



Retirement Readiness Mid-Career

Trust Teacher Retirement System of Texas

Earning your trust every day.



TRS of Texas representatives:

Have an email address ending in @trs.texas.gov

Can provide a TRS badge or business card.

Do not provide refreshments at offsite events.

Will never meet at your home.

Do not sell life insurance products.

Do not sell our membership list

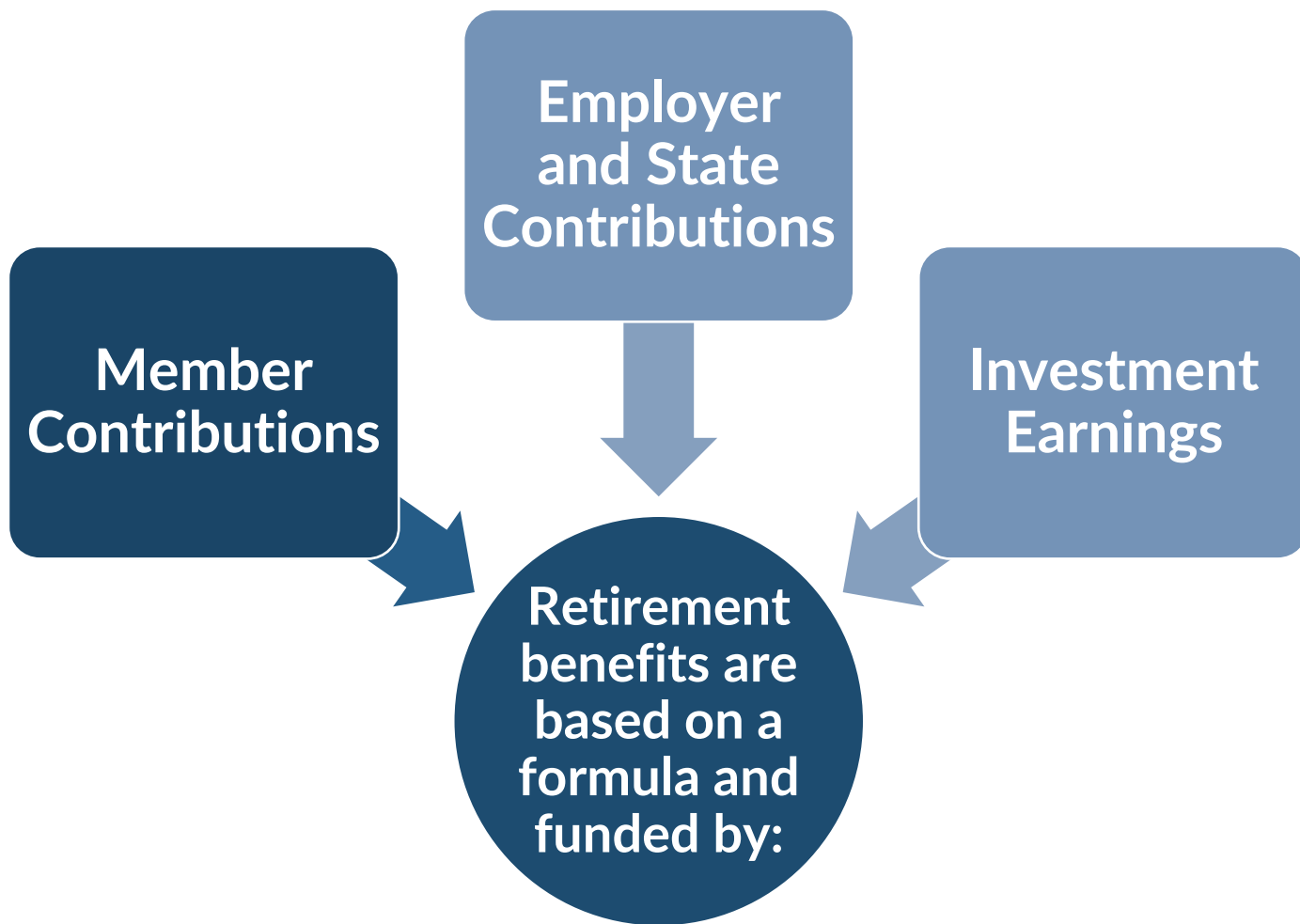
Objectives



- 1 Your Pension
- 2 Review the Life Event Resource Toolkit
- 3 Understanding your Member Statement
- 4 Social Security
- 5 Access MyTRS
 - ✓ MyTRS Planning Tools
 - ✓ Account Management
- 6 Estimating Monthly Retirement Expenses & Income
- 7 What if it's not enough?

Your Pension



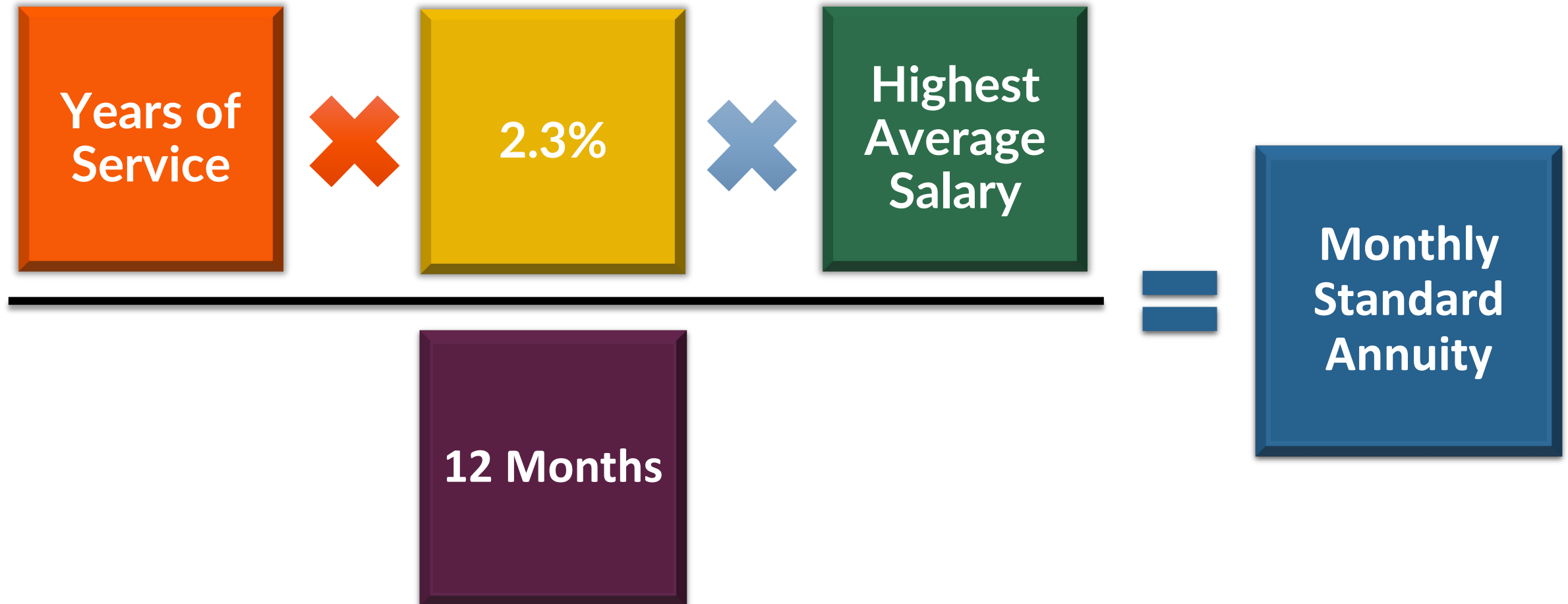


Scan here for
more information



TRS is a 401(a) Defined Benefit Plan

- ✓ Pension specifically created for you
- ✓ Among the largest pension funds in the United States
- ✓ Experienced team to manage the fund
- ✓ Funded by member, employer and state contributions as well as investment earnings



Life Event Toolkit



Personal Events

- Marriage
- Starting a Family
- Purchasing a Home
- Divorce
- Death
- Disability
- Change of Address/Phone
- Turning 65



Career Events

- New Hire
- Nearing Retirement
- Ready to Retire
- Terminating Employment
- Returning to Employment After Separation
- Turning 65
- Retired
- Employment After Retirement





Life Event Resource Kit



[MyTRS](#) [RE Portal](#) [PAVES](#) [Careers](#) [Subscribe!](#) [Contact Us](#)

