



# Tax Facts and Figures

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## 2020 Federal Tax Rate Schedules

Single Taxable Income					
\$ 0	to	9,875	×	10.0%	minus \$ 0.00 = Tax
9,876	to	40,125	×	12.0%	minus 197.50 = Tax
40,126	to	85,525	×	22.0%	minus 4,210.00 = Tax
85,526	to	163,300	×	24.0%	minus 5,920.50 = Tax
163,301	to	207,350	×	32.0%	minus 18,984.50 = Tax
207,351	to	518,400	×	35.0%	minus 25,205.00 = Tax
518,401	and over		×	37.0%	minus 35,573.00 = Tax

MFJ or QW Taxable Income					
\$ 0	to	19,750	×	10.0%	minus \$ 0.00 = Tax
19,751	to	80,250	×	12.0%	minus 395.00 = Tax
80,251	to	171,050	×	22.0%	minus 8,420.00 = Tax
171,051	to	326,600	×	24.0%	minus 11,841.00 = Tax
326,601	to	414,700	×	32.0%	minus 37,969.00 = Tax
414,701	to	622,050	×	35.0%	minus 50,410.00 = Tax
622,051	and over		×	37.0%	minus 62,851.00 = Tax

MFS Taxable Income					
\$ 0	to	9,875	×	10.0%	minus \$ 0.00 = Tax
9,876	to	40,125	×	12.0%	minus 197.50 = Tax
40,126	to	85,525	×	22.0%	minus 4,210.00 = Tax
85,526	to	163,300	×	24.0%	minus 5,920.50 = Tax
163,301	to	207,350	×	32.0%	minus 18,984.50 = Tax
207,351	to	311,025	×	35.0%	minus 25,205.00 = Tax
311,026	and over		×	37.0%	minus 31,425.50 = Tax

HOH Taxable Income					
\$ 0	to	14,100	×	10.0%	minus \$ 0.00 = Tax
14,101	to	53,700	×	12.0%	minus 282.00 = Tax
53,701	to	85,500	×	22.0%	minus 5,652.00 = Tax
85,501	to	163,300	×	24.0%	minus 7,362.00 = Tax
163,301	to	207,350	×	32.0%	minus 20,426.00 = Tax
207,351	to	518,400	×	35.0%	minus 26,646.50 = Tax
518,401	and over		×	37.0%	minus 37,014.50 = Tax

## Additional Medicare Tax

**0.9% additional tax on wage income above threshold**

Filing status	Single, HOH, QW	MFJ	MFS
Threshold amount	\$200,000	\$250,000	\$125,000

## 2020 Personal Exemptions

The personal exemption deduction per person is..... \$0  
 The qualifying relative income limit is..... \$4,300  
 The phaseout of the personal exemption deduction is suspended for tax years 2018 through 2025.

## 2020 Standard Deduction

The basic standard deduction for 2020 is:  
 Single or MFS..... \$12,400  
 MFJ or QW..... \$24,800  
 HOH..... \$18,650

**Age 65 and/or blind.** The additional amounts for age 65 or older and/or blind, per person, per event in 2020 are:  
 MFJ, QW, or MFS..... \$1,300  
 Single or HOH..... \$1,650

**Dependent.** The standard deduction in 2020 for an individual who may be claimed as a dependent by another taxpayer cannot exceed the greater of \$1,100, or earned income plus \$350.

## Child Tax Credit and Credit for Other Dependents

<b>Child Tax Credit</b>	\$2,000 per qualifying child.
Maximum refundable portion of Child Tax Credit	\$1,400 per qualifying child.
Child Tax Credit phaseout begins	MFJ..... \$400,000 Single, HOH, MFS..... \$200,000
<b>Credit for Other Dependents</b>	\$500 per dependent (not a qualifying child).

## Social Security Highlights

Employee's portion of FICA	2020	2019	2018
Maximum earnings subject to Social Security tax (Medicare no limit)	\$137,700	\$132,900	\$128,400
Social Security tax rate	6.20%	6.20%	6.20%
Medicare tax rate*	1.45%	1.45%	1.45%
Maximum Social Security tax	\$8,537.40	\$8,239.80	\$7,960.80

\*Plus 0.9% on wages above threshold amount, plus 3.8% on unearned income above threshold amount.



