

Information about LACERA

This guide to Retirement Plans A, B & C serves as a Summary Plan Description (SPD) and summarizes the terms and conditions of retirement, disability and death benefits provided to general members of these plans. It is designed to give you this information as simply and accurately as possible. Since LACERA (Los Angeles County Employees Retirement Association) is governed by the County Employees Retirement Law, the law prevails if any statement in this guide 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 LACERA.

LACERA is an independent association established under the authority of the County Employees Retirement Law of 1937 (see Government Code Section 31450 et. seq.) and is subject to the laws governing fiduciaries. The Association provides retirement and associated benefits for eligible employees of the County of Los Angeles and outside districts which include the Little Lake Cemetery District, Local Agency Formation Commission, South Coast Air Quality Management District, and Los Angeles County Office of Education. New employees of the latter two districts now become members of retirement systems other than LACERA.

LACERA has technical and administrative staff responsible for collecting, depositing, investing, and managing the retirement funds collected from the County, outside districts, and their employees. It is responsible for controlling and accounting for contributions and investment income under the direction of a nine-member Board of Retirement (with one alternate member), and a nine-member Board of Investments. LACERA identifies, develops, and proposes laws, rules, and policies that support the best interest of its members. In addition to giving members information about laws, bylaws, resolutions, and policies, LACERA offers individual counseling and retirement seminars for members in preparation for retirement.

If you need additional information or have questions about anything in this guide, please contact LACERA by telephone at (626) 564-6132 or (800) 786-6464, or in person at Gateway Plaza, 300 N. Lake Ave., Ste. 130, Pasadena, California 91101. Please address all correspondence to:

LACERA, PO Box 7060, Pasadena, CA 91109-7060.

Understanding Your LACERA Retirement Plan

READ THIS BOOKLET CAREFULLY. It can help you understand the retirement benefits provided by LACERA general retirement Plans A, B & C. Some of the most commonly asked questions about these plans are listed below. References are provided to assist you in finding the answers which will help you better understand your benefits.

- Who is eligible for LACERA membership? *(page 2, 4, 5)*
- What type of retirement plans are general Plans A, B & C? *(page 2)*
- Who is eligible to join Plans A, B & C? *(page 2)*
- When does my membership begin? *(page 2)*
- What basic benefits do I get with contributory Plan A, B or C? *(page 9)*
- Do I have to pay income tax on my contributions and my retirement allowance? *(page 4, 19)*
- What if I formerly was a LACERA member? *(page 5)*
- Can I add to my "years of service credit" to receive a larger monthly retirement allowance by purchasing credit for County or non-County service prior to membership in LACERA? *(page 5, 6)*
- What if I become disabled? *(page 23-25)*
- Are there any benefits for my survivors? *(page 25, 29)*
- When am I eligible to retire? *(page 10-11)*
- How will my age and years of service at retirement affect the amount of my monthly retirement allowance? *(page 32-37)*
- Will my monthly retirement allowance be adjusted for cost-of-living increases? *(page 19)*
- Can I get medical, dental, or vision insurance through LACERA after I retire? *(page 20)*
- Will Social Security coverage affect my retirement allowance? *(page 15-18)*
- If I get divorced, how will my account be affected? *(page 21-22)*

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■ General Information

Introduction

This guide gives you detailed information about LACERA general member benefits under Plans A, B & C.

As a permanent employee of the County of Los Angeles* or outside district working three-quarter time or more, you are entitled to LACERA retirement benefits. In addition, you are eligible to receive disability and death benefits through LACERA. (You may also be eligible to receive additional benefits through a separate Long-Term Disability and Survivor Benefit Plan provided by the County of Los Angeles.)

There are two types of members in LACERA — general members and safety members. Safety members are employees in law enforcement, firefighting, forestry, and lifeguard classifications. All other eligible employees are general members.

Plans A, B & C

Plans A, B & C are contributory retirement plans that provide retirement, disability and death benefits. You contribute to one of these plans through monthly payroll deductions, and your employer (Los Angeles County or outside district) also makes cash contributions. Plans A, B & C are *defined benefit plans*, which means retirement benefits are determined by the retirement age, length of service, and average final compensation of the member.

Plan A, B & C participants are employees who became general members as follows:

- Plan A — prior to September 1, 1977
- Plan B — from September 1, 1977 through September 30, 1978
- Plan C — from October 1, 1978 through May 31, 1979

Membership in LACERA is effective the first of the month following your date of hire.

*Except Judges

Contributions

As a member of Plan A, B or C, you make contributions to the retirement fund through payroll deductions in addition to the contributions made by your employer (the County of Los Angeles or outside district). Your contributions are a percentage of your base salary (plus any other retirement-eligible compensation), based on your nearest age when you became a member of LACERA. Rates are based on actuarial valuations, and are subject to change periodically. The chart on page 38 showing Plan A, B & C Member Contribution Rates can be used to calculate your monthly retirement contributions.

Your contributions will cease when you have been credited with 30 years of service credit in a contributory plan provided you were a member of LACERA (or a reciprocal system) on March 7, 1973, and continuously thereafter. Therefore, you should purchase any eligible service credit prior to your thirtieth year of service to avoid paying for more than 30 years of service.

Termination of Employment

If you terminate employment you may:

1. *Defer your retirement* and leave your contributions on deposit to continue drawing interest, provided you: (a) have five or more years of County (including reciprocal system) retirement service credit; or (b) enter a reciprocal retirement system within 6 months from your termination date regardless of your years of retirement service credit; or
2. *Withdraw all your contributions* plus interest (employer contributions are not refundable); or
3. *Transfer ("roll over") your retirement funds* directly into an IRA or other qualified retirement plan.

By withdrawing or transferring your funds, you forfeit your right to receive retirement or disability benefits from LACERA in the future.

Unclaimed Funds

If you terminate County service and are not eligible to retire or defer your retirement,

LACERA will notify you that you must withdraw your contributions. No interest is credited to your account after termination. If not withdrawn, you may lose all rights to your contributions and interest left on deposit.

Taxes on Contributions

Member contributions are made through payroll deductions from your gross pay before the tax rate is applied (per Section 414(h)(2) of the Internal Revenue Code). Contributions are not taxed until you either terminate employment and withdraw your contributions and interest, or retire. (Prior to August 1983 contributions were made on an after-tax basis, so those contributions are not taxed when disbursed, but the interest is taxable.)

If you terminate County service and withdraw your retirement contributions, the law requires state withholding and a mandatory federal tax withholding of 20% on taxable lump-sum distributions, unless your funds are directly rolled over into an IRA or other qualified retirement plan as specified by the law.

Note: Contributions on which you have paid taxes cannot be rolled over. You should consult with your own tax advisor before making a decision concerning withdrawal or rollover of your retirement funds when you terminate service.

Withdrawal from Active Membership

If you transfer from a position in which LACERA membership is compulsory to one that is not (e.g., a temporary position or permanent position of less than three-quarter time), you have two choices:

1. You may terminate your active membership in LACERA by submitting a request within 60 days of your transfer, and your monthly retirement contributions will be discontinued but must remain on deposit until you retire or terminate employment.

If you are vested (with five or more years of County service credit) you will be placed on deferred retirement status until you meet the age and service requirements to retire.

If you are not vested, you will not be eligible for any retirement, death or disability benefits from LACERA.

2. If you take no action, you will remain a contributing member of LACERA until you retire or terminate employment. Your contributions and service credit will be prorated based on actual earnings if you are employed less than full time.

Return to Active Membership from Deferred Status

If you are on deferred retirement status (that is, your retirement contributions remained on deposit), and you either rehire with the County, reinstate or transfer to:

1. *A permanent position of three-quarter time or more* – you will immediately return to active membership in your former LACERA retirement plan. Your contribution rate will be based on your entry age in effect at the time you were most recently placed on deferred retirement status.
2. *A temporary position or a permanent position of less than three-quarter time* – you may file a written election to cancel your deferred retirement status and return to active membership in LACERA. Your contribution rate will be based on your entry age in effect at the time you were most recently placed on deferred retirement status. You may also elect to purchase credit for any County service not previously credited to you, up to the date of your election, by depositing the required retirement contributions plus interest.

