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INFORMATION REGARDING DESIGNATION OF BENEFICIARY PRE-RETIREMENT DEATH BENEFITS

This form is to be used to designate the person or persons to receive any pre-retirement death benefits payable by the Maine Public Employees Retirement System. **This designation does not apply to Group Life Insurance.** This is a legal document which, after preparation, may not be altered in any way by any person. A member desiring to change beneficiaries at a later date must complete a new Designation of Beneficiary form. The form on file most recently received by the System will determine your beneficiary.

You may designate one or more person(s), or your estate (as provided by statute). Benefits will be paid on a survivor basis. Note: You may designate a contingent beneficiary(ies).

Your Designation of Beneficiary form will be considered invalid and returned to you if:

- you do not sign and date the form
- you do not provide the social security numbers and dates of birth of all beneficiaries
- the form has been altered or is not legible
- the form references another document or contains "and/or" or "or" in the designation
- the designation lists only the first names of the beneficiaries

DEFINITIONS OF TERMS USED

1. **Beneficiary** means a person or persons designated by a member to receive a benefit or a person otherwise entitled to receive a benefit.
2. **Contingent Beneficiary** means a person or persons designated by a member to receive a benefit or a person otherwise entitled to receive a benefit, if the Primary Beneficiary(ies) are deceased at the time of the member's death.
3. **Dependent child or children** means any unmarried, natural, born or unborn, or legally adopted progeny of the member, under 18 years of age or under 22 years of age and a full-time student; or regardless of age or marital status, any other progeny certified by the Medical Board to be permanently mentally incompetent or permanently physically incapacitated and determined by the Executive Director to be unable to engage in any substantially gainful employment.
4. **Parent** means mother or father, stepmother or stepfather; **Father** means father or stepfather; **Mother** means mother or stepmother.
5. **Spouse** means the person currently legally married to the member.

CONTINUED ON REVERSE

Information regarding

DESIGNATION OF BENEFICIARY PRE-RETIREMENT DEATH BENEFITS

In the event of your death **ONE, BUT NOT MORE THAN ONE**, of the following benefits may be selected by your beneficiary(ies):

- A. **Refund of contributions:** A refund of the total amount of your contributions and allowable interest in MainePERS is paid to your designated beneficiary(ies).
- B. **Reduced Retirement Benefits (Automatic Option 2):** A reduced monthly retirement allowance is paid to your beneficiary(ies) upon your death providing that you meet one of the following criteria. You: (1) are an active member; (2) are a disability retiree; or (3) have met retirement eligibility requirements, but have not yet retired. Any person(s) may be designated as a beneficiary(ies) for this **ordinary death benefit**.

NOTE: Not all members employed by participating local districts are covered by this provision. Please contact MSRS if you have questions whether this option would be available to your beneficiary(ies).

If more than one beneficiary is designated, payment under A. or B. will be made in equal shares unless clearly specified to the contrary. Specify different shares by fractions rather than by amount.

- C. **Survivor Benefit:** A prescribed benefit that is paid only if a spouse, dependent child(ren), parents or other designated beneficiary(ies) is/are named as beneficiary(ies).
1. If a spouse is designated, dependent children are automatically included.
 2. If both parents are to be eligible, **BOTH** must be designated as beneficiaries.
 3. In order for dependent children to remain eligible for this benefit, you must change your beneficiary designation as each child becomes ineligible. See the definition of dependent child or children.
 4. Any other person may qualify as an "other designated beneficiary".

Survivor Benefits will be voided if you name a combination of (1) spouse and ineligible children, (2) spouse and parents, (3) parents and children, (4) other designated beneficiary with any other eligible beneficiary, or (5) dependent and non-dependent children.

Although you may name more than one beneficiary, no Survivor Benefits will be paid if one or more of the designated beneficiaries does not qualify for Survivor Benefits. In this case the beneficiary(ies) will have the option to receive either a refund of contributions and allowable interest, or a reduced retirement benefit (Automatic Option 2), if applicable.

NOTE: Not all members employed by participating local districts are covered by this provision. Please contact MainePERS if you have questions whether this option would be available to your beneficiary(ies).

- D. In case of death due to a work-incurred illness or injury, the applicable accidental death benefits may be paid in lieu of any other benefits to a surviving spouse and/or dependent children in accordance with 5 MRSA, Article 5.