



Do You Know

WHO IS YOUR BENEFICIARY?

Your beneficiary may have changed over the years due to divorce, death of beneficiary or many other reasons.

But you may not have thought to changed the beneficiary on your paperwork for your pension, death benefits, etc.

We have heard many sad stories about a member passing away and his/her death benefits going to a deceased parent or an ex-spouse and leaving the current family in a financial dilemma.

Check out your current beneficiary line at NYCERS or MABSTOA pension systems and correct if necessary.

If you are a Tier 3 or Tier 4 retiree, and have designated a beneficiary for the "Post-Retirement Death Benefit" who may have passed away, you need to update your designated beneficiary for this benefit.

Also check with the MTA BSC for the \$25,000 death benefit recently obtained in the new contract.

It will only take a few minutes, but could save a lifetime of grief for your loved ones.

For additional information, call the TWU Local 100 Pension Consultant, Norman Rosenfeld, at: 212-873-6000, ext. 2140

A Message from
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