Agenda:

• CalPERS Website
  – Home page
  – Resources
• my|CalPERS
  – Home page
  – Retirement
• Retirement Options
• Health
• Education Resources
• Profile
• Message Center
See What's New With my | CalPERS

We've enhanced my | CalPERS to make it easier to find your most-requested information and features.

Log In Today

I Want To . . .

- Attend Training & Events
- Calculate My Retirement Estimate

Life Events

- Birth or Adoption
- Death or Terminal Illness

Forms & Publications

- Health Benefit Summary (PDF)
- PERSpектив Newsletter, Spring 2017
I Want To…

- Attend Training & Events
- Calculate My Retirement Estimate
- Change My Address
- Estimate Service Credit Cost
- Find a Job
- Learn About Long-Term Care
- Review Medicare Plan Changes
- Update My Beneficiary
- View Health Plan Rates
- Visit a Regional Office
Life Events

- Birth or Adoption
- Death or Terminal Illness
- Domestic Partnership
- Injury/Disability
- Leave of Absence
- Leaving CalPERS Membership
- Marriage or Divorce
- Name or Address Changes
- Retirement
- Returning to Work
Forms & Publications

- Beneficiary Designation (PDF)
- Facts at a Glance (PDF)
- Health Benefit Summary (PDF)
- PERSpective Newsletter, Fall 2015 (PDF)
- Planning Your Service Retirement (PUB 1) (PDF)
- Service Credit Purchase Options (PUB 12) (PDF)
- Service Retirement Application (PUB 43) (PDF)
CalPERS Benefits Education Events

Join us in Los Angeles and Riverside to learn about benefits and programs available to you as a CalPERS member.

Register for Events
Access myCalPERS
Your secure self-service website to access real-time account details.

Upcoming Scheduled Maintenance
There is no scheduled maintenance at this time. All of our online services and features are currently available.

Pre-Log In

Select the appropriate type below: (required)

- **Participant**
  You can log in or register as a participant if you are a member, non-member, retiree, community property payee, beneficiary, survivor, or subscriber.

- **Business Partner**
  You can log in as a business partner if you are a representative of the State of California, a public agency, school, reciprocal or non-reciprocal retirement system, health carrier, medical vendor group, independent medical examiner, job assessor, direct authorization organization or service provider.

Continue
Welcome to my|CalPERS

Log In

Username (required)

Continue

Forgot your Username?
Forgot your Password?

New to my|CalPERS? Register now.

For your security, we recommend that you log out when you're done, and close all of your browser windows.
Access Your Account

Your Security Image and Message

my retirement

Not your security image or message?

Enter Your Password

Password *(required)*

Forgot your Password?

Log In
CalPERS Account Summary  last reported 11/29/2018

Total Balance  $136,730.30  
Total Service Credit  22.901 years  
Estimated Earliest Retirement  0.000 years  

Contributions  $93,968.33  
Interest  $42,761.97  
Your Current Membership  
State Miscellaneous  
Your Retirement Formula  2% @ 55  
Calculate a Retirement Estimate  
Apply for Retirement  

View Retirement Contribution Details  
View Service Credit Information  
Get Informed.  
Download and Order Publications  

Your Information
- Add or Change Your Beneficiaries
- Update Your Contact Information
- Find Your CalPERS ID
- Find Your Membership Date

Power of Attorney
You do not have a designated Special Power of Attorney. If you have questions, send us a secure message.

Request a Letter
Need a Member Account Balance or Verification of Deposit letter? We can send documents on your behalf to a third party.

Watch Educational Videos
View information videos on retirement planning, benefit basics, and more.

Find Classes
Take advantage of events and trainings designed to help you make informed decisions about your retirement.

Schedule an Appointment
Book a one-on-one appointment with a representative from your local CalPERS Regional Office.

Health Enrollment
You are enrolled in Kaiser Permanente California effective January 01, 2016.
View Current Health Coverage Details

Health Benefits Information
Learn about Open Enrollment opportunities and updates.
Find a Medical Plan, or get information about Plans & Rates, including online tools, health and wellness resources, and plan coverage.

