



P.O. Box 942715 Sacramento, CA 94229-2715
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www.calpers.ca.gov

California Public Employees' Retirement System

October 26, 2012

Richard Lewis

MEMBER INFORMATION	
Date:	October 26, 2012
CalPERS ID:	
Your Date of Birth:	September 22, 1951
Beneficiary's Date of Birth:	July 27, 1963
ESTIMATE INFORMATION	
Retirement Date:	November 30, 2012
Age at Retirement:	61.00
Total Years of Service Credit at Retirement:	30.272

Dear Richard Lewis:

This is an estimate of your **Industrial Disability 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

On page 3 of your retirement estimate, you are shown approximately what you would receive as a retirement allowance should you retire on November 30, 2012. When you apply for retirement, you will be required to select one of the retirement options shown. This is an irrevocable election.

The results are broken down by the following:

For You - This is the estimated monthly allowance you will receive for the Unmodified Allowance or one of the other retirement options.

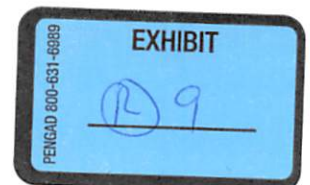
For Your Beneficiary - This is the estimated monthly allowance your beneficiary will receive. Your beneficiary can be anyone you choose and does not need to be a spouse or relative. Based on the option selected at retirement your beneficiary may receive a lump sum payment or a monthly allowance after your death. There is no amount shown for the Unmodified Allowance since this option does not provide for a beneficiary after your death.

For Your Survivor - Survivor Continuance is an employer-paid benefit to an eligible dependant upon your death. To have a dependant who is eligible for Survivor Continuance you must be married or have a domestic partner legally recognized in California on and at least one year prior to your tentative retirement date; have an unmarried child who is under age 18 or disabled; or have a parent dependent on you for at least 1/2 of the parents' support.

For You, if Your Beneficiary Predeceases You - This is the monthly allowance you are entitled to receive should your beneficiary die before you.

A beneficiary who is also your survivor will receive both the beneficiary amount and the survivor amount.

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Richard Lewis

CalPERS ID:

This information was used to calculate your retirement estimate for November 30, 2012, at age 61.00.

Employer Name	Years of Service	Formula / Benefit Factor	% of Final Compensation	Final Compensation
City of San Bernardino	4.000	3% @ 50 Patrol or Local Safety Member / 3.000	11.892%	\$13,500.41
City of San Bernardino	28.272	3% @ 50 Patrol or Local Safety Member / 3.000	78.108%	\$13,500.41

IMPORTANT INFORMATION ABOUT THE CALCULATION

Final compensation is your highest average monthly pay rate for 12 or 36 months of consecutive employment based on your employer's contract. The final compensation dollar amount(s) shown have not been modified. Most members that contributed to Social Security at any time during their CalPERS employment should subtract \$133.33 from that employer's final compensation to obtain the dollar amount that was used to calculate the estimate. Certain exceptions may exist such as School members with service credit earned on or after January 1, 2001, or State Second Tier members. Any change in the information will result in a different benefit calculation.

Any change in your years of service, benefit factor, or final compensation will result in a different benefit calculation. You should also keep in mind the following:

- This estimate is based on the most recent payroll available at the time the estimate was processed. Any pay increases you may have recently received may not be included in your retirement estimate.
- While completing your estimate we noticed that you have special compensation involved in your payroll. Special Compensation is additional income you might receive for uniform allowance, holiday pay, longevity pay, etc. and is reported separately from your base pay. Please be aware that we will only include compensation that has been reported by your employer to date. Any special compensation not yet reported by your employer has not been included in your estimate.

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CalPERS ID:

Retirement Date: November 30, 2012 Age at Retirement: 61.00

Unmodified Allowance Highest monthly allowance payable. Benefit ends at your death to your beneficiary. The only benefit payable is the lump sum death benefit.	For You	\$12,150.37
	For Your Survivor	\$6,075.19

Option 1 Upon your death, any unused member contributions in your account will be paid to your beneficiary(ies) in a lump sum. Option 1 does not provide for a continuing monthly allowance to a beneficiary after the member's death.	For You	\$11,995.20
	For Your Beneficiary	Your total contributions of \$607,944.33 will be reduced by \$4,922.89 for each month that you receive an allowance. Your contributions will be reduced to zero in approximately 10.29 years.
	For Your Survivor	\$6,075.19