# Tax Facts and Figures

## Business Expenses

<b>2020 Standard Mileage Rate Per Mile</b>	
Business	57.5¢
Medical and moving*	17.0¢
Charitable	14.0¢
Depreciation	27.0¢

<b>Section 179 Expense Limits</b>	
Regular 179 limits	\$1,040,000
SUV limits	\$25,900
Investment phaseout begins	\$2,590,000

<b>2020 Standard Deduction for Meals—High Low Method (Per Day)</b>	
High cost localities	\$71
All other localities	\$60
Transportation workers	\$66

<b>Qualified Transportation Benefits (exclusion from income allowed, but no employer deduction)</b>	
Commuter benefits (per month)	\$270
Parking benefits (per month)	\$270

\*The moving expense deduction is available only to active duty military servicemembers pursuant to a permanent change of station (PCS) order.

## 2020 Retirement Plan Limits

<b>401(k)/403(b) Deferral Limits</b>	
Under age 50	\$19,500
Age 50 and over	\$26,000

<b>IRA Contribution Limits</b>	
Under age 50	\$6,000
Age 50 and over	\$7,000

<b>IRA Deduction Phaseout Range if Covered by Employer Plan</b>	
MFJ	\$104,000–\$124,000
Single, HOH	\$65,000–\$75,000
MFS	\$0–\$10,000
Spouse not covered	\$196,000–\$206,000

<b>Roth IRA Phaseout Range</b>	
MFJ	\$196,000–\$206,000
Single, HOH	\$124,000–\$139,000
MFS	\$0–\$10,000

<b>SIMPLE Deferral Limits</b>	
Under age 50	\$13,500
Age 50 and over	\$16,500

<b>Qualified Retirement Plans</b>	
Profit sharing/SEP limits	25%/57,000
Defined benefit plan limits	\$230,000
Compensation limits	\$285,000

## Education Tax Benefits

<b>American Opportunity Credit</b>	
MFJ phaseout	\$160,000–\$180,000
Single, HOH phaseout	\$80,000–\$90,000
Maximum credit	\$2,500 per student
Up to 40% (\$1,000) may be refundable	

<b>Lifetime Learning Credit</b>	
MFJ phaseout	\$118,000–\$138,000
Single, HOH phaseout	\$59,000–\$69,000
Maximum credit	\$2,000 per return

<b>Education Savings Account (ESA)</b>	
MFJ phaseout	\$190,000–\$220,000
All others	\$95,000–\$110,000
Annual contribution limit	\$2,000 per beneficiary

<b>Student Loan Interest Deduction</b>	
MFJ phaseout	\$140,000–\$170,000
Single, HOH phaseout	\$70,000–\$85,000
Maximum deduction	\$2,500 per return

<b>U.S. Savings Bonds Interest Exclusion</b>	
MFJ phaseout	\$123,550–\$153,550
Single, HOH phaseout	\$82,350–\$97,350

### Qualified Tuition Plans (529 plans)

- Distributions for qualifying expenses for college students or apprentices are not taxable.
- Distributions up to \$10,000 per student are allowed for tuition expenses for a public, private, or religious elementary or secondary school.
- Cumulative distributions up to \$10,000 per beneficiary and sibling for qualified education debt.

This brochure contains general information for taxpayers and should not be relied upon as the only source of authority. Taxpayers should seek professional tax advice for more information.

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## 2020 Tax Rates: Capital Gain and Dividend Income

If income is...	Maximum tax rate %	If asset is held...
Gain from the sale of collectibles	28%	More than 1 year
Taxable portion of gain on qualified small business stock (section 1202 exclusion)	28%	More than 5 years
Unrecaptured section 1250 gain	25%	More than 1 year
Long-term capital gain	See below	More than 1 year
Qualified dividend income	See below	More than 60 days
<b>Taxable Income</b>		
Single	\$0 to \$40,000	0%
MFJ/QW	\$0 to \$80,000	
MFS	\$0 to \$40,000	
HOH	\$0 to \$53,600	
Estates and trusts	\$0 to \$2,650	
<b>Taxable Income</b>		
Single	\$40,001 to \$441,450	15%
MFJ/QW	\$80,001 to \$496,600	
MFS	\$40,001 to \$248,300	
HOH	\$53,601 to \$469,050	
Estates and Trusts	\$2,651 to \$13,150	
<b>Taxable Income</b>		
Single	\$441,451 and over	20%
MFJ/QW	\$496,601 and over	
MFS	\$248,301 and over	
HOH	\$469,051 and over	
Estates and Trusts	\$13,151 and over	
Short-term capital gain	37%	1 year or less
Ordinary dividend income	37%	60 days or less

