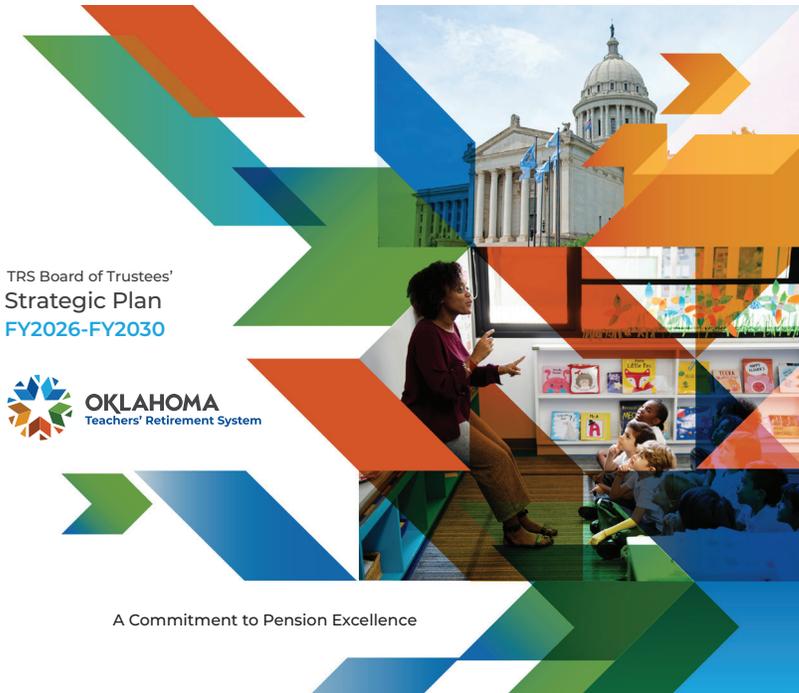


The Advisor

Newsletter of the Teachers' Retirement System of Oklahoma

WINTER 2026



This five-year strategic plan reflects the insights gathered from extensive engagement with our members, trustees, staff, and stakeholders. It represents our collective vision for a retirement system that is financially sound, technologically advanced, operationally excellent, and resilient in the face of emerging challenges.

Our plan is built upon four strategic initiatives:

Initiative 1: Financial Sustainability and Investment Excellence focuses on strengthening our funded status through prudent investment management, strategic asset allocation, and secured funding. We are committed to generating sustainable returns that will ensure we can meet our obligations to current and future retirees while adapting to evolving market conditions.

Initiative 2: Digital Transformation and Member Service Experience reimagines how we serve our members in the digital age. We will continue to modernize our technology infrastructure, enhance our online platforms, and create seamless, intuitive experiences that meet members where they are—whether they're beginning their teaching careers or planning their retirement.

Initiative 3: Organizational Excellence and Workforce Development recognizes that the strength of our organization lies in our workforce. We will invest in developing a highly skilled, engaged team equipped with the tools, training, and culture necessary to deliver exceptional service while fostering innovation and continuous improvement throughout our organization.

Initiative 4: Enterprise Risk Management and Security Excellence establishes a comprehensive framework to identify, assess, and mitigate risks across all dimensions of our operations. In an era of increasing cybersecurity threats and regulatory complexity, we will build robust defenses to protect member data, ensure business continuity, and maintain the trust placed in us.

These initiatives are interconnected and mutually reinforcing. Together, they form a holistic approach to organizational transformation that will position TRS for long-term success. Implementation will require dedication, collaboration, and resources, but I am confident that our talented team and supportive Board of Trustees will rise to meet these challenges.

I invite you to review this strategic plan carefully and join us in bringing this vision to life. The work ahead will strengthen TRS for generations to come, ensuring that Oklahoma's educators can retire with dignity and financial security.

Thank you for your continued trust and support.

 **Sarah Green**
Executive Director

Guiding TRS Forward: Our 2026–2030 Strategic Plan

A Message from the Executive Director of the Teachers' Retirement System of Oklahoma

Dear Members and Stakeholders of the Teachers' Retirement System of Oklahoma,

It is my privilege to present our Strategic Plan for FY2026-FY2030, a comprehensive roadmap that will guide the Teachers' Retirement System of Oklahoma (TRS) as we continue our mission to provide secure retirement benefits to Oklahoma's dedicated educators.

