

## WHAT TIER AM I? TRANSCRIPTION

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### INTRO GRAPHICS

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Hi, my name is Danny Lopez with TRS.  
In this video, you will learn about membership tiers.

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TRS has several distinct membership categories, called Tiers. Each tier has its own retirement eligibility requirements and early-age retirement annuity reductions.

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By reviewing the information about your tier, you can find out the age and years of service you must have to be eligible for

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normal age service retirement, early-age service retirement, and the Partial Lump Sum Option.

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The membership tier that applies to you is determined by:

- The date you entered your current TRS membership,
- Your “grandfathered” status  
and
- The amount of service credit you had on August 31st, 2014.

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Let’s look at each one of these.

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Your tier category is affected by the day you entered into the TRS retirement plan.

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To correctly identify your entry date, you need to identify the date on which your current TRS membership began.

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For example, in scenario one, Sally started teaching in January of 1990. She has never terminated her TRS membership or received a refund so her entry date is January 1990.

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Even if you terminate your employment in Texas public education, your TRS entry date remains the same as long as you do not terminate your TRS membership by receiving a refund of your contributions.

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In scenario two, Steve is a teacher who started employment in August 2001 then terminated his TRS membership by receiving a refund of his contributions a few years later.

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He started teaching again in January 2004. Because Steve was refunded his TRS member contributions, his entry date is January 2004.

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In this situation your entry date is determined by the first date of employment after your last refund from TRS.

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Your membership status is considered “grandfathered” if you’ve met at least one of the following criteria as a member of TRS before September 1st, 2005:

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- You were at least 50 years of age, or
- Your age and years of service credit totaled at least 70, or
- You had at least 25 years of service credit.

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- Did you have less than five years of service credit in TRS on August 31st, 2014, or
- Was your entry date on or after September 1st, 2014?

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With this information, you are ready to find your TRS tier.

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The TRS Benefits Handbook is available on the TRS website and contains detailed information about each tier as well as a flow chart to help you determine your tier. You can also find your tier on your TRS annual statement.

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If you had service credit with another Texas statewide public retirement system, or verified USERRA service as of August 31st, 2014,

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you should notify TRS as these may affect your tier.

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For more information, please contact TRS at 800-223-8778 or visit our website at [trs.texas.gov](http://trs.texas.gov).

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Thanks for watching.

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END GRAPHICS