## Net Investment Income Tax (NIIT)

3.8% additional tax on investment income if MAGI above threshold amount

Filing status	Single, HOH	MFJ, QW	MFS
Threshold amount	\$200,000	\$250,000	\$125,000

## Contact Us

There are many events that occur during the year that can affect your tax situation. Preparation of your tax return involves summarizing transactions and events that occurred during the prior year. In most situations, treatment is firmly established at the time the transaction occurs. However, negative tax effects can be avoided by proper planning. Please contact us in advance if you have questions about the tax effects of a transaction or event, including the following:

- Pension or IRA distributions.
- Significant change in income or deductions.
- Job change.
- Marriage.
- Attainment of age 59½ or 72.
- Sale or purchase of a business.
- Sale or purchase of a residence or other real estate.
- Retirement.
- Notice from IRS or other revenue department.
- Divorce or separation.
- Self-employment.
- Charitable contributions of property in excess of \$5,000.



## Individual Retirement Accounts Required Minimum Distributions (RMDs)

**NORTHCENTRAL TAX SERVICES**  
3808 N CENTRAL AVE  
CHICAGO, IL 60634  
(773) 202-0050 PHONE (773) 202-0060  
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**Note:** RMD's are not required for tax year 2020.

Required Minimum Distributions (RMDs)	
IRAs including SEP, SIMPLE and SARSEP IRAs	Defined Contribution Plans (e.g. 401(k), profit-sharing, and 403(b) plans)
<b>When do I take my first RMD (the required beginning date)?</b>	
You must take your first RMD by April 1 of the year following the year in which you turn 72, regardless of whether you are still employed. See <i>Example #1</i> , next page.	April 1 of the year following the later of the year you turn 72 or the year you retire (if allowed by your plan). If you are a 5% owner, you must start RMDs by April 1 of the year following the year you turn 72.
<b>What is the deadline for taking subsequent RMDs after the first RMD?</b>	
After the first RMD, you must take subsequent RMDs by December 31 of each year beginning with the calendar year containing your required beginning date. See <i>Example #2</i> , next page.	Same as IRA rule.
<b>How do I calculate my RMD?</b>	
Your RMD is generally determined by dividing the adjusted market value of your IRAs as of December 31 of the preceding year by the distribution period that corresponds with your age in the Uniform Lifetime Table. See <i>Uniform Lifetime Table and Joint Life and Last Survivor Expectancy Table</i> , next page.	Same as IRA rule. Your plan sponsor/administrator should calculate the RMD for you.
If your spouse is your sole beneficiary and is more than 10 years younger than you, you will use the Joint Life and Last Survivor Expectancy Table.	

### Required Minimum Distributions (RMDs) continued

IRAs including SEP, SIMPLE and SARSEP IRAs	Defined Contribution Plans
<b>How should I take my RMDs if I have multiple accounts?</b>	
If you have more than one IRA, you must calculate the RMD for each IRA separately each year. However, you may aggregate your RMD amounts for all of your IRAs and withdraw the total from one IRA or a portion from each of your IRAs. You do not have to take a separate RMD from each IRA.	If you have more than one defined contribution plan, you must calculate and satisfy your RMDs separately for each plan and withdraw that amount from that plan. <b>Exception:</b> If you have more than one 403(b) tax-sheltered annuity account, you can total the RMDs and then take them from any one (or more) of the tax-sheltered annuities.
<b>May I withdraw more than the RMD?</b>	
Yes, an IRA owner can always withdraw more than the RMD. You cannot apply excess withdrawals toward future years' RMDs.	Same as IRA rule.
<b>May I take more than one withdrawal in a year to meet my RMD?</b>	
You may withdraw your annual RMD in any number of distributions throughout the year, as long as you withdraw the total annual minimum amount by December 31 (or April 1 if it is for your first RMD).	Same as IRA rule.
<b>What happens if I do not take the RMD?</b>	
If the distributions to you in any year are less than the RMD for that year, you are subject to an additional tax equal to 50% of the undistributed RMD.	Same as IRA rule.

