



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

IMRF Form 6.11A (Rev. 07/2010)

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

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## 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 changes to this form

If you make any changes to your beneficiary information, **you must initial the change**. 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.

**If you do not have a valid designation form on file with IMRF, the lump sum death benefit will be paid to your estate.**

**Note:** 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 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

### 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) or to your estate.

### **Note of caution for married members**

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 any other arrangement, you must file a new Designation of Beneficiary form.

### **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, the persons listed will share the benefit equally.

**Continued...**

**If you are naming someone under the age of 18 (a minor)**

Death benefits will be paid in care of the minor's guardian. If you want someone other than the 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.

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."

**If you are naming a trust**

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

**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.

**Signature, date and returning the completed form**

You must sign, date, and file this form with IMRF. The information on this form does **not become effective until it is on file in IMRF's Oak Brook or Springfield office**. Mail the completed form to IMRF and keep the second copy with your valuable papers.

**See back of form for more information.**



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

IMRF Form 6.11A (Rev. 07/2010)

Please print or type — use black ink.

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

Last Name	First	Middle Initial	Jr., Sr., II, etc.	Social Security Number
Street (Mailing) Address				City
State and ZIP+4			County	
Marital Status		Marriage Date (month/day/year)		Telephone Number
<input type="checkbox"/> Single	<input type="checkbox"/> Married			( )
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed			
Spouse's Last Name	First	Middle Initial	Maiden (if applicable)	Jr., Sr., II, etc.
Do you want information regarding your beneficiary(ies) listed on IMRF correspondence? <input type="checkbox"/> Yes <input type="checkbox"/> No				

## BOX 2 - PRIMARY BENEFICIARY(IES) For \$3,000 Lump Sum Death Benefit

**Refer to instructions when naming a minor or a trust.**

Last name, first name and middle initial	Social Security Number (optional)	Relationship	% Share to each
<b>Important:</b> If the total of all primary beneficiary shares does not equal 100%, IMRF will allocate equal shares totaling 100%.			<b>TOTAL 100%</b>

## BOX 3 - SECONDARY BENEFICIARY(IES)

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

Last name, first name and middle initial	Social Security Number (optional)	Relationship	% Share to each
<b>Important:</b> If the total of all secondary beneficiary shares does not equal 100%, IMRF will allocate equal shares totaling 100%.			<b>TOTAL 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 reverse side.

Illinois Municipal Retirement Fund

2211 York Road, Suite 500, Oak Brook, IL 60523-2337 1-800-ASK-IMRF (1-800-275-4673)

www.imrf.org

## \$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 you sign it and it is on file in 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 laws and regulations then applicable.

### 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 person as beneficiary, they will share equally in the benefit unless you write in specific shares to each.

If you write in specific shares (percentages), the benefit will be distributed as you directed.

If a named beneficiary does not survive, his or her shares will be distributed among any surviving beneficiaries. However, if you want his or her shares to be distributed to his or her heirs by blood line (not a spouse), add "per stirpes" after the beneficiary's name.

### 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 none of your 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 will be payable to your spouse if **you and your spouse were married for at least one year prior to the date you stopped participating in IMRF.**

**If you and your spouse were married 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 at least for one year before you stopped participating in IMRF, your former spouse will be eligible for a surviving spouse pension.

**If your spouse pre-deceases you and you remarry**, your second spouse would be eligible for a surviving

spouse pension if you are married for at least one year prior to your death and you retired on or after 3/26/92.

Upon the death of a person receiving a surviving spouse annuity, 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.