

## Top Ten Reasons WHY TRTA Retirement Education is IMPORTANT

1. Once you enter public education in Texas, it is your life-long responsibility to stay informed and to safeguard your benefits and insurance.
2. The role of TRS as an advocate for contributors and annuitants was eliminated by the Texas Legislature in 1995.
3. Since 1995, the Texas Retired Teachers Association (TRTA) has been the most powerful voice in Austin for retirement issues.
4. 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.
5. Be aware that your TRS participation may result in the loss or reduction of Social Security benefits for you or from your spouse.

## Top Ten Reasons WHY TRTA Retirement Education is IMPORTANT

1. Once you enter public education in Texas, it is your life-long responsibility to stay informed and to safeguard your benefits and insurance.
2. The role of TRS as an advocate for contributors and annuitants was eliminated by the Texas Legislature in 1995.
3. Since 1995, the Texas Retired Teachers Association (TRTA) has been the most powerful voice in Austin for retirement issues.
4. 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.
5. Be aware that your TRS participation may result in the loss or reduction of Social Security benefits for you or from your spouse.

6. 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.

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

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

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

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

6. 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.

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

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

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

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

- ✓ **VOTE in TEXAS Elections**
- ✓ **STAY INFORMED about TRS**
- ✓ **SUPPORT Your Advocate TRTA**

- ✓ **VOTE in TEXAS Elections**
- ✓ **STAY INFORMED about TRS**
- ✓ **SUPPORT Your Advocate TRTA**