

Welcome to CalPERS

A Benefits Guide for

▶ **Public Agency Members**



explore

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plan

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Explore and plan for
your secure retirement

Welcome to CalPERS

We're here to make sure you enjoy financial security when you retire from your public service career.

This publication answers some of the questions you may have as a public agency CalPERS member. We'll describe how your pension is funded, the basics of your retirement benefits, and frequently asked questions from members like you.

Explore and plan for your secure retirement.

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Get Familiar With CalPERS

CalPERS at a Glance

The California Public Employees' Retirement System (CalPERS) is the nation's largest public pension system, with more than 2 million members from California's state, school, and public agency employers. The 13-member Board of Administration governs CalPERS and administers benefits under the California Public Employees' Retirement Law.

CalPERS administers retirement benefits for three groups of public employees:

- **State of California employees**

includes California State University

- **School employees**

classified employees in non-certificated positions

- **Public agency employees**

employed by local agencies that contract with CalPERS

CalPERS Public Agency Members

Public agency employees are grouped into two categories of CalPERS membership:



Local miscellaneous

Members employed by a public agency or special district that has contracted with CalPERS, and who are **not** involved in law enforcement, fire suppression, the protection of public safety, or employed in a position designated by law as local safety



Local safety

Members employed by a public agency or special district that has contracted with CalPERS, and who are involved in law enforcement, fire suppression, the protection of public safety, or employed in a position designated by law as local safety

If you have questions about your CalPERS membership, please contact your employer.

Pension and Retirement Benefits

CalPERS Defined Benefit Plan

In a defined benefit retirement plan, pension payments are determined by a set formula and are payable for life. This contrasts with a defined contribution plan (like a 401(k) or 457 plan), in which benefits are determined not by a formula, but solely by the amount of contributions in an account, plus earnings.

How Your Pension Is Funded

Three sources fund a defined benefit retirement plan like CalPERS:

- **CalPERS members** – Employees generally make contributions from their paycheck into the CalPERS fund. The percentage you contribute is defined by law and your bargaining unit.
- **CalPERS employers** – Additional funding is provided by employer contributions.
- **CalPERS investment earnings** – This funding source makes up the largest contribution to the fund with earnings from CalPERS investments in stocks, bonds, real estate, and other investment types.

What companies does CalPERS invest in?

Our investment portfolio is diversified into several asset classes. To learn more, go to www.calpers.ca.gov/investments.

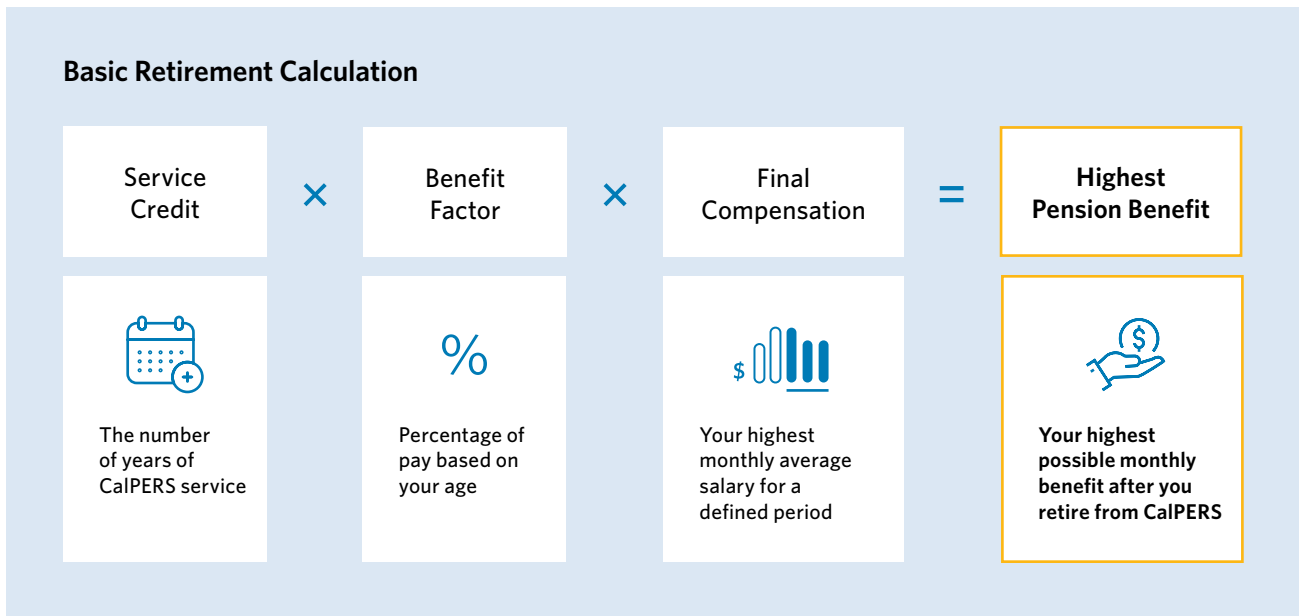
How Your Pension Is Calculated

We use three factors to calculate your service retirement pension:

