



What's Your Plan?


Summary Plan Description
Retirement Plans A, B, and C
General Member

LA 299

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PLANS A, B, and C

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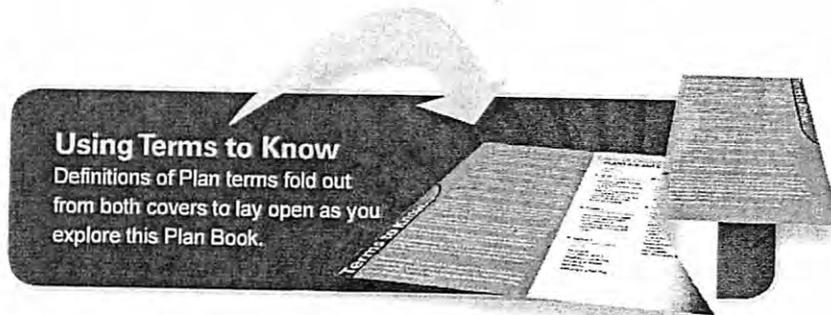
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Terms to Know...

Active Member: A member of LACERA who is currently employed by the County.

Accumulated Contributions: Member contributions plus credited interest.

Additional Retirement Credit (ARC): Credit that may be purchased to increase your service credit total. It is not based on actual employment and does not count toward retirement eligibility, vesting, or retiree health care subsidy.

CERL: Abbreviation for the County Employees Retirement Law of 1937, the law governing LACERA and 19 other county retirement systems in California.

Continuing Allowance: A monthly survivor benefit paid following the death of a retired member. In some cases, a continuing allowance may be paid following the death of an active member.

Credited Interest: Interest credited on member contributions. Interest is accrued on June 30 and December 31 on all member contributions that have been in the retirement fund for at least six months immediately prior to the date of credit.

Deferred Member: A vested member of LACERA Plan A, B, C, or D who left County service and left his or her Plan contributions on deposit with LACERA.

Deferred Reciprocal Member: A non-vested contributory member who terminates County service, leaves his or her Plan contributions on deposit with LACERA, becomes employed by a reciprocal system within six months of termination, and establishes reciprocity.

Disability Retirement: Retirement granted when the Board of Retirement determines a member is permanently incapacitated due to a physical and/or mental condition that prevents the member from performing his or her regular job duties.

Employer Reserve Account: An account representing the balance of employer contributions toward future retirement benefit payments.

Final Compensation: An average of the member's highest monthly pensionable earnings during any 12-consecutive-month period, it is one determining factor in establishing a member's monthly retirement allowance.

General Member: A permanent employee of Los Angeles County or an outside district working three-quarter time or more in a position *other than* firefighting, forestry, lifeguarding, or law enforcement (including District Attorney investigators).*

**Certain lifeguard positions may be classified as general member positions.*

Terms to Know continued on back inside cover.

Terms to Know...

Member Reserve Account: Refers to the total combined balance of all member contributions and related earnings.

Nonservice-Connected: A disabling condition unrelated to the member's County employment.

Pensionable Earnings (a.k.a Pensionable Income or Compensation Earnable): The amount of income used in determining a member's Plan contributions and in calculating a member's final compensation. Income included in pensionable earnings depends on the member's date of hire and is subject to the limitations set forth in Internal Revenue Code Sections 401(a) and 415(b).

Retired Member: A LACERA member who has been granted retirement from County service by the Board of Retirement.

Retirement Option: A format for determining how retirement and survivor benefits are paid. Plans A, B, and C offer a choice of six Retirement Options.

Reciprocity: A special relationship between LACERA and certain other California public retirement systems that protects retirement benefits earned under more than one retirement system.

Safety Member: A permanent employee of Los Angeles County working three-quarter time or more in firefighting, forestry, lifeguarding, or law enforcement (including District Attorney investigators).

Service Credit: One of the components used to calculate a member's retirement allowance. Plan A, B, and C members earn service credit for each payroll period in which a retirement contribution is made.

Service-Connected: A disabling condition resulting from the member's County employment.

Service Retirement: Retirement from County service granted by the Board of Retirement to a member who has met the minimum age and service requirements.

Vested: An employee's entitlement to receive certain benefits accrued under his or her retirement plan. In Plans A, B, and C this is based on the completion of five or more years of active County (or combined County and reciprocal system) service. Being vested entitles you to a retirement allowance when you terminate employment and meet the minimum age and service requirements. Vesting also entitles you to terminate County employment and defer receiving your retirement allowance until you are eligible and ready to apply for retirement.

**Certain lifeguard positions may be classified as general member positions.*

About LACERA

The Los Angeles County Employees Retirement Association (LACERA) has the duty and authority to administer defined retirement plan benefits for the employees of Los Angeles County 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. * We are responsible for collecting, depositing, investing, and managing the retirement funds contributed by the County, outside districts, and County employees.

Established under the authority of the County Employees Retirement Law of 1937, LACERA has been providing retirement, disability, and death benefits to eligible County employees, retirees, and their beneficiaries since 1938. In 1971, we began administering a retiree health care benefits program.

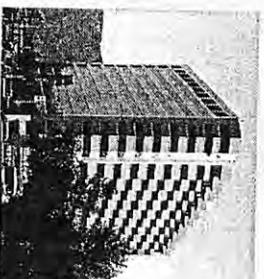
LACERA is an independent governmental entity, subject to the laws governing fiduciaries. Our staff operates under the direction of a nine-member Board of Retirement (with two alternate members), and a nine-member Board of Investments. We monitor laws and develop rules and policies in support of the best interests of our members, and offer individual counseling and retirement seminars to members in preparation for their retirement.

Our mission is to Produce, Protect, and Provide the Promised Benefits.

**Employees of South Coast Air Quality Management District hired after December 31, 1979 and employees of Los Angeles County Office of Education hired after July 1971 become members of retirement systems other than LACERA.*

The Los Angeles County Employees Retirement Association (LACERA) is governed by the County Employees Retirement Law of 1937; LACERA retirement benefits are administered in accordance with this law. If there is any conflict between statements made herein, and provisions of the retirement law, the law will prevail.

For additional information, call LACERA at: 626-564-6132 or 1-800-786-6464 or visit our public counter at 300 N. Lake Avenue, Suite 130, Pasadena, CA 91101-4199. Information is also available on lacera.com.



LA 304

Introduction:

LACERA Retirement Plans A, B, and C are **comprehensive plans that provide a wide range of pre-retirement, post-retirement, and survivor benefits.**

This brochure is designed to help you understand the details of Plans A, B, and C. The Plans are complex, with a broad scope of provisions and components. They offer a full menu of Retirement Options along with opportunities to enhance certain benefits through reciprocity and/or the purchase of service credit.

The content presented herein is current as of the date it was written. From time to time, however, changes to Plans resulting from the enactment of new legislation, LACERA policies, and/or other events or conditions may occur. **To keep abreast of updates to all LACERA Plans, visit lacera.com, Plan Book Section.**

Announcements and other material related to your retirement plan also appear in *PostScript*, our quarterly newsletter for active members.

*What's
Your
Plan?*





Retirement Snapshot

Section **1** The Basics



Welcome to Plans A, B, and C

*Become familiar with Plans A, B, and C...
get a feel for the flexibility they offer ... learn about
the security your Plan can provide you and your
loved ones.*

- Overview
- Contributions

1-800-736-6464 | lacera.com | welcome@lacera.com

Section 1

About Your LACERA Defined Benefit Plan

All LACERA retirement plans are defined benefit plans; as such they promise to pay a specified monthly benefit at retirement. The monthly allowance you will receive at retirement under Plan A, B, or C is a lifetime benefit, **payable every month for the rest of your life.***

The funds in your defined benefit retirement plan are invested by LACERA. You do not bear the risk of adverse investment performance. Benefits granted under Plan A, B, or C are determined solely by the provisions set forth in the plan; they are not affected by market volatility. This differs from a defined contribution plan such as a 457 or 401(k) plan, in which you make the investment decisions and bear the associated risks. In these types of plans, your benefit payments stop when the money is exhausted.

Your LACERA Plan A, B, or C retirement benefits will not run out; you cannot outlive them.

**Certain eligibility rules apply.*

Plans A, B, and C Provide a Monthly Retirement Allowance for Life

Plans A, B, and C are contributory plans for general members of LACERA; thus, **both you and your employer contribute to them.** As previously noted, when you retire, **Plan A, B, or C will provide you with a guaranteed monthly lifetime retirement allowance,** provided you meet the Plan's eligibility requirements.

Any Plan A, B, or C member who meets the minimum age and service requirements may retire for service and receive a monthly retirement allowance for life. The specifics of **your retirement benefits are determined by your age at retirement** (calculated in quarter-years), **amount of service credit, and final compensation** — in accordance with the provisions of your Plan.