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ACTIVE MEMBERS - HOME

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BENEFIT INFORMATION

[TRS Document Drop Box Available at Austin Headquarters](#)
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MEMBER EDUCATION VIDEO SERIES

FINANCIAL AWARENESS VIDEO SERIES

TRS-ACTIVECARE

[2021-22 TRS-ActiveCare Rates](#)
[2021-22 TRS-ActiveCare Plan Highlights \(pdf\)](#)
[HMO Plans](#)
[TRS-ActiveCare Medical Coverage \(BCBSTX\)](#)
[Pharmacy Coverage \(CVS Caremark\)](#)
[TRS-ActiveCare for Employers](#)

PLANNING FOR RETIREMENT

[Schedule Live Video Office Visits](#)
[Steps: Planning for Retirement \(pdf\)](#)
[Service Credit Brochure \(pdf\)](#)
[Disability Retirement](#)
[Retirement Deadlines](#)
[Register for a Retirement Session](#)
[Employment After Retirement \(EAR\) Limits \(for Retirees\)](#)
[Contact Member Services: 1-800-223-8778](#)

PURCHASING SERVICE CREDIT

[Important Deadlines for Verification of Unreported Service](#)
[Withdrawn Service](#)
[Unreported Service and/or Compensation Credit Including Substitute Service](#)
[State Sick/Personal Leave](#)

DIVORCE AND QUALIFIED DOMESTIC RELATIONS ORDER (QDRO)

403(b) FOR ACTIVE MEMBERS

FAQs

FORMS

PUBLICATIONS

LIFE EVENT RESOURCE KIT



Life Event Resource Kit/Employer Toolkit

Personal Events

TRS members experience various personal changes in life. Here you will find many helpful links and resources to inform and guide you through any necessary actions.

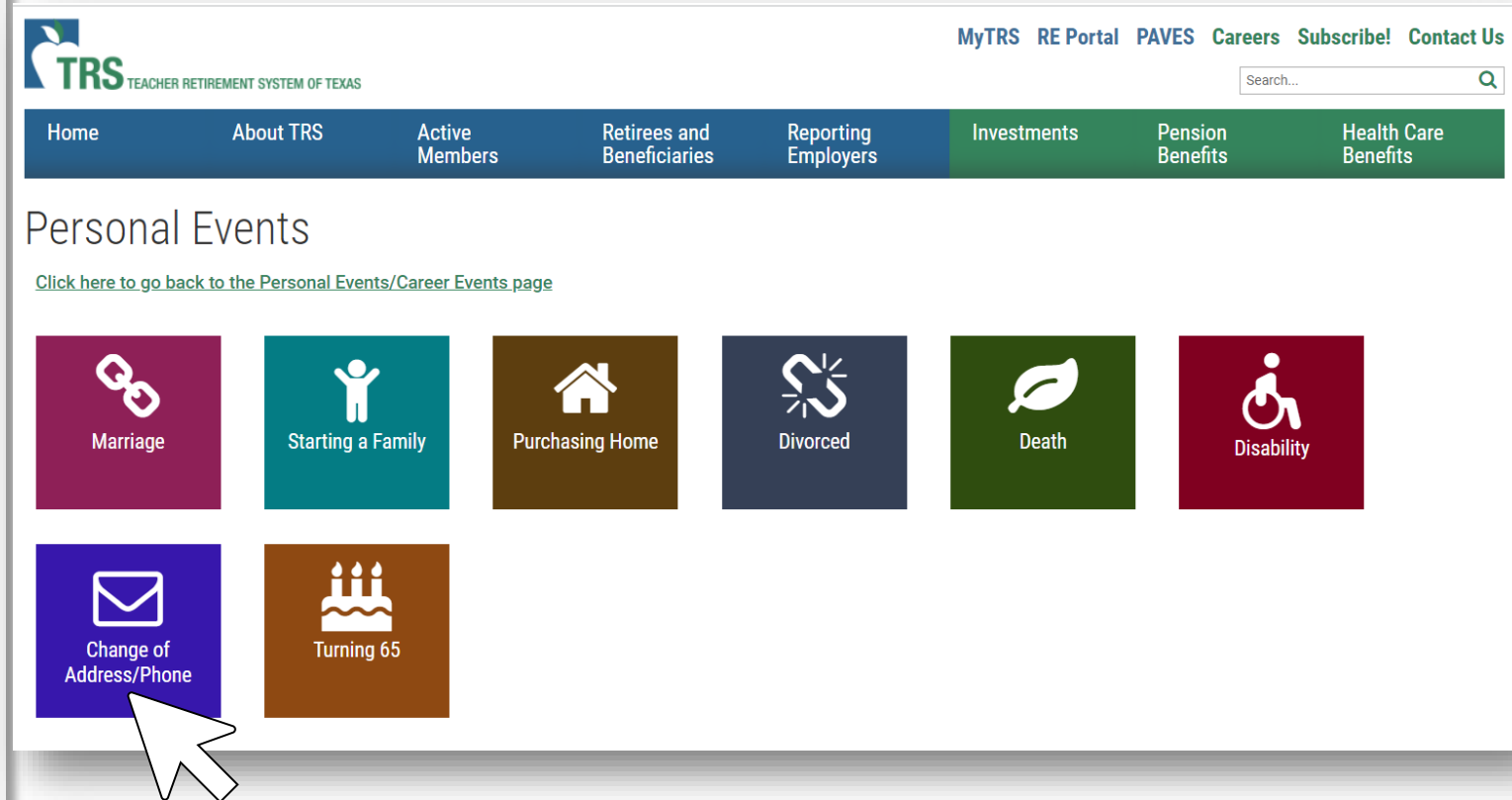
- Marriage
- Starting a Family
- Purchasing a Home
- Divorce
- Death
- Disability
- Change of Address/Phone
- Turning 65



Topic Driven Tiles

- Common Questions & Answers
- Actions
- Forms
- Planning
- Member Education Videos
- Financial Awareness Videos

[Website Link](#)



Personal Events

[Click here to go back to the Personal Events/Career Events page](#)

▼ Change of Address/Phone

When you move to a new address or change your phone numbers, here are helpful links to update your TRS account. This will help you avoid missing any important communications.



Has your address or phone number changed?

Please ensure TRS always has the most current information to reach you by completing a Change of Address Notification whenever your contact information changes.

- [Change of Address Notification \(Form TRS 358\) \(pdf\)](#)



Have recent changes caused you to need to update your beneficiary?

Keep your beneficiary information up-to-date by completing and sending in a Designation of Beneficiary Form whenever changes are needed.

- [Designation of Beneficiary \(Form TRS 15\) \(pdf\)](#)

Member Annual Statement





When are statements delivered?



What information is in statement?



Why is it important?

- Mailed during October & November
- Covers membership through previous school year, September – August
- Current and previous statements available in MyTRS
- Includes account balance, service credit earned, and retirement estimates
- Review for accuracy and discuss possible corrections with employer

1. Pension: TRS Retirement

Your monthly TRS contributions, as well as contributions from the state and your employer, help fund your future TRS retirement. Upon retirement, you would receive a monthly annuity for life. There are no automatic increases to your annuity once you have retired.



2. Personal Savings & Other Assets

Your personal savings and other assets may supplement your TRS pension at retirement. Contact your financial planner to discuss personal savings options that may be available to you.

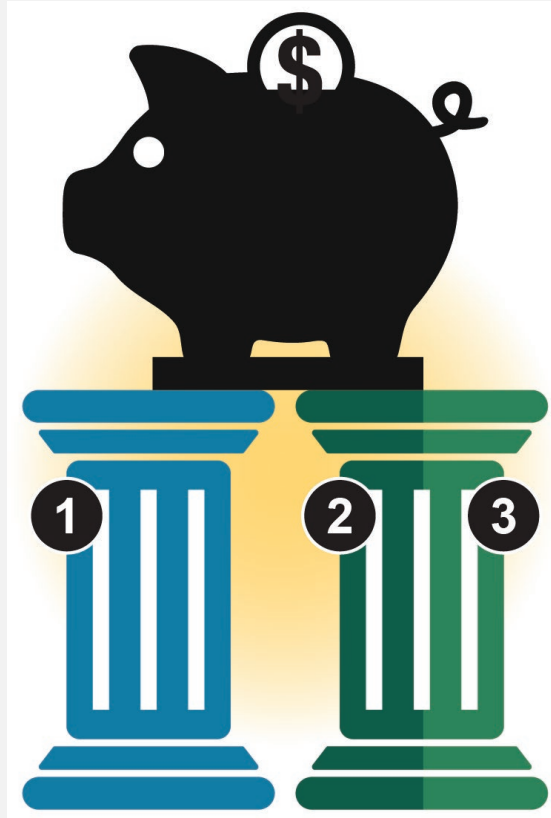
3. Social Security (If Applicable)

If you are currently contributing or have contributed in the past, you may receive a social security benefit. To determine if you are eligible for social security and estimate potential benefits, contact the Social Security Administration. Two federal social security provisions could impact your social security benefits – the Government Pension Offset and the Windfall Elimination Provision.

