



STATE OF CONNECTICUT
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

2010 – 2011 ANNUAL MEMBER STATEMENT

Enclosed is your annual statement. Take the time to review this statement carefully to ensure that your account accurately reflects your work history.

Important Notes:

- This statement includes activity through June 30, 2011.
- Funds that were withdrawn and the related service will not be included in your work history.
- 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 must be submitted directly to us in writing 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 position in a Connecticut public school that requires certification issued by the State Department of Education.
 - You must be employed for at least an average of half a school day.
 - You must be certified by the Connecticut State Department of Education, Certification Bureau, phone (860) 713-6969, to receive credit for your employment.
 - If you are not covered by the appropriate certification for all of your assignment, you are not entitled to retirement credit for the portion of your assignment not covered by proper certification.
 - 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. We have extensive backlogs in annual statement corrections, so please be patient while waiting for responses.
- Please visit our website for timely news and information.
- The "Publications" page has all of our bulletins, publications and newsletters.
- The "Forms" page has all of our applications and forms.
- The "Contact Us" page lists 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 "FAQ's" 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, 2011

Dear Member:

This pension system is governed by Chapter 167a of the Connecticut General Statutes, which is published on our website. The benefits this system provides are specified by the laws that govern this system.

Retirement: Retirement benefit qualifications and benefit formulas are posted on our website under Active Teacher Summary of Benefits. We recommend that you submit your application for retirement at least six months prior to your retirement date. Shortly after we receive your application we will provide you with a written retirement benefit estimate.

Disability Allowance: If you have at least five years of service and are unable to perform the regular duties of your job you may be eligible for a non duty disability allowance from this system.

Service Credit: A complete list of purchasable service is posted to our website. You can now use your supplemental and/ or voluntary account to purchase service prior to retirement. Remaining balances are subject to a mandatory distribution. It may be in your best interest to purchase your service credit at the earliest possible time as the assumptions used to calculate the cost are reviewed every five years and if changed could increase the cost of your purchase dramatically. If you intend to either transfer or roll funds into this system to purchase your service it is your responsibility to initiate the paperwork with your (other) financial institution. When you work as a teacher but are hired and paid by a private employer such teaching service is not eligible for pension from this system.

Certification: You must be properly certified for your assignment to earn pension credit in the Teachers' Retirement System. Regular contributions are due based on the annual salary rate for each month worked in an eligible position on the first working day of that month at an average of half-time employment during that month (including employment in multiple districts.) Review your statement each year for accuracy of reported salary, regular contribution and earned service credit.

Beneficiary Designation: This system has a statutory "survivorship" program that requires us to pay mandatory survivor benefits to survivors of active members who die prior to retirement. These benefits supersede the distribution of your account balances to your designated beneficiary. Complete an Active/Inactive Teacher Beneficiary form and submit it to us if you have not designated a beneficiary or need to make a change. The default beneficiary is your Estate. If you are married, eligible for retirement and die prior to retirement, benefits to your spouse are dramatically diminished if you do not designate your spouse as your sole primary beneficiary. "Estate" "spouse" and "Trust" do not have the same meaning under the statutes governing this system.

Voluntary Account: As a member of this system you are allowed to make voluntary contributions into your Teachers' Retirement Board (TRB) account. These funds earn a market rate of return (MROR) posted annually (June 30th) based on the PRIOR June 30th balance. You are limited to one voluntary account withdrawal during your career prior to leaving assignments that result in membership in this system.

Darlene Perez, Administrator
CT Teachers' Retirement Board