## Social Security

	2020	2019
<b>Taxable wage base</b>		
Social Security (OASDI)	\$137,700	\$132,900
Medicare (HI only)	No limit	No limit
Quarter of Coverage	\$1,410	\$1,360

<b>Retirement earning test</b>		
<b>Under full retirement age</b>	\$18,240/yr. (\$1,520/mo.)	\$17,640/yr. (\$1,470/mo.)

Note: One dollar in benefits will be withheld for every \$2 in earnings above the limit

<b>Year reaching full retirement age</b>	\$48,600/yr	\$46,920/yr
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Note: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.

<b>Taxability of benefits (Based on Provisional Income)</b>		
	Individual	Married filing jointly
Not taxable	Less than \$25,000	Less than \$32,000
Up to 50% taxable	\$25,000-\$34,000	\$32,000-\$44,000
Up to 85% taxable	Greater than \$34,000	Greater than \$44,000

<b>Married filing separately</b>	
Up to 85% of benefits are taxable	
<b>Provisional Income = Adjusted Gross Income + Nontaxable Income + 1/2 Social Security Benefits</b>	

<b>Age to receive full benefits</b>		
Year of birth	Full retirement age	% reduced at age 62
1943-1954	66	25.00%
1955	66 and 2 months	25.83%
1956	66 and 4 months	26.67%
1957	66 and 6 months	27.50%
1958	66 and 8 months	28.33%
1959	66 and 10 months	29.17%
1960 and later	67	30.00%

<b>Delayed retirement credits</b>	
Year of birth	Yearly rate of increase
1943 or later	8.0%

Accrues when you reach full retirement age until you start receiving benefits or reach age 70.

Source: Social Security Administration website, SSA.gov.

## Gift and Estate Tax

	2020	2019
Annual Gift exclusion	\$15,000	15,000
Unified credit amount	\$11,580,000	\$11,400,000
Gift to non-citizen spouse	\$157,000	\$155,000
Highest estate tax bracket	40%	40%

Sources: IRS.gov

## Health Savings Accounts

	2020	2019
<b>Contribution Limits</b>		
Single / Family	\$3,550/\$7,100	\$3,500/\$7,000
Age 55+ Catch-up	\$1,000	\$1,000

<b>High deductible Health Plans</b>		
Minimum Deductible Single/Family	\$1,400/\$2,800	\$1,350/\$2,700
Maximum out of pocket Single/Family	\$6,900/\$13,800	\$6,750/\$13,500

Source: healthsavings.com/lrs-2020

## Uniform Lifetime Table

Age	Divisor Balance	% Account	Age	Divisor Balance	% Account
70	27.4	3.65	86	14.1	7.09
71	26.5	3.77	87	13.4	7.46
72	25.6	3.91	88	12.7	7.87
73	24.7	4.05	89	12.0	8.33
74	23.8	4.20	90	11.4	8.77
75	22.9	4.37	91	10.8	9.26
76	22.0	4.55	92	10.2	9.80
77	21.2	4.72	93	9.6	10.42
78	20.3	4.93	94	9.1	10.99
79	19.5	5.13	95	8.6	11.63
80	18.7	5.35	96	8.1	12.35
81	17.9	5.59	97	7.6	13.16
82	17.1	5.85	98	7.1	14.08
83	16.3	6.13	99	6.7	14.93
84	15.5	6.45	100	6.3	15.87
85	14.8	6.76	101	5.9	16.95

Source: IRS Publication 590

For more information, please contact your financial professional.

