



Montana Teachers'
Retirement System

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Horizons

Montana Teachers' Retirement System
Member Newsletter

Vol. 19 • Final Issue • Winter 2026

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Sun Sets on TRS Horizons Newsletter

The TRS Board and staff have made the difficult decision to discontinue the TRS Horizons member newsletter. The primary reasons for this change are outlined below.

Logistical challenges and costs

Cost is the most significant factor in this decision. Postage has increased significantly over the last 20 years and represents the largest expense for this newsletter, even at the more favorable presorted mail rate used for distribution. This is reflected in the cost disclosure statement on every newsletter (see Page 4).

State agencies, including TRS, also are required to work through the State Print and Mail Services division (SPM) for all printed materials. For larger jobs such as this newsletter, SPM usually contracts with outside print vendors. There is nothing inherently wrong with this centralized arrangement; however, it often means TRS has no direct oversight of the production process. Printing errors and other problems have occurred more frequently than we like, and mail delays have been commonplace.

The decision to discontinue the newsletter *will not* affect correspondence about your member account, benefit payments, or tax withholding. Personal information is always sent by regular mail to the address TRS currently has on file for you.

Why not correspond with TRS members by email?

A small percentage of members had signed up to receive their TRS Horizons newsletter electronically. However, TRS cannot require members to provide an email address (except for the purpose of accessing *My TRS*). Email addresses also change frequently, and TRS has no reliable way to keep them current.

More importantly, email is not a secure channel for sensitive personal information, and this is why TRS currently does not provide a paperless option for member-specific correspondence.

Will news items be posted on the TRS website?



Yes! The home page now includes a “news carousel” for topical content. We will update that space whenever there is news to share, such as to announce upcoming webinars, 1099-R mail dates, and legislative news.

In our recent member survey (see below), many respondents said they liked the newsletter. We liked it, too, but we believe the staff time required to produce it could be better spent on other member-focused objectives. For the latest news and events, please visit us at trs.mt.gov!

Benefit Recipients: Watch your mailbox for your 1099-R Form

TRS retirees, survivors, and other individuals who received one or more payments from TRS in 2025 will be issued a 1099-R. Each year, TRS mails 1099-Rs by the **last business day in January**.

For security reasons, the U.S. Postal Service will **not** forward tax forms and other important mail to another address. If TRS did not have your current mailing address on file by January 1, your 1099-R may be returned to us.

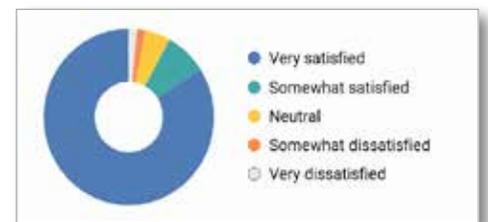
Online Access

Starting February 15th, recipients with access to *My TRS* – and whose address is up to date – will be able to download their 2025 1099-R.

Every two years, TRS conducts a **2025 Member Survey Results** member survey to determine whether we are meeting your needs and expectations. The latest survey, announced in the Spring/Summer 2025 edition of this newsletter, focused on customer service.

Geographically, more than 93% of respondents reported they still live in Montana, across 31 different counties. By membership status, more retirees (59%) completed the survey than current or former educators who do not yet receive TRS benefits (41%).

Most respondents (66%) said they had previously contacted TRS by phone, email, or U.S. mail. Of those, 92% reported being very or somewhat satisfied with the service they received from TRS. Five percent chose the neutral option, and only 3% were somewhat or very dissatisfied with the service or answers they received.



Among those who offered additional comments, many noted how knowledgeable and polite TRS staff are. One said TRS “answered my questions efficiently, knowledgeably, professionally, and courteously. Staff knew their job and did it effectively. I would rate it as superior customer service.”

Regarding the newsletter: 83% of respondents agreed it helped them stay informed about TRS. However, 17% either didn’t recall receiving the newsletter or didn’t find it useful, and a few questioned the cost. We believe we can provide more timely and cost-effective updates to all members by posting news and announcements on our website.

