaining three years of experience in financial planning and an undergraduate degree. CFPs must then complete a 6-8 month educational course and finally pass a rigorous 10-hour exam. Once this official recognition is attained, CFPs must meet additional education requirements every two years to

maintain their certification.

Other professionals offer financial advice that may pertain specifically to your situation. For a listing of types of professionals offering advice related to financial planning, see the summary on page 7.

In choosing a financial advisor, keep in mind that advisors whose interests are aligned with yours may be your best bet. Some independent brokers, insurance agents, and certified financial planners earn their compensation from commissions; others, on the other hand, are fee-only planners or a combination of both. In the investment business, generally a commission is specific to a transaction. Fees are typically assessed as a percent of the assets you have with an investment advisor or

planner. For instance, you may be charged 1 percent of your assets. This figure is usually all-inclusive, but not always.

One way to protect your interests is to ask your planner to put down in writing what you can expect to be charged for the work done on your behalf. You can also ask the planner to provide you with a copy of the compensation-disclosure form that investment advisors file with the Securities and Exchange Commission or state securities agency. Investment advisors are required to provide their background information on *Form ADV*. Investors should thoroughly review Parts 1 and 2 of Form ADV before doing business with an investment advisor. Both parts of Form ADV are available to the public at the SEC's Investment

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# Important deadlines for verification of unreported service and service reported but not credited on your annual statement

Changes to TRS laws effective Sept. 1, 2011, established a new **five-year time limit** for you to notify TRS and provide verification to TRS of service not credited on your annual statement and to provide verification to TRS of **any** unreported service and/or compensation, including substitute service. All unreported service rendered prior to Sept. 1, 2011, and any service not credited on your annual statement for the fiscal year ended Aug. 31, 2011, must be verified no later than **Aug. 31, 2016**. Unreported service and/or compensation, including substitute service, and service that was reported but not credited on your annual statement that is not verified within the required timeframe will not be eligible for purchase or credit and cannot be used to determine eligibility for, or the amount of, any of your benefits.

## Verification Deadlines

Deadline Dates	Type of Service
<b>Aug. 31, 2016</b> – Date by which unreported service and/or compensation, including substitute service, rendered or paid <b>prior</b> to Sept. 1, 2011, must be verified on a form* prescribed by TRS in order to be eligible for purchase.	Unreported Service and/or Compensation, including Substitute Service
<b>Aug. 31, 2016</b> – Date by which member must notify TRS in writing, and provide verification on a form* prescribed by TRS, if eligible membership service rendered <b>prior</b> to Sept. 1, 2011, is reported but not credited on the member's annual statement for the fiscal year ended Aug. 31, 2011.	Service Reported but not Credited on Member's Annual Statement
<b>Five years from the end of the school year in which the service was rendered or compensation was paid</b> – Deadline by which unreported service and/or compensation, including substitute service, rendered or paid <b>after</b> Sept. 1, 2011, must be verified in order to be eligible for purchase. For example, if a member had eligible service and/or compensation in the 2011-2012 school year that was not reported to TRS, the member must submit verification on a form* prescribed by TRS no later than <b>Aug. 31, 2017</b> , to be eligible to purchase the service credit.	Unreported Service and/or Compensation, including Substitute Service
<b>Five years from the end of the school year in which the service was rendered</b> – Deadline by which member must notify TRS in writing if eligible membership service rendered <b>after</b> Sept. 1, 2011, is reported but not credited on the member's annual statement. For example, service not credited on the statement for the year ended Aug. 31, 2012, requires notice and verification on a form*prescribed by TRS no later than <b>Aug. 31, 2017</b> .	Service Reported but not Credited on Member's Annual Statement

\*Forms for verifying unreported service and/or compensation, including substitute service and service reported but not credited on the annual statement, are: Verification of Service and Salary (TRS 22I); Verification of Substitute Service and Salary (TRS 22S); and Verification of Worker's Compensation Payments (TRS 22W). Select and print the appropriate form from the TRS website ([www.trs.state.tx.us](http://www.trs.state.tx.us)). Have your employer complete the form and return it to you; then sign and date the "Instructions for Member" section and send the form to TRS so that it is received by the applicable deadline.



