



# DESIGNATION OF BENEFICIARY

Name \_\_\_\_\_ Social Security No. \_\_\_\_\_  
(As it appears on TRS records)

*Complete this form TRS 15 to designate a beneficiary or beneficiaries for active member death benefits or retiree survivor benefits. Please read the Instructions and Information for Designating a Beneficiary on the reverse side for important information about completing this form and how TRS will use this form.*

## PRIMARY BENEFICIARY OR JOINT PRIMARY BENEFICIARIES

I designate the following person(s) as my primary beneficiary(ies) to receive the benefits described above that may be due from TRS upon my death (surviving designated joint primary beneficiaries will receive equal portions, share and share alike):

Name	Social Security No.	Relationship	Date of Birth	Address
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

## ALTERNATE BENEFICIARY OR JOINT ALTERNATE BENEFICIARIES

In the event the primary beneficiary(ies) predeceases me, waives the benefits, or is ineligible to receive the benefits, I designate the following person(s) as my alternate beneficiary(ies), to receive the benefits described above that may be due from TRS upon my death (surviving designated joint alternate beneficiaries will receive equal portions, share and share alike):

Name	Social Security No.	Relationship	Date of Birth	Address
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

A blank designation of beneficiary on a TRS form that is signed by you revokes any previous designation for the applicable benefits and leaves **no designation of beneficiary**. When no beneficiary is designated, applicable law determines who will receive benefits after your death.

Signature of Member or Retiree \_\_\_\_\_ Date \_\_\_\_\_

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

On \_\_\_\_\_, \_\_\_\_\_ acknowledged this document before me  
(date) (printed name of person whose signature appears above)  
 a notary public.

(SEAL)

Signature of Notary Public \_\_\_\_\_

*This form TRS 15 cannot be used to designate a beneficiary(ies) for monthly retirement benefits under an optional retirement payment plan (Option 1, 2, 3, 4, or 5). If you wish to change your beneficiary under an optional retirement payment plan, request a Change of Beneficiary for Continuing Optional Retirement Annuity form from TRS.*

## INSTRUCTIONS AND INFORMATION FOR DESIGNATING A BENEFICIARY

- YOU MUST USE THE CORRECT TRS FORM. THE TRS FORM MUST INCLUDE AN ORIGINAL SIGNATURE. TRS RECOMMENDS THAT YOU SIGN IN INK AND USE A COLOR OTHER THAN BLACK. PLEASE TYPE OR PRINT YOUR DESIGNATION LEGIBLY. REFER TO THE TRS BENEFITS HANDBOOK FOR INFORMATION ABOUT BENEFITS PAYABLE UPON THE DEATH OF AN ACTIVE MEMBER OR RETIREE.
- TRS must receive a TRS beneficiary form before your death for the beneficiary designation to be effective. Your employer is not authorized to receive the form instead of TRS; do not leave this form with your employer.
- Please provide enough information for TRS to identify you, and to identify and locate your beneficiary after your death (ie: your full name and social security number).
- Initial any corrections, mark-outs, or white-outs made on the form to avoid possible disputes. TRS will not accept stipulations or instructions you write on the form for the payment or division of benefits; TRS will pay benefits according to applicable law. No attachments may be made to the form.
- If you designate more than one beneficiary, the surviving beneficiaries will share equally in any death or survivor benefits. This means that if one designated beneficiary dies before you die, then any remaining surviving beneficiaries will receive equal shares of the benefits. Do not stipulate unequal portions to joint beneficiaries.
- If you do not designate a primary beneficiary but you designate an alternate beneficiary, the alternate beneficiary will receive any benefits payable.
- A blank designation of beneficiary on a TRS form that is signed by you revokes any previous designation for the applicable benefits and leaves **no designation of beneficiary**. When no beneficiary is designated, applicable law determines who will receive benefits after your death. When TRS receives a new beneficiary designation form, it revokes any previous designation for the benefits affected by the form. To add or remove a designated beneficiary, you must complete the new applicable form in its entirety and send it to TRS. You may want to complete a new form in its entirety after events such as marriage, divorce, death of a named beneficiary, birth of a child, or if your beneficiary becomes eligible for Medicaid benefits or a needs-based assistance program.
- If you designate a minor, any benefits will be paid to the surviving parent or the court-appointed guardian of the minor based on the laws in the minor's state of residence.
- If you wish to have any benefits paid to your estate, designate "my estate" as beneficiary. Your estate can be named as either primary or alternate beneficiary. Your estate must be probated in some manner for TRS to pay benefits to your estate. Naming your estate may delay payment of benefits while the required documents are obtained from the court.
- TRS will accept a beneficiary designation form that is not notarized; however, TRS strongly recommends that you have the form notarized to avoid any disagreement about your signature after your death.
- A divorce will revoke your former spouse as beneficiary for some TRS benefits payable after your death *if* you designated that person as your beneficiary before the date of your divorce *and if* TRS receives a certified copy of your divorce decree before paying benefits. If you wish to designate your former spouse as beneficiary, complete a new beneficiary form **after** the date of the divorce and send it to TRS. Receipt by TRS of a divorce decree does **not** affect the beneficiary for an Option 1, 2, 3, 4, or 5 retirement payment plan, a remaining partial lump sum option (PLSO) balance, or a remaining deferred retirement option plan (DROP) balance.
- If you die before you receive all of your DROP or PLSO payments, any remaining DROP or PLSO balance will be distributed in the following order: (1) to the beneficiary designated on the *"Designation of Beneficiary for Deferred Retirement Option Plan (DROP) Benefits"* (form TRS 11D) or the *"Designation of Beneficiary for Partial Lump-Sum Payment(s)"* (form TRS 12L), as applicable; (2) to the beneficiary designated to receive your retirement benefits; then, (3) to the beneficiary eligible to receive death and survivor benefits.
- If you have questions or circumstances not covered by these instructions, please contact TRS.