



Survivor Benefits

For members enrolled in the
Combined Plan



2018|2019

Table of Contents

Survivor Benefits Overview	1
Survivor benefits offered under the Combined Plan.....	2
Qualified survivors	4
Dependent-based benefit.....	6
Service-based benefit.....	10
Retirement-based benefit	13
Partial Lump-Sum Option Plan	15
Taxes on survivor benefits	18
Important considerations.....	18
Account withdrawal in lieu of benefits.....	20
Monthly payments vs. account withdrawal	21
Requesting an estimate	23
Beneficiaries	24
Contacting STRS Ohio	26
Publications available	27

Survivor benefits are among the most important benefits STRS Ohio provides to its members. Once a member meets certain eligibility requirements, valuable benefits are in place for qualified survivors. These benefits combine the defined benefit and defined contribution portions of the member's account to create a benefit that can help reduce some of the financial uncertainty created by the loss of a loved one.

This brochure describes benefits available to survivors of STRS Ohio members who die *before* retiring and who participated in the Combined Plan. For information about benefits payable to survivors of members who die *after* retiring, please see the *Service Retirement and Plans of Payment* brochure for members enrolled in the Combined Plan.

A survivor may elect to withdraw the deceased member's account rather than receive monthly benefits. For more information about account withdrawal, see Page 20.

This brochure is a summary written in plain language for use by STRS Ohio members. It is not intended as a substitute for the Ohio Revised Code or the Ohio Administrative Code or for any state or federal law or regulation, nor will its interpretation prevail should a conflict arise between it and any law or regulation. More information may be obtained by contacting STRS Ohio toll-free at 888-227-7877.

Survivor benefits offered under the Combined Plan

There are three types of monthly benefits available to your qualified survivors. The amount payable to qualified survivors (see Page 4) depends on specific eligibility requirements. The defined benefit and defined contribution portions of the account are combined to fund the benefit for all of the benefit types below.

If the member had less than 5.00 years of service credit in lieu of the monthly payment options outlined below, a sole survivor can instead withdraw both the defined contribution and defined benefit portions of the account or annuitize the defined contribution portion of the account and withdraw the defined benefit portion of the account. (The annuity must pay a minimum of \$100 per month.)

1. Dependent-based benefit

This benefit is payable when a member dies before service retirement. Existing members as of June 30, 2013, must have at least 1.50 years of service credit before death. New members on or after July 1, 2013, must have at least 5.00 years of service credit before death. The benefit is based on the final average salary and number of qualified survivors. For additional details and requirements, see Page 6.

2. Service-based benefit

This benefit is payable when a member with 20 or more years of service credit dies before service retirement. The benefit is based on the final average salary and service credit. For additional details and requirements, see Page 10.

3. Retirement-based benefit

This benefit is payable when a member dies before retiring with STRS Ohio, but has met retirement eligibility of the Defined Benefit Plan. The benefit is based on the Defined Benefit Plan service retirement benefit calculation (age, years of service credit and final average salary) in effect

at the time of the member's death. For additional details and requirements, see Page 13.

If a member's death occurs after the benefit period of up to 27 months (for existing members) or 12 months (for new members, July 1, 2013, and after) and the member was not receiving a disability benefit, the retirement-based benefit plan is the only plan which allows monthly benefits to be paid to the member's surviving spouse or a designated financially dependent beneficiary.

Qualified survivors

It is important to understand who is eligible to receive survivor benefits. Only qualified survivors are eligible for monthly benefits assuming all other eligibility requirements for monthly benefits are met. Qualified survivors are as follows:

Spouse

For dependent-based or service-based benefits, the spouse of a deceased member is a qualified survivor if the:

- Member had 10 or more years of credit (for dependent-based benefits); *or*
- Spouse cares for the deceased member's qualified children; *or*
- Spouse is at least age 62; *or*
- Spouse is mentally or physically incapacitated.

For retirement-based benefits, the spouse of a deceased member is a qualified survivor if the member was eligible for service retirement before the date of death.

Children

Children (including legally adopted children) of a deceased member are qualified survivors if they are:

- Under age 22 and never married; *or*
- Any age, never married, physically or mentally incapacitated before age 22 and have remained continuously incapacitated.

