

# BOARD OF RETIREMENT

FRESNO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION  
2281 E. TULARE, ROOM 102 • MAIL: P.O. BOX 1247, FRESNO, CA 93715-1247

September 1, 2001

Dear Member:

This booklet has been prepared by the Retirement Office to give you an overview of the more important provisions of your Retirement Association. The purpose of the Retirement Association is to provide retirement and disability benefits to you and survivor benefits to your beneficiary.

The provisions of the Retirement Association are governed by the County Employees' Retirement Law of 1937. The information provided here has been extracted from the law and is current as of the publication date of this booklet. Since the law is subject to periodic change, you should consult the Retirement Office for more detailed and up-to-date information. The law prevails if any statement in this booklet is in conflict with the law.

The retirement law makes your individual retirement records confidential. These records cannot be disclosed to anyone other than you, except as authorized in writing by you, upon court order, or for the administration of the Retirement Association. Therefore, no information involving a member's individual records will be given by telephone.

You may contact the Retirement Office at any time for general information, retirement counseling or specific retirement questions. The Retirement Office is located in the Hall of Records, 2281 E. Tulare, Room 102, Fresno, California. You may reach the Retirement Office by phone at (559) 488-3486 or write P.O. Box 1247, Fresno, California 93715-1247. Written requests should include your name, Social Security number, home address and signature of the member.

On behalf of the Board of Retirement, we would like to take this opportunity to welcome you as a member of the Fresno County Employees' Retirement Association and assure you that we will continue to administer the Retirement Association in accordance with plan provisions.

Sincerely yours



Americo Papaleo  
Chairman, Board of Retirement



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Tax Collector and  
Retirement Administrator

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## INTRODUCTION

Fresno County Employees' Retirement Association (FCERA or Association) is an independent association established by the County Employees Retirement Law of 1937 and is subject to the laws governing fiduciaries. The Association provides retirement benefits for eligible employees of the County of Fresno and for participant agencies including the Fresno-Madera Area Agency on Aging, Clovis Memorial District, Fresno Mosquito and Vector Control District, North Central Fire Protection District and Fresno County Office of Education. Superior Court of California, County of Fresno (Courts) employees are currently considered County employees for Retirement purposes. In the future, Courts may become a district for retirement purposes as a result of decisions made at the state level.

The FCERA staff are responsible for controlling and accounting for contributions and investment income under the direction of a nine-member Board of Retirement. FCERA identifies, develops, and proposes laws, rules, and policies that support the best interest of its members. In addition to providing members information about laws, by-laws, and policies, FCERA offers individual counseling to members in preparation for retirement.

This booklet provides disclosure of the terms and conditions of FCERA membership and of retirement, disability, and death benefits available to members of the Association. It is designed to provide this information as simply and accurately as possible. Since the County Employees Retirement Law governs FCERA, the law prevails if any statement in this booklet is in conflict with the law. Official decisions will be made only after reference to the official publication of the statutes and any regulations governing administration of FCERA.

## **BOARD OF RETIREMENT**

The management of the Retirement Association is vested in the Board of Retirement, which is composed of the following nine members:

1. County Treasurer
2. Two members of the Retirement Association elected by the general members
3. One member of the Retirement Association elected by the safety members
4. One retired member of the Retirement Association elected by the retired members
5. Four members appointed by the Board of Supervisors. These members shall be qualified electors of the County who are not connected with county government in any capacity, except one may be a County Supervisor.

All board members, except the County Treasurer, serve three-year terms. The Board meets on the first Wednesday of each month, unless conflicting commitments necessitate a change, and at such other times as deemed necessary for special items and disability hearings.

## **ANNUAL REPORT**

The annual report of the Retirement Association will be furnished to you after the completion of the annual audit. This report provides general, statistical and financial information concerning the Retirement Association, as of the close of business on the last day of the fiscal year (June 30).

## **ANNUAL BENEFIT STATEMENT**

Every year Active and Deferred members will receive an Annual Retirement Benefit Statement. This statement provides you with information about your retirement account. The benefit statement is distributed annually to each member who was employed to perform creditable service and is not a retired member or a benefit recipient. The benefit statement is for the payroll year ended December 31. The statement is distributed to your department via stop mail for active members and to the last known address provided by Personnel (unless updated with our office) for deferred members.

Examine your statement carefully each year for accuracy and file it with your important employment or financial records. The service credit shown on your annual statement of account is based on the creditable service reported by Payroll (County members) or your employer (district members) and excludes service credit you are currently purchasing. The member contributions are the contributions reported by your employer.

If you believe there is a discrepancy on your annual statement regarding contributions or service credit, contact the Retirement Office. If you have purchased additional service credit (including public service) or redeposited contributions that were previously refunded, the contributions and service credit will not be included on the annual benefit statement until paid in full.

## **MEMBERSHIP**

### **MANDATORY MEMBERSHIP**

You become a member of the Retirement Association upon appointment to a permanent position of at least 50% of full-time. This mandatory membership applies to employees of Fresno County, as well as the following special districts: Clovis Memorial, Fresno Mosquito and Vector Control District, North Central Fire Protection District, and Fresno-Madera Area Agency on Aging.

The effective date of membership is the first day of the pay period following the date of employment.

### **OPTIONAL MEMBERSHIP**

Newly hired employees of Fresno County and the special districts noted herein, who are age sixty or older at their date of hire, have the option to become a member of the Retirement Association.

Elected officials of the County of Fresno have the option to become members of the Retirement Association. This option is available at the start of each new term of office.

### **TYPES OF MEMBERSHIP**

There are two types of membership in the Retirement Association, general and safety.

General members include all employees not classified as safety members.

Safety members are those employees who are in positions in which the principal duties consist of either active law enforcement or active fire suppression. The classifications currently included in this type are:

- Correctional Officers (all classifications through Captain)
- Criminologists (all classifications)
- Deputy Sheriffs (all classifications)
- Firefighters
- Chief of Investigations (all classifications)
- District Attorney Investigators (all classifications)
- Sheriff (all classifications)

## ENROLLMENT CARD

You are required to complete a Retirement Association Enrollment Card upon appointment to a permanent position that qualifies you for membership. Although the card is usually completed at the County Personnel Office or the District Personnel Office, larger County departments may require that the card be completed at their personnel offices.

This card includes personal data, as well as beneficiary information. It is important that your beneficiary designation be kept up to date. A Request for Change of Beneficiary form is available from the Retirement Office.

## EVIDENCE OF BIRTH

Upon appointment to a permanent position, you must submit a copy of your birth certificate to the Retirement Office for verification of your age. Consult the Retirement Office if your birth certificate is not available.

Your age at entry into the Retirement Association determines your contribution rates, and thus, the payroll deduction for your retirement contribution. If evidence of your age is not provided within 45 days of your appointment to a permanent position, your contribution rates will be changed to those of age 59 (general members) or age 49 (safety members). **These are the highest contribution rates and could result in a substantial reduction of your net pay.** Any additional contributions made will be refunded upon presentation of your Birth Certificate and paying a processing fee.

## **BENEFICIARY DESIGNATION**

Your Annual Retirement Benefit Statement identifies your designated beneficiaries. You can designate one or more beneficiaries and there is no restriction on who can be named (except that Government Code Section 31458 does require that it be a person and not a trust).

A basic death benefit will be payable to your designated beneficiary(ies) if you should die while an active member. In addition, your beneficiary(ies) may be eligible for a continuing benefit if certain eligibility requirements are met. If no beneficiary designation is in effect on the date of death, the basic death benefit will be paid to your estate.

A valid beneficiary designation, with the beneficiary's current address and phone number, will eliminate the need for a lengthy search for potential beneficiaries and reduce the amount of time necessary to process and distribute funds payable.

Your beneficiary designation should be reviewed anytime you have a life changing event (marriage, divorce, birth of a child).

Your beneficiary(ies) for retirement benefits is a separate designation from the beneficiary used for any employer provided life insurance benefits. A beneficiary change form can be requested from the Retirement Office.

## **RETIREMENT CONTRIBUTIONS**

Funds for the operation of the Retirement Association are provided from a combination of member contributions, employer contributions and earnings from investments.

Effective July 1, 1985, all employee contributions became tax-deferred. Since these contributions have not been taxed, they will become taxable income to you at the time of withdrawal (refund) or when paid to you as retirement benefits.

Contributions deducted from your pay are credited to your account each pay period. Interest from the earnings on investments is credited to your account twice each year – June 30 and December 31.



## **CONTRIBUTION RATES**

Your contribution rates are based on the age at which you enter the Retirement Association. The rates are applied to your base pay plus fixed-term salary increments paid in recognition of special skills or educational achievements, and other authorized compensation resulting from the Ventura decision.

Both member and employer contribution rates are subject to change due to periodic actuarial valuations.

## **CONTRIBUTIONS AFTER THIRTY YEARS OF SERVICE**

If you were a member of the Retirement Association prior to March 7, 1973 and have continuously remained a member, you will not be required to make contributions after thirty years of service.

If you became a member of the Retirement Association on or after March 7, 1973, you will be required to make contributions for as long as you remain a member of the Retirement Association.

## **PART-TIME EMPLOYMENT**

If you work less than 100% of full-time (but at least 50% of full-time) you will make retirement contributions based on the percentage of full-time that you work and you will receive service credit based on the percentage of full-time that you work. When you retire, your service credit will be converted to full-time service in order to calculate your monthly retirement benefit (example: if you work 50% of full-time continually for two years, you will receive one full year of credited service).

