

## COMPARISON OF PRE-RETIREMENT DEATH BENEFITS FOR CalPERS MEMBERS – SAFETY

### NOT JOB RELATED DEATH – Not Eligible to Retire

Under age 50, or age 50 or over with less than five years of CalPERS-credited service.

#### Basic Death Benefit

Your beneficiary will receive a lump-sum payment of:

1. a refund of your contributions, plus interest, and
2. up to six months' pay (one month's salary rate for each year of current service to a maximum of six months).

Your beneficiary will be determined as follows:

1. named beneficiary, or if none,
2. spouse or registered domestic partner, or if none,
3. your children, or if none,
4. parents, or if none,
5. brothers and sisters, or if none,
6. estate if probated, or if not,
7. trust, or if none,
8. next of kin, as provided by law.

#### **AND 1959 Survivor Benefit (Police and Fire)**

##### ***Note: Pre-Retirement Death Benefits Designations***

**If you name a beneficiary other than your spouse or registered domestic partner, your spouse or registered domestic partner will still receive their community property share. The remainder will be paid to your designated beneficiary(ies). To designate a beneficiary, obtain a CalPERS Beneficiary Designation Form from your personnel office, City Retirement Counselor or CalPERS On-Line.**

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### NOT JOB RELATED DEATH – Eligible to Retire

Age 50 or over with a minimum of five years of CalPERS-credited service.

#### Optional Settlement 2W Death Benefit

Your eligible spouse or registered domestic partner (must have been either been married to you or legally registered before the occurrence of the injury or the onset of the illness that resulted in your death or for at least one year prior to your death) will receive a monthly allowance equal to the amount you would have received if you had retired under a service retirement on the date of your death and elected Option 2W. The benefit is payable to your spouse or domestic partner until death. Upon the death of your spouse or domestic partner the benefit will continue to your natural or adopted unmarried children under age 18 who have never been married.

**OR**

#### 1957 Survivor Benefit

This benefit provides for a monthly allowance equal to one-half of what your highest service retirement allowance would have been had you retired on the date of your death. Those eligible to receive this allowance are:

1. Your spouse or registered domestic partner, if married to you or legally registered *either* before the occurrence of the injury or the onset of the illness that resulted in your death or for at least one year before your death, until death; or if none;
2. Your natural or adopted unmarried children under age 18 who have never been married.

**OR**

#### Basic Death Benefit

The Basic Death Benefit will be paid if:

1. no one is eligible for either of the monthly allowances above, or
2. the person who is eligible for the monthly allowance chooses instead to receive the Basic Death Benefit; or,
3. a person other than a spouse or registered domestic partner is designated as a beneficiary for all or a portion of your contributions and interest.

Your beneficiary will receive a lump-sum payment of:

1. a refund of your contributions, plus interest, and
2. up to six months' pay (one month's salary rate for each year of current service to a maximum of six months).

If no one is eligible for the Pre-retirement Option 2W Death Benefit or the 1957 Survivor Benefit, your beneficiary will be determined as follows:

1. named beneficiary, or if none;
2. spouse or registered domestic partner, or if none;
3. children, or if none;
4. parents, or if none;
5. brothers and sisters, or if none;
6. estate if probated, or if not;
7. trust, or if none;
8. next of kin, as provided by law

#### **AND 1959 Survivor Benefit (Police and Fire)**

## COMPARISON OF PRE-RETIREMENT DEATH BENEFITS FOR CalPERS MEMBERS – SAFETY

### JOB-RELATED DEATH – Not Eligible to Retire

**Under age 50, or age 50 or over with less than five years of CalPERS-credited service.**

#### Special Death Benefit:

Your eligible surviving spouse, registered domestic partner, or children or eligible stepchildren may receive a monthly allowance equal to one-half of your final compensation. If the cause of death is some external violence or physical force while on the job, and there are eligible surviving children in addition to your spouse or registered domestic partner, the allowance may be increased to a maximum of 75%. The Special Death Benefit is payable to your surviving spouse or registered domestic partner until death, or to your children until age 22 who have never been married.

To be eligible your spouse or domestic partner, must have either been married to you or legally registered before the occurrence of the injury or the onset of the illness that resulted in your death *or* for at least one year before your death.

**OR**

#### Basic Death Benefit

The Basic Death Benefit will be paid if:

1. no one is eligible for the monthly allowance above, or
2. the person who is eligible for the monthly allowance chooses instead to receive the Basic Death Benefit.

Your beneficiary will receive a lump-sum payment of:

1. a refund of your contributions, plus interest, and
2. up to six months' pay (one month's salary rate for each year of current service to a maximum of six months).

If no one is eligible for the Special Death Benefit your beneficiary for the Basic Death Benefit will be determined as follows:

1. named beneficiary, or if none,
2. spouse or registered domestic partner, or if none,
3. children, or if none,
4. parents, of if none,
5. brothers and sisters, or if none,
6. estate if probated, or if not,
7. trust, or if none,
8. next of kin, as provided by law.

