

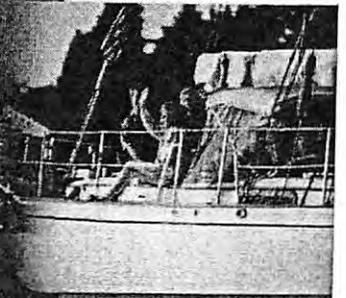
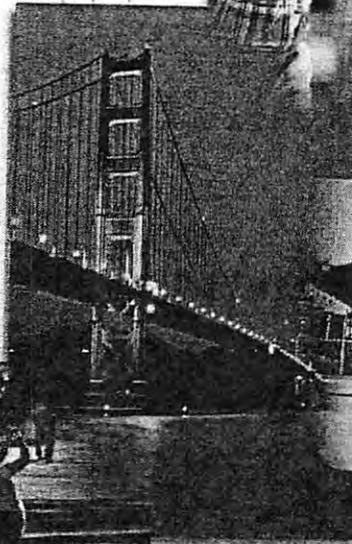
L/CERA

Los Angeles County Employees Retirement Association

Guide to Selecting Your Retirement Plan

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

Some
day



I Want to...

“Someday”

**is approaching
and we’re planning
for it **now****

LACERA'S

MISSION STATEMENT

**We Produce,
Protect and Provide
the Promised Benefits**



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

This *Guide to Selecting Your Retirement Plan* provided by LACERA (Los Angeles County Employees Retirement Association) discloses the terms and conditions of LACERA membership and of retirement, disability, and death benefits available to general members of the Association. It is designed to give you this information as simply and accurately as possible. Since LACERA is governed by the County Employees Retirement Law of 1937, the law prevails if any statement in this disclosure brochure is in conflict with the law. Official decisions will be made only after reference to the official publication of the statutes and any regulations governing administration of LACERA.

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

LACERA is responsible for depositing, investing, and managing the retirement funds collected from the County, outside districts, and County employees. It is also responsible for controlling and accounting for contributions and investment income under the direction of a nine-member Board of Retirement (plus one alternate member), and a nine-member Board of Investments. LACERA identifies, develops, and proposes laws, rules and policies that support the best interest of its members. In addition, LACERA offers individual counseling and retirement seminars for members in preparation for retirement.

Since 1938, LACERA has been providing retirement, disability, and death benefits to eligible County employees, retirees, and their beneficiaries. LACERA has also administered a healthcare benefits program for retirees since 1971.

If you need additional information or have questions regarding anything in this publication, please contact LACERA by telephone at (626) 564-6132 or (800) 786-6464, or in person at 300 N. Lake Avenue, Suite 130, Pasadena, CA 91101.

Alternative formats are available upon request.

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Some Questions to Consider Before Selecting Your LACERA Retirement Plan

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

- When am I eligible to join LACERA? *(Page 1)*
- When must I decide which retirement plan I prefer? *(Page 1)*
- When does my membership begin? *(Page 1)*
- What additional benefits do I get if I choose a plan that requires me to make contributions (Plan D)? *(Page 4)*
- Do I have to pay income tax on my contributions? *(Pages 8)*
- What if I used to be a LACERA member? *(Pages 5-7)*
- Can I add to my "years of service credit" to receive a larger monthly payment when I retire if I (a) previously worked part-time or as a temporary employee for the County or an outside district or (b) previously was in the military service or had other public service employment? *(Pages 5, 9, 17)*
- How does it affect my retirement plan decision if I expect to stay in this employment for at least five years but possibly not as long as ten years? *(Pages 8-9, 17-18)*
- What if I become disabled either in connection with my job or off the job? *(Pages 11-12, 19-20)*
- Are there any benefits for my survivors? *(Pages 13-16, 19-20)*
- When am I eligible to retire? *(Pages 4, 9-10, 18)*
- How will my age and years of service at retirement affect the amount of my monthly retirement allowance? *(Pages 23-25)*
- Will my monthly retirement allowance be adjusted for cost-of-living increases? *(Pages 11, 13, 15, 19)*
- Can I get medical, dental, or vision insurance after I retire? *(Pages 11, 19)*
- What if I am entitled to Social Security benefits as well as a LACERA retirement plan? *(Pages 6, 11, 19)*



SECTION 1

General Information

Introduction

IF YOU ARE A PERMANENT EMPLOYEE OF THE COUNTY OF LOS ANGELES* or outside district working three-quarter time or more, you are entitled to membership and retirement benefits provided by the Los Angeles County Employees Retirement Association (LACERA). Choosing your retirement plan is very important. Your choice will affect your retirement, disability, and death benefits. There is no "best" plan. The plans offer different benefits at different costs, and you must determine which you prefer based on your financial and retirement planning goals. In addition, depending on whether you choose Plan D or Plan E, you will be eligible to receive disability and death benefits through LACERA or through a separate plan provided by your employer, the County of Los Angeles (County). This Guide gives you detailed information about LACERA benefits, and is designed to help you decide which plan you prefer. It is very important that you read the information carefully before selecting a plan. When you make your decision, please notify LACERA by indicating your choice of Plan D or Plan E on the Member's Sworn Statement and Election of Retirement Plan form which you received with this Guide.

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

Electing a Retirement Plan

You have a choice of two retirement plans: Plan D or Plan E.

You automatically become a member of Plan E the first day of the month following your date of hire as a permanent employee. You have 60 days from your date of hire to elect Plan D or elect to *remain* in Plan E, provided you receive this Guide and Sworn Statement/Plan Election form within 14 days from your date of hire as a permanent employee. If received after 14 days, then you have 45 days from receipt of this Guide and Sworn Statement/Plan Election form to elect Plan D. If you do not make an election and return the Sworn Statement/Plan Election form within the prescribed time period, you will remain in Plan E.

Plan D is a *contributory retirement plan*. You make monthly contributions *in addition* to the contributions made by your employer. If you elect Plan D, your membership is effective the first day of the month following your date of hire as a permanent employee, and your contributions will be collected *retroactive* to that date. As a member of Plan D, you may be eligible to purchase retirement service credit for prior County, State, Federal (military), or other public employment and/or restore membership in a prior LACERA retirement plan (see pages 5, 6, 8, & 9).

Plan E is a *noncontributory retirement plan*. Your employer makes *all* contributions on your behalf. These contributions are not paid to you if you terminate County or outside district service prior to retirement. If you elect Plan E,

*Except judges

your membership is effective the first day of the month following your date of hire as a permanent employee. As a member of Plan E, you may not purchase prior retirement service credit.

