The Los Angeles County Employees Retirement Association (LACERA) has the duty and authority to administer defined retirement plan benefits for the employees of Los Angeles County (County) and outside districts, which include the Little Lake Cemetery District, Local Agency Formation Commission, South Coast Air Quality Management District, and Los Angeles County Office of Education.* We are responsible for collecting, depositing, investing, and managing the retirement funds contributed by the County, outside districts, and County employees.

LACERA was established under the authority of the County Employees Retirement Law of 1937 (CERL) and is governed by CERL, and the California Public Employees’ Pension Reform Act of 2013 (PFRPA). Our association has been providing retirement, disability, and death benefits to eligible County employees, retirees, and their beneficiaries since 1938. In 1971, we began administering a retiree healthcare benefits program.

LACERA is an independent governmental entity, subject to the laws governing fiduciaries. Our staff operates under the direction of a nine-member Board of Retirement (with two alternate members) and a nine-member Board of Investments. We monitor laws and develop rules and policies in support of the best interests of our members, and offer individual counseling and retirement seminars to members in preparation for their retirement.

Our mission is to Produce, Protect, and Provide the Promised Benefits.

*Employees of South Coast Air Quality Management District hired after December 31, 1979 and employees of Los Angeles County Office of Education hired after July 1971 become members of retirement systems other than LACERA.

The Los Angeles County Employees Retirement Association is governed by the County Employees Retirement Law of 1937 and the California Public Employees’ Pension Reform Act of 2013; LACERA retirement benefits are administered in accordance with these laws. If there is any conflict between statements made herein and provisions of the applicable retirement law, the law will prevail.

Visit lacera.com for additional information or call LACERA at 626-564-6132 or 800-786-6464. You may also visit our Member Service Center at 300 N. Lake Avenue, Suite 100, Pasadena, CA 91101.
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General Member: A permanent employee of Los Angeles County or an outside district working three-quarter time or more in a position other than firefighting, forensics, fireguarding, or law enforcement (including District Attorney investigators).

Member Reserve Account: Refers to the total combined balance of all member contributions and related earnings.

Nonseverance-Connected: A disabling condition unrelated to the member’s County employment.

Public Disclosure: A format for determining how retirement and continuing benefits are paid. Plan D offers a choice of six Retirement Options.

Recipient: A relationship between LACERA and certain other California non-reciprocal retirement systems that protects retirement benefits earned under more than one retirement system.

Service Member: A permanent employee of Los Angeles County working three-quarter time or more in firefighting, forensics, fireguarding, or law enforcement (including District Attorney investigators).*

Service Credit: One of the components used to calculate a member’s retirement allowance. Plan D members earn service credit for each payroll period in which a retirement contribution is made.

Service-Connected: A disabling condition resulting from the member’s County employment.

Service Retirement: Retirement from County service granted by the Board of Retirement to a member who has met the minimum age and service requirements.

Transfer: An employee’s entitlement to receive certain benefits accrued under his or her retirement plan. In Plan D, this is based on the completion of five or more years of active service (or combined County and reciprocal system) service. Being vested entitles you to a retirement allowance upon your retirement or after five years of active service.

Windfall Elimination Provision: A special relationship between LACERA and certain other California non-reciprocal retirement systems that protects retirement benefits earned under more than one retirement system.

*Certain lifeguard positions may be classified as general member positions.
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Using Terms to Know
Definitions of Plan terms fold out from both covers to lie open as you explore this Plan Book.
The availability of General Plan D is determined by the member’s LACERA membership date:

- Members with membership dates from June 1, 1979 to January 3, 1982 joined Plan D.
- Members with membership dates from January 4, 1982 to November 27, 2012 could choose to enroll in Plan D or Plan E.
- Members with membership dates from December 1 to December 31, 2012 enrolled in Plan D.

The print date of this book appears on the back cover. The content presented herein is current as of the date it was written. From time to time, however, changes to Plan D resulting from the enactment of new legislation, LACERA policies, and/or other events or conditions may occur. To keep abreast of updates to Plan D, visit lacera.com, Plan Book Section.

Welcome to LACERA Retirement Plan D. General Plan D is a comprehensive plan that provides a wide range of pre-retirement and post-retirement benefits and continuing benefits for eligible survivors and beneficiaries.

This brochure is designed to help you understand the details of Plan D. The Plan is complex, with a broad scope of provisions and components. It offers a full menu of Retirement Options along with opportunities to enhance certain benefits through reciprocity and/or the purchase of service credit.

Announcements and other material related to your retirement plan also appear in PostScript, our quarterly newsletter for active members, and on lacera.com.
Welcome to Plan D
Become familiar with Plan D... get a feel for the flexibility it offers, and learn about the security it can provide you and your loved ones.

- Overview
- Contributions

800-786-6464 | lacera.com | welcome@lacera.com
About Your LACERA Defined Benefit Plan

All LACERA retirement plans are defined benefit plans; as such they promise to pay a specified monthly benefit at retirement. The monthly allowance you will receive at retirement under Plan D is a lifetime benefit, payable every month for the rest of your life.*

The funds in your defined benefit retirement plan are invested by LACERA. You do not bear the risk of adverse investment performance. Benefits granted under Plan D are determined solely by the provisions set forth in the Plan; they are not affected by market volatility. This differs from a defined contribution plan such as a 457 or 401(k) plan, in which you make the investment decisions and bear the associated risks. In those types of plans, your benefit payments stop when the money is exhausted.

Your LACERA Plan D retirement benefits will not run out; you cannot outlive them.

*Certain eligibility rules apply.

Three Factors Determine Your Retirement Benefits

The specifics of your retirement benefits are determined by your age at retirement (calculated in quarter-years), amount of service credit, and final compensation – in accordance with the provisions of your Plan. Any Plan D member who meets the minimum age and service requirements may retire for service and receive a monthly lifetime retirement allowance.
# Summary of Provisions in Plan D

## THE BASICS

<table>
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<th><strong>Table Heading</strong></th>
<th><strong>Description</strong></th>
</tr>
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<td><strong>Contributions</strong></td>
<td>Member makes contributions through pre-tax payroll deductions*</td>
</tr>
<tr>
<td></td>
<td>Employer makes contributions</td>
</tr>
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<td><strong>Vesting</strong></td>
<td>After five years of County service credit</td>
</tr>
<tr>
<td><strong>Retirement Eligibility</strong></td>
<td>Age 50 with 10 years of County (or combined County and reciprocal system) service credit</td>
</tr>
<tr>
<td></td>
<td>Any age with 30 years of County (or combined County and reciprocal system) service credit</td>
</tr>
<tr>
<td></td>
<td>Age 70, regardless of years of service credit</td>
</tr>
<tr>
<td><strong>Final Compensation</strong></td>
<td>Based on highest monthly average of compensation earnable during any 12-consecutive-month period of service</td>
</tr>
<tr>
<td><strong>Maximum Retirement Allowance</strong></td>
<td>Equal to 100 percent of final compensation**</td>
</tr>
</tbody>
</table>

*Contributions for benefits resulting from industrial accidents may be made on an after-tax basis.
**Subject to employee benefit limits set forth in the Internal Revenue Code.

