

A Teacher Retirement System of Texas (TRS) Overview



WELCOME

TRS is the retirement system for Texas public education employees. When you begin working in an eligible position, you automatically become a member. Your membership is based on your role, workload, and expected length of employment, and it's required by state law. Some higher education employees may choose to participate in the Optional Retirement Program (ORP) instead of TRS. Additional information regarding ORP can be found in the TRS/ORP brochure.

HOW TRS WORKS

TRS is a defined benefit pension plan, built to provide steady, reliable income when you retire. Here's what that means:

- Your retirement benefit is based on a formula using your salary and years of service.
- Your benefit is not based on market performance or your account balance.
- When you're eligible, you'll receive a monthly benefit for life.

WHY TRS EXISTS

TRS was established by the Texas Legislature to support public education employees throughout their career and beyond.

MORE THAN JUST RETIREMENT

Your membership includes:

- A dependable retirement income, once eligible
- Disability protection if the unexpected occurs
- Death and survivor benefits for your loved one

It's one of the largest public retirement systems in the country, built to serve you.

HOW TRS IS FUNDED

Your future benefit is supported by a shared effort. This includes monthly contributions from:

- Employers
- The state of Texas
- Member contributions

Those dollars are invested by our professional team in a pension trust – and those investment earnings fund nearly two-thirds of every retirement benefit paid.

LEARN MORE AND STAY CONNECTED

Scan the QR codes below to explore resources and manage your benefits.

TRS Benefits Handbook



MyTRS Member Portal



Member Education Videos