- **Service credit** – This is your total years of CalPERS service, including partial years. Your service credit accumulates on a fiscal year basis, which is July 1 through June 30.
- **Benefit factor** – This is the percentage of pay to which you are entitled for each year of service, based on your age at retirement.
- **Final compensation** – This is your highest average annual compensation earnable during any consecutive 12-month or 36-month period of employment.

The basic retirement calculation is shown on the next page.

Pension and Retirement Benefits (continued)



Service Credit

Service credit is the number of years, including partial years, you have worked and contributed to CalPERS.

To earn a full year of service credit during a fiscal year, you must work at least:

- 1,720 hours (hourly pay employees)
- 215 days (daily pay employees)
- 10 months (full-time monthly employees)

You cannot earn more than one year of service credit in one fiscal year. If you work part time or less than eight hours per day, it will take you longer to earn one year.

You can view your current service credit at any time by logging in to myCalPERS at my.calpers.ca.gov or by referring to your CalPERS Annual Member Statement to verify your service credit total.

Service Credit Purchase

In some cases, you may be eligible to purchase other types of service credit to help maximize your retirement benefits. Some of these types of service include redeposit of contributions previously withdrawn from CalPERS, prior service with a CalPERS employer, certain types of leaves of absence, and more.

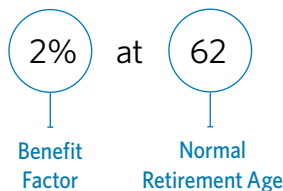
For information about types of service credit available to purchase, see our publications ***Service Credit Purchase Options*** (PUB 12) and ***Military Service Credit Options*** (PUB 15).

Pension and Retirement Benefits (continued)

Benefit Factor

Your benefit factor, sometimes called “age factor,” is the percentage of pay you are entitled to for each year of CalPERS-covered service. It’s determined by your age at retirement and your retirement formula. The benefit factor changes for every quarter year of age based on the retirement formula.

If your retirement formula is 2% at 62, for example, this means you get 2% of your pay if you retire at age 62. Age 62 is referred to as your “normal retirement age.”



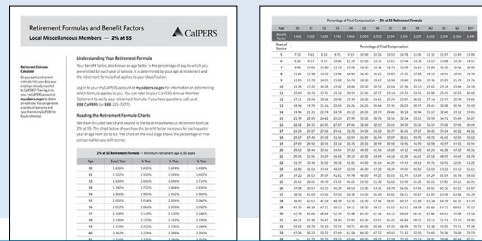
Local miscellaneous members receive one of six retirement formulas, with varying retirement ages and final compensation percentages. Most miscellaneous members hired after January 1, 2013, receive the 2% at 62 formula.

Local safety members receive one of eight retirement formulas, with varying retirement ages and final compensation percentages. The percentage of pay is limited for all the local safety benefit formulas **except** for 2% at 57, 2.5% at 57, and 2.7% at 57. If you have safety service with multiple employers and under different safety formulas, there could be more than one maximum benefit cap applied to your retirement allowance.

You can verify your retirement formula by logging in to myCalPERS at my.calpers.ca.gov or by referring to your CalPERS Annual Member Statement. You could have more than one formula depending on your membership date and number of employers.

View Benefit Factor Charts Online

Get a head start on your retirement planning. Go to www.calpers.ca.gov/benefitcharts to find the retirement formula charts for your benefit factor and final compensation.



Final Compensation

Your final compensation is your highest average annual compensation earnable during any consecutive 12-month or 36-month period of employment, depending on your membership date and employer’s contract. Which compensation period we use depends on your retirement formula(s).

If you are an elected official or were appointed to a city council or county board of supervisors on or after July 1, 1994, your final compensation is based on the highest annual average compensation earnable during each period of state service you elected CalPERS optional membership.

