

INFORMATION & INSTRUCTIONS

Applying for Retirement under the Traditional Benefit Package



State Universities Retirement System of Illinois

This application is valid up to one year prior to the date your retirement annuity is to begin.

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General Instructions

Follow the steps in this guide to apply for SURS retirement benefits. Read all the information in the instruction packet carefully, and fill out the included forms applicable to you.

Mail completed forms to:

SURS
1901 Fox Drive
Champaign, IL 61820-7333

If you have not already sent the following documents to SURS, mail them with your application:

- A copy of your birth certificate.
- Copies of your marriage/civil union certificate and your spouse's/civil union partner's birth certificate.
- Other survivors' birth certificates.
- A copy of your Medicare card or notice of ineligibility (if applicable).
- A copy of your dependent's Medicare card or notice of ineligibility (if applicable).

For more information, visit www.surs.org. You may contact a SURS Member Service Representative toll free at 800-275-7877, or dial direct 217-378-8800.

Member Website

Make sure you register for the SURS Member Website. It allows you to view your retirement claim status, electronic payment notices, employment and earnings history, and update your personal information. Visit www.surs.org and click on the Member Login link at the top of the page to register.

This packet is intended to serve only as a brief summary of the provisions of the law governing the State Universities Retirement System. It should not be considered a substitute for the provisions of the law which are set forth in Chapter 40, Act 5, Articles 1, 15, and 20 of the *Illinois Compiled Statutes*.

General Information

Before completing your Application for Retirement Annuity, please review each of the following sections. If you find something that might affect your SURS annuity that you have not discussed with a SURS representative, you should contact SURS right away.

If you will be receiving Social Security benefits, note that certain restrictions may apply to your Social Security income if you receive both Social Security benefits and a retirement annuity from SURS. You should contact the Social Security Administration for information on these provisions.

Sick Leave

You will receive additional service credit for unused and unpaid sick leave if your retirement annuity begins within 60 days after terminating your employment covered by SURS or one of the other systems subject to the Illinois Reciprocal Act. Your employer will provide SURS with this information when you terminate your employment. If you've had intermittent employment with various SURS agencies, you may be eligible to receive additional service credit for any unused and unpaid sick leave remaining at termination with those employers as well.

Service Credit

If you have had previous employment/service, you may qualify to purchase additional credit to increase your retirement annuity. Eligible credit may include leaves of absence, prior service, military service, other public employment (OPE) and repayment of a separation refund.

For detailed information regarding service credit eligibility and the payment process, see the Traditional Plan Member Guide at www.surs.org/retirement-plans under the Traditional Plan link.

Members who are eligible for a survivor refund may use their refund as an internal rollover to purchase service credit. To do so, you must submit a letter with the completed Application for Retirement Annuity stating your intent to use the survivor refund as an internal rollover for service credit purchase. SURS must receive the letter prior to the effective date of retirement. This transaction can only be completed at the time of retirement.

Note: All service credit must be purchased before the date your retirement annuity begins. For example, if you wish to receive your first annuity payment on Sept. 1, any credit you wish to be included in the calculation of your benefit must be paid to SURS no later than Aug. 31. Credit purchased after the date your retirement annuity starts will be refunded without interest.

Part-Time Employment

If you had periods of employment with a SURS-covered employer that varied in percentage of time worked, your service credit may be adjusted.

When your retirement annuity is calculated, your service credit may be reduced if you were employed at 50% time or less for more than 3 years after Sept. 1, 1959.

Filing for Retirement

SURS would like to receive your application at least 60 days prior to the date your annuity is to begin so we can begin processing your claim.

If you have established at least one year of service credit with any of the other 12 reciprocal systems, you must contact those systems to request an application for their portion of the benefit. You will receive a benefit payment from each system with which you have established service credit. Contact information for reciprocal systems is on the next page.

Preliminary Estimated Payments

SURS attempts to provide the best possible service to its members by processing benefits and issuing annuity payments in a timely manner.

