

Contents

- [Benefits a beneficiary receives](#)
- [Designating beneficiaries](#)
- [Life events and reviewing beneficiaries](#)
- [Surviving spouse benefit option](#)
- [Confirming member beneficiaries](#)
- [What if a member doesn't name a beneficiary?](#)
- [Naming a minor child as a beneficiary](#)
- [Beneficiaries and divorce](#)
- [Member FAQs — Beneficiaries](#)



Checklist

An Ounce of Prevention
Avoid Common Problems



EWP How-to
Viewing member beneficiaries

Beneficiaries

Active members automatically covered for basic life insurance and death benefits. If your employer offers optional group life insurance, this beneficiary section also applies to that benefit. Members complete a Designation of Beneficiary form ([KPERS-7/99](#)) to communicate how they want life insurance and death benefits paid. Some employees will submit the form to you to forward to KPERS, while others will send the form directly to KPERS. Either way is okay.

Benefits a beneficiary receives

1. Basic life insurance (150 percent of employee's annual salary)
2. Any optional life insurance
3. Returned account balance or possibly a monthly benefit for spouse
[Surviving Spouse Benefit Option](#)

Designating beneficiaries

Members need to complete a Designation of Beneficiary form ([KPERS-7/99](#)). They can name different beneficiaries for retirement benefits and life insurance. Signed forms can be mailed or faxed to KPERS. The designation becomes effective when KPERS receives it in our office. We will send the member a confirmation letter.

Members can add or change beneficiaries anytime by completing the form. Every time they complete the form, it cancels the previous form. Members need to be sure to fill in both the primary and contingent beneficiary sections if they intend to have a contingent beneficiary. If they complete only the contingent section and leave the primary blank, they will have no primary beneficiary, even if a previous form names one. Be sure the primary beneficiary is always completed, even if it is just repeated from the last form.

Only a member can complete the form. Conservators, guardians and those with power of attorney can't name a beneficiary.

For employees who are members of more than one retirement plan (KPF, Judges, KBOR), the designation will be for all plans.

Who can members name as beneficiary?

- A living person
- A trust
- Their estate
- Any combination of these options

If a member chooses more than one beneficiary, each will share the benefit equally.

Contents

- [Benefits a beneficiary receives](#)
- [Designating beneficiaries](#)
- [Life events and reviewing beneficiaries](#)
- [Surviving spouse benefit option](#)
- [Confirming member beneficiaries](#)
- [What if a member doesn't name a beneficiary?](#)
- [Naming a minor child as a beneficiary](#)
- [Beneficiaries and divorce](#)
- [Member FAQs — Beneficiaries](#)



Checklist

An Ounce of Prevention
Avoid Common Problems



EWP How-to

Viewing member beneficiaries

What is a primary beneficiary?

A primary beneficiary is a person, trust or estate named by a member to receive benefits after his or her death.

What is a contingent beneficiary?

A contingent beneficiary receives benefits if no primary beneficiary is living when a member dies. A contingent beneficiary will receive benefits only if no primary beneficiary survives the member.

How to Name a Trust

To name a trust as beneficiary, the member provides the name of the trust (e.g., Member Name, Trust #1) on the "Name" line of the form. To name an estate, the member writes "Estate of (Your Name)" or "My Estate." Members can name another primary or contingent beneficiary in addition to an estate or a trust, and each will share the benefit equally.

Churches and Other Charitable Organizations

Members cannot directly name a church or other charitable organization as a KPERS beneficiary. They can only name a person, a trust or an estate. Encourage employees to consult an estate planner if they would like to make provisions for these types of organizations after their death.

Important things to know about the beneficiary form

- KPERS maintains the official designation. Employers don't need to keep copies.
- KPERS cannot accept a form completed in pencil.
- A beneficiary's full name, SSN and date of birth are critical so we can find the person in the future, maybe many years after the designation.
- KPERS cannot accept a form with white-out or cross through marks in the beneficiary name.
- Each form must be signed and witnessed. And the signature dates for the member and witness must match.
- The witness must be a *disinterested* party and not one of the beneficiaries.

Life events and reviewing beneficiaries

It is important that members review their beneficiary designations whenever they have a significant life event.

