

Service Retirement

Service retirement benefits are available to members who cease TRS-covered employment and meet minimum service and/or age requirements. The monthly retirement benefit is made for life without interruption unless there is a return to full-time employment with a TRS or ERS agency, or to temporary employment in excess of the limits to be described in [Postretirement Employment](#).

A member is eligible to receive retirement benefits under either of the following conditions:

- He or she has at least 10 years of service credit and has attained the age of 60
- Or**
- After accumulating 25 years of service credit at any age.

A member is eligible to retire the first day of the month following attainment of age 60 with 10 years of creditable service or the first day of the month following attainment of 25 years of service credit. Members may only retire on the first day of any month they are eligible.

Eligible members may convert unused sick leave days to service credit to meet the minimum requirement for service retirement. See [Sick Leave Conversion](#) for more information.

To apply for retirement, request a [RETIREMENT APPLICATION PACKET PART I](#) from the TRS or your employer, or download the form from our Web site. This packet includes the FORM 10 - APPLICATION FOR RETIREMENT, PEEHIP INSURANCE AUTHORIZATION form, and DIRECT DEPOSIT AUTHORIZATION form.

The application must be received no less than 30 days nor more than 90 days prior to the effective date of retirement. It is the responsibility of the member to notify the TRS in writing regarding intent to retire. Please include your full name and Social Security number on all written correspondence.