

HELP YOUR LOVED ONES KNOW WHAT TO DO AFTER YOUR DEATH

In the event of your death, your loved ones will need to contact us at 1.800.633.5461 or ra-sersretc@pa.gov to report your death and provide information needed in order to process any death benefit, if applicable.

We will need your:

- Name
- Social Security number
- Date of death
- County you lived in (retired member)
- County of your work location (active member)

The person reporting your death will also need to provide their name and contact information so we can reach them with questions, information, and instruction.

After receiving this information, we will research your member record to determine if there is a death benefit payable to a named survivor or beneficiary. We will reach out to these individuals for additional information and instruction. You can find the pension payment option you selected on page two of your annual personal statement.

By law, we must receive a certified death certificate before paying any death benefit.

More information about [reporting the death of a SERS member](#) is available on our website.



Beneficiary

Those designated in writing by the SERS member to receive any death benefit that may be payable from his or her SERS benefit.

Survivor

One person the SERS member named at the time of his or her retirement to receive monthly payments after the member's death.

CAREFULLY CONSIDER UNSOLICITED OFFERS ABOUT YOUR SERS RETIREMENT BENEFITS

SERS members have reported an increase in the number of unsolicited offers from businesses and financial planners to help them understand how their state benefits fit into their retirement planning.

CAREFULLY CONSIDER UNSOLICITED OFFERS ABOUT YOUR SERS RETIREMENT BENEFITS (CONTINUED)

Unless an e-mail comes from SERS or Empower, be very wary.

If you are considering an investment product, be sure to [compare the fees](#) to those offered through the low-cost SERS Deferred Compensation Plan administered by Empower.

If you have questions about your SERS retirement plans, contact a plan specialist:



Defined Benefit Plan (pension) – ra-sersretc@pa.gov or 1.800.633.5461



Defined Contribution Plan (personally selected investments) – Participant_services@empower.com or 1.866.737.7457



Deferred Compensation Plan (voluntary, supplemental plan) – Participant_services@empower.com or 1.866.737.7457

PROTECT YOUR ASSETS AND STAY INFORMED

Keep Beneficiary and Address Information Up to Date

Maintain Beneficiary Information

Your SERS retirement plans could be some of your largest financial assets. Protect those assets by ensuring that they go to the person, people, or organizations you want after your death by keeping your beneficiary information current.

Even if you have a will, without a beneficiary form on file for **each individual plan**, the assets from that plan may go to your estate and result in estate taxes.

If you currently work for a SERS employer and contribute to the **Defined Benefit Plan** (pension plan), you can change your beneficiary by filing a completed [Beneficiary Nomination Form](#). Forms are available online and by calling 1.800.633.5461.

If you are enrolled in the **Defined Contribution Plan** (investment plan) and/or the **Deferred Compensation Plan** (voluntary supplemental plan), [sign into your online account](#) and select the "Beneficiaries" option from the "Account" drop-down menu.

Update Your Address

We mail tax documents, annual statements, and other important documents to you. It is crucial that your home mailing address is accurate. If you are an **active member** of the **Defined Benefit Plan** (pension), or a participant of the **Defined Contribution Plan** and/or **Deferred Compensation Plan**, you must update your address with your employer. If you are a **retired member**, you must complete the [Defined Benefit Plan – Change of Address Form](#) and mail it to SERS.

DEFERRED COMPENSATION PLAN RECORDKEEPING FEE DECREASED

While it seems like the cost of everything has been increasing recently, your deferred comp recordkeeping fee actually ***dropped***.

On July 1, 2022, the recordkeeping fee dropped from \$4.65 per month to \$4.55 per month, as reflected on your just-published quarterly statement. Right now, every dime helps!

So, what does that fee pay for?

The recordkeeping fee helps pay for the services provided by Empower for administering the deferred comp plan. It helps pay for costs associated with administering the website you use to check your account balance, the plan specialists you talk to when you have questions about your plan, including the specialists who can provide investment counseling, and the “back office” staff who update and verify your account activity, handle regular filings in compliance with federal investment service regulations, and who perform a number of other tasks.

PHONE NUMBER CHANGE GETS YOU DIRECTLY TO EMPOWER

If you have questions about your Defined Contribution Plan or Deferred Compensation Plan, call directly to an Empower plan specialist at 1.866.737.7457.

In the past, participants with questions about those plans called a general retirement benefit number at SERS and were referred to Empower for assistance. The direct-to-Empower number will get you directly to the help and resources you need.

If, however, you have questions about your Defined Benefit Plan pension, call SERS at 1.800.633.5461.



Defined Contribution Plan Questions



Deferred Compensation Plan Questions

**Call Direct to Empower
1.866.737.7457**



STATE EMPLOYEES' RETIREMENT SYSTEM

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