

Retirement Eligibility Requirements

Normal Age Retirement

For persons who became members of TRS prior to September 1, 2007, had at least five years of service credit on August 31, 2014, and maintain membership until retirement, the following eligibility requirements must be met to qualify for normal age retirement:

- Age 65 with five or more years of service credit, *or*
- Any combination of age and service totaling 80 with at least five years of service credit.

For persons who first became members or returned to membership on or after September 1, 2007, but prior to September 1, 2014, had at least five years of service credit on August 31, 2014, and maintain membership until retirement, the following eligibility requirements must be met to qualify for normal age retirement:

- Age 65 with five or more years of service credit, *or*
- At least age **60**, meets the Rule of 80 (combined age and years of service credit equal at least 80), and have at least five years of service credit.

Persons for whom any of the following apply: (1) first became a member or returned to membership on or after September 1, 2014, (2) had less than five years of service credit on August 31, 2014, or (3) had at least five years of service credit on August 31, 2014, but terminated membership in TRS on or after September 1, 2014, and resumed membership in TRS again at a later date, the following eligibility requirements must be met to qualify for normal age retirement:

- Age 65 with five or more years of service credit, *or*
- At least age 62, meet the Rule of 80 (combined age and years of service credit equal at least 80), and have at least five years of service credit.

Early Age Retirement

A member may receive a reduced annuity at: age 55 with five or more years of service credit and the total age and service is less than 80, or by having at least 30 years of service credit and the total age and service is less than 80.

Persons who first became members or returned to membership on or after September 1, 2007, but prior to September 1, 2014, had at least five years of service credit on August 31, 2014, and maintain membership until retirement are subject to a five percent annuity reduction for each year under age 60 if they retire before age 60 and meet the Rule of 80. Members who meet the above stated criteria who retire with at least 30 years of service credit but do not meet the Rule of 80 also have a five percent annuity reduction for each year under age 60.

Persons for whom any of the following apply: (1) first became a member or returned to membership on or after September 1, 2014, (2) had less than five years of service credit on August 31, 2014, or (3) had at least five years of service credit on August 31, 2014, but terminated membership in TRS on or after September 1, 2014, and resumed membership in TRS again at a later date, are subject to a five percent annuity reduction for each year under age 62 if they retire before age 62 and meet the Rule of 80.

Members for whom any of the above stated criteria applies who retire with at least 30 years of service credit but do not meet the Rule of 80 also have a five percent annuity reduction for each year under age 62.

Grandfathered Members who Terminate TRS Membership and Later Return

Grandfathered members who terminate their TRS membership by withdrawal of contributions at any time and return to membership on or after September 1, 2007, have different eligibility requirements for unreduced benefits than other persons. Please take note, however, that meeting the eligibility requirements for unreduced benefits is not necessarily synonymous with a normal age retirement. While a grandfathered member may be eligible, in certain situations, for unreduced benefits earlier than a non-grandfathered member, any member who retires as a service retiree prior to meeting the criteria for a normal age retirement is still considered an early age retiree. A member is grandfathered if, on or before August 31, 2005: 1) the member was at least age 50, 2) the member's age and years of service credit totaled at least 70, or 3) the member had at least 25 years of service credit. Persons who were grandfathered at the time of withdrawal have their grandfather status restored upon returning to membership, regardless of whether they reinstate the withdrawn service.

For grandfathered members who returned to membership on or after September 1, 2007, but prior to September 1, 2014, had at least five years of service credit on August 31, 2014, and maintain membership until retirement, the following eligibility requirements must be met to qualify for unreduced benefits at retirement:

- Age 65 with five years of service credit, *or*
- Age **55** with at least five years of service credit and meets the Rule of 80 (combined age and years of service credit total at least 80).

Grandfathered members who returned to membership on or after September 1, 2007, but prior to September 1, 2014, had at least five years of service credit on August 31, 2014, and maintain membership until retirement are subject to a five percent annuity reduction for each year under age 60 if they retire before age 55 and meet the Rule of 80. Members who meet the above stated criteria who retire with at least 30 years of service credit but who do not meet the Rule of 80 also have a five percent reduction for each year under age 60.

If any of the following applies to a grandfathered member: (1) returned to membership on or after September 1, 2014, (2) had less than five years of service credit on August 31, 2014, or (3) had at least five years of service credit on August 31, 2014, but terminated membership in TRS on or after September 1, 2014, and resumed membership in TRS again at a later date, the grandfathered member must meet one of the following eligibility requirements to qualify for unreduced benefits at retirement:

- Age 65 with five years of service credit, *or*
- At least age 55 but less than age 62, have at least 20 years of service credit, and meet the Rule of 80 (combined age and years of service credit total at least 80), *or*
- **At least age 62**, meet the Rule of 80, and have at least five years of service credit.

Grandfathered members who are subject to the most recently stated eligibility requirements for unreduced benefits are also subject to a five percent annuity reduction for each year under age 62 if they retire before age 55 and meet the Rule of 80, or with at least 30 years of service credit but do not meet the Rule of 80.

For Additional Information about Retirement Eligibility: For a detailed description of the retirement eligibility requirements that apply to both grandfathered and non-grandfathered members who became members of or returned to membership in TRS on different dates and who had or did not have at least five years of service credit on August 31, 2014, please refer to the "What is my Tier" section in the [TRS Benefits Handbook \(pdf\)](#).

Disability Retirement

A member, regardless of age, may apply for disability retirement if he or she is mentally or physically disabled from the further performance of duty, and the disability is probably permanent.

If you are interested in disability information, please contact the Teacher Retirement System of Texas at 1-800-223-8778.

Disability Benefits cannot be calculated online. Please contact TRS for an estimate.