## **WITHDRAWAL (REFUND) OF CONTRIBUTIONS**

You may not borrow or withdraw your accumulated contributions and interest while a member of the Retirement Association.

If you leave County or special district service, you may withdraw your contributions and interest. To request withdrawal, a Request for Disposition of Member's Retirement Contributions form is available from the Retirement Office or your department's personnel office.

If you are currently working for Fresno County less than 50% of full-time or as extra help, you are not eligible to withdraw your retirement contributions. However, you will continue to receive interest on your funds. If you again work 50% or more of full-time, we will move your funds to an active member account to add to your contributions and your service credit.

## **REQUEST FOR DISPOSITION OF MEMBER'S RETIREMENT CONTRIBUTIONS**

If you terminate employment by other than death or retirement, and do not file a Request for Disposition of Member's Retirement Contributions form with the Retirement Office within sixty days, you will be sent a notice requesting the form be filed.

If you have less than five years of service, and are no longer working for Fresno County and have not established reciprocity with another retirement system, we will place your funds in a non-interest bearing account per Government Code section 31591.

If you became a member of the Retirement Association on or after January 1, 1976, and do not request a refund of your contributions and interest within five years of the above request notice, said monies will revert to the Retirement Association.

If you became a member of the Retirement Association prior to January 1, 1976, and do not request a refund of your contributions and interest within ten years of the above request notice, said monies will revert to the Retirement Association.

If you have more than five years of credited service with the Fresno County Employees' Retirement Association, or you have established reciprocity with another retirement system, we will assume you wish to defer your funds under Government Code section 31700 and place your funds in an interest bearing account until we receive your Disposition form.

## **INTEGRATION WITH SOCIAL SECURITY**

Membership in the Retirement Association was integrated with Social Security effective January 1, 1956, subject to approval by the governing boards of member districts. Currently, North Central Fire Protection District and Fresno Madera Area Agency on Aging do not participate in Social Security integration.

Integration with Social Security means that you not only pay into Social Security, but are also given the option of receiving a temporary annuity (advance on Social Security) if you retire before age 62. See the section TEMPORARY ANNUITY (ADVANCE ON SOCIAL SECURITY).

Social Security contributions and benefits are in addition to those of the Retirement Association. Questions concerning eligibility for Old Age, Survivor, and Disability benefits provided by Social Security should be directed to that agency.

## **SERVICE CREDIT**

### **ACTIVE OR DEFERRED MEMBER**

In addition to the service you render with Fresno County or a special district covered by the Retirement Association, you may be entitled to receive the following additional service credit:

1. Service prior to your Retirement Association membership date. This is the period of time between your date of hire and the date of your first payroll deduction for contributions.
2. Service for which you had previously withdrawn your contributions. If you again establish membership with the County or special district, you may be eligible to redeposit your previously withdrawn contributions and receive service credit for such prior service.
3. Medical leaves of absence. You may buy back a period not to exceed twelve months in any one absence. You must return to work from your medical leave to be eligible to buy back this service credit.
4. Military leaves of absence. You may buy back military service if you return to County or special district service within one year of discharge from the armed forces.

5. Part time and extra help service with the County or special district. You may buy back service for time worked for which you have not previously made contributions.

To receive credit for any of the above service, you will be required to deposit (buy back) an amount equal to the contributions previously withdrawn or those you would have made, plus interest.

You may buy back service credit anytime before you retire or, if you are deferred, anytime before you begin receiving benefits. See the section DEFERRED RETIREMENT.

## **PUBLIC SERVICE CREDIT**

Effective April 1, 2001, active members who are employees of the County of Fresno, North Central Fire Protection District, Fresno Mosquito and Vector Control District or Fresno-Madera Area Agency on Aging are eligible to purchase up to four years of service credit for prior public service with an approved public agency. To receive credit for prior public service, you must not be entitled to receive credit for the time purchased in any retirement system supported wholly or in part by public funds after you become a member of this system. The application period for employees hired on or before April 1, 2001 ended June 30, 2001. **Employees hired after April 1, 2001 will have three months from their date of membership to request the purchase of prior public service credit.** Employees of special districts who participate in the retirement plan will be eligible to buy back prior public service only after this benefit is adopted by resolution of their governing boards.

Public service credit cannot be used to qualify for other benefits that are based on membership, such as 30-year stop of contributions, 5-years membership to vest, or 10-years in the system to qualify for service retirement.

To receive credit for prior public service, you will be required to submit an application and a release form within the required application period. All requests for prior public service credit must be independently verified with the prior public employer before the calculation can be prepared. If the prior public service credit is for time served in the military, the original or a certified copy of the DD214 must be submitted with the application, along with documentation to support actual discharge date from all active or inactive service. Active service in the Reserves or National Guard will require additional documentation and will be discussed with the member at time of filing the public service application. Up to a maximum of four years of qualifying public service credit may be purchased.

The required contributions will be calculated as follows:

1. Use the member's retirement contribution rate at membership.
2. Then, multiply the member's retirement contribution rate identified in step 1 by the member's compensation earnable at membership in order to determine the contributions that would have been withheld per pay period had the member been a member of our system.
3. Next, double the contributions calculated in Step 2.
4. Multiply the contributions calculated in Step 3 by the number of pay periods being purchased. A member is limited to purchasing four years of Public Service.
5. Once you calculate the total contributions required for the number of pay periods being purchased, interest is calculated. Interest is calculated using the interest crediting rates in effect during the membership period. Interest is calculated on the total contributions from the first of the month closest to the date of membership through the end of the payment process.

Members' contributions associated with the purchase of public service credit may be made by lump sum payment or by installment payments over a period not to exceed five years. The option to purchase public service expires on the date indicated in the buyback calculation, which is at least 60 days from the date of the letter. Repayment must be completed prior to retirement or deferral.

To request a calculation of the amount to buy back any of the above service, a Request for Service Credit Calculation form is available from the Retirement Office. The Retirement Office will provide the necessary assistance to members in determining and obtaining required documentation. Once you receive your buyback estimate, the Retirement Office will assist you by providing further calculations to meet your individual retirement needs.

## **CONVERSION OF LEAVE BALANCES**

Additional service credit for unused sick leave may be granted at retirement. Sick leave service credit cannot be used to meet eligibility requirements for service retirement or used to qualify for the 30-year stop for contributions.

Current County policy allows Annual Leave to convert to Sick Leave at retirement for purposes of calculating additional service credit. Annual leave earned by employees' of Special Districts may be converted to sick leave at retirement, subject to approval by the governing board of the district. Currently, the North Central Fire Protection District and the Fresno-Madera Area Agency on Aging have adopted an annual leave conversion policy. Contact your personnel office for the availability of the conversion feature of sick leave and annual leave.

## **RECIPROCAL BENEFITS**

### **UPON MEMBERSHIP**

Reciprocity is the relationship that exists between certain public employers, designed to protect your earned retirement benefits when you transfer from one public employer to another. It is intended to encourage career public service. Reciprocity exists between FCERA and the other 19 county retirement systems in California that are governed by the County Employees' Retirement Law of 1937. FCERA also has reciprocity with PERS (Public Employees' Retirement System) which covers employees of the State of California, other counties, cities, and special districts in California; and reciprocity with additional public retirement systems; and other counties by virtue of their reciprocal agreements with PERS; and, the State Teachers Retirement System (STRS). Reciprocity provisions define the financial obligations of each system. If you joined FCERA within 180 days after terminating employment covered by another retirement system that has a reciprocal relationship with FCERA (or visa versa), and you elected to defer your retirement benefits with that other system, then:

1. Your rate of contribution will be based on your age at entry in your reciprocal retirement plan,
2. For purposes of vesting (and not for determining all benefits), reciprocal service counts toward meeting minimum service requirements for retirement, and
3. Final compensation will be determined by averaging the monthly salaries from your last year of service, or other highest consecutive one-year period, earned while a FCERA member or under a reciprocal plan. The final compensation amount will be used by both systems to compute your monthly retirement allowance provided you retire on the same day from each reciprocal system.

If you enter into a reciprocal agreement, you cannot withdraw your contributions from your previous system(s) unless you terminate your employment with your current system. To determine if there is reciprocity between FCERA and another retirement system, contact FCERA.

## **UPON TERMINATION**

Regardless of your length of County or special district service, if you leave service covered by this Retirement Association and within six months become a member of another Retirement Association under either the County Employees' Retirement Law of 1937, the Public Employees' Retirement System (PERS), or the State Teachers' Retirement System (STRS), you may leave your contributions on deposit and take a deferred retirement and establish reciprocity. See the section DEFERRED RETIREMENT. The reciprocal benefits established in this way have the following advantages:

1. Your entry age in the new Retirement Association will be the same as your entry age into our Retirement Association.
2. Service credit with each Retirement Association will count toward determining eligibility for benefits from each Retirement Association.
3. Upon concurrent retirement from both Retirement Associations, or death, the final compensation used to determine your benefits or your beneficiary's benefits will be the highest monthly average compensation from either Retirement Association.

If you establish reciprocity, you may not withdraw your contributions from our Association until you separate and withdraw your contributions from the reciprocal Retirement Association.

Since retiring concurrently from both Retirement Associations is a condition of establishing reciprocity, you must contact both Retirement Associations to file retirement applications. Failure to do so may result in the loss or reduction of your retirement benefits due to the voiding of the reciprocal agreement.