## BENEFIT ENHANCEMENTS*

<table>
<thead>
<tr>
<th><strong>Table Heading</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
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<td><strong>Purchasable Service Credit</strong></td>
<td>Certain County and non-County employment prior to LACERA membership</td>
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<td>Additional Retirement Credit (ARC) purchased prior to January 1, 2013</td>
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<td><strong>Retiree Healthcare</strong></td>
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<td><strong>Cost-of-Living</strong></td>
<td>Retirement allowance eligible for cost-of-living (COLA) increases</td>
</tr>
</tbody>
</table>

*Certain eligibility requirements apply.
Contributing to Plan D

Plan D members make semimonthly contributions to the Plan through automatic payroll deductions. Your contribution rate is a percentage of your compensation earnable. That percentage is based on your entry age into LACERA; it remains based on your entry age throughout your career, regardless of how many years you work.

For example, if your official entry age is 30, your contributions will always be based on the age 30 rate.
Although your contribution rate will always be based on your LACERA entry age, it’s important to understand all contribution rate percentages are subject to change as the result of several factors, including periodic negotiations between management and employee groups, interest rate changes set by the Board of Investments, and system actuarial valuations. System valuations, which are performed every three years as prescribed by law, provide the basis for member contribution rate adjustments deemed necessary to properly fund the system.

Employer contributions are funds contributed by the County or outside district, at rates recommended by LACERA’s actuary. Those contributions are credited to the Employer Reserve Account and are not refundable to the member or the employer.

If you were a member of LACERA (or a reciprocal system) on or before March 7, 1973 and continuously thereafter, or if you have restored credit for service prior to March 1973, the law requires your contributions to be discontinued when you have accrued 30 years of service credit in a contributory plan. Member contributions are made through pre-tax payroll deductions, per Internal Revenue Code Section 414(h)(2). That means payment of tax on your contributions is deferred until you retire or terminate service and withdraw your accumulated contributions.

If you terminate County service and withdraw your retirement contributions, federal law requires LACERA to withhold 20 percent in federal income tax.* If you reside in California, you may elect not to have state tax withheld. If you do not make a state tax withholding election, we will withhold an additional 2 percent in California state income tax. However, if you are under age 70.5, you may defer tax by rolling the funds over into an IRA or other qualified retirement plan.

For questions regarding legal or tax matters, consult with a professional advisor; LACERA does not offer legal or tax advice.

When Are You Eligible for Retirement?
Active members of LACERA Plan D are eligible to retire when they meet one of the following conditions:

- At age 50 with 10 or more years of County (or combined County and reciprocal system) service credit.
- At any age with 30 years of County (or combined County and reciprocal system) service credit.
- At age 70, regardless of years of service credit.

Deferred vested members are eligible to retire when they meet any of these conditions:

- At age 50, having reached the date they would have accrued 10 years of County (or combined County and reciprocal system) service credit had they remained in full-time service.
- At any age, having reached the date they would have accrued 30 years of County (or combined County and reciprocal system) service credit had they remained in full-time service.
- At age 70, regardless of number of years worked.

An active member currently holding a temporary, seasonal, intermittent, or part-time position may retire when the following conditions are met:

- He or she has reached age 50 and has been in County service for 10 years, and
- The member is employed in a temporary, seasonal, intermittent, or part-time position on his or her desired date of retirement, and
- He or she has received five full years of service credit for that position, and
- He or she had previously been a permanent County employee working three-quarter time or more.
Advantage of Remaining in Active Service: Ages 50-65

Between the ages of 50 and 65, every three months, the amount of the allowance you will be entitled to receive upon retirement increases. In other words, *the older you are when you retire, the greater the monthly allowance you will receive.* (There is no additional age benefit after age 65.)

Your retirement allowance is based on a percentage of your final compensation, and age is one of the factors used to determine that percentage. Between the ages of 50 and 65, the percentage increases with each quarter-year (three months) of age you attain.

<table>
<thead>
<tr>
<th>Retirement Date</th>
<th>Dec. 1</th>
<th>March 1</th>
<th>June 1</th>
<th>Sept. 1</th>
<th>Dec. 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age at Retirement</td>
<td>57 yrs./0 mos.</td>
<td>57 yrs./3 mos.</td>
<td>57 yrs./6 mos.</td>
<td>57 yrs./9 mos.</td>
<td>58 yrs./0 mos.</td>
</tr>
<tr>
<td>Service Credit</td>
<td>20 yrs./0 mos.</td>
<td>20 yrs./3 mos.</td>
<td>20 yrs./6 mos.</td>
<td>20 yrs./9 mos.</td>
<td>21 yrs./0 mos.</td>
</tr>
<tr>
<td>Percentage of Final Compensation</td>
<td>32.82%</td>
<td>33.66%</td>
<td>34.50%</td>
<td>35.36%</td>
<td>36.23%</td>
</tr>
<tr>
<td>Monthly Allowance</td>
<td>$1,641</td>
<td>$1,683</td>
<td>$1,725</td>
<td>$1,768</td>
<td>$1,811</td>
</tr>
</tbody>
</table>
Factors Affecting Your Retirement Account

Your retirement is a mosaic... a composite of career and lifestyle factors... you craft its design through the choices you make.

- Service Credit
- Additional Retirement Credit (ARC)

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Understanding the Variables

In the course of a County career, there are many factors and events that can impact an individual’s retirement benefits. These include circumstances such as leaving and returning to service, prior or future employment with a reciprocal retirement system, transferring retirement plans, prior or future service as a safety member, and prior County and/or other government service, among others.

Let’s explore how these factors can affect your Plan D benefits.