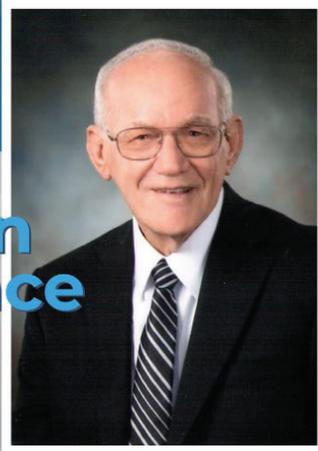
For decades, TRS has served as a cornerstone of financial security for those who have devoted their careers to educating our state's children and workforce. As we look toward the future, we recognize that maintaining this promise requires not only steadfast commitment to our fiduciary responsibilities but also a willingness to evolve and innovate in an increasingly complex landscape.



[TRS Strategic Plan](#)

Board Member Spotlight

Vernon
Florence



TRS Member Spotlight: Meet Vernon Florence

1. Tell us about your background in education.

I started teaching in 1959. My career included teaching High School Science and Vocational Agriculture for approximately 10 years. Following that, I was the Assistant Director of the Oklahoma Vocational Skills Center in Oklahoma City for 3 years. I then became a Superintendent of a rural Oklahoma school in 1971, retired in 1996, and started receiving TRS benefits. After retirement, I provided school finance consulting services to many Oklahoma school districts for the next 25 years.

2. How long were you a member of TRS?

Approximately 30 years as an active member and approximately 30 years as a retired member drawing TRS benefits.

3. What did you like best about your career?

The most enjoyable phase of my career was classroom teaching. This is where educators make a positive impact on students' lives. I also enjoyed the other administrative and consulting portions of my career.

4. What do you enjoy most in retirement and why?

The most enjoyable aspect of retirement is the personal freedom to explore many avenues of adventure that were limited or unavailable as an active TRS member. Exploring many available avocation opportunities is rewarding. Traveling to national and international points of interest and, most of all, keeping your body and mind actively engaged in many worthwhile activities.

5. How did TRS help you in planning for retirement?

The TRS staff members were a tremendous help during the transition, filing and completing all the documentation necessary for this process. There were many decisions to consider, and the TRS staff was invaluable.

6. What advice would you provide an active member when planning for retirement?

Long-term planning: The best advice I can give to active members is to start a 401(k) account or another investment program early in their professional careers. TRS and Social Security benefits provide an excellent retirement for educators, but additional sources of income offer many more opportunities for enjoyment and personal pleasure.

Short-term planning: Do not wait until the last few months before planned retirement to start the process to complete the TRS retirement application. It is necessary to coordinate with your local school business administrator and the TRS staff at least 1 year before retirement. There may be some documentation that requires time to locate and obtain.

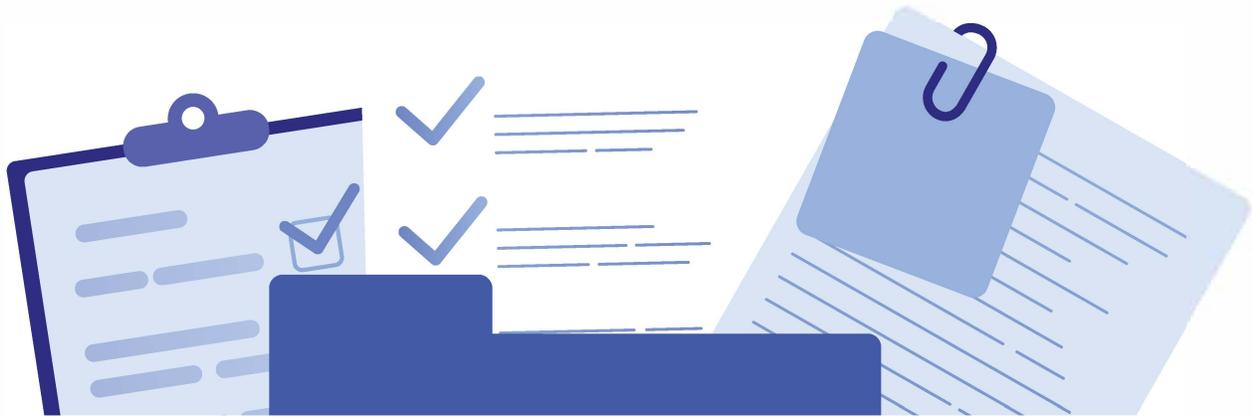
The best advice I could give to those planning for retirement is to attend one of the TRS Retirement Seminars provided by TRS staff. These seminars are held several times throughout the year at various locations across the state. It is beneficial to participate in at least one of these seminars the year before planned retirement.



