Your Guide to Understanding and Selecting

LACERA RETIREMENT PLANS

Disclosure information on retirement, disability, and death benefits for general membership employees

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Los Angeles County Employees Retirement Association (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 for outside districts including 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 is responsible for collecting, depositing, investing, and managing the retirement funds collected from the County, outside districts, and County employees. It is also 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.

This Guide to Understanding and Selecting LACERA Retirement Plans provides disclosure of the terms and conditions of LACERA membership and of retirement, disability, and death benefits available to general members of the Los Angeles County Employees Retirement Association. It is designed to give you this information as simply and accurately as possible. Since LACERA 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.

If you need additional information or have questions about anything in the guide, please contact LACERA by telephone at (818) 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, P.O. Box 7060, Pasadena, CA 91109-7060.

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Some Questions to Consider Before Selecting Your LACERA Retirement Plan

READ THIS BOOKLET CAREFULLY. It can help you decide whether to remain in Plan E or exercise your option of choosing Plan D instead. Review the questions below, and consider which are important to you. You may want to mark those questions, and be sure you know the answers before you make your final decision. References are provided to assist you in finding your answers in this Guide.

- ❒ When am I eligible to join LACERA? *(Page 1)*
- ❒ When must I decide which retirement plan I prefer? *(Page 1)*
- ❒ When does my membership begin? *(Page 1)*
- ❒ What additional benefits do I get if I choose a plan where I make contributions (Plan D)? *(Page 5)*
- ❒ Do I have to pay income tax on my contributions? *(Pages 9)*
- ❒ What if I choose a plan and change my mind later? *(Page 2)*
- ❒ What if I used to be a LACERA member? *(Pages 6, 7)*
- ❒ Can I add to my "years of service credit" to receive a larger monthly payment when I retire if I (a) previously worked part-time or as a temporary employee for the County or an outside district or (b) previously was in the military service or had other public service employment? *(Pages 6, 9, 21)*
- ❒ How does it affect my retirement plan decision if I expect to stay in this employment for at least five years but possibly not as long as ten years? *(Pages 10, 21, 22)*
- ❒ What if I become disabled either in connection with my job or off the job? *(Pages 12, 13, 23)*
- ❒ Are there any benefits for my survivors? *(Pages 15, 20, 23, 24)*
- ❒ When am I eligible to retire? *(Pages 10, 22)*
- ❒ How will my age and years of service at retirement affect the amount of my monthly retirement allowance? *(Pages 26, 27, 28)*
- ❒ Will my monthly retirement allowance be adjusted for cost-of-living increases? *(Pages 12, 17, 23)*
- ❒ Can I get medical, dental, or vision insurance after I retire? *(Pages 12, 23)*
- ❒ What if I am entitled to Social Security benefits as well as this retirement plan? *(Page 8)*

Section 1

General Information

Introduction

IF YOU ARE A PERMANENT EMPLOYEE OF THE COUNTY OF LOS ANGELES* or outside district working three-quarter time or more, you are entitled to membership and retirement benefits provided by the Los Angeles County Employees Retirement Association (LACERA). In addition, depending on whether you choose Plan D or Plan E, you will be eligible to receive disability and death benefits through LACERA or through a separate plan provided by your employer, the County of Los Angeles (County). This Guide gives you detailed information about LACERA's benefits, and is designed to help you decide which plan you prefer.

There are two types of members in LACERA — general members and safety members. Safety members are employees appointed to law enforcement, firefighting, forestry, and lifeguard classifications. All other eligible employees are general members. This Guide is for individuals who qualify as general members.

Electing a Retirement Plan

You have a choice of two retirement plans — Plan D or Plan E. The benefits under these two plans are quite different. Please compare them carefully.

- **Plan D** is a *contributory retirement plan.* You make monthly contributions to the plan *in addition* to the contributions made by your employer. Contributory plan options may let you purchase retirement service credit for prior County, State, Federal (Military), or other public employment and/or restore membership in a prior LACERA plan (see pages 6, 7, 9, 10). Your choice of Plan D is permanent; you cannot transfer to Plan E.

Deadline for choosing Plan D: You have 60 days from your date of hire to choose contributory Plan D, provided you receive this Guide and the Sworn Statement/Plan Election form within 14 days from your date of hire as a permanent employee. If received after 14 days, then you have 45 days from receipt of the Guide and form to select Plan D. Your membership in Plan D is effective the first day of the month following your date of hire, and your contributions will be collected retroactive to that date. If you do not elect Plan D within 60 days, you become a member of Plan E the first day of the month following your date of hire.

- **Plan E** is a *non-contributory retirement plan.* Your employer makes *all* retirement contributions on your behalf. If you elect Plan E, or if you do not make an election, you become a member of Plan E on the first day of the month following your date of hire as a permanent employee. You may transfer to Plan D as outlined on page 2.

* Except judges.

Further Information

- Choosing your plan is very important. Your choice will affect your retirement, disability, and death benefits. There is no "best" plan. The plans offer different benefits at different costs, and you must determine which you prefer based on your financial and retirement planning goals.
- *You should read this Guide carefully before selecting a plan. When you make your decision, please notify LACERA by indicating your choice of Plan D or Plan E on the Member's Sworn Statement and Election of Retirement Plan form provided by your personnel office.*
- Your plan election cannot be changed if you select Plan D. However, if you select Plan E, you may have an opportunity to transfer to Plan D during an open transfer period. To transfer, you must pay all contributions (plus interest) that you would have made had you originally chosen Plan D.