Summary of Provisions in Plans A, B, and C

THE BASICS	
Contributions	Member makes contributions through pre-tax payroll deductions Employer makes contributions
Vesting	After five years of County service credit
Retirement Eligibility	Age 50 with 10 years of County (or combined County and reciprocal system) service credit
	Any age with 30 years of County (or combined County and reciprocal system) service credit
	Age 70, regardless of years of service credit
Final Compensation	Based on highest monthly average of pensionable earnings during any 12-consecutive-month period of service
Maximum Retirement Allowance	Equal to 100 percent of final compensation*

**Subject to employee benefit limits set forth in Internal Revenue Code Section 415(b).*

BENEFIT ENHANCEMENTS*	
Purchasable Service Credit	Certain County and non-County employment prior to LACERA membership Additional Retirement Credit (ARC)
Reciprocity	Protects retirement benefits when employees transfer between reciprocal public agencies
Retiree Health Care	Eligible for LACERA-administered retiree health care benefits
Cost-of-Living	Retirement allowance eligible for cost-of-living (COLA) increases

**Certain eligibility requirements apply.*

Contribution Rates Effective July 1, 2008

PLAN A		PLAN B		PLAN C	
ENTRY AGE*	RATE	ENTRY AGE*	RATE	ENTRY AGE*	RATE
16	4.01%	16	5.89%	16	5.06%
17	4.07%	17	6.02%	17	5.16%
18	4.10%	18	6.14%	18	5.27%
19	4.16%	19	6.26%	19	5.38%
20	4.20%	20	6.40%	20	5.49%
21	4.24%	21	6.53%	21	5.60%
22	4.28%	22	6.66%	22	5.73%
23	4.35%	23	6.80%	23	5.84%
24	4.43%	24	6.95%	24	5.96%
25	4.47%	25	7.08%	25	6.09%
26	4.55%	26	7.23%	26	6.21%
27	4.62%	27	7.37%	27	6.33%
28	4.74%	28	7.53%	28	6.47%
29	4.81%	29	7.69%	29	6.61%
30	4.93%	30	7.85%	30	6.74%
31	5.08%	31	8.01%	31	6.88%
32	5.16%	32	8.18%	32	7.02%
33	5.30%	33	8.35%	33	7.17%
34	5.46%	34	8.52%	34	7.31%
35	5.62%	35	8.71%	35	7.46%
36	5.81%	36	8.90%	36	7.62%
37	5.98%	37	9.09%	37	7.79%
38	6.16%	38	9.28%	38	7.95%
39	6.34%	39	9.48%	39	8.12%
40	6.52%	40	9.66%	40	8.29%
41	6.72%	41	9.86%	41	8.47%
42	6.90%	42	10.04%	42	8.64%
43	7.12%	43	10.22%	43	8.83%

**Under some conditions, the entry age for returning employees may be based on their age at the time they rejoined LACERA.*

Contribution Rates Effective July 1, 2008

PLAN A		PLAN B		PLAN C	
ENTRY AGE*	RATE	ENTRY AGE*	RATE	ENTRY AGE*	RATE
44	7.28%	44	10.39%	44	9.01%
45	7.48%	45	10.57%	45	9.20%
46	7.67%	46	10.74%	46	9.37%
47	7.83%	47	10.90%	47	9.55%
48	8.05%	48	11.04%	48	9.72%
49	8.16%	49	11.18%	49	9.89%
50	8.23%	50	11.26%	50	10.05%
51+	8.26%	51+	11.32%	51	10.22%
				52	10.36%
				53	10.50%
				54	10.62%
				55	10.72%
				56+	10.77%

**Under some conditions, the entry age for returning employees may be based on their age at the time they rejoined LACERA.*

Any future rate adjustments will be applied based on your entry age. In accordance with the law, LACERA undergoes a system actuarial valuation every three years. These valuations serve as the basis for member contribution rate adjustments deemed necessary to properly fund the system.

Employer contributions are funds contributed by the County or outside district, at rates recommended by LACERA's actuary. Those contributions are credited to the Employer Reserve Account and are not refundable to the member or the employer.

If you were a member of LACERA (or a reciprocal system) on or before March 7, 1973 and continuously thereafter, or if you have restored credit for service prior to March 1973, the law requires your contributions to be discontinued when you have accrued 30 years of service credit in a contributory plan.

Member contributions are made through pre-tax payroll deductions, per Internal Revenue Code Section 414(h)(2). That means payment of tax on your contributions is deferred until you retire or terminate service and withdraw your accumulated contributions.

If you terminate County service and withdraw your retirement contributions, federal law requires LACERA to withhold 20 percent in federal income tax.* If you reside in California, you may elect not

to have state tax withheld; however, if you do not make a state tax withholding election, we will withhold an additional 2 percent in California state income tax. If you are under age 70.5, you may defer tax by rolling the funds over into an IRA or other qualified retirement plan.

For questions regarding legal or tax matters, consult with a professional advisor; LACERA does not offer legal or tax advice.

**U.S. Government Code Title 26.*

When Are You Eligible for Retirement?

Active members of LACERA Plans A, B, or C are eligible to retire when they meet one of the following conditions:

- At age 50 with 10 or more years of County (or combined County and reciprocal system) service credit
- At any age with 30 years of County (or combined County and reciprocal system) service credit
- At age 70, regardless of years of service credit

Deferred members are eligible to retire when they meet any of these conditions:

- At age 50, having reached the date they would have accrued ten years of County (or combined County and reciprocal system) service credit had they remained in full-time service.
- At any age, having reached the date they would have accrued 30 years of County (or combined County and reciprocal system) service credit had they remained in full-time service.
- At age 70, regardless of number of years worked.

Advantage of Remaining in Active Service: Ages 51-65

Between the ages of 51 and 55, every three months the amount of the allowance you will be entitled to receive upon retirement increases. In other words, the older you are when you retire, the greater the monthly allowance you will receive. (There is no additional age benefit after age 65.)

Your retirement allowance is based on a percentage of your final compensation and age is one of the factors used to determine that percentage. Between the ages of 51 and 55, the percentage increases with each quarter-year of age you attain. For example, if your birthday is May 17, your retirement allowance would be greater if you retired on August 17 — *when you would be three months or one quarter-year older* — than it would be if you retired on July 17.



Retirement Snapshot

Section **2** Understanding the Variables



Factors Affecting Your Retirement Account

Your retirement is a mosaic... a composite of career and lifestyle factors... you craft its design through the choices you make.

- Service Credit
- Additional Retirement Credit (ARC)

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Understanding the Variables

In the course of a County career, there are many factors and events that can impact an individual's retirement benefits. These include circumstances such as leaving and returning to service, prior or future employment with a reciprocal retirement system, transferring retirement plans, prior or future service as a safety member, and prior County and/or other government service, among others.

Let's explore how these factors can affect your Plan A, B, or C benefits.

The Importance of Service Credit

Plan A, B, or C members earn retirement service credit for each payroll period of County employment in which a retirement contribution is made. Since years of service credit is one of the factors that determines the monthly allowance you receive when you retire; **the more years of service credit you have, the higher your monthly retirement allowance will be.**

Service credit also affects the cost of your LACERA-administered retiree health care benefits. The County subsidizes retiree medical/dental insurance based on a member's years of service credit; **the more County service credit you have, the more the County pays toward your premiums.*** (See *Costs of Medical and Dental Plans* on page 46.)

**Certain exceptions apply.*



CATEGORIES OF SERVICE CREDIT
Visit lacera.com, Benefits, Active Member

Purchasing Service Credit

Service credit may be purchased for certain types of County and non-County government service performed prior to the date you became eligible for LACERA membership (various eligibility requirements apply).

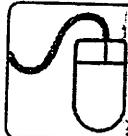
Previous County service may include:

- Temporary County service
- Permanent County service prior to LACERA membership
- Redeposit of withdrawn contributions
- Sick Without Pay (SWOP)
- Conversion of prior safety service to general service

Other government service may include employment with:

- U.S. military
- U.S. government (federal)
- State of California
- Other public agency within California

Purchasing non-County service will increase your total years of service credit, but **will not** count toward meeting the minimum service credit requirement to retire or to qualify for a nonservice-connected disability retirement, pre-retirement survivor benefits, or to defer your retirement.



ONLINE ARC CALCULATOR
Visit lacera.com, Calculators

Additional Retirement Credit

Additional Retirement Credit (ARC) provides a way to increase your years of service credit. It is not based on actual employment. The ARC you purchase will increase the total amount of your service credit, which in turn, will increase the amount of the monthly retirement allowance you will be entitled to receive when you retire. Any ARC you purchase is eligible for COLA adjustments, as well.

If you are an active member with at least five years of actual County service credit, you are eligible to purchase ARC.*

Certain restrictions apply. ARC is applied to your total service credit solely for the purpose of calculating your retirement. **It does not apply toward:**

- Meeting minimum eligibility requirements for a service or disability retirement, vesting, or retiree health care subsidy

**Reciprocal service and purchased temporary time do not count toward eligibility to purchase ARC.*

- Cancellation of contributions for members who attain 30 years of service credit
- Calculating additional LACERA-administered retiree health care benefits or other benefits based on total years of service credit

The minimum purchase is one year of ARC; the maximum purchase is a total of five years under any Plan or combination of Plans.* You may choose the length (payment period) of your ARC contract; contracts range from one month to a maximum of ten years (120 months).

**Additional months may be purchased once the purchase of one or more full years has been completed.*



Retirement Snapshot

Section **3** Moving Around



Other Circumstances of Service

Employees often relocate over the course of their careers... Plans A, B, and C allow you to retain your retirement benefits in the event you transfer between certain public agencies.

