

Topic Legend



Reporting and
Training for REs



Health Benefits



Information
Security



General
Communications

Nominations Now Open for 2027 TRS Board of Trustees Election



TRS is accepting nominations for the Public School District Employee position on the TRS Board of Trustees. To run, eligible candidates must submit 250 eligible member signatures by Jan. 25, 2027. The six-year term begins no earlier than Sept. 1, 2027, and ends Aug. 31, 2033. You can [nominate](#) yourself or someone you believe would be a strong representative.

Eligible members can also nominate and vote directly through the [MyTRS](#) member portal.

Log in and use the election link on your account summary page — no extra verification needed.

Learn more about the [nomination and election process](#).



Year-End Processing Deadlines



As TRS prepares for the fiscal year end, here are some important dates and information Reporting Employers (REs) need to be aware of.

Friday, Sept. 4, 2026	Friday, Sept. 18, 2026	Friday, Sept. 25, 2026
Due date for August 2026 RP and ER reports.	Grace period deadline for August RP and ER reports to reach a completed status to avoid penalty fees.	2026 year-end deadline for annual statements. All reports must be complete by 5 p.m. CST.
TEXNET deposits are due on Sept. 4, 2026 by 8:00 p.m. CST.	All 2026 TRS ledger balances must be at zero balance.	TRS will begin the annual statement job process and TRS systems will be unavailable starting Friday, Sept. 25 at the close of business through Sunday, Sept. 27, 2026.

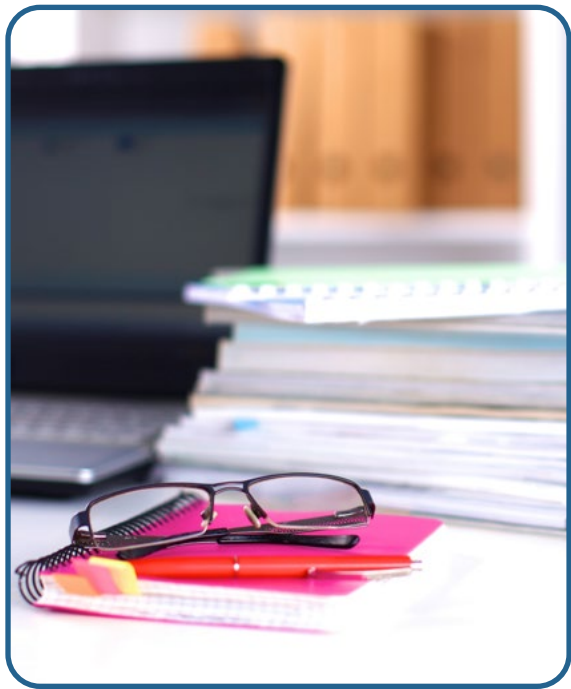
FY2026-27 Contribution Rates



Below are the contribution rates for fiscal year 2027 (Sept. 1, 2026 – Aug. 31, 2027). At this time, the rates are expected to remain unchanged; if any updates are made, they will be communicated to all employers.

Current and past rates are available on the TRS website.

<https://trs.texas.gov/employers/contribution-resources/rates>



Rate	Contribution
8.25%	Member Retirement Contribution
0.65%	Member TRS-Care Contribution
0.75%	RE TRS-Care Contribution
8.25%	State Contribution
1.25%	Federal TRS-Care
2%	Public Education Employer Contribution
16.5%	Pension Surcharge
\$535	TRS-Care Surcharge

Navigating Life Events With Ease



We all experience life and job changes that can be both exciting and challenging. These events often require updates to your account information and other essential actions. Keeping your information current ensures you receive timely support and services tailored to your needs. Visit our dedicated webpage for “[Life and Job Changes](#)” - it’s a comprehensive guide to assist in navigating these events.

TRS members will find the “Nearing Retirement” section of our Life and Job Changes webpage holds valuable answers to common questions like:

- How do I know if I’m ready to retire?
- How can I be better prepared for retirement?
- How do I determine what retirement benefits I’m eligible for?

Explore the [Life and Job Changes](#) webpage today! Whether starting a new job, transitioning or planning for retirement, these events have a significant impact. We’re here to help you make the most of your benefits – in all ways possible – with each step forward.



TRS Reporting and Deposit Deadlines for Fiscal Year 2026-27



The Teacher Retirement System of Texas (TRS) has confirmed that the established grace period for the 2026–27 fiscal year remains unchanged. The fiscal year runs from Sept. 1, 2026, through Aug. 31, 2027, and all reporting and deposit deadlines will continue to follow current statutory requirements.

Reporting Deadline Quick Reference

Report Type	Report and TEXNET Due Date	Grace Period Deadline
Regular Payroll Report	Due by the 6th of the month following the close of the previous calendar month.	Sept. Report Period 21 calendar days from the report due date.
		Oct. – Aug. Report Period 14 calendar days from the report due date.
Employment After Retirement Report	Due by the 10th of the month following the close of the previous calendar month.	Sept. Report Period 21 calendar days from the report due date.
		Oct. – Aug. Report Period 14 calendar days from the report due date.

