



**ADMINISTRATOR**  
Robert H. Nagle

**ASSISTANT  
ADMINISTRATOR**  
Dania L. Orta

**TRUSTEES**  
Ornel Cotera  
Sergio Diez  
Jesse Diner  
Monica Fernandez  
Raul Fernandez  
Tom Gabriel  
Robert Moskovitz  
Thomas Roell  
Annette Rotolo

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On April 24, 2012 Governor Scott signed into law **House Bill 401 – Effect of Divorce on Designated Beneficiaries**.

HB 401 provides that any beneficiary designation providing a death benefit to a decedent's former spouse is deemed void at the time the marriage is terminated or declared invalid by a Court. Consequently, a former spouse is treated as though he or she predeceased the member. HB 401 took effect on July 1, 2012 and applies to all deaths occurring on or after July 1, 2012, regardless of when the beneficiary designation was made.

If our records indicate that, at the time of retirement, you elected your spouse, as beneficiary and if this individual is no longer your spouse you should do one of the following:

If you still want your former spouse to receive the beneficiary benefit upon your death, an affidavit must be executed and submitted to the FIPO office.

If you no longer want this individual to receive the beneficiary benefit, a change of beneficiary form must be executed and submitted to the FIPO office. **Please note** that the optional benefit you chose at retirement had an actuarial reduction based on the age of the beneficiary listed. Therefore, a change in your beneficiary may result in a decrease or an increase to your present benefit.

If you would like information on the effect of this change or the actual amount of the decrease or increase to your monthly benefit prior to making your decision, contact the FIPO office and we will be happy to provide you with that information.

*Miami FIPO*