The survey has closed, but if you would like to share additional feedback with TRS, please call our office at 406.444.3134 or email us at trscomms@mt.gov.

Important Security Upgrade Coming Soon to *My TRS*

The State of Montana recently signed an agreement with ID.me, a credential service provider deployed by 31 state governments and 20 federal agencies to protect sensitive transactions and services. We are pleased to announce that TRS will be one of Montana's first agencies to use ID.me!

This solution will provide next-generation security for all users of *My TRS*, the online member portal.

A significant advantage of ID.me is that it provides seamless access across sites. For example, if you have already created an ID.me "digital wallet" for other websites you use (such as *ssa.gov* or *va.gov*), you'll eventually use that same digital wallet to access *My TRS*.

Sign in with ID.me

TRS's implementation date for ID.me is not yet known, but pre-rollout activities should begin in the next few months.

Initially, members who already have a *My TRS* username and password will be allowed a grace period during which they may continue logging into *My TRS* with those credentials. After that transition period, all new and existing users of *My TRS* will sign in with ID.me.

The future of TRS online services

One of our long-term goals is to expand the features available in *My TRS*, such as to allow retired members to update the address where their benefit check

is mailed or the bank account where payments are deposited. Before we can allow such updates, we must implement more robust identity verification.

ID.me's technology meets the federal standards for consumer authentication set by the Commerce Department and is approved as a NIST 800-63-3 IAL2/AAL2 credential service provider by the Kantara Initiative. ID.me represents a major step forward in data security that will help enable the future expansion of online services.

Watch the TRS website this spring for more details about the planned ID.me implementation. In the meantime, we encourage you to visit the ID.me website to learn more: <https://id.me/about>

TRS Website is Now Mobile-Friendly

As many of you know, TRS revamped the design of its public website (*trs.mt.gov*) in September 2025 to be mobile-friendly. We hope you have noticed the new site is easier to read when you are using a smartphone, tablet, or other mobile device.

This is known as "responsive web design," which allows the site to adjust automatically to the size of the user's device. When you view the TRS public website on a full-size computer, content generally displays across the width of your screen. As your screen gets narrower, so does the content window. No longer must users pinch-zoom the screen and scroll side to side to read information on the webpage.

You may have noticed that the Home page also contains modular content blocks that sit side by side on full-size laptops or monitors and rearrange themselves vertically as the screen gets smaller. On smartphones, some of those content blocks collapse into a menu that can be easily accessed with the touch of a button.

Applying Mobile-Friendly Design to My TRS

On the same day the redesigned website was launched, *My TRS* for retirees and other benefit recipients was also made mobile-friendly.

By Spring 2026, members who are actively teaching or who otherwise do not yet receive monthly benefit payments from TRS also will have access to the mobile-friendly version of *My TRS*, which will look similar to this image.

The screenshot shows the mobile interface of the My TRS website. At the top, there is a header with the My TRS logo and a menu icon. Below the header, the user's name and member ID are displayed. The main content area is titled "My Service History" and includes a "Service Balance" section showing 10.03 years. Below this, there is a "Service by Fiscal Year" section with a table of reported service years.

Fiscal Year	Reported Service
2025	1.00
2024	1.00
2023	1.00
2022	1.00

Section 508 Accessibility Requirements

The Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 are separate but closely related acts that prohibit discrimination against individuals with disabilities. Section 508 of the Rehabilitation Act states that all information and communication technology used by the federal government must be accessible to people with disabilities.

In early 2024, the U.S. Department of Justice introduced rules that require state and local governments to make their information technology conform to Section 508 requirements as well. This new rulemaking is another reason why TRS has focused on technology upgrades over the past several months.

The new rules take effect on a staggered basis for state and local governments based on overall population size. This phased approach allows smaller states and municipalities more time to achieve full compliance. The State of Montana's deadline is April 2026.

As of this writing (January 2026), work is nearly complete to ensure *My TRS* complies with Section 508 accessibility requirements. TRS is proud to make these important changes and to make them available to all members ahead of the official deadline.