- **Transferring Between Retirement Systems**
- **Terminating**
- **Returning**
- **Dual Status**

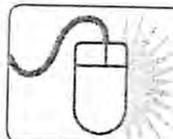
1-800-786-6464 | lacera.com | Public Counter

Other Circumstances of Service

Reciprocity

Reciprocity is a special relationship that exists between LACERA and certain public retirement systems located in California. It is designed to protect retirement benefits when public service employees transfer to other public service jobs within a specified time. Under reciprocity there is no transfer of funds or service credit between reciprocal systems.

Reciprocal systems include, but are not limited to the other 19 county retirement systems in California governed by CERL, the California Public Employees Retirement System (CalPERS), the California State Teachers Retirement System (CalSTRS), and the Judges Retirement System I and II (JRS).



LIST OF RECIPROCAL SYSTEMS
Visit lacera.com, Benefits, Reciprocity

Requirements for establishing reciprocity: ✓

- You must become a member of a reciprocal agency within six months after terminating from LACERA, or vice versa.
- Your employment at one public agency must terminate before employment at the next public agency begins. Overlapping service, including vacation or sick time, may disqualify you for reciprocity.
- You must leave your contributions on deposit with LACERA while your employment is covered by a reciprocal retirement system, or vice versa.
- You must apply for retirement from each system separately (in writing) and retire from each system concurrently (on the same day).

Establishing reciprocity provides the following advantages:*

- Your contribution rate in the new system may be based on your entry age into the first system.
- Your years of service earned under each system may be

*Reciprocity specifications may vary according to the requirements of each system.

combined and applied to retirement requirements for vesting and years of service credit.

- When calculating your retirement allowance, each system may use your highest final compensation, regardless of under which system it was earned.

Under reciprocity, each system will provide you with a separate benefit payment, based on your age and years of service credit in that system.

Terminating Service

If you leave County service for any reason prior to retirement there are several options to consider regarding your future eligibility for retirement benefits.

If you are vested and do nothing:

- You automatically become a deferred member.
- Your contributions will remain on deposit and continue to earn interest.
- Once you meet the minimum requirements, you become eligible for retirement.
- No action is required on your part until you decide to apply for retirement.

If you are not vested and do nothing:

- Your contributions will remain on deposit and continue to earn interest.
- You are not eligible for future retirement benefits from LACERA.
- Your contributions may be withdrawn at any time (unless you return to County service or become employed in a reciprocal retirement system within six months).
- No action is required on your part until you wish to withdraw your contributions.

Whether or not you are vested:

- You may establish reciprocity if you leave your contributions on deposit with LACERA and enter employment with a reciprocal agency within six months.
- Your contributions will remain on deposit and continue to earn interest.

You may withdraw your accumulated contributions from LACERA:

- **Such a withdrawal terminates your membership and forfeits any and all rights to future retirement benefits from LACERA (including disability benefits).**
- **If you withdraw, you may elect either:**
 - To have LACERA issue a check directly to you (minus 20 percent mandatory federal withholding tax and any applicable California state tax*) or
 - If you are under age 70.5, you may defer taxes on the funds by rolling them over to an IRA or other employer's qualified plan.

If you are over age 70.5, you are not eligible to roll the funds over. LACERA will issue a check to you minus 25 percent mandatory federal withholding tax and any applicable California state tax.*

**Mandatory withholding tax per U.S. Code Title 26. If you reside in California, you may elect not to have state tax withheld; however, if you do not make a state tax withholding election, we will withhold an additional 2 percent in California state income tax (or 2.5 percent if you will reach age 70.5 by the end of the calendar year). If you are under age 59.5, federal and state penalties for early withdrawal may apply.*

Mandatory Distribution

The law requires LACERA to begin paying a monthly retirement allowance to any member who reaches mandatory distribution age having left County service with his or her accumulated contributions on deposit with LACERA. The payment of a deferred retirement allowance becomes mandatory on April 1 of the year following the year in which the member reaches age 70.5.

LACERA must notify a deferred member who reaches age 70 that he or she is eligible to apply for a deferred retirement allowance. If the member is located but does not retire, LACERA will begin paying the member an Unmodified Retirement Allowance beginning April 1 following the year in which he or she reaches age 70.5. If the member cannot be located, all of his or her accumulated contributions will be deposited in the Member Reserve Account.

Members are required to notify LACERA of any change of address.

Returning to Service*

A deferred member of Plan A, B, or C who returns to County employment working three-quarter time or more automatically becomes an active member of his or her Plan upon returning to service (even if the member entered a reciprocal retirement system after terminating County service). The returning member retains his or her service credit.

A deferred member who returns to a permanent position of less than three-quarter time may file a written election to return to active membership. The written election must specify whether the member also chooses to purchase service credit for any County service not previously credited prior to the date of his or her election. The purchase may begin at any time prior to the member's effective date of retirement. The election to return to active membership is irrevocable; active membership will remain in effect until the member terminates or dies.

The contribution rate for a member returning from deferred status is based on the entry age in effect at the time of the member's most recent election of deferred status.

**Rules also apply to members who entered a reciprocal retirement system after terminating County service.*

Restoring to a Prior Plan

A Plan A, B, or C member who previously terminated service, subsequently withdrew his or her accumulated contributions, and later returns to County service may restore to his or her former plan, provided certain conditions are met:

- Member must elect Plan D upon rehire
- All withdrawn contributions must be redeposited, plus the interest those contributions would have earned had they been left on deposit

Once restoration is complete, membership continues as if unbroken. The returning member will be credited for any excess contributions made prior to completion of the restoration, plus interest. A contribution rate based on the member's nearest age at the time of reentry into LACERA will apply.

In most situations, Plan E members are not eligible to restore membership in a prior contributory plan. **However, certain Plan E members who were not properly informed about restorations and who meet the following specific criteria are permitted to restore.**

- Terminated from a contributory plan
- Withdrew their contributions
- Subsequently returned to County service prior to July 1, 1991 and fulfilled either of the following conditions:
 - Elected Plan E, *or*
 - Returned to a different contributory plan and later transferred to Plan E

To be eligible, your LACERA record must contain no evidence you were notified of the opportunity to restore membership in your prior contributory plan by redepositing your accumulated contributions. Each claim will be considered on a case-by-case basis.

Dual Status

Dual status refers to a member who has accrued service credit both as a general member and a safety member. This occurs when a safety member changes job classifications and becomes eligible for general membership, or vice versa.

At retirement, **members with dual status receive a combined retirement allowance** based on service credit earned in each category of membership. Separate general and safety benefit amounts are calculated and added together to determine the member's total retirement allowance.

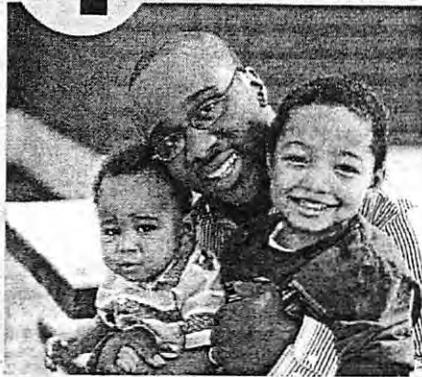
Transferring to Plan E

Members of Plan A, B, or C may not transfer to non-contributory Plan E.



Retirement Snapshot

Section **4** Plan A, B, and C Benefits



Exploring the Benefits

*Think ahead... examine your options...
determine the retirement strategy best suited
to your personal situation.*

- My LACERA
- Retirement Options
- Beneficiaries
- Death/Burial Benefit

1-800-786-6464 | lacera.com | Workshops

A Note about Retirement

Before we explore the benefits included under Plans A, B, and C, it's important to emphasize the value of long-term planning in maximizing one's retirement benefit. LACERA offers free workshops that provide valuable knowledge you can use to enhance your retirement and position yourself and your family to gain the greatest available advantage. **If you are three to five years from retirement, we strongly recommend you attend a Pre-Retirement Workshop.** Call LACERA at 1-800-786-6464 to register.



PRE-RETIREMENT WORKSHOPS
Visit lacera.com, Benefits, Active Members

My LACERA: Your Personal Retirement Network
Visit My LACERA to connect with your personal retirement network. This secure members-only section of lacera.com tracks and stores all your retirement account data including entry age, Plan information, service credit earned, highest one-year and three-year compensation, beneficiary designation, etc. My LACERA offers a **menu of interactive features** that enables you to complete a variety of service transactions on your own.

Interactive features on My LACERA include:

- Create your own Retirement Benefit Estimate online
 - Automatically displays your personal data on file with LACERA
 - Uses online "wizard" to guide you step-by-step through the variables involved to generate an accurate, personalized calculation of the benefits you'll receive at retirement
 - Shows the first date you are eligible to retire and how specific retirement dates and additional service credit can increase your retirement allowance
 - Displays available Retirement Options and tips
 - Allows you to enter different data and create estimates based on different scenarios

My LACERA is still under development and expanding regularly. Other interactive features on the way will provide active members with the ability to change their beneficiary designation and compute the effect of a potential ARC purchase on the monthly allowance they'll receive at retirement. Check My LACERA often to take advantage of new features as they become available.

Retirement Options

At the time of retirement, **Plans A, B, and C** allow you to choose from six Retirement Options. The option you elect affects the amount of your retirement allowance and the amount of the survivor benefit payable to your spouse, domestic partner, or named beneficiary upon your death.

The Retirement Options are designed to offer flexibility and address the needs of various lifestyles and family situations.