Social Security



Social Security



Create an account

Check eligibility for benefits

Government Pension Offset

Windfall Elimination Provision

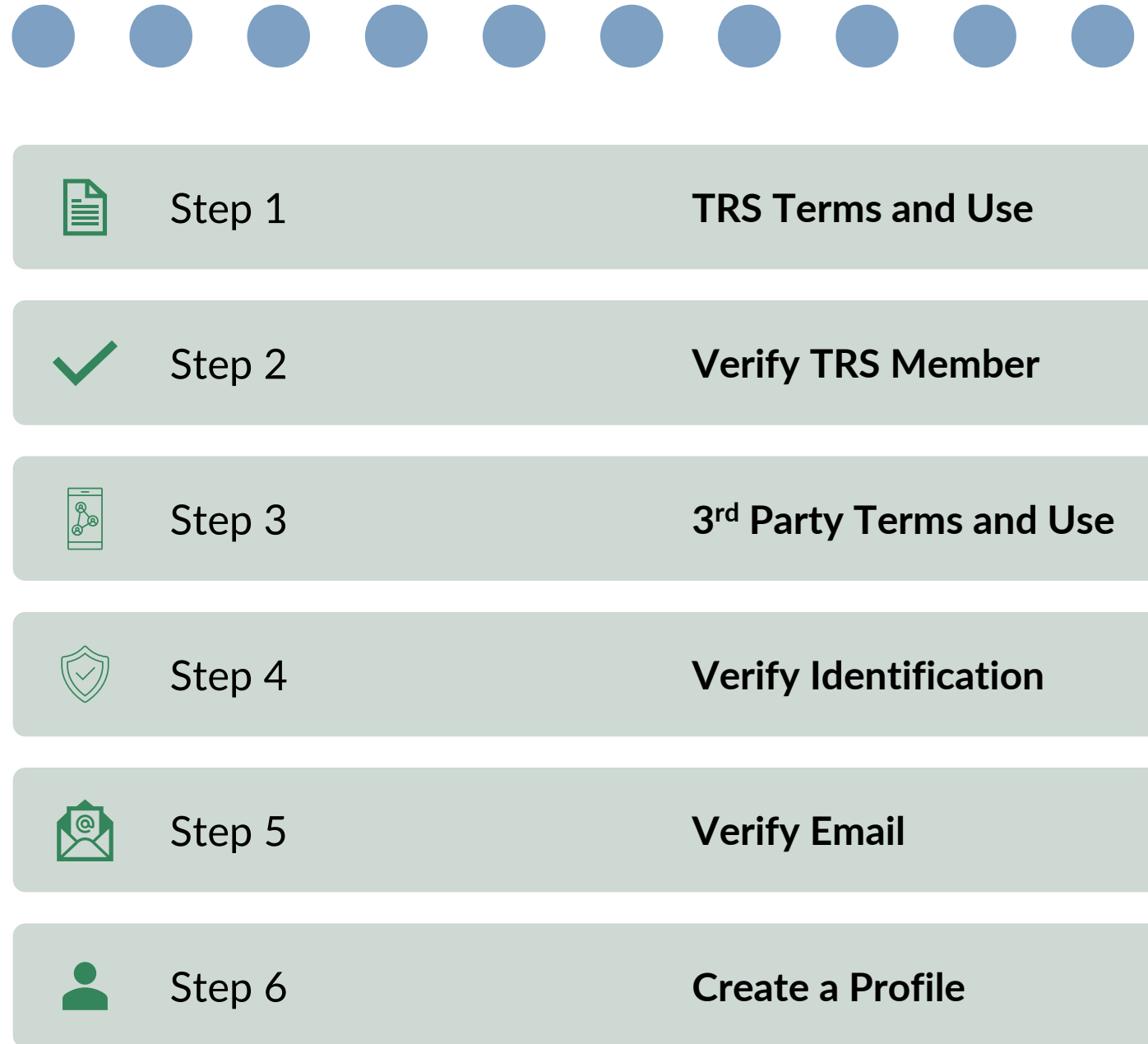
MyTRS

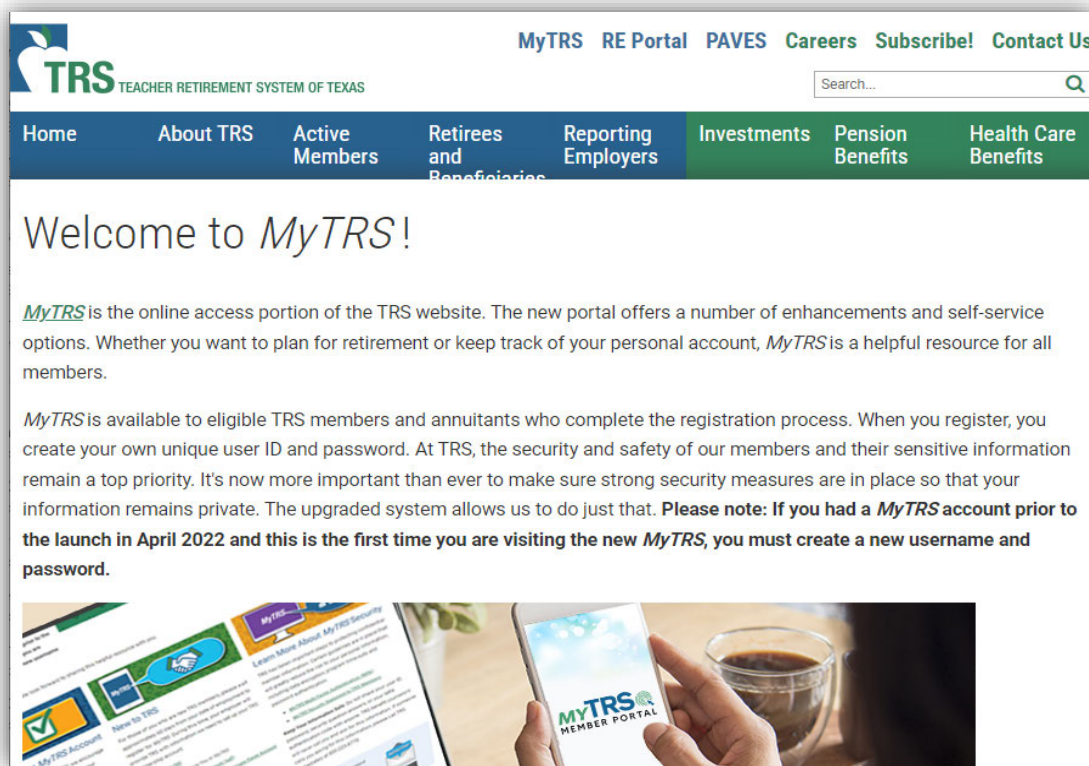


How to Establish Your MyTRS Account




Scan here for
MyTRS resources





Self-Service Options



Planning
Tools



Benefits



Payments



Account
Management



Account
Summary
Information

- Membership Tier
- Service Credit
- Account Balance
- Demographic Information
- Account Balance
- High Salaries
- Scheduled Appointments

myTRS
MEMBER PORTAL

Mon, Dec 19, 2022 [TRS Home](#) | [FAQs](#) | [Contact Us](#)

WELCOME IMA TEACHER

Accounts Planning Tools Benefits Beneficiary Payments Account Management

Account Summary

Membership Tier

2

Service Credit

20 years

Account Balance

\$82,406.66

Demographic Information

Name: IMA R TEACHER

Gender: Female

Address: 4050 ALMOST THERE WAY
ANYWHERE, TX 72036-8860
UNITED STATES

Phone:

Date of Birth:

Age:

Communication Preference:

Email:

Account Balance as of 12/19/2022

Non-Tax Sheltered: \$0.00

Tax Sheltered: \$65,270.33

Interest: \$17,136.33

Total Balance: \$82,406.66

Scheduled Appointments

You do not have any scheduled appointments.

