

Tier I 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 is entitled to receive an annuity (a monthly benefit).

The surviving spouse receives a percentage of the annuity the member would have received at retirement or a flat rate, whichever is greater. That percent depends on whether the surviving spouse is caring for the member's dependent children:

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

	Children	No Children
Percent (%) of Member's Annuity	75% or \$1,800 annually	50% or \$1,200 annually

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 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.

If a member has a surviving spouse who is caring for the dependent children, the children's benefits will be paid to the spouse.

If no benefits are payable to a spouse, then each child receives an equal share of the greater of:

- \$150 monthly or
- 75% of the annuity the member would have received at retirement.

The maximum annual benefit payable to a child is 15% of the final average compensation of the deceased member.



Dependent Parents

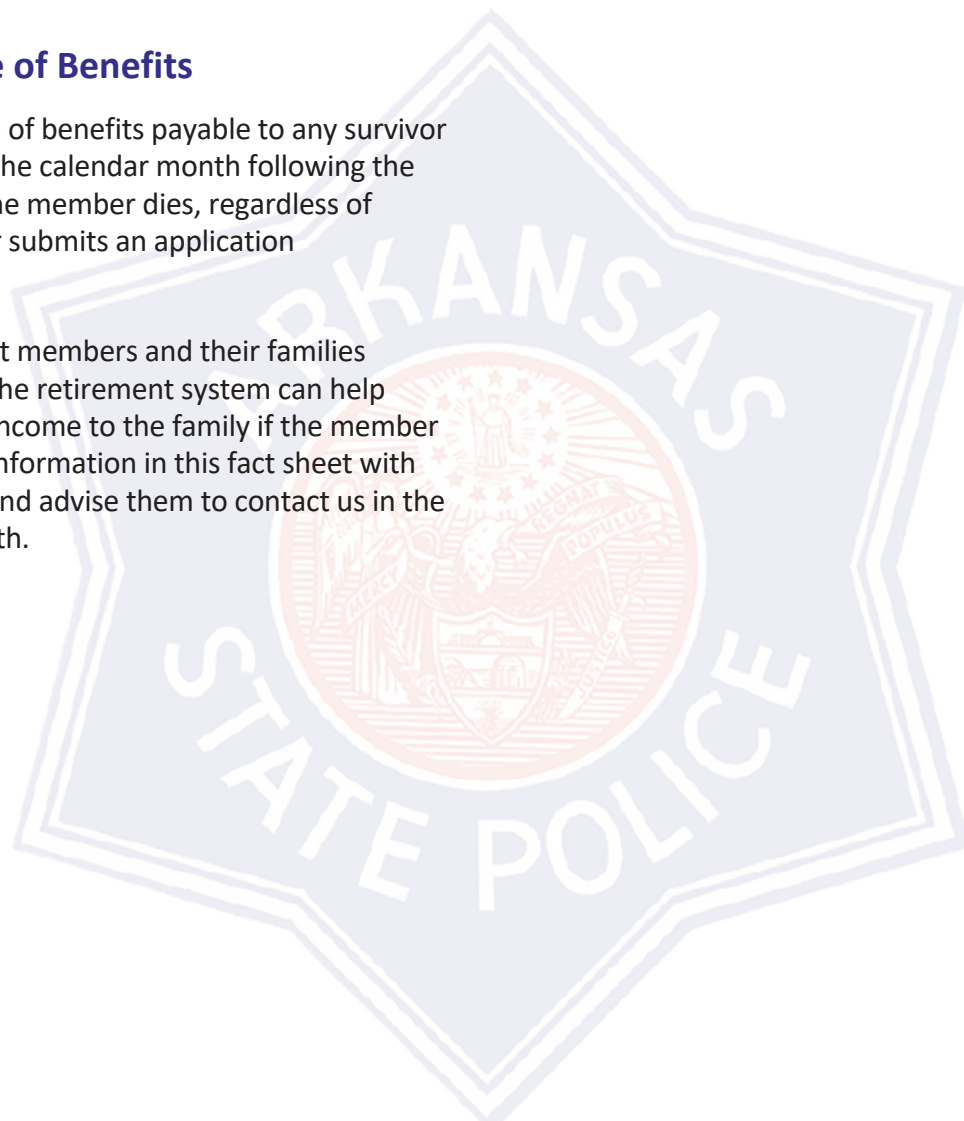
If a member does not have a spouse or dependent children, a dependent parent is entitled to receive an annuity. The dependent parent must have been claimed as a dependent on the member's previous year's federal tax return.

Each dependent parent will receive an equal share of 50% of the annuity the member would have received at retirement.

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 the 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 preretirement death benefits, please contact our Education Services section at ASPRS@arkansas.gov.

Reference: A.C.A. § 24-6-217