The Importance of Service Credit

Plan D members earn retirement service credit for each payroll period of County employment during which a retirement contribution is made. Since years of service credit is one of the factors that determines the monthly allowance you receive when you retire, **the more years of service credit you have, the higher your monthly retirement allowance will be.**

Service credit also affects the cost of your LACERA-administered retiree healthcare benefits. The County subsidizes retiree medical/dental insurance based on a member’s years of service credit; **the more County service credit you have, the more the County pays toward your premiums.** *(See Costs of Medical and Dental Plans on page 50.)*

*Certain exceptions apply.

Purchasing Service Credit

Service credit may be purchased for certain types of County and non-County government service performed prior to the date you became eligible for LACERA membership (various eligibility requirements apply).

Previous County service may include:
- Temporary County service (Temp Time)
- Permanent County service prior to LACERA membership
- Redeposit of withdrawn contributions
- Sick Without Pay (SWOP)*

*Absence due to illness or maternity leave during active membership.*
Other government service may include employment with:
- United States of America government (federal government)
- State of California
- Any public agency within the State of California
- U.S. military

Purchasing non-County service will increase your total years of service credit and count toward the County subsidy of LACERA-administered retiree medical and dental/vision insurance.

The purchase of non-County service will not count toward meeting the minimum service credit requirement to retire or to qualify for a nonservice-connected disability retirement, pre-retirement continuing benefits, or to defer your retirement.

For details on purchasable service, eligibility, contract terms, and calculation methods, visit lacera.com.

Additional Retirement Credit
Prior to PEPRA taking effect on January 1, 2013, Additional Retirement Credit (ARC) was credit that could be purchased to increase your service credit total. It was not based on actual employment. Previous law permitted the purchase of up to five years of ARC by active LACERA members with at least five years of actual County service credit.

The following applies to ARC purchased prior to January 1, 2013:
ARC provides a way to increase your years of service credit. The ARC you purchased will increase the total amount of your service credit, which in turn, will increase the amount of the monthly retirement allowance you will be entitled to receive when you retire. Any ARC you purchased is eligible for COLA adjustments as well.

Certain restrictions apply. ARC is applied to your total service credit solely for the purpose of calculating your retirement. It does not apply toward:
- Meeting minimum eligibility requirements for a service or disability retirement, vesting, or retiree healthcare subsidy
- Cancellation of contributions for members who attain 30 years of continuous service
Calculating additional LACERA-administered retiree healthcare benefits or other benefits based on total years of service credit

**Something to Consider Regarding Service Credit Purchases**

The formulas used to calculate the cost of service credit vary according to the category of service credit being purchased. Factors affecting calculations include your current age, retirement plan, salary, and prevailing interest rate.

**Timing Matters Most**
Generally, it is in your best interest to initiate service credit purchases as early in your career as you can afford.

**Rule of Thumb for Service Credit Purchases:** *Sooner, rather than later!*
Other Circumstances of Service

Employees may relocate over the course of their careers... Plan D allows you to retain your retirement benefits in the event you transfer between certain public agencies.

- Transferring Between Retirement Systems
- Terminating
- Returning

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Other Circumstances of Service

Reciprocity

Reciprocity is a special relationship that exists between LACERA and certain public retirement systems in California. It is designed to protect retirement benefits when public service employees transfer to other public service jobs within a specified time. Under reciprocity there is no transfer of funds or service credit between reciprocal systems.

Reciprocal systems include, but are not limited to, the other 19 county retirement systems in California governed by CERL, the California Public Employees’ Retirement System (CalPERS), systems with reciprocal agreements with CalPERS, the California State Teachers Retirement System (CalSTRS), and the Judges Retirement System I and II (JRS).

Requirements for establishing reciprocity:

- You must become a member of a reciprocal agency within six months after terminating from LACERA, or vice versa.
- Your employment at one public agency must terminate before employment at the next public agency begins. Overlapping service, including vacation or sick time, may disqualify you for reciprocity.
- You must leave your contributions on deposit with LACERA while your employment is covered by a reciprocal retirement system, or vice versa.
- You must apply, in writing, for retirement from each system separately and retire from each system concurrently (on the same day).

Establishing reciprocity provides the following advantages:

- Your contribution rate in the new system may be based on your entry age into the first system.

*Specifications of reciprocity may vary according to the requirements of each system.*
• Your years of service earned under each system may be combined and applied to retirement requirements for vesting and years of service credit.
• When calculating your retirement allowance, each system may use your highest final compensation, regardless of under which system it was earned.

Under reciprocity, each system will provide you with a separate benefit payment, based on your age and years of service credit in that system.

**Terminating Service**

If you leave County service for any reason prior to retirement, your future eligibility for retirement benefits depends on your vesting status.

**If you are vested and leave County service with your retirement contributions on deposit with LACERA:**
• You automatically become a deferred member.
• Your contributions will continue to earn interest.
• Once you meet the minimum requirements, you become eligible for retirement.
• No action is required on your part until you decide to apply for retirement.

**If you are not vested and leave County service with your retirement contributions on deposit with LACERA:**
• Your contributions will continue to earn interest.
• You are not eligible for future retirement benefits from LACERA.
• Your contributions may be withdrawn at any time (unless you return to County service or establish reciprocity in another retirement system).
• No action is required on your part until you wish to withdraw your contributions.

**Whether vested or not, you may establish reciprocity if you leave County service and:**
• Leave your contributions on deposit with LACERA and
• Enter employment with a reciprocal agency within six months of leaving County service.
You may withdraw your accumulated contributions from LACERA:

- Such a withdrawal terminates your membership and forfeits any and all rights to future retirement benefits from LACERA, including disability and healthcare benefits.
- If you withdraw, you may elect either:
  - To have LACERA issue a check directly to you (minus 20 percent mandatory federal withholding tax and any applicable California state tax*) or
  - If you are under age 70.5, you may defer taxes on the funds by rolling them over to an IRA or other tax-qualified plan.

If you are over age 70.5, you are not eligible to roll the funds over. LACERA will issue a check to you minus 20 percent mandatory federal withholding tax and any applicable California state tax.*

*Mandatory withholding tax per U.S. Code Title 26. If you reside in California, you may elect not to have state tax withheld; however, if you do not make a state tax withholding election, we will withhold an additional 2 percent in California state income tax (or 2.5 percent if you will reach age 70.5 by the end of the calendar year). If you are under age 59.5, federal and state penalties for early withdrawal may apply.

