

## Why Should I Designate an Agent?

If you become incapacitated (no longer able to handle your own affairs), the Missouri State Employees' Retirement System (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.

According to Section 104.1093, RSMo., any employee, beneficiary, or retiree may designate an agent with regard to the application for and receipt of an annuity or any other benefits from MOSERS. For your convenience, a *Designation of Agent* form is enclosed. If you have any questions regarding the designation of an agent, please contact a MOSERS benefit counselor at (573) 632-6100 or (800) 827-1063.

## What Is the Difference Between an Agent and a Beneficiary?

An **agent** is authorized to make benefit decisions on your behalf should you become incapacitated. A **beneficiary** is a person (or organization) that you have designated to receive your final benefit payment or life insurance proceeds upon your death.

## Can the Designation of Agent Be Used Elsewhere?

**No. This form only relates to your MOSERS benefits.** The form allows you to choose an agent (and a successor agent) who can make benefit decisions for you (if you become disabled or incapacitated) just as if the agent were acting under a durable power of attorney for purposes of your retirement benefits. MOSERS recommends that you complete this form, and submit it to our office as soon as possible. This form does not give your agent broad powers like those usually found in a durable power of attorney. If you are interested in giving your agent broad powers, please consult with an attorney who can advise and help you prepare a durable power of attorney.

## When Does the Designation of Agent Become Effective?

You may use the *Designation of Agent* form to name an agent and a successor agent. MOSERS will recognize your agent regarding the distribution of your benefits after your physician has notified MOSERS in writing that you are disabled or incapacitated. In the event your agent cannot or will not perform these duties, MOSERS will look to your successor agent for instructions, if you have appointed a successor agent. Before you return the form to MOSERS, please make sure of the following:

- All blank lines have been completed.
- The required signatures are in place.

The power provided to your agent ends when you die.

## What if I Don't Designate an Agent?

If you become disabled or incapacitated and have **not** designated an agent to make decisions regarding your MOSERS benefits, the following persons may act as an agent upon submission of: (1) an *Affidavit for Family Member to Act as Agent*, (2) a written statement from your physician regarding your disability or incapacity, **and** (3) other supporting documents as needed. The powers of an agent will be granted, in the following order, to your:

- Spouse
- Child
- Parent
- Brother or sister
- Niece, nephew, or grandchild

MOSERS is not liable with regard to any payment made in good faith to your agent.

## Instructions for Completing the *Designation of Agent Form*

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Be sure to answer all questions, sign and date the form and deliver it to MOSERS. Steps for completing this form are outlined below.

1. Complete Section A.
2. Complete the designation information for your agent and successor agent in Section B.
  - This form does not give your agent broad powers like those usually found in a durable power of attorney, it only relates to your MOSERS benefits. If you are interested in giving your agent broad powers, please consult with an attorney who can advise and help you prepare a durable power of attorney.
  - Naming a successor agent is optional.
3. Sign and date Section C.
  - MOSERS will recognize your agent regarding the distribution of benefits after your agent delivers a physician's statement notifying MOSERS in writing that you are disabled or incapacitated. In the event your agent cannot or will not perform these duties, MOSERS will look to your successor agent for instructions (if you have appointed a successor agent).
4. Return completed form to MOSERS.

*This publication may be provided in alternative formats.  
To obtain accessible formats, please contact MOSERS at:  
(573) 632-6100 or (800) 827-1063.*

*MOSERS is an equal opportunity employer.*



*Exceeding customer expectations  
by providing outstanding benefit services  
through professional plan administration  
and sound investment practices.*



## Designation of Agent



### ***Missouri State Employees' Retirement System***

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