

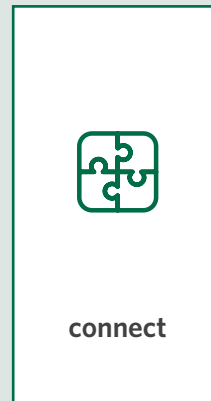
# A Guide to Your CalPERS When You Change Retirement Systems



.....



.....



## Introduction

As a member of the California Public Employees' Retirement System (CalPERS), you may be eligible for the benefits of reciprocity. Reciprocity is an agreement among public retirement systems to allow members to move from one qualified public retirement system to another qualified public retirement system within a specific time limit without losing some valuable retirement and related benefit rights. Each move between systems is considered a separate reciprocal event, and you will need to establish reciprocity for each membership period. For a list of all qualified public retirement systems, please refer to page 12.

Key elements of reciprocity:

- There is no transfer of funds or service credit between retirement systems when you establish reciprocity.
- You become a member of both systems and are subject to the rights, benefits, obligations, and membership requirements of each system.
- You must apply to retire from each system separately, and you will receive separate retirement allowances from each system.
- You **must retire on the same date** from each public retirement system participating in a reciprocal agreement for all benefits of reciprocity to apply.
- You must be a member of a defined benefit program. You are not eligible if you are enrolled under a cash balance or defined contribution benefit program.

## Contents

Get The Facts About Reciprocity . . . . .	2
Benefits of Reciprocity. . . . .	3
Requirements for Full Reciprocity . . . . .	6
Additional Considerations . . . . .	7
Benefits of Limited Reciprocity . . . . .	8
Non-Reciprocal Public Retirement System Benefits and Requirements . . . . .	9
When You Need Assistance. . . . .	11
Qualifying Public Retirement Systems with Reciprocity . . . . .	12
<b><i>Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems Form . . . . .</i></b>	<b>13</b>
How to Contact Us . . . . .	15
Visit Your Nearest CalPERS Regional Office . . . . .	16
Privacy Notice . . . . .	17

# Get The Facts About Reciprocity

---

This publication explains the benefits, exceptions, and restrictions on the rights afforded to eligible CalPERS members who qualify and have established reciprocity. If you do not qualify for the full benefits of reciprocity, limited benefits may still be available to you from CalPERS.

There are similar benefits provided to the California State Teachers' Retirement System (CalSTRS), the Judges' Retirement System (JRS), the Judges' Retirement System II (JRS II), and the Legislators' Retirement System (LRS), although there is no formal reciprocity agreement with those systems. Refer to "Non-Reciprocal Public Retirement System Benefits and Requirements" on page 9 for more information.

Please note that CalPERS' authority extends only to applying and implementing the California Public Employees' Retirement Law (PERL); it does not extend to laws and regulations that apply to other public retirement systems.

If you have questions relating to rights, benefits, exceptions, and restrictions under any of the other public retirement systems, please contact the appropriate system.

## **Advantages of Establishing Reciprocity Early**

Although you may choose to establish reciprocity any time prior to your retirement date, we encourage you to start the process at the time you move between systems. Establishing reciprocity early on will allow each system to prepare retirement estimates with a greater degree of accuracy and prevent any delays at retirement.

## **Public Employees' Pension Reform Act of 2013 (PEPRA)**

The Public Employees' Pension Reform Act of 2013 (PEPRA) set forth new guidelines for qualifying public retirement systems to follow when determining what retirement benefit level an employee should be placed into when hired. CalPERS requires newly hired individuals to complete a ***Reciprocal Self-Certification*** form upon employment in order to determine the appropriate retirement benefit level. This form is maintained by your employer and does not establish reciprocity. If you wish to establish reciprocity, please refer to the ***Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems*** form in this publication.

# Benefits of Reciprocity

---

The following benefits apply to CalPERS members who make a qualified move between reciprocal retirement systems.

## Member Contribution Rate Based on Age at Entry

Retirement formulas for CalPERS miscellaneous members and most safety members are based on a fixed rate of contribution and are not affected by age at entry. However, other systems may use age at entry for their contribution rate. If you have questions relating to age at entry used by other public retirement systems, please address them to the appropriate system.