Required Minimum Distribution

Internal Revenue Code (IRC) § 401(a)(9) requires individuals who reach age 70.5 having left County service with their contributions on deposit to begin taking a distribution from their LACERA retirement plan.

The method of the distribution depends on their vesting status. In accordance with IRC requirements and applicable retirement law, this means those individuals must either elect to retire or to withdraw their accumulated contributions.

LACERA must begin paying a retirement allowance to a deferred member who:
- Reaches age 70.5
- Left County service with his or her accumulated contributions on deposit with LACERA

If a member meeting the above conditions fails to apply for a deferred retirement allowance and elect a Retirement Option, LACERA will calculate and pay a monthly retirement allowance based on the Unmodified Option.
Note: Rather than apply for retirement, a deferred member age 70.5 may elect to withdraw his or her accumulated contributions. By taking such action, however, the member terminates his or her membership and forfeits all rights to future retirement benefits from LACERA, including disability and healthcare benefits.

LACERA will refund the accumulated contributions of a non-vested individual who:
- Reaches age 70.5
- Left County service with his or her accumulated contributions on deposit with LACERA

The payment of a retirement allowance or a refund of accumulated contributions becomes mandatory on April 1 of the year following the year in which the individual reaches age 70.5. Those who fail to take the required minimum distributions may be subject to IRS penalties.

LACERA must notify an eligible member or former member who reaches age 70 that he or she is eligible to apply for a retirement allowance or a refund of accumulated contributions. If the member cannot be located, all of his or her accumulated contributions will be deposited in the Member Reserve Account.

Members are required to notify LACERA of any change of address.

Returning to Service*

A deferred member of Plan D who returns to County employment working three-quarter time or more automatically becomes an active Plan D member upon his or her return to service (even if the member entered a reciprocal retirement system after terminating County service). The returning member retains his or her service credit.

A deferred member who returns to a permanent position of less than three-quarter time may file a written election to return to active membership. The written election must specify whether the member also chooses to purchase service credit for any County service not previously credited prior to the date of his or her election. The purchase may begin at any time prior to the member’s effective date of retirement.

*Rules also apply to returning members who entered a reciprocal retirement system after terminating County service.
The election to return to active membership is irrevocable; active membership will remain in effect until the member terminates service.

The contribution rate for a member returning from deferred status is based on the entry age in effect at the time of the member’s most recent election of deferred status.

Restoring to a Prior Plan

A member who previously terminated service, subsequently withdrew his or her accumulated contributions, and later returns to County service may restore to his or her former Plan, provided all his or her withdrawn contributions are redeposited, along with the interest those contributions would have earned had they been left on deposit.

The member will default to Plan G upon returning to service. Once restoration is complete, the member’s prior service credit is restored and membership in the prior plan continues as if unbroken.

The returning member will be credited for any excess contributions made prior to completion of the restoration, plus interest. A contribution rate based on the member’s nearest age at the time of reentry into LACERA will apply.

In most situations, Plan E members are not eligible to restore membership in a prior contributory plan. However, certain Plan E members who were not properly informed about restorations and who meet the following specific criteria are permitted to restore:

- Terminated from a contributory Plan
- Withdrew their contributions
- Subsequently returned to County service prior to July 1, 1991 and fulfilled either of the following conditions:
  - Elected Plan E,
  - Returned to a different contributory Plan and later transferred to Plan E

To be eligible, your LACERA record must contain no evidence you were notified of the opportunity to restore membership in your prior contributory Plan by redepositing your accumulated contributions. Each claim will be considered on a case-by-case basis.
Combined Retirement Allowances

Choices you make... transferring Plans or switching from or to a safety position... will affect the way your retirement allowance is calculated.

- Transferring to E
- Double Account
- Dual Status
Combined Retirement Allowances

Transferring to Plan E
A Plan D member may transfer to non-contributory Plan E and retain all accrued Plan D service credit via a Prospective Plan Transfer (PPT). PPT transferees begin earning Plan E service credit and stop paying retirement contributions on their effective date of transfer. Plan E provisions become effective on the date of transfer; Plan D benefits cease at that time.

At retirement, the member receives a combined Plan D and Plan E retirement allowance. To be eligible to receive retirement benefits under Plan E, you must have accrued a minimum aggregate of 10 years of service credit.

A member who transfers to Plan E may not transfer back to Plan D for three years.

Double Account
A member who has earned service credit in a contributory plan and in Plan E maintains a double account with LACERA. Double accounts are established when a member has earned both:
- Service credit in a contributory plan
- A minimum of 10 years of service credit in Plan E

Eligibility to retire from each Plan is determined independently, based on the requirements of each Plan. Service credit earned in one Plan cannot be used to meet the requirements of the other Plan. However, if the double account was created through a PPT, service credit earned under each Plan will be combined and applied toward vesting requirements.

If a member with a double account is eligible to retire for service from Plan D, but has not met the minimum age requirement for Plan E, he or she may retire from Plan D.* Plan E retirement benefits automatically become effective on the date of the member’s 55th birthday.

*The total amount of service credit accrued under all LACERA Plans counts toward the County retiree healthcare subsidy; certain eligibility rules apply. See Costs of Medical and Dental Plans on page 50.
Dual Status

Dual status refers to a member who has accrued service credit both as a general member and a safety member. This occurs when a safety member changes job classifications and becomes eligible for general membership, or vice versa.

At retirement, members with dual status receive a combined retirement allowance based on service credit earned in each category of membership. Separate general and safety benefit amounts are calculated and added together to determine the member’s total retirement allowance.
Exploring the Benefits

Think ahead... examine your options...
determine the retirement strategy best suited
to your personal situation.

- My LACERA
- Retirement Options
- Beneficiaries
- Death/Burial Benefit

800-786-6464  lacera.com  Online Workshops
Exploring the Benefits

A Note about Retirement
Before we explore the benefits included under Plan D, it’s important to emphasize the value of long-term planning in maximizing one’s retirement benefit. LACERA offers free workshops that provide valuable knowledge you can use to strengthen your retirement and position yourself and your family to gain the greatest available advantage. **If you are three to five years from retirement, we strongly recommend you attend a Pre-Retirement Workshop.** Call LACERA at 800-786-6464 or visit lacera.com to register.

Videos of Pre-Retirement Workshop presentations are available in the Retirement University section of lacera.com. The videos outline various retirement issues and offer general advice, along with guidelines to help you properly prepare for your retirement. Links to documents referenced in the videos are also included. For personalized advice, it’s best to speak with a LACERA Retirement Benefits Specialist.

