



CT TEACHERS' RETIREMENT BOARD
765 ASYLUM AVENUE HARTFORD, CT 06105-2822
Toll-Free 1-800-504-1102 (860) 241-8400 Fax (860) 241-9295 www.ct.gov/trb
"An Affirmative Action/Equal Opportunity Employer"

2014 – 2015 MEMBER ANNUAL STATEMENT

Your annual statement is enclosed. Please review this statement carefully to ensure that your account accurately reflects your demographic information, pensionable salary, full-time equivalency, credited service, mandatory contributions and beneficiaries.

Important Notes:

- Your statement includes activity through June 30, 2015.
- Funds that you withdrew, and the related service, are not reflected unless you have purchased the service that you withdrew.
- Changes/corrections to name, date of birth or address:
 - Active members must submit changes directly **to the employer** (only) and not to us.
 - Inactive members or active state employee members must submit changes in writing directly to us. An Address/Name Change Form may be downloaded from the TRB website www.ct.gov/trb.
- Beneficiary changes and designations must be submitted directly **to us** on the Active/Inactive Teacher Beneficiary Form which may be obtained from the TRB website.
- Eligibility for membership in the Connecticut Teachers' Retirement System:
 - You must be employed in a Connecticut (CT) public school assignment that requires certification issued by the State Department of Education, Certification Bureau, and you must hold that certification. If you have questions on your CT certification contact the CT State Department of Education Certification Bureau at (860) 713-6969,
 - You must be employed for at least an average of half a school day as well as on the first work day of the month.
 - If you are a member of the professional staff with the State Board of Education or employed by the University of Connecticut or any of the state colleges or universities, you are exempt from the certification requirements.
- If you believe there is an error on your statement:
 - Photocopy your statement.
 - Highlight the year(s) in question and write a brief explanation of what you feel is incorrect.
 - Submit your written request to us at the above address.
 - Your account will be reviewed, any corrections will be made and you will receive a response and/or a corrected statement.
- Please visit our website for timely news and information.
- Go to the "Publications" page for all bulletins, publications and newsletters.
- Go to the "Forms" page for applications and forms.
- Go to the "Contact Us" page for TRB telephone and fax numbers, email addresses, business hours, directions to our office and a list of office closure dates.
- The "About Us" page gives the names of the current Board Members and our mission statement.
- The "Frequently Asked Questions" page provides answers to questions on a variety of topics such as initiating a voluntary account, divorce, survivorship benefits, additional credited service and health insurance to name just a few. We encourage you to bookmark the TRB website on your computer and visit it often for updates.



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December, 2015

Dear Member:

Retirement: Retirement benefit qualifications, formulas and a power point "workshop" are all posted on our website. We recommend that you file an application for retirement six months prior to your retirement date. Shortly after we receive your application, we will provide you with a retirement benefit estimate. We are required to initiate your first retirement benefit no later than three months after your effective date of retirement, but often times we are able to initiate them earlier.

Disability Allowance: If you have at least five years of service and are unable to perform the duties of your job, you may be eligible for a non duty disability allowance from this system. There is no service requirement for a duty related disability. The application is posted to our website.

Service Credit: A comprehensive list of purchasable service credit and required documentation is posted on our website. The Board adopted a change in assumptions that will result in an increase to purchase service credit effective September 1, 2017. It may be in your best interest to purchase your service credit prior to then. We must receive your completed documentation for your purchasable credit and your completed retirement application prior to the effective date of retirement. Payment for your purchase of credit must be received or postmarked by the due date on the bill for your service. If you are purchasing your service at the time of retirement and miss your due date, you will not be allowed to purchase your service, no exceptions. Working for a private employer deployed to a public school does not qualify for a pension from this system.

Survivorship Benefits: This system has a "mandatory" survivorship program that provides benefits to statutory survivors of members who die prior to retirement while employed as an active member of this system. If you would like to waive these benefits in favor of a non-spouse beneficiary, you must complete an active/inactive member beneficiary designation form and check the box waiving these benefits. This form is available on our website.

Voluntary Account: As a member of this system you may make voluntary contributions into your Teachers' Retirement Board (TRB) account. These funds receive a market rate of return (MROR) posted annually (June 30th) based on the PRIOR June 30th balance. The MROR may be either positive or negative. You are limited to one voluntary account withdrawal during your career. If you intend to submit voluntary funds at the time of retirement, these funds must be received or postmarked by the last day of the month prior to retirement; no exceptions. The annuity rates for the purchase of an extra annuity will change effective September 1, 2017, reducing the fixed annuity you may purchase at the time of retirement. The new annuity rates will be posted upon receipt. Once retired you are locked into the annuity rate effective on your retirement date.

Federal Law: Minimum required distribution rules apply to inactive members of this system. Section 415 of the Internal Revenue Code may limit the eligible compensation reported to this system, and the maximum benefit you can receive from this system.

Post Retirement Reemployment: Retired members of our system who return to work in public education in Connecticut may be subject to earnings limitations from that reemployment; failure to adhere to these limitations will impact your pension. Reemployment must be reported to this office on the appropriate form.

Darlene Perez, Administrator
CT Teachers' Retirement Board