# **RETIREMENT PLANNING**

## **RETIREMENT COUNSELING**

Before you file an application for service retirement, you may wish to make an appointment with the Retirement Office to discuss retirement planning and receive an estimate of your retirement benefits.

The Retirement Office can provide benefit estimates for any dates you would like to consider. The request must indicate the anticipated date of retirement and include the original signature of the member. Estimates will be provided for the unmodified option unless other options are specifically requested. Estimates are subject to change at your actual retirement date when the data used to calculate your benefit is finalized and confirmed.

You are encouraged to contact our office for retirement estimates every six months as you get closer to your retirement date. You may be eligible for retirement benefits sooner than anticipated. The Retirement Office can help ensure a smooth transition into retirement.

## **REQUIRED DOCUMENTS**

There are three types of retirement available to members of the Retirement Association – Service, Disability and Deferred. See the sections SERVICE RETIREMENT, DISABILITY RETIREMENT and DEFERRED RETIREMENT for specific information regarding each type of retirement.

The following documents and information are required before the final processing of any retirement application:

1. Application for Retirement.
2. Retirement Allowance Option.
3. Your birth certificate.
4. Your marriage certificate, if your beneficiary is your spouse.
5. Your beneficiary's Social Security Number, birth certificate and mailing address.
6. Your bank and account number, if you want your benefit check deposited directly to your account.
7. Your Social Security estimate, if you are choosing a temporary annuity (advance on Social Security).



## **VERIFICATION OF AGE AND MARRIAGE**

The Retirement Association is required to verify the birth date of any beneficiary that you indicate is to receive a continuing benefit upon your death. If your beneficiary is your eligible spouse, a marriage certificate is also required. Copies of the documents are acceptable. If the name has been changed from the name on the record of birth, a copy of the marriage certificate or court order documenting the change is required.

Final benefit calculations cannot be prepared until the appropriate documents are submitted.

If you are unable to secure the required documents, contact our office to identify other acceptable documentation.

## **DIRECT DEPOSIT**

Direct deposit of your monthly retirement benefit is available. Direct deposit is the fastest, safest and most convenient method of receiving your payment. With direct deposit, your money will be credited electronically to your bank account on the day your benefit is issued. A Direct Deposit Advice will be sent to your mailing address. Funds may be deposited into a checking or savings account in any U.S. financial institution you choose, provided it agrees to immediately return any funds deposited in error or deposited after your death. A direct deposit form is provided in your retirement packet or can be requested from the Retirement Office at any time.

## **DOMESTIC RELATIONS ORDER**

If you have been divorced, or are presently going through a divorce, there may be a community property interest in your retirement benefits.

Therefore, we recommend that you or your attorney contact our office so we may provide pertinent information. If you are planning to retire and FCERA has been named as a claimant in your divorce, we recommend that you contact our office approximately six months in advance of your retirement date to help insure you receive your retirement benefits timely.

## **SERVICE RETIREMENT**

### **Qualifications**

#### **GENERAL MEMBERS:**

1. At age fifty, if you have at least ten years of service credit; or
2. At any age, if you have thirty years of service credit; or
3. At age seventy, regardless of years of service credit.

#### **SAFETY MEMBERS:**

1. At age fifty, if you have at least ten years of service credit; or
2. At any age, if you have twenty years of service credit.

### **Application**

To schedule a retirement counseling session, contact the Retirement Office at least sixty days prior to your anticipated retirement date. If you are considering a temporary annuity, also contact the Social Security Office at least six months in advance of your anticipated retirement date to obtain an estimate of benefits available to you at age 62. This estimate will be used in computing the amount of your retirement benefits with a temporary annuity. See the section TEMPORARY ANNUITY (ADVANCE ON SOCIAL SECURITY).

### **Retirement Allowance**

See the section ESTIMATING YOUR RETIREMENT ALLOWANCE for the calculations to estimate your monthly retirement allowance.

## **DISABILITY RETIREMENT**

### **Qualifications**

#### **NON-SERVICE CONNECTED:**

1. You must be permanently disabled and unable to perform the duties of your specific job; and
2. You must have at least five years of service credit (excluding any public service credit purchased).

#### **SERVICE CONNECTED:**

1. You must be permanently disabled and unable to perform the duties of your specific job; and
2. Your disability must be the result of injury or disease arising out of or in the course of your employment.

## **Application**

You, your department head or another person on your behalf may file an application for a disability retirement. You must provide information regarding the nature of the disability, as well as physicians, therapists and medical facilities at which you were treated regarding the disability. You must sign release of information forms allowing the Retirement Office to obtain medical, psychological, psychiatric, mental health and personnel information to substantiate your disability.

Disability retirement benefits are effective from the date of your application or the day after the last day for which you were compensated, whichever is later. Therefore, it is to your benefit to apply for a disability as soon as it becomes apparent that you are permanently disabled from performing your specific job duties.

A temporary annuity is not available with a disability retirement.

## **Retirement Allowance**

### **NON-SERVICE CONNECTED:**

Your retirement allowance is based upon a formula not to exceed one third of your final compensation or your service retirement allowance (if eligible), whichever is greater.

### **SERVICE CONNECTED:**

Your retirement allowance is equal to one half of your final compensation or your service retirement allowance (if eligible), whichever is greater.

## **DEFERRED RETIREMENT**

### **Qualifications**

1. You must have at least five years of service credit (excluding any public service credit purchased); or
2. You have less than 5 years of service credit (excluding any public service credit purchased); and have established reciprocity; and
3. You must apply in writing within 180 days of your termination date.

## **Application**

A Request for Disposition of Member's Retirement Contributions form to request a deferred retirement is available from the Retirement Office or your department's personnel office.

If you did not establish reciprocity with another Retirement Association, you may cancel your deferred retirement and withdraw your contributions plus interest anytime before you begin receiving benefits.

If you elected deferred retirement under the terms of reciprocity, you may not cancel your deferred retirement, withdraw your contributions or retire from our Retirement Association while you are still a member of the reciprocal Retirement Association.

You may begin receiving your monthly retirement allowance at any time after you meet the minimum qualifications for a service retirement had you remained in service. See the section SERVICE RETIREMENT.

Payment of retirement benefits will not automatically begin when you become eligible. You must contact the Retirement Office to begin the processing. Since your retirement allowance cannot be made effective retroactively, it is important that you contact the Retirement Office at least sixty days prior to the date you anticipate benefits to begin.

### **Retirement Allowance**

See the section ESTIMATING YOUR RETIREMENT ALLOWANCE for the calculations to estimate your monthly retirement allowance.

## **SUPPLEMENTAL HEALTH BENEFIT**

In addition to your monthly retirement benefit, you will receive a health benefit, which currently consists of a \$45.00 base, plus \$6.50 for every completed full year of service, to a maximum of thirty years of service (excluding any public service credit purchased), if you were hired prior to January 1, 1990. If you were hired on January 1, 1990 or after your monthly retirement benefit will be \$8.00 for every completed full year of service to a maximum of thirty years of service (excluding any public service credit purchased). The monthly health benefit is eligible for review each year by the Board of Retirement.

## **SURVIVOR BENEFITS**

In addition to retirement and disability benefits to which you are eligible as a member of the Retirement Association, survivor benefits are available to your beneficiary in the event of your death either before or after you retire. Your surviving spouse, dependent child or other beneficiary may have important and substantial benefits due them. These survivor benefits will depend upon specific circumstances and can only be accurately calculated based upon the facts of each case.

The following is a general description of these survivor benefits.

## **DEATH BEFORE RETIREMENT**

The basic death benefit consists of the following:

1. Your accumulated contributions plus interest; and
2. Your final compensation multiplied by your completed years of service (excluding any public service credit purchased), not to exceed six months of final compensation.

### **Non-Service Connected Death**

If you have less than five years of service (excluding any public service credit purchased) or your beneficiary is not your surviving spouse or dependent child, your beneficiary will receive the basic death benefit.

If you have at least five years of service (excluding any public service credit purchased), your surviving spouse will receive one of the following three benefits, or your dependent child will receive either benefit 1 or 2 following:

1. Basic death benefit.
2. Continuing monthly benefit equal to 60% of either a non-service connected disability retirement allowance or a service retirement allowance, whichever is greater.
3. Your final compensation multiplied by your completed years of service (excluding any public service credit purchased), not to exceed six months of final compensation, plus a considerably reduced continuing monthly benefit.

### **Service Connected Death**

If your beneficiary is not your surviving spouse or dependent child, your beneficiary will receive the basic death benefit.

Your surviving spouse will receive one of the following three benefits or your dependent child will receive either benefit 1 or 2 following:

1. Basic death benefit.
2. Continuing monthly benefit equal to 100% of either a service connected disability retirement allowance or a service retirement, whichever is greater.
3. Your final compensation multiplied by your completed years of service (excluding any public service credit purchased), not to exceed six months of final compensation, plus a considerably reduced continuing monthly benefit.

Additional benefits may be due to your beneficiary if you die as a result of an accident or injury caused by external violence or physical force in the performance of your duty.

## **DEATH OF DEFERRED MEMBER**

If you are a deferred member, your beneficiary will receive your accumulated contributions plus interest.

## **DEATH AFTER RETIREMENT**

Your beneficiary's benefits will depend upon the option you choose at the time of your retirement. See the section RETIREMENT ALLOWANCE OPTIONS.

