Guide for Retirees, Their Surviving Spouses, Domestic Partners, and Beneficiaries

Prepared by the IMF Retirees and Alumni Association (IMFRA)
April 2026

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Table of Contents

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Purpose of This Guide

This Guide is offered to 1) help retirees prepare their loved ones and those who may be involved in dealing with their estate following death and 2) assist surviving spouses/domestic partners and their representatives who need to deal with arrangements related to IMF pensions, insurance, and benefits. It is hoped that this information will help retirees ensure, ideally in advance, that arrangements are in place and thus reduce the inevitable challenges that can confront those concerned with a retiree's estate upon the death of the retiree.

Our sincere condolences if you are now facing the loss of a loved one.

The topics covered in this document deal with:

1) IMF-provided pensions
2) Medical benefits for survivors
3) Life insurance acquired through the IMF
4) Other IMF-related benefits

While every effort has been made to ensure accuracy, the Guide does not replace the latest Staff Retirement Plan (SRP) or insurance plan documents. Copies may be obtained from the Human Resources Department (HRD) and the agencies which manage insurance policies. The latest version of this Guide is permanently available on the IMFRA website for download.

Retiree: Please familiarize yourself with the Guide's contents and share it with those who may be involved in dealing with your personal finances and estate in the event of your death. If you have questions, please contact the appropriate team(s) identified in the Main Contacts list.

Surviving spouse/domestic partner: Please know that the IMF staff who have responsibility for this material and IMFRA are ready to assist you as you work through the necessary steps. Please do not hesitate to reach out to them for help as needed.

It is vitally important that you have the following information, documents, and instruments in place and reasonably at hand:

1. Retiree's Staff ID number: ______
2. Powers-of-attorney for finances and medical care, if any
3. Estate plans, documents, and wills, if any
4. Marriage or domestic partnership documents
5. Up-to-date beneficiary forms for pensions and life insurance. Retirees should review their current designated beneficiaries. (See the IMF Pension Designation of Beneficiary Form at the end of the Guide.)
6. Information about your end-of-life wishes and arrangements.

Please note that the terms *retiree* and *pensioner* are used interchangeably throughout this document.

Commonly used abbreviations:

EVSP	Enhanced Voluntary Savings Component of the Voluntary Savings Plan
FIN	Finance Department
GLI	Group Life Insurance
HRD	Human Resources Department
IMFRA	IMF Retirees and Alumni Association
MBP	Medical Benefits Plan
MetLife	Metropolitan Life Insurance Company
SRP	Staff Retirement Plan

Checklist Following A Death

Retiree Staff ID: ________________________

Reporting the death of a retiree

- ☐ **Inform the IMF**

  Contact the **Staff Retirement Plan (SRP) Team** in the Total Rewards Division of the Human Resources Department (HRD) by:

  Email: SRP@imf.org
  Phone: **+1 (202) 623-6494**

  Important details to be provided when reporting death via phone or email:

  - ❖ State the reason for the call or email subject:

    Death of a Pensioner

  - ❖ Name of the deceased pensioner
  - ❖ Pensioner Staff ID number
  - ❖ Date of death
  - ❖ Informant's name and contact information (email and phone)

  The HRD SRP Team will respond within five (5) business days and inform you about the next steps. If you are reporting by phone, you should also send a follow-up email (srp@imf.org) providing the same information and include "Death of a Pensioner…" in the subject line. This is to ensure that the HRD SRP Team receives your full information.

Next steps

- ☐ **Obtain a copy of the death certificate**

  You will need a copy of the death certificate--an original or certified copy is not necessary. (In the United States, generally 25 or more certified copies are recommended for various purposes.)

- ☐ **Find a copy of the marriage/partnership certificate**, if applicable.

- ☐ **Submit forms, as needed**
  Submit the death certificate and marriage certificate (if applicable) to the HRD SRP Team. HRD staff will send other relevant forms to survivors who are eligible for benefits (e.g., pension/lump-sum death benefit). Complete, sign, and send scanned copies of the forms to SRP@imf.org prior to mailing the original documents.

- ☐ **Note: Group Life Insurance is administered by MetLife, not the IMF**
  See the section on MetLife insurance for details.

- ☐ **Inform the Bank-Fund Credit Union and other financial institutions**
  Since the IMF will make a final pension payment on the last business day of the month in which the death occurred, please make certain the corresponding accounts of the deceased remain open to allow the final pension payment to be processed.