Your Annual Statements
- 2016 CalPERS Member Statement (PDF)
- 2016 Health Plan Statement (PDF)
View All Statements
## CalPERS Account Summary

<table>
<thead>
<tr>
<th>Total Balance</th>
<th>Total Service Credit</th>
<th>Estimated Earliest Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>$136,730.30</td>
<td>22.901 years</td>
<td>0.000 years</td>
</tr>
</tbody>
</table>

**Contributions** | **Interest**
$93,968.33 | $42,761.97

**Your Current Membership**
State Miscellaneous

**Your Retirement Formula**
2% @ 55

[View Retirement Contribution Details](#)
[View Service Credit Information](#)
[Calculate a Retirement Estimate](#)
[Apply for Retirement](#)
## CalPERS Account Summary

**last reported 11/29/2018**

<table>
<thead>
<tr>
<th>Total Balance</th>
<th>Total Service Credit</th>
<th>Estimated Earliest Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>$136,730.30</td>
<td>22.901 years</td>
<td>0.000 years</td>
</tr>
</tbody>
</table>

- **Contributions**: $93,968.33
- **Interest**: $42,761.97

**Your Current Membership**

- **State Miscellaneous**

**Your Retirement Formula**

- **2% @ 55**

[View Retirement Contribution Details](#)
[View Service Credit Information](#)
[Calculate a Retirement Estimate](#)
[Apply for Retirement](#)
# Retirement Summary

**CalPERS**  
Jane Doe

**Member**

**Retirement Contributions** as of 11/29/2018

<table>
<thead>
<tr>
<th>Total Balance</th>
<th>Taxed Contributions</th>
<th>Posted Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>$136,730.30</td>
<td>$0.00</td>
<td>$38,945.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Contributions</th>
<th>Total Interest</th>
<th>Tax Deferred Contributions</th>
<th>Current Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>$93,968.33</td>
<td>$42,761.97</td>
<td>$93,968.33</td>
<td>$3,816.97</td>
</tr>
</tbody>
</table>

**Membership Date and Status**

You have been a CalPERS member since 02/20/2001 and your status is Active.

**My Bargaining Unit**

You are in bargaining unit R01.
Retirement Estimate Calculator

The Retirement Estimate Calculator is intended to provide an estimate only. Your actual retirement benefit will be determined when you formally apply for retirement based on applicable provisions in the California Public Employees' Retirement Law, the California Public Employees' Pension Reform Act of 2013, and federal tax law. See Terms of Use for more information.

Start a New Estimate

Saved Scenario  What's this?

Select the name of a scenario to view it. Check the box next to an estimate and select Delete Selected to remove a scenario from your list or select Rename Selected to change the name.

<table>
<thead>
<tr>
<th>Select</th>
<th>Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2017</td>
<td>01/23/2017</td>
</tr>
</tbody>
</table>
Beneficiary vs. Survivor

**Beneficiary**

Anyone of your choosing

- Your spouse/domestic partner may have a community property claim

**Survivor**

Defined by law

- Spouse
- Registered domestic partner
- Children unmarried under age 18
- Disabled child
- Economically-dependent parents
Survivor Continuance

- A monthly benefit paid after your death in retirement to an eligible survivor
- Your employer pays for the benefit
- Provided by law to all State and School members
- Public Agency employers must contract for this benefit
## Estimate Results

