

Figure: 34 TAC §29.11(b)

**TEACHER RETIREMENT SYTEM  
OF TEXAS**

Early-age Reduction  
Factors Based on 7.00%  
Interest

Effective September 1, 2023  
TRS Rule 34 TAC 29.11

NOTE: The percentages on pages 2-11 apply to all members with 5-19 years of service credit except members who are 61 years of age; have 19 years of service credit; and

- became a member of TRS September 1, 2014 or after;
- became a member of TRS before September 1, 2014 but do not have at least five years of service credit on August 31, 2014; or
- had at least five years of service credit on August 31, 2014 but do not maintain the service credit until benefit commencement.

Members who are 61 years of age with 19 years of service credit and meet one of these criteria are subject to a 5% early age reduction in benefits provided on page 22.

Also, the percentages on pages 2-11 apply to all non-grandfathered members who are at least 55 years of age; have at least 20 years of service credit; and have not attained age 65 or do not meet Rule of 80. To be grandfathered, a person must have met one of the following requirements as a TRS member on or before August 31, 2005:

- Attained age 50,
- Met Rule of 70 (age + service credit = at least 70), or
- Had at least 25 years of service credit

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**5-15 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
25	5.45	5.48	5.51	5.55	5.58	5.61	5.64	5.67	5.70	5.73	5.77	5.80
26	5.83	5.86	5.90	5.93	5.97	6.00	6.04	6.07	6.11	6.15	6.18	6.22
27	6.25	6.29	6.33	6.37	6.41	6.45	6.49	6.53	6.56	6.60	6.64	6.68
28	6.72	6.76	6.80	6.84	6.88	6.92	6.96	7.00	7.03	7.07	7.11	7.15
29	7.19	7.23	7.27	7.31	7.35	7.39	7.43	7.47	7.50	7.54	7.58	7.62
30	7.66	7.71	7.76	7.80	7.85	7.90	7.94	7.99	8.04	8.08	8.13	8.18
31	8.23	8.28	8.33	8.38	8.43	8.48	8.53	8.58	8.63	8.68	8.73	8.79
32	8.84	8.89	8.94	8.99	9.04	9.09	9.14	9.19	9.24	9.29	9.35	9.40
33	9.45	9.51	9.56	9.62	9.68	9.74	9.80	9.86	9.92	9.98	10.03	10.09
34	10.15	10.21	10.27	10.33	10.39	10.45	10.50	10.56	10.62	10.68	10.74	10.80
35	10.86	10.92	10.99	11.06	11.12	11.19	11.26	11.32	11.39	11.46	11.52	11.59
36	11.66	11.73	11.80	11.87	11.94	12.01	12.08	12.15	12.22	12.29	12.36	12.43
37	12.50	12.58	12.65	12.73	12.80	12.87	12.95	13.02	13.10	13.17	13.25	13.32
38	13.40	13.48	13.56	13.64	13.72	13.81	13.89	13.97	14.05	14.14	14.22	14.30
39	14.38	14.47	14.55	14.64	14.73	14.81	14.90	14.99	15.07	15.16	15.24	15.33
40	15.42	15.51	15.61	15.71	15.81	15.91	16.00	16.10	16.20	16.30	16.40	16.49
41	16.59	16.69	16.79	16.90	17.00	17.10	17.20	17.30	17.41	17.51	17.61	17.71
42	17.81	17.92	18.03	18.14	18.25	18.36	18.47	18.58	18.69	18.80	18.91	19.02
43	19.13	19.25	19.36	19.48	19.60	19.72	19.83	19.95	20.07	20.19	20.30	20.42
44	20.54	20.67	20.80	20.93	21.06	21.19	21.31	21.44	21.57	21.70	21.83	21.96

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**5-15 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
45	22.09	22.23	22.37	22.51	22.65	22.80	22.94	23.08	23.22	23.36	23.50	23.64
46	23.78	23.93	24.08	24.23	24.38	24.53	24.68	24.82	24.97	25.12	25.27	25.42
47	25.57	25.73	25.90	26.06	26.23	26.39	26.56	26.72	26.88	27.05	27.21	27.38
48	27.54	27.72	27.89	28.07	28.25	28.42	28.60	28.78	28.95	29.13	29.30	29.48
49	29.66	29.85	30.04	30.23	30.42	30.62	30.81	31.00	31.19	31.38	31.58	31.77
50	31.96	32.17	32.38	32.59	32.81	33.02	33.23	33.44	33.65	33.86	34.08	34.29
51	34.50	34.73	34.95	35.18	35.41	35.63	35.86	36.09	36.32	36.54	36.77	37.00
52	37.22	37.47	37.72	37.96	38.21	38.46	38.70	38.95	39.20	39.44	39.69	39.94
53	40.19	40.46	40.73	41.00	41.27	41.54	41.81	42.08	42.35	42.62	42.89	43.16
54	43.43	43.73	44.02	44.32	44.62	44.92	45.21	45.51	45.81	46.11	46.40	46.70
55	47.00	47.33	47.67	48.00	48.33	48.67	49.00	49.33	49.67	50.00	50.33	50.67
56	51.00	51.33	51.67	52.00	52.33	52.67	53.00	53.33	53.67	54.00	54.33	54.67
57	55.00	55.33	55.67	56.00	56.33	56.67	57.00	57.33	57.67	58.00	58.33	58.67
58	59.00	59.33	59.67	60.00	60.33	60.67	61.00	61.33	61.67	62.00	62.33	62.67
59	63.00	63.33	63.67	64.00	64.33	64.67	65.00	65.33	65.67	66.00	66.33	66.67
60	67.00	67.50	68.00	68.50	69.00	69.50	70.00	70.50	71.00	71.50	72.00	72.50
61	73.00	73.58	74.17	74.75	75.33	75.92	76.50	77.08	77.67	78.25	78.83	79.42
62	80.00	80.58	81.17	81.75	82.33	82.92	83.50	84.08	84.67	85.25	85.83	86.42
63	87.00	87.50	88.00	88.50	89.00	89.50	90.00	90.50	91.00	91.50	92.00	92.50
64	93.00	93.58	94.17	94.75	95.33	95.92	96.50	97.08	97.67	98.25	98.83	99.42
65	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**16 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
25	5.45	5.48	5.51	5.55	5.58	5.61	5.64	5.67	5.70	5.73	5.77	5.80
26	5.83	5.86	5.90	5.93	5.97	6.00	6.04	6.07	6.11	6.15	6.18	6.22
27	6.25	6.29	6.33	6.37	6.41	6.45	6.49	6.53	6.56	6.60	6.64	6.68
28	6.72	6.76	6.80	6.84	6.88	6.92	6.96	7.00	7.03	7.07	7.11	7.15
29	7.19	7.23	7.27	7.31	7.35	7.39	7.43	7.47	7.50	7.54	7.58	7.62
30	7.66	7.71	7.76	7.80	7.85	7.90	7.94	7.99	8.04	8.08	8.13	8.18
31	8.23	8.28	8.33	8.38	8.43	8.48	8.53	8.58	8.63	8.68	8.73	8.79
32	8.84	8.89	8.94	8.99	9.04	9.09	9.14	9.19	9.24	9.29	9.35	9.40
33	9.45	9.51	9.56	9.62	9.68	9.74	9.80	9.86	9.92	9.98	10.03	10.09
34	10.15	10.21	10.27	10.33	10.39	10.45	10.50	10.56	10.62	10.68	10.74	10.80
35	10.86	10.92	10.99	11.06	11.12	11.19	11.26	11.32	11.39	11.46	11.52	11.59
36	11.66	11.73	11.80	11.87	11.94	12.01	12.08	12.15	12.22	12.29	12.36	12.43
37	12.50	12.58	12.65	12.73	12.80	12.87	12.95	13.02	13.10	13.17	13.25	13.32
38	13.40	13.48	13.56	13.64	13.72	13.81	13.89	13.97	14.05	14.14	14.22	14.30
39	14.38	14.47	14.55	14.64	14.73	14.81	14.90	14.99	15.07	15.16	15.24	15.33
40	15.42	15.51	15.61	15.71	15.81	15.91	16.00	16.10	16.20	16.30	16.40	16.49
41	16.59	16.69	16.79	16.90	17.00	17.10	17.20	17.30	17.41	17.51	17.61	17.71
42	17.81	17.92	18.03	18.14	18.25	18.36	18.47	18.58	18.69	18.80	18.91	19.02
43	19.13	19.25	19.36	19.48	19.60	19.72	19.83	19.95	20.07	20.19	20.30	20.42
44	20.54	20.67	20.80	20.93	21.06	21.19	21.31	21.44	21.57	21.70	21.83	21.96