Weekend or federal holiday reminder: If the 6th or 10th of the month falls on a weekend or federal holiday, the report and TEXNET deposit are due by 8 p.m. Austin time on the previous business day. The grace period also begins on that previous business day.

Grace period reminder: The grace period does not extend the statutory due date for reports or TEXNET deposits. It only provides additional time for reporting employers to bring reports to complete status before penalty fees are assessed. Reporting employers are still encouraged to submit and complete reports by the original due date. The grace period does **not** apply to TEXNET deposits, only reports. Deposits must be remitted by the due date to avoid penalty interest.

For fiscal year 2026–27, reporting employers should continue to plan around the established monthly deadlines: Regular Payroll reports are due by the 6th, and Employment After Retirement reports are due by the 10th. Reports and TEXNET deposits must be submitted by 8 p.m. Austin time on the applicable due date.

TRS Reporting and Deposit Deadlines for Fiscal Year 2026-27...con't

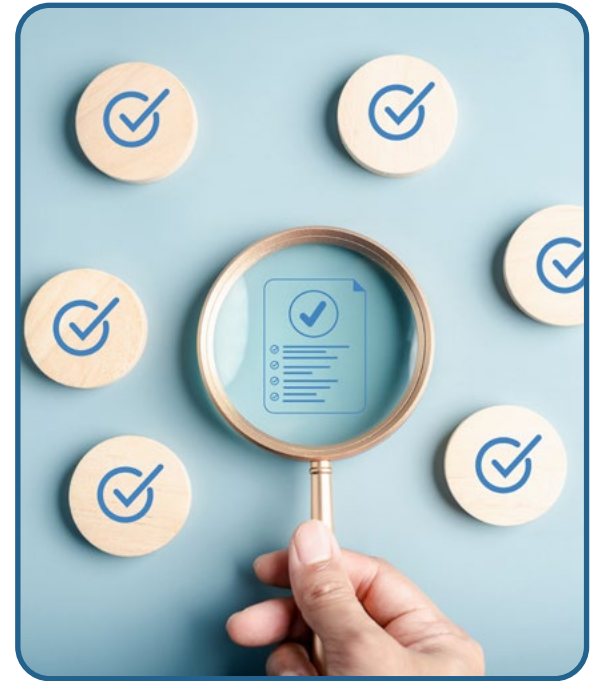


August Reporting Exceptions

- The August Employment After Retirement report and surcharge deposit are due on Sept. 6 each year.
- Because Sept. 6, 2026, falls on a weekend, the FY 2026 August reporting deadline moves to the preceding business day: Sept. 4, 2026.

Why Timely Compliance Matters

Meeting these deadlines helps support accurate reporting, timely contribution remittance and avoidance of penalty interest or penalty fees. As a best practice, reporting employers should monitor due dates closely, build in time to resolve reporting errors and submit reports and deposits ahead of the deadline whenever possible.



IRS Salary Cap Provision for the 2026-27 School Year



Each plan year, certain highly compensated TRS members may be subject to the annual creditable compensation limit under Section 401(a)(17) of the Internal Revenue Code (IRC). This provision applies to individuals who first became TRS members on or after Sept. 1, 1996. The annual limit is subject to change each plan year. Any pay excluded from creditable compensation under this provision is not subject to member contributions and is not used when calculating TRS benefits.

For the 2026-27 school year, the IRC §401(a)(17) annual creditable compensation limit for a person who first became a TRS member after Aug. 31, 1996, is \$360,000. This limit is based on the TRS plan year, which runs from Sept. 1 through Aug. 31, rather than the member's contract or work agreement year.

Once a member's reported TRS-eligible salary reaches the annual salary cap, beginning with the September posting, no additional TRS-eligible salary should be reported for that member for the remainder of the plan year. TRS-eligible salary may be reported again beginning the following September, when the next TRS plan year begins. *Reporting employers must continue to report Total Gross Compensation, days worked, and hours worked each report month after a member reaches the salary cap.*

To determine whether an employee is subject to the salary cap provision, reporting employers should review the [View Employee Information](#) resource in the RE Portal. Reporting employers may also use the View 401(a)(17) screen in the RE Portal to identify employees who have reached or exceeded 85% of the annual limit for the TRS plan year.

Service Level Expectations for FY2027; Override Process



As we enter a new fiscal year, we want to take this opportunity to remind REs of the service level expectations for RE Coach support. These expectations are intended to provide timely, consistent, and reliable assistance while also allowing sufficient time for review when an inquiry requires additional research or coordination.

RE Coaches are expected to respond to inquiries within the service levels outlined below; however, some requests may take longer to fully resolve depending on the complexity of the issue, the need for additional information from the employer, or the level of review required. Requests for assistance, including questions and override requests, received after 4:00 p.m. CST will be considered as received on the next business day.

