



STATE UNIVERSITIES RETIREMENT SYSTEM  
1901 Fox Drive  
Champaign, IL 61820  
Telephone 1 (800) 275-7877 or (217) 378-8800 (C-U Area)

## **BENEFICIARY DESIGNATION INSTRUCTIONS** **Traditional Benefit Package**

Upon your death, the beneficiaries named on the Beneficiary Designation form will receive the amounts to which they are entitled by law.

1. Your signature must be in ink.
2. You may name any person, firm, corporation, or other legal entity (including your estate or trust) as primary or contingent beneficiaries for a death benefit.
3. You may change your Beneficiary Designation at any time.
4. For a former spouse to be eligible for any death benefit, you must designate, or re-designate, him or her as beneficiary after the date of divorce.
5. If you designate a female as a beneficiary, you must use the first name as well as last name (e.g., Joan L. Smith, not Mrs. Robert Smith).
6. When more than one person is designated, the benefits are divided equally among the living beneficiaries of that class; that is, all primary beneficiaries or all contingent beneficiaries.
7. Upon your death, the benefit will be shared equally by all primary beneficiaries. If one of these is deceased, the benefit will be divided equally between the remaining primary beneficiaries. If **all** primary beneficiaries are deceased, the benefit will instead be divided equally between the living contingent beneficiaries.
8. All benefits will be divided equally among the living beneficiaries of that class (primary or contingent) unless you specify otherwise on the Beneficiary Designation form. You may indicate how the benefits will be divided using a percentage for each beneficiary. Each percentage must be a whole number (for example: 33%, not 33.3%). The total for that class (primary or contingent) must equal 100%.
9. The Beneficiary Designation becomes effective when received by SURS. Allow 30 days for any changes to your Beneficiary Designation to be properly recorded. Call SURS at 1-800-275-7877 (or 217/378-8800 in C-U area) to verify your listed beneficiaries.
10. The Beneficiary Designation form does **not** pertain to State life insurance proceeds.
11. Return the original Beneficiary Designation form to SURS. Do **not** fax it. You should make a copy for your records.