If you would like to schedule an appointment with a TRS counselor, click here: [Schedule Appointment](#)

High Years*

High	Year	Salary
1	2022	\$68,715.00
2	2021	\$64,397.00
3	2020	\$63,463.00
4	2019	\$59,397.00
5	2018	\$58,197.00
Average		\$62,833.80

DOCUMENTS

MESSAGES

UPDATE ADDRESS

UPDATE EMAIL

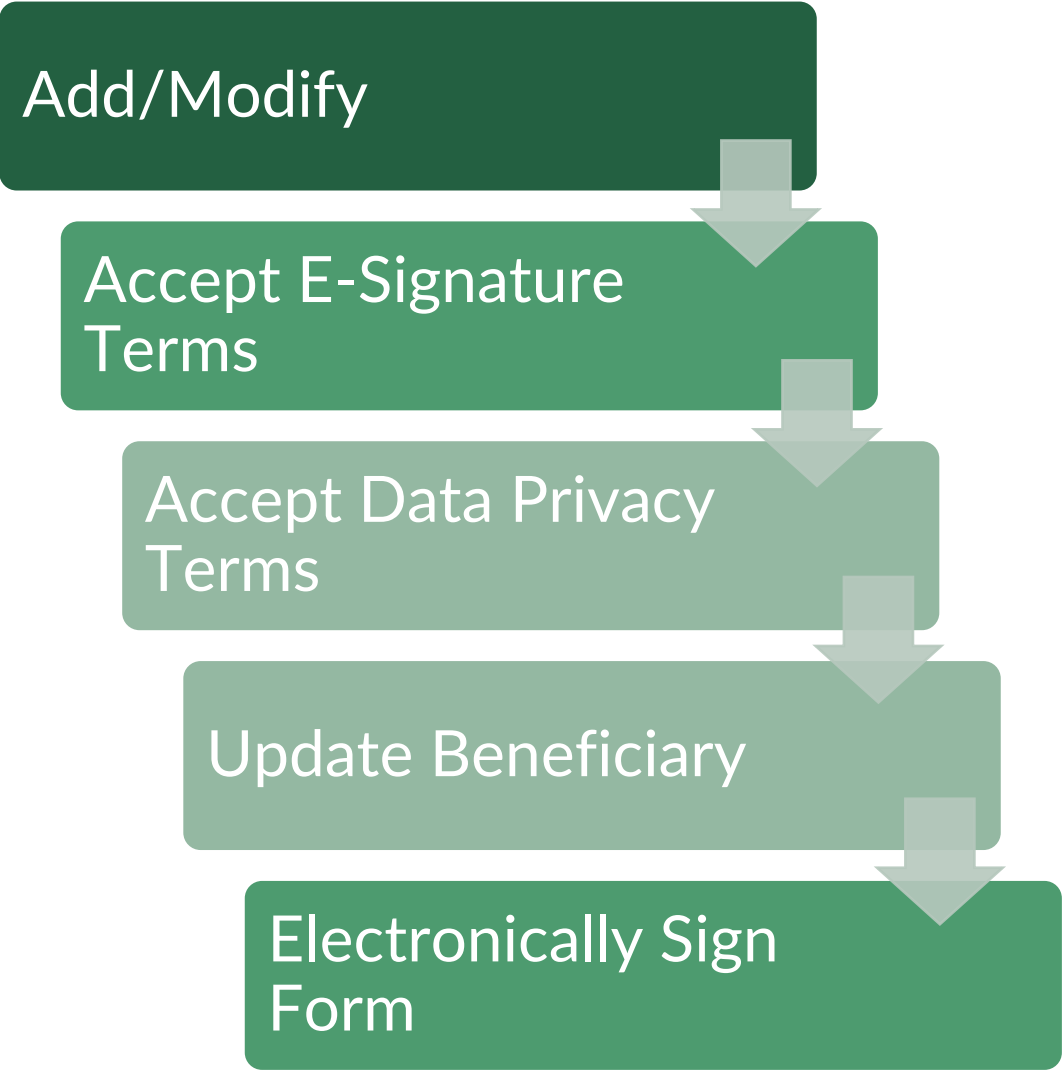
UPDATE PHONE

UPDATE
PREFERRED
METHOD OF
COMMUNICATION

UPDATE
PASSWORD

UPDATE SECURITY
QUESTION

UPDATE MULTI-
FACTOR
AUTHENTICATION



Mon, Jun

Accounts	Planning Tools	Benefits	Beneficiary	Payment
			Update Beneficiary	
Account Summary				
Membership Tier	Service Credit	Account		



Accounts		Planning Tools		Benefits	Beneficiary
Account Summary				Apply for a Refund	
				Apply for Retirement	
Membership Tier		Service Credit			

MyTRS Benefits

Apply for Refund

Apply for Retirement

MyTRS Planning Tools



Benefit Calculator



Request an
Estimate



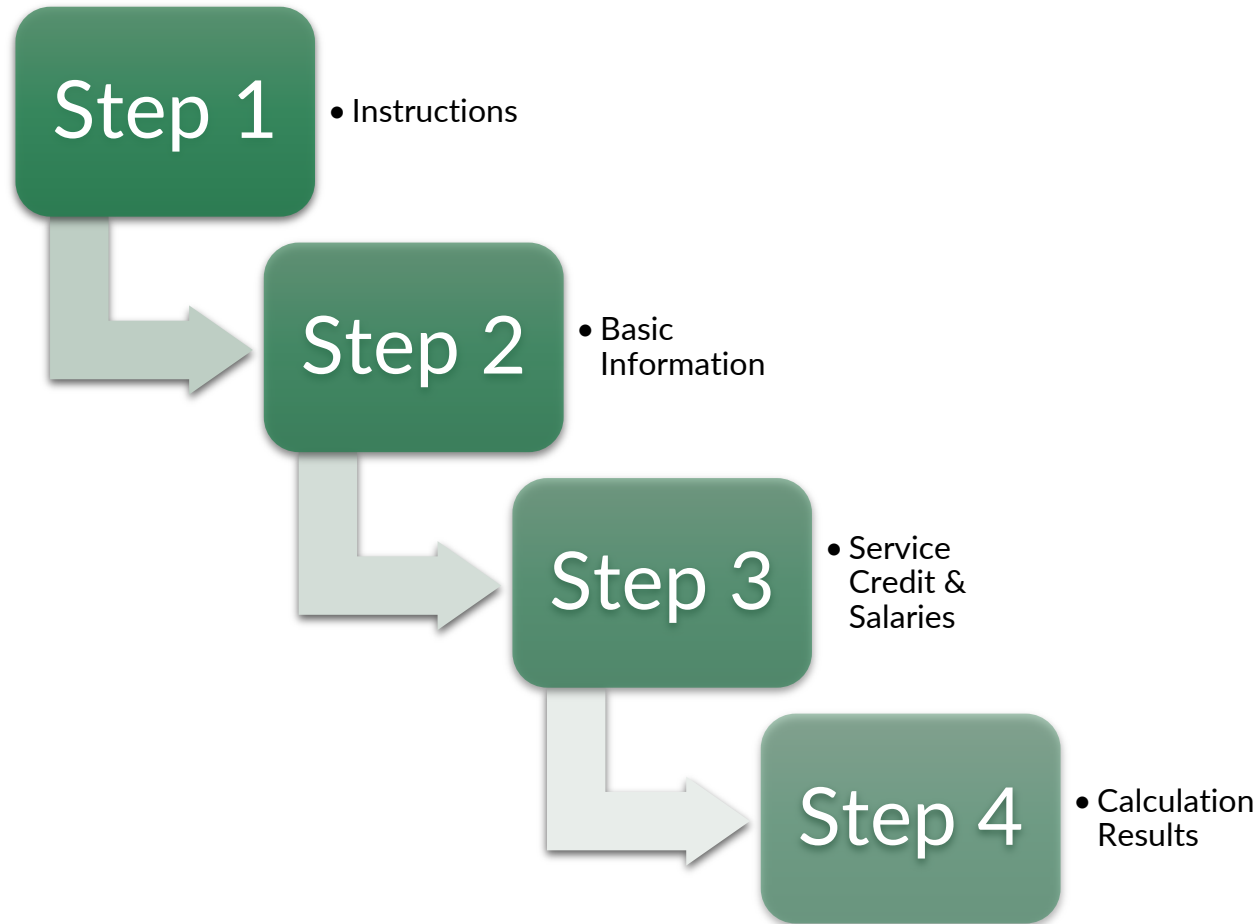
Schedule
Appointments



Generate Account
Balance Form



Accounts	Planning Tools	Benefits	Beneficiary
Account Summa	Benefit Calculator		
	Request An Estimate		
	Schedule Appointments		
Membersh	Generate Account Balance Form	Service Credit	



