

Texas Emergency Services Retirement System

What is TESRS?

We are a pension system for volunteer firefighters and first responders and provide retirement benefits to over 220 member departments across Texas!



Texas Volunteer Firefighters' Memorial

Retirement Benefit

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

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

Once fully-vested, every additional year of qualified service will compound a member's lifetime annuity.

Contributions

TESRS works with governing entities such as cities, counties, and emergency services districts who provide the contributions to the system for the volunteers. The minimum contribution is \$36 a month per volunteer for a member to receive all these benefits!

Monthly Annuity	\$36 Contribution	\$40 Contribution	\$50 Contribution
10 years at 55	\$108.00	\$120.00	\$150.00
15 years at 55	\$216.00	\$240.00	\$300.00
20 years at 55	\$292.00	\$324.00	\$405.00

Disability Benefit

If your volunteer is injured in the line of duty, and is unable to perform duties at the department, occupation, or their educational institution then 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 will increase by \$50.

Death Benefits

On-Duty

If a member dies in the line of duty their beneficiary is eligible to receive a lump-sum of \$60,000.

The spouse and dependents are eligible to receive a monthly benefit of 2/3rds the retirement that would have been received by the member if they had been fully vested in the system.

Off-duty

If an active member dies while off-duty, their beneficiary is eligible to receive a lump-sum of all the contributions that had been contributed on behalf of the decedent and would have been contributed for the member until the member was fully vested in the TESRS system.

If the beneficiary is the surviving spouse, they are eligible to receive either:

- A lump-sum of all the contributions that would have been received had the the member gained 15 years of qualified service.

- A lifetime annuity based on the vestage requirements of the TESRS system.

Survivor benefits

If a member dies after retirement the surviving spouse is eligible to receive 2/3rds of the annuity that had been received.

If a member dies before they retire, but have met the minimum qualification, then the surviving spouse will receive 2/3rds of the annuity that would have been received had the decedent retired on the day of death.

How does your department join? Contact us!

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