



Tier I

Post-Retirement Death Benefits

Key Facts

- Retirement benefits are payable to members for their lifetime.
- Certain survivors can receive a portion of the retiree’s benefits after their death.

At retirement, a member is entitled to a straight life annuity. When the retiree dies, his or her survivors can receive a portion of the retiree’s annuity. Survivors are a spouse and dependent children. The retiree’s annuity is not reduced to provide these benefits.

Surviving Spouse

The retiree’s surviving spouse is entitled to receive an annuity (a monthly benefit).

The surviving spouse receives a percentage of the member’s annuity. That percent depends on whether the surviving spouse is caring for the member’s dependent children, who were born before retirement:

	Dependent Children	No Dependent Children
Percent (%) of Member’s Annuity	75%	50%

The surviving spouse’s annuity ends upon remarriage or death.

Dependent Children

The member’s dependent children are entitled to receive an annuity. A child is a dependent child until his or her marriage or attainment of age 18, whichever occurs first.

The age 18 maximum can be extended:

- to age 23 if the child is continuously enrolled as a full-time student at an accredited secondary school or institution of higher education or
- for any child who an Arkansas court, or the Board of Trustees of the State Police Retirement System (Board), has deemed physically or mentally incompetent.

If a member has a surviving spouse who is caring for the dependent children, the children’s benefits will be payable to the spouse. If no benefits are payable to a spouse, then the children receive an equal share of seventy-five (75%) of the retiree’s annuity; but the maximum benefit payable to any individual child is twenty-five percent (25%) of the retiree’s annuity.

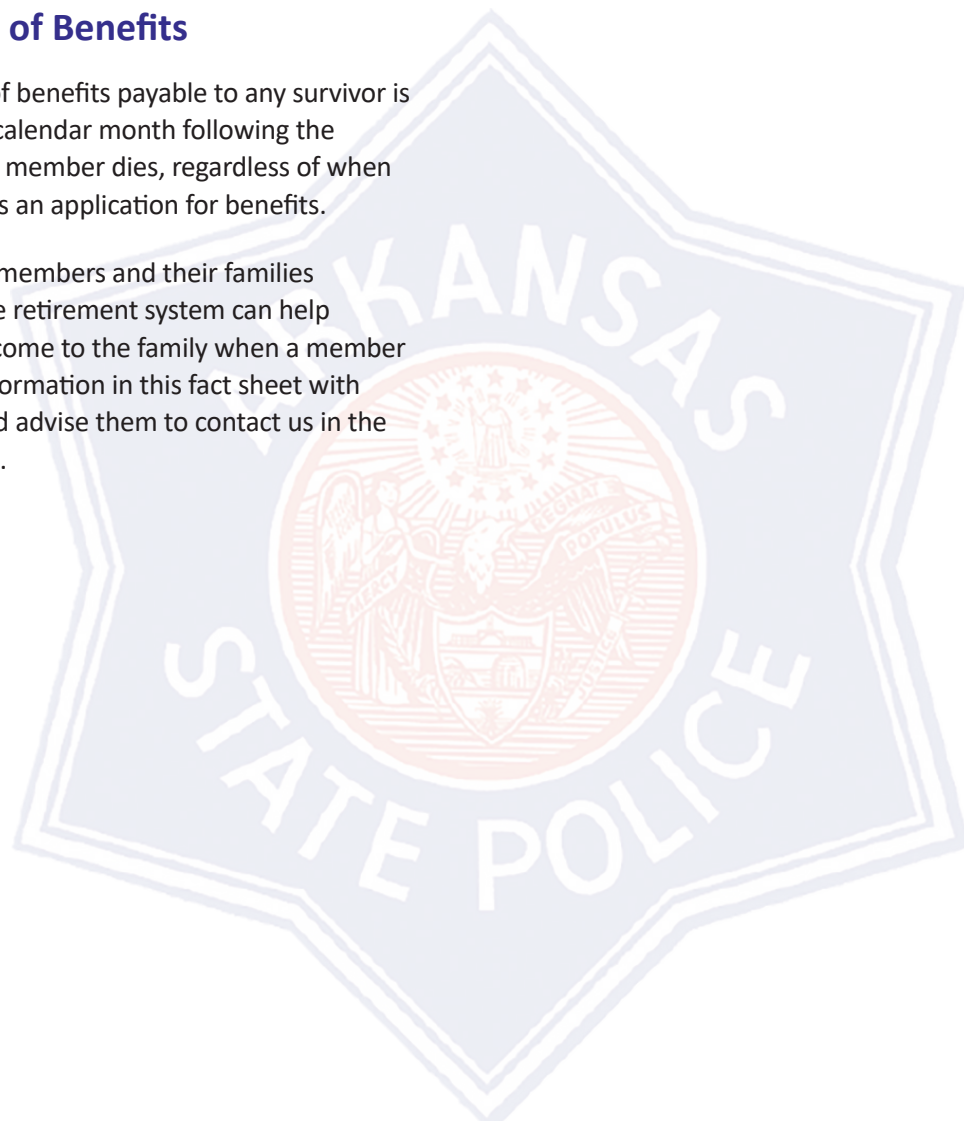
Annuity Options

Before the date his or her first annuity payment becomes due, a noncontributory Tier One member may elect to have his or her annuity reduced and designate a beneficiary under the annuity options for Tier Two members. This option should only be considered if the automatic survivor benefits for Tier One members do not meet the member's personal or financial circumstances.

Effective Date of Benefits

The effective date of benefits payable to any survivor is the first day of the calendar month following the month in which the member dies, regardless of when the survivor submits an application for benefits.

It is important that members and their families understand how the retirement system can help provide a secure income to the family when a member dies. Discuss the information in this fact sheet with family members and advise them to contact us in the event of your death.



Additional Information

If you or your family have any questions about post-retirement death benefits, please contact our Education Services section at ASPRS@arkansas.gov.

Reference: A.C.A. § 24-6-216