Main Contacts

Staff Retirement Plan/Pension (SRP)

Human Resources Department (HRD)
Total Rewards Division, SRP Team
Email: srp@imf.org
Phone: +1 (202) 623-6494
Address: 700 19th Street, NW, HQ2 MSC 5.009, Washington, DC 20431

Finance Department (FIN)

Pension Unit
Email: finpp@imf.org
Phone: +1 (202) 623 - 4944
Address: 700 19th Street, NW, Room HQ2 12-201, Washington, DC 20431

Voluntary Savings Plan (VSP), including Enhanced Voluntary Savings Component of the VSP (EVSP)

Principal Financial Group®
Phone: +1 (800) 547-7754

Medical Benefits Plan (MBP)

Human Resources Department
Total Rewards Division, Insurance Team
Email: mbpqueries@imf.org
Phone: +1 (202) 623 - 5841
Address: 700 19th Street, NW, HQ2 5B-288, Washington, DC 20431

IMF Group Life Insurance (GLI)

Please note that the IMF has contracted with Metropolitan Life Insurance Company (**MetLife)** to administer retiree life insurance and serve as the recordkeeper of beneficiary information. Please contact MetLife directly:

Email: None
Phone: Toll-free within and outside US +1 (866) 492-6983/
+1 (800) 638-6420
Fax: +1 (866) 545 -7517

Note: When calling, you will be prompted to enter a social security number. Because the IMF has a distinct account with MetLife, it is best not to enter a social security number but press "0" several times to get to a representative. You should then provide the IMF staff ID number to continue.

Bank-Fund Credit Union (BFCU)

Email: memberservices@bfsfcu.org
Phone: +1 (202) 212-6400
Toll-free: (800) 923-7328 US and Canada
Fax number: (202) 683-2380
Address: IMF HQ2 Branch
1900 Pennsylvania Ave., NW, Washington, DC 20431

IMF Retirees and Alumni Association (IMFRA)

Email: imfra@imf.org
Phone: +1 (202) 623-8140
Address: 700 19th Street, NW, Room HQ2-3-401, Washington, DC 20431

Staff Retirement Plan (SRP)/Pension Benefits

Designation of Beneficiary

When the retiree left the Fund, a beneficiary was designated for pension benefits.

Retiree: Periodically review your designation of beneficiary form and update whenever there is a life event such as divorce, death of spouse/domestic partner or changes to the beneficiaries or their contact information. If you do not have a record of your current designations, contact the SRP Team.

Surviving Spouse/Domestic Partner: Note: it is the beneficiary designated and not the Will/Trust that determines who will receive the death benefit from the Staff Retirement Plan.

How to Update the Staff Retirement Plan (SRP) Beneficiary Form

If you do not have a copy of your previously submitted designation of beneficiary form, please complete a new one. Retain a copy for your records, email a scanned copy to SRP@imf.org, and **mail the original** to the HRD SRP Team address. A blank beneficiary form is included at the end of this Guide.

Note: the most recent designation that is on file will supersede the prior designations. Incomplete forms will not be accepted.

Please complete a new Designation of Beneficiary form and ensure that the form is fully completed by updating the following fields.

- ✓ *Check the box for Staff Retirement Plan*
- ✓ *Full name of the retiree*
- ✓ *List primary beneficiaries – name, relationship and contact information.*

- ✓ *List contingent beneficiaries –name, relationship and contact information.*
- ✓ *Complete the section with 'Place, Date and Signature'. For the 'Place' field, please enter the name of the city and country where the form was completed.*
- ✓ *Name, signature, and addresses of three witnesses who are at least twenty-one years of age and who are neither named in the form as beneficiaries nor directly related to you.*

Surviving Spouse/Domestic Partner

If you are an eligible surviving spouse/domestic partner (established prior to the date of your spouse's separation from the IMF), the HRD SRP Team will send you the necessary forms by email or by post to the address you specify to apply for the Surviving Spouse's/Domestic Partner's pension and other benefits, if applicable.

Return the completed pension-related forms, together with the following documents:

- A copy of the death certificate. If the death certificate is not in English, the IMF will have it translated. An original or certified copy is not necessary.
- A copy of the marriage certificate or evidence of continuing domestic partnership (registered with the IMF) at the time of the retiree's death.
- Proof of banking information, accepted documentation: include a copy of a voided check or a letter from your bank that has your full name, address registered to the account, banking information, and the bank's address.

The HRD SRP Team accepts scanned documents and forms to avoid delays in processing. Prior to mailing the original documents and forms, please scan and email them directly to the HRD SRP Team at srp@imf.org.

Surviving Eligible Children With or Without a Living Parent

In the event of the retiree’s death, the SRP provides Children’s Benefits to or on behalf of:

- unmarried children up to age 19, or up to age 22 if a full-time student
- children who become incapacitated before age 22, for as long as they are incapacitated.

