

THE GENERAL RETIREMENT SYSTEM FOR EMPLOYEES OF JEFFERSON COUNTY

BENEFICIARY DESIGNATIONS PRIOR TO RETIREMENT

[Copies of completed beneficiary designation forms shall not be made or retained by County departments.]

Member: _____

Purpose of Form. The purpose of this form is to allow you to designate a beneficiary for any amounts that are payable upon your death prior to the time that your retirement payments commence under The General Retirement System for Employees of Jefferson County (the “General Retirement System”). Not only can you designate a “primary” beneficiary(ies), you also can designate a “contingent” beneficiary(ies). A “primary” beneficiary is the person who will receive your benefit if such beneficiary is alive at the time of your death. A “contingent” beneficiary is the person who will receive your benefit if your primary beneficiary is not alive at the time of your death. Any properly made, executed and witnessed designation made herein will revoke and replace any prior beneficiary designation relating to the benefits described herein.

Married Members. If you are married and do not designate a beneficiary, then upon your death, your default beneficiary is your spouse. However, even if you want your spouse to be your beneficiary, you must complete the information below so that we will have the necessary information to pay any death benefits. Additionally, if you want your common law spouse to be considered your spouse and beneficiary under the General Retirement System, both you and your common law spouse must complete the Affidavit of Common Law Marriage, which is available from the General Retirement System.

If you are a vested, married member and wish to designate someone other than your spouse, please complete the “Election by Vested, Married Member to Designate Non-Spouse Beneficiary, with Spouse Consent” form which is available on the GRS website at www.grsal.net or can be mailed upon request.

Unmarried Members. If you are an unmarried Member, then by signing below, you acknowledge that: (1) generally your beneficiary(ies) will receive a lump sum return of your pension contributions (plus interest, if you are vested); however, once you become vested: (a) You have a right to elect that your beneficiary be paid in the form of a 100% Pre-Retirement Joint Survivorship Pension (on another election form available from the General Retirement System); (b) if you make an election for your beneficiary to be paid in the form of a 100% Pre-Retirement Joint Survivorship Pension, you can only have **one** primary and contingent beneficiary named (and if you have elected more than one beneficiary, any election of a 100% Pre-Retirement Joint Survivorship Pension (on another form) will be paid to the first-named beneficiary only); and (2) if you are vested and marry after this beneficiary designation is completed, then payment of a death benefit will be made to your spouse in a 100% Pre-Retirement Joint Survivorship Pension or a refund with interest, at your spouse’s election, unless you complete an Election by Vested, Married Member to Designate Non-Spouse Beneficiary, with Spouse Consent after you are married.

NOTE: If you have a change in marital status after this form has been completed, you must complete this form again to reflect the change in status if you wish to change the beneficiary (e.g., a divorce will not revoke a spouse beneficiary designation). However, if you fail to complete a new form upon a change in marital status, the designations you make below will continue to apply (unless you become married or remarried and are vested, in which case the 100% Pre-Retirement Joint Survivorship Pension (“100% Pension”) form of payment will be paid to your current spouse notwithstanding your election herein).

Designation of Primary Beneficiary:

I, _____ (Name of Member), hereby designate the following as the primary beneficiary(ies) of any death benefits payable. My beneficiary's information is set forth below:

First, Middle and Last Name	Gender	Relationship to Member	Social Security Number and Date of Birth*	Address (including Zip Code; no P.O. Box)	Percentage**
	___ Male or ___ Female				
	___ Male or ___ Female				
	___ Male or ___ Female				
	___ Male or ___ Female				

If you would like to designate more than four (4) primary beneficiaries, please attach an addendum providing the above information for each such additional individual.

For Vested, Married Members (i.e., 10 year of Paid Membership Time): I understand that coverage under the 100% Pre-Retirement Joint Survivorship Pension ("100% Pension") automatically terminates when I terminate employment (unless I make a Deferred Retirement benefit election).

For Non-Vested (i.e., Less than 10 years of Paid Membership Time), Married Members: I understand that I do not need my spouse's consent to designate a non-spouse beneficiary; that I have been informed that if I should die while I am not vested, my death benefit will be paid as a refund, without interest, to my designated beneficiary; and in the event that I fail to properly designate a beneficiary, my spouse will be my beneficiary. I also understand that if I designate a non-spouse beneficiary herein for my refund, and I thereafter become vested, my non-spouse beneficiary designation herein automatically will be revoked, and my spouse will be entitled to a 100% Pension; thereafter, if I wish to designate a non-spouse beneficiary, my spouse will have to consent to a non-spouse beneficiary designation.

Designation of Contingent Beneficiary:

I, _____ (Name of Member), hereby designate the following as a contingent beneficiary(ies) to receive any death benefits payable to a contingent beneficiary (i.e., if my primary beneficiary(ies) is deceased):

First, Middle and Last Name	Gender	Relationship to Member	Social Security Number and Date of Birth*	Address (including Zip Code; no P.O. Box)	Percentage**
	___ Male or ___ Female				
	___ Male or ___ Female				

	___ Male or ___ Female				
	___ Male or ___ Female				

If you would like to designate more than four (4) contingent beneficiaries, please attach an addendum providing the above information for each such additional individual.

*In the event a distribution is to be made to a minor or incompetent beneficiary, then the General Retirement System may direct that such distribution be paid to the legal guardian, or if none in the case of a minor beneficiary, to a parent of such beneficiary or a responsible adult with whom the beneficiary maintains residence, or to the custodian for such beneficiary under the Uniform Gift to Minors Act.

**If you designate more than one primary or contingent beneficiary, then any payment to them must be made as a refund (*i.e.*, even if you are vested upon your death, the 100% Pre-Retirement Joint Survivorship Pension option will not be available). Also, if you fail to properly designate percentages, then any amounts payable to them will be divided equally among those designated. In the event of your failure to properly designate a contingent beneficiary, the default beneficiary will be your estate, and payment will be made as a refund.

Witness: **[must be unrelated to Member and must be signed by witness at the same time as Member's execution]**

Signature of Member

Signature of Witness

Date of Birth of Member

Printed Name of Witness

Telephone/Mobile Number of Member

Social Security Number of Member

Street Address of Member (No P.O. Box)

City, State and Zip Code of Member

Date

Return this completed form to:

General Retirement System
Suite 430 Courthouse
716 Richard Arrington Jr. Blvd. North
Birmingham, Al 35203

Questions can be directed to the address above or you can call (205) 784-4530.