



HUMAN RESOURCES

TEXAS WOMAN'S UNIVERSITY

Teacher Retirement System of Texas (TRS) Snapshot

This document provides a brief overview of some key features and details regarding TRS. Please contact the Benefits team or review our virtual resources at twu.edu/benefits for more comprehensive information.

- There is no membership fee.
- The employee contribution is 8.25%.
- The state contribution is 8.25%.
- Contributions are tax-sheltered.
- Death and survivor benefits are 2x annual salary, not to exceed \$80,000.
- An employee is vested after attaining five years of retirement service credit.
- TRS members are able to purchase retirement credit for certain types of military, out-of-state, withdrawn, or developmental leave services.
- The retirement benefits formula offers continual upgrading of the benefits formula and post-retirement benefit increases.
 - Currently, $2.3\% \times \text{the number of service years (participation in TRS)} \times \text{the highest five-year average salary}$.

Additional information on TRS can also be found on the [TRS website](#). All benefits-eligible staff are required to enroll in a retirement program. **Staff will be automatically enrolled in TRS on the first day of employment.**