



CT TEACHERS' RETIREMENT BOARD
165 CAPITOL AVENUE HARTFORD, CT 06106-1659
Toll Free 1 (800) 504-1102 Local (959) 867-6333 Fax (860) 241-9295
www.ct.gov/trb

SURVIVORSHIP BENEFITS BEFORE RETIREMENT

If you die while in active service or while receiving a CTRB Disability Allowance, this system provides for benefits to your statutory survivors. A statutory survivor may be a spouse; child under the age of 18; dependent parent; legal guardian of the deceased member's child(ren) under the age of 18; or dependent former spouse. Connecticut statutes require that we pay monthly survivorship benefits to your statutory survivors before we pay any balance of your account to your designated beneficiary. If you have no statutory survivors, we will pay your account balances to your designated beneficiary in a lump sum.

Statutory Survivorship Benefits are as follows:

- \$300 monthly to each minor child under age 18.
- \$300 monthly to each disabled child.
- \$300 - \$600 monthly to surviving spouse (\$300 plus \$25 for each year of service over twelve to a maximum of \$600).

The maximum family survivorship benefit is \$1,500 monthly.

We will pay a one-time burial expense payment of up to \$2,000 maximum (dependent on length of service) to your surviving spouse. If there is no surviving spouse, we will issue this payment to the person who paid the funeral expenses.

If you die after meeting the age and service requirements for a retirement benefit, your statutory survivor may choose one of the following options in the settlement of the account (unless you have signed a waiver of these benefits):

- Monthly Survivorship Benefit (plus the one-time lump sum death payment).
- Monthly Plan D 100% Co-participant Benefit (this benefit is based on the retirement allowance you would have received at the time of your death, reduced by an option factor based on your age and your spouse's age for this option).
- Lump sum refund of your account balance.

If you would like your designated beneficiary to receive your account, you must waive the Co-participant option that is otherwise available to your statutory survivor. You may do so by checking the box at the bottom of the [Active/Inactive Teacher Beneficiary Form](#) available on our website under Active/Inactive Teacher Forms.

If you are an active teacher, you should review your CTRB Annual Member Statement to verify that your designated beneficiary election on our records is current.

Changes to your designated beneficiary election must be submitted directly to CTRB in writing on the proper form. Active or inactive teachers must file an [Active/Inactive Teacher Beneficiary Form](#) available on our website under Active/Inactive Teacher Forms. CTRB Disability Allowance recipients must file a [Beneficiary Election for Disability Allowance](#) available on our website under Active/Inactive Teacher Forms. Please retain a copy of the completed form for your records and forward it by fax directly to CTRB at the fax number above.



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SURVIVORSHIP BENEFITS - SETTLEMENT INFORMATION

Active member or CTRB Disability Allowance recipient dies PRIOR to meeting retirement eligibility requirements:

Spouse?	Primary Beneficiary	Minor Children?	Settlement of Account
Yes	Spouse	Yes	Surviving Spouse Benefit and Minor Child Benefit
Yes	Other	No	Surviving Spouse Benefit
Yes	Spouse	No	Surviving Spouse Benefit or Lump Sum Payment
No	Children	Yes	Minor Child Benefit
No	Children	No	Lump Sum Payment to Beneficiary
No	Other	No	Lump Sum Payment to Beneficiary
No	Other	Yes	Minor Child Benefit

Active member or CTRB Disability Allowance recipient dies AFTER meeting retirement eligibility requirements:

Spouse ?	Primary Beneficiary	Minor Children?	Settlement of Account
Yes	Spouse	Yes	Surviving Spouse Benefit or Lump Sum Payment or Plan D 100% Co-participant Benefit plus Minor Child Payment
Yes	Other	No	Surviving Spouse Benefit or Lump Sum Payment or Plan D 100% Co-participant Benefit
Yes	Spouse	No	Surviving Spouse Benefit or Lump Sum Payment or Plan D 100% Co-participant Benefit
No	Children	Yes	Minor Child Benefit
No	Children	No	Lump Sum Payment to Beneficiary
No	Other	No	Lump Sum Payment to Beneficiary
No	Other	Yes	Minor Child Benefit

Retirement Eligibility Requirements:

- 10 years of CT credited service at age 60 or over.
- 20 years of credited service at age 55 (minimum 15 in CT).
- 25 years of credited service any age (minimum 20 in CT).
- 35 years of credited service any age (minimum 25 in CT)