**My LACERA: Your Private Office on lacera.com**
Visit My LACERA to review your personal retirement data and perform a variety of secure account transactions.

**Active members:**
- Generate a personalized Retirement Benefit Estimate
- Update or add a mailing address
- Update or add up to three phone numbers – home, cell, work
- Update email address, password, and security questions
- View personal and retirement data
- View beneficiary information and Annual Benefit Statements
- View interaction history with LACERA

Register on My LACERA today.

**Retirement Options**
At the time of retirement, **Plan D allows you to choose from six Retirement Options.** The Option you elect affects the amount of your retirement allowance, your survivor’s eligibility for LACERA-administered healthcare, and the
amount of the continuing benefit payable to your spouse, domestic partner, or named beneficiary upon your death. The Retirement Options are designed to offer flexibility and address the needs of various lifestyle and family situations.

<table>
<thead>
<tr>
<th>PLAN D SERVICE RETIREMENT OPTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overview</strong></td>
</tr>
<tr>
<td>Unmodified</td>
</tr>
<tr>
<td>Unmodified +Plus</td>
</tr>
</tbody>
</table>

*Continuing benefits terminate upon the death of the eligible surviving spouse, domestic partner, or named beneficiary. Surviving minor child(ren) are eligible for continuing benefits only when there is no surviving spouse or domestic partner. Continuing benefits to an eligible minor child continue until the child is no longer eligible.
<table>
<thead>
<tr>
<th><strong>Option 1</strong></th>
<th><strong>Overview</strong></th>
<th><strong>Eligible Beneficiary</strong></th>
<th><strong>Continuing Benefit</strong></th>
<th><strong>Change Beneficiary After Retirement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member receives reduced (slightly lower than an Unmodified) allowance during his/her lifetime; <strong>named beneficiary receives remaining balance of member’s accumulated contributions</strong></td>
<td>Any named beneficiary with an insurable interest</td>
<td>Lump-sum payment (remaining balance of member’s accumulated contributions); there is no continuing benefit</td>
<td>Full flexibility to change beneficiary at any time</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Option 2</strong></th>
<th><strong>Overview</strong></th>
<th><strong>Eligible Beneficiary</strong></th>
<th><strong>Continuing Benefit</strong></th>
<th><strong>Change Beneficiary After Retirement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member receives reduced (less than an Unmodified) allowance during his/her lifetime; <strong>named beneficiary receives 100% of reduced allowance</strong></td>
<td>Any named beneficiary with an insurable interest</td>
<td>100% of member’s reduced allowance (reduction covers the entire cost of beneficiary’s continuing benefit, based on age of member and beneficiary)</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Option 3</strong></th>
<th><strong>Overview</strong></th>
<th><strong>Eligible Beneficiary</strong></th>
<th><strong>Continuing Benefit</strong></th>
<th><strong>Change Beneficiary After Retirement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member receives reduced (less than an Unmodified) allowance during his/her lifetime; <strong>named beneficiary receives 50% of reduced allowance</strong></td>
<td>Any named beneficiary with an insurable interest</td>
<td>50% of member’s reduced allowance (reduction covers the entire cost of beneficiary’s continuing benefit, based on age of member and beneficiary)</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Option 4</strong></th>
<th><strong>Overview</strong></th>
<th><strong>Eligible Beneficiary</strong></th>
<th><strong>Continuing Benefit</strong></th>
<th><strong>Change Beneficiary After Retirement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member receives reduced (less than an Unmodified) allowance during his/her lifetime; can be customized to provide for multiple beneficiaries</td>
<td>Any named beneficiary(ies) with an insurable interest</td>
<td>Member can provide a fixed percentage or a set dollar amount to one or more beneficiaries (allowance reduction covers entire cost of beneficiary(ies)’s continuing benefit, based on age of member and beneficiaries)</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

*Continuing benefits terminate upon the death of the eligible surviving spouse, domestic partner, or named beneficiary. Surviving minor child(ren) are eligible for continuing benefits only when there is no surviving spouse or domestic partner. Continuing benefits to an eligible minor child continue until the child is no longer eligible.*
More about Plan D Retirement Options

Unmodified Option:
This Option pays you the full amount of the monthly benefit to which you are entitled based on your age at retirement, amount of service credit, and final compensation. Under this Option, if your eligible surviving spouse or domestic partner or minor child dies before you, you may change your beneficiary after retirement.* Upon your death, your new beneficiary will receive any remaining portion of your accumulated contributions and is not eligible for a continuing benefit. Unless otherwise designated, your new beneficiary will also receive a $5,000 lump-sum death/burial benefit. However, if you prefer, you may designate a different beneficiary to receive the death/burial benefit. (See Death/Burial Benefit section on page 31 for details.)

If there is no eligible surviving spouse or domestic partner or minor child, you may designate a beneficiary. Upon your death, the beneficiary will receive any remaining portion of your accumulated contributions and is not eligible for a continuing benefit.

Unmodified+Plus:
Under this customizable Option, if you are married or in a duly registered California domestic partnership you can designate the percentage of your monthly allowance — between 66 and 100 percent — that your eligible surviving spouse or domestic partner will receive upon your death.* To fund your survivor’s continuing benefit, your monthly allowance is reduced during your lifetime. The reduction is calculated using an actuarial equivalent to cover the cost difference between 66 percent and the percentage you select.

Restrictions of this Option limit the payment of a continuing benefit to an eligible spouse or domestic partner. You cannot change your beneficiary after retirement. If your beneficiary dies before you, the reduction to your retirement allowance remains in effect.

*Minor child eligibility applies only in situations where there is no surviving spouse or domestic partner; additional restrictions apply.

Option 1:
This is a lump-sum benefit under which you receive a reduced (slightly lower than an Unmodified) allowance during your lifetime. If you die before receiving the contributions you paid into the Fund, the balance of your accumulated contributions is paid in a lump sum to your named beneficiary or estate.

Under Option 1, the rate by which your contributions are depleted during your lifetime is lower than under the Unmodified Option;
this maximizes the amount of accumulated contributions that could be available to your designated beneficiary as a lump sum upon your death.

If your beneficiary dies before you, the reduction to your retirement allowance remains in effect. However, you may name another beneficiary to receive the Option 1 lump-sum payment. Only Option 1 allows full flexibility to change your beneficiary designation after you retire.

