State of California
**California Public Employees' Retirement System**
www.calpers.ca.gov

# Retirement Allowance Estimate Request

This is a request for an estimate of your potential CalPERS retirement benefit amounts. 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: Information About You

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

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

**Birth Date (mm/dd/yyyy)** | **Daytime Phone** | **Alternate Phone**

**Address**

**City** | **State** | **ZIP**

## Section 2: Your Retirement Information

You can only select one type of retirement estimate per form.

**Choose one type:** ☐ **Service Retirement** ☐ **Disability Retirement** ☐ **Industrial Disability Retirement**

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

**Employer** | **Position Title**

To include your unused sick leave and/or educational leave in your estimate, enter the number of hours you'll have as of your projected retirement date. See the back of this form for eligibility requirements.

**Sick Leave Hours** | **Educational Leave Hours**

**Will you have an eligible survivor on your projected retirement date?** ☐ **Yes** ☐ **No**

What is a survivor vs. a beneficiary? See the back of this form for details and a complete description of the available retirement payment options.

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)**

Section 2: Your Retirement Information (continues on the next page)

☐ 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** |
|---|---|
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## Section 3: Advanced Estimate Scenarios

See the back of this form for information regarding the Advances Estimate Scenarios.

If you are a member of a defined benefit plan with another California public retirement system and want us to use your final compensation with the other system in your estimate, complete the information below.

| **Name of Reciprocal System** | **Estimated Final Compensation Amount** |
|---|---|

If you want to include temporary annuity in your retirement estimate, select one of the choices below.

☐ I became a member prior to January 1, 2002, and elect to receive temporary annuity until age _____ (59½ or whole age to 60 to 68) in the amount of $_____ (Dollars) per month.

☐ I became a member on January 1, 2002, or later and have CalPERS service coordinated with Social Security. I elect to receive temporary annuity until age _____ (62 to 70) in the amount of $_____ (Dollars) per month.

## Send to:

**CalPERS Retirement Benefit Services Division**, P.O. Box 942711, Sacramento, CA 94229-2711

**888 CalPERS** (or **888**-225-7377) • TTY: (877) 249-7442 • Fax: 800-959-6545

## Section 1: Information About You

- If you are an active CalPERS member, contact your personnel office and ask them to update your mailing address with us.
- If you are an inactive CalPERS member, update your address at **my.calpers.ca.gov** or call us toll free at **888 CalPERS** (or **888**-225-7377).

## Section 2: Your Retirement Information

**Retirement Date -** Your retirement date can be no earlier than your last day on payroll. If it has been more than nine months since you left employment, the date you enter cannot be earlier than the first day of the month you submit this form.

**Unused Sick Leave/Educational Leave -** Your last employer must contract to provide this benefit, and you must retire within 120 days of leaving employment for any unused sick and/or educational leave to be included in your actual retirement benefit.

**What is a survivor? -** A survivor receives a monthly benefit regardless of the retirement payment you choose. We only include this in your retirement estimate if your employer contracts to provide this benefit. A survivor is defined by law as:

- a spouse or registered domestic partner who was married or registered to you for at least one year before your service retirement date and continuously until your death. (For disability or industrial disability retirement, these conditions must be met on or before the effective date of your disability or industrial disability retirement.)
- natural or adopted unmarried children under age 18.
- an unmarried child who was disabled prior to age 18 and whose disability continues without interruption until the disability ends or until marriage.
- qualifying financially dependent parents, if none of the above.

**What is a beneficiary? -** A beneficiary is any person you choose to receive either a one-time lump-sum payment or ongoing monthly benefit upon your death.

**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 -** 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.
- **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, 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.
- **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, your benefit will increase to the Unmodified Allowance.
- **Flexible Beneficiary Option 4 -** Provides an ongoing monthly benefit of a specific percentage or specific dollar amount of your retirement benefit to one or more named beneficiaries upon your death.

## Section 3: Advanced Estimate Scenarios

**Reciprocity**

- Enter the name of the other California public retirement system you are a member of.
- Enter your highest average annual compensation for any consecutive 12- or 36-month period of employment with the other retirement system.
- To be eligible for full reciprocal benefits, such as final compensation exchange, you must retire concurrently.
- Refer to the publication ***When You Change Retirement Systems*** (PUB 16) for detailed information.

**Temporary Annuity**

- This benefit is only available for a service retirement.
- Enter the amount you want to receive and to what age depending on your CalPERS membership date.
- If your membership is on or after January 1, 2002, your temporary annuity amount cannot exceed your estimated Social Security benefit. This benefit is not free. Refer to the publication ***Temporary Annuity*** (PUB 13) for detailed information.