Thank
you

We appreciate your
service to education
in Oklahoma.





Annual Member Statements

The Teachers' Retirement System of Oklahoma (TRS) is excited to share your personalized **Annual Member Statement** for the fiscal year ending **June 30, 2025**.

Your statement is now available in [MyTRS](#). Simply log in and select My Membership and then Member Statements. If you haven't registered for the new version of [MyTRS](#) yet, click [Register](#) to set up your account and gain access.

This statement is designed to help you stay on top of your retirement journey and provides a clear snapshot of the information reported to TRS by your employer. Highlights include your:

- Membership Date
- Member Contributions Balance
- Total Years of Service Credit
- Retirement Eligibility Rules (Rule of 80 or 90)

You'll also find **Retirement Projections for a ten-year period**, giving you a helpful estimate of your potential benefits each year.

All information is current as of June 30, 2025 and does not include data from the current employment year.

We encourage you to review your statement carefully. If you see any discrepancies, click **Salaries & Service Credit → Request Audit** and provide as many details as possible.

For additional guidance, visit the TRS website where you'll find answers to [Frequently Asked Questions](#) about your Annual Member Statement.

Thank you for your commitment and service to public education in Oklahoma. Your dedication makes a lasting impact, and TRS is honored to support you in planning for a secure retirement.



Required Minimum Distribution (RMD)

Required Minimum Distribution (RMD) letters will be sent to members who meet the age and employment status set out by Internal Revenue Code. See the RMD FAQs link [here](#) for eligibility information. Members must act to take their RMD by February 28, 2026, or TRS will begin retiring vested members at the maximum option and withdrawing non-vested members. Members can log in to [MyTRS](#) to review their accounts and begin the retirement process (if eligible).

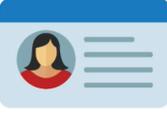
Your 2025 1099-R is now available in your [MyTRS](#) account. To access your 1099-R electronically, log in or register for [MyTRS](#) and click on the link on the homepage. You can also use the My Taxes tab to select View 1099 Forms. Remember – by clicking View 1099 Forms, you can download or print your tax forms whenever you need them. Take advantage of one of the most convenient [MyTRS](#) features and choose electronic delivery of your 1099-R tax form.

*Tax Rate changes

Oklahoma's top marginal income tax rate has been reduced from 4.75% to 4.5% for tax year 2026. The new Federal and Oklahoma tax rates will be reflected in your February 1, 2026 benefit payment. You will receive a benefits change letter in the mail that shows how this will affect your monthly payment. If you would like to make changes to your tax withholdings, you can do so at any time by logging into [MyTRS](#).



MyTRS

<p>My Membership</p>  <p>Review your membership information, account balance, contribution history, service and salary information, and employment history.</p> <p>View Membership</p>	<p>My Retirement</p>  <p>Estimate your retirement benefit, or apply for retirement.</p> <p>Plan Retirement</p>	<p>My Beneficiaries</p>  <p>Update your beneficiary information.</p> <p>Update Beneficiaries</p>	<p>My Information</p>  <p>Review and update your personal, contact, and account related information.</p> <p>View My Info</p>
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Welcome to the new MyTRS - it's live and ready for you!

You now have improved, secure access to your retirement account and can enjoy powerful self-service tools such as applying for retirement, viewing and updating beneficiaries, accessing your 1099-R, and managing your tax withholdings.

MyTRS features a fresh, user-friendly interface - complete with personalized "feature cards." The specific cards you see will automatically reflect your membership status, giving you quick access to the tools and info you need most.

CALENDAR REMINDERS

Check our website for up-to date information on seminars and other event notices.

[TRS Retirement Planning Seminars](#)

MAY

25 TRS Closed for Memorial Day

JULY

3 TRS Closed for Independence Day



Important Reminder: If you previously registered (before the updated system launch 06/28/2025), you'll need to re-register under the new **MyTRS** system to take full advantage of these features.



Pro tip: Use a personal (non-work) email for your **MyTRS** account. This helps ensure access and communications remain seamless in the future.





