Virginia Retirement System®

Losing a Loved One

Guide for Families

Follow these steps to claim VRS benefits

Losing a loved one is difficult. VRS offers help for survivors and beneficiaries claiming VRS benefits after a loss.

Members and retirees can use this brochure as a planning resource. Keep a copy with your will and other important document and review it with your loved ones.

If Your Loved One Dies While Employed

Contact the member's employer. The employer will help coordinate claims for any benefits due. Examples of VRS benefits include:

- Life insurance.
- Payment of any retirement contributions in the member's defined benefit member contribution account, a monthly benefit or both.
- Any funds in a VRS Defined Contribution Plan, if the employee participated.

If Your Loved One Dies While Retired

Securian Financial, insurer for the VRS Group Life Insurance Program, can initiate all VRS benefit claims and will provide information to VRS for processing any benefits due. Examples include:

- Life insurance.
- Payment of any remaining contributions in the retiree's defined benefit account.
- Any funds in a VRS Defined Contribution Plan, if the employee participated.

For more information, call Securian Financial at 800-441-2258.

If Your Loved One Dies in the Line of Duty

If your loved one was a public safety employee or volunteer firefighter/EMT who died in the line of duty, you may be eligible for state or federal benefits. For more information:

Virginia Line of Duty Act:

- Eligibility Determinations and Benefit Payments: Virginia Retirement System
  888-827-3847 (request LODA support)
  loda@varetire.org
  valoda.org
- Health Benefits Plans: Department of Human Resource Management
  loda@dhrm.virginia.gov
  dhrm.virginia.gov/healthcoverage/loda-health-benefits

Federal Public Safety Officers' Benefits Program:

- Bureau of Justice Assistance:
  888-744-6513
  psob.gov

If Your Loved One Is Terminally Ill

The **accelerated death benefit** is paid while a member or retiree is still living. Eligible members or retirees diagnosed with a terminal condition with fewer than 12 months to live can withdraw some or all of their life insurance proceeds to use for any purpose. A beneficiary or survivor will receive any remaining amount upon the member's or retiree's death. For more information, call Securian Financial, 800-441-2258.

Taxation of Benefits

Any distributions a beneficiary or survivor receives will be subject to federal and state income taxes. See the IRS 402(f) Special Tax Notice available at varetire.org/forms.

Claiming Benefits:

What You Will Need

- Your loved one's full name, Social Security number and date of death, and a mailing address where claim information can be sent.
- Original or certified copy of the death certificate.

What You May Need

- *If benefits are to be paid to an estate:*
  Original or certified letter of qualification issued by the Circuit Court.
- *If benefits are to be paid to a trust:*
  Copies of trust agreement establishing a trust and appointment of an individual trustee.
- *If benefits are to be paid to a minor child:*
  Copy of guardianship appointment for the minor child's estate.
- *If benefits are to be paid to a non-minor beneficiary, who has a designated attorney-in-fact to handle his or her affairs:*
  Copy of power-of-attorney document.
- *If your loved one died in an automobile crash while actively employed:*
  Copy of police report for the seatbelt benefit, if eligible.

Survivor Checklist

- ☐ I know whom to contact in the event of my loved one's death.
- ☐ If my loved one dies while working:

  Employer Contact Name

  _____

  Telephone number:

  _____-_____
- ☐ If my loved one dies while retired: Call Securian Financial at 800-441-2258.
- ☐ I know where important papers, including beneficiary designations, are located.
- ☐ If my loved one is retired, I know whether he or she elected to continue a benefit to a survivor and who is named as the survivor.
- ☐ I know whom to contact if my loved one dies in the line of duty.

Important Contact Information

Virginia Retirement System:
Call 888-827-3847 or visit varetire.org.

Securian Financial: Call 800-441-2258.

VRS Defined Contribution Plans:
Call 877-327-5261 or visit dcp.varetire.org.

Social Security Survivor Benefits:
Call the Social Security Administration at 800-772-1213, contact your local Social Security Administration office or visit ssa.gov.

Taxation of Benefits: Consult a tax advisor, call the IRS at 800-829-1040 or visit irs.gov.

Workers' Compensation Survivor Benefits:
Contact the member's human resource office.

Order of Precedence

If there is no valid beneficiary designation on file or the beneficiary is deceased, VRS is required by law to pay benefits according to the order of precedence:

- First, to the spouse of the member.
- Second, if no surviving spouse, to the children of the member and descendants of deceased children, per stirpes.
- Third, if none of the above, to the parents of the member.
- Fourth, if none of the above, to the duly appointed executor or administrator of the estate of the member.
- Fifth, if none of the above, to other next of kin of the member entitled under the laws of the domicile of the member at the time of death.

Organizing Personal Assets, Expenses and Documents

What would happen to your assets if something happened to you? Are your personal documents in order? For tips on organizing important documents, finances and assets for yourself or a loved one, see **VRS' inventory guide for members and retirees, *Get Organized*.**

Visit varetire.org/publications to download a copy. Keep your inventory up to date and review it regularly with your loved ones.

© Virginia Retirement System 10-2025

The VRS logo is a registered trademark of the Virginia Retirement System.