Restoration to a Prior Plan

If you used to be a member in Plan A, B or C, and withdrew your retirement contributions and interest when you terminated your employment with the County or outside district, you can restore all the benefits of your prior plan if you elect Plan D upon your return to County service and redeposit the withdrawn contributions plus interest. Thereafter:

1. You will be restored to your former plan.
2. You are entitled to a credit of any excess contributions plus interest, if any, that you made before your restoration to a former plan was completed.
3. Your rate of contribution for both your current plan and former plan will be based on your nearest age at the time you return to the retirement system.

Retirement Service Credit

You earn one month of retirement service credit for each month of employment in which a retirement contribution is deducted from your paycheck. No credit is earned if you are without pay for an entire month because of illness or absence; however, when you return to active service after unpaid sick leave, you can purchase up to 12 consecutive months of service credit for each period of absence. The retirement service credit will be pro-rated if you work in a position that is less than full time.

As a Plan A, B or C member you may apply to purchase retirement service credit for:

1. A nonpermanent position with the County of Los Angeles or outside district (temporary, seasonal, intermittent, or part-time) up to the date you became eligible for LACERA membership;
2. A permanent position of less than three-quarter time with the County of Los Angeles or outside district;
3. Prior County service under Plan A, B or C if those retirement contributions were withdrawn;
4. Absence due to illness (and maternity leave) for up to 12 consecutive months;
5. Employment with the United States government (including military service), the State of California, and/or any public entity located within the State of California, provided you are not eligible now or in the future for (a) a pension or retirement allowance for such public service or (b) reciprocal benefits if you redeposit the contributions withdrawn from a reciprocal retirement system.

For a brochure and application about purchasing retirement service credit, please contact LACERA and request the companion publication *Retirement Service Credit*.

Vesting

You become vested in Plan A, B or C when you have five years of County retirement service credit (or combined County and reciprocal retirement system service credit). Vesting entitles you to terminate County service and defer your retirement until you meet the minimum requirements to receive a retirement allowance.

Reciprocal Benefits ✓

Reciprocity is the special relationship that exists between certain public retirement systems. It is designed to protect your earned retirement benefits when you transfer from one public employer to another within six months and you later retire on the same day from each reciprocal system.

Reciprocity exists between LACERA and the other 19 county retirement systems in California that are governed by the County Employees Retirement Law of 1937. LACERA also has reciprocity with CalPERS (California Public Employees' Retirement System) which covers employees of the State of California, other counties, cities, and special districts in California – as well as reciprocity with additional public retirement systems by virtue of their reciprocal agreements with CalPERS. To determine if there is reciprocity between LACERA and another retirement system, please contact LACERA.

Reciprocity provisions define the financial obligations of each system. If you joined Los Angeles County within six months after terminating employment covered by another retirement system that has a reciprocal relationship with LACERA, and deferred 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 system.
2. Reciprocal service counts toward meeting the minimum 5-year service credit requirement for vesting and the minimum 10-year service credit requirement for retirement.

3. Final compensation will be determined by averaging the monthly salaries earned during any three consecutive years you select, or during your last three years of service while a LACERA member or under a reciprocal system. The final compensation amount will be used by both systems to compute your monthly retirement allowance.

Once you enter into a reciprocal agreement, you cannot waive the reciprocity agreement in order to withdraw your contributions, if any, from your previous retirement system(s) unless you terminate employment with your current system.

Transferring to Noncontributory Plan

The Board of Supervisors adopted resolutions in January 1993 that eliminated the opportunity for Plan A, B & C members to transfer to noncontributory Plan E.

Benefit Statements

The annual Benefit Statement is sent to all active and deferred members. It is personalized for you with the following applicable information:

- Your contribution balance as of the beginning and ending of the fiscal year (July 1 through June 30),
- The total interest earned on your contributions (posted every six months, on June 30 and December 31 of each year),
- The taxable status of your account,
- Your years of retirement service credit, and any service credit you are purchasing,
- An estimated monthly retirement benefit, if you are eligible to retire, and
- Your named beneficiary(ies) and a form to update your beneficiary information.

Active employees should inform their Personnel Office of an address change.

If you are a deferred member, please inform LACERA of your current address to receive your annual Benefit Statement.

Summary of Plans A, B & C Basic Provisions

Member makes cash contributions	Yes
Employer makes cash contributions	Yes
Member vested in	5 years
Member entitled to a service retirement allowance after	10 years
Minimum retirement age	50
Maximum percentage of final compensation member can receive as retirement allowance	100%
Final compensation based on monthly average of*	1 year of service
LACERA pays benefits if active member is disabled	Yes
County pays benefits if active member is disabled†	Yes
LACERA pays survivor benefits if active member dies	Yes
County pays survivor benefits if active member dies†	Yes
LACERA pays 60% of retirement allowance to survivor when retired member dies	Yes
County pays survivor benefits when retired member dies	No
May purchase credit for County service prior to membership‡	Yes
May purchase credit for non-County service prior to membership‡	Yes
Eligible for reciprocity with a reciprocal retirement system	Yes
Former members may be reinstated to prior contributory retirement plan	Yes
Pension Advance Option permitting coordination of payments for those entitled to Social Security benefits	Yes
Cost-of-living increases after retirement	Yes
Eligible for medical, dental & vision insurance benefits after retirement	Yes
Life insurance provided by County if member dies in active servicet	\$2,000

*Three consecutive years of service if in Plan B or C.

†County provided disability, death and life insurance options vary for MegaFlex participants. For MegaFlex and Long-Term Disability benefits, contact your personnel officer.

‡See Retirement Service Credit, page 6.

■ Retirement Benefits

Planning For Retirement

A secure retirement often requires a lifetime of financial planning and personal savings. LACERA encourages you to plan for your future during your years of active employment, long before you approach retirement age. Here is the procedure to follow when your retirement date is within a year or two:

1. Contact LACERA to attend a retirement workshop for valuable information about retirement, financial planning, and the retirement application process.
2. Contact LACERA to obtain a Request for Estimate form at least six months before your retirement date.
3. LACERA will send you a Retirement Benefit Estimate and Election form showing your retirement allowance options.
4. To apply for retirement, sign and return the Retirement Benefit Estimate and Election form prior to your retirement effective date. (Please notify your Department of your retirement date.)
5. Your application must be approved by the Board of Retirement which meets the first Wednesday of the month.
6. To rescind your application for retirement, LACERA must receive your request in writing prior to your retirement date.

Service Retirement Allowance

As an *active* member of Plan A, B or C, you are eligible for a service retirement allowance when you meet the minimum age and County service credit requirements listed below. (Reciprocal agency service credit can be used to meet the minimum County service requirements.)

1. You reach age 50 and have at least 10 years of County service; or
2. You have at least 30 years of County service regardless of your age; or
3. You reach age 70 regardless of how many years you have worked.

If you *terminate* before meeting the age and service credit requirements, and are vested with at least 5 years of County retirement service credit, you may defer your retirement.

As a *deferred* member, you may retire when:

1. You reach age 50 and reach the date on which you would have had 10 years of County service credit had you remained in service on a full-time basis; or
2. You reach the date on which you would have had 30 years of County service credit, regardless of your age; or
3. You reach age 70 regardless of how many years you have worked.

Combined General and Safety Service

Members who earn service credit as both a general and safety member in LACERA will receive a combined retirement allowance after retirement. The benefits for each type of service will be added together to determine the total retirement allowance payable.

Terms Used in Determining Benefits

"Compensation earnable" is the term that refers to the earnings amount used in computing retirement benefits. Compensation earnable includes:

1. Your base salary,
2. Bonuses represented by salary schedule increases, excluding overtime and fixed bonus amounts, and
3. Compensation/benefits payable as a result of your participation in one of the County's Cafeteria Plan Programs, provided that the compensation is considered "compensation earnable" by the County and LACERA. (Depending on your Cafeteria Plan, pensionable or nonpensionable benefit election, or date of membership, your compensation earnable may be increased by a specified percentage of your salary and bonuses, or by a fixed dollar amount; or decreased under the County's current Cafeteria Plan provisions.)

