



Main Street

Q4 2025 Edition

TMRS at TML Highlights



TMRS attended the 113th TML Annual Conference and Exhibition October 29 – 31. The Conference, hosted by the Texas Municipal League, is an opportunity for Texas cities to hear about matters affecting city governance and acquire essential products and services.

As the pension system for 944 Texas cities, each year TMRS uses this opportunity to further our mission to provide secure lifetime income to Members, through partnership with participating cities.

This year, TMRS executive director, Debbie Muñoz, was honored to speak to the TML Board of Trustees about TMRS initiatives and recent legislation. At the TMRS exhibit booth, staff had the pleasure of hearing heart-warming retiree stories, helping members understand their benefits and assisting cities with plan design questions.

If you did not get a chance to visit with TMRS at TML, you can always reach out to the TMRS [Member Service Center](#) for benefit questions, email the [Education Team](#) to schedule a city visit, or reach out to [City Services](#) for plan design questions.

We look forward to returning to TML in 2026!

Non-Retro COLA Option Expiring December 31

In 2023, a non-retroactive COLA option was temporarily added for TMRS cities. The non-retroactive COLA option provides the same COLA percentage increase for each retiree, and it is less expensive for cities to provide than the traditional retroactive COLA option.

If your city is interested in adopting a non-retroactive COLA before the option expires on December 31, 2025, email cityservices@tmrs.com.

8% Employee Contribution Rate Now Available

On September 1, House Bill 3161 became effective and provided participating cities with an 8% employee contribution rate option, in addition to TMRS' 5%, 6%, and 7% options.

Any city considering adopting the 8% contribution rate can calculate the cost using the Plan Change Calculator in the [City Portal](#).



TMRS' Actuarial Funding Policy Change

At their October 2 meeting, the TMRS Board of Trustees adopted amendments to TMRS' actuarial funding policy to maintain and ensure the continued actuarial soundness of the System.

These funding policy changes become effective January 1, 2026, and only affect cities who adopt Updated Service Credit and/or COLAs on an ad hoc or one-time basis. Cities who have adopted these optional benefits on a repeating basis or do not currently provide these benefits are unaffected.

TMRS staff has contacted the cities who will be immediately impacted by the funding policy changes. The Actuarial Funding Policy Effective January 1, 2026 can be found [here](#).

If you have any questions, please email actuarialservices@tmrs.com.

TMRS Member Spotlight

Help us shine the spotlight on one of your superstars!

As a member-focused organization, TMRS would like to highlight city employees who go above and beyond their call of duty, or a retiree that made great contributions to your community.



If you know someone that you would like to recommend or already have a video highlighting an employee, please email communications@tmrs.com.

2025 TMRS City Training Conference

On October 14, TMRS held the 2025 City Training Conference. If you were not able to attend, the Conference videos and resources are available to access on tmrs.com.



After the Conference, TMRS announced that the 2026 City Training Conference will be hosted in person at the Kalahari Resorts and Conventions in Round Rock on July 29-30. More details to come in 2026. We hope you will join us!

For recurring training options, attend a City Training webinar hosted by the TMRS Education Team. The schedule is posted on tmrs.com.

Thanks to the TMRS City Focus Group!



On September 26, TMRS held our annual in-person City Focus Group meeting at the TMRS offices in Austin. TMRS developed the City Focus Group in 2023 to receive feedback on TMRS initiatives directly from cities.

We appreciate the time and effort provided by each of the City Focus Group members on behalf of their cities and fellow TMRS city administrators.

Pictured from left to right: Esmeralda Arrellano, City of Garland; Cesar Garza, City of Laredo; Susan Krystofiak, City of Beaumont; Julia Cherry, City of Plano; (not pictured) Manny Espinoza, City of San Antonio

