

3 STEPS TO PLAN YOUR FUTURE

Retirement Education Facts

Online Brochure available at:

<https://trta.org/wp-content/uploads/2026/07/3-Steps-Future-Brochure-2026.pdf>

Planning for your retirement should start at the beginning of your career and continue for the rest of your lifetime. The following information is provided by TRTA to help you understand and protect your retirement benefits whenever you start.

Educators and personnel in Texas public schools currently participate in a _____ program. This type of plan assures a _____ annuity.

Nationally, many often look for ways to change these programs to _____ plans. This type of plan does not provide a guaranteed security and retirees may _____ their benefits.

STEP 1

The Texas Legislature _____ your pension fund and _____ the procedures for distribution of retirees' annuities.

Retirement benefits are funded by contributions from:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

Every two years 150 State Representatives are elected as well as half of the 31 State Senators.

_____ your State Senator and State Representative and _____ for candidates who support funding your pension and healthcare.

STEP 2 The Teacher Retirement System of Texas (TRS) was officially formed in _____ with the passage of enabling legislation.

TRS has two core responsibilities: to _____ retirement and related benefits that have been authorized by the Texas Legislature, and to _____ the fund that finances member benefits. However, TRS _____ influence the Legislature on any laws regarding the system.

It is very important to contact TRS at least _____ months prior to your anticipated retirement date. TRS provides state-wide Retirement Benefits Group Sessions and an Individual Field Counseling Session which can be scheduled online; individual Austin visits may be scheduled by phone. TRS counselors can help you learn _____ you need to know about your retirement account.
Call 1-800-223-8778 or visit www.trs.texas.gov.

It is your responsibility to _____ about your benefits.

STEP 3

The Texas Retired Teachers Association (TRTA) is an effective, _____ in the Legislature. TRTA lets members know about _____ legislative issues that need urgent attention. TRTA also offers _____ for fellowship, volunteerism, and a welcoming community as you enter retirement. **Study the _____ insurance options provided through membership and _____ TRTA.**

Most Texas public employees do not pay into the federal _____ program and TRS is their sole form of retirement security.