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**16 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
45	22.09	22.23	22.37	22.51	22.65	22.80	22.94	23.08	23.22	23.36	23.50	23.64
46	23.78	23.93	24.08	24.23	24.38	24.53	24.68	24.82	24.97	25.12	25.27	25.42
47	25.57	25.73	25.90	26.06	26.23	26.39	26.56	26.72	26.88	27.05	27.21	27.38
48	27.54	27.72	27.89	28.07	28.25	28.42	28.60	28.78	28.95	29.13	29.30	29.48
49	29.66	29.85	30.04	30.23	30.42	30.62	30.81	31.00	31.19	31.38	31.58	31.77
50	31.96	32.17	32.38	32.59	32.81	33.02	33.23	33.44	33.65	33.86	34.08	34.29
51	34.50	34.73	34.95	35.18	35.41	35.63	35.86	36.09	36.32	36.54	36.77	37.00
52	37.22	37.47	37.72	37.96	38.21	38.46	38.70	38.95	39.20	39.44	39.69	39.94
53	40.19	40.46	40.73	41.00	41.27	41.54	41.81	42.08	42.35	42.62	42.89	43.16
54	43.43	43.73	44.02	44.32	44.62	44.92	45.21	45.51	45.81	46.11	46.40	46.70
55	47.00	47.33	47.67	48.00	48.33	48.67	49.00	49.33	49.67	50.00	50.33	50.67
56	51.00	51.33	51.67	52.00	52.33	52.67	53.00	53.33	53.67	54.00	54.33	54.67
57	55.00	55.33	55.67	56.00	56.33	56.67	57.00	57.33	57.67	58.00	58.33	58.67
58	59.00	59.33	59.67	60.00	60.33	60.67	61.00	61.33	61.67	62.00	62.33	62.67
59	63.00	63.33	63.67	64.00	64.33	64.67	65.00	65.33	65.67	66.00	66.33	66.67
60	67.00	67.50	68.00	68.50	69.00	69.50	70.00	70.50	71.00	71.50	72.00	72.50
61	73.00	73.58	74.17	74.75	75.33	75.92	76.50	77.08	77.67	78.25	78.83	79.42
62	80.00	80.58	81.17	81.75	82.33	82.92	83.50	84.08	84.67	85.25	85.83	86.42
63	87.00	87.50	88.00	88.50	89.00	89.50	90.00	90.50	91.00	91.50	92.00	92.50
64	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
65	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**17 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
25	5.45	5.48	5.51	5.55	5.58	5.61	5.64	5.67	5.70	5.73	5.77	5.80
26	5.83	5.86	5.90	5.93	5.97	6.00	6.04	6.07	6.11	6.15	6.18	6.22
27	6.25	6.29	6.33	6.37	6.41	6.45	6.49	6.53	6.56	6.60	6.64	6.68
28	6.72	6.76	6.80	6.84	6.88	6.92	6.96	7.00	7.03	7.07	7.11	7.15
29	7.19	7.23	7.27	7.31	7.35	7.39	7.43	7.47	7.50	7.54	7.58	7.62
30	7.66	7.71	7.76	7.80	7.85	7.90	7.94	7.99	8.04	8.08	8.13	8.18
31	8.23	8.28	8.33	8.38	8.43	8.48	8.53	8.58	8.63	8.68	8.73	8.79
32	8.84	8.89	8.94	8.99	9.04	9.09	9.14	9.19	9.24	9.29	9.35	9.40
33	9.45	9.51	9.56	9.62	9.68	9.74	9.80	9.86	9.92	9.98	10.03	10.09
34	10.15	10.21	10.27	10.33	10.39	10.45	10.50	10.56	10.62	10.68	10.74	10.80
35	10.86	10.92	10.99	11.06	11.12	11.19	11.26	11.32	11.39	11.46	11.52	11.59
36	11.66	11.73	11.80	11.87	11.94	12.01	12.08	12.15	12.22	12.29	12.36	12.43
37	12.50	12.58	12.65	12.73	12.80	12.87	12.95	13.02	13.10	13.17	13.25	13.32
38	13.40	13.48	13.56	13.64	13.72	13.81	13.89	13.97	14.05	14.14	14.22	14.30
39	14.38	14.47	14.55	14.64	14.73	14.81	14.90	14.99	15.07	15.16	15.24	15.33
40	15.42	15.51	15.61	15.71	15.81	15.91	16.00	16.10	16.20	16.30	16.40	16.49
41	16.59	16.69	16.79	16.90	17.00	17.10	17.20	17.30	17.41	17.51	17.61	17.71
42	17.81	17.92	18.03	18.14	18.25	18.36	18.47	18.58	18.69	18.80	18.91	19.02
43	19.13	19.25	19.36	19.48	19.60	19.72	19.83	19.95	20.07	20.19	20.30	20.42
44	20.54	20.67	20.80	20.93	21.06	21.19	21.31	21.44	21.57	21.70	21.83	21.96