Transferring Plans

Regardless of the plan you choose now, you may transfer to Plan D or Plan E at a later date. There are two ways to transfer plans:

- Prospective Transfer
- Open Window Transfer

Both methods of transferring have unique advantages and differences. To request more information on transferring plans, please contact LACERA, or go to the "Order Now" page on our web site.

Beneficiary Designation

Plan D members are asked to designate a beneficiary and update the designation when changes such as birth, death, marriage or divorce occur. Under retirement law, the rights and claims of a spouse (or eligible child) to receive the survivor allowance may be superior to and supersede the rights and claims of any other named beneficiary should the member die before retirement. A benefit statement showing retirement contributions, years of service, and the named beneficiary(ies) is sent annually to all active and deferred members. You may use the benefit statement to make beneficiary changes or call LACERA for a beneficiary designation change form.

Plan E members need not designate a beneficiary until retirement. Plan E provides post-retirement death benefits, but pre-retirement death benefits are handled by the County's Long-Term Disability Office, not LACERA.

If you need additional information or have questions about anything in this disclosure brochure, please contact LACERA by telephone at (626) 564-6132 or (800) 786-6464 or in person at 300 N. Lake Ave., Suite 130, Pasadena, California 91101. You may also find answers to your questions by visiting our web site at www.lacera.com



Introduction to the Plans

MEMBERSHIP ELIGIBILITY

LACERA has seven retirement plans. Any person who is a permanent employee working three-quarter time or more must become a member of LACERA. The plan available to you is determined by your:

- ◆ Date of hire as a permanent employee (including prior employment with the County or outside district), or
- ◆ Date of transfer from a non-qualifying position to one that requires membership, and
- ◆ Type of membership: General or Safety

Defined Benefit Plans

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

Plans A, B, and C

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

Plans A, B, and C are *not* available to new general member employees *except* those individuals who were previously in one of those plans, then terminated employment and deferred or withdrew their contributions. (See page 5.)

Plan D

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

Plan E

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

To further help you select a plan, the chart on page 23 compares the percentage of final compensation (salary) you may receive at retirement.

Comparison of Basic Provisions – Plan D & Plan E

Basic Provisions	Plan D	Plan E
Type of Plan	Contributory	Noncontributory
Member makes cash contributions	Yes	No
Employer makes cash contributions	Yes	Yes
Member vested in	5 years	10 years
Member entitled to a service retirement allowance after	10 years	10 years
Minimum retirement age	50	55
Maximum percentage of final compensation member can receive as retirement allowance	100%	80%
Final compensation based on monthly average of	1 year service	Any 3 years' service
LACERA pays benefits if active member is disabled	Yes	No
County pays benefits if active member is disabled*	Yes	Yes
LACERA pays survivor benefits if active member dies	Yes	No
County pays survivor benefits if active member dies*	Yes	Yes
LACERA pays a % of retirement allowance to survivor when retired member dies	65%	55%
County pays survivor benefits when retired member dies	No	No
May purchase credit for County service prior to membership in LACERA	Yes	No
May purchase credit for non-County service prior to membership in LACERA	Yes	No
Eligible for reciprocity with a reciprocal retirement system	Yes	Yes
Former members may be reinstated to prior contributory retirement plan**	Yes	No
Pension Advance Option permitting coordination of payments for those entitled to Social Security benefits	Yes	No
Cost-of-living increases after retirement	Yes	Yes
Eligible for medical, dental & vision insurance benefits after retirement	Yes	Yes
Life insurance provided by County if member dies in active service*	\$2,000	\$10,000

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

**You may redeposit your contributions plus interest and restore all the benefits of your previous plan if you have never been in Plan E.

Special Circumstances for Prior Service

Restoration to a Prior Retirement Plan

If you used to be a member in Plan A, B, C, or D and withdrew your retirement contributions when you terminated your employment with the County or outside district, you can restore all the benefits of the previous plan if you have never been in Plan E and you:

1. First select Plan D, then
2. Redeposit your contributions plus interest.

If you were a Plan E member who transferred to Plan D, then terminated employment and withdrew your contributions, you can restore the benefits of Plan D provided you:

1. First select Plan D, then
2. Redeposit your contributions plus interest.

Your previous Plan D service will be restored after the required contributions are paid in full. Your contribution rate will be based on your current age.

Purchasing Prior Retirement Service Credit

If you used to be a temporary or part-time County employee, or public service employee, you can purchase credit for that employment provided you:

1. First select Plan D, then
2. Deposit the amount determined to be payable for this past employment.

Reciprocal Retirement System Service Credit

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

1. Your rate of contribution if you elect Plan D will be based on your age at entry in your reciprocal retirement system.*
2. Reciprocal service counts toward meeting the minimum service credit requirements for vesting and retirement. It is not used to set retiree health care costs.
3. Final compensation used to calculate your benefit depends on your retirement plan.

Plan D final compensation will be determined by averaging your highest one-year of salary. Must be 12 consecutive months.

Plan E final compensation will be determined by averaging your highest three years of salary, whether consecutive or not.

*If you enter LACERA from another reciprocal system and then withdraw contributions from your reciprocal system, you will have broken the reciprocal agreement. LACERA will increase your contribution rate based on your actual age at entry in LACERA. You must pay the additional contributions and interest retroactive to your LACERA membership date.

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

Prior Safety Membership

If you are a *safety member* hired prior to 1/4/82 with no break in service, please contact LACERA. You will be placed in the general member plan that was effective when you became a safety member. If you were hired *on or after* 1/4/82, you must choose Plan D or Plan E. When you retire, your safety and general member benefits will be calculated separately, then combined into one monthly retirement payment.

Social Security

The County of Los Angeles withdrew its employees from the federal Social Security program in December 1982. Therefore, for new employees who became LACERA members after December 31, 1982, Social Security does not directly affect the LACERA benefits paid at retirement. For returning employees, LACERA benefits may be affected depending on the dates of service and plan coverage as follows:

- If you were covered by Social Security while employed by the County prior to 1983 and you retire as a member of Plan A, B, C, or D, your LACERA retirement allowance will be reduced by a *fixed dollar amount* for each year of service covered by Social Security.
- If you were covered by Social Security while employed by the County prior to 1983 and you retire as a member of Plan E, a *percentage of the estimated Social Security benefit payable at age 65* will be subtracted from your LACERA retirement allowance based on the number of years of service covered by Social Security.
- If you are a Plan A, B, C, or D member and are fully insured under Social Security when you retire, you may choose the Pension Advance Option discussed on page 11.

Selecting Your Plan

Remember, if you are a returning employee and are eligible to restore the benefits of Plan A, B, C, or D, you must first choose Plan D if you want to be restored to your former plan. Please review the Eligibility chart on the next page.

