

YOUR BENEFITS | YOUR FUTURE

What You Need to Know About Your CalPERS
National Guard Benefits



This page intentionally left blank to facilitate double-sided printing.

TABLE OF CONTENTS

What Is CalPERS?	3
California National Guard Members	4
Understand Your Benefits	5
Inside This Publication	5
Your Retirement Benefits	6
Service Retirement or “Normal” Retirement	6
Disability Retirement	6
How Your CalPERS Retirement Is Funded	6
Which National Guard Retirement Formula Applies to You?	8
How Your CalPERS Retirement Benefit Is Calculated	8
Estimating Your Retirement Benefit	11
If You Are Already a CalPERS Member	12
Service Credit Considerations	12
Decisions to Make Before You Retire	13
Your Retirement Payment Options	13
Survivor Continuance	13
Pre-Retirement Death Benefits	14
Not Eligible to Retire	14
Eligible to Retire	16
Health Benefit Information for Members Who Are Retiring or Retired	20
State Vesting Requirements	20
Other Considerations	20
Reciprocity With Other California Public Retirement Systems	20
Cost-of-Living Adjustments	21
Inflation Protection (PPPA)	21
Internal Revenue Code (IRC) Section 401(a)(17) Contribution and Salary Limit	22
Internal Revenue Code (IRC) Section 415(b) Retirement Benefit Limit	22
Benefits Not Available to National Guard Members	23
Retirement Formulas and Benefit Factors	24
Understanding Your Retirement Formula 2% at 55	24
Understanding Your Retirement Formula 2% at 60	26
Understanding Your Retirement Formula 2% at 62	28

Membership Election and Cancellation of Membership	30
Election Process	30
Cancellation Process	30
California National Guard Military Service Credit	31
Who Is Eligible?	31
What Is the Cost?	32
Requesting a Service Credit Purchase	32
Submitting the Request Form	33
Forms	35
<i>Election of Optional Membership – California National Guard Member</i>	35
<i>Request for Service Credit Cost Information – California National Guard Military</i>	37
Become a More Informed Member	39
CalPERS Website	39
myCalPERS	39
CalPERS Education Center	39
Experience CalPERS Through Social Media	39
Reach Us by Phone	39
Visit Your Nearest CalPERS Regional Office	40
Glossary	41
Privacy Notice	43

WHAT IS CaIPERS?

The California Public Employees' Retirement System (CalPERS), the largest public pension fund in the U.S., was established in 1932 to administer retirement benefits for state employees. We now manage retirement benefits for more than 1.9 million active and retired California public employees, retirees, and their families on behalf of more than 3,000 public sector employers. Our membership is divided approximately into thirds among current and retired employees of the State of California, public schools, and local public agencies.

CalPERS administers a defined benefit retirement plan, often referred to as a pension plan. Retirement benefits are based on a member's years of service, age, and highest average annual compensation during any consecutive 12- or 36-month period of employment, depending on your retirement formula, while employed. In addition, we provide disability and death benefits, with payments in some cases going to survivors and beneficiaries of eligible members.

Please note that CalPERS is actively working on a solution with the California Military Department, but currently we are unable to process any applications until the Military Department reports your California National Guard payroll and contributions to CalPERS. This information is required so that we can complete the costing for your California National Guard military service credit if you do not have payroll or service credit reported.

The Military Department is responsible for reporting your California National Guard payroll and contributions to CalPERS through the State Controller's Office. By law, the Military Department is required to collect your contributions and transmit them to CalPERS. For any questions regarding your payroll and contributions, please contact the Military Department.

CALIFORNIA NATIONAL GUARD MEMBERS

On October 9, 2007, Senate Bill 14 (Negrete-McLeod), Chapter 355, Statutes of 2007, was signed into law, and took effect on January 1, 2008, allowing California National Guard members—both Army National Guard and Air National Guard—the opportunity to elect CalPERS optional National Guard membership. Senate Bill (SB) 14 created a unique CalPERS membership category known as “National Guard members” (Government Code section 20380.5).

Prior to the passage of SB 14, members of the California National Guard on full-time active duty with the Office of the Adjutant General were eligible for CalPERS membership as were employees of the Military Department who were state civil service employees. These persons are not affected by SB 14 and are not considered National Guard members, as defined by SB 14.

SB 14 extends the right to elect CalPERS membership to active members of the California National Guard who did not meet the previous requirements for CalPERS membership. Such “part-time” members of the California National Guard typically serve one weekend of training per month, as well as a 15-day active duty training period every year, pursuant to Title 32 of the United States Code.

In addition to these training periods, members of the California National Guard may also be required to participate in the following types of active duty:

- **Title 10:** Federally mandated worldwide training or service under the command and control of the President of the United States, such as serving in Iraq or Afghanistan.
- **Title 32:** Federally authorized domestic U.S. missions with the California National Guard under the command and control of the Governor, such as post-9/11 airport security, border security, Hurricane Katrina response, etc.
- **Emergency State Active Duty (ESAD):** Service in the state under the command and control of the Governor such as during forest fires, floods, search and rescue operations, civil disturbances, etc.

Member of the California National Guard

A person who is a member of the California National Guard who may or may not have elected optional National Guard membership with CalPERS.

National Guard Member

A member of the California National Guard who has elected optional CalPERS membership.

Understand Your Benefits

Retirement can be one of the best stages of your life. It can also be complicated and stressful if you are not well informed about your benefits and have not planned properly. Understanding the basics of your CalPERS retirement benefits is a good first step toward a more financially secure retirement.

CalPERS membership includes many benefits:

- Service retirement, disability retirement, and death benefits
- Interest earned on contributions paid into CalPERS
- Purchase of past National Guard service credit
- Purchase of CalPERS Long-Term Care coverage

Inside This Publication

This publication describes CalPERS benefits available to National Guard members:

- Information about retirement and death benefits available to you and your survivors or beneficiaries
- Additional information to help you better understand your CalPERS retirement
- Ways to connect with CalPERS if you have questions or need additional information
- Information about how to elect CalPERS optional membership as a National Guard member

You may obtain a copy of any publication or forms referenced in this publication by visiting www.calpers.ca.gov or calling CalPERS at 888 CalPERS (or 888-225-7377).



YOUR RETIREMENT BENEFITS

There are two types of CalPERS retirement benefits for National Guard members:

- Service retirement (also known as “normal” retirement)
- Disability retirement

Service Retirement or “Normal” Retirement

To be eligible for service retirement, you must be at least age 50 or 52 (depending on your retirement formula) and have a minimum of five years of CalPERS service credit. There are some exceptions to the five-year requirement for members employed on a part-time basis. If you have worked at least five years, contact CalPERS to find out if an exception applies to you.

If you are considering applying for a service retirement, please review the CalPERS publications *Planning Your Service Retirement* (PUB 1) and *A Guide to Completing Your CalPERS Service Retirement Election Application* (PUB 43).

Disability Retirement

This type of retirement applies to you if you become disabled and can no longer perform the duties of your job. Disability retirement has no minimum age requirement, and your disability does not need to be job related. However, you must have a minimum of five years of CalPERS service credit. There are some exceptions to the five-year requirement for members employed on a part-time basis. If you have worked at least five years, contact CalPERS to find out if an exception applies to you.

You may apply for a disability retirement:

- While you are in CalPERS-covered employment; or
- Within four months of separation from CalPERS-covered employment; or
- At any time, if you separated from or left your job because of a disability and you have remained disabled since then; or
- While on military or approved leave.

If you are considering applying for disability retirement, review the CalPERS publication *A Guide to Completing Your CalPERS Disability Retirement Election Application* (PUB 35).

How Your CalPERS Retirement Is Funded

A defined benefit retirement plan like CalPERS has three funding sources. First, employees generally make contributions into CalPERS. National Guard members pay the same employee contribution rate that state miscellaneous members pay. The second funding source is earnings from the investment of pension fund assets in stocks, bonds, real estate, and other types of investments. The amount of funding from investment earnings fluctuates from year to year. The balance of the funding comes from employer

California National Guard members pay both employer and employee retirement contributions.

contributions. Employer contributions decline when investment returns rise and increase when investment returns decline.

Based on the law, your employer does not contribute toward your National Guard member retirement benefit; therefore, you must pay the employer share of contributions in addition to member contributions. This amount may fluctuate from year to year as determined by an annual actuarial valuation performed by CalPERS staff.

If your payment of contributions is later than a month, interest will accrue on your unpaid contributions. You will not be credited with service until your contributions, plus any accrued interest, are paid in full.

Contribution formula (Based on 2019-20 employer contribution rate):

Employee share: $(\text{Monthly Earnings} - \$513) \times 5\%$

Employer share: $\text{Monthly Earnings} \times 30.817\%$

Example (Based on 2019-20 employee earnings):

Employee share: $(\$1,000 - \$513) \times 5\% = \$ 24.35$

Employer share: $\$1,000 \times 30.817\% = \underline{\$308.17}$

Total Monthly Contribution **\$332.52**

Your Contributions Earn Interest

The contributions you make to CalPERS are held in a member account that earns interest at an annual rate of 6%. This rate is established by law and has been the same since 1991. After electing CalPERS National Guard membership, your contributions may be refunded when you permanently separate from all CalPERS-covered employers, terminate your CalPERS membership, or if you are employed in a position covered by another publicly funded retirement system with which you have established reciprocity.

