



CT TEACHERS' RETIREMENT BOARD

165 CAPITOL AVENUE, HARTFORD, CT 06106
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"An Affirmative Action/Equal Opportunity Employer"
<https://portal.ct.gov/trb>

December 2024

Dear Member:

Below are a few highlights of the services that CT Teachers' Retirement Board provides to members of our system. For the latest news, please visit our website <https://portal.ct.gov/trb>.

Retirement: Retirement benefit qualifications, formulas and a PowerPoint "workshop" are all posted on our website [Retirement Process](#). We recommend that you file an application for retirement six months prior to your planned 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: Active teachers who have at least five years of service and are unable to perform the duties of their job may be eligible for a non-duty disability allowance from the 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 credits and their associated documentation requirements is posted on our website. 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.

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.

Please see the reverse side with any questions you may have regarding the Annual Statement.

Best,

Helen Sullivan

Administrator
CT Teachers' Retirement Board

2023 – 2024 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, 2024.
- 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, address, or personal email 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 <https://portal.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 or teacher.cert@ct.gov.
 - You must be employed for at least an average of half a school day as well as on the first workday 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, please notify us by visiting our [Member Annual Statement Center](#) under the FAQ's section for Active and Inactive Teachers of our website and submitting an inquiry request.
- 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.