If you have any questions about recent and upcoming changes to the TRS public website and *My TRS*, please contact us. Our office's main phone number is 406.444.3134.

Teachers' Retirement Board

Kari Elliott, Chair

Active TRS member, Kalispell
Term expires July 1, 2027

Daniel Chamberlin, Vice Chair

Public member, Whitefish
Term expires July 1, 2030

Dee Brown

Retired TRS member, Hungry Horse
Term expires July 1, 2026

Elliott Crump

Active TRS member, Shelby
Term expires July 1, 2028

Daniel Trost

Public member, Whitefish
Term expires July 1, 2029

Brian Youngren

Active TRS member, Ronan
Term expires July 1, 2026

Board members are appointed to five-year terms by the Governor's office. Three members must be from the teaching profession and must be active members of TRS at the time of their appointment. One member must be a retired TRS member at the time of their appointment. Two members are appointed from the general public. The TRS Board meets in Helena five times per year. If you are interested in applying for a future opening, go to: gov.mt.gov/boards_appointments/

TRS Administration

Shawn Graham

Executive Director

Tammy Rau

Deputy Executive Director

Jim Malizia

Chief Legal Counsel

Nolan Brilz

Fiscal / Accounting Manager

John Noble

Information Systems Manager

Darla Fitzpatrick

Communications Manager

A complete Staff Directory is available on our website: trs.mt.gov

TRS Staff Updates

Katie Allen was hired as a Retired Payroll Benefit Officer in November 2025, bringing to the role 18 years' experience managing payroll for Great Falls Public Schools. The TRS Retired Payroll team is responsible for issuing approximately \$38 million in benefits to TRS retirees and survivors each month, and we are happy to have someone with Katie's knowledge and experience on board to assist with this critical task. Welcome, Katie!

Upcoming Member Education Webinars

If you are a TRS member who received a retirement application packet in the mail, you might be overwhelmed by all the forms and materials inside. Don't be!

TRS is offering two webinars in January and February 2026 to help members understand how to complete the application packet. Knowledgeable TRS staff members will explain the purpose of the enclosed forms, some of which must be completed by both the TRS member and their employer. TRS cannot process a member's application or accurately calculate their monthly benefit until all required information has been collected from both parties.

For webinar dates and registration links, visit trs.mt.gov and click the "Retirement Prep" button. A recording will be posted later for those who are unable to attend.

Interested in Following TRS Administrative Rule Changes?

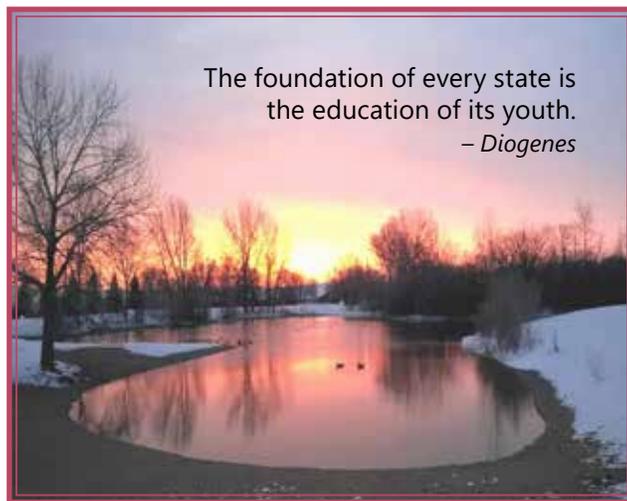
The Montana Administrative Procedure Act (Title 2, Ch. 4, MCA) requires that all state administrative agencies, including TRS, maintain a list of persons who have asked to be notified of any proposed changes to TRS Administrative Rules.

If you wish to be placed on the TRS list of interested persons, submit a request to TRSoureach@mt.gov.

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34,568 copies of this public document were published at an estimated cost of \$0.678 per copy, for a total cost of \$23,427.92, which includes \$7,768.62 for printing and \$15,659.30 for distribution.