

Updated Service Credit (USC) is a TMRS financial credit that can increase your benefit at retirement based on changes in your salary or your city's retirement plan.

Who can receive USC? To receive USC, your city must provide it. To find out if your city does, go to the "For Members" tab on tmrs.com, click on My City Plan, and search for your city.

How is USC Calculated? TMRS calculates USC each January by comparing your current TMRS retirement cash balance to a hypothetical balance using your city's current plan design and your average salary for the last few years. If the hypothetical cash balance is greater, you will be awarded USC.

To determine your average salary, the most recent year of salary isn't used, and the three prior years are averaged together. For example, salaries used to calculate your USC in 2023 would be 2021, 2020, and 2019.

TMRS uses that average monthly salary and your city's current plan to determine what your cash balance would be if you had made that salary and received those benefits for your entire city tenure and received 3% annual interest on your account. A city may also include any time you worked for another TMRS city in the USC calculation.

If that hypothetical cash balance is greater than your actual cash balance, the difference is multiplied by the USC percentage your city has adopted, either 50%, 75%, or 100%. USC earns 5% annual interest and can be replaced by a higher USC in the future.

USC is added to your TMRS cash balance when you retire and is included in retirement estimates that you can run on [MyTMRS](https://tmrs.com). You can also call the Member Service Center at 800-924-8677 or schedule an appointment with our Member Education team to review your account.

Member Service Center

800-924-8677

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