To achieve this goal, SURS will send you Preliminary Estimated Payments (PEP) beginning on the date your retirement annuity begins, provided your birth date and Medicare eligibility (if applicable) have been verified by SURS. This PEP is a portion of what your actual benefit will be.

The PEP is not the same amount as the estimate you may have had calculated by a SURS Benefits Counselor and will not include the following:

- Current year earnings and/or vacation payments.
- Reciprocal credits.
- Additional credit for unused, unpaid sick leave.
- Additional service credit purchased after your Application for Retirement Annuity is received.

If you have previously taxed contributions, SURS will calculate your federal income tax exclusion. Federal income taxes and insurance premiums, if applicable, will be deducted from the PEP.

When your retirement claim is finalized, you will receive payment for the difference between your PEP and the actual monthly benefit amount due you, retroactive to the date your retirement annuity began. In the event your PEP is larger than your finalized annuity, you must return the overpayment.

Employment After Retirement

If you return to work with an employer covered by SURS, you must notify SURS immediately because your earnings are subject to the limitations below. If you do not adhere to these restrictions, your annuity may be reduced, suspended or subject to repayment.

- You may not work for a SURS-covered employer until you have been retired at least 60 calendar days after your annuity begin date.
- If your annuity payments began at age 60 or later, your earnings from a SURS-covered employer during any academic year, combined with your annual base annuity, may not exceed your highest earnings received during any academic year before you retired.
- If your annuity payments began before age 60, your earnings from a SURS-covered employer may not exceed your monthly gross annuity. The earnings limitation is increased each year by the Automatic Annual Increase.

If you are receiving an annuity from one of the other 12 reciprocal systems, please contact that system for its earnings limitation.

There is no limitation on your post-retirement earnings if you return to work with an employer that is not covered by SURS. Earnings limit information will be forwarded to you upon completion of your retirement claim.

SURS-covered employers hiring SURS annuitants will face additional restrictions. For more information about employer restrictions, please review the Employment after Retirement Fact Sheet at www.surs.org/fact-sheets.

For specific questions regarding how these restrictions may impact your ability to be rehired by a SURS-covered employer, please contact the employer directly.

RECIPROCAL SYSTEMS

Chicago Teachers' Pension Fund

203 N. LaSalle Street, Suite 2600
Chicago, IL 60601-1210
Tel. (312) 641-4464 Fax (312) 641-7185
www.ctpf.org

County Employees' Annuity & Benefit Fund of Cook County

33 North Dearborn Street, Suite 1000
Chicago, IL 60602-3103
Tel. (312) 603-1200 Fax (312) 603-9760

Forest Preserve District Employees' Annuity & Benefit Fund of Cook County

33 North Dearborn Street, Suite 1000
Chicago, IL 60602-3103
Tel. (312) 603-1200 Fax (312) 603-9760

General Assembly Retirement System

2101 South Veterans Parkway – P.O. Box 19255
Springfield, IL 62794-9255
Tel. (217) 782-8500 Fax (217) 557-5154
www.srs.illinois.gov

Illinois Municipal Retirement Fund

2211 York Road, Suite 500
Oak Brook, IL 60523-2337
Tel. 800-275-4673 Fax (630) 368-5399
www.imrf.org

Judges' Retirement System

2101 South Veterans Parkway – P.O. Box 19255
Springfield, IL 62794-9255
Tel. (217) 782-8500 Fax (217) 557-5154
www.srs.illinois.gov