**Important:** Please use the *Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems* form in this publication to start the process of establishing reciprocity.

## Final Compensation Exchange

We use the highest average annual compensation during any 12- or 36-month period of employment as a member of another system as long as you retire on the same date from each system. The final compensation we use to calculate your benefit must comply with CalPERS laws and regulations, and may be subject to review. If you are last employed with a CalPERS-covered employer and believe your salaries with a previous system would be higher, please notify us when you submit your retirement application.

If you have a combination of classic and PEPRA service, we will use one final compensation amount for the service earned as a classic member and a second final compensation amount for your PEPRA service to calculate your retirement benefit (California Code of Regulations section 579.24(b)). We cannot use your PEPRA salary toward your classic service and vice versa.

If you are a local public agency member of CalPERS first elected or appointed to a city council or county board of supervisors on or after July 1, 1994, your final compensation is based on the highest annual average compensation earnable during the period of state service in each elective or appointed office. Other systems' salaries cannot be used.

If you are participating in a Deferred Retirement Option Plan (DROP), your effective retirement date is when you terminate DROP and all employment and actually retire.

## Redeposit Rights

If you withdrew your CalPERS contributions and interest and later obtained membership in a qualifying reciprocal system, you have the right to redeposit your CalPERS contributions, re-establishing your service credit and CalPERS membership.

If you are redepositing formerly withdrawn CalPERS contributions, your retirement date can be no earlier than the day following CalPERS' receipt of your election to purchase this service.

## Benefits of Reciprocity (continued)

---

### Vesting

If you are a CalPERS member who is also a member of a reciprocal retirement system, you are eligible to retire from CalPERS without meeting the CalPERS minimum service credit requirement (but you must still meet the minimum age requirement). However, service credit earned in other systems will not count toward your eligibility for CalPERS retiree health coverage. Vesting requirements of the other systems must be met in order to retire concurrently from each system. Contact the other retirement system to determine their retirement requirements.

### Disability Retirement

If you are eligible for disability retirement from your other system (or disability income from the University of California Retirement Plan), you may be entitled to CalPERS disability retirement benefits if you retire from both systems on the same date. We will pay a benefit based on CalPERS service credit, subject to CalPERS law, and limited to an amount that does not exceed the difference between what you are going to receive from the other system and what you would receive if all your CalPERS service were also credited with that system. (If this calculation does not increase your allowance, we will pay an annuity that is the actuarial equivalent of your CalPERS contributions.)

If you retire from your other system because of a work-related disability, we will pay an annuity that is the actuarial equivalent of your CalPERS contributions. If you meet the CalPERS minimum age requirements, you may find it to your advantage to take service retirement from CalPERS and still take disability retirement from your other system. **It is important that you contact your other public retirement system regarding the impact a service retirement may have on your disability retirement benefits.**

### Pre-Retirement Death Benefits

If you die prior to retiring while employed as a member of another system, a lump-sum Basic Death Benefit consisting of a return of your CalPERS retirement contributions will be payable to your beneficiary. An additional lump-sum benefit may also be payable. If you were a safety member of CalPERS and your death is job related, the monthly Special Death Benefit allowance may be payable to a qualifying survivor.

You must be considered an active employee by your other system for your beneficiary to possibly qualify for the additional lump-sum benefit. The additional lump-sum benefit may consist of an amount equal to up to six months of your other system's one-year average monthly salary, or earnings if you are part time. The total paid by both systems cannot exceed the maximum lump-sum benefit allowable if all service had been under the other system.

**Important:** If you die after reaching age 50 or 52 (depending on your benefit formula) while employed as a member of another system, there is no monthly pre-retirement death benefit allowance payable to your surviving spouse or registered domestic partner as there is for CalPERS members who are working for a CalPERS-covered employer at the time of death. Therefore, if you become ill and wish to leave a monthly death benefit to anyone, you must retire from CalPERS and choose an option that provides a post-retirement monthly death benefit. In this situation, it is advisable to retire from both systems concurrently.

### **Post-Retirement Death Benefits**

If you die after retiring, a lump-sum Retired Death Benefit may be payable to your beneficiary. This benefit will be paid by whichever system you were employed with last. If your last employment was with another publically funded retirement system, CalPERS will not be required to pay the Retired Death Benefit.