## **RETIREMENT ALLOWANCE OPTIONS**

The amount of retirement allowance depends upon the option you choose during your retirement processing. The specific amounts for the options available to you are determined by actuarial computation. You will be required to choose one of the following options before final processing of your retirement is completed.

There is an agreement between the County, employees and retirees that provides an enhanced retirement formula for employees retiring on or after January 1, 2001. The San Francisco Superior Court approved this agreement on December 15, 2000. These benefits became effective January 1, 2001. The Board of Retirement adopted sections 31676.14 and 31627 of the Retirement Law of 1937 to provide a supplemental benefit.

## **UNMODIFIED OPTION PROVIDES:**

1. Maximum retirement allowance.
2. 60% continuing monthly benefit to your spouse, if you were married for at least one year immediately preceding your retirement date or married for at least 2 years after retirement and your spouse is at least 55 years of age (and no other person has been designated under a domestic relations order).
3. 100% continuing monthly benefit to your spouse, if you were married when you became disabled and are receiving a service connected disability retirement allowance.

4. If you do not have a surviving spouse, or your surviving spouse dies, the continuing monthly benefit will be paid collectively to your children until your last child marries, reaches age 18 (age 22 if a full-time student in an accredited school) or dies, whichever comes first.
5. If your spouse dies before you, or you do not have a spouse or minor child, a continuing monthly benefit is not available. This option then provides for a lump sum payment to your beneficiary of any balance remaining from your accumulated contributions less the sum of monthly payments received by you before your death.

**OPTION 1 PROVIDES:**

1. Slightly reduced retirement allowance.
2. Lump sum payment to your beneficiary of any balance remaining from your accumulated contributions less the sum of monthly annuity payments received by you before your death.
3. You may change your beneficiary after your retirement.

**OPTION 2 PROVIDES:**

1. If your beneficiary is younger than you, a reduced retirement allowance based upon the difference in age – the greater the age difference, the larger the reduction; or
2. If your beneficiary is older than you, a reduced retirement allowance based upon the difference in age – the greater the age difference, the smaller the reduction.
3. 100% continuing monthly benefit to your beneficiary.
4. If your beneficiary dies before you, there will be no continuing monthly benefit upon your death.
5. You may not change your beneficiary after your retirement.

**OPTION 3 PROVIDES:**

1. If your beneficiary is younger than you, a reduced retirement allowance based upon the difference in age – the greater the age difference, the larger the reduction; or

2. If your beneficiary is older than you, a reduced retirement allowance based upon the difference in age – the greater the age difference, the smaller the reduction.
3. 50% continuing monthly benefit to your beneficiary.
4. If your beneficiary dies before you, there will be no continuing monthly benefit upon your death.
5. You may not change your beneficiary after your retirement.

## **ESTIMATING YOUR RETIREMENT ALLOWANCE**

Your retirement allowance is based upon three factors your age at retirement, your years of service credit and your final compensation. The following calculations will provide an estimate of your retirement allowance under the unmodified option for a service retirement.

### **BI-WEEKLY PAYROLL**

#### **1. Calculate Final Compensation**

Your final compensation is equal to the monthly average of your highest current membership salary for 12 months (26 pay periods).

|          |                            |   |                           |   |  |             |
|----------|----------------------------|---|---------------------------|---|--|-------------|
| Example: | <u>Bi-weekly</u><br>Salary |   | <u>No. Pay</u><br>Periods |   |  |             |
|          | \$802.00                   | x | 20                        | = |  | \$16,040.00 |
|          | \$764.00                   | x | 6                         | = |  | 4,584.00    |
|          |                            |   |                           |   |  | 20,624.00   |
|          |                            |   |                           |   |  | ÷ 12        |
|          | Final Compensation         |   |                           |   |  | \$ 1,718.67 |

#### **2. Reduce Final Compensation by Social Security Adjustment**

If you are covered by Social Security, your contributions to the Retirement Association have been reduced and, therefore, you will receive a reduced retirement allowance. This reduction can be accomplished by reducing your final compensation by \$116.67.

|          |                                 |            |
|----------|---------------------------------|------------|
| Example: | Final Compensation From Above   | \$1,718.67 |
|          | Less Social Security Adjustment | (116.67)   |
|          | Adjusted Final Compensation     | \$1,602.00 |



If you are not covered by Social Security, the Social Security adjustment does not apply. Do not adjust your final compensation by \$116.67. The calculation of your estimated retirement allowance will be based on your final compensation without the adjustment.

### 3. Determine and Apply Percentage of Final Compensation

Find your percentage of Final Compensation on the appropriate tables. Add together percentages determined from Table 1 and Table 1A for General Members; add together percentages determined from Table 2 and Table 2A for Safety Members. The percentages to use are based on your age and years of service credit at retirement.

|          |                                |       |            |
|----------|--------------------------------|-------|------------|
| Example: | Adjusted Final Compensation    |       | \$1,602.00 |
|          | Percentage, General Member     |       |            |
|          | Age 55, 25 years of Service    |       |            |
|          | Table 1 =                      | 48.75 |            |
|          | Table 1A =                     | 13.75 |            |
|          |                                | 62.50 | x 62.50 %  |
|          | Estimated Retirement Allowance |       | \$1,001.25 |

## SEMI-MONTHLY PAYROLL

### 1. Calculate Final Compensation

Your final compensation is equal to the monthly average of your highest current membership salary for 12 months (24 pay periods).

|          |                     |   |                 |   |             |
|----------|---------------------|---|-----------------|---|-------------|
| Example: | Semi-monthly Salary |   | No. Pay Periods |   |             |
|          | \$802.00            | x | 18              | = | \$14,436.00 |
|          | \$764.00            | x | 6               | = | 4,584.00    |
|          |                     |   |                 |   | 19,020.00   |
|          |                     |   |                 |   | ÷ 12        |
|          | Final Compensation  |   |                 |   | \$ 1,585.00 |

### 2. Reduce Final Compensation by Social Security Adjustment

If you are covered by Social Security, your contributions to the Retirement Association have been reduced and, therefore, you will receive a reduced retirement allowance. This reduction can be accomplished by reducing your final compensation by \$116.67.

|          |                                 |  |            |
|----------|---------------------------------|--|------------|
| Example: | Final Compensation From Above   |  | \$1,585.00 |
|          | Less Social Security Adjustment |  | (116.67)   |
|          | Adjusted Final Compensation     |  | \$1,468.33 |

If you are not covered by Social Security, the Social Security adjustment does not apply. Do not adjust your final compensation by \$116.67. The calculation of your estimated retirement allowance will be based on your final compensation without the adjustment.

### 3. Determine and Apply Percentage of Final Compensation

Find your percentage of Final Compensation on the appropriate tables – Add together percentages determined from Table 1 and Table 1A for General Members; add together percentages determined from Table 2 and Table 2A for Safety Members. The percentages to use are based on your age and years of service credit at retirement.

|          |                                |         |            |
|----------|--------------------------------|---------|------------|
| Example: | Adjusted Final Compensation    |         | \$1,468.33 |
|          | Percentage, General Member     |         |            |
|          | Age 55, 25 years of Service    |         |            |
|          | Table 1                        | = 48.75 |            |
|          | Table 1A                       | = 13.75 |            |
|          |                                |         | x 62.50 %  |
|          | Estimated Retirement Allowance |         | \$917.71   |

## MONTHLY PAYROLL

### 1. Calculate Final Compensation

Your final compensation is equal to the monthly average of your highest current membership salary for 12 months (12 pay periods).

|          |                    |   |                    |   |             |
|----------|--------------------|---|--------------------|---|-------------|
| Example: | Monthly<br>Salary  |   | No. Pay<br>Periods |   |             |
|          | \$2,000.00         | x | 6                  | = | \$12,000.00 |
|          | \$1,900.00         | x | 6                  | = | 11,400.00   |
|          |                    |   |                    |   | 23,400.00   |
|          |                    |   |                    |   | ÷ 12        |
|          | Final Compensation |   |                    |   | \$ 1,950.00 |

## 2. Reduce Final Compensation by Social Security Adjustment

If you are covered by Social Security, your contributions to the Retirement Association have been reduced and, therefore, you will receive a reduced retirement allowance. This reduction can be accomplished by reducing your final compensation by \$116.67.

|          |                                 |                   |
|----------|---------------------------------|-------------------|
| Example: | Final Compensation From Above   | \$1,950.00        |
|          | Less Social Security Adjustment | (116.67)          |
|          | Adjusted Final Compensation     | <u>\$1,833.33</u> |

If you are not covered by Social Security, the Social Security adjustment does not apply. Do not adjust your final compensation by \$116.67. The calculation of your estimated retirement allowance will be based on your final compensation without the adjustment.

## 3. Determine and Apply Percentage of Final Compensation

Find your percentage of Final Compensation on the appropriate tables. Add together percentages determined from Table 1 and Table 1A for General Members; add together percentages determined from Table 2 and Table 2A for Safety Members. The percentages to use are based on your age and years of service credit at retirement.

|          |                                |                   |
|----------|--------------------------------|-------------------|
| Example: | Adjusted Final Compensation    | \$1,833.33        |
|          | Percentage, General Member     |                   |
|          | Age 55, 25 years of Service    |                   |
|          | Table 1 = 48.75                |                   |
|          | Table 1A = 13.75               | x 62.50%          |
|          | Estimated Retirement Allowance | <u>\$1,145.83</u> |

## TEMPORARY ANNUITY (ADVANCE ON SOCIAL SECURITY)

If you are covered by Social Security and retire from County or special district service before age 62, you may receive additional income from the Retirement Association until you reach age 62 and become eligible for Social Security. This temporary annuity is an advance on the amount Social Security estimates you will be entitled to from them at age 62.