Dependent parent

A parent of a deceased member is a qualified survivor if the parent is at least age 65 and received at least one-half of his or her support from the member during the 12-month period before the member's death.

Sole survivor

A sole survivor can fall into one of the three following categories:

- Spouse,
- An individual who is financially dependent on the member and is designated as the member's sole beneficiary, or
- Any other individual designated as the member's sole beneficiary.

If a spouse or financially dependent individual is the sole survivor and is eligible to receive a monthly survivor benefit under one of the three types listed on Pages 2–3 (dependent-, service- or retirement-based), he or she may combine the defined benefit and defined contribution portions of the member's account to fund monthly benefits or receive a lump-sum account withdrawal.

If the sole survivor is not the spouse or is not financially dependent on the member, his or her only option is to receive a lump-sum refund.

A sole surviving spouse of a member who had less than 5.00 years of service credit can either use the defined contribution portion of the account to fund an annuity or receive a withdrawal payment. The spouse would also receive a refund of the defined benefit portion of the account. To annuitize the defined contribution portion of the account, the account balance must provide at least \$100 monthly. If not, the defined contribution and defined benefit portions must both be withdrawn. Please see Page 20 for further information.

A sole surviving spouse of a member who had at least 5.00 years of service credit also may choose to withdraw or take a monthly benefit from only the defined contribution portion of the account. The defined benefit portion of the account could then be maintained until the member would have turned age 60 for a service retirement benefit based on 1% of the member's final average salary for each year of service.

Multiple survivors

If all of the multiple survivors are qualified survivors (see criteria on Page 4), a monthly benefit could be elected versus an equally divided lump-sum account withdrawal. If at least one of the multiple survivors is not a qualified survivor, the survivor who is not a qualified survivor may waive the right to a lump-sum distribution, which would then allow qualified survivors to receive monthly benefits.

Effective date of benefit

For qualified survivors, benefits are effective the first of the month after the date of death unless the application is filed more than 12 months after the date of death, then benefits are effective the first of the month after the application is received.

Dependent-based benefit

The dependent-based benefit is payable to qualified survivors when the member dies after meeting the following member requirements:

Existing member as of June 30, 2013

- Has 1.50 years of qualifying service credit before death; and
- Earned a quarter of a year of service credit within the 30-month period preceding death; or was receiving a disability benefit at the time of death; or received a disability benefit within the last 12 months and was contributing to STRS Ohio at the time of death.
- Provided the account has not been withdrawn, eligibility for dependent-based monthly benefits for qualified survivors continues for up to 27 months following the member’s last contributing service.

New member on or after July 1, 2013

- Has 5.00 years of qualifying service credit before death; and
- Date of death is no more than one year from last date of service; or was receiving a disability benefit at the time of death; or received a

disability benefit within the last 12 months and was contributing to STRS Ohio at the time of death.

- Provided the account has not been withdrawn, eligibility for dependent-based monthly benefits for qualified survivors continues for up to 12 months following the member’s last contributing service.

The defined benefit and defined contribution portions of the account are combined to fund the benefit.

Monthly survivor benefits are determined according to the number of qualified survivors. These benefits are payable as a percentage of final average salary (FAS), which is the average of the member’s five highest fiscal years of earnings, regardless of when they occur.

The percentages are as follows:

Number of Qualified Survivors	Percentage of Final Average Salary
1	25%
2	40%
3	50%
4	55%
5 or more	60%

If contributions were made for less than the FAS period, total compensation is divided by the total number of years of service in the member’s account to calculate the FAS.

The surviving spouse receives 25% of the FAS and the balance of the total survivor benefit is divided equally among the remaining qualified survivors. If there is no surviving spouse, the benefit is divided equally among the qualified survivors.

Termination of dependent-based benefit

Benefits to qualified children terminate upon:

- Marriage;
- Adoption; or
- Age 22.

If a member had less than 10 years service credit, the surviving spouse’s benefits stop until age 62 if there are no other qualified children. Once the benefits resume, they are payable for the surviving spouse’s lifetime.

In the following sample estimate, the member has three qualified survivors (spouse and two children).