# Requirements for Full Reciprocity

---

When changing retirement systems, you must satisfy the following statutory conditions to receive the full benefits of reciprocity.

## Maintain Membership

You must maintain membership in the first retirement system by leaving your service credit and contributions, if any, on deposit.

## Movement to a New Reciprocal System

You must enter employment that results in membership in the new system within six months of leaving employment with your previous qualified system. Eligibility for movement is determined by the retirement law in effect at the time the movement occurred between reciprocal retirement systems. The requirement of six months has been in effect since July 1, 1976.

## No Overlapping Service

You must discontinue employment from the first system **before** entering membership with the subsequent system. Employment includes being physically present on your job or exhausting vacation hours, sick leave credits, or other types of leave.

When reciprocity has been established between systems, returning to any type of CalPERS employment while still employed with the other system could affect your reciprocity.

## Concurrent Retirement Between Reciprocal Systems

You must retire on the same date from all systems by submitting a retirement application to each system in accordance with the rules and regulations associated with each system.

If you retire on a service retirement from another reciprocal system before you have met the CalPERS minimum retirement age, you can later retire on a service retirement under CalPERS effective on the date you become eligible. We will still use your highest rate of pay under any of the reciprocal systems. This provision does not apply to the non-reciprocal systems listed on page 9.

If you are participating in a Deferred Retirement Option Plan (DROP), your effective retirement date is when you terminate DROP and all employment and actually retire.



# Additional Considerations

---

## **Reinstatement From Retirement**

The law requires concurrent retirement for all benefits of reciprocity to apply. If you retire with reciprocal benefits and later reinstate, when you re-retire you will no longer be eligible for reciprocity since your retirement date from both systems will no longer be the same.

If you would like more information about reinstatement, please review the publication ***Reinstatement From Retirement*** (PUB 37).

## **Refund Restriction**

If you enter into employment with a reciprocal retirement system, the California State Teachers' Retirement System (CalSTRS), the Judges' Retirement System (JRS), the Judges' Retirement System II (JRS II), or the Legislators' Retirement System (LRS) within six months of leaving your CalPERS-covered employment, you are not eligible to receive a refund of your CalPERS contributions.

Upon proof of permanent separation and withdrawal of your contributions from the other retirement systems, or retirement from all other systems, you may be eligible for a refund of your CalPERS contributions.

## **State Employees — Alternate Retirement Program**

State miscellaneous or industrial employees hired for the first time on or after August 11, 2004, through June 30, 2013, were placed in the Alternate Retirement Program (ARP) administered by the Savings Plus Program in the California Department of Human Resources. You were excluded from ARP if you were a member and separated from another reciprocal retirement system within six months of establishing membership with CalPERS, or you were a member of CalSTRS, JRS, JRS II, LRS, or the University of California Retirement Plan (UCRP).

# Benefits of Limited Reciprocity

---

If after receiving your **Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems** form we determine you do not qualify for full reciprocity, we will notify you if you are eligible for one or more of the following limited benefits.

## Final Compensation Exchange

If your employer established a reciprocal agreement with CalPERS after you changed membership, and if you would have been eligible for reciprocity had an agreement been in effect at the time of your membership change, the limited provision of final compensation will apply. Your retirement allowance will be based on the highest average annual compensation during any 12- or 36-month period of employment as a member of another system as long as you retire on the same date under each system. The final compensation we use to calculate your benefit must comply with CalPERS laws and regulations, and may be subject to review.

## University of California Retirement Plan Final Compensation Exchange

If you are a member of the University of California Retirement Defined Benefit Plan (UCRP) and do not qualify for full reciprocal benefits, the limited provision of final compensation exchange will apply.

CalPERS will use the highest average annual compensation during any 12- or 36-month period of employment as a member of UCRP as long as you retire from both systems on the same date. The final compensation we use to calculate your benefit must comply with CalPERS laws and regulations, and may be subject to review.

If you have a combination of classic and PEPRA service, we will use one final compensation amount for the service earned as a classic member and a second final compensation amount for your PEPRA service (California Code of Regulations section 579.24(b)). We cannot use your PEPRA salary toward your classic service and vice versa.

