



CT TEACHERS' RETIREMENT BOARD  
165 CAPITOL AVENUE HARTFORD CT 06106-1673  
"An Affirmative Action/Equal Opportunity Employer"  
Toll-Free 1-800-504-1102 (959) 867-6333 Fax (860) 525-6018 [www.ct.gov/trb](http://www.ct.gov/trb)

### **TRUSTS AS DESIGNATED BENEFICIARIES**

As a member of the State of Connecticut Teachers' Retirement Board, you have the option to name a Trust (other than a Living Trust) as a primary or contingent beneficiary.

In doing this, you may limit options to your spouse should you die while actively teaching.

If you die while actively teaching, Connecticut Law provides for statutory survivors. This means that your spouse and minor children (under the age of 18) would be provided monthly benefit payments as provided under Connecticut General Statutes, Chapter 167a, Teachers' Retirement Board. When your minor children reach age 18, any balance remaining in your account would be paid in a lump-sum to the trust.

If you are actively teaching and have enough service to qualify for a normal or early retirement benefit, die before applying for a retirement benefit, have named a Trust as your primary beneficiary and have no minor children, the only option is for TRB to pay a full lump-sum amount of the balances in your account to a trust, to be distributed as directed in the trust. This removes the option to your spouse (if applicable) to collect a monthly benefit under the Plan "D" co-participant option, for his/her lifetime and removes the statutory survivorship option for the spouse.

In order to provide options to your spouse upon your death (while actively teaching), name your spouse as your primary beneficiary and the trust as your contingent beneficiary. Example follows.

To name a Trust as the beneficiary, complete the [Active/Inactive Teacher Beneficiary Form](#) as follows (example):

- John Doe Trust dated 01/01/2008
- John Doe Revocable Trust dated 01/01/2008
- John Doe Supplemental Needs Trust dated 01/01/2008

To leave payment options to your spouse, name spouse as your primary beneficiary and name the trust as your contingent beneficiary.

All forms must have complete information, and be signed by the member.

If you are retired and have named your trust as your primary beneficiary, upon your death, any balances remaining in your account will be paid in a lump-sum payment to the trust. There are no options to pay a monthly benefit amount to a trust.

When naming a trust on your retirement application or retired beneficiary form, please follow the example above on how to provide the name properly.

Keep in mind that TRB is a system dedicated to provide benefits to the member while they are alive.