You should contact the Social Security office to obtain an estimate of benefits available to you at age 62. The request should be made at least six months prior to your anticipated retirement date.

Temporary annuity factors, based on your age at retirement, are applied to this Social Security estimate to arrive at the amount of your advance from the Retirement Association. This advance is in addition to the amount of your retirement allowance.

The effect of the temporary annuity is to provide you with a uniform retirement income for life. The following calculations will provide an estimate of your temporary annuity and illustrate the effect it will have on your retirement allowance before and after age 62.

### DETERMINE AND APPLY TEMPORARY ANNUITY FACTOR

Find your Temporary Annuity Factor on Table 3 (General Members) or Table 4 (Safety Members), based on your age (prior quarter birthday) and type of membership General or Safety.

Example:

|  |                  |
|--|------------------|
| Social Security Estimate                           | \$ 525.00        |
| Temporary Annuity Factor,<br>General member Age 55 | x .4969          |
| Temporary Annuity                                  | <u>\$ 260.87</u> |

|   |                   |
|---|-------------------|
| Monthly Retirement Benefit before age 62: |                   |
| Retirement Allowance                      | \$1,001.25        |
| Add Temporary Annuity                     | <u>260.87</u>     |
| Total Monthly Benefit                     | <u>\$1,262.12</u> |

|  |                   |
|--|-------------------|
| Monthly Retirement Benefit after age 62: |                   |
| Monthly Benefit before age 62            | \$1,262.12        |
| Less Social Security Estimate            | <u>(525.00)</u>   |
| Monthly Benefit from County              | 737.12            |
| Monthly Benefit from Social Security     | <u>525.00</u>     |
| Total Monthly Benefit                    | <u>\$1,262.12</u> |

You will receive the temporary annuity from the Retirement Association through the month of your 62nd birthday. You must contact Social Security to begin receiving your benefit from them.

Since the Social Security office will not make your benefit retroactive, you should contact their office at least three months before your 62nd birthday. This will ensure that your Social Security benefit begins the first month you are eligible; the month following your 62nd birthday.

## **INTERNAL REVENUE CODE SECTION 415**

Section 415 of the IRC imposes a limit on benefits that can be paid by a state or local government defined benefit plan such as that administered by Fresno County Employees' Retirement Association. Benefits are limited to an absolute dollar amount that is indexed for inflation. For 2001, the dollar limit is \$140,000 at ages 62 through 65. The limit is lower below those ages and higher above those ages.

## **COST-OF-LIVING (COL) ADJUSTMENTS**

A cost-of-living benefit is added to your basic retirement allowance effective April 1 of each year, in accordance with changes in the Consumer Price Index (CPI) for the San Francisco Bay Area. The current maximum increase in any year is 3%. Any change in the CPI in excess of 3% is held in a "bank" and applied to your allowance in a future year when the annual change is less than 3%.

Certain supplemental cost-of-living benefits are also available and can be granted by either the Board of Supervisors or the Board of Retirement or both. These supplemental increases do not become part of your regular retirement allowance for purposes of future cost-of-living increases and are subject to readoption or discontinuance by the adopting Board.

## **HEALTH INSURANCE**

Health Insurance is available for you and your beneficiaries after your retirement. Information on coverage, plans and premiums is available from the County of Fresno Employee Benefits office at 488-3069.

It takes one to two months to have the premium deducted from your monthly retirement benefit. You will be responsible for paying the premium to Employee Benefits until such time as the benefit deduction is processed.

Health Insurance is available to beneficiaries who are receiving continuing benefits. Changes to plans may be made during the annual open enrollment period or when a life-changing event occurs, such as death, divorce or marriage.

**TABLE 1 GENERAL MEMBERS**  
**PERCENTAGE OF FINAL COMPENSATION FOR**  
**ESTIMATED MONTHLY RETIREMENT ALLOWANCE \***

| Years of<br>Service | Ages  |       |       |       |       |       |
|---------------------|-------|-------|-------|-------|-------|-------|
|                     | 50    | 51    | 52    | 53    | 54    | 55    |
| 5                   | 7.40  | 7.85  | 8.35  | 8.70  | 9.25  | 9.75  |
| 6                   | 8.88  | 9.42  | 10.02 | 10.44 | 11.10 | 11.70 |
| 7                   | 10.36 | 10.99 | 11.69 | 12.18 | 12.95 | 13.65 |
| 8                   | 11.84 | 12.56 | 13.36 | 13.92 | 14.80 | 15.60 |
| 9                   | 13.32 | 14.13 | 15.03 | 15.66 | 16.65 | 17.55 |
| 10                  | 14.80 | 15.70 | 16.70 | 17.40 | 18.50 | 19.50 |
| 11                  | 16.28 | 17.27 | 18.37 | 19.14 | 20.35 | 21.45 |
| 12                  | 17.76 | 18.84 | 20.04 | 20.88 | 22.20 | 23.40 |
| 13                  | 19.24 | 20.41 | 21.71 | 22.62 | 24.05 | 25.35 |
| 14                  | 20.72 | 21.98 | 23.38 | 24.36 | 25.90 | 27.30 |
| 15                  | 22.20 | 23.55 | 25.05 | 26.10 | 27.75 | 29.25 |
| 16                  | 23.68 | 25.12 | 26.72 | 27.84 | 29.60 | 31.20 |
| 17                  | 25.16 | 26.69 | 28.39 | 29.58 | 31.45 | 33.15 |
| 18                  | 26.64 | 28.26 | 30.06 | 31.32 | 33.30 | 35.10 |
| 19                  | 28.12 | 29.83 | 31.73 | 33.06 | 35.15 | 37.05 |
| 20                  | 29.60 | 31.40 | 33.40 | 34.80 | 37.00 | 39.00 |
| 21                  | 31.08 | 32.97 | 35.07 | 36.54 | 38.85 | 40.95 |
| 22                  | 32.56 | 34.54 | 36.74 | 38.28 | 40.70 | 42.90 |
| 23                  | 34.04 | 36.11 | 38.41 | 40.02 | 42.55 | 44.85 |
| 24                  | 35.52 | 37.68 | 40.08 | 41.76 | 44.40 | 46.80 |
| 25                  | 37.00 | 39.25 | 41.75 | 43.50 | 46.25 | 48.75 |
| 26                  | 38.48 | 40.82 | 43.42 | 45.24 | 48.10 | 50.70 |
| 27                  | 39.96 | 42.39 | 45.09 | 46.98 | 49.95 | 52.65 |
| 28                  | 41.44 | 43.96 | 46.76 | 48.72 | 51.80 | 54.60 |
| 29                  | 42.92 | 45.53 | 48.43 | 50.46 | 53.65 | 56.55 |
| 30                  | 44.40 | 47.10 | 50.10 | 52.20 | 55.50 | 58.50 |
| 31                  | 45.88 | 48.67 | 51.77 | 53.94 | 57.35 | 60.45 |
| 32                  | 47.36 | 50.24 | 53.44 | 55.68 | 59.20 | 62.40 |
| 33                  | 48.84 | 51.81 | 55.11 | 57.42 | 61.05 | 64.35 |
| 34                  | 50.32 | 53.38 | 56.78 | 59.16 | 62.90 | 66.30 |
| 35                  |       | 54.95 | 58.45 | 60.90 | 64.75 | 68.25 |
| 36                  |       |       | 60.12 | 62.64 | 66.60 | 70.20 |
| 37                  |       |       |       | 64.38 | 68.45 | 72.15 |
| 38                  |       |       |       |       | 70.30 | 74.10 |
| 39                  |       |       |       |       |       | 76.05 |

\* Based on Government Code Section 31676.14.

