



# E-5: Beneficiary Designation Form

South Dakota Retirement System  
 PO Box 1098, Pierre, SD 57501  
 Toll-Free: (888) 605-SDRS (7377) Fax: (605) 773-3949

## Member Information (Please print or type all items)

Social Security Number or SDRS ID	Last Name	First	MI	Maiden
Street Address or PO Box		City	State	ZIP Code
Phone Numbers Primary: _____ Secondary: _____		Email Addresses Primary: _____ Secondary: _____		
Attach a photocopy of one of the following forms of identification: <input type="checkbox"/> Driver's License <input type="checkbox"/> State Issued ID <input type="checkbox"/> Passport		In providing your email address you are granting SDRS permission to include your email address on the SDRS email list. You may unsubscribe from this list at any time by contacting SDRS.		

## Designation of PRIMARY Beneficiary(ies) (See back of form for directions and conditions)

A primary beneficiary is the person(s)/entity(ies) designated to receive any SDRS funds payable at death that are not otherwise governed by statute. I hereby designate the following person(s)/entity(ies) my primary beneficiary(ies):

Name	Name	Name
Address	Address	Address
City                      State                      ZIP	City                      State                      ZIP	City                      State                      ZIP
Relationship                      % Share	Relationship                      % Share	Relationship                      % Share
Phone Number                      D.O.B.	Phone Number                      D.O.B.	Phone Number                      D.O.B.

## Designation of CONTINGENT Beneficiary(ies)

A contingent beneficiary is the person(s)/entity(ies) designated to receive any SDRS funds payable at death in the event there are no surviving primary beneficiaries. I hereby designate the following person(s)/entity(ies) as my contingent beneficiary(ies):

Name	Name	Name
Address	Address	Address
City                      State                      ZIP	City                      State                      ZIP	City                      State                      ZIP
Relationship                      % Share	Relationship                      % Share	Relationship                      % Share
Phone Number                      D.O.B.	Phone Number                      D.O.B.	Phone Number                      D.O.B.

### IMPORTANT NOTES:

I am completing this form as a result of my recent or pending divorce. Please submit a photocopy of your divorce decree to SDRS. If you name minor children as beneficiaries, you may wish to appoint a custodian and successor custodian using SDRS Form E-5A "Transfer to Minor Form." See Section B "Payment to Minor" on the reverse side of this form. For your protection you should submit a new beneficiary designation form whenever there is a change in your family status or designation.

## Member's Signature

I declare and affirm under the penalties of perjury that this information has been examined by me, and to the best of my knowledge and belief, is in all things true and correct.

Member's Signature

Date

## Directions and Conditions

**Beneficiary Designation:** This beneficiary designation is subject to the provisions of SDCL chapter 3-12C and rules adopted pursuant to that chapter.

### A. General

1. You may designate any person or entity as a beneficiary, except you may not name a person or entity as a beneficiary as a means of providing security for a debt or loan.
  - (a) **Primary Beneficiary:**  
A primary beneficiary is the person or persons or entity (ies) that you wish to receive any available payment in the event of your death. If you name two or more primary beneficiaries, they will share equally unless a specific share is designated. If one of them named does not survive you, that person's share will be distributed equally among the surviving named primary beneficiaries.
  - (b) **Contingent Beneficiary:**  
A contingent beneficiary is the person or persons or entity (ies) that you wish to receive any available payment in the event that there are no surviving primary beneficiaries. If you name two or more contingent beneficiaries, they will share equally unless a specific share is designated. If a contingent beneficiary does not survive you, that person's share will be distributed equally among the surviving named contingent beneficiaries.  
*In the event you may wish to designate your children as contingent beneficiaries and to ensure that a child is not missed in the designation, consider writing either of the following statements in place of the names of the children: (A) Any and all surviving children; or (B) All children.*
  - (c) **Surviving Spouse:**  
If no beneficiary survives you, any payment will be made to your surviving spouse.
  - (d) **Children:**  
If no beneficiary or spouse survives you, any payment will be made to your children.
  - (e) **Estate:**  
If no beneficiary, spouse, or children survive you, any payment will be made to your estate.
2. Your beneficiary designation is effective when properly executed and accepted by SDRS. In the event two or more SDRS beneficiary forms are prepared and on file, the form with the most recent date will be followed.
3. In order to receive payment, a beneficiary or estate must file an application for payment.
4. For your protection you should submit a new beneficiary designation form whenever there is a change in your family status (marriage, divorce, birth, death, adoption, etc.) or change in your designation.
5. **Divorce:** It is important to note that state law will not recognize an ex-spouse as a named beneficiary unless that person is named on an SDRS Form E-5, "Beneficiary Designation Form," that is prepared, signed, and dated after the date of divorce.

### B. Payment to a Minor

SDRS cannot make beneficiary payments directly to minors. If any person designated as your beneficiary is a minor, payment must be made to a conservator or to a custodian. You can save time and expense by designating a custodian as beneficiary and completing SDRS Form E-5A, "Transfer to Minor Form." This form can be obtained on the SDRS website, [sdrs.sd.gov](https://sdrs.sd.gov), or by contacting the SDRS office.