"Final compensation" refers to your average monthly compensation earnable during any one year of service you select, or during your last one year of service if you are in Plan A; or any three consecutive years you select, or during your last three years of service if you are in Plan B or Plan C.

Beneficiary Designation

As an active LACERA member in a contributory plan, you are asked to designate a beneficiary and update the designation when changes such as birth, death, marriage or divorce occur.

Retirement law provides that upon the death of an active member, the rights and claims of the surviving spouse to receive the survivor's allowance may be superior to and supersede the rights and claims of any other named beneficiary. If there is no surviving spouse, the eligible child may make an election to receive a monthly allowance. Such election supersedes the rights and claims of any other named beneficiary.

Benefit Formula

Unmodified Benefit Option

The *unmodified service retirement allowance* is the basic or highest monthly retirement allowance payable to you. It is most advantageous for members who are married and in reasonably good health when they retire. The 60% continuance allowance payable to an eligible surviving spouse (or eligible minor children) of a member who dies after retirement is calculated based on this unmodified benefit option.

- The surviving spouse is eligible for this continuance allowance if married to the member at least one year prior to the date of retirement and is named as the sole beneficiary, priority 1.
- If there is no eligible surviving spouse or the spouse dies while receiving the benefit, the 60% continuance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school.

- Under the unmodified option, you may change your designated beneficiary at any time; but naming someone other than your spouse will eliminate the spouse's eligibility for a continuance allowance.

Your monthly retirement allowance (using the unmodified service retirement formula) is a percentage of your final compensation based on age and years of service. This percentage increases with each quarter year of age up to 62 if you are in Plan A, or 65 if you are in Plan B or Plan C. Please refer to the appropriate chart on pages 32-37 which shows the percentages of final compensation for estimating retirement allowances. The formula to compute an unmodified allowance is shown on page 18.

A named beneficiary (other than an eligible surviving spouse or child) is only eligible for a \$750 lump-sum death benefit unless you elect one of the following alternatives to the unmodified benefit option. In addition, if you retired with a service retirement or nonservice-connected disability retirement, and if you die before you have received all the contributions you paid when employed, your named beneficiary is entitled to receive the balance of those contributions.

Other Benefit Options

Several alternatives to the unmodified retirement allowance are available that let you reduce your retirement allowance to provide continuing benefits for your survivors/beneficiary(ies) upon your death. These options may be appropriate for a prospective retiree with a beneficiary who does not qualify for a continuance allowance under the unmodified retirement option, or for a member with a short life expectancy. Your named beneficiary must have an insurable interest in your life to receive benefits under the following options:

Option 1 — lump-sum benefit. Your unmodified service retirement allowance will be reduced during your lifetime so that any unpaid contributions remaining in your account will be paid in a lump sum to your named beneficiary at your death. You may change your beneficiary at

any time under Option 1, which makes it a choice for a retiree who does not have a spouse or minor child eligible for the continuance allowance.

Option 2 — 100% of benefit. Your unmodified service retirement allowance will be reduced during your lifetime to provide the same monthly allowance at your death (100% of your benefit) for the lifetime of your named beneficiary. This option may be appropriate for a prospective retiree with a beneficiary who does not qualify for a continuance allowance under the unmodified retirement option, or for a member with a short life expectancy.

Option 3 — 50% of benefit. Your unmodified service retirement allowance will be reduced during your lifetime to provide half (50%) of your monthly allowance at your death for the lifetime of your named beneficiary.

Option 4 — customized benefit. You may reduce your unmodified service retirement allowance to provide a set income or any percentage up to 100% of your monthly allowance at your death for the lifetime of one or more named beneficiaries.

Note: Under Options 2, 3, and 4 the continuance allowance is based on your age and the age of your beneficiary(ies). Therefore, the benefit can only be paid to the priority 1 beneficiary(ies) named at the time of retirement, and you may not change the beneficiary(ies) after retirement even if your priority 1 beneficiary(ies) predeceases you. In that event, a \$750 lump-sum death benefit would be payable to your priority 2 beneficiary(ies). All payments cease upon the death of the beneficiary(ies).

Plans A, B & C Survivor Benefits Chart

PRE-RETIREMENT DEATH BENEFITS		POST-RETIREMENT DEATH BENEFITS		
Benefit	Eligible Beneficiary Codes	Benefit	Eligible Beneficiary Codes	Benefit
a) Lump sum or	1, 3, 4	Unmodified or	60% of member's allowance (or 100% if service-connected disability)	1
b) 60% of member's applicable allowance or	1	Option #1 or	Lump sum	1, 2, 4
		Option #2 or	100% of member's reduced allowance	1, 2
c) Combination benefit	1 (eligible spouse only)	Option #3 or	50% of member's reduced allowance	1, 2
		Option #4	Customized allowance for 1 or more beneficiaries	1, 2
		Death/Burial Benefit	\$750 Lump sum	1, 3, 4

Eligible Beneficiary Codes: 1-Surviving eligible spouse or eligible children 2-One who has an insurable interest* 3-Anybody you name 4-Estate

* Every person has an insurable interest in the life and health of: (a) Himself; (b) Any person on whom he depends wholly or in part for an education or support; (c) Any person under a legal obligation to him for the payment of money or respecting property or services, of which death or illness might delay or prevent the performance; (d) Any person upon whose life any estate or interest vested in him depends.

See Pre-Retirement Death/Survivor Benefits, page 25; Post-Retirement Death/Survivor Benefits, page 29.

Social Security

The County of Los Angeles withdrew its employees from the federal Social Security program in December 1982. Your LACERA retirement allowance will be reduced by a fixed dollar amount for each year of service that was covered by Social Security while employed by the County prior to 1983.

Example: A Plan A member retiring at age 60 with 10 years of Social Security coverage as a County employee would have his or her retirement allowance reduced by \$28.50 based on the chart below. (10 times \$2.85 = \$28.50)

Retirement Allowance Reduction Amounts For Members in Plans A, B & C Covered by Social Security			
Age at Retirement	Reduction per YOS*		
	Plan A	Plan B	Plan C
50	\$1.72	\$1.45	\$ 1.38
51	1.83	1.53	1.45
52	1.94	1.62	1.52
53	2.03	1.72	1.59
54	2.15	1.83	1.66
55	2.27	1.94	1.74
56	2.40	2.03	1.82
57	2.55	2.15	1.91
58	2.65	2.27	2.01
59	2.75	2.40	2.12
60	2.85	2.55	2.24
61	2.95	2.65	2.32
62	3.05	2.75	2.44
63	3.05	2.85	2.56
64	3.05	2.95	2.70
65+	3.05	3.05	2.84

*Note: "YOS" means years of service covered by Social Security as a County Employee.

Pension Advance Option

If you retire before age 62 and are fully insured under Social Security (with 40 credits) earned either during County employment prior to 1983, or through another employer, you may elect the Pension Advance Option. (Members who elect retirement Option 2, 3, or 4, or who receive a disability retirement are not eligible for the Pension Advance.)

Here's how it works: LACERA's actuary estimates your age 62 Social Security benefit. A percentage of the estimate is added to your LACERA allowance until you reach age 62. At 62, the full Social Security estimate is subtracted from your allowance. The reduced LACERA allowance after age 62 plus your actual Social Security benefit should provide you with approximately the same income you had before age 62.

However, your income may not be the same because the Social Security estimate used by LACERA may be more or less than your actual Social Security benefit at age 62. If you ask Social Security for an estimate when you retire, LACERA will use it for this option.