Laborers' Annuity & Benefit Fund of Chicago

321 North Clark Street, Suite 1300
Chicago, IL 60654-4739
Tel. (312) 236-2065 Fax (312) 236-0574
www.labfchicago.org

Metropolitan Water Reclamation District Retirement Fund

111 East Erie, Suite 330
Chicago, IL 60611-2898
Tel. (312) 751-3222 Fax (312) 751-5699
www.mwrd.org

Municipal Employees' Annuity & Benefit Fund of Chicago

321 North Clark Street, Suite 700
Chicago, IL 60654-4767
Tel. (312) 236-4700 Fax (312) 527-0192
www.meabf.org

Park Employees' Annuity & Benefit Fund of Chicago

55 East Monroe Street, Suite 2720
Chicago, IL 60603-5713
Tel. (312) 553-9265 Fax (312) 553-9114
www.chicagoparkpension.org

State Employees' Retirement System of Illinois

2101 South Veterans Parkway – P.O. Box 19255
Springfield, IL 62794-9255
Tel. (217) 785-7444 Fax (217) 524-2293
www.srs.illinois.gov/SERS/Home_sers.htm

Teachers' Retirement System

2815 West Washington Street – P.O. Box 19253
Springfield, IL 62794-9253
Tel. 877-927-5877 Fax (217) 753-0394
www.trsil.org

Application For Retirement Annuity Instructions

PART 1 – Personal Information

Provide SURS with verification of your personal information.

Termination Date*

This is the later of (1) the last day you work, or (2) the last day you earn pay. Please coordinate with your personnel or human resources department.

Date Retirement Annuity is to Begin*

You must terminate all SURS-covered employment and meet all eligibility requirements before your SURS annuity can begin. Your annuity payments will begin:

- The first of the month following your termination of employment (the benefit is not prorated in the month you retire);
- The first of the month following the date you reach minimum qualifying age or service credit; or
- The date listed on your Application for Retirement Annuity (but no more than 12 months before the application is received at SURS).

***These cannot be the same date.**

Citizenship Status

This must be completed regardless of mailing address. Resident aliens hold a permanent immigration visa (green card) or have established residency by meeting the substantial presence test. Nonresident aliens are not citizens or permanent residents of the U.S. and are subject to the general 30 percent withholding rates or the lower tax treaty rates.

PART 2 – Authorization of Payment

Your SURS benefit payments will be deposited electronically in your checking or savings account on the first day of each month. Electronic Funds Transfer (EFT) offers several advantages:

- Speed – Benefit payments are deposited on schedule.
- Security – Payments cannot be lost in the mail.
- Convenience – Your annuity is automatically deposited.

In order to process your EFT, SURS must have a

Please note:

- You will be directed to skip some steps if they do not apply to you.
- Sign and date all forms **in ink**.
- Make sure SURS has your current email address so you can receive updates on the status of your claim.

complete mailing address for your financial institution. The address must include a street address or box number. In order to send your payment via EFT, we need your financial institution's nine-digit routing number. Please attach a copy of a voided check or deposit slip that displays the nine-digit routing number and your account number at the bottom.

We will provide you with electronic payment notification showing the exact amount that will be deposited and all deductions prior to the beginning of each month. You can also view this information on the SURS Member Website at www.surs.org.

PART 3 – Income Tax Withholding

You must instruct SURS on the amount of federal tax you wish to have withheld from your monthly annuity. To do this, complete the federal W-4P form found in the Forms packet.

If the W-4P form is not returned, SURS will withhold federal income tax using the withholding method of married with three allowances. It is up to you to have the appropriate amount withheld.

Please review the W-4P instructions at www.irs.gov. If you have questions about the amount to withhold, we recommend you consult a tax advisor or the IRS.

Your annuity is not subject to Illinois tax. However, you may authorize SURS to withhold Illinois tax. Go to www.surs.org/tax-forms or contact SURS for an IL W-4 Employee's Illinois Withholding Allowance Certificate. SURS cannot withhold taxes for other states.

PART 4 – Retirement Systems Reciprocal Act

If you have service and earnings credit of 1 year or more in an Illinois public retirement system **other than SURS**, you may wish to retire under the Retirement Systems Reciprocal Act. Note that you must also file an application with that other system. Contact information for reciprocal systems is on Page 2.

