



A Guide to Completing Your CaIPERS

Nonmember Service Retirement Election Application

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INTRODUCTION

This publication provides instructions for completing the CalPERS *Nonmember Service Retirement Election Application* and other forms you may need to complete the retirement application process. Easy-to-follow instructions will guide you step-by-step through the application. You can submit your application when you are within 120 days from your retirement date.

As a result of California Assembly Bill 2404 (Cooley), also known as Retirement Option Simplification, for nonmembers retiring on or after January 1, 2018, the retirement payment options have been consolidated and renamed to make the choices easier to understand.

The application form in this publication is for nonmembers retiring on or after January 1, 2018.

If you plan to retire December 31, 2017, or earlier, do not complete the application form in this publication. Call us toll free at 888 CalPERS (or 888-225-7377) and we will mail you an application.

KEY POINTS TO CONSIDER BEFORE YOU RETIRE

- You must submit your retirement application within nine months of the day following the date of the court order dividing your community property to be eligible for the earliest possible retirement date. If you submit your application more than nine months after your requested retirement date, the law says your retirement date will be the first day of the month in which we receive your application.
- You cannot make changes to your retirement application more than 30 days after your first retirement check is issued. This includes canceling your retirement application, changing your retirement date, changing the retirement payment option you select, or changing the beneficiary (or beneficiaries) you name to receive an ongoing monthly benefit, if any.

RETIREMENT PLANNING RESOURCES

CalPERS has many resources available to help you plan for retirement:

- CalPERS website at www.calpers.ca.gov
- Your personal my|CalPERS account at my.calpers.ca.gov
- Online and instructor-led retirement classes
- Webinars and YouTube videos
- One-on-one retirement counseling
- Official retirement estimates

Our publication *Planning Your Service Retirement* (PUB 1) contains detailed information about how we calculate a benefit, and other factors you'll want to consider before you retire. You can also refer to the Frequently Asked Questions in the back of this publication for additional information regarding your nonmember rights and benefits.

If you haven't already received a retirement estimate, we strongly encourage you to get one before you retire. If you're within 12 months of your retirement date, complete and mail the *Nonmember Retirement Allowance Estimate Request* form located in this publication. You can look at your latest Annual Nonmember Statement to ensure we have the correct information for you. Your statements are available at my.calpers.ca.gov.

GUIDE TO COMPLETING YOUR NONMEMBER SERVICE RETIREMENT ELECTION APPLICATION

Remove the *Nonmember Service Retirement Election Application* form from this publication so you can follow the step-by-step instructions for each section while you are completing it.

Section 1 – Information About You

- Provide your full name as it appears on your Social Security card.
Note: If you have changed your name, you must provide CalPERS with a photocopy of the document validating the change (marriage certificate, court order, etc.). Additionally, the IRS requires us to obtain a photocopy of your updated Social Security card containing your new name before we can stop using your former name.
- Provide your Social Security number or CalPERS ID.
- Provide your mailing address. We need your home address or P.O. box number, including city, state, ZIP code, and country. Your monthly retirement check will be mailed to this address unless you establish direct deposit.
- Provide your birth date (month, day, and year) and gender.
- Provide your daytime and alternate telephone numbers (including area codes).
- Provide your email address. By providing your email address, you are agreeing to receive occasional CalPERS email notifications.

Section 2 – Information About Your Retirement

Enter the actual **retirement date** you have chosen (month/day/year). Your retirement may be effective any day of the week, including Saturday or Sunday.

- Provide the **name of the member** (your former spouse or domestic partner) whose account was split in the community property settlement.
- Provide the **Social Security number or CalPERS ID** of the member.
- Provide the **date you married or registered your domestic partnership** to the member.
- Provide the effective date of final dissolution of marriage/domestic partnership or legal separation as stated on the Judgment of Dissolution of Marriage/Domestic Partnership or Legal Separation. If the court has not entered a Judgment of Dissolution or Legal Separation, please write “none.”

Note: You must provide CalPERS with a photocopy of your Judgment of Dissolution or Legal Separation or we may not be able to process your application.

Section 3 – Select Your Retirement Payment Option

Choose one retirement payment option. Your choice becomes irrevocable 30 days from the issuance of your first retirement check. See below for a description of the available options.

Unmodified Allowance

For You	For Your Beneficiary
Provides the highest monthly allowance paid for life.	There is no continuing monthly benefit to a beneficiary and no return of unused nonmember contributions upon your death.

Return of Remaining Contributions Option 1

For You	For Your Beneficiary
<ul style="list-style-type: none">• Only available if you were awarded contributions in the community property settlement.• Can name one or more beneficiaries.	<ul style="list-style-type: none">• Does not provide ongoing monthly benefit.• Upon your death, provides a lump-sum payout of any remaining nonmember contributions in your account to one or more named beneficiaries.• If no remaining nonmember contributions, no benefit is paid.

It takes about 10 years of retirement to totally deplete your contributions, but your monthly benefit continues. If you have made an election to purchase service credit and the monthly payment period exceeds 120 months, this option may not be beneficial.