Example: Mr. A and Mr. B both retire at age 60, with a basic (unmodified) retirement allowance of \$1,949.69 per month, and an estimated Social Security (ESS) benefit of \$535.00 per month. Mr. A chooses the Pension Advance Option. His calculation for a monthly benefit, using 82.00% from the chart on page 18, is:

Mr. A's allowance before age 62:	
Basic LACERA monthly allowance:	\$1,949.69
Plus (82.00% x \$535 ESS):	+ 438.70
<i>Allowance before age 62:</i>	<u>\$2,388.39</u>
Mr. A's allowance after age 62:	
Allowance was:	\$2,388.39
less \$535 full ESS:	- 535.00
<i>Allowance after age 62:</i>	<u>\$1,853.39</u>
Plus actual Social Security benefit:	+ 535.00
<i>Income after age 62:</i>	<u>\$2,388.39</u>

What's the advantage? Mr. A's income at retirement, with the Pension Advance Option, is increased by \$438.70 per month over the basic amount, until he reaches age 62 and begins receiving Social Security. Mr. A will receive \$10,528.80 more than Mr. B in the first two years (\$438.70 x 24 months) with this option. Mr. A will have received more money than Mr. B until they are 71 years old. At age 71, the scale will tip in Mr. B's favor because his basic allowance (\$1,949.69 per month) has been \$96.30 per month more than Mr. A's since age 62.

The best option for you may depend on how long you expect to live, and whether it is to your advantage to receive a higher retirement income prior to age 62.

If a member receiving the Pension Advance Option dies, before or after age 62, the eligible surviving spouse or minor children will receive 60% of the *basic allowance* the member would have received had the member not selected the

Pension Advance Option (or 60% of \$1,949.69 in the above example).

Plans A, B & C Pension Advance Option Percentage*	
Age at Retirement	Pension Advance Option Percentage
50	32.72%
51	35.72
52	39.02
53	42.67
54	46.69
55	51.14
56	56.08
57	61.55
58	67.64
59	74.43
60	82.00
61	90.48

*Note: These percentages are subject to change based on recommendations by LACERA's actuary.

How to Estimate Your Retirement Allowance

Use the following formula to estimate your monthly retirement allowance:

- Find your *percentage of final compensation* from one of the charts on pages 32-37 (based on your plan, age and years of service at retirement) and enter it here: _____ %
- Calculate your *estimated final compensation* by finding your average salary:
 Plan A - for your last year of service or other highest one-year period you select;
 Plans B & C - for your last three years of consecutive service or other highest three-year period you select;
 and enter it here: \$ _____
(average monthly salary)
- Your estimated monthly retirement allowance:
 (1) _____ % x (2) \$ _____ = (3) \$ _____

Example: Percentage of final compensation from (Plan A) chart at age 60 with 25 years' service (60.99%) x final compensation (\$3,150) = monthly allowance (\$1,921.19).

Taxes on Retirement Allowances

Retirement allowances are considered taxable income under both federal and State of California income tax laws. Federal and state taxes are withheld from your monthly retirement allowance, unless you elect to have no withholding.

Up to 50 percent of the average monthly compensation you receive for a service-connected disability retirement allowance may be exempt from taxes. Any amount over 50% is taxable.

California will collect state income tax on your retirement allowance which was earned in California only if you are a California resident. State tax requirements on retirement income differ from state to state. If you reside in another state, your LACERA retirement income may be taxable in that state. You should consult with your own tax advisor and contact the appropriate state tax authority for its rulings.

Cost-of-Living Adjustment for Retirees

Each year, the Consumer Price Index (CPI) as of January 1 is reviewed by LACERA's Board of Retirement to determine whether a cost-of-living adjustment may be granted. This adjustment can increase your Plan A retirement allowance up to a *maximum* of 3%, or your Plan B or Plan C allowance up to a maximum of 2% effective April 1 of each year.

Termination of Benefits

Benefits terminate upon the death of the member if there are no beneficiary(ies) eligible for a continuance allowance. Survivor benefits terminate upon the death of the eligible surviving spouse. If there is no eligible surviving spouse or the spouse dies, the continuance allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school. Survivor benefits payable to other eligible beneficiaries terminate upon their death.

Medical and Dental/Vision Insurance for Retirees

Health insurance coverage is a vested benefit for LACERA retirees.

You, your spouse, and eligible dependents* must enroll *within 60 days after retirement* in a LACERA-sponsored medical and dental/vision insurance plan. Late enrollment procedures require proof of good health or a six-month waiting period for coverage, depending on the plan chosen.

Survivors and beneficiaries receiving a continuation allowance will have no lapse in their prior LACERA medical and/or dental/vision coverage. If not previously covered by LACERA insurance, eligible survivors must comply with the late enrollment procedures.

Your cost for this insurance varies according to your insurance plan, covered dependents, and years of retirement service credit with LACERA (excluding reciprocal service credit). For members with 10 years of retirement credit, the County pays an amount equal to 40% of the cost of the CIGNA/Provident I and II Plans and the CIGNA/Provident Dental/Vision Plan. The percentage paid increases 4% for each additional completed year of retirement service credit and provides 100% of the CIGNA/Provident I and II Plans after 25 years of service. However, if you have 25 years of service and the premium for the plan you select exceeds the CIGNA/Provident I and II rates, you must pay the difference.

COBRA Insurance for Dependents

Effective July 1, 1992, dependents enrolled in a LACERA-sponsored health insurance or dental/vision plan who become ineligible for coverage can temporarily continue their group health insurance in certain instances where eligibility for coverage under their plan would otherwise end. Your dependents have 60 days from the date their present coverage terminates to apply for continuation coverage under the COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) plan. The cost for continuation coverage is solely the responsibility of the

*Unmarried, dependent children are eligible for health coverage until age 19, or until age 23 if enrolled as full-time students in an accredited school or university and fully dependent on you for financial support.

member/dependent and is not paid in any part by the County. Contact LACERA's Insurance Section for eligibility details and an application.

Life Insurance

As a permanent full-time County employee you are automatically covered by a \$2,000 County-paid life insurance policy under an ordinance adopted by the Board of Supervisors.* You designate the beneficiary for this policy with your personnel office.

Legal Considerations

Confidentiality of Records

Retirement law requires that all member records remain confidential. Such records may not be disclosed to anyone other than the member, except in the administration of the retirement system, upon order of a court of competent jurisdiction or with the member's written consent.

Dissolution of Marriage

A married member's retirement account with LACERA is considered to be community property, and is subject to division upon divorce. Orders of the court dividing a member's community property interest in the pension plan are binding on LACERA if LACERA is joined as a party to the proceedings and the orders are in accordance with the terms of the retirement plan. The order should specify a monthly amount or a percentage of the retired member's allowance which is to be paid. The funds are not payable to the ex-spouse until the member retires. If the ex-spouse should die while receiving or entitled to receive court-ordered payments, those payments may continue to the ex-spouse's named beneficiary. All payments cease upon the death of the member.

An ex-spouse does not qualify as a "surviving spouse" eligible to receive a monthly survivor's allowance upon the death of the member. However, if the member retires then dies leaving an eligible surviving spouse, a portion of the surviving spouse's allowance may be payable to

*Benefit levels differ for MegaFlex participants. For MegaFlex and Long-Term Disability benefits, contact the County's Department of Human Resources.

the ex-spouse upon order of the court. If the ex-spouse should die while receiving a portion of the surviving spouse's allowance, those payments may continue to the ex-spouse's named beneficiary but will terminate upon the death of the surviving spouse.

LACERA's legal counsel is available to review proposed court orders prior to the time they are submitted to the court. Orders that violate the terms of the plan are subject to being nullified upon the filing of a motion with the court by LACERA.

Garnishment

In general, a member's retirement allowance is not subject to garnishment or other levies except as follows:

- A court may order LACERA to pay a portion of a member's retirement allowance to cover a judgment for spousal or child support.
- A member's retirement allowance is subject to levy by the Internal Revenue Service (IRS) or the California Franchise Tax Board for payment of delinquent federal or state income tax.

