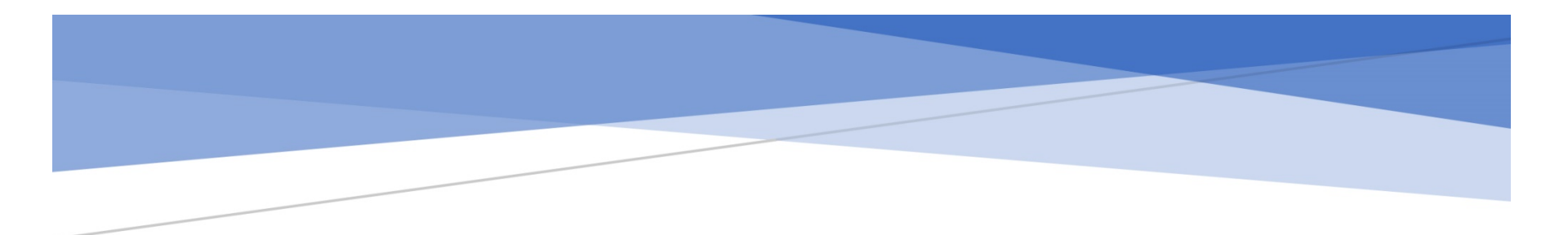


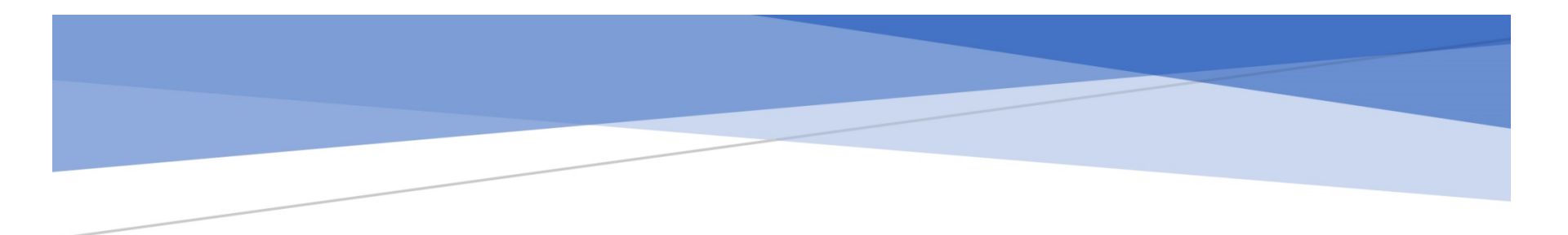


3 STEPS TO PLAN YOUR FUTURE

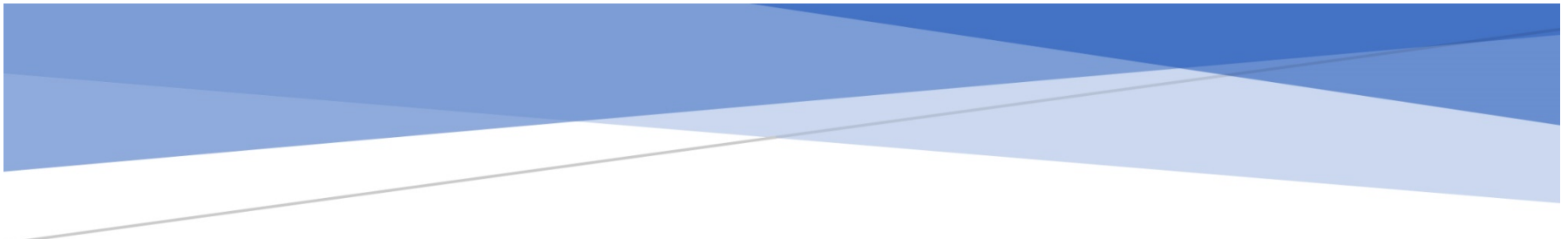
Retirement Education Facts



**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 benefits
whenever you start.**



Educators and personnel in Texas public schools currently participate in a **defined benefits** program.

This type of plan assures a **lifetime** annuity.



Nationally, many often look for ways to change these programs to **defined contribution** plans.