100 Percent Beneficiary Option 2 with Benefit Allowance Increase

For You	For Your Beneficiary
<ul style="list-style-type: none"> • Can name only one beneficiary. • If your beneficiary dies before you, or you have another qualifying event, such as a change in marital status, your benefit will increase to the Unmodified Allowance. 	<p>Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.</p>

100 Percent Beneficiary Option 2

For You	For Your Beneficiary
<ul style="list-style-type: none"> • Can name only one beneficiary for an ongoing monthly benefit. • Can name one or more beneficiaries for the lump-sum portion. 	<ul style="list-style-type: none"> • Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. • Upon both your deaths, a lump-sum payout of any remaining nonmember contributions in your account will be paid to one or more named secondary beneficiaries.

It takes about 10 years of retirement to totally deplete your contributions, but your monthly benefit continues. If you have made an election to purchase service credit and the monthly payment period exceeds 120 months, this option may not be beneficial.

50 Percent Beneficiary Option 3 with Benefit Allowance Increase

For You	For Your Beneficiary
<ul style="list-style-type: none"> • Can name only one beneficiary. • If your beneficiary dies before you, or you have another qualifying event, such as a change in marital status, your benefit will increase to the Unmodified Allowance. 	<p>Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.</p>

50 Percent Beneficiary Option 3

For You	For Your Beneficiary
<ul style="list-style-type: none"> • Can name only one beneficiary for an ongoing monthly benefit. • Can name one or more beneficiaries for the lump-sum portion. 	<ul style="list-style-type: none"> • Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. • Upon both your deaths, a lump-sum payout of any remaining nonmember contributions in your account will be paid to one or more named secondary beneficiaries.

It takes about 10 years of retirement to totally deplete your contributions, but your monthly benefit continues. If you have made an election to purchase service credit and the monthly payment period exceeds 120 months, this option may not be beneficial.

Flexible Beneficiary Option 4

For You	For Your Beneficiary
<ul style="list-style-type: none"> • Can name one or more beneficiaries. • Can specify a specific dollar or percentage be paid to each beneficiary. 	<p>Provides an ongoing monthly benefit of a specific percentage or specific dollar amount of your Unmodified Allowance to one or more named beneficiaries upon your death.</p>

**Section 4a – Complete Your Beneficiary Information –
Ongoing Monthly Benefit**

Complete all fields. The beneficiary you name to receive an ongoing monthly benefit becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event.

For more information about qualifying life events, refer to our publication *Changing Your Beneficiary or Monthly Benefit After Retirement* (PUB 98).

You must submit birth date evidence for your named beneficiary. For a list of acceptable documents, refer to “Supporting Documents” on page 12.

**Section 4b – Complete Your Beneficiary Information –
Specific Percentage or Specific Dollar Amount**

Complete all fields for each beneficiary you name. Any beneficiary you name in this section becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event.

For more information about qualifying life events, refer to our publication *Changing Your Beneficiary or Monthly Benefit After Retirement* (PUB 98).

Specify either a specific percentage or dollar amount, or leave the fields blank if you are naming more than one beneficiary and want your beneficiaries to receive equal shares.

You must submit birth date evidence for your named beneficiaries. For a list of acceptable documents, refer to “Supporting Documents” on page 12.

**Section 4c – Complete Your Beneficiary Information –
Return of Remaining Contributions**

Complete all fields for each beneficiary you name. You can change this beneficiary designation at any time.

Provide the name, Social Security number or CalPERS ID, birth date, gender, relationship to you, priority (**primary** or **secondary**), and address of the beneficiary you designate to receive any lump-sum balance of your remaining contributions after your death.

Your beneficiary can be:

- Any person regardless of their relationship to you. You cannot designate a guardian to receive benefits for another person.
- A class of next-of-kin as a group. For example, you can list your “grandchildren” or “siblings” instead of writing out individual names.
- A corporation that is registered in any state with the Secretary of State.
- Your estate. CalPERS can only pay to your estate if it is probated.
- Your trust. Provide the title and date of your trust, and the name and address of the person who has a copy of the document. Do not name the trustee.

You can name **primary** and **secondary** beneficiaries. The benefit is paid to your primary beneficiary (or beneficiaries) first. If the primary beneficiary dies, the benefit will go to your secondary beneficiary. We pay equal shares unless you enter a percentage for each beneficiary. If you enter a percentage, the total must equal 100 percent.

If you want to name more than four beneficiaries or you want to name separate beneficiaries for your Return of Remaining Contributions balance, call us toll free at **888 CalPERS** (or **888-225-7377**). There is no limit to the number of beneficiaries you can name. You can also change your lump-sum beneficiary designation any time at my.calpers.ca.gov.

A change in your marital status, domestic partner status, or the birth or adoption of a child after retirement automatically revokes your original beneficiary designation.

Note: If you designate a minor child as your beneficiary and the child is still a minor when the benefit becomes payable, their surviving parent can claim the child's death benefit without a court order if the child is in their care. Or, if the child is not in the custody of their parent we will request a court order that either appoints someone as guardian of the child's estate or directs us to pay the child's benefit to a blocked bank account. As an alternative to these methods, you may download a *California Uniform Transfers to Minors Act* form to nominate a custodian to claim any benefits that may become payable to your minor child. Please do not name the guardian or custodian of a minor child as your beneficiary; just name the child if that is your desire.

