

# 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 is good practice to review and update your beneficiary information, especially if you have 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 may add or change your retirement beneficiary designations through [Member Access](#). You may add or change your life insurance beneficiary designations through [MyBenefits](#).

## Retirement defined benefit plans

You can designate three types of beneficiaries 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.

You can designate your beneficiaries during your retirement plan enrollment process in [Member Access](#). Learn more about the process on the [Retirement Enrollment Guide for New Hires](#) flyer.

## Employees of state agencies or other employers whose payroll goes through the Comptroller General's office

If you work for a state agency or other employer whose payroll goes through the Comptroller General's office, you will 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 from the top right of the page. Select the green Register Now button and follow the prompts. Once you've registered, select Beneficiaries to add your 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 receive your account balance in the event of your death. You must also designate beneficiaries for your incidental death benefit with PEBA, and this may 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](#). The change is effective on the date the request was made. If you don't designate a beneficiary, payment will be made to your estate upon your death.

## South Carolina Deferred Compensation Program

If you participate in the South Carolina Deferred Compensation Program (Deferred Comp), you must designate and update your beneficiaries with Deferred Comp's service provider, which is currently [Empower Retirement](#). Your beneficiary must submit a claim to receive your Deferred Comp account balance in the event of your death.

## Retirees

Retiree beneficiary designation rules and processes are different. For more information, refer to the [applicable member handbook](#) for your system.

## More information

Learn more about beneficiaries on our website at [peba.sc.gov/update-beneficiary](https://peba.sc.gov/update-beneficiary).