**2020 Quick Tax Reference Guide** is summary in nature and is current and accurate as of 01/1/2020. Users of this guide are advised to refer to the complete legislation or other applicable materials to ensure accuracy and comprehensive coverage of the material. Further, changes to legislation or applicable administrative actions that become effective after that date may make the information provided in this publication no longer current. This brochure is designed to provide accurate and authoritative information on the subjects covered. It is not, however, intended to provide specific legal, tax, or other professional advice. For specific professional assistance, the services of an appropriate professional should be sought. This material cannot be used for the purpose of avoiding U.S. tax penalties. These materials are not intended to be used to avoid tax penalties, and were prepared to support the promotion or marketing of the matter addressed in this document. The taxpayer should seek advice from an independent tax advisor.

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**\$10,000 Required Minimum Distribution  
22% Tax Bracket  
\$5,000 Charitable Contribution**

Traditional Way		Better Way	
RMD	\$10,000	RMD	\$10,000
22% Federal Tax	-\$2,200	Charity	-\$5,000
NET	\$7,800	NET	\$5,000
NET	\$7,800	NET	\$5,000
Charity	-\$5,000	22% Federal Tax	-\$1,100
In Your Pocket	\$2,800	In Your Pocket	\$3,900

Blyth  
& Associates  
Financial Services

# Treasury Yield Curve Rates

Maturity	Last Year (9/10/2019)	Last Week (10/01/2020)
3 Month	1.95	0.09
6 Month	1.89	0.10
2 Year	1.67	0.14
3 Year	1.61	0.16
5 Year	1.58	0.27
10 Year	1.72	0.68
30 Year	2.19	1.45

Source: U.S. Department of the Treasury



Chicago Teachers' Pension Fund

# DESIGNATION OF BENEFICIARY

Return forms and documents to CTPF. U.S. Mail processing may be delayed.  
Fax 312.641.7185 or email [imaging@ctpf.org](mailto:imaging@ctpf.org) (.jpg or .pdf).

**FORM 105**  
(REV. 9/2020)

Legal Name: First		M.I.	Last	Last 4 digits SSN or Member ID:	
Member's Date of Birth: (MM/DD/YY)		Mailing Address: Street <i>Include apt. or unit no.</i>			
City	State	Zip	Telephone Number: (with area code)	Email:	
Marital Status: <input type="checkbox"/> never married <input type="checkbox"/> married/civil union <input type="checkbox"/> divorced <input type="checkbox"/> widowed		Marriage/Civil union date: (MM/DD/YY)		Spouse's Date of Birth: (MM/DD/YY)	
Spouse's Name: First		M.I.	Last	Spouse's SSN:	

## SECTION 2: Primary Beneficiary/ies receive CTPF death benefits first % must add to 100

Name:		Date of Birth: (MM/DD/YY)		Relationship:		% of share:	
Address: Street		City	State	Zip	Phone Number:	Email:	
Name:		Date of Birth: (MM/DD/YY)		Relationship:		% of share:	
Address: Street		City	State	Zip	Phone Number:	Email:	
Name:		Date of Birth: (MM/DD/YY)		Relationship:		% of share:	
Address: Street		City	State	Zip	Phone Number:	Email:	
Name:		Date of Birth: (MM/DD/YY)		Relationship:		% of share:	
Address: Street		City	State	Zip	Phone Number:	Email:	

## SECTION 3: Alternate Beneficiary/ies receive death benefits if no primary beneficiary survives % must add to 100

Name:		Date of Birth: (MM/DD/YY)		Relationship:		% of share:	
Address: Street		City	State	Zip	Phone Number:	Email:	
Name:		Date of Birth: (MM/DD/YY)		Relationship:		% of share:	
Address: Street		City	State	Zip	Phone Number:	Email:	

## SECTION 4: SIGNATURE & NOTARIZATION

SIGNATURE OF: \_\_\_\_\_  
 CTPF Member  Agent/Power of Attorney  Guardian

DATE (MM/DD/YEAR) \_\_\_\_\_

(Seal or Stamp)

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_ a Notary Public in and for the County and State set forth above, do hereby certify that \_\_\_\_\_ personally known to me to be the same person whose name is subscribed above, appeared before me this day in person and signed this document in my presence as a free and voluntary act, for the uses and purposes set forth by law.

NOTARY PUBLIC

Given under my hand and Notary Seal, This \_\_\_ day of \_\_\_ 20 \_\_\_.

