

DESIGNATION OF BENEFICIARY

IMRF Form 6.11 (Rev. 2/05)

Want to better ensure this designation will be accepted? Be sure to review the instructions on pages 1 and 2, as well as the information on the back of the form.

If you have any questions, please call 1-800-ASK-IMRF (1-800-275-4673).

Who can complete this form

We can accept the signature of **the member only** to designate or change a beneficiary. If someone other than the member submits a designation of beneficiary form, including an agent under a power of attorney, **it will not be accepted.**

If you make any changes to this form

If you enter information on this form and later change that information before submitting the form, you must **initial** the change. For example, if you enter the name of a beneficiary and then cross it out, you must write your initials next to the change. If you do not, **this designation will not be accepted.**

Benefits payable upon your death

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

- (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) a monthly pension plus \$3,000. Only your spouse would be eligible to receive a monthly pension. (A child's pension is payable if the member was participating in the Elected County Official (ECO) Plan, and the member's spouse is not eligible for a surviving spouse pension, but the deceased ECO member has unmarried children under the age of 18.)

How to complete this form

Box 1. Member Information

Please print the information requested. You may also include a telephone number where you can be reached. Also, please check the appropriate box indicating whether you want correspondence from IMRF (e.g., your annual Member Statement) to include information regarding your beneficiary(ies).

Box 2. Primary Beneficiary(ies)

How your marital status affects your beneficiary(ies)

- * If you are **married**, your spouse is automatically your Primary Beneficiary unless you exclude your spouse by checking the small box in Box 1. See page 2 for more information on excluding spouses.
- * If you **divorce** after filing this form, your former spouse will not be paid any benefit unless you file a new form after the date of the divorce and indicate your former spouse as the beneficiary. Otherwise, your secondary beneficiary or estate will receive the benefit.
- * If you are **not married**, but **marry** after filing this form, your spouse automatically becomes your Primary Beneficiary. The person or organization you name as your Primary Beneficiary on this form becomes your Secondary Beneficiary. If you want any other arrangement, you will need to complete a new form.

Naming a beneficiary(ies)

- * If you are naming someone under the age of 18 (a minor) as a Primary Beneficiary(ies)
If you are naming a minor(s) as a Primary Beneficiary(ies), 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 Illinois Uniform Transfers to Minors Act."**

How to complete this form...

* Options for beneficiary(ies)

In Box 2, please print the name(s) of the person(s) you wish to receive your IMRF death benefits. You can name any person, trust, church, charity, or organization. **It is important that you state your relationship to the beneficiaries that you designate.** (If you name a trust, please provide the number and/or date of the trust.) If the person(s) you list in Box 2 do not survive you, the IMRF death benefit will be paid to the person(s) you name in Box 3, "Secondary Beneficiary(ies)," or to your estate.

* If you are naming more than one Primary Beneficiary

If you name more than one Primary Beneficiary, the persons listed become "co-beneficiaries" and will share the death benefit according to the percentages you enter in the space provided. If you leave the percentages blank, the persons listed will share equally. If you name your spouse as a co-beneficiary, he or she will **not** be eligible for a surviving spouse pension; only a lump sum benefit will be paid. If you want your spouse to be eligible for a surviving spouse pension, enter his or her name alone in Box 2.

Box 3. Secondary Beneficiary(ies)

Secondary Beneficiaries will receive the death benefit payable by IMRF if no Primary Beneficiary survives. Any person, church, trust, charity or organization may be named as your Secondary Beneficiary. You may also name more than one Secondary Beneficiary.

Box 4. Excluding your spouse as Primary Beneficiary (Married members only)

According to the Illinois Pension Code, if you are married, your spouse is automatically your Primary Beneficiary. However, some married members may not want their spouse named as their Primary Beneficiary. If you want to name some other person(s) as your Primary Beneficiary(ies), you would

1. Enter the name(s) in Box 2, along with the other requested information. You can name any person, whether or not a relative, or any church, trust, charity, or organization as your Primary Beneficiary.
2. "Exclude" your spouse from the IMRF death benefit by checking the small box in Box 4.

Please note: If you exclude your spouse as your Primary Beneficiary, your spouse will not be eligible for a surviving spouse pension. If you exclude your spouse as your Primary Beneficiary, you may still name your spouse as a Secondary Beneficiary.

