



**Texas Bandmasters Association  
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**Understanding the Teacher  
Retirement System and How to  
Prepare**

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## Understanding the Teacher Retirement System (TRS) And How to Prepare

### Know Your Level in the Tier System

- Tier System is based on the year you began teaching, the number of years you have under TRS, and your age
- Register with MyTRS on the TRS website ~ [www.trs.texas.gov](http://www.trs.texas.gov)
- MyTRS gives you realtime information on your TRS account

### Buying Years of Service Credit

- Military Service
- Substitute Service
- Service with the Department of Defense
- Out of State Teacher Service
- Service with an Accredited State Organization (i.e. ERS, some charter schools)

### Partial Lump Sum Options

- Rule of 80 for Tier 1
- Rule of 90 for all other Tiers

### Retirement Basics

- How to Calculate Your Retirement
- Savings Options during Your Career
- Medical Insurance under TRS

### TRS and Social Security