**Section 1600.310 Dependency of Beneficiaries**

a) Section 15-141 of the Code grants an additional death benefit to a beneficiary who was dependent upon the participant at the time of death. For the purpose of this Section, a dependent is defined as one who bears toward the participant any one of the following relationships: spouse; son, daughter, or any other child toward whom the participant stands in loco parentis and who is under 18 years of age; or any person who, at the time of the participant's death, was receiving at least one-half support from the participant.

b) If a participant has designated two or more beneficiaries and, at the time of the participant's death, any of the beneficiaries are dependent as defined in subsection (a), the additional death benefit is payable, but only to the dependent beneficiaries.

c) If a death benefit is payable to the estate or a trust of a participant, and one or more of the beneficiaries of the estate or trust are dependent as defined in subsection (a), it will be assumed that the estate or trust is a dependent for the purpose of determining the amount of the benefit payable.

(Source: Amended at 32 Ill. Reg. 16515, effective September 25, 2008)