SERVICE RETIREMENT OPTIONS: PLANS A, B, and C				
	Overview	Eligible Beneficiary	Survivor Benefit*	Change Beneficiary After Retirement
Unmodified	Highest monthly retirement allowance available	Eligible spouse, domestic partner, or minor child*	65% of member's allowance	If your eligible beneficiary dies before you, you may name a new beneficiary who will receive any remaining portion of your accumulated contributions. The new beneficiary is not eligible for a continuing allowance.
Unmodified +Plus	Allows member to provide survivor a customized percentage of member's reduced allowance	Eligible spouse, domestic partner, or minor child*	Custom percentage between 66% and 100% of member's reduced allowance (reduced by only enough to cover the difference between 66% and 100%)	No

*Survivor benefits terminate upon the death of the eligible surviving spouse, domestic partner, or named beneficiary. Surviving minor child(ren) are eligible for survivor allowances only when there is no surviving spouse or domestic partner. Survivor allowances to an eligible minor child continue until the child is no longer eligible.

SERVICE RETIREMENT OPTIONS: PLANS A, B, and C (con't)				
	Overview	Eligible Beneficiary	Survivor Benefit*	Change Beneficiary After Retirement
Option 1	Member receives slightly reduced Unmodified allowance during his/her lifetime; named beneficiary receives remaining balance of member's accumulated contributions	Any named beneficiary	Lump-sum payment (remaining balance of member's accumulated contributions)	Full flexibility to change beneficiary at any time
Option 2	Member receives reduced Unmodified allowance during his/her lifetime; named beneficiary receives 100% of reduced allowance	Any named beneficiary with an insurable interest	100% of member's reduced allowance (reduction covers the entire cost of survivor's continuing allowance, based on age of member and beneficiary)	No
Option 3	Member receives reduced Unmodified allowance during his/her lifetime; named beneficiary receives 50% of reduced allowance	Any named beneficiary with an insurable interest	50% of member's reduced allowance (reduction covers the entire cost of survivor's continuing allowance, based on age of member and beneficiary)	No
Option 4	Member receives reduced Unmodified allowance during his/her lifetime; can be customized to provide for multiple beneficiaries	Any named beneficiary(ies) with an insurable interest	Member can provide a fixed percentage or a set dollar amount to one or more beneficiaries (allowance reduction covers entire cost of survivors' continuing allowance, based on age of member and beneficiaries)	No

**Survivor benefits terminate upon the death of the eligible surviving spouse, domestic partner, or named beneficiary. Surviving minor child(ren) are eligible for survivor allowances only when there is no surviving spouse or domestic partner. Survivor allowances to an eligible minor child continue until the child is no longer eligible.*

More about Plan A, B, and C Retirement Options

Survivors and beneficiaries must meet certain eligibility requirements. See Designating Beneficiaries on page 26 for details.

Unmodified Option:

This Option pays you the full amount of the monthly benefit to which you are entitled based on your age at retirement, amount of service credit, and final compensation. Under this Option, if your eligible surviving spouse or domestic partner or minor child dies before you, you may change your beneficiary after retirement.* However, upon your death, your new beneficiary would only receive a \$5,000 lump-sum death/burial benefit, along with any remaining portion of your accumulated contributions. *(You may name a different beneficiary to receive the \$5,000 lump-sum death/burial benefit. See Death/Burial Benefit section on page 27 for details.)*

Unmodified+Plus:

Under this customizable Option, you can designate the percentage of your monthly allowance — between 66 and 100 percent — that your eligible surviving spouse, domestic partner, or minor child(ren) will receive upon your death.* To fund your survivor's allowance, your monthly allowance is reduced during your lifetime. The reduction is calculated using an actuarial equivalent to cover the cost difference between 66 and 100 percent.

Restrictions of this Option limit the payment of a continuing allowance to an eligible spouse, domestic partner, or minor child(ren). You cannot change your beneficiary after retirement. If your beneficiary dies before you, the reduction to your retirement allowance remains in effect.

Option 1:

This is a lump-sum benefit under which you receive a slightly reduced Unmodified Retirement Allowance during your lifetime. If you die before receiving the contributions you paid into the fund, the balance of your accumulated contributions is paid in a lump sum to your named beneficiary or estate. Only Option 1 allows full flexibility to change your beneficiary designation after you retire.

**Minor child eligibility applies only in situations where there is no surviving spouse or domestic partner; additional restrictions apply.*

If your beneficiary dies before you, the reduction to your retirement allowance remains in effect. However, you may name another beneficiary to receive the Option 1 lump-sum payment.

Option 2:

If you elect Option 2, you will receive a reduced Unmodified Retirement Allowance during your lifetime. The reduction will be calculated based on your age at retirement and the age of your beneficiary. Upon your death, your named beneficiary will receive 100 percent of your reduced allowance.

If your beneficiary dies before you, the reduction to your retirement allowance remains in effect. You cannot name another beneficiary to receive the previous beneficiary's portion of your monthly allowance.

Option 3:

This Option pays you a reduced Unmodified Retirement Allowance during your lifetime; upon your death your named beneficiary receives 50 percent of your reduced allowance as a monthly continuance. Both your age at retirement and the age of your beneficiary are used to calculate the amount of your reduced allowance.

If your beneficiary dies before you, the reduction to your retirement allowance remains in effect. You cannot name another beneficiary to receive the previous beneficiary's portion of your monthly allowance.

Option 4:

Perhaps the most flexible of the Retirement Options, Option 4 **allows you to name one or more beneficiaries to receive a fixed percentage of the reduced Unmodified Retirement Allowance you receive during your lifetime.** If you prefer, you may designate a set dollar amount, rather than a fixed percentage, as a monthly continuance for one or more of your beneficiaries. The reduction to your allowance is calculated using your age at retirement and the age of your beneficiary(ies).

If one of your beneficiaries dies before you, the reduction to your retirement allowance remains in effect. You cannot name another beneficiary to receive the previous beneficiary's portion of your monthly allowance.

Designating Beneficiaries

Eligible beneficiaries referenced in Plan A, B, and C Retirement Options are defined as follows:

Eligible Spouse:

- Must be married one year prior to the member's retirement and submit an original certified marriage certificate

Eligible Domestic Partner:

- Must be registered with the California Secretary of State, with a Certificate of Registered Domestic Partnership, one year prior to the member's retirement

Eligible Child(ren):

- Up to age 18
- Unmarried
- Eligibility may be extended through the age of 21 if the eligible child(ren) remains unmarried and a full-time student in an accredited educational institution

Surviving minor child(ren) are eligible for survivor allowances only when there is no surviving spouse or domestic partner.

Person with Insurable Interest:

According to California law, every person has an insurable interest in the life and health of:

- Himself [herself]
- Any person on whom he [or she] depends wholly or in part for education or support
- Any person under a legal obligation to him [her] for:
 - payment of money
 - property or services of which death or illness might delay or prevent the performance
- Any person upon whose life any estate or interest vested in him [her] depends

Primary Beneficiary A member's primary beneficiary is the first beneficiary entitled to receive a death benefit subsequent to the member's death. A primary beneficiary may receive 100 percent of the member's death benefit — or a lesser percentage if there is more than one person named as a primary beneficiary.

Beneficiary Priority. Under the Unmodified Option, the law entitles your eligible spouse or domestic partner, whether named as a beneficiary or not, to a continuing monthly allowance upon your death. If there is no spouse or domestic partner, the eligible minor children will receive the continuing allowance.

Dividing Benefits among Beneficiaries. When dividing benefits among your beneficiaries, the percentage of benefits must total 100 percent. Use whole numbers when assigning portions. For example, percentages for three children would be designated as 34, 33, and 33 percent.

If you have a trust and wish to leave a continuing monthly benefit to your spouse, you must designate the spouse as your Primary Beneficiary-100 percent, and the trust as Secondary Beneficiary-100 percent. If your spouse or domestic partner dies before you and you have no eligible minor children, the trust will receive a \$5,000 lump-sum death/burial benefit. A trust cannot receive a continuing monthly allowance.

Beneficiary Changes after Retirement. Only Option 1 allows you full flexibility to change your beneficiary designation after you retire. Changing a primary beneficiary post-retirement under Unmodified+Plus or Option 2, 3, or 4 is **not** permitted. The terms of the Unmodified Option allow you to name a new beneficiary **only if** your eligible spouse, domestic partner, or minor child dies before you. In such a case, the new beneficiary is **not** eligible for a continuing allowance; he or she will receive any remaining portion of your accumulated contributions. For additional information, visit lacera.com or call 1-800-786-6464 to speak with a LACERA Retirement Benefits Specialist.

Death/Burial Benefit

A \$5,000 one-time, lump-sum death/burial benefit, is payable upon the death of a retired member.* The beneficiary designation for this benefit is separate from the beneficiary designation for other LACERA survivor benefits. **You may name any individual, trust, or organization to receive the \$5,000 lump-sum death/burial benefit.** In addition, you may change the beneficiary designation for this benefit at any time, before or after retirement.

If you do not designate a beneficiary specifically for this benefit, the \$5,000 will be paid to your named primary beneficiary(ies).

**This benefit is taxable; a beneficiary under age 70.5 may defer taxes by rolling it over to a tax-qualified plan.*



Retirement Snapshot

Section **5** Additional Impacting Factors



Other Aspects Affecting Your Allowance

Good news... you've got a built-in hedge against inflation. Other news... certain federal laws may impact your allowance... divorce can affect it, as well.