Section 5 – Prorated Allowance Beneficiary Designation

Enter the name, Social Security number or CalPERS ID, birth date, gender, relationship to you, and address of the beneficiary you want to designate to receive your lump-sum pro rata benefit. (The pro rata benefit is the prorated allowance due for the days you live in the month of your death.)

If there is no valid beneficiary designation in effect at the time of your death, your lump-sum pro rata benefit will be paid to your statutory beneficiary, as determined by law. CalPERS pays benefits in the following order:

- Spouse or registered domestic partner; or if none,
- Children; or if none,
- Parents; or if none,
- Brothers and sisters; or if none,
- Your probated estate; or if not probated,
- Your trust; or if none,
- Stepchildren; or if none,
- Grandchildren, including step-grandchildren; or if none,
- Nieces and nephews; or if none,
- Great-grandchildren; or if none,
- Cousins.

Section 6 – Tax Withholding Election

This section tells CalPERS how you want your tax withholding handled. To assist you in making this decision, see the “Taxes and Your Nonmember Service Retirement” section in this publication or talk with your tax advisor. You can change your withholding at my.calpers.ca.gov by completing another CalPERS *Tax Withholding Election* form.

- You can choose only one federal income tax option and one state income tax option.
- If you do not make an election, or if an invalid election is received, CalPERS is required by law to withhold taxes as if you are married with three allowances. If you reside outside of California, your CalPERS pension income is not subject to California state income tax.

Section 7 – Direct Deposit Information

*Direct deposit is optional and can be established at any time before or after retirement. Complete this section **only** if you want to set up your direct deposit.*

Direct deposit electronically transfers your retirement benefit allowance directly into your checking or savings account, avoiding the need for you to sign and deposit your benefit check at your bank. This can reduce the risk of loss, theft, or forgery; give you immediate and uninterrupted deposits; eliminate the inconvenience of checks; and provide you with a monthly statement of itemized deductions.

If you submit direct deposit information with your retirement application, your direct deposit is typically effective with your first retirement payment. We transmit funds for direct deposit on the first of each month. Your financial institution determines when your direct deposit funds are available.

You can establish and maintain your direct deposit online through myCalPERS at my.calpers.ca.gov. Your financial institution must be a member of the Automated Clearinghouse Association to accept a direct deposit from CalPERS.

Section 8 – Nonmember Signature and Notary

This section must be completed or your application will be returned. Your signature must be notarized by a notary public or witnessed by a CalPERS representative at any CalPERS Regional Office. If you reside in a foreign country, staff at the U.S. Consulate may witness your form.

What Happens Next?

After you submit your *Nonmember Service Retirement Election Application*, CalPERS will take the steps necessary for you to retire on the day you have selected. Once your application is received at our Sacramento Headquarters office, you will receive an acknowledgment letter letting you know we have begun processing your request, usually within five to 10 days of receipt of your application. CalPERS will notify you if we have questions or need more information.

Notification of Retirement Allowance

Before you receive your first retirement benefit check, CalPERS will send you a letter providing you with the date of your first retirement check, the amount you can expect to receive, and important income tax information. Keep the letter along with other CalPERS documents you may have. Check the information carefully and call CalPERS toll free at **888 CalPERS** (or **888-225-7377**) if any information is not correct. We also include the employer, retirement formula, service credit, and final compensation information used to calculate your retirement benefit. You must review this information for accuracy by comparing it with the total community property interest you were awarded or your latest Annual Nonmember Statement. Please report any discrepancies to us immediately. You may be responsible for repaying any overpaid benefits retroactive to your retirement date that result from incorrect information being used in your benefit calculation.

Retirement Payment Schedule

We pay in arrears and your first retirement check is typically paid within 45 days of your retirement date, or within 45 days of when you submit your application. This means if your retirement date is June 15, your first retirement check will be paid around August 1 and include pay for the two weeks you were retired. After that, we pay on the first of every month so your first full retirement check is paid on September 1.

Canceling or Making Changes to Your Retirement Application

By law, you have 30 days from the issuance of your first retirement benefit check to:

- Change your retirement payment option
- Change your lifetime beneficiary
- Change your retirement date
- Cancel your retirement

**Send Photocopies,
Not Original
Documents**

CalPERS cannot return original documents. Documents submitted are eventually destroyed. Please send photocopies of documents only.

SUPPORTING DOCUMENTS

Birth Date Evidence

The following options provide an ongoing monthly benefit to your named beneficiary (or beneficiaries):

- 100 Percent Beneficiary Option 2 with Benefit Allowance Increase
- 100 Percent Beneficiary Option 2
- 50 Percent Beneficiary Option 3 with Benefit Allowance Increase
- 50 Percent Beneficiary Option 3
- Flexible Beneficiary Option 4

If you chose any of the options above, provide a photocopy of one of the following acceptable documents to validate each beneficiary's date of birth:

- Birth certificate or delayed birth certificate
- Border crossing card with I-94
- Driver's license
- Foreign passport with I-94
- Naturalization or U.S. passport
- Social Security certification

Note: If you do not have any of the documents listed above, please contact us.