Option 2:
If you elect Option 2, you will receive a reduced (less than an Unmodified) allowance during your lifetime. The reduction will be calculated based on your age at retirement and the age of your beneficiary. Upon your death, your named beneficiary will receive 100 percent of your reduced allowance.

If your beneficiary dies before you, the reduction to your retirement allowance remains in effect. You cannot name another beneficiary to receive the previous beneficiary’s portion of your monthly allowance.

Option 3:
This Option pays you a reduced (less than an Unmodified) allowance during your lifetime; upon your death your named beneficiary receives 50 percent of your reduced allowance as a monthly continuing benefit.

If your beneficiary dies before you, the reduction to your retirement allowance remains in effect. You cannot name another beneficiary to receive the previous beneficiary’s portion of your monthly allowance.

Option 4:
Perhaps the most flexible of the Retirement Options, Option 4 allows you to name one or more beneficiaries to receive a fixed percentage of the reduced (less than an Unmodified) allowance you receive during your lifetime. If you prefer, you may designate a set dollar amount rather than a fixed percentage as a monthly continuing benefit for one or more of your beneficiaries. The reduction to your allowance is calculated using your age at retirement and the age of your beneficiaries.

If one or more of your beneficiaries dies before you, the reduction to your retirement allowance remains in effect. You cannot name another beneficiary to receive the previous beneficiary’s portion of your monthly allowance.
Designating Beneficiaries

Eligible beneficiaries referenced in Plan D Retirement Options are defined as follows:

**Eligible Spouse:**
- Must be married one year prior to the member’s retirement and submit an original certified marriage certificate.

**Eligible Domestic Partner:**
- Must be registered with the California Secretary of State, with a Certificate of Registered Domestic Partnership, one year prior to the member’s retirement.

**Eligible Child(ren):**
- Up to age 18.
- Unmarried.
- Eligibility may be extended through age 21 if the eligible child(ren) remains unmarried and a full-time student in an accredited educational institution.

Under the Unmodified+Plus Option, surviving minor child(ren) are eligible for continuing benefits only when there is no surviving spouse or domestic partner.

**Person with Insurable Interest:**
According to California law, every person has an insurable interest in the life and health of:
- Himself [herself].
- Any person on whom he [or she] depends wholly or in part for education or support.
- Any person under a legal obligation to him [her] for:
  ° payment of money
  ° property or services of which death or illness might delay or prevent the performance
- Any person upon whose life any estate or interest vested in him [her] depends.

**Primary Beneficiary.** A member’s primary beneficiary is the first beneficiary entitled to receive a death benefit subsequent to the member’s death. A primary beneficiary may receive 100 percent of the member’s death benefit — or a lesser percentage if there is more than one person named as a primary beneficiary.

**Beneficiary Priority.** Under the Unmodified Option, the law entitles your eligible spouse or domestic partner, whether named as a
beneficiary or not, to a continuing monthly benefit upon your death. **If there is no spouse or domestic partner**, any eligible minor children will receive the continuing benefit until their eligibility expires.

**Dividing Benefits among Beneficiaries.** When dividing benefits among your beneficiaries, the percentage of benefits must total 100 percent. Use whole numbers when assigning portions. For example, percentages for three children would be designated as 34, 33, and 33 percent.

If you have a trust and wish to leave a continuing monthly benefit to your spouse or domestic partner, you must designate that person as your Primary Beneficiary-100 percent and the trust as Secondary Beneficiary-100 percent. If your spouse or domestic partner dies before you and you have no eligible minor children, unless otherwise designated, the trust will receive a $5,000 lump-sum death/burial benefit. A trust cannot receive a continuing monthly benefit.

**Beneficiary Changes after Retirement.** Only Option 1 allows you full flexibility to change your beneficiary designation after you retire. Changing a primary beneficiary post-retirement under Option 2, 3, or 4 is **not** permitted. The terms of the Unmodified Option allow you to name a new beneficiary **only if** your eligible spouse, domestic partner, or minor child dies before you. In such a case, the new beneficiary is **not** eligible for a continuing benefit; he or she will receive any remaining portion of your accumulated contributions. For additional information, visit lacera.com or call 800-786-6464 to speak with a LACERA Retirement Benefits Specialist.

**Survivor Eligibility for LACERA-Administered Healthcare**
Following the death of an active member, a survivor **who is receiving a continuing monthly benefit from LACERA** is generally eligible to enroll in a LACERA-administered health plan.

Upon the death of a retired member, any survivor or beneficiary **who is receiving a continuing monthly benefit** from LACERA and **who qualifies as a surviving eligible dependent**, as defined by LACERA’s Retiree Healthcare Administrative Guidelines, is eligible to enroll in LACERA-administered healthcare coverage.*

*Member’s surviving spouse, domestic partner, minor child(ren), or disabled dependent children who meet eligibility requirements. Surviving minor child(ren) are eligible for continuing benefits only when there is no surviving spouse or domestic partner. Continuing benefits to an eligible minor child continue until the child is no longer eligible.

**At retirement**, if you do not designate your eligible spouse or domestic partner or minor child to receive a continuing benefit upon your death,
he or she will not be eligible for LACERA-administered survivor healthcare.

<table>
<thead>
<tr>
<th>Retirement Option</th>
<th>Survivor Healthcare Eligibility</th>
<th>Reason for Eligibility or Ineligibility</th>
</tr>
</thead>
</table>
| Unmodified or Unmodified+Plus | • Yes*                          | • Limits designated beneficiaries to surviving spouses or domestic partners or minor children (Unmodified) who meet eligibility requirements  
                                |                                                                                                         | • Both Options provide a continuing benefit                                                          |
| Option 1                | • No                            | • Pays a lump-sum benefit, not a continuing benefit                                                    |
| Option 2, 3, or 4       | • Only if named beneficiary meets definition of eligible surviving dependent | • Provides a continuing benefit                                                                        |

*A beneficiary other than an eligible spouse, domestic partner, or minor child designated under the Unmodified Option is ineligible for continuing benefits and for LACERA-administered healthcare.

Eligibility for Survivor Healthcare under Option 2, 3, or 4. If you have an eligible spouse or domestic partner at retirement and do not designate that individual to receive a monthly benefit, he or she will not be eligible to receive LACERA-administered survivor healthcare upon your death.

