

Additional Credited Service

There are numerous types of service credit that may be purchased to increase your retirement benefit. Some are treated the same as actual Connecticut public school teaching service and some are considered as "other." It is your responsibility to document additional credited service on the appropriate form(s). Lack of the required information requested on the appropriate additional credit forms will cause delays in processing a cost statement. Forms are available on the [Purchasable Service Credit](#) page or from our office (1-800-504-1102 extension 8400).

1. **Additional Service Credit** - Estimates may be processed on the [Additional Service Credit Cost Estimator](#).

Various Limitations on Additional Service Credit

- Additional credit is calculated on a school year basis (September through June), including military service. No credit is given for July and August.
- Substitute and less than ½ time service requires that a member work at least the equivalent of 40 days or more in a single school year in a single school system. For each 18 days of such service 1 month of additional credited service shall be given.
- A member may be allowed 1 year of Outside State Service (United States, its territories or possessions) for each 2 years of active full-time service as a Connecticut teacher.
- A maximum of 3 years of peacetime military service; 10 years of wartime military service.
- Leaves of absence are limited to 1 year for every 5 years of full-time Connecticut teaching service and no more than a maximum of 3 consecutive years.
- A maximum of 2 years of Federal Teacher Corp Service.
- State of Connecticut Employment in a non-teaching position must be a full-time permanent position.
- Part-time lecturing when not employed by a town Board of Education in a regular public school teaching position.
- Private schools or institutions and parochial school service is not purchasable credit.

In no event may any service be purchased if the member is receiving or is, or will become, entitled to receive a retirement benefit based upon such service from any governmental system other than the Connecticut Teachers' Retirement System or the U.S. Social Security System Administration.

All documentation must be complete prior to your retirement date

Type of Service Credit	CT or Other	Documentation Required
Wartime Military Service	CT	Discharge Papers (DD214) Where to write for (DD214)
Peacetime Military Service	Other	Discharge Papers (DD214) Where to write for (DD214)
Military Dependents School	Other	US Department of Defense Education Activity
Outside State Public School	Other	Outside State Service Form
Previous Leave of Absence	CT	Previous Leave of Absence Form
Previous Absence or Terminations Due to Pregnancy	CT	Special Rules for Absences Due to Maternity
Previous Leave of Absence for Child Rearing Purposes When Not Granted by CT Local School District	CT	Child Rearing Leave of Absence – Special Board Policy
Full time State of CT Employment (including but not limited to Judicial, DMV, DPW, DPH)	Other	State of CT Non-Teaching Form
Teaching Service at: American School for the Deaf or CT Institute for the Blind or Newington Children's Hospital	Other	Special Teaching Service Form
Substitute Service	CT	Substitute Teaching Service Form
Service as an Elected Official	Other	Elected Official Form
Federal Teacher Corp Service	Other	Federal Teacher Corp Form
Part-time Service (less than 50%)	CT	Less than Half-time Contractual Employment Form
Peace Corps Service	Other	Contact the Peace Corps
Social Work Assistant in a Public School from 1969 to 1986	Other	Social Work Assistant Public School Form
VISTA Service	Other	Contact VISTA
Part-time Lecturing	Other	Part-time Lecturer Form

Type of Service Credit	CT or Other	Documentation Required
Adult Education Assignments – High School Credit Diploma Program Only – Not GED	CT	Adult Education Assignment Form
Prior Connecticut Service Withdrawn	CT	Prior Connecticut Service Form
Hourly Paid Certified Teaching Service (Tutoring, CETA, etc)	CT	Hourly Paid Certified Teachers Form
State of CT Employment – Teaching (UConn, colleges, RVTHS, State of CT agencies, i.e. DOC, DMR)	CT	State of CT Teaching Form

2. Previous Teaching Service in Connecticut - These types of service are considered as membership credit. The cost is determined by using what mandatory contributions would have been paid at the time of employment plus the credited interest that would have accrued through the date of payment. You cannot use the Additional Service Credit Cost Estimator for these types of service.