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**17 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
45	22.09	22.23	22.37	22.51	22.65	22.80	22.94	23.08	23.22	23.36	23.50	23.64
46	23.78	23.93	24.08	24.23	24.38	24.53	24.68	24.82	24.97	25.12	25.27	25.42
47	25.57	25.73	25.90	26.06	26.23	26.39	26.56	26.72	26.88	27.05	27.21	27.38
48	27.54	27.72	27.89	28.07	28.25	28.42	28.60	28.78	28.95	29.13	29.30	29.48
49	29.66	29.85	30.04	30.23	30.42	30.62	30.81	31.00	31.19	31.38	31.58	31.77
50	31.96	32.17	32.38	32.59	32.81	33.02	33.23	33.44	33.65	33.86	34.08	34.29
51	34.50	34.73	34.95	35.18	35.41	35.63	35.86	36.09	36.32	36.54	36.77	37.00
52	37.22	37.47	37.72	37.96	38.21	38.46	38.70	38.95	39.20	39.44	39.69	39.94
53	40.19	40.46	40.73	41.00	41.27	41.54	41.81	42.08	42.35	42.62	42.89	43.16
54	43.43	43.73	44.02	44.32	44.62	44.92	45.21	45.51	45.81	46.11	46.40	46.70
55	47.00	47.33	47.67	48.00	48.33	48.67	49.00	49.33	49.67	50.00	50.33	50.67
56	51.00	51.33	51.67	52.00	52.33	52.67	53.00	53.33	53.67	54.00	54.33	54.67
57	55.00	55.33	55.67	56.00	56.33	56.67	57.00	57.33	57.67	58.00	58.33	58.67
58	59.00	59.33	59.67	60.00	60.33	60.67	61.00	61.33	61.67	62.00	62.33	62.67
59	63.00	63.33	63.67	64.00	64.33	64.67	65.00	65.33	65.67	66.00	66.33	66.67
60	67.00	67.50	68.00	68.50	69.00	69.50	70.00	70.50	71.00	71.50	72.00	72.50
61	73.00	73.58	74.17	74.75	75.33	75.92	76.50	77.08	77.67	78.25	78.83	79.42
62	80.00	80.58	81.17	81.75	82.33	82.92	83.50	84.08	84.67	85.25	85.83	86.42
63	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
64	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
65	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**18 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
25	5.45	5.48	5.51	5.55	5.58	5.61	5.64	5.67	5.70	5.73	5.77	5.80
26	5.83	5.86	5.90	5.93	5.97	6.00	6.04	6.07	6.11	6.15	6.18	6.22
27	6.25	6.29	6.33	6.37	6.41	6.45	6.49	6.53	6.56	6.60	6.64	6.68
28	6.72	6.76	6.80	6.84	6.88	6.92	6.96	7.00	7.03	7.07	7.11	7.15
29	7.19	7.23	7.27	7.31	7.35	7.39	7.43	7.47	7.50	7.54	7.58	7.62
30	7.66	7.71	7.76	7.80	7.85	7.90	7.94	7.99	8.04	8.08	8.13	8.18
31	8.23	8.28	8.33	8.38	8.43	8.48	8.53	8.58	8.63	8.68	8.73	8.79
32	8.84	8.89	8.94	8.99	9.04	9.09	9.14	9.19	9.24	9.29	9.35	9.40
33	9.45	9.51	9.56	9.62	9.68	9.74	9.80	9.86	9.92	9.98	10.03	10.09
34	10.15	10.21	10.27	10.33	10.39	10.45	10.50	10.56	10.62	10.68	10.74	10.80
35	10.86	10.92	10.99	11.06	11.12	11.19	11.26	11.32	11.39	11.46	11.52	11.59
36	11.66	11.73	11.80	11.87	11.94	12.01	12.08	12.15	12.22	12.29	12.36	12.43
37	12.50	12.58	12.65	12.73	12.80	12.87	12.95	13.02	13.10	13.17	13.25	13.32
38	13.40	13.48	13.56	13.64	13.72	13.81	13.89	13.97	14.05	14.14	14.22	14.30
39	14.38	14.47	14.55	14.64	14.73	14.81	14.90	14.99	15.07	15.16	15.24	15.33
40	15.42	15.51	15.61	15.71	15.81	15.91	16.00	16.10	16.20	16.30	16.40	16.49
41	16.59	16.69	16.79	16.90	17.00	17.10	17.20	17.30	17.41	17.51	17.61	17.71
42	17.81	17.92	18.03	18.14	18.25	18.36	18.47	18.58	18.69	18.80	18.91	19.02
43	19.13	19.25	19.36	19.48	19.60	19.72	19.83	19.95	20.07	20.19	20.30	20.42
44	20.54	20.67	20.80	20.93	21.06	21.19	21.31	21.44	21.57	21.70	21.83	21.96

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**18 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
45	22.09	22.23	22.37	22.51	22.65	22.80	22.94	23.08	23.22	23.36	23.50	23.64
46	23.78	23.93	24.08	24.23	24.38	24.53	24.68	24.82	24.97	25.12	25.27	25.42
47	25.57	25.73	25.90	26.06	26.23	26.39	26.56	26.72	26.88	27.05	27.21	27.38
48	27.54	27.72	27.89	28.07	28.25	28.42	28.60	28.78	28.95	29.13	29.30	29.48
49	29.66	29.85	30.04	30.23	30.42	30.62	30.81	31.00	31.19	31.38	31.58	31.77
50	31.96	32.17	32.38	32.59	32.81	33.02	33.23	33.44	33.65	33.86	34.08	34.29
51	34.50	34.73	34.95	35.18	35.41	35.63	35.86	36.09	36.32	36.54	36.77	37.00
52	37.22	37.47	37.72	37.96	38.21	38.46	38.70	38.95	39.20	39.44	39.69	39.94
53	40.19	40.46	40.73	41.00	41.27	41.54	41.81	42.08	42.35	42.62	42.89	43.16
54	43.43	43.73	44.02	44.32	44.62	44.92	45.21	45.51	45.81	46.11	46.40	46.70
55	47.00	47.33	47.67	48.00	48.33	48.67	49.00	49.33	49.67	50.00	50.33	50.67
56	51.00	51.33	51.67	52.00	52.33	52.67	53.00	53.33	53.67	54.00	54.33	54.67
57	55.00	55.33	55.67	56.00	56.33	56.67	57.00	57.33	57.67	58.00	58.33	58.67
58	59.00	59.33	59.67	60.00	60.33	60.67	61.00	61.33	61.67	62.00	62.33	62.67
59	63.00	63.33	63.67	64.00	64.33	64.67	65.00	65.33	65.67	66.00	66.33	66.67
60	67.00	67.50	68.00	68.50	69.00	69.50	70.00	70.50	71.00	71.50	72.00	72.50
61	73.00	73.58	74.17	74.75	75.33	75.92	76.50	77.08	77.67	78.25	78.83	79.42
62	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
63	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
64	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
65	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**19 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
25	5.45	5.48	5.51	5.55	5.58	5.61	5.64	5.67	5.70	5.73	5.77	5.80
26	5.83	5.86	5.90	5.93	5.97	6.00	6.04	6.07	6.11	6.15	6.18	6.22
27	6.25	6.29	6.33	6.37	6.41	6.45	6.49	6.53	6.56	6.60	6.64	6.68
28	6.72	6.76	6.80	6.84	6.88	6.92	6.96	7.00	7.03	7.07	7.11	7.15
29	7.19	7.23	7.27	7.31	7.35	7.39	7.43	7.47	7.50	7.54	7.58	7.62
30	7.66	7.71	7.76	7.80	7.85	7.90	7.94	7.99	8.04	8.08	8.13	8.18
31	8.23	8.28	8.33	8.38	8.43	8.48	8.53	8.58	8.63	8.68	8.73	8.79
32	8.84	8.89	8.94	8.99	9.04	9.09	9.14	9.19	9.24	9.29	9.35	9.40
33	9.45	9.51	9.56	9.62	9.68	9.74	9.80	9.86	9.92	9.98	10.03	10.09
34	10.15	10.21	10.27	10.33	10.39	10.45	10.50	10.56	10.62	10.68	10.74	10.80
35	10.86	10.92	10.99	11.06	11.12	11.19	11.26	11.32	11.39	11.46	11.52	11.59
36	11.66	11.73	11.80	11.87	11.94	12.01	12.08	12.15	12.22	12.29	12.36	12.43
37	12.50	12.58	12.65	12.73	12.80	12.87	12.95	13.02	13.10	13.17	13.25	13.32
38	13.40	13.48	13.56	13.64	13.72	13.81	13.89	13.97	14.05	14.14	14.22	14.30
39	14.38	14.47	14.55	14.64	14.73	14.81	14.90	14.99	15.07	15.16	15.24	15.33
40	15.42	15.51	15.61	15.71	15.81	15.91	16.00	16.10	16.20	16.30	16.40	16.49
41	16.59	16.69	16.79	16.90	17.00	17.10	17.20	17.30	17.41	17.51	17.61	17.71
42	17.81	17.92	18.03	18.14	18.25	18.36	18.47	18.58	18.69	18.80	18.91	19.02
43	19.13	19.25	19.36	19.48	19.60	19.72	19.83	19.95	20.07	20.19	20.30	20.42
44	20.54	20.67	20.80	20.93	21.06	21.19	21.31	21.44	21.57	21.70	21.83	21.96

