

Contribution and Benefit Decision-Making for Texas Public Retirement Systems

Retirement System	Governing Statute	Employer Contributions	Employee Contributions	Benefit Increases	Benefit Reductions	Constitutional Benefit Protection (Article 66)
Statewide						
Employees Retirement System of Texas	Government Code Title 8, Subtitle B Chapters 811-815	Determined by Legislature, with a constitutional minimum of six percent and a maximum of 10 percent of the aggregate compensation paid to members. In an emergency, as determined by the Governor, the Legislature may appropriate such additional sums as are actuarially determined to be required to fund benefits authorized by law.	Determined by Legislature, but may not be less than six percent of current compensation, per the Texas Constitution.	Determined by Legislature.	Determined by Legislature.	No
Judicial Retirement System of Texas Plan Two	Government Code Title 8, Subtitle B Chapters 836-840	Determined by Legislature.	Determined by Legislature.	Determined by Legislature.	Determined by Legislature.	No
Law Enforcement & Custodial Officer Supplemental Retirement Fund	Government Code Title 8, Subtitle B Chapters 811-815	Determined by Legislature.	Determined by Legislature.	Determined by Legislature.	Determined by Legislature.	No
Teacher Retirement System of Texas	Government Code Title 8, Subtitle C Chapters 821-825	Determined by Legislature, with a constitutional minimum of six percent and a maximum of 10 percent of the aggregate compensation paid to members. In an emergency, as determined by the Governor, the Legislature may appropriate such additional sums as are actuarially determined to be required to fund benefits authorized by law.	Determined by Legislature, but may not be less than six percent of current compensation, per the Texas Constitution.	Determined by Legislature.	Determined by Legislature.	No

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Statewide						
Texas County & District Retirement System	Government Code Title 8, Subtitle F Chapters 841-845	Determined annually by the actuary and approved by the TCDRS board of trustees.	Determined by employer (participating counties and districts), within statutory guidelines based on plan options selected.	Determined by employer (participating counties and districts), within statutory guidelines.	Determined by employer (participating counties and districts), within statutory guidelines.	No
Texas Emergency Services Retirement System	Government Code Title 8, Subtitle H Chapters 861-865	TESRS board of trustees, by rule, determines minimum, and may determine maximum, contribution rate per member to be contributed by local governments of participating departments (after consultation with the actuary to make the system actuarially sound). State contributes amount necessary for actuarial soundness, not to exceed maximum set in governing statute.	No employee contribution.	Determined by board of trustees.	Determined by board of trustees; however, changes to benefit formula not allowed for pension system annuitants.	No
Texas Municipal Retirement System	Government Code Title 8, Subtitle G Chapters 851-855	Determined annually by the actuary and approved by the TMRS board of trustees.	Determined by employer (participating cities), within statutory guidelines based on plan options selected.	Determined by employer (participating cities), within statutory guidelines.	Determined by employer (participating cities), within statutory guidelines.	No

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Municipal						
Austin Employees' Retirement System	V.T.C.S., Article 6243n	Determined by governing statute. City council may authorize additional contributions to the system. Some contributions toward future benefits is subject to contribution corridor mechanism outlined in the governing statute.	Determined by governing statute. Active members may increase their contributions by a majority vote of all such members.	Determined by governing statute; any modifications require legislative action. COLAs must be recommended by actuary, city manager, authorized by retirement board, approved by city council, and authorized by the legislature.	Retirement allowance and benefit payable are subject to adjustments to ensure actuarial soundness as approved by the actuary and adopted by board of trustees. Annuities already accrued may not be reduced.	Yes
Austin Fire Fighters Relief and Retirement Fund	V.T.C.S., Article 6243e.1	Determined by governing statute. City council may authorize additional contributions to the system.	Determined by governing statute. Active members may increase their contributions by a majority vote of all such members.	Determined by governing statute, but the board of trustees with approval of the board's actuary may change the service retirement benefit multiplier for certain member groups.	Determined by governing statute, but the board of trustees with approval of the board's actuary may change service retirement benefit multiplier for certain member groups. Board also allowed to make DROP-related changes and prorated reduction in benefit payments if funds become insufficient.	Yes. Also, system's governing statute does not allow for a change in service retirement benefit multiplier if it reduces a member's benefit accrued before the date of the change.
Austin Police Retirement System	V.T.C.S., Article 6243n-1	Determined by governing statute. City council may authorize additional contributions to the system. Some contributions toward future benefits is subject to contribution corridor.	Determined by governing statute. If the board so recommends, active members by majority vote may increase or decrease contributions with a minimum set in statute.	Determined by governing statute.	Determined by governing statute. The governing statute also allows the board of trustees to change Retro DROP requirements.	Yes
Dallas Employees' Retirement Fund	Dallas City Code, Chapter 40A	Determined by city ordinance.	Determined by city ordinance.	Determined by city ordinance.	Determined by city ordinance.	Yes

