## Welcome to TMRS

Welcome to the Texas Municipal Retirement System! You are now a Member of one of the strongest retirement systems in the country.

Your city has partnered with TMRS to provide you with a secure retirement benefit.

Since 1948, more than 900 cities across the great state of Texas have joined TMRS to provide retirement benefits to hundreds of thousands employees like you.

As a TMRS Member, you can receive a monthly retirement benefit for life.

Here's how it works:

Each pay period, your city deposits a percentage of your paycheck into your TMRS account.

Your account earns 5% interest each year.

When you retire, the money in your account is matched by your city and used to pay you a lifetime monthly benefit.

So how do you qualify to receive the benefit?

There are two different ways.

At age 60, you can start receiving a benefit if you have at least 5 or 10 years of service, depending on your city.

If you don't want to wait until age 60, you can start receiving a benefit once you have 20 or 25 years of service, depending on your city.

Keep in mind, your city may provide you with time credit for prior public service, including active-duty military service or service with other states, counties, and cities. This time will help you retire sooner.

When you are ready to retire, you will have three benefit options to choose from.

But, don't worry, you do not have to choose your benefit option until retirement, so you have plenty of time to decide what is best for you.

Now that you are a TMRS Member, it's time to create your MyTMRS account on tmrs.com. Once you have registered, you can update your contact information, view your account balance and run retirement estimates.

But first, take a minute to plan for your loved ones by designating a beneficiary, who will receive your benefit should anything happen to you.

When you have questions about TMRS, you can call our Member Service Center, schedule a counseling session with a TMRS representative, or visit the "For Members" section of our website.

We're thrilled to have you as a new Member. Welcome to TMRS.