We use your full-time pay rate, not your earnings. If you work part time, we will use your full-time equivalent pay rate to determine your final compensation. Your employer reports your payroll information to CalPERS, so if you have questions about the accuracy of your final compensation amount, or what can be reported to CalPERS under the law, please contact your employer.

Pension and Retirement Benefits (continued)

Compensation Limits

The final compensation amount we can use to calculate your retirement benefit may be limited by Retirement Law, Internal Revenue Code (IRC) section 401(a)(17), or both. If your service is subject to the California Public Employees' Pension Reform Act (PEPRA), the annual compensation limit amounts are lower than the IRC compensation limits. These limits do not limit the salary your employer can pay, but rather limit the amount of compensation we can consider under your retirement plan. For more information about your retirement compensation limits, talk to your employer or go to www.calpers.ca.gov.

Special Compensation

Certain items such as special compensation earned during your final compensation period may be included in your final compensation. Contact CalPERS if you are not sure which items of special compensation can be included.

Retirement Eligibility

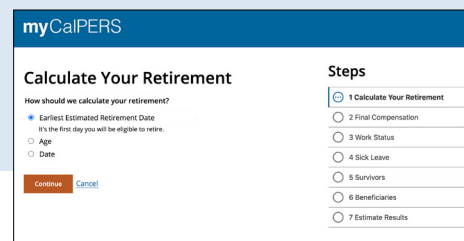
To be eligible for service retirement, you must have at least five years of CalPERS-credited service and be at least age 50 or 52, depending on your retirement formula. If you have a combination of classic and PEPRA service, you may be eligible to retire at age 50. (See page 12 for more about PEPRA.) There is no mandatory retirement age for local public agency members.

There are some exceptions to the five-year requirement. If you are employed on a permanent part-time basis and worked at least five calendar years, or you're a member with another California public retirement system, contact CalPERS to find out if an exception may apply to you.

If you are considering retiring, you will need to submit an application to CalPERS. To learn about the retirement options and application process, review our publications *Planning Your Service Retirement* (PUB 1) and *Service Retirement Election Application* (PUB 43).

Estimate Your Retirement

Do you want a retirement estimate that uses data your employer already reported to CalPERS? Log in to your myCalPERS account at my.calpers.ca.gov to get an estimate. You can generate a variety of scenarios and save them in myCalPERS for future reference.



The screenshot shows the myCalPERS website interface for calculating retirement. The main heading is "Calculate Your Retirement". Below it, there is a question: "How should we calculate your retirement?" with three radio button options: "Earliest Estimated Retirement Date" (selected), "Age", and "Date". A note below the options says "With the first day you will be eligible to retire." At the bottom left of this section are "Continue" and "Cancel" buttons. On the right side, there is a "Steps" section with a list of seven steps, each with a radio button: "1 Calculate Your Retirement" (selected), "2 Final Compensation", "3 Work Status", "4 Sick Leave", "5 Survivors", "6 Beneficiaries", and "7 Estimate Results".



Death Benefits

Before Retirement

If you pass away before you retire, CalPERS provides several benefits for your family or a beneficiary. The benefits range from a simple return of your contributions plus interest to a monthly allowance equal to half of what you would have received at retirement paid to a spouse or domestic partner.

To be eligible for a monthly pre-retirement death benefit, your spouse or domestic partner

must have been either married to you or legally registered before the occurrence of the injury or the onset of the illness that resulted in your death, or for at least one year prior to your death.

Use the appropriate chart below to determine which pre-retirement death benefits your family and/or beneficiary **may** be eligible to receive.



Local Miscellaneous Members

Are You Eligible to Retire?

- Age 50 if you became a member on or before December 31, 2012 **or**
- Age 52 if you became a member on or after January 1, 2013

And have at least 5 years of CalPERS service or have worked part time for at least 5 years

No

Not eligible to retire,
but your beneficiary could receive:

1) Special Death Benefit*

If your death is the direct result of a violent act while performing your official duties, a monthly allowance equal to 50% of your highest final compensation with this employer for spouse's lifetime or to eligible children until age 22

Or

2) Basic Death Benefit

Your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest; and
- Up to six months' pay

Yes

Eligible to retire,
and your beneficiary could receive:

1) Special Death Benefit*

If your death is the direct result of a violent act while performing your official duties, a monthly allowance equal to 50% of your highest final compensation with this employer for spouse's lifetime or to eligible children until age 22

Or

2) Pre-Retirement Option 2W Death Benefit*

For eligible spouses and registered domestic partners, a monthly allowance equal to the amount you would have received if you had retired at your date of death and elected the 100% of the option portion of your ongoing monthly benefit

* Talk to your employer to find out if they have contracted for this benefit.

