

RETIREMENT BENEFITS



Texas County & District Retirement System (TCDRS)

As a Collin County employee, you are automatically enrolled in the Texas County & District Retirement System (TCDRS). Seven percent of each paycheck is contributed to your retirement account, and this contribution rate cannot be changed. You become vested after eight years of service and qualify for Collin County's 2-to-1 employer match. If you leave County employment but keep your account with TCDRS, you can receive a lifetime monthly retirement benefit once you meet the system's eligibility requirements.

You may be eligible to retire once you meet one of the following criteria:

- Vested and age 60
- Rule of 75 – service time plus age equals 75
- Completed 30 years of service

To get started and see your account information, log in at www.tcdrs.org or call TCDRS Member Services at 1-800-823-7782

457 Retirement Savings Plans

Collin County offers three 457(b) retirement savings options that allow you to contribute pre-tax money toward your retirement. IRS guidelines permit you to defer up to \$24,500 total to a 457(b) plan in 2026. These plans are intended to help you save for retirement, and funds are generally not available until you retire or leave the County. If you are nearing retirement age, additional contribution options may be available. Collin County does not provide a match for 457(b) contributions. Contact the Benefits team for more information.

If you are enrolling in a 457(b) plan for the first time, you will need to contact the vendor directly to complete the enrollment paperwork. If you would like to change your contribution amount, you can do so in PeopleSoft at any time during the year.

Collin County offers the following 457(b) providers:

Corebridge Financial

Financial Advisor:

Bentley Craft

Phone number: 972-567-8115

Empower

Phone number: 1-866-816-4400

Nationwide

Financial Advisor:

Clayton Puckett

Phone number: 877-496-1630