PART 5 – Required Documentation

Check to see what documentation you need to include with your application.

PART 6 – Survivor Information

Upon your death, SURS will pay a survivor annuity to each eligible survivor.

By definition, a qualified survivor is a spouse/civil union partner; unmarried child under 18 (or under 22 if full-time student); disabled child over 18 if disabled prior to age 18 (medical documentation is required); or dependent parent age 55 or older.

If you have a qualified survivor, write his/her name, last four digits of their Social Security number, and date of birth in Part 6.

If you do not have a qualified survivor, additional information about the details of your survivor contribution refund will be mailed to you prior to finalizing your claim.

PART 7 – Member Signature

Read the statements, then sign and date the application.

Reversionary Annuity (optional)

You may elect to receive a reduced annuity in order to provide a spouse/civil union partner or other dependent beneficiary with a monthly income in addition to what is payable as a survivor benefit. If you elect a reversionary annuity, your monthly retirement annuity will be reduced during your

lifetime. The combined monthly survivor benefit and the reversionary annuity for the survivor may not exceed the reduced retirement annuity paid to you. The reversionary annuity cannot be less than \$10 per month.

Your election must be on file with SURS 30 days prior to the date your retirement annuity is to begin and is not effective unless you die after your retirement annuity begins.

If the beneficiary you name dies *before* you retire, the reversionary annuity is cancelled and you will receive your full retirement annuity. If he or she dies *after* your retirement annuity begins:

- Under Option 1, you **continue to receive** the reduced annuity for life and no reversionary annuity is paid.
- Under Option 2, your **full retirement annuity resumes** and no reversionary annuity is paid.

This election will become operative only if the beneficiary named is dependent upon you when your retirement annuity begins.

A spouse/civil union partner is automatically considered dependent. Other beneficiaries are considered dependent only if they receive at least one-half support from you.

To revoke this election, you must notify SURS in writing before the retirement annuity payment period begins.

The tables on the following page show the approximate amounts of reduction in your monthly retirement annuity for each \$100 of monthly reversionary annuity you elect to provide for the beneficiary. Space constraints limit how many age combinations we can show. Please contact SURS to receive an exact amount for your personal situation.

In using the table, your age at the date your retirement annuity begins is at the top of the table. Your beneficiary's age at the date your retirement annuity begins is on the left side of the table.

Did you know?

You can follow the progress of your retirement claim on our Member Website.

To view the status of your claim:

1. Go to www.surs.org and click the gold Member Login button in the upper right-hand corner of the website.
2. Log in to the SURS Member Website. (If you have never logged in, you must go through the registration process).
3. Once logged in, you will see a Status Bar, click on it to view the details of your claim status.

If you have problems logging in or viewing information, call SURS toll free at 800-275-7877 or dial direct 217-378-8800.

Retirement claims are finalized on a first in, first out basis.