You have just *60 days** from your date of employment to elect Plan D. In addition to the detailed descriptions of each plan contained in this booklet, a comparison chart is provided on page 4 to assist you in selecting Plan D or Plan E. Another chart on page 23 compares the percent of salary you would receive at retirement depending on your plan choice, age at retirement and years of service.

*If you do not receive this Guide within 14 days from your date of employment, you have 45 days from the date you receive these written disclosure materials to elect Plan D.

Eligibility for Service Credit

The following chart reflects your eligibility for service credit based on your prior employment history.

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



SECTION 2

All About Plan D

Retirement Benefits

Contributions

If you choose Plan D, you make monthly retirement contributions in addition to the contributions made by your employer (the County of Los Angeles or outside district). Your membership will be effective the first of the month following your date of hire and contributions will be collected retroactive to that date. Those contributions are a percentage of your base salary plus other pensionable earnings, and are based on your nearest age when you become a member of LACERA. The Plan D member contribution rates are shown on page 26. Use this information as a guide to calculate your monthly retirement contributions.

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

Benefit Statements

Each year you will receive a benefit statement which shows your contribution balance as of the beginning and ending of the fiscal year, the total interest earned on those contributions (posted June 30 and December 31 of each year), and the taxable status of your account. This annual benefit statement also indicates your years of service credit and an estimate of your monthly retirement allowance if you are eligible to retire. It lists your named beneficiary(ies) and enables you to update your beneficiary information. You will receive your annual benefit statement at your home or mailing address the month following your birthday.

Retirement Service Credit

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

Vesting

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

Purchasing Service Credit

County service. By making the required contribution, you can receive credit for part-time County service (temporary, seasonal, or intermittent) up to the date you became eligible for membership in LACERA. Eligibility for service credit prior to membership may be affected by your previous LACERA retirement plan (see page 5).

Non-County service. You may purchase credit for service you accumulated prior to becoming a member of LACERA if you worked for the United States of America, the State of California, or any department or agency of either, or any public entity located within the State of California, provided you are not eligible now or in the future for a pension or retirement allowance for that public service, or for the benefits of reciprocity if you were to redeposit the contributions withdrawn from a reciprocal agency. The non-County service will add to your total years of retirement service credit but will *not* count toward meeting the 10-year minimum service requirement. (To purchase service credit, please contact LACERA for a Retirement Service Credit brochure.)

Restoration to a Prior Retirement Plan

Contributions withdrawn. If you are a returning employee who was previously an active contributory Plan A, B, C, or D member of LACERA, but terminated service and withdrew your retirement contributions, you can restore all the benefits of your prior plan. First you must elect Plan D then redeposit your previously withdrawn contributions, plus interest. If you were never in Plan E, you may restore your former A, B, or C plan.

Contributions not withdrawn. If you are a returning employee who was previously an active contributory plan member of LACERA but terminated service and deferred your retirement by leaving your contributions on deposit, you must resume membership in your previous plan. No election of a plan is permitted. Your department must notify LACERA of your return to service.

Service Retirement Allowance

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

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

If you *terminate* before meeting the age and retirement service credit requirements, and are vested with at least 5 years of County retirement service credit, you may defer your retirement. As a *deferred* member, you may retire when:

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

PLAN D

Terms Used in Determining Benefits

Compensation earnable is your base salary and other pensionable earnings such as eligible bonus amounts on which retirement contributions and benefits are computed. A portion of the County flexible benefit contribution is also added to the base salary for returning employees who were *first* hired before January 1, 1996. Overtime is not included.

Final compensation is your average monthly compensation earnable during your highest consecutive 12 month period.

Unmodified service retirement allowance is the highest monthly retirement allowance payable to you, and is the basis for the 65% monthly continuing allowance provided to an eligible surviving spouse (or minor children) of a member who dies after retirement. (See the LACERA Survivor Benefits Chart, page 22.)

Benefit Formula

Your **monthly retirement allowance** (using the unmodified service retirement formula) is a percentage of your final compensation based on age and years of service. This percentage increases with each quarter year of age up to 65.

Plan D benefits range from 11.82% of final compensation for members with 10 years of service who retire at age 50, to 100% of final compensation for members with 41 years, 2 months of service retiring at age 65. For more information, please refer to the chart on page 24.

A comparison chart for Plan D and Plan E showing percentages of final compensation is provided on page 23 of this Guide.

Several alternative options to the unmodified service retirement allowance allow you to adjust your retirement allowance to match your estate planning goals:

Option 1. You may take a slight reduction in your unmodified service retirement allowance so that any contributions remaining in your account at your death will be paid in a lump sum to your named beneficiary who has an insurable interest in your life.

Option 2, 3, or 4. You may take a larger reduction in your unmodified service retirement allowance to provide a monthly allowance at your death for the lifetime of your named beneficiary who has an insurable interest in your life. More than one beneficiary is permissible under Option 4.

Pension Advance Option

If you are a member of Plan D and are fully insured under Social Security (usually 40 credits of coverage) through employment with the County prior to 1983, or through some other employer, you may elect to have your retirement allowance coordinated with your Social Security benefits under the Pension Advance Option provided you retire prior to age 62. This option increases your retirement allowance prior to age 62 by advancing a percentage of the projected Social Security benefit payable at age 62. However, at age 62 your retirement allowance will be decreased by the full amount of the projected Social Security benefit (which may be more or less than your actual Social Security benefit). The percentage and projected benefit are determined by LACERA's actuary.

Cost-of-Living Adjustment

Each year the change in the Consumer Price Index (CPI) is reviewed by the LACERA Board of Retirement to determine a cost-of-living adjustment for retirees. This adjustment may increase or decrease your Plan D retirement allowance up to a maximum of 2% effective April 1 of each year.

Termination of Benefits

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

Medical and Dental/Vision Insurance

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

Life Insurance

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

Disability Retirement

If you select Plan D, you are entitled to disability retirement benefits through LACERA, in addition to the benefits of the County Long-Term Disability (LTD) and Survivor Benefit Plan.*

Definition of Types of Disability

- **Nonservice-connected disability**
An illness or injury, not related to your employment, that permanently incapacitates you from performing the duties of your job.
- **Service-connected disability**
An illness or injury that occurs or is aggravated as a result of your employment, and that permanently incapacitates you from performing the duties of your job.

*Insurance and Long-Term Disability benefits vary for MegaFlex participants. Please contact your departmental personnel officer.

PLAN D

Minimum Service Required to Be Eligible for Disability Retirement Allowance

- **Nonservice-connected disability**
Plan D member with five or more years of County (or combined County and reciprocal system) retirement service credit.
- **Service-connected disability**
Plan D member. No minimum service requirement.