To be eligible for the Children’s Benefit, a child must be alive on the day of the retiree’s death or born within 10 months following the retiree’s death.

If eligible, the HRD SRP Team will send a letter to the child/children (if a legal adult) or living parent/legal guardian of the minor child/children on record, with the forms that need to be completed.

The following documents must be submitted to the HRD SRP Team:

- A copy of the birth certificate for each child
- Evidence of full-time student status, if over age 19
- Evidence of incapacity occurring before age 22, if applicable

Designated Survivor

A retiree may have elected to have his/her pension reduced to provide a survivor’s pension to an individual of his/her choosing. This designated survivor may be the spouse/domestic partner, a child, or another person.

Following receipt of notification of the retiree’s death, the HRD SRP Team will send a letter to the designated survivor or legal guardian, along with the forms required to apply for the survivor pension.

Beneficiaries Designated by Single Retirees

When a retiree dies and there is no eligible surviving spouse or domestic partner, a **lump-sum death benefit** is payable to the beneficiaries listed on a *Designation of Beneficiary form* or, absent any designated beneficiary, to the retiree's estate. If you are on record as a designated beneficiary, the HRD SRP Team will send you a letter together with the form that must be completed to receive payment of the death benefit.

Currency of Pension Payment

If all or part of the deceased retiree's pension was paid in non-U.S. dollar currency, the same currency arrangement will continue, unless you elect to make a change. Please contact the HRD SRP Team, SRP@imf.org, if you wish to change the currency of the pension.

Death Benefit and Any Unpaid Pension Payable to the Retiree's Estate

If a deceased retiree is not survived by a spouse/domestic partner, eligible children, or designated beneficiaries, the lump-sum death benefit will be paid to the retiree's estate, along with the final pension payment (if it was not received in the retiree's bank account in the month of death). The administrator/executor/personal representative of the estate should contact the HRD SRP Team and provide the following documents:

- *A copy of the death certificate*
- *A copy of the court document appointing the person who will administer the estate.*

If the estate is established in the US, please note that the Fund will need the following information to process the benefit:

- *Estate bank account information*
- *Letter from the IRS confirming the Tax ID*

Once these documents are received, the HRD SRP Team will send a letter to the administrator/executor/personal representative of the estate along with the required forms.

Overpayment of pension

A pension could be overpaid if there is a delay in notifying the IMF of the death. In such cases, it is the responsibility of the estate/family to refund the excess amount to the IMF. An overpayment of pension benefits may occur if the notification of the retiree's death is received after the 10th of the month following the retiree's death. Please contact HRD or FIN as soon as appropriate to make the necessary arrangements.

Tax Forms

If the pensioner was required to report to the IRS their IMF pension as taxable income, a final tax form (Form 1099-R) will be issued by January 31 of the year following their death. This will include all pension payments made to the pensioner in the calendar year of their death. This will be mailed by the Finance Department to the final address on file.

Separate tax forms will be issued in the name of any beneficiaries who receive payments after the retiree's death, to the extent these individuals are required to report their income to the IRS. The Finance Department will collect certification of tax reporting status, as necessary.

Certificate of Existence of Pension Recipient (Annual Action Required)

To continue receiving pension benefits, each year the Certificate of Existence (COE) must be completed. At the end of May, pension beneficiary recipients will receive the Staff Retirement Plan Certificate of Existence form from the Finance Department Pension Unit with instructions for signing, certifying, and submitting this important document by **August 31**. Failure to submit this form will result in disruption of your pension payments. Pension payments will be reinstated after receipt of the completed form.

Those who have established IMF Retiree Portal (administered by FIN) user accounts for pension-related materials will receive a notification via email when the form has been uploaded on the Portal. **Note:** Printed forms are no longer mailed to those who have established IMF Retiree Portal accounts.

Surviving Spouse/Domestic Partner, Note: You may receive your own access to the IMF Retiree Portal following the first payment of your surviving spouse/domestic partner pension.

Those holding financial Power of Attorney (POA) or Guardians may sign the COE form on behalf of the retiree. The form must be notarized and submitted along with a doctor's note stating that the retiree is alive. The POA and/or Guardian documents should be submitted to FIN.

After the Legal Department has approved the POA, the retiree's information will be updated along with the appropriate contact information. This option is available to all retirees. **Note:** It is important that these documents reflect your current arrangements as those documents on file with FIN will take precedence over any others after the death of a retiree. **Note:** POAs typically expire upon the death of the individual.

