



# DESIGNATION OF BENEFICIARY

IMRF Form 6.11 (Rev. 05/2019)

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

## Who can complete this form

We can accept the **signature of the member only** on this form. If someone other than the member 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

If you die while participating in IMRF, IMRF will pay your beneficiary(ies) a:

- a. Lump sum death benefit, which can be equal to one year's salary, plus a refund of the balance in your IMRF member account,

**OR**

- b. Monthly Surviving Spouse pension, plus \$3,000 (if eligible). [A child's pension is payable if you are participating in the Elected County Official plan, you are not married or your spouse is not eligible for a surviving spouse pension, and you have single (unmarried or not in a civil union) children under the age of 18 at the time of your death.]

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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 is eligible for a Surviving Spouse pension, 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 a lump sum death 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 member statement.



# DESIGNATION OF BENEFICIARY

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Please print—use black ink

## BOX 1. MEMBER INFORMATION

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 your spouse to be eligible for a Surviving Spouse pension, he/she must be your **ONLY** primary beneficiary.)  
**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)

(Will receive IMRF death benefits if no Primary Beneficiary 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 member only.  
(Form **will not be accepted** if someone other than member signs 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

# Conditions of IMRF Designation of Beneficiary

*This is a brief summary of your IMRF death benefit provisions.*

*Your rights and obligations as an IMRF member are governed by Article 7 of the Illinois Pension Code.*

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## This designation of beneficiary form:

- Provides for payment of IMRF death benefits 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 death benefit will be payable if your beneficiaries are not otherwise entitled to one.

Whether a 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.

## Benefits payable

- Lump sum death benefit OR
- Surviving Spouse pension
- Child's pension—Elected County Official (ECO) Plan  
A child's pension is payable to each child of a deceased ECO Plan member if:
  - The member did not have a spouse eligible for a surviving spouse pension.
  - The child is under age 18 and is not married or in a civil union.

## Surviving spouse pension

If you want your spouse to be eligible for a Surviving Spouse pension, you must name your spouse as your **only** Primary Beneficiary.

If your spouse is **not** your **only** Primary Beneficiary,

- The right to a Surviving Spouse pension is forfeited (lost).
- Only a **lump sum benefit is payable** (which can be equal to one year's salary, plus a refund of the balance in your IMRF member account).

**In the case of the member with many years**

**of service credit, the forfeited Surviving Spouse pension may be of greater value than the lump sum benefit.**

## Naming a minor(s) as beneficiary(ies)

Death benefits payable to a minor (under the age of 18) are paid in care of the minor's guardian.

If you want someone other than the minor's guardian to receive the IMRF benefit on behalf of the minor, you may name a custodian (who is 21 years of age or older) under the Illinois Uniform Transfers to Minors Act (IUTMA).

This is done by entering the name of the individual you wish to appoint as custodian followed by "as custodian for \_\_\_\_\_(name of minor) under the IUTMA." In this case, your beneficiary must be 21 years of age or older to receive the benefit payment directly.

## 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 benefit payments

IMRF death benefits are paid to your:

- Primary Beneficiary you designated on your most recent valid designation of beneficiary form on file with IMRF.
- Estate if you have no valid designation form on file.

If no Primary Beneficiary(ies) survives, the benefit will be paid to your Secondary Beneficiary(ies).

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

## If you divorce

If you named your spouse as your primary beneficiary but you later divorce, your former spouse is no longer your beneficiary. If you want your ex-spouse to be your beneficiary for a lump sum death benefit, you must file a new form after the date of your divorce.