Publicly funded retirement systems include:

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

Lifetime Benefit

In a defined benefit retirement plan, you will receive a lifetime benefit determined by a set formula. For National Guard members, CalPERS uses your years of service credit, age at retirement, and highest average annual compensation during any consecutive 12- or 36-month period (depending on your retirement formula) earned while employed with the California National Guard.

This differs from a defined contribution plan—such as a 401(k) plan—in which your retirement benefits are determined not by a formula but solely by the amount of contributions in an account, plus interest or investment earnings.

By law, the Military Department is required to collect your contributions and transmit them to CalPERS. The Military Department is responsible for reporting these contributions and payroll to CalPERS through the State Controller's Office.

Which National Guard Retirement Formula Applies to You?

Your retirement benefits will be determined by a retirement formula. The names of the retirement formulas consist of a percentage, called the benefit factor, based on your age at retirement. For example, the retirement formula 2% at 62 has a benefit factor of 2% (at age 62) with an age range from ages 52 to 67 and older. You are considered full retirement age at age 62. You could retire as young as age 52; however, the younger you are, the less your benefit will be. The benefit factors decrease steadily in quarter year increments below age 62 down to 1% at age 52. Vice versa, your benefit factor will increase up to 2.5% at age 67 and remain the same above age 67. For the 2% at 62 formula, this is illustrated by the benefit factor chart on page 28. The same principle would apply to the other formulas.

If you had a break in service greater than six months prior to entering membership under a new CalPERS employer or became a new CalPERS member on or after January 1, 2013, you will be placed in the 2% at 62 formula.

Exception: If you had previously worked for a reciprocal retirement system in California, that is a system that has a reciprocal agreement with CalPERS, you could possibly qualify for the 2% at 60 retirement formula. For more information, see “Reciprocity With Other California Public Retirement Systems” on page 20.

If you had become a CalPERS member prior to January 1, 2013, you could possibly be eligible for one of these two retirement formulas:

- 2% at 55
- 2% at 60

If you have any questions regarding which formula would apply to your California National Guard membership, contact CalPERS at **888 CalPERS** (or **888-225-7377**).

How Your CalPERS Retirement Benefit Is Calculated

Now that you understand the basic building blocks of a defined benefit retirement plan, it's time to learn how to calculate your retirement benefit. Three factors are multiplied together to calculate your service retirement benefit:

- Service credit
- Benefit factor
- Final compensation



Service Credit

CalPERS service credit is accumulated on the basis of **215 days = 1 year**. A National Guard member who works one weekend per month and two weeks per year would receive two days (points) of service for each training weekend and 15 days for their annual training commitment. The National Guard member would accumulate 39 days (two days/points per month times 12 months, plus 15 days) of service, or 0.181 years ($39 \div 215$) of CalPERS service credit per fiscal year.

A National Guard member serving under Title 32 or Emergency State Active Duty (ESAD) may accumulate additional days of service based on actual duty served.

Your service credit will be determined based upon payroll reported by the Military Department. Service credit accumulates on a fiscal year basis, July 1 through June 30. All CalPERS members, including National Guard members, may only accrue a maximum of one year of service credit each fiscal year, regardless of the number of days worked. Refer to your CalPERS Annual Member Statement to verify your current service credit as of each June 30.

You may be eligible to purchase other types of service credit that can help you maximize your retirement benefits. Other types of qualifying service include:

- Redeposit of contributions you previously withdrew from CalPERS
- Certain types of leaves of absence, public service employment, or active military service

To see if a service credit purchase is right for you, use the Service Credit Cost Estimator on the CalPERS website and review the CalPERS publications *A Guide to Your CalPERS Service Credit Purchase Options* (PUB 12) and *A Guide to Your Military Service Credit Options* (PUB 15).

Benefit Factor

Your benefit factor is the percentage of pay to which you are entitled for each year of service credit. It is determined by your age at retirement and the retirement formula associated with your classification. For information on which state miscellaneous retirement formula applies to you as a National Guard member, refer to the above section, “Which National Guard Retirement Formula Applies to You?”

If you are already a CalPERS member, refer to your CalPERS Annual Member Statement to verify your retirement formula.

Understanding Your Retirement Formula

Starting on page 24, you’ll find two charts. The first chart shows how the benefit factor increases for each quarter year of age. The second chart shows the percentage of final compensation you will receive.

If you have CalPERS-covered employment other than California National Guard, the final compensation amount used for that employment may be different. Please review the member benefits publications for additional information about the calculation of benefits for your other employment. The publications are available for downloading or viewing on our website at www.calpers.ca.gov.

Final Compensation

Your final compensation is your highest average annual compensation during any consecutive 12- or 36-month period, depending on your retirement formula, of California National Guard employment.

The following table shows how final compensation corresponds to your retirement formula:

Retirement Formula	Final Compensation
2% at 62	36 months
2% at 60	12 months*
2% at 55	12 months*

***Note:** Some exceptions may apply depending on bargaining unit agreements if you have already been a CalPERS member. Contact CalPERS or your personnel office if you have questions.

If you have a combination of classic and Public Employees' Pension Reform Act (PEPRA) service, we determine the final compensation for service credit accrued as a classic member separately from the final compensation for service accrued as a PEPRA member. We use both figures when calculating your retirement benefit.

We use your full-time base pay rate, not your earnings. If you work part time, we will use your full-time equivalent pay rate to determine your National Guard final compensation. myCalPERS automatically finds and uses the highest final compensation period for your California National Guard employment. Only compensation from your California National Guard employment will be used to calculate your California National Guard retirement benefit.

If your membership date is on or after January 1, 2013, there is a cap on the compensation used to calculate your benefit. If your service is coordinated with Social Security, the compensation cap used to calculate your benefit is equal to the 2013 Social Security wage base, adjusted by the Consumer Price Index for All Urban Consumers: City Average. For 2020 the cap is \$126,291. If your service credit is not coordinated with Social Security, the compensation cap used to calculate your benefit is equal to 120% of the 2013 Social Security wage base, adjusted by the Consumer Price Index for All Urban Consumers: City Average, which is \$151,549 in 2020. The compensation limit is calculated based on the limit in effect for each calendar year included in the final compensation period.

Special Compensation

National Guard members may receive additional pay such as a housing allowance (BAH) or a recruitment/retention bonus. No other forms of compensation beyond base pay meet the requirements in the law that can be reported to CalPERS for retirement purposes. **Since these items are not reportable to CalPERS, they are not included when calculating your retirement benefit.** However, future legislative or policy changes could cause these special compensation items to be reportable for the purposes of retirement benefit calculation.

Estimating Your Retirement Benefit

CalPERS is in the process of developing guidelines and procedures for estimating National Guard member retirement benefits. Please visit the CalPERS website at www.calpers.ca.gov or call us at **888 CalPERS** (or **888-225-7377**) for the most current information on this topic.

IF YOU ARE ALREADY A CaIPERS MEMBER

If you are an actively employed CalPERS member (employed by the state, a public school, or a local public agency) who also serves in the California National Guard, you may want to consider purchasing your past California National Guard Service. However, you must elect National Guard membership to be eligible to purchase the past service.

Service Credit Considerations

Full-Time CalPERS Members

If you are employed full time with a CalPERS-covered employer and serve part time in the California National Guard, you will only pay monthly CalPERS retirement contributions for your full-time position. Your part-time California National Guard position would be considered overtime, which does not qualify for additional service credit used in calculating retirement benefits. If you had California National Guard service prior to your full-time CalPERS employment, you may be eligible to purchase that previous service time. You would not be eligible to purchase any past National Guard service in fiscal years when you had already earned a full year of CalPERS service credit. A member cannot receive more than 1.000 year of CalPERS service credit in any fiscal year for any reason.

Part-Time CalPERS Members

If you are employed part time by a CalPERS-covered agency, you may be eligible to purchase past California National Guard service up to the equivalency of full-time employment. In addition to your part-time CalPERS service, your current National Guard service would be counted toward one full year of service credit in a given fiscal year. Please contact CalPERS if you have additional questions regarding these situations.

For additional information about purchasing past California National Guard service, please refer to the section “California National Guard Military Service Credit” on page 31.

For additional information on electing CalPERS National Guard membership, please refer to the section “Membership Election and Cancellation of Membership” on page 30.



DECISIONS TO MAKE BEFORE YOU RETIRE

Your Retirement Payment Options

At retirement, you can choose to receive the highest benefit payable, which is referred to as the “Unmodified Allowance.” The Unmodified Allowance provides a monthly benefit to you that ends upon your death.

You also have the choice of requesting a reduction in the Unmodified Allowance to provide a lump-sum or lifetime monthly benefit for a beneficiary upon your death. For more information about the retirement payment options available, review the CalPERS publication *Planning Your Service Retirement* (PUB 1).

Survivor Continuance

While making a decision about whether to reduce your Unmodified Allowance to provide for a beneficiary, you will want to consider Survivor Continuance. This is a contracted employer-paid benefit. This benefit is a monthly benefit that is equal to 25% of the Unmodified Allowance for service coordinated with Social Security or 50% of the Unmodified Allowance for service not coordinated with Social Security. It is automatically payable to an eligible survivor following your death after retirement regardless of the retirement option you select.