ELECTION OF REVERSIONARY ANNUITY TABLE (OPTION 1): EFFECTIVE JANUARY 4, 2016

		Your Age at Retirement															
		55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
Age of Beneficiary at Retirement	50	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$18	\$19	\$21	\$23	\$25	\$28	\$30	\$33	\$36
	51	\$9	\$10	\$11	\$12	\$13	\$15	\$16	\$17	\$19	\$21	\$23	\$25	\$27	\$29	\$32	\$35
	52	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	\$22	\$24	\$26	\$29	\$31	\$34
	53	\$9	\$10	\$10	\$11	\$13	\$14	\$15	\$16	\$18	\$20	\$21	\$23	\$26	\$28	\$31	\$34
	54	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	\$21	\$23	\$25	\$27	\$30	\$33
	55	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	\$22	\$24	\$27	\$29	\$32
	56	\$8	\$9	\$9	\$10	\$11	\$12	\$13	\$15	\$16	\$18	\$20	\$21	\$24	\$26	\$28	\$31
	57	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	\$21	\$23	\$25	\$28	\$30
	58	\$7	\$8	\$9	\$9	\$10	\$11	\$12	\$14	\$15	\$17	\$18	\$20	\$22	\$24	\$27	\$29
	59	\$7	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	\$21	\$23	\$26	\$28
	60	\$6	\$7	\$8	\$9	\$9	\$10	\$11	\$13	\$14	\$15	\$17	\$19	\$20	\$23	\$25	\$27
	61	\$6	\$7	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$15	\$16	\$18	\$20	\$22	\$24	\$26
	62	\$6	\$6	\$7	\$8	\$9	\$9	\$10	\$11	\$13	\$14	\$15	\$17	\$19	\$21	\$23	\$25
	63	\$6	\$6	\$7	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$15	\$16	\$18	\$20	\$22	\$24
	64	\$5	\$6	\$6	\$7	\$8	\$8	\$9	\$10	\$11	\$13	\$14	\$15	\$17	\$19	\$21	\$23
	65	\$5	\$5	\$6	\$7	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$15	\$16	\$18	\$20	\$22
	66	\$5	\$5	\$6	\$6	\$7	\$7	\$8	\$9	\$10	\$11	\$12	\$14	\$15	\$17	\$19	\$21
67	\$4	\$5	\$5	\$6	\$6	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$15	\$16	\$18	\$20	
68	\$4	\$5	\$5	\$5	\$6	\$7	\$7	\$8	\$9	\$10	\$11	\$12	\$14	\$15	\$17	\$19	
69	\$4	\$4	\$5	\$5	\$6	\$6	\$7	\$8	\$8	\$9	\$10	\$12	\$13	\$14	\$16	\$18	
70	\$4	\$4	\$4	\$5	\$5	\$6	\$6	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$15	\$17	

Example – You retire at age 60 and elect to provide a reversionary annuity of \$100 per month for your 55 year-old spouse/civil union partner. Your retirement annuity would be reduced approximately \$13 per month and your spouse/civil union partner would receive \$100 per month during his/her lifetime after your death *in addition to* the survivors annuity payable under the survivors program. If you elect to provide a reversionary annuity of \$200 per month, your annuity would be reduced \$26 (2 x \$13).

ELECTION OF REVERSIONARY ANNUITY TABLE (OPTION 2): EFFECTIVE JANUARY 4, 2016

		Your Age at Retirement															
		55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
Age of Beneficiary at Retirement	50	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	\$22	\$23	\$26	\$28	\$30	\$33	\$36
	51	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$18	\$19	\$21	\$23	\$25	\$27	\$30	\$32	\$35
	52	\$10	\$10	\$11	\$12	\$13	\$15	\$16	\$17	\$19	\$21	\$22	\$24	\$27	\$29	\$32	\$35
	53	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	\$22	\$24	\$26	\$28	\$31	\$34
	54	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$18	\$19	\$21	\$23	\$25	\$28	\$30	\$33
	55	\$9	\$10	\$10	\$11	\$12	\$13	\$15	\$16	\$17	\$19	\$21	\$23	\$25	\$27	\$30	\$32
	56	\$9	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	\$22	\$24	\$26	\$29	\$32
	57	\$8	\$9	\$10	\$11	\$11	\$12	\$14	\$15	\$16	\$18	\$19	\$21	\$23	\$26	\$28	\$31
	58	\$8	\$9	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	\$21	\$23	\$25	\$27	\$30
	59	\$8	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	\$22	\$24	\$26	\$29
	60	\$8	\$8	\$9	\$10	\$10	\$11	\$12	\$13	\$15	\$16	\$18	\$19	\$21	\$23	\$25	\$28
	61	\$7	\$8	\$9	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$19	\$20	\$22	\$25	\$27
	62	\$7	\$8	\$8	\$9	\$10	\$10	\$11	\$12	\$14	\$15	\$16	\$18	\$20	\$22	\$24	\$26
	63	\$7	\$7	\$8	\$9	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	\$21	\$23	\$25
	64	\$7	\$7	\$8	\$8	\$9	\$10	\$11	\$11	\$13	\$14	\$15	\$16	\$18	\$20	\$22	\$24
	65	\$7	\$7	\$7	\$8	\$9	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	\$21	\$23
	66	\$6	\$7	\$7	\$8	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	\$22
67	\$6	\$7	\$7	\$8	\$8	\$9	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	\$21	
68	\$6	\$6	\$7	\$7	\$8	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$17	\$18	\$20	
69	\$6	\$6	\$7	\$7	\$8	\$8	\$9	\$9	\$10	\$11	\$12	\$13	\$14	\$16	\$17	\$19	
70	\$6	\$6	\$7	\$7	\$7	\$8	\$8	\$9	\$9	\$10	\$11	\$11	\$13	\$14	\$15	\$17	\$18