County Service after Retirement

Retired members may not be paid for service to the County except as follows:

- As an employee in a County position requiring special skills or knowledge for a period not to exceed 120 working days (960 hours) in any one fiscal year;
- As a juror, election officer, field deputy for registration of voters, or temporarily as a judge when assigned by the Chairman of the Judicial Council;
- As a member of the Board of Retirement or Board of Investments;
- As an independent contractor with the County;
- As an elected County official;
- For suggestions made for the improvement of County or district activities;
- As a court commissioner (receiving court commissioner compensation less the retire-

ment allowance) assigned by the presiding judge of a court.

The Board of Supervisors adopted a resolution effective July 6, 1993 which permits a member who received a *service retirement* to be re-employed by the County or an outside district. Each application for re-employment must be approved by the Board of Supervisors. The applicant may return to active membership in LACERA, if the member:

1. Makes application to the Board of Retirement for reinstatement;
2. Is determined by the Board of Retirement not to be incapacitated for the duties assigned to the member, based on medical examination; and
3. Is eligible for membership (i.e., a permanent employee working three-quarter time or more).

The Board of Retirement will cancel your retirement allowance and reinstate you to active LACERA membership. You must choose Plan D within 60 days or you will become a member of Plan E, regardless of your prior plan. Your retirement allowance will be resumed only upon your subsequent termination from County employment. If you received an Early Separation Program (ESP) payoff, you are not eligible for rehire.

■/ Disability Retirement Benefits

General Information

As a Plan A, B or C member, you are entitled to Disability Retirement Benefits from LACERA. For application procedures and additional information about LACERA's disability benefits, please contact LACERA and request the companion publication on *Disability Retirement*.

Note: See page 28 for information about the County Long-Term Disability and Survivor Benefit Plan for active employees.

Definition of Disability

There are two types of Disability Retirement Benefits:

1. **Nonservice-Connected Disability:** An injury or disease, not caused by your employment, that permanently incapacitates you from performing the duties of your job.

2. **Service-Connected Disability:** An injury or disease, either caused or aggravated by your employment, that permanently incapacitates you from performing the duties of your job.

Minimum Service Required to Be Eligible for a Disability Retirement Allowance

Nonservice-Connected Disability

Five or more years of County retirement service credit (or combined County and reciprocal retirement system service credit).

Service-Connected Disability

No minimum service requirement.

When Application Must Be Made

You must submit your application for a nonservice-connected or service-connected disability:

1. While you are in service, or
2. Within four months after discontinuance of service, or
3. Any time, provided you are continuously physically or mentally unable to perform your duties from the date of discontinuance of service to the time you apply.

You may not apply if you have withdrawn your retirement contributions.

Effective Date of Disability Retirement Allowance

Payment begins after disability retirement is granted by the Board of Retirement, retroactive to the date the application for disability retirement was filed or on the day following your last day of regular compensation, whichever is later. Under certain circumstances, if there was a delay in submitting your application, the effective date of your disability retirement allowance will be the day following the last day for which you received regular compensation for your employment.

Benefit Amount

Nonservice-Connected Disability

The disability retirement benefit is (a) generally equal to 1/3 of your final compensation, (but could be more or less depending on your age

and length of service), or (b) equal to a full service retirement allowance, *whichever is greater.*

Service-Connected Disability

The disability retirement benefit is equal to 50% of your final compensation, or a full service retirement allowance, *whichever is greater.*

Cost-of-Living Adjustment for Disability Retirees

A disability allowance may be increased up to a *maximum* of 3% if you are in Plan A or 2% if you are in Plan B or Plan C on April 1 of each year.

Termination of Benefits

Disability benefits end:

1. When you are no longer permanently disabled from performing the duties of your job, and you are reinstated to County service, or
2. If you refuse to submit to medical examination while under age 55, or
3. Upon your death, unless your survivor is eligible for continuing monthly benefits. (See Post-Retirement Death/Survivor Benefits, page 29.)

Appeal Rights

Your application for a disability retirement will be evaluated by LACERA staff and submitted to the Board of Retirement with a recommendation. If the Board of Retirement denies your application, you will have 30 days to appeal that decision and request a hearing before a hearing officer appointed by the Board. You have 90 days to appeal any subsequent Board of Retirement decision to the Superior Court.

■ Pre-Retirement Death/Survivor Benefits

Death Benefit Payments

When a member dies before retirement, the member's survivor/beneficiary is entitled to Death/Survivor Benefits through LACERA.

The benefit payable depends on whether the member's death was service-connected (death occurring as a result of injury or disease that is

related to employment) or nonservice-connected (death not related to employment).

Nonservice-Connected Death

When a member's death is nonservice-connected, survivor benefits are payable if the member has five or more years of County retirement service credit (or combined County and reciprocal retirement system service credit). There are no minimum years of service required to receive the lump-sum death benefit. The survivor/beneficiary may choose one of the following:

1. **The lump-sum death benefit consists of:**
 - The member's contributions and credited interest; and
 - A month's salary for each completed year of service (not exceeding six) based on the member's average salary over the last 12 months.

This basic death benefit is payable to a named beneficiary or estate. It will be paid in a lump-sum unless the beneficiary chooses to receive it in installments over 120 months (10 years).

2. **The optional monthly allowance is a lifetime monthly benefit for a surviving spouse equal to:**
 - 60% of the allowance the deceased member would have received had he/she been retired for a nonservice-connected disability at the time of death. (This benefit is generally equal to 20% of the member's final compensation, but could be more or less depending on the member's age and years of service.)

If there is no spouse, or the spouse dies while receiving the benefit, the same monthly allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school.

3. **The combined benefit is a two-part benefit for the surviving spouse consisting of:**
 - A lump-sum payment equal to a month's salary for each completed year of service (not exceeding six) based on the member's average salary over the last 12 months; and

- A monthly allowance, as described in (2) on page 26, that is reduced by the actuarial equivalent of the lump-sum payment based on the spouse's age.

Service-Connected Death

When a member dies as a result of a service-connected injury or disease, survivor/death benefits are payable regardless of the member's years of service. The survivor/beneficiary may choose one of the following:

1. **The lump-sum death benefit consists of:**
 - The member's contributions and credited interest; and
 - A month's salary for each completed year of service (not exceeding six) based on the member's average salary over the last 12 months.

This basic death benefit is payable to a named beneficiary or estate. It will be paid in a lump-sum unless the beneficiary chooses to receive it in installments over 120 months (10 years).

2. **The optional monthly allowance is a lifetime monthly benefit for a surviving spouse who was married to the member before the injury or disease occurred.**
 - This benefit is equal to 50% of the member's final compensation.

If there is no spouse, or the spouse dies while receiving the benefit, the same monthly allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school.

3. **The combined benefit is a two-part benefit for the surviving spouse consisting of:**
 - A lump-sum payment equal to a month's salary for each completed year of service (not exceeding six) based on the member's average salary over the last 12 months; and
 - A monthly allowance, as described in (2) on page 27, that is reduced by the actuarial equivalent of the lump-sum payment based on the spouse's age.

Plus

Additional monthly benefits under (2) and (3) on page 27 are payable to the surviving spouse (or to the person having legal custody) for each of the member's minor children if the member's death occurs as a result of an accident or injury caused by external violence or physical force incurred in the performance of duty:

No. of Children	Percentage of Optional Monthly Allowance
1	25%
2	40%
3 or more	50%

This additional benefit is payable only until the children marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school.

Cost-of-Living Adjustment for Survivors

A survivor allowance may be increased up to a maximum of 3% for Plan A survivors or 2% for Plan B or Plan C survivors on April 1 of each year.

Termination of Survivor Benefits

Survivor benefits terminate upon the death of the eligible surviving spouse. If there is no eligible surviving spouse or the spouse dies, the continuance allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school.

Appeal Rights

The survivor has 30 days to appeal any decision of the Board of Retirement and request a hearing before a hearing officer appointed by the Board. The survivor has 90 days to appeal any subsequent Board of Retirement decision to the Superior Court.

