



November 13, 2020  
Re: Jean A Donotmail  
TRS Retirement No.: U0496270

Jean A Donotmail  
55 Water St  
New York, NY 10041-0010

**TRS benefits payable:  
Action required**

Dear Jean A Donotmail:

TRS previously contacted you regarding benefits due as the result of the death of Jean A Donotmail, but we have not yet received your benefit claim. Once again, we offer our sincere condolences for your loss.

This letter summarizes the Qualified Pension Plan (QPP) and/or Tax-Deferred Annuity (TDA) benefits that Jean A Donotmail has been designated to receive from TRS.

**Benefits Due**

Jean A Donotmail is eligible to receive the following benefit(s):

<b>Benefit Type</b>	<b>Estimated Gross Amount</b>
QPP Fractional	\$447.39

Please read the attached fact sheet, *Claiming Your Death Benefit*, for more details on the types of TRS death benefits.

**Initiating Your Claim**

**To start the process, please register as a claimant on our website at [www.trsnyc.org](http://www.trsnyc.org), using the following 12-digit claim code: 1F204KP2ENUE.** This claim code will expire on 01/12/2021.

**Required Documentation**

In order for TRS to process this benefit, an original death certificate (or certified copy) is required. TRS has received this document. After you start your claim on our website, any additional documentation that you are required to file will be indicated. The attached fact sheet has more details about required documentation.

To help expedite processing, we urge you to file your online benefit claim and submit any required documentation and payment as soon as possible. **When you file your online claim, you will need information contained in this letter. Please do not discard.**

**Note:** Dollar figures of benefits due included in this letter are approximations.

If you require additional assistance, please contact our Member Services Center at 1 (888) 8-NYC-TRS.

Sincerely,

TRS Member Services

## **CLAIMING YOUR DEATH BENEFIT**

The loss of a loved one is often a difficult and stressful time, and starting the process of claiming benefits can seem overwhelming. TRS has enclosed this fact sheet with your notification letter to help you through the claimant process.

**You will need information from your letter—including your claim code—when you file your benefit claim.**

### **PROCESSING TIME**

It is important for beneficiaries to understand that death benefits from TRS cannot be paid immediately upon notification or documentation of a member's death. There are several steps in the process.

In most cases, once TRS is informed of a member's death, we are able to send notification letters (like the attached) to the member's designated beneficiaries in approximately four weeks.

Before processing any benefit payments, TRS must receive an original death certificate (or certified copy) and any amounts owed to TRS. (See "**Payment Due to TRS**" below.)

Beneficiaries must file a claim with TRS to receive their benefit payments. Most of the claim process can be done online through the TRS website, but the final step is mailing a notarized claim summary to TRS. Payment to a beneficiary normally can be made approximately two months after TRS receives the notarized claim summary (assuming all documentation and any outstanding payments have been submitted to TRS).

### **REQUIRED DOCUMENTATION**

In order for TRS to process any death benefit payments, an original death certificate (or certified copy) is required. The attached letter indicates whether we have already received the certificate.

In addition, all claimants are required to submit some documentation to TRS. When you begin your online claim form, you will see the specific documentation that you must file. In general:

- Individual beneficiaries must submit proof of their date of birth. This may be uploaded on our website or mailed to TRS.
- Executors and Administrators of the member's estate must file an original Letter of Administration or Letter of Testamentary. This must be mailed to TRS.

Other documents may be required as well. The online claim form will indicate whether these documents can be uploaded or must be mailed to TRS.

**If you have already submitted required documents, you do not need to submit them again.**

## **TRS BENEFIT TYPES**

You may be due benefits under the Qualified Pension Plan (QPP), the Tax-Deferred Annuity (TDA) Program, or both. (The QPP is a defined-benefit plan that provides members a monthly retirement allowance; the TDA Program is an optional retirement savings plan.) The type and amount of your benefit is indicated in your notification letter under “**Benefits Due.**” The most common benefit types are described below.

