



Fact Sheet #6
Survivor Benefits

DEATH BENEFIT

As a retired member of the Montana Teachers' Retirement System (TRS), your designated beneficiary(ies) of record with TRS will be entitled to receive a one-time only \$500.00 death benefit, payable upon your death.

You can check your current beneficiary(ies) via your TRS Online System account or by calling TRS. Beneficiaries may be changed only under certain specific circumstances. Review the Benefit Recipient Handbook, or call TRS for more information.

NORMAL FORM BENEFIT ALLOWANCE

If you elected the Normal Form retirement allowance, this death benefit will be paid to your designated beneficiary(ies) on record with TRS. In the absence of a valid beneficiary form on record with TRS, this \$500.00 death benefit will be paid to your estate.

JOINT AND SURVIVOR OR 10/20 YEAR CERTAIN AND LIFE BENEFIT ALLOWANCE

If you elected either a Joint and Survivor or a 10/20 Year Certain and Life retirement benefit allowance, the \$500.00 death benefit will automatically be paid to the joint annuitant or beneficiary(ies) designated to receive a monthly benefit upon your death.

MINOR CHILD BENEFIT

Your minor child(ren) is entitled to receive a minor child benefit of \$200.00 per month, upon your death. The minor child benefit will be paid through the month the child reaches 18 years of age.

DESIGNATING A NEW BENEFICIARY (JOINT AND SURVIVOR BENEFIT ONLY)

If you elected a Joint and Survivor retirement benefit allowance, you may be eligible to apply to designate a new joint annuitant and select the same or a different retirement benefit allowance upon the death of or divorce from your original joint annuitant. If you designate a new joint annuitant, your benefit will be actuarially adjusted based upon the difference in age between yourself and your new joint annuitant. The effective date of the adjusted benefit will be the first of the month following receipt of your application.

Account Value

If it is necessary for the parties in a dissolution to determine the present value of future retirement benefits, the parties must engage an actuary and/or accountant to determine present value. TRS will not make such determinations.

Montana TRS

CALL	WRITE	VISIT	WEB
866-600-4045 (toll free) 8 a.m. to 5 p.m. Monday through Friday	Montana TRS PO Box 200139 Helena, MT 59620-0139	TRS Member Services Capitol Complex 1500 East Sixth Avenue Helena, MT 59601	www.trs.mt.gov TRS homepage
406-444-3134 Local calls			trs.mt.gov/TrsInfo/Forms Download a form
406-444-2641 Fax			trs.mt.gov/TrsInfo/AboutStaff Staff directory