



## *Have You Designated a Beneficiary?*

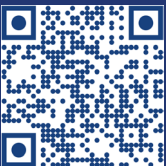
As a member of the Florida Retirement System (FRS) Pension Plan, you need to designate a beneficiary and keep your designation up to date.

## *Why Designate a Beneficiary?*

- If you do not have a beneficiary on file, applicable Florida Statutes will determine your beneficiary.
- Designating a beneficiary ensures your assets are distributed according to your wishes, and it reduces burden on your loved ones.
- Even if you are not vested, you can designate a beneficiary who could be eligible to receive a refund of your employee contributions.
- If you chose Option 1, the last payment will go to you or a beneficiary you designate.

## *How to Designate a Beneficiary*

- Go to [FRS.FL.gov](https://FRS.FL.gov), log into FRS Online, select “Beneficiary” under the “Member Services,” and fill in the required information.



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