This type of plan does not provide a guaranteed security and retirees may **outlive** their benefits.



STEP 1

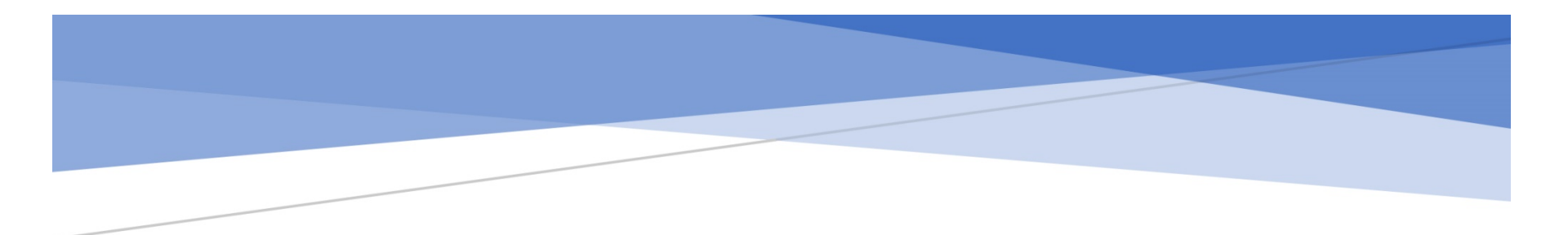


The Texas Legislature
oversees your pension fund
and **controls** the procedures
for distribution of retirees'
annuities.

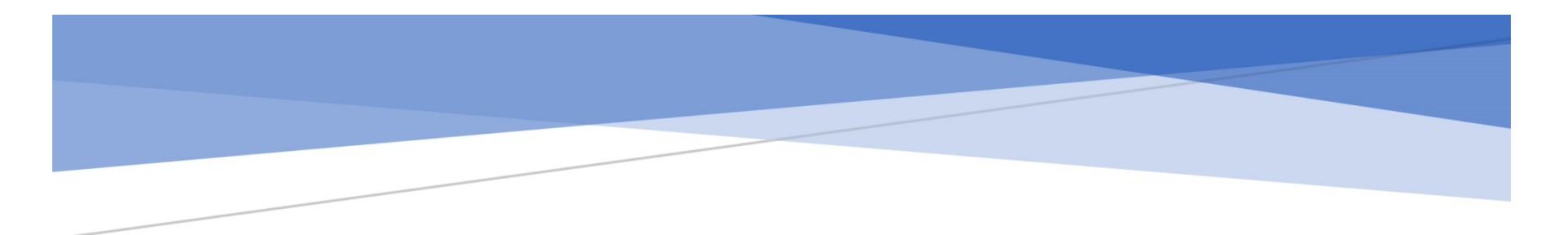


Retirement benefits are funded by contributions from:

- **members** (active employees)
- **state**
- **employer**
- **investment earnings**



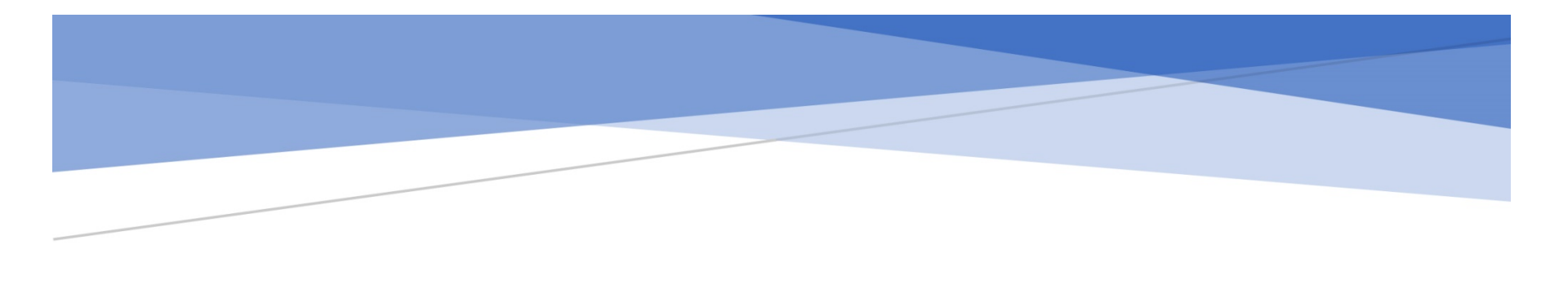
Every two years
150 State Representatives
are elected as well as half of
the 31 State Senators.