- **Prior Connecticut Service**
This is service you forfeited when you withdrew your contributions.
- **Hourly Paid Certified Teaching Service**
If you have Tutor, Title One, Chapter IV, Head Start, ESL or CETA service.
- **Adult Education Assignments**
If you taught in an Adult High School Credit Diploma Program and are employed at least ½ time or greater.
- **State of CT Employment as a Teacher**
Previous teaching at UConn, State Colleges, VO-Tech HS, State of CT Agencies such as DOC, DMR.
- **Part-time Lecturer**
If you were an active contributing member of TRB and also were employed as a part-time lecturer at a CT State College or University, you may elect to include such earnings as part of your pensionable salary. Please be advised if you are currently working as a regular public school teacher and a part-time lecturer, you need to contact the university or college payroll office regarding your eligibility to enroll in CTRB and include your earnings as part of your pensionable salary, which may have an effect in determining your highest 3-year average at the time of your retirement.

Current Leave of Absence

You may elect to pay the monthly mandatory contributions while on your approved current leave of absence for a total of ten (10) months during your career for any leave occurring on or after July 1, 1986. To document this service, a Current Leave of Absence Form (TRB 53X) must be completed and returned to this office. Upon receipt of this completed form, the Connecticut Teachers' Retirement Board will notify you of the amount due and payment options. The payment must be completed by the last day of the approved leave in order to be purchasable during the leave.



STATE OF CONNECTICUT
TEACHERS' RETIREMENT BOARD
 765 ASYLUM AVENUE HARTFORD, CT 06105-2822
"An Affirmative Action/Equal Opportunity Employer"
 Toll-Free 1-800-504-1102 (860) 241-8400 Fax (860) 525-6018 www.ct.gov/trb

RETIREMENT PERCENTAGE CHART

To compute your approximate annual benefit, multiply the average of your highest 3 years (30 months) of paid salaries in Connecticut public schools by the appropriate percentage. Salary base excludes a salary that was the basis for the purchase of leave of absence credit. Tables assume eligibility for an immediate retirement benefit at the time of separation. Deferred-Vested benefits may not be estimated using this chart. The percentages shown are estimated based on full-time credited teaching service. If you have part-time service, your percentage will be lower. The minimum qualifications for retirement are: 25 years credited service at any age (20 in CT) or 20 years credited service at age 55 (15 in CT) or 10 years credited service at age 60 (10 in CT). Please contact this office if you need assistance.

THE RETIREMENT PERCENTAGES SHOWN IN THIS TABLE ARE BASED ON ALL FULL-TIME CONNECTICUT CREDITED SERVICE

AGE	20 YRS	21 YRS	22 YRS	23 YRS	24 YRS
55	28.00%	29.40%	30.80%	32.20%	33.60%
56	30.40%	31.92%	33.44%	34.96%	36.48%
57	32.80%	34.44%	36.08%	37.72%	39.36%
58	35.20%	36.96%	38.72%	40.48%	42.24%
59	37.60%	39.48%	41.36%	43.24%	45.12%
60	40.00%	42.00%	44.00%	46.00%	48.00%

THE RETIREMENT PERCENTAGES SHOWN IN THIS TABLE ARE BASED ON ALL FULL-TIME CREDITED SERVICE

AGE	25 YRS	26 YRS	27 YRS	28 YRS	29 YRS	30 YRS	31 YRS	32 YRS	33 YRS	34 YRS	35 YRS	36 YRS	37 YRS	37.5 YRS
50	25.00%	28.08%	31.32%	34.72%	38.28%	51.00%	54.56%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
51	27.00%	28.08%	31.32%	34.72%	38.28%	51.00%	54.56%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
52	29.00%	30.16%	31.32%	34.72%	38.28%	51.00%	54.56%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
53	31.00%	32.24%	33.48%	34.72%	38.28%	51.00%	54.56%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
54	33.00%	34.32%	35.64%	36.96%	38.28%	51.00%	54.56%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
55	35.00%	36.40%	37.80%	39.20%	40.60%	51.00%	54.56%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
56	38.00%	39.52%	41.04%	42.56%	44.08%	52.80%	54.56%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
57	41.00%	42.64%	44.28%	45.92%	47.56%	54.60%	56.42%	58.24%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
58	44.00%	45.76%	47.52%	49.28%	51.04%	56.40%	58.28%	60.16%	62.04%	65.96%	70.00%	72.00%	74.00%	75.00%
59	47.00%	48.88%	50.76%	52.64%	54.52%	58.20%	60.14%	62.08%	64.02%	65.96%	70.00%	72.00%	74.00%	75.00%
60	50.00%	52.00%	54.00%	56.00%	58.00%	60.00%	62.00%	64.00%	66.00%	68.00%	70.00%	72.00%	74.00%	75.00%