When Application Must Be Filed

- **Nonservice-connected disability or service-connected disability**
 1. While you are in service, *or*
 2. Within four months after discontinuance of service, *or*
 3. Any time, provided you are able to show medical proof that you have been continuously physically or mentally unable to perform your duties from the date of discontinuance of service to the time you apply.
 4. You may not apply if you have withdrawn your retirement contributions.

Effective Date of Disability Retirement Allowance

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

Benefit Amount

- **Nonservice-connected disability**
The disability retirement allowance is (a) generally equal to one-third of your final compensation (but could be more or less depending on your age and length of service) *or* (b) equal to a full service retirement allowance, *whichever is greater*.
- **Service-connected disability**
The disability retirement allowance is equal to 50% of your final compensation, *or* a full service retirement allowance, *whichever is greater*.

Cost-of-Living Adjustment

- **Nonservice-connected disability or service-connected disability**
Up to 2% maximum increase or decrease on April 1 of each year.

Termination of Benefits

- **Nonservice-connected disability or service-connected disability**
Benefits end:
 1. When you are no longer permanently disabled from performing the duties of your job and you are reinstated to County service,
 2. If you refuse to submit to medical examination while under age 55,
 3. Upon your death unless your survivor is eligible for benefits. (See Post-Retirement Death/Survivor Benefits, page 20.)

Appeal Rights

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

Pre-Retirement Death/Survivor Benefits

Types of Benefits

If you elect Plan D, you are entitled to pre-retirement death/survivor benefits through LACERA in addition to the benefits of the County Long-Term Disability (LTD) and Survivor Benefit Plan.*

There are two types of pre-retirement death/survivor benefits:

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

Eligibility

- **Nonservice-connected death**
A survivor allowance is payable if the member has five or more years of County (or combined County and reciprocal system) retirement service credit. There are no minimum years of service credit required to receive the lump-sum basic death benefit (see page 14).
- **Service-connected death**
No minimum service requirement.

*Long-Term Disability benefits vary for MegaFlex participants. Please contact your departmental personnel officer.

PLAN D

Benefit Payments

- **Nonservice-connected death**

Any one of the following:

1. **Basic Death Benefit (lump sum)**

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

2. **Optional Monthly Allowance**

A surviving spouse, or member's minor children if no surviving spouse, may elect (in lieu of the basic death benefit described above) a *monthly continuing allowance* equal to 65% of the retirement allowance the deceased member would have received had he or she been retired for nonservice-connected disability as of the date of death. This benefit is about 20% of the member's final compensation, but could be more or less depending on the member's age and length of service. It is payable to a surviving spouse or to the member's minor children under age 18 or through age 21 if they remain unmarried and enrolled as full-time students in an accredited school.

3. **Combined Benefit**

A surviving spouse may elect a combined benefit which consists of:

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

- **Service-connected death**

Any one of the following:

1. **Basic Death Benefit**

A surviving spouse or named beneficiary may elect the basic death benefit payment which consists of the member's contributions and interest credited to the member's account, *plus* an amount equal to an average month's salary (based on the last 12 months) for each completed year of retirement service credit, but not exceeding an amount equal to six months' salary. This basic death benefit will be paid in one lump-sum payment unless the beneficiary elects to receive it in installments over a period of 120 months.

2. **Optional Monthly Allowance**

A surviving spouse, or member's minor children if no surviving spouse, may elect (in lieu of the basic death benefit described above)

a *monthly continuing allowance* equal to at least 50% of the member's final compensation, or 100% of the retirement allowance the deceased member would have received had he or she been retired for service-connected disability as of the date of death, whichever is greater. This benefit is payable to a surviving spouse or to the member's minor children under age 18 or through age 21 if they remain unmarried and enrolled as full-time students in an accredited school.

3. Combined Benefit

A surviving spouse may elect a combined benefit which consists of:

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

The **Special Death Benefit** is in *addition* to the monthly benefits under (2) and (3) above. It is payable to the surviving spouse for each of the member's minor children provided the member's death occurred as a result of an accident or injury caused by external violence or physical force incurred in the performance of duty. *The benefit amount is a percentage of the service-connected disability retirement allowance* the member would have received had he or she lived.

One child	25%
Two children	40%
Three children	50%

This Special Death Benefit is payable only for minor children under age 18 or through age 21 if they remain unmarried and enrolled as full-time students in an accredited school. If the surviving spouse does not have legal custody of the minor children, the above amount is payable to the legal guardian.

Cost-of-Living Adjustment

- **Nonservice-connected death or service-connected death**
Up to 2% maximum increase or decrease on April 1 of each year.

Termination of Benefits

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

Appeal Rights

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

PLAN D

Long-Term Disability & Survivor Benefit Plan

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

Post-Retirement Death/Survivor Benefits

When a member dies after retirement, the designated beneficiary or estate is entitled to receive a one-time \$5,000 death benefit from LACERA.

Service Retirement or Nonservice-Connected Disability Retirement
If a Plan D member retires with a service retirement or nonservice-connected disability retirement and then dies, the surviving spouse or minor children are entitled to 65% of the member's *unmodified* service retirement allowance or *unmodified* nonservice-connected disability retirement allowance, provided:

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

If the member selected a *modified* allowance at retirement — Option 2, 3, or 4 — the percentage of the survivor's monthly continuing allowance will be based on the option the member chose.

Service-Connected Disability Retirement

If a Plan D member retires with a service-connected disability retirement and then dies, the surviving spouse or minor children are entitled to 100% of the member's *unmodified* service-connected disability retirement allowance, provided:

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

If the member selected a *modified* allowance at retirement — Option 2, 3, or 4 — the percentage of the survivor's monthly continuing allowance will be based on the option the member chose.



SECTION 3

All About Plan E

Retirement Benefits

Contributions

Plan E is a noncontributory retirement plan, which means you do not make contributions. Your employer, the County of Los Angeles or outside district, makes all retirement contributions necessary to fund your future retirement allowance. (No contributions are paid to you if you terminate employment prior to retirement.) If you elect Plan E, your membership will be effective the first day of the month following your date of hire as a permanent employee.

Benefit Statements

Each year you will receive a benefit statement indicating the status of your account, your years of service credit and an estimate of your monthly retirement allowance if you are eligible to retire. You will receive your annual benefit statement at your home or mailing address the month following your birthday.

Retirement Service Credit

You earn retirement service credit as long as

1. Your employment is uninterrupted, or
2. You are awaiting payment during a six-month qualifying period for County Long-Term Disability (LTD) benefits, or
3. You are considered disabled for performing your job and are receiving LTD benefits (maximum 24-month period), or
4. You are totally disabled for any job and continue receiving LTD benefits.

