

Remember

- Benefits you receive as a surviving spouse will continue for your lifetime, provided you remain eligible.
- It is your responsibility to report to DCRB any change in your eligibility status as a surviving spouse.
- You may periodically receive a request from DCRB to verify receipt of your annuity payments.
- Beginning March 1, 2013, all payments made from the Plan must be by direct deposit.



Refer questions related to forms and eligibility for surviving spouse benefits to the DCRB Member Services Center.

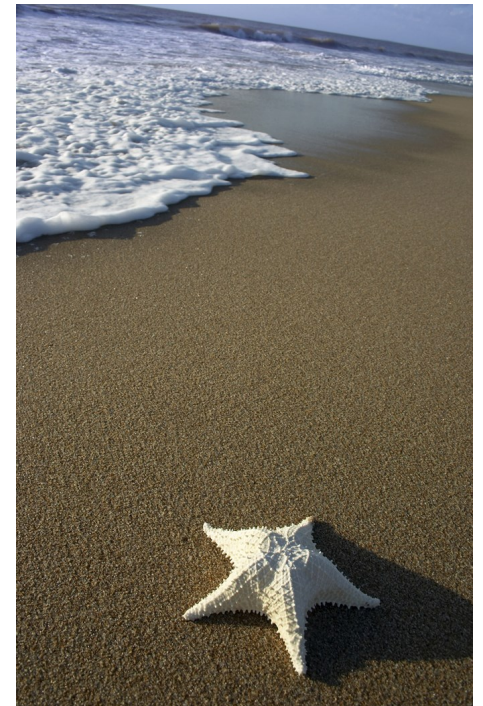


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*District of Columbia Police Officers and
Firefighters' Retirement Plan*

Surviving Spouse Benefits



March 2014

General Information

This brochure contains information you will need to know about surviving spouse benefits under the District of Columbia Police Officers and Firefighters' Retirement Plan (the "Plan"). Survivor benefits are determined by the Police and Firefighters' Retirement and Relief Board ("PFRRB") and are administered by the District of Columbia Retirement Board ("DCRB"). Please note that it is **your responsibility** to ensure that the Plan receives information regarding a change in your eligibility status for benefits. Therefore, we urge you to keep this brochure as a reference to guide you in the process.



Eligibility

To be considered an eligible surviving spouse*, you must have met one of the following criteria:

- If your spouse's death occurred before he/she retired, you must have been married to your spouse at the time of his/her death.
- If your spouse's death occurred after he/she retired, you must have been married to your spouse for at least 2 years immediately preceding your spouse's death unless you are the mother/father of your spouse's children from such marriage.

****Spouse also includes same-sex spouses and former spouses under the D.C. Spouse Equity Act.***

Continuing Eligibility

As a surviving spouse, benefits will continue to be paid to you for your lifetime provided the following:

- **Prior to May 1, 2013**, you do not remarry prior to reaching age 60.
- **On or after May 1, 2013**, you do not remarry prior to reaching age 55. If you remarry between ages 55 and 60, your benefit will be reduced to the amount funded by the District government. (Any Federal service is subject to the age 60 limit and would be forfeited.)

In the event your marriage ends due to annulment, divorce, or the death of your subsequent spouse, your terminated or reduced surviving spouse benefit may be reinstated.

If you are receiving a surviving spouse benefit as a former spouse who is a party to a Qualified Domestic Relations Order (QDRO), your benefit will continue to be paid based on the terms specified in the QDRO and as permitted by the Plan. Please note that if you remarry prior to reaching age 55, you will no longer be eligible for this benefit. However, if your subsequent marriage ends due to annulment, divorce, or the death of your spouse, your surviving spouse benefit may be reinstated.

Reporting A Change Of Status

Should a change in your eligibility occur, it is your responsibility to provide DCRB with a written communication regarding the change in your status. This information should be provided to DCRB as soon as possible to avoid an overpayment of benefits to you.

Please be advised that if you fail to report a change in your status as a surviving spouse, you will be required to repay to the Plan any resulting overpayment that may occur. Knowingly false or frivolous statements, representations, or evidence you provide to DCRB may subject you to civil and criminal penalties under Federal and District of Columbia laws. For these reasons, we



urge you to immediately report any change in your status.

Verification Of Your Benefits

As a standard practice, DCRB conducts periodic verifications to ensure payments are disbursed to annuitants in accordance with governing law. In this effort, DCRB sends verification letters to a sampling of annuitants requesting that they acknowledge receipt of annuity payments, verify their mailing address, and update other information. As a recipient of a surviving spouse benefit, please be aware that you may receive a request to verify the annuity you are receiving. If you do not respond to such a request, your benefits may be suspended.

If You Have Questions

As a recipient of a surviving spouse benefit, you may have questions regarding your eligibility and your benefit payments in general. Please contact the DCRB Member Services Center at (202) 343-3272 or toll free at 1-866-456-3272 for further information or guidance on these matters.