**TABLE 1 GENERAL MEMBERS**  
**PERCENTAGE OF FINAL COMPENSATION FOR**  
**ESTIMATED MONTHLY RETIREMENT ALLOWANCE\***

| Years of<br>Service | 56    | 57    | 58    | Ages<br>59 | 60    | 61    | 62 &<br>Over |
|---------------------|-------|-------|-------|------------|-------|-------|--------------|
| 5                   | 10.30 | 10.95 | 11.35 | 11.80      | 12.20 | 12.65 | 13.10        |
| 6                   | 12.36 | 13.14 | 13.62 | 14.16      | 14.64 | 15.18 | 15.72        |
| 7                   | 14.42 | 15.33 | 15.89 | 16.52      | 17.08 | 17.71 | 18.34        |
| 8                   | 16.48 | 17.52 | 18.16 | 18.88      | 19.52 | 20.24 | 20.96        |
| 9                   | 18.54 | 19.71 | 20.43 | 21.24      | 21.96 | 22.77 | 23.58        |
| 10                  | 20.60 | 21.90 | 22.70 | 23.60      | 24.40 | 25.30 | 26.20        |
| 11                  | 22.66 | 24.09 | 24.97 | 25.96      | 26.84 | 27.83 | 28.82        |
| 12                  | 24.72 | 26.28 | 27.24 | 28.32      | 29.28 | 30.36 | 31.44        |
| 13                  | 26.78 | 28.47 | 29.51 | 30.68      | 31.72 | 32.89 | 34.06        |
| 14                  | 28.84 | 30.66 | 31.78 | 33.04      | 34.16 | 35.42 | 36.68        |
| 15                  | 30.90 | 32.85 | 34.05 | 35.40      | 36.60 | 37.95 | 39.30        |
| 16                  | 32.96 | 35.04 | 36.32 | 37.76      | 39.04 | 40.48 | 41.92        |
| 17                  | 35.02 | 37.23 | 38.59 | 40.12      | 41.48 | 43.01 | 44.54        |
| 18                  | 37.08 | 39.42 | 40.86 | 42.48      | 43.92 | 45.54 | 47.16        |
| 19                  | 39.14 | 41.61 | 43.13 | 44.84      | 46.36 | 48.07 | 49.78        |
| 20                  | 41.20 | 43.80 | 45.40 | 47.20      | 48.80 | 50.60 | 52.40        |
| 21                  | 43.26 | 45.99 | 47.67 | 49.56      | 51.24 | 53.13 | 55.02        |
| 22                  | 45.32 | 48.18 | 49.94 | 51.92      | 53.68 | 55.66 | 57.64        |
| 23                  | 47.38 | 50.37 | 52.21 | 54.28      | 56.12 | 58.19 | 60.26        |
| 24                  | 49.44 | 52.56 | 54.48 | 56.64      | 58.56 | 60.72 | 62.88        |
| 25                  | 51.50 | 54.75 | 56.75 | 59.00      | 61.00 | 63.25 | 65.50        |
| 26                  | 53.56 | 56.94 | 59.02 | 61.36      | 63.44 | 65.78 | 68.12        |
| 27                  | 55.62 | 59.13 | 61.29 | 63.72      | 65.88 | 68.31 | 70.74        |
| 28                  | 57.68 | 61.32 | 63.56 | 66.08      | 68.32 | 70.84 | 73.36        |
| 29                  | 59.74 | 63.51 | 65.83 | 68.44      | 70.76 | 73.37 | 75.98        |
| 30                  | 61.80 | 65.70 | 68.10 | 70.80      | 73.20 | 75.90 | 78.60        |
| 31                  | 63.86 | 67.89 | 70.37 | 73.16      | 75.64 | 78.43 | 81.22        |
| 32                  | 65.92 | 70.08 | 72.64 | 75.52      | 78.08 | 80.96 | 83.84        |
| 33                  | 67.98 | 72.27 | 74.91 | 77.88      | 80.52 | 83.49 | 86.46        |
| 34                  | 70.04 | 74.46 | 77.18 | 80.24      | 82.96 | 86.02 | 89.08        |
| 35                  | 72.10 | 76.65 | 79.45 | 82.60      | 85.40 | 88.55 | 91.70        |
| 36                  | 74.16 | 78.84 | 81.72 | 84.96      | 87.84 | 91.08 | 94.32        |
| 37                  | 76.22 | 81.03 | 83.99 | 87.32      | 90.28 | 93.61 | 96.94        |
| 38                  | 78.28 | 83.22 | 86.26 | 89.68      | 92.72 | 96.14 | 99.56        |
| 39                  | 80.34 | 85.41 | 88.53 | 92.04      | 95.16 | 98.67 | 100.00       |

## TABLE 1A GENERAL MEMBERS

### Supplemental Benefit PERCENTAGE OF FINAL COMPENSATION FOR ESTIMATED MONTHLY RETIREMENT ALLOWANCE\*

| Years of Service | Ages  |       |       |       |       |       |
|------------------|-------|-------|-------|-------|-------|-------|
|                  | 50    | 51    | 52    | 53    | 54    | 55    |
| 5                | 1.92  | 2.00  | 2.08  | 2.36  | 2.50  | 2.75  |
| 6                | 2.30  | 2.40  | 2.50  | 2.84  | 3.00  | 3.30  |
| 7                | 2.68  | 2.80  | 2.92  | 3.31  | 3.50  | 3.85  |
| 8                | 3.07  | 3.20  | 3.33  | 3.78  | 4.00  | 4.40  |
| 9                | 3.45  | 3.60  | 3.75  | 4.25  | 4.50  | 4.95  |
| 10               | 3.84  | 4.01  | 4.17  | 4.73  | 5.00  | 5.50  |
| 11               | 4.22  | 4.41  | 4.58  | 5.20  | 5.50  | 6.05  |
| 12               | 4.60  | 4.81  | 5.00  | 5.67  | 6.00  | 6.60  |
| 13               | 4.99  | 5.21  | 5.41  | 6.14  | 6.50  | 7.15  |
| 14               | 5.37  | 5.61  | 5.83  | 6.62  | 7.00  | 7.70  |
| 15               | 5.75  | 6.01  | 6.25  | 7.09  | 7.50  | 8.25  |
| 16               | 6.14  | 6.41  | 6.66  | 7.56  | 8.00  | 8.80  |
| 17               | 6.52  | 6.81  | 7.08  | 8.03  | 8.50  | 9.35  |
| 18               | 6.90  | 7.21  | 7.50  | 8.51  | 9.00  | 9.90  |
| 19               | 7.29  | 7.61  | 7.91  | 8.98  | 9.50  | 10.45 |
| 20               | 7.67  | 8.01  | 8.33  | 9.45  | 10.00 | 11.00 |
| 21               | 8.05  | 8.41  | 8.75  | 9.92  | 10.49 | 11.55 |
| 22               | 8.44  | 8.81  | 9.16  | 10.40 | 10.99 | 12.10 |
| 23               | 8.82  | 9.21  | 9.58  | 10.87 | 11.49 | 12.65 |
| 24               | 9.20  | 9.61  | 10.00 | 11.34 | 11.99 | 13.20 |
| 25               | 9.59  | 10.01 | 10.41 | 11.81 | 12.49 | 13.75 |
| 26               | 9.97  | 10.41 | 10.83 | 12.29 | 12.99 | 14.30 |
| 27               | 10.35 | 10.81 | 11.25 | 12.76 | 13.49 | 14.85 |
| 28               | 10.74 | 11.21 | 11.66 | 13.23 | 13.99 | 15.40 |
| 29               | 11.12 | 11.61 | 12.08 | 13.70 | 14.49 | 15.95 |
| 30               | 11.51 | 12.02 | 12.50 | 14.18 | 14.99 | 16.50 |
| 31               | 11.89 | 12.42 | 12.91 | 14.65 | 15.49 | 17.05 |
| 32               | 12.27 | 12.82 | 13.33 | 15.12 | 15.99 | 17.60 |
| 33               | 12.66 | 13.22 | 13.74 | 15.59 | 16.49 | 18.15 |
| 34               | 13.04 | 13.62 | 14.16 | 16.07 | 16.99 | 18.70 |
| 35               |       | 14.02 | 14.58 | 16.54 | 17.49 | 19.25 |
| 36               |       |       | 14.99 | 17.01 | 17.99 | 19.80 |
| 37               |       |       |       | 17.48 | 18.49 | 20.35 |
| 38               |       |       |       |       | 18.99 | 20.90 |
| 39               |       |       |       |       |       | 21.45 |

\* Based on Government Code Section 31627.



## TABLE 1A GENERAL MEMBERS

### Supplemental Benefit PERCENTAGE OF FINAL COMPENSATION FOR ESTIMATED MONTHLY RETIREMENT ALLOWANCE\*

| Years of<br>Service | 56    | 57    | 58    | Ages<br>59 | 60    | 61    | 62 &<br>Over |
|---------------------|-------|-------|-------|------------|-------|-------|--------------|
| 5                   | 2.76  | 2.86  | 3.26  | 3.66       | 4.17  | 3.72  | 3.27         |
| 6                   | 3.31  | 3.43  | 3.91  | 4.39       | 5.00  | 4.46  | 3.92         |
| 7                   | 3.86  | 4.00  | 4.56  | 5.12       | 5.83  | 5.20  | 4.57         |
| 8                   | 4.41  | 4.58  | 5.21  | 5.85       | 6.67  | 5.95  | 5.23         |
| 9                   | 4.97  | 5.15  | 5.86  | 6.58       | 7.50  | 6.69  | 5.88         |
| 10                  | 5.52  | 5.72  | 6.52  | 7.31       | 8.33  | 7.43  | 6.53         |
| 11                  | 6.07  | 6.29  | 7.17  | 8.04       | 9.17  | 8.18  | 7.19         |
| 12                  | 6.62  | 6.86  | 7.82  | 8.78       | 10.00 | 8.92  | 7.84         |
| 13                  | 7.17  | 7.44  | 8.47  | 9.51       | 10.83 | 9.66  | 8.49         |
| 14                  | 7.72  | 8.01  | 9.12  | 10.24      | 11.67 | 10.41 | 9.15         |
| 15                  | 8.28  | 8.58  | 9.77  | 10.97      | 12.50 | 11.15 | 9.80         |
| 16                  | 8.83  | 9.15  | 10.42 | 11.70      | 13.33 | 11.89 | 10.45        |
| 17                  | 9.38  | 9.72  | 11.08 | 12.43      | 14.17 | 12.64 | 11.11        |
| 18                  | 9.93  | 10.30 | 11.73 | 13.16      | 15.00 | 13.38 | 11.76        |
| 19                  | 10.48 | 10.87 | 12.38 | 13.89      | 15.83 | 14.12 | 12.41        |
| 20                  | 11.04 | 11.44 | 13.03 | 14.63      | 16.67 | 14.87 | 13.07        |
| 21                  | 11.59 | 12.01 | 13.68 | 15.36      | 17.50 | 15.61 | 13.72        |
| 22                  | 12.14 | 12.58 | 14.33 | 16.09      | 18.33 | 16.35 | 14.37        |
| 23                  | 12.69 | 13.16 | 14.98 | 16.82      | 19.16 | 17.09 | 15.02        |
| 24                  | 13.24 | 13.73 | 15.64 | 17.55      | 20.00 | 17.84 | 15.68        |
| 25                  | 13.79 | 14.30 | 16.29 | 18.28      | 20.83 | 18.58 | 16.33        |
| 26                  | 14.35 | 14.87 | 16.94 | 19.01      | 21.66 | 19.32 | 16.98        |
| 27                  | 14.90 | 15.44 | 17.59 | 19.74      | 22.50 | 20.07 | 17.64        |
| 28                  | 15.45 | 16.02 | 18.24 | 20.48      | 23.33 | 20.81 | 18.29        |
| 29                  | 16.00 | 16.59 | 18.89 | 21.21      | 24.16 | 21.55 | 18.94        |
| 30                  | 16.55 | 17.16 | 19.55 | 21.94      | 25.00 | 22.30 | 19.60        |
| 31                  | 17.10 | 17.73 | 20.20 | 22.67      | 24.36 | 21.57 | 18.78        |
| 32                  | 17.66 | 18.30 | 20.85 | 23.40      | 21.92 | 19.04 | 16.16        |
| 33                  | 18.21 | 18.88 | 21.50 | 22.12      | 19.48 | 16.51 | 13.54        |
| 34                  | 18.76 | 19.45 | 22.15 | 19.76      | 17.04 | 13.98 | 10.92        |
| 35                  | 19.31 | 20.02 | 20.55 | 17.40      | 14.60 | 11.45 | 8.30         |
| 36                  | 19.86 | 20.59 | 18.28 | 15.04      | 12.16 | 8.92  | 5.68         |
| 37                  | 20.41 | 18.97 | 16.01 | 12.68      | 9.72  | 6.39  | 3.06         |
| 38                  | 20.97 | 16.78 | 13.74 | 10.32      | 7.28  | 3.86  | 0.44         |
| 39                  | 19.66 | 14.59 | 11.47 | 7.96       | 4.84  | 1.33  |              |