Who Is Eligible?

Your **spouse**, if you were married for at least one year before your retirement and remained married until the date of your death, will receive the Survivor Continuance benefit for life. For disability retirement, you only need to be married at retirement and remain married until the date of your death.

Your **domestic partner**, if you were legally registered at least one year prior to your retirement and continuously until your death, will receive the Survivor Continuance benefit for life. For disability retirement, you only need to be registered as domestic partners at retirement and remain registered until the date of your death.

If you do not have an eligible spouse or registered domestic partner, your unmarried natural or adopted children under age 18 will receive this monthly benefit until marriage or age 18. An unmarried child who was disabled prior to age 18 and whose disability has continued without interruption may receive this benefit until the disability ends or until the disabled child marries.

Note: A qualifying financially dependent parent may be eligible for Survivor Continuance benefits, if none of the persons listed above applies.

PRE-RETIREMENT DEATH BENEFITS

As a CalPERS member, you are eligible for various pre-retirement death benefits depending on your membership category, retirement eligibility status, and other factors. The benefits range from a simple return of your retirement contributions plus interest to a monthly allowance equal to what you would have received at retirement paid to a spouse or domestic partner. To be eligible for any type of monthly pre-retirement death benefit, your spouse must be married to you, or your domestic partner must be legally registered with you, for at least one year prior to your death. Or you must be married to your spouse or registered with your domestic partner before the occurrence of the injury or the onset of the illness that resulted in your death.

Each member's death benefits can vary significantly depending on the circumstances. Contact CalPERS for questions relating to specific situations for a more accurate description of individual benefits.

Upon a member's pre-retirement death, we encourage the employer and surviving family member to immediately contact us for assistance.

For your convenience, we have divided the pre-retirement section into two parts:

- Not Eligible to Retire
- Eligible to Retire

Not Eligible to Retire

You must meet the minimum retirement age and have a minimum of five years of CalPERS service credit or be a member of a reciprocal retirement system to be eligible to retire. If you pass away before you are eligible to retire, your beneficiary(ies) is entitled to the following benefits:

Group Term Life Insurance

This is a tax-free lump-sum benefit paid to the same beneficiary who will receive the Basic Death Benefit, the Alternate Death Benefit (if applicable), or the Special Death Benefit (if applicable).

For those with fewer than 20 years of state service, the benefit is \$5,000 plus an amount equal to six months of pay (50% of your earnable pay for the 12 months just before your death).

For those with 20 or more years of state service, the benefit is \$5,000 and:

..... either

Alternate Death Benefit (if applicable)

This benefit applies to members under age 52 (under age 55 for second tier members) who have 20 or more years of state service credit and who were either not represented by collective bargaining or were represented by a collective bargaining unit that specifically contracts for the Alternate Death Benefit.

Your eligible spouse or registered domestic partner may receive a monthly allowance equal to the amount you would have received if you had retired under a service retirement at age 52 (age 55 for second tier members) and elected Option 2W.* Upon the death of your spouse or registered domestic partner, the benefit will continue to your natural or adopted unmarried children until they reach age 18.

If you are not survived by either an eligible spouse or registered domestic partner, but you are survived by unmarried children under age 18, the children will receive an allowance until age 18 equal to one-half of what your highest service retirement allowance would have been had you retired at age 52 (age 55 for second tier members).

..... or

Basic Death Benefit

The Basic Death Benefit will be paid if:

- No one is eligible for a monthly allowance.
- The person who is eligible for the monthly allowance chooses instead to receive the Basic Death Benefit.
- A person other than a spouse or registered domestic partner is designated as the beneficiary to receive all or a portion of the lump-sum death benefit.

No part of the Basic Death Benefit is paid if the Special Death Benefit is paid. The Special Death Benefit is a monthly benefit that may be payable to eligible survivors if you die as the result of a violent act while performing your official duties. For more information, please see the Special Death Benefit entry in the Glossary at the back of this publication on page 42.

*Provides 100% of the option portion of your ongoing monthly benefit.

Benefit Payments

Your beneficiary will receive a lump-sum refund payment of your contributions, if any, plus interest. If you have 20 or more years of state service credit, your beneficiary will receive an amount equal to six months of pay (50% of your earnable pay for the 12 months just before your death).

If no one is eligible for the Alternate Death Benefit or the Special Death Benefit, or if these benefits are not applicable, your beneficiary for the Basic Death Benefit will be determined as follows:

- Named beneficiary, or if none;
- Spouse or registered domestic partner, or if none;
- Children, or if none;
- Parents, or if none;
- Brothers and sisters, or if none;
- Estate if probated, or if none;
- Trust, or if none;
- Next of kin, as provided by law.

..... and

1959 Survivor Benefit

This benefit is applicable only to members not covered under Social Security while in state service. The 1959 Survivor Death Benefit may not be paid if the Special Death Benefit is elected. (See page 42 for more information.)

Eligible to Retire

If you pass away at age 52 or over with a minimum of five years of CalPERS service credit, your beneficiary(ies) is eligible for the following benefits:

Group Term Life Insurance

This is a tax-free lump-sum benefit of \$5,000. It is payable to the same beneficiary who will receive the Pre-Retirement Option 2W* Death Benefit, the 1957 Survivor Benefit, the Basic Death Benefit, or the Special Death Benefit (if applicable).

..... and

Pre-Retirement Option 2W* Death Benefit

Your eligible spouse or registered domestic partner will receive a monthly allowance equal to the amount you would have received if you had retired under a service retirement on the date of your death and elected Option 2W.* The benefit is payable to your spouse or domestic partner until death. Upon the death of your spouse or domestic partner, the benefit will continue to your unmarried natural or adopted children until they reach age 18.

*Provides 100% of the option portion of your ongoing monthly benefit.



..... Or

1957 Survivor Benefit

This benefit is payable if you are not survived by a spouse or registered domestic partner who is eligible for the Pre-Retirement Option 2W* Death Benefit, but are survived by natural or adopted unmarried minor children.

The benefit provides a monthly allowance equal to one-half of what your highest service retirement allowance would have been had you retired on the date of your death. This benefit is payable to eligible children until they reach age 18.

..... Or

Basic Death Benefit

The Basic Death Benefit will be paid if:

- No one is eligible for any of the monthly allowances previously described.
- The person who is eligible for one of the monthly allowances chooses instead to receive the Basic Death Benefit.
- A person other than a spouse or registered domestic partner is designated as a beneficiary to receive all or a portion of your lump-sum death benefit.

Benefit Payments

Your beneficiary will receive a lump-sum payment of:

- A refund of your contributions, if any, plus interest, and
- Six months' pay (50% of your earnable pay for the 12 months just before your death).

If no one is eligible for the Pre-Retirement Option 2W* Death Benefit, the Alternate Death Benefit, the 1957 Survivor Benefit, or the Special Death Benefit (if applicable), your beneficiary for the Basic Death Benefit will be determined as follows:

- Named beneficiary, or if none;
- Spouse or registered domestic partner, or if none;
- Children, or if none;
- Parents, or if none;
- Brothers and sisters, or if none;
- Estate if probated, or if none;
- Trust, or if none;
- Next of kin, as provided by law.

* Provides 100% of the option portion of your ongoing monthly benefit.

1959 Survivor Benefit

The 1959 Survivor Benefit is available to state miscellaneous and industrial members who are not covered by Social Security while in state service. Covered members are required to pay at least a \$2 monthly fee that is deducted from their salary specifically to fund the 1959 Survivor Benefit. The 1959 Survivor Death Benefit may not be paid if the Special Death Benefit is elected.

The benefit provides a monthly allowance to eligible survivors of members who were covered by this benefit and died before retirement. The 1959 Survivor Benefit allowance is payable in addition to any other pre-retirement death benefit paid by CalPERS, with the possible exception of the Special Death Benefit. If the 1959 Survivor Benefit is greater than the Special Death Benefit, then the difference is paid as the 1959 Survivor Benefit.

Eligible Survivors

Spouse

A surviving spouse is a person who was legally married to you at least one year before your death or before the occurrence of the injury or onset of the illness that resulted in your death. A surviving spouse is entitled to the 1959 Survivor Benefit if that person is age 60 or older, or if that person lives with and cares for an eligible child. A surviving spouse can remarry and continue to receive the allowance.

Registered Domestic Partner

To be eligible, a surviving domestic partner must have been in a legally registered domestic partnership with the member at least one year before the member's death or before the occurrence of the injury or onset of the illness that resulted in the member's death. A surviving registered domestic partner is entitled to the 1959 Survivor Benefit if that person is age 60 or older, or if that person lives with and cares for an eligible child. A surviving registered domestic partner can register as a domestic partner to someone else and continue to receive the allowance.

Children

An unmarried child or stepchild (if the child was living with the member in a parent-child relationship) is eligible for benefits while under age 22. An unmarried child who is incapacitated because of a disability that began before age 22 may be entitled to the benefit until the child marries or until the disability ends. If a child is in the care of a guardian or is living alone, the child's portion of the benefit is paid to the guardian or the child directly rather than to the surviving spouse.

Parents

A parent who is age 60 or older may be eligible if there is no surviving spouse, registered domestic partner, or eligible children, and the parent was dependent on the member for at least half of their support at the time of the member's death.