Nonmember Retirement Allowance Estimate Request

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

If you were awarded a separate nonmember account resulting from a community property action, use this form to request an estimate of your potential nonmember CalPERS retirement benefits. You must be within one year of your anticipated retirement date to use this form. You are limited to two estimate requests within a 12-month period.

Section 1

Enter the address we have on file for you. If you need to update your address, see the back of this form for instructions.

Information About You

Your Name (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

See the back of this form for details and a complete description of the available retirement and beneficiary payment options.

Estimate Information

My projected retirement date is: _____
Date Required (mm/dd/yyyy)

How many beneficiaries do you want to include in your estimate?

- None
- One (Complete the information in the space provided below.)

Name of Beneficiary Relationship to You Birth Date (mm/dd/yyyy)

- One or more and with a specific dollar or specific percentage amount to each beneficiary. (Complete the information in the spaces provided below.)

_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit	_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit
_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit	_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit

Section 3

CalPERS Member Information

Complete all fields. We need this information to ensure your benefit is calculated correctly.

Member's Name (First Name, Middle Initial, Last Name) Member's Social Security Number or CalPERS ID

Date of Your Marriage or Domestic Partnership (mm/dd/yyyy)

What's the "effective date"? See the back of this form for details.

Check the box that applies to you and enter the effective date.

- Dissolution of Marriage _____
Effective Date (mm/dd/yyyy)
- Legal Separation _____
Effective Date (mm/dd/yyyy)
- Termination of Domestic Partnership _____
Effective Date (mm/dd/yyyy)

Mail to:

CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

Section 1

Information About You

- Complete all sections with your personal information.
- You can update your address at my.calpers.ca.gov or call us toll free at **888 CalPERS** (or **888-225-7377**).

Section 2

Estimate Information

Projected Retirement Date - Your retirement date cannot be earlier than the day following the court-filed date of the court order dividing the community property. If it has been more than nine months from the court-filed date, the date you enter cannot be earlier than the first day of the month you submit this form. Both you and your former spouse or former domestic partner must meet the minimum CalPERS service retirement age requirement as of your retirement date. Your former spouse or domestic partner must have also met the minimum service credit requirement as of your final dissolution of marriage or termination of domestic partnership date. For more information about the age and service credit requirements, go to our website at www.calpers.ca.gov and refer to the member publication specific to your retirement formula.

Retirement Options - When you retire, you will choose one of the following retirement options and name a beneficiary.

- **Unmodified Allowance** - Provides the highest monthly allowance paid for life. There is no continuing monthly benefit to a beneficiary and no return of unused member contributions upon your death.
- **Return of Remaining Contributions Option 1** - Provides a lump-sum payout of any remaining member contributions in your account to one or more beneficiaries upon your death.
- **100 Percent Beneficiary Option 2 with Benefit Allowance Increase** - Provides 100 percent of the option portion of your monthly benefit to your named beneficiary upon your death. If your beneficiary dies before you, or if you have another qualifying event, such as a change in marital status, your benefit will increase to the Unmodified Allowance.
- **100 Percent Beneficiary Option 2** - Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Upon both your deaths a lump-sum payout of any remaining member contributions in your account will be paid to one or more named secondary beneficiaries.
- **50 Percent Beneficiary Option 3 with Benefit Allowance Increase** - Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. If your beneficiary dies before you, or you have another qualifying event, such as a change in marital status, your benefit will increase to the Unmodified Allowance.
- **50 Percent Beneficiary Option 3** - Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Upon both your deaths, a lump-sum payout of any remaining member contributions in your account will be paid to one or more named secondary beneficiaries.
- **Flexible Beneficiary Option 4** - Provides an ongoing monthly benefit of a specific dollar amount or percentage of your Unmodified Allowance to one or more named beneficiaries upon your death.

Section 3

CalPERS Member Information

- Enter the name and Social Security number or CalPERS ID of the member whose account was split in the community property settlement.
- Enter your marriage or registration of domestic partnership date to the member.

What is the “effective date”?

- **Dissolution of Marriage** - The date you returned to single status. This date is normally found on the Notice of Entry of Judgment. It is not the date of separation that was used to divide the CalPERS benefits.
- **Legal Separation** - The date is found on the Judgment of Legal Separation.
- **Termination of Domestic Partnership** - The date is found in the Notice of Termination of Domestic Partnership form.



Nonmember Service Retirement Election Application

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

Please do not mail or deliver your application to CalPERS more than 120 days before your retirement date. For detailed instructions on how to complete this form, please refer to the *Nonmember Service Retirement Election Application* publication (PUB 44).

Section 1

Please provide your name as it appears on your Social Security card.

Information About You

Your Name (First Name, Middle Initial, Last Name) | _____
Social Security Number or CalPERS ID

Address

City | _____ State | _____ ZIP | _____ Country

Birth Date (mm/dd/yyyy) | Male Female | () ()
Gender | Daytime Phone | Alternate Phone

Email Address

Section 2

Please submit a copy of your Judgment of Dissolution, Legal Separation, or Termination of Domestic Partnership with your application.

Information About Your Retirement

Your Retirement Date (mm/dd/yyyy)

CalPERS Member Information

Complete all fields. We need this information to ensure your benefit is calculated correctly.

