



What You Need to Know About

Changing Your Beneficiary or Monthly Benefit After Retirement

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INTRODUCTION

After you retire, certain life events can impact your CalPERS benefits. This publication explains what you need to consider if one of these events happens to you. Depending on the type of event, you may wish to:

- Add or change your beneficiary designation,
- Remove a beneficiary designation, or
- Request a pop-up increase.

The changes you're eligible for depend on the life event, the retirement payment option you chose at retirement, and the type of change you want to make.

When you retired, you may have designated a beneficiary (or beneficiaries) to receive a retired lump-sum death benefit, a continuing monthly benefit, or both. If it's been more than 30 days since you received your first retirement check, you may be limited on the type of change you can make.

As you read this publication, it will be helpful to know who you named as your beneficiary to receive the retired lump-sum death benefit, the retirement payment option you chose, and who you named as your retirement payment option beneficiary, if any. If you do not have this information, you can find it by logging in to your personal myCalPERS account at my.calpers.ca.gov or call us toll free at **888 CalPERS** (or **888-225-7377**).

ADD OR CHANGE A LUMP-SUM BENEFICIARY

A lump-sum benefit is a one-time payment paid to your named beneficiary (or beneficiaries) upon your death. You can add or change a lump-sum beneficiary at any time. It's important to keep your beneficiary designation up to date.

The different lump-sum benefits are:

- **Retired Death Benefit**
 - The amount paid ranges from \$500 to \$5,000 depending on your employer's contract with us.
 - The highest amount contracted will be paid to your beneficiary if you had service with more than one employer.
 - If you last worked with another California retirement system that provides a similar benefit, then the CalPERS retired death benefit is not paid.
- **Option 1 Balance**
 - If you selected retirement payment Option 1 or Option 4 – 2W or 3W combined* with Option 1 when you retired, your remaining member contributions, if any, will be paid to your named beneficiary. In most cases, no member contributions remain after approximately 10 years of retirement, which means no payment will be made to your beneficiary.
- **Temporary Annuity Balance**
 - If you elected to receive a temporary annuity when you retired and you die before your temporary annuity payments stop, a lump-sum payment for the current value of the remaining payments will be paid to your beneficiary. See *A Guide to Your CalPERS Temporary Annuity* (PUB 13) for more information about temporary annuity.

If there is not a valid beneficiary designation in effect at the time of your death, lump-sum benefits will be paid to your **statutory beneficiary** in the order determined by law:

- Spouse or domestic partner; or if none,
- Children; or if none,
- Parent(s); or if none,
- Brother(s) and sisters(s); or if none,
- Your probated estate; or if not probated,
- Your trust; or if none,
- Stepchildren; or if none,
- Grandchildren, including step-grandchildren; or if none,
- Niece(s) and nephews(s); or if none,
- Great-grandchildren; or if none,
- Cousins.

* The Option 1 balance becomes payable upon the death of the Option 4 – 2W or 3W beneficiary.

A **statutory beneficiary** is defined by law rather than designated in a will, or on an annuity or life insurance policy.

An existing lump-sum beneficiary designation is automatically revoked with any of the following:

- Marriage
- Domestic partnership
- Dissolution or annulment of marriage, or termination of a domestic partnership. (If you change your designation **after** the start of one of these legal processes, your designation is **not** revoked when the legal process is finalized.)
- Birth or adoption of a child

Lump-sum benefits may be considered community property, and it is up to the court to make a final determination. If you are legally married or in a domestic partnership, your spouse or domestic partner may be entitled to his or her community property share even if you name someone other than your spouse or domestic partner to receive the benefit.

If you are a **nonmember** or if you marry or establish a registered domestic partnership **after** you retire, your spouse or domestic partner generally does not have a community property interest in your death benefits.

Change your lump-sum beneficiary designation any time through your personal myCalPERS account or complete and mail the *Post-Retirement Lump-Sum Beneficiary Designation* or *Post-Retirement Nonmember Lump-Sum Beneficiary Designation* form. You can find these forms in this publication or on our website at www.calpers.ca.gov.

A **nonmember** is the former spouse of a CalPERS member whose awarded interest is transferred into his or her own separate CalPERS account.

ADD OR CHANGE A PAYMENT OPTION BENEFICIARY

A payment option beneficiary is the person (or persons) you named to receive an ongoing monthly benefit after your death. When you retired, you chose either a payment option for your lifetime only, or one that would leave a lump-sum benefit, a continuing monthly benefit, or a combination of the two, to a named beneficiary (or beneficiaries). If your circumstances have since changed and you want to make a change to your original selection, you may only do so if you have a qualifying life event. This is called the **Modification of Original Election at Retirement** process.

Qualifying life events may be:

- Marriage
- Domestic partnership
- Death of your beneficiary
- Annulment of marriage
- Being awarded your entire CalPERS interest upon
 - Divorce
 - Legal separation
 - Termination of domestic partnership

Your **lifetime beneficiary** is the person you named to receive a continuing monthly benefit upon your death.

Good to Know!

- If you named someone as your **lifetime beneficiary**, then later marry or enter into a domestic partnership with that same person, this is not a qualifying event because he or she is already your lifetime beneficiary.
- If you want to name a new lifetime beneficiary due to marriage or registration of domestic partnership, you must name your new spouse or domestic partner as the lifetime beneficiary.
- If you are a nonmember, then you do not need to be awarded total interest in your CalPERS benefit.
- If you were required by court order at the time of retirement to designate your former spouse or former legally recognized domestic partner as a Community Property Option 4 beneficiary, you are required to maintain your former spouse or domestic partner as the Community Property Option 4 beneficiary. You may only change your beneficiary for your portion of the benefit.

