



# Designation of Beneficiary for Annuitant \$3,000 Death Benefit

IMRF Form 6.11A (Rev. 05/2019)

Questions? Call 1-800-ASK-IMRF (275-4673)

## Who can complete this form

We can accept the **signature of the annuitant only** on this form. If someone other than the annuitant signs this form, including an agent under a power of attorney, the form will not be accepted.

## If you make any corrections on this form

If you make any corrections on this beneficiary form, **you must initial the correction**. If you do not, **the form will not be accepted**.

## Benefits payable upon your death

### **\$3,000 lump sum death benefit**

On this form, you name the person(s) who will receive the \$3,000 lump sum death benefit.

### **Guaranteed contributions and interest lump sum**

You are guaranteed the return of your member contributions and interest in the form of pension payments or a death benefit. Most IMRF retirees receive this guaranteed amount as pension payments within the first few years of retirement. However, if at the time of your death you have any remaining contributions and interest on file and there is no surviving spouse annuity or special needs annuity that will be paid, this guaranteed amount will be included in the lump sum death benefit paid to the beneficiary(ies) you name on this form.

**If you do not have a valid designation form on file with IMRF, the lump sum death benefit will be paid to your estate.** You cannot designate the person to receive the lump sum death benefit by your Will. You must file a Designation of Beneficiary form with IMRF.

### **Monthly Surviving Spouse pension**

A monthly Surviving Spouse pension may also be payable if you were married or in a civil union for at least one year prior to the date you stopped participating in IMRF. See the back of the form for details.

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## How to complete this form

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### **Primary Beneficiary(ies)**

If you do not have a valid Designation of Beneficiary form on file with IMRF, your estate is automatically your beneficiary. If you want any other arrangement, you must submit a Designation of Beneficiary form to IMRF. You can name any person, church, trust, charity or organization. If your primary beneficiaries do not survive you, IMRF will pay the benefit to your Secondary Beneficiary(ies). If no Primary or Secondary Beneficiary(ies) survives, the benefit will be paid to your estate.

### **Note of caution for married members or members in a civil union**

If you want to ensure that your spouse receives the \$3,000 lump sum benefit, you must name your spouse as your only primary beneficiary. **If you divorce**, your former spouse is no longer your beneficiary. If you want your ex-spouse to be your beneficiary for the \$3,000 lump sum benefit, you must file a new form after the date of your divorce.

### **If you name more than one Primary Beneficiary**

The persons listed become "co-beneficiaries" and will share the lump sum death benefit according to the percentages you enter. **If you leave the percentages blank and have not checked the "Split Shares Equally" box, or if the shares do not add up to 100%, the form will not be processed.**

## Secondary Beneficiary(ies)

Your Secondary Beneficiary(ies) will receive the death benefit payable by IMRF if no Primary Beneficiary survives. You can name any person, church, trust, charity or organization as your Secondary Beneficiary. You may also name more than one Secondary Beneficiary.

## If you are naming someone considered a minor (either under age 18 OR age 21—read below)

You have two options to choose how benefits will be paid to a beneficiary who is considered a minor:

- Name your beneficiary on this form. In this case, if your beneficiary is 18 or older at the time of your death, the benefit payment will be paid directly to him/her. If your beneficiary is under the age of 18, the benefit payment will be paid in care of his/her legal guardian.
- Name a custodian for your beneficiary on this form, under the Illinois Uniform Transfer to Minors Act (IUTMA). The custodian must be 21 years of age or older. In this case, if your beneficiary is 21 or older at the time of your death, the benefit payment will be paid directly to him/her. If your beneficiary is under the age of 21, the benefit payment will be paid in care of the person you named as your beneficiary's custodian. The IUTMA option:
  - Allows you to direct the benefit payment to someone other than the minor's guardian.
  - Prevents your beneficiary from receiving a benefit payment directly until he/she is age 21.

To name an individual as a custodian under IUTMA, enter the name of the individual on this form, followed by the words "as custodian for (name of minor) under the IUTMA."

## If a named beneficiary does not survive

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

## If you are naming a trust

Please provide the number and/or date of the trust.

## Signature, date and returning the completed form

You must sign, date, and file this form with IMRF. You can mail or fax the completed form to IMRF directly. The information on this form does not become effective **until your form has been received and approved by IMRF's Oak Brook or Springfield office.**

You can complete this Designation of Beneficiary form online through your Member Access account. Visit [www.imrf.org](http://www.imrf.org).

## How to find your IMRF Member ID

To protect your personal information, IMRF has assigned you a unique seven digit identification number for you to use in place of your Social Security Number on all forms you send to IMRF. You can find your IMRF Member ID Number in your Member Access account at [www.imrf.org](http://www.imrf.org). Your Member ID Number is also printed on all correspondence IMRF sends you, including your annual annuitant statement.



# Designation of Beneficiary for Annuitant \$3,000 Death Benefit

IMRF Form 6.11A (Rev. 05/2019)

Please print—use black ink.

