

FEBRUARY 2019 RETIREES



Congratulations to **Marvin Dixon, Gary L. Gustafson, and Sandra L. Youla** on their retirement effective February 1, 2019.

MARCH BOT MEETING



The next ERS Board of Trustees meeting is scheduled for **March 5, 2019**, at **10 a.m.**, in the **ERS/Merit Board Conference Room**. For more information, please contact the Retirement Office at 301-454-1415 or visit the ERS website at <http://ers.mncppc.org>.

CONDOLENCES

The ERS Board of Trustees and staff would like to extend their deepest sympathies to the family and friends of the following retirees who recently passed away:

- **Shirley Whetsell** passed away on January 9, 2019. She worked for Prince George's County Parks and Recreation for over 10 years before retiring on January 1, 1998.
- **Karen Morris** passed away on January 11, 2019. She retired from the Commission on July 1, 2010 with 31 years of service. She worked for the Montgomery County Planning Department.
- **Bruce Hancock** passed away on January 12, 2019. He retired from the Prince George's County Planning Department on June 1, 1997 with over 30 years of service.
- **Robert Campbell** passed away on January 15, 2019. He retired from the Commission on May 1, 2000 after 14 years of service. He worked for Montgomery County Parks.

SURVIVOR BENEFITS

Although the death of a loved one can be a traumatic and stressful experience, it is important to be prepared for such an unfortunate life event. You may be able to ease some of your loved one's financial worries by advising them as to what retirement death benefits are available to them.

The death benefits for retired members range from a return of your account balance to a continuing monthly benefit to a spouse or other beneficiary — it depends on the retirement annuity option you elected at retirement. There is also a \$10,000 Post-Retirement Benefit payable to designated beneficiaries. This benefit is not life insurance. You should discuss its tax consequences with a tax advisor.

The Plan document dictates that your surviving spouse is automatically the primary beneficiary if you are an active (non-retired) member. In the absence of a surviving spouse, dependent children

are automatically the designated beneficiaries. Please contact the ERS to speak with one of the Benefits Analysts if you have any questions about your death benefits.

Beneficiary designations should be reviewed and updated periodically to ensure that current information is on file, especially addresses for beneficiaries. If you have questions concerning your retirement benefits, or if you would like to request a revised beneficiary form, please call the Retirement Office at 301-454-1415.