If you are a local public agency member of CalPERS first elected or appointed to a city council or county board of supervisors on or after July 1, 1994, your final compensation is based on the highest annual average compensation earnable during the period of state service in each elective or appointed office. Other systems' salaries cannot be used.

## Redeposit Rights

If you withdrew your CalPERS contributions and interest and later obtained membership in a qualifying reciprocal system, you have the right to redeposit your CalPERS contributions, re-establishing your service credit and CalPERS membership.

If you are redepositing formerly withdrawn CalPERS contributions, your retirement date can be no earlier than the day following CalPERS' receipt of your election to purchase this service.

## Vesting

If you are a CalPERS member who is also a member of a reciprocal retirement system, you are eligible to retire from CalPERS without meeting the CalPERS minimum service credit requirement (but you must still meet the minimum age requirement). However, service credit earned in other systems will not count toward your eligibility for CalPERS retiree health coverage. Vesting requirements of the other systems must be met in order to retire concurrently from each system. Contact the other retirement system to determine their retirement requirements.

# Non-Reciprocal Public Retirement System Benefits and Requirements

---

The qualifying systems listed below do not contract for reciprocal benefits. However, CalPERS has an agreement with these systems to provide limited benefits.

- California State Teachers' Retirement System (CalSTRS)
- Judges' Retirement System (JRS)
- Judges' Retirement System II (JRS II)
- Legislators' Retirement System (LRS)

**Important:** Please use the *Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems* form in this publication to start the process of establishing reciprocity.

The following benefits and requirements apply to CalPERS members who have membership with these systems and retire on the same date from all qualifying systems.

## Final Compensation Exchange

We use the highest average annual compensation during any 12- or 36-month period of employment as a member of CalSTRS, JRS, JRS II, LRS, or CalPERS, as long as you retire on the same date from all qualifying systems. The final compensation we use to calculate your benefit must comply with CalPERS laws and regulations, and may be subject to review. If you believe your salary was higher in a prior system, please notify us when you submit your retirement application.

If you have a combination of classic and PEPRA service, we will use one final compensation amount for the service earned as a classic member and a second final compensation amount for your PEPRA service (California Code of Regulations section 579.24(b)). We cannot use your PEPRA salary toward your classic service and vice versa.

If you are a local public agency member of CalPERS first elected or appointed to a city council or county board of supervisors on or after July 1, 1994, your final compensation is based on the highest annual average compensation earnable during the period of state service in each elective or appointed office. Other systems' salaries cannot be used.

## Redeposit Rights

If you withdrew your CalPERS contributions and interest and later obtained membership in a qualifying reciprocal system, you have the right to redeposit your CalPERS contributions, re-establishing your service credit and CalPERS membership.

If you are redepositing formerly withdrawn CalPERS contributions, your retirement date can be no earlier than the day following CalPERS' receipt of your election to purchase this service.

## Vesting

If you are a CalPERS member who is also a member of a reciprocal retirement system, you are eligible to retire from CalPERS without meeting the CalPERS minimum service credit requirement (but you must still meet the minimum age requirement). However, service credit earned in other systems will not count toward your eligibility for CalPERS retiree health coverage. Vesting requirements of the other systems must be met in order to retire concurrently from each system. Contact the other retirement system to determine their retirement requirements.

## Non-Reciprocal Public Retirement System Benefits and Requirements (continued)

---

### Disability Retirement

There is no provision for CalPERS disability retirement when you are eligible for a disability benefit from CalSTRS, JRS, JRS II, or LRS.

For the provisions of final compensation to apply, you must take a CalPERS service retirement on the same date you take a disability retirement from the other system.

If you will be receiving a CalSTRS Coverage A disability benefit, you can take a service retirement from CalPERS at the same time if you meet the minimum service retirement age (50 or 52) or at age 60, when your CalSTRS Coverage A disability benefit is changed to a service retirement. Either way, you are considered to have retired on the same date under both systems and CalPERS will compute your final compensation based on your highest rate of pay under either system.

If you are not actively employed with CalPERS, there is no provision for a CalPERS disability retirement.