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**19 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 65 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
45	22.09	22.23	22.37	22.51	22.65	22.80	22.94	23.08	23.22	23.36	23.50	23.64
46	23.78	23.93	24.08	24.23	24.38	24.53	24.68	24.82	24.97	25.12	25.27	25.42
47	25.57	25.73	25.90	26.06	26.23	26.39	26.56	26.72	26.88	27.05	27.21	27.38
48	27.54	27.72	27.89	28.07	28.25	28.42	28.60	28.78	28.95	29.13	29.30	29.48
49	29.66	29.85	30.04	30.23	30.42	30.62	30.81	31.00	31.19	31.38	31.58	31.77
50	31.96	32.17	32.38	32.59	32.81	33.02	33.23	33.44	33.65	33.86	34.08	34.29
51	34.50	34.73	34.95	35.18	35.41	35.63	35.86	36.09	36.32	36.54	36.77	37.00
52	37.22	37.47	37.72	37.96	38.21	38.46	38.70	38.95	39.20	39.44	39.69	39.94
53	40.19	40.46	40.73	41.00	41.27	41.54	41.81	42.08	42.35	42.62	42.89	43.16
54	43.43	43.73	44.02	44.32	44.62	44.92	45.21	45.51	45.81	46.11	46.40	46.70
55	47.00	47.33	47.67	48.00	48.33	48.67	49.00	49.33	49.67	50.00	50.33	50.67
56	51.00	51.33	51.67	52.00	52.33	52.67	53.00	53.33	53.67	54.00	54.33	54.67
57	55.00	55.33	55.67	56.00	56.33	56.67	57.00	57.33	57.67	58.00	58.33	58.67
58	59.00	59.33	59.67	60.00	60.33	60.67	61.00	61.33	61.67	62.00	62.33	62.67
59	63.00	63.33	63.67	64.00	64.33	64.67	65.00	65.33	65.67	66.00	66.33	66.67
60	67.00	67.50	68.00	68.50	69.00	69.50	70.00	70.50	71.00	71.50	72.00	72.50
61*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
63	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
64	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
65	100.00											

\*For members who joined TRS after August 31, 2014; who joined before that date but did not have at least five years of service credit on August 31, 2014; or who had five years of service credit on that date but did not maintain membership in TRS after that date until benefit commencement, this percentage does not apply. See page 22 for reduction percentage.

NOTE: The percentages on pages 12-21 apply only to grandfathered members (i.e., those who are governed by the law authorizing these percentages, Section 82.202(c), Tex. Gov't Code, as it existed prior to its repeal effective September 1, 2005) with at least 20 years of service credit. To be grandfathered, a person must have met one of the following requirements as a TRS member on or before August 31, 2005:

- Attained age 50,
- Met Rule of 70 (age + service credit = at least 70), or
- Had at least 25 years of service credit

For members who are not grandfathered and are age 55 or older with at least 20 years of service credit, the percentages at pages 2-11 apply, with one exception, if the member either has not attained age 65 or does not meet Rule of 80 (age + service = at least 80). The exception to the use of the percentages at pages 2-11 by non-grandfathered member is for members who are 61 years of age; have 20 or more years of service credit; and

- Became a member of TRS September 1, 2014 or after;
- Became a member of TRS before September 1, 2014 but did not have at least five years of service credit on August 31, 2014; or
- Had at least five years of service credit on August 31, 2014 but did not maintain the service credit until benefit commencement.

These members who are 61 years of age with 20 or more years of service credit and meet one of these criteria are subject to a 5% early age reduction in benefits as provided in the percentages on page 22.