TRS Online Live Chat is here!

Have a quick question about your retirement benefits? Get the answers you need — fast and easy.

★ Why you'll love it:

- ✓ Quick responses
- ✓ One-on-one chat with a TRS employee
- ✓ Navigate your benefits with confidence

How to start chatting:

- 1 Visit <https://oklahoma.gov/trs.html>
- 2 Click the chat icon
- 3 Chat with online support — no calls or appointments needed

Quick answers, fast and easy.



Ready to chat?

Start Live Chat and make your TRS experience even easier!

Benefits:

- Fast answers to your TRS questions
- Support from a knowledgeable TRS employee
- Clear guidance to navigate your benefits



How it Works:

Visit our website, oklahoma.gov/trs

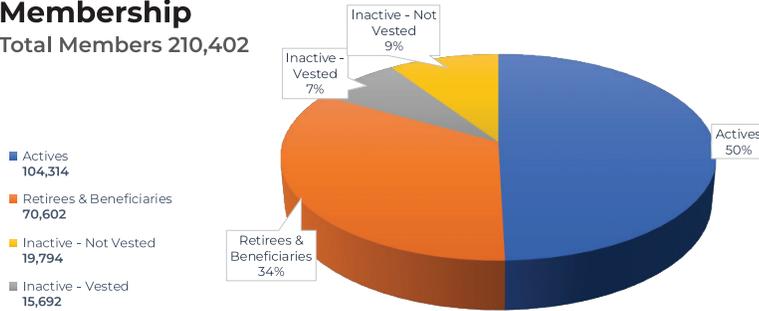
- Select the chat  icon in the lower right
- Chat with online support (no phone call or appointment needed)



2026 TRS at a Glance

Membership

Total Members 210,402



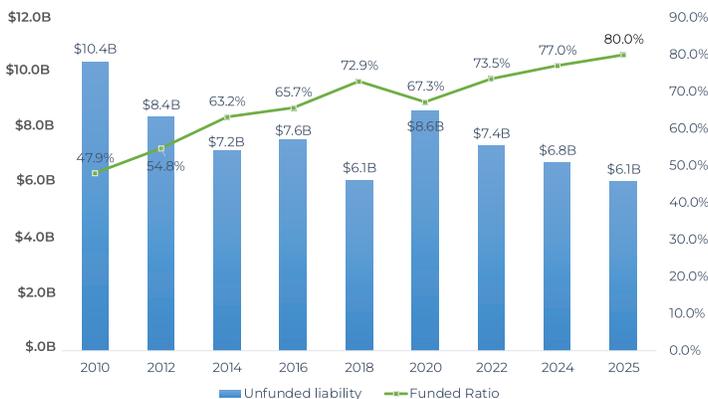
How is TRS Funded?

While TRS receives dedicated revenue along with member and employer contributions, more than half the system's funding comes from net investment income.



Funding Breakdown: TRS Plan Asset Sources for the last 40 years.

Modern Funding Ratio History

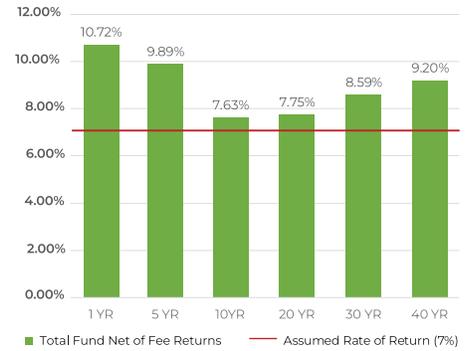


2025 - Retirees by County

Of the 70,373 pensioners and beneficiaries in TRS, 88% or 62,053 remain state of Oklahoma residents. Since money changes hands several times, the System's payments have a dramatic effect on the State's economy.



Investment Performance



Strong long-term investment returns have improved the System's funding ratio and reduced the plan's unfunded liabilities.