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

Vesting

You become vested in Plan E when you have 10 years of County (or combined County and reciprocal system) retirement service credit. Vesting entitles you to receive a retirement allowance when you terminate employment and meet the minimum age requirement to receive this allowance.

Purchasing Service Credit

Plan E members may not purchase credit for prior County or non-County service. Prior Plan E members retain credit for *vested* service of 10 or more years. If you terminated with less than 10 years in Plan E, you lose credit for that service. However, if you select Plan D, you may purchase credit for your prior nonvested Plan E service.

PLAN E

Restoration to a Prior Retirement Plan

Plan E does not provide for restoration to a prior retirement plan.

Service Retirement Allowance

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

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

If you *terminate* before meeting the age requirements and are vested with at least 10 years of County retirement service credit, you may defer your retirement. You may apply for retirement benefits when you reach age 55, or anytime up to age 70.

Terms Used in Determining Benefits

Compensation earnable is your base salary and other pensionable earnings such as eligible fixed bonus amounts on which retirement benefits are computed. A portion of the County flexible benefit is also added to the base salary for returning employees who were *first* hired before January 1, 1996. Overtime is not included.

Final compensation is your average monthly compensation earnable during your last three years of service or any higher three years you select, whether or not consecutive.

Unmodified service retirement allowance is the highest monthly retirement allowance payable to you, and is the basis for the 55% monthly continuing allowance provided to an eligible surviving spouse (or minor children) of a member who dies after retirement. (See the LACERA Survivor Benefits Chart, page 22.)

Benefit Formula

Your **monthly retirement allowance** (using the unmodified service retirement formula) is a percentage of your final compensation based on age and years of service. A *normal* retirement allowance is the monthly benefit received by a Plan E member who retires at age 65 or older. It equals 2% for each year of service for the first 35 years, plus 1% for each year of service for the next 10 years, up to a maximum of 80% after 45 years. The percentages are reduced if you retire before age 65, as reflected by the chart on page 25. The *early* retirement percentages for ages 55 - 64 are periodically subject to change based on actuarial experience.

Plan E benefits range from 7.50% of final compensation for members with 10 years of service who retire at age 55, to 80% of final compensation for members with 45 years of service retiring at age 65. For more information, please refer to the chart on page 25.

A comparison chart for Plan D and Plan E showing percentages of final compensation is provided on page 23.

Several alternatives to the unmodified retirement allowance are available that allow you to adjust your retirement allowance to match your estate planning goals:

Option 2, 3, or 4. You may take a reduction from your unmodified service retirement allowance to provide a monthly allowance at your death for the lifetime of your named beneficiary who has an insurable interest in your life. More than one beneficiary is permissible under Option 4.

Pension Advance Option

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

Cost-of-Living Adjustment

Each year the change in the Consumer Price Index (CPI) is reviewed by the LACERA Board of Retirement to determine a cost-of-living adjustment for retirees. This adjustment may increase or decrease your Plan E retirement allowance up to a maximum of 2% effective April 1 of each year for all Plan E service earned after June 4, 2002. The cost-of-living is not paid on Plan E service credited prior to this date.

Termination of Benefits

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

Medical and Dental/Vision Insurance

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

Life Insurance

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

Disability Retirement & Pre-Retirement Death/ Survivor Benefits

Plan E members are not entitled to the disability retirement benefits and pre-retirement death/survivor benefits provided by the LACERA contributory plans.

PLAN E

Long-Term Disability & Survivor Benefit Plan

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

Post Retirement Death/Survivor Benefits

If a Plan E member retires with a service retirement and then dies, the surviving spouse or minor children are entitled to 55% of the member's *unmodified* retirement allowance, provided:

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

If the member selected a *modified* allowance at retirement — Option 2, 3, or 4 — the percentage of the survivor's monthly continuing allowance will be based on the option the member chose.



SECTION 4

References

Comparison of Survivor Benefits — Plan D/Plan E

This chart compares the benefits that are available for your survivor(s) or beneficiary(ies) if you should die before or after your retirement.

Comparison of Retirement Allowances

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

Comparison of Survivor Benefits Plan D & Plan E

PRE-RETIREMENT DEATH BENEFITS				POST-RETIREMENT DEATH BENEFITS					
Plan D		Plan E		Plan D		Plan E			
Survivor Benefit	Eligible Beneficiary Codes	Survivor Benefit	Eligible Beneficiary Codes	Type of Retirement Allowance	Survivor Benefit	Eligible Beneficiary Codes	Survivor Benefit	Eligible Beneficiary Codes	
a) Lump sum, or	1, 3, 4	There are no LACERA pre-retirement survivor benefits under Plan E. Plan E members are covered by the County Long-Term Disability and Survivor Benefit Plan. (See page 20.)		Unmodified or	65% of member's allowance (or 100% if service-connected disability)	1	55% of member's allowance	1	
b) 65% of member's applicable allowance (100% if service-connected death), or	1			Option #1 or	Lump sum	1, 2, 4	None	None	
c) Combination benefit	1 (eligible spouse only)			Option #2 or	100% of member's reduced allowance	1, 2	100% of member's reduced allowance	1, 2	
				Option #3 or	55% of member's reduced allowance	1, 2	50% of member's reduced allowance	1, 2	
				Option #4	Customized allowance for 1 or more beneficiaries	1, 2	Customized allowance for 1 or more beneficiaries	1, 2	
				Death/Burial Benefit	\$5,000 Lump sum	1, 3, 4	\$5,000	1, 3, 4	

Eligible Beneficiary Codes: 1—Surviving eligible spouse or eligible children 2—One who has an insurable interest* 3—Anybody you name 4—Estate
 *Every person has an insurable interest in the life and health of: (a) Himself; (b) Any person on whom he depends wholly or in part for an education or support; (c) Any person under a legal obligation to him for the payment of money or respecting property or services, of which death or illness might delay or prevent the performance; (d) Any person upon whose life any estate or interest vested in him depends.
 See Pre-Retirement Death/Survivor Benefits, Plan D, page 13; Post-Retirement Death/Survivor Benefits, Plan D, page 16; Post-Retirement Death/Survivor Benefits, Plan E, page 20.

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

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

Your monthly retirement allowance is based on how old you are when you retire, your years of service credit, and your final compensation. This chart provides a percentage of final compensation for use in comparing what the retirement allowance would be under Plan D and Plan E at various ages, and years of service.

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

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

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

†If you were covered by Social Security while employed by the County prior to January 1983, your retirement allowance will be reduced according to the rules governing your plan.

