Active Member Death Benefits

WHAT ARE ACTIVE MEMBER DEATH BENEFITS?

If a TRS member passes away **before retiring**, benefits may be payable to their beneficiaries. Coverage begins on the **first day of TRS-covered employment**. Eligibility and benefit amounts depend on service credit and other TRS rules.

WHO RECEIVES THE BENEFIT?

Benefits are paid to the **beneficiary(ies)** you name.

- Name or update beneficiaries through **MyTRS** or on the ***Designation of Beneficiary*** **form (TRS 15)**. This is separate from any forms you filled out with your employer.
- Review and update your beneficiaries after major life events such as:
    - Marriage or divorce
    - Birth or adoption of a child
    - Death of a loved one

PRIMARY AND ALTERNATE BENEFICIARIES

- **Primary beneficiaries** are first in line to receive benefits.
- **Alternate beneficiaries** may receive benefits if no primary beneficiary is eligible or is no longer living.
- Keeping both up to date can help prevent delays.

IF NO BENEFICIARY IS ON FILE

Even if you haven't named a beneficiary:

- Benefits may still be payable.
- Payments follow applicable TRS law.
- Missing or outdated information can delay payments to your survivors.

Keeping your beneficiary designation current helps TRS carry out your wishes.

DESIGNATING A MINOR CHILD

Although you may designate a minor child as your beneficiary, Texas law requires that TRS make payment of a benefit to an adult on behalf of the minor child.

If you wish to designate a minor child, please seek legal advice to understand which adult will receive any benefit payments on behalf of the minor and the methods of designating a beneficiary that will legally obligate the selected adult to act for the benefit of your child regarding TRS benefits.

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Disclaimer: This document provides general information only. TRS plan terms are governed by state law, the TRS Board of Trustees, and federal law. If questions arise, the laws and rules control.

Find more resources on the TRS Website: **www.trs.texas.gov**

TRS
TEACHER RETIREMENT SYSTEM OF TEXAS

HOW BENEFITS MAY BE PAID

Active member death benefits may be paid under different payment plans, depending on service credit and eligibility. Options include:

- **Lump sum payment** equal to twice annual salary (up to $80,000)
- **60 monthly payments** equal to the standard annuity (5+ years of service credit required)
- **Lifetime annuity** (5+ years of service credit required; beneficiary limitations apply)
- **Account balance** (member contributions and interest)
- **Survivor benefits** ($2,500 lump sum plus an eligible monthly benefit)

TRS can explain these options but cannot recommend which one to choose.

IMPORTANT THINGS TO KNOW

- TRS survivor benefits are **not life insurance**.
- Benefits are generally **subject to federal income tax.**
- If there are multiple beneficiaries, benefits may be divided based on TRS rules.

KEY TAKEAWAYS

- Coverage starts on **day one** of TRS-covered employment.
- Updating beneficiaries with your employer DOES NOT transfer to your named beneficiaries with TRS. Keeping beneficiaries current is one of the most important steps you can take.
- Review your designation after life events and keep a copy for your records.

NEXT STEPS & HELPFUL RESOURCES

- **MyTRS**: Review or update your beneficiaries
- **trs.texas.gov**: Find forms and member resources
- **Call TRS Member Services**: 1-800-223-8778 (Monday – Friday)
- **Upload forms and documents** securely through the TRS website

TRS determines eligibility and benefits based on the membership tier.

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