## 8-31-2014 Five-year requirement for normal-age service retirement eligibility

Effective Sept. 1, 2014, any person who does not have at least five years of service credit in TRS on Aug. 31, 2014, or any person who becomes a member of TRS on or after Sept. 1, 2014 will be affected by the changes made to the normal-age service retirement eligibility criteria based on Senate Bill 1458, passed by the Texas Legislature in 2013. This also includes members who had five years of service credit and who terminate membership in TRS by withdrawal of accumulated contributions on or after Sept. 1, 2014, and then later resume membership. Under the changes made by this bill, in order to be eligible for a normal-age service retirement annuity, unreduced for early age, a member must meet one of the following criteria:

- age 65 with at least five years of service credit, or
- age 62 with at least five years of service credit and meet the Rule of 80 (age and years of service credit total at least 80).

Members who have at least five years of service credit in TRS on Aug. 31, 2014 and who do not terminate TRS membership by withdrawal of accumulated contributions after that date, will be able to retire under the retirement eligibility requirements in place immediately before the effective date of the bill.

In order to be exempted from the changes to retirement eligibility requirements, eligible members may purchase Uniformed Services Employment and Re-employment Rights Act (USERRA\*), withdrawn, unreported (including substitute service and/or worker's compensation service) service credit by Aug. 31, 2014, to meet the five years of TRS service credit requirement by that date ("2014 Five-Year Service Credit Requirement"). If a member has any of these types of service, please contact TRS as soon as possible. Service credit must actually be paid in-full on or before Aug. 31, 2014, to be counted toward meeting the 2014 Five-Year Service Credit Requirement.

A person who is a TRS member on Aug. 31, 2014, who also has service credit in a retirement system that participates in the proportionate retirement program may combine service credit credited as of Aug. 31, 2014 in the other system with TRS service credit in order to meet the 2014 Five Years of Service Credit Requirement. Service credit in a retirement system that participates in the proportionate retirement program may be used even if the member has retired from the other system or if the service is granted as "time only credit" in the other system. Members must notify TRS of the service in the other system prior to retirement for it to be considered for meeting TRS eligibility criteria. For more detailed information about retirement eligibility requirements or the proportionate retirement program, please refer to the *TRS Benefits Handbook* on the TRS website at [www.trs.state.tx.us](http://www.trs.state.tx.us).

\*TRS will include any qualifying USERRA service, up to a maximum of five years, rendered on or before Aug. 31, 2014, in determining if a member met the 2014 Five-Year Service Credit Requirement, even if it is not purchased. However, a member must meet all of the requirements to purchase the USERRA service credit before it can be used in this manner. In addition, a member must maintain membership in TRS until retirement for USERRA service, purchased or not purchased, to be considered toward meeting the 2014 Five-Year Service Credit Requirement. In order to meet the 2014 Five-Year Service Credit Requirement using qualifying USERRA service rendered on or before Aug. 31, 2014, that was not purchased, a member must verify the service with TRS prior to retirement. For more information about USERRA service and the requirements to purchase USERRA service, please see the *TRS Service Credit* brochure on the TRS website at [www.trs.state.tx.us](http://www.trs.state.tx.us).

### Recent TRS-ActiveCare Changes

In February, TRS Trustees awarded a new health plan administrator contract for TRS-ActiveCare to Aetna and a new pharmacy benefit manager contract for TRS-ActiveCare to CVS Caremark. This followed a competitive procurement process conducted by TRS staff and consultants. More details will be provided to TRS-

ActiveCare participants and employers *well before new contracts become effective on Sept. 1, 2014*. Current and future vendors are cooperating to ensure a smooth transition.

TRS-ActiveCare is a self-funded program, not an insured plan. Rates and benefits are not determined by the vendors administering

the program. 2014-15 plan year rates and benefits will be established by TRS Trustees at their June 5-6, 2014 meeting based on the claims experience of the plan. There will not be a spring enrollment as in past years. Open enrollment for the 2014-15 plan year will be held in August 2014.

# TRS retirees now benefiting from *MyTRS*

TRS retirees, like active members, are now enjoying the benefits that come with registering for *MyTRS*, the online access portion of the TRS website. TRS annuitants with a valid user ID and password can do the following:

- Change their address on record in TRS files
- View and print a copy of their most recent 1099-R tax form
- View and calculate their withholding tax amount using data on file with TRS
- View a summary of their current annuity payments
- View a summary of health benefit premiums paid in the prior two years by deduction from their TRS annuities

- Access the new *MyTRS* Rewards member discount website that reflects discounts that retirees may use to purchase various products and services listed on that site. (See related article on page 8 of this newsletter.)