  The current open transfer period (approved by the County Board of Supervisors) began January 1, 1996. Represented employees in Local 660 have until September 30, 1997 to apply to transfer to Plan D, while nonrepresented employees and those represented by the Coalition have until September 30, 1998 to apply. After these dates, please contact LACERA to see if a new transfer period has been approved.
- LACERA members are asked to designate a beneficiary and update the designation when changes such as birth, death, marriage or divorce occur. Under Retirement Law, the rights of a spouse named as beneficiary (or minor, unmarried child) may supersede the rights of any other named beneficiary should the member die before retirement. A Benefit Statement showing retirement contributions, years of service, and the named beneficiary(ies) is sent annually to all active and deferred members. You may use the Statement to make beneficiary changes or call LACERA for a beneficiary change form.

  Plan E members need not designate a beneficiary until retirement. Plan E provides retiree death benefits, but active member death benefits are handled by the County's Long-Term Disability Office, and not LACERA.
- *If you need additional information or have questions about anything in this Guide, please inquire at your department payroll/personnel office or contact LACERA by telephone at (818) 564-6132 or (800) 786-6464 or in person at Gateway Plaza, 300 N. Lake Ave., Pasadena, California 91101.*

Introduction to the Plans

LACERA ADMINISTERS EIGHT TYPES OF RETIREMENT PLANS. Your date of employment (including prior employment with the County or outside district) and type of membership determine which plans are available to you.

Plans A, B, and C

Plan A is available to safety and general employees who became LACERA members prior to September 1, 1977. Plan B is available to safety members who became LACERA members on or after September 1, 1977, and to general employees who became members from September 1, 1977 through September 30, 1978. Plan C is for general members who became LACERA members from October 1, 1978 through May 31, 1979. All are contributory plans, with the employee making contributions in addition to the contributions made by the County or outside district.

Plans A, B, and C are *not* available to new general member employees **except** those individuals who were previously in one of those plans, terminated employment, and withdrew their contributions. If that is the case, you may be reinstated to your prior retirement plan, with restoration of all benefits of that Plan, if you first select Plan D and then redeposit your contributions plus interest.

Plan D

Plan D is a contributory retirement plan, and includes both disability and death benefits. Plan D is available to all new employees eligible for general membership who elect it within the time periods described on page 1 of this Guide.

Plan E

Plan E is a noncontributory retirement plan, which means the only contributions into the fund are those paid by the County or outside district. All employees eligible for general membership on or after January 1, 1992 automatically become members of Plan E on the first of the month following the date of hire unless they elect Plan D.

Plan F

Plan F supplements Plan D for new members to comply with amendments to Section 415 of the Internal Revenue Code that limit the maximum retirement benefits an employee may receive. It will automatically apply to those joining LACERA on or after January 1, 1990 and choosing Plan D. The combination of retirement benefits from Plan D and Plan F are designed to provide approximately the same level of benefits to Plan D members joining on after January 1, 1990 (when the new law took effect) as those joining before that date.

Defined Benefit Plans

Plans A through E are "defined benefit plans," which means retirement benefits are determined by the retirement age, length of service, and average final compensation of the member.

Defined Contribution Plan

Plan F is a "defined contribution plan," which means retirement benefits are based, in part, on how much the member has contributed to the plan and how much interest was earned on those contributions.

Selecting Your Plan

If you are a new employee qualifying for general membership in LACERA, you will be a member of Plan E unless you choose Plan D within the time limits specified on page 1. If you are a returning employee eligible for Plan A, B, C, or D, you must first choose Plan D, if you want to be reinstated to your former plan.

Remember, you have just *60 days** from your date of employment to select Plan D. In addition to the detailed descriptions of each plan contained in this booklet, a comparison chart is provided on the next page to assist you in deciding if you prefer Plan D or Plan E. Another chart on page 26 compares the percent of salary you would receive at retirement depending on your plan choice, age at retirement and years of service.

*Or, if you do not receive this Guide within 14 days from your date of employment, then you have 45 days from the date you receive these written disclosure materials.

Comparison of Basic Provisions – Plan D/Plan E

Basic Provisions	Plan D	Plan E
Type of Plan	Contributory	Noncontributory
Member makes cash contributions	Yes	No
Employer makes cash contributions	Yes	Yes
Member vested in	5 years	10 years
Member entitled to a service retirement allowance after	10 years	10 years
Minimum retirement age	50	55
Maximum percentage of final salary member can receive as retirement allowance	100%	80%
Final compensation based on monthly average of	3 years' consecutive service	Any 3 years' service
LACERA pays benefits if active member is disabled	Yes	No
County pays benefits if active member is disabled*	Yes	Yes
LACERA pays survivor benefits if active member dies	Yes	No
County pays survivor benefits if active member dies*	Yes	Yes
LACERA pays % of retirement allowance to survivor when retired member dies	Yes, 60%	Yes, 50%
County pays survivor benefits when retired member dies	No	No
May purchase credit for County Service Prior to Membership†	Yes	No
May purchase credit for non-County Service Prior to Membership†	Yes	No
Eligible for reciprocity with a reciprocal retirement system	Yes	Yes
Former members may be reinstated to prior contributory retirement plan	Yes	No
Pension Advance Option permitting coordination of payments for those entitled to Social Security benefits	Yes	No
Cost-of-living increases after retirement	Yes	No
Eligible for medical, dental & vision insurance benefits after retirement	Yes	Yes
Life insurance provided by County if member dies in active service*	$2,000	$10,000

To further help you select a plan, a comparison of retirement allowances is provided beginning at page 26 of this Guide.

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

†See Section on Credit for Service Prior to Membership beginning on page 9.

Special Circumstances for New Members

- If you used to be a member in Plan A, B, C or D and withdrew your retirement contributions when you terminated your employment with the County or outside district . . .

  You can restore all the benefits of the previous plan if you:

  (1) First select Plan D, then

  (2) Redeposit your contributions plus interest. You will be restored to your previous plan when the required contributions are made.

- If you used to be a temporary or part-time County employee, or public service employee . . .