Enhanced Voluntary Savings Component of the Voluntary Savings Plan (EVSP)

Effective May 1, 2023, the Voluntary Savings Plan (VSP) was amended to introduce the Enhanced Voluntary Savings component of the VSP (EVSP). EVSP is an alternative retirement option to the SRP for staff members who joined the Fund on or after May 1, 2023, and are eligible to join the SRP. Staff members participating in the SRP may elect to contribute to the VSP but will not receive matching contributions from the Fund.

Designation of Primary and Contingent Beneficiaries

The designated beneficiary will receive the pension benefits should the retiree pass away. If the retiree is married or in an established domestic relationship (properly registered with the Fund) and designated someone other than the spouse/domestic partner as primary beneficiary, a spousal/domestic partner consent form must be submitted before this designation becomes effective.

Retiree: Periodically review your designation of beneficiaries via your Principal Financial Group's (VSP recordkeeper) account and update whenever there is a life event such as divorce, death of spouse/domestic partner or changes to the beneficiaries.

Surviving Spouse/Domestic Partner: **Note:** It is the beneficiary designated and not the Will/Trust that determines who will receive the death benefit from the VSP. Please call the Principal Financial Group® toll-free at **+1 800-547-7754 or the international call center at +1-515-248-9999**. Retirement specialists are available to help you:

Monday through Friday 7 a.m. - 9 p.m. Central Time (CT).

Medical Benefits Plan (MBP)

The Medical Benefits Plan (MBP) covers preventive services to promote good health as well as those required for the diagnosis and treatment of medical conditions and disease; dental, prescription drug and mental health benefits, as well as vision benefits. Surviving spouses/domestic partners and their children may have the option to continue the MBP.

Note: Beginning 2024 all retirees, regardless of location, were obliged to use Aetna for their medical claims processing. **Note:** effective January 1, 2026, retirees residing **outside the United States** can elect claims processing through either Aetna or Cigna.

As a surviving spouse or domestic partner living outside the United States, you may choose the option that best suits your needs. It is important you ensure that your mailing address on file with the Fund reflects your actual location to ensure you receive the correct ID card.

Aetna International (U.S.A)	Cigna International (Overseas)
1-866-258-6680 (toll-free) or 1-813-775-0190 (collect) aiservice@aetna.com https://www.aetnainternational.com/	+32-3-217-69-66; 1-855-473-3844 (US Toll free line) imfmbp@cignahealthcare.com https://www.cignahealthbenefits.com/

Surviving Dependents

Spouse/Domestic Partner:
When a retiree who participated in the MBP dies, the surviving spouse/domestic partner may have the option to continue coverage, depending on eligibility:

- If you are receiving a surviving spouse/domestic partner pension from the Fund and you are enrolled in the MBP at the time of the retiree's death, the HRD Insurance Team will arrange continuing coverage at the subsidized rate for you and your eligible dependents through the pension.

- If you are a surviving spouse/domestic partner but will not receive a survivor pension and you are enrolled in the MBP at the time of the retiree's death, the HRD Insurance Team will arrange for continuing coverage at the subsidized rate through an external vendor (Inspira).

Children:
- Unmarried disabled children may remain in the MBP beyond the age of 26, subject to approval and periodic review by the MBP Administrator.

Inspira Financial
+1-800-284-4885 (toll-free) or +1-888-678-7835 (Direct) Address: P.O Box 953374, St Louis, MO, 63195-3374 Email: cobramail@inspirafinancial.comWebsite: https://www.inspirafinancial.com

Insurance Cards

If Insurance coverage is continued under the MBP, eligible surviving dependents will receive a new MBP card from Aetna or Cigna (if you reside outside of the United States and have selected Cigna for their medical claims processing).

Medicare Part B Reimbursement

Retirees and their dependents, who participate in the Fund's Medical Benefits Plan (MBP) and became eligible for Medicare Part B on or after January 1, 2021, are required to enroll in Medicare Part B (the U.S. national health insurance program for people over age 65). The Fund reimburses your monthly premium for Medicare Part B consisting of a Standard Premium and an Income Related Monthly Adjusted Amount (IRMAA) excluding any penalties.

Note: Retirees and their dependents who are enrolled in the MBP and became eligible for Medicare Part B before January 1, 2021, are not required to enroll in the program.

In most cases, you will be enrolled automatically if you are receiving Social Security benefits at least 4 months before your 65th birthday. If not, you must apply through the Medicare website or by calling Medicare directly.

For Medicare Part B premium reimbursement, you should contact the Fund's third-party vendor: P&A Group.

