

How to Apply for a Survivor Benefit:

1. If your spouse was currently working for a LAGERS employer, you may apply for your benefit using the "Application for Survivor Benefits" form (LRS-8S).
2. If your spouse was not currently working for a LAGERS employer (he or she deferred retirement), you may apply for your benefit using the "Application for Survivor Benefits, Death During Deferral" form (Form-8DD).

Please also submit the following documents with your application:

Marriage Certificate

Spouse's Birth Certificate

Deceased Member's Birth Certificate

Member's Certified Death Certificate

Dependent Children's Birth Certificate (if applicable)

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This brochure is intended to be an abbreviated explanation of the provisions of the Missouri Law covering the operation of the Missouri Local Government Employees Retirement System. It does not amend or overrule the Revised Statutes of Missouri (RSMo) Sections 70.600-70.755, as amended, or the applicable administrative rules, Title 16, Division 20.



Pre-Retirement Survivor Benefits



Missouri Local Government
Employees Retirement System

A Brief Summary of Missouri LAGERS
Pre-Retirement Survivor Benefits

Pre-Retirement Survivor Benefits at a Glance

	Is the death duty or non-duty related?	Was the LAGERS member currently employed by a LAGERS employer at time of death?	Does the LAGERS member need to be vested at time of death?	Who Can Receive a Survivor Benefit?	When would the benefit be payable?	How would the benefit be calculated?
Scenario 1	Non-Duty	NO	YES	Surviving Spouse ¹	Payable on the date the deceased member would have reached normal retirement age	Based on member's service credit and final average salary at time of termination from LAGERS employment and the Option A payment amount.
Scenario 2	Non-Duty	YES	YES	Surviving Spouse ²	Payable on the first day of the month following member's death	Based on service credit, final average salary at time of death, and the Option A payment amount
Scenario 3	Duty	YES	NO	Surviving Spouse ³	Payable on the 1st day of the month following member's death	Based on service credit member would have attained at age 60, final average salary at time of death and the Option A payment amount

¹Surviving spouse must be married for at least two years prior to the member's death

²Surviving spouse must have been married for at least two years prior to the member's death, unless the member's death was an accident

³Surviving spouse must be married to the member on the onset of his or her injury or illness that caused the death

Additional benefits may be payable to the dependent children if:

- The member was currently employed by a LAGERS employer at the time of death
- There is no surviving spouse, or the surviving spouse's benefit is no longer payable
- A child is considered to be 'dependent' until death, marriage, or attainment of age eighteen (whichever comes first). The age 18 maximum shall be extended to age 23 as long as the child is continuously a full time student until age 23.

When there is neither a surviving spouse, nor dependent children, **no monthly survivor benefit is payable**. If, however, the deceased member made contributions to the LAGERS system, and there is no surviving spouse or dependent children, the deceased member's contributions plus interest would be refunded to any named beneficiary or the deceased member's estate.

Surviving Spouse Benefit Calculations: Payable for the lifetime of the spouse

Example: Surviving Spouse Option A Payout:

Member's Benefit	=	\$1,000.00 / Month
Option A Reduction (85%)	=	\$850.00 / Month
Surviving Spouse Benefit (75%)	=	\$637.50 / Month *Payable for Life

* Assumes the spouse and the member are the same age. For more information about payout options go to the LAGERS website: www.molagers.org

Dependent Child Benefit Calculations: Payable until the child is no longer 'dependent.'

Example: (One Dependent Child, No Surviving Spouse)

Member's Benefit	=	\$1,000.00 / Month
*Dependent Child (60%)	=	\$600.00 / Month

Example: (Two Dependent Children, No Surviving Spouse)

Member's Benefit	=	\$1,000.00 / Month
*Dependent Child #1 (30%)	=	\$300.00 / Month
*Dependent Child #2 (30%)	=	\$300.00 / Month

*A dependent child is considered dependent until death, marriage, or attainment of age eighteen, whichever occurs first. The age eighteen maximum will be extended as long as the child continues uninterruptedly being a full-time student at an accredited secondary school or university. Also, the age eighteen maximum will be extended for any child who has been found incapacitated by a court of competent jurisdiction as long as such incapacity exists.