

## **PFRS Death Benefits**

### **PFRS Death in service / Active members**

When an active member dies, but not as a direct result of regular or assigned duties, his or her named beneficiaries are entitled to the payment of the active group life insurance benefit. PFRS group life insurance benefits consist of Noncontributory Group Life Insurance ONLY, depending on the membership status at the time of death.

In addition, the member's surviving spouse, civil union partner, or eligible same-sex domestic partner will receive a pension of 50% of the member's Final Compensation. If there is no surviving spouse, civil union partner, or eligible same-sex domestic partner, a pension is paid to (a) dependent child(ren), in the amount of: 20% of Final Compensation to one child, 35% of Final Compensation to two children, or 50% of Final Compensation to three or more children. If there is no spouse, civil union partner, or eligible same-sex domestic partner, or no dependent child(ren), a pension is paid to parents receiving at least half of their support from the member, in the amount of 25% of Final Compensation if there is one parent, or 40% of Final Compensation if there are two parents.

If there is no surviving spouse<sup>1</sup>, civil union partner<sup>2</sup>, eligible same-sex domestic partner<sup>3</sup>, child(ren), or parent(s), the member's contributions are paid to his or her named beneficiary. In the event that a specific beneficiary has not been named, the funds will be paid to the member's estate.

### **Death in Service - Accidental Death / LOD**

If an active member dies as a direct result of an accident while in the performance of regular or assigned duties and the death is NOT a result of willful negligence, then "Accidental Death" benefits may be awarded to the member's beneficiary(ies) by the Board of Trustees of the appropriate retirement system.

Accidental Death benefits include the payment of group life insurance benefits (Noncontributory, and Contributory, if in effect) plus a pension benefit to the surviving spouse, civil union partner, or eligible same-sex domestic partner, in the amount of 70% for PFRS members. Under Chapter 181, P.L. 2003, this is a lifetime benefit for the surviving spouse, civil union partner, or eligible same-sex domestic partner of the deceased PFRS member. It will continue regardless of whether the surviving spouse, civil union partner, or same-sex domestic partner of the PFRS member subsequently remarries or enters into a civil union after the member's date of death.

### **Death after Retirement**

In the event of a retired member's death, a family member or survivor of the deceased should contact the Division of Pensions and Benefits immediately to report the retiree's death. The Division of Pensions and Benefits requires the following information: the member's name, current address, Social Security number, date of death, and the prospective beneficiary's name, address, and telephone number (or the name, address, and telephone number of the person handling the deceased's affairs). Contacting the Division by telephone, by calling (609) 292-7524 and selecting the option to "Report a Death", or by e-mail at: [pensions.nj@treas.state.nj.us](mailto:pensions.nj@treas.state.nj.us), are both acceptable means of reporting a member's death to the Division of Pensions and Benefits. Upon notification, the claim will be opened and the last designated beneficiary on file will be notified.

For PFRS members who retired January 1, 1968 and after, upon your death your surviving spouse/partner is eligible to receive a pension benefit equal to 50% of your Final Compensation, **plus** 15% of your Final Compensation for one eligible child or 25% of your Final Compensation for two or more eligible children.

**Important - The Report of Death must be filed with the Division within 60 days of the event.**