  You can purchase credit for that employment if you:

  (1) First select Plan D, then

  (2) Deposit the amount determined to be payable for credit for this past employment.

- If you joined LACERA within six months after leaving employment where you were covered by the California Public Employees' Retirement System (CalPERS) or another retirement system that has a reciprocal relationship with LACERA *and* you deferred your retirement benefits, then . . .

  (1) Your rate of contribution if you elect Plan D will be based on your age at entry in your reciprocal retirement plan,

  (2) For purposes of vesting (and not for determining all benefits), reciprocal service counts toward meeting minimum service requirements for retirement, and

  (3) Final compensation will be determined by averaging your highest three years of salary earned while a LACERA member or under your reciprocal plan. (Plan D members must use consecutive years of service while Plan E members may use any three years, whether consecutive or not.) The average salary will then be used by both systems to compute your retirement allowance.

  To determine if your prior employment was under a reciprocal retirement system, contact LACERA. Reciprocity is also available to LACERA members who defer retirement benefits when they leave County service and enter a reciprocal system within six months.

- If you were a *safety member* hired *prior to 1/4/82* (with no break in service) and are now transferring to a general member job classification, your general member plan will be *determined by the date you first became a Safety member.* Please call LACERA to determine your general

member plan. If you were hired *on or after 1/4/82*, you must choose Plan D or Plan E. When you retire, your service credit in each plan will be used to compute your benefits, then combined into one monthly retirement payment.

Eligibility for Service Credit
Based on Your Past Employment

THE FOLLOWING CHART REFLECTS YOUR ELIGIBILITY FOR SERVICE CREDIT, BASED ON YOUR PRIOR EMPLOYMENT HISTORY, AND THE CONSEQUENCES OF CHOOSING PLAN D OR BECOMING A PLAN E MEMBER:

Prior Employment History	If you elect Plan D, then:	If you choose Plan E, then:
No prior County or public service employment	No service credit	No service credit
Temporary or part-time County employee, or public service employee	May purchase credit for prior service	No service credit
LACERA member in a contributory plan who ended service but left retirement contributions on deposit and deferred retirement benefits	Resumes membership in prior plan. No election of plan permitted. Department must notify LACERA of return to service	Resumes membership in prior plan. No election of plan permitted. Department must notify LACERA of return to service
LACERA member in a contributory plan who ended service and withdrew retirement contributions	May redeposit withdrawn contributions plus interest and be reinstated in prior plan	No service credit. Not eligible for reinstatement
LACERA member in noncontributory Plan E who ended service with less than 10 years of service	May purchase credit for prior Plan E service which becomes Plan D credit	No service credit for prior Plan E service
LACERA member in noncontributory Plan E who ended service with 10 or more years of service	Retain credit for prior Plan E service and earn credit under Plan D for current service	Retain credit for prior Plan E service and earn credit under Plan E for current service

Social Security

THE COUNTY OF LOS ANGELES WITHDREW ITS EMPLOYEES from the federal Social Security program in December 1982. Therefore, for new employees, who became LACERA members after December 31, 1982, Social Security does not directly affect the LACERA benefits paid at retirement. For returning employees, LACERA benefits may be affected depending on the dates of service and plan coverage as follows:

- If you were covered by Social Security while employed by the County prior to 1983, and you retire as a member of Plan A, B, C, or D, your LACERA retirement allowance will be reduced by a fixed dollar amount for each year of service covered by Social Security.
- If you were covered by Social Security while employed by the County prior to 1983, and you retire as a member of Plan E, a percentage of your estimated Social Security benefit will be subtracted from your LACERA retirement allowance based on the number of years of service covered by Social Security.
- If you are a Plan A, B, C, or D member and are fully insured under Social Security when you retire, you may choose the Pension Advance Option discussed on page 12.

Section 2

All About Plan D

Retirement Benefits

Contributions

If you choose Plan D, in addition to the contributions made by your employer (the County of Los Angeles or outside district), you make contributions. Your membership will be effective the first of the month following your date of hire, and contributions will be collected retroactive to that date. Those contributions are a percentage of your base salary, depending on your nearest age when you become a member of LACERA. The **Plan D Member Contribution Rates** are shown on page 29. Use this information as a guide to calculate your monthly retirement contributions.

Member contributions are made through payroll deductions and are not subject to federal income tax (under Section 414(h)(2) of the Internal Revenue Code) until you either terminate employment and withdraw *your* contributions or receive an allowance when you retire. (Employer contributions are not refundable.) Your contributions will be deducted from your gross pay before the tax rate is applied.

Benefit Statements

You will receive an annual benefit statement showing your contribution balance as of the beginning and ending of the fiscal year, the total interest earned on these contributions (posted June 30 and December 31 of each year), and the taxable status of your account. This statement also indicates your years of service credit, and will show an estimated monthly retirement benefit if you are eligible. It lists your named beneficiary(ies), and enables you to update your beneficiary information.

Retirement Service Credit

You earn one month of retirement service credit for each month a retirement contribution is deducted from your paycheck. No credit is earned if you are without pay for a month because of illness or absences, however members returning to active service after unpaid sick leave can purchase up to 12 consecutive months of service credit. Additional credit is available by redepositing withdrawn contributions, making contributions for past temporary or part-time County service, or for non-County service prior to membership.

Purchasing Service Credit

- **County service.** By making the appropriate contribution, you can receive credit for temporary, seasonal, intermittent, or part-time County service up to the date you become eligible for membership

in LACERA. Eligibility for service credit prior to membership may be affected by your previous LACERA retirement plan (see page 7).

- **Non-County service.** You may purchase credit for service you performed prior to becoming a member of LACERA if you worked for the United States of America, the State of California, or any department or agency of either, or any public entity located within the State of California, provided you are not eligible now or in the future for a pension or retirement allowance for that public service, or for the benefits of reciprocity if you were to redeposit the contributions withdrawn from a reciprocal agency.

