



MSRS

Minnesota State Retirement System

Surviving Spouse Waiver

Minnesota Statute §352.12, Subdivision 2, as amended, provides a monthly benefit to the surviving spouse of a deceased former or current employee who has at least three years of allowable service, in lieu of the refund with interest provided in Subdivision 1.

The benefit to the surviving spouse of a **former** employee may begin at the date the former employee would have qualified for an annuity but not earlier than the former member's date of death. The benefit for the spouse of the former employee would be equal to the joint and 100% survivor annuity the employee could have qualified for if termination had occurred on the date of death.

The benefit to the surviving spouse, or if none, to dependent children under age 20, of a **current** employee may begin immediately even if the employee was not eligible for an annuity at the time of death. In that case, reduction for early retirement for ages under 55 would be applied at one-half of the normal rate. The benefit would be equal to the joint and 100% surviving annuity the employee would have qualified for if the member was eligible to retire on the date of death, subject to the aforementioned early retirement reduction factor.

I request that the above provision of the law not apply to my spouse, _____ , and if there are no minor children, a lump-sum payment be made only to an otherwise designated beneficiary.

Signature _____

Social Security Number _____

Date _____

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