TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

Proportionate RETIREMENT PROGRAM

WWW.TCDRS.ORG ★ 800-823-7782

As a TCDRS member, the

PROPORTIONATE RETIREMENT PROGRAM

lets you combine service time you earned in other Texas retirement systems with your TCDRS service time.

Combining your service time means you may be eligible for retirement earlier. If you have an account with any of the retirement systems listed in this brochure, please call TCDRS Member Services.

If you have an account with any of the retirement systems listed in this brochure, please call TCDRS Member Services at **800-823-7782**. *We will verify your service time with the other system and credit it to your account. To see how much service time you have, sign in to your account at* **WWW.TCDRS.ORG**.

WHO PARTICIPATES?

The Proportionate Retirement Program lets you combine service time you earned in any of the following Texas retirement systems to your TCDRS account:

- City of Austin Employees' Retirement System (COAERS)
- Employees Retirement System of Texas (ERS)
- Judicial Retirement System of Texas (JRS)
- Teacher Retirement System of Texas (TRS)
- Texas Municipal Retirement System (TMRS)

Service time from any of these systems counts toward your TCDRS vesting and retirement eligibility. However, your service time in other systems will not count toward your eligibility for TCDRS disability or survivor benefits.

> *We* **RECOGNIZE SERVICE TIME** *from other systems even if you withdrew your money.*

If you were a depositing member of two systems at the same time, you may be able to count that service time only once. Combining your service time may mean you become eligible to retire sooner. You cannot combine money from different systems. If you retire from more than one system, you will get a separate monthly benefit from each system.

WHAT TO DO

It is also a good idea to call the other system to let them know you have a TCDRS account. You may be eligible to apply your TCDRS service to eligibility requirements with the other system.

CONTACTING OTHER SYSTEMS

City of Austin Employees' Retirement System
6836 Austin Center Blvd., Suite 190
Austin TX 78731
(512) 458-2551
www.coaers.org

Employees Retirement System of Texas
P.O. Box 13207
Austin, TX 78711-3207
877-275-4377 (toll free) or (512) 867-7711
www.ers.state.tx.us

Judicial Retirement System of Texas
(Administered by ERS)
P.O. Box 13207
Austin, TX 78711-3207
877-275-4377 (toll free) or (512) 867-7711
www.ers.state.tx.us

Teacher Retirement System of Texas
1000 Red River St.
Austin, TX 78701-2698
800-223-8778 or (512) 542-6400
www.trs.state.tx.us

Texas Municipal Retirement System
P.O. Box 149153
Austin, TX 78714-9153
800-924-8677 or (512) 476-7577
www.tmrs.org

This brochure is intended as a general summary. In all cases, the actual provisions of applicable state and federal laws take precedence.

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

WE'RE HERE TO HELP

If you have any questions, please visit **WWW.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.

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