Reinstatement to Previous Retirement Plan

- **Contributions withdrawn.** If you are a returning employee who was previously an active contributory Plan A, B, D, or D member of LACERA but terminated service and withdrew your retirement contributions, you may be reinstated in your previous retirement plan if you first elect Plan D and then redeposit your previously withdrawn retirement contributions, plus interest. Your current Plan D membership will be converted to your former plan, if different.
- **Contributions not withdrawn.** If you are a returning employee who was previously an active contributory plan member of LACERA but terminated service and deferred your retirement by leaving your contributions in the plan, you must resume membership in your previous plan. No election of a plan is permitted. Your department must notify LACERA of your return to service.

Vesting

You become vested in Plan D when you have five years of County retirement service credit (or combined County and reciprocal retirement system service credit). Vesting entitles you to a retirement allowance when you terminate employment; however, you may need to defer your retirement until you also meet the minimum age and service requirements to receive this allowance.

Service Retirement Allowance

As an *active* member of Plan D you are eligible for a service retirement allowance when you meet the minimum age and County retirement 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 retirement 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.

You may purchase credit for non-County service (e.g., military service) earned prior to membership in LACERA. It will add to your total years of retirement service credit but will *not* count toward meeting the above minimum service requirements. (To purchase service credit, please contact LACERA for a Retirement Service Credit Brochure.)

Terms Used in Determining Benefits

- **"Compensation earnable"** is the base salary (excluding overtime or fixed bonus amounts) on which retirement contributions and benefits are computed. A portion of the County Flexible Benefit is added to the base salary for returning employees who were *first* hired before January 1, 1996.
- **"Final compensation"** refers to your average monthly compensation earnable during your last three years of service or other highest consecutive three-year period you select.
- **"Unmodified service retirement allowance"** is the basic or highest monthly retirement allowance payable to you, and is the basis for the 60% continuance allowance provided to an eligible surviving spouse (or minor children) of a member who dies after retirement. (See the LACERA Survivor Benefits Chart, page 20.)

Benefit Formula

- Your **monthly retirement allowance** (under 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 65.
- Plan D member benefits range from 11.82% of final compensation for members with 10 years of service who retire at age 50, and reach 100% of final compensation for members with 41 years, 2 months of service retiring at age 65. For more information, please refer to the chart on page 27.
- A comparison chart showing percentages of final compensation for Plan D and Plan E for ages 50 to 65+ and for years of service from 10 years to 45 is provided on page 26 of this Guide.
- Several alternatives to the unmodified retirement allowance are available to you that allow you to adjust your retirement allowance to match your estate planning goals:
  - **Option 1 benefit.** You may take a slight reduction from your unmodified service retirement allowance so that any contributions remaining in your account at your death will be paid in a

lump sum to your named beneficiary who has an insurable interest in your life.

- **Option 2, 3, or 4 benefit.** You may take a larger reduction from your unmodified service retirement allowance to provide a monthly allowance at your death (up to the amount you were receiving) for the lifetime of your named beneficiary who has an insurable interest in your life. More than one beneficiary is permissible under Option 4.

Pension Advance Option

Members of Plan D who are fully insured under Social Security (usually 40 quarters of coverage) through employment with the County (prior to 1983), or through some other employer, may elect to have their retirement allowance coordinated with Social Security benefits under the Pension Advance Option provided the member retires prior to age 62. This Option increases the retirement allowance the member receives before reaching age 62 by a percentage of that member's projected Social Security benefit. Then it decreases the retirement allowance the member receives at age 62 by the full amount of the projected Social Security benefit (which may be more or less than the actual Social Security benefit at age 62). The percentage and projected benefit are determined by LACERA's actuary.

Cost-of-Living Adjustment

Each year the Consumer Price Index (CPI) is reviewed by LACERA's Board of Retirement to determine a cost-of-living adjustment, which could be an increase or decrease. This adjustment may increase your Plan D retirement allowance a maximum of 2% effective on April 1 of each year.

Medical and Dental/Vision Insurance

You may enroll in LACERA-sponsored medical and dental/vision insurance plans within 60 days of retirement. Your cost for this insurance varies according to the years of retirement service credit, covered dependents, and plan chosen.

Life Insurance

Under a local ordinance adopted by the Board of Supervisors, as a permanent full-time County employee you are automatically covered by a $2,000 County-paid life insurance policy. You designate the beneficiary for this policy.*

Disability Retirement Benefits

If you select Plan D, you are entitled to Disability Retirement Benefits in addition to the benefits of the County's Long-Term Disability and Survi-

*Insurance options vary for Megaflex participants. For Megaflex and Long-Term Disability benefits, contact your personnel officer.

vor Benefit Plan.* Plan E members are not eligible for Disability Retirement Benefits through LACERA.

Definition of Disability

There are two types of Disability Retirement:

1. **Nonservice-connected disability**

   An illness or injury, not related to your employment, that permanently incapacitates you from performing the duties of your job.

2. **Service-connected disability**

   A disease or injury arising from and in the course of employment that occurs or is aggravated as a result of performing your job, and permanently incapacitates you from performing the duties of your job.

Minimum Service Required to Be Eligible for Disability Retirement Allowance

- **Nonservice-connected disability**

  Plan D member (or combined Plan D and reciprocal retirement system member) with five or more years of County retirement service credit.

- **Service-connected disability**

  Plan D member. No minimum service requirement.

When Application Must Be Filed

- **Nonservice-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.

- **Service-connected disability**

  Same as nonservice-connected disability.

Effective Date of Disability Retirement Allowance

- **Nonservice-connected disability**

  Payment begins after disability retirement is granted by the Board of Retirement, retroactive to the date the application for disability retirement was filed (but not earlier than the day following the last day on which you received regular compensation from your job).

