

Death of a Member Prior to Retirement

Preretirement Death Benefit

If a member dies prior to retirement, death benefits are calculated and paid to the beneficiary(ies) based on the member's age, service credit, employment status and eligibility for retirement. The preretirement death benefits the beneficiary(ies) or estate will receive are outlined in the chart below.

Member Age	Years of Service Credit	Preretirement Death Benefit
<i>Ineligible to Retire</i>		
Under 60*# or Over 60*#	Between 1 and 25 Between 1 and 10	Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year (October 1 – September 30)
Any Age*	Less than 1 year, death was job-related	Member contributions, total interest earned, plus an amount equal to the member's salary at time of death
Any Age	Less than 1 year, death was not job-related	Member contributions, total interest earned, plus an amount matching the contributions and interest but limited to a maximum of \$5,000
<i>Eligible to Retire or 25 Years of Service</i>		
Any Age* or Over 60*#	25 or more 10 or more	<i>Choice of:</i> (1) Option 3 monthly benefit (50% of member's retirement benefit) to the spouse or beneficiary (this choice is not available for multiple beneficiaries) or (2) Member contributions, total interest earned, plus an amount equal to the member's salary for the prior fiscal year (October 1 - September 30)

** If death occurs more than 180 calendar days after the member's last day in pay status or if the deceased had applied for a refund of contributions or terminated employment, the lump-sum payment will be the same as for status of less than 1 year and not job-related.*

Age 52 for State Police

The designated beneficiary(ies) will receive the death benefit after the [APPLICATION FOR SURVIVOR BENEFIT, FORM RSA-SB](#), and a certified death certificate have been submitted to the RSA. If there is no designated beneficiary, the death benefit will be paid to the member's estate.

Change of Beneficiary

When a new member joins the ERS, he or she designates a primary beneficiary(ies) and contingent beneficiary(ies) on the [FORM 100, MEMBER INFORMATION RECORD](#). It is very important for the member to maintain a current beneficiary on record. If the member wishes to change the beneficiary designation or designate multiple beneficiaries, the change must be made on the RSA [CHANGE OF BENEFICIARY PRIOR TO RETIREMENT FORM 100-C](#).

If the primary beneficiary predeceases the member, the ERS will pay the contingent beneficiary the death benefit. **If at the member's death, there is no beneficiary designated, the estate of the member will receive the appropriate death benefit.**

To make beneficiary changes, **retired** members must contact the ERS for the proper form. See [Replacement Beneficiary](#).

Reporting the Death of a Member

The beneficiary or family of a deceased **active** member should contact the Payroll/Personnel Officer of his or her place of employment for information and the appropriate forms. The ERS may be contacted if there are any questions about benefits or identity of beneficiaries.

The form to apply for the death benefit payable to the beneficiary of an active member is the [APPLICATION FOR SURVIVOR BENEFIT, FORM RSA-SB](#). A certified original death certificate must accompany the form before the death benefit can be processed.

If the estate is the beneficiary, either Letters of Testamentary or Letters of Administration are also required. If a minor child is the beneficiary, Letters of Conservatorship may be required. Any additional information or forms will be provided to the beneficiary(ies) after receipt of the FORM RSA-SB.

Upon the death of a **retired** member, the beneficiary or family should contact the ERS for information and the appropriate forms.