



# TMRS Is Your Retirement Plan

FOR MEMBERS

You become a TMRS Member as soon as you begin working in a position with a TMRS city that normally requires 1,000 hours per year. As a TMRS Member, you can qualify to receive a monthly retirement benefit for life and possibly the life of any beneficiary.

**Your contributions to TMRS.** You contribute a percentage (5%, 6%, 7%) of your paycheck to TMRS. The percentage is selected by your city; you cannot change that percentage.

**Annual 5% guaranteed interest.** Your contributions are deposited into your individual TMRS account and earn a guaranteed 5% interest annually.

**City contributions.** Your city matches your account balance when you retire at your city's matching contribution rate (1:1, 1.5:1, 2:1).

**Service credit.** You earn a month of service credit for each month that you work for a TMRS participating city. Once you have received enough service credit, you become eligible to receive a TMRS lifetime monthly benefit at retirement.

**Eligibility for a lifetime retirement benefit.** To be eligible to receive a TMRS monthly benefit for life, you must:

- Be at least 60 years old and have at least five years of service credit (some cities may require 10 years of service credit)

OR

- Have at least 20 years of service credit, regardless of your age (some cities may require 25 years of service credit)

For more information about TMRS or your retirement account, please visit [tmrs.com](http://tmrs.com). There, you can sign up for MyTMRS, which provides 24/7 access to your account information.

## Member Service Center

800-924-8677

Fax • 512-476-5576

## Website

[tmrs.com](http://tmrs.com)

## Mailing Address

P.O. Box 149153

Austin, TX 78714-9153