



PUBLIC SCHOOL & EDUCATION EMPLOYEE
RETIREMENT SYSTEMS OF MISSOURI

Provide Financial Protection to Your Loved Ones

Survivor benefits help you protect your loved ones by providing them with financial support if you pass away before retirement. This benefit is one reason it is important to have a beneficiary designation on record with PSRS/PEERS even while you are working. Designating a beneficiary ensures that PSRS/PEERS can follow your wishes for your survivor benefits.

It is easy to name beneficiaries. However, you will want to spend some time reviewing your options first. Your beneficiary can be an individual or multiple individuals, a legally established trust, your estate, or other legal entities, such as a church, school or organization.

There are also options for how your beneficiary receives your survivor benefits. Depending on your selections, your beneficiary may be able to choose monthly benefits instead of a lump-sum payment of your contributions and interest.

You can find a detailed explanation of your options in the brochure ***Protecting Those You Care About***. A PSRS version and a PEERS version of this brochure are available at www.psr-speers.org. Be sure to select the brochure for your System because options are different for PSRS and PEERS members. You can also request a brochure by calling PSRS/PEERS at **(800) 392-6848** or by emailing psrspeers@psrspeers.org.

How to View and Update Your Beneficiaries

Once selected, your beneficiary designation remains valid until you retire unless you change them or have a life change, such as a marriage, divorce, birth or adoption of a child. Such life changes automatically void your beneficiary designation, and you must submit a new one. If you do not, Missouri law determines your beneficiaries upon your death.

To review or update your beneficiary selections, log in to [Web Member Services](#) and click the *Beneficiary Information* link found in the *Membership* menu.

If you are new to PSRS/PEERS, make it a priority to visit <https://www.psr-speers.org> and register for [Web Member Services](#) to view your membership information online. Get started using the *Member Log In* link found on our home page.

If you prefer, you can download a *Pre-Retirement Beneficiary Designation* form at www.psr-speers.org or request one by calling PSRS/PEERS at **(800) 392-6848** or by emailing psrspeers@psrspeers.org.