**Know your State Senator and
State Representative and
vote for candidates who
support funding your pension
and healthcare.**



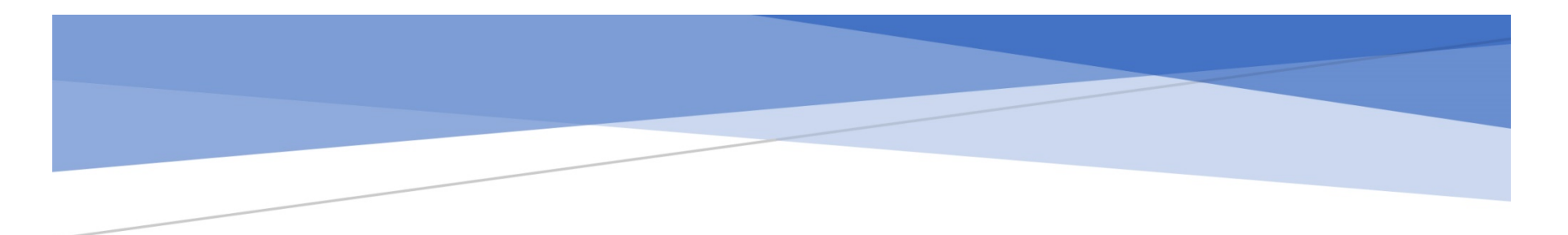
STEP 2



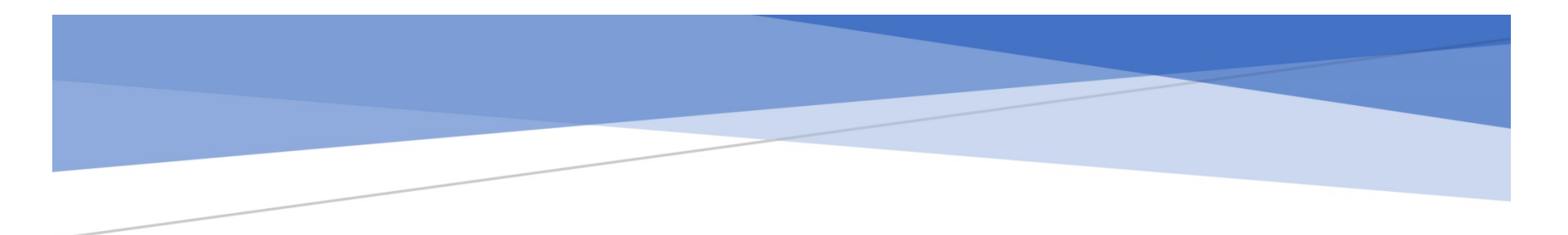
The Teacher Retirement
System of Texas (TRS) was
officially formed in 1937 with
the passage of enabling
legislation.



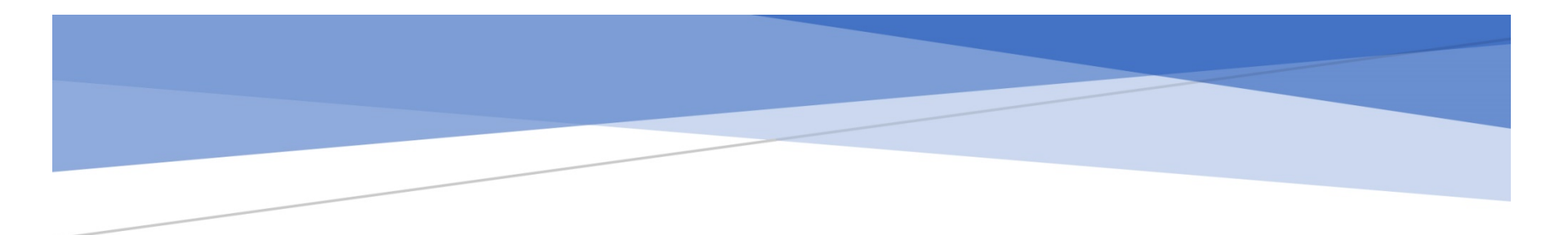
TRS has two core responsibilities:
to **deliver** retirement and related
benefits that have been authorized
by the Texas Legislature, and
to **manage** the fund that finances
member benefits.