1959 Survivor Benefit Monthly Allowance Levels

Eligible survivors may receive one of the following monthly allowances:

- A spouse or registered domestic partner who has care of two or more eligible children, or three or more eligible children without a surviving spouse or domestic partner, receives an allowance of **\$1,800** equally split among them.
- A spouse or registered domestic partner who has care of one eligible child, or two eligible children without a surviving spouse or domestic partner, receives an allowance of **\$1,500** split between them.
- One eligible child, or a spouse or registered domestic partner age 60 or older, receives an allowance of **\$750**.
- Each dependent parent age 60 or older receives an allowance of **\$750** if there are no other eligible survivors.



HEALTH BENEFIT INFORMATION FOR MEMBERS WHO ARE RETIRING OR RETIRED

National Guard members are not eligible for CalPERS health benefits or state-sponsored dental or vision care benefits. California law specifically excludes National Guard members from receiving CalPERS health benefits.

State Vesting Requirements

“Vesting” refers to the amount of time state employees need in state employment in order to be eligible to receive employer contributions toward the cost of their monthly health premium during retirement.

If you are a CalPERS member through state employment, and elect National Guard membership to purchase past or present California National Guard service, you cannot use your California National Guard service credit to qualify for or enhance vesting rights for health, dental, or vision care benefits.

If you have questions about qualifying for CalPERS health benefits and you are an active member, contact your employer’s health benefits officer. If you are a retiree, contact us toll free at **888 CalPERS** (or **888-225-7377**).

OTHER CONSIDERATIONS

Reciprocity With Other California Public Retirement Systems

CalPERS has agreements with many public retirement systems in California that allow a member to move from one public employer to another, within a specified time limit, without losing valuable retirement rights and related benefits. This is called “reciprocity.” Some of the same reciprocal benefits also apply to members of the California State Teachers’ Retirement System (CalSTRS), Judges’ Retirement System and Judges’ Retirement System II (JRS and JRS II), and Legislators’ Retirement System (LRS).

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 membership and benefit obligations and rights of each system. This agreement between retirement systems does not apply to health, dental, or vision care benefits.

One of the benefits of reciprocity is using the highest final compensation from either retirement system to calculate your CalPERS retirement benefit **when you retire from each system on the same date**. However, only compensation from the California National Guard will be used to calculate your California National Guard member retirement benefits. Final compensation from any

other employer will not be used to calculate your California National Guard benefit. The reciprocal benefit of using the highest final compensation between different retirement systems may apply if you have CalPERS service other than California National Guard.

For more information or to establish reciprocity, review the CalPERS publication *When You Change Retirement Systems* (PUB 16).

Cost-of-Living Adjustments

Cost-of-living adjustments (COLA) are provided by law and are based on the Consumer Price Index (CPI) for all United States cities. You are eligible to receive your first COLA in the second calendar year after your retirement date. The adjustment is paid on the May 1 check and then every year thereafter.

The State of California provides for a maximum 2% COLA. The 2% is compounded annually and is not a flat percentage paid each year. The amount you actually receive is the lower of either the compounded CPI or the compounded percentage. In years with a low rate of inflation, it's possible the annual adjustment would result in less than a 1% increase to your retirement allowance. In these circumstances, the law states no adjustment will be made that year (Government Code section 21329).

If you work for other employers throughout your CalPERS career, such as a public agency, those agencies can contract for a maximum of 2%, 3%, 4%, or 5%. If you have multiple employers with different contracted COLA percentages, we calculate the adjustment based on the contracted percentage for each of your employers and then add them together.

Inflation Protection (PPPA)

Added protection against inflation is provided by the Purchasing Power Protection Allowance (PPPA), which restores your monthly allowance to 75% of its original purchasing power.

You will automatically receive PPPA supplemental payments on a monthly basis if your allowance falls below the 75% purchasing power level. The additional allowance would start, and adjustments to the allowance would occur, in May of each year.

Internal Revenue Code (IRC) Section 401(a)(17) Contribution and Salary Limit

If you first became a member of CalPERS on or after July 1, 1996, IRC section 401(a)(17) places limits on the amount of member contributions you can pay into CalPERS, a tax-qualified pension plan. This IRC section applies to annual salaries (earnings) that exceed \$250,000. The actual dollar limit is set each year by the Internal Revenue Service. This section does not limit or place a cap on the salary an employer can pay an employee. It does specify the highest salary on which member contributions can be paid into an employee's CalPERS account. Your employer is responsible for monitoring when your salary reaches or exceeds this annual limit and for refunding any excess contributions. Each year CalPERS issues a Circular Letter to all employers announcing the IRC section 401(a)(17) limit for the calendar year.

At retirement, your highest average salary (final compensation amount) used to calculate your benefit will be the section 401(a)(17) salary limit for that year. For example, if you had become a member of CalPERS in August 1996, your annual salary is \$300,000, and the IRC section 401(a)(17) limit in the year you retire is \$250,000, you will pay contributions on \$250,000 of your salary and your retirement benefit calculation would use \$250,000 as your highest final compensation.

Internal Revenue Code (IRC) Section 415(b) Retirement Benefit Limit

IRC Section 415(b) places a dollar limit on the annual retirement benefit you can receive from CalPERS, a tax-qualified pension plan. This limit generally applies to retirement benefits of approximately \$215,000 or more a year for an employee retiring at his or her Social Security normal retirement age of 62 through 65. **Note:** The determination of whether your retirement benefit will be subject to this limit can only be made at retirement.

This dollar limit is set each year by the Internal Revenue Service and is adjusted for several factors including inflation, age at retirement, and after-tax contributions. If your retirement benefit must be limited due to IRC section 415(b), you will be enrolled in the IRC section 415(b) Replacement Benefit Plan, an employer-funded plan, if eligible.

The CalPERS Replacement Benefit Plan provides a replacement benefit that will, to the extent possible, make up the amount your CalPERS benefit is limited and is only available if your CalPERS membership date is prior to January 1, 2013.

For additional information, please see the IRC section 415(b) Replacement Benefit Plan Fact Sheet on our website at www.calpers.ca.gov.

BENEFITS NOT AVAILABLE TO NATIONAL GUARD MEMBERS

- CalPERS health benefits
- State dental and vision care benefits
- Pre-tax payroll contributions for retirement accounts or service credit purchases
- Receiving service credit at no cost (such as a military leave of absence)
- State second tier retirement program
- Golden handshake retirement incentives
- Credit in retirement for unused sick leave
- Partial Service Retirement Program
- Use of salaries earned under another CalPERS-covered employer or a reciprocal retirement system to compute “final compensation” for California National Guard service

RETIREMENT FORMULAS AND BENEFIT FACTORS

Understanding Your Retirement Formula 2% at 55

Your benefit factor is the percentage of pay to which you are entitled for each year of service. It is determined by your age at retirement and the retirement formula that applies to your classification. As a National Guard member, you could have one of three retirement formulas depending on your situation: 2% at 55, 2% at 60, or 2% at 62. This section focuses on the 2% at 55 formula.

For information on determining which formula applies to you, refer to page 8. If you are already a member, you can refer to your CalPERS Annual Member Statement to verify your retirement formula.

We have included two charts related to the National Guard member retirement formula 2% at 55. The chart below shows how the benefit factor increases for each quarter year of age from 50 to 63. The chart on the next page shows the percentage of final compensation you will receive. There is no limit on the percentage of final compensation you can receive. It can even exceed 100%.

2% at 55 Benefit Formula				
Minimum Age for Retirement 50				
Age	Exact Year	¼ Year	½ Year	¾ Year
50	1.100%	1.146%	1.190%	1.236%
51	1.280%	1.326%	1.370%	1.416%
52	1.460%	1.506%	1.550%	1.596%
53	1.640%	1.686%	1.730%	1.776%
54	1.820%	1.866%	1.910%	1.956%
55	2.000%	2.016%	2.032%	2.048%
56	2.064%	2.080%	2.096%	2.110%
57	2.126%	2.142%	2.158%	2.172%
58	2.188%	2.204%	2.220%	2.236%
59	2.250%	2.268%	2.282%	2.298%
60	2.314%	2.330%	2.346%	2.360%
61	2.376%	2.392%	2.406%	2.422%
62	2.438%	2.454%	2.470%	2.486%
63 or older	2.500%	—	—	—

