

What You Need to Know...

Are you thinking about retiring? If so, the following information will help you make an informed decision.

1. **Are you eligible to retire?** You can retire and receive a lifetime monthly retirement benefit if:

- You are at least 60 years old and have five or more years of service with a TMRS participating city (certain cities may require 10 years of service)

OR

- You have 20 years or more of service with a TMRS participating city, regardless of your age (certain cities may require 25 years of service)

Your service time with all participating cities can be combined towards your years of service. Some participating cities also permit service with other public employers to count towards your years of service.

You can see your city's retirement eligibility requirements at tmrs.com/city-plans.

2. **Estimate your monthly retirement benefit.** You can estimate your monthly retirement benefit on MyTMRS and compare estimates for various retirement dates. Your age impacts your monthly retirement benefit, so always run an estimate for your next birthday.

3. **Select a retirement benefit option.** TMRS offers three benefit options and the choice to receive part of your benefit as a lump sum. You can learn more about these options and determine which option is best for you by reading the [Retirement Benefit Options Fact Sheet](#).

4. **If you have any questions about your retirement benefits.**

Call the Member Service Center at 800-924-8677 to speak with a TMRS representative. You also can schedule an in-person or virtual counseling session. Family members or advisors are welcome to attend.

Member Service Center

800-924-8677

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Website

tmrs.com

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