**TABLE 2 SAFETY MEMBERS**

**PERCENTAGE OF FINAL COMPENSATION FOR  
ESTIMATED MONTHLY RETIREMENT ALLOWANCE\***

| <b>Years of<br/>Service</b> | <b>41</b> | <b>42</b> | <b>43</b> | <b>Ages</b> |           |           |           | <b>48</b> |
|-----------------------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-----------|
|                             |           |           |           | <b>44</b>   | <b>45</b> | <b>46</b> | <b>47</b> |           |
| 5                           |           |           |           |             |           |           |           |           |
| 6                           |           |           |           |             |           |           |           |           |
| 7                           |           |           |           |             |           |           |           |           |
| 8                           |           |           |           |             |           |           |           |           |
| 9                           |           |           |           |             |           |           |           |           |
| 10                          |           |           |           |             |           |           |           |           |
| 11                          |           |           |           |             |           |           |           |           |
| 12                          |           |           |           |             |           |           |           |           |
| 13                          |           |           |           |             |           |           |           |           |
| 14                          |           |           |           |             |           |           |           |           |
| 15                          |           |           |           |             |           |           |           |           |
| 16                          |           |           |           |             |           |           |           |           |
| 17                          |           |           |           |             |           |           |           |           |
| 18                          |           |           |           |             |           |           |           |           |
| 19                          |           |           |           |             |           |           |           |           |
| 20                          | 25.03     | 26.50     | 28.02     | 29.59       | 31.22     | 32.90     | 34.71     | 36.34     |
| 21                          |           | 27.83     | 29.42     | 31.07       | 32.78     | 34.55     | 36.45     | 38.16     |
| 22                          |           |           | 30.82     | 32.55       | 34.34     | 36.19     | 38.18     | 39.97     |
| 23                          |           |           |           | 34.03       | 35.90     | 37.84     | 39.92     | 41.79     |
| 24                          |           |           |           |             | 37.46     | 39.48     | 41.65     | 43.61     |
| 25                          |           |           |           |             |           | 41.13     | 43.39     | 45.43     |
| 26                          |           |           |           |             |           |           | 45.13     | 47.24     |
| 27                          |           |           |           |             |           |           |           | 49.06     |
| 28                          |           |           |           |             |           |           |           |           |
| 29                          |           |           |           |             |           |           |           |           |
| 30                          |           |           |           |             |           |           |           |           |
| 31                          |           |           |           |             |           |           |           |           |
| 32                          |           |           |           |             |           |           |           |           |
| 33                          |           |           |           |             |           |           |           |           |
| 34                          |           |           |           |             |           |           |           |           |

\* Based on Government Code Section 31664.

## TABLE 2 SAFETY MEMBERS

### PERCENTAGE OF FINAL COMPENSATION FOR ESTIMATED MONTHLY RETIREMENT ALLOWANCE\*

| Years of<br>Service | 49    | 50    | 51    | Ages<br>52 | 53    | 54    | 55 &<br>Over |
|---------------------|-------|-------|-------|------------|-------|-------|--------------|
| 5                   |       | 10.00 | 10.52 | 11.08      | 11.69 | 12.34 | 13.10        |
| 6                   |       | 12.00 | 12.62 | 13.29      | 14.03 | 14.80 | 15.72        |
| 7                   |       | 14.00 | 14.72 | 15.51      | 16.37 | 17.27 | 18.34        |
| 8                   |       | 16.00 | 16.83 | 17.72      | 18.71 | 19.74 | 20.96        |
| 9                   |       | 18.00 | 18.93 | 19.94      | 21.05 | 22.20 | 23.58        |
| 10                  |       | 20.00 | 21.03 | 22.16      | 23.38 | 24.67 | 26.20        |
| 11                  |       | 22.00 | 23.14 | 24.37      | 25.72 | 27.14 | 28.82        |
| 12                  |       | 24.00 | 25.24 | 26.59      | 28.06 | 29.61 | 31.44        |
| 13                  |       | 26.00 | 27.34 | 28.80      | 30.40 | 32.07 | 34.06        |
| 14                  |       | 28.00 | 29.44 | 31.02      | 32.74 | 34.54 | 36.68        |
| 15                  |       | 30.00 | 31.55 | 33.23      | 35.08 | 37.01 | 39.30        |
| 16                  |       | 32.00 | 33.65 | 35.45      | 37.41 | 39.48 | 41.92        |
| 17                  |       | 34.00 | 35.75 | 37.67      | 39.75 | 41.94 | 44.54        |
| 18                  |       | 36.00 | 37.86 | 39.88      | 42.09 | 44.41 | 47.16        |
| 19                  |       | 38.00 | 39.96 | 42.10      | 44.43 | 46.88 | 49.78        |
| 20                  | 38.09 | 40.00 | 42.06 | 44.31      | 46.77 | 49.34 | 52.40        |
| 21                  | 39.99 | 42.00 | 44.17 | 46.53      | 49.11 | 51.81 | 55.02        |
| 22                  | 41.90 | 44.00 | 46.27 | 48.74      | 51.44 | 54.28 | 57.64        |
| 23                  | 43.80 | 46.00 | 48.37 | 50.96      | 53.78 | 56.75 | 60.26        |
| 24                  | 45.71 | 48.00 | 50.48 | 53.17      | 56.12 | 59.21 | 62.88        |
| 25                  | 47.61 | 50.00 | 52.58 | 55.39      | 58.46 | 61.68 | 65.50        |
| 26                  | 49.51 | 52.00 | 54.68 | 57.61      | 60.80 | 64.15 | 68.11        |
| 27                  | 51.42 | 54.00 | 56.79 | 59.82      | 63.14 | 66.61 | 70.73        |
| 28                  | 53.32 | 56.00 | 58.89 | 62.04      | 65.48 | 69.08 | 73.35        |
| 29                  |       | 58.00 | 60.99 | 64.25      | 67.81 | 71.55 | 75.97        |
| 30                  |       |       | 63.09 | 66.47      | 70.15 | 74.02 | 78.59        |
| 31                  |       |       |       | 68.68      | 72.49 | 76.48 | 81.21        |
| 32                  |       |       |       |            | 74.83 | 78.95 | 83.83        |
| 33                  |       |       |       |            |       | 81.42 | 86.45        |
| 34                  |       |       |       |            |       |       | 89.07        |