- Simple steps
- Create and save unlimited number of estimates
- Project service credit
- Project future salaries
- Plan for your retirement
- Understand what you'll earn from TRS in retirement

myTRS

MEMBER PORTAL

Tue, Jun 25, 2024

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Accounts

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Benefits

Beneficiary

Payments

Account Management

Benefit Calculator

1

Instructions

2

Basic Information

3

Service Credit & Salaries

4

Calculation Results

Work with Calculator

View a Previous Calculation

No Estimates Found

Create a New Calculation

This activity will allow you to navigate through a few screens where you can enter a date and other basic information and be presented with a calculation re based on the information provided. Be aware that no information is saved until you click the Save button. To begin, choose the Benefit Type and click Start,

Benefit Type *

Active Death

Disability Retirement

Service Retirement

Start

Cancel

All estimates are not binding audit, adjustment, and correction. If you wish to receive a written estimate of your projected retirement

myTRS

MEMBER PORTAL

Tue, Jun 25, 2024

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Accounts

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Account Management

Benefit Calculator

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Service Credit & Salaries

4

Calculation Results

Basic Information

Benefit Type

Service Retirement

Retirement Date *

2024

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Clear

This month

Beneficiary Information

Whom do you plan to name as beneficiary?

Multiple Beneficiaries *

Beneficiary Relationship

Beneficiary Date of Birth

Beneficiary Gender

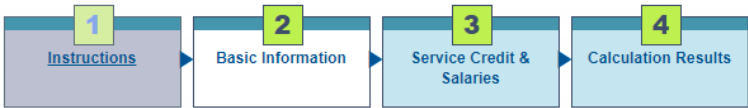
[Tell me more about the Basic Information screen.](#)

Continue


Back

Cancel

Benefit Calculator



Basic Information

Benefit Type	Service Retirement
Retirement Date *	October 2052 

Beneficiary Information

Whom do you plan to name as beneficiary at retirement?

Multiple Beneficiaries *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Beneficiary Relationship	<div><div></div><div>Child</div><div>Estate</div><div>Former Spouse</div><div>Non-Spouse</div><div>Organization</div><div>Other</div><div>Parent</div><div>Spouse</div><div>Trust</div><div>Unknown</div></div>
Beneficiary Date of Birth	
Beneficiary Gender	


[+ Tell me more about the Beneficiary Selection Process](#)

[Continue](#) [Back](#)

Benefit Calculator





Basic Information

Benefit Type	Service Retirement
Retirement Date *	October 2052 

Beneficiary Information

Whom do you plan to name as beneficiary at retirement?

Multiple Beneficiaries *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Beneficiary Relationship	Spouse 
Beneficiary Date of Birth	<input type="text" value=""/> 
Beneficiary Gender	

[Tell me more about the B...](#)

[Continue](#) [Back](#)


Jun 2024

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Benefit Calculator




Basic Information

Benefit Type	Service Retirement
Retirement Date *	October 2052 

Beneficiary Information

Whom do you plan to name as beneficiary at retirement?

Multiple Beneficiaries *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Beneficiary Relationship	Spouse 
Beneficiary Date of Birth	06/27/1963 
Beneficiary Gender	

Male
Female

[Tell me more about the Basic Information on screen.](#)

Continue **Back** **Cancel**



MyTRS Benefit Calculator



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WELCOME

| Participant ID:

- Accounts
- Planning Tools
- Benefits
- Beneficiary
- Payments
- Account Management

Benefit Calculator



Required Fields *

Service Credit

Years of Service Credit *

40

Highest Annual Salaries

High	Annual Salary
1	\$ 50,276.00
2	\$ 46,559.00
3	\$ 53,317.00
4	\$ 50,038.00
5	\$ 47,456.00

[+ Tell me more about the Service Credit & Salaries screen.](#)

Continue

Back

Cancel

The salary & service displayed are the current information we have on file. However they are subject to change due to additional submissions by your employer, and/or audit by TRS.



MyTRS Benefit Calculator



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WELCOME

- Accounts
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Benefit Calculator



Calculation Results	
Retirement Date	10/31/2052
Beneficiary Relationship	Spouse
Beneficiary Age	89
Highest Average Salary	\$49,529.00
Years of Total Service	40
Total Service	<div>40 x 2.300 = 92.00% \$49,529.00 x 92.00% = \$45,566.68 Standard Annuity per Year (gross) \$45,566.68 ÷ 12 = \$3,797.22 Standard Annuity per Month (gross) Your annuity has been reduced to \$3,749.76 due to early age retirement. Your annuity would be \$3,797.22 if not reduced for early age.</div>

Option Results				
	Payment Option	12 Months-PLSO	24 Months-PLSO	36 Months-PLSO
Partial Lump Sum Option (PLSO)	N/A	\$44,997.12	\$89,994.24	\$134,991.36
Standard Annuity	\$3,749.76	\$3,433.28	\$3,117.18	\$2,800.70
Option 1	\$3,686.76	\$3,375.60	\$3,064.81	\$2,753.64
Option 2	\$3,717.89	\$3,404.10	\$3,090.68	\$2,776.89
Option 3	\$3,734.76	\$3,419.55	\$3,104.71	\$2,789.49
Option 4	\$3,697.26	\$3,385.21	\$3,073.54	\$2,761.49
Option 5	\$3,702.14	\$3,389.68	\$3,077.59	\$2,765.13

[Tell me more about the Calculation Results screen.](#)

- Save
- Back
- Cancel



MyTRS Benefit Calculator



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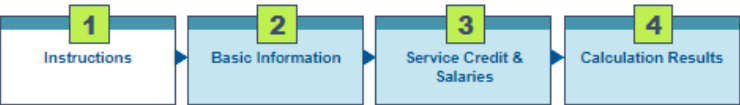
WELCOME | Participant ID:

- Accounts
- Planning Tools
- Benefits
- Beneficiary
- Payments
- Account Management

Benefit Calculator

 **CONFIRM**

Information Saved.



Required Fields *

Work with Calculator

View a Previous Calculation

<input type="checkbox"/>	Calculation ID	Benefit Type	Retirement Date	Beneficiary Relationship	Service Credit	Final Average Salary
<input type="checkbox"/>	891421	Service Retirement	10/31/2052	Spouse	40	\$49,529.00

