



## WE'RE HERE TO HELP

### ACCESSING YOUR ACCOUNT ONLINE

You can see where you are on the road to retirement at any time by signing into your account at **TCDRS.ORG**.

If you haven't registered for online account access, it only takes a few minutes.

If you have any questions,

please visit **TCDRS.ORG**

or call **TCDRS MEMBER SERVICES**

at **800-823-7782**.

We're available Monday through Friday from 7:30 a.m. to 6 p.m., CST.



# Managing Multiple TCDRS ACCOUNTS

TCDRS.ORG ★ 800-823-7782

Having multiple  
TCDRS accounts

## GIVES YOU MORE OPTIONS

when it comes to eligibility,  
withdrawals and retirement  
options.

You can combine service time,  
deposit money in closed accounts  
and make different retirement  
decisions for each account.

### COMBINING SERVICE TIME

With multiple TCDRS accounts, you can combine your service time to meet eligibility requirements for retirement, disability and the Survivor Benefit. You can use the service time from closed accounts as well. Combining service time could mean you are eligible for benefits sooner.

It doesn't matter whether  
the account is open or closed.  
You still get to **COUNT THE TIME.**

### RE-ESTABLISHING AN ACCOUNT

You also have the opportunity to deposit money back into any closed TCDRS accounts. You can choose to make a one-time deposit of any amount up to what you originally withdrew. You can also choose to cover employer matching on the original dollar amount.

Here's an example of how it adds up:

- ★ You withdrew \$1,000 when you closed your account.
- ★ The account's current employer matching rate is 2:1.
- ★ You can deposit any amount up to \$3,000 (your \$1,000 plus \$2,000 employer match).

A few things to remember:

- ★ You can make only one deposit of any amount up to the maximum; you may not make installments.
- ★ Your account will earn 7% compound interest each year.
- ★ You will not receive employer matching on the money you re-deposit when you retire from the account.

### REVIEWING RETIREMENT OPTIONS

Once you are eligible to retire, you can choose different benefit payment options or different times to begin taking a benefit from each of your accounts.

You may designate a different beneficiary for each account and you don't have to retire from all accounts at the same time.

Call TCDRS Member Services to discuss your retirement options with your multiple accounts.

### RECEIVING ACCOUNT STATEMENTS

Money from multiple accounts cannot be rolled into a single account. You will receive a separate account statement from each account that includes your total service time, but the account balance and estimates are separate for each of your accounts.