### Pre-Retirement Death Benefits

If you die prior to retiring while employed as a member of another system, a lump-sum Basic Death Benefit consisting of a return of your CalPERS retirement contributions will be payable to your beneficiary. An additional lump-sum benefit may also be payable. If you were a safety member of CalPERS and your death is job related, the monthly Special Death Benefit allowance may be payable to a qualifying survivor.

You must be considered an active employee by your other system for your beneficiary to possibly qualify for the additional lump-sum benefit. The additional lump-sum benefit may consist of an amount equal to up to six months of your other system's one-year average monthly salary, or earnings if you are part time. The total paid by both systems cannot exceed the maximum lump-sum benefit allowable if all service had been under the other system.

**Important:** If you die after reaching age 50 or 52 (depending on your benefit formula) while employed as a member of another system, there is no monthly pre-retirement death benefit allowance payable to your surviving spouse or registered domestic partner as there is for CalPERS members who are working for a CalPERS-covered employer at the time of death. Therefore, if you become ill and wish to leave a monthly death benefit to anyone, you must retire from CalPERS and choose an option that provides a post-retirement monthly death benefit. In this situation, it is advisable to retire from both systems concurrently.

### Post-Retirement Death Benefits

If you die after retiring, a lump-sum Retired Death Benefit may be payable to your beneficiary. This benefit will be paid by whichever system you were employed with last. If your last employment was with another publically funded retirement system, CalPERS will not be required to pay the Retired Death Benefit.

# When You Need Assistance

---

Reciprocity is a complex subject. If you have questions while reading this publication, please call the CalPERS Customer Contact Center toll free at **888 CalPERS** (or **888-225-7377**).

## **JRS, JRS II, and LRS Members**

Contact the Judges' or Legislators' Retirement Systems directly when you become a member of a reciprocal or non-reciprocal public retirement system:

Judges' & Legislators' Retirement Systems  
P.O. Box 942705  
Sacramento, CA 94229-2705  
Phone: (916) 795-3688  
Fax: (916) 795-1500

If you have questions relating to rights, benefits, exceptions, and restrictions under any of the other public retirement systems, please contact the appropriate system.

When you become a member of a reciprocal or non-reciprocal public retirement system, you can notify CalPERS by completing the ***Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems*** form in this publication.

Please verify your retirement system is one of the systems listed on page 12, or one of the non-reciprocal public retirement systems as listed on page 9.

# Qualifying Public Retirement Systems with Reciprocity

---

## County Systems

Counties that maintain retirement systems under the County Employees' Retirement Law of 1937:

- Alameda
- Contra Costa
- Fresno
- Imperial
- Kern
- Los Angeles
- Marin
- Mendocino
- Merced
- Orange
- Sacramento
- San Bernardino
- San Diego
- San Joaquin
- San Mateo
- Santa Barbara
- Sonoma
- Stanislaus
- Tulare
- Ventura

- City of San Clemente (safety, 1/1/85; non-safety 6/9/14)\*
- City of San Diego (6/25/92)
- City of San Jose (safety, 9/30/94; miscellaneous, 12/9/94)
- Contra Costa Water District (3/2/88)
- County of San Luis Obispo (4/19/84)
- East Bay Municipal Utility District (4/16/84)
- East Bay Regional Park District (safety employees only, 7/1/96)
- Los Angeles County Metropolitan Transportation Authority (Non-Contract Employees' Retirement Income Plan, formerly Southern California Rapid Transit District, 5/12/71)

## Independent Public Agency Retirement Systems

Public agencies maintaining their own retirement systems that have contracted with CalPERS to provide the benefits of reciprocity and the dates the reciprocal agreements were established:

- City and County of San Francisco (7/29/88)\*
- City of Concord (11/27/70)\*
- City of Costa Mesa (safety employees only, 4/1/78)\*
- City of Delano Employee Pension Plan (10/08/2022)\*
- City of Fresno (miscellaneous and safety retirement systems, 2/18/02)
- City of Los Angeles (7/14/97)
- City of Oakland (non-safety employees only, 4/1/71)\*
- City of Pasadena (fire and police retirement, 5/4/01)
- City of Sacramento (11/4/74)\*

## University of California Retirement Plan (UCRP)

The University of California is a public agency that maintains its own retirement system and has contracted with CalPERS to provide reciprocal benefits to members of both systems.

