



You can designate a beneficiary(ies) online through OPERS Online Account Access. If you choose not to designate a beneficiary online, use this form to designate beneficiary(ies).

STOP **Skip to** When you see the stop sign graphic you may have made a selection that does not require you to continue filling out any more information in that step. This is here to help you save time and effort. Follow the instructions associated with the graphic when applicable.

Please print legibly keeping input within the form entry box (one character per box) or bullet.

Fill in entry boxes like this:

| | | | | | | |
|---|---|---|--|---|---|---|
| A | B | C | | 1 | 2 | 3 |
|---|---|---|--|---|---|---|

 Fill in bullet selections like this: Female

If you need additional help:

If you have questions about your designation form or personal information changes, visit www.OPERS.org to access your account online and view the Survivor Benefits booklet, or call 1-800-222-7377 and speak with a Member Services representative.

Note: *If you have previously made a specific designation of beneficiary, that designation will be in effect until a new designation is filed and approved. In addition, any of the following life events makes the specific designation invalid: marriage, divorce, dissolution of marriage, legal separation, the birth or adoption of a child or refunding your OPERS account(s).*

STEP 1: Member Information

The information requested in this step is required and must be completed.

STEP 2: Family Information

The family information requested in this step will be used to determine the qualified beneficiary(ies) in accordance with Ohio law.

You can only choose one of the following ways to designate your beneficiary(ies): Designation by Automatic Succession (Step 3), or Specific Designation (Step 4). Members who have account balances in multiple OPERS retirement plans (Traditional Pension, Combined and Member-Directed Plans), are allowed to have a Universal Beneficiary Designation to cover all their retirement plans, which may consist of primary and contingent beneficiary(ies).

STEP 3: Designation by Automatic Succession

If you want your beneficiary to be determined under Automatic Succession, your beneficiary(ies) will be determined in the following order:

1. Spouse
2. Biological/legally adopted children,
3. Dependent parent(s)
4. Parents (sharing equally),
5. Your estate

To make this selection you must provide your signature in Step 3 and no further action is required.

STEP 4: Specific Designation

If you wish to designate a person, persons, trust, estate or an institution as your beneficiary, you must complete Step 4, which will require your signature and the signature of two adult witnesses in Step 5.

Please consider the following information prior to making your beneficiary designation:

- If you wish to list additional beneficiaries, use a separate piece of paper. Include all of the information requested for each beneficiary. Any additional pages must be signed by you and witnessed by the two adult witnesses listed in Step 5.
- If you list only one beneficiary or if you want joint beneficiaries to share equally, you do not need to enter a percent allocation. However, if you designate specific percentages, the total for each additional beneficiary category (Primary and Contingent) must equal 100%.
 - **Example: You designate Primary 1 to receive 60%, and Primary 2 to receive 40% for a total of 100%.**
- If you choose to designate a trust as a beneficiary, please include a copy of the trust agreement.

Please consider the following information (applicable to your plan) prior to making your beneficiary designation:

Traditional Pension and Combined Plans:

- Eligible children will receive monthly benefits regardless of your designation. Refer to the Survivor Benefits booklet for information on qualified survivors' eligibility for monthly benefits.
- If you are married, your spouse will not receive monthly benefits if you designate joint beneficiaries.
- Joint beneficiaries will share equal amounts of any eligible lump sum payment due unless you designate specific percentages.
- If you are in the Traditional Pension Plan and you are, or later become a member of STRS or SERS in a defined benefit plan, the latest approved designation of beneficiary filed will apply in all retirement systems.

Member-Directed Plan:

- At the time of your death, your beneficiary(ies) will receive a lump sum payment(s) of the vested portion of your individual account.
- You may designate multiple (joint) beneficiaries to share a refund of the vested portion of your individual account. Joint beneficiaries will share equally unless you designate specific percentages.

STEP 5: Member and Witnesses Acknowledgment for Specific Designation

If you make a Specific Designation in Step 4, this section must be signed in the presence of two adult witnesses who must also sign the form the same day. The witnesses cannot be named as beneficiaries in Step 4.