### Lifetime Monthly Benefit Payment Options

<table>
<thead>
<tr>
<th>Option Type</th>
<th>Monthly Amount</th>
<th>For You if Beneficiary Dies Before You</th>
<th>Payments Made After Your Death</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Retirement Benefits - Standard Options</strong></td>
<td></td>
<td></td>
<td>To Your Beneficiary</td>
</tr>
<tr>
<td>Unmodified Allowance</td>
<td>$2,755</td>
<td>N/A</td>
<td>No Monthly Benefit</td>
</tr>
<tr>
<td>Return of Remaining Contributions</td>
<td>$2,729</td>
<td>N/A</td>
<td>No Monthly Benefit</td>
</tr>
<tr>
<td>Option Type</td>
<td>Monthly Amount</td>
<td>For You if Beneficiary Dies Before You</td>
<td>To Your Beneficiary</td>
</tr>
<tr>
<td>-----------------------------------</td>
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<td>$2,729</td>
<td>N/A</td>
<td>No Monthly Benefit</td>
</tr>
<tr>
<td>100% Beneficiary</td>
<td>$2,530</td>
<td>$2,530</td>
<td>$1,841</td>
</tr>
<tr>
<td>100% Beneficiary w/ Allowance increase</td>
<td>$2,509</td>
<td>$2,755</td>
<td>$1,820</td>
</tr>
<tr>
<td>50% Beneficiary</td>
<td>$2,635</td>
<td>$2,535</td>
<td>$973</td>
</tr>
<tr>
<td>50% Beneficiary w/ Allowance Increase</td>
<td>$2,624</td>
<td>$2,755</td>
<td>$968</td>
</tr>
</tbody>
</table>

**Flexible Beneficiary Option**

<table>
<thead>
<tr>
<th>Specific Percentage to Beneficiary</th>
<th>$2,637</th>
<th>$2,637</th>
<th>$689</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Beneficiary</td>
<td>$2,694</td>
<td>$2,694</td>
<td></td>
</tr>
<tr>
<td>Specific Dollar Amount to Beneficiary</td>
<td>$2,694</td>
<td>$2,694</td>
<td></td>
</tr>
</tbody>
</table>

**Calculation Details**

- **Program Type**: CalPERS Member
- **Benefit Type**: Service Retirement
- **Effective Date**: 07/29/2024
- **Age at Retirement**: 55
- **Total Service Credit**: 28.307 years
- **Primary Beneficiary Date of Birth**: 04/01/1969
- **Beneficiaries**: 1
- **Specific Dollar Amount to Beneficiary**: $500.00
- **Specific Percentage to Beneficiary**: 50%
- **Final Compensation**: $5,000.00
**Unmodified Allowance:** Provides the highest monthly allowance paid for life.

<table>
<thead>
<tr>
<th>Your Retirement Benefits – Standard Options</th>
<th>Payments Made After Your Death</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Option Type</strong></td>
<td><strong>Monthly Amount</strong></td>
</tr>
<tr>
<td>Unmodified Allowance</td>
<td>$2,755</td>
</tr>
<tr>
<td>Return of Remaining Contributions</td>
<td>$2,729</td>
</tr>
</tbody>
</table>
Return of Remaining Contributions - Option 1: Upon your death, provides a lump-sum payout of any remaining member contributions in your account to one or more named beneficiaries in a lump sum.

<table>
<thead>
<tr>
<th>Your Retirement Benefits – Standard Options</th>
<th>Payments Made After Your Death</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option Type</td>
<td>Monthly Amount</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Unmodified Allowance</td>
<td>$2,755</td>
</tr>
<tr>
<td>Return of Remaining Contributions</td>
<td>$2,729</td>
</tr>
</tbody>
</table>
100 Percent Beneficiary - Option 2: Upon your death, provides 100 percent of your ongoing monthly benefit to your named beneficiary.

<table>
<thead>
<tr>
<th>Option Type</th>
<th>Monthly Amount</th>
<th>For You if Beneficiary Dies Before You</th>
<th>To Your Beneficiary</th>
<th>To Your Survivor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>100% Beneficiary</strong></td>
<td>$2,530</td>
<td>$2,530</td>
<td>$1,841</td>
<td>$689</td>
</tr>
<tr>
<td><strong>100% Beneficiary w/ Allowance increase</strong></td>
<td>$2,509</td>
<td>$2,755</td>
<td>$1,820</td>
<td>$689</td>
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100 Percent Beneficiary - Option 2 w/ Allowance Increase: Upon your death, provides 100 percent of your ongoing monthly benefit to your named beneficiary.