Box 5. Signature and date

You must sign, date, and file this form with IMRF for it to be effective.

Box 6. Returning the completed form

You can mail the completed form to IMRF directly, or you can give the completed form to your employer, who will mail it to IMRF. The information on this form does not become effective **until it is on file in IMRF's offices, even if your employer has a copy.**

We can accept the signature of **the member only** to change a beneficiary. If someone other than the member submits a designation form, including an agent under a power of attorney, it will not be accepted.

If you enter information onto this form and later change that information before submitting the form, **you must initial the change.** If you do not, this designation will not be accepted.

NOTE: Please refer to the back of the form, "Conditions of IMRF Designation of Beneficiary" for more complete information on your IMRF death benefit provisions.

DESIGNATION OF BENEFICIARY

IMRF Form 6.11 (Rev. 2/05) Please print or type — Use black ink

Please refer to instructions when completing this form

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

2. Primary Beneficiary(ies) (Will receive IMRF death benefits first) *Please refer to the instructions when naming a minor*

First Name	Last Name	Social Security Number (optional)	Relationship	% Share to each
TOTAL				100%

3. Secondary Beneficiary(ies) (Will receive IMRF death benefits if no Primary Beneficiary survives.)


First Name	Last Name	Social Security Number (optional)	Relationship	% Share to each
TOTAL				100%

4. Exclusion of spouse as Primary Beneficiary (Refer to instructions for Box 4)

(CHECK BOX IF YOU DID NOT ENTER YOUR SPOUSE'S NAME AS YOUR PRIMARY BENEFICIARY IN BOX 2 ABOVE.)

I do not want my spouse to receive IMRF death benefits as Primary Beneficiary. I understand and intend that my spouse will not be eligible for a surviving spouse pension.

5. Signature of member only (the designation will not be accepted if someone other than the member signs this form)

	Date
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Read conditions on reverse side.

Illinois Municipal Retirement Fund
 Suite 500, 2211 York Road, Oak Brook, IL 60523-2337 1-800-ASK-IMRF (1-800-275-4673)
www.imrf.org

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.*

This designation of beneficiary:

- provides for payment of IMRF death benefits and revokes any prior beneficiary designation.
- will be effective when signed and *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.

The acceptance of this designation by IMRF does not mean that a death benefit will be payable if you are not otherwise entitled to one. Whether a benefit is payable and the amount paid will be determined at the time of death under laws and regulations then applicable.

Your creditor (such as a bank, credit union or loan company) may not be named as beneficiary as a means of providing security for a debt.

Death benefit payments

IMRF death benefits are paid to:

- the Primary Beneficiary designated by the member on the most recent designation of beneficiary form on file with IMRF.
- the spouse of a married member or to the estate of an unmarried member, if no designation form is on file.

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

If no Primary nor Secondary Beneficiary survives, the benefit will be paid to your estate.

A child's pension is payable if the member was participating in the Elected County Official (ECO) Plan and the member's spouse is not eligible for a surviving spouse pension, but the deceased has unmarried children under the age of 18.

Exclusion of spouse

Under the IMRF statute, a spouse is the Primary Beneficiary of a married member, unless the member excludes the spouse in writing (see Box 4 on the form). You may:

- name your spouse as a "co-beneficiary" with any other person(s), or
- totally exclude your spouse by completing Box 4 and naming any person(s), or any church, trust, charity or organization as your Primary Beneficiary(ies).

If your spouse is **not** your **only** Primary Beneficiary, or if you completely exclude your spouse,

- 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 a member with many years of service credit, the forfeited Surviving Spouse pension may be of greater value than the lump sum benefit.**

After you retire and start receiving your IMRF pension, your spouse is again eligible for a Surviving Spouse pension, even if you previously excluded him or her.

A member receiving an IMRF pension may exclude his or her spouse from receiving the \$3,000 lump sum benefit payable upon the death of a retiree, but not from the Surviving Spouse pension.

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 over the age of 21) 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 Illinois Uniform Transfers to Minors Act."

Shares to each named beneficiary

If more than one person is named beneficiary, they will share equally in the benefit unless specific shares are written in.

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

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