



Teachers' Retirement System
of the State of Kentucky
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Death and Survivor Benefits

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Monthly Survivor Benefits

These benefits, detailed in the following sections, are available for your eligible survivors if, subject to the rules for your position, at the time of your death you are contributing to TRS or had made contributions in the previous fiscal year. They also are available for your survivors if, at the time of your death, you are receiving a disability allowance during the entitlement period. The following people may qualify: your widow/widower if named as the primary beneficiary of your account, children (under 18 or up to age 23 if a full-time student and unmarried), your dependent adult disabled child, your dependent parents or your dependent brother or sister. If your survivors are ineligible for these benefits or if benefits terminate for reasons described below, a refund of the remaining account balance may be available.

Surviving Spouse Benefits

If you are married or you marry, your spouse is your account's primary beneficiary unless subsequently designated otherwise. Your spouse must be the primary beneficiary to be eligible for survivor benefits. Check with TRS if you have questions or wish to change beneficiaries (the form is available on the TRS website).

The basic monthly benefit for your surviving spouse (if named as primary beneficiary) is \$180, but the monthly payment is \$240 if your spouse's income from other sources is less than \$550 a month. This benefit is available for a surviving spouse only if, subject to the rules of your position, at the time of your death you are contributing to TRS, had made contributions in the previous fiscal year or are on disability during the entitlement period. This is a lifetime benefit for the surviving spouse unless the surviving spouse qualifies and chooses an annuity described in the following paragraph.

If upon your death you have a minimum of 10 years of service in TRS, your surviving spouse may receive an annuity equivalent to the annuity you would have received at the point you had become eligible, provided the spouse is the primary beneficiary. If selected, this annuity replaces the survivor benefit described in the preceding paragraph. This annuity is a lifetime benefit. Refer to the "Service Retirement" publication for an explanation of when a member becomes eligible for service retirement.

Dependent Benefits for Surviving Children and Others

These monthly benefits are for dependents and are paid according to the schedule at right. Children under 18 qualify (unless married). Benefit eligibility ceases at the end of the month the child reaches 18 (or 19 if a full-time high school student). Children may apply for benefits to continue after age 18 if they are full-time students in a recognized postsecondary educational program. Additionally, an adult disabled child going to school full time is eligible for that benefit while receiving the monthly payment for being an adult disabled child. Eligibility for benefits beyond age 18 ceases when the

Schedule of Monthly Dependent Payments	
One child	\$200
Two children	\$170 each
Three children	\$133 each
Four or more children	\$440 collectively
One parent	\$200
Two parents	\$145 each
Brothers or sisters	\$165 collectively
Adult disabled children	\$200 each

student is not full time, drops out of school, graduates, turns 23 or marries. Payments are suspended for the period between high school graduation and full-time enrollment in college.

In the absence of a widow, widower, minor children or an adult disabled child, the following may qualify for dependent survivor benefits: parents or, if none survive, a brother or sister. These monthly survivor benefits referenced in the previous sentence terminate upon marriage of the survivor or upon termination of the condition that led to the dependency. (To be dependent, the person must have been receiving at least one half or more of his or her support from the member at the time of death.)

Death of a Member Eligible to Retire

If you are an active contributing member eligible to retire by reason of service at the time of your death, your primary beneficiary if it is your spouse or dependent may choose, instead of an account refund or survivor benefits, an annuity actuarially equivalent to the annuity that you would have received had you retired the day before dying. Your spouse or dependent is limited to either a straight life annuity (Option I) or certain payments of five, 10, 15 or 20 years (Option II). A surviving spouse may receive this benefit at the same time your children are receiving monthly survivor benefits. However, if children qualify to receive monthly survivor benefits, a non-spouse dependent is not eligible.

This benefit payment continues for the lifetime of your spouse or dependent and has no income or marriage restrictions.

A surviving spouse qualifying for this benefit may be eligible for coverage through TRS health insurance unless remarried, provided the election is within 30 days of the date of the member's death. Any election by a surviving spouse to decline or cease coverage through TRS health insurance is permanent. As with any spouse covered through TRS, the surviving spouse must pay the full premium.

Life Insurance Benefit

You are covered by a life insurance benefit the first day you start work in a TRS-contributing position subject to the rules of your position at the time of your death. Coverage continues if you remain a contributing member or receive a service or disability retirement allowance. The life insurance benefit is paid to your spouse or other designated beneficiary, a funeral home or your estate. To designate a life insurance beneficiary, the proper TRS form must be completed and returned. Beneficiaries may be changed at any time. This benefit is in addition to any other benefits.

Reporting Deaths

TRS should be notified, either by your employer or a relative, of your death soon afterward to facilitate the processing of benefits. The estate executor or your beneficiary will be sent information concerning the benefits available and required forms and documentation.

Death of a Member Not Eligible to Retire

Upon your death, if you are not eligible to retire and have no eligible survivors, your accumulated member contributions, plus interest, are paid either to your designated beneficiary or estate.

This is general information. The law prevails in the event of a conflict with this document. Contact TRS prior to making retirement decisions.