How Your Retirement Allowance Is Impacted

When you add or change a payment option beneficiary through the Modification of Original Election at Retirement process, your current retirement benefit is reduced to fund your new beneficiary's future benefit.

How much it's reduced depends on:

- Your original payment option, and
- Your and your beneficiary's age and life expectancy at the time of election.

Your cost-of-living adjustment and Purchasing Power Protection Allowance is also recalculated using your new lower **base allowance**.

Estimate Your New Retirement Allowance

Before you can make an election to add or change a payment option beneficiary, you must obtain an estimate of your new retirement allowance. To do this, go to my.calpers.ca.gov and follow the prompts from the **Retirement** tab to **Change Retirement Benefit**.

You will be able to create and save estimates based on different life event and beneficiary scenarios. You can then elect to make the change online or you can print and mail us your signed election document. You'll need to submit supporting life event and beneficiary documentation for us to process your request.

If you are unable to create an estimate through your my|CalPERS account, call us toll free at **888 CalPERS** (or **888-225-7377**) and we will mail you a *Modification of Option and/or Life Option Beneficiary Estimate Request* form.

Important!

If you choose to modify your original election at retirement, your new election is irrevocable.

Base allowance is your monthly retirement allowance prior to any cost-of-living adjustments.

Do You Have a Qualifying Life Event?

Refer to the chart below to see if you're eligible to make a change to your original retirement option. For a description of the retirement options, see the Retirement Option Reference Chart on page 14.

If your current retirement payment option is...	And the life event is...	Then you...
<ul style="list-style-type: none"> • Unmodified • Option 1 	<ul style="list-style-type: none"> • Death of your current beneficiary • Annulment of marriage • You are awarded your entire CalPERS interest upon <ul style="list-style-type: none"> – Divorce – Legal separation – Termination of domestic partnership 	<p>Do not have a qualifying life event that allows you to change your retirement payment option.</p> <p>Remember: You can change your Option 1 beneficiary at any time.</p>
<ul style="list-style-type: none"> • Unmodified • Option 1 • Option 2 • Option 2W • Option 3 • Option 3W • Option 4 – 2W & Option 1 combined • Option 4 – 3W & Option 1 combined • Any other Option 4 types 	<ul style="list-style-type: none"> • Non-spouse or non-domestic partner beneficiary disclaims their entitlement to your CalPERS benefits 	<p>Do not have a qualifying life event that allows you to change your retirement payment option.</p> <p>Remember: You can change your Option 1 beneficiary at any time.</p>
<ul style="list-style-type: none"> • Unmodified 	<ul style="list-style-type: none"> • Marriage • Registration of domestic partnership 	<p>Can change your retirement payment option to:</p> <ul style="list-style-type: none"> • Option 1* • Option 2 • Option 2W • Option 3 • Option 3W • Option 4 – 2W & Option 1 combined* • Option 4 – 3W & Option 1 combined* • Any other Option 4 types

* If you have been retired for 10 years or more, you may not be able to choose Option 1, Option 4 – 2W & Option 1 combined, or Option 4 – 3W & Option 1 combined because you may no longer have member contributions remaining in your account.

If your current retirement payment option is...	And the life event is...	Then you...
<ul style="list-style-type: none"> • Option 1 	<ul style="list-style-type: none"> • Marriage • Registration of domestic partnership 	<p>Can change your retirement payment option to:</p> <ul style="list-style-type: none"> • Option 2 • Option 2W • Option 3 • Option 3W • Option 4 – 2W & Option 1 combined* • Option 4 – 3W & Option 1 combined* • Any other Option 4 types
<ul style="list-style-type: none"> • Option 2 • Option 2W • Option 3 • Option 3W • Option 4 – 2W & Option 1 combined • Option 4 – 3W & Option 1 combined • Any other Option 4 types 	<ul style="list-style-type: none"> • Marriage • Registration of domestic partnership • Death of your current lifetime beneficiary • Annulment of marriage • You are awarded your entire CalPERS interest upon <ul style="list-style-type: none"> – Divorce – Legal separation – Termination of domestic partnership 	<p>Can change your retirement payment option to:</p> <ul style="list-style-type: none"> • Option 1* • Option 2 • Option 2W • Option 3 • Option 3W • Option 4 – 2W & Option 1 combined* • Option 4 – 3W & Option 1 combined* • Any other Option 4 types
<ul style="list-style-type: none"> • Court-Ordered Community Property Option 4 <ul style="list-style-type: none"> – Unmodified – Option 1 – Option 2W – Option 3W 	<ul style="list-style-type: none"> • Marriage • Registration of domestic partnership • Death of your current lifetime beneficiary • Annulment of marriage • You are awarded your entire CalPERS interest upon <ul style="list-style-type: none"> – Divorce – Legal separation – Termination of domestic partnership 	<p>Can change your retirement payment option to</p> <ul style="list-style-type: none"> • Court-Ordered Community Property Option 4 <ul style="list-style-type: none"> – Option 1* – Option 2W – Option 3W

* If you have been retired for 10 years or more, you may not be able to choose Option 1, Option 4 – 2W & Option 1 combined, or Option 4 – 3W & Option 1 combined because you may no longer have member contributions remaining in your account.

