




Membership and enrollment: beneficiary designations

Retirement Benefits Training
Fiscal year 2024

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Beneficiary designations for active members

- At enrollment, beneficiary designation defaults to estate.
- Members may designate beneficiaries online through Member Access.
 - Immediate processing of designation.
 - Does not require notary signature.
- Members can name multiple beneficiaries.
- Benefits split equally if multiple beneficiaries named.
- If employee elects State ORP, they must designate a beneficiary for their State ORP account balance with chosen service provider.
- Provide [Designating Active Member Beneficiaries](#) flyer.

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Beneficiary designations for active members

- If member cannot use Member Access, may also designate beneficiaries on applicable form:
 - [Active Member Beneficiary Form](#) (Form 1102); or
 - [Beneficiary/Trustee Designation Form](#) (Form 1103), trust must already exist; or
 - [State ORP Active Incidental Death Benefit Beneficiary Designation](#) (Form 1106).
- Paper forms require notary signature and additional time for processing.

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Primary beneficiary for SCRS, PORS benefits

- Primary beneficiary may receive either:
 - Refund of contributions plus interest; or
 - Lifetime monthly benefit payments, if eligible.



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Contingent beneficiary for SCRS, PORS benefits

- Contingent beneficiaries¹ receive death benefits if:
 - Employee and primary beneficiary die at same time; or
 - Primary beneficiary dies before employee, and employee does not name another primary beneficiary before death.
- All primary beneficiaries must be deceased at the time of the member's death for a contingent beneficiary to receive a benefit.

¹Contingent beneficiary cannot be the same as primary.



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Incidental death benefit beneficiary

- SCRS and PORS members and State ORP participants should designate an incidental death benefit beneficiary if employer offers coverage.



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Estate as beneficiary

- Encourage members to update their beneficiary from estate once hired.
- Provide employees [Designating Active Member Beneficiaries](#) flyer.



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