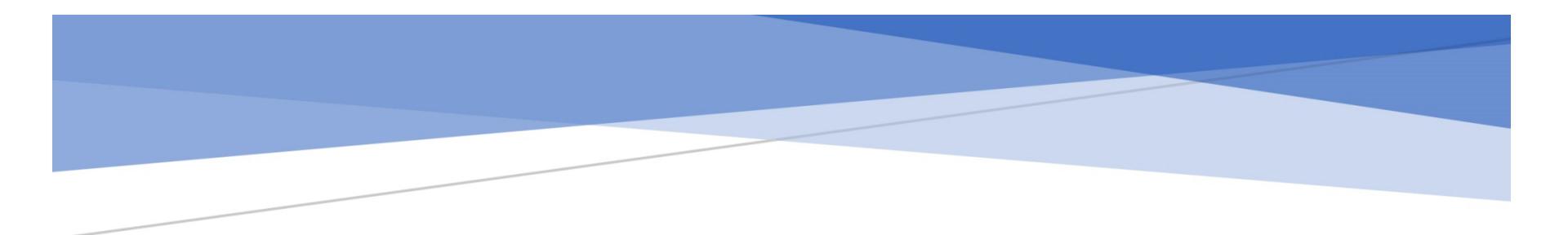
However, TRS cannot
influence the Legislature
on any laws regarding
the system.



It is very important
to contact TRS at least **six (6)**
months prior to your anticipated
retirement date.

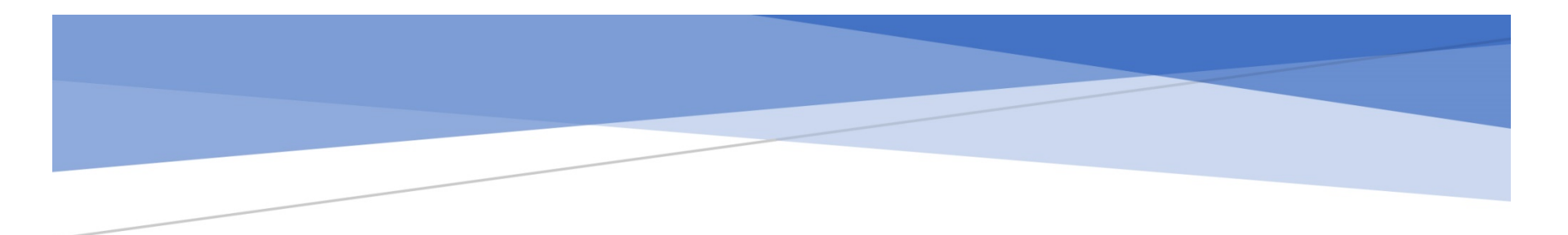


TRS provides state-wide
Retirement Benefits Group
Sessions and an Individual Field
Counseling Session which can be
scheduled online; individual Austin
visits may be scheduled by phone.

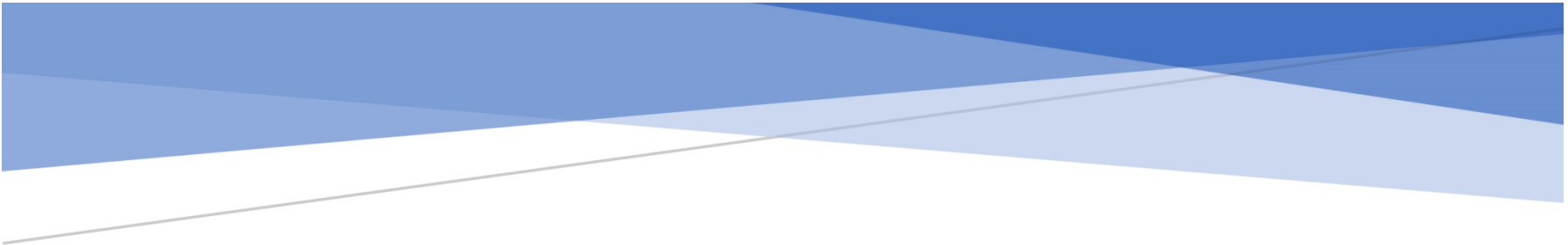


TRS counselors can help you
learn everything you need to
know about your
retirement account.