Dependent-based Benefit Sample Estimate #1	
Deceased member	Age 38
Service credit	10 years
Qualified survivors (spouse and two dependent children)	3
Final average salary	\$45,000
Percentage of final average salary	<u>x 50%</u>
Annual survivor benefit	\$22,500
Monthly benefit	\$1,875

Breakdown of Payment Distribution	
Spouse (25% of \$45,000)	\$937.50/month
Dependent child #1 (12.5% of \$45,000)	\$468.75/month
Dependent child #2 (12.5% of \$45,000)	<u>+ \$468.75/month</u>
Total payments	\$1,875/month

When the oldest child reaches age 22, the benefit is recalculated to provide 40% of FAS to the remaining two dependents:

Sample Estimate #2	
Final average salary	\$45,000
Percentage of final average salary	<u>x 40%</u>
Annual survivor benefit	\$18,000
Monthly benefit	\$1,500

Breakdown of Payment Distribution	
Spouse (25% of \$45,000)	\$937.50/month
Dependent child #1 (15% of \$45,000)	<u>+ \$562.50/month</u>
Total payments	\$1,500/month

When the youngest child reaches age 22, the surviving spouse continues to receive 25% of the FAS for his or her lifetime because the deceased member had at least 10 years of credit.

Sample Estimate #3	
Final average salary	\$45,000
Percentage of final average salary	<u>x 25%</u>
Annual survivor benefit	\$11,250
Monthly benefit to spouse	\$937.50

Service-based benefit

Existing member as of June 30, 2013

- Has 20 or more years of service credit before death; and
- Earned a quarter of a year of service credit within the 30-month period preceding death; or was receiving a disability benefit at the time of death; or received a disability benefit within the last 12 months and was contributing to STRS Ohio at the time of death.
- Provided the account has not been withdrawn, eligibility for service-based monthly benefits for qualified survivors continues for up to 27 months following the member’s last contributing service.

New member on or after July 1, 2013

- Has 20 or more years of service credit before death; and
- Date of death is no more than one year from the last date of service; or was receiving a disability benefit at the time of death; or received a disability benefit within the last 12 months and was contributing to STRS Ohio at the time of death.
- Provided the account has not been withdrawn, eligibility for service-based monthly benefits for qualified survivors continues for up to 12 months following the member’s last contributing service.

The defined benefit and defined contribution portions of the account are combined to fund the benefit.

Monthly survivor benefits are determined according to the number of years of service credit. These benefits are payable as a percentage of final average salary (FAS), which is the average of the member’s five highest fiscal years of earnings, regardless of when they occur.

The percentages are as follows:

Years of Service	Percentage of Final Average Salary
20	29%
21	33%
22	37%
23	41%
24	45%
25	48%
26	51%
27	54%
28	57%
29 or more	60%

Termination of service-based benefit

Benefits to surviving children terminate upon:

- Marriage;
- Adoption; or
- Age 22.

A qualified surviving spouse or designated qualified beneficiary may receive a survivor benefit, if eligible, regardless of any other qualified survivor. The surviving spouse’s share of the benefit is calculated as follows:

Number of Qualified Survivors	Spouse’s Share
1	100%
2	62.5%
3	50%
4	45.45%
5 or more	41.67%

The remaining benefit is divided equally among all qualified survivors.

In the service-based benefit sample estimate on Page 12, the member has two qualified survivors

(spouse and child under 22 years of age). The surviving spouse decides to take monthly benefits and include the other qualified survivor, with the benefit being calculated as follows:

Service-based Benefit Sample Estimate #1	
Deceased member	Age 46
Service credit	24 years
Qualified survivors (spouse and one child)	2
Final average salary	\$45,000
Percentage of final average salary	x 45%
Annual benefit	\$20,250
Monthly benefit	\$1,687.50

Breakdown of Payment Distribution	
Spouse (62.5% of \$1,687.50)	\$1,054.69/month
Dependent child (37.5% of \$1,687.50)	+ \$632.81/month
Total payments	\$1,687.50/month

When the qualified child reaches age 22, the surviving spouse receives 45% of the deceased member's FAS.

Sample Estimate #2	
Final average salary	\$45,000
Percentage of final average salary	x 45%
Annual survivor benefit	\$20,250
Monthly benefit to spouse	\$1,687.50

Retirement-based benefit

The retirement-based benefit is payable to a surviving spouse or a designated financially dependent beneficiary if the member dies before retirement but after meeting retirement eligibility of the Defined Benefit Plan. The defined benefit and defined contribution portions of the account are combined to fund this benefit.

