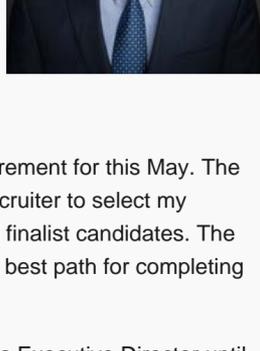


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Message from the TMRS Executive Director

With the Governor's announcement of a phased reopening of the state, we're hopeful that things get back to something closer to normal soon.

We know this has been a hard time for some of our members and that the economic fallout affecting your community could last for a long time. TMRS is dedicated to helping you in any way we can during this ongoing crisis.



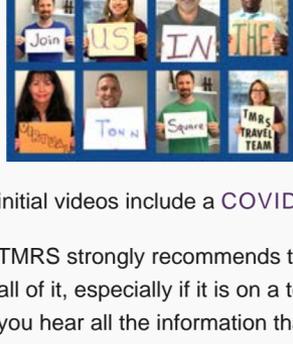
As you may know, I had previously announced my retirement for this May. The Board has been diligently working with its executive recruiter to select my replacement and has identified several highly qualified finalist candidates. The Board will be meeting at the end of May to discuss the best path for completing the search.

In the meantime, the Board has asked me to stay on as Executive Director until their search is completed. It is an honor to serve the city employees of Texas and, as much as I am looking forward to retirement, I am also glad to be here to help as we work together through this difficult time.

Sincerely,

David Gavia
Executive Director, TMRS

The TMRS Town Square is Open for Business



With travel restricted and our building closed to visitors, TMRS is implementing the TMRS Town Square. This new online training page contains resources our members can access in lieu of personal contact with a TMRS Regional Manager.

Right now, the Town Square features our training video library as well as new, informal videos prepared by the TMRS Travel Team. The initial videos include a COVID-19 Q&A and Vested in TMRS.

TMRS strongly recommends that, if you watch one of our videos, that you watch all of it, especially if it is on a topic of immediate importance to you, to ensure that you hear all the information that could affect your decision. When we begin scheduling online presentations, links to virtual events will also be posted on the Town Square.

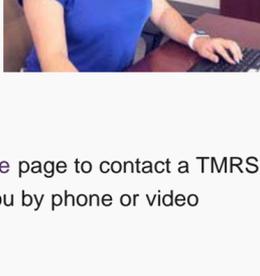
Over time, the TMRS Town Square will expand to provide city staff training, additional live presentations, and more. Even after travel is restored, the Town Square will continue to be a resource for members and cities who may have difficulty attending a live event.

We're excited about this new service and hope it will be helpful to you!

Need Counseling or Assistance with Your TMRS Benefit?

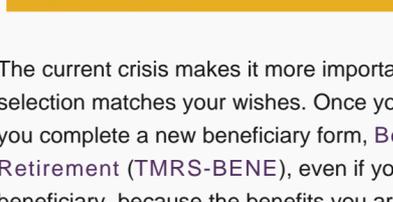
Basic information on retiring can be found here on our website.

For most questions, you can call our Phone Center during business hours at 800-924-8677. If you need a more in-depth counselling session, the Phone Center will make an appointment and a Retirement Analyst will call you back.



You can also use the information on the Town Square page to contact a TMRS Regional Manager who will schedule a session with you by phone or video conference.

Check Your Beneficiary



Your beneficiary is the person or persons who will receive your account balance or a retirement benefit in the event of your death. You can see your beneficiary choices on MyTMRS® or on your Annual Statement.

The current crisis makes it more important than ever to be sure your beneficiary selection matches your wishes. Once you become vested TMRS requires that you complete a new beneficiary form, **Beneficiary Designation Before Retirement (TMRS-BENE)**, even if you are naming the same person(s) as beneficiary, because the benefits you are entitled to are different after you are a vested member.

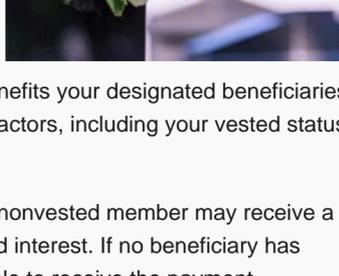
If you are vested and have not completed a Beneficiary Designation Before Retirement form, please do so now (or use MyTMRS) to help ensure that your benefits will go to your intended beneficiary.