- COLA
- Social Security
- Other Federal Laws
- Divorce

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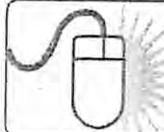
Your Retirement Allowance: Additional Impacting Factors

COLA

California law mandates that each year, prior to April 1, the Board of Retirement will determine whether there has been an increase or decrease in the cost of living, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for All Urban Consumers in the Los Angeles-Anaheim-Riverside area.

If the CPI has increased, the Board grants a cost-of-living adjustment (COLA) increase for monthly retirement and survivor allowances. The maximum allowable annual increase for Plan A is 3.0 percent; for Plans B and C the maximum allowable is 2.0 percent.

In the event the CPI has decreased, it is possible for the Board to apply a COLA decrease. However, in the event a cost-of-living decrease is ever required, it may not reduce a member's allowance to an amount less than the allowance received at the time of retirement. Only past COLA increases could ever be subject to a decrease.



DETAILED EXPLANATION OF COLA
Visit lacera.com, Benefits, Retired Member

Social Security

The County withdrew its employees from the federal Social Security program on December 31, 1982. You may be entitled to a Social Security benefit upon retirement based on your County service prior to January 1983 and/or your work at other jobs where you contributed to Social Security. **However, be aware in some cases Social Security can affect your LACERA retirement allowance and vice versa.**

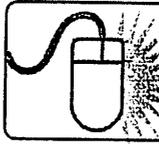
Plan A, B, or C members will have their LACERA retirement allowance reduced by a fixed dollar amount for each year of County service prior to 1983 that was covered by Social Security.

The Windfall Elimination Provision and the Government Pension Offset are federal laws that impact Social Security benefits for some individuals receiving government pensions.

Windfall Elimination Provision

The Windfall Elimination Provision (WEP) reduces the Social Security benefit for retired and disabled workers receiving government pensions from employment not covered by Social Security. Basically, the Social Security Administration uses a different (less favorable) formula to calculate a worker's benefit under the WEP than it does to calculate the benefit of a worker who is not affected by the WEP.

The WEP formula includes a sliding scale based on the length of your Social Security-covered employment. **If you have 30 or more years of "substantial earnings" under Social Security, you are fully exempt from the WEP.**



**LEARN MORE ON SOCIAL SECURITY
AND WEP**
Visit lacera.com, Benefits, Active Member

Government Pension Offset

The Government Pension Offset (GPO) affects spouses, widows, and widowers. Under the GPO, if you receive a LACERA pension (based on work when you did not pay Social Security taxes), your Social Security spouse's, widow's, or widower's benefits may be reduced by an amount equal to two-thirds of your LACERA pension.

For more information and specifics of how the GPO and the WEP may apply to your individual situation, contact the Social Security Administration at 1-800-772-1213.

Pension Advance Option

The Pension Advance Option is designed to equalize a member's LACERA income prior to age 62 with the combined LACERA and Social Security income the member will receive after age 62.

Under this option LACERA's actuary estimates the member's Social Security benefit and a percentage of that estimate is added to the

member's LACERA retirement allowance until he or she reaches age 62. At 62, the full Social Security estimate is subtracted from the allowance.

The actuary's estimate may be more or less than your actual Social Security benefit. If you would like LACERA to use the actual amount of your Social Security benefit, you must submit a benefit estimate from Social Security when you retire.

Important Note: Due to differences between estimated and actual Social Security benefit amounts and reductions due to WEP or GPO, **the combined income members receive under this option is often less than they received prior to age 62.**

Eligibility Requirements

- Service retirement prior to age 62
- Submit a Social Security statement of benefits to verify eligibility
- Elect of one of the following:
 - Unmodified Option
 - Option 1

If you are considering the Pension Advance Option, we recommend you call 1-800-786-6464 to consult with a LACERA Retirement Benefits Specialist prior to making your decision.

Taxability

Your LACERA retirement allowance is subject to both federal and California state income tax.* Withholding tax is based on the gross amount of your service retirement allowance.** You may elect to have federal or state tax withheld from your retirement allowance at whatever rate you choose — or to have no tax withheld — by submitting a W-4P/DE-4P Tax Withholding Form to LACERA. If you do not complete this tax form, your allowance will be taxed as if you were a married person claiming three (3) withholding exemptions.

Retirees may also make tax elections online by visiting the My LACERA section of lacera.com.

**Certain exceptions may apply.*

***In compliance with federal law, California income tax is not withheld from your retirement allowance if you reside outside of California.*

Dissolution of Marriage (Divorce)

Active and Retired Members

If your marriage is dissolved, you must contact LACERA promptly to update your records.

Documents You Must Provide:

- Judgment of Dissolution
- Domestic Relations Order (DRO) or Qualified Domestic Relations Order (QDRO), if the judgment requires
- Notice of Entry of Final Judgment (if applicable)

You must provide LACERA with a conformed copy (with the court clerk's filing date stamp and the judge's signature) of **all the pages of your Judgment of Dissolution**. If the judgment states a further order is required, provide LACERA copies of a **DRO** or a **QDRO**. If you are unsure about the need for additional documents, LACERA's Legal Division will review the judgment to ascertain if an additional order is required. If your dissolution occurred after 1984, you must also submit a copy of your **Notice of Entry of Final Judgment**.

Active Members

If you are an active member, failure to provide LACERA with the required documents may result in a delay of your retirement benefits.

Upon legal notice that a member's benefit is subject to a division of community property and an additional court order is required, LACERA must place a legal hold on the member's account. A member may not withdraw his or her contributions while a legal hold is in effect. This hold will remain on the member's account until retirement (and will appear on the member's Annual Benefit Statement), even if LACERA receives an appropriate court order.

If you are *in the process of a divorce at the time of retirement*, LACERA cannot pay your retirement allowance until the Judgment of Dissolution of Marriage is final and a court order directing the community property division of your LACERA benefits is received.

Beneficiary Eligibility: Ex-Spouse

If you divorced on or after January 1, 2002, your ex-spouse is not eligible for any benefit upon your death unless payment is mandated by court order or you designate your ex-spouse as

beneficiary after the divorce. If you **divorced before January 1, 2002** and your ex-spouse is your primary beneficiary at the time of your death, he or she would be eligible for a lump-sum death benefit, if applicable.

Active Plan A, B, and C members may change their beneficiary designation at any time prior to retirement.

Retired Members

LACERA is bound by certain legal restrictions in paying retirement benefits when a divorce is pending.

If you **divorce after retirement**, LACERA will continue paying your full monthly allowance pending receipt of the documents referenced in this section.

Beneficiary Eligibility: Ex-Spouse

An **ex-spouse is not an eligible surviving spouse** and is not eligible to receive a monthly continuing allowance **under the Unmodified Retirement Option**, even if he or she is named as beneficiary after the divorce. An ex-spouse would be eligible to receive a community property portion of a lump-sum benefit, if applicable.

If you **named your spouse as a beneficiary at retirement under Option 2, 3, or 4** and later divorce, he or she will receive a monthly continuing allowance after your death.



DISSOLUTION OF MARRIAGE INFO
Visit lacera.com, Benefits, Active Member

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 satisfy a judgment for spousal or child support or a division of community property.
- A member's retirement allowance is subject to a tax levy by the IRS or the California Franchise Tax Board for payment of delinquent federal or state income tax.

Your Records Are Confidential

In keeping with provisions set forth in CERL, the individual records of members remain confidential and may not be disclosed to anyone other than the member. Exceptions provided in the law also allow disclosure as necessary in the administration of the retirement system, upon order of a court of competent jurisdiction, or upon the member's written authorization.





Retirement Snapshot

Section **6** County Service After Retirement



Working after Retirement: What is Permitted

Your shoes may be hard to fill! If you're invited back to work temporarily after retirement... you'll get paid... and continue to receive your retirement allowance.

- Post-Retirement County Service
- Returning to Active Membership

1-800-786-6464 | lacera.com | Brochures & Forms

Section 6

Retirees Returning to County Work: 120-Day Rule

In situations where the County believes a LACERA retiree possesses special skills or knowledge, CERL allows the County to hire that retiree on a temporary basis without suspending the retiree's retirement allowance; *however, restrictions apply.*

An eligible retiree may return to work for the County for a period of up to 120 days (960 hours in any July 1-June 30 fiscal year) and continue to receive his/her retirement allowance. During this post-retirement employment, the member will not accrue any additional LACERA pension benefits, nor will the member or the employer pay contributions for this service.