MY COMMISSION EXPIRES \_\_\_\_\_

\*If seal or stamp is missing, designation is not valid.



Chicago Teachers' Pension Fund

# DESIGNATION OF BENEFICIARY

425 S. Financial Place, Suite 1400 | Chicago, IL 60605-1000  
312.641.4464 | Fax: 312.641.7185 | www.ctpf.org

**FORM  
105**  
(REV. 9/2020)

The Designation of Beneficiary form allows CTPF members to designate individuals who will be paid any available lump-sum death benefits at their death. It does not affect or determine survivor benefits, which are only payable to an eligible spouse or minor child. This form becomes effective when the original signed notarized form is received and approved by the CTPF office and should be completed at least every 5 years, or if a life changing event has occurred. CTPF will not accept forms with any alterations.

## BENEFITS PAYABLE UPON DEATH

Depending on the member's status at the time of death, CTPF provides the following lump-sum benefits to the beneficiaries of a deceased member:

- A lump-sum death benefit and/or
- A refund of contributions that the member made to the Fund, which are remaining at the time of the member's death.

## INSTRUCTIONS:

### SECTION 1: MEMBER INFORMATION

Please provide all requested applicable information.

### SECTION 2: PRIMARY BENEFICIARY INFORMATION

Enter the requested information for each beneficiary. It is very important to keep your beneficiary up-to-date. The address, email address and telephone number is important for locating your beneficiary and paying benefits.

**HOW ARE BENEFITS PAID?** Death benefits are paid to:

- The primary beneficiary designated by the member on the latest Designation of Beneficiary form on file with CTPF.
- The alternate beneficiary designated by the member, if no primary beneficiary survives.
- The member's estate, if no primary or alternate beneficiary survives.

**WHO CAN BE NAMED AS A BENEFICIARY?** Any person or trust may be designated as a primary or alternate beneficiary. If you name a trust, provide the legal name of the trust and/or trustee, the trust number, the date established, and the contact information for the trust. A creditor (i.e. bank, credit union or loan company) **MAY NOT** be named as a beneficiary.

**ADDITIONAL BENEFICIARIES:** If you wish to name more than four primary beneficiaries, cross out the words "Alternate Beneficiary" in section 3, and write your initials and continue. If additional pages are necessary, then each page needs to be properly notarized.

**NAMING A MINOR:** Death benefits payable to a minor are paid in care of the minor's guardian or custodian under the Illinois Uniform Transfers to Minors Act.

**DISTRIBUTION OF BENEFITS:** If more than one person is named as beneficiary, all will share equally in the benefit unless specific shares (percentages) are written in the "% Share" box. If you enter percentages, the total must equal 100%. If specific shares are written in, the benefit will be distributed as directed.

- If a named beneficiary does not survive, his or her shares will be distributed among any surviving beneficiaries.

### SECTION 3: ALTERNATE BENEFICIARY INFORMATION

Alternate beneficiaries receive death benefits if no primary beneficiary survives. Follow the directions in section 2.

### SECTION 4: SIGNATURE AND NOTARIZATION

Sign and date the form in the presence of a notary or schedule a remote notarization session with CTPF. The notary signing this form may not be named as a beneficiary.

**RETURN THE FORM:** U.S. Mail processing may be delayed due to the pandemic. Send forms by fax 312.641.7185 or email an attachment (.pdf or .jpg format) to [imaging@ctpf.org](mailto:imaging@ctpf.org) to begin processing and mail the original to:

Chicago Teachers' Pension Fund  
425 S. Financial Place, Suite 1400  
Chicago, IL 60605-1000

**REMOTE NOTARIZATION AVAILABLE:** Member Services offers remote notarization for CTPF documents. Call or email Member Services at 312.641.4464 or [memberservices@ctpf.org](mailto:memberservices@ctpf.org), and request a videoconference for notarization.

**CONFIDENTIALITY:** The information contained on your form is confidential and will not be disclosed to anyone except as required by law. If you cannot locate a copy of this form or recall your named beneficiary, contact CTPF.

You can also find this form on our website:  
[www.ctpf.org/member-forms-information](http://www.ctpf.org/member-forms-information)

**Call Member Services, 312.641.4464, if you have questions or to schedule a remote notarization session.**