Option 2 Selecting this option provides that upon your death the same monthly allowance will continue to be paid to your named beneficiary for life. If your beneficiary predeceases you, your monthly allowance will increase to the Unmodified Allowance.	For You	\$11,267.82
	For Your Beneficiary	\$5,192.63
	For Your Survivor	\$6,075.19
	For You, if Your Beneficiary Predeceases You.	\$12,150.37

Option 2W Selecting this option provides that upon your death the same monthly allowance will continue to be paid to your named beneficiary for life. However, if your beneficiary predeceases you, your monthly allowance will remain the same.	For You	\$11,338.14
	For Your Beneficiary	\$5,262.95
	For Your Survivor	\$6,075.19
	For You, if Your Beneficiary Predeceases You.	\$11,338.14

Option 3 Selecting this option provides that upon your death your named beneficiary will receive 1/3 of your monthly allowance for life. If your beneficiary predeceases you, your monthly allowance will increase to the Unmodified Allowance.	For You	\$11,674.53
	For Your Beneficiary	\$2,789.67
	For Your Survivor	\$6,075.19
	For You, if Your Beneficiary Predeceases You.	\$12,150.37

Option 3W Selecting this option provides that upon your death your named beneficiary will receive ½ of your monthly allowance for life. However, if your beneficiary predeceases you, your monthly allowance will remain the same.	For You	\$11,715.16
	For Your Beneficiary	\$2,819.99
	For Your Survivor	\$8,075.19
	For You, if Your Beneficiary Predeceases You.	\$11,715.16

Option 4 - 2W & 1 Combined Selecting this option provides that upon your death your named beneficiary will receive the same monthly allowance. Upon the death of both you and your beneficiary, any remaining contributions will be paid to your secondary beneficiary(ies).	For You	\$11,331.34
	For Your Beneficiary	\$5,258.15
	For Your Survivor	\$8,075.19
	For You, if Your Beneficiary Predeceases You.	\$11,331.34

Option 4 - 3W & 1 Combined Selecting this option provides that upon your death your named beneficiary will receive ½ of your monthly allowance. Upon the death of both you and your beneficiary, any remaining contributions will be paid to your secondary beneficiary(ies).	For You	\$11,707.36
	For Your Beneficiary	\$2,816.09
	For Your Survivor	\$8,075.19
	For You, if Your Beneficiary Predeceases You.	\$11,707.36

Option 4 - Multiple Lifetime Beneficiaries Provides a lifetime benefit to more than one beneficiary after your death. The "For You" amount includes the Option 4 benefit and Survivor Continuance, if applicable.	For You	
	After your death, each of your beneficiaries would receive a portion of your Option 4 benefit. Their benefit corresponds to their date of birth.	receives
	For Your Survivor	

Richard Lewis

CalPERS ID:

Things to remember...

- When planning your retirement you may want to consider how your retirement date affects your first cost of living increase. Cost of living increases are provided by law and are based on the consumer price index for all United States cities. For more information, visit the CalPERS web site at www.calpers.ca.gov.
- If you have contributed to Social Security and would like to know how CalPERS retirement benefits impacts your social security benefits, you can contact the Social Security Administration at 1-800-772-1213 or by visiting their web site at www.ssa.gov.

CALPERS WEB SITE

You have taken an important step in planning your retirement by requesting an estimate of your retirement allowance. You may obtain additional information on all programs administered by CalPERS by logging on to our web site at <http://www.calpers.ca.gov>.

You can use the CalPERS Retirement Calculator to help estimate your future retirement benefits. The Retirement Planning Calculator can be used with or without a password. If a password is used the information from your latest Annual Member Statement will be automatically added to the calculator. Using the Retirement Planning Calculator without a password enables you to add various retirement dates, salary information, and future employment information to see how these changes would impact your future retirement benefits. To obtain this password register for online access at the CalPERS web site listed above.

CalPERS suggests all members attend one of our free Retirement Financial Planning Seminars or Retirement Planning Workshops. The CalPERS website makes it easy and convenient to review dates and locations, and register to attend one of these sessions.

SEE THE FOLLOWING PAGE FOR IMPORTANT INFORMATION

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Richard Lewis

CalPERS ID: 1

Important Information...

- A lump sum death benefit of \$500.00 may be paid to your beneficiary upon your death regardless of the option elected at retirement.

If you have any questions, please visit our Web site www.calpers.ca.gov, or you may contact us toll free at 888 CalPERS (or 888-228-7377).

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