■/ County Long-Term Disability and Survivor Benefit Plan

In addition to the Disability and Pre-Retirement Death/Survivor Benefits available from LACERA, you are entitled as an active County

employee to benefits under the Long-Term Disability and Survivor Benefit Plan which is administered by the County. Benefit levels differ for MegaFlex participants. For MegaFlex and Long-Term Disability benefits, please contact your personnel officer.

■/ Post-Retirement Death/ Survivor Benefits

Death Benefit Payments

When a member dies after retirement, the designated beneficiary or estate is entitled to receive a one-time \$750 death benefit from LACERA. A monthly continuance allowance may be payable depending on whether the member chose a regular service retirement, or a disability retirement (service-connected or nonservice-connected), and which benefit option the member selected at retirement.

Service Retirement or Nonservice-Connected Disability Retirement

The surviving spouse (or minor children) of a member is entitled to:

- 60% of the member's unmodified service or nonservice-connected disability retirement allowance provided the spouse was married to the member at least one year prior to the date of retirement and is named as the sole beneficiary, priority 1.

If there is no eligible surviving spouse or the spouse dies while receiving the benefit, the same monthly allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school.

If the member selected a modified allowance at retirement - Option 2, 3, or 4 - the percentage of the survivor's allowance will be based on the option chosen. (The Option 1 lump-sum benefit is described on page 13.)

Service-Connected Disability Retirement

The surviving spouse (or minor children) of a member is entitled to:

- 100% of the member's unmodified service or service-connected disability retirement allowance provided the spouse was married

to the member prior to the date of retirement and is named as the sole beneficiary, priority 1.

If there is no eligible surviving spouse or the spouse dies while receiving the benefit, the same monthly allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school.

If the member selected a modified allowance at retirement - Option 2, 3, or 4 - the percentage of the survivor's allowance will be based on the option chosen. (The Option 1 lump-sum benefit is described on page 13.)

Cost-of-Living Adjustment for Survivors

A survivor allowance may be increased up to a maximum of 3% for Plan A survivors or 2% for Plan B or Plan C survivors on April 1 of each year.

Termination of Benefits

Benefits terminate upon the death of the member if there are no beneficiary(ies) eligible for a continuance allowance. Survivor benefits terminate upon the death of the eligible surviving spouse. If there is no eligible surviving spouse or the spouse dies, the continuance allowance is payable to the member's children until they marry or turn 18, or through age 21 if they remain unmarried and are enrolled as full-time students in an accredited school. Survivor benefits payable to other eligible beneficiaries terminate upon their death.

Notes

GENERAL MEMBERS - PLAN A
 PERCENTAGE OF FINAL COMPENSATION USED TO
 COMPUTE RETIREMENT ALLOWANCE ESTIMATE
 (If Member Not Covered Under Social Security as a County Employee*)

Years of service	AGES													62 & over	Years of service
	50	51	52	53	54	55	56	57	58	59	60	61	62 & over		
10	14.75%	15.67%	16.67%	17.41%	18.41%	19.48%	20.61%	21.82%	22.68%	23.54%	24.40%	25.26%	26.11%	10	
11	16.23	17.23	18.33	19.15	20.25	21.42	22.67	24.00	24.95	25.89	26.84	27.78	28.72	11	
12	17.70	18.80	20.00	20.89	22.10	23.37	24.73	26.19	27.22	28.25	29.28	30.31	31.34	12	
13	19.18	20.36	21.67	22.64	23.94	25.32	26.79	28.37	29.48	30.60	31.72	32.83	33.95	13	
14	20.65	21.93	23.33	24.38	25.78	27.27	28.85	30.55	31.75	32.95	34.16	35.36	36.56	14	
15	22.13	23.50	25.00	26.12	27.62	29.22	30.91	32.73	34.02	35.31	36.60	37.88	39.17	15	
16	23.60	25.06	26.67	27.86	29.46	31.16	32.97	34.91	36.29	37.66	39.03	40.41	41.78	16	
17	25.08	26.63	28.33	29.60	31.30	33.11	35.03	37.10	38.56	40.02	41.47	42.93	44.39	17	
18	26.55	28.20	30.00	31.34	33.14	35.06	37.10	39.28	40.82	42.37	43.91	45.46	47.00	18	
19	28.03	29.76	31.67	33.08	34.99	37.01	39.16	41.46	43.09	44.72	46.35	47.98	49.62	19	
20	29.50	31.33	33.33	34.82	36.83	38.95	41.22	43.64	45.36	47.08	48.79	50.51	52.23	20	
21	30.98	32.90	35.00	36.56	38.67	40.90	43.28	45.83	47.63	49.43	51.23	53.04	54.84	21	
22	32.45	34.46	36.67	38.31	40.51	42.85	45.34	48.01	49.90	51.78	53.67	55.56	57.45	22	
23	33.93	36.03	38.33	40.05	42.35	44.80	47.40	50.19	52.16	54.14	56.11	58.09	60.06	23	
24	35.40	37.60	40.00	41.79	44.19	46.74	49.46	52.37	54.43	56.49	58.55	60.61	62.67	24	

25	36.88	39.16	41.67	43.53	46.03	48.69	51.52	54.55	56.70	58.85	60.99	63.14	65.28	25
26	38.35	40.73	43.33	45.27	47.87	50.64	53.58	56.74	58.97	61.20	63.43	65.66	67.89	26
27	39.83	42.30	45.00	47.01	49.72	52.59	55.64	58.92	61.24	63.55	65.87	68.19	70.51	27
28	41.30	43.86	46.67	48.75	51.56	54.53	57.70	61.10	63.50	65.91	68.31	70.71	73.12	28
29	42.78	45.43	48.33	50.49	53.40	56.48	59.76	63.28	65.77	68.26	70.75	73.24	75.73	29
30	44.25	47.00	50.00	52.24	55.24	58.43	61.83	65.47	68.04	70.62	73.19	75.77	78.34	30
31	45.73	48.56	51.67	53.98	57.08	60.38	63.89	67.65	70.31	72.97	75.63	78.29	80.95	31
32	47.20	50.13	53.33	55.72	58.92	62.33	65.95	69.83	72.58	75.32	78.07	80.82	83.56	32
33	48.68	51.69	55.00	57.46	60.76	64.27	68.01	72.01	74.84	77.68	80.51	83.34	86.17	33
34	50.15	53.26	56.67	59.20	62.61	66.22	70.07	74.19	77.11	80.03	82.95	85.87	88.79	34
35		54.83	60.00	62.68	66.29	70.12	74.19	78.56	81.65	84.74	87.83	90.92	94.01	35
36														36
37														37
38														38
39														39
40														40
41														41

*Note: If you were covered under Social Security as a County employee, see page 15-16 for the Social Security reduction computation.

GENERAL MEMBERS - PLAN B
 PERCENTAGE OF FINAL COMPENSATION USED TO
 COMPUTE RETIREMENT ALLOWANCE ESTIMATE
 (If Member Not Covered Under Social Security as a County Employee*)

