



Important Information Regarding Your PERA Beneficiary

PERA previously mailed you a form and requested that you update the beneficiary for your PERA 401(k) or DC Plan account. If you failed to complete and return the form, in the event of your death, your beneficiary will be decided in accordance with PERA Rules, as described below:

If you were previously enrolled in the State's 401 (a) Match Plan:

- If you had a PERA 401(k) Plan account before July 1, 2009, the beneficiary you previously designated for your 401(k) account will also be the beneficiary for any 401(a) Match Plan money that was transferred to the PERA 401(k) Plan.
- If you did not have a PERA 401(k) Plan account before July 1, 2009, the beneficiary you previously designated in the 401(a) Match Plan will receive your account.
- If you did not have a 401(k) account prior to July 1, 2009, and if on July 1, 2009, you had a 401(a) Match Plan account that was transferred to the PERA 401(k) Plan and also had rollover money in your DC Plan account that was transferred to the PERA 401(k) Plan, all conflicting beneficiary information for the PERA 401(k) Plan is null and void and your 401(k) Plan account will not have a beneficiary.
- If there is not a beneficiary designation in effect on the date of your death, payment will be made to your estate in the event of your death.

If you were previously enrolled in the State's DC Plan:

- If you had a PERA DC Plan account before July 1, 2009, the beneficiary you previously designated for your PERA DC Plan account will also be the beneficiary for any State DC Plan money that was transferred to the PERA DC Plan.
- If you did not have a PERA DC Plan account before July 1, 2009, the beneficiary you previously designated in the State DC Plan will receive your account. However, if you had multiple DC Plan accounts (accounts with more than one vendor), then all conflicting State DC Plan beneficiary designations are null and void and your DC Plan account will not have a beneficiary.
- If there is not a beneficiary designation in effect on the date of your death, payment will be made to your estate in the event of your death.

If you previously rolled money into the State DC Plan and that money was subsequently transferred to the PERA 401 (k) Plan on July 1, 2009:

- If you had a PERA 401(k) Plan account before July 1, 2009, the beneficiary you previously designated for your 401(k) account will also be the beneficiary for any rollover money that was transferred to the PERA 401(k) Plan.
- If you did not have a PERA 401(k) Plan account before July 1, 2009, the beneficiary you previously designated in the State DC Plan will receive your account.
- If you did not have a 401(k) account prior to July 1, 2009, and if on July 1, 2009, you had a 401(a) Match Plan account that was transferred to the PERA 401(k) Plan and also had rollover money in your DC Plan account that was transferred to the PERA 401(k) Plan, all conflicting beneficiary information for the PERA 401(k) Plan is null and void and your 401(k) Plan account will not have a beneficiary.
- If there is not a beneficiary designation in effect on the date of your death, payment will be made to your estate in the event of your death.

You can change your beneficiary at any time by accessing your 401(k) and DC Plan account through www.copera.org.