



Survivor Benefits

Remember your loved ones



As you plan for your future, remember your loved ones with CalSTRS survivor benefits.

Your spouse, registered domestic partner, children or other loved ones may be eligible for survivor benefits after your death. The type and amount of benefits depend on:

- Your membership status—active or retired
- Your type of coverage—A or B
- Whether you choose to elect an option
- Your years of service credit

Depending on your membership status at the time of your death, your beneficiaries may be eligible for the following benefits:

- One-time death benefit
- Defined Benefit Program account distribution
- Defined Benefit Supplement Program account distribution

All survivor benefits are considered taxable income.

Keep this brochure with your other important documents and share it with your beneficiaries.



Coverage A or B

If you were a CalSTRS member on or before October 15, 1992, you're under Coverage A unless you elected Coverage B before April 1993.

If you became a CalSTRS member after October 15, 1992, you're under Coverage B.

If you're not sure which coverage you have, check your *Retirement Progress Report* or your *myCalSTRS* account. You can also message us using your *myCalSTRS* account or call us at 800-228-5453.

One-time death benefit

You may designate one or more recipients to receive a one-time death benefit—a person, trust, estate, charitable organization, corporation or public entity. This benefit is separate from any possible lifetime monthly benefit your beneficiaries could receive after your death.

Eligibility for the one-time death benefit depends on your membership status at the time of your death. Your recipients may receive this benefit if you die:

- During active service
- In service retirement
- While receiving a CalSTRS disability benefit

The amount of the benefit is set by the Teachers' Retirement Board. For more information, visit [CalSTRS.com/survivor-benefits](https://www.calstrs.com/survivor-benefits).

Keep your one-time death benefit recipient information current with your *myCalSTRS* account. You can change your recipient at any time, with no financial penalty. If you do not have a valid recipient designation form on file with us at the time of your death, we will pay the one-time death benefit to your estate.



Defined Benefit Program monthly survivor benefit

The Defined Benefit Program may provide benefits to your survivors whether your death occurs before or after retirement.

If you die before retirement or while receiving a Coverage A disability benefit

With a preretirement election of an option—your beneficiaries will receive a lifetime monthly benefit based on a percentage of the reduced benefit that would have been paid if you had retired on the date of your death.

Without a preretirement election of an option—your survivors, including your spouse or registered domestic partner and dependent children, may be eligible for a monthly survivor benefit.

A preretirement election of an option is when you choose to provide a monthly lifetime income for one or more persons if you should die before retirement.

If you die after retirement

If you elect an option at the time you retire, your service retirement benefit, or disability retirement benefit under Coverage B, will be reduced. Your option beneficiaries will receive a lifetime monthly benefit after your death.

If you do not elect an option at the time you retire, you will receive your full service retirement or disability retirement benefit. When you die, your lifetime benefit will end and any remaining contributions and interest in your Defined Benefit Program account will be paid to your one-time death benefit recipient in a lump-sum distribution. If you did not name a one-time death benefit recipient, we will make the payment to your estate.

Defined Benefit Supplement distribution

Your membership status when you die—active or retired—determines how the balance in your Defined Benefit Supplement account will be distributed.

If you die before retirement

Your Defined Benefit Supplement account balance will be distributed to your one-time death benefit recipient. If you did not name a one-time death benefit recipient, we will make the payment to your estate.

If you die after retirement

If you die after retirement, you will have already made your Defined Benefit Supplement election. An ongoing monthly annuity may be paid depending on your election at retirement.

If you elect a 100%, 75% or 50% beneficiary annuity for your Defined Benefit Supplement account and die after retirement, your option beneficiary will receive a lifetime monthly annuity after your death.

If you elect a period-certain annuity of three to 10 years for your Defined Benefit Supplement account and die after retirement, any remaining annuity will continue to be paid to your one-time death benefit recipient. If you did not name a one-time death benefit recipient, any remaining balance in this account will be paid in a lump-sum distribution to your estate.

If you do not elect an annuity for your Defined Benefit Supplement account at the time you retire, any remaining balance in this account will be distributed to your one-time death benefit recipient. If you did not name a one-time death benefit recipient, we will make the payment to your estate.

To learn more, see the *Member Handbook* at **CalSTRS.com/publications**.

If you wish to designate a special needs trust as your beneficiary or change an existing option election to a special needs trust, contact us at 800-228-5453 for additional information and the required forms.

Electing an option beneficiary

When you retire from service or begin receiving a Coverage B disability retirement benefit, you can elect an option to provide a lifetime benefit to someone after your death.

