

The Retirement Process



START NOW

Do you qualify to purchase service credit? We have eight service credit purchase opportunities, including:

- Withdrawn
- Military
- Unreported or Substitute
- Developmental Leave
- USERRA

If any of these sound familiar, please call TRS to discuss if and when you qualify to purchase, payment options, or to attain a cost statement. Generally, the earlier in your career you purchase service credit, the cheaper it will be.

10-12 MONTHS BEFORE RETIREMENT

Start early. Give yourself time to understand your options and avoid delays.

- Log in to the **MyTRS member portal** and explore the retirement benefit calculator.
- Request a **retirement estimate up to 12 months** before your planned retirement date.
- Watch for your **retirement packet** by mail.

6 MONTHS BEFORE RETIREMENT

Start preparing to take action.

- Contact TRS to discuss next steps.
- Begin submitting required forms/documents.
- Use videos and MyTRS tools to guide your planning.

REVIEW YOUR RETIREMENT PACKET

Know what's included and take action. Review your retirement estimate and required documents:

- Complete the ***Application for Service Retirement (TRS 30)***. Use your application to select your retirement date, choose a payment plan, and designate beneficiaries.
- Submit proof of age (see **TRS 13**).

CHOOSE YOUR RETIREMENT DATE

- Your retirement date is always the **last day of the month** you choose to retire.
- To retire, you must **end all employment with TRS-covered employers** by your retirement date.
- Special rules may apply in certain situations.

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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

