

## Beneficiary

### Naming a Beneficiary

Employees who are active members automatically receive **basic life** insurance coverage and **death benefits**. If your employer offers **optional life** insurance, this beneficiary section also applies to that benefit.

To communicate how they want life insurance and death benefits paid, employees need to designate a beneficiary online or with a paper form.

Some employees will submit the form to you to forward to KPER, while others will send the form directly to KPER. Either way is okay. But only forms received at **our office** are valid.

### Benefits a Beneficiary Receives

1. Basic life insurance (150% of employee's annual salary)
2. Any optional life insurance
3. Returned account balance or possibly a monthly benefit for spouse  
[Surviving Spouse Benefit Option](#)

### Designating Beneficiaries

#### Employer Checklist

- Have employees go to their [online account](#) or have them fill out a Designation of Beneficiary form ([KPERS-7/99](#)) to designate beneficiaries. They can name different beneficiaries for retirement benefits and life insurance.
- Remind employees:
  - The designation of beneficiary becomes effective when **KPER receives it**. We will send the employee a confirmation.
  - Additions or changes to a beneficiary list can be made **anytime** online or by completing the form, which cancels the entire previous form not just the changes.
  - When filling out a new form, **fill in beneficiaries that are not changing, in addition to new or changing beneficiaries**. Be sure the primary beneficiary is always completed.
  - **Only a member** may designate his/her beneficiary. Conservators, guardians and those with power of attorney can't name a beneficiary.
  - For employees who are members of more than one retirement plan (example: KPER and KP&F), the designation will be for all plans.
- If using paper form, you can scan the signed form and use EWP Secure Upload to send to KPER, or mail or fax the forms. See forms for address and fax info.

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## Beneficiary

KPERS 457 beneficiary is separate. A form can be found on [KPERs 457.org](http://kpers457.org).

### Who can employees name as beneficiary?

- A living person
- A trust
- Their estate
- Any combination of these options

If an employee chooses more than one beneficiary, each will share the benefit equally.

### What is a primary beneficiary?

A primary beneficiary is a person, trust or estate named by a member to receive benefits after his or her death.

### What is a contingent beneficiary?

A contingent beneficiary receives benefits if no primary beneficiary is living when a member dies. A contingent beneficiary will receive benefits only if no primary beneficiary survives the member.

### How to name a trust

To name a trust as beneficiary, the employee provides the name of the trust (e.g., Employee Name, Trust #1) on the "Name" line of the form. To name an estate, the employee writes "Estate of (Employee Name)" or "My Estate."

**Note:** Employees can name another primary or contingent beneficiary in addition to an estate or a trust, and each will share the benefit equally.

### Churches and other charitable organizations

Churches or other charitable organizations **cannot** be directly named as KPERS beneficiaries. Employees can only name a person, a trust or an estate. Encourage employees to consult an estate planner if they would like to make provisions for these types of organizations after their death.

### Important thing to know about the beneficiary paper form

- KPERS maintains the official designation. You should **not** keep copies.\* You can [view an employee's beneficiaries](#) on the EWP (members can view in their online account).
- KPERS cannot accept a form completed in pencil.
- A beneficiary's **full name**, **SSN** and **date of birth** are critical so we can find the person in the future, maybe many years after the designation.
- KPERS **cannot** accept a form with white-out or cross-through marks in the beneficiary name.
- Each form must be **signed and witnessed**. And the signature dates for the member and witness must match.
- The witness must be a disinterested party and **not one of the beneficiaries**.

\*Except Kansas Board of Regents members with KPERS life insurance and no other KPERS benefits.

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### Life Events and Reviewing Beneficiaries

It is important that employees review their beneficiary designations whenever they have a significant **life event**. See [Life/Career Event Checkup](#) section.

- Marriage
- Divorce
- Retirement
- Death in the family
- Leaving employment
- Birth or adoption in the family

### Surviving Spouse Benefit Option

Instead of receiving the account balance when a member dies, a spouse can receive a monthly benefit for life if the member meets certain criteria. To be eligible, the member must designate the spouse as **sole primary beneficiary** for retirement benefits.

Situation #1. If member was **eligible to retire**, spouse begins receiving a **monthly benefit** immediately.