Marriage	Retirement
Divorce	Leaving employment
Death in the family	
A birth or adoption in the family	

Surviving spouse benefit option

Instead of receiving the account balance when a member dies, a spouse can receive a monthly benefit for life if the member meets certain criteria. To be eligible, the member must designate the spouse as sole primary beneficiary for retirement benefits.

Contents

- Benefits a beneficiary receives
- Designating beneficiaries
- Life events and reviewing beneficiaries
- Surviving spouse benefit option
- Confirming member beneficiaries
- What if a member doesn't name a beneficiary?
- Naming a minor child as a beneficiary
- Beneficiaries and divorce
- Member FAQs — Beneficiaries

Situation #1 If member was eligible to retire, spouse begins receiving a monthly benefit immediately.

Situation #2 If member was not yet eligible to retire but had ten years of service, spouse begins receiving a monthly benefit when member would have reached age 55. Ten years of service are required, not just vested.

A member can name contingent beneficiaries or separate beneficiaries for life insurance without affecting this benefit option. Inactive members are also eligible for this benefit.

Confirming member beneficiaries

You can view member beneficiaries on the employer web portal. See [Viewing member beneficiaries](#). Members can see their beneficiaries on the member web portal.

Kansas statute does not allow KPERS to disclose member information like beneficiary designation to anyone other than the member. The one exception is if the member has died, and then only to the actual beneficiary.

What if a member doesn't name a beneficiary?

KPERS asks all members to name a beneficiary. If a member doesn't, KPERS follows a line of descendants by Kansas law.

- Spouse
- Dependent* children
- Dependent* parents
- Non-dependent children
- Non-dependent parents
- Estate of the deceased member

*A dependent is a parent or child who relies on the member for at least half of his or her support.

Naming a minor child as a beneficiary

If a member names a minor child as a beneficiary, lump-sum benefit amounts less than \$10,000 will be paid out under the Kansas Uniform Transfer to Minors Act. KPERS will send the guardian or custodian a form to complete and the benefit is paid to that individual on behalf of the minor. If the benefit is \$10,000 or more, Kansas law requires a conservator be appointed to receive the benefit on the child's behalf.



Checklist

An Ounce of Prevention
Avoid Common Problems



EWP How-to

Viewing member
beneficiaries

Contents

- [Benefits a beneficiary receives](#)
- [Designating beneficiaries](#)
- [Life events and reviewing beneficiaries](#)
- [Surviving spouse benefit option](#)
- [Confirming member beneficiaries](#)
- [What if a member doesn't name a beneficiary?](#)
- [Naming a minor child as a beneficiary](#)
- [Beneficiaries and divorce](#)
- [Member FAQs — Beneficiaries](#)



Checklist

An Ounce of Prevention
Avoid Common Problems



EWP How-to

Viewing member beneficiaries

Beneficiaries and divorce

It's important for employees going through a divorce to check their beneficiaries. Divorce does not cancel a beneficiary designation, even if the member remarries. Members need to complete a new designation form to remove an ex-spouse as a beneficiary.

If a member has a qualified domestic relations order, KPERS will only accept forms that comply with the QDRO. See [QDRO Requirements and Forms](#)

Member FAQs — Beneficiaries

Q: Can a person I named as beneficiary be a witness to my signature?

A: No.

Q: Do the dates next to the member and witness signatures on the beneficiary form have to be the same date?

A: Yes. If the dates are not the same, you'll need to complete a new form.

Q: Can I name my church or another charitable organization as a beneficiary?

A: No. You can only name a person, a trust or an estate.

Q: Should I name the trustee of my trust as the beneficiary?

A: No. You should name the trust, not the trustee. If you name a trust as beneficiary, provide the name and address (e.g., John Doe Trust #1, Sixth National Bank, Collingwood, Kansas 67834).

Q: Can I name a funeral home as my beneficiary?

A: No. Only retired members can designate a funeral home for their \$4,000 death benefit.

Contents

- Benefits a beneficiary receives
- Designating beneficiaries
- Life events and reviewing beneficiaries
- Surviving spouse benefit option
- Confirming member beneficiaries
- What if a member doesn't name a beneficiary?
- Naming a minor child as a beneficiary
- Beneficiaries and divorce
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Checklist: Beneficiaries

- Have all new members complete a beneficiary form (KPERS-7/99).
- Ask transfer members if they need to change beneficiaries.
- Remind employees going through a significant life event like marriage, divorce, death in the family, birth or adoption that they should review their beneficiaries.
- Inform retiring members that retirees have a different beneficiary form with different options.
- Remind employees leaving employment that they still need to keep their beneficiary designations up-to-date while inactive.

