



# 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

Local: 517-284-4400

Fax: 517-284-4416

## Deferred Service Retirement Beneficiary Designation

*For State Employees*

MEMBER'S NAME (LAST, FIRST, M.I.)		MEMBER ID OR SSN
MAILING ADDRESS	DATE OF BIRTH	HOME PHONE NUMBER ( )
CITY, STATE, ZIP CODE	MARITAL STATUS: <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> DIVORCED	
EMAIL ADDRESS		

As a deferred member, you may designate a beneficiary to receive a survivor pension if you die while in deferred status. Your spouse is automatically your survivor pension beneficiary. If you have no surviving spouse, a survivor pension would be split equally between your children under age 18. *If you wish to name another eligible beneficiary to receive your survivor pension, you MUST complete this form and return it to the Office of Retirement Services (ORS). If this form is not completed and on file with ORS, the default provisions of the retirement act will apply.* Please see the reverse side for details on deferring your retirement and who qualifies as an eligible beneficiary.

**NOTE: This beneficiary designation remains in effect until you submit a new *Deferred Service Retirement Beneficiary Designation* to ORS, you have a change in marital status, or you apply for full retirement benefits.**

### Section I: 100% Survivor Beneficiary Designation

Select one eligible beneficiary (see reverse) to receive a monthly pension benefit effective the first of the month following your 60<sup>th</sup> birthday. If you are married and name someone other than your spouse as your beneficiary, your spouse must complete Section II relinquishing his/her rights to any benefit.

DEFERRED PENSION BENEFICIARY NAME (LAST, FIRST, MI)	SOCIAL SECURITY NUMBER	BIRTHDATE
RELATIONSHIP TO MEMBER: (CHECK ONE)		
<input type="checkbox"/> SPOUSE <input type="checkbox"/> CHILD (INCLUDING ADOPTED CHILD) <input type="checkbox"/> GRANDCHILD (INCLUDING ADOPTED GRANDCHILD) <input type="checkbox"/> BROTHER <input type="checkbox"/> SISTER <input type="checkbox"/> PARENT		

### Section II: Spousal Relinquishment of Pension Rights

Your spouse must complete this section ONLY if he/she is not designated as your 100% survivor beneficiary above.

*I understand by law I am automatically my spouse's deferred 100% survivor pension beneficiary. However, by my signature, I authorize my spouse to designate the above named eligible person as beneficiary for a deferred 100% 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	DATE
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### Section III: Beneficiary Designation for a Refund of Contributions

If you have no beneficiary eligible to receive a deferred pension benefit, or choose not to name a 100% survivor beneficiary, you may designate a beneficiary to receive any accumulated personal contributions at your death.

REFUND BENEFICIARY NAME (LAST, FIRST, MI)	SOCIAL SECURITY NUMBER	BIRTHDATE
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### Section IV: Member Signature

*I understand the most current beneficiary designation on file with ORS at the time of my death establishes the recipient of my survivor pension benefit or refund payment. I intend for this beneficiary designation to supersede all previous filings with ORS.*

MEMBER SIGNATURE	DATE
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Return your completed form to: ORS, PO Box 30171, Lansing MI 48909-7671  
Keep a copy for your records.



# Completing Your Deferred Service Retirement Beneficiary Designation Form

## Deferring Your Pension Benefits

If you leave state employment before you're old enough to draw your pension but after you are vested, your pension is deferred until you apply for it at age 60. If you die while your retirement is in deferred status, your eligible pension beneficiary may receive a monthly survivor benefit. This deferred monthly survivor pension becomes payable effective the first of the month following your 60<sup>th</sup> birthday. It is paid as if you had chosen the 100% survivor pension.

## Designating An Eligible Pension Beneficiary

The individual you name in Section I will receive a 100% survivor pension for his or her lifetime if you should die while in deferred status. **You can designate ONLY ONE individual. The following individuals are eligible for this survivor benefit:**

- spouse
- child (including an adopted child)
- grandchild (including an adopted grandchild)
- brother
- sister
- parent

If you are married and designate someone other than your spouse as your pension beneficiary, your spouse **must** complete Section II relinquishing his/her rights to any pension benefit.

**NOTE:** If you have minor children, but no surviving spouse, the retirement act contains a default provision that provides each of your surviving children under 18 years of age an equal share of the retirement benefit that would have been paid each month to your spouse, had there been a spouse living at the time of your death. As each child turns 18, marries, or is adopted, which ever comes first, his/her payment ends and the

monthly amount is split evenly between your remaining children under 18. Ongoing monthly pension payments stop when the last child is no longer eligible. If you wish to take advantage of this default provision, write "no designation" in place of a name.

## Have No Eligible Pension Beneficiary?

If you have no one who qualifies for a monthly pension benefit, you can designate one individual to receive your accumulated personal contributions (if any) at your death. Indicate this beneficiary in Section III.

## Updating Your Beneficiary Designation

You may change this beneficiary designation at any time before your actual retirement effective date. Anytime you experience a life-changing event, such as divorce, marriage, or beneficiary's death, you should review this designation to determine if a new beneficiary should be named. If your spouse is named as beneficiary and there is a change in your marital status, your beneficiary designation automatically is void. To change your beneficiary designation in the future, you can download the form from the ORS website at [www.michigan.gov/ORSstateDB](http://www.michigan.gov/ORSstateDB) or contact ORS to request one.

When you are eligible to apply for regular retirement benefits at age 60, you will have several different survivor pension options from which to select. At that time, you can either designate the same pension beneficiary as on this form, or select a different beneficiary.

Send your completed *Deferred Service Retirement Beneficiary Designation* to:

Office of Retirement Services (ORS)  
PO Box 30171  
Lansing MI 48909-7671

**It is wise to keep a copy of this form with your will, insurance policies, and/or other valuable papers. This will better ensure your state retirement benefits will not be overlooked in the event of your untimely death.**