HOUSE BILL NO. 4622

June 10, 2025, Introduced by Reps. Andrews, Pohutsky, Rheingans, McFall, Hoskins, Wooden, MacDonell, Morgan, Wilson, Dievendorf, Byrnes, Price, Rogers, Tsernoglou, Coffia, Skaggs, Weiss, Brixie, Glanville, Conlin, Mentzer, Foreman, McKinney, Longjohn, Hope, Scott and Wegela and referred to Committee on Government Operations.

A bill to amend 1909 PA 259, entitled

"An act to provide that judgments of divorce and judgments of separate maintenance shall make provision in satisfaction of the claims of the wife in the property of the husband and in satisfaction of the claims of the husband and wife in contracts of insurance and annuity upon the life of the husband or wife, and in satisfaction of claims of the husband and wife in or to any pension, annuity, retirement allowance, or accumulated contributions in any pension, annuity, or retirement system, including any rights or contingent rights in and to unvested pension, annuity, or retirement benefits; and to change the tenure of lands owned by husband and wife in case of divorce, and to provide for the disposition or partition of such lands or the

proceeds thereof,"

by amending sections 1 and 2 (MCL 552.101 and 552.102), section 1 as amended by 2016 PA 378.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 Sec. 1. (1) Each A judgment of divorce or judgment of separate 2 maintenance shall must determine all rights of the wife a spouse in 3 and to the proceeds of any policy or contract of life insurance, 4 endowment, or annuity upon on the life of the husband spouse in which the wife spouse was named or designated as beneficiary, or to 5 6 which the wife-spouse became entitled by assignment or change of 7 beneficiary during the marriage or in anticipation of marriage. If 8 the judgment of divorce or judgment of separate maintenance does 9 not determine the rights of the wife spouse in and to a policy of life insurance, endowment, or annuity, the policy shall be is 10 11 payable to the estate of the husband spouse or to the named 12 beneficiary if the husband spouse so designates. The company 13 issuing the policy is discharged of all liability on the policy by 14 payment of its proceeds in accordance with the terms of the policy unless before the payment the company receives written notice, by 15 16 or on behalf of the insured or the estate of the insured, 1 of the 17 heirs of the insured, or any other person having an interest in the 18 policy, of a claim under the policy and the divorce.
 - (2) Each judgment of divorce or judgment of separate maintenance shall determine all rights of the husband in and to the proceeds of any policy or contract of life insurance, endowment, or annuity upon the life of the wife in which the husband was named or designated as beneficiary, or to which he became entitled by assignment or change of beneficiary during the marriage or in anticipation of marriage. If the judgment of divorce or judgment of

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- 1 separate maintenance does not determine the rights of the husband
- 2 in and to the policy of life insurance, endowment, or annuity, the
- 3 policy shall be payable to the estate of the wife, or to the named
- 4 beneficiary if the wife so designates. The company issuing the
- 5 policy is discharged of all liability on the policy by payment of
- 6 the proceeds in accordance with the terms of the policy unless
- 7 before the payment the company receives written notice, by or on
- 8 behalf of the insured or the estate of the insured, 1 of the heirs
- 9 of the insured, or any other person having an interest in the
- 10 policy, of a claim under the policy and the divorce.
- 11 (2) (3) Each judgment of divorce or judgment of separate
- 12 maintenance shall determine all rights, including any contingent
- 13 rights, of the $\frac{\text{husband and wife}}{\text{spouses}}$ in and to all of the
- 14 following:
- 15 (a) Any vested pension, annuity, or retirement benefits.
- 16 (b) Any accumulated contributions in any pension, annuity, or 17 retirement system.
- 18 (c) In accordance with section 18 of 1846 RS 84, MCL 552.18,
- 19 any unvested pension, annuity, or retirement benefits.
- 20 (3) (4)—For any divorce or separate maintenance action filed
- 21 on or after September 1, 2006, if a judgment of divorce or judgment
- 22 of separate maintenance provides for the assignment of any rights
- 23 in and to any pension, annuity, or retirement benefits, a
- 24 proportionate share of all components of the pension, annuity, or
- 25 retirement benefits shall must be included in the assignment unless
- 26 the judgment of divorce or judgment of separate maintenance
- 27 expressly excludes 1 or more components. Components include, but
- 28 are not limited to, supplements, subsidies, early retirement
- 29 benefits, postretirement benefit increases, surviving spouse

benefits, and death benefits. This subsection applies regardless of 1 the characterization of the pension, annuity, or retirement benefit 2 as regular retirement, early retirement, disability retirement, 3 death benefit, or any other characterization or classification, 4 5 unless the judgment of divorce or judgment of separate maintenance 6 expressly excludes a particular characterization or classification. 7 Sec. 2. Every husband and wife owning On being divorced, 8 spouses who own real estate as joint tenants or as tenants by 9 entireties shall, upon being divorced, become tenants in common of 10 such the real estate, unless the ownership thereof of the real 11 estate is otherwise determined by the decree-judgment of divorce. 12 Enacting section 1. This amendatory act does not take effect unless Senate Joint Resolution (request no. S00781'25) or 13 14 House Joint Resolution F (request no. H00781'25) of the 103rd 15 Legislature becomes a part of the state constitution of 1963 as provided in section 1 of article XII of the state constitution of 16 17 1963.