



Divorce and Your TMRS Benefit

FOR MEMBERS

Divorce can have a significant impact on your TMRS retirement benefit. If you agree to divide your TMRS account or benefit with your spouse, keep the following in mind:

- If your spouse dies before you either refund your account balance or retire, they will not receive any portion of your TMRS account and their interest in it terminates.
- If you refund your account balance before you retire, your spouse will receive their agreed upon portion of your account in a lump sum.
- When you retire, your spouse will receive their agreed upon portion of your benefit every month for the rest of their life. The death of your spouse ends their interest in your benefit.
- No retirement benefit is payable to your spouse. You can't retire until you are eligible, end employment with all TMRS cities and apply for a benefit.
- Texas law requires a court issued Qualified Domestic Relations Order (QDRO) to divide the account or benefit. TMRS can only approve a QDRO that meets legal requirements applicable to the TMRS plan. To avoid unnecessary trips to court, we recommend that you use [TMRS' QDRO forms](#).

If you and your spouse agree not to divide your TMRS account or benefit, the divorce decree should make this clear.

Because Texas divorce law is complicated, we recommend you discuss these options with your attorneys.

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