REMOVE A BENEFICIARY

You can remove a lump-sum beneficiary any time, but you can only remove a lifetime beneficiary under limited circumstances.

If you named your spouse or registered domestic partner as your lifetime beneficiary, you may only remove him or her if you get an annulment in which the court confirms the annulment, divorce, or legal separation, or you terminate your domestic partnership and you are awarded 100 percent of your CalPERS retirement.* Otherwise, he or she will still receive a monthly lifetime benefit upon your death.

To remove a former spouse or registered domestic partner, send us a written request along with a copy of the court document validating your annulment or the judgment that awarded you full interest in your CalPERS retirement.

If you named someone other than a spouse or registered domestic partner as your lifetime beneficiary, you may remove this beneficiary only if he or she waives entitlement to his or her benefit. The beneficiary must sign a *Non-Spouse or Non-Domestic Partner Disclaimer* form. The signature must be notarized and the form returned to us for approval. Call us toll free at **888 CalPERS** (or **888-225-7377**) to request this form.

To remove a non-spouse or non-domestic partner, submit a written request along with the completed *Non-Spouse or Non-Domestic Partner Disclaimer* form.

Mail your written request and supporting documents to:

CalPERS Benefit Services Division
P.O. Box 942711
Sacramento, CA 94229-2711

Good to Know!

Removing a lifetime beneficiary does not change your retirement allowance.

* If you are a nonmember, then you do not need to be awarded total interest in your CalPERS benefit.

ARE YOU ELIGIBLE FOR A POP-UP INCREASE?

You can **only** “pop up” to the **Unmodified Allowance** if you chose retirement payment Option 2 or Option 3 and one of the following life events happens:

- Your Option 2 or Option 3 beneficiary dies.
- You are awarded your entire CalPERS interest* upon:
 - Divorce
 - Legal separation
 - Termination of domestic partnership
 - You can find the *Request for Option 2 or 3 Pop-Up Increase* form in this publication or on our website at www.calpers.ca.gov.
- Your marriage is annulled.
- Your Option 2 or Option 3 non-spouse/non-domestic partner beneficiary disclaims entitlement to his or her benefit.
 - Call us toll free at **888 CalPERS** (or **888-225-7377**) to request a *Non-Spouse or Non-Domestic Partner Disclaimer* form. Your beneficiary’s signature must be notarized and the form returned to us with your *Request for Option 2 or 3 Pop-up Increase* form.

The **Unmodified Allowance** is the highest retirement benefit. This is the amount you would have received when you retired if you had not named a beneficiary for the Option 2 or Option 3 benefit.

WHEN YOUR CHANGES TAKE EFFECT

When your changes take effect depends on the type of change you are making and when we receive the required forms and documentation to process your request.

Lump-Sum Beneficiary Designation

If you change your lump-sum beneficiary designation in your personal myCalPERS account, the change takes effect immediately. If you submit a *Post-Retirement Lump-Sum Beneficiary Designation* or *Post-Retirement Nonmember Lump-Sum Beneficiary Designation* form, the change takes effect when it is processed. Please allow 30 days for us to process your new lump-sum beneficiary designation.

* If you are a nonmember, then you do not need to be awarded total interest in your CalPERS benefit.

Modification of Original Election at Retirement

If you make an election to change your original retirement selection **within 12 months** of the qualifying event, the change takes effect the first day of the month following receipt of your completed election document.

Example: Your qualifying event date was May 1, 2016, and you submitted your completed election document on July 15, 2016. The effective date of change would be August 1, 2016.

If you make an election to change your original retirement selection **more than 12 months** after the qualifying event, the change does not take effect until 12 months after you make the election. By law, both you and your new beneficiary must be living on the **deferred** election effective date or the change cannot be processed.

Example: Your qualifying event date was January 1, 2015, and you submitted your completed election document on February 12, 2016. Your deferred election effective date would be March 1, 2017.

Pop-Up

The effective date of the pop-up adjustment depends on your qualifying life event.

- **Death of Your Option 2 or Option 3 Beneficiary**
 - Pop-up effective date is the first of the month following your beneficiary's date of death.
- **Dissolution of Marriage, Termination of Domestic Partnership, or Legal Separation**
 - Pop-up effective date is the first of the month after we receive all required legal documentation, not when the event actually occurred.
- **Annulment of Marriage**
 - Pop-up effective date is the first of the month after we receive all required legal documentation, not when the event actually occurred.
- **Non-Spouse or Non-Domestic Partner Beneficiary Disclaimer**
 - Pop-up effective date is first of the month after we receive an acceptable form.

Our processing time frame is 30 days from the date we receive the required documentation.

HEALTH COVERAGE FOR YOUR BENEFICIARY

If you have CalPERS health coverage for you and your dependents, you must immediately notify us if you:

- Divorce or annul your marriage,
- Terminate your domestic partnership, or
- Suffer the death of a spouse or domestic partner (or other dependent).

Incorrect health premiums may be deducted from your monthly benefit if you do not notify us of changes that affect coverage for your dependents.

Important!

If you want your new spouse or domestic partner to be eligible for continued health or dental coverage upon your death, you must choose an option that provides him or her an ongoing monthly benefit. Refer to the Retirement Option Reference Chart on page 14 to see if the option you chose provides an ongoing monthly benefit to your beneficiary.

