

Designation of Beneficiary

It is very important for members to keep their beneficiary designations current. Failure to do so can result in possible loss of valuable benefits to your survivors. If you wish to change your beneficiary or in the event of marriage, divorce, or the beneficiary's death, file a new beneficiary designation with the ERS. For non-retired members, a [CHANGE OF BENEFICIARY](#) form is available here or you may contact your employer or the ERS. You may name more than one beneficiary and designate them as contingent or co-beneficiaries. If at the member's death, there is no beneficiary; the member's estate will be paid the appropriate death benefit.

A retired member who is receiving a benefit under the provisions of Option 2, 3, or 4 retirement allowance may designate a replacement beneficiary for a monthly survivor benefit if the designated beneficiary predeceases the retired member or if the member and the designated beneficiary become divorced. See [Replacement Beneficiary](#).