Enroll in Medicare	P&A Group
+1-800-772-1213 Website: medicare.gov	**+1-844-852-2611, Option 5** padmin.com

Group Life Insurance Plan (GLI)

The Group Life Insurance (GLI) plan for retirees and surviving dependents is administered by the Metropolitan Life Insurance Company (MetLife) This third-party vendor administers retiree's life insurance and serves as the record keeper of beneficiary's information.

Coverage After Retirement

If you are a retiree receiving an immediate pension or are eligible for a deferred pension and you have been insured under the GLI Plan for at least 5 years at the time of retirement, your coverage will continue as follows:

- The Fund will provide life insurance coverage equal to your final net annual salary until age 65. If you elected optional life insurance coverage, the Fund will provide life insurance coverage at twice your net final annual salary until age 65.
- **At age 65**, the benefit payable will be reduced to one time your last annual net salary or $50,000, whichever is less.
- **At age 70**, the benefits payable under your life insurance will be reduced to $25,000; and
- **At age 75**, the benefits payable under your life insurance will be reduced to $15,000.

Life insurance lost through reductions may be continued at your cost. MetLife will contact you with details at the time of the reduction.

Beneficiaries

If you are uncertain whether you are a beneficiary of the Group Life Insurance (GLI), contact MetLife directly.

Death of a Retiree

MetLife pays the beneficiary directly upon receipt of the required documentation and will mail all materials required to process the death claim upon receiving the death notice through the Customer Service number.

MetLife
Toll-free within and outside US **(866) 492-6983** **+1-800-638-6420**

Note: When calling, you will be prompted to enter a social security number. Because the IMF has a distinct account with MetLife, it is best not to enter a social security number but press “0” several times to get to a representative. You should then provide the IMF staff ID number to continue.

Other Benefits

Long-Term Care Insurance

John Hancock is the administrator of the Long-Term Care Insurance plan which was discontinued by the IMF in 2012. Questions should be directed to the John Hancock Customer Service Center:

Phone: Within US: +1 (800) 482-0022 or +1 (800) 543-7108
Outside US: +1 (617) 886-8713
TTY number for the hearing impaired is **+1 (800) 255-1808**.
Representatives are available Monday–Friday at 8:30 a.m.–6:30 p.m. (Eastern Time).

Bretton Woods Recreation Center (BWRC)

Surviving spouses/domestic partners are eligible to continue membership or initiate membership provided you are receiving an IMF pension. Contact BWRC directly.

Email: info@bwrc.org
Phone: +1 (301) 948-5497

Access to IMFRA and the IMFRA Website

Surviving spouses/domestic partners automatically become members of IMFRA and will continue to receive from IMFRA all the newsletters, event invitations, and other information previously sent to the retiree. Please contact IMFRA to establish your preferred email address.

You are also eligible to access the IMFRA website which contains much valuable information. To request your individual access, contact the IMFRA office at **imfra@imf.org**, indicating the retiree's staff ID number and your current e-mail address. Following receipt, IMFRA will send you an invitation containing the steps to follow for access to the website.

INTERNATIONAL MONETARY FUND DESIGNATION OF BENEFICIARY (Please Print or Type)	Office Use only: Pers Rec Legal Pers Rec/Ret.

Check below the benefits to which this form applies. THE INSTRUCTIONS FOR EXECUTING THE FORM AND DESCRIPTION OF BENEFITS ARE ON THE REVERSE SIDE.

☐ Staff Retirement Plan ☐ Travel Accident Insurance ☐ Accrued Pay and Allowances

Full Name

This designation will be used by the International Monetary Fund as a basis for the distribution of the benefits checked above, if any, as a result of the designator's death. This designation is not a will, but it revokes all previous designations of beneficiaries for the same benefits and it may be revoked by a subsequent designation at any time. If no designation appears below, or if no designated beneficiaries are alive to receiveall or any of the benefits payable, then the benefits to which this form applies, if any, will be paid to the designator's estate. If more than one beneficiary is named in the primary category or in the contingent category, it will be taken as the designator's intention that each of those named in the same category to whom benefits become payable, who is alive to receive the benefits payable as a result of the designator's death, will share equally the entire amount of benefits, if any, to be paid, unless the contrary is specified next to the names of the beneficiaries.

PRIMARY BENEFICIARY OR BENEFICIARIES, to receive all benefits if any person so named is alive to receive the benefits payable.

Full Name (Last First Middle)	Relationship	Address

CONTINGENT BENEFICIARY OR BENEFICIARIES, IF ANY, to receive all benefits in the event that none of the primary beneficiaries is alive to receive the benefits payable.

