

WELCOME

TO

TCDRS!

✦ YOUR RETIREMENT PLAN ✦



BENEFITS OF YOUR NEW TCDRS MEMBERSHIP

**YOUR EMPLOYER PARTNERS WITH THE
TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM
(TCDRS) TO PROVIDE YOU WITH RETIREMENT
BENEFITS YOU CAN COUNT ON!**



HERE'S A BRIEF TOUR OF YOUR PLAN FEATURES.



AUTOMATIC SAVINGS

You deposit a portion of your paycheck set by your employer and earn 7% compound interest each year regardless of the stock market. The longer you work, the larger your retirement benefit will be.



SERVICE TIME

Service time counts toward your retirement eligibility. You earn one month of service time for each month you deposit into your account. The more service time you have, the sooner you may be eligible to retire.



SURVIVOR BENEFIT

If you were to pass away before retirement, your loved ones are covered. With four years of TCDRS service time, the Survivor Benefit kicks in. It gives your beneficiary a lifetime monthly benefit from your account providing extra peace of mind for you and your loved ones.



ACCOUNT PORTABILITY

Leaving your job doesn't mean leaving your retirement savings behind. You can leave your money in your TCDRS account and it will continue to earn 7% compound interest each year.

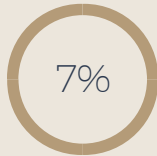
**AND WHEN YOU'RE ELIGIBLE AND CHOOSE TO RETIRE,
YOU GET A MONTHLY BENEFIT FOR LIFE.**



YOUR
RETIREMENT
PLAN

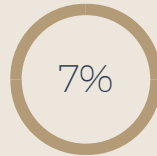
FOR
HARRIS COUNTY EMERGENCY SERVICES
DISTRICT # 11





YOUR DEPOSITS

This percentage of your paycheck is deposited into your TCDRS account and is tax-deferred.



INTEREST

Your savings grow at an annual, compounded rate of 7% interest based on your beginning year balance.



VESTING

When you become vested, you've earned the right to a retirement benefit when you reach age 60 (even if you stop working for your employer).



EMPLOYER MATCHING

At retirement, your employer matches your account balance and you receive a lifetime monthly benefit.

RETIREMENT ELIGIBILITY

You are eligible to retire when you are vested and meet one of the following:

AGE 60

SERVICE TIME PLUS AGE EQUALS 75

AT ANY AGE WITH 20 YEARS OF SERVICE

Retirement plan features are selected by your employer except for the interest, which is set by state law.

NEXT STEPS



DISCOVER MORE ABOUT YOUR

TCDRS
BENEFITS

BY VISITING

TCDRS.ORG



**WE'LL MAIL YOUR ACCOUNT NUMBER
OR YOU CAN CALL TCDRS MEMBER SERVICES.**



With your TCDRS account number you can register for online account access.

Registration only takes a minute and once you're in, you can:

**DESIGNATE YOUR BENEFICIARY
WATCH YOUR SAVINGS GROW
ESTIMATE YOUR FUTURE BENEFIT**

**IF YOU HAVE ANY QUESTIONS ABOUT YOUR NEW
TCDRS BENEFITS, PLEASE CALL TCDRS MEMBER SERVICES
AT 800-823-7782.**



TCDRS.org

MemberServices@tcdrs.org

800-823-7782

7:30 a.m. to 6:00 p.m. CST, M-F

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901 S. MoPac Expy.

Austin, TX 78746