Graphic continued on next page...

Death Benefits (continued)



Local Miscellaneous Members, *continued*

Are You Eligible to Retire?

No

And

3) 1959 Survivor Benefit*

If applicable, a monthly allowance for eligible survivors for members not covered by Social Security and not receiving the Special Death Benefit

Or

4) Limited Death Benefit

If you separate from employment for over 120 days, and your separation was not due to illness or injury, your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest

Yes

Or

3) 1957 Survivor Benefit

For eligible children if there is no spouse, monthly allowance equal to half of what your unmodified allowance would have been at your date of death

Or

4) Basic Death Benefit

Your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest; and
- Up to six months' pay (one month's salary for each year of current service, to a maximum of six months)

And

5) 1959 Survivor Benefit*

If applicable, a monthly allowance for eligible survivors for members not covered by Social Security and not receiving the Special Death Benefit

Or

6) Limited Death Benefit

If you separate from employment for over 120 days, and your separation was not due to illness or injury, your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest

* Talk to your employer to find out if they have contracted for this benefit.

Death Benefits (continued)



Local Safety Members

Are You Eligible to Retire?

- Age 50 and
- Have at least 5 years of CalPERS service or have worked part time for at least 5 years

No

Not eligible to retire,
but your beneficiary could receive:

**1) Alternate Death Benefit
for Qualified Firefighters***

For members with 20 or more years of CalPERS service, eligible spouses and registered domestic partners receive a monthly allowance equal to the amount you would have received if you had retired at age 50 or later and elected the 100% of the option portion of your ongoing monthly benefit. If no spouse or registered domestic partner, for eligible children, equal to half of what your unmodified retirement allowance would have been at your date of death until age 18.

Or

2) Special Death Benefit

If your death is job-related, a monthly allowance equal to 50%–75% of your highest final compensation with this employer for spouse’s lifetime or to eligible children until age 22

Or

Yes

Eligible to retire,
and your beneficiary could receive:

1) Special Death Benefit

If your death is job-related, a monthly allowance equal to 50%–75% of your highest final compensation with this employer for spouse’s lifetime or to eligible children until age 22

Or

2) Pre-Retirement Option 2W Death Benefit*

For eligible spouses and registered domestic partners, a monthly allowance equal to the amount you would have received if you had retired at your date of death and elected the 100% of the option portion of your ongoing monthly benefit

Or

3) 1957 Survivor Benefit

For eligible children if there is no spouse, monthly allowance equal to half of what your unmodified allowance would have been at your date of death

Or

* Talk to your employer to find out if they have contracted for this benefit.

Graphic continued on next page...

Death Benefits (continued)



Local Safety Members, *continued*

Are You Eligible to Retire?

No

3) Basic Death Benefit

Your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest; and
- Up to six months' pay

And

4) 1959 Survivor Benefit*

If applicable, a monthly allowance for eligible survivors for members not covered by Social Security and not receiving the Special Death Benefit

Or

5) Limited Death Benefit

If you separate from employment for over 120 days, and your separation was not due to illness or injury, your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest

Yes

4) Basic Death Benefit

Your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest; and
- Up to six months' pay

And

5) 1959 Survivor Benefit*

If applicable, a monthly allowance for eligible survivors for members not covered by Social Security and not receiving the Special Death Benefit

Or

6) Limited Death Benefit

If you separate from employment for over 120 days, and your separation was not due to illness or injury, your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, plus interest

* Talk to your employer to find out if they have contracted for this benefit.

Death Benefits (continued)

For more information on survivor benefits, go to www.calpers.ca.gov/deathbenefits and select Benefits Payable. And don't forget to log in to myCalPERS at my.calpers.ca.gov to make sure you've named a beneficiary for your lump-sum benefits. If there is no beneficiary designation on file at the time of your death, we'll determine your beneficiary by statutory order.

After Retirement

When you pass away after retirement, CalPERS provides benefits for your family or beneficiary based on choices you make when you retire. For more information on the different retirement payment options and the benefits they provide, see our publication *Planning Your Service Retirement* (PUB 1).

Special Power of Attorney

A CalPERS special power of attorney allows you to designate a representative, known as your attorney-in-fact, to conduct your retirement affairs. You may already have a power of attorney set up through another resource; however, it may not address your CalPERS retirement benefits. Learn more and download the designation form at www.calpers.ca.gov/powerofattorney.

