

LIFE EVENTS

Divorce and Your MOSERS Benefit

If you have been married at any time while an active member of MOSERS and are considering a divorce, your spouse may be legally entitled to a portion of your retirement benefit. By law, your ex-spouse may receive up to 50% of your benefit accrued during all or part of the marriage.

Your retirement benefit from MOSERS may be marital property. Check out our brochure *Divorce and Your MOSERS Benefit* for more details.

Survivor Benefits When You Die

Death Before Retirement (Non Duty-Related)

If you die with at least five years of credited service, a survivor benefit will be paid to your eligible spouse or child(ren). Although survivor benefit payments begin the first of the month following your date of death, they are not automatic. Each eligible benefit recipient must submit an *Application for Survivor Benefits* with the required proof-of-age and lawful presence documentation.

To be eligible, your surviving spouse must be married to you on your date of death. The monthly benefit for your spouse will be based on the benefit you have accrued as of your date of death and calculated according to the Joint & 100% Survivor Option. The survivor benefit will be payable for the remainder of your spouse's life.

If there is no eligible spouse (or the spouse's benefit is no longer payable), a total of 80% of your monthly base benefit will be paid to your natural or legally adopted child(ren) who are younger than age 21. If there is more than one eligible child, the benefit will be divided equally among them. The survivor benefit for each child will stop when the child becomes age 21 (unless a child is totally disabled).

Death Before Retirement (Duty-Related)

If you die while actively employed and your death is determined to be duty-related, your eligible spouse or child(ren) will receive a survivor benefit equal to the non duty-related death before retirement benefit, but in no event will the benefit amount be less than 50% of your average monthly pay. In the event of a duty-related death, there is no minimum service requirement.

If you die prior to your retirement date,^① the retirement application and any subsequent elections (such as BackDROP) will become null and void.

If You Become Disabled or Incapacitated

If you become disabled or incapacitated (no longer able to handle your own affairs), MOSERS must pay benefits to the individual who has legal responsibility for your financial matters. The possibility of becoming incapacitated is an important issue because you never know if or when it will happen. You can decide in advance who will be responsible for managing your MOSERS benefits by designating an agent.

Any employee, beneficiary, or retiree may designate an agent with regard to the application for receipt of an annuity or any other benefits from MOSERS. Complete the *Designation of Agent* form to name an agent and a successor agent. MOSERS will recognize your agent first regarding the distribution of your benefits upon receipt of a physician's statement notifying MOSERS in writing that you are disabled or incapacitated. If your agent cannot or will not perform these duties, MOSERS will look to your successor agent for instructions (if one has been named).