**TABLE 2B SAFETY MEMBERS**

**Supplemental Benefit  
PERCENTAGE OF FINAL COMPENSATION FOR  
ESTIMATED MONTHLY RETIREMENT ALLOWANCE\***

| <b>Years of Service</b> | <b>41</b> | <b>42</b> | <b>43</b> | <b>Ages<br/>44</b> | <b>45</b> | <b>46</b> | <b>47</b> | <b>48</b> |
|-------------------------|-----------|-----------|-----------|--------------------|-----------|-----------|-----------|-----------|
| 5                       |           |           |           |                    |           |           |           |           |
| 6                       |           |           |           |                    |           |           |           |           |
| 7                       |           |           |           |                    |           |           |           |           |
| 8                       |           |           |           |                    |           |           |           |           |
| 9                       |           |           |           |                    |           |           |           |           |
| 10                      |           |           |           |                    |           |           |           |           |
| 11                      |           |           |           |                    |           |           |           |           |
| 12                      |           |           |           |                    |           |           |           |           |
| 13                      |           |           |           |                    |           |           |           |           |
| 14                      |           |           |           |                    |           |           |           |           |
| 15                      |           |           |           |                    |           |           |           |           |
| 16                      |           |           |           |                    |           |           |           |           |
| 17                      |           |           |           |                    |           |           |           |           |
| 18                      |           |           |           |                    |           |           |           |           |
| 19                      |           |           |           |                    |           |           |           |           |
| 20                      | 6.26      | 6.63      | 7.00      | 7.40               | 7.81      | 8.23      | 8.68      | 9.09      |
| 21                      |           | 6.95      | 7.35      | 7.76               | 8.20      | 8.64      | 9.11      | 9.54      |
| 22                      |           |           | 7.70      | 8.13               | 8.59      | 9.05      | 9.55      | 10.00     |
| 23                      |           |           |           | 8.50               | 8.98      | 9.46      | 9.98      | 10.45     |
| 24                      |           |           |           |                    | 9.37      | 9.88      | 10.42     | 10.90     |
| 25                      |           |           |           |                    |           | 10.28     | 10.85     | 11.35     |
| 26                      |           |           |           |                    |           |           | 11.28     | 11.81     |
| 27                      |           |           |           |                    |           |           |           | 12.26     |
| 28                      |           |           |           |                    |           |           |           |           |
| 29                      |           |           |           |                    |           |           |           |           |
| 30                      |           |           |           |                    |           |           |           |           |
| 31                      |           |           |           |                    |           |           |           |           |
| 32                      |           |           |           |                    |           |           |           |           |
| 33                      |           |           |           |                    |           |           |           |           |
| 34                      |           |           |           |                    |           |           |           |           |

\* Based on Government Code Section 31627.

**TABLE 2B SAFETY MEMBERS**

**Supplemental Benefit**  
**PERCENTAGE OF FINAL COMPENSATION FOR**  
**ESTIMATED MONTHLY RETIREMENT ALLOWANCE\***

| <b>Years of Service</b> | <b>49</b> | <b>50</b> | <b>51</b> | <b>Ages 52</b> | <b>53</b> | <b>54</b> | <b>55 &amp; Over</b> |
|-------------------------|-----------|-----------|-----------|----------------|-----------|-----------|----------------------|
| 5                       |           | 2.50      | 2.63      | 2.77           | 2.93      | 3.08      | 3.27                 |
| 6                       |           | 3.00      | 3.15      | 3.33           | 3.51      | 3.70      | 3.93                 |
| 7                       |           | 3.50      | 3.68      | 3.88           | 4.09      | 4.32      | 4.58                 |
| 8                       |           | 4.00      | 4.20      | 4.44           | 4.67      | 4.93      | 5.24                 |
| 9                       |           | 4.50      | 4.73      | 4.99           | 5.26      | 5.56      | 5.89                 |
| 10                      |           | 5.00      | 5.26      | 5.54           | 5.85      | 6.17      | 6.55                 |
| 11                      |           | 5.50      | 5.78      | 6.09           | 6.43      | 6.78      | 7.20                 |
| 12                      |           | 6.00      | 6.31      | 6.64           | 7.02      | 7.40      | 7.86                 |
| 13                      |           | 6.50      | 6.84      | 7.20           | 7.60      | 8.02      | 8.51                 |
| 14                      |           | 7.00      | 7.37      | 7.75           | 8.18      | 8.64      | 9.17                 |
| 15                      |           | 7.50      | 7.89      | 8.31           | 8.77      | 9.25      | 9.82                 |
| 16                      |           | 8.00      | 8.41      | 8.86           | 9.36      | 9.86      | 10.48                |
| 17                      |           | 8.50      | 8.94      | 9.41           | 9.94      | 10.49     | 11.13                |
| 18                      |           | 9.00      | 9.46      | 9.97           | 10.52     | 11.10     | 11.79                |
| 19                      |           | 9.50      | 9.99      | 10.52          | 11.11     | 11.72     | 12.44                |
| 20                      | 9.52      | 10.00     | 10.52     | 11.08          | 11.69     | 12.34     | 13.10                |
| 21                      | 10.00     | 10.50     | 11.04     | 11.63          | 12.27     | 12.95     | 13.75                |
| 22                      | 10.47     | 11.00     | 11.57     | 12.19          | 12.87     | 13.57     | 14.40                |
| 23                      | 10.95     | 11.50     | 12.10     | 12.74          | 13.45     | 14.18     | 15.06                |
| 24                      | 11.42     | 12.00     | 12.62     | 13.30          | 14.03     | 14.81     | 15.71                |
| 25                      | 11.90     | 12.50     | 13.15     | 13.85          | 14.62     | 15.42     | 16.37                |
| 26                      | 12.38     | 13.00     | 13.67     | 14.40          | 15.20     | 16.03     | 17.03                |
| 27                      | 12.85     | 13.50     | 14.19     | 14.96          | 15.78     | 16.66     | 17.69                |
| 28                      | 13.33     | 14.00     | 14.72     | 15.51          | 16.36     | 17.27     | 18.34                |
| 29                      |           | 14.50     | 15.25     | 16.07          | 16.96     | 17.89     | 19.00                |
| 30                      |           |           | 15.77     | 16.62          | 17.54     | 18.50     | 19.65                |
| 31                      |           |           |           | 17.17          | 18.12     | 19.12     | 18.79                |
| 32                      |           |           |           |                | 18.71     | 19.74     | 16.17                |
| 33                      |           |           |           |                |           | 18.58     | 13.55                |
| 34                      |           |           |           |                |           |           | 10.93                |

**TABLE 3 TEMPORARY ANNUITY FACTORS**

**PERCENTAGE OF SOCIAL SECURITY ESTIMATE AT  
AGE 62 FOR ESTIMATED MONTHLY BENEFIT**

**GENERAL MEMBERS**

| <b>Age</b> | <b>Exact Age</b> | <b>+1/4 yr.</b> | <b>+1/2 yr.</b> | <b>+3/4 yr.</b> |
|------------|------------------|-----------------|-----------------|-----------------|
| 40         | .1294            | .1323           | .1352           | .1381           |
| 41         | .1410            | .1442           | .1474           | .1505           |
| 42         | .1537            | .1572           | .1607           | .1641           |
| 43         | .1676            | .1714           | .1753           | .1791           |
| 44         | .1829            | .1871           | .1913           | .1955           |
| 45         | .1997            | .2043           | .2089           | .2135           |
| 46         | .2181            | .2232           | .2282           | .2333           |
| 47         | .2383            | .2439           | .2494           | .2550           |
| 48         | .2605            | .2666           | .2728           | .2789           |
| 49         | .2850            | .2918           | .2986           | .3053           |
| 50         | .3121            | .3196           | .3270           | .3345           |
| 51         | .3419            | .3502           | .3584           | .3667           |
| 52         | .3749            | .3840           | .3932           | .4023           |
| 53         | .4114            | .4215           | .4317           | .4418           |
| 54         | .4519            | .4632           | .4744           | .4857           |
| 55         | .4969            | .5094           | .5220           | .5345           |
| 56         | .5470            | .5610           | .5749           | .5889           |
| 57         | .6028            | .6184           | .6340           | .6495           |
| 58         | .6651            | .6825           | .7000           | .7174           |
| 59         | .7348            | .7544           | .7739           | .7935           |
| 60         | .8130            | .8350           | .8570           | .8789           |
| 61         | .9009            | .9257           | .9505           | .9752           |
| 62         | 1.0000           |                 |                 |                 |

**TABLE 4 TEMPORARY ANNUITY FACTORS  
PERCENTAGE OF SOCIAL SECURITY ESTIMATE AT  
AGE 62 FOR ESTIMATED MONTHLY BENEFIT**

**SAFETY MEMBERS**

| <b>Age</b> | <b>Exact Age</b> | <b>+1/4 yr.</b> | <b>+1/2 yr.</b> | <b>+3/4 yr.</b> |
|------------|------------------|-----------------|-----------------|-----------------|
| 40         | .1241            | .1269           | .1297           | .1325           |
| 41         | .1353            | .1384           | .1415           | .1446           |
| 42         | .1477            | .1511           | .1545           | .1578           |
| 43         | .1612            | .1649           | .1686           | .1723           |
| 44         | .1760            | .1801           | .1842           | .1883           |
| 45         | .1924            | .1969           | .2014           | .2058           |
| 46         | .2103            | .2153           | .2202           | .2252           |
| 47         | .2301            | .2356           | .2410           | .2465           |
| 48         | .2519            | .2579           | .2640           | .2700           |
| 49         | .2760            | .2827           | .2894           | .2960           |
| 50         | .3027            | .3101           | .3174           | .3248           |
| 51         | .3321            | .3403           | .3485           | .3566           |
| 52         | .3648            | .3739           | .3830           | .3921           |
| 53         | .4012            | .4113           | .4214           | .4315           |
| 54         | .4416            | .4529           | .4641           | .4754           |
| 55         | .4866            | .4992           | .5118           | .5243           |
| 56         | .5369            | .5510           | .5651           | .5791           |
| 57         | .5932            | .6090           | .6248           | .6405           |
| 58         | .6563            | .6741           | .6918           | .7096           |
| 59         | .7273            | .7473           | .7673           | .7873           |
| 60         | .8073            | .8299           | .8525           | .8750           |
| 61         | .8976            | .9232           | .9488           | .9744           |
| 62         | 1.0000           |                 |                 |                 |