Death/Burial Benefit

A $5,000 one-time, lump-sum death/burial benefit is payable upon the death of a retired member.* The beneficiary designation for this benefit is separate from the beneficiary designation for other LACERA continuing monthly benefits. You may name any individual, trust, or organization to receive the $5,000 lump-sum death/burial benefit. In addition, you may change the beneficiary designation for this benefit at any time, before or after retirement.

If you do not designate a beneficiary specifically for this benefit, the $5,000 will be paid to your named primary beneficiary(ies). This benefit is taxable; a beneficiary under age 70.5 may defer taxes by rolling it over to a tax-qualified plan.

*Upon the death of a retired reciprocal member, LACERA pays the death/burial benefit only if the member’s last employing agency was L.A. County or an outside district.
Other Aspects Affecting Your Allowance

Good news... you’ve got a built-in hedge against inflation. Other news... divorce and certain federal laws may also impact your allowance.

- COLA
- Social Security
- Other Federal Laws
- Divorce
Your Retirement Allowance: Additional Impacting Factors

COLA

California law mandates that each year, prior to April 1, the Board of Retirement will determine whether there has been an increase or decrease in the cost of living, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for All Urban Consumers in the Los Angeles-Riverside-Orange County area.

If the CPI has increased, the Board grants a cost-of-living adjustment (COLA) increase for monthly retirement allowances and continuing benefits to survivors and beneficiaries. The maximum allowable annual increase for Plan D is 2.0 percent.

In the event the CPI has decreased, it is possible for the Board to apply a COLA decrease. However, in the event a cost-of-living decrease is ever required, it may not reduce a member’s allowance to an amount less than the allowance received at the time of retirement. Therefore, only past COLA increases could ever be subject to a decrease. To learn more about COLA, visit lacera.com.

Social Security

The County withdrew its employees from the federal Social Security program on December 31, 1982. If you became a County employee before January 1983 and/or worked at other jobs where you contributed to Social Security, you may be entitled to a Social Security benefit upon retirement. However, be aware in some cases Social Security can affect your LACERA retirement allowance and vice versa.

Plan D members who worked for the County prior to January 1983 will have their LACERA retirement allowance reduced by a fixed dollar amount for each year of service prior to 1983 that was covered by Social Security while they were employed by the County. The Windfall Elimination Provision and the Government Pension Offset are federal laws that impact Social Security benefits for some individuals receiving government pensions.

Windfall Elimination Provision

The Windfall Elimination Provision (WEP) reduces the Social Security benefit for retired and disabled workers receiving government pensions from employment not covered by Social Security. Basically, the Social Security Administration uses a different (less favorable) formula to calculate a worker’s benefit...
under the WEP than it does to calculate the benefit of a worker who is not affected by the WEP.

The WEP formula includes a sliding scale based on the length of your Social Security-covered employment. **If you have 30 or more years of “substantial earnings” under Social Security, you are fully exempt from the WEP.**

**Government Pension Offset**
The Government Pension Offset (GPO) affects spouses, widows, and widowers. Under the GPO, if you receive a LACERA pension (based on work when you did not pay Social Security taxes), your Social Security spouse’s, widow’s, or widower’s benefits may be reduced by an amount equal to two-thirds of your LACERA pension.

For more information and specifics of how the GPO and the WEP may apply to your individual situation, contact the Social Security Administration at 800-772-1213.

**Pension Advance Option**
The Pension Advance Option is designed to equalize a member’s LACERA income prior to age 62 with the combined LACERA and Social Security income the member will receive after age 62.

Under this option, LACERA adds a percentage of the member’s Social Security benefit (based on the estimate that appears on the member’s Social Security statement) to the member’s LACERA retirement allowance until he or she reaches age 62. At 62, the full Social Security estimate is subtracted from the allowance.

**Important Note:** To elect the Pension Advance Option, you must present your Social Security statement when you retire. Due to differences between estimated and actual Social Security benefit amounts and reductions resulting from WEP or GPO, **the combined income members receive under this option is often less than they received prior to age 62.**

**Eligibility Requirements**
- Service retirement prior to age 62
- Submit a Social Security statement of benefits to verify eligibility
- Elect one of the following:
  - Unmodified Option
  - Option 1

**If you are considering the Pension Advance Option, we recommend you call 800-786-6464 to consult with a LACERA Retirement Benefits Specialist prior to making your decision.**
**Taxability**
Your LACERA retirement allowance is subject to both federal and California state income tax.* Withholding tax is based on the gross amount of your service retirement allowance.** You may elect to have federal or state tax withheld from your retirement allowance at whatever rate you choose — or to have no tax withheld — by submitting a W-4P/DE-4P Tax Withholding Form to LACERA.

The IRS requires LACERA to automatically withhold federal income tax at the married and claiming three exemptions rate from:
- Individuals without a W-4P tax form on file with LACERA
- Individuals who provide a P.O. Box as their home address
- U.S. citizens and resident aliens living outside of the United States

* Certain exceptions may apply.
** In compliance with federal law, California income tax is not withheld from your retirement allowance if you reside outside of California. LACERA does not withhold taxes for states other than California.

**Dissolution of Marriage (Divorce)**

**Active and Retired Members**
If your marriage is dissolved, you must contact LACERA promptly to update your records.

**Documents You Should Provide:**
- Judgment of Dissolution
- Domestic Relations Order (DRO) or Qualified Domestic Relations Order (QDRO)
- Notice of Entry of Final Judgment (if applicable)

You must provide LACERA with a conformed copy (with the court clerk’s filing date stamp and the judge’s signature) of all the pages of your Judgment of Dissolution. If the judgment states a further order is required to divide your pension, provide LACERA copies of that document. If you are unsure about the need for additional documents, LACERA's Legal Division will review the judgment to ascertain if an additional order is required.

**Active Members**
If you are an active member, failure to provide LACERA with your dissolution documents may result in a delay of your retirement benefits.

Upon notice that a member’s benefit is subject to division, LACERA must place a legal hold on the member’s account. A member may not withdraw his or her contributions while a legal hold is in effect. The hold will remain on the member’s account until retirement (and will appear on the member’s Annual Benefit Statement), even if LACERA receives a court order directing payment.
Retired Members
LACERA is bound by certain legal restrictions in paying retirement benefits when a divorce is pending. If you divorce after retirement, LACERA may continue paying your full monthly allowance pending receipt of the documents referenced in this section.

