



CERF Quick Takes

DEATH BENEFITS

Death Benefits

- ▶ If you die while actively employed, your beneficiary will receive a \$10,000 death benefit
- ▶ Additionally, your beneficiary will receive a refund of any contributions paid by you if you die before becoming vested
- ▶ If you are married and vested and die prior to electing a pension benefit option, your spouse is eligible for a 50% survivor benefit
- ▶ If you are unmarried and vested and die prior to electing a benefit option, your survivor will receive a refund of all contributions made

Keep Your Beneficiaries Current

- ▶ CERF will pay the most recent beneficiary on file
- ▶ A life-changing event, such as a divorce or remarriage, might mean you need to update your beneficiaries
- ▶ If in doubt, log onto the Member Self Service Portal at mocerf.org or call CERF: 877-632-2373