Example – You retire at age 60 and elect to provide a reversionary annuity of \$100 per month to your 55 year-old spouse/civil union partner. Your retirement annuity would be reduced approximately \$13 per month and your spouse/civil union partner would receive \$100 per month during his/her lifetime after your death *in addition to* the survivors annuity which is payable under the survivors program. If you elect to provide a reversionary annuity of \$200 per month, the annuity would be reduced \$26 (2 x \$13).

Beneficiary Designation Information

General Information

- Return the original Beneficiary Designation form to SURS. Do not fax it. You should make a copy for your records.
- The Beneficiary Designation becomes effective when received by SURS. Allow 30 days for any changes to be properly recorded. Log in to the SURS Member Website to verify your listed beneficiaries or call SURS at 800-275-7877 or 217-378-8800.
- An agent acting under a Power of Attorney (POA) must be expressly authorized to change the beneficiaries of a retirement plan. The agent cannot name himself or herself as beneficiary unless the POA expressly authorizes the agent to make gifts of the member's property to himself or herself.
- The Beneficiary Designation form does not pertain to State life insurance proceeds. Go to surs.org for life insurance carrier information.
- 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.
- For a former spouse/civil union partner to be eligible for any death benefit, you must designate, or re-designate, him or her as beneficiary after the date of divorce.
- 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).
- Upon your death, the lump-sum death benefit will be shared equally by all primary beneficiaries, unless you specify otherwise on the Beneficiary Designation form. You may choose to specify how benefits will be divided using a percentage for each primary beneficiary. Each percentage must be a whole number (for example: 33%, not 33.3%) and the primary beneficiary total must equal 100%. If one of these is deceased, the benefit will be divided equally between the remaining primary beneficiaries.

PART 1 – Member Information

- Complete your member information or verify the information shown if pre-printed on form.
- Provide the information for your spouse/civil union partner.
- If you wish to name your spouse/civil union partner as a beneficiary, be sure to also add their information in Parts 2 or 3 on the form.

PART 2&3 – Designating Beneficiaries

- Upon your death, the beneficiaries named on the Beneficiary Designation form will receive the amounts to which they are entitled by law. It is important that you periodically review your beneficiaries and complete new forms to change your designated beneficiaries, or to update beneficiary contact information.
- You may visit www.surs.org or contact the SURS office to obtain a new form to make changes at any time.

- If all primary beneficiaries have pre-deceased you, the benefit will instead be divided equally between the living contingent beneficiaries, unless otherwise directed on your Beneficiary Designation form. You may choose to specify how benefits will be divided using a percentage for each contingent beneficiary. Each percentage must be a whole number (for example: 33%, not 33.3%) and the contingent beneficiary total must equal 100%. If one of these is deceased, the benefit will be divided equally between the remaining contingent beneficiaries.
- If no primary or contingent beneficiaries are living upon your death, the benefit will be paid to your estate.
- Attach and sign a separate sheet if naming more beneficiaries than space allows and indicate whether they are primary or contingent.

PART 4 – Signature

- Your signature must be in ink.