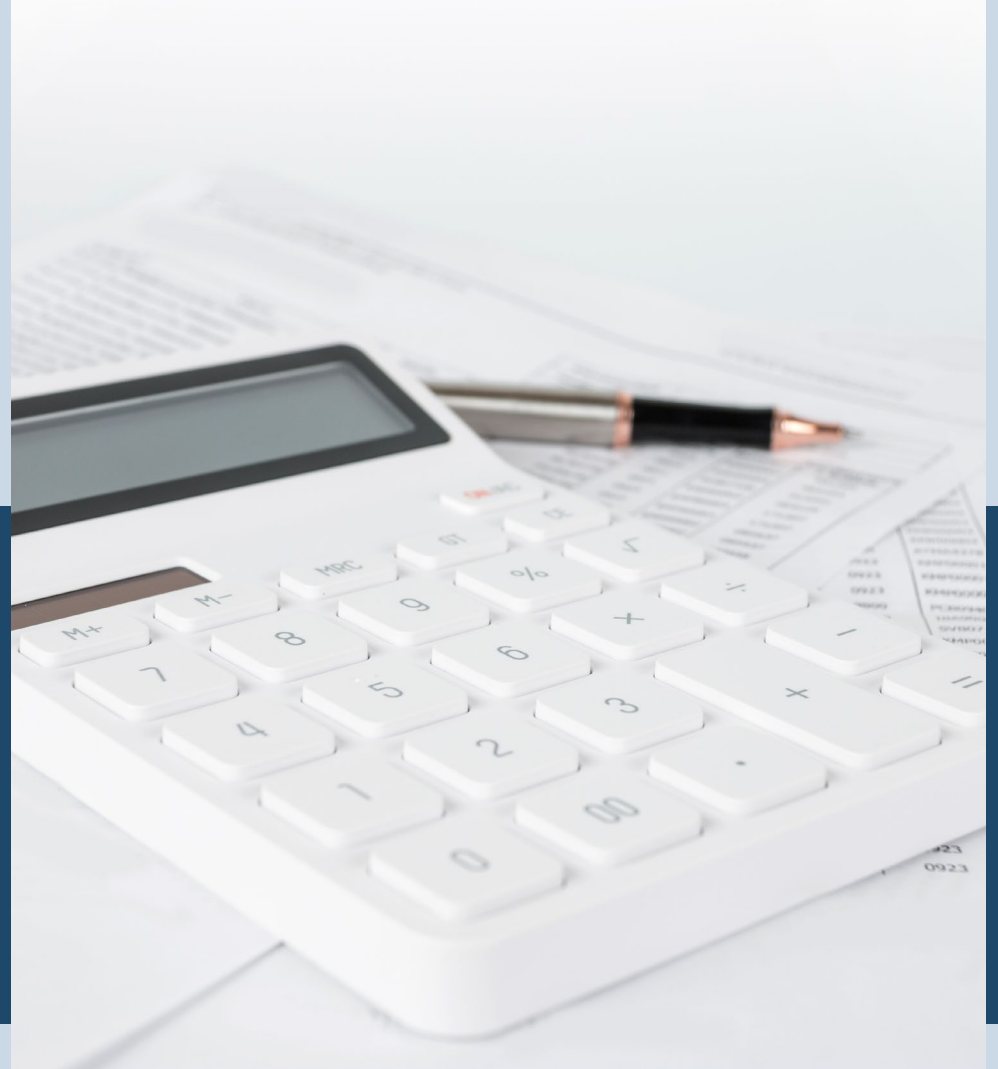
Create a New Calculation

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Benefit Type *

All estimates are not binding on TRS and are subject to audit, adjustment, and correction. If you wish to receive a written estimate of your projected retirement benefits from TRS, please click [Request an Estimate](#).

Estimating Retirement Expenses & Income





Retirement Income and Expense Estimates >>>>

Active
Member



Planning for
Retirement

MyTRS RE Portal PA



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Planning for Retirement

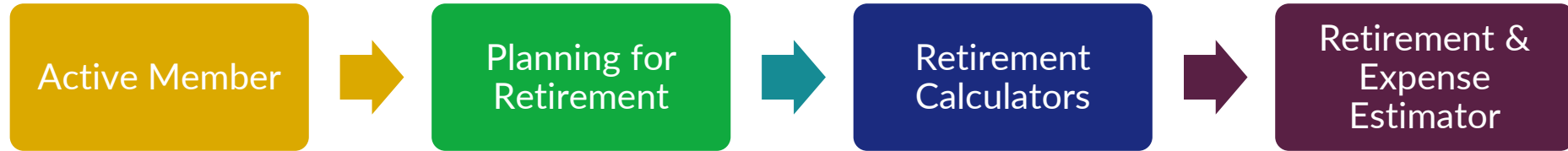


Retiring can be a simple process if you plan ahead. This section of the TRS website provides information and helps you to decide when it is the right time for you to begin the retirement process and what retirement options are available for you. This timeline is meant to be a general example of the retirement process. Your specific timeline may differ.

Planning ahead can help ensure a smooth transition into retirement. TRS experiences a high volume of retirements during the months of May through August. **Don't delay!**

(Click on a block to read more. To return to previous levels, click on the bar for that level.)





Planning for Retirement

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(Click on a block to read more. To return to previous levels, click on the bar for that level.)

Retirement Calculators


Retirement Estimate
Calculator


Retirement Income
and Expenses
Estimator


Withholding
Calculator





Planning for Retirement

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(Click on a block to read more. To return to previous levels, click on the bar for that level.)

✓  Retirement Calculators

✓  Retirement Income and Expenses Estimator

To help ensure your readiness to retire, it's important to estimate your future needs now so you have time to make adjustments, if needed. Download or print a copy of the Retirement Income and Expenses Worksheet below to help you estimate the monthly income and expenses you expect to have in retirement.

 [Retirement Income and Expenses Worksheet \(digital copy\)](#)

 [Retirement Income and Expenses Worksheet \(hard copy\)](#)



Retirement Income and Expenses Estimator Disclaimer

- TRS is not authorized to offer retirement, legal, or financial advice to members.
- This tool is provided by TRS for educational and information purposes only. It is not intended to provide retirement, legal or financial advice.
- TRS does not guarantee the accuracy of the tool and suggest that you consult with a retirement or financial advisor regarding your individual situation.

Instructions for Estimating Retirement Expenses

When preparing for retirement, it's important to estimate your expenses. This tool lists the most common expenses to consider in retirement.

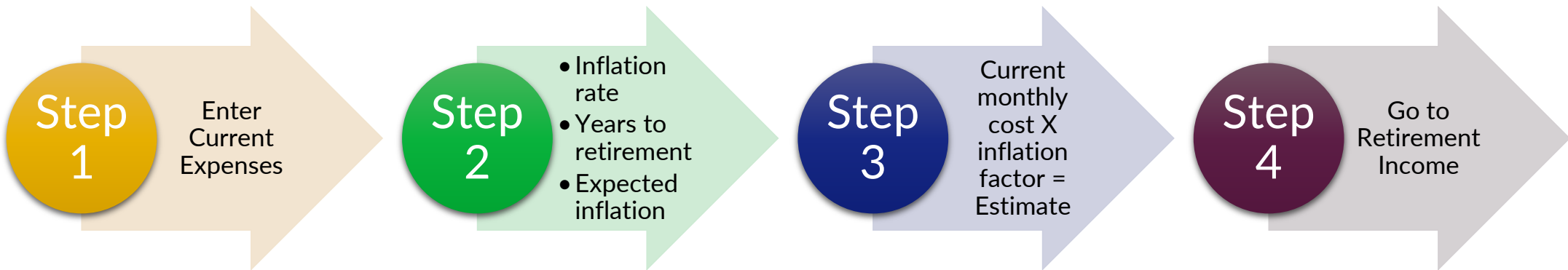
1. Enter your current expenses in the column labeled "Current Monthly Cost."
2. Enter the inflation factor from the table below. Select the number of years in the future you plan to retire and your expectation of inflation, use the number that appears as your inflation factor.
3. The calculator will multiply Current Monthly Cost by the Inflation Factor.
4. Go to Retirement Income tab and enter estimated income in retirement.

Inflation Factor

It's important to consider inflation when estimating your expenses in retirement. Inflation is a term used to describe rising prices in the economy, or the amount paid for goods and services. It is difficult to predict inflation. However, the following graph reflects US Labor Department published annual inflation rates to assist you in determining the inflation rate factor.