If you're eligible, but not yet ready, to retire (even if you're receiving a Coverage A disability benefit) and are considering electing an option beneficiary, be sure to meet with a benefits specialist, or attend a workshop or benefits planning session, to learn how this decision can affect your future retirement benefit.

Electing an option will reduce your monthly retirement benefit.

Your options

You can elect:

- **100% Beneficiary Option**
Your beneficiary will receive 100% of the monthly amount you received, or would have received, during retirement.
- **75% Beneficiary Option**
Your beneficiary will receive 75% of the monthly amount you received, or would have received, during retirement.
- **50% Beneficiary Option**
Your beneficiary will receive 50% of the monthly amount you received, or would have received, during retirement.
- **Compound Option**
You may elect several beneficiaries and mixed percentages to receive a lifetime benefit after you die.

To help you decide if a preretirement election of an option would be most beneficial to your loved ones, see “Your survivor benefits” and “Protecting your loved ones before you retire” in the *Member Handbook*. Contact a CalSTRS benefits specialist to find out how these options can affect your retirement benefit.



Reporting a death

When reporting the death of a member or beneficiary, notify us as soon as possible so we can update the account.

Information you'll need:

- Full name
- Client ID or Social Security number
- Date of death
- Name, mailing and email addresses, and telephone number of a contact person

Report a death online

You can report a death, provide contact information and submit a death certificate online at **CalSTRS.com/contactus** (select *Notification of Death*) or call us at **800-228-5453** for more information.

Payment of benefits

CalSTRS generally pays benefits to beneficiaries or your estate within 45 days of receiving all of the requested information. Payment may be delayed for a variety of reasons, including if we do not:

- Receive required documentation, such as marriage or death certificates.
- Have a current *Recipient Designation* form on file that identifies the name and contact information of each recipient.

Any benefit payments received after the death of the member must be returned to CalSTRS. If payments are not returned, we will deduct the amount due from any subsequent benefit payable.

Be sure to keep the contact information for you and your beneficiaries current on your myCalSTRS account at myCalSTRS.com.





Organize your important documents

Complete this worksheet, make a copy and provide it to those responsible for handling your estate.

Your important documents	Where you keep them
CalSTRS benefits information, including your <i>Recipient Designation</i> form	
Trust documents	
Marriage or registration of domestic partnership certificates, divorce decrees, birth certificates and adoption papers	
Tax returns	
Insurance documents	
Financial records	
Other	
Safe deposit box	
Location	
Key location	
Those with access	

Those to notify in the event of your death	Website or email address	Phone
CalSTRS	CalSTRS.com	800-228-5453
Social Security Administration	SSA.gov	800-772-1213
U.S. Department of Veterans Affairs	VA.gov	800-827-1000
Those familiar with your affairs		
Attorney/trustee		
Physician		
Financial adviser		
Other		
Organizations and associations you belong to		





myCALSTRS

Access your benefit information online, anytime

myCalSTRS offers easy, secure and convenient access to your accounts and CalSTRS forms, anytime, anywhere. Register at myCalSTRS.com. Once you complete the process, your myCalSTRS account will be active. With myCalSTRS, you can:

- Sign up for direct deposit.
- Update your one-time death benefit recipient information.
- Update your contact information.
- Exchange secure messages with CalSTRS representatives.
- Complete and submit forms online.
- View your payment history, tax documents and more!

▶ Need help registering?

View the self-paced, interactive online registration guide at myCalSTRS.com.

You'll find help with resetting your password at CalSTRS.com/myCalSTRS-help-videos.

Connect with us on social media

Connect and engage with us on your favorite social media. It's a great way to keep up on the latest CalSTRS news, share ideas and connect with other educators. Invite your colleagues to join us, too.

CalSTRS.com/stay-connected



CalSTRS resources



WEB

CalSTRS.com
Click *Contact Us* to email

myCalSTRS.com

403bCompare.com

Pension2.com

STAY CONNECTED



CALL

Monday through Friday
8 a.m. to 5 p.m.

800-228-5453
Calls within the U.S.

916-414-1099
Calls from outside the U.S.

888-394-2060
CalSTRS Pension2® personal wealth plan

844-896-9120 (toll free)
CalSTRS Compliance and Ethics Hotline
CalSTRShotline.ethicspoint.com



WRITE

Postal mail
CalSTRS
P.O. Box 15275
Sacramento, CA

95851-0275
**Overnight delivery to
CalSTRS Headquarters**
100 Waterfront Place
West Sacramento, CA
95605



VISIT

Find your nearest
CalSTRS office at
CalSTRS.com/localoffices.

Call ahead for the hours
and services available at
your local office.



FAX

916-414-5040



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