



# Designating Active Member Beneficiaries

As a new hire, it is important for you to designate beneficiaries for your retirement account and life insurance, if applicable. Additionally, it's good practice to review and update your beneficiary information periodically, especially if you've had an important life event, like a marriage or the birth of a child. You will need to have all beneficiary information, such as full names, dates of birth and Social Security numbers. You can add or change your retirement beneficiary designations through [Member Access](#). You can add or change your life insurance beneficiary designations through [MyBenefits](#).

## Retirement defined benefit plans

You can designate three types of beneficiaries in [Member Access](#) for your retirement account:

- Primary beneficiaries for your in-service death benefit or refund of contributions. Multiple beneficiaries would share equally in a survivor monthly benefit;
- Contingent beneficiaries in case of death of the primary beneficiaries. All primary beneficiaries must be deceased before any contingent beneficiaries will be paid; and
- Incidental death benefit beneficiaries.

## State Optional Retirement Program

If you participate in the State Optional Retirement Program (State ORP), you must designate and update your State ORP account beneficiaries with your chosen [service provider](#). Your beneficiary must submit a claim to your service provider to receive your account balance in the event of your death. You must also designate beneficiaries for your incidental death benefit with PEBA, and this can be done through [Member Access](#).

## Life insurance

You can designate your life insurance beneficiaries when you initially enroll in your insurance benefits. You can also update your beneficiaries any time through [MyBenefits](#). Providing an address, email address and phone number of your beneficiaries will assist in the claim process. The change is effective on the date you make the request. If you don't designate a beneficiary, payment will be made to your estate upon your death.

## South Carolina Deferred Compensation Program

As a Deferred Comp participant, you must designate and update your beneficiaries with Deferred Comp's service provider, [Empower](#). Your beneficiary must submit a claim to Empower to receive your Deferred Comp account balance in the event of your death.

## Retirees

Retiree beneficiary designation rules and processes are different. Learn more in the [applicable member handbook](#) for your system.

### State agency employees or other employers whose payroll goes through the Comptroller General

If you work for a state agency or other employer whose payroll goes through the Comptroller General's office, you'll follow a different process to make your retirement plan election. Therefore, it's important for you to register for [Member Access](#) and designate your beneficiaries.

To sign up for Member Access, go to [peba.sc.gov](http://peba.sc.gov) and select Member Access at the top right of the page.

### Learn more

Learn more about beneficiaries online at [peba.sc.gov/update-beneficiary](http://peba.sc.gov/update-beneficiary).