Service retirement eligibility for the Defined Benefit Plan is:

Unreduced Benefit for Retirement Dates	Minimum Age and Years of Service
8/1/2017–7/1/2019	Any age and 32 yrs.; or age 65 and 5 yrs.
8/1/2019–7/1/2021	Any age and 33 yrs.; or age 65 and 5 yrs.
8/1/2021–7/1/2023	Any age and 34 yrs.; or age 65 and 5 yrs.
8/1/2023–7/1/2026	Any age and 35 yrs.; or age 65 and 5 yrs.
On or after 8/1/2026	Age 60 and 35 yrs.; or age 65 and 5 yrs.

Actuarially Reduced Benefit* for Retirement Dates	Minimum Age and Years of Service
8/1/2017–7/1/2019	Any age and 30 yrs.; or age 55 and 27 yrs.; or age 60 and 5 yrs.
8/1/2019–7/1/2021	Any age and 30 yrs.; or age 55 and 28 yrs.; or age 60 and 5 yrs.
8/1/2021–7/1/2023	Any age and 30 yrs.; or age 55 and 29 yrs.; or age 60 and 5 yrs.
On or after 8/1/2023	Any age and 30 yrs.; or age 60 and 5 yrs.

There is no time restriction to apply for this benefit; however, some benefits will be lost if the application is received more than 12 months after the date of the member's death. If a member stops contributing and dies after meeting eligibility, a retirement-based benefit is payable to a qualified survivor.

*An actuarially reduced benefit reflects a reduction for each year that a member retires before meeting eligibility for an unreduced benefit.

Qualified survivors

The following individuals are eligible for a retirement-based benefit:

- A surviving spouse, or
- A *designated* financially dependent beneficiary. To qualify for benefits, this individual must have received at least one-half of his or her support from the member during the 12-month period before the member's death. Proof of dependency must be substantiated before benefits are paid.

Benefit calculation

The retirement-based benefit calculation is determined by multiplying years of service by 2.2% of the final average salary (FAS). The FAS is the average of the five highest years of earnings for benefit.

Benefits are reduced if the member only met eligibility for a reduced benefit.

The benefit is calculated as if the member had retired in the Defined Benefit Plan and provided the maximum joint and survivor benefit to the qualified survivor. This is the Joint and Survivor Annuity option 1 without reversion plan of payment without any guaranteed period.

Retirement-based Benefit Sample Estimate	
Deceased member	Age 59
Service credit	30 years
Spouse	Age 57
Final average salary	\$50,000
Percentage of final average salary	x 54.1%
Annual Single Life Annuity	\$27,050
Monthly Single Life Annuity	\$2,254
Percentage of Single Life Annuity* (Joint and Survivor Annuity option 1 without reversion)	x 90.04%
Survivor benefit payment	\$2,030

*The retirement-based benefit is based on actuarial calculations; individual benefit calculations will vary.

Partial Lump-Sum Option Plan

A Partial Lump-Sum Option Plan (PLOP) is available to retirement-based survivor benefit recipients. The PLOP allows survivors to take from six to 36 times the member's monthly Single Life Annuity (SLA) benefit in a lump sum. The PLOP must be elected in \$1,000 increments, unless the minimum or maximum amount is selected. Monthly benefits still begin with the benefit effective date and are payable for life, but they are reduced to reflect the amount taken in a lump sum.

If chosen, the one-time PLOP payment will be paid 91 days after your benefit effective date or the date all necessary information is received and your benefit is finalized, whichever is later.

A PLOP payment from STRS Ohio can be processed three ways. You can have:

1. All of the PLOP payment paid by direct rollover to a traditional individual retirement account (IRA), a Roth IRA, SEP-IRA, SIMPLE IRA, an eligible employer plan (qualified under section 401(a), 401(k), 403(b) or 457(b) governmental plan) or another qualified plan to defer the immediate tax withholding and possible penalty.
2. All of the payment paid to you through direct deposit to a named financial institution.
3. Some portion paid as a rollover with the remaining amount paid to you.

The PLOP payment will be electronically deposited to the same financial institution you listed to receive your monthly benefits, unless you elect to roll over the PLOP payment to a qualified plan.

