

Service Retirement Election Application

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 publication ***A Guide to Completing Your Service Retirement Election Application*** (PUB 43).

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)

Daytime Phone

Alternate Phone

Email Address

Section 2

Please enter the last day you were on payroll with a CalPERS-covered employer.

Information About Your Retirement

Last Day on Payroll (mm/dd/yyyy)

Your Retirement Date (mm/dd/yyyy)

Employer Full Name

Full Position Title

Temporary Annuity

Choosing to receive temporary annuity payments permanently reduces your retirement benefit. Refer to the ***Temporary Annuity*** publication (PUB 13) before making this choice.

To elect to receive a temporary annuity payment, select one of the choices below.

- ☐ I became a member prior to January 1, 2002, and elect to receive temporary annuity until age _____ in the amount of \$ _____ per month.
(59½ or whole age 60 to 68) Dollars
- ☐ I became a member on or after January 1, 2002, and have CalPERS service coordinated with Social Security. I elect to receive temporary annuity until age _____ in the amount of \$ _____ per month. I certify this amount does not exceed my estimated Social Security benefit at age _____.
(62 to 70) Dollars

Other California Public Retirement Systems

If you are a member of a defined benefit plan with a California public retirement system other than CalPERS, please complete the following:

Name of Reciprocal System

Last Day of Employment With Reciprocal System (mm/dd/yyyy)

Retirement Date With Reciprocal System (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.

<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	Complete your beneficiary designation in Sections 4a and 4c.
<input type="checkbox"/> 100 Percent Beneficiary Option 2 with Benefit Allowance Increase	Complete your beneficiary designation in Section 4a.
<input type="checkbox"/> 50 Percent Beneficiary Option 3	Complete your beneficiary designation in Sections 4a and 4c.
<input type="checkbox"/> 50 Percent Beneficiary Option 3 with Benefit Allowance Increase	Complete your beneficiary designation in Section 4a.
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.

If you are required by a court order to designate your nonmember spouse or partner for an ongoing monthly benefit, choose one of the Court-Ordered Community Property Option 4 options for your share of the benefit.

Court-Ordered Community Property Option 4

Provide your former spouse/partner's information and choose one of the options below for your share of the benefit.

Former Spouse/Former Registered Domestic Partner (First Name, Middle Initial, Last Name)

Social Security Number or CalPERS ID

<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"/> 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.

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

Name (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID	
Birth Date (mm/dd/yyyy)	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Nonbinary	Relationship to You	
Address			
City	State	ZIP	Country

Your Name

Social Security Number or CalPERS ID

Section 4b

Complete Your Beneficiary Information – Specific Percentage or Specific Dollar Amount

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.

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 chose one of the following options, name one or more beneficiaries to receive a specific percentage or dollar amount of your retirement benefit upon your death.

- Flexible Beneficiary Option 4/Specific Percentage or Specific Dollar Amount
- Court-Ordered Community Property Option 4/Specific Percentage or Specific Dollar Amount

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

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

\$ %
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) Gender ☐ Male ☐ Female ☐ Nonbinary Relationship to You

\$ %
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) Gender ☐ Male ☐ Female ☐ Nonbinary Relationship to You

\$ %
Dollar Amount 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 ☐ Male ☐ Female ☐ Nonbinary Relationship to You

\$ %
Dollar Amount Percent of Benefit

Address

City State ZIP Country

Your Name

Social Security Number or CalPERS ID

Section 4c

If you want to name separate beneficiaries for the balance of your remaining contributions and/or temporary annuity balance, call us toll free at **888 CalPERS** (or **888-225-7377**).

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.

Complete Your Beneficiary Information – Return of Remaining Contributions

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
- Temporary Annuity (remaining balance upon your death)
- Court-Ordered Community Property Option 4/Return of Remaining Contributions Option 1

Name (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID	
Birth Date (mm/dd/yyyy)	Relationship to You	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary	%
		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)	Relationship to You	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary	%
		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)	Relationship to You	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary	%
		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)	Relationship to You	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary	%
		Priority	Percent of Benefit
Address			
City	State	ZIP	Country

Your Name

Social Security Number or CalPERS ID

Section 5

Retired Death Benefit – Beneficiary Designation

Name one or more beneficiaries to receive the Retired Death Benefit upon your death. The amount payable is based on your employer's contract with us. You can change this beneficiary designation at any time.

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 last worked with another California retirement system that provides a similar death benefit, the CalPERS Retired Death Benefit is not paid.