Service	Expectation
Email	Coach responses are expected within one business day, with most provided the same business day. If your RE Coach is out of office, forward the full original email to reporting@trs.texas.gov for support during their absence.
Phone	Most phone requests, including incoming calls, callbacks and voicemails, are handled the same business day. RE Coaches are generally available for calls when not in training or responding to emails and chats. Coach working hours should be listed in their email signature, and most coaches take lunch between noon – 1 p.m.
RE Portal Chat	Chat is available through the RE Portal from 9 a.m. – noon, and 1– 4 p.m. each business day from the 11th through month-end. Additional Chat resources may be available through the Open Live Chat option when an RE Coach is unavailable.
Overrides	Override requests are typically completed within 1–2 business days after all required information is received. Please respond promptly to any requests for clarification from your RE Coach. (see Override Process below)
Fund Transfer Requests	Within one business day.
597A Forms	
Password Reset for Web Administrators	
Unfreeze RE Portal Account	
TRS Internal Requests for other departments	3 – 5 business days. Includes participant account updates.
TRS Legal Review	Generally, two weeks. Includes standard superintendent contracts, settlement pay. Certain requests may take longer.

Service Level Expectations for FY2027; Override Process...con't



Override process:

- Amount of time to prepare an override - approximately one to five minutes per record. Additional research may increase the time needed.
- **Documentation Coaches are Required to compile:**
 - » Screenshot of the record being overridden
 - » Communication from RE explaining why override is needed (emails, letters, etc.)
 - » Screenshot of employment and transaction information
 - » Screenshot of all necessary documents (TRS28)

RE Portal Validation Schedule:

- RE Portal validations are scheduled to run every hour and half-hour from 6 a.m. to 6 p.m. every day of the week. Example: 6 a.m., 6:30 a.m., 7 a.m.
- Any information entered after 6 p.m. will not validate until the following morning.
- Validation run processing times may take longer the week of report due dates.
- The portal is unavailable each day from approximately 7 - 10 p.m.
- This schedule applies to business days, holidays and weekends.

FY28 Rate Change Notice: TRS Surcharge Effective Sept. 1, 2027



Effective **Sept. 1, 2027**, the TRS-Care surcharge amount will change from \$535 to \$450 for the 2027-28 TRS fiscal year. This updated amount will be reflected on the September 2027 ER report.

The TRS-Care surcharge applies to return-to-work TRS retirees who exceed the allowable employment limit during the calendar month and are enrolled in TRS-Care.

Reporting Employers (REs) can confirm whether the TRS-Care surcharge applies to any currently employed TRS retirees by reviewing the View Employee Information screen in the RE Portal.

Note: The \$535 TRS-Care surcharge amount will remain in place for the 2026-27 TRS fiscal year.

For more information, review [TRS EAR Limits](#).



Your Home Called. It Wants Its Equity Back



For many Texans, home equity represents years of hard work, mortgage payments and financial planning. Unfortunately, it's also becoming a target for cybercriminals – and artificial intelligence (AI) is helping scammers become more convincing than ever.

Using information gathered from data breaches, social media and public records, criminals can create realistic emails, documents and online profiles designed to impersonate real people. In some cases, that stolen information may be used to apply for loans or lines of credit in someone else's name.

The scary part? AI can help scammers create professional-looking communications that are difficult to distinguish from the real thing. A fake message about your mortgage, home equity or property records may look completely legitimate at first glance.



The good news is that a few simple habits can help protect your finances:

- **Check your credit reports regularly for unfamiliar activity.**
- **Use strong passwords and multi-factor authentication.**
- **Be cautious about how much personal information you share online.**
- **Verify unexpected requests involving loans, property records or financial accounts.**

At TRS, we often talk about protecting passwords, accounts and devices. But cybersecurity extends beyond the workplace. The same awareness that helps protect your online accounts can also help protect one of your most valuable assets – your home.

When it comes to AI-powered scams, a little skepticism can go a long way. If something doesn't seem quite right, take a moment to verify before you trust. Your future self – and your home equity – will thank you.

Video: *Create Report via Copy Forward*



Many people find that a video explanation is the best way to learn! Take advantage of more than a dozen informative videos in the [TRS Employers Video Library](#) to understand TRS processes and reports for reporting employers.

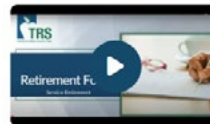


Click [Here](#) to Rate This Issue of the *Update*

Pension Education Resources



Members can learn all about TRS pension benefits by watching our [Pension Education Resources](#).



Retirement Forms Video



Early Career Members: Manage Your Pension Benefits with MyTRS



Mid-Career Members: Plan Your Future with MyTRS

Follow TRS on Social Media



Thanks for all you do for Texas educators!