**Plan D - Percentage of Final Compensation
 Used to Compute Retirement Allowance Estimate**
 (If Member Not Covered Under Social Security As a County Employee)

Years of service	AGES															Years of service	
	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%	10
11	13.00	13.67	14.33	15.00	15.69	16.42	17.20	18.05	18.98	19.98	21.08	21.90	23.00	24.17	25.42	26.75	11
12	14.18	14.91	15.63	16.36	17.11	17.91	18.76	19.69	20.70	21.80	23.00	23.89	25.10	26.37	27.73	29.19	12
13	15.36	16.16	16.93	17.73	18.54	19.40	20.33	21.33	22.43	23.61	24.92	25.89	27.19	28.57	30.04	31.62	13
14	16.55	17.40	18.24	19.09	19.96	20.89	21.89	22.97	24.15	25.43	26.83	27.88	29.28	30.77	32.35	34.05	14
15	17.73	18.64	19.54	20.45	21.39	22.39	23.46	24.62	25.88	27.25	28.75	29.87	31.37	32.97	34.66	36.48	15
16	18.91	19.89	20.84	21.82	22.82	23.88	25.02	26.26	27.60	29.06	30.67	31.86	33.46	35.16	36.97	38.91	16
17	20.09	21.13	22.15	23.18	24.24	25.37	26.58	27.90	29.33	30.88	32.58	33.85	35.55	37.36	39.28	41.35	17
18	21.27	22.37	23.45	24.54	25.67	26.86	28.15	29.54	31.05	32.70	34.50	35.84	37.64	39.56	41.60	43.78	18
19	22.45	23.61	24.75	25.91	27.09	28.35	29.71	31.18	32.78	34.51	36.42	37.83	39.74	41.76	43.91	46.21	19
20	23.64	24.86	26.05	27.27	28.52	29.85	31.27	32.82	34.50	36.33	38.33	39.82	41.83	43.95	46.22	48.64	20
21	24.82	26.10	27.36	28.63	29.95	31.34	32.84	34.46	36.23	38.15	40.25	41.81	43.92	46.15	48.53	51.08	21
22	26.00	27.34	28.66	30.00	31.37	32.83	34.40	36.10	37.95	39.96	42.17	43.81	46.01	48.35	50.84	53.51	22
23	27.18	28.59	29.96	31.36	32.80	34.32	35.96	37.74	39.68	41.78	44.08	45.80	48.10	50.55	53.15	55.94	23
24	28.36	29.83	31.26	32.72	34.22	35.82	37.53	39.38	41.40	43.60	46.00	47.79	50.19	52.74	55.46	58.37	24
25	29.55	31.07	32.57	34.09	35.65	37.31	39.09	41.03	43.13	45.41	47.92	49.78	52.28	54.94	57.77	60.80	25
26	30.73	32.31	33.87	35.45	37.08	38.80	40.66	42.67	44.85	47.23	49.83	51.77	54.37	57.14	60.08	63.24	26
27	31.91	33.56	35.17	36.81	38.50	40.29	42.22	44.31	46.58	49.05	51.75	53.76	56.47	59.34	62.39	65.67	27
28	33.09	34.80	36.47	38.18	39.93	41.79	43.78	45.95	48.30	50.86	53.67	55.75	58.56	61.53	64.70	68.10	28
29	34.27	36.04	37.78	39.54	41.35	43.28	45.35	47.59	50.03	52.68	55.58	57.74	60.65	63.73	67.01	70.53	29
30	35.46	37.29	39.08	40.91	42.78	44.77	46.91	49.23	51.75	54.50	57.50	59.74	62.74	65.93	69.33	72.97	30
31	36.64	38.53	40.38	42.27	44.21	46.26	48.47	50.87	53.48	56.31	59.42	61.73	64.83	68.13	71.64	75.40	31
32	37.82	39.77	41.69	43.63	45.63	47.75	50.04	52.51	55.20	58.13	61.33	63.72	66.92	70.33	73.95	77.83	32
33	39.00	41.01	42.99	45.00	47.06	49.25	51.60	54.15	56.93	59.94	63.25	65.71	69.01	72.52	76.26	80.26	33
34	40.18	42.26	44.29	46.36	48.48	50.74	53.16	55.79	58.65	61.76	65.17	67.70	71.11	74.72	78.57	82.69	34
35	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	35
36	42.54	44.70	46.79	48.99	51.34	53.72	56.29	59.08	62.10	65.39	69.00	71.68	75.29	79.12	83.19	87.56	36
37	43.72	45.90	47.99	50.25	52.66	55.14	57.71	60.48	63.56	66.94	70.63	73.38	77.12	81.11	85.50	89.99	37
38	44.90	47.10	49.19	51.50	53.96	56.47	59.14	61.96	65.03	68.44	72.17	75.00	78.84	82.91	87.31	91.92	38
39	46.08	48.30	50.39	52.75	55.26	57.83	60.56	63.44	66.56	69.94	73.67	76.56	79.47	83.51	87.81	92.42	39
40	47.26	49.50	51.49	53.90	56.44	59.03	61.77	64.66	67.69	70.94	74.49	77.26	80.11	84.11	88.50	93.19	40
41	48.44	50.70	52.59	54.95	57.54	60.18	62.96	65.88	68.94	72.24	75.77	78.51	81.31	85.31	89.70	94.29	41
42	49.62	51.90	53.79	56.10	58.74	61.43	64.26	67.23	70.34	73.69	77.27	80.06	82.91	86.91	91.30	95.79	42

*Plan D members actually reach 100% of final compensation (the maximum retirement allowance) at age 65 with 41 years, 2 months of service.
 Note: If you were covered under Social Security as a County employee, see pages 6 and 11 for information about the effect of Social Security on your retirement allowance.