Member's Name (First Name, Middle Initial, Last Name)

Member's Social Security Number or CalPERS ID | _____
Date of Your Marriage or Domestic Partnership (mm/dd/yyyy)

The effective date is required. This is not the date of separation that was used to divide the CalPERS benefits.

Check the box that applies to you and enter the effective date.

- Dissolution of Marriage _____
Effective Date (mm/dd/yyyy)
- Legal Separation _____
Effective Date (mm/dd/yyyy)
- Termination of Domestic Partnership _____
Effective Date (mm/dd/yyyy)

Your Name

Social Security Number or CalPERS ID

Section 3

Select Your Retirement Payment Option

Choose one of the following retirement payment options.

Your retirement payment option choice becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event, such as the death of a beneficiary or a change in marital status.

<input type="checkbox"/> Unmodified Allowance	There is no beneficiary designation with this option. Skip to Section 5.
<input type="checkbox"/> Return of Remaining Contributions Option 1	Complete your beneficiary designation in Section 4c.
<input type="checkbox"/> 100 Percent Beneficiary Option 2 with Benefit Allowance Increase	Complete your beneficiary designation in Section 4a.
<input type="checkbox"/> 100 Percent Beneficiary Option 2	Complete your beneficiary designation in Section 4a and 4c.
<input type="checkbox"/> 50 Percent Beneficiary Option 3 with Benefit Allowance Increase	Complete your beneficiary designation in Section 4a.
<input type="checkbox"/> 50 Percent Beneficiary Option 3	Complete your beneficiary designation in Section 4a and 4c.
<input type="checkbox"/> Flexible Beneficiary Option 4	Choose one of the options below.
<input type="checkbox"/> Specific Percentage	Complete your beneficiary designation in Section 4b.
<input type="checkbox"/> Specific Dollar Amount	Complete your beneficiary designation in Section 4b.

Section 4a

Complete Your Beneficiary Information – Ongoing Monthly Benefit

The beneficiary you name in this section becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event, such as the death of a beneficiary or a change in marital status.

If you chose one of the following options, name one beneficiary to receive the ongoing monthly benefit upon your death.

- 100 Percent Beneficiary Option 2 with Benefit Allowance Increase
- 100 Percent Beneficiary Option 2
- 50 Percent Beneficiary Option 3 with Benefit Allowance Increase
- 50 Percent Beneficiary Option 3

Name (First Name, Middle Initial, Last Name) _____ Social Security Number or CalPERS ID _____

Birth Date (mm/dd/yyyy) _____ Gender Male Female _____ Relationship to You _____

Address _____

City _____ State _____ ZIP _____ Country _____

Your Name | Social Security Number or CalPERS ID

Section 4b

Any beneficiary you name in this section becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event, such as the death of a beneficiary or a change in marital status.

Complete all fields for each beneficiary and specify the percentage or dollar amount. If you name more than one beneficiary and you want your beneficiaries to receive an equal share of your benefits, do not specify a dollar or percentage of benefit.

If you want to name more than four beneficiaries, call us toll free at 888 CalPERS (or 888-225-7377).

Complete Your Beneficiary Information – Specific Percentage or Specific Dollar Amount

If you chose the following option, name one or more beneficiaries to receive a specific percentage or dollar amount of your Unmodified Allowance upon your death.

- Flexible Beneficiary Option 4

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

Birth Date (mm/dd/yyyy) | Male Female | Relationship to You | \$ | %
Gender | Dollar Amount | Percent of Benefit

Address

City | State | ZIP | Country

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

Birth Date (mm/dd/yyyy) | Male Female | Relationship to You | \$ | %
Gender | Dollar Amount | Percent of Benefit

Address

City | State | ZIP | Country

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

Birth Date (mm/dd/yyyy) | Male Female | Relationship to You | \$ | %
Gender | Dollar Amount | Percent of Benefit

Address

City | State | ZIP | Country

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

Birth Date (mm/dd/yyyy) | Male Female | Relationship to You | \$ | %
Gender | Dollar Amount | Percent of Benefit

Address

City | State | ZIP | Country

Your Name | Social Security Number or CalPERS ID

Section 4c

Complete Your Beneficiary Information – Return of Remaining Contributions

If you name more than one beneficiary and you want your beneficiaries to receive an equal share of your benefits, do not specify a percentage of benefit.

If you chose one of the following options, name one or more beneficiaries to receive a return of any of your remaining member contributions. You can change this beneficiary designation at any time.

- Return of Remaining Contributions Option 1
• 100 Percent Beneficiary Option 2
• 50 Percent Beneficiary Option 3

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender | Relationship to You | Priority | Percent of Benefit
Address
City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender | Relationship to You | Priority | Percent of Benefit
Address
City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender | Relationship to You | Priority | Percent of Benefit
Address
City | State | ZIP | Country

If you want to name more than four beneficiaries, call us toll free at 888 CalPERS (or 888-225-7377).

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender | Relationship to You | Priority | Percent of Benefit
Address
City | State | ZIP | Country

Your Name | Social Security Number or CalPERS ID

Section 5

Pro-rated Allowance Beneficiary Designation

All applicants must complete this section.

