



ACTIVE AND RETIRED LACERA MEMBERS CHOOSING YOUR BENEFICIARIES

IMPORTANT: Read this BEFORE you designate your beneficiaries.

Designating a Beneficiary

It is important for active as well as retired members to keep an updated **Beneficiary Designation form on file with LACERA**. Without this form on file, the choice of benefits available to your survivors and beneficiaries may be limited and/or the disbursement of benefits delayed by probate proceedings. Having a Beneficiary Designation form on file will simplify the payment process for your loved ones in the event of your death.

Update your beneficiary information in response to such events as:

- birth or death
- beneficiary's change of address
- marriage or divorce
- registration or termination of a domestic partnership
- upcoming retirement

Designating a Trust

According to the law, the beneficiary rights of an eligible spouse, domestic partner, or minor child(ren) supersede those of a trust. If you have a trust and wish to leave a continuing benefit to your spouse or domestic partner, designate that person as your primary beneficiary (100 percent) and the trust as secondary beneficiary (100 percent). Additionally, you will need to send your trust documents to LACERA.

A trust cannot receive a continuing benefit. If you are retired and your spouse or domestic partner dies before you, and you have no eligible minor child(ren), the trust will receive a \$5,000 lump-sum death/burial benefit.

Active Members

General Plans A, B, C, D, and G & Safety Plans A, B, and C

Your survivors and beneficiary(ies) may be eligible for benefits if you die during active service. **The rights and claims of your eligible surviving spouse, domestic partner, or minor child(ren)** to receive a continuing benefit may be superior to and supersede the rights and claims of any other beneficiary.

Plan E

Plan E does not provide pre-retirement death or disability benefits. However, it is still important to keep an updated Beneficiary Designation form on file with LACERA. Over the course of your career, events such as a plan transfer or service purchases may cause you to have contributions on deposit with LACERA. Having a Beneficiary Designation form on file will expedite the payment of your accumulated contributions and interest to your survivor.

Retirees

Upon your death, continuing benefits and the \$5,000 lump-sum death/burial benefit will be paid according to your retirement plan provisions. Eligibility rules for spouses, domestic partners, and minor children apply.* See your Summary Plan Description brochure for details.

***Spouse** must be married one year prior to member's service retirement or nonservice-connected disability retirement. With regard to service-connected disability retirement, the spouse must be married any time prior to retirement. **Domestic partner** must be registered with the California Secretary of State with a Certificate of Registered Domestic Partnership one year prior to member's service retirement or nonservice-connected disability retirement. With regard to service-connected disability retirement, the domestic partner must be registered any time prior to retirement. **Surviving minor child(ren)** are eligible for survivor benefits only when there is no surviving spouse or domestic partner. **Eligible child** must be unmarried, under age 18; eligibility may be extended through age 21 if the child(ren) remains unmarried and a full-time student in an accredited educational institution. In the event of a **divorce or termination of domestic partnership**, a court order dividing the pension will supersede the designation on this form. Contact LACERA for information and an Ex-Spouse (Non-Member) Beneficiary Designation form.

Changing Your Beneficiary

Only Retirement Option 1 provides full flexibility to change your beneficiary after retirement.

Changing Your Beneficiary After Retirement: Eligibility	
Retirement Option	Change Beneficiary after Retirement?
Unmodified	If your eligible beneficiary dies before you, you may name a new beneficiary who will receive any remaining balance of the retirement contributions you paid into the fund during your employment, plus credited interest. The new beneficiary is not eligible for a continuing allowance .
Unmodified+Plus	No
Option 1	Full flexibility to change beneficiary at any time. (Not available under Plan E.)
Option 2	No
Option 3	No
Option 4	No

\$5,000 Lump-Sum Death/Burial Benefit

Unless you designate otherwise, a \$5,000 lump-sum death/burial benefit will be paid to the primary beneficiary(ies) you name on this form.* If you wish, you may name a different beneficiary to receive this benefit. You may change your beneficiary designation for the \$5,000 lump-sum death/burial benefit at any time.

Tips For Using This Form

- If your spouse or domestic partner is your primary beneficiary, you cannot name another primary beneficiary.
- If your spouse or domestic partner is **not** your primary beneficiary, you may name multiple primary beneficiaries.
- All members may name one or more secondary beneficiaries.
- If a primary beneficiary predeceases you, benefits will be divided equally among your remaining primary beneficiaries or, if no primary beneficiary remains, among your secondary beneficiaries.
- Indicate the percentage share for each beneficiary. **Percentages for all primary beneficiaries must total 100 percent; percentages for all secondary beneficiaries must also total 100 percent.** If percentages are not specified, benefits will be divided equally.
- **Include the birth date of each beneficiary you designate.** LACERA cannot accurately calculate your Retirement Benefit Estimate or pay beneficiary benefits without this information.
- **Review each beneficiary's Social Security Number or Taxpayer Identification Number for accuracy.** An incorrect SSN/TIN will delay your retirement benefit and the process for paying beneficiary benefits. It may also result in incorrect tax reporting.
- If you wish to designate additional beneficiaries, please attach a separate sheet.

