

# Retirement Plan C/Beneficiary Designation

Last Name:		First Name:		Middle Initial:
Address:		City:	State:	Zip:
Social Security #:		Phone #:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth:
<input type="checkbox"/> Single <input type="checkbox"/> *Married	<input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> New Hire <input type="checkbox"/> Rehired**	Start Date:	

All new hires who participate in the Police Officers Retirement System (PORS), effective on or after July 1, 2019, will be members of **PORS Plan C**.

**In the event of your death**, having beneficiary information on file with the Retirement Systems will make handling your affairs easier for your survivors. Please do not leave beneficiary information blank as it can be changed at any time by filling out a form from our website at [www.fairfaxcounty.gov/retirement/forms-z](http://www.fairfaxcounty.gov/retirement/forms-z).

If you die, and you have a spouse and/or dependent children, they will receive the **Automatic Benefit** that is payable to surviving spouse and dependents of members of the Fairfax County Police Retirement System. \*If you are married, only your spouse can be your primary beneficiary. Please visit [www.fairfaxcounty.gov/retirement](http://www.fairfaxcounty.gov/retirement) for specific information on Police System death benefits.

If you do not have a spouse or dependent children at the time of your death, your beneficiary is entitled to a refund of all your contributions. Refunds are paid out of the system within 60-90 days after receipt of your death certificate.

**Alternate Beneficiary** is/are the payee(s) who will be paid if Primary Beneficiary is already deceased.

A member may designate as many beneficiaries as he/she chooses. Make sure the information is clearly stated with regards to percentages for each beneficiary.

Check this box if you have provided any additional beneficiary names or information.

<input type="checkbox"/> <b>Spouse OR Primary</b> (if no spouse)	Name:	%
Relationship:	SSN:	DOB:
Address if different from above:		
<input type="checkbox"/> <b>Dependent/Alternate</b>	Name:	%
Relationship:	SSN:	DOB:
Address if different from above:		
<input type="checkbox"/> <b>Dependent/Alternate</b>	Name:	%
Relationship:	SSN:	DOB:
Address if different from above:		
<input type="checkbox"/> <b>Dependent/Alternate</b>	Name:	%
Relationship:	SSN:	DOB:
Address if different from above:		
<input type="checkbox"/> <b>Dependent/Alternate</b>	Name:	%
Relationship:	SSN:	DOB:
Address if different from above:		

**Member Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

# Fairfax County Police Officers Retirement System Survivor Benefits

## *Death Benefits Before Retirement*

[www.fairfaxcounty.gov/retirement](http://www.fairfaxcounty.gov/retirement)

### Return of Contributions

In the event of a member's death before retirement, member's contributions will be paid to the member's designated beneficiary unless an automatic benefit is payable to the surviving spouse or children.

### Automatic Benefit for Surviving Spouse and Children

The member's eligible surviving spouse (or eligible surviving handicapped child if there is no spouse) will receive a monthly death benefit of \$2,398.03. Each eligible surviving child will receive a benefit of \$959.21 a month. However, \$4,796.06 is the maximum monthly benefit payable to all surviving family members combined. *(The numbers quoted are effective as of July 1, 2020.)*

A surviving spouse is the person a member is legally married to, as recognized by the State of Virginia, at the time of death. Eligible surviving children include all unmarried children under 18 who are not supporting themselves. Unmarried children under age 23 may qualify if they are full-time students in an accredited college or secondary school. An eligible handicapped child is a member's natural or legally adopted child who, in the Board's judgement, is permanently mentally incompetent or permanently physically handicapped.

The automatic benefit will continue to a surviving spouse **until his or her death**. The benefit will continue to a surviving child until that child marries, becomes self-supporting or reaches the age limit, whichever happens first. The handicapped child will receive the surviving child's benefit unless there is no surviving spouse. In that case the handicapped child will receive the spouse's benefit until the handicapped child is determined to be no longer permanently mentally incompetent or permanently physically handicapped. Each July 1 these benefits will be increased to reflect increases in the Consumer Price Index, up to 4%.

### Optional Benefit for Family If Death Occurs in the Line of Duty

If a Police Officer is killed in the line of duty, the surviving spouse (or surviving handicapped child if there is no surviving spouse) may, **instead of the automatic benefit**, elect to receive a benefit of  $66\frac{2}{3}\%$  of the member's regular salary at the time of death. **Once this election is made, it cannot be revoked.**

**If elected, the optional benefit will be paid to the surviving spouse until his or her death** (or to the surviving handicapped child as long as that child is determined to be permanently mentally incompetent or permanently physically handicapped).

#### **Example: Death Before Retirement -- Optional Family Benefit**

If the member is killed in the line of duty and the surviving spouse elects the optional family benefit, and if the member's monthly salary at the time of death is \$5,000, the spouse is entitled to:

$$66\frac{2}{3}\% \times \$5,000 = \$3,333.50$$

In this case, the member's spouse would receive \$3,333.50 a month until his or her death.

### Naming a Beneficiary

When a member joins the Police Officers Retirement System, the member is asked to name one or more beneficiaries to receive benefits in the event of the member's death. The member may name anyone he/she wishes, unless the member has a spouse or dependent children. If the member names more than one person, each person will share equally in the total amount payable, unless automatic benefits are payable.

Forms for naming or changing beneficiaries are available from the Retirement Systems office or on the website. If a member does not have spouse or dependent children, and has not designated a beneficiary, payment will be made to the member's estate.

## ***Joint & Contingent Spouse and Handicapped Child Option***

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At retirement and DROP entry, you may elect a Joint & Contingent Spouse and Handicapped Child Option that will provide a benefit for those survivors in the event of your death. Once you make this election you cannot revoke it.

If you make this election, you will receive a reduced retirement benefit. After your death, your surviving spouse (or eligible handicapped child) will receive 100%, 75%, 66<sup>2</sup>/<sub>3</sub>%, 50% or 25% of the benefit you were receiving just before your death, depending on the option you chose. This would be in addition to the automatic monthly benefit payable to your surviving spouse.

The amount of reduction to your benefit depends on the difference between your age and your spouse's (or handicapped child's) age and on the percentage of your benefit that your spouse will receive. The Retirement Systems office can give you additional information about how the Joint and Contingent Spouse and Handicapped Child Option affects the amount of your benefit. **Remember that the Joint and Contingent Spouse and Handicapped Child Option is payable IN ADDITION to the automatic benefit and it is payable for life.**

## ***Death Benefits During DROP***

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In the event of your death during the DROP period, the benefits for your spouse will depend on whether our death was in the line of duty and what Joint & Contingent Spouse and Handicapped Child option you elected when you entered DROP.

If your death is not service-connected, your spouse will be eligible for the same benefits that would have been payable had you retired, plus the accumulated DROP balance.

If your death occurs in the line of duty, your spouse will have the option of receiving benefits as though you had never entered DROP, or receiving the DROP balance plus benefits based on the Joint and Contingent Spouse and Handicapped Child option you selected when entering DROP.

You **MUST** make a Joint & Contingent Spouse and Handicapped Child election at the point at which you **enter DROP**. You may **NOT defer** a Joint & Contingent Spouse decision to the end of the DROP period. Regardless of whether your death is service-connected or not, the automatic death benefit is payable.

## ***Death Benefits After Retirement***

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### **Return of Contributions**

In the event of your death after retirement, your contributions less any system benefits you received before death, will be paid to your beneficiary unless a benefit is payable to your surviving spouse or children.