To comply with IRS regulations regarding in-service distributions and protect the retirement fund's tax qualified status, LACERA imposes a 90-day waiting period following retirement for retirees who return to County service on a temporary basis. This waiting period applies only to retirees who retired prior to the *normal retirement age* associated with their LACERA retirement plan. In Plans A, B, and C, this applies to members who retired prior to age 57.*

**Other conditions apply.*

Other County Service Permitted while Maintaining Retiree Status

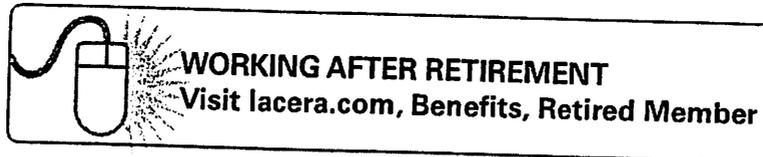
With the exception of those working under the 120-Day Rule, generally retirees may not be paid for service to the County. However, a few other exceptions apply. LACERA retirees *may maintain retiree status* while receiving payment for service to the County under the following conditions:

- 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 the Board of Investments
- As an independent contractor
- As an elected County official
- For suggestions made for the improvement of County or district activities

- As a court commissioner assigned by the presiding judge of a court (retiree allowance is deducted from court commissioner compensation)

Note: These restrictions apply only to retired County employees who return to work for the County. Retired County employees are free to work in the private sector without loss of their LACERA retirement benefits.*

**Applies to service retirements only; certain restrictions apply to members who were granted disability retirements. For additional information, visit lacera.com or call 1-800-786-6464.*



Returning to Active LACERA Membership

A retired member may return to active membership in LACERA, if the member:

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

**A Department must receive approval from the Board of Supervisors to permanently rehire a retiree. Members who received an Early Separation Program (ESP) payoff are not eligible for rehire.*

The Board of Retirement will suspend the member's retirement allowance and reinstate him or her to active LACERA membership. The member must choose Plan D within 60 days or he or she will automatically become a member of Plan E.

Upon reinstatement of retirement, the member will receive one combined allowance based on two different sets of calculations:

1. The allowance the member received prior to reemployment will be resumed:

- Allowance will include all COLA increases the member would have received had he or she not returned to active service.

A member who returned to active membership prior to age 62 and whose allowance included the Pension Advance Option must have the age 62 reduction amount recalculated by LACERA's actuary. The recalculated amount will equal the actuarial value of the increase in the allowance from the date of retirement to the date of reinstatement to active membership.

2. At that time, the member will also receive an allowance calculated on the basis of credited service accrued after reemployment, based on:*

- Final compensation
- Years in the post-retirement position
- Age at the time of (this) retirement

**Service credited prior to reemployment is included in the second calculation solely for the purpose of determining eligibility for a service retirement under the post-retirement Plan.*



Retirement Snapshot

Section **7** If **YOU** Become Incapacitated



The Elements of Disability Retirement

Hopefully it will never happen. Should you become unable to perform your job due to illness or injury... Plans A, B, and C allow you to apply for disability retirement.

- Eligibility
- Application
- Survivor Benefits

1-800-786-6464 | lacersa.com | Ask LACERA

Section 7

Disability Retirement: The Elements

What It Is and Who Is Eligible

Plans A, B, and C provide disability retirement benefits for active members who are determined by the Board of Retirement (BOR) to be **permanently incapacitated** for the performance of their regular job duties.

There are two types of disability retirement. The circumstances surrounding the disability determine which type applies.

- **Service-connected disability (SCD)** – Permanent disability resulting from an illness or injury directly related to your County employment. The BOR must find a direct causal link to the workplace in order to grant a service-connected disability retirement.
- **Nonservice-connected disability (NSCD)** – Permanent disability resulting from an illness or injury not related to your County employment.

Note: A member who is found by the BOR to be permanently incapacitated for the performance of his or her regular job duties, *but is capable of performing the duties of another County position* may be eligible for an SCD or NSCD Salary Supplement. In such case, the member may opt to accept a lower-paying County position and LACERA will supplement the difference in compensation. More information on Salary Supplement is available in the *Disability Retirement* brochure on the Brochures & Forms page of lacera.com.

SCD: Eligibility Requirements

A Plan A, B, or C member who becomes permanently incapacitated and unable to perform his or her regular job duties due to an SCD may apply to receive an SCD retirement allowance. There is no age or service requirement.

NSCD: Eligibility Requirements

A Plan A, B, or C member who has at least five years (60 months) of County (or County and reciprocal) service credit and becomes permanently incapacitated and unable to perform his or her regular job duties due to an NSCD may apply to receive an NSCD retirement allowance. There is no age requirement.

A member who has withdrawn his or her retirement contributions is not eligible for a disability retirement.

Benefit Amounts

The benefit amount payable depends on the type of disability retirement granted and the amount of the member's final compensation. Disability retirement allowances granted to Plan A, B, or C members are eligible for annual COLA adjustments.

A member who is eligible to retire may elect a service retirement and receive the applicable retirement benefit while his or her application for a disability retirement is pending.

The SCD benefit is the higher of:

- One-half of the member's final compensation, or
- The member's full service retirement allowance (if eligible)

County SCD Health Care Subsidy: The County contributes 50 percent of the member's selected retiree medical/dental plan premium or 50 percent of the benchmark plan premium, whichever is less.

Tax Note: The Internal Revenue Code grants special tax exclusions for certain SCD retirement benefits. Section 104(a)(1) of the Code provides that an amount equal to 50 percent of the member's final compensation may be excludable from his or her gross income for federal tax purposes. The amount of any COLA adjustment attributable to that amount may also be excludable. Any remaining portion of the allowance is taxable.

Eligible survivors who receive a monthly allowance following the SCD retiree's death are also entitled to this IRS tax benefit. The benefit does not apply to ex-spouses.

The NSCD benefit is the higher of:

- One-third of member's final compensation, or
- The member's full service retirement allowance (if eligible)

If the NSCD disability applicant is eligible for a service retirement and the amount of that service retirement allowance is greater than the amount of the disability retirement allowance, the member will receive the amount of the service retirement allowance. This applies whether or not he or she applied for a service retirement. In such cases, the member may prefer to elect a service retirement rather

than applying for an NCS D retirement. The benefit amount would be the same and since it would not be subject to the lengthy disability review process, the allowance would begin more quickly.

On NSCDs, the standard County health care subsidy applies to members with ten or more years of service credit; no exceptions are made on NSCDs with less than ten years of service credit. See Costs of Medical and Dental Plans on page 46 for details on the County retiree health care subsidy.

When You Must Apply

An application for either type of disability retirement must be submitted:

- While you are still employed, or
- Within four months after you have terminated employment, or
- Any time after terminating employment, provided
 - You are physically or mentally unable to perform your regular job duties and that condition has been ongoing from the date of separation
 - A delay in filing your application has not impaired LACERA's ability to investigate your case



DISABILITY RETIREMENT FAQs
Visit lacera.com, Benefits, Applying for Retirement

If you are terminally ill and wish to provide a continuing allowance to your survivor, you or your authorized representative should contact LACERA immediately at 1-800-786-6464. LACERA will expedite the processing of your disability retirement application.

Effective Date

The effective date of disability retirement is governed by CERL. Generally, a disability retirement allowance becomes effective as of the date the application is filed with LACERA, but not earlier than the day following the last day of regular compensation.

Survivor Benefits

Survivor benefits for disability retirement vary according to the type of disability retirement granted.

SCD benefit for a surviving spouse or domestic partner

If the Unmodified Option was elected:

- 100 percent of member's monthly SCD allowance for life
- Marriage or registration of domestic partnership must have occurred prior to member's retirement; one-year requirement does not apply

If one of the numbered Retirement Options was elected:

- Benefit paid to beneficiaries will be based upon the option chosen

NSCD benefit for a surviving spouse or domestic partner

If the Unmodified Option was elected:

- 65 percent of member's monthly allowance for life
- Marriage or registration of domestic partnership must have occurred one-year prior to member's retirement

An Employee Disability Retirement Package, containing an application form and brochures detailing disability requirements, policies, and procedures is available on the Brochures & Forms page of lacera.com. You may also request a package by calling LACERA's Disability Retirement Services Division at 1-800-786-6464.

County Long-Term Disability and Survivor Benefit Plan

As an active County employee, you may also be entitled to benefits under the County-administered Long-Term Disability and Survivor Benefit Plan. Contact your Department for more information.



Retirement Snapshot

Section **8** Post-Retirement Health Care



LACERA-Administered Retiree Health Care Benefits

Health care coverage can be a concern for retirees... no worries... the County subsidizes retirees' health insurance premiums... based on service credit they earned.

- **Choice of Medical and Dental Plans**
- **Costs of Medical and Dental Plans**

1-800-786-6464 | lacera.com | Online Workshops

▶ LACERA-Administered Retiree Health Care Benefits

Choice of Medical and Dental Plans

Retirees can choose from a selection of LACERA-administered medical plans and dental/vision plans, including Medicare supplement or Medicare HMO plans for Medicare-eligible retirees. Coverage is available to all retirees, regardless of pre-existing medical conditions.*

The plans cover the retiree; however, you may elect to add your spouse or domestic partner and dependent children to your medical and/or dental coverage. Upon your death, coverage for your surviving spouse or domestic partner and/or dependent children enrolled in your plan(s) will continue without a lapse.*

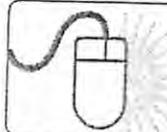
New retirees have 60 days from their LACERA-approved retirement date to enroll themselves, their spouse or registered domestic partner, and eligible dependents in the plan of their choice.** Late enrollment rules apply if the 60-day time limit is not met.

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), dependents who no longer meet the eligibility requirements for LACERA-administered health care coverage may apply for continued benefits for a maximum of 36 months. Dependents eligible for COBRA cannot be denied coverage based on their health status.

For information on LACERA-administered retiree health care benefits, call 1-800-786-6464 and press 1 to speak with a LACERA Health Care Benefit Specialist.

**Certain eligibility rules apply.*

***If you are an active employee and currently cover an adult disabled dependent on your health insurance, visit the Health Care section of lacera.com for information regarding the process and requirements for continuing this coverage without interruption when you retire.*



RETIREE HEALTH CARE PROGRAM
Visit lacera.com, Health Care

Costs of Medical and Dental Plans

The cost of LACERA-administered plans varies according to the plan selected, number of dependents covered, and your years of service credit.

