

Tier II Pre-Retirement Death Benefits

Key Facts

- Death benefits are available to survivors of members with at least five (5) years of service.
- Survivors include a spouse, dependent children, and in some cases, dependent parents.

If a member with five (5) or more years of actual service dies in employer service before retirement, his or her survivors can receive death benefits. Survivors are a spouse, dependent children, and in certain cases, dependent parents.

Surviving Spouse

The member's surviving spouse who was married to the member for at least six (6) months immediately preceding the member's death is entitled to receive an annuity (a monthly benefit).

The surviving spouse's annuity is the amount he or she would have received if the member had retired and elected the Option B75 survivor annuity.

The duration of the benefit depends on whether the member had attained age 65 or acquired 20 years of actual service:

- If the member had attained the age or service requirement, then the spouse annuity will be payable for his or her life.
- If the member had not attained the age or service requirement, then the spouse annuity will be payable until remarriage or death.

Dependent Children

The member's dependent children are entitled to receive an annuity. A child is a dependent child until he or she marries or attains 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.

The amount of the benefit depends on the number of dependent children:

No. of Children	Benefit Amount (the greater of the percent or dollar)	
	1-2	10% of member's compensation each
3 or more	Equal share of 25% of member's compensation each	Equal share of \$150 monthly



Dependent Parents

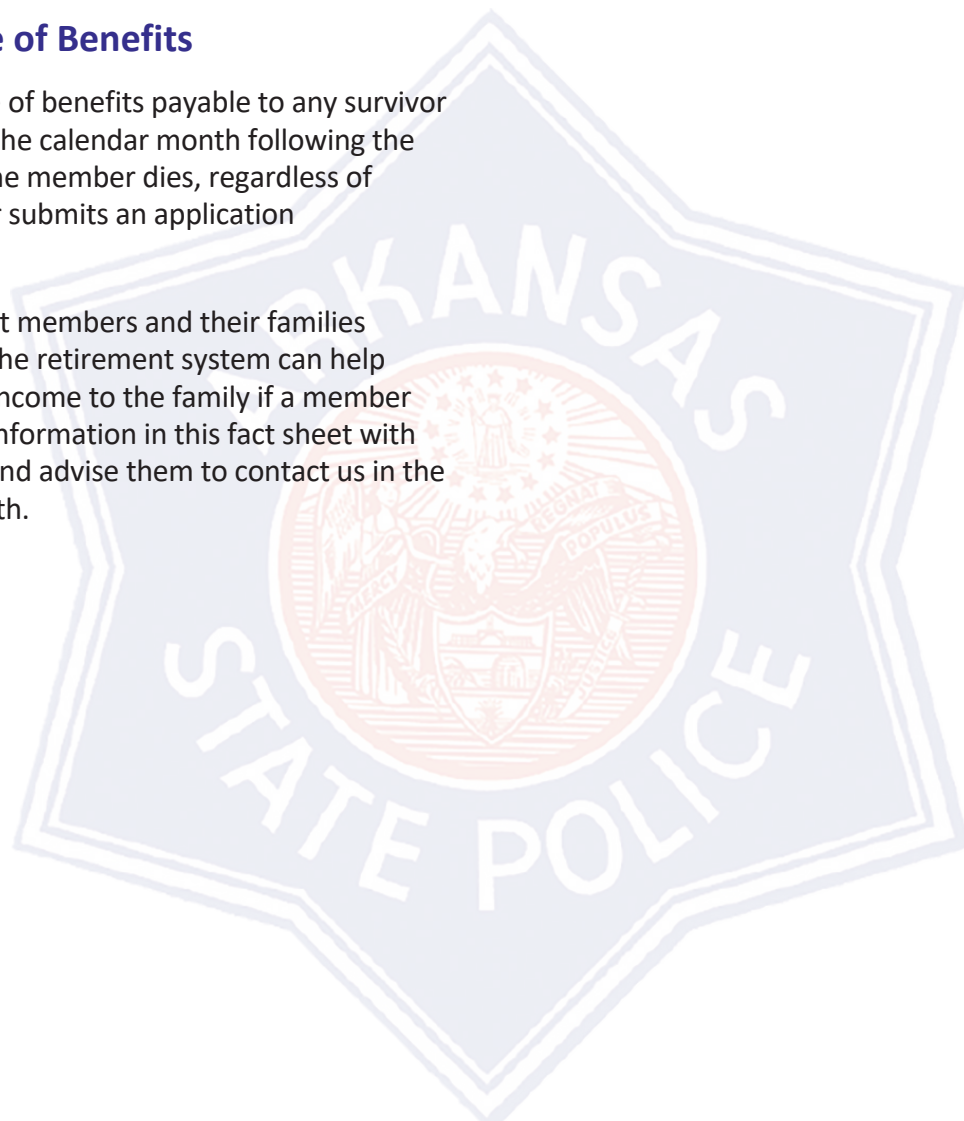
If a member does not have a spouse or dependent children, a dependent parent is entitled to an annuity. The dependent parent must have been claimed as a dependent on the member's previous year's federal tax return.

Each dependent parent will receive 10% of the member's covered compensation.

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 if 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 pre-retirement death benefits, please contact our Education Services section at ASPRS@arkansas.gov.

Reference: A.C.A. § 24-6-411