



Beneficiary Nomination for Public School Employees

If you die while *actively employed* with a Michigan public school and have not completed this form, the law provides for a monthly survivor pension benefit to be paid, if you are eligible, to your spouse, or if you are not married, to your unmarried children until they reach age 18. If you are unmarried and have no minor children, you can complete this form to nominate one specific, eligible beneficiary (child, parent, brother, or sister) to receive a survivor pension benefit as long as he/she is dependent on you for at least 50 percent of their personal support.

Once vested, if you plan to leave public school employment before retiring (deferred status), you *must* complete this form *before leaving active service* for a monthly survivor pension benefit to be payable. If no form is on file with ORS, only a refund of contributions will be paid.

Complete this form only to nominate a beneficiary or change an existing one. **Do not file it with your payroll office.**

Section I. Member Information READ INSTRUCTIONS CAREFULLY FIRST. Please print in ink or type.	
MEMBER'S NAME (LAST, FIRST, M.I.)	SOCIAL SECURITY NUMBER
BIRTHDATE (MM/DD/YYYY)	SPOUSE'S NAME (WRITE "NONE" IF UNMARRIED)
BIRTHPLACE (CITY, STATE)	NAME OF SCHOOL SYSTEM WHERE YOU ARE EMPLOYED

Section II. Beneficiaries – You can name both a pension beneficiary and a refund beneficiary. (See instructions.)

Monthly Survivor Pension Beneficiary – Nominate **only one** survivor pension beneficiary. **If you wish to name someone other than your spouse, that person must be eligible (see instructions), and your spouse must waive his or her rights to these benefits by signing in the space provided.** Your monthly pension beneficiary will receive pension and insurance benefits so long as he/she remains dependent. Your spouse is considered dependent for his/her lifetime.

PENSION BENEFICIARY NAME (LAST, FIRST)	BENEFICIARY'S SOCIAL SECURITY NUMBER	BIRTHDATE (MM/DD/YYYY)
RELATIONSHIP (ELIGIBLE BENEFICIARIES ARE SPOUSE OR DEPENDENT CHILD, DEPENDENT PARENT, DEPENDENT BROTHER OR DEPENDENT SISTER)		
SPOUSE'S SIGNATURE (ONLY REQUIRED TO WAIVE PENSION BENEFITS)		DATE

Refund Beneficiary. If no survivor pension benefits are payable, your refund beneficiary receives any funds from service credit purchases or contributions made to the retirement system. There are no eligibility criteria for a refund beneficiary and no required spousal waiving of rights. You may name more than one beneficiary; all will share equally. To name a trust, estate, company or organization, see instructions. Attach a separate sheet to name more than three.

REFUND BENEFICIARY NAME (LAST, FIRST, M.I.)	TAX IDENTIFICATION NUMBER (SSN OR FEIN)
MAILING ADDRESS	CITY, STATE, ZIP CODE
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Section III. Signature - *I understand the most current Beneficiary Nomination form on record with ORS at the time of my death establishes the recipient of my survivor pension benefit or refund payment. I intend for this beneficiary nomination to supercede all previous filings with ORS. I further declare to the best of my knowledge that all statements and answers are complete and true.*

MEMBER'S SIGNATURE	DATE
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Mail to: Office of Retirement Services, P.O. Box 30171, Lansing, MI 48909-7671

Keep a copy for your records.

Instructions for Nominating or Changing Your Beneficiary

WHEN SHOULD YOU COMPLETE THIS FORM?

You only need to complete this form the first time you designate a beneficiary or to change who you've named. Even if you change employers you do not need to complete a new form unless you want someone different to be your beneficiary. You may use this form to change your beneficiary any time before retirement.

If you have a life change event (divorce or death of your survivor pension beneficiary), your unmarried children (under age 18) become your pension beneficiaries unless you name a new beneficiary.

SURVIVOR PENSION BENEFITS

Active employees, not vested. Most employees are vested after 10 years. Prior to vesting, you can designate one or more beneficiaries to receive a refund (see Refunds of Contributions).