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<th>Your Retirement Benefits – Standard Options</th>
<th>Payments Made After Your Death</th>
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</thead>
<tbody>
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<tr>
<td>100% Beneficiary</td>
<td>$2,530</td>
</tr>
<tr>
<td><strong>For You if Beneficiary Dies Before You</strong></td>
<td>$2,530</td>
</tr>
<tr>
<td></td>
<td>$1,841</td>
</tr>
<tr>
<td></td>
<td>$689</td>
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</tr>
<tr>
<td></td>
<td>$2,755</td>
</tr>
<tr>
<td></td>
<td>$1,820</td>
</tr>
<tr>
<td></td>
<td>$689</td>
</tr>
</tbody>
</table>
50 Percent Beneficiary - Option 3: Upon your death, provides 50 percent of your ongoing monthly benefit to your named beneficiary.

<table>
<thead>
<tr>
<th>Option Type</th>
<th>Monthly Amount</th>
<th>For You if Beneficiary Dies Before You</th>
<th>To Your Beneficiary</th>
<th>To Your Survivor</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% Beneficiary</td>
<td>$2,635</td>
<td>$2,635</td>
<td>$973</td>
<td>$689</td>
</tr>
<tr>
<td>50% Beneficiary w/ Allowance increase</td>
<td>$2,624</td>
<td>$2,755</td>
<td>$968</td>
<td>$689</td>
</tr>
</tbody>
</table>
50 Percent Beneficiary - Option 3 w/ Allowance Increase: Upon your death, provides 50 percent of your ongoing monthly benefit to your named beneficiary.

<table>
<thead>
<tr>
<th>Option Type</th>
<th>Monthly Amount</th>
<th>For You if Beneficiary Dies Before You</th>
<th>Payments Made After Your Death</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>To Your Beneficiary</td>
</tr>
<tr>
<td>50% Beneficiary</td>
<td>$2,635</td>
<td>$2,635</td>
<td>$973</td>
</tr>
<tr>
<td></td>
<td>$2,624</td>
<td>$2,755</td>
<td>$968</td>
</tr>
</tbody>
</table>

CaPERS Benefits Education Events
Flexible Beneficiary — Option 4: Upon your death, provides an ongoing monthly benefit of a specific percentage or a specific dollar amount of your Unmodified Allowance to one or more named beneficiaries.

<table>
<thead>
<tr>
<th>Flexible Beneficiary Option</th>
<th>Monthly Amount</th>
<th>For You if Beneficiary Dies Before You</th>
<th>To Your Beneficiary</th>
<th>To Your Survivor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Specific Percentage to Beneficiary</strong></td>
<td>$2,637</td>
<td>$2,637</td>
<td>$974</td>
<td>$689</td>
</tr>
<tr>
<td><strong>Specific Dollar Amount to Beneficiary</strong></td>
<td>$2,694</td>
<td>$2,694</td>
<td>$500</td>
<td>$689</td>
</tr>
</tbody>
</table>

CaIPERS Benefits Education Events
Your Retirement Date

Enter the date you want to retire.

**Retirement Date (required)**

Your retirement date is typically one day after your last day of employment.

mm/dd/yyyy

Enter your current position title (don't abbreviate).

**Position Title (required)**

Up to 80 characters.

Review your personal information.

**Name**

John Smith

**Gender**

Male

**Date of Birth**

01/06/1960

If this information is incorrect, make corrections on the Personal Information form and mail it to us. You can still continue the retirement application process.
Lump Sum Benefits

Lump sum benefits are one-time payments made at the time of your death to beneficiaries of your choice. If you haven’t designated a beneficiary before your death, we’ll pay the lump sum benefit to your survivors, based on statute.

Pre-Retirement Benefits What’s this?
Beneficiaries effective as of 01/05/2015

<table>
<thead>
<tr>
<th>Primary Beneficiaries</th>
<th>Relationship</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary Smith</td>
<td>Spouse</td>
<td>100%</td>
</tr>
</tbody>
</table>

Change My Beneficiaries
Health Plan Summary

Current Health Coverage as of 07/10/2017

**Medical Plan**
Kaiser Permanente
California

**Coverage Type**
Employee and one dependent Basic

**Enrolled Since**
01/01/2016

**Premium**
$1,325.84

Need premium details?