Full Name (Last First Middle)	Relationship	Address

(If more space is needed, attach a separate sheet, date it and have it signed by designator and witnesses.)

I agree on behalf of myself and all persons claiming by, through or under me, that payment of the benefits payable, if any, as checked above, to the persons designated in or under this form shall completely discharge and release the International Monetary Fund, its staff, its Staff Retirement Fund, and their underwriters and insurers, from all liability for the amounts so paid, and that no challenge of the legality of such payments shall be made.

Place	Month Day Year	Signature of Designator

WITNESSES:

	Signature	Name	Address
1.			
2.			
3.			

IMF–78 (previously ADM–71)
8-18-92

DISTRIBUTION OF COPIES: Original – Official Copy Yellow – Designator's Copy

INSTRUCTIONS FOR EXECUTION OF FORM

Please complete this form, checking all boxes, and sign it in the presence of three witnesses of at least twenty-one years of age who are neither named in the form as beneficiaries nor directly related to the designator. Have the witnesses sign and write out their names and permanent addresses. Make a copy for your records. Executive Directors, their Alternates, and Senior Advisors should send the completed original to the Executive Board and Member Services Section. IMF Institute participants should send the completed original to the IMF Institute Administrative Division. Spouses of staff members who travel at Fund expense should complete the form as explained above marking only the Travel Accident Insurance box and forward the original to the HR Center after making a copy.

EXPLANATION OF BENEFITS

(This is part of the designation of beneficiary executed on the reverse side of this form.)

Those who are *not* participants in the Staff Retirement Plan (IMF Institute participants and technical assistance consultants, for example) should disregard the following paragraph.

STAFF RETIREMENT PLAN: While some of the death benefits payable under the Staff Retirement Plan in respect of participants (including retired participants) are payable to *classes* of beneficiaries specified by the Plan itself (such as pension benefits to eligible surviving spouses of married participants and to eligible children under Sections 4.9 and 4.10, respectively), other death benefits are payable to the *named* beneficiary or beneficiaries designated by the participant. *The designation of a named beneficiary or beneficiaries for such benefits should be made by completing the face of this form.* Death benefits payable to a named beneficiary or beneficiaries include for most unmarried participants a lump sum death benefit under Section 4.4 (which is payable in respect of participants who die without leaving an eligible surviving spouse under Section 4.9) and, for some participants (i) death benefits payable under Section 4.5(d) (in respect of participants retired on a deferred pension) and (ii) death benefits payable under Section 4.5(e) (in respect of participants who die while not in contributory service). In addition, residual benefits may be payable under Section 4.9(e) in respect of deceased participants whose accumulated contributions exceed the total amount of specified benefits paid under the Plan. In respect of such residual benefits payable under Section 4.9(e), a participant whose surviving spouse is entitled to a pension under Section 4.9, may provide that the surviving spouse is empowered, in accordance with the Plan, to revoke the designation made by the participant and to designate any beneficiary or beneficiaries that the surviving spouse wishes. A participant wishing to thus empower a surviving spouse should so indicate on the face of the form. This may be effected by stating the following:

“The surviving spouse will be entitled to revoke this designation after the designator’s death, in order to make a new designation for Staff Retirement Plan Section 4.9(e) purposes only.”

TRAVEL INSURANCE: The International Monetary Fund provides insurance with death benefits for those who travel at the expense of the Fund. Staff members should consult General Administrative Order No. 12, for an explanation of the benefits payable. IMF Institute participants should consult “Arrangements Available for Participants” before completing this form.

ACCRUED PAY AND ALLOWANCES: If the International Monetary Fund owes the designator any money at his death as a result of his employment by the Fund prior to his death, including payments in lieu of his accrued annual leave, that amount less any amount he owed to the Fund at his death is payable to his beneficiary or beneficiaries. Staff members should consult General Administrative Orders No. 8, 13, and 16, for an explanation of the benefits payable. IMF Institute participants should consult “Administrative Arrangements for Participants”.

GENERAL: The properly executed and witnessed designation of beneficiary form bearing the most recent date, received by the International Monetary Fund prior to the death of the designator, will be used for the payment of death benefits, if any, under the Staff Retirement Plan and for the payment of accrued pay and allowances, if any. For travel accident insurance death benefits if any, a form received after the designator’s death but executed prior to his death will also be considered under the above standard. In the absence of any form properly executed and witnessed, any payments to which these forms would otherwise apply will ordinarily be made to the deceased person’s estate. The completed designation of beneficiary form does not constitute a last will and testament but will permit the International Monetary Fund to distribute these benefits to the named beneficiaries apart from the administration of any estate.