EXAMPLES			
Married with 3 children:			
Primary Beneficiary		Percent	
Spouse		100%	
Secondary Beneficiaries		Percent	
Son	sharing benefits	34%	} 100%
Daughter		33%	
Son		33%	
Single Parent:			
Primary Beneficiaries		Percent	
Son	sharing benefits	50%	} 100%
Daughter		50%	

LACERA is governed by the County Employees Retirement Law of 1937 and the California Public Employees' Pension Reform Act of 2013 (PEPRA); LACERA retirement benefits are administered in accordance with these laws. In the event of a conflict between provisions of the retirement law and information presented in LACERA brochures and/or on lacera.com, the law will prevail.

*If you are a reciprocal member, the \$5,000 lump-sum death/burial benefit will be paid to your beneficiary(ies) only if LACERA is the last reciprocal agency of your employment.

BENEFICIARY DESIGNATION

THIS FORM MUST BE FULLY COMPLETED. Incomplete or inaccurate information may delay the disbursement of benefits to your beneficiaries.

MEMBER'S NAME: _____

MEMBER'S SOCIAL SECURITY NO./TAXPAYER IDENTIFICATION NO.: _____

MEMBER'S PHONE NO.: _____ **MEMBER'S EMPLOYEE ID NO.:** _____

Your marital status: Single Married Registered Domestic Partnership Divorced Widow(er)

Marriage/Domestic Partnership Date: _____

Divorce/Termination of Domestic Partnership Date: _____

Name of Former Spouse or Domestic Partner: _____

----- Primary Beneficiary(ies) -----

Percentage*	First Name	Middle Name	Last Name
Relation to Member	Address		
Birth Date (MM/DD/YY)	City	State	Zip Code
<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No./Taxpayer Identification No.		Home Phone
Email	Cell Phone		

Percentage*	First Name	Middle Name	Last Name
Relation to Member	Address		
Birth Date (MM/DD/YY)	City	State	Zip Code
<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No./Taxpayer Identification No.		Home Phone
Email	Cell Phone		

Percentage*	First Name	Middle Name	Last Name
Relation to Member	Address		
Birth Date (MM/DD/YY)	City	State	Zip Code
<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No./Taxpayer Identification No.		Home Phone
Email	Cell Phone		

Percentage Total*

*Percentages must total 100%.



Tear off and mail completed form to LACERA.

----- Secondary Beneficiary(ies) -----

Percentage*	First Name	Middle Name	Last Name
Relation to Member	Address		
Birth Date (MM/DD/YY)	City	State	Zip Code
<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No./Taxpayer Identification No.	Home Phone	
Email	Cell Phone		

Percentage*	First Name	Middle Name	Last Name
Relation to Member	Address		
Birth Date (MM/DD/YY)	City	State	Zip Code
<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No./Taxpayer Identification No.	Home Phone	
Email	Cell Phone		

Percentage Total	<i>*Percentages must total 100%.</i>
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----- Secondary Beneficiary: Trust* -----

Name of Trust:	Taxpayer ID No.:	Name of Trustee:
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**If you designate a trust, you must submit the trust documents to LACERA.*

----- DEATH/BURIAL BENEFIT FOR RETIREES ONLY -----

You may designate a separate beneficiary to receive a \$5,000 lump-sum death/burial benefit. If no beneficiary is named here, the benefit will default to your designated primary beneficiary(ies).

First Name	Middle Name	Last Name	
Address			
Birth Date (MM/DD/YY)	City	State	Zip Code
<input type="checkbox"/> Male <input type="checkbox"/> Female	Social Security No./Taxpayer Identification No.	Home Phone	
Email	Cell Phone		

→ Sign to Complete Transaction

<p>I acknowledge I have read and understand the information provided in this Beneficiary Designation form. I hereby revoke all prior designations and designate the beneficiaries named on this form.</p> <p><i>(Please print)</i></p> <p>First Name: _____ Date: _____</p> <p>Last Name: _____</p> <p>Phone: _____ Employee ID No.: _____</p> <p>Member Signature X _____</p>
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Mail completed form to: LACERA, P.O. Box 7060, Pasadena, CA 91109-7060.

..... LACERA DATE STAMP

..... LACERA DATE STAMP