



Houston Firefighters' Relief and Retirement Fund

Mid-Career Retirement Options

The following information only applies to members hired before July 1, 2017

Members leaving HFD with less than 10 years of service receive a Refund of their Contributions without interest

Members leaving HFD with at least 10, but less than 20 years of service receive a

Refund of their Contributions

- Member contributions made before July 1, 2017 with 5% simple interest
- Member contributions made on or after July 1, 2017 without interest

- or -

Deferred Retirement

- 1.7% of AMS (average monthly salary) for each year of service
- Payable at age 50

Pre July 1, 2017 members still have deferred pension option

Deferred Pension option closed to members hired on or after July 1, 2017

Members with at least 20 years of service are eligible to receive a

Service Retirement

- Annual accrual rates: Rates for each year of service depend on whether the years were worked **before 7/1/2017** or on/after that date. See table below:

Years of Service	When Years Were Worked	Annual Accrual Rate
1 – 20	Years worked before 7/1/2017	2.50%
	Years worked on or after 7/1/2017	2.75%
20 +	Years worked before 7/1/2017	3.00%
	Years worked on or after 7/1/2017	2.00%

- Benefit percentage cap: Capped at 80% for future members only, there is no benefit percentage cap for pre July 1, 2017 members.