



Survivor **BENEFIT**

TCDRS.ORG ★ 800-823-7782

Survivor Benefit eligibility is one of the first milestones you will reach on your road to retirement, which can provide extra peace of mind for you and your family.

You can see where you are on the road to reaching this milestone by signing into your account at **[TCDRS.ORG](https://www.tcdrs.org)**.



As a TCDRS member

YOU'LL REACH IMPORTANT MILESTONES

on the road to retirement.

Understanding these milestones and knowing when you reach them will help you get the most out of your benefits so you can retire with confidence.

HOW DOES THE SURVIVOR BENEFIT WORK?

When you have four years of TCDRS service time, your beneficiary is eligible for the Survivor Benefit. If something happens to you before you retire your beneficiary receives a lifetime monthly benefit from your TCDRS account. That monthly benefit is made up of your deposits and interest, as well as employer matching.

Your beneficiary doesn't have to wait until you would have been eligible to retire, either. He or she can begin taking the benefit immediately.

Once you are eligible
for the **SURVIVOR BENEFIT**,
TCDRS will contact you.

LEAVING YOUR JOB

The Survivor Benefit is not tied to your employment. It's tied to your TCDRS account. As long as you have four or more years of TCDRS service time and money in your account, your beneficiary can choose a lifetime monthly benefit should you pass away.

If you have TCDRS accounts
through multiple employers, the
SURVIVOR BENEFIT automatically
applies to all of them.

PAYMENT OPTIONS FOR YOUR BENEFICIARY

Your beneficiary can either choose a lifetime monthly benefit, which includes employer matching, or withdraw your account as a lump-sum payment. If your beneficiary chooses to withdraw as a lump-sum payment, it will not include employer matching and will be subject to significant tax penalties.

If you would like to remove the withdrawal option for your beneficiary, sign into your account at TCDRS.org.

Should you pass away, TCDRS will contact your beneficiary about payment options.

REVIEWING YOUR BENEFICIARY

The beneficiary for your TCDRS retirement account is the person who will receive the Survivor Benefit should you pass away before you retire. As long as your beneficiary designation is up to date, you don't need to take any action.

If you haven't checked
your beneficiaries recently,
you can do so at **TCDRS.ORG** when
you sign in to your account.



WE'RE HERE TO HELP

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.