Refer to the CalPERS *Health Program Guide* for more information about dependent eligibility and enrollment. You can add or delete your health dependents by logging in to your personal myCalPERS account, or you can complete and mail the *Health Benefits Plan Enrollment for Retirees* form.

All CalPERS health benefit publications and forms are available in the **Forms & Publications** area of our website at www.calpers.ca.gov.

RETIREMENT OPTION REFERENCE CHART

The following chart describes each retirement option and what it provides to your beneficiary upon your death.

Retirement Option	Description
Option 1	Upon your death, provides a lump-sum payout of any remaining member contributions in your account to one or more named beneficiaries. This option does not provide your beneficiary an ongoing monthly benefit.
Option 2	Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. If your beneficiary dies before you, or you have another qualifying event, such as a change in marital status, you will “pop up” to the Unmodified Allowance.
Option 2W	Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Does not include a pop-up provision.
Option 3	Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. If your beneficiary dies before you, or you have another qualifying event, such as a change in marital status, you will “pop up” to the Unmodified Allowance.
Option 3W	Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Does not include a pop-up provision.
Option 4 – 2W & 1 Combined	Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Upon both your deaths, a lump-sum payout of any remaining member contributions in your account will be paid to one or more named secondary beneficiaries.
Option 4 – 3W & 1 Combined	Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Upon both your deaths, a lump-sum payout of any remaining member contributions in your account will be paid to one or more named secondary beneficiaries.

Retirement Option	Description
Option 4 Specific Dollar Amount to Beneficiary	Provides an ongoing monthly benefit of a specific dollar amount of your Unmodified Allowance to your named beneficiaries upon your death.
Option 4 Specific Percentage to Beneficiary	Provides an ongoing monthly benefit of a specific percentage of your Unmodified Allowance to your named beneficiaries upon your death.
Option 4 Multiple Lifetime Beneficiaries	Provides an ongoing monthly benefit to more than one beneficiary upon your death. Your named beneficiaries can receive equal shares or you can designate specific dollar or percentage amounts for each beneficiary.

INSTRUCTIONS FOR COMPLETING FORMS

Post-Retirement Lump-Sum Beneficiary Designation

Section 1 – Member Information

- Enter your full name as it appears on your Social Security card.

If you have changed your name, you must provide us a photocopy of the document validating the change (marriage certificate, court order, etc.). Additionally, the IRS requires us to obtain a photocopy of your updated Social Security card with your new name before we can stop using your former name.

- Enter your Social Security number or CalPERS ID.
- Enter your birth date (month, day, and year).
- Enter your daytime phone number.
- Check either Box 1 or Box 2.
 - Box 1 – Check this box if you want your beneficiaries to receive all applicable lump-sum benefits upon your death.
 - Box 2 – Check this box if you want to designate a different beneficiary to receive the payable lump-sum death benefits.

Section 2 – Beneficiary Designation

Your beneficiary can be:

- Any person regardless of their relationship to you. You cannot designate a guardian to receive benefits for another person.
- A class of next-of-kin as a group. For example, you can list your “grandchildren” or “siblings” instead of writing out individual names.
- A corporation that is registered in any state with the Secretary of State.
- Your estate. CalPERS can only pay to your estate if it is probated.
- Your trust. Provide the title and date of your trust, and the name and address of the person who has a copy of the document. Do not name the trustee.

If you designate a minor child as your beneficiary and the child is still a minor when the benefit becomes payable, the surviving parent can claim the child's death benefit without a court order if the child is in his or her care. If the child is not in the parent's custody, we will request a court order that appoints someone as guardian of the child's estate. Or you may choose to complete a *California Uniform Transfers to Minors Act – Nomination for Custodian of Minor* form to nominate a custodian to claim any benefits that may become payable to your minor child. Do not name the guardian or custodian as your beneficiary; just name the child.

Find the *Nomination for Custodian of Minor* form in the **Forms & Publications** area of our website at www.calpers.ca.gov.

You can name primary and secondary beneficiaries. The benefit is paid to your primary beneficiary (or beneficiaries) first. If the primary beneficiary dies, the benefit will go to your secondary beneficiary. We pay equal shares unless you enter a percentage for each beneficiary. If you enter a percentage, the total must equal 100 percent. Complete all fields for your primary and/or secondary beneficiaries.

If you want to name additional primary or secondary beneficiaries, attach a blank sheet of paper with your additional beneficiary information to the *Post-Retirement Lump-Sum Beneficiary Designation* form. Provide the same beneficiary information as required on the form and indicate whether the beneficiary is primary or secondary. You must sign and date the paper and include your CalPERS ID. There is no limit to the number of beneficiaries you can name.

Section 3 – Required Signatures

This section must be completed or your form will not be processed. If you are married or in a legally recognized domestic partnership, your current spouse or domestic partner must sign to acknowledge your beneficiary designation. If you are not able to obtain your spouse's or registered domestic partner's signature, you must complete the *Justification for Absence of Spouse's or Registered Domestic Partner's Signature* form. Find the form in this publication or on our website at www.calpers.ca.gov.



Post-Retirement Lump-Sum Beneficiary Designation

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Section 1

Member Information

When completing this form, be sure to clearly **print** with a ballpoint pen or **type** your information.

Name of Member (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy)	() ()	Daytime Phone

Check either Box 1 or Box 2. If you check Box 2, also indicate benefit type.

