



Member Services Division
P.O. Box 942717
Sacramento, CA 94229-2717
(888) 225-7377; FAX (916) 231-7878
Telecommunications Device for the Deaf - (916) 329-3240

Fred Guido
[REDACTED]
[REDACTED]

Dear Fred Guido:

Attached is an estimate of your retirement allowance as you requested. The information provided in this estimate is based on the information you provided us and may not be consistent with the information CalPERS has on file.

Your estimate request for a Future Final Compensation Amount includes the following assumption(s):

- Your final compensation will be \$10,000.00 at time of your retirement.

If you have any questions, please do not hesitate to contact us.

Retirement Estimate Unit
Member Services Division

Unofficial

Estimate contains information that has not been validated.



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MEMBER INFORMATION

Date: 10/29/2003
Social Security Number: [REDACTED]
Your Date of Birth: [REDACTED]
Beneficiary Date of Birth: [REDACTED]

Fred Guido
[REDACTED]

Dear Fred Guido:

This is an estimate of your Service Retirement. An estimate is a calculation of potential future benefits based on the following assumptions:

- Current pay rates reported by the employer
- Current retirement law
- Information provided by you

The following information was used to calculate your retirement estimate for 09/01/2008 :

Employer Name	Years of Service	Formula/ Benefit Factor	% of Final Compensation	Final Compensation
City Of Cudahy	6.800	2% @ 55/ 2.262	15.382	\$ 10,000.00
City Of Cudahy	5.448	2% @ 55/ 2.262	12.323	\$ 10,000.00

Final Compensation is your highest average monthly pay rate for the last consecutive 12 or 36 months of employment based on your employers' contract. The final compensation dollar amount shown is unmodified. If a member contributes to Social Security they will need to subtract \$133.33 from their final compensation to obtain the dollar amount that was used to calculate the estimate. Any change in the information will result in a different benefit calculation.

PLEASE SEE IMPORTANT INFORMATION ON NEXT PAGE

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