



CT TEACHERS' RETIREMENT BOARD
COST OF LIVING ADJUSTMENTS GRANTED FROM 1978

Cost of Living Date	Retirement Date Prior to September 1992 (Minimum 3% to Maximum 5%)	Retirement Date On or After September 1992	
		Joined the system prior to July 1, 2007 (Minimum 0% to Maximum 6%)	Joined the system on or after July 1, 2007 (Minimum 0% to Maximum 5%)
July 2026	4.40%	2.80%	2.80%
January 2026	3.00%	2.80%	2.80%
July 2025	3.00%	2.50%	2.50%
January 2025	3.00%	2.50%	2.50%
July 2024	3.30%	3.20%	3.00%
January 2024	3.00%	3.20%	3.00%
July 2023	3.60%	1.50%	1.00%
January 2023	5.00%	1.50%	1.00%
July 2022	5.00%	5.90%	5.00%
January 2022	5.00%	5.90%	5.00%
July 2021	5.00%	1.30%	1.00%
January 2021	3.00%	1.30%	1.00%
July 2020	3.00%	1.50%	1.00%
January 2020	3.00%	1.50%	1.00%
July 2019	3.00%	1.50%	1.00%
January 2019	3.00%	1.50%	1.00%
July 2018	3.00%	2.00%	2.00%
January 2018	3.00%	2.00%	2.00%
July 2017	3.00%	0.30%	0.30%
January 2017	3.00%	0.30%	0.30%
July 2016	3.00%	0.00%	0.00%
January 2016	3.00%	0.00%	0.00%
July 2015	3.00%	1.70%	1.70%
January 2015	3.00%	1.70%	1.70%
July 2014	3.00%	1.50%	1.00%
January 2014	3.00%	1.50%	1.00%
July 2013	3.00%	1.50%	1.00%
January 2013	3.00%	1.50%	1.00%
July 2012	3.00%	3.60%	3.60%
January 2012	3.80%	3.60%	3.60%
July 2011	4.10%	0.00%	0.00%
January 2011	3.00%	0.00%	0.00%
July 2010	3.00%	0.00%	0.00%
January 2010	3.00%	0.00%	0.00%
July 2009	3.00%	1.50%	1.00%
January 2009	3.00%	1.50%	1.00%
July 2008	4.50%	2.30%	2.30%

Cost of Living Date	Retirement Date Prior to September 1992 (Minimum 3% to Maximum 5%)	Retirement Date On or After September 1992	
		Joined the system prior to July 1, 2007 (Minimum 0% to Maximum 6%)	Joined the system on or after July 1, 2007 (Minimum 0% to Maximum 5%)
January 2008	4.60%	2.30%	2.30%
July 2007	3.00%	3.30%	3.30%
January 2007	3.00%	3.30%	
July 2006	4.30%	4.10%	
January 2006	3.50%	4.10%	
July 2005	3.00%	2.70%	
January 2005	3.70%	2.70%	
July 2004	3.00%	1.50%	
January 2004	3.00%	1.50%	
July 2003	3.00%	1.40%	
January 2003	3.00%	1.40%	
July 2002	3.00%	1.50%	
January 2002	3.00%	1.50%	
July 2001	3.70%	3.50%	
January 2001	3.50%	3.50%	
July 2000	3.30%	2.50%	
January 2000	3.00%	2.50%	
July 1999	3.00%	1.30%	
January 1999	3.00%	1.30%	
July 1998	3.00%	2.10%	
January 1998	3.00%	2.10%	
July 1997	3.00%	2.90%	
January 1997	3.30%	2.90%	
July 1996	3.00%	2.60%	
January 1996	3.00%	2.60%	
July 1995	3.20%	1.50%	
January 1995	3.00%	1.50%	
July 1994	3.00%	2.60%	
January 1994	3.00%	2.60%	
July 1993	3.10%	1.50%	
January 1993	3.00%		
July 1992	3.00%		
January 1992	4.20%		
July 1991	4.90%		
January 1991	5.00%		
July 1990	4.10%		
January 1990	4.50%		
July 1989	5.00%		
January 1989	4.20%		
July 1988	3.80%		
January 1988	4.60%		
July 1987	3.70%		

Cost of Living Date	Retirement Date Prior to September 1992 (Minimum 3% to Maximum 5%)	Retirement Date On or After September 1992	
		Joined the system prior to July 1, 2007 (Minimum 0% to Maximum 6%)	Joined the system on or after July 1, 2007 (Minimum 0% to Maximum 5%)
January 1987	3.00%		
July 1986	3.00%		
January 1986	3.40%		
July 1985	4.10%		
January 1985	3.50%		
July 1984	3.10%		
January 1984	3.00%		
July 1983	4.00%		
January 1983	4.50%		
July 1982	5.00%		
January 1982	5.00%		
July 1981	5.00%		
January 1981	5.00%		
July 1980	5.00%		
January 1980	5.00%		
July 1979	5.00%		
January 1979	5.00%		
July 1978	5.00%		
January 1978	3.00%		