### **AND 1959 Survivor Benefit (Police and Fire)**

### JOB RELATED DEATH – Eligible to Retire

**Age 50 or over with a minimum of five years of CalPERS-credited service.**

#### Special Death Benefit:

Your eligible surviving spouse, registered domestic partner, or children or eligible stepchildren may receive a monthly allowance equal to one-half of your final compensation. If the cause of death is some external violence or physical force while on the job, and there are eligible surviving children in addition to your spouse or registered domestic partner, the allowance may be increased to a maximum of 100%. The Special Death Benefit is payable to your surviving spouse or registered domestic partner until death, or to your children until age 22 who have never been married.

To be eligible your spouse or domestic partner, must have either been married to you or legally registered before the occurrence of the injury or the onset of the illness that resulted in your death *or* for at least one year before your death.

**OR**

#### Optional Settlement 2W Death Benefit

Your eligible spouse or registered domestic partner (must have been either been married to you or legally registered before the occurrence of the injury or the onset of the illness that resulted in your death *or* for at least one year prior to your death) will receive a monthly allowance equal to the amount you would have received if you had retired under a service retirement on the date of your death and elected Option 2W. The benefit is payable to your spouse or domestic partner until death. Upon the death of your spouse or domestic partner the benefit will continue to your natural or adopted unmarried children under age 18 who have never been married.

**OR**

#### 1957 Survivor Benefit

This benefit provides for a monthly allowance equal to one-half of what your highest service retirement allowance would have been had you retired on the date of your death. Those eligible to receive this allowance are:

1. Your spouse or registered domestic partner, if married to you or legally registered *either* before the occurrence of the injury or the onset of the illness that resulted in your death *or* for at least one year before your death, until death; or if none;
2. Your natural or adopted unmarried children under age 18 who have never been married.

**OR**

#### Basic Death Benefit

The Basic Death Benefit will be paid if:

1. no one is eligible for either of the monthly allowances above, or
2. the person who is eligible for the monthly allowance chooses instead to receive the Basic Death Benefit.

**COMPARISON OF PRE-RETIREMENT DEATH BENEFITS FOR CALPERS MEMBERS – SAFETY**

**JOB RELATED DEATH – Eligible to Retire (cont'd)**

**Basic Death Benefit (cont'd)**

Your beneficiary will receive a lump-sum payment of:

1. a refund of your contributions, plus interest, and
2. up to six months' pay (one month's salary rate for each year of current service to a maximum of six months).

If no one is eligible for the Special Death Benefit, the Pre-retirement Option 2W Death Benefit or the 1957 Survivor Benefit, your beneficiary will be determined as follows:

1. named beneficiary, or if none;
2. spouse or registered domestic partner, or if none;
3. children, or if none;
4. parents; or if none;
5. brothers and sisters, or if none;
6. estate if probated; or if not;
7. trust, or if none;
8. next of kin, as provided by law.

**AND 1959 Survivor Benefit (Police and Fire)**

## COMPARISON OF PRE-RETIREMENT DEATH BENEFITS FOR CalPERS MEMBERS – POLICE & FIRE

### 1959 SURVIVOR BENEFIT

The 1959 Survivor Benefit provides a monthly allowance to eligible survivors of members who were covered for this benefit program and died before retirement. The 1959 Survivor Benefit allowance is payable in addition to any other pre-retirement death benefit paid by CalPERS, with the exception of the Special Death Benefit. If the 1959 Survivor Benefit is greater than the Special Death Benefit, then the difference is paid as the 1959 Survivor Benefit. The City of Long Beach contracts for Level 4.

#### Eligible Survivors:

**Spouse:** A surviving spouse is a husband or wife who was legally married to the member either one year before the member's death, or before the occurrence of the injury or onset of the illness that resulted in the member's death. A surviving spouse is entitled to the 1959 Survivor Benefit as long as they have care of an eligible child, **or** are at least age 60. A surviving spouse may remarry and continue to receive the allowance.

**Domestic Partner:** To be eligible, a surviving domestic partner must have been in a legally registered domestic partnership with the member at least one year before the member's death or before the occurrence of the injury or onset of the illness that resulted in the member's death. A surviving registered domestic partner is entitled to the 1959 Survivor Benefit as long as they have care of an eligible child, **or** are at least age 60. A surviving registered domestic partner may register as a domestic partner to someone else and continue to receive the allowance.

**Children:** A child of the member or stepchild (if the child was living with the member in a parent-child relationship) who has never been married is eligible for benefits while under age 22. An unmarried child incapacitated because of a disability which began before attaining age 22 who has never been married may be entitled to the benefit until married or the disability ends. If a child is in the care of a guardian or is living alone, the child's portion of the benefit is payable to the guardian or to the child directly, rather than to the surviving spouse or domestic partner.

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

#### Monthly Benefits:

One Survivor	- \$ 950
Two Survivors	- \$1,900
Three or More Survivors	- \$2,280