

## **Teacher Retirement System (TRS) of Texas**

Teacher Retirement System of Texas is a mandatory retirement benefit for all full time employees working 20 hours or more per week. Fort Bend ISD does not participate in Social Security. Depending on your position with Fort Bend ISD, you will see TRS Retirement Contribution (Deposit) and TRS Insurance Contribution deductions on your payroll stub.

Teacher Retirement System of Texas is an alternative to the Social Security system. The money deducted from your payroll check (TRS Retirement Contribution) by Fort Bend ISD is sent monthly directly to TRS and placed in a retirement account in your name. You will receive annual statements from TRS each September. The TRS Retirement Contribution - Deposit deduction consists of 6.4% of your TRS eligible gross earnings. This money is deposited directly in your account at TRS. The TRS Insurance Contribution deduction consists of .65% of your eligible gross earnings. This money is not deposited in your account but is sent to TRS to help fund the insurance benefits program which you would be eligible for when you retire through the TRS system if meeting the necessary requirements for retirement.

You cannot opt out of these deductions, because they are mandated by the state of Texas and are not optional as long as you work in the Texas Public School System. The rates noted above are set by the Texas Legislature and are subject to change.

To learn more about TRS visit [www.trs.state.tx.us](http://www.trs.state.tx.us).