## BOX 1. NAME OF PERSON RECEIVING PENSION (ANNUITANT)

Last Name	First Name	Middle Initial	Jr., Sr., II, etc.	IMRF Member ID
Street (Mailing) Address			City, State, and Zip (zip+4 if known)	
Telephone	Cell Phone		Email*	

*\*If you have an IMRF Member Access account, you must update your email through Member Access*

Birthdate (MM/DD/YYYY)	Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	Gender of Spouse
	<input type="checkbox"/> Civil Union	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Male <input type="checkbox"/> Female
Spouse's Last Name	First Name	Middle Initial	Maiden (if applicable)	Marriage/Civil Union Date (MM/DD/YYYY)

**Important:** IMRF will NOT process this form if the total of all shares in Box 2 does not equal 100% and there is more than one primary beneficiary, or if you leave the percentages blank and have not checked the "Split Shares Equally" box. This also applies to Box 3 if you name more than one secondary beneficiary.

## BOX 2. PRIMARY BENEFICIARY(IES)

For \$3,000 Lump Sum Death Benefit

Refer to instructions if naming a minor or a trust.

Enter the % share to each beneficiary below **OR** check the "Split Shares Equally" box.

Last Name	First Name	Middle Initial	Social Security Number (optional)	Relationship	% Share to each	<input checked="" type="radio"/> Split Shares Equally
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
<b>TOTAL</b>					<b>100%</b>	<b>100%</b>

## BOX 3. SECONDARY BENEFICIARY(IES)

Benefit will be paid to this beneficiary(ies) if no primary beneficiary(ies) survives.

Refer to instructions if naming a minor or a trust.

Enter the % share to each beneficiary below **OR** check the "Split Shares Equally" box.

Last Name	First Name	Middle Initial	Social Security Number (optional)	Relationship	% Share to each	<input checked="" type="radio"/> Split Shares Equally
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
<b>TOTAL</b>					<b>100%</b>	<b>100%</b>

## BOX 4. Signature (WRITE, DO NOT TYPE OR PRINT) of annuitant (person receiving pension) only. (Form will not be accepted if someone other than the annuitant signs the form.)

<b>X</b>	Date
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Read the conditions on the next page. Completed form may be mailed to:

IMRF, 2211 York Road, Suite 500, Oak Brook, Illinois 60523-2337

Member Services Representatives: 1-800-ASK-IMRF (275-4673) FAX: 630-706-4289

## \$3,000 Lump Sum Death Benefit

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### This designation of beneficiary form

- Provides for payment of the IMRF \$3,000 lump sum death benefit and revokes (cancels) any prior beneficiary designation.
- Will be effective when it has been received and approved by IMRF's Oak Brook or Springfield office.
- Is subject to Illinois law and to rules and regulations established by the IMRF Board of Trustees.

IMRF's acceptance of this form does not mean that a lump sum death benefit will be payable if your beneficiaries are not otherwise entitled to one.

Whether a lump sum death benefit is payable and the amount paid will be determined at the time of death under applicable laws and regulations.

### Who is eligible to be a beneficiary?

You may designate any person, whether or not a relative, or any church, trust, charity or organization as a Primary or Secondary beneficiary.

You may provide the address and telephone number(s) of the beneficiary(ies) you list on this form on a separate sheet of paper and attach it to the form.

You cannot name a creditor (such as a bank, credit union, or loan company) as your beneficiary as a means of providing security for a debt.

### Shares to each named beneficiary

**If you name more than one beneficiary and you do not check the "Split Shares Equally" box, you must write in specific shares (percentages). These shares MUST add up to 100% or the form will not be processed.**

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

### Death of a retired IMRF member

Upon your death, if you have not submitted a valid Designation of Beneficiary form to IMRF, the lump sum death benefit will be paid to your estate.

If you have a valid Designation of Beneficiary form on file with IMRF, the \$3,000 lump sum death benefit will be paid to your Primary Beneficiary(ies).

If no Primary Beneficiary(ies) survives, the \$3,000 death benefit will be paid to your Secondary Beneficiary(ies).

If no Primary or Secondary Beneficiary(ies) survives, the lump sum death benefit will be paid to your estate.

If any member contributions and interest have not been paid as retirement and survivor's pension payments, IMRF will pay the remainder to the Primary Beneficiary(ies) designated by the deceased retired member and on file with IMRF.

## IMRF Surviving Spouse Pension

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A surviving spouse pension may be payable to your spouse if **you and your spouse were married or in a civil union for at least one year prior to the date you stopped participating in IMRF.**

**If you and your spouse were married or in a civil union less than one year** prior to the date you stopped participating in IMRF, your surviving spouse will not receive a surviving spouse pension.

**If you are divorced after your pension begins,** but you were married to your former spouse when you retired and for at least one year before you stopped participating in IMRF, your former spouse will be eligible for a surviving spouse pension.

**If your qualifying spouse pre-deceases you and you remarry or enter into a new civil union,** your second spouse would be eligible for a surviving spouse

pension if you are married or in a civil union for at least one year prior to your death.

Upon the death of a person receiving a surviving spouse pension, no death benefit is available. However, if any member contributions and interest have not been paid as retirement and survivor's pension payments, IMRF will pay the remainder to the Primary Beneficiary(ies) designated by the deceased retired member and on file with IMRF.

If no Primary Beneficiary survives, IMRF will pay the Secondary Beneficiary(ies) designated by the deceased retired member and on file with IMRF. If no Primary or Secondary beneficiary(ies) survives, any remaining member contributions and interest will be paid to the surviving spouse annuitant's estate. (See your Certificate of Benefits regarding Survivor Benefits.)