PERCENTAGE OF FINAL COMPENSATION



Age	50	51	52	53	54	55	56	57	58	59	60	61	62	63+
Benefit Factor	1.100	1.280	1.460	1.640	1.820	2.000	2.064	2.126	2.188	2.250	2.314	2.376	2.438	2.500
Years of Service	Percentage of Final Compensation													
5	5.50	6.40	7.30	8.20	9.10	10.00	10.32	10.63	10.94	11.25	11.57	11.88	12.19	12.50
6	6.60	7.68	8.76	9.84	10.92	12.00	12.38	12.76	13.13	13.50	13.88	14.26	14.63	15.00
7	7.70	8.96	10.22	11.48	12.74	14.00	14.45	14.88	15.32	15.75	16.20	16.63	17.07	17.50
8	8.80	10.24	11.68	13.12	14.56	16.00	16.51	17.01	17.50	18.00	18.51	19.01	19.50	20.00
9	9.90	11.52	13.14	14.76	16.38	18.00	18.58	19.13	19.69	20.25	20.83	21.38	21.94	22.50
10	11.00	12.80	14.60	16.40	18.20	20.00	20.64	21.26	21.88	22.50	23.14	23.76	24.38	25.00
11	12.10	14.08	16.06	18.04	20.02	22.00	22.70	23.39	24.07	24.75	25.45	26.14	26.82	27.50
12	13.20	15.36	17.52	19.68	21.84	24.00	24.77	25.51	26.26	27.00	27.77	28.51	29.26	30.00
13	14.30	16.64	18.98	21.32	23.66	26.00	26.83	27.64	28.44	29.25	30.08	30.89	31.69	32.50
14	15.40	17.92	20.44	22.96	25.48	28.00	28.90	29.76	30.63	31.50	32.40	33.26	34.13	35.00
15	16.50	19.20	21.90	24.60	27.30	30.00	30.96	31.89	32.82	33.75	34.71	35.64	36.57	37.50
16	17.60	20.48	23.36	26.24	29.12	32.00	33.02	34.02	35.01	36.00	37.02	38.02	39.01	40.00
17	18.70	21.76	24.82	27.88	30.94	34.00	35.09	36.14	37.20	38.25	39.34	40.39	41.45	42.50
18	19.80	23.04	26.28	29.52	32.76	36.00	37.15	38.27	39.38	40.50	41.65	42.77	43.88	45.00
19	20.90	24.32	27.74	31.16	34.58	38.00	39.22	40.39	41.57	42.75	43.97	45.14	46.32	47.50
20	22.00	25.60	29.20	32.80	36.40	40.00	41.28	42.52	43.76	45.00	46.28	47.52	48.76	50.00
21	23.10	26.88	30.66	34.44	38.22	42.00	43.34	44.65	45.95	47.25	48.59	49.90	51.20	52.50
22	24.20	28.16	32.12	36.08	40.04	44.00	45.41	46.77	48.14	49.50	50.91	52.27	53.64	55.00
23	25.30	29.44	33.58	37.72	41.86	46.00	47.47	48.90	50.32	51.75	53.22	54.65	56.07	57.50
24	26.40	30.72	35.04	39.36	43.68	48.00	49.54	51.02	52.51	54.00	55.54	57.02	58.51	60.00
25	27.50	32.00	36.50	41.00	45.50	50.00	51.60	53.15	54.70	56.25	57.85	59.40	60.95	62.50
26	28.60	33.28	37.96	42.64	47.32	52.00	53.66	55.28	56.89	58.50	60.16	61.78	63.39	65.00
27	29.70	34.56	39.42	44.28	49.14	54.00	55.73	57.40	59.08	60.75	62.48	64.15	65.83	67.50
28	30.80	35.84	40.88	45.92	50.96	56.00	57.79	59.53	61.26	63.00	64.79	66.53	68.26	70.00
29	31.90	37.12	42.34	47.56	52.78	58.00	59.86	61.65	63.45	65.25	67.11	68.90	70.70	72.50
30	33.00	38.40	43.80	49.20	54.60	60.00	61.92	63.78	65.64	67.50	69.42	71.28	73.14	75.00
31	34.10	39.68	45.26	50.84	56.42	62.00	63.98	65.91	67.83	69.75	71.73	73.66	75.58	77.50
32	35.20	40.96	46.72	52.48	58.24	64.00	66.05	68.03	70.02	72.00	74.05	76.03	78.02	80.00
33	36.30	42.24	48.18	54.12	60.06	66.00	68.11	70.16	72.20	74.25	76.36	78.41	80.45	82.50
34	—	43.52	49.64	55.76	61.88	68.00	70.18	72.28	74.39	76.50	78.68	80.78	82.89	85.00
35	—	—	51.10	57.40	63.70	70.00	72.24	74.41	76.58	78.75	80.99	83.16	85.33	87.50
36	—	—	—	59.04	65.52	72.00	74.30	76.54	78.77	81.00	83.30	85.54	87.77	90.00
37	—	—	—	—	67.34	74.00	76.37	78.66	80.96	83.25	85.62	87.91	90.21	92.50
38	—	—	—	—	—	76.00	78.43	80.79	83.14	85.50	87.93	90.29	92.64	95.00
39	—	—	—	—	—	—	80.49	82.91	85.33	87.75	90.25	92.66	95.08	97.50
40	—	—	—	—	—	—	—	85.04	87.52	90.00	92.56	95.04	97.52	100.0

RETIREMENT FORMULAS AND BENEFIT FACTORS

Understanding Your Retirement Formula 2% at 60

Your benefit factor is the percentage of pay to which you are entitled for each year of service. It is determined by your age at retirement and the retirement formula that applies to your classification. As a National Guard member, you could have one of three retirement formulas depending on your situation: 2% at 55, 2% at 60, or 2% at 62. This section focuses on the 2% at 60 formula.

For information on determining which formula applies to you, refer to page 8. If you are already a member, you can refer to your CalPERS Annual Member Statement to verify your retirement formula.

We have included two charts related to the National Guard member retirement formula 2% at 60. The chart below shows how the benefit factor increases for each quarter year of age from 50 to 63. The chart on the next page shows the percentage of final compensation you will receive. There is no limit on the percentage of final compensation you can receive. It can even exceed 100%.

2% at 60 Benefit Formula				
Minimum Age for Retirement 50				
Age	Exact Year	¼ Year	½ Year	¾ Year
50	1.092%	1.108%	1.124%	1.140%
51	1.156%	1.172%	1.190%	1.206%
52	1.224%	1.242%	1.260%	1.278%
53	1.296%	1.316%	1.336%	1.356%
54	1.376%	1.396%	1.418%	1.438%
55	1.460%	1.482%	1.506%	1.528%
56	1.552%	1.576%	1.600%	1.626%
57	1.650%	1.678%	1.704%	1.730%
58	1.758%	1.786%	1.816%	1.846%
59	1.874%	1.906%	1.938%	1.970%
60	2.000%	2.034%	2.068%	2.100%
61	2.134%	2.168%	2.202%	2.238%
62	2.272%	2.308%	2.346%	2.382%
63 or older	2.418%	—	—	—

PERCENTAGE OF FINAL COMPENSATION



Age	50	51	52	53	54	55	56	57	58	59	60	61	62	63+
Benefit Factor	1.092	1.156	1.224	1.296	1.376	1.460	1.552	1.650	1.758	1.874	2.000	2.134	2.272	2.418
Years of Service	Percentage of Final Compensation													
5	5.46	5.78	6.12	6.48	6.88	7.30	7.76	8.25	8.79	9.37	10.00	10.67	11.36	12.09
6	6.55	6.94	7.34	7.78	8.26	8.76	9.31	9.90	10.55	11.24	12.00	12.80	13.63	14.51
7	7.64	8.09	8.57	9.07	9.63	10.22	10.86	11.55	12.31	13.12	14.00	14.94	15.90	16.93
8	8.74	9.25	9.79	10.37	11.01	11.68	12.42	13.20	14.06	14.99	16.00	17.07	18.18	19.34
9	9.83	10.40	11.02	11.66	12.38	13.14	13.97	14.85	15.82	16.87	18.00	19.21	20.45	21.76
10	10.92	11.56	12.24	12.96	13.76	14.60	15.52	16.50	17.58	18.74	20.00	21.34	22.72	24.18
11	12.01	12.72	13.46	14.26	15.14	16.06	17.07	18.15	19.34	20.61	22.00	23.47	24.99	26.60
12	13.10	13.87	14.69	15.55	16.51	17.52	18.62	19.80	21.10	22.49	24.00	25.61	27.26	29.02
13	14.20	15.03	15.91	16.85	17.89	18.98	20.18	21.45	22.85	24.36	26.00	27.74	29.54	31.43
14	15.29	16.18	17.14	18.14	19.26	20.44	21.73	23.10	24.61	26.24	28.00	29.88	31.81	33.85
15	16.38	17.34	18.36	19.44	20.64	21.90	23.28	24.75	26.37	28.11	30.00	32.01	34.08	36.27
16	17.47	18.50	19.58	20.74	22.02	23.36	24.83	26.40	28.13	29.98	32.00	34.14	36.35	38.69
17	18.56	19.65	20.81	22.03	23.39	24.82	26.38	28.05	29.89	31.85	34.00	36.28	38.62	41.11
18	19.66	20.81	22.03	23.33	24.77	26.28	27.94	29.70	31.64	33.73	36.00	38.41	40.90	43.52
19	20.75	21.96	23.26	24.62	26.14	27.74	29.49	31.35	33.40	35.61	38.00	40.55	43.17	45.94
20	21.84	23.12	24.48	25.92	27.52	29.20	31.04	33.00	35.16	37.48	40.00	42.68	45.44	48.36
21	22.93	24.28	25.70	27.22	28.90	30.66	32.59	34.65	36.92	39.35	42.00	44.81	47.71	50.78
22	24.02	25.43	26.93	28.51	30.27	32.12	34.14	36.30	38.68	41.23	44.00	46.95	49.98	53.20
23	25.12	26.59	28.15	29.81	31.65	33.58	35.70	37.95	40.43	43.10	46.00	49.08	52.26	55.61
24	26.21	27.74	29.38	31.10	33.02	35.04	37.25	39.60	42.19	44.98	48.00	51.22	54.53	58.03
25	27.30	28.90	30.60	32.40	34.40	36.50	38.80	41.25	43.95	46.85	50.00	53.35	56.80	60.45
26	28.39	30.06	31.82	33.70	35.78	37.96	40.35	42.90	45.71	48.72	52.00	55.48	59.07	62.87
27	29.48	31.21	33.05	34.99	37.15	39.42	41.90	44.55	47.47	50.60	54.00	57.62	61.34	65.29
28	30.58	32.37	34.27	36.29	38.53	40.88	43.46	46.20	49.22	52.47	56.00	59.75	63.62	67.70
29	31.67	33.52	35.50	37.58	39.90	42.34	45.01	47.85	50.98	54.35	58.00	61.89	65.89	70.12
30	32.76	34.68	36.72	38.88	41.28	43.80	46.56	49.50	52.74	56.22	60.00	64.02	68.16	72.54
31	33.85	35.84	37.94	40.18	42.66	45.26	48.11	51.15	54.50	58.09	62.00	66.15	70.43	74.96
32	34.94	36.99	39.17	41.47	44.03	46.72	49.66	52.80	56.26	59.97	64.00	68.29	72.70	77.38
33	36.04	38.15	40.39	42.77	45.14	48.18	51.22	54.45	58.01	61.84	66.00	70.42	74.98	79.79
34	—	39.30	41.62	44.06	46.78	49.64	52.77	56.10	59.77	63.72	68.00	72.56	77.25	82.21
35	—	—	42.84	45.36	48.16	51.10	54.32	57.75	61.53	65.59	70.00	74.69	79.52	84.63
36	—	—	—	46.66	49.54	52.56	55.87	59.40	63.29	67.46	72.00	76.82	81.79	87.05
37	—	—	—	—	50.91	54.02	57.42	61.05	65.05	69.34	74.00	78.96	84.06	89.47
38	—	—	—	—	—	55.48	58.98	62.70	66.80	71.21	76.00	81.09	86.34	91.88
39	—	—	—	—	—	—	60.53	64.35	68.56	73.09	78.00	83.23	88.61	94.30
40	—	—	—	—	—	—	—	66.00	70.32	74.96	80.00	85.36	90.88	96.72