The County subsidizes retiree medical/dental insurance based on the member's years of service credit; a minimum of ten years of service applies. For a member with ten years of service credit (excluding ARC and reciprocal service credit), the County contributes 40 percent of the selected plan premium or 40 percent of the benchmark plan premium, whichever is less.* For each year of service credit beyond ten years, the County contributes an additional four percent per year of the selected plan premium or four percent of the benchmark plan premium, whichever is less, up to a maximum of 100 percent for a member with 25 years of service credit.

Members (including those with 25 years of service) are required to pay the difference each month on premiums exceeding the benchmark amount.

Although retirees with less than ten years of service credit are not eligible for the County subsidy, they are eligible for LACERA-administered retiree health care benefits. In such cases, these retirees are responsible for the full amount of the insurance premiums.

**Service credit from the City of Los Angeles (LACERS) may count toward the County retiree health care subsidy; certain eligibility rules apply. For additional information, call 1-800-786-6464 and press 1 to speak with a LACERA Health Care Benefit Specialist.*



Retirement Snapshot

Section **9** Pre-Retirement Benefits



Pre-Retirement Death/Survivor Benefits

Should the unthinkable happen... LACERA pays death and survivor benefits when an active member dies.

- Overview
- Service-Connected Deaths
- Nonservice-Connected Deaths
- County-Sponsored Benefits

1-800-786-6464 | lacera.com | welcome@lacera.com

Section 9

Pre-Retirement Benefits: General Information

Death and Survivor Benefits Depend on Several Factors

If a Plan A, B, or C member dies prior to retirement, death benefits are determined based on:

- Member's status: active or deferred
- Category of death (service-connected or nonservice-connected)
- Vesting status
- Relationship of recipient to member (eligible survivor or named beneficiary)

Note: To qualify as an eligible survivor in cases involving the death of an *active* member, a spouse or domestic partner must have been married to or in a duly registered domestic partnership with the member prior to the member's death. No minimum length of marriage or domestic partnership requirement applies.

PRE-RETIREMENT DEATH BENEFITS			
Type of Death	Basic Death Benefit	Optional Death Allowance	Combined Benefit
Service-Connected	<ul style="list-style-type: none"> Lump-sum payment of member's accumulated contributions Salary Death Benefit: one month of member's pensionable earnings for each full year (not to exceed six months) of Plan A, B, or C service 	<ul style="list-style-type: none"> Full amount (100%) of disability retirement allowance deceased member would have received had he or she been retired on an SCD at the time of death 	<ul style="list-style-type: none"> Salary Death Benefit Actuarially reduced Optional Death (monthly) Allowance
Nonservice-Connected (vested)	<ul style="list-style-type: none"> Lump-sum payment of member's accumulated contributions Salary Death Benefit: one month of member's pensionable earnings for each full year (not to exceed six months) of Plan A, B, or C service 	<ul style="list-style-type: none"> 65% of disability retirement allowance deceased member would have received had he or she been retired on an NSCD at the time of death 	<ul style="list-style-type: none"> Salary Death Benefit Actuarially reduced Optional Death (monthly) Allowance
Nonservice-Connected (non-vested)	<ul style="list-style-type: none"> Lump-sum payment of member's accumulated contributions Salary Death Benefit: one month of member's pensionable earnings for each full year (not to exceed six months) of Plan A, B, or C service 	Not applicable	Not applicable
Death of Deferred Member	<ul style="list-style-type: none"> Lump-sum payment of member's accumulated contributions 	Not applicable	Not applicable

Explanation of Benefits

The following explains the benefits (listed in the Pre-Retirement Death Benefits chart) associated with the death of an active Plan A, B, or C member. Depending on the circumstances of the case, the benefit(s) may be payable as a lump-sum cash payment or an ongoing monthly allowance or a combination of the two.

A **Basic Death Benefit** is a lump-sum payment consisting of the deceased member's accumulated contributions and the Salary Death Benefit. The **Salary Death Benefit** is an amount equal to one month of the member's pensionable earnings (averaged over the past 12 months) for each full year of Plan A, B, or C service credit, not to exceed six months. For example, if the member had three years of service credit, the Salary Death Benefit would equal three months of pensionable earnings. If the member had nine years of service credit, the Salary Death Benefit would equal six months of pensionable earnings.

An individual may elect to receive the Basic Death Benefit in monthly installments, rather than one lump-sum payment. The maximum installment period is 120 months (ten years). A trust or estate may only receive a single lump-sum amount.

An **Optional Death Allowance** pays an amount equal to a specified percentage (based on whether the death is service-connected or nonservice-connected) of the retirement allowance the deceased member would have received had he or she been retired at the time of death. It is a monthly allowance payable only to eligible survivors; it is a lifetime allowance when paid to a surviving spouse or domestic partner. If the eligible survivor is a minor child, the allowance continues until the child is no longer eligible.

The **Combined Benefit** includes a lump-sum Salary Death Benefit along with a monthly allowance. The monthly allowance is calculated as an Optional Death Allowance, reduced by the actuarial equivalent of the Salary Death Benefit. The reduction is based on the age and life expectancy of the eligible survivor.

Pre-Retirement survivor benefits terminate upon the death of the eligible surviving spouse or domestic partner. In the case of an eligible surviving child(ren), the benefit continues until the child is no longer eligible.

Rights of Eligible Survivors May Supersede Other Beneficiaries

The rights and claims of a surviving spouse, domestic partner, or eligible surviving child(ren) to receive a monthly allowance may supersede the rights and claims of any other named beneficiary. A monthly allowance can only be paid to a surviving spouse or domestic partner or minor children; *a named beneficiary is someone other than an eligible survivor who qualifies for the Basic Death Benefit only.*

If the Death Was Service-Connected

Service-Connected Death Benefits:

- Basic Death Benefit
 - Payable to a named beneficiary or member's estate
- Optional Death Allowance
 - Full amount (100%) of the disability retirement allowance the deceased member would have received had he or she been retired on an SCD at the time of death
 - Payable to eligible survivor
- Combined Death Benefit
 - Payable to eligible survivor

Nonservice-Connected Deaths

Vested

- Basic Death Benefit
- Optional Death Allowance
 - 65% of the monthly disability retirement allowance the deceased member would have received had he or she been retired on an NSCD at the time of death
- Combined Benefit

If the member had accrued a minimum of five years of service credit (vested), the surviving spouse or domestic partner, *if named as beneficiary*, may opt to receive the Basic Death Benefit or the Optional Death Allowance or the Combined Benefit.

If the named beneficiary opts to receive the Basic Death Benefit and the death is later determined by the BOR to be service-connected, the beneficiary is not eligible for any additional benefits.

Non-Vested

Upon the nonservice-connected death of an active Plan A, B, or C member with less than five years of service credit (non-vested), a **Basic Death Benefit** is payable to a named beneficiary. No other benefits apply under these circumstances.

Deferred Member

Upon the pre-retirement death of deferred member, the member's accumulated contributions are payable in a lump sum to the named beneficiary or claimant.

County-Sponsored Benefits for Active Members*

Life Insurance

Plan A, B, or C participants in Options, Choices, and Flex are covered by a \$2,000 basic term life insurance plan paid by the County. Options and Choices participants may elect to purchase additional term life insurance. Flex and MegaFlex participants may elect to purchase Group Variable Universal Life (GVUL) insurance.

County of Los Angeles Long-Term Disability & Survivor Benefit

This County-sponsored plan provides benefits if you become disabled during active service; it also provides benefits to your eligible survivor in the event of your death as an active member.

Contact your Department for details on County-sponsored insurance plans. LACERA does not sponsor or administer these plans.

**Certain conditions and restrictions apply. County-sponsored benefits vary according to the benefits plan.*



Retirement Snapshot

Section **10** LACERA Educational & Service Resources



Services to Assist You throughout Your Career

*Connect with your retirement... we offer an
array of tools and services to assist you...
take advantage of all LACERA has to offer.*

- Educational Resources
- Service Resources

1-800-786-6464 | lacera.com | Public Counter



LA 357

Section 10

LACERA: Your Companion throughout Your Career

From the day you enter the LACERA family, we provide you with a wealth of educational resources and service options. From workshops explaining strategies for creating the retirement scenario best suited to your personal situation, to quarterly newsletters explaining our latest service options and other matters related to your membership, to lacera.com, our online reservoir of all things LACERA... we stand with you as you navigate through your County career.

Educational Resources

Workshops
Our New General Member Interactive Workshop on lacera.com provides new employees with a clear and convenient introduction to LACERA.

We also offer a series of Outreach Workshops to educate and assist you in all stages of your career. New Member, Mid-Career, and Pre-Retirement Workshops provide valuable information regarding long-range retirement planning, and offer knowledge you can use to maximize your retirement benefit. View Workshop schedules online; call 1-800-786-6464 to register.

Web Site

Visit lacera.com for the latest information on matters related to retirement and LACERA policies, procedures, and annual reports. Specialized web sections include My LACERA, Ask LACERA, and the Brochures & Forms page:

- My LACERA is the secure members-only section of lacera.com that serves as your personal retirement network. Visit it to create your own personalized Retirement Benefit Estimate, view your contributions and Plan data, Annual Benefit Statement, and history of LACERA interactions. My LACERA is under continual expansion; check it often to take advantage of new features.
- Calculators that estimate your retirement allowance, cost to purchase ARC, etc.