Beneficiary Eligibility: Ex-Spouse
It’s Important to Complete a New Beneficiary Form after Your Divorce
Active Plan D members may change their beneficiary designation at any time prior to retirement.

Upon completion of your divorce (Final Judgment), it is important you complete a new Beneficiary Designation form. Under California law, a dissolution cancels a member’s designation of a former spouse as a beneficiary.

If You Divorce During Active Service: Naming Your Ex-Spouse as Beneficiary

- Should You Die In Active Service
  LACERA will pay applicable death benefits to your ex-spouse only if you named that individual on a LACERA Beneficiary Designation form (or equivalent document) subsequent to your divorce or in accordance with a court order. Otherwise, LACERA will pay applicable death benefits to your estate. Your estate is not eligible for continuing benefit.

- Eligibility of Ex-Spouse as Beneficiary for Continuing Benefits after Retirement
  When you decide to apply for retirement, you may elect any numbered Retirement Option and name your ex-spouse as beneficiary. If you elect Option 2, 3, or 4, your “ex” will receive a continuing benefit upon your death. If you elect Option 1, your “ex” will receive a lump-sum payment of any remaining portion (not depleted during your lifetime) of your accumulated contributions.

If You Divorce After Retirement: Naming Your Ex-Spouse as Beneficiary

- If you elected the Unmodified or the Unmodified+Plus Option at retirement, your ex-spouse is ineligible to receive a continuing benefit from LACERA upon your death. In such case, you may name a new beneficiary after you are divorced.
- Upon your death, LACERA will pay any remaining portion of your accumulated contributions in one lump-sum payment to the beneficiary you designated after your divorce or to your
Neither your new beneficiary nor your estate is eligible for a continuing benefit.

- An ex-spouse is not an eligible surviving spouse and is not eligible to receive a monthly continuing benefit under the Unmodified Retirement Option, even if he or she is named as beneficiary after the divorce.
- An ex-spouse may be eligible to receive a community property portion of a lump-sum benefit, or a proportionate share of the eligible surviving spouse’s benefit, if applicable.
- If you named your spouse as a beneficiary at retirement under Option 2, 3, or 4, he or she will receive a monthly continuing benefit after your death.

Garnishment
In general, a member’s retirement allowance is not subject to garnishment or other levies except as follows:

- A court may order LACERA to pay a portion of a member’s retirement allowance to satisfy a judgment for spousal or child support or a division of community property.
- A member’s retirement allowance is subject to a tax levy by the IRS or the California Franchise Tax Board for payment of delinquent federal or state income tax.

Pension Forfeiture Applies to Public Employees Convicted of a Job-Related Felony
PEPRA establishes pension forfeiture, without exception, for all public employees convicted of a job-related felony.

The law calls for forfeiture of “all accrued rights and benefits in any public retirement system” by any public employee convicted of any felony, as of the earliest date of the crime, “for conduct arising out of or in the performance of his or her official duties, in pursuit of the office or appointment, or in connection with obtaining salary, disability retirement, service retirement, or other benefits.”

Your Records Are Subject to Public Disclosure
The California Supreme Court has held the public has a right to know the names and salaries of public officials and employees under the California Public Records Act (CPRA).

For additional information on pension forfeiture and/or the CPRA, visit lacera.com.
Working after Retirement: What is Permitted

Your shoes may be hard to fill! If you’re invited back to work temporarily after retirement... you’ll get paid... and continue to receive your retirement allowance.

- 120-Day Rule
- Post-Retirement County Service
- Returning to Active Membership

800-786-6464 | lacera.com | Online Retirement University
Retirees Returning to County Work: 120-Day Rule

In situations where the County believes a LACERA retiree possesses special skills or knowledge, the law allows the County to hire that retiree on a temporary basis without suspending the retiree’s retirement allowance; however, restrictions apply.

An eligible retiree may return to work for the County for a period of up to 120 days (960 hours in any July 1-June 30 fiscal year) and continue to receive his/her retirement allowance. During this post-retirement employment, the member will not accrue any additional LACERA pension benefits, nor will the member or the employer pay contributions for this service.

Retired members must wait 180 days from their date of retirement before returning to work for the County on a temporary basis, except under the following conditions:

- If the employer can certify it is necessary to fill a critically needed position and the hiring has been approved by the Board of Supervisors (or the Board of Retirement, for LACERA positions) in an open meeting.
- If the retiree is a public safety officer or firefighter.

Notwithstanding the Above Conditions: To comply with IRS regulations regarding in-service distributions and protect the retirement fund’s tax-qualified status, a Plan D member under the normal retirement age of 57 may not return to temporary County service within 90 days of his or her retirement date. The 90-day waiting period also applies to a retired safety member under the normal retirement age of 55.

During his or her temporary employment, the retiree shall be paid at a rate not less than the minimum nor greater than the maximum rate paid by the County to other employees performing comparable duties.

Any retired person who, during the 12-month period prior to a temporary appointment described in this section, has received unemployment insurance resulting from prior County employment, is not eligible to be employed and must wait 12 months before being eligible. Upon accepting an offer of employment, a retiree must certify in writing that he or she is in compliance with this requirement.
Members who received a retirement incentive, such as an Early Separation Program (ESP) payoff, are not eligible to return to work.

A retiree who is receiving LACERA benefits cannot be hired by the County as a contract employee.

**Other County Service Permitted while Maintaining Retiree Status**

With the exception of those working under the 120-Day Rule, generally retirees may not be paid for service to the County. However, a few other exceptions apply. LACERA retirees may maintain retiree status while receiving payment for service to the County under the following conditions:

- As a juror, election officer, field deputy for registration of voters, or temporarily as a judge when assigned by the Chairman of the Judicial Council
- As a member of the Board of Retirement or the Board of Investments
- As an elected County official
- For suggestions made for the improvement of County or district activities
- As a court commissioner assigned by the presiding judge of a court (retiree allowance is deducted from court commissioner compensation)

**Note:** These restrictions apply only to retired County employees who return to work for the County. Retired County employees are free to work anywhere else without loss of their LACERA retirement benefits.*

*Applies to service retirements only; certain restrictions apply to members who were granted disability retirements. For additional information, visit lacera.com or call 800-786-6464.

**Returning to Active LACERA Membership**

A retired member may return to active membership in LACERA if the member:

- Makes an application to the Board of Retirement for reinstatement;
The Board of Retirement will suspend the member’s retirement allowance and reinstate him or her to active LACERA membership. A reinstated general member will automatically