
 **PEBA Academy**

**Membership and enrollment: beneficiary designations**

Retirement Benefits Training  
Fiscal year 2026

**PEBA**  
SC Retirement Systems and State Health Plan

Serving those who serve South Carolina

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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 also designate a beneficiary for their State ORP account balance with chosen service provider.
- Provide the *Designating Active Member Beneficiaries* flyer.

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**Beneficiary designations for active members**

- If member cannot use Member Access, may also complete 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 delivery and processing.

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### Beneficiaries for SCRS, PORS benefits

#### Primary beneficiary

- May receive either:
  - Refund of contributions plus interest or
  - Lifetime monthly benefit payments, if eligible.

#### Contingent beneficiary<sup>1</sup>

- 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.

<sup>1</sup>Contingent beneficiary cannot be the same as primary.

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### Other beneficiaries

#### Incidental death benefit

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

#### Estate as beneficiary

- Encourage members to update their beneficiary from estate once hired.
- Provide the Designating Active Member Beneficiaries flyer.

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### Disclaimer

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