Health Program Benefits

To be eligible for CalPERS health benefits while you are working, you must meet these three requirements:

- Work for an employer who has contracted with CalPERS for their health benefits.
- Be appointed to a job that will last at least six months and one day.
- Work at least half time.

The Affordable Care Act has provisions that expand the eligibility criteria for certain variable hour employees. While you are still working, contact your employer for information regarding your health eligibility, enrollment, and health premiums.

Health Benefits in Retirement

If you have CalPERS health coverage, the date of your retirement must be less than 120 days after your separation date (last day of employment), or you will not be eligible to be enrolled in a CalPERS health plan at retirement or at any future date.

For more information on CalPERS health benefits, go to **www.calpers.ca.gov** to read our three health publications:

- ***Health Program Guide*** (HBD 120)
- ***Health Benefit Summary*** (HBD 110)
- ***Medicare Enrollment Guide*** (HBD 65)

Frequently Asked Questions

Can I take a loan out against my retirement account?

No, you can't borrow from your CalPERS retirement account or receive any loans or hardship withdrawals of your member contributions. If you're leaving CalPERS-covered employment, you can elect to take a refund of your contributions plus interest. However, taking a refund ends your CalPERS membership, and you will no longer be eligible to receive a lifetime monthly pension payment, health benefits into retirement, or any death benefits.

I'm a PEPPRA member. How is that different from other members?

The California Public Employees' Pension Reform Act (PEPPRA) changed the way CalPERS retirement and health benefits were applied, and placed compensation limits on new members who joined CalPERS for the first time on or after January 1, 2013. Members who don't fall under the definitions of PEPPRA are considered classic members. Classic members will retain the existing benefit enrollment levels for future service with the same employer. For more details about PEPPRA, go to www.calpers.ca.gov/PEPPRA.

What if I can't work because of injury or illness?

If you become disabled and can no longer perform the duties of your job, you may qualify for disability retirement or industrial disability retirement. Learn about the eligibility requirements in our publication *Disability Retirement Election Application* (PUB 35).

What happens if I leave my job before I retire?

If you permanently leave your job and do not take a position with another agency covered by CalPERS, you can keep your money with CalPERS, or you can request a refund of your member contributions and interest by submitting a *Refund Election Application* or by applying for a refund through your myCalPERS account. If you choose not to take a refund, your money will continue to earn 6% interest and you can withdraw it at a later date, or you may apply for a retirement benefit as soon as you meet the minimum retirement eligibility requirements.

What happens if I work for another CalPERS-covered employer in the future?

If you return to your old job or take a new job covered by CalPERS, and you already withdrew your contributions, you will again become a member. You would then have the option of putting back, with interest, any money you withdrew. If you do this, you will again get credit for those years of service. For more information on how to redeposit your withdrawn contributions, read our publication *Service Credit Purchase Options* (PUB 12).

If you left your money with CalPERS and return to a job covered by CalPERS, your new service credit and contributions get added to your existing account balances.

Frequently Asked Questions (continued)

I have “reciprocity” with another California retirement system. What does this mean?

CalPERS has an agreement with many public retirement systems in California that allows movement from one public employer to another without losing valuable retirement rights and related benefits. This is called “reciprocity.”

CalPERS and the California State Teachers’ Retirement System (CalSTRS) have a similar agreement. For more information on reciprocity, read our publication ***When You Change Retirement Systems*** (PUB 16).

If I get a divorce, is my pension considered community property?

In California, all types of retirement benefits are considered community property. If you have a community property claim on your retirement account, a hold is placed on your account and benefits are held until the claim is resolved. We recommend that you resolve the claim before you retire to avoid possible delays in processing your retirement benefits. For more information, read ***Facts About Community Property*** and our publication ***CalPERS Community Property*** (PUB 38A).

How does Social Security affect my pension?

If you worked for a federal, state, or local government where you did not pay Social Security taxes, the pension you receive from that agency could reduce your Social Security benefits. Visit www.calpers.ca.gov/socialsecurity to see the relationship between the two benefits. You can also call the Social Security Administration at (800) 772-1213 or visit www.ssa.gov for more information.

Will I receive a cost-of-living increase in retirement?

A contract provision is built into your retirement plan to allow for a cost-of-living adjustment (COLA). The COLA is provided by law and is based on the Consumer Price Index for All Urban Consumers (CPI, 1967). You are eligible to receive your first COLA in the second calendar year after your retirement date. The adjustment is paid on the May 1 retirement check and then every year thereafter. Public agency employers can contract for a maximum 2%, 3%, 4%, or 5% COLA. For more information, read our publication ***Planning Your Retirement*** (PUB 1) or visit www.calpers.ca.gov/cola.