Cost of PLOP

The table below shows the amount a monthly benefit is reduced for each \$1,000 of lump-sum payment. For example, a 57-year-old survivor starting benefits July 1, 2018, who receives a \$25,000 lump-sum payment, would have his or her benefit reduced \$187.50 a month for life ($\$7.50 \times 25 = \187.50).

Combined Plan PLOP Cost Factor Table			
Age	Reduction per \$1,000	Age	Reduction per \$1,000
53	\$7.27	60	\$7.72
54	7.32	61	7.81
55	7.38	62	7.90
56	7.44	63	8.01
57	7.50	64	8.12
58	7.57	65	8.24
59	7.64		

Taxes on PLOP payments

Before selecting a PLOP payment, it is important to understand the tax implications of receiving a lump sum as well as the restrictions on rollovers. Under federal tax laws, lump-sum payments paid directly to you that are eligible for rollover are subject to a mandatory 20% federal tax withholding. PLOP payments are exempt from all state and local taxes in Ohio, including school district income tax.

If you elect a PLOP payment, a 1099-R form will be mailed to you in January of the year following your PLOP payment unless you have indicated a preference to view this form in your Online Personal Account instead.

Sixty-day rollover option

If you initially choose to have a PLOP payment paid directly to you and later decide to roll it over to a qualified plan, you can do so up to 60 days after you receive the PLOP payment. You can roll over all or part of the PLOP payment to an eligible employer

plan that accepts rollovers. The rollover will need to be done by you, not STRS Ohio. The portion of your payment that is rolled over will not be taxed until you take it out of the qualified plan.

You may roll over up to 100% of the eligible rollover distribution (subject to IRS required minimum distribution regulations), including an amount equal to the 20% of the taxable portion that was withheld for federal tax. If you choose to roll over 100%, you must find other funds within the 60-day period to contribute to the qualified plan to replace the 20% that was withheld. Conversely, if you roll over only the 80% of the payment that you received, you will be taxed on the 20% that was withheld for federal tax.

Items to consider

Before considering a lump-sum payment, it is important to estimate how much it will reduce the monthly survivor benefit.

The monthly benefit reduction due to the PLOP is permanent. Future benefit changes, if applicable, will be calculated on the reduced benefit. Survivor benefit recipients should carefully consider the reduced benefit they will receive after taking the lump-sum payment to be sure they can still meet future financial obligations. Remember, the monthly benefit will be further reduced by federal taxes and, if applicable, health care, dental and vision premiums.

Before electing a PLOP, an individual counseling session with an STRS Ohio benefits counselor is strongly recommended.

Taxes on survivor benefits

Monthly survivor benefits are taxable beginning with the first survivor benefit payment. A small percentage of the payment may be tax-free. Contributions that the deceased member made on an after-tax basis to STRS Ohio are prorated over the survivor's lifetime.

There are special tax implications when STRS Ohio accounts are withdrawn in a lump sum. Please review the *Account Withdrawal* brochure.

We will withhold federal taxes from benefits unless otherwise directed. If federal taxes are not withheld, the survivor may be responsible for filing estimated federal tax forms quarterly.

STRS Ohio monthly survivor benefits are exempt from all state and local taxes in Ohio, including school district income tax.

For more information about taxation of STRS Ohio survivor benefits, contact the Internal Revenue Service, the Ohio Department of Taxation or a qualified tax consultant.

Important considerations

Cost-of-living adjustment (COLA)

Ohio law gives the State Teachers Retirement Board the authority to grant a COLA to benefit recipients. New benefit recipients are eligible to receive a COLA beginning on the fifth anniversary of their retirement date. All cost-of-living increases granted on or after July 1, 2017, are currently set at 0%. No later than the next actuarial experience review, anticipated to be completed in 2022, the Retirement Board will evaluate whether an upward adjustment to the cost-of-living increase is payable without materially impairing the fiscal integrity of the retirement system.

Access to health care coverage

Most survivor benefit recipients and their eligible dependents have access to the STRS Ohio Health Care Program.* Survivors receiving retirement-based benefits are eligible for access to health care coverage (medical, dental and vision) provided the member had at least 15 years of service credit, or 20 years of service credit beginning Aug. 1, 2023.