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**20 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	20.79	20.92	21.04	21.18	21.30	21.43	21.56	21.68	21.81	21.94	22.07	22.19
36	22.32	22.46	22.59	22.73	22.86	23.00	23.13	23.27	23.40	23.54	23.67	23.81
37	23.94	24.08	24.23	24.37	24.51	24.65	24.80	24.94	25.08	25.23	25.36	25.51
38	25.65	25.81	25.97	26.13	26.28	26.44	26.60	26.76	26.91	27.07	27.23	27.39
39	27.54	27.70	27.87	28.04	28.20	28.37	28.53	28.69	28.86	29.03	29.19	29.36
40	29.52	29.71	29.90	30.09	30.27	30.46	30.65	30.83	31.02	31.21	31.39	31.58
41	31.77	31.97	32.16	32.36	32.55	32.74	32.94	33.14	33.33	33.53	33.72	33.91
42	34.11	34.32	34.53	34.74	34.95	35.16	35.37	35.58	35.79	36.00	36.21	36.42
43	36.63	36.86	37.08	37.31	37.53	37.76	37.98	38.21	38.43	38.66	38.88	39.11
44	39.33	39.58	39.83	40.08	40.32	40.57	40.82	41.07	41.31	41.56	41.81	42.06
45	42.30	42.57	42.84	43.11	43.38	43.65	43.92	44.19	44.46	44.73	45.00	45.27
46	45.54	45.83	46.11	46.40	46.68	46.96	47.25	47.54	47.82	48.11	48.39	48.67
47	48.96	49.28	49.59	49.91	50.22	50.54	50.85	51.17	51.48	51.80	52.11	52.43
48	52.74	53.08	53.42	53.76	54.09	54.43	54.77	55.11	55.44	55.78	56.12	56.46
49	56.79	57.16	57.53	57.90	58.26	58.63	59.00	59.36	59.73	60.10	60.46	60.83
50	61.20	61.61	62.01	62.42	62.82	63.23	63.63	64.04	64.44	64.85	65.25	65.66
51	66.06	66.49	66.93	67.37	67.80	68.24	68.67	69.10	69.54	69.98	70.41	70.85
52	71.28	71.76	72.23	72.70	73.17	73.65	74.12	74.59	75.06	75.54	76.01	76.48
53	76.95	77.47	77.99	78.51	79.02	79.54	80.06	80.58	81.09	81.61	82.13	82.65
54	83.16	83.73	84.30	84.87	85.44	86.01	86.58	87.15	87.72	88.29	88.86	89.43
55	90.00	90.17	90.33	90.50	90.67	90.83	91.00	91.17	91.33	91.50	91.67	91.83
56	92.00	92.17	92.33	92.50	92.67	92.83	93.00	93.17	93.33	93.50	93.67	93.83
57	94.00	94.17	94.33	94.50	94.67	94.83	95.00	95.17	95.33	95.50	95.67	95.83
58	96.00	96.17	96.33	96.50	96.67	96.83	97.00	97.17	97.33	97.50	97.67	97.83
59	98.00	98.17	98.33	98.50	98.67	98.83	99.00	99.17	99.33	99.50	99.67	99.83
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**21 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	21.25	21.38	21.51	21.65	21.78	21.91	22.03	22.16	22.29	22.43	22.56	22.69
36	22.82	22.95	23.09	23.23	23.37	23.51	23.64	23.78	23.92	24.06	24.20	24.33
37	24.47	24.62	24.77	24.91	25.05	25.20	25.35	25.49	25.64	25.79	25.93	26.07
38	26.22	26.39	26.54	26.71	26.86	27.03	27.19	27.35	27.51	27.67	27.83	28.00
39	28.15	28.32	28.49	28.66	28.82	29.00	29.16	29.33	29.50	29.67	29.84	30.01
40	30.18	30.37	30.56	30.76	30.94	31.13	31.33	31.52	31.71	31.91	32.09	32.28
41	32.48	32.68	32.87	33.07	33.28	33.47	33.67	33.87	34.07	34.27	34.47	34.67
42	34.87	35.08	35.30	35.51	35.72	35.94	36.16	36.37	36.59	36.80	37.01	37.23
43	37.44	37.67	37.90	38.13	38.36	38.59	38.82	39.05	39.28	39.51	39.74	39.97
44	40.20	40.46	40.71	40.97	41.22	41.47	41.72	41.98	42.23	42.49	42.73	42.99
45	43.24	43.52	43.79	44.07	44.34	44.62	44.90	45.17	45.45	45.72	46.00	46.28
46	46.55	46.85	47.13	47.43	47.72	48.01	48.30	48.59	48.88	49.17	49.47	49.75
47	50.05	50.37	50.69	51.01	51.34	51.66	51.98	52.30	52.62	52.95	53.27	53.59
48	53.91	54.26	54.60	54.95	55.29	55.64	55.98	56.33	56.67	57.02	57.36	57.71
49	58.05	58.43	58.81	59.18	59.55	59.93	60.31	60.68	61.06	61.44	61.81	62.18
50	62.56	62.97	63.39	63.80	64.22	64.63	65.04	65.46	65.87	66.29	66.70	67.11
51	67.53	67.97	68.42	68.86	69.30	69.75	70.20	70.64	71.09	71.53	71.97	72.42
52	72.86	73.35	73.83	74.32	74.80	75.28	75.76	76.25	76.73	77.22	77.69	78.18
53	78.66	79.19	79.72	80.25	80.78	81.31	81.83	82.37	82.89	83.43	83.95	84.48
54	85.01	85.59	86.18	86.76	87.34	87.92	88.50	89.08	89.67	90.25	90.83	91.42
55	92.00	92.17	92.33	92.50	92.67	92.83	93.00	93.17	93.33	93.50	93.67	93.83
56	94.00	94.17	94.33	94.50	94.67	94.83	95.00	95.17	95.33	95.50	95.67	95.83
57	96.00	96.17	96.33	96.50	96.67	96.83	97.00	97.17	97.33	97.50	97.67	97.83
58	98.00	98.17	98.33	98.50	98.67	98.83	99.00	99.17	99.33	99.50	99.67	99.83
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**22 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	21.71	21.85	21.98	22.12	22.25	22.38	22.51	22.64	22.78	22.92	23.05	23.18
36	23.31	23.45	23.59	23.74	23.88	24.02	24.16	24.30	24.44	24.58	24.72	24.86
37	25.00	25.15	25.30	25.46	25.60	25.75	25.90	26.05	26.20	26.35	26.49	26.64
38	26.79	26.96	27.12	27.29	27.45	27.62	27.78	27.95	28.11	28.28	28.44	28.60
39	28.76	28.93	29.11	29.28	29.45	29.63	29.80	29.97	30.15	30.32	30.48	30.66
40	30.83	31.03	31.23	31.42	31.61	31.81	32.01	32.20	32.40	32.60	32.79	32.98
41	33.18	33.39	33.59	33.79	34.00	34.20	34.40	34.61	34.81	35.02	35.22	35.42
42	35.63	35.84	36.07	36.28	36.50	36.73	36.94	37.16	37.38	37.60	37.82	38.04
43	38.26	38.49	38.73	38.96	39.20	39.43	39.67	39.90	40.14	40.37	40.61	40.84
44	41.08	41.34	41.60	41.86	42.11	42.38	42.63	42.89	43.15	43.41	43.66	43.93
45	44.18	44.46	44.74	45.03	45.31	45.59	45.87	46.15	46.44	46.72	47.00	47.28
46	47.56	47.86	48.16	48.46	48.76	49.05	49.35	49.65	49.94	50.24	50.54	50.84
47	51.14	51.47	51.79	52.12	52.45	52.78	53.11	53.44	53.77	54.10	54.43	54.76
48	55.08	55.44	55.79	56.15	56.49	56.85	57.20	57.56	57.90	58.26	58.61	58.97
49	59.31	59.70	60.08	60.47	60.85	61.23	61.62	62.00	62.39	62.77	63.15	63.53
50	63.92	64.34	64.77	65.19	65.61	66.04	66.46	66.88	67.30	67.73	68.15	68.57
51	69.00	69.45	69.91	70.36	70.81	71.27	71.72	72.17	72.63	73.09	73.54	74.00
52	74.45	74.95	75.44	75.93	76.42	76.92	77.41	77.91	78.40	78.89	79.38	79.88
53	80.37	80.92	81.45	82.00	82.53	83.08	83.61	84.16	84.69	85.24	85.78	86.32
54	86.86	87.45	88.05	88.64	89.23	89.84	90.43	91.02	91.62	92.21	92.81	93.41
55	94.00	94.17	94.33	94.50	94.67	94.83	95.00	95.17	95.33	95.50	95.67	95.83
56	96.00	96.17	96.33	96.50	96.67	96.83	97.00	97.17	97.33	97.50	97.67	97.83
57	98.00	98.17	98.33	98.50	98.67	98.83	99.00	99.17	99.33	99.50	99.67	99.83
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**23 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	22.18	22.31	22.44	22.59	22.72	22.86	22.99	23.13	23.26	23.40	23.54	23.67
36	23.81	23.95	24.10	24.24	24.38	24.53	24.67	24.82	24.96	25.10	25.25	25.39
37	25.54	25.69	25.84	26.00	26.14	26.29	26.45	26.60	26.76	26.91	27.05	27.21
38	27.36	27.53	27.70	27.87	28.03	28.20	28.37	28.54	28.70	28.88	29.04	29.21
39	29.38	29.55	29.73	29.90	30.08	30.26	30.43	30.60	30.79	30.96	31.13	31.32
40	31.49	31.69	31.89	32.09	32.28	32.49	32.69	32.89	33.09	33.29	33.48	33.69
41	33.89	34.10	34.30	34.51	34.72	34.92	35.14	35.35	35.55	35.76	35.97	36.17
42	36.38	36.60	36.84	37.06	37.28	37.51	37.73	37.95	38.18	38.40	38.62	38.85