*Plan E - Percentage of Final Compensation
 Used to Compute Retirement Allowance Estimate*
 (If Member Not Covered Under Social Security As a County Employee)

Years of service	AGES											Years of service
	55	56	57	58	59	60	61	62	63	64	65 & over	
10	7.50%	8.22%	9.02%	9.91%	10.91%	12.02%	13.26%	14.66%	16.23%	18.00%	20.00%	10
11	8.25	9.04	9.92	10.91	12.00	13.22	14.59	16.12	17.85	19.80	22.00	11
12	9.00	9.86	10.83	11.90	13.09	14.42	15.91	17.59	19.47	21.60	24.00	12
13	9.74	10.68	11.73	12.89	14.18	15.62	17.24	19.05	21.09	23.39	26.00	13
14	10.49	11.51	12.63	13.88	15.27	16.83	18.57	20.52	22.72	25.19	28.00	14
15	11.24	12.33	13.53	14.87	16.36	18.03	19.89	21.98	24.34	26.99	30.00	15
16	11.99	13.15	14.44	15.86	17.45	19.23	21.22	23.45	25.96	28.79	32.00	16
17	12.74	13.97	15.34	16.85	18.54	20.43	22.55	24.92	27.58	30.59	34.00	17
18	13.49	14.79	16.24	17.85	19.63	21.63	23.87	26.38	29.21	32.39	36.00	18
19	14.24	15.61	17.14	18.84	20.73	22.83	25.20	27.85	30.83	34.19	38.00	19
20	14.99	16.44	18.04	19.83	21.82	24.04	26.52	29.31	32.45	35.99	40.00	20
21	15.74	17.26	18.95	20.82	22.91	25.24	27.85	30.78	34.07	37.79	42.00	21
22	16.49	18.08	19.85	21.81	24.00	26.44	29.18	32.24	35.70	39.59	44.00	22
23	17.24	18.90	20.75	22.80	25.09	27.64	30.50	33.71	37.32	41.39	46.00	23
24	17.99	19.72	21.65	23.79	26.18	28.84	31.83	35.17	38.94	43.19	48.00	24
25	18.74	20.55	22.56	24.79	27.27	30.05	33.16	36.64	40.57	44.99	50.00	25
26	19.49	21.37	23.46	25.78	28.36	31.25	34.48	38.11	42.19	46.79	52.00	26
27	20.24	22.19	24.36	26.77	29.45	32.45	35.81	39.57	43.81	48.59	54.00	27
28	20.99	23.01	25.26	27.76	30.54	33.65	37.13	41.04	45.43	50.39	56.00	28
29	21.74	23.83	26.16	28.75	31.63	34.85	38.46	42.50	47.06	52.19	58.00	29
30	22.49	24.65	27.07	29.74	32.72	36.05	39.79	43.97	48.68	53.99	60.00	30
31	23.24	25.48	27.97	30.73	33.81	37.26	41.11	45.43	50.30	55.79	62.00	31
32	23.99	26.30	28.87	31.72	34.91	38.46	42.44	46.90	51.92	57.59	64.00	32
33	24.74	27.12	29.77	32.72	36.00	39.66	43.76	48.36	53.55	59.39	66.00	33
34	25.49	27.94	30.67	33.71	37.09	40.86	45.09	49.83	55.17	61.19	68.00	34
35	26.24	28.76	31.58	34.70	38.18	42.06	46.42	51.30	56.79	62.99	70.00	35
36	26.99	29.58	32.48	35.69	39.27	43.26	47.74	52.76	58.41	64.79	72.00	36
37	27.74	30.41	33.38	36.68	40.36	44.47	49.07	54.23	60.04	66.59	74.00	37
38	28.49	31.24	34.28	37.67	41.45	45.67	50.40	55.69	61.66	68.38	76.00	38
39	29.24	32.07	35.18	38.66	42.54	46.87	51.72	57.16	63.28	70.18	78.00	39
40	30.00	32.91	36.08	39.65	43.63	48.07	53.09	58.63	64.89	71.98	80.00	40
41	30.75	33.74	37.00	40.64	44.72	49.27	54.41	60.10	66.50	73.79	82.00	41
42	31.50	34.58	37.91	41.63	45.81	50.46	55.72	61.51	68.11	75.60	84.00	42
43	32.25	35.42	38.82	42.62	46.90	51.66	57.03	62.92	69.72	77.41	86.00	43
44	33.00	36.26	39.73	43.61	48.00	52.86	58.34	64.33	71.33	79.22	88.00	44
45	33.75	37.10	40.64	44.60	49.09	54.06	59.65	65.74	72.94	81.03	90.00	45

Note: If you were covered under Social Security as a County employee, see pages 6 and 19 for information about the effect of Social Security on your retirement allowance. The early retirement percentages for ages 55-64 are periodically subject to change based on actuarial experience, but were accurate when printed.

Plan D General Member Contribution Rates

Effective July 1, 2002*

AGE	RATE	AGE	RATE
16	5.01%	38	7.51%
17	5.11	39	7.64
18	5.20	40	7.79
19	5.30	41	7.93
20	5.40	42	8.08
21	5.51	43	8.23
22	5.60	44	8.39
23	5.71	45	8.56
24	5.82	46	8.72
25	5.92	47	8.89
26	6.03	48	9.06
27	6.15	49	9.23
28	6.26	50	9.40
29	6.37	51	9.56
30	6.49	52	9.71
31	6.61	53	9.86
32	6.73	54	9.98
33	6.85	55	10.08
34	6.97	56	10.14
35	7.11	57	10.15
36	7.24	58	10.15
37	7.37	59+	10.15