Where can I learn more about my benefits?

Do you have specific questions about your death benefits, health coverage, retirement options, or other considerations? Talk to your employer or get in touch with CalPERS—see page 15 for ways to contact us.

New Member Checklist

It's never too early to plan for your future. Use this checklist as a guide to learn about your benefits and prepare for a secure retirement.

Sign up for myCalPERS at my.calpers.ca.gov.

Review your account summary and personal information. Be sure to verify your retirement formula, membership date, and contact information.

With myCalPERS you can...

- Ask us specific questions via secure messaging.
- Schedule an appointment.
- View your current and past Annual Member Statements.
- Estimate your future retirement benefits.
- Change your beneficiary designation.
- Search for health plans and rates (if applicable).
- Sign up for classes to learn about your benefits.
- Follow the steps at my.calpers.ca.gov to set up your account.

Add or change your beneficiary.

While you're logged in to myCalPERS, make sure you've named the correct beneficiary for your lump-sum and pre-retirement benefits.

Read CalPERS publications to learn more about your benefits.

Find details on retirement planning, service credit purchase, community property, and more. Go to **Forms & Publications** at www.calpers.ca.gov to download member publications. Here are some of our most popular:

- **Planning Your Service Retirement** (PUB 1)
- **Service Credit Purchase Options** (PUB 12)
- **Military Service Credit Options** (PUB 15)
- **When You Change Retirement Systems** (PUB 16)
- **CalPERS Community Property** (PUB 38A)
- **Health Program Guide** (HBD 120)

Complete a CalPERS Special Power of Attorney form.

A CalPERS special power of attorney allows you to designate an attorney-in-fact to conduct your retirement affairs should you become unable to act on your own behalf. To learn more and download the designation form, go to www.calpers.ca.gov/powerofattorney.

Check your Annual Member Statement in September.

Log in at my.calpers.ca.gov to view current and past statements to keep track of your member contributions and service credit. Set a reminder in your calendar to check your statement each year to ensure your service credit is accurate.

Consider signing up for a deferred compensation plan to earn additional money for retirement.

The CalPERS 457 Plan, which includes pre-tax and after-tax options, is for participating public agency and school employees. Visit www.calpers457.com to learn more.

Connect with CalPERS and stay informed.

- Subscribe to Member Education Bulletin emails at www.calpers.ca.gov.
- Read PERSpective for the latest news and updates at news.calpers.ca.gov.
- Watch member education videos at www.youtube.com/calpers.
- Sign up for our instructor-led and online classes at my.calpers.ca.gov.
- Attend our annual CalPERS Benefits Education Events at a location near you.
- Follow us on social media and share our posts.

How to Contact Us

Find Us Online

www.calpers.ca.gov

Learn about your benefits and subscribe to email alerts. You'll also find all our publications and forms.

my.calpers.ca.gov

Log in to access your account information or send us a secure message.

news.calpers.ca.gov

Stay up to date on CalPERS news that matters to you.

Call Us

Our offices are open Monday through Friday, 8:00 a.m. to 5:00 p.m. We're closed on state holidays.

Toll free: **888 CalPERS** (or **888-225-7377**)

TTY: (877) 249-7442

Fax: (800) 959-6545

International Calls: +1 916-795-3000

¿Hablas Español?

Para servicio en español marque:

888 CalPERS (o **888-225-7377**)

Write to Us

California Public Employees' Retirement System

Retirement Benefit Services Division

P.O. Box 942711

Sacramento, California 94229-2711

Experience CalPERS Through Social Media

Connect with us to get the latest CalPERS news.



Visit Your Nearest CalPERS Regional Office

Go to www.calpers.ca.gov/regionaloffices to learn how to make an appointment and prepare for your visit.



Privacy Notice

The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply may result in CalPERS being unable to perform its functions regarding your status. Please do not include information that is not requested.

Social Security Numbers

Social Security numbers are collected on a mandatory and voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be

unable to verify eligibility for benefits without the number. Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/ employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

Your Rights

You have the right to review your membership files maintained by the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or call us at **888 CalPERS** (or **888-225-7377**).

CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811.

**California Public Employees'
Retirement System**

400 Q Street

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888 CalPERS (or **888-225-7377**)

www.calpers.ca.gov

PUB 5

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