

## Why Vesting Matters

Vesting is an important milestone in your city career: you have worked long enough to be eligible for a TMRS monthly retirement benefit for life and possibly the life of any designated beneficiary once you satisfy your city's retirement eligibility requirements.

Your TMRS participating city determines the service time required to vest. Most cities require five years of service, but a few require 10 years. Your service time with all TMRS participating cities can be combined, and you may be able to use time from other public employment to satisfy the vesting requirement. Your city's vesting requirement can be found at [tmrs.com / For Cities / Plan Design](https://tmrs.com/For-Cities/Plan-Design).

**Beneficiary designations made before you vested are no longer valid.** Therefore, once you become vested, you must redesignate your beneficiary even if you want to designate the same person. It is very important that you redesignate your beneficiary(ies) because your beneficiaries can receive a TMRS monthly retirement benefit or other benefits if you die before retirement. You can designate your beneficiary 24/7 on MyTMRS.

If you leave city employment after you are vested, you can leave your contributions in your TMRS account, and those contributions will continue to earn 5% interest every year until you retire.

### Member Service Center

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### Website

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

### Mailing Address

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