

TOP TEN
Reasons for Retirement
Education



Glenna Santo, Chair
TRTA Retirement Education
Committee

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Reasons for Retirement Education



10. Once you enter public education in Texas, it is your life-long responsibility to stay informed and to safeguard your benefits and insurance.

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9. The role of TRS as an advocate for contributors and annuitants was eliminated by the Texas Legislature in 1995.

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8. Since 1995, the Texas Retired Teachers Association (TRTA) has been the most powerful voice in Austin for retirement issues.

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7. TRS provides a ***DEFINED BENEFIT*** which is guaranteed for life rather than a Defined Contribution (such as a 401K or IRA Accounts) which could run out during your lifetime.

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6. Be aware that your TRS participation may result in the loss or reduction of Social Security benefits for you or from your spouse.

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5. There is no automatic Cost of Living Adjustment (COLA) for your TRS annuity as with Social Security. It can only be increased by the Texas Legislature.

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4. The Texas Legislature has no continuing obligation to provide health insurance for TRS retirees.

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3. In 2000, there were 4.4 Actives for every one Retiree; in 2016 there were 2.8 Actives for every one Retiree.

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2. Since 2005, the Texas Legislature has passed laws six times which resulted in significant changes to TRS benefits and insurance.

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1. Every two years, 165 of the 181 Texas Legislative seats are up for election or reelection.

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- **Stay Informed**
- **VOTE**
- **Support TRTA**