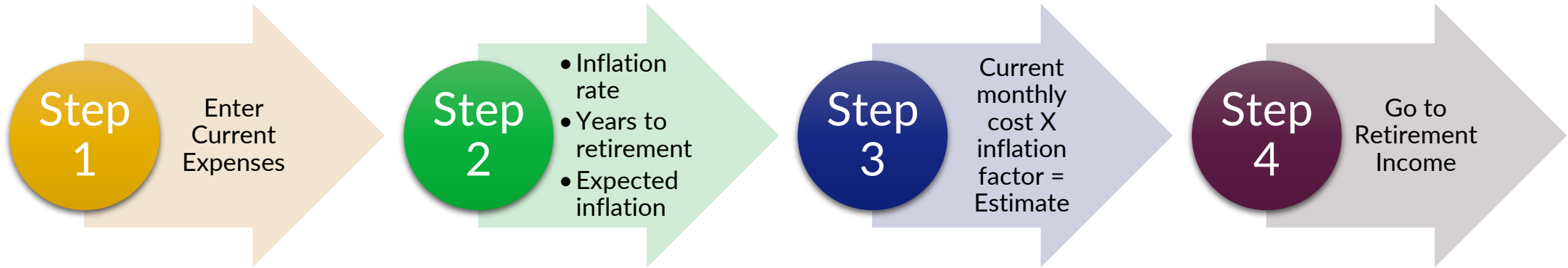


Retirement Expense Estimate

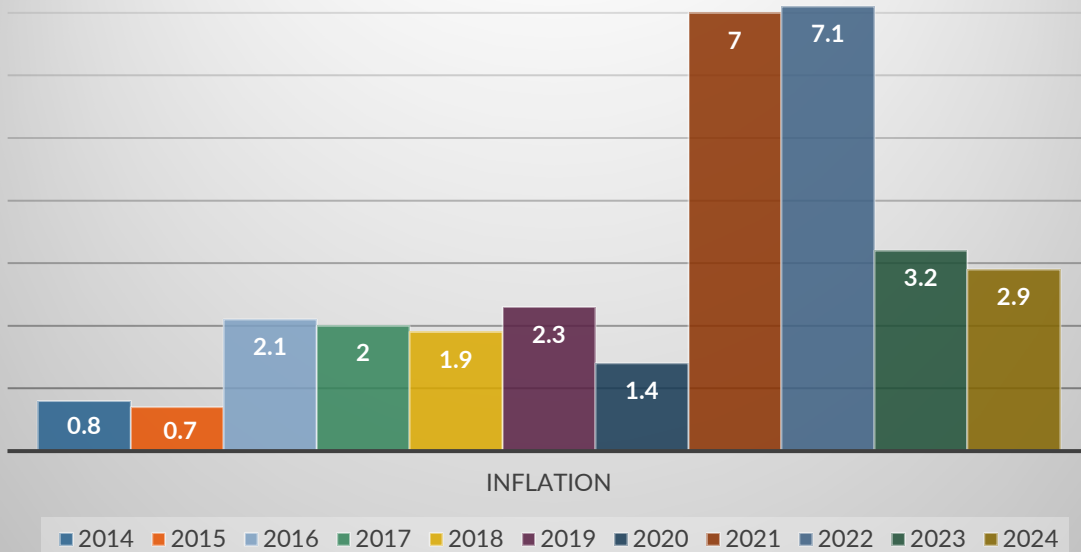


Enter Inflation Factor From Table:

Expense	Current Monthly Cost	Inflation Factor	Monthly Cost at Retirement (current cost times inflation factor)
Mortgage (excluding property taxes and insurance)		N/A	\$0.00
Rent (if you do not own)		0.00	\$0.00
Property taxes		0.00	\$0.00
Homeowners Insurance		0.00	\$0.00
Health Care/Medicare		0.00	\$0.00



United States Annual Inflation Rates



Years to Retire	Annual Inflation Rate							
	3%	4%	5%	6%	7%	8%	9%	10%
1	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
5	1.16	1.22	1.28	1.34	1.40	1.47	1.54	1.61
10	1.34	1.48	1.63	1.79	1.97	2.16	2.37	2.59
15	1.56	1.8	2.08	2.4	2.76	3.17	3.64	4.18
20	1.81	2.19	2.65	3.21	3.87	4.66	5.60	6.73
25	2.09	2.67	3.39	4.29	5.43	6.85	8.62	10.83
30	2.43	3.24	4.32	5.74	7.61	10.06	13.27	17.45

Retirement Expense Estimate & Inflation Factor



- Years to retire: 15
- Expected inflation rate: 5%
- Inflation factor: 2.08

Years to Retire	Annual Inflation Rate							
	3%	4%	5%	6%	7%	8%	9%	10%
1	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
5	1.16	1.22	1.28	1.34	1.40	1.47	1.54	1.61
10	1.34	1.48	1.63	1.79	1.97	2.16	2.37	2.59
15	1.56	1.8	2.08	2.4	2.76	3.17	3.64	4.18
20	1.81	2.19	2.65	3.21	3.87	4.66	5.60	6.73
25	2.09	2.67	3.39	4.29	5.43	6.85	8.62	10.83
30	2.43	3.24	4.32	5.74	7.61	10.06	13.27	17.45

Estimated Monthly Retirement Expenses

Enter Inflation Factor From Table			
		2.08	
Expense	Current Monthly Cost	Inflation Factor	Monthly Cost at Retirement (current cost times inflation factor)
Mortgage (excluding property taxes and insurance)		N/A	\$0.00
Rent (if you do not own)		2.08	\$0.00
Property taxes	\$500.00	2.08	\$1,040.00
Homeowners Insurance	\$166.67	2.08	\$346.67
Health Care/Medicare	\$347.71	2.08	\$723.24
Utilities (gas, electric, water, waste water, trash)	\$200.00	2.08	\$416.00
TV, Internet & Phone	\$150.00	2.08	\$312.00
Home Maintenance	\$100.00	2.08	\$208.00
Automobile/Transportation (gas, maintenance, insurance)	\$100.00	2.08	\$208.00
Groceries	\$500.00	2.08	\$1,040.00
Clothing	\$50.00	2.08	\$104.00
Personal care	\$50.00	2.08	\$104.00
Dependent care		2.08	\$0.00
Homeowners Association Dues	\$50.00	2.08	\$104.00
Loan payments (car, home equity, credit line)	\$500.00	N/A	\$500.00
Credit Cards Debt (minimum payment)		N/A	\$0.00
Entertainment	\$50.00	2.08	\$104.00
Eating Out	\$50.00	2.08	\$104.00
Travel	\$100.00	2.08	\$208.00
Charitable Donations/Gifts	\$25.00	2.08	\$52.00
Other (variable interest)		2.08	\$0.00
Other (fixed interest)		N/A	\$0.00
Monthly Total:			\$5,573.91

Retirement Expense Estimate & Inflation Factor

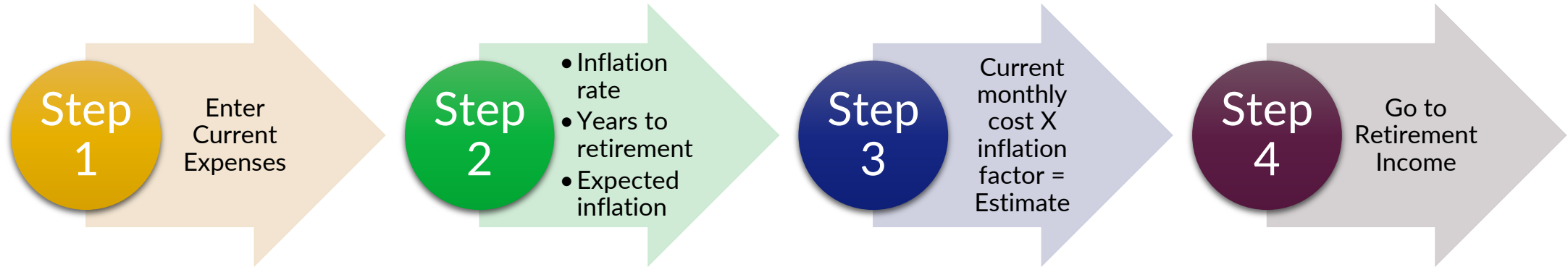


- Years to retire: 15
- Expected inflation rate: 4%
- Inflation factor: 1.8

Years to Retire	Annual Inflation Rate							
	3%	4%	5%	6%	7%	8%	9%	10%
1	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
5	1.16	1.22	1.28	1.34	1.40	1.47	1.54	1.61
10	1.34	1.48	1.63	1.79	1.97	2.16	2.37	2.59
15	1.56	1.8	2.08	2.4	2.76	3.17	3.64	4.18
20	1.81	2.19	2.65	3.21	3.87	4.66	5.60	6.73
25	2.09	2.67	3.39	4.29	5.43	6.85	8.62	10.83
30	2.43	3.24	4.32	5.74	7.61	10.06	13.27	17.45

Estimated Monthly Retirement Expenses

Enter Inflation Factor From Table:			
			1.80
Expense	Current Monthly Cost	Inflation Factor	Monthly Cost at Retirement (current cost times inflation factor)
Mortgage (excluding property taxes and insurance)		N/A	\$0.00
Rent (if you do not own)		1.80	\$0.00
Property taxes	\$500.00	1.80	\$900.00
Homeowners Insurance	\$166.67	1.80	\$300.01
Health Care/Medicare	\$347.71	1.80	\$625.88
Utilities (gas, electric, water, waste water, trash)	\$200.00	1.80	\$360.00
TV, Internet & Phone	\$150.00	1.80	\$270.00
Home Maintenance	\$100.00	1.80	\$180.00
Automobile/Transportation (gas, maintenance, insurance)	\$100.00	1.80	\$180.00
Groceries	\$500.00	1.80	\$900.00
Clothing	\$50.00	1.80	\$90.00
Personal care	\$50.00	1.80	\$90.00
Dependent care		1.80	\$0.00
Homeowners Association Dues	\$50.00	1.80	\$90.00
Loan payments (car, home equity, credit line)	\$500.00	N/A	\$500.00
Credit Cards Debt (minimum payment)		N/A	\$0.00
Entertainment	\$50.00	1.80	\$90.00
Eating Out	\$50.00	1.80	\$90.00
Travel	\$100.00	1.80	\$180.00
Charitable Donations/Gifts	\$25.00	1.80	\$45.00
Other (variable interest)		1.80	\$0.00
Other (fixed interest)		N/A	\$0.00
Monthly Total:		\$2,939.38	\$4,890.88