43	39.07	39.31	39.55	39.79	40.03	40.27	40.51	40.75	40.99	41.23	41.47	41.71
44	41.95	42.22	42.48	42.75	43.01	43.28	43.54	43.80	44.06	44.33	44.59	44.86
45	45.12	45.41	45.70	45.98	46.27	46.56	46.85	47.14	47.42	47.71	48.00	48.29
46	48.58	48.88	49.18	49.49	49.80	50.09	50.40	50.71	51.00	51.31	51.62	51.92
47	52.22	52.56	52.90	53.23	53.57	53.90	54.24	54.58	54.91	55.25	55.58	55.92
48	56.26	56.62	56.98	57.34	57.70	58.06	58.42	58.78	59.14	59.50	59.86	60.22
49	60.58	60.97	61.36	61.76	62.14	62.53	62.93	63.32	63.72	64.11	64.49	64.89
50	65.28	65.71	66.14	66.58	67.01	67.44	67.87	68.30	68.74	69.17	69.60	70.03
51	70.46	70.92	71.40	71.86	72.32	72.79	73.25	73.71	74.18	74.64	75.10	75.57
52	76.03	76.54	77.04	77.55	78.05	78.56	79.06	79.56	80.06	80.57	81.07	81.58
53	82.08	82.64	83.18	83.74	84.29	84.84	85.39	85.95	86.50	87.05	87.60	88.16
54	88.70	89.31	89.92	90.53	91.13	91.75	92.35	92.96	93.57	94.18	94.78	95.40
55	96.00	96.17	96.33	96.50	96.67	96.83	97.00	97.17	97.33	97.50	97.67	97.83
56	98.00	98.17	98.33	98.50	98.67	98.83	99.00	99.17	99.33	99.50	99.67	99.83
57	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**24 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	22.64	22.78	22.91	23.06	23.20	23.33	23.47	23.61	23.75	23.89	24.03	24.17
36	24.30	24.45	24.60	24.75	24.89	25.04	25.19	25.33	25.48	25.63	25.77	25.92
37	26.07	26.22	26.38	26.54	26.69	26.84	27.00	27.16	27.31	27.47	27.62	27.77
38	27.93	28.11	28.27	28.45	28.62	28.79	28.96	29.14	29.30	29.48	29.65	29.82
39	29.99	30.16	30.35	30.53	30.70	30.89	31.07	31.24	31.43	31.61	31.78	31.97
40	32.14	32.35	32.56	32.76	32.96	33.16	33.37	33.57	33.78	33.99	34.18	34.39
41	34.59	34.81	35.02	35.23	35.45	35.65	35.87	36.08	36.29	36.51	36.72	36.93
42	37.14	37.37	37.60	37.83	38.05	38.29	38.51	38.74	38.97	39.20	39.43	39.66
43	39.89	40.13	40.38	40.62	40.87	41.11	41.36	41.60	41.85	42.09	42.34	42.58
44	42.83	43.10	43.37	43.64	43.90	44.18	44.44	44.72	44.98	45.26	45.52	45.80
45	46.06	46.35	46.65	46.94	47.24	47.53	47.82	48.12	48.41	48.71	49.00	49.29
46	49.59	49.90	50.21	50.52	50.83	51.14	51.45	51.76	52.07	52.38	52.69	53.00
47	53.31	53.66	54.00	54.34	54.68	55.03	55.37	55.71	56.06	56.40	56.74	57.09
48	57.43	57.80	58.16	58.54	58.90	59.27	59.63	60.01	60.37	60.74	61.10	61.48
49	61.84	62.24	62.64	63.04	63.44	63.84	64.24	64.64	65.04	65.44	65.84	66.24
50	66.64	67.08	67.52	67.96	68.40	68.85	69.29	69.73	70.17	70.61	71.05	71.49
51	71.93	72.40	72.88	73.35	73.82	74.30	74.77	75.24	75.72	76.20	76.67	77.15
52	77.62	78.14	78.65	79.16	79.67	80.19	80.70	81.22	81.73	82.25	82.76	83.28
53	83.79	84.36	84.92	85.49	86.04	86.61	87.17	87.74	88.30	88.87	89.43	89.99
54	90.55	91.17	91.80	92.41	93.03	93.66	94.28	94.89	95.52	96.14	96.76	97.38
55	98.00	98.17	98.33	98.50	98.67	98.83	99.00	99.17	99.33	99.50	99.67	99.83
56	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
57	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**25 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	23.10	23.24	23.38	23.53	23.67	23.81	23.95	24.09	24.23	24.38	24.52	24.66
36	24.80	24.95	25.10	25.25	25.40	25.55	25.70	25.85	26.00	26.15	26.30	26.45
37	26.60	26.76	26.92	27.08	27.23	27.39	27.55	27.71	27.87	28.03	28.18	28.34
38	28.50	28.68	28.85	29.03	29.20	29.38	29.55	29.73	29.90	30.08	30.25	30.43
39	30.60	30.78	30.97	31.15	31.33	31.52	31.70	31.88	32.07	32.25	32.43	32.62
40	32.80	33.01	33.22	33.43	33.63	33.84	34.05	34.26	34.47	34.68	34.88	35.09
41	35.30	35.52	35.73	35.95	36.17	36.38	36.60	36.82	37.03	37.25	37.47	37.68
42	37.90	38.13	38.37	38.60	38.83	39.07	39.30	39.53	39.77	40.00	40.23	40.47
43	40.70	40.95	41.20	41.45	41.70	41.95	42.20	42.45	42.70	42.95	43.20	43.45
44	43.70	43.98	44.25	44.53	44.80	45.08	45.35	45.63	45.90	46.18	46.45	46.73
45	47.00	47.30	47.60	47.90	48.20	48.50	48.80	49.10	49.40	49.70	50.00	50.30
46	50.60	50.92	51.23	51.55	51.87	52.18	52.50	52.82	53.13	53.45	53.77	54.08
47	54.40	54.75	55.10	55.45	55.80	56.15	56.50	56.85	57.20	57.55	57.90	58.25
48	58.60	58.98	59.35	59.73	60.10	60.48	60.85	61.23	61.60	61.98	62.35	62.73
49	63.10	63.51	63.92	64.33	64.73	65.14	65.55	65.96	66.37	66.78	67.18	67.59
50	68.00	68.45	68.90	69.35	69.80	70.25	70.70	71.15	71.60	72.05	72.50	72.95
51	73.40	73.88	74.37	74.85	75.33	75.82	76.30	76.78	77.27	77.75	78.23	78.72
52	79.20	79.73	80.25	80.78	81.30	81.83	82.35	82.88	83.40	83.93	84.45	84.98
53	85.50	86.08	86.65	87.23	87.80	88.38	88.95	89.53	90.10	90.68	91.25	91.83
54	92.40	93.03	93.67	94.30	94.93	95.57	96.20	96.83	97.47	98.10	98.73	99.37
55	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
56	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
57	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**26 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS												
	YEAR	0	1	2	3	4	5	6	7	8	9	10	11
35	25.00	25.15	25.30	25.45	25.60	25.75	25.90	26.05	26.20	26.35	26.50	26.65	
36	26.80	26.96	27.12	27.28	27.43	27.59	27.75	27.91	28.07	28.23	28.38	28.54	
37	28.70	28.88	29.05	29.23	29.40	29.58	29.75	29.93	30.10	30.28	30.45	30.63	
38	30.80	30.99	31.18	31.38	31.57	31.76	31.95	32.14	32.33	32.53	32.72	32.91	
39	33.10	33.30	33.50	33.70	33.90	34.10	34.30	34.50	34.70	34.90	35.10	35.30	
40	35.50	35.72	35.93	36.15	36.37	36.58	36.80	37.02	37.23	37.45	37.67	37.88	
41	38.10	38.33	38.57	38.80	39.03	39.27	39.50	39.73	39.97	40.20	40.43	40.67	
42	40.90	41.16	41.42	41.68	41.93	42.19	42.45	42.71	42.97	43.23	43.48	43.74	
43	44.00	44.28	44.55	44.83	45.10	45.38	45.65	45.93	46.20	46.48	46.75	47.03	
44	47.30	47.59	47.88	48.18	48.47	48.76	49.05	49.34	49.63	49.93	50.22	50.51	
45	50.80	51.13	51.45	51.78	52.10	52.43	52.75	53.08	53.40	53.73	54.05	54.38	
46	54.70	55.04	55.38	55.73	56.07	56.41	56.75	57.09	57.43	57.78	58.12	58.46	
47	58.80	59.18	59.55	59.93	60.30	60.68	61.05	61.43	61.80	62.18	62.55	62.93	
48	63.30	63.71	64.12	64.53	64.93	65.34	65.75	66.16	66.57	66.98	67.38	67.79	
49	68.20	68.65	69.10	69.55	70.00	70.45	70.90	71.35	71.80	72.25	72.70	73.15	
50	73.60	74.08	74.57	75.05	75.53	76.02	76.50	76.98	77.47	77.95	78.43	78.92	
51	79.40	79.93	80.45	80.98	81.50	82.03	82.55	83.08	83.60	84.13	84.65	85.18	
52	85.70	86.27	86.83	87.40	87.97	88.53	89.10	89.67	90.23	90.80	91.37	91.93	
53	92.50	93.13	93.75	94.38	95.00	95.63	96.25	96.88	97.50	98.13	98.75	99.38	
54	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
55	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
56	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
57	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00												

