

What Is My Tier?

Changes to the retirement plan over the years have resulted in several distinct membership categories, each with its own retirement eligibility requirements and early-age reductions. TRS has identified membership tiers that correspond to the different categories of membership to help you better understand the requirements and reductions that apply to you.

The membership tier that applies to you is determined by the date you entered your current TRS membership; by your grandfathered status; and by the amount of service credit you have on August 31, 2014.

Starting in the 2014-2015 school year, changes made by Senate Bill 1458, passed by the Texas Legislature in 2013, may affect the membership tier that previously applied to you.

	Grandfathered Status	Normal Age Retirement Eligibility
TIER 1	Grandfathered (2005), current membership began prior to 9/1/2007 and at least 5 years of service credit on 8/31/2014	To be eligible for normal-age service retirement, you must meet one of the following conditions: <ul style="list-style-type: none"> • you are age 65 with at least five years of service credit, or • you meet the Rule of 80 (your age and years of service credit total at least 80) and you have at least five years of service credit.
TIER 2	Not Grandfathered (2005), current membership began prior to 9/1/2007 and at least 5 years of service credit on 8/31/2014	To be eligible for normal-age service retirement, you must meet one of the following conditions: <ul style="list-style-type: none"> • you are age 65 with at least five years of service credit, or • you meet the Rule of 80 (your age and years of service credit total at least 80) and you have at least five years of service credit.
TIER 3	Not Grandfathered (2005), current membership began on or after 9/1/2007, but prior to 9/1/2014 , and at least 5 years of service credit on 8/31/2014	To be eligible for normal-age service retirement, you must meet one of the following conditions: <ul style="list-style-type: none"> • you are age 65 with at least five years of service credit, or • you are at least age 60, you

		meet the Rule of 80 (your age and years of service credit total at least 80), and you have at least five years of service credit.
TIER 4	Grandfathered (2005), current membership began on or after 9/1/2007, but prior to 9/1/2014 , and at least 5 years of service credit on 8/31/2014	To be eligible for normal-age service retirement, you must meet one of the following conditions: <ul style="list-style-type: none"> • you are age 65 with at least five years of service credit, or • you are at least age 60, you meet the Rule of 80 (your age and years of service credit total at least 80), and you have at least five years of service credit.
TIER 5	Not Grandfathered (2005), current membership began on or after 9/1/2014 or did not have at least 5 years of service credit on 8/31/2014	To be eligible for normal-age service retirement, you must meet one of the following conditions: <ul style="list-style-type: none"> • you are age 65 with at least five years of service credit, or • you are at least age 62, you meet the Rule of 80 (your age and years of service credit total at least 80), and you have at least five years of service credit.
TIER 6	Grandfathered (2005), current membership began on or after 9/1/2014 or did not have at least 5 years of service credit by 8/31/2014	To be eligible for normal-age service retirement, you must meet one of the following conditions: <ul style="list-style-type: none"> • you are age 65 with at least five years of service credit, or • you are at least age 62, you meet the Rule of 80 (your age and years of service credit total at least 80), and you have at least five years of service credit.

For more information about the membership Tiers, visit the TRS Website and open the [TRS Benefits Handbook](#) p. 24