Questions about your dental & vision benefits?

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Date of Birth</th>
<th>Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Smith</td>
<td>Self</td>
<td>01/06/1960</td>
<td>Basic</td>
</tr>
<tr>
<td>Mary Smith</td>
<td>Spouse</td>
<td>04/18/1956</td>
<td>Basic</td>
</tr>
</tbody>
</table>
Annual Member Statements

CalPERS Member (PDF 75 KB)

CalPERS Member (PDF 75 KB)

CalPERS Member (PDF 75 KB)
Resource Center

Publication Center

Browse Our Publications Center
Download or order our member publications, free of charge. They may help you in making important decisions regarding your benefits.

Publication Order History

Get PERSpective

The PERSpective newsletter will keep you current on important legislation, benefit changes, and CalPERS News.

Go to Forms & Publications to view the latest CalPERS PERSpective newsletter.
Enroll in a Class
Select from a variety of online and instructor-led classes. You can view our complete class list or browse by class title or location to find the classes that interest you.

Schedule an Appointment
If you're looking for more personal assistance you can schedule a one-on-one appointment with your local CalPERS Regional Office.

View Your Activity & History
Get the status on your latest activities scheduled with CalPERS. View classes you have scheduled to attend, change or cancel your enrollment, and download educational materials.

Register for an Event
Learn about CalPERS services and products available to you at any stage of your career. These all-day events are held regularly throughout the state. CalPERS Benefits Education Events provide you the opportunity to:

Learn More
Educate yourself for today and tomorrow. Learn about our benefits, programs, services and more!

Facts at a Glance
Learn basic facts about CalPERS.

CalPERS Newsroom
View current CalPERS topics of interest.

Legislation
Monitor state and federal legislation.
Enroll in a Class
Select from a variety of online and instructor-led classes. You can view our complete class list or browse by class title or location to find the classes that interest you.

Schedule an Appointment
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View Your Activity & History
Get the status on your latest activities scheduled with CalPERS. View classes you have scheduled to attend, change or cancel your enrollment, and download educational materials.

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Learn More
Educate yourself for today and tomorrow. Learn about our benefits, programs, services and more!

Facts at a Glance
Learn basic facts about CalPERS.

CalPERS Newsroom
View current CalPERS topics of interest.

Legislation
Monitor state and federal legislation.
Contact Information

Addresses

To change your address, contact your employer's Human Resources department. Your employer will automatically forward your new address to CalPERS.

Your employer will automatically forward your new address to CalPERS.

Mailing Address
1234 Anywhere Street
Sacramento CA 95840

Physical Address
1234 Anywhere Street
Sacramento CA 95840
<table>
<thead>
<tr>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email</td>
</tr>
<tr>
<td><a href="mailto:jsmith@email.email.com">jsmith@email.email.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile Phone</td>
</tr>
<tr>
<td>(916) XXX-XXXX</td>
</tr>
<tr>
<td>Edit</td>
</tr>
<tr>
<td>Home Phone</td>
</tr>
<tr>
<td>(916) XXX-XXXX</td>
</tr>
<tr>
<td>Edit</td>
</tr>
<tr>
<td>Work Phone</td>
</tr>
</tbody>
</table>

Message Inbox

Send Us a Message

You can send us a secure message by selecting the Send a Message button below. We will respond within 5 business days.

For any inquiries involving your personal health information, call us toll free at 888 CalPERS (or 888-225-7377).

Find answers to frequently asked questions about service credit purchases, retirement benefits, health, and more.
Resources

• CalPERS Website – calpers.ca.gov
• CalPERS Customer Contact Center (888-225-7377)
• CalPERS Benefits Education Events
• Member Education
• Videos and Web Events
• Member Forms and Publications
• PERSpective newsletters