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)

Relationship to You

☐ Primary ☐ Secondary

%

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)

Relationship to You

☐ Primary ☐ Secondary

%

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)

Relationship to You

☐ Primary ☐ Secondary

%

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)

Relationship to You

☐ Primary ☐ Secondary

%

Priority

Percent of Benefit

Address

City

State

ZIP

Country

Your Name

Social Security Number or CalPERS ID

Section 6

See Survivor Continuance instructions in the publication *A Guide to Completing Your Service Retirement Election Application* (PUB 43) to learn about eligibility requirements for this benefit.

Survivor Continuance Information

1. Were you married or in a registered domestic partnership at least one year prior to your retirement date?

☐ No ☐ Yes, provide:

Name of Spouse/Registered Domestic Partner (First Name, Middle Initial, Last Name)

Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy)

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

Address

City

State

ZIP

Country

2. Do you have any natural or legally adopted unmarried children under age 18? ☐ No ☐ Yes, provide:

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

Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy)

Address

City

State

ZIP

Country

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

Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy)

Address

City

State

ZIP

Country

3. Do you have any unmarried children who were disabled prior to their 18th birthday and who are still disabled? ☐ No ☐ Yes, provide:

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

Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy)

Address

City

State

ZIP

Country

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

Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy)

Address

City

State

ZIP

Country

Section 6 continues on page 7

Your Name

Social Security Number or CalPERS ID

Section 6, continued

Survivor Continuance Information, continued

4. Are your parents dependent upon you for one-half of their support? ☐ No ☐ Yes, provide:

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

Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy)

Address

City

State

ZIP

Country

Section 7

Tax Withholding Election

Please tell us about your citizenship and residency:

- ☐ I am a citizen of another country and live in the United States.
- ☐ I am a citizen of the United States and live in the United States.
- ☐ I am a citizen of the United States and live in another country.
- ☐ I am a non-resident alien.

Provide your country of citizenship and legal residency.

Country of Citizenship

Country of Legal Residency

Step 1: Federal Tax Withholding Election

Please choose only one.

- ☐ Do not withhold federal income tax
(Skip to California State Tax Withholding Election at the end of this section if you choose not
to withhold federal income tax.)

Withhold federal income tax based on the tax tables for:

- ☐ Single or Married - Filing Separately
- ☐ Married - Filing Jointly or Qualifying Widow(er)
- ☐ Head of Household

Section 7 continues on page 8

Section 7, continued

Tax Withholding Election, continued

Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to California State Tax Withholding on the next page.

For more information on each step, see pages 13-14 in the publication ***A Guide to Completing Your Service Retirement Election Application*** (PUB 43).

<p>Step 2: Income from a Job and/or Multiple Pensions/Annuities (Including a Spouses' Job/Pension/Annuity)</p> <p>Complete this step if you:</p> <ul style="list-style-type: none"> • have income from a job or more than one pension/annuity; or • are married filing jointly and your spouse receives income from a job or a pension/annuity. <p>a) Job income. If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter "-0-" \$ _____</p> <p>b) Other Pension and Annuities. If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter "-0-" \$ _____</p> <p>c) Total: Add the amounts from items (a) and (b) and enter the total here. ></p> <p>TIP:</p> <ul style="list-style-type: none"> • To be accurate, submit a W-4P for all other pensions/annuities. Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. • If Step 2(a) is blank and this pension/annuity pays the most annually, complete Steps 3-4(b) on this form. Otherwise, do not complete Steps 3-4(b) on this form. 	<p>2</p>	<p>\$ _____</p>
<p>Step 3: Claim Dependent and Other Credits</p> <p>If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):</p> <p>a) Multiply the number of qualifying children under age 17 by \$2,000 \$ _____</p> <p>b) Multiply the number of other dependents by \$500. \$ _____</p> <p>c) Add other credits, such as foreign tax credit and education tax credits . . . \$ _____</p> <p>Add the amounts for qualifying children, other dependents, and other credits and enter the total here ></p>	<p>3</p>	<p>\$ _____</p>
<p>Step 4: Other Adjustments (Optional)</p> <p>a) Other income (not from jobs or pension/annuity payments). If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends ></p> <p>b) Deductions. If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, enter the amount of deductions here ></p> <p>c) Extra withholding. Enter any additional tax you want withheld from each payment ></p>	<p>4(a) 4(b) 4(c)</p>	<p>\$ _____ \$ _____ \$ _____</p>

Section 7, continued

Tax Withholding Election, continued

Please choose only one.

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

California State Tax Withholding Election

☐ Do not withhold State of California income tax.

Withhold State of California income tax based on the tax tables for:

☐ Single or Married (with two or more incomes) Number of allowances: _____

☐ Married (one income) Number of allowances: _____

☐ Head of Household. Number of allowances: _____

Additional amount, if any, you want withheld from your pension or annuity payment \$ _____

(Note: You cannot enter an amount here without entering a filing status
and the number, including zero, of allowances.)