Member Demographics:

Average Active Member

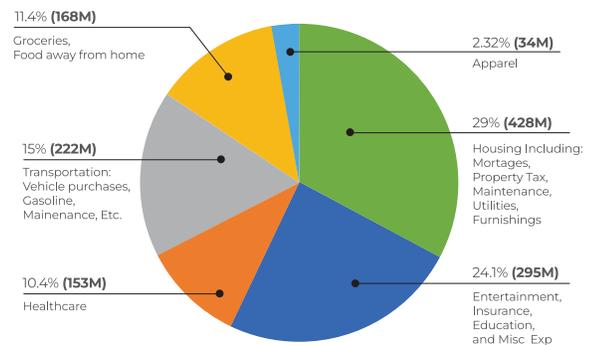
- \$56,990 Average Compensation
- 45.6 Years of Age
- 10.2 Years of Service

Average Retired Member

- \$24,191 Average Annual Benefit
- \$22,956 Median Annual Benefit

*Average Compensation includes qualifying fringe benefits.

Retirees are projected to return an impressive 88% (or \$1.3 billion) of benefits paid by TRS back into the state's economy each year through direct spending.



2025

State Charitable Campaign

#1 Donor among State Agencies with under 60 employees!

TRS raised \$14,434,000

Together We Made a Difference.

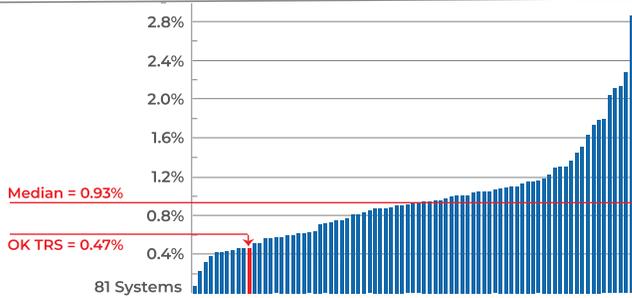
Responsible Stewardship

In FY24, TRS paid \$1.63 billion in benefits. Administrative expenses for TRS were 0.47% of benefits paid compared to the national median administrative cost of 0.94% of benefits for plans of similar size and 0.93% for all plans surveyed.

Median administration costs expressed as a percentage of benefits paid, by quartile based on benefits paid, FY24.

Quartile	Median Admin Cost
1Q (\$136M-\$1.09B)	1.05%
2Q (\$1.17-\$2.35B)	0.94%
3Q (\$2.40-\$4.24B)	0.76%
4Q (\$5.02-\$33.51B)	0.81%

Source: Public Plans Data, compiled by NASRA



Distribution of administrative costs and median administrative costs, expressed as a percentage of benefits paid, FY24.

Our Mission:

We collect, protect, and grow assets to provide a secure retirement income for public education employees.

History of TRS

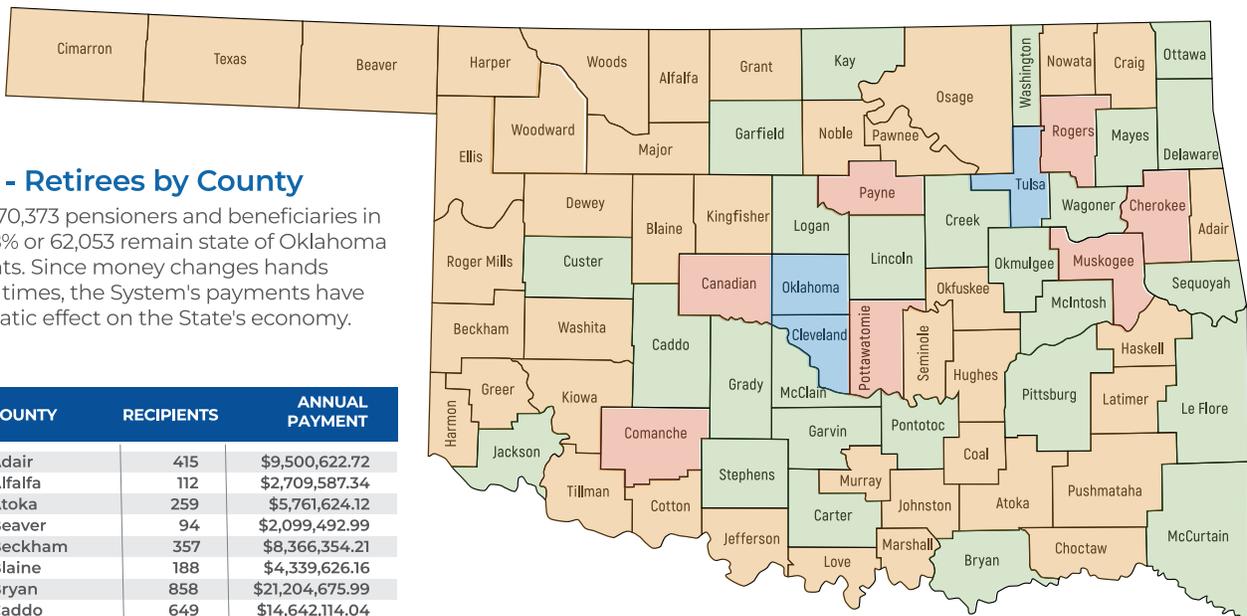
The Oklahoma Retirement Benefits for Teachers Amendment, also known as State Question 306, was on the July 14, 1942, ballot in Oklahoma as a citizen initiated constitutional amendment, where it was approved.