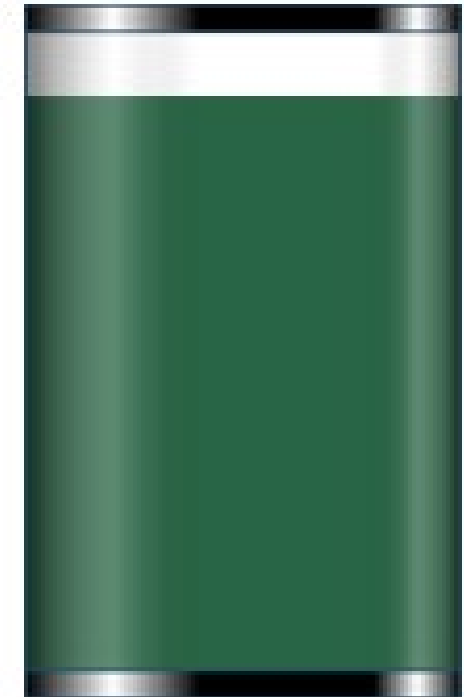
Guaranteed Income (pre-tax)	Monthly Pre-tax
TRS Pension	
Other Pension	
Military Retirement	
Lifetime Monthly Annuity	
Social Security (mine)	
Social Security (other)	
Other Guaranteed Monthly Income	

Retirement Income Worksheet

Guaranteed Income (pre-tax)		Monthly Pre-tax
TRS Pension		\$4,576.41
Other Pension		
Military Retirement		
Lifetime Monthly Annuity		
Social Security (mine)		
Social Security (other)		
Other Guaranteed Monthly Income		
Total Guaranteed Monthly Income:		\$4,576.41
Non-Guaranteed Income		
403(b), 457(b), 401(k), IRA Monthly Distributions		\$400.00
Roth 403(b), Roth 457(b), Roth 401(k), Roth IRA Monthly Distributions		
Brokerage/Savings Accounts Monthly Distributions		
Work Income		
Income Not from Work (Real Estate Rental Income or Other)		
Total Non-Guaranteed Monthly Income:		\$400.00
Total Guaranteed and Non-Guaranteed Monthly Income:		\$4,976.41
What is your current monthly income?		\$5,500.00
Will estimated income cover estimated expenses?		\$85.53 Yes

Percentage of Pre-retirement Income

90%



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Retirement Income Worksheet

Guaranteed Income (pre-tax)	Monthly Pre-tax
TRS Pension	\$4,576.41
Other Pension	\$2,000.00
Military Retirement	
Lifetime Monthly Annuity	
Social Security (mine)	
Social Security (other)	\$1,700.00
Other Guaranteed Monthly Income	
Total Guaranteed Monthly Income:	\$8,276.41
Non-Guaranteed Income	
403(b), 457(b), 401(k), IRA Monthly Distributions	\$400.00
Roth 403(b), Roth 457(b), Roth 401(k), Roth IRA Monthly Distributions	
Brokerage/Savings Accounts Monthly Distributions	
Work Income	
Income Not from Work (Real Estate Rental Income or Other)	
Total Non-Guaranteed Monthly Income:	\$400.00
Total Guaranteed and Non-Guaranteed Monthly Income:	\$8,676.41
What is your current monthly income?	\$9,500.00
Will estimated income cover estimated expenses?	\$3,785.53 Yes

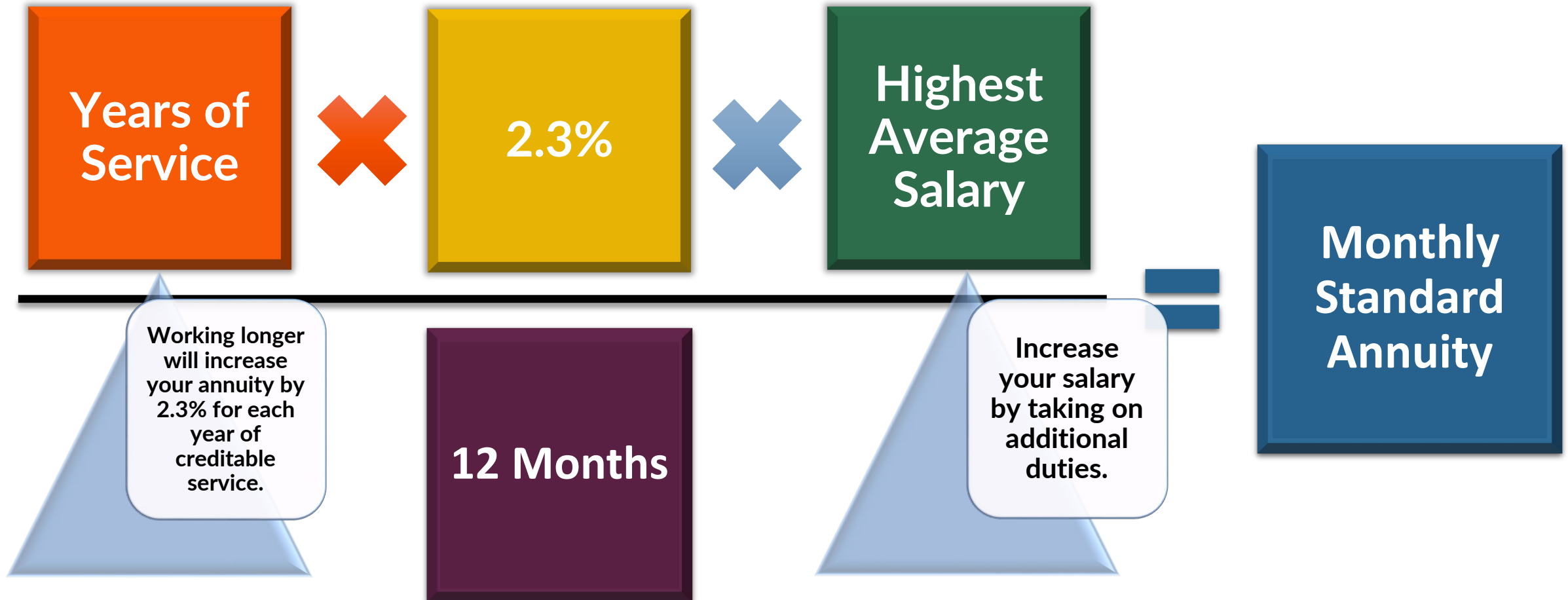
Percentage of Pre-retirement Income

91%



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How can I increase my TRS pension?



Purchase Service Credit

Withdrawn Service

Unreported Service

Substitute Service

Out of State Service

Military or USERRA

State Sick and/or Personal Leave

Developmental Leave

Career & Technology Work Experience

Membership Waiting Period

Increase Personal Savings

403(b), 457(b), 401(k)

Roth 403(b), 457(b), 401(k)

Working in Retirement

Employment After Retirement
with TRS-Covered Employer

Private School Employment

New Career

Contact us by phone or fax

- **1-800-223-8778 Monday–Friday**, 7 a.m.– 6 p.m. Automated information available day or night, seven days a week
- Upload Forms and Documents from the TRS website
- **512-542-6597 TRS Benefit Services Fax Number**
Note: All forms related to pension benefits are acceptable by fax.
- Send a Secure Message from your **MyTRS** account

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THANK YOU



<https://trs.texas.gov>



Austin Headquarters
El Paso Regional Office



Phone: 1-800-223-8778
Fax: 512-542-6597

Presentation Survey

TRS values your opinion and wants the Benefit Presentation to be as useful as possible to members. Please take a moment to complete this form to help us achieve our goal.