Diane Proffitt, a retired kindergarten teacher, said: “I found *MyTRS* easy to use. With little effort, I was able to log in, access my TRS information and make changes as needed. *MyTRS* was generally more user-friendly than many other sites I’ve visited.”

Another former teacher and administrator, Michael Cooper, was also pleased. “*MyTRS* served as a one-stop shopping opportunity for me to verify my TRS information and check on my benefits,” he said. “I did everything that I needed to do online in less than a minute.”

*MyTRS* also features an email subscription

service that offers retirees the ability to receive TRS announcements and various TRS publications electronically when they subscribe for such service. These include:

- Fast electronic delivery of selected TRS publications, rather than having them mailed
- Electronic notice of 1099-R tax forms, rather than having them mailed
- TRS announcements, including meetings, webcasts, presentations and other events
- Notice of legislative changes impacting the TRS health care plans

Those who register not only receive information more quickly than by mail, but they also help reduce TRS’ printing and postage expenses. For more details, please visit the TRS website at [www.trs.state.tx.us](http://www.trs.state.tx.us).

## Planning ahead

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choose the correct retirement estimate calculator and lists some information you will need to have available to use the calculator.

**Retirement Estimate Calculators** – This page contains two types of calculators to help you estimate your retirement annuity.

- You will find calculators that do not require a password. They enable you to estimate your years of service credit, age at retirement, highest average salaries, etc.
- You will also find the TRS Online Calculator, which does require a *MyTRS* User ID password. The advantage of this calculator is that it automatically imports current data from your TRS computer records such as

your years of service credit, highest average salaries, etc.

**Withholding Calculator** – This calculator is for estimating the federal income tax to be withheld from your annuity. You can enter your gross annuity, select your marital status, and enter the number of exemptions and other deductions you would like used in calculating your withholding. This calculator does not require a User ID or password.

**If you have a *MyTRS* User ID and password**, you may log in to use its calculator, which automatically imports the current annuity and withholding elections from your TRS account. You can modify your information for tax withholding purposes such as your marital status, the number of exemptions and other deductions to estimate changes in your withholding.

**Request for Estimate of Retirement Benefits** – Allows you to electronically submit your information to have TRS prepare a retirement estimate. It can be used as an alternative to filing the TRS18 form (Request for Estimate of Retirement Benefits.)

**Request Replacement Retirement Packet** – Allows you to request a replacement of your retirement packet if you received a retirement packet within the current school year and need a replacement. TRS will send a replacement of your retirement packet, to your home address on file with TRS, within 31 days of receipt of this request.

For additional information on the retirement process, please refer to the December 2013 *TRS Benefits Handbook*, which is located on the website at [www.trs.state.tx.us](http://www.trs.state.tx.us).

## Financial Advisors

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Adviser Public Disclosure website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

You can also reach the investment advisor disclosure site through the Texas State Securities Board's main website, [www.ssb.state.tx.us](http://www.ssb.state.tx.us), or its investor education site located at [www.texasinvestored.org](http://www.texasinvestored.org).

Before you get into the middle of a series of meetings to plan your finances, ask your planner to describe what process he or she will follow in developing your plan. Ask how often you would likely need to meet to review your goals, financial records, and final plan. How your planner responds to these questions will help you gauge what your working relationship would be like. Finally, if you have specific needs that you wish to have addressed in your plan, clearly identify them up front.

Remember that while many financial advisors can be extremely helpful to their clients, they can only give advice and implement strategies that are approved by you. Ultimately, you are responsible for budgeting your money, spending and saving wisely, and, above all, using good judgment in making these decisions. Friends, relatives, and coworkers can also assist you in recommending advisors.

For additional information on how to select a financial advisor, there are a number of organizations you can contact, including those listed below:

- American Institute of Certified Public Accountants (AICPA); 888-777-7077; [www.aicpa.org](http://www.aicpa.org)
- Society of Financial Service Professionals; 610-526-2500; [www.financialpro.org](http://www.financialpro.org)
- Financial Planning Association; 800-945-4237; [www.fpanet.org](http://www.fpanet.org)
- National Association of Personal Financial Advisors (NAPFA); 888-333-6659; [www.napfa.org](http://www.napfa.org)
- Certified Financial Planner Board of Standards, Inc.; 800-487-1497; [www.cfp.net](http://www.cfp.net)
- U.S. Securities and Exchange Commission; 800-732-0330; [www.investor.gov](http://www.investor.gov)

*Please keep in mind that TRS does not endorse individuals, organizations, or companies for financial advice. Such decisions rest solely with the individual member or annuitant.*

### ***Different types of financial advisors***

An **attorney** is someone licensed to practice law and who usually holds a JD degree (doctor of jurisprudence). Attorneys who have earned certification in a specialty area will indicate that they are certified in that area of

specialization by the state bar.