In general, any time you or a family member has a life change – death, marriage, divorce, or birth or adoption of a child – you should consider whether your beneficiary selection matches your needs. You can make most beneficiary changes on MyTMRS.

Note that if you are married and vested at the time you designate a beneficiary, state law requires your spouse to give his or her consent before you can name someone other than, or in addition to, your spouse as beneficiary.

Know Your Death Benefits under TMRS

The TMRS Member Benefits Guide contains detailed information about the options that are available to beneficiaries. In the event of your death, TMRS strongly encourages your surviving beneficiary to contact us as soon as possible. The death benefits your designated beneficiaries may be eligible to receive depend on various factors, including your vested status and whether you are a member or retiree.

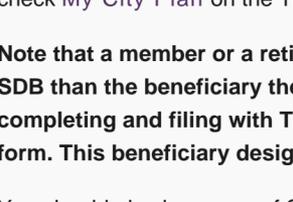


Not Vested? The designated beneficiary of a nonvested member may receive a lump sum refund of the member's deposits and interest. If no beneficiary has been designated, the member's estate is eligible to receive the payment.

Vested? The designated beneficiary of a vested member may be eligible for monthly retirement payments based on the member's deposits, interest, and the city's matching funds. If no beneficiary has been designated, the member's benefits will be payable in the order described in the TMRS Member Benefits Guide.

In the event of a member's death, TMRS should be notified as soon as possible by calling the Phone Center at 800.924.8677.

Does Your City Participate in Supplemental Death Benefits (SBD)?



If your city offers the Supplemental Death Benefit (SDB), the benefit provides a separate payment to a beneficiary of approximately one year's salary for an active employee (based on your contributions to TMRS in the 12 months before the month of death) in addition to any benefit payable from the member's TMRS account.

Some cities also provide a retiree SDB, which pays \$7,500 to a retired member's beneficiary. To find out if your city offers the SDB, ask your City Correspondent or check My City Plan on the TMRS website to see your city's plan options.

Note that a member or a retiree can choose a different beneficiary for the SDB than the beneficiary they choose for the retirement benefit by completing and filing with TMRS a separate SDB beneficiary designation form. This beneficiary designation can also be made in MyTMRS.

You should also be aware of SDB Extended Coverage, which may apply if an illness or injury causes you to be away from your city position for more than one calendar month. If your city offers the SDB and you are absent from your position due to illness or injury, ask your city to contact TMRS as soon as possible to ensure that the extended SDB is considered.

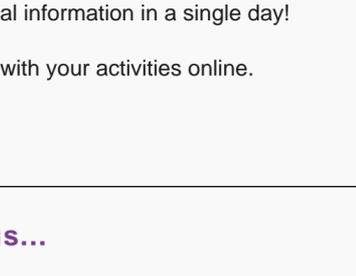
A Good Time to Be Cautious...

The pandemic seems to have given a green light to opportunists, hackers, and others who are out to defraud people distracted by the changing public health situation.

Cybercrime is up, and phishing schemes are everywhere.

In April, Google reported over 18 million COVID-related attempts to deliver malware or obtain personal information in a single day!

Please be careful, both with your health and with your activities online.



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Another Reason to Be Cautious...

Understandably, people are anxious about their future and their finances. You may be seeing an increase in individuals or businesses offering to sell their services to help TMRS members "maximize their pensions" or improve their retirement in other ways.

TMRS does not endorse and is in no way affiliated with any person or company that provides financial advice or services.

Your individual circumstance should guide your decisions, and it is wise to be wary of anyone offering to "help" you make those decisions. If you are approached by any firm offering this kind of service, especially if they represent themselves as affiliated with TMRS, we strongly encourage you to call our Phone Center (800-924-8677) or use the [contact form](#) on the website to let us know. If you have marketing materials from such a firm, please send them to us.

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Important Resources for TMRS Members

The TMRS Member Benefits Guide contains detailed information on all your benefits in the program.

MyTMRS gives you real-time access to your TMRS account, including beneficiary information and estimates. You can also use MyTMRS to change your beneficiary selection (in most cases). If you have not registered on MyTMRS, this is a great time to do it!

The Member Annual Statement that was mailed to you in March contains information about your service credit, beneficiaries, and sample estimates of your retirement benefit. If you did not keep your statement, you can view or print it from MyTMRS.

My City Plan allows you to see the TMRS benefits your city offers. Refer to this easy look-up feature on the TMRS website to find out.