The measure authorized the state, state institutions, and school districts to provide retirement benefits for teachers and other employees in the public schools, colleges and universities.

Official operations began July 1, 1943.

Benefit Payments by Amount

■ \$0-\$10 million ■ \$10-\$25 million ■ \$25-\$100 million ■ \$100+ million



2025 - Retirees by County

Of the 70,373 pensioners and beneficiaries in TRS, 88% or 62,053 remain state of Oklahoma residents. Since money changes hands several times, the System's payments have a dramatic effect on the State's economy.

COUNTY	RECIPIENTS	ANNUAL PAYMENT
Adair	415	\$9,500,622.72
Alfalfa	112	\$2,709,587.34
Atoka	259	\$5,761,624.12
Beaver	94	\$2,099,492.99
Beckham	357	\$8,366,354.21
Blaine	188	\$4,339,626.16
Bryan	858	\$21,204,675.99
Caddo	649	\$14,642,114.04
Canadian	2,061	\$49,358,849.39
Carter	756	\$16,036,006.54
Cherokee	1,148	\$26,666,685.87
Choctaw	251	\$5,581,563.53
Cimarron	44	\$836,028.12
Cleveland	4,366	\$113,505,089.37
Coal	97	\$2,230,064.87
Comanche	1,796	\$42,138,560.49
Cotton	110	\$2,367,221.03
Craig	234	\$4,832,401.33
Creek	979	\$21,574,003.44
Custer	684	\$17,669,341.65
Delaware	538	\$12,451,145.75
Dewey	142	\$3,114,293.80
Ellis	61	\$1,356,556.92
Garfield	846	\$21,270,197.10
Garvin	471	\$10,475,935.52
Grady	807	\$19,225,770.81
Grant	99	\$2,527,515.65
Greer	100	\$2,459,641.99
Harmon	62	\$1,274,148.09
Harper	76	\$1,575,848.08
Haskell	259	\$6,367,067.45
Hughes	222	\$4,745,550.49
Jackson	437	\$11,039,675.83
Jefferson	95	\$2,246,348.52
Johnston	269	\$6,198,800.60
Kay	700	\$15,618,648.38
Kingfisher	277	\$7,440,353.04

Total TRS Benefits Paid	\$1.71 Billion	Top 3 Counties by Benefits
Total TRS Benefits Paid to OK Residents	\$1.48 Billion	Oklahoma \$284.43 Million
		Tulsa \$216.96 Million
		Cleveland \$113.50 Million

88% of Benefits Remain in State

COUNTY	RECIPIENTS	ANNUAL PAYMENT	COUNTY	RECIPIENTS	ANNUAL PAYMENT
Kiowa	209	\$5,156,200.10	Pawnee	238	\$5,766,528.21
Latimer	201	\$4,445,497.74	Payne	2,522	\$67,380,693.31
Le Flore	873	\$20,696,954.24	Pittsburg	743	\$16,570,047.31
Lincoln	543	\$11,803,889.44	Pontotoc	949	\$22,392,311.74
Logan	641	\$13,676,270.97	Pottawatomie	1,070	\$26,033,887.56
Love	112	\$2,182,450.09	Pushmataha	202	\$4,615,850.95
Major	145	\$3,251,578.58	Roger Mills	83	\$2,048,573.25
Marshall	316	\$7,448,068.45	Rogers	1,204	\$28,439,453.37
Mayes	686	\$16,912,638.60	Seminole	419	\$9,453,260.95
McClain	865	\$19,873,347.46	Sequoyah	749	\$17,089,962.23
Mccurtain	629	\$12,974,239.11	Stephens	719	\$16,504,825.03
McIntosh	462	\$10,038,252.67	Texas	219	\$5,038,266.98
Murray	225	\$5,098,685.34	Tillman	121	\$2,892,064.43
Muskogee	1,337	\$31,013,458.16	Tulsa	8,852	\$216,967,272.31
Noble	216	\$4,639,562.69	Wagoner	509	\$11,988,538.13
Nowata	127	\$2,732,671.86	Washington	668	\$13,746,605.00
Okfuskee	216	\$4,598,940.05	Washita	222	\$5,241,437.97
Oklahoma	11,717	\$284,433,257.86	Woods	239	\$5,580,647.90
Okmulgee	742	\$16,390,445.44	Woodward	262	\$6,332,202.26
Osage	205	\$4,308,554.91			
Ottawa	677	\$14,294,774.79			
Total	62,053	\$1,480,859,579.16			