- **Service-connected disability**

  Same as nonservice-connected disability.

PLAN D ...

Benefit Amount

- **Nonservice-connected disability**
  The disability retirement benefit is (a) generally equal to one-third 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

- **Nonservice-connected disability**
  Up to 2% maximum increase on April 1 of each year.
- **Service-connected disability**
  Same as nonservice-connected disability.

Termination of Benefits

- **Nonservice-connected 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,
  2. If you refuse to submit to medical examination while under age 55,
  3. Upon your death unless your survivor is eligible for benefits. (See Post-Retirement Death/Survivor Benefits, page 18.)
- **Service-connected disability**
  Same as nonservice-connected disability.

Appeal Rights

- **Nonservice-connected disability**
  You have 30 days to appeal any decision of the Board of Retirement and are entitled to a hearing before a hearing officer appointed by the Board of Retirement. You have 90 days to appeal any subsequent Board of Retirement decision to the Superior Court.
- **Service-connected disability**
  Same as nonservice-connected disability.

Pre-Retirement Death/Survivor Benefits

Types of Benefits

If you select Plan D, you are entitled to Pre-Retirement Death/Survivor Benefits through LACERA in addition to the benefits of the County's Long-Term Disability and Survivor Benefit Plan.*

There are two types of Pre-Retirement Death/Survivor Benefits:

1. **Nonservice-connected death** (death not related to your employment), and
2. **Service-connected death** (death occurring as a result of performing your job).

Eligibility

- **Nonservice-connected death**

  The deceased must have been a Plan D member (or combined Plan D and reciprocal retirement system member) with five or more years of County retirement service credit, except as noted in paragraph (a) below.

- **Service-connected death**

  No minimum service requirement.

Death Benefit Payments

- **Nonservice-connected death**

  Any one of the following:

  a. Regardless of the years of service, a death benefit is payable to the beneficiary consisting of the member's contributions and interest credited to the member's account, *plus* an amount equal to an average month's salary (based on the last 12 months) for each completed year of County retirement credit, but not exceeding an amount equal to six months' salary. This death benefit will be a lump-sum payment unless the beneficiary elects to receive it in installments over a period of 120 months,

  or

  b. A surviving spouse or member's minor children if no surviving spouse, may elect (in lieu of the death benefit in (a) above) a monthly payment equal to 60% of the monthly nonservice-connected disability retirement allowance the deceased member would have been entitled to at the date of death. This benefit is generally equal to 20% of the member's final compen-

*For Long-Term Disability benefits, contact your personnel officer.

sation, and is payable only to a surviving spouse or to minor children under age 18 or through age 21 if they remain unmarried and enrolled as full-time students in an accredited school,

or

c. A surviving spouse may elect a combined benefit consisting of a lump-sum payment of an amount equal to an average month's salary (based on the last 12 months) for each year of retirement credit, but not exceeding an amount equal to six months' salary, *plus* a monthly allowance as described in (b) on preceding page, reduced by the actuarial equivalent of the lump-sum payment, based on the age of the surviving spouse.

- **Service-connected death**

Any one of the following:

a. A death benefit is payable to the beneficiary consisting of the member's contributions and interest credited to the member's account, *plus* an amount equal to an average month's salary (based on the last 12 months) for each completed year of County retirement credit, but not exceeding an amount equal to six months' salary. This death benefit will be a lump-sum payment unless the beneficiary elects to receive it in installments over a period of 120 months,

or

b. A surviving spouse or member's minor children if no surviving spouse, may elect (in lieu of the death benefit in (a) above) a monthly payment equal to 100% of the monthly service-connected disability retirement allowance the deceased member would have been entitled to at the date of death. This benefit is equal to 50% of the member's final compensation and is payable only to a surviving spouse or to minor children under age 18 or through age 21 if they remain unmarried and enrolled as full-time students in an accredited school,

or

c. A surviving spouse may elect a combined benefit consisting of a lump-sum payment of an amount equal to an average month's salary (based on the last 12 months) for each year of retirement credit, but not exceeding an amount equal to six months' salary, *plus* a monthly allowance as described in (b) above, reduced by the actuarial equivalent of the lump-sum payment based on the age of the surviving spouse.

Plus

- **Additional** monthly benefits are payable to the surviving spouse (or legal guardian) for each of the member's minor children as follows 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:

One child	25% of the regular death benefit*
Two children	40% of the regular death benefit*
Three or more children	50% of the regular death benefit*

This additional benefit is payable only for minor children under age 18 or through age 21 if they remain unmarried and enrolled as full-time students in an accredited school.

Cost-of-Living Adjustment

- **Nonservice-connected death**
  Up to 2% maximum increase on April 1 of each year.
- **Service-connected death**
  Same as nonservice-connected death.

Termination of Benefits

- **Nonservice-connected death**
  Benefits cease upon the death of the member's surviving spouse or ineligibility of children because of age or change in student or marital status.
- **Service-connected death**
  Same as nonservice-connected death.

Appeal Rights

- **Nonservice-connected death**
  Survivor has 30 days to appeal any decision of the Board of Retirement and is entitled to a hearing before a hearing officer appointed by the Board of Retirement. Survivor has 90 days to appeal any subsequent Board of Retirement decision to the Superior Court.
- **Service-connected death**
  Same as nonservice-connected death.

*Regular death benefit is equal to 50% of member's final compensation.

Long-Term Disability & Survivor Benefit Plan

Plan D members are entitled to benefits under the Long-Term Disability and Survivor Benefit Plan, which is administered by the County. For complete information about this plan, please contact your personnel officer.

