

TRS Beneficiary FAQs



WHY NAMING A BENEFICIARY MATTERS

Naming a beneficiary protects your TRS benefits and your loved ones. (This is different than naming a beneficiary for other benefits your employer may offer (e.g., life insurance). When you update your beneficiary information with your employer, your employer does not transfer that information to TRS or vice versa. Your employer is a completely different entity from TRS.

WHAT IS A BENEFICIARY?

A beneficiary is the person (or entity) you choose to receive your TRS benefits if you pass away.

You can name:

- **Primary beneficiary** – first in line to receive benefits
- **Alternate beneficiary** – receives benefits if your primary is not eligible

WHY IT'S IMPORTANT

Naming a beneficiary helps:

- Ensure your benefits are paid to the person you choose
- Reduce delays, paperwork, and legal expenses
- Get benefits to your loved ones faster

WHAT IF YOU DON'T NAME A BENEFICIARY?

If you do not have a valid beneficiary on file, TRS must pay benefits based on plan rules and Texas law. This may not reflect your wishes and can delay payment.

WHEN TO REVIEW

- Marriage or divorce
- Birth of a child
- Death of a spouse or designated beneficiary
- Other major life events

HOW TO UPDATE YOUR BENEFICIARY

- Log in to **MyTRS** to review or make updates
- Or submit the **Designation of Beneficiary form (TRS 15)** directly to TRS
- Keep in mind: **New forms replace any previous designations** – so complete them carefully

NEXT STEPS

A quick review today can make a big difference later. Take a few minutes to review your designation and update it if needed.

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