- The University of California Retirement Plan (10/1/63)

\* These agencies are now CalPERS-covered employers. If you earned service credit in these systems prior to their CalPERS contract, you may be eligible for reciprocity for that earlier service credit.

# Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems

Please complete and return to CalPERS.

## Section 1: Member Information

---

Name of Member (First Name, Middle Initial, Last Name)

Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy)

Daytime Phone

Alternate Phone

Address

City

State

Zip

## Section 2: Retirement System You Are Leaving

---

Name of Retirement System

Date of Separation (mm/dd/yyyy)

## Section 3: Retirement System You Are Entering

---

Name of Retirement System

Date of Entry (mm/dd/yyyy)

## Section 4: Member Signature

---

- I understand that when CalPERS receives my *Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems* form, CalPERS will review my eligibility for reciprocal benefits.
- I understand that by accepting employment in a public retirement system, I am subject to the laws and regulations administered by that system. I understand that in order to retain the benefits of reciprocity my contributions may not be withdrawn while:
  - I am in employment as a member of JRS, JRS II, LRS, CalSTRS, or UCRP.
  - I am in employment entered within six months of a system covered under the County Employees' Retirement Law of 1937 or a public agency retirement system listed in this publication.
- I understand that this information may be shared with the other retirement system.
- I certify that I have read and understand the information that accompanied this document, and I hereby confirm my intent to establish reciprocity if I should be found eligible.
- Upon signing and returning this document, I understand and intend to establish reciprocity between retirement systems, where applicable, and I understand that my eligibility for this right is subject to review at any time.

Member Signature

Date (mm/dd/yyyy)

Mail to: CalPERS Employer Account Management Division • P.O. Box 942709, Sacramento, California 94229-2709

This page intentionally left blank



# How to Contact Us

---

## Find Us Online

### **www.calpers.ca.gov**

Learn about your benefits and subscribe to email alerts. You'll also find all our publications and forms.

### **my.calpers.ca.gov**

Log in to access your account information or send us a secure message.

### **news.calpers.ca.gov**

Stay up to date on CalPERS news that matters to you.

## Call Us

Our offices are open Monday through Friday, 8:00 a.m. to 5:00 p.m. We're closed on state holidays.

Toll free: **888 CalPERS** (or **888-225-7377**)

TTY: (877) 249-7442

Fax: (800) 959-6545

International Calls: +1 916-795-3000

### **¿Hablas Español?**

Para servicio en español marque:

**888 CalPERS** (o **888-225-7377**)

## Write to Us

### **California Public Employees' Retirement System**

Employer Account Management Division

P.O. Box 942709

Sacramento, CA 94229-2709

## Experience CalPERS Through Social Media

Connect with us to get the latest CalPERS news.



# Visit Your Nearest CalPERS Regional Office

Go to [www.calpers.ca.gov/regionaloffices](http://www.calpers.ca.gov/regionaloffices) to learn how to make an appointment and prepare for your visit.



# Privacy Notice

---

The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

## Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used to conduct CalPERS Board of Administration duties under the Public Employees' Retirement Law, the Social Security Act, and/or the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to submit the required information may result in CalPERS being unable to perform its functions regarding your status.

Please do not include information that is not requested.

## Social Security Numbers

Social Security numbers are collected either on a mandatory or voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be unable to verify eligibility for benefits without the number.

Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/ employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

## Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

## Your Rights

You have the right to review your membership files maintained by CalPERS. For questions about this notice, our Privacy Policy, or your rights, please write to:

CalPERS  
CalPERS Privacy Officer  
400 Q Street  
Sacramento, CA 95811

You may also call us at **888 CalPERS** (or **888-225-7377**).

---

CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811.

---

**California Public Employees'  
Retirement System**

400 Q Street

P.O. Box 942701

Sacramento, California 94229-2701

**888 CalPERS** (or **888-225-7377**)

**[www.calpers.ca.gov](http://www.calpers.ca.gov)**

**PUB 16**

July 2023

2023.7.1