1. I hereby designate the following person(s) who survive me, **share and share alike** if no percentage (%) is given, as **beneficiaries** for any lump-sum death benefits payable under the Public Employees' Retirement Law in the event of my death.

or

2. I hereby designate separate beneficiaries for the various lump-sum benefits that may be payable. This designation is for:

- | | |
|--|--|
| <input type="checkbox"/> Retired Death Benefit | <input type="checkbox"/> Option 1 Balance |
| <input type="checkbox"/> Temporary Annuity Balance | <input type="checkbox"/> Option 4 - Option 1 Balance |

Section 2

Beneficiary Designation

To name additional primary or secondary beneficiaries, attach a blank sheet of paper with your additional beneficiary information.

Provide the same beneficiary information as required on this form and indicate whether the beneficiary is primary or secondary. Sign and date the paper and include your CalPERS ID.

If a percentage (%) is entered, make sure the total equals 100%.

I understand that if I am married or in a registered domestic partnership, but do not name my spouse or registered domestic partner as beneficiary, they may be entitled to a community property share of the balance of contributions (Option 1) or Temporary Annuity balance. The community property share will be based on one-half of the contributions or one-half of the service credit earned during the marriage/registered domestic partnership. If the marriage or partnership occurred after my retirement date, then my spouse or registered domestic partner is not entitled to a community property interest. If a community property interest applies, my designated beneficiary(ies) will receive the portion of my lump-sum Option 1 or Temporary Annuity balance that is not payable to my spouse or registered domestic partner as their community property share.

Primary Beneficiaries

Name of Primary Beneficiary (First Name, Middle Initial, Last Name)		Birth Date (mm/dd/yyyy)
Relationship to Member	Percentage of Benefit	Social Security Number or CalPERS ID
Address		
City	State	ZIP

Name of Primary Beneficiary (First Name, Middle Initial, Last Name)		Birth Date (mm/dd/yyyy)
Relationship to Member	Percentage of Benefit	Social Security Number or CalPERS ID
Address		
City	State	ZIP

Section 2 continues on page 2.

_____	_____
Name of Member	Social Security Number or CalPERS ID

Section 2, continued

Primary Beneficiaries, continued

_____	_____
Name of Primary Beneficiary (First Name, Middle Initial, Last Name)	Birth Date (mm/dd/yyyy)
_____	_____
Relationship to Member	Percentage of Benefit
_____	_____
Social Security Number or CalPERS ID	

Address	
_____	_____
City	State ZIP

Secondary Beneficiaries

In the event I survive the person(s) named as primary beneficiary, I hereby designate the following person(s) who survive me, **share and share alike** if no percentage (%) is given, as **beneficiaries**.

_____	_____
Name of Secondary Beneficiary (First Name, Middle Initial, Last Name)	Birth Date (mm/dd/yyyy)
_____	_____
Relationship to Member	Percentage of Benefit
_____	_____
Social Security Number or CalPERS ID	

Address	
_____	_____
City	State ZIP

_____	_____
Name of Secondary Beneficiary (First Name, Middle Initial, Last Name)	Birth Date (mm/dd/yyyy)
_____	_____
Relationship to Member	Percentage of Benefit
_____	_____
Social Security Number or CalPERS ID	

Address	
_____	_____
City	State ZIP

This form continues on page 3.

Section 3

Required Signatures

Before submitting your completed form, be sure to make a copy to keep with your important retirement information.

Member's Acknowledgement

Should I survive all of the persons named, I understand that the benefits payable upon my death will be paid to my statutory beneficiaries, or to such other beneficiary or beneficiaries that I may hereafter designate in writing to CalPERS, all in accordance with applicable provisions of law.

By this beneficiary designation, I hereby revoke any previous designation I have filed. I understand that my marriage or domestic partnership, final dissolution or annulment of my marriage or the termination of my domestic partnership, or the birth or adoption of a child subsequent to the date this form is filed with CalPERS will automatically void this designation.

I understand that a designation filed after the initiation of dissolution or annulment of marriage or domestic partnership or legal termination of domestic partnership will not be revoked when the legal process is finalized.

Are you legally married or in a registered domestic partnership? Yes No

If yes, your spouse or registered domestic partner must sign this form. If no, please indicate:

Never Married/Never in Registered Domestic Partnership Divorced/Annulled Widowed

Important: You must complete the Justification for Absence of Spouse's or Registered Domestic Partner's Signature form if you are married or in a registered domestic partnership but your spouse or registered domestic partner is unable to sign below.

Provide the date you signed the form.

Signature of Member Date (mm/dd/yyyy)

Spouse's or Registered Domestic Partner's Acknowledgement

If spouse's or registered domestic partner's signature is not included, the Justification for Absence of Spouse's or Registered Domestic Partner's Signature form must be completed.

By signing this beneficiary designation form, I acknowledge that I am aware of the designation made by my spouse or registered domestic partner. I also hereby state that I am the current spouse or registered domestic partner. If no spouse's or domestic partner's signature or certification is included, the Justification for Absence of Spouse's or Registered Domestic Partner's Signature form must be completed.

Signature of Spouse or Registered Domestic Partner Date (mm/dd/yyyy)

Date of Marriage or Registered Domestic Partnership (mm/dd/yyyy)

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Justification for Absence of Spouse's or Registered Domestic Partner's Signature

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Section 1

Member Information

Please include the month, day, and year for all dates as follows: mm/dd/yyyy.