THE PRORATABLE RETIREMENT PERCENTAGES SHOWN IN THIS TABLE ARE BASED ON ALL FULL-TIME CONNECTICUT CREDITED SERVICE

RESIGN AT AGE	10 YRS	11 YRS	12 YRS	13 YRS	14 YRS	15 YRS	16 YRS	17 YRS	18 YRS	19 YRS	20 YRS
60 or older	10.00%	12.10%	14.40%	16.90%	19.60%	22.50%	25.60%	28.90%	32.40%	36.10%	40.00%

Plan N Normal Allowance

This plan provides you with the largest benefit. In the event of your death, your designated beneficiary would receive a LUMP SUM payment of your contributions and interest to the date of your retirement, less twenty-five (25%) percent of the total payments received to the date of your death.

Example: At the time of your retirement, you had \$120,000.00 in your membership account with CTRB. Let's assume you die after receiving \$100,000.00 in total retirement benefits. The amount your beneficiary would receive would be determined as follows:

Starting Account Balance:	\$120,000.00
Less 25% of total benefits received:	<u>\$ 25,000.00</u>
Lump Sum Payment to Beneficiary:	\$ 95,000.00

Payment Plan C Period Certain and Continuous

Under this plan you agree to take a reduced benefit during your lifetime with a certain number of payments guaranteed. You may choose a guaranteed period of 5, 10, 15, 20, or 25 years.

These payments will continue to be paid to you for your lifetime regardless of if you outlive the period certain guaranteed. Should you die before receiving all of your guaranteed payments, your beneficiary will receive the remaining monthly payments until the end of the selected period. The table of percentages below can be used to determine your monthly benefit based on the period certain selected. These percentages are to be applied to your Normal benefit which you have previously calculated.

Example: You have determined that your normal benefit would be \$3,000.00 monthly. Lets assume you are retiring at age 60 and wish to elect a Plan C 20 year option.

Your benefit would be: \$3,000.00 X 94.5% = \$2,835.00

If you died after 7 years, your designated beneficiary would receive the monthly payment for the remaining 13 years. Should your beneficiary die before receiving all of the payments due, a lump sum payment of the value of the remaining payments due would be issued to his/her Estate.

MEMBER AGE	PLAN C 5 YEARS	PLAN C 10 YEARS	PLAN C 15 YEARS	PLAN C 20 YEARS	PLAN C 25 YEARS
50	100.0	99.7	99.2	98.5	97.4
51	100.0	99.7	99.1	98.3	97.1
52	100.0	99.6	99.0	98.0	96.7
53	100.0	99.6	98.8	97.7	96.3
54	100.0	99.5	98.7	97.4	95.8
55	100.0	99.4	98.5	97.1	95.3
56	99.0	99.3	98.2	96.6	94.7
57	99.0	99.2	97.9	96.2	94.0
58	99.0	99.1	97.6	95.7	93.3
59	99.0	98.9	97.3	95.1	92.5
60	99.0	98.8	96.9	94.5	91.6
61	99.0	98.6	96.5	93.8	90.6
62	99.8	98.4	96.0	93.0	89.6
63	99.8	98.1	95.5	92.2	88.4
64	99.8	97.8	94.9	91.3	87.2
65	99.7	97.5	94.3	90.3	85.9
66	99.7	97.2	93.6	89.2	84.5
67	99.6	96.9	92.8	88.0	83.0
68	99.6	96.4	92.0	86.7	81.4

Payment Plan D Co-participant Option

Under this plan you agree to take a reduced benefit with the guarantee that upon your death, your Co-participant will receive a selected portion of your monthly benefit for life.