<b>Benefit</b>	<b>Description</b>	<b>Distribution Options</b>
Lump Sum	A one-time payment. *	In some cases, a portion of the benefit must be paid directly; otherwise, distribution options may be available. (See your attached letter.)
Fractional	A one-time payment representing a portion of the retirement allowance due to the member for the last month in which the member was alive.	Must be received as a direct payment; no distribution options available.
QPP DB2	A one-time payment provided under the plan's death benefit provisions.	Distribution options available.
Payment Option I Payment Option IV-b	A one-time payment based on the member's election at retirement.	Must be received as a direct payment; no distribution options available.
Payment Option II Payment Option 1 Payment Option IV-2 Payment Option 5-1	Lifetime monthly payments based on the member's election at retirement. Payment amount equals the monthly amount received by the member. **	Must be received as direct payments; no distribution options available.
Payment Option III Payment Option IV-3 Payment Option 5-2	Lifetime monthly payments based on the member's election at retirement. Payment amount equals 50% of the monthly amount received by the member.	Must be received as direct payments; no distribution options available.
Payment Option 2 Payment Option IV-a Payment Option IV-4	Lifetime monthly payments based on the member's election at retirement. Payment amount equals a specified percentage of the monthly amount received by the member.	Must be received as direct payments; no distribution options available.
Payment Option IV-e Payment Option 4	Monthly payments based on the member's election at retirement. Payment amount equals the monthly amount received by the member. Payments continue until a total of 120 payments have been issued.	Must be received as direct payments; no distribution options available.
Payment Option IV-d Payment Option 3	Monthly payments based on the member's election at retirement. Payment amount equals the monthly amount received by the member. Payments continue until a total of 60 payments have been issued.	Must be received as direct payments; no distribution options available.

\* **One-Time Payments:** These benefits are disbursed to the beneficiary in one lump-sum payment. For some one-time benefits, different distribution options are available to you, including rollovers to an eligible successor program. Other one-time payments must be disbursed as direct payments to you. When you are logged in to your online claim, you can see the distribution options available to you.

\*\* **Monthly Payments:** These benefits are payable as a result of a “Payment Option” that the member elected at retirement. When you are logged in to your online claim, you will be able to see the amount of any monthly payments due you.

Keep in mind that some distribution options require the beneficiary to make an election within a specific timeframe. **Therefore, we urge you to file your benefit claim as soon as possible to preserve your eligibility for the distribution option you want.** You can review details about these requirements as part of the online claim process.

### **Required Minimum Distribution (RMD)**

Your notification letter may indicate that a portion of your benefit represents a Required Minimum Distribution (RMD), a distribution required by the Internal Revenue Service. In this case, the amount shown was due the deceased member as an RMD and now must be paid to the beneficiaries or estate. RMDs are not eligible for rollover and must be received as a direct payment.

### **PAYMENT DUE TO TRS**

In some cases, TRS must recover funds before any death benefits can be paid. Your notification letter indicates any amounts that are due to TRS. Examples include:

- Retirement allowance payments issued after the member's death.
- Amounts resulting from an overpayment of the member's retirement allowance; in this case, the member was in the process of reimbursing TRS through deductions from monthly retirement allowance payments.

If a **one-time benefit** is payable to you, you may be able to offset the amount owed to TRS against the amount payable to you; you can make this election as part of your online claim.

In all cases, you can submit payment directly to TRS for the amount owed. Please mail your check, with a copy of your notification letter, to **Teachers' Retirement System of the City of New York, Bowling Green Station, PO Box 5005, New York, NY 10274.**

### **NOTE FOR ESTATES**

In certain circumstances, an estate must be probated in order to claim a death benefit. You should consult with an attorney and/or a tax advisor in your state for information about the probate process.

### **NOTE FOR ALL CLAIMANTS**

**We urge you to log in to the secure section of our website as soon as possible.**

Once you log in, you will be guided through the steps for filing your benefit claim. We encourage you to file online so that TRS can receive your claim instantly and you can avoid spending time filling out paper forms. If you have questions about filing your claim, please call our Member Services Center at 1 (888) 8-NYC-TRS.

Please do not discard your notification letter from TRS, and save your claim code in a safe, secure place. **If your claim code has expired, please call our Member Services Center at the phone number above.**



TEACHERS' RETIREMENT SYSTEM OF THE CITY OF NEW YORK

55 Water Street, New York, NY 10041  
www.trsnyc.org | 1 (888) 8-NYC-TRS