If your death is duty related, your retirement plan includes a monthly survivor pension benefit and insurances for your beneficiary. If you are married, your spouse is automatically your survivor pension beneficiary. If you are unmarried with minor children and you do not file this form, your children will receive a pension benefit until they turn 18, marry, or are adopted. *You must file this form if you want someone other than your spouse to be your beneficiary. If you have no eligible children, a totally and permanently disabled parent who depends on you for more than 50 percent of his/her support is eligible for a duty death survivor pension.*

Active, vested employees. If you die after you have vested (usually after 10 years of public school service), your beneficiary would be eligible for a monthly survivor pension benefit and insurances. If you are married, your spouse is automatically your pension beneficiary. If you are unmarried with minor children and you do not file this form, your children will receive a pension benefit until they turn 18, marry, or are adopted.

You must file this form if you want to name someone other than your spouse to be your beneficiary. Further, if you are unmarried and have no minor children, no pension benefit will be paid unless you file this form naming an eligible dependent as your monthly survivor pension beneficiary.

Vested, terminating employee (deferred status). If you leave employment after vesting but before you're old enough to draw your pension you are in deferred status. A survivor pension benefit will be paid to your eligible beneficiary beginning when *you* would have become eligible to receive a monthly pension, usually the month following your 60th birthday. ***This benefit will be paid only if you file this form before terminating employment.*** Otherwise, your personal contributions are refunded.

WHO IS ELIGIBLE?

A monthly survivor pension benefit may be paid only to an *eligible beneficiary*, specifically, your surviving spouse

or unmarried child under 18; OR a child over 18, parent, brother or sister who is dependent on you for support.

Surviving spouse – Your spouse is automatically your survivor pension beneficiary and can receive a monthly pension benefit for his/her lifetime, unless you name a different eligible beneficiary in Section II and your spouse signs this form waiving any rights to pension benefits. If you name your spouse as the pension beneficiary, his/her signature is **not required** in Section II.

Other Dependents - If you are unmarried and you do not file this form, your monthly pension benefit will be paid to your minor children but will stop when they reach age 18, marry or are adopted. If there are no minor children, you may use this form to designate any of the following eligible beneficiaries if they depend on you for at least 50 percent of their personal support: your child, your brother or sister, or your parent. This form must be on file with ORS at the time of your death.

REFUNDS OF CONTRIBUTIONS

If you die before you are vested and you have Member Investment Plan (MIP) or other personal contributions on deposit or have purchased service credit, these amounts are refundable. If you do not file this form, your refund will be paid to your estate. If you wish to name a beneficiary for this refund, complete Section II. There are no eligibility criteria for a refund beneficiary and no required waiving of rights by the spouse. You may name more than one refund beneficiary; all beneficiaries will share equally.

NAMING A TRUST, LIVING WILL, ESTATE, ORGANIZATION OR COMPANY

You cannot name a trust, estate, organization, or company directly as a *pension beneficiary*. The retirement law requires you to name a specific, eligible person. You may nominate a person in care of, as the trustee of, or as the administrator of a legal entity. For example, Sally Wilson can name her husband as her pension beneficiary using: "John Wilson, in care of the John and Sally Wilson joint trust" or "John Wilson, trustee, c/o the John Wilson Living Trust." You can also name your child, in care of your trust. Do not name yourself as the trustee or administrator of a living trust or living will.

You can name a trust, estate, organization, or company directly as a *refund beneficiary*. To do this, designate by person's name, the organization's trustee or company's executive, or successor, in care of that organization.

FILING THIS FORM

Mail this form to ORS at the address on the front of this form. ***Do not file it with your HR office.*** Your beneficiary nomination is not valid until it is received by ORS. If you have questions about your beneficiaries, please contact ORS at ORSCustomerService@michigan.gov or call (800) 381-5111. **Keep a copy for your records.**