An Ounce of Prevention

Avoid Common Problems: Beneficiaries



An Ounce of Prevention
Avoid Common Problems



Problem	Prevention
KPERS receives only the first page of a faxed beneficiary form.	When faxing, confirm that all pages have been transmitted.
Member completed contingent beneficiary and left primary beneficiary blank.	This cancels any previous designations and leaves the member with no primary beneficiary. Be sure the primary beneficiary is always completed.
Member and witness signatures have different sign dates.	This makes the beneficiary form invalid. Double check that signature dates match.
Forms completed in pencil.	Forms in pencil are not acceptable. Confirm that all forms are completed in ink.
Member has crossed out a beneficiary name and re-written because of a mistake.	KPERS cannot accept this form. Have the employee start over with a new form.

Contents

- Benefits a beneficiary receives
- Designating beneficiaries
- Life events and reviewing beneficiaries
- Surviving spouse benefit option
- Confirming member beneficiaries
- What if a member doesn't name a beneficiary?
- Naming a minor child as a beneficiary
- Beneficiaries and divorce
- Member FAQs — Beneficiaries



Checklist

An Ounce of Prevention
Avoid Common Problems



EWP How-to
Viewing member beneficiaries



EWP How-to: Beneficiaries

The employer web portal (EWP) is a secure web site where you can complete many KPERS business functions. Login at www.kpers.org/employers.

Viewing member beneficiaries

- Step 1.** Login to the EWP.
- Step 2.** Navigate to Employee section.

Msg ID : 1 [1 Records met the search criteria]

Employee Search Parameters

Employee SSN : 000-53-2421 **3** Last Four Digit

Last Name : _____ Fir

Date of Birth : _____

Status : All

Search **4** set Store Search

2 **Employees**

Search Result

Open Export To Excel Export MAS Data for All

<input type="checkbox"/>	SSN	Last Name	First Name	Middle Initial	Gender	Zip Code	En Ad
<input type="checkbox"/>	000-53-2421	Balboa	Rocky	J	Male		

- Step 3.** Enter employee SSN.
- Step 4.** Click Search button.

Contents

- Benefits a beneficiary receives
- Designating beneficiaries
- Life events and reviewing beneficiaries
- Surviving spouse benefit option
- Confirming member beneficiaries
- What if a member doesn't name a beneficiary?
- Naming a minor child as a beneficiary
- Beneficiaries and divorce
- Member FAQs — Beneficiaries

Step 5. Employee record list will appear. Click on SSN link to open record.

Employee Lookup

Msg ID : 1 [1 Records met the search criteria]

Employee Search Parameters

Employee SSN : 000-53-2421 Last Four Digit: []

Last Name : [] First Name : []

Date of Birth : [] Status : All

Search Reset Store Search

Search Result

Open Export To Excel Export MAS Data for All

<input type="checkbox"/>	<u>SSN</u>	<u>Last Name</u>	<u>First Name</u>	<u>Middle Initial</u>	<u>Gender</u>	<u>Zip Code</u>	<u>En</u>
<input checked="" type="checkbox"/>	000-53-2421	Balboa	Rocky	J	Male		



Checklist

An Ounce of Prevention
Avoid Common Problems



EWP How-to
Viewing member beneficiaries

Step 6. Click on Beneficiaries tab.

Employee Information

SSN : 000-53-2421 Birth Date : 7/24/1963

Gender : Male Email : []

Name Prefix : [] First Name : Rocky

Middle Initial : J

Last Name : Balboa Name Suffix : []

Home Phone : [] Work Phone : []

Cell Phone : [] Fax : []

Primary Address : []

Other Details

Employment History **Beneficiaries** Service Purchase Annual Statement End D

<u>Last Name</u>	<u>First Name</u>	<u>Organization</u>	<u>Dist Percent</u>	<u>Type</u>
Ben_Last_Name	Ben_First_Name		0.00	Primary Benefici
Ben_Last_Name	Ben_First_Name		0.00	Contingent Bene
Ben_Last_Name	Ben_First_Name		0.00	Contingent Bene