RETIREMENT FORMULAS AND BENEFIT FACTORS

Understanding Your Retirement Formula 2% at 62

Your benefit factor is the percentage of pay to which you are entitled for each year of service. It is determined by your age at retirement and the retirement formula that applies to your classification. As a National Guard member, you could have one of three retirement formulas depending on your situation: 2% at 55, 2% at 60, or 2% at 62. This section focuses on the 2% at 62 formula.

For information on determining which formula applies to you, refer to page 8. If you are already a member, you can refer to your CalPERS Annual Member Statement to verify your retirement formula.

We have included two charts related to the National Guard member retirement formula 2% at 62. The chart below shows how the benefit factor increases for each quarter year of age from 52 to 67. The chart on the next page shows the percentage of final compensation you will receive. There is no limit on the percentage of final compensation you can receive. It can even exceed 100%.

2% at 62 Benefit Formula				
Minimum Age for Retirement 52				
Membership Date on or after January 1, 2013				
Age	Exact Year	¼ Year	½ Year	¾ Year
52	1.000%	1.025%	1.050%	1.075%
53	1.100%	1.125%	1.150%	1.175%
54	1.200%	1.225%	1.250%	1.275%
55	1.300%	1.325%	1.350%	1.375%
56	1.400%	1.425%	1.450%	1.475%
57	1.500%	1.525%	1.550%	1.575%
58	1.600%	1.625%	1.650%	1.675%
59	1.700%	1.725%	1.750%	1.775%
60	1.800%	1.825%	1.850%	1.875%
61	1.900%	1.925%	1.950%	1.975%
62	2.000%	2.025%	2.050%	2.075%
63	2.100%	2.125%	2.150%	2.175%
64	2.200%	2.225%	2.250%	2.275%
65	2.300%	2.325%	2.350%	2.375%
66	2.400%	2.425%	2.450%	2.475%
67 or older	2.500%	2.500%	2.500%	2.500%

PERCENTAGE OF FINAL COMPENSATION



Age	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67+
Benefit Factor	1.000	1.100	1.200	1.300	1.400	1.500	1.600	1.700	1.800	1.900	2.000	2.100	2.200	2.300	2.400	2.500
Years of Service	Percentage of Final Compensation															
5	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50
6	6.00	6.60	7.20	7.80	8.40	9.00	9.60	10.20	10.80	11.40	12.00	12.60	13.20	13.80	14.40	15.00
7	7.00	7.70	8.40	9.10	9.80	10.50	11.20	11.90	12.60	13.30	14.00	14.70	15.40	16.10	16.80	17.50
8	8.00	8.80	9.60	10.40	11.20	12.00	12.80	13.60	14.40	15.20	16.00	16.80	17.60	18.40	19.20	20.00
9	9.00	9.90	10.80	11.70	12.60	13.50	14.40	15.30	16.20	17.10	18.00	18.90	19.80	20.70	21.60	22.50
10	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00
11	11.00	12.10	13.20	14.30	15.40	16.50	17.60	18.70	19.80	20.90	22.00	23.10	24.20	25.30	26.40	27.50
12	12.00	13.20	14.40	15.60	16.80	18.00	19.20	20.40	21.60	22.80	24.00	25.20	26.40	27.60	28.80	30.00
13	13.00	14.30	15.60	16.90	18.20	19.50	20.80	22.10	23.40	24.70	26.00	27.30	28.60	29.90	31.20	32.50
14	14.00	15.40	16.80	18.20	19.60	21.00	22.40	23.80	25.20	26.60	28.00	29.40	30.80	32.20	33.60	35.00
15	15.00	16.50	18.00	19.50	21.00	22.50	24.00	25.50	27.00	28.50	30.00	31.50	33.00	34.50	36.00	37.50
16	16.00	17.60	19.20	20.80	22.40	24.00	25.60	27.20	28.80	30.40	32.00	33.60	35.20	36.80	38.40	40.00
17	17.00	18.70	20.40	22.10	23.80	25.50	27.20	28.90	30.60	32.30	34.00	35.70	37.40	39.10	40.80	42.50
18	18.00	19.80	21.60	23.40	25.20	27.00	28.80	30.60	32.40	34.20	36.00	37.80	39.60	41.40	43.20	45.00
19	19.00	20.90	22.80	24.70	26.60	28.50	30.40	32.30	34.20	36.10	38.00	39.90	41.80	43.70	45.60	47.50
20	20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00	40.00	42.00	44.00	46.00	48.00	50.00
21	21.00	23.10	25.20	27.30	29.40	31.50	33.60	35.70	37.80	39.90	42.00	44.10	46.20	48.30	50.40	52.50
22	22.00	24.20	26.40	28.60	30.80	33.00	35.20	37.40	39.60	41.80	44.00	46.20	48.40	50.60	52.80	55.00
23	23.00	25.30	27.60	29.90	32.20	34.50	36.80	39.10	41.40	43.70	46.00	48.30	50.60	52.90	55.20	57.50
24	24.00	26.40	28.80	31.20	33.60	36.00	38.40	40.80	43.20	45.60	48.00	50.40	52.80	55.20	57.60	60.00
25	25.00	27.50	30.00	32.50	35.00	37.50	40.00	42.50	45.00	47.50	50.00	52.50	55.00	57.50	60.00	62.50
26	26.00	28.60	31.20	33.80	36.40	39.00	41.60	44.20	46.80	49.40	52.00	54.60	57.20	59.80	62.40	65.00
27	27.00	29.70	32.40	35.10	37.80	40.50	43.20	45.90	48.60	51.30	54.00	56.70	59.40	62.10	64.80	67.50
28	28.00	30.80	33.60	36.40	39.20	42.00	44.80	47.60	50.40	53.20	56.00	58.80	61.60	64.40	67.20	70.00
29	29.00	31.90	34.80	37.70	40.60	43.50	46.40	49.30	52.20	55.10	58.00	60.90	63.80	66.70	69.60	72.50
30	30.00	33.00	36.00	39.00	42.00	45.00	48.00	51.00	54.00	57.00	60.00	63.00	66.00	69.00	72.00	75.00
31	31.00	34.10	37.20	40.30	43.40	46.50	49.60	52.70	55.80	58.90	62.00	65.10	68.20	71.30	74.40	77.50
32	32.00	35.20	38.40	41.60	44.80	48.00	51.20	54.40	57.60	60.80	64.00	67.20	70.40	73.60	76.80	80.00
33	33.00	36.30	39.60	42.90	46.20	49.50	52.80	56.10	59.40	62.70	66.00	69.30	72.60	75.90	79.20	82.50
34	34.00	37.40	40.80	44.20	47.60	51.00	54.40	57.80	61.20	64.60	68.00	71.40	74.80	78.20	81.60	85.00
35	35.00	38.50	42.00	45.50	49.00	52.50	56.00	59.50	63.00	66.50	70.00	73.50	77.00	80.50	84.00	87.50
36	36.00	39.60	43.20	46.80	50.40	54.00	57.60	61.20	64.80	68.40	72.00	75.60	79.20	82.80	86.40	90.00
37	37.00	40.70	44.40	48.10	51.80	55.50	59.20	62.90	66.60	70.30	74.00	77.70	81.40	85.10	88.80	92.50
38	38.00	41.80	45.60	49.40	53.20	57.00	60.80	64.60	68.40	72.20	76.00	79.80	83.60	87.40	91.20	95.00
39	39.00	42.90	46.80	50.70	54.60	58.50	62.40	66.30	70.20	74.10	78.00	81.90	85.80	89.70	93.60	97.50
40	40.00	44.00	48.00	52.00	56.00	60.00	64.00	68.00	72.00	76.00	80.00	84.00	88.00	92.00	96.00	100.00