This section designates the person or persons you wish to receive an equal share of your lump-sum pro rata benefit.

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

Birth Date (mm/dd/yyyy) | Gender (Male/Female) | Relationship to You

Address

City | State | ZIP | Country

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

Birth Date (mm/dd/yyyy) | Gender (Male/Female) | Relationship to You

Address

City | State | ZIP | Country

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

Birth Date (mm/dd/yyyy) | Gender (Male/Female) | Relationship to You

Address

City | State | ZIP | Country

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

Birth Date (mm/dd/yyyy) | Gender (Male/Female) | Relationship to You

Address

City | State | ZIP | Country

If you want to name more than four beneficiaries, call us toll free at 888 CalPERS (or 888-225-7377).

Section 6

Tax Withholding Election

Please choose one only.

Federal Income Tax information:

- Do not withhold federal income tax.
- Withhold federal income tax based on the tax tables for:
 - A married individual with _____ tax withholding allowances.
Number
 - A single individual with _____ tax withholding allowances.
NumberIn addition to the amount withheld based on the tax tables, withhold \$ _____ per month.
Dollars
- A married individual, but withhold at the higher single rate with _____ tax withholding allowances.
Number

Please choose one only.

State Income Tax information:

State withholding is optional for out-of-state residents.

- Do not withhold State of California income tax.
- Withhold State of California income tax in the amount of \$ _____ per month.
Dollars
- Withhold State of California income tax based on the tax tables for:
 - A married individual with _____ tax withholding allowances.
Number
 - A single individual with _____ tax withholding allowances.
Number
 - A head of household individual with _____ tax withholding allowances.
NumberIn addition to the amount withheld based on the tax tables, withhold \$ _____ per month.
Dollars
- Withhold State of California income tax in the amount of 10 percent of the federal income tax withholding amount.

Section 7

Direct Deposit Information

Do not complete this section if you want to receive your retirement checks by U.S. mail.

*To comply with NACHA regulations regarding international ACH transactions, CalPERS will not accept requests for electronic fund transfers (EFT) in association with financial institutions outside of the territorial jurisdiction of the United States. (The territorial jurisdiction of the United States includes all 50 states, U.S. territories, U.S. military bases, and U.S. embassies in foreign countries.) If your entire benefit allowance will be received by a financial institution outside the territorial jurisdiction of the U.S., you will be issued a paper check in lieu of the EFT.

I certify I am entitled to receive this payment. I authorize my payment to be sent to my financial institution and deposited to my designated account. I understand CalPERS does not accept a prepaid debit card as a payment option. I authorize amounts transferred after my death or transmitted in error to be debited from my account. Additionally, I certify that the funds received are not deposited to an account that is subject to being transferred to a foreign financial institution.*

Checking **Savings** **Individual** **Joint** **Trust Account****

Routing Number (nine digits) | Account Number

If you are authorizing your payment to your savings account or do not have pre-printed, personalized checks, please have your financial institution complete the information below.

Please use tape to attach your voided, pre-printed personalized check. (Do not staple or paper clip. No deposit slips.)

Name of Financial Institution | Branch Phone Number

Address

City | State | ZIP

You confirm the identity of the above-named payee and the account number. As a representative of the above-named financial institution, you certify the financial institution agrees to receive and deposit the payment identified above.

Signature of Representative | Print Representative's Name | Date (mm/dd/yyyy)

**** Trust Account**

You also need to complete and submit a **Payment of Monthly Allowance to a Trust (Annuitant)** form available at www.calpers.ca.gov.

You can view and print your benefit statement, which shows your total deposit amount, including any reimbursements or authorized deductions, at my.calpers.ca.gov.

Information About Joint Account Holder, if applicable

Name | Social Security Number or CalPERS ID

Address | Daytime Phone

City | State | ZIP

Your Name

Social Security Number or CalPERS ID

Section 8

Nonmember Signature and Notary

This section must be completed or your application will be returned.

I certify, under the penalty of perjury, that the information submitted hereon is true and correct to the best of my knowledge. I understand that to cancel this application or to change my elected retirement payment option or lifetime beneficiary(ies) I must notify CalPERS within 30 days of the issuance of my first retirement benefit check.

Your Signature

Date (mm/dd/yyyy)

Your signature must be notarized by a notary public or witnessed by a CalPERS representative.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California, County of _____

On _____ before me, _____

Date

Name of Notary/Witness

personally appeared _____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under Penalty of Perjury under the laws of the State of California that the foregoing paragraph is true and correct.

Notary Seal

Witness my hand and official seal or authorized CalPERS representative signature.

Signature of Notary or CalPERS Representative

Position Title

Date (mm/dd/yyyy)

Print Name

CalPERS Office (if applicable)

Mail to:

CalPERS Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

TAXES AND YOUR NONMEMBER SERVICE RETIREMENT

The following information is designed to help you understand and calculate the tax responsibilities of your CalPERS nonmember service retirement allowance.

While CalPERS can provide you with information on some tax laws, you should request more information on the taxability of your nonmember retirement allowance from the Internal Revenue Service, California Franchise Tax Board, or from your tax advisor.