Appendix: Useful General Information

Death Certificates

How many Death Certificates are needed?

If you are in the U.S., obtain a minimum of 25 official Death Certificates. These are needed for the Pension Administration, Life Insurance, Bank Fund Credit Union accounts, Executor of the Estate, and other U.S. organizations, banks, etc.

Who issues Death Certificates?

In the U.S., funeral homes, cremation organizations, or other person/entity in charge of the deceased person's remains will prepare and register the Death Certificate with the local or state Vital Records Office within days. (See below)

Hospitals/Medical Facilities in the U.S. usually do not issue Death Certificates.

Where can a Certified Death Certificate be obtained?

You can request copies of the Death Certificate from the local or state Vital Records Office, or DMV (Dept. of Motor Vehicles). Make sure you ask for Certified Death Certificates.

In Washington, DC:

- Visit website of Vital Records:

  https://dchealth.dc.gov/page/dc-vital-records-important-notices

- Or print and fill out PDF form and mail in:

  https://www.vitalchek.com/Fax-Phone/DC_Death_Application.pdf

In Maryland (MD):Go to the MD Dept of Health: **https://health.maryland.gov/vsa/Pages/death.aspx**

In Virginia (VA):

- If going through the funeral home, get 25 official, Certified Death Certificates from the funeral home because they cost much less than from the DMV (Dept. of Motor Vehicles).
- The funeral home sends the information to the Virginia Department of Health (VDH). You will receive the Death Certificates from the State Department of Health through the mail in just a few days.
- If going to the DMV, you can make an appointment or just walk-in to get the Death Certificates.
- VA Dept. of Health's Vital Records Office website: **https://www.vdh.virginia.gov/vital-records/**

For **all other states** in the U.S.:

https://www.cdc.gov/nchs/w2w/index.htm

Necessary Documents

It is important to gather and have easily available for yourself, your family, and emergency contacts these important documents and records:

1. **Estate-related documents** (will, trust, power of attorney, prepayment contract for funeral or cremation, body donation information if relevant)

2. **Identification** (Social Security card or number, driver's license, passport)

3. **Family records** (birth certificate, marriage license, divorce papers, prenuptial agreements, and military service/discharge papers)

4. **Usernames, passwords, and PINs** (for online accounts, cellphones, computers, and devices), location of and keys to safety deposit boxes

5. **Deeds or titles** (real estate deeds, mortgage documents, promissory notes, vehicle titles/registrations)

6. **Insurance policies** (life, health, auto, disability, property, and funeral insurance)

7. **Financial account information** (bank accounts, retirement accounts, investment/brokerage accounts, annuities, credit and debit card accounts)

8. **Financial records** (pension plans, veteran's benefits, Social Security benefits, tax returns, income and property tax statements, loan documents, and the IRC Residents and Services Agreement.

9. **Contact information** (family and friends; professionals you worked with such as doctors, attorneys, accountants)

Who to Notify Immediately

The executor of deceased's estate if you are not designated as executor

Deceased's wills, estate, and trusts lawyer

Deceased's tax preparer or Certified public Accountant (CPA)

Deceased's financial advisor, if they have one

Funeral Arrangements

The surviving spouse or their representative is responsible for contacting a funeral home for removal of the body. You will need to meet with the funeral home to complete funeral arrangements.

The funeral home will take charge of obtaining death certificates from the relevant coroner's office. You will need multiple copies (up to 25) of this document so request them right away from the funeral home.

If you have already made prearrangements for services, the funeral home will execute those instructions after you have met with them.

If you have arranged for body donation, make sure your next-of-kin and the funeral home have the necessary paperwork/information.

Other Important Places to Notify

Social Security

You should provide the deceased's Social Security number to the funeral director, who will report the death on your behalf via Form SSA -721. It is recommended to notify the Social Security Administration (SSA) of the death, by calling 1-800-772-1213.

Any social security payments credited to the deceased account for months after the death must be repaid by the estate. Be advised that payments may continue even after notification and that social security may then "claw back" the money from the account into which it was deposited without notifying you. **Monitor the relevant bank account carefully to avoid overdraws.**

Surviving spouses are eligible for a one-time lump sum payment of $255. Additional surviving spouse benefits may be available. (See details on back of Form SSA-721.)

Medicare
The Social Security Administration will notify Medicare.

Veterans Administration
If the deceased was a veteran and was receiving VA benefits of any kind including health insurance, it is important to notify them immediately. Call **+1 800-827-1000** (TTY: 711) and select 5. Monday through Friday, 8:00 a.m. to 9:00 p.m. ET. You may be eligible for burial or survivor benefits.