Designated amount you would like to withhold from each pension or annuity program \$ _____

Section 8

*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.

** Trust Account

You also need to complete and submit a *Request for Payment of Monthly Allowance to a Trust* form available at www.calpers.ca.gov and a copy of the Certification of Trust from your trust document.

Direct Deposit Information

I certify I am entitled to receive this payment. I authorize my retirement 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** ☐ **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)

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

Section 9

CalPERS Health Coverage

If you are currently enrolled in your own right for CalPERS health benefits, you can continue your health enrollment into retirement with no break in coverage.

If you do not want health coverage, you must cancel retiree health coverage by declining coverage below. You may be eligible to enroll in health coverage during the next Open Enrollment period.

☐ I decline continuation of my CalPERS health coverage into retirement.

Section 10

Spousal Consent to Beneficiary Designation

You must review and sign this acknowledgment if you are married or in a registered domestic partnership and you name someone other than your spouse or domestic partner as a beneficiary to receive an ongoing monthly benefit or any lump-sum benefits that may be payable upon your death.

Member Acknowledgment

I understand that if I am married or in a registered domestic partnership, my spouse or domestic partner may have community property rights in one or more of the following benefits (if applicable):

- The monthly option benefit that continues following a member's death;
- The return of any remaining member contributions; and/or
- The Retired Death Benefit.

If I name someone other than my spouse or domestic partner as my beneficiary for some or all of these benefits and I die before my spouse or domestic partner, he or she may still be entitled to receive his or her community property share of the benefit(s). If I name one or more other individuals as my beneficiary(ies) to receive a benefit listed above, and my spouse or domestic partner does not consent at this time by signing below, CalPERS will award 50 percent of the community property share of such benefit to my spouse or domestic partner in the event of my death unless he or she waives his or her community property interest in such benefit at the time the benefit becomes payable, and CalPERS will award the remaining 50 percent of the community property share, plus any separate property share, of such benefit to the named beneficiary(ies).

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

Your Signature

Date (mm/dd/yyyy)

Spouse's or Registered Domestic Partner's Consent

I hereby voluntarily and irrevocably consent to each of the beneficiary designation(s) by my spouse/registered domestic partner in this application. I acknowledge and understand that I am not obligated to consent and, if I do consent, and my spouse or registered domestic partner dies before me and has named a beneficiary other than me, some or all of the following benefits will be paid to a beneficiary other than me in accordance with the beneficiary designation(s):

- The monthly option benefit that continues following a member's death;
- The return of any remaining member contributions; and/or
- The Retired Death Benefit.

I understand that I may have community property or other rights in these benefits, and I hereby voluntarily waive and release any rights I may have to these benefits. I understand that I do not have to sign this consent and that if I do sign my consent is irrevocable. I acknowledge that I have received a complete explanation of each benefit listed above (if applicable), and I have had the opportunity to consult with an attorney or other professional concerning this waiver.

Your spouse or registered
domestic partner should
sign this consent if he or
she consents to each of your
beneficiary designations
after reviewing this section.
His or her signature must be
notarized or witnessed by a
CalPERS representative.

Your Spouse's or Domestic Partner's Signature

Date (mm/dd/yyyy)

Your Name

Social Security Number or CalPERS ID

Section 11

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

Signatures and Notary or Witness Acknowledgment

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 I only have 30 days from the issuance of my first retirement benefit check to cancel or make any changes to this application.** If I seek post-retirement CalPERS employment, I understand I must read the publication ***A Guide to CalPERS Employment After Retirement*** (PUB 33), which contains information about the requirements for such employment.

Are you legally married or do you have a state-recognized registered domestic partner? ☐ Yes ☐ No

If no, please indicate: ☐ Never Married or in Domestic Partnership
☐ Divorced, Annulled, or Domestic Partnership Terminated
☐ Widowed

If you answered yes above, your spouse or registered domestic partner must sign this application unless you have elected 100 Percent Beneficiary Option 2 or 100 Percent Beneficiary Option 2 with Benefit Allowance Increase as your retirement payment option, **and** you designated your spouse or registered domestic partner as the beneficiary, **and** you designated him or her as the sole primary beneficiary of any lump-sum benefits. Otherwise, you must complete and submit the ***Justification for Absence of Spouse's or Registered Domestic Partner's Signature*** form.

Your signature and your spouse's or registered domestic partner's signature must be notarized by a notary public or witnessed by a CalPERS representative.

Your Signature

Date (mm/dd/yyyy)

Your Spouse's or Domestic Partner's Signature

Date (mm/dd/yyyy)

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 _____ Date

before me, _____ personally appeared

Name of Notary/Witness

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