Retirement Plans A, B, and C

- **Ask LACERA**, our online information source, provides instant answers to general questions.
- LACERA printed materials can be accessed on the **Brochures & Forms** page.

Quarterly Newsletters

PostScript, our newsletter covering issues affecting retirement, such as Plan benefits, legislation, BOR bylaws, administrative procedures, and member service enhancements, is mailed quarterly to active members. The newsletter also highlights member services and resources, along with other material of interest.

Retirees receive our *Spotlight on Retirement* newsletter which focuses on member service enhancements, administrative procedures, retiree health care benefits, legislation impacting retirees, and general information regarding the overall retirement system.



NEWSLETTERS ONLINE
Visit lacera.com, Newsletters

Annual Benefit Statement

LACERA sends an Annual Benefit Statement to all active and deferred members in the month following their birthday. The statement displays personal member data including contributions on deposit, credited interest, amount of service credit, taxability of account, named beneficiary(ies) and, if the member is eligible to retire, an estimated monthly retirement benefit.

Service Resources

Call Center

Our friendly and knowledgeable Retirement Benefits Specialists in the Call Center are available to answer your retirement-related questions Monday through Friday from 7:00 a.m. to 5:30 p.m. To speak with one of them, call 1-800-786-6464.



Phone Transactions

In addition to answering questions, the Retirement Benefits Specialists in LACERA's Call Center will assist active and deferred members in completing a name change and/or a change of beneficiary(ies) over the phone. Additional phone transactions may be available to retirees. Call **1-800-786-6464**.

Public Counter

One-on-one consultations with a Retirement Benefits Specialist are available at our Public Counter on a walk-in basis Monday through Friday from 7:00 a.m. to 5:00 p.m. Appointments may be scheduled by calling 1-800-786-6464.

Email

You can also communicate with LACERA via email at welcome@lacera.com.

Mailing Address

Address all written correspondence to:
LACERA
PO Box 7060
Pasadena, CA 91109-7060

"The future is not some place we are going to, but one we are creating."

— John Schaar, American scholar

GENERAL MEMBERS – PLAN A

PERCENTAGE OF FINAL COMPENSATION USED IN CALCULATING YOUR RETIREMENT ALLOWANCE*

NOTE: If you were covered under Social Security as a County employee prior to January 1983, your retirement allowance will be reduced by a fixed amount for each year of County service covered by Social Security.

Years of service	AGES												
	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
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
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
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
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
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
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
17	25.08	26.63	28.33	29.60	31.30	33.11	35.03	37.10	38.56	40.01	41.47	42.93	44.39
18	26.55	28.20	30.00	31.34	33.14	35.06	37.09	39.28	40.82	42.37	43.91	45.46	47.00
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
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
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	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	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	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
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
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
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
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
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
30	44.25	47.00	50.00	52.23	55.24	58.43	61.82	65.47	68.04	70.61	73.19	75.77	78.34
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
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
33	48.68	51.69	55.00	57.46	60.76	64.27	68.01	72.01	74.87	77.68	80.51	83.34	86.17
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
35	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
36	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
37	54.58	57.96	61.67	64.42	68.13	72.06	76.25	80.74	83.92	87.09	90.27	93.44	96.62
38	56.05	59.53	63.33	66.16	69.97	74.01	78.31	82.92	86.18	89.45	92.71	95.97	99.23
39	57.53	61.09	65.00	67.91	71.81	75.96	80.37	85.10	88.45	91.80	95.15	98.49	100.00
40	59.00	62.66	66.67	69.65	73.65	77.91	82.43	87.29	90.72	94.15	97.59	100.00	100.00
41	60.48	64.23	68.33	71.39	75.49	79.85	84.49	89.47	92.99	96.51	100.00	100.00	100.00

*Figures are presented as a guide; your actual allowance may vary.

PERCENTAGE OF FINAL COMPENSATION CHART: LARGER VERSION
 Visit lacera.com, Benefits, Plan D Section

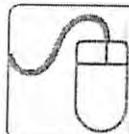
GENERAL MEMBERS – PLAN B

PERCENTAGE OF FINAL COMPENSATION USED IN CALCULATING YOUR RETIREMENT ALLOWANCE*

NOTE: If you were covered under Social Security as a County employee prior to January 1983, your retirement allowance will be reduced by a fixed amount for each year of County service covered by Social Security.

Years of Service	AGES															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 & over
11	12.42	13.14	13.91	14.75	15.66	16.67	17.41	18.41	19.18	20.61	21.82	22.68	23.54	24.40	25.26	26.11
12	13.67	14.45	15.30	16.23	17.23	18.23	19.15	20.25	21.42	22.67	24.00	24.95	25.89	26.84	27.78	28.72
13	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
14	16.15	17.08	18.08	19.18	20.36	21.67	22.64	23.94	25.32	26.79	28.57	29.45	30.60	31.72	32.83	33.95
15	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
16	18.64	19.71	20.87	22.13	23.50	25.00	26.12	27.82	29.22	30.91	32.73	34.02	35.31	36.60	37.88	39.17
17	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
18	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
19	22.36	23.65	25.04	26.53	28.20	30.00	31.34	33.14	35.06	37.10	39.28	40.82	42.37	43.91	45.46	47.00
20	23.60	24.96	26.43	28.03	29.76	31.67	33.08	34.99	37.00	39.16	41.46	43.09	44.72	46.35	47.98	49.62
21	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
22	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
23	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
24	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
25	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
26	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
27	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
28	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
29	34.79	36.78	38.95	41.30	43.66	46.67	48.75	51.56	54.53	57.70	61.10	63.50	65.91	68.31	70.71	73.12
30	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
31	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
32	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
33	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
34	41.00	43.35	45.90	48.68	51.69	55.00	57.46	60.76	64.27	68.01	72.01	74.94	77.68	80.51	83.34	86.17
35	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
36	43.48	45.98	48.69	51.63	54.83	58.33	60.94	64.45	68.17	72.13	76.38	79.39	82.38	85.39	88.39	91.40
37	44.72	47.29	50.08	53.10	56.39	60.00	62.68	66.29	70.12	74.19	78.56	81.55	84.74	87.83	90.92	94.01
38	45.97	48.61	51.47	54.58	57.96	61.67	64.42	68.13	72.06	76.25	80.74	83.92	87.09	90.27	93.44	96.62
39	47.21	49.92	52.86	56.05	59.53	63.33	66.16	69.97	74.01	78.31	82.92	86.18	89.45	92.71	95.97	99.23
40	48.45	51.23	54.25	57.53	61.09	65.00	67.91	71.81	75.96	80.37	85.10	88.45	91.80	95.15	98.49	100.00
41	49.69	52.55	55.64	59.00	62.66	66.67	69.65	73.65	77.91	82.43	87.29	90.72	94.15	97.59	100.00	100.00
42	50.94	53.86	57.03	60.48	64.23	68.33	71.39	75.49	79.85	84.49	89.47	92.99	96.31	100.00	100.00	100.00

*Figures are presented as a guide; your actual allowance may vary.



**PERCENTAGE OF FINAL COMPENSATION
 CHART: LARGER VERSION**
 Visit lacera.com, Benefits, Plans A, B, and C Section

GENERAL MEMBERS – PLAN C

PERCENTAGE OF FINAL COMPENSATION USED IN CALCULATING YOUR RETIREMENT ALLOWANCE*

NOTE: If you were covered under Social Security as a County employee prior to January 1983, your retirement allowance will be reduced by a fixed amount for each year of County service covered by Social Security.

Years of Service	AGRS															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 & over
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	21.50	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	29.06	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	30.98	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	35.86	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
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
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
28	33.09	34.80	36.47	38.18	39.93	41.79	43.78	45.95	48.30	50.86	53.67	55.73	58.56	61.53	64.70	68.10
29	34.27	36.04	37.78	39.54	41.35	43.28	45.38	47.59	50.03	52.68	55.58	57.74	60.65	63.73	67.01	70.53
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
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
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
33	39.00	41.01	42.99	45.00	47.05	49.25	51.60	54.15	56.93	59.94	63.25	65.71	69.01	72.52	76.26	80.26
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
35	41.36	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
36	42.55	44.74	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
37	43.73	45.98	48.20	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
38	44.91	47.23	49.50	51.81	54.19	56.71	59.42	62.36	65.55	69.03	72.83	75.66	79.47	83.51	87.81	92.42
39	46.09	48.47	50.80	53.18	55.61	58.20	60.98	64.00	67.28	70.84	74.75	77.66	81.56	85.71	90.12	94.85
40	47.27	49.71	52.11	54.54	57.04	59.69	62.55	65.64	69.00	72.66	76.67	79.65	83.65	87.91	92.43	97.29
41	48.46	50.96	53.41	55.90	58.47	61.19	64.11	67.28	70.73	74.48	78.58	81.64	85.74	90.10	94.74	99.72
42	49.64	52.20	54.71	57.27	59.89	62.68	65.67	68.92	72.45	76.29	80.50	83.63	87.84	92.30	97.06	100.00*

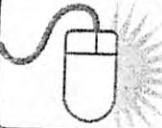
*Figures are presented as a guide; your actual allowance may vary.

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