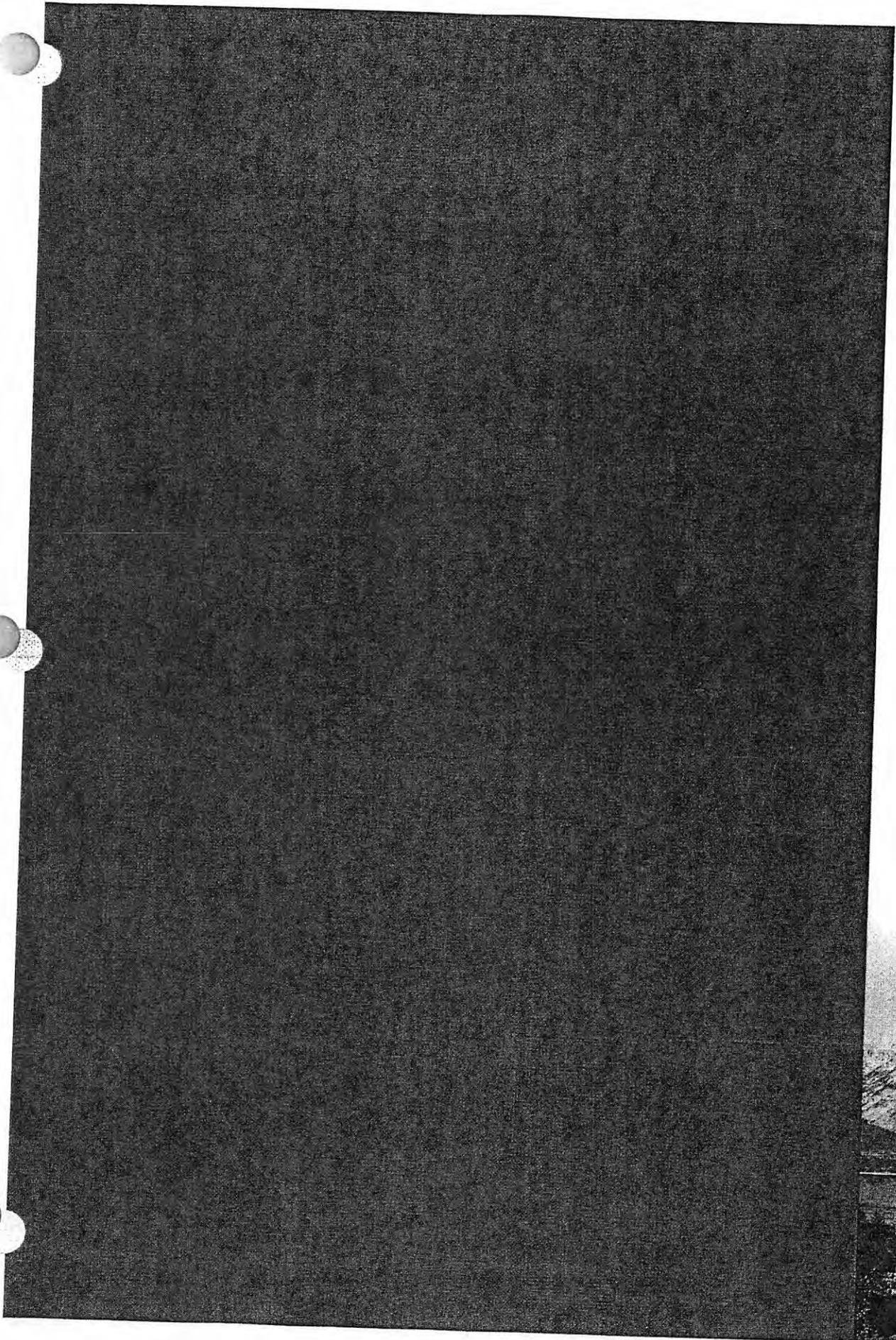
To calculate your monthly retirement contribution under Plan D:

1. Enter your base *monthly* salary† here:
 \$ _____
2. Find your age in the chart, to the nearest year at the time you became a LACERA member, and enter the rate next to it here:
 _____ %
3. To estimate your monthly contribution under Plan D, multiply 1 by 2 and enter your total here:
 \$ _____

*Rates are subject to change based on recommendations from LACERA's actuary and adoption by the Board of Investments and the Board of Supervisors.
 Rates for members in participating agencies may vary. Call LACERA.
 † If you were *first* hired before January 1, 1996 and are now returning to employment, your monthly retirement contribution is calculated by using your base monthly salary plus the portion of your current County Flexible Benefit amount that is pensionable. In addition, certain bonus amounts are considered pensionable earnings and should be added to the base salary.

NOTES



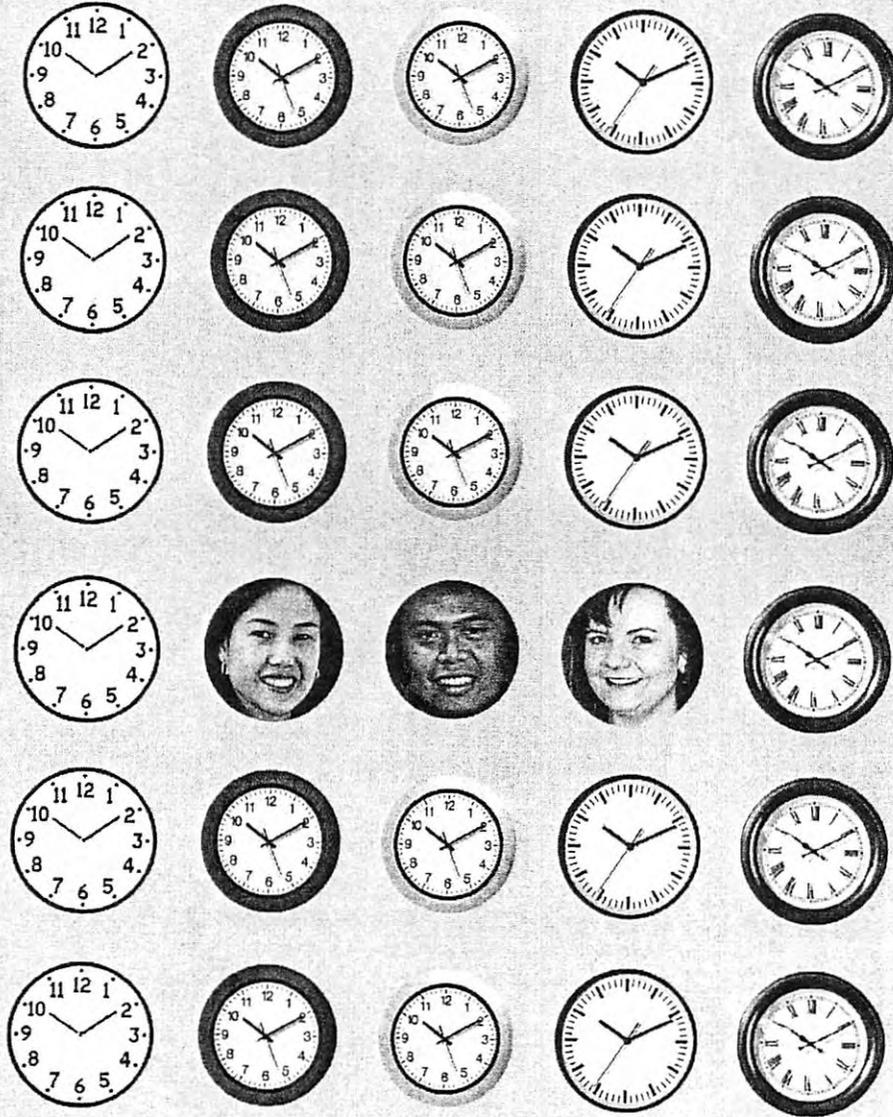


L/CERA

Gateway Plaza
300 North Lake Avenue
Pasadena, CA 91101-4199



Los Angeles County Employees Retirement Association



It's Decision Time
New Member Guide

About LACERA

As an employee of Los Angeles County, you are now a member of one of the largest county retirement systems in the United States.

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 participating agencies, 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 collected from 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 develop laws, 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.

**New employees of the South Coast Air Quality Management District, and the Los Angeles County Office of Education now become members of retirement systems other than LACERA.*

This brochure discloses the terms and conditions of LACERA membership and benefits available to general members. If any statement in this brochure is in conflict with the law, the law prevails. LACERA is governed by the County Employees Retirement Law of 1937.