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Municipal						
Dallas Police & Fire Pension System-Combined Plan	V.T.C.S., Article 6243a-1	Determined by the legislature, or by a majority vote of city voters, or by written agreement between the City and the Plan with at least a 2/3 vote of all trustees, provided that a change may not increase the amortization period. Any reduction requires approval of at least 2/3 vote of all trustees.	Determined by the legislature. Any increase requires approval of at least 2/3 vote of all trustees.	Plan can be amended by the legislature or by a 2/3 vote of all trustees with certain amortization period-related restrictions. Any change requires a review by the Pension Review Board.	Plan can be amended by the legislature or by 2/3 vote of all trustees with certain amortization period-related restrictions. Any change requires a review by the Pension Review Board.	Yes
Dallas Police and Fire Pension System-Supplemental	V.T.C.S., Article 6243a-1	Determined by the legislature or by a majority vote of city voters.	Determined by the legislature or by a majority vote of city voters.	Members of the system may amend the plan including benefit provisions.	Members of the system may amend the plan including benefit provisions. Amendments should not deprive a member from benefits that have become fully vested or nonforfeitable.	Yes
El Paso City Employees' Pension Fund	El Paso City Code, Title II, Chapter 2.64	Determined by city ordinance.	Determined by city ordinance.	Determined by city ordinance.	Determined by city ordinance.	Yes
El Paso Firemen's Pension Fund	V.T.C.S., Article 6243b	Determined by city voters; however, governing statute allows city council to increase or decrease city contribution rate dependent on whether the current rate is sufficient as determined by the actuary.	Determined by the board of trustees; however, governing statute allows employee contribution rate to change if the city contribution rate is changed by city council.	Board of trustees may modify benefits prospectively and retroactively, if approved by an actuary; by a majority of active members; and either by the city council or by city voters through charter referendum. Retroactive change can only increase benefits. Certain amortization period-related restrictions apply.	Board may modify benefits prospectively. Retroactive change can only increase benefits.	Yes

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Municipal						
El Paso Police Pension Fund	V.T.C.S., Article 6243b	Determined by city voters; however, governing statute allows city council to increase or decrease city contribution rate dependent on whether the current rate is sufficient as determined by the actuary.	Determined by the board of trustees; however, governing statute allows employee contribution rate to change if the city contribution rate is changed by city council.	Board of trustees may modify benefits prospectively and retroactively, if approved by an actuary; by a majority of active members; and either by the city council or by city voters through charter referendum. Retroactive change can only increase benefits. Certain amortization period related restrictions apply.	Board may modify benefits prospectively. Retroactive changes can only increase benefits.	Yes
Fort Worth Employees' Retirement Fund	V.T.C.S., Article 6243i	Board of trustees or city council is authorized to decrease municipal contribution rate based on a special election and procedures outlined in the governing statute; however, only the city council may increase the contributions.	Determined by the board or city council based on a special election and procedures outlined in the governing statute.	Board of trustees may propose benefit increases that must be approved by city council.	City council is authorized to make benefit reductions with 90 days notice to the board.	Yes
Fort Worth Employees' Retirement Fund Staff Plan	V.T.C.S., Article 6243i	Board of trustees or city council is authorized to decrease municipal contribution rate based on a special election and procedures outlined in the governing statute; however, only the city council may increase the contributions.	Determined by the board or city council based on a special election and procedures outlined in the governing statute.	Board of trustees may propose benefit increases that must be approved by city council.	City council is authorized to make benefit reductions with 90 days notice to the board.	Yes
Galveston Employees Pension Plan for Police	V.T.C.S., Article 6243p	Determined by governing statute. After 1/1/2025, determined by actuarial valuation. If the valuation recommends an aggregate contribution greater than actual contributions, employer and employee split the difference 50%/50%.	Determined by governing statute. After 1/1/2025, determined by actuarial valuation. If the valuation recommends an aggregate contribution greater than actual contributions, employer and employee split the difference 50%/50%.	Board is authorized to make benefit increases, with approval of a 6 out of 8 trustees.	Board of trustees is authorized to make benefit modifications.	No