Years of service	AGES														65 & over	
	50	51	52	53	54	55	56	57	58	59	60	61	62	63		64
10	12.42%	13.14%	13.91%	14.75%	15.66%	16.67%	17.41%	18.41%	19.48%	20.61%	21.82%	22.68%	23.54%	24.40%	25.26%	26.11%
11	13.67	14.45	15.30	16.23	17.23	18.33	19.15	20.25	21.42	22.67	24.00	24.95	25.89	26.84	27.78	28.72
12	14.91	15.76	16.69	17.70	18.80	20.00	20.89	22.10	23.37	24.73	26.19	27.22	28.25	29.28	30.31	31.34
13	16.15	17.08	18.08	19.18	20.36	21.67	22.64	23.94	25.32	26.79	28.37	29.48	30.60	31.72	32.83	33.95
14	17.39	18.39	19.47	20.65	21.93	23.33	24.38	25.78	27.27	28.85	30.55	31.75	32.95	34.16	35.36	36.56
15	18.64	19.71	20.87	22.13	23.50	25.00	26.12	27.62	29.22	30.91	32.73	34.02	35.31	36.60	37.88	39.17
16	19.88	21.02	22.26	23.60	25.06	26.67	27.86	29.46	31.16	32.97	34.91	36.29	37.66	39.03	40.41	41.78
17	21.12	22.33	23.65	25.08	26.63	28.33	29.60	31.30	33.11	35.03	37.10	38.56	40.02	41.47	42.93	44.39
18	22.36	23.65	25.04	26.55	28.20	30.00	31.34	33.14	35.06	37.10	39.28	40.82	42.37	43.91	45.46	47.00
19	23.60	24.96	26.43	28.03	29.76	31.67	33.08	34.99	37.01	39.16	41.46	43.09	44.72	46.35	47.98	49.62
20	24.85	26.27	27.82	29.50	31.33	33.33	34.82	36.83	38.95	41.22	43.64	45.36	47.08	48.79	50.51	52.23
21	26.09	27.59	29.21	30.98	32.90	35.00	36.56	38.67	40.90	43.28	45.83	47.63	49.43	51.23	53.04	54.84
22	27.33	28.90	30.60	32.45	34.46	36.67	38.31	40.51	42.85	45.34	48.01	49.90	51.78	53.67	55.56	57.45
23	28.57	30.21	31.99	33.93	36.03	38.33	40.05	42.35	44.80	47.40	50.19	52.16	54.14	56.11	58.09	60.06
24	29.82	31.53	33.38	35.40	37.60	40.00	41.79	44.19	46.74	49.46	52.37	54.43	56.49	58.55	60.61	62.67

35

25	31.06	32.84	34.78	36.88	39.16	41.67	43.53	46.03	48.69	51.52	54.55	56.70	58.85	60.99	63.14	65.28	25
26	32.30	34.16	36.17	38.35	40.73	43.33	45.27	47.87	50.64	53.58	56.74	58.97	61.20	63.43	65.66	67.89	26
27	33.54	35.47	37.56	39.83	42.30	45.00	47.01	49.72	52.59	55.64	58.92	61.24	63.55	65.87	68.19	70.51	27
28	34.79	36.78	38.95	41.30	43.86	46.67	48.75	51.56	54.53	57.70	61.10	63.50	65.91	68.31	70.71	73.12	28
29	36.03	38.10	40.34	42.78	45.43	48.33	50.49	53.40	56.48	59.76	63.28	65.77	68.26	70.75	73.24	75.73	29
30	37.27	39.41	41.73	44.25	47.00	50.00	52.24	55.24	58.43	61.83	65.47	68.04	70.62	73.19	75.77	78.34	30
31	38.51	40.72	43.12	45.73	48.56	51.67	53.98	57.08	60.38	63.89	67.65	70.31	72.97	75.63	78.29	80.95	31
32	39.75	42.04	44.51	47.20	50.13	53.33	55.72	58.92	62.33	65.95	69.83	72.58	75.32	78.07	80.82	83.56	32
33	41.00	43.35	45.90	48.68	51.69	55.00	57.46	60.76	64.27	68.01	72.01	74.84	77.68	80.51	83.34	86.17	33
34	42.24	44.66	47.29	50.15	53.26	56.67	59.20	62.61	66.22	70.07	74.19	77.11	80.03	82.95	85.87	88.79	34
35	43.48	45.98	48.69	51.63	54.83	58.33	60.94	64.45	68.17	72.13	76.38	79.38	82.38	85.39	88.39	91.40	35
36	44.72	47.28	50.08	53.10	56.39	60.00	62.68	66.29	70.12	74.19	78.56	81.65	84.74	87.83	90.92	94.01	36
37	45.96	48.61	51.58	54.88	58.53	62.50	66.29	70.12	74.19	78.56	81.65	84.74	87.83	90.92	94.01	96.62	37
38	47.20	49.93	52.96	56.53	60.50	64.83	69.16	73.84	78.87	84.25	89.98	92.71	95.97	99.23	38		38
39	48.44	51.25	54.36	58.00	62.13	66.67	71.61	76.96	82.71	88.87	95.44	97.59	100.00	100.00	100.00	100.00	39
40	49.68	52.56	55.83	59.60	64.00	68.93	74.31	79.96	85.98	92.45	99.37	100.00	100.00	100.00	100.00	100.00	40
41	50.92	53.88	57.33	61.60	66.33	71.67	77.51	83.76	90.43	97.53	100.00	100.00	100.00	100.00	100.00	100.00	41

*Note: If you were covered under Social Security as a County employee, see page 15-16 for the Social Security reduction computation.

GENERAL MEMBERS - PLAN C
 PERCENTAGE OF FINAL COMPENSATION USED TO
 COMPUTE RETIREMENT ALLOWANCE ESTIMATE
 (If Member Not Covered Under Social Security as a County Employee)

Years of service	AGES															65 & over
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
10	11.82%	12.43%	13.03%	13.64	14.26%	14.92%	15.64%	16.41%	17.25%	18.17%	19.17%	19.91%	20.91%	21.98%	23.11%	24.32
11	13.00	13.67	14.33	15.00	15.69	16.42	17.20	18.05	18.98	19.98	21.08	21.90	23.00	24.17	25.42	26.75
12	14.18	14.91	15.63	16.36	17.11	17.91	18.76	19.69	20.70	21.80	23.00	23.89	25.10	26.37	27.73	29.19
13	15.36	16.16	16.93	17.73	18.54	19.40	20.33	21.33	22.43	23.61	24.92	25.89	27.19	28.57	30.04	31.62
14	16.55	17.40	18.24	19.09	19.96	20.89	21.89	22.97	24.15	25.43	26.83	27.88	29.28	30.77	32.35	34.05
15	17.73	18.64	19.54	20.45	21.39	22.39	23.46	24.62	25.88	27.25	28.75	29.87	31.37	32.97	34.66	36.48
16	18.91	19.89	20.84	21.82	22.82	23.88	25.02	26.26	27.60	29.08	30.67	31.86	33.46	35.16	36.97	38.91
17	20.09	21.13	22.15	23.18	24.24	25.37	26.58	27.90	29.33	30.88	32.58	33.85	35.55	37.36	39.28	41.35
18	21.27	22.37	23.45	24.54	25.67	26.86	28.15	29.54	31.05	32.70	34.50	35.84	37.64	39.56	41.60	43.78
19	22.45	23.61	24.75	25.91	27.09	28.35	29.71	31.18	32.78	34.51	36.42	37.83	39.74	41.76	43.91	46.21
20	23.64	24.86	26.05	27.27	28.52	29.85	31.27	32.82	34.50	36.33	38.33	39.82	41.83	43.95	46.22	48.64
21	24.82	26.10	27.36	28.63	29.95	31.34	32.84	34.46	36.23	38.15	40.25	41.81	43.92	46.15	48.53	51.08
22	26.00	27.34	28.66	30.00	31.37	32.83	34.40	36.10	37.95	39.96	42.17	43.81	46.01	48.35	50.84	53.51
23	27.18	28.59	29.96	31.36	32.80	34.32	35.96	37.74	39.68	41.78	44.08	45.80	48.10	50.55	53.15	55.94
24	28.36	29.83	31.26	32.72	34.22	35.82	37.53	39.38	41.40	43.60	46.00	47.79	50.19	52.74	55.46	58.37
25	29.55	31.07	32.57	34.09	35.65	37.31	39.09	41.03	43.13	45.41	47.92	49.78	52.28	54.94	57.77	60.80

