Retirement Online User Guide

Manage Beneficiaries

Revised: 07/2026

Introduction

This user guide outlines how to add, update and remove a beneficiary and their designations.

Manage Beneficiaries

Sign in to *Retirement Online* and follow the steps below.

Step	Action
1.	In the *My Account Summary* section, slick **Manage Beneficiaries**.
2.	If you do not currently have any beneficiaries on file, a *Message* page will open. Click **Designate Beneficiaries**. If you have previously designated beneficiaries, the *Your Current Designated Beneficiaries* page will open and list your current beneficiaries. Click **Update Beneficiaries**. *If you have previously designated beneficiaries and are eligible for more than one type of death benefit, the Choose the Benefit Type to Update page will open. Click the appropriate option to indicate which benefit's beneficiaries you are updating, then click* ***Next****.*

Step	Action

3.	The *Your Current Designated Beneficiaries* page will open.
	
	To add a new designation, click **Add Designation**. The *Beneficiary File History* page will open.
	• To designate a beneficiary from the list, select the checkbox next to the person's name(s) and click **Designate**.
	• To designate a beneficiary not listed or if this is your first time designating a beneficiary, click **Create New Beneficiary**.
	  o The *Beneficiary Information* page will open. Select a **Relationship** and complete the required fields.
	  The fields that populate will be based on the selected relationship. Required fields are designated with an asterisk (*).
	  o Click **Save**
	  o A *Message* pop-up will appear. Click **Yes** to continue.
	
	To modify a designation's personal information, click **Update Information**.
	• The *Beneficiary Information* page will open. Update the applicable fields and click **Save**.
	• A *Message* pop-up will appear. Click **Yes** to continue.
	
	To modify a designation's type or percentage, update the **Beneficiary Type** and **Percentage of Benefit** next to the applicable name(s).
	The total percentage of benefit for each beneficiary type must equal 100.
	
	To remove a designation, click **Remove**. A *Message* pop-up appears, click **Yes** to remove this beneficiary from this designation.

4.	The *Beneficiary Designation Review* page will open. Click the **Additional Information About Beneficiary Designation** link. The *Why Should I Designate a Beneficiary?* page will open in a new browser tab. Read through the information provided then click **Close (X)** to return to *Retirement Online*. *You will receive an error and won't be able to finish adding your beneficiaries unless you click this link.* The *Beneficiary Designation Review* page will open. Review the submission agreement, check the box next to **'I certify that the information…'** Click **Submit**.
5.	The *Confirmation* page will open. Click **Close**.

Important Information

Beneficiary Type

Primary Beneficiary:

The person(s) who receives your death benefit is the primary beneficiary. If you name more than one primary beneficiary, each will share the benefit equally, unless you indicate specific percentages are to be paid.

Contingent Beneficiary:

The person(s) who will receive your death benefit if all the primary beneficiaries die before you is the contingent beneficiary. Multiple contingent beneficiaries will share the benefit equally, unless you indicate specific percentages are to be paid.

Domestic Relations Order

Please be aware, retirement benefits earned by NYSLRS members are considered marital property. If you are divorced, or if you divorce in the future, and we receive a valid Domestic Relations Order (DRO) that provides instruction regarding your beneficiary designation, it will take precedence over any other beneficiary designations.