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# Employment After Retirement (EAR) Limits (for Retirees)

If you retired after January 1, 2011 and are working for a TRS-covered entity under the one-half time or less exception, it's important to understand the limits.

In an effort to help you determine how many days or hours you may work each calendar month, you may refer to the following table.

When calculating your time worked in the calendar month be sure to include any paid leave as time worked.

## EAR Limits for FY19

Month	Total Number of Workdays in Calendar Month	Number of Hours a Retiree Working One-Half Time or Less May Work Without Forfeiting Annuity	Number of Workdays Retiree Combining Substitute and Other TRS-Covered Employment May Work Without Forfeiting Annuity
September 2018	20 days	80 hours	10 days
October 2018	23 days	92 hours	11 days
November 2018	22 days	88 hours	11 days
December 2018	21 days	84 hours	10 days
January 2019	23 days	92 hours	11 days
February 2019	20 days	80 hours	10 days
March 2019	21 days	84 hours	10 days
April 2019	22 days	88 hours	11 days
May 2019	23 days	92 hours	11 days
June 2019	20 days	80 hours	10 days
July 2019	23 days	92 hours	11 days
August 2019	22 days	88 hours	11 days

## When Allowable Limits Are Exceeded

### Impact to Individual (Retiree)

Loss of income. The retiree forfeits the annuity for each month that the retiree exceeds the amount of time allowed to work during that month.

### Impact to Employer

A TRS-covered employer incurs surcharges when a TRS retiree who retired after September 1, 2005 exceeds the time allowed to work during that month.

**Make sure that you are adhering to the limits on employment after retirement:**

[Information you need before working after retirement \(pdf\)](#)

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