**Call 1-800-223-8778 or
visit www.trs.texas.gov.**



**It is your responsibility
to stay informed
about your benefits.**



STEP 3



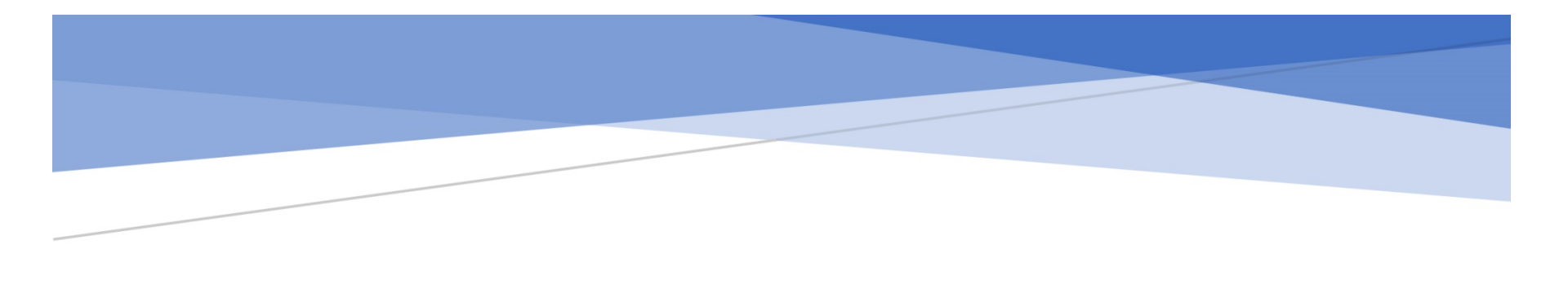
The Texas Retired Teachers
Association (TRTA)
is an effective, **powerful voice**
in the Legislature.



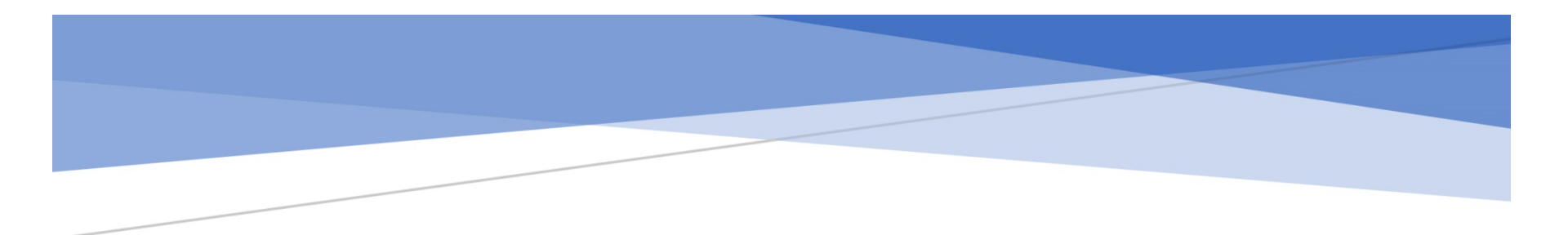
TRTA lets members know about **critical** legislative issues that need urgent attention. TRTA also offers **opportunities** for fellowship, volunteerism, and a welcoming community as you enter retirement.



**Study the supplemental
insurance options provided
through membership and
support TRTA.**



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



3 STEPS TO PLAN YOUR FUTURE

Q & A Session



3 STEPS TO PLAN YOUR FUTURE

Please complete your
Feedback Form
and return before leaving.



3 STEPS TO PLAN YOUR FUTURE

**Thank you for
attending!**