MEMBERSHIP ELECTION AND CANCELLATION OF MEMBERSHIP

Election Process

If, after thoroughly reviewing the costs and benefits, you decide that electing optional CalPERS National Guard membership is beneficial, you should complete the *Election of Optional Membership—California National Guard Member* form in this publication and submit the form to the Military Department. The Military Department will verify your status with the California National Guard, contact you to arrange a contribution payment plan, and submit your membership form to CalPERS. **Do not submit the form directly to CalPERS. You must submit the form to the Military Department.**

Once your *Election of Optional Membership—California National Guard Member* form is approved, the Military Department is responsible for reporting your payroll and contributions to CalPERS. For each month you earn points with the California National Guard, you must pay retirement contributions based on your pay rate and amount of time you worked for the California National Guard. The Military Department is responsible for notifying you on a monthly basis of the amount you must contribute in order to receive CalPERS service credit.

Cancellation Process

If you determine that CalPERS membership is no longer in your interest, you must complete the *Cancellation of Election of Optional Membership—California National Guard Member* form and submit it to the Military Department at the address shown on the form. You can obtain a membership cancellation form by calling us at **888 CalPERS** (or **888-225-7377**). **Do not submit the form directly to CalPERS. You must submit the form to the Military Department.**

The Military Department will notify you of the final amount due to your account based on your cancellation date. The Military Department will also notify CalPERS of your decision to cancel your CalPERS membership.

When you elect to cancel your CalPERS membership, you stop paying retirement contributions on a prospective basis. Your contributions already paid to CalPERS remain in an account at CalPERS and continue to earn interest, currently at 6% per year. If you elected a service credit purchase, you must continue making those payments until your purchase is paid in full.

If you cancel your CalPERS membership and separate from the California National Guard, you may be eligible to receive a refund of your contributions and terminate your CalPERS account. If you choose a refund, you give up all rights to receive retirement or death benefits payable by CalPERS to you or your beneficiary or survivor unless you later restore CalPERS membership and those rights. For more information on how to obtain a refund, contact us at **888 CalPERS** (or **888-225-7377**).



CALIFORNIA NATIONAL GUARD MILITARY SERVICE CREDIT

If you are currently serving in the California National Guard you may be able to purchase this time as CalPERS service.

Who Is Eligible?

You can purchase National Guard military service credit if you:

- Have elected membership in CalPERS as a California National Guard member.
- Are currently serving in the California National Guard.

You cannot purchase National Guard military service credit if:

- You have retired from the California National Guard.
- The time you served in the California National Guard is with a state other than California.
- You have already purchased credit for this service in any other retirement system supported wholly or in part by public funds.
- You have already earned a full year of CalPERS service credit in a fiscal year.

Special Consideration on Service Credit

If you are already a CalPERS member who also elects California National Guard membership, you should be aware of special considerations regarding service credit for full-time or part-time CalPERS service.

Full-time CalPERS Members

If you are employed full time with a CalPERS-covered employer and serve part time in the California National Guard, you will only pay CalPERS retirement contributions for your full-time position. Your part-time California National Guard position would be considered overtime, which does not qualify for additional service credit used in calculating retirement benefits.

If you had California National Guard service prior to your full-time CalPERS employment, you may be eligible to purchase that previous service time. You would not be eligible to purchase any past National Guard service in fiscal years when you had already earned a full year of CalPERS service credit. A member cannot receive more than 1.000 year of CalPERS service in any fiscal year for any reason.

Part-time CalPERS Members

If you are employed part time by a CalPERS-covered agency, you may be eligible to purchase past California National Guard service up to the equivalency of full-time employment or 1.000 year in any fiscal year. In addition to your part-time CalPERS service, your current California National Guard service would be counted toward one full year of service credit in a given fiscal year. However, you would pay both employee and employer retirement contributions on the California National Guard service that is reported to CalPERS. Please contact CalPERS if you have additional questions.

What Is the Cost?

CalPERS determines the cost to purchase California National Guard military service credit using the present value cost method. This method is based on your highest monthly full-time pay rate and an average of any of your special compensation (uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. Determining the increase to your future benefits also involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments.

If you establish reciprocity with another retirement system, your highest monthly full-time pay rate with that reciprocal system can be used in the present value cost.

CalPERS is unable to complete the costing for your California National Guard military service credit if you do not have payroll or service credit reported. The Military Department is responsible for reporting your California National Guard payroll and contributions to CalPERS. For any questions regarding your payroll and contributions, please contact the Military Department.

Requesting a Service Credit Purchase

You should purchase service credit early in your career to ensure you have the lowest cost available. Interest will be calculated through the date you elect to purchase the service credit. This means that the longer you wait to elect, the more time has elapsed for the accrual of interest, and the lump sum will continue to increase throughout your career. When you elect to purchase, your lump sum will not increase due to interest on the calculation.

All elected service credit purchases must be paid in full by retirement, so we recommend you submit your service credit request as early in your career as possible. This will ensure you have time to pay the lump-sum balance in full by your planned retirement date. Paying in full will ensure you receive the full benefit of the purchase, and that your retirement benefit will not be reduced by the actuarial equivalent of the balance.

Submitting the Request Form

After electing membership in CalPERS as a California National Guard member, complete Sections 1, 2, and 3 of the *Request for Service Credit Cost Information—California National Guard Military* form. Send your request form to the Military Department for completion of Sections 4, 5, and 6.

Obtain from the Military Department copies of your National Guard service documents. Submit the completed request form to CalPERS along with your supporting military documentation (for example, a copy of your DD-214, National Guard Retirement Points History Statement, etc.).

Military Department

9800 Goethe Road
Sacramento, CA 95826-9101



Election of Optional Membership— California National Guard Member

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Section 1

Election of Optional California National Guard Membership

Important
California National Guard members who elect membership in CalPERS must pay both member and employer retirement contributions.

You must elect optional California National Guard membership in CalPERS to purchase your prior National Guard service credit.

If you are already making retirement contributions to CalPERS in another concurrent position, please call us at **888 CalPERS** (or 888-225-7377) before you submit your election.

You may submit this election of optional National Guard membership at any time while in active service with the California National Guard. Once elected, the membership remains in effect for all future service in the California National Guard. Below are important steps and considerations:

- To become a “National Guard member” of CalPERS (pursuant to Government Code section 20326), officers, warrant officers, and enlisted personnel of the California National Guard must:
 - Complete this election form.
 - Once completed, send this election form to the Military Department for certification and filing with the CalPERS Board of Administration.
- As a California National Guard member, you will contribute to the retirement fund in accordance with Government Code section 20772.5, as described below:
 - **California National Guard Member Contributions:** paid at the employee rate applicable to state miscellaneous members; and
 - **Employer Contributions (paid by California National Guard member):** paid at the employer contribution rate, which is adjusted on an annual basis, pursuant to section 20814.
- As a California National Guard member, you may, on a **prospective** basis, cancel your election of National Guard membership by filing a completed ***Cancellation of Election of Optional Membership—California National Guard Member*** form with the Military Department for submission to the CalPERS Board (Government Code section 20327). **This prospective cancellation may only be made once.**

Purchasing Prior National Guard Service Credit

Upon electing optional California National Guard membership in CalPERS, you may elect (prior to retirement) to purchase service credit for your eligible prior service in the California National Guard, unless the service was terminated by a discharge under other than honorable conditions.

To request this past California National Guard service, complete the ***Request for Service Credit Cost Information—California National Guard Military*** form, which is available at www.calpers.ca.gov.

Your Name | Social Security Number or CalPERS ID

Section 2

Applicant Signature and Certification

Please review Section 1 carefully before signing.

I am a "National Guard member" as defined in Section 1. In accordance with the provisions of Government Code section 20326, I elect to become a National Guard member of CalPERS. I request that this election be filed with the Board of Administration of the California Public Employees' Retirement System (CalPERS) as my election to become a member. I understand this election is irrevocable as long as I remain in employment as a member; however, my obligation to make future membership contributions may be canceled one time only, as provided in Government Code section 20327.

Please indicate your current CalPERS membership status:

- I am currently an active CalPERS member employed with
I am not currently an active CalPERS member.

Name of Applicant (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Daytime Phone | Evening Phone
Address | City | State | ZIP Code
Signature of Applicant | Date (mm/dd/yyyy)

Important: Please submit this form to the Military Department, not CalPERS. The Military Department will complete Section 3.

Mail to: State Personnel Programs (SB 14 Team)
Box 27, 9800 Goethe Road, Sacramento, CA 95826-9101

Section 3

Military Department Signature and Certification

This section to be completed by the Military Department.

Please complete this section and submit entire form to CalPERS.

Please certify California National Guard employment status:

- Active in the California National Guard
Part Time Full Time
Officer
Warrant Officer
Enlisted

I hereby certify that this individual is currently active in the California National Guard as an officer, warrant officer, or enlisted personnel.