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**27 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	27.00	27.16	27.32	27.48	27.63	27.79	27.95	28.11	28.27	28.43	28.58	28.74
36	28.90	29.08	29.25	29.43	29.60	29.78	29.95	30.13	30.30	30.48	30.65	30.83
37	31.00	31.19	31.38	31.58	31.77	31.96	32.15	32.34	32.53	32.73	32.92	33.11
38	33.30	33.50	33.70	33.90	34.10	34.30	34.50	34.70	34.90	35.10	35.30	35.50
39	35.70	35.92	36.13	36.35	36.57	36.78	37.00	37.22	37.43	37.65	37.87	38.08
40	38.30	38.54	38.78	39.03	39.27	39.51	39.75	39.99	40.23	40.48	40.72	40.96
41	41.20	41.45	41.70	41.95	42.20	42.45	42.70	42.95	43.20	43.45	43.70	43.95
42	44.20	44.48	44.75	45.03	45.30	45.58	45.85	46.13	46.40	46.68	46.95	47.23
43	47.50	47.80	48.10	48.40	48.70	49.00	49.30	49.60	49.90	50.20	50.50	50.80
44	51.10	51.42	51.73	52.05	52.37	52.68	53.00	53.32	53.63	53.95	54.27	54.58
45	54.90	55.25	55.60	55.95	56.30	56.65	57.00	57.35	57.70	58.05	58.40	58.75
46	59.10	59.48	59.85	60.23	60.60	60.98	61.35	61.73	62.10	62.48	62.85	63.23
47	63.60	64.01	64.42	64.83	65.23	65.64	66.05	66.46	66.87	67.28	67.68	68.09
48	68.50	68.94	69.38	69.83	70.27	70.71	71.15	71.59	72.03	72.48	72.92	73.36
49	73.80	74.28	74.75	75.23	75.70	76.18	76.65	77.13	77.60	78.08	78.55	79.03
50	79.50	80.03	80.55	81.08	81.60	82.13	82.65	83.18	83.70	84.23	84.75	85.28
51	85.80	86.37	86.93	87.50	88.07	88.63	89.20	89.77	90.33	90.90	91.47	92.03
52	92.60	93.22	93.83	94.45	95.07	95.68	96.30	96.92	97.53	98.15	98.77	99.38
53	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
54	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
55	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
56	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
57	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**28 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	29.10	29.28	29.45	29.63	29.80	29.98	30.15	30.33	30.50	30.68	30.85	31.03
36	31.20	31.39	31.58	31.78	31.97	32.16	32.35	32.54	32.73	32.93	33.12	33.31
37	33.50	33.70	33.90	34.10	34.30	34.50	34.70	34.90	35.10	35.30	35.50	35.70
38	35.90	36.12	36.33	36.55	36.77	36.98	37.20	37.42	37.63	37.85	38.07	38.28
39	38.50	38.74	38.98	39.23	39.47	39.71	39.95	40.19	40.43	40.68	40.92	41.16
40	41.40	41.65	41.90	42.15	42.40	42.65	42.90	43.15	43.40	43.65	43.90	44.15
41	44.40	44.68	44.95	45.23	45.50	45.78	46.05	46.33	46.60	46.88	47.15	47.43
42	47.70	48.00	48.30	48.60	48.90	49.20	49.50	49.80	50.10	50.40	50.70	51.00
43	51.30	51.62	51.93	52.25	52.57	52.88	53.20	53.52	53.83	54.15	54.47	54.78
44	55.10	55.45	55.80	56.15	56.50	56.85	57.20	57.55	57.90	58.25	58.60	58.95
45	59.30	59.68	60.05	60.43	60.80	61.18	61.55	61.93	62.30	62.68	63.05	63.43
46	63.80	64.20	64.60	65.00	65.40	65.80	66.20	66.60	67.00	67.40	67.80	68.20
47	68.60	69.04	69.48	69.93	70.37	70.81	71.25	71.69	72.13	72.58	73.02	73.46
48	73.90	74.38	74.87	75.35	75.83	76.32	76.80	77.28	77.77	78.25	78.73	79.22
49	79.70	80.22	80.73	81.25	81.77	82.28	82.80	83.32	83.83	84.35	84.87	85.38
50	85.90	86.46	87.02	87.58	88.13	88.69	89.25	89.81	90.37	90.93	91.48	92.04
51	92.60	93.22	93.83	94.45	95.07	95.68	96.30	96.92	97.53	98.15	98.77	99.38
52	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
53	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
54	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
55	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
56	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
57	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

