



# WHO IS YOUR BENEFICIARY?

**MAKE SURE YOU KNOW!**

Your beneficiary may have changed over the years due to divorce, death of beneficiary or many other reasons.

But you may not have thought to change the beneficiary on your paperwork for your pension, death benefits, etc.

We have heard many sad stories about a member passing away and his/her death benefits going to a deceased parent or an ex-spouse and leaving the current family in a financial dilemma.

Check out your current beneficiary line at NYCERS or MAB-STOA pension systems and correct if necessary.

If you are a Tier 3 or Tier 4 retiree, and have designated a beneficiary for the "Post Retirement Death Benefit" who may have passed away, you need to update your designated beneficiary for this benefit.

It will only take a few minutes, but could save a lifetime of grief for your loved ones.

A Message from the

**TWU Local 100  
Retirees Association**

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