A sole surviving spouse who elects to maintain the defined benefit portion of the account is eligible to participate in the STRS Ohio Health Care Program if the member had at least 15 years of service credit, or 20 years of service credit beginning Aug. 1, 2023, at the time of death. Eligibility begins when benefit payments from the defined benefit account begin (the first of the month following the month in which the deceased member would have turned age 60, assuming an application for benefits is filed before that date).

Dental and vision coverage

STRS Ohio offers dental and vision coverage to eligible survivor benefit recipients and their eligible dependents. Survivors receiving retirement-based benefits are eligible if the member had 15 or more years of service, or 20 years of service credit beginning Aug. 1, 2023. Enrollment in an STRS Ohio health care plan is not a requirement to enroll in the dental or vision plans. Separate monthly premiums apply to the dental and vision plans. For more information, contact STRS Ohio toll-free at 888-227-7877.

*The STRS Ohio Health Care Program is not guaranteed. STRS Ohio may change or discontinue all or part of the program for all or a class of eligible benefit recipients and covered dependents at any time.

Account withdrawal in lieu of benefits

Eligibility requirements

Members with less than 5.00 years of service credit before death

The defined contribution portion of the account is available to survivor(s). If the member has multiple survivors, the account must be withdrawn and divided equally. Member contributions in the defined benefit account must also be withdrawn and the remainder of the account has no value since the member has less than five years of service credit.

Members with 5.00 or more years of service credit before death

The defined benefit and defined contribution portions of the account are available to the survivor(s). If the member has multiple survivors, the accounts must be withdrawn and divided equally unless the member filed a designation form with the retirement system listing specified percentages for each beneficiary.

Exception: If all of the multiple survivors are qualified survivors and other eligibility requirements are met (see Pages 6–7, 10 and 13–14), a monthly benefit could be elected versus a lump-sum withdrawal. If at least one of the multiple survivors is not a qualified survivor, the survivor who is not a qualified survivor may waive the right to a lump-sum distribution, which would then allow the qualified survivors to receive monthly benefits. (See Page 4 for further information regarding “Qualified survivors.”)

Monthly payments vs. account withdrawal

Plan Feature	Monthly Payments	Account Withdrawal
Survivor benefits	Yes	No
Access to health care coverage (defined benefit portion)	Yes	No
Cost-of-living adjustments*	Yes	No
Direct control over funds	No	Yes
Possible rollover to a qualified plan	No	Yes
Possible tax penalties	No	No
Possible investment costs	No	Yes
Individual investment risk	No	Yes

Withdrawal amount

The decision to withdraw the deceased member’s account must be made *before* receiving monthly survivor benefits. If a survivor who is receiving monthly benefits becomes ineligible for survivor benefits (because of age or death, for example), the withdrawal amount, if any, will be limited to the deceased member’s contributions less any survivor benefits previously paid. If the member had ever received disability benefits, the withdrawal amount will consist of only the member’s contributions, but does not include any investment gains or losses on contributions in the defined contribution account. Otherwise, the withdrawal amounts for each portion of the account are listed below and on Page 22.

For the defined contribution portion of the account, the withdrawal amount consists of member contributions plus any gains or losses on those contributions. The withdrawal amount may be affected by low balance fees or early withdrawal penalties.

*New benefit recipients are eligible to receive a cost-of-living adjustment beginning on the fifth anniversary of their retirement date. All cost-of-living increases granted on or after July 1, 2017, are currently set at 0%.

For the defined benefit portion of the account, survivors would receive the greater of (1) the present value of the future benefits, or (2) the member's total contributions to the defined benefit portion of the account, provided the member had 5.00 or more years of service credit.

Survivors would receive the member's total contributions to the defined benefit portion of the account if the member withdraws before accumulating 5.00 years of service credit.

Items to consider

The following questions should be considered by qualified survivors before deciding whether to withdraw the account or to receive monthly survivor benefits:

- Is the monthly benefit guaranteed for life or will it terminate at a specified date?
- Do any other qualified survivors need to be covered by monthly survivor benefits, e.g., qualified children?
- Is access to health care coverage from STRS Ohio available and, if so, will eligible survivors need it?

Important tax considerations

If the withdrawal is paid directly to the survivor:

- The payment will be taxed in the year in which it is issued.
- STRS Ohio will withhold federal tax at a rate of 20%.

