

# Texas Emergency Services Retirement System



**TESRS**

They protect us. We protect them.

## What is TESRS?

We are a pension system for volunteer firefighters and first responders with 199 active departments across Texas.

TESRS works with governing entities such as cities, counties and emergency services districts (ESDs) who provide contributions to the system for the volunteers. The minimum contribution rate is \$36 a month per volunteer.

## Retirement Benefit

Members are 50% vested at 10 years of qualified service, and are eligible to receive a lifetime annuity at age 55.

Members are fully vested at 15 years of qualified service, and are eligible to receive a lifetime annuity at age 55.

Once fully vested, every additional year of qualified service will compound a member's annuity by 6.2 percent.



## Disability Benefit

If a volunteer is injured in the line of duty, and is unable to work or attend school, they are eligible to receive \$400 a month at the minimum contribution rate.

For every \$12 above the minimum contribution rate that is provided, the disability benefit increases by \$50.

## Death Benefits

### On-Duty

If a member dies in the line of duty, the member's beneficiary is eligible to receive a lump-sum of \$100,000.

The surviving spouse and dependents will receive in equal shares a fully vested retirement annuity.

### Off-duty

If an active member dies while off-duty, the member's beneficiary is eligible to receive a lump sum payment equal to at least 15 years of contribution payments.

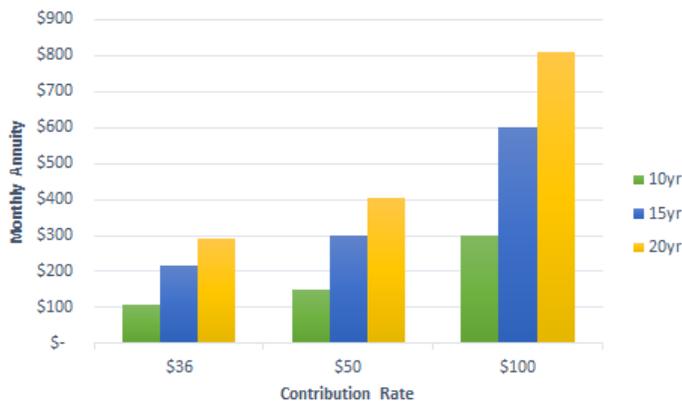
If the beneficiary is also the surviving spouse, the spouse elects to receive either:

- The lump-sum described above; or,
- Two-thirds of a lifetime annuity if the member was vested in the system (beginning on the date the member would have been age 55).

### Survivor Benefits

If a member dies after retirement, the surviving spouse is eligible to receive 2/3rds of the annuity the deceased member was receiving.

If a member dies before retirement, but has met the minimum vesting qualifications, the surviving spouse is eligible to receive 2/3rds of the annuity that would have been paid had the deceased member retired on the day of death.



\*graph above based on years of Qualified Service

## How does your department join? Contact us!

P.O. Box 12577, Austin, TX 78711

Phone: 512-936-3372

Fax: 512-936-3480

Email: [outreach@tesrs.texas.gov](mailto:outreach@tesrs.texas.gov)

[www.tesrs.texas.gov](http://www.tesrs.texas.gov)

# Long-term Benefit Calculator

## Long-term Benefits for a retiree at a \$36 Contribution Rate

	Years of Qualified Service			
	10	15	20	25
Monthly Benefits	\$108	\$216	\$292	\$395
Annual Benefits	\$1,296	\$2,592	\$3,504	\$4,740
Lifetime Benefits (age 55 to age 85)	\$38,880	\$77,760	\$105,120	\$142,200

## Long-term Benefits for a retiree at a \$50 Contribution Rate

	Years of Qualified Service			
	10	15	20	25
Monthly Benefits	\$150	\$300	\$406	\$548
Annual Benefits	\$1,800	\$3,600	\$4,872	\$6,576
Lifetime Benefits (age 55 to age 85)	\$54,000	\$108,000	\$146,160	\$197,280

## Long-term Benefits for a retiree at a \$100 Contribution Rate

	Years of Qualified Service			
	10	15	20	25
Monthly Benefits	\$300	\$600	\$811	\$1,095
Annual Benefits	\$3,600	\$7,200	\$9,732	\$13,140
Lifetime Benefits (age 55 to age 85)	\$108,000	\$216,000	\$291,960	\$394,200

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