A **certified financial planner** (CFP) has completed courses in such areas as investments and estate planning and passed a comprehensive examination on these topics. CFPs must have three years of work experience, or the equivalent of 6,000 hours, and participate in continuing-education courses.

A **certified public accountant** (CPA) must pass a challenging exam in dealing with taxes and accounting and must be licensed in the state where he or she practices. The **personal financial specialist** (PFS) designation is given to accountants whose annual practice has included 750 hours of financial planning over three years. PFSs must pass a test which focuses on retirement planning and other topics, and they must participate in continuing-education courses.

A **chartered financial consultant** (ChFC) has passed a financial service curriculum, with emphasis on life insurance. Chartered financial consultants must have three years of work experience and participate in continuing-education courses.

A **chartered life underwriter** (CLU) is trained in life insurance. Three years of work experience and participation in continuing-education courses are required.

An **investment advisor** is anyone paid to offer investment advice. An investment advisor who does business in Texas must go through a registration process at the Texas State Securities Board, which requires a background check and confirmation that the individual has passed the examinations needed to do business as an investment advisor.

An **MBA**, or master of business administration, has a graduate degree in business and has taken advanced level courses in marketing, economics, accounting and finance.

An **MFP**, or master of financial planning, has completed a financial-services curriculum at an educational institution that offers the advanced degree.

A **stockbroker** is licensed by the Financial Industry Regulatory Authority and trained in securities laws, investment analysis, and the trading process.

*This article is provided for informational purposes only and should not be considered as legal or financial advice.*

**Please see the  
FY 2013 TRS  
Financial Highlights  
now on the  
website at  
[www.trs.state.tx.us](http://www.trs.state.tx.us)**



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## CHANGE SERVICE REQUESTED

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# Auto, home and pet insurance for TRS members!

As a member of TRS, you have access to valuable features and benefits, including special savings on auto and home insurance. TRS has partnered with Beneplace to provide you with access, through a link from the *MyTRS* Rewards website, to discounts and services offered by other companies. For instance, some of the nation's largest and most well-known auto and home insurance carriers offer to provide *MyTRS* Rewards website users with quality coverage. MetLife, Kemper, and Travelers all offer unique ways to save money on insurance such as bundling your auto and home policies and more.

Log in to *MyTRS* Rewards to find additional information on how to call or go online for insurance quotes. You will simply need to

register for *MyTRS* (if you haven't already done so) in order to access the rewards website.

Registering for *MyTRS* is easy. Simply do the following:

1. Go to the upper right-hand side of the TRS website home page, [www.trs.state.tx.us](http://www.trs.state.tx.us), and click on "*MyTRS* Login."
2. In the middle of the next page, click on "Register now."
3. Review the information page, and then click on "continue."
4. Read the security agreement and, if you agree, click on that button to move forward.
5. Enter the information requested of you, and then click on "continue."
6. Then, create your unique

UserID and password. This will be the UserID and password you will use for future visits to *MyTRS*.

7. Follow the remaining instructions to complete the registration process.

And don't forget about your furry friends. You want the best for your pet. While it's hard to

anticipate accidents and illnesses, one pet insurer, Veterinary Pet Insurance®, which can be accessed through a link from the *MyTRS* Rewards website, makes it easy to be prepared for them. From routine wellness care to significant medical incidents, VPI® offers one way to protect your pet's health and your pocketbook.

Want to get the latest TRS news and events?  
It's easy! Join the TRS online social media community.



**Facebook:**

[www.facebook.com/teacherretirementsystemoftexas](http://www.facebook.com/teacherretirementsystemoftexas)



**Twitter:**

[www.twitter.com/trsoftexas](http://www.twitter.com/trsoftexas)



**LinkedIn:**

[www.linkedin.com/company/teacher-retirement-system-of-texas](http://www.linkedin.com/company/teacher-retirement-system-of-texas)



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[www.youtube.com/trsoftexas](http://www.youtube.com/trsoftexas)