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Municipal						
Galveston Employees' Retirement Fund	Galveston City Code, Part II, Chapter 28	Determined by the city council.	Determined by the city council.	Board of trustees is authorized to make amendments to the plan.	Board of trustees is authorized to make amendments to the plan.	No
Houston Firefighter's Relief & Retirement Fund	V.T.C.S., Article 6243e.2(1)	Determined by the corridor mechanism outlined in the governing statute. Pension board and the city jointly determine the target contribution rate and the corridor around the target rate. The target rate must remain within the corridor, but once the plan is 100% funded, the rate can be lowered.	Determined by the corridor mechanism outlined in the governing statute. Based on whether the city's contribution rate is lower or greater than the target rate and funded ratio thresholds of less than, equal to or greater than 90% or 100%, the city and the pension board can/shall enter into a written agreement to increase/decrease the member contribution rate.	Determined by the corridor mechanism outlined in the governing statute. If the city's contribution rate is lower than the target rate and based on funded ratio targets of equal to or greater than 90% or 100%, the city and the pension board may enter into a written agreement to make benefit modifications.	Determined by the corridor mechanism outlined in the governing statute. If the city's contribution rate is equal or greater than the target rate, the city and the pension board shall enter into a written agreement to make benefit modifications.	No. However, the governing statute states that neither the city nor the pension board can make any unilateral changes to the pension plan.
Houston Municipal Employees Pension System	V.T.C.S., Article 6243h	Determined by the corridor mechanism outlined in the governing statute. Pension board and the city jointly determine the target contribution rate and the corridor around the target rate. The target rate must remain within the corridor, but once the plan is 100% funded, the rate can be lowered.	Determined by the corridor mechanism outlined in the governing statute. Based on whether the city's contribution rate is lower or greater than the target rate and funded ratio thresholds of less than, equal to or greater than 90% or 100%, the city and the pension board can/shall enter into a written agreement to increase/decrease the member contribution rate.	Determined by the corridor mechanism outlined in the governing statute. If the city's contribution rate is lower than the target rate and based on funded ratio targets of equal to or greater than 90% or 100%, the city and the pension board may enter into a written agreement to make benefit modifications.	Determined by the corridor mechanism outlined in the governing statute. If the city's contribution rate is equal or greater than the target rate, the city and the pension board shall enter into a written agreement to make benefit modifications.	No. However, the governing statute states that neither the city nor the pension board can make any unilateral changes to the pension plan.

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Municipal						
Houston Police Officers Pension System	V.T.C.S., Article 6243g-4	Determined by the corridor mechanism outlined in the governing statute. Pension board and the city jointly determine the target contribution rate and the corridor around the target rate. The target rate must remain within the corridor, but once the plan is 100% funded, the rate can be lowered.	Determined by the corridor mechanism outlined in the governing statute. Based on whether the city's contribution rate is lower or greater than the target rate and funded ratio thresholds of less than, equal to or greater than 90% or 100%, the city and the pension board can/shall enter into a written agreement to increase/decrease the member contribution rate.	Determined by the corridor mechanism outlined in the governing statute. If the city's contribution rate is lower than the target rate and based on funded ratio targets of equal to or greater than 90% or 100%, the city and the pension board may enter into a written agreement to make benefit modifications.	Determined by the corridor mechanism outlined in the governing statute. If the city's contribution rate is equal or greater than the target rate, the city and the pension board shall enter into a written agreement to make benefit modifications.	No. However, the governing statute states that neither the city nor the pension board can make any unilateral changes to the pension plan.
San Antonio Fire & Police Pension Fund	V.T.C.S., Article 6243o	Determined by governing statute. Modifications require legislative action.	Determined by governing statute. Modifications require legislative action.	Determined by governing statute. Modifications require legislative action.	Determined by governing statute. Modifications require legislative action.	No. However, the governing statute states that municipal contribution and retirement annuities are a part of the compensation for services rendered to the municipality and makes the statute a contract of employment.

