

## Locating COLA Award Beneficiaries

In a 2006 Superior Court of Guam judgment, a Cost of Living Allowance (COLA) was awarded to Government of Guam retirees or their surviving spouses receiving an annuity on or before October 12, 1994.

**The COLA Award (the “Award”) is paid out in the following order:**

1. To the COLA Awardee (the “Awardee”).
2. If the Awardee is no longer living, the surviving legal spouse will become the Award recipient.
3. If the Awardee’s spouse is deceased, the Award will be paid to the living beneficiary or beneficiaries named by the Awardee in the Government of Guam Retirement Fund’s (GGRF) Designation of Beneficiary form.
4. If there is only one beneficiary and he is deceased, then the Award will be paid to the Awardee’s Estate or heirs in accordance with Title 4 GCA 8142.2.
5. If there is more than one beneficiary, the applicable percentage of the Award will be paid to the living beneficiaries and to the deceased beneficiary’s Estate or heirs in accordance with Title 4 GCA 8142.2.

Today, GGRF is compiling a list of **deceased** Awardees whose beneficiary or beneficiaries have not been contacted. The challenge GGRF faces stems from the lack of updated contact information for the named beneficiaries, as most of them were named by the Awardees years ago. GGRF will publish the list in the hopes of making contact with the beneficiaries. *If you, or someone you know, may be a beneficiary of any of the Awardees listed, drop by the GGRF office and complete a COLA Inquiry Form. The status of beneficiaries will be confirmed through the following process:*

- Step 1: Complete and submit a COLA Inquiry Form. The forms are available at the GGRF office or on the GGRF website at [www.ggrf.com](http://www.ggrf.com).
- Step 2: GGRF will cross check the names on the COLA Inquiry Form with the Awardee’s Designation of Beneficiary Form on file at GGRF.
- Step 3: If a beneficiary is identified, the Award notification letter and Affidavit will be mailed to the Awardee’s designated beneficiary.
- Step 4: Once the completed Affidavit and beneficiary’s current photo identification are received by GGRF, the beneficiary will be processed and set up for a check distribution from the Award proceeds.

***BENEFICIARY: The person or entity named by the COLA Awardee in the GGRF’s Designation of Beneficiary Form.***