The withdrawal amount may be rolled over to an eligible retirement account that will accept rollovers and:

- The payment will not be taxed in the current year and no taxes will be withheld.
- The rolled over funds will be taxed when removed from the account to which they were deposited.

If the deceased member was age 70-1/2 or older, a certain portion of your payment cannot be rolled over because it is a required minimum payment that must be paid to the survivor. STRS Ohio will advise if this is the case.

There are other tax implications if you withdraw the deceased member's account. Consult a professional tax advisor for more information. STRS Ohio cannot provide tax advice.

Requesting an estimate

To estimate survivor benefits, go to the STRS Ohio website at www.strsoh.org. You can access the survivor benefits calculator on the home page.

You may also receive an estimate of survivor benefits by contacting us toll-free at 888-227-7877 with the following information:

- Your name;
- Social Security number or STRS Ohio account number;
- Current address;
- Names and dates of birth of your beneficiaries;
- The member's date of death; and
- The Partial Lump-Sum Option Plan (PLOP) payment amount you are considering (if applicable).

In providing estimates, STRS Ohio will assume the survivor wants to receive the benefit providing the highest monthly payment unless directed otherwise.

Beneficiaries

Designation of beneficiaries

It is important to identify beneficiaries in the case of the death of the member. The succession of beneficiaries outlined below determines who is eligible to receive an account withdrawal or monthly benefits when a member dies, unless the member completed a beneficiary form to designate beneficiaries by name. The succession of beneficiaries is desirable for most family circumstances.

Under the succession outlined below, beneficiaries qualify in the following order:

1. Spouse
2. Children, share and share alike
3. Parents, share and share alike
4. Estate

The succession of beneficiaries will apply if the member has not previously designated a beneficiary or if the member:

1. Designates succession of beneficiaries;
2. Is not survived by a designated beneficiary;
3. Has not filed a valid beneficiary designation form after any of the following:
 - Marriage;
 - Birth or adoption of a child;
 - Divorce, marriage dissolution or legal separation;
 - Withdrawal of account; or
 - Permanent STRS Ohio retirement plan selection if a plan change was made.

In place of the succession of beneficiaries, members may designate beneficiaries by name.

Designating beneficiaries by name

If the succession of beneficiaries does not meet your needs, you may designate beneficiaries by name. You may designate or change beneficiaries through your Online Personal Account at www.strsoh.org or by calling STRS Ohio toll-free at 888-227-7877 and requesting a beneficiary designation form.

Before distribution from the account, the member must designate the same beneficiary or beneficiaries for both the defined benefit and defined contribution portions of the account.

Once the member receives a withdrawal or payment from either the defined benefit or defined contribution portion of the account, the member may designate different beneficiaries for the remaining portion. If there is no beneficiary designation on file, the succession of beneficiaries applies.

By phone: **888-227-7877 (toll-free)**

Our dedicated team of member service representatives is available to answer your questions when you need them.

- Call Monday–Friday, 8 a.m.–5 p.m.

When you need more detailed information, our benefits counselors can provide you with one-on-one consultation in our Columbus office, through a teleconference or during field counseling sessions held throughout the state each year.

On the Internet: **www.strsoh.org**

A quick way to access information is through STRS Ohio's website, where you will find the items below and much more.

- Benefit information (while teaching and in retirement)
- Online Personal Account information
- Videos and on-demand webinars
- Counseling and seminar information
- STRS Ohio publications and forms
- Benefit calculators

By email: **contactus@strsoh.org**

Email news service

STRS Ohio updates members about legislation, benefits and other issues affecting the STRS Ohio membership through our email news service — *eUPDATE*. All members with an email on file receive the *eUPDATE*.

Publications available

The following STRS Ohio publications are available on the STRS Ohio website at www.strsoh.org or by calling toll-free 888-227-7877:

- *Account Withdrawal*
- *Comprehensive Annual Financial Report*
- *Disability Benefits*
- *Educational Opportunities*
- *Employment After Retirement*
- *Preparing for Retirement*
- *Service Credit Guidelines*
- *Service Retirement and Plans of Payment*
- *Survivor Benefits*
- *Understanding Your STRS Ohio Benefits — Plan Summary*



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