

**STATE OF CONNECTICUT  
TEACHERS' RETIREMENT BOARD  
2006-07 Member Annual Statement  
(SAMPLE)**

**CONNIE TEACHER**  
500 SCHOOL STREET  
HARTFORD, CT 06106

Social Security Number: XXX-XX-5678  
Member Number: 123456  
Birth Year: 1945  
Entry Date: 04/01/1969

FOI: Publish

**Information for the School Year Ended June 30, 2007**

2006-07 Employment Credit	2006-07 Pensionable Salary	June 30, 2007 Interest (10.1%)			2006-07 Contributions	
		Regular	Voluntary	Supplemental	Regular	Voluntary
1.0	\$63,844.00	\$12,424.71	\$0.00	\$838.87	\$3,830.64	\$0.00

**Cumulative Account Totals as of June 30, 2007**

	Regular	Voluntary	Supplemental	Total
Taxed Contributions	\$12,461.60	\$0.00	\$1,603.42	\$14,065.02
Pre-Tax Contributions	\$39,635.63	\$0.00	\$0.00	\$39,635.63
Interest	\$83,344.43	\$0.00	\$7,541.07	\$90,885.50
<b>Total</b>	<b>\$135,441.66</b>	<b>\$0.00</b>	<b>\$9,144.49</b>	<b>\$144,586.15</b>

**Member Annual Pensionable Salary and Employment Credit History**

Year	Empl Credit	FTE%	Pensionable Salary	Year	Empl Credit	FTE%	Pensionable Salary	Year	Empl Credit	FTE%	Pensionable Salary	Year	Empl Credit	FTE%	Pensionable Salary
2006-07	1.0	100.0	63,844.00	1996-97	1.0	100.0	53,046.00	1986-87	1.0	50.0	11,049.00	1976-77			
2005-06	1.0	100.0	63,844.00	1995-96	1.0	100.0	52,080.00	1985-86	1.0	50.0	7,685.00	1975-76			
2004-05	1.0	100.0	63,844.00	1994-95	1.0	100.0	50,563.00	1984-85	1.0	50.0	6,924.00	1974-75			
2003-04	1.0	100.0	61,388.00	1993-94	1.0	100.0	48,712.00	1983-84	1.0	50.0	6,197.00	1973-74			
2002-03	1.0	100.0	60,164.00	1992-93	1.0	100.0	45,847.00	1982-83	1.0	50.0	5,754.00	1972-73			
2001-02	1.0	100.0	59,045.00	1991-92	1.0	100.0	43,150.00	1981-82	1.0	50.0	5,388.00	1971-72			
2000-01	1.0	100.0	57,560.00	1990-91	1.0	100.0	39,414.00	1980-81				1970-71	1.0	100.0	6,500.00
1999-00	1.0	100.0	54,843.00	1989-90	1.0	100.0	30,480.40	1979-80				1969-70	0.3	100.0	1,680.00
1998-99	1.0	100.0	54,049.00	1988-89	1.0	60.0	17,130.00	1978-79							
1997-98	1.0	100.0	53,418.00	1987-88	1.0	64.0	13,114.00	1977-78							

**Current Vesting Service:** 27.3 year(s) @ 86.22%  
**Purchased CT Vesting Service:** 0.0 year(s) @ 0.00%  
**Purchased non-CT Service:** 0.0 year(s) @ 0.00% **Total Service:** 27.3 years @ 86.22%

**Current Beneficiary Designation**

(Pr) MARION TEACHER

**Please Review Carefully**

Please review this statement carefully. Service that was previously withdrawn and not repurchased, or any other eligible service that is purchasable, will not be reflected until payment for such service is completed in full. If you feel that an error exists on this statement, please write to our office and identify the potential error. Our office will notify you if an error exists and take the necessary action to adjust your account.

## UNDERSTANDING YOUR MEMBER STATEMENT

- FOR SECURITY PURPOSES, ONLY THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER ARE SHOWN ON YOUR STATEMENT -	
<b>FOI</b>	Private or Publish. This indicates whether your home address on our CTRB records is exempt or non-exempt from disclosure under the Freedom of Information Act. You may file Form TRB-FOI Objection if you believe that the disclosure of your address would constitute an invasion of personal privacy.
<b>2006-2007 Employment Credit</b>	You earn .1 years of credit for each school month from September to June. Nine months of service would be .9. A full year of credit will appear as 1.0. You will only receive credit if you are employed on the first working day of the month and make the mandatory contributions on the full salary for that month.
<b>2006-2007 Pensionable Salary</b>	This is the salary reported by your employer for the past school year on which contributions were based.
<b>June 30, 2007 Interest (10.1%)</b>	This indicates that interest at the rate of 10.1% was applied to your June 30, 2006 balances for your Regular Account and Supplemental Account (Pre-1989 1% Contributions, if applicable) and your Voluntary Account (if applicable).
<b>2006-2007 Contributions</b>	These are the contributions deducted from your salary and reported by your employer. Regular Contributions are 6% of your Pensionable Salary. Voluntary Contributions are those contributions that you have made over and above your Mandatory Contributions. The 1.25% Contributions that were deducted from your salary are posted to the Health Insurance Fund which helps reduce the cost of health insurance for retired members and spouses. These are not reflected on the statement.
<b>Taxed Contributions</b>	Contributions made prior to the 1991-92 school year, service purchase contract payments and voluntary contributions are after-tax contributions. This means that taxes were paid on these funds prior to the payments having been made. Since you have already paid tax on these amounts they will not be subject to tax when the funds are distributed to you.
<b>Pre-Tax Contributions</b>	Contributions to the system beginning with the 1991-92 school year are treated as pre-tax contributions. If withdrawn, these funds would be taxable upon distribution, unless they are rolled over directly to another qualified plan.
<b>Interest</b>	This is the total amount of interest that has been earned on your account balances during the course of your membership in the system. If withdrawn, these funds are taxable when distributed unless they are rolled over directly to another qualified plan.
<b>Employment Credit</b>	You earn .1 years of credit for each school month from September to June. Nine months of service would be .9. A full year of credit will appear as 1.0. You will only receive credit if you are employed on the first working day of the month and make the necessary mandatory contributions on the full salary for that month. You cannot receive more than 1.0 year of credit in any school year.
<b>FTE (Full-Time Equivalency)</b>	FTE means full-time equivalency. If you work full-time your FTE will be 100.0%. If you work half-time, the FTE would be 50.0%. If you worked part of the year at part-time and part of the year at full-time, your FTE would be calculated based on the months at part-time and the months at full-time.
<b>Pensionable Salary</b>	This is the salary reported by your employer. Generally, this would be your contracted salary for the year on which contributions were made. Certain payments, e.g. extra duty or non-teaching assignments are not reportable as Pensionable Salary.
<b>Current Vesting Service</b>	This indicates your total employment credit and career average FTE through June 30, 2007 without any purchased credits.
<b>Purchased CT Vesting and Non-CT Service</b>	This indicates the total of any purchased service including prior Connecticut teaching service or other forms of service including leaves of absence where payment in full was completed by June 30, 2007.
<b>Total Service</b>	This indicates your total employment credit and career average FTE through June 30, 2007 including previously purchased service credit.