STATE OF CONNECTICUT
TEACHERS' RETIREMENT BOARD
2008-09 Member Annual Statement
(SAMPLE)

CONNIE TEACHER
500 SCHOOL STREET

HARTFORD, CT 06106

Social Security Number: XXX-XX-5678
Member Number: 123456
Birth Year: 1945
Entry Date: 04/01/1969

FOI: Publish

Information for the School Year Ended June 30, 2009

2008-09 Employment Credit	2008-09 Pensionable Salary	Rate of Return 3.70% Regular	-20.90% Voluntary	3.70% Supplemental	2008-09 Contributions Regular	Voluntary
1.0	$63,844.00	$6,676.22	($209.00)	$252.29	$3,830.64	$1,000.00

Cumulative Account Totals as of June 30, 2009

	Regular	Voluntary*	Supplemental**	Total
Taxed Contributions	$7,567.25	$2,000.00	$814.51	$10,381.76
Pre-Tax Contributions	$56,520.92	$0.00	$0.00	$56,520.92
Interest/Return	$126,857.16	($209.00)	$6,256.30	$132,904.46
Totals	**$190,945.33**	**$1,791.00**	**$7,070.81**	**$199,807.14**

***Effective June 30, 2008, voluntary account balances are credited or charged with the current year's market rate of return (MROR) which may be positive or negative.**

****Subject to forfeiture upon withdrawal depending on years of credited service. As of January 1, 2010, the supplemental account may be used for the purchase of additional credited service prior to or at retirement. Any remaining balance will be subject to a mandatory distribution.**

Member Annual Pensionable Salary and Employment Credit History

Year	Empl Credit	FTE%	Pensionable Salary	Year	Empl Credit	FTE%	Pensionable Salary	Year	Empl Credit	FTE%	Pensionable Salary	Year	Empl Credit	FTE%	Pensionable Salary
2008-09	1.0	100.0	63,844.00	1998-99	1.0	100.0	54,049.00	1988-89	1.0	60.0	17,130.00	1978-79			
2007-08	1.0	100.0	63,844.00	1997-98	1.0	100.0	53,418.00	1987-88	1.0	64.0	13,114.00	1977-78			
2006-07	1.0	100.0	63,844.00	1996-97	1.0	100.0	53,046.00	1986-87	1.0	50.0	11,049.00	1976-77			
2005-06	1.0	100.0	63,844.00	1995-96	1.0	100.0	52,080.00	1985-86	1.0	50.0	7,685.00	1975-76			
2004-05	1.0	100.0	63,844.00	1994-95	1.0	100.0	50,563.00	1984-85	1.0	50.0	6,924.00	1974-75			
2003-04	1.0	100.0	61,388.00	1993-94	1.0	100.0	48,712.00	1983-84	1.0	50.0	6,197.00	1973-74			
2002-03	1.0	100.0	60,164.00	1992-93	1.0	100.0	45,847.00	1982-83	1.0	50.0	5,754.00	1972-73			
2001-02	1.0	100.0	59,045.00	1991-92	1.0	100.0	43,150.00	1981-82	1.0	50.0	5,388.00	1971-72			
2000-01	1.0	100.0	57,560.00	1990-91	1.0	100.0	39,414.00	1980-81				1970-71	1.0	100.0	6,500.00
1999-00	1.0	100.0	54,843.00	1989-90	1.0	100.0	30,480.40	1979-80				1969-70	0.3	100.0	1,680.00

Current Vesting Service: 29.3 year(s) @ 87.16%
Purchased CT Vesting Service: 0.0 year(s) @ 0.00%
Purchased non-CT Service: 0.0 year(s) @ 0.00% **Total Service: 29.3 years @ 87.16%**

Current Beneficiary Designation

(Pr) MARION TEACHER (sister)

Please Review Carefully

Please review this statement carefully. Service that was previously withdrawn and not repurchased, or any other eligible service that is purchasable, will not be reflected until payment for such service is completed in full. If you feel that an error exists on this statement, please write to us and identify the potential error. We will notify you if an error exists and take the necessary action to adjust your account.

December 2009

UNDERSTANDING YOUR MEMBER STATEMENT

- FOR SECURITY PURPOSES, ONLY THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER ARE SHOWN ON YOUR STATEMENT -	
FOI	Private or Publish. This indicates whether your home address on our CTRB records is exempt or non-exempt from disclosure under the Freedom of Information Act. You may file Form TRB-FOI Objection if you believe that the disclosure of your address would constitute an invasion of personal privacy.
2008-2009 Employment Credit	You earn 0.1 years of credit for each school month from September to June. Nine months of service would be 0.9. A full year of credit will appear as 1.0. You will only receive credit if you are employed on the first working day of the month and make the necessary mandatory contributions on the full salary for that month. You cannot receive more than 1.0 year of credit in any school year.
2008-2009 Pensionable Salary	This is the salary reported by your employer for the past school year on which mandatory contributions were based.
June 30, 2009 Interest (3.7%)	This indicates that interest at the rate of 3.7% was applied to your June 30, 2008 balances for your Regular Account and Supplemental Account (Pre-1989 1% Contributions, if applicable).
June 30, 2009 Market Rate of Return (MROR) -20.9%	This indicates that the MROR of negative 20.9% was applied to your June 30, 2008 balances for your Voluntary Account (if applicable).
2008-2009 Contributions	These are the contributions deducted from your salary and reported by your employer. Regular Contributions are 6% of your Pensionable Salary. Voluntary Contributions are those contributions that you have made over and above your Mandatory Contributions. The 1.25% Contributions that were deducted from your salary are posted to the Health Insurance Fund which helps reduce the cost of health insurance for retired members and spouses. These are not reflected on the statement.
Taxed Contributions	Contributions made prior to the 1991-92 school year, service purchase contract payments and voluntary contributions (other than rollovers) are after-tax contributions. This means that taxes were paid on these funds prior to the contributions having been made. Since you have already paid tax on these amounts they will not be subject to tax when the funds are distributed to you.
Pre-Tax Contributions	Contributions to the system beginning with the 1991-92 school year are treated as pre-tax contributions. These funds are taxable upon withdrawal unless they are rolled over to another qualified plan.
Interest/Market Rate of Return	This is the total amount of interest and MROR that has been posted to your account during the course of your membership in the system. These funds are taxable upon withdrawal unless they are rolled over to another qualified plan.
Employment Credit	You earn 0.1 years of credit for each school month from September to June. Nine months of service would be 0.9. A full year of credit will appear as 1.0. You will only receive credit if you are employed on the first working day of the month and make the necessary mandatory contributions on the full salary for that month. You cannot receive more than 1.0 year of credit in any school year.
FTE (Full-Time Equivalency)	FTE means full-time equivalency. If you work full-time your FTE will be 100.0%. If you work half-time, the FTE would be 50.0%. If you worked part of the year at part-time and part of the year at full-time, your FTE would be calculated based on the months at part-time and the months at full-time.
Pensionable Salary	This is the salary reported by your employer. Generally, this would be your contracted salary for the year on which contributions were made. Certain payments, e.g. extra duty or non-teaching assignments are not reportable as Pensionable Salary.
Current Vesting Service	This indicates your total employment credit and career average FTE through June 30, 2009.
Purchased CT Vesting and Non-CT Service	This indicates the total of any purchased service not displayed under Member Annual Pensionable Salary and Employment History where payment in full was completed by June 30, 2009.
Total Service	This indicates your total employment credit and career average FTE through June 30, 2009 including previously purchased service credit.