Post-Retirement Death/Survivor Benefits

Service retirement or nonservice-connected disability retirement

If a Plan D member retires with a service retirement or nonservice-connected disability retirement and then dies:

- **Surviving spouse or minor children**

  The surviving spouse or minor children of Plan D members are entitled to 60% of the member's unmodified or disability retirement allowance, provided:

  1. The surviving spouse was named as beneficiary and was married to the member at least one year prior to the date of retirement, or
  2. The children are under age 18 or through age 21, remain unmarried, and are full-time students enrolled in an accredited school.

If the member's benefit was modified, the survivor's allowance is contingent upon the option chosen.

- **Designated beneficiary or estate**

  In addition to any other post-retirement death/survivor benefits, a one-time sum of $750 will be paid to the designated beneficiary or to the member's estate.

Service-connected disability retirement

If a member retires with a service-connected disability retirement and then dies:

- **Surviving spouse or minor children**

  The surviving spouse or minor children of Plan D members are entitled to 100% of the member's unmodified or disability retirement allowance, provided:

  1. The surviving spouse was named as beneficiary and was married to the member prior to the date of retirement, or
  2. The children are under age 18 or through age 21, remain unmarried, and are full-time students enrolled in an accredited school.

If the member's benefit was modified, the survivor's allowance is contingent upon the option chosen.

- **Designated beneficiary or estate**
  In addition to any other post-retirement death/survivor benefits, a one-time sum of $750 will be paid to the designated beneficiary or to the member's estate.

Plan F Summary

Defined Contribution Plan

PLAN F APPLIES ONLY TO THOSE INDIVIDUALS WHO BECOME LACERA members on or after January 1, 1990 and select Plan D. If you are covered by Plan F, you will be eligible to receive retirement benefits from both Plan D and Plan F when you retire.

Federal tax laws limit the amount of benefits available from Plan D for a small number of members. These same laws permit additional benefits to be provided under a different kind of plan called a "defined contribution plan." Plan F is such a plan.

During your employment your projected retirement benefits may be periodically calculated and tested to see if they are greater than the limits set by the tax laws. When you retire, your retirement allowance will be the combined benefits from Plan D and Plan F. If your total retirement allowance is greater than the pension allowed by the tax laws, your benefits must be reduced. For most members, however, benefits should not exceed the limits and are expected to be about the same as those paid to Plan D members not covered by Plan F.

Plan F is funded by a portion of your contributions to Plan D. The amount may vary and will be based on the advice of LACERA's actuary. To the extent possible, the interest credited to the total of your Plan D and Plan F contributions will equal the total interest credit you would have received if all your contributions had been to Plan D only.

LACERA Survivor Benefits
Plan D & E Comparison Chart

PRE-RETIREMENT DEATH BENEFITS				POST-RETIREMENT DEATH BENEFITS				
Plan D		Plan E			Plan D		Plan E	
Survivor Benefit	Eligible Beneficiary Codes	Survivor Benefit	Eligible Beneficiary Codes	Type of Retirement Allowance	Survivor Benefit	Eligible Beneficiary Codes	Survivor Benefit	Eligible Beneficiary Codes
a) Lump sum, or	1, 3, 4	Plan E members are covered by the County's Long-Term Disability and Survivor Benefit Plan. (See page 21 & 24.) There are no LACERA pre-retirement survivor benefits under Plan E.		Unmodified or	60% of member's allowance (or 100% if service-connected disability)	1	50% of member's allowance	1
b) 60% of member's applicable allowance, or	1			Option #1 or	Lump sum	1, 2, 4	None	None
c) Combination benefit	1 (eligible spouse only)			Option #2 or	100% of member's reduced allowance	1, 2	100% of member's reduced allowance	1, 2
				Option #3 or	50% of member's reduced allowance	1, 2	50% of member's reduced allowance	1, 2
				Option #4	Customized allowance for 1 or more beneficiaries	1, 2	Customized allowance for 1 or more beneficiaries	1, 2
				Death/ Burial Benefit	$750 Lump sum	1, 2, 3, 4	None	None

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, Plan D, page 15; Post-Retirement Death/Survivor Benefits, Plan D, page 18; Post-Retirement Death/Survivor Benefits, Plan E, page 24.

Section 3

All About Plan E

Retirement Benefits

Contributions

Plan E is a noncontributory plan. You automatically become a member of Plan E on the first of the month following your date of hire as a permanent employee (working three-quarter time or more) unless you elect Plan D within 60 days from your date of hire. You do not make contributions to Plan E. Contributions are made only by your employer (the County of Los Angeles or outside district) and are not refundable to you upon termination of employment.

Retirement Service Credit

You earn retirement service credit as long as:

(1) Your employment is uninterrupted, or

(2) You are awaiting payment (during a six-month qualifying period) for Long-Term Disability (LTD) Benefits, or receiving LTD payments (maximum 24-month period), or

(3) You are totally disabled and receiving Long-Term Disability Benefits.

Members receive credit only from the first day of the month following date of hire. No credit is earned if you are absent from work without pay in excess of 22 consecutive work days, except as noted above.

Purchasing Service Credit

Plan E members may not purchase credit for prior County or non-County service. However, previous members of Plan E who were vested with 10 or *more* years of County service retain credit for that time; but those with *less* than 10 years lose all credit for that service unless they join Plan D and purchase credit for their Plan E service.

Reinstatement to Previous Retirement Plans

Plan E does not provide for reinstatement to prior retirement plans.

Vesting

You become vested in Plan E when you have ten years of County retirement service credit (or combined County and reciprocal retirement system service credit). Vesting entitles you to a retirement allowance when you terminate employment; however, you may need to defer your retirement until you also meet the minimum age requirement to receive this allowance.

PLAN E ...

Service Retirement Allowance

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

1. You reach age 55 and have at least 10 years of County service; **or**
2. You reach age 70 regardless of how many years you have worked.