Upcoming Retirement Planning Seminars

April 23, 2026 - Ardmore - 10:30am
[Register Here](#)

May 27, 2026 - Fort Cobb (SW) - 10:00am
[Register Here](#)

June 26, 2026 - Edmond - 9:00am
[Register Here](#)

June 26, 2026 - Edmond - 11:30am
[Register Here](#)

June 26, 2026 - Edmond - 2:00pm
[Register Here](#)

July 10, 2026 - OKC - 10:00am
[Register Here](#)

September 17, 2026 - Guymon - 5:00pm
[Register Here](#)

September 18, 2026 - Woodward - 11:00am
[Register Here](#)

October 8, 2026 - Owasso Campus - 10:00am
[Register Here](#)



Upcoming Virtual Retirement Webinars

July 28, 2026 - 4:00pm - [Register Here](#)

August 25, 2026 - 4:00pm - [Register Here](#)

September 29, 2026 - 4:00pm - [Register Here](#)

October 27, 2026 - 4:00pm - [Register Here](#)

TRS CONTACT INFO

[MYTRS.TRSOFOK.GOV](https://mytrs.trsofok.gov)

- Start Retirement Process
- Designate Beneficiaries
- Update Tax Withholding
- View 1099-R
- Print Income Verification
- Update Contact Information

[OKLAHOMA.GOV/TRS](https://oklahoma.gov/trs)

- [Member Handbook](#)
- [FAQs](#)
- [Retirement Webinar & Seminar Information](#)
- [Forms](#)

LOBBY HOURS

Mon – Fri 8 a.m. to 5 p.m.

TELEPHONE

(405) 521-2387

INFORMATION CENTER

- (405) 521-2387 or mail@trs.ok.gov
- General Information
 - Direct Deposit
 - [MyTRS](#) Assistance

MEMBER BENEFITS & RESOURCES

- (405) 522-1523 or TRS.SupportServices@trs.ok.gov
- Survivor Benefits
 - Withdrawals
 - Post-Retirement
 - Disability Retirement

RETIREMENT PLANNING & AUDITING

- (405) 522-1533 or TRS.Counselor.VoiceMail@trs.ok.gov
- Audits/Estimates
 - Billings
 - Retirement Finalization
 - Reconciliation

EMPLOYER SERVICES

(405) 522-3130 or HelpDesk@trs.ok.gov

FINANCE

- (405) 521-4741
- Installment Payments
 - Employment Payments

LEGISLATION

(405) 521-6024

COMMUNICATION & EDUCATION

(405) 521-4742



OUR MISSION:

We collect, protect, and grow assets to provide a secure retirement income for public education employees.

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Dr. Theodore Murray for State Superintendent Lindel Fields

Dr. Greg Winters for Director of Career Tech Brent Haken

The TRS Board of Trustees is found on our [website](#).



Did You Know

Using the new and improved MyTRS you can:

- Start the Retirement Process (Active Members)
- Update your beneficiaries (Active/Retirees)
- View and update your Federal and Oklahoma tax withholdings (Retirees/Eligible Payees)



OKLAHOMA

Teachers' Retirement System

Post Office Box 53524
Oklahoma City OK 73152-3524

Have Questions? Need Help?

Here's how you can get in touch with us:

In person: 301 NW 63rd Street, Suite 500,
Oklahoma City, OK 73116-7921
On the phone: 405-521-2387
On the web: oklahoma.gov/TRS