Situation #2. If member was not yet eligible to retire but had ten years (5 years for KPERS 3) of service, spouse begins receiving a monthly benefit **when member would have reached age 55**. Years of service are required, not just vesting.

**Good to know:** A member can name contingent beneficiaries or separate beneficiaries for life insurance without affecting the surviving spouse benefit option. Inactive members are also eligible for this benefit.

### Confirming Employee Beneficiaries

Employer	Employee
<a href="#">Login</a> to <b>EWP</b>	<a href="#">Login</a> to KPERS <b>online account</b>
<b>Quick Lookup</b> on home page or <b>Look Up</b> under Employee Info	Click <b>Beneficiaries</b> on left
Click <b>SSN</b> to open record	To change beneficiary:
<b>Employee Elections</b> tab	Choose <b>Click here to change your beneficiary</b> in orange box, or use the paper form

Kansas statute does not allow KPERS to disclose employee information like beneficiary designation to anyone other than the employee. The one exception is if the employee has died, and then only to the actual beneficiary.

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### What if an Employee Doesn't Name a Beneficiary?

KPERS asks all members to name a beneficiary. If a member doesn't, KPERS follows a line of descendants by **Kansas law**.

- Spouse
- Dependent\* children
- Dependent\* parents
- Non-dependent children
- Non-dependent parents
- Estate of the deceased member

\*A dependent is a parent or child who relies on the member for at least half of his or her support.

### Naming a Minor Child as a Beneficiary

If a member names a minor child as a beneficiary, lump-sum benefit amounts **less than \$10,000 will be paid out** under the Kansas Uniform Transfer to Minors Act. KPERS will send the guardian or custodian a form to complete and the benefit is paid to that individual on behalf of the minor. If the benefit is **\$10,000 or more, Kansas law requires a conservator** be appointed to receive the benefit on the child's behalf.

### Beneficiaries and Divorce

It's important for employees going through a divorce to **check their beneficiaries**. Divorce does not cancel a beneficiary designation, even if the member remarries. To remove an ex-spouse as a beneficiary, members need to complete a **new designation**.

If a member has a qualified domestic relations order, KPERS will only accept [forms that comply with the QDRO](#).

### Employee FAQs

**Q Why can't my beneficiary witness my signature?**

**A** The witness must be a disinterested party.

**Q Do the dates next to the member and witness signatures on the beneficiary form have to be the same date?**

**A** Yes. If the dates are not the same, you'll need to complete a new form.

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**Q Can I name my church or another charitable organization as a beneficiary?**

**A** No. You can only name a person, a trust or an estate.

**Q Should I name the trustee of my trust as the beneficiary?**

**A** No. You should name the trust, not the trustee. If you name a trust as beneficiary, provide the name and address (e.g., John Doe Trust #1, Sixth National Bank, Collingwood, Kansas 67834).

**Q Why can't I name a funeral home as my beneficiary?**

**A** No. Only retired members can name a funeral home, for the \$4,000 death benefit.

### Life/Career Event Checkup

Life/Career Event	Employer checklist
New employees	<input type="checkbox"/> Have them complete a designation of beneficiary <a href="#">online</a> or on <a href="#">KPERS-7/99</a> form.
Significant <a href="#">life change</a>	<input type="checkbox"/> Remind them to review beneficiaries.
Leaving Employment	<input type="checkbox"/> Remind them to keep beneficiary designations up to date while inactive.
Retiring	<input type="checkbox"/> Inform them that retirees have a different form ( <a href="#">KPERS-7/99R</a> ) with different options.

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Common Problems	Preventions
KPERS receives only the first page of a faxed beneficiary form.	When faxing, confirm that all pages have been transmitted.
Member completed contingent beneficiary and left primary beneficiary blank.	This cancels any previous designations and leaves the member with no primary beneficiary. Be sure the member's primary beneficiary is always completed, even when the only change is the contingent beneficiary.
Member and witness signatures have different sign dates.	This makes the beneficiary form invalid. Double check that signature dates match.
Forms completed in pencil.	Forms in pencil are not acceptable. Confirm that all forms are completed in ink.
Member has crossed out a beneficiary name and re-written because of a mistake.	KPERS cannot accept this form. Have the employee start over with a new form.

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