Name of Member (First Name, Middle Initial, Last Name)

Social Security Number or CalPERS ID

Pursuant to Government Code Section 21261, a member's current spouse or registered domestic partner must be made aware of the selection of benefits or change of beneficiary made by the member. The spouse or domestic partner of a CalPERS member must acknowledge the submission of a request for refund of contributions, election of retirement optional settlement, and designation of beneficiary for retirement death benefits.

If a spouse's or registered domestic partner's signature does not appear on one of the above-named documents, the following information must be completed by the member.

Select either 1 or 2 and indicate specifics:

1. By checking this box, I indicate that I am not legally married or in a registered domestic partnership because:
 - Never married or never in registered domestic partnership.
 - Divorced/marriage annulled or registered domestic partnership terminated. _____
Date (mm/dd/yyyy)
 - Widowed. _____
Date (mm/dd/yyyy)

2. By checking this box, I indicate that I am married or have a registered domestic partner, but my spouse or registered domestic partner did not sign this form because:
 - I do not know and have taken all reasonable steps to determine the whereabouts of my spouse or registered domestic partner; **or**
 - My spouse or registered domestic partner has been advised of the application and has refused to sign the written acknowledgment; **or**
 - My spouse or registered domestic partner is incapable of executing the acknowledgment because of an incapacitating mental or physical condition; **or**
 - My spouse or registered domestic partner has no identifiable community property interest in the benefit; **or**
 - My spouse or registered domestic partner and I have executed a marriage settlement or partnership agreement that makes the community property law inapplicable to the marriage or partnership.

Section 2

Information Certification

I certify under penalty of perjury that the foregoing information is true and correct.

Signature of Member

Date (mm/dd/yyyy)

Mail to:

CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

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Post-Retirement Nonmember Lump-Sum Beneficiary Designation

Section 1 – Nonmember Information

- Enter your full name as it appears on your Social Security card.

If you have changed your name, you must provide us a photocopy of the document validating the change (marriage certificate, court order, etc.). Additionally, the IRS requires us to obtain a photocopy of your updated Social Security card with your new name before we can stop using your former name.

- Enter your Social Security number or CalPERS ID.
- Enter your birth date (month, day, and year).
- Enter your daytime phone number.
- Check either Box 1 or Box 2.
 - Box 1 – Check this box if you want your beneficiaries to receive all applicable lump-sum benefits upon your death.
 - Box 2 – Check this box if you want to designate a different beneficiary to receive the payable lump-sum death benefits:
 - **Pro rata**
 - Option 1 Balance
 - Option 4 – Option 1 Balance

Section 2 – Beneficiary Designation

Your beneficiary can be:

- Any person regardless of their relationship to you. You cannot designate a guardian to receive benefits for another person.
- A class of next-of-kin as a group. For example, you can list your “grandchildren” or “siblings” instead of writing out individual names.
- A corporation that is registered in any state with the Secretary of State.
- Your estate. CalPERS can only pay to your estate if it is probated.
- Your trust. Provide the title and date of your trust, and the name and address of the person who has a copy of the document. Do not name the trustee.

Pro rata is a lump-sum payment equal to your retirement allowance divided by the number of days in the month of your death, then multiplied by the number of days you lived.

If you designate a minor child as your beneficiary and the child is still a minor when the benefit becomes payable, the surviving parent can claim the child's death benefit without a court order if the child is in his or her care. If the child is not in the parent's custody, we will request a court order that appoints someone as guardian of the child's estate. Or you may choose to complete a *California Uniform Transfers to Minors Act – Nomination for Custodian of Minor* form to nominate a custodian to claim any benefits that may become payable to your minor child. Do not name the guardian or custodian as your beneficiary; just name the child.

Find the *Nomination for Custodian of Minor* form in the **Forms & Publications** area of our website at www.calpers.ca.gov.

You can name primary and secondary beneficiaries. The benefit is paid to your primary beneficiary (or beneficiaries) first. If the primary beneficiary dies, the benefit will go to your secondary beneficiary. We pay equal shares unless you enter a percentage for each beneficiary. If you enter a percentage, the total must equal 100 percent. Complete all fields for your primary and/or secondary beneficiaries.

If you want to name additional primary or secondary beneficiaries, attach a blank sheet of paper with your additional beneficiary information to the *Post-Retirement Nonmember Lump-Sum Beneficiary Designation* form. Provide the same beneficiary information as required on the form and indicate whether the beneficiary is primary or secondary. You must sign and date the paper and include your CalPERS ID. There is no limit to the number of beneficiaries you can name.

Section 3 – Required Signature

You must complete this section or your form will not be processed.



Post-Retirement Nonmember Lump-Sum Beneficiary Designation

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Section 1

Nonmember Information

When completing this form, be sure to clearly **print** with a ballpoint pen or **type** your information.

Name of Nonmember (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy)	() () ()	Daytime Phone

Check either Box 1 or Box 2. If you check Box 2, also indicate benefit type.

1. I hereby designate the following person(s) who survive me, **share and share alike** if no percentage (%) is given, as **beneficiaries** for any lump-sum death benefits payable under the Public Employees' Retirement Law in the event of my death.
- or
2. I hereby designate separate beneficiaries for the various lump-sum benefits that may be payable. This designation is for:
- Prorated Allowance Option 1 Balance Option 4 - Option 1 Balance

Section 2

Beneficiary Designation

To name additional primary or secondary beneficiaries, attach a blank sheet of paper with your additional beneficiary information.

