

# Disability Retirement Benefit Election Information

(DS1351 rev. 08/08)

## COVERAGE B ONLY

# CALSTRS

HOW WILL YOU SPEND YOUR FUTURE?  
California State Teachers' Retirement System  
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[www.CalSTRS.com](http://www.CalSTRS.com)

FOR USE JANUARY 1, 2007 AND AFTER

### GENERAL INFORMATION

If you apply for a Disability Retirement, Coverage B you may choose an option that allows you to distribute your disability benefit over your life (and the life of your option beneficiary(ies) should death occur while you are receiving a disability benefit). If you wish to elect one or more option beneficiary(ies) to receive a monthly income upon your death, you must select from one of the options described below. Once you have made your decision you must notify CalSTRS of your intention by completing a *Disability Retirement Benefit Election* form. Please read the instructions below to ensure that the proper documents are submitted to CalSTRS.

- **Member-Only Benefit:**  
Check this box on the *Disability Retirement Benefit Election* form, if you wish to receive the maximum amount of your disability base benefit. DO NOT complete the option beneficiary information. By selecting a Member-Only Benefit, you are electing not to provide an ongoing lifetime benefit to someone after your death.
- **Option Quotes:**  
Check this box on the *Disability Retirement Benefit Election* form if you wish to receive an estimate of your base disability benefit modified with one of the option plan features listed on page 2 of this information sheet. These option features allow for only one option beneficiary to be selected. If you wish to select multiple option beneficiaries, select Compound Option. **Please read about option selections carefully to make an informed decision regarding your benefit.** The option percentage for all beneficiaries must equal 100 percent. If you have more than three option beneficiaries, photocopy the *Disability Retirement Benefit Election* form.
- The modified benefit you receive is based on your age and your option beneficiary's age on your benefit effective date. Therefore, your beneficiary's birth date must be verified. Please submit a copy of a certified birth record or a photocopy of a passport ID page. Please do not send originals.
- If your option beneficiary's present name is not the same as that shown on the birth certificate, the original or certified copy of the marriage certificate or court order documenting the change is required.
- Your final benefit choice does not become effective until the effective date of your disability retirement benefit or the date your disability is approved, whichever is later.

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**OPTION PLAN FEATURES**

**Member-Only Benefit**

This Member-Only Benefit is the maximum benefit payable by CalSTRS. For the retired member who elects to receive the Member-Only Benefit for his/her lifetime, no continuing monthly benefit is payable to a beneficiary. The beneficiary will receive the portion of the monthly benefit accrued during the month of death and any contributions and interest remaining in the member's account after all benefit payments have been deducted.

**100% Beneficiary Option**

Provides you with a modified lifetime monthly benefit. After death, your option beneficiary will continue to receive the same modified benefit that you received. If your option beneficiary predeceases you, your benefit will increase to the Member-Only Benefit level.

**75% Beneficiary Option**

Provides you with a modified lifetime monthly benefit. After death, your option beneficiary will receive 75% of the amount you were receiving. If the option beneficiary predeceases you, your benefit will rise to the Member-Only Benefit level. 75% Beneficiary Option cannot be elected if the Option Relationship is anything other than a spouse and the account holder is 19 years and 1 day, or more, older than the option beneficiary.

**50% Beneficiary Option**

Provides you with a modified lifetime monthly benefit, with the modification less than under the 100% Beneficiary Option. After death, your option beneficiary will receive one-half of your modified benefit. If your option beneficiary predeceases you, your benefit will increase to the Member-Only Benefit level.

**Compound Option**

Allows you to retain a percentage of your base disability benefit and split the remaining percentage between your selection(s) of multiple option beneficiaries. The option beneficiaries you designate, each receiving one of the option plan features listed above, will provide an actuarially modified disability benefit over your life and the life of your option beneficiaries should death occur while you are receiving a disability benefit. The total percentage of the base disability benefit and option benefits you designate must equal 100 percent or CalSTRS cannot process your selection.