1099-R Annual Tax Reporting Statement

Each January, you will receive a 1099-R form containing information on your CalPERS income from the previous calendar year. Box 1 on the 1099-R form, labeled “Gross Distribution,” contains the total amount of your gross allowance. This is normally the accumulated annual gross amount of the payments you received dated January 1 through December 31. Box 2a, labeled “Taxable Amount,” contains the amount of your gross allowance that is taxable income. This is the amount that you will report as income on your personal income tax return. Box 5, labeled “Employee Contributions or Insurance Premiums,” contains the amount of tax-free contributions you may have, if any.

CalPERS participates in the Combined Federal/State Filing Program. This means the California Franchise Tax Board or your state of residence may access your reported income.

Calculating the Monthly Tax-Free Portion of Your Retirement Allowance

Federal law requires CalPERS to use certain methods to calculate and report the annual tax-free portion of your retirement allowance. The tax-free portion is determined based on the previously taxed contributions. The total amount may be found on your First Payment Acknowledgment letter under the heading of “Income Tax Information.”

CalPERS uses the Simplified Method tables in Internal Revenue Service (IRS) Publication 575 to determine the tax-free portion of your allowance. For retirements effective on or after January 1, 1998, use one of the following tables to determine the number of your lifetime payments. Divide the amount of your “Taxed Contributions” by the “Number of Lifetime Payments” to get your monthly tax-free allowance amount.

Note: If you were age 75 or over on your retirement effective date, you cannot use these tables. Instead, the IRS requires you to use the “General Rule” to determine your monthly/annual tax-free portion. Information on the “General Rule” can be found in IRS Publication 939, available on the IRS website at www.irs.gov or by calling the IRS at (800) 829-1040.

Table 1 – Simplified Method, Single Life Annuity
Unmodified Allowance or Return of Remaining Contributions Option 1

Find your age at retirement and use the corresponding payment numbers.

Age at Retirement	Number of Lifetime Payments
55 or under	360
56-60	310
61-65	260
66-70	210
71-74	160

Table 2 – Simplified Method, Joint Life Annuity
Retirement Options That Provide an Ongoing Lifetime Benefit

Find your and your beneficiary's combined ages at retirement and use the corresponding payment numbers.

Combined Ages of Annuitants at Retirement*	Number of Lifetime Payments
110 or under	410
111-120	360
121-130	310
131-140	260
141 or over	210

* If you elected an ongoing lifetime benefit and have more than one beneficiary designated to receive a lifetime benefit, you must use the youngest beneficiary's age along with your age at retirement to determine the combined ages of annuitants at retirement.

Federal Tax Considerations

You may be penalized by the IRS if you do not withhold a sufficient amount during the tax year. To avoid any penalties, contact your local IRS office or a tax advisor to ensure you comply with the federal tax withholding rules.

For more information about federal taxes, contact your local IRS office or a tax advisor. You can obtain a free copy of *Pension and Annuity Income*, IRS Publication 575, by calling toll free (800) 829-1040 or visiting their website at www.irs.gov.

California State Taxes

Since federal legislation prohibits states from taxing the pension income of non-residents, if you reside outside the state, California state taxes will not be withheld from your CalPERS benefit without your authorization. While your CalPERS benefit is still a California source income, there is no longer any California source tax for qualified non-residents. If you have questions about your California residency status or your California state taxes, contact the California Franchise Tax Board (or visit their website at www.ftb.ca.gov) or contact a tax advisor.

Tax Withholding Election

Unless you submit an election for tax withholding, CalPERS is required to withhold taxes from your monthly allowance based on the tax tables for a married person with three allowances. By law, all CalPERS retirees whose allowances are taxable are required to select one of the three withholding choices:

- To have no taxes withheld;
- To have a specific dollar amount withheld (state withholding only); or
- To have taxes withheld according to the tax tables, based on marital status and number of allowances (you may also add a specific dollar amount to this election).

If you choose one of the tax tables, taxes will not be withheld unless your gross allowance exceeds the minimum amount listed on the tax table for your filing status (i.e., single, married, number of dependents, etc.).

OTHER CONSIDERATIONS

Power of Attorney

A CalPERS special power of attorney allows you to designate a representative or agent, known as your attorney-in-fact, to conduct your retirement affairs. Should you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as address changes, federal or state tax withholding elections, and retirement benefit elections.

The CalPERS special power of attorney is specifically designed for use by active and retired CalPERS members and beneficiaries. You may already have a power of attorney set up through another resource; however, it may not address your CalPERS retirement benefits. For more information, review the publication *CalPERS Special Power of Attorney* (PUB 30).

Benefit Forfeiture for Felony Convictions

Under the California Public Employees' Pension Reform Act of 2013, if a member is convicted of a felony committed in connection with his or her job, all retirement benefits earned or accrued after the commission of the felony will be forfeited and any member contributions made after that date, without interest, will be returned to the member.

If the forfeited period falls within the marriage period, your community property interest may be affected.

FREQUENTLY ASKED QUESTIONS

I was awarded a portion of my former spouse's CalPERS pension.

What does that mean for me?

If the community property court order provided you your own separate CalPERS account with service credit and contributions, you are called a "nonmember." You may either collect a monthly retirement benefit when eligible or request to refund or roll over any contributions and interest you were awarded.