37

26	30.73	32.31	33.87	35.45	37.08	38.80	40.66	42.67	44.85	47.23	49.83	51.77	54.37	57.14	60.08	63.24	26
27	31.91	33.56	35.17	36.81	38.50	40.29	42.22	44.31	46.58	49.05	51.75	53.76	56.47	59.34	62.39	65.67	27
28	33.09	34.80	36.47	38.18	39.93	41.79	43.78	45.95	48.30	50.86	53.67	55.75	58.56	61.53	64.70	68.10	28
29	34.27	36.04	37.78	39.54	41.35	43.28	45.35	47.59	50.03	52.68	55.58	57.74	60.65	63.73	67.01	70.53	29
30	35.46	37.29	39.08	40.91	42.78	44.77	46.91	49.23	51.75	54.50	57.50	59.74	62.74	65.93	69.33	72.97	30
31	36.64	38.53	40.38	42.27	44.21	46.26	48.47	50.87	53.48	56.31	59.42	61.73	64.83	68.13	71.64	75.40	31
32	37.82	39.77	41.69	43.63	45.63	47.75	50.04	52.51	55.20	58.13	61.33	63.72	66.92	70.33	73.95	77.83	32
33	39.00	41.01	42.99	45.00	47.06	49.25	51.60	54.15	56.93	59.94	63.25	65.71	69.01	72.52	76.26	80.26	33
34	40.18	42.26	44.29	46.36	48.48	50.74	53.16	55.79	58.65	61.76	65.17	67.70	71.11	74.72	78.57	82.69	34
35		43.50	45.59	47.72	49.91	52.23	54.73	57.44	60.38	63.58	67.08	69.69	73.20	76.92	80.88	85.13	35
36			46.90	49.09	51.34	53.72	56.29	59.08	62.10	65.39	69.00	71.68	75.29	79.12	83.19	87.56	36
37				50.45	52.76	55.22	57.86	60.72	63.83	67.21	70.92	73.67	77.38	81.31	85.50	89.99	37
38					54.19	56.71	59.42	62.36	65.55	69.03	72.83	75.66	79.47	83.51	87.81	92.42	38
39						58.20	60.98	64.00	67.28	70.84	74.75	77.66	81.56	85.71	90.12	94.85	39
40							62.55	65.64	69.00	72.66	76.67	79.65	83.65	87.91	92.43	97.29	40
41								67.28	70.73	74.48	78.58	81.64	85.74	90.10	94.74	99.72	41
42									72.45	76.29	80.50	83.63	87.84	92.30	97.06	100.00	42

*Note: If you were covered under Social Security as a County employee, see page 15-16 for the Social Security reduction computation.

Member Contribution Rates

Effective July 1, 1996*

Percentage of retirement eligible salary based on your nearest age at the time you become a LACERA member.

<i>Plan A</i>				<i>Plan B</i>			
AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
16	3.74%	36	5.21%	16	6.40%	36	8.35%
17	3.80	37	5.32	17	6.51	37	8.46
18	3.85	38	5.44	18	6.58	38	8.57
19	3.91	39	5.56	19	6.67	39	8.67
20	3.94	40	5.68	20	6.76	40	8.78
21	4.00	41	5.81	21	6.83	41	8.89
22	4.05	42	5.94	22	6.93	42	9.00
23	4.10	43	6.09	23	7.03	43	9.11
24	4.18	44	6.21	24	7.13	44	9.23
25	4.22	45	6.36	25	7.24	45	9.34
26	4.30	46	6.52	26	7.35	46	9.43
27	4.36	47	6.65	27	7.45	47	9.52
28	4.46	48	6.82	28	7.54	48	9.61
29	4.52	49	6.92	29	7.64	49	9.72
30	4.61	50	7.01	30	7.74	50	9.84
31	4.71	51	7.09	31	7.84	51	9.96
32	4.79	52	7.18	32	7.94	52	10.09
33	4.89	53	7.26	33	8.04	53	10.20
34	4.99	54+	7.35	34	8.15	54+	10.32
35	5.10			35	8.25		

<i>Plan C</i>							
AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
16	5.68%	27	6.58%	38	7.59%	49	8.71%
17	5.76	28	6.67	39	7.69	50	8.82
18	5.84	29	6.76	40	7.79	51	8.92
19	5.92	30	6.85	41	7.89	52	9.03
20	6.00	31	6.94	42	7.99	53	9.14
21	6.08	32	7.03	43	8.09	54	9.25
22	6.16	33	7.12	44	8.19	55	9.36
23	6.24	34	7.21	45	8.29	56	9.48
24	6.33	35	7.31	46	8.39	57	9.59
25	6.41	36	7.40	47	8.50	58	9.70
26	6.50	37	7.50	48	8.60	59+	9.82

To calculate your monthly contribution under Plan A, B or C:

1. Enter your base *monthly* salary† here:

\$ _____

2. Find your age in the chart, to the nearest year at the time you became a LACERA member, and enter the rate next to it here:

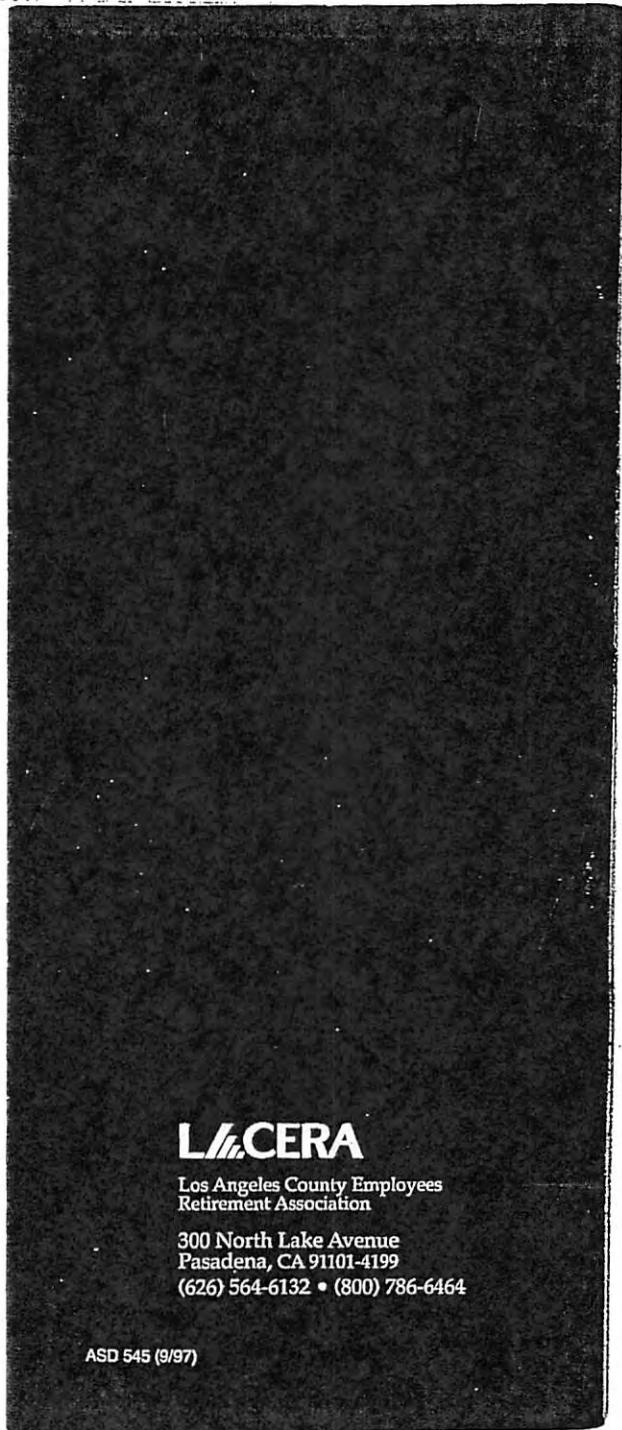
_____ %

3. To estimate your monthly contribution under Plan A, B or C, multiply 1. by 2. and enter your total here:

\$ _____

*Rates are subject to change based on recommendations from LACERA's actuary and adoption by the Board of Investments and the Board of Supervisors. Rates for members in outside districts may vary. Call LACERA.

†If you were *first* hired before January 1, 1996 and are now returning to employment, your monthly retirement contribution is calculated by using your base monthly salary plus the portion of your current County Cafeteria Plan that is subject to retirement.



LACERA

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ASD 545 (9/97)