Provide the same beneficiary information as required on this form and indicate whether the beneficiary is primary or secondary. Sign and date the paper and include your CalPERS ID.

If a percentage (%) is entered, make sure the total equals 100%.

Primary Beneficiaries

Name of Primary Beneficiary (First Name, Middle Initial, Last Name)		Birth Date (mm/dd/yyyy)
Relationship to Nonmember	Percentage of Benefit	Social Security Number or CalPERS ID
Address		
City		State ZIP
Name of Primary Beneficiary (First Name, Middle Initial, Last Name)		Birth Date (mm/dd/yyyy)
Relationship to Nonmember	Percentage of Benefit	Social Security Number or CalPERS ID
Address		
City		State ZIP
Name of Primary Beneficiary (First Name, Middle Initial, Last Name)		Birth Date (mm/dd/yyyy)
Relationship to Nonmember	Percentage of Benefit	Social Security Number or CalPERS ID
Address		
City		State ZIP

Section 2 continues on page 2.

Name of Nonmember | Social Security Number or CalPERS ID

Section 2, continued

Secondary Beneficiaries

In the event I survive the person(s) named as primary beneficiary, I hereby designate the following person(s) who survive me, share and share alike if no percentage (%) is given, as beneficiaries.

Name of Secondary Beneficiary (First Name, Middle Initial, Last Name) | Birth Date (mm/dd/yyyy)
Relationship to Nonmember | Percentage of Benefit | Social Security Number or CalPERS ID
Address
City | State | ZIP

Name of Secondary Beneficiary (First Name, Middle Initial, Last Name) | Birth Date (mm/dd/yyyy)
Relationship to Nonmember | Percentage of Benefit | Social Security Number or CalPERS ID
Address
City | State | ZIP

Section 3

Required Signature

Nonmember's Acknowledgement

Before submitting your completed form, be sure to make a copy to keep with your important retirement information.

Should I survive all of the persons named, I understand that the benefits payable upon my death will be paid to my statutory beneficiaries, or to such other beneficiary or beneficiaries that I may hereafter designate in writing to CalPERS, all in accordance with applicable provisions of law.

By this beneficiary designation, I hereby revoke any previous designation I have filed. I understand that my marriage or domestic partnership, final dissolution or annulment of my marriage or the termination of my domestic partnership, or the birth or adoption of a child subsequent to the date this form is filed with CalPERS will automatically void this designation.

Provide the date you signed the form.

Signature of Nonmember | Date (mm/dd/yyyy)

Mail to:

CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

Request for Option 2 or 3 Pop-Up Increase

Section 1 – Participant and Beneficiary Information

- Enter your full name as it appears on your Social Security card.

If you have changed your name, you must provide us a photocopy of the document validating the change (marriage certificate, court order, etc.). Additionally, the IRS requires us to obtain a photocopy of your updated Social Security card with your new name before we can stop using your former name.

- Enter your Social Security number or CalPERS ID.
- Enter your complete mailing address.
- Enter your current Option 2 or Option 3 beneficiary's full name.
- Tell us the beneficiary's relationship to you.
- Enter your retirement date.

Section 2 – Qualifying Events

Check the box that applies to you. You must submit the appropriate documentation or your request will not be processed.

- Death of Option 2 or Option 3 beneficiary – Submit a copy of the death certificate.
- Dissolution or legal separation of marriage, or termination of domestic partnership – Submit the entire endorsed filed court order that awards you 100 percent of your CalPERS benefit. The copy of the court order must be complete and should contain a legible filed stamp and the judge's signature.
- Annulment of marriage – Submit a copy of the court document validating the annulment.

Section 3 – Disclaimer of Benefit Request

- Non-spouse/Non-domestic partner disclaimed Option 2 or Option 3 benefit – Submit the completed *Non-Spouse or Non-Domestic Partner Disclaimer of CalPERS Benefits* form.

Section 4 – Certification of Participant

You must sign this form or your request will not be processed.



Request for Option 2 or 3 Pop-Up Increase

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Section 1

Participant and Beneficiary Information

Provide your full name and address and your current beneficiary information.

Name of Participant (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID
Address		
City	State	ZIP

Current Option 2 or 3 Beneficiary

Name of Beneficiary (First Name, Middle Initial, Last Name)	
Relationship to You	Date of Retirement (mm/dd/yyyy)

Section 2

Qualifying Events

Please submit a copy of appropriate legal document, such as certified death certificate, marriage certificate, certificate of domestic partnership, or endorsed-filed court order with this application.

Eligibility for Option 2 or 3 "pop-up" increase is based on one of the following events:

Indicate the event that applies.

Death of current life option beneficiary (provide copy of the certified death certificate)

Name of Beneficiary (First Name, Middle Initial, Last Name)	Date of Death (mm/dd/yyyy)
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Divorce, annulment, or legal separation from spouse or ex-spouse who is your life option beneficiary (provide copy of the endorsed-filed court order)

divorce annulment legal separation

Dissolution or termination of domestic partnership from domestic partner or ex-domestic partner who is your life option beneficiary (submit a copy of the endorsed-filed court order)

Date Effective (mm/dd/yyyy)

Section 3

Disclaimer of Benefit Request

Check here to have CalPERS send you a **Non-Spouse or Non-Domestic Partner Disclaimer of CalPERS Benefits** form. Your non-spouse or non-domestic partner beneficiary can voluntarily disclaim entitlement to your option benefit. The form must be returned to CalPERS with your beneficiary's notarized signature and be approved by CalPERS before your monthly benefit amount is increased.

