



PRE-SELECTION BEFORE SERVICE RETIREMENT

MAXIMUM SURVIVORSHIP OPTION (OPTION 2)

STEP 1 – Select the appropriate group classification in Section I.

STEP 2 – Nominate one or more beneficiary(ies) in Section II. Multiple beneficiaries are limited to a spouse and/or children. An estate or trust cannot be named as a beneficiary for Pre-selection. For this election to take effect, the nominated beneficiary(ies) must be the same as the beneficiary(ies) listed on the *Designation of Death Beneficiary(ies) (Pre-Retirement) (D-NHRS-2)* form.

STEP 3 – If the member is married, the spouse's signature is required in Section III, acknowledged in the presence of a Notary Public or Justice of the Peace.

STEP 4 – Section IV must include the member's signature, acknowledged in the presence of a Notary Public or Justice of the Peace. A copy of the member's birth certificate and the beneficiary(ies) birth certificate(s) must be submitted with this form. Members should retain a copy of this form for their records.

(See reverse side for more information before completing this form.)

SECTION I – GROUP CLASSIFICATION <i>(Check only one box.)</i>		
Member's Group Classification		
<input type="checkbox"/> Group I (Employee and Teacher)	<input type="checkbox"/> Group II (Police and Fire)	<input type="checkbox"/> Split (Creditable service in both Group I and Group II)

SECTION II – DESIGNATION OF BENEFICIARY(IES)					
I designate the following person(s) to receive Survivorship Option 2 upon my death before retirement.					
To designate additional beneficiaries, initial here _____ and attach signed supplemental information to this form.					
The sum of the distribution percentages must equal 100%.					
Beneficiary's Name	Distribution Percentage	Beneficiary's Address	Beneficiary's Social Security #	Beneficiary's Date of Birth	Relationship to Member
1.	%				
2.	%				
3.	%				
4.	%				

SECTION III – SPOUSAL ACKNOWLEDGMENT <i>(Skip to Section IV if you are not married)</i>
I have read both sides of this form and understand the death benefit option and designated beneficiary that my spouse is selecting pursuant to this form.
Name of Member's Spouse: _____ Signature of Member's Spouse: _____ Date: ____/____/____ Month Day Year
State of _____ County of _____ The foregoing instrument was acknowledged before me this _____ Date _____ by _____ Name of Member's Spouse _____ _____ Signature of Person Taking Acknowledgment _____ Title (Notary Public or Justice of the Peace) _____ Expiration Date _____ Affix Seal

SECTION IV – MEMBER'S SIGNATURE AND ACKNOWLEDGMENT
I elect Survivorship Option 2, pursuant to RSA 100-A:13. I understand that payments will not be made under this election unless I die while in service and prior to filing a retirement application. I understand that this Pre-selection expires once the retirement application is received, and that a retirement application must be filed with NHRS in order to receive a pension and to designate the post-retirement beneficiary(ies). I understand that this election is not valid unless the beneficiary(ies) in Section II is the same as the beneficiary(ies) on the form entitled <i>Designation of Death Beneficiary(ies) (Pre-Retirement) (D-NHRS-2)</i> . I have read and understand the information on both sides of this form.
Member's Name (Please Print) _____ Member's Social Security # _____ - _____ - _____ Member's Signature _____ Date ____/____/____ Member's Marital Status _____ Month Day Year State of _____ County of _____ The foregoing instrument was acknowledged before me this _____ Date _____ by _____ Member's Name _____ _____ Signature of Person Taking Acknowledgment _____ Title (Notary Public or Justice of the Peace) _____ Expiration Date _____ Affix Seal

The New Hampshire Retirement System (NHRS) is governed by New Hampshire RSA 100-A, rules, regulations, and Federal laws including the Internal Revenue Code. NHRS also implements policies adopted by the Board of Trustees. These laws, rules, regulations, and policies are subject to change. Even though the goal of NHRS is to provide information that is current, correct, and complete, NHRS does not make any representation or warranty as to the current applicability, accuracy, or completeness of any information provided. The information herein is intended to provide general information only, and should not be construed as a legal opinion or as legal advice. Members are encouraged to address specific questions regarding NHRS with an NHRS representative. In the event of any conflict between the information herein and the laws, rules, and regulations which govern NHRS, the laws, rules, and regulations shall prevail.

PRE-SELECTION BEFORE SERVICE RETIREMENT **MAXIMUM SURVIVORSHIP OPTION (OPTION 2)**

A. WHY FILE THIS FORM?

The advantage of filing a Pre-selection form is that, if the member dies while in service and before filing a retirement application, and if the beneficiary(ies) named on the Pre-selection form is the same primary beneficiary(ies) as named on the *Designation of Death Beneficiary(ies) (Pre-Retirement) (D-NHRS-2)* form, then the member's beneficiary(ies) may choose whichever is more advantageous to the beneficiary(ies): *either* a lifetime pension up to the 100% Survivorship Option (Option 2), *or* the lump sum payment under the Ordinary or Accidental Death Benefit (whichever applies) under RSA 100-A:8 and RSA 100-A:9, plus a refund of the member's accumulated contributions. If multiple beneficiaries are named, the choice of a lifetime pension or the lump sum benefit must be agreed to as a group.

B. ELIGIBILITY

Members who are in service and continue to work in an NHRS-covered position but who are otherwise eligible for Service Retirement:

- Group I (Employee and Teacher) members in service prior to July 1, 2011 are eligible for Service Retirement at age 60 or older, regardless of years of creditable service.
- Group I (Employee and Teacher) members hired on or after July 1, 2011 are eligible for Service Retirement at age 65 or older, regardless of years of creditable service.
- Group II (Police and Fire) members vested prior to January 1, 2012 are eligible for Service Retirement at age 60 or older, regardless of years of creditable service, or upon attaining age 45 with at least 20 years of Group II creditable service.
- Group II (Police and Fire) members in service prior to July 1, 2011 and not vested prior to January 1, 2012 are eligible for Service Retirement upon attainment of both the minimum service requirement and the minimum age listed in the chart below, or at age 60, regardless of their years of creditable service.

Years of Creditable Service as of January 1, 2012	Minimum Age	Minimum Service
At least 8 but less than 10 years	46	21
At least 6 but less than 8 years	47	22
At least 4 but less than 6 years	48	23
Less than 4 years	49	24

- Group II (Police and Fire) members hired on or after July 1, 2011 are eligible for Service Retirement at age 60 or older, regardless of years of creditable service, or upon attaining age 52.5 with at least 25 years of Group II creditable service.
- Members with Split Benefits (creditable service in both Group I and Group II) are eligible for Service Retirement at age 60 or older, regardless of years of creditable service. Split Benefits may also result in eligibility for Service Retirement before age 60. Members with Split Benefits should contact NHRS to verify eligibility.

C. MAXIMUM BENEFIT LIMITATIONS

Any pension payable to the member or beneficiary(ies) is subject to the limitations set forth in RSA 100-A:13-b and Sections 415 and 401(a)(9) of the Internal Revenue Code of 1986 (the "Code"), as amended, and related Treasury regulations. The beneficiary(ies) cannot receive a pension of more than 100% of the member's reduced retirement pension. The Code may limit the pension payable to the non-spouse beneficiary(ies) who is more than ten years younger than the member. The exact percentage varies according to the age of the member and the age(s) of the beneficiary(ies).