If you *terminate* before meeting the age requirements, and are vested with at least 10 years of County retirement service credit, you may defer your retirement until:

1. You reach age 55; **or**
2. You reach age 70 .

Terms Used in Determining Benefits

- **"Compensation earnable"** is the base salary (excluding overtime or fixed bonus amounts) on which retirement benefits are computed. A portion of the County Flexible Benefit is added to the base salary for returning employees who were *first* hired before January 1, 1996.
- **"Final compensation"** refers to your average monthly compensation earnable during your last three years of service or any three years you select, whether or not consecutive.
- **"Unmodified service retirement allowance"** is the basic or highest monthly retirement allowance payable to you, and is the basis for the 50% continuance allowance provided to an eligible surviving spouse (or minor children) of a member who dies after retirement. (See the LACERA Survivor Benefits Chart, page 20.)

Benefit Formula

- Your **monthly retirement allowance** (under the unmodified service retirement formula) is a percentage of your final compensation based on age and years of service. The percentage for a *normal* retirement allowance (at age 65 or older) equals 2% for each year of service for the first 35 years, plus 1% for each year of service for the next 10 years, up to a maximum of 80% after 45 years. The percentages are reduced if you retire before age 65, as reflected by the chart on page 28. The *early* retirement percentages for ages 55 - 64 are periodically subject to change based on actuarial experience.

  (If you are a returning employee and were covered by Social Security as a County employee prior to 1983, your retirement allowance will be reduced by a percentage of your estimated Social Security benefit.)

- Plan E member benefits range from 7.50% of final compensation for members with 10 years of service who retire at age 55, reaching

80% of final compensation for members with 45 years of service retiring at age 65. For more information, please refer to the chart on page 28.

- A comparison chart showing percentages of final compensation for Plan D and Plan E for ages 50 to 65+ and for years of service from 10 years to 45 is provided on page 26 of this Guide.
- Several alternatives to the unmodified retirement allowance are available to you that allow you to adjust your retirement allowance to match your estate planning goals:
  - **Option 2, 3, or 4 benefit.** You may take a reduction from your unmodified service retirement allowance to provide a monthly allowance at your death (up to the amount you were receiving) for the lifetime of your named beneficiary who has an insurable interest in your life. More than one beneficiary is permissible under Option 4.

Pension Advance Option

The Pension Advance Option for individuals insured under Social Security either through County or non-County employment is not available to Plan E members.

Cost-of-Living Adjustment

Plan E does not include a cost-of-living adjustment.

Medical and Dental/Vision Insurance

You may enroll in LACERA-sponsored medical and dental/vision insurance plans within 60 days of retirement. Your cost for this insurance varies according to the years of retirement service credit, covered dependents, and plan chosen.

Life Insurance

Under a local ordinance adopted by the Board of Supervisors, as a permanent full-time County employee you are automatically covered by a $10,000 County-paid life insurance policy. You designate the beneficiary for this policy. Insurance options vary for Megaflex participants. Please contact your personnel officer.

Disability Retirement & Pre-Retirement Death/ Survivor Benefits

Plan E members are not entitled to the Disability Retirement Benefits and Pre-Retirement Death/Survivor Benefits included with the contributory plans through LACERA.

PLAN E ...

Long-Term Disability & Survivor Benefit Plan

Plan E members are entitled to the benefits under the Long-Term Disability and Survivor Benefit Plan, which is administered by the County. For complete information about this plan, please contact your personnel officer.

Post Retirement Death/Survivor Benefits

If a Plan E member retires with a service retirement and then dies, the surviving spouse or minor children are entitled to 50% of the member's unmodified retirement allowance, provided:

1. The surviving spouse was married to the member at least one year prior to the date of retirement, or
2. The children are under age 18 or through 21, remain unmarried, and are full-time students enrolled in an accredited school.

If the member's benefit was modified, the survivor's allowance is contingent upon the option chosen.

Section 4

References

Comparison of Retirement Allowances

Your monthly retirement income payment is based on how old you are when you retire, your years of service credit, and your final compensation. The following charts provide a percentage of final compensation for use in comparing what the retirement allowance (monthly retirement payment) would be under Plan D and Plan E at various ages, and years of service.

Comparison of Retirement Allowances
Plan D & Plan E
Percentages of Final Compensation

(Based on Age and Years of Service)

(If Member Not Covered Under Social Security As a County Employee)

Years of Service	AGE/PLAN							
	50		55		60		65	
	D	E	D	E	D	E	D	E
10	11.82%	*	14.92%	7.50%	19.17%	12.02%	24.32%	20.00%
15	17.73%	*	22.39%	11.24%	28.75%	18.03%	36.48%	30.00%
20	23.64%	*	29.85%	14.99%	38.33%	24.04%	48.64%	40.00%
25	29.55%	*	37.31%	18.74%	47.92%	30.05%	60.80%	50.00%
30	35.46%	*	44.77%	22.49%	57.50%	36.05%	72.97%	60.00%
35		*	52.23%	26.24%	67.08%	42.06%	85.13%	70.00%
40		*			76.67%	45.07%	97.29%	75.00%
45		*					100.00%**	80.00%

*Plan E members are not eligible to retire until age 55.

**Plan D members reach 100% of final compensation (the maximum retirement allowance) at age 65 with 41 years, 2 months of service.

Plan D – 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 50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 & over	Years of service
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%	10
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	11
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	12
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	13
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	14
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	15
16	18.91	19.89	20.84	21.82	22.82	23.88	25.02	26.26	27.60	29.06	30.67	31.86	33.46	35.16	36.97	38.91	16
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	17
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	18
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	19
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	20
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	21
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	22
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	23
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	24
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	25
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

*Plan D members reach 100% of final compensation (the maximum retirement allowance) at age 65 with 41 years, 2 months of service.