Section 4

Certification of Participant

I hereby certify under penalty of perjury that the foregoing information is true and correct.

Signature of Participant	Date (mm/dd/yyyy)
() Daytime Phone	() Evening Phone

Mail to:

CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

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FREQUENTLY ASKED QUESTIONS

I recently married. Will my new spouse automatically receive a monthly benefit upon my death?

No. You must elect to change your original retirement selection and name your spouse as your new lifetime beneficiary. Otherwise, you can designate your spouse to receive a lump-sum death benefit only.

I recently entered into a registered domestic partnership and added my partner as a dependent on my health plan. Will her health coverage continue when I die?

If you named your domestic partner to receive a continuing monthly benefit upon your death, health coverage will continue. If not, your partner will lose health coverage when you die. To name your new domestic partner for a lifetime benefit, you must modify your original retirement selection and name your partner as your lifetime beneficiary.

How do I remove my former spouse as my lifetime beneficiary?

We need your written request with a copy of the entire court order showing you were awarded 100 percent of your CalPERS benefit.

My current lifetime beneficiary is not my spouse, and I want to remove him. Can I do that?

You may remove your current lifetime beneficiary only if he disclaims entitlement to his future benefit. He must complete the *Non-Spouse or Non-Domestic Partner Disclaimer of CalPERS Benefits* form, and you must submit a written request with the completed form asking us to remove him.

If I remove my non-spouse lifetime beneficiary, can I change my retirement option and name a new beneficiary?

No. If your non-spouse (or non-domestic partner) disclaims entitlement to your CalPERS benefit, you may only ask us to remove him or her as your lifetime beneficiary. Disclaiming a benefit is not a qualifying life event that allows you to change your retirement payment option and name someone new.

I have a nonmember account and recently divorced. Do I have to be awarded 100 percent of my CalPERS benefit in order to make changes to my retirement benefit?

No. Your nonmember account was awarded to you from a previous marriage (or domestic partnership) and it is considered your sole and separate property. You do not need to be awarded your entire CalPERS interest to change your retirement option or beneficiary.

BECOME A MORE INFORMED MEMBER

CalPERS Website

Visit www.calpers.ca.gov for information on all our benefits and services.

my|CalPERS

Log in at my.calpers.ca.gov to access real-time details and balances of your CalPERS accounts. With my|CalPERS you can:


- View, print, and save current and past statements.
- Select mailing preferences for your statements, newsletters, and retirement checks.
- Search for medical premium rates and health plans available in your area and confirm which dependents are covered on your health plan.
- Estimate your future retirement benefit and save the estimates to view later.
- Send and receive secure messages.
- Order and download publications.
- Send account information to third parties, such as banks.
- Apply for service retirement.
- Change your beneficiary designation.
- Retirees can update contact information, set up direct deposit, and change tax withholdings.

CalPERS Education Center

Whether you're in the early stages of your career or getting ready to retire, visit the CalPERS Education Center in my|CalPERS to:

- Take online classes that help you have a better understanding of your CalPERS benefits.
- Register for instructor-led classes at a location near you.
- Download class materials and access information about your current and past classes.
- Schedule a one-on-one appointment with a representative at your nearest CalPERS Regional Office.

Experience CalPERS Through Social Media

-  Facebook: www.facebook.com/myCalPERS
-  Twitter: www.twitter.com/CalPERS
-  Instagram: www.instagram.com/CalPERS
-  YouTube: www.youtube.com/CalPERSNetwork
-  LinkedIn: www.linkedin.com/company/calpers

Reach Us by Phone

Call us toll free at **888 CalPERS** (or **888-225-7377**).
Monday through Friday, 8:00 a.m. to 5:00 p.m.
TTY: (877) 249-7442

Visit Your Nearest CalPERS Regional Office

Fresno Regional Office

10 River Park Place East, Suite 230
Fresno, CA 93720

Glendale Regional Office

Glendale Plaza
655 North Central Avenue, Suite 1400
Glendale, CA 91203

Orange Regional Office

500 North State College Boulevard, Suite 750
Orange, CA 92868

Sacramento Regional Office

Lincoln Plaza East
400 Q Street, Room 1820
Sacramento, CA 95811

San Bernardino Regional Office

650 East Hospitality Lane, Suite 330
San Bernardino, CA 92408

San Diego Regional Office

7676 Hazard Center Drive, Suite 350
San Diego, CA 92108

San Jose Regional Office

181 Metro Drive, Suite 520
San Jose, CA 95110

Walnut Creek Regional Office

Pacific Plaza
1340 Treat Boulevard, Suite 200
Walnut Creek, CA 94597

Visit the CalPERS website for directions to your local office.

Regional Office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.

PRIVACY NOTICE

The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply may result in CalPERS being unable to perform its functions regarding your status. Please do not include information that is not requested.

Social Security Numbers

Social Security numbers are collected on a mandatory and voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be unable to verify eligibility for benefits without the number.

Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

Your Rights

You have the right to review your membership files maintained by the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or call us at **888 CalPERS** (or **888-225-7377**).

CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811.

California Public Employees' Retirement System

400 Q Street
P.O. Box 942701
Sacramento, CA 94229-2701

888 CalPERS (or 888-225-7377)

www.calpers.ca.gov

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