



***How does the individual account work?***

Your payroll deducted membership dues are credited to your individual account. For the first six months of membership no payments are deducted from your account in order to allow your account to build. Upon your death all funds in your account are paid to your beneficiary.

***How is the death benefit determined?***

Five dollars is drawn from every member's account to create the death benefit. Plus, whatever funds are in the deceased member's account is added to the amount. The JFDBF does not keep any funds from a deceased member.

***Am I limited to one beneficiary?***

No, multiple beneficiaries are allowed if you clearly indicate such on your beneficiary form. Be sure to submit a new beneficiary form anytime there is a change in your beneficiary choice.

***How can I obtain a beneficiary form?***

Visit the JFDBF website ([www.jfdbf.org](http://www.jfdbf.org)) and click on the DOWNLOADS tab at the top of the page. Select and print the beneficiary form from the menu. Then mail the completed form to the Fund Administrator at the address on the top of the form.

***What happens if I decide to stop being a member?***

Contact the Fund Administrator and either city payroll, if you are active-duty, or the pension office if you are retired. The JFDBF will retain all dues, there are no refunds.

***I am a retiree, can I join?***

No, enrollment is limited to active-duty members. Existing members who retire can and are encouraged to continue their membership. If retiring be sure to tell the Pension Fund to continue your dues payroll deduction.

The  
**Jacksonville Firefighters Death Benefit Fund**  
is a fraternal organization comprised of  
permanent civil service employees of the  
Jacksonville Fire and Rescue Department  
who have united to provide financial  
assistance to the beneficiary of a  
deceased member.

**Fund Administrator**

**Marquitta Johnson**

**904-800-9777**

**[www.jfdbf.org](http://www.jfdbf.org)**

**[jfdbfinc@gmail.com](mailto:jfdbfinc@gmail.com)**

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