Military Department Representative (First Name, Middle Initial, Last Name)
Title | Daytime Phone
Signature of Representative | Date (mm/dd/yyyy)

Mail to: CalPERS Employer Account Management Division • P.O. Box 942709, Sacramento, California 95812-2709



Request for Service Credit Cost Information — California National Guard Military

888 CalPERS (or 888-225-7377) • TTY (877) 249-7442

Name of Member (Last Name, First Name, Middle Initial) | Social Security Number or CalPERS ID

Section 1

About You

The earlier in your career you purchase service credit, the lower your cost will be.

Member Mailing Address

City | State | ZIP Code

Any balance resulting from an election must be paid in full by your retirement date.

() Daytime Phone | Email Address

Have you submitted a retirement application? No Yes Retirement Date (mm/dd/yyyy)

Purchase early so you have enough time to pay the balance in full by your retirement date, or your retirement benefit will be reduced by the actuarial equivalent of your remaining balance.

Have you ever been a member of a public retirement system in California other than CalPERS? No Yes Name of System(s)

If yes, have you purchased the service being requested in that retirement system? No Yes

Section 2

California National Guard Military Service Dates (attach certification)

List your California National Guard service dates (and type of discharge, if applicable).

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

Attach additional pages as needed.

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

Section 3

Member Certification

Sign and date the request form. Make a copy for your records.

Attach a copy of your military documents.

I hereby certify under penalty of perjury the above information is true and correct to the best of my knowledge. I understand I must meet the requirements under California law. I have reviewed the publication *What You Need to Know About Your CalPERS National Guard Benefits* (PUB 11) and I meet all the eligibility requirements outlined in the publication. I have already filed an **Election of Optional Membership—California National Guard Member** form and been approved for membership as a National Guard member. I understand it is my responsibility to ensure this form is received by CalPERS. I further understand any balance resulting from an election must be paid in full by my retirement date, or my retirement benefit will be reduced by the actuarial equivalent of the remaining balance.

Member Signature | Date (mm/dd/yyyy)

Put your name and Social Security number or CalPERS ID at the top of every page

Your Name | Social Security Number or CalPERS ID

Section 4

Title 10 and Title 32 Service

To be completed by the Military Department for service while under Title 10 and/or Title 32.

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

Attach additional pages as needed.

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

Section 5

Emergency State Active Duty Service

To be completed by the Military Department for service while under Emergency State Active Duty (ESAD).

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

Attach additional pages as needed.

From (mm/dd/yyyy) | To (mm/dd/yyyy) | Type of Discharge

Section 6

Statement and Signature of Certifying Officer

To be completed by the Certifying Office with the Military Department.

I hereby certify that the above information is true and correct.

Signature | Title | Date (mm/dd/yyyy)

Return this request form and National Guard service documentation to the member. The member will submit the request to CalPERS.

Printed Name | Daytime Phone | Fax

Mail to: CalPERS Member Account Management Division • P.O. Box 4000, Sacramento, California 95812-4000

BECOME A MORE INFORMED MEMBER

CalPERS Website

Visit www.calpers.ca.gov for information on all our benefits and services. You can also sign up to receive email newsletters and alerts.

myCalPERS

Log in at my.calpers.ca.gov to access real-time details and balances of your CalPERS accounts. With myCalPERS you can:

- View, print, and save current and past statements.
- Select mailing preferences for your statements, newsletters, and retirement checks.
- Search for medical premium rates and health plans available in your area and confirm which dependents are covered on your health plan.
- Estimate your future retirement benefit and save estimates to view later.
- Send and receive secure messages.
- Order and download publications.
- Send account information to third parties, such as banks.
- Apply for service retirement.
- Change your beneficiary designation.
- View the status of your service credit request, elected service credit details, and payoff information.
- Retirees can update contact information, set up direct deposit, change tax withholdings, and view annual tax statements.

CalPERS Education Center

Whether you're in the early stages of your career or getting ready to retire, visit the CalPERS Education Center in myCalPERS to:

- Take online classes to help you understand your benefits.
- Register for instructor-led classes and download class materials.
- Register to attend a CalPERS Benefits Education Event at a location near you.
- Schedule a one-on-one appointment at your nearest CalPERS Regional Office.

Experience CalPERS Through Social Media

-  Facebook: www.facebook.com/myCalPERS
-  Twitter: www.twitter.com/CalPERS
-  Instagram: www.instagram.com/CalPERS
-  YouTube: www.youtube.com/CalPERS
-  LinkedIn: www.linkedin.com/company/CalPERS

Reach Us by Phone

Call us toll free at **888 CalPERS** (or **888-225-7377**).
Monday through Friday, 8:00 a.m. to 5:00 p.m.
TTY: (877) 249-7442

Visit Your Nearest CalPERS Regional Office

Fresno Regional Office

10 River Park Place East, Suite 230
Fresno, CA 93720

Glendale Regional Office

Glendale Plaza
655 North Central Avenue, Suite 1400
Glendale, CA 91203

Orange Regional Office

500 North State College Boulevard, Suite 750
Orange, CA 92868

Sacramento Regional Office

Lincoln Plaza East
400 Q Street, Room 1820
Sacramento, CA 95811

San Bernardino Regional Office

650 East Hospitality Lane, Suite 330
San Bernardino, CA 92408

San Diego Regional Office

7676 Hazard Center Drive, Suite 350
San Diego, CA 92108

San Jose Regional Office

181 Metro Drive, Suite 520
San Jose, CA 95110

Walnut Creek Regional Office

Pacific Plaza
1340 Treat Boulevard, Suite 200
Walnut Creek, CA 94597

Visit the CalPERS website for directions to your local office.

Regional Office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.

GLOSSARY

This glossary can help you understand some of the words and phrases you may encounter when dealing with CalPERS matters.

Beneficiary

A person you designate to receive a benefit after your death or other benefit recipient. (Also, see survivor, which has a different definition. Your beneficiary and survivor may or may not be the same person.)

Benefit Factor

The percentage of pay you are entitled to for each year of CalPERS-covered service that's used for calculating your retirement benefit. It is determined by your age at retirement and your retirement formula.

Disability

An inability to substantially perform the duties of your job due to illness or injury that is determined to be permanent or of an extended and uncertain duration.

Final Compensation

Your highest average annual compensation during any consecutive 12- or 36-month period of National Guard employment. We use your full-time base pay rate, not your earnings. If you work part-time, we will use your full-time-equivalent pay rate to determine your final compensation. myCalPERS automatically finds and uses the highest compensation period during your California National Guard employment with CalPERS. Only compensation from the California National Guard will be used to calculate your National Guard retirement benefit.

Fiscal Year

CalPERS operates on a fiscal year calendar, which is July 1 to June 30.

Member

An employee of a CalPERS-covered employer who qualifies for membership in CalPERS and whose employer is obligated to pay retirement contributions for the employee into the CalPERS retirement fund.

Member of the California National Guard

A person who is a member of the California National Guard who may or may not have elected National Guard membership with CalPERS.

National Guard Member

A National Guard member who elects membership in CalPERS and must pay both the employee and employer contributions into the CalPERS retirement fund.

PEMHCA

The Public Employees' Medical and Hospital Care Act (PEMHCA), Government Code sections 22751 et seq., is the body of state law that governs the CalPERS Health Benefits Program.

Reciprocity

An agreement between CalPERS and other California public retirement systems that allows a member to move from one public employer to another, within a specified time limit, without losing valuable retirement rights and benefits. Other retirement systems have similar provisions, such as the California State Teachers' Retirement System, Judges' Retirement System and Judges' Retirement System II, Legislators' Retirement System, and the University of California Retirement System.

Registered Domestic Partner

Registered domestic partners legally recognized by California law qualify for the benefits and rights that apply to a spouse.

Service Credit

Your credited years of employment with a CalPERS-covered employer. The amount of service is credited to your CalPERS account and used in the formula to determine your retirement benefits. In some cases, other types of service credit (from service credit purchases) can be credited to your retirement account and used to enhance your retirement benefits.

Special Death Benefit

This is a monthly benefit that may be payable to eligible survivors if you die as a direct result of a violent act while performing official duties. Your surviving spouse, or registered domestic partner, or unmarried children, or eligible stepchildren under age 22 may receive a monthly allowance equal to one-half of your final compensation. If there are surviving children in addition to your surviving spouse or registered domestic partner, the allowance may be increased to 75% of your final compensation. The Special Death Benefit is payable to your surviving spouse or domestic partner until death, or to your unmarried children under the age of 22.

Survivor

A family member defined by law as eligible to receive specific benefits at your death.

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 for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply 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 on a mandatory and 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 the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or 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.

SPECIAL THANKS

We thank the California National Guard for its cooperation in making photographs available for this publication.

California National Guard

SFC C. Holloway, front cover, middle photo

SFC H. Ruiz, page 5

SSG J. Emery, page 8

SSG J. Vela, page 12

SGT D. Ruiz, page 16

SPC T. Korkut, page 19

SFC D. Drake, page 30

SSG R. Hamilton, back cover, middle photo

This page intentionally left blank to facilitate double-sided printing.



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

PUB 11
March 2020



2020.3.1



Printed at CalPERS ©