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Local Firefighter Plans (TLFFRA)					
V.T.C.S., Article 6243e	Minimum employer contribution rate is determined by TLFFRA statute, but governing body of a municipality by ordinance can adopt a contribution rate higher than statutory rate.	TLFFRA statute authorizes the members of each fund to determine their contribution rates by voting.	TLFFRA statute allows the board of trustees to make prospective benefit modifications. The change must first be approved by 1) an eligible actuary selected by the board and 2) a majority of the participating members of the retirement system voting by secret ballot. For more information, please see TLFFRA Statute, Section 7 (Modifications of Benefits and Eligibility).	TLFFRA statute allows the board of trustees to make prospective benefit modifications after the change is approved by a board actuary and by a majority of the participating members of the system voting on the change. However, changes cannot deprive a member, retiree, or an eligible survivor of a right to receive vested accrued benefits.	Yes, except for cities that have opted out. Also, under the TLFFRA statute, board of trustees is authorized to reduce benefit payments proportionately if money available to pay benefits is insufficient to pay the full amount. The board may only reduce benefit payments for the time necessary.
LIST OF PAID AND PART-PAID TLFFRA SYSTEMS					
Abilene Firemen's Relief & Retirement Fund		Harlingen Firemen's Relief & Retirement Fund		Port Arthur Firemen's Relief and Retirement Fund	
Amarillo Firemen's Relief & Retirement Fund		Irving Firemen's Relief & Retirement Fund		San Angelo Firemen's Relief and Retirement Fund	
Atlanta Firemen's Relief & Retirement Fund		Killeen Firemen's Relief & Retirement Fund		San Benito Firemen's Pension Fund	
Beaumont Firemen's Relief & Retirement Fund		Laredo Firefighters Retirement System		Sweetwater Firemen's Relief & Retirement Fund	
Big Spring Firemen's Relief & Retirement Fund		Longview Firemen's Relief & Retirement Fund		Temple Firemen's Relief & Retirement Fund	
Brownwood Firemen's Relief and Retirement Fund		Lubbock Fire Pension Fund		Texarkana Firemen's Relief & Retirement Fund	
Cleburne Firemen's Relief & Retirement Fund		Lufkin Firemen's Relief & Retirement Fund		Texas City Firemen's Relief & Retirement Fund	
Conroe Fire Fighters' Retirement Fund		Marshall Firemen's Relief & Retirement Fund		The Woodlands Firefighters' Retirement System	
Corpus Christi Fire Fighters' Retirement System		McAllen Firemen's Relief & Retirement Fund		Travis Cty ESD #6 Firemen's Relief & Retirement Fund	
Corsicana Firemen's Relief & Retirement Fund		Midland Firemen's Relief and Retirement Fund		Tyler Firemen's Relief & Retirement Fund	
Denison Firemen's Relief & Retirement Fund		Odessa Firemen's Relief & Retirement Fund		University Park Firemen's Relief & Retirement Fund	
Denton Firemen's Relief and Retirement Fund		Orange Firemen's Relief & Retirement Fund		Waxahachie Firemen's Relief & Retirement Fund	
Galveston Firefighter's Relief & Retirement Fund		Paris Firefighters' Relief & Retirement Fund		Weslaco Firemen's Relief & Retirement Fund	
Greenville Firemen's Relief and Retirement Fund		Plainview Firemen's Relief and Retirement Fund		Wichita Falls Firemen's Relief & Retirement Fund	

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Special District/Supplemental Plans (Chapter 810)					
Texas Government Code, Chapter 810	Determined by the political entity.	Determined by the political entity.	Determined by the political entity.	Determined by the political entity.	Yes, unless political entity has opted out.
LIST OF RETIREMENT SYSTEMS ENABLED BY CHAPTER 810					
Arlington Employees Deferred Income Plan	El Paso Firemen & Policemen's Pension Staff Plan and Trust	Northwest Texas Healthcare System Retirement Plan			
Brazos River Authority Retirement Plan	Galveston Wharves Pension Plan	Plano Retirement Security Plan			
Capital Metro Retirement Plan for Admin Employees	Guadalupe-Blanco River Authority	Port of Houston Authority Retirement Plan			
Capital Metro Retirement Plan for Bargaining Units	Harris County Hospital District Pension Plan	Refugio Co. Memorial Hosp. Dist. Retirement Plan			
CPS Energy Pension Plan	Houston MTA Non-Union Pension Plan	Retirement Plan for Anson General Hospital			
Colorado River Municipal Water Dist. Pension Trust	Houston MTA Workers Union Pension Plan	Retirement Plan for Citizens Medical Center			
Corpus Christi Regional Transportation Authority	Irving Supplemental Benefit Plan	Retirement Plan for Employees of Brownsville Navigation District			
Dallas Co. Hospital Dist. Retirement Income Plan	JPS Pension Plan - Tarrant County Hospital District	Retirement Plan for Guadalupe Regional Medical Center			
Dallas/Fort Worth Airport Board Retirement Plan	Lower Colorado River Authority Retirement Plan	Retirement Plan for Sweeny Community Hospital			
Dallas/Ft. Worth Airport Board DPS Retirement Plan	Nacogdoches County Hosp. District Retirement Plan	San Antonio Metropolitan Transit Retirement Plan			
DART Employees' Defined Benefit Retirement Plan & Trust	Northeast Medical Center Hospital Retirement Plan	University Health System Pension Plan			