You may choose to have 100%, 75%, 66.6%, 50% or 33.3% of your benefit continue to your Co-participant upon your death. The benefit is payable over two lifetimes - yours and your Co-participant's. The amount you will receive will be influenced by your age, the age of Co-participant, and the portion of your benefit that you wish to continue to your Co-participant. As of July 1, 1998, there is no physical examination required for this plan and you may name any person as your Co-participant.

The table of percentages below is to be used in determining your potential benefits under the various Plan D options. These percentages are to be applied to your Normal benefit which you have previously calculated.

Example: You have determined that your normal benefit would be \$3,000.00 monthly. Lets assume you are retiring at age 60 and wish to elect a Plan D 75% option for your spouse who is age 55.

Your benefit would be: \$3,000.00 X 89.5% = \$2,685.00

Upon your death, your Co-participant would receive for life, 75% of your monthly benefit as follows:
\$2,685.00 X 75% = \$2013.75

Monthly benefit payments cease upon the second death.

Plan D benefits that become effective on or after January 1, 2001 have a partial refund feature. In the event that the member and co-participant die before the funds have been depleted, a lump sum of any remaining balances in the account will be issued. This death benefit is to be calculated in the same manner as Plan N, Normal Allowance.

Should your Co-participant predecease you or you become divorced from your Co-participant, your benefit would "pop-up" to the unreduced benefit. All monthly benefit payments would cease upon your death.

Co-part Age	Plan D Fraction	Member Age 50	Member Age 52	Member Age 54	Member Age 56	Member Age 58	Member Age 60	Member Age 62	Member Age 64	Member Age 66	Member Age 68
50	100%	93.4	92.1	90.5	88.7	86.6	84.3	81.8	79.0	76.1	72.9
	75	95.0	93.9	92.7	91.3	89.7	87.8	85.8	83.5	81.0	78.3
	66 2/3	95.5	94.6	93.5	92.2	90.7	89.0	87.2	85.1	82.8	80.3
	50	96.6	95.9	95.1	94.1	92.9	91.6	90.1	88.5	86.6	84.6
	33 1/3	97.7	97.3	96.7	96.0	95.2	94.3	93.3	92.1	90.8	89.4
55	100%	94.7	93.5	92.1	90.5	88.6	86.4	84.0	81.4	78.5	75.4
	75	96.0	95.1	94.0	92.7	91.2	89.5	87.6	85.4	83.0	80.4
	66 2/3	96.4	95.6	94.6	93.5	92.1	90.6	88.8	86.9	84.7	82.3
	50	97.3	96.7	95.9	95.1	94.0	92.8	91.5	89.9	88.2	86.2
	33 1/3	98.2	97.8	97.3	96.7	96.0	95.2	94.2	93.2	92.0	90.6
60	100%	95.8	94.9	93.7	92.3	90.6	88.7	86.5	84.0	81.3	78.3
	75	96.9	96.1	95.2	94.1	92.8	91.3	89.6	87.6	85.4	82.9
	66 2/3	97.2	96.5	95.7	94.8	93.6	92.2	90.6	88.8	86.8	84.6
	50	97.9	97.4	96.8	96.0	95.2	94.1	92.9	91.5	89.9	88.1
	33 1/3	98.6	98.3	97.9	97.4	96.8	96.1	95.3	94.3	93.2	92.0
65	100%	96.8	96.1	95.1	93.9	92.5	90.9	88.9	86.7	84.3	81.5
	75	97.6	97.0	96.3	95.4	94.3	93.1	91.6	89.8	87.8	85.6
	66 2/3	97.9	97.4	96.7	95.9	95.0	93.8	92.5	90.9	89.1	87.1
	50	98.4	98.0	97.6	97.0	96.2	95.3	94.3	93.1	91.7	90.1
	33 1/3	99.0	98.7	98.4	98.0	97.5	96.9	96.3	95.5	94.5	93.5

If your age and/or Co-participant's age does not appear in this chart, simply refer to the closest age combination and average for planning purposes.