If the community property court order provides for a future benefit, you will receive a monthly allowance once your former spouse retires. You are called a "community property payee."

Refer to your filed community property court order, or the letter CalPERS mailed to you after the community property resolution, to determine what type of community property interest you were awarded. You can also contact us directly.

What resources are available to help me understand my CalPERS nonmember retirement?

As a nonmember, you have many of the same resources available as a regular member. Please see the "Retirement Planning Resources" or "Become a More Informed Nonmember Retiree" sections of this publication.

Can I create and manage an online account?

Yes. You can create an online my|CalPERS account at my.calpers.ca.gov.

Can I make an appointment at a Regional Office?

Yes. Be sure to identify yourself as a nonmember.

When can I start collecting retirement?

If you were awarded your own CalPERS nonmember account, you are eligible to retire as soon as both you and your former spouse or domestic partner reach minimum retirement age. The minimum retirement age is 50, 52, or 55 years depending on the retirement formula associated with the service credit on your account. You can find your retirement formula through your personal my|CalPERS account or you may contact us and we can provide the information to you.

Additionally, your former spouse or domestic partner must have been vested for service retirement as of your dissolution of marriage or termination of domestic partnership date.

Will my monthly benefit increase if I wait to retire?

It depends. Your benefit is calculated using your age at retirement, the years of service credit awarded to you, and your former spouse's highest salaries during your marriage period. The retirement formula associated with the service you were awarded determines what age factor we use in the calculation.

Here are some examples of retirement formulas and member classifications:

3%@50, State Safety Benefits

2%@55, Local Miscellaneous Benefits

You can find age factor charts in the member publication specific to the membership classification and formula on our website at www.calpers.ca.gov.

Can I get an estimate of my nonmember retirement allowance?

Yes. You can request two CalPERS-generated estimates within a 12-month period. You must be within one year of your anticipated retirement date. The *Nonmember Retirement Allowance Estimate Request* form is located in this publication or you may download the form from our website at www.calpers.ca.gov and mail it to us.

Can I apply for retirement online?

Nonmembers cannot apply for retirement online. You will need to submit the *Nonmember Service Retirement Election Application* form located in this publication.

What is the earliest retirement date I can have?

The effective date of your retirement is the date you designate on the application, or the day following the court-filed date of the Stipulated Domestic Relations Order, whichever is later. If you submit your application more than nine months after your requested retirement date, the law says your retirement date will be the first day of the month in which CalPERS receives your application.

Am I eligible for health benefits as a nonmember?

No. Nonmembers are not eligible for CalPERS health benefits.

My former spouse retired early on a disability retirement. Can I retire early?

No. You must both reach minimum service retirement age before you can apply for retirement.

What happens if my former spouse passes away before meeting minimum service retirement age?

You will become ineligible to receive a monthly retirement benefit if your former spouse or domestic partner passes away. You may refund or roll over the contributions and interest, if any, awarded to you at any time, or you may have an opportunity to amend the original court order. Please contact us for more information.

I have a nonmember account and am also a CalPERS member in my own right, but I'm not ready to retire from my job. Can I retire on my nonmember account only?

Yes. If you are minimum service retirement age and your former spouse or domestic partner meets both the minimum age and minimum service retirement eligibility requirements, you can retire from your nonmember account and begin collecting a monthly retirement benefit.

I have a nonmember account, but also work for another public retirement system. Do I qualify for reciprocal benefits?

No. A nonmember account does not qualify for reciprocal benefits.

Can a nonmember purchase more service credit than what was awarded in the community property court order?

Sometimes. There are limited circumstances when you may be eligible to purchase service credit (e.g., your former spouse took a refund of service and contributions during the marriage period, or he or she elected to convert from the second tier formula to the first tier formula). Contact us for more information.

BECOME A MORE INFORMED NONMEMBER RETIREE

CalPERS Website






Visit our website at www.calpers.ca.gov for information on all our benefits and services.

my|CalPERS

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

- View and update your contact information.
- View tax statements and benefit statements (2012 forward).
- Select mailing preferences for your statements and newsletters.
- Send and receive secure messages.
- Order and download publications.
- Send account information to third parties, such as banks.
- Update federal or California state tax withholding amounts.
- Modify your payment method.
- View and update lump-sum beneficiary information.

Experience CalPERS Through Social Media

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

Important Information for Regional Office Visits

Prior to your office appointment, please complete the following important steps:

- Complete all **forms** in the application publication to the best of your ability.
- Review the estimate of retirement benefits and bring the estimate with you to this appointment.
- Bring your picture identification.
- Bring a copy of your beneficiary's birth certificate.
- Write down any questions you have in advance.

What We Can Do

- Answer basic retirement-related questions.
- Receive and witness completed retirement applications.
- Accept CalPERS forms and supporting documents.
- Receive requests for retirement estimates to be mailed to your home.

What We Cannot Do During Your Visit

- Conduct detailed research on your account.
- Resolve complex account issues or discrepancies.
- Provide immediate retirement estimate results.

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.

California Public Employees' Retirement System

400 Q Street
P.O. Box 942701
Sacramento, CA 94229-2701

888 CalPERS (or 888-225-7377)

www.calpers.ca.gov

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