Note: If you were covered under Social Security as a County employee, see pages 8 and 12 for information about the effect of Social Security on your retirement allowance.

Plan E – 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 55	56	57	58	59	60	61	62	63	64	65 & over	Years of service
10	7.50%	8.22%	9.02%	9.91%	10.91%	12.02%	13.26%	14.66%	16.23%	18.00%	20.00%	10
11	8.25	9.04	9.92	10.91	12.00	13.22	14.59	16.12	17.85	19.80	22.00	11
12	9.00	9.86	10.83	11.90	13.09	14.42	15.91	17.59	19.47	21.60	24.00	12
13	9.74	10.68	11.73	12.89	14.18	15.62	17.24	19.05	21.09	23.39	26.00	13
14	10.49	11.51	12.63	13.88	15.27	16.83	18.57	20.52	22.72	25.19	28.00	14
15	11.24	12.33	13.53	14.87	16.36	18.03	19.89	21.98	24.34	26.99	30.00	15
16	11.99	13.15	14.44	15.86	17.45	19.23	21.22	23.45	25.96	28.79	32.00	16
17	12.74	13.97	15.34	16.85	18.54	20.43	22.55	24.92	27.58	30.59	34.00	17
18	13.49	14.79	16.24	17.85	19.63	21.63	23.87	26.38	29.21	32.39	36.00	18
19	14.24	15.61	17.14	18.84	20.73	22.83	25.20	27.85	30.83	34.19	38.00	19
20	14.99	16.44	18.04	19.83	21.82	24.04	26.52	29.31	32.45	35.99	40.00	20
21	15.74	17.26	18.95	20.82	22.91	25.24	27.85	30.78	34.07	37.79	42.00	21
22	16.49	18.08	19.85	21.81	24.00	26.44	29.18	32.24	35.70	39.59	44.00	22
23	17.24	18.90	20.75	22.80	25.09	27.64	30.50	33.71	37.32	41.39	46.00	23
24	17.99	19.72	21.65	23.79	26.18	28.84	31.83	35.17	38.94	43.19	48.00	24
25	18.74	20.55	22.56	24.79	27.27	30.05	33.16	36.64	40.57	44.99	50.00	25
26	19.49	21.37	23.46	25.78	28.36	31.25	34.48	38.11	42.19	46.79	52.00	26
27	20.24	22.19	24.36	26.77	29.45	32.45	35.81	39.57	43.81	48.59	54.00	27
28	20.99	23.01	25.26	27.76	30.54	33.65	37.13	41.04	45.43	50.39	56.00	28
29	21.74	23.83	26.16	28.75	31.63	34.85	38.46	42.50	47.06	52.19	58.00	29
30	22.49	24.65	27.07	29.74	32.72	36.05	39.79	43.97	48.68	53.99	60.00	30
31	23.24	25.48	27.97	30.73	33.81	37.26	41.11	45.43	50.30	55.79	62.00	31
32	23.99	26.30	28.87	31.72	34.91	38.46	42.44	46.90	51.92	57.59	64.00	32
33	24.74	27.12	29.77	32.72	36.00	39.66	43.76	48.36	53.55	59.39	66.00	33
34	25.49	27.94	30.67	33.71	37.09	40.86	45.09	49.83	55.17	61.19	68.00	34
35	26.24	28.76	31.58	34.70	38.18	42.06	46.42	51.30	56.79	62.99	70.00	35
36	26.61	29.17	32.03	35.19	38.72	42.66	47.08	52.03	57.60	63.89	71.00	36
37	26.99	29.58	32.48	35.69	39.27	43.26	47.74	52.76	58.41	64.79	72.00	37
38	27.36	30.00	32.93	36.19	39.81	43.87	48.41	53.49	59.22	65.69	73.00	38
39	27.74	30.41	33.38	36.68	40.36	44.47	49.07	54.23	60.04	66.59	74.00	39
40	28.11	30.82	33.83	37.18	40.91	45.07	49.73	54.96	60.85	67.49	75.00	40
41	28.48	31.23	34.28	37.67	41.45	45.67	50.40	55.69	61.66	68.38	76.00	41
42	28.86	31.64	34.73	38.17	42.00	46.27	51.06	56.43	62.47	69.28	77.00	42
43	29.23	32.05	35.19	38.66	42.54	46.87	51.72	57.16	63.28	70.18	78.00	43
44	29.61	32.46	35.64	39.16	43.09	47.47	52.38	57.89	64.09	71.08	79.00	44
45	29.98	32.87	36.09	39.66	43.63	48.07	53.05	58.62	64.90	71.98	80.00	45

Note: If you were covered under Social Security as a County employee, see page 8 for information about the effect of Social Security on your retirement allowance. The early retirement percentages for ages 55-64 are periodically subject to change based on actuarial experience, but were accurate when printed..

Plan D 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.

AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
16	5.71%	27	6.62%	38	7.63%	49	8.75%
17	5.79	28	6.71	39	7.73	50	8.86
18	5.87	29	6.79	40	7.83	51	8.97
19	5.95	30	6.88	41	7.93	52	9.08
20	6.03	31	6.97	42	8.03	53	9.19
21	6.11	32	7.07	43	8.13	54	9.30
22	6.19	33	7.16	44	8.23	55	9.41
23	6.27	34	7.25	45	8.33	56	9.52
24	6.36	35	7.34	46	8.44	57	9.64
25	6.44	36	7.44	47	8.54	58	9.75
26	6.53	37	7.53	48	8.65	59+	9.87

To calculate your monthly retirement contribution under Plan D:

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 D, 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 participating agencies 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 Flexible Benefit that is subject to retirement.

ASD 600 (3/97)

LACERA

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Pasadena, California 91101-4199

ASD 600 (3/97)