Be advised that, as with Social Security, payments from the Veterans Administration may continue even after notification and that they may then "claw back" the money from the account into which it was deposited without notifying you**. Monitor the relevant bank account carefully to avoid overdraws.**

Pensions and Annuities
You will need to notify the entities who have provided pensions or associated benefits to the deceased individual. The procedure will vary by organization and country. Look for contact information on pension/annuity statements. Many organizations have staff identification numbers which are needed to locate staff records. A death certificate will be needed.

Banks
Social Security will notify the bank where the deceased person's benefits were being deposited. If the social security payments are being made to a bank account owned **only** by the deceased the bank will freeze the account until the estate executor is appointed. Typically, joint accounts have right of survivorship and will not be affected.

Make an appointment with the bank. Bring a death certificate and information on all checking and savings accounts. Keep the joint account as you may get checks in spouse's name for some time, or payments from insurance companies to both your names. Direct withdrawals and payments can remain on joint account. You may gradually want to switch all those automatic payments to an individual account.

Safe Deposit Box. If you have a safe deposit box in the name of both spouses, a death certificate is required to remove the name of the deceased spouse from the box. You should add another person (a relative or executor of your estate) to access the box; otherwise, once the surviving spouse dies a court order is required to open the safe deposit box.

Individually Owned Assets. If your spouse or partner owned assets in their name only, you will have to establish ownership of them. Talk to your attorney about how to do that.

Credit Cards
Before closing the deceased individual's credit card accounts, the survivors should open a new credit card account in your name only so as not to be deleted from the account if only an authorized user. Most banks offer credit cards. A new card takes about a week to arrive.

Note: If you and your spouse had one or more credit cards which you both used you should close those accounts or, if possible, transfer them into your name only.

Note: *If the survivor has a card from these accounts with their name* *on it, they may not be a joint owner. In this case the card company will close the account once the company is notified of the death.* Examine the monthly statement for the card to see the name of the primary card owner and proceed with caution.

Before closing any credit card account, make a list of any automatic recurring charges to the existing card like a newspaper subscription, Netflix subscription, etc. Examine the monthly statements to identify these items. Transfer the billing of these items to a new credit card.

Airline miles earned on credit cards - Go to the airline sites and set up a personal account if you do not have one. Use your spouse's password to access their account and transfer miles to your new account. Some airlines (like United) will transfer miles from deceased spouse for you.

Car Title and Car Insurance

Notify your car insurance company that there is now only one driver on the policy.

Transfer the title to your name only
A surviving joint owner or owners of a vehicle may apply for a new certificate of title for that vehicle by presenting a certificate of title in the names of the surviving and deceased joint owners and an authenticated death certificate. When a co-owner of a vehicle title is deceased and the surviving owner is issued sole ownership of the vehicle, the title is exempt from excise tax.

If you are not a surviving joint owner of a vehicle, there are several documents, including official court documentation, needed to transfer title of a vehicle previously owned solely by the deceased.

- Assignment of title executed by the deceased's personal representative or estate executor

- An original death certificate for the deceased owner.
- A Department of Motor Vehicles (DMV) application for a new certificate of title, and

One of the following documents:

- An authenticated copy of the letters testamentary or administration issued to the representative or executor by an appropriate court (probate must still be open);

- An authenticated copy of the small estate order that includes the vehicle as an asset of the estate; or
- If the vehicle was in the name of a trust in which the deceased was the vehicle owner, the trust agreement must be provided, which should include the name of the trust, trustor, trustee, and beneficiary, as well as the signature of the trustor and trustee.

Other Insurance
Notify the insurance company which is the underwriter for any personal property insurance policy, homeowner's insurance, umbrella insurance, life insurance, or any other insurance policies.

Federal and State Tax Filings
After death of a retiree, the tax liability of the deceased and the obligation to file tax returns (federal as well as state), do not end. Instead, these become the responsibility of the deceased's spouse, personal representative, i.e., an executor, administrator, or anyone who is in charge of the deceased's property. The income received by the deceased during the year up to the date of death and the income of the surviving spouse for the entire year must be included in the final joint return.

Consult the tax preparer or CPA for assistance as there may be additional estate or trust filings required.

Cable/Phone/Internet Services
Once you have a credit card in your own name you can contact Comcast/Xfinity to change the name on the account and enter new billing information for your internet service and if applicable, your phone.

Cell Phone Providers
Consult the relevant cell phone provider or billing statement to determine how to reduce mobile service to one person. You also must change the name on the account and provide a new credit card number for billing.