



BENEFIT SERVICES DIVISION
P.O. Box 942711
Sacramento, CA 94229-2711
888 CalPERS (or 888-225-7377)
TDD - (916) 795-3240; FAX - (916) 795-3933

Reply To: Section 412

Refer To: [REDACTED]

June 5, 2009

Fred Guido

YOUR SERVICE RETIREMENT ALLOWANCE:

Your election to receive the Option 2W Allowance has been processed. Your monthly retirement benefit is \$69.79 based on your retirement date of 06/01/2009. This amount does not include any deduction you have authorized this system to make. Your first regular warrant will arrive on or shortly after 07/01/2009 and will cover the period of 06/01/2009 through 06/30/2009.

Please endorse and cash or deposit each warrant promptly. Unless direct bank mailings are authorized, your personal endorsement is required. If you have requested direct deposit, it will take effect in 30 to 60 days.

Your retirement allowance shown above is an approximation of the amount you are eligible to receive. An adjustment to your account, if needed, to reflect an increase in service (i.e. Golden Handshake service credit), a change in retirement date, or increase in salary will be completed after final payroll information has been received. Any questions concerning an adjustment or pertaining to your future retirement benefits should be directed to the Benefit Services Division, P.O. Box 942711, Sacramento, CA 94229-2711 or by telephoning toll-free 888 CalPERS (or 888-225-7377).

BENEFICIARY/SURVIVOR ALLOWANCE:

Upon your death, benefits will be paid to your beneficiary in accordance with the designation indicated on your retirement election document. If you elected a benefit which requires marriage, domestic partnership, and/or birth documentation and you have not submitted these documents, please send them immediately to the Benefit Services Division. If the documents are not on file at the time of your death, it may be necessary to delay payment of benefits to your beneficiary.

You may modify your election after a qualifying life event. For more information on a modification of election, request CalPERS publication "Changing Your Beneficiary or Monthly Benefit After Retirement".

FGUIDO 000014

Fred Guido

INCOME TAX INFORMATION:

The following information regarding your contributions will assist you in the determination of the taxability of your benefit.

CONTRIBUTIONS:	Total Contributions and Interest	Interest	Taxed Contributions	Non-taxed Contributions
Normal	\$ 6,144.55	\$ 5,323.13	\$ 821.42	\$.00
Total	\$ 6,144.55	\$ 5,323.13	\$ 821.42	\$.00

Based on your taxed contributions, your monthly tax free amount is \$2.65.

The staff of the California Public Employees' Retirement System hope that your transition into retirement has been a pleasant experience. We look forward to assisting you in the future.

Retirement Eligibility and Payment Section

PERS-BAS-11

FGUIDO 000015



BENEFIT SERVICES DIVISION
P.O. Box 942711
Sacramento, CA 94229-2711
888 CalPERS (or 888-225-7377)
TDD - (916) 795-3240; FAX - (916) 795-3933

Fred Guido
[REDACTED]

SSA#: [REDACTED]
Retirement Date: 06/01/2009
Age at Retirement: 60.75
Beneficiary Date of Birth: [REDACTED]

ACCOUNT DETAIL INFORMATION SHEET

The following is the data used to calculate your retirement allowance. Any change in the information reflected below could result in a change to your retirement benefit. An adjustment to your account, if needed, will be completed after final payroll information has been received from your employer.

EMPLOYER NAME	TYPE OF SERVICE	YRS OF SERVICE	FORMULA / BENEFIT FACTOR	FINAL COMP
CUDAHY	NORMAL SERVICE	6.800	2% @ 55 / 2.300	150.00
CUDAHY	PRIOR SERVICE	5.448	2% @ 55 / 2.300	150.00

Final compensation is your highest average monthly pay rate for the last consecutive 12 or 36 months of employment based on your employer's contract. If your service was coordinated with Social Security, we subtracted \$133.33 from the final comp amount shown above, before determining your benefit.

Retirement Eligibility and Payment Section
Benefit Services Division

FGUIDO 000016