



MICHIGAN OFFICE OF RETIREMENT SERVICES

Big Plans. Small Steps.

P.O. Box 30171 · Lansing, MI 48909-7671

www.michigan.gov/ors

Toll Free: 800-381-5111

Fax: 517-284-4416

Beneficiary Nomination – For Judges Defined Benefit Members

MEMBER'S NAME (LAST, FIRST, M.I.)	HOME TELEPHONE NUMBER	MEMBER ID OR SSN
MAILING ADDRESS	BIRTHDATE (MM/DD/YYYY)	BIRTH PLACE (CITY, STATE)
CITY, STATE, ZIP CODE	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	EMPLOYER

Defined Benefit plan members with at least eight (8) years of credited service may complete and return this form to our office to nominate a beneficiary. Please read the instructions on the back before you begin.

Your completed Beneficiary Nomination form must be on file with the Office of Retirement Services (ORS) for the beneficiary nomination to be valid. If you are married and nominate a pension beneficiary other than your spouse, your spouse must sign this form in Section II giving up all rights to a survivor pension.

Section I: Nomination of Beneficiaries - See "Instructions for Nominating or Changing Your Beneficiary" on the back. **Pension Beneficiary.** Nominate only one pension beneficiary for payment of monthly survivor benefits. If no monthly survivor benefit is payable at your death, this beneficiary will receive a lump-sum refund of any contributions on deposit, unless you nominate a different person below as your Refund Beneficiary. The retirement act does not allow you to name a trust, estate or organization as a beneficiary. You must name a person.

PENSION BENEFICIARY NAME (LAST, FIRST, M.I.)	BENEFICIARY'S SOCIAL SECURITY NUMBER	BIRTHDATE (MM/DD/YYYY)
RELATIONSHIP TO MEMBER: (CHECK ONE)		
<input type="checkbox"/> SPOUSE	<input type="checkbox"/> CHILD	<input type="checkbox"/> BROTHER
<input type="checkbox"/> SISTER	<input type="checkbox"/> PARENT	

Refund Beneficiary. Nominate a person as your refund beneficiary. See the instructions on the back of this form.

REFUND BENEFICIARY NAME (LAST, FIRST, M.I.)	RELATIONSHIP	BIRTHDATE (MM/DD/YYYY)
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Section II: Signatures

I understand I may change my beneficiary at any time on or before the effective date of my retirement pension by filing a new Beneficiary Nomination form with ORS. If I am married and am either vested or eligible for deferred retirement, I understand that upon my death my spouse is automatically my pension beneficiary, unless I name a different eligible beneficiary on this form and my spouse signs the form waiving any rights to pension benefits. I declare to the best of my knowledge that all statements and answers are complete and true.

MEMBER'S SIGNATURE	DATE
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Spousal Relinquishment of Pension Rights

Your spouse must complete this section ONLY if he/she is not named as your monthly pension beneficiary above.

I understand by law I am automatically my spouse's pension beneficiary. However, by my signature below, I authorize my spouse to designate the above named eligible person as beneficiary for a survivor pension benefit. I understand that by this authorization I relinquish all rights to any benefit.

SPOUSE'S NAME (WRITE "NONE" IF NOT MARRIED)	SPOUSE'S SIGNATURE (REQUIRED TO WAIVE BENEFITS)	DATE
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**Send your completed form to:
Office of Retirement Services (ORS), PO Box 30171, Lansing MI 48909-7671**

Keep a copy of this form for your records.

Instructions for Nominating or Changing Your Beneficiary

In the event of your death, the Judges Retirement Act, Public Act 234 of 1992, as amended, provides for any benefit available to be paid to the beneficiary named on this form. The benefit available will depend on your age and accrued service credit, **at the time of your death**.

Two types of survivor benefits are possible – a monthly survivor benefit or a refund of contributions.

Survivor Pension Benefits Payable

A **monthly survivor benefit** may be paid to an eligible beneficiary when you die **if you are vested with the Judges Retirement System**. Vesting requires eight (8) years of credited service.

Who is eligible for a survivor pension?

Whether a monthly survivor pension is payable or not, and to whom, depends in part on if you have a valid beneficiary nomination form on file with the Office of Retirement Services (ORS).

No Beneficiary Form on File

If you are vested but have no form on file when you die, your spouse can receive a lifetime monthly pension benefit, or can request a refund of accumulated contributions instead. If you have no spouse, or your spouse dies after you, and you have unmarried children under the age of 19, a pension benefit will be split between each child until that child is adopted, married, turns 19, or dies, whichever comes first. However, pension benefits can continue until age 25 while your child is attending school full-time.

Beneficiary Form on File with ORS

If you are vested or eligible for deferred retirement, you can nominate your spouse as your pension beneficiary to receive a monthly survivor benefit for his/her lifetime.

Other eligible beneficiaries. If you are not married, you can nominate your **child**, or your **brother, sister or parent** for a monthly survivor benefit. This named beneficiary will receive monthly survivor benefits for his/her lifetime.

If you are married and nominate someone other than your spouse as your pension beneficiary for a survivor benefit, your spouse must waive his or her rights to these benefits by signing in the box in Section II. This signature is required each time the form is completed.

Deferred survivor benefits. If you are in deferred retirement status, your survivor's monthly benefits will not start immediately. Deferred members are those who terminate employment before satisfying the age requirements for a retirement benefit, leave

contributions on deposit and have eight (8) or more years of credited service. A deferred member is entitled to receive a deferred vested retirement benefit upon reaching the minimum age requirement—age 60, or age 55 with 18 years of service (of which the last six (6) years are continuous).

Your deferred survivor benefits would begin the first of the month after *you* would have otherwise become eligible to receive a monthly pension.

Refund Paid if No Eligible Survivor Beneficiary

If no ongoing monthly survivor benefits are payable after your death, the pension beneficiary you name in Section I will receive a refund of your personal contributions plus interest, unless you nominate a different person as your refund beneficiary.

Changing Your Beneficiary

If the pension beneficiary you name in Section I is divorced from you, the election becomes void when you provide ORS with the required divorce papers. You should consider revising your beneficiary nomination form when any change occurs in your relationship with the pension beneficiary.

Other nominations for beneficiary. The Retirement act requires you to name a "person," so you cannot directly name a trust, estate, organization, or company as a beneficiary. However, you may nominate a person *in care of, as the trustee of, or as the administrator of* a legal entity. Member Sally Wilson, can name her husband, William, as her pension beneficiary using: "William Wilson, in care of the William and Sally Wilson joint trust" or "William Wilson, trustee, c/o the William Wilson Living Trust." Or you could name your child, in care of your trust. Do not name yourself as the trustee or administrator of a living trust or living will. This beneficiary nomination is invalid and will be returned.

If you want an organization or company to receive your refund, designate by person's name, the organization's trustee or company's executive, *or successor, in care of* the organization or company.

If you need additional help completing this form, call ORS at 517-284-4400 in the Lansing area, or toll-free at 800-381-5111.

Filing This Form

Mail this form to:

ORS, PO Box 30171, Lansing MI 48909-7671

Do not file it with your HR office.