**TEACHER RETIREMENT SYSTEM OF TEXAS**  
**Percentages to be Applied to Amount of Standard Service Retirement Benefit**  
**to Obtain Amount of Service Retirement Allowance Payable at Early Retirement**

**29 YEARS OF SERVICE**

**REDUCTION BASED ON RETIREMENT AGE 60 OR RULE OF 80 IF EARLIER**

AGE OF MEMBER IN YEARS AND COMPLETED MONTHS	MONTHS											
	YEAR	0	1	2	3	4	5	6	7	8	9	10
35	31.40	31.59	31.78	31.98	32.17	32.36	32.55	32.74	32.93	33.13	33.32	33.51
36	33.70	33.90	34.10	34.30	34.50	34.70	34.90	35.10	35.30	35.50	35.70	35.90
37	36.10	36.32	36.53	36.75	36.97	37.18	37.40	37.62	37.83	38.05	38.27	38.48
38	38.70	38.94	39.18	39.43	39.67	39.91	40.15	40.39	40.63	40.88	41.12	41.36
39	41.60	41.85	42.10	42.35	42.60	42.85	43.10	43.35	43.60	43.85	44.10	44.35
40	44.60	44.88	45.15	45.43	45.70	45.98	46.25	46.53	46.80	47.08	47.35	47.63
41	47.90	48.20	48.50	48.80	49.10	49.40	49.70	50.00	50.30	50.60	50.90	51.20
42	51.50	51.82	52.13	52.45	52.77	53.08	53.40	53.72	54.03	54.35	54.67	54.98
43	55.30	55.65	56.00	56.35	56.70	57.05	57.40	57.75	58.10	58.45	58.80	59.15
44	59.50	59.88	60.25	60.63	61.00	61.38	61.75	62.13	62.50	62.88	63.25	63.63
45	64.00	64.40	64.80	65.20	65.60	66.00	66.40	66.80	67.20	67.60	68.00	68.40
46	68.80	69.24	69.68	70.13	70.57	71.01	71.45	71.89	72.33	72.78	73.22	73.66
47	74.10	74.58	75.05	75.53	76.00	76.48	76.95	77.43	77.90	78.38	78.85	79.33
48	79.80	80.32	80.83	81.35	81.87	82.38	82.90	83.42	83.93	84.45	84.97	85.48
49	86.00	86.56	87.12	87.68	88.23	88.79	89.35	89.91	90.47	91.03	91.58	92.14
50	92.70	93.31	93.92	94.53	95.13	95.74	96.35	96.96	97.57	98.18	98.78	99.39
51	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
52	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
53	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
54	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
55	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
56	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
57	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
58	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
59	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
60	100.00											

NOTE: The percentages on page 22 apply to members

- with at least 30 years of service credit but who are not eligible for normal age retirement because they have not met the minimum age for normal age retirement;
- who joined TRS after September 1, 2007 and have met the Rule of 80 (age + service = at least 80) but have not attained the minimum age for normal age retirement; or
- who joined before September 1, 2007 and have met the Rule of 80 or have at least 30 years of service credit but did not have at least five years of service credit on August 31, 2014 or had at least five years of service credit on August 31, 2014 but did not maintain membership in TRS after that date until benefit commencement.

For members

- who joined TRS before September 1, 2007;
- who had at least five years of service on August 31, 2014 and maintained membership in TRS after that date until benefit commencement and
- who have at least 30 years of service credit, but are younger than age 50 and do not meet the Rule of 80

the permanent reduction to a standard annuity service retirement benefit is two percent for each year the member is below age 50.

For members

- who joined TRS on or after September 1, 2007;
- who had at least five years of service credit on August 31, 2014 and maintained membership in TRS after that date until benefit commencement; and
- who have at least 30 years of service credit but do not meet the Rule of 80 and are younger than age 60 or meet rule of 80 with at least five years of service credit but are younger than age 60

the permanent reduction to a standard annuity service retirement benefit is five percent for each year the member is below age 60.

For members

- who joined TRS after August 31, 2014;
- who did not have at least five years of service credit on August 31, 2014; or
- who had five years of service credit on August 31, 2014 but did not maintain membership in TRS after that date until benefit commencement

and who have at least 30 years of service credit, do not meet Rule of 80 and are less than age 62 or who meet Rule of 80 with at least five years of service credit but are less than age 62, the permanent reduction to a standard annuity service retirement benefit is five percent for each year the member is below age 62.

Teacher Retirement System of Texas  
 Percentages to be Applied to Amount of Standard Service Retirement Benefit  
to Obtain Amount of Service Retirement Allowance Payable at Early Retirement

Reduction for Member with 30 Years of Service or Rule of 80  
 Who are not eligible for Normal Retirement

Age of Member in Years	Tiers 1 & 2*	Tiers 3 & 4	Tiers 5 & 6
45	90.00	25.00	15.00
46	92.00	30.00	20.00
47	94.00	35.00	25.00
48	96.00	40.00	30.00
49	98.00	45.00	35.00
50	100.00	50.00	40.00
51	100.00	55.00	45.00
52	100.00	60.00	50.00
53	100.00	65.00	55.00
54	100.00	70.00	60.00
55	100.00	75.00	65.00
56	100.00	80.00	70.00
57	100.00	85.00	75.00
58	100.00	90.00	80.00
59	100.00	95.00	85.00
60	100.00	100.00	90.00
61	100.00	100.00	95.00
62	100.00	100.00	100.00

\*Tiers 1 and 2 - Member joined before 9/1/2007, had at least 5 years of service credit on 8/31/2014 and maintained membership until benefit commencement

Tiers 3 and 4 - Member joined 9/1/2007 or after but before 9/1/2014, had at least 5 years of service credit on 8/31/2014 and maintained membership until benefit commencement.

Tiers 5 and 6 - Member did not have at least 5 years of service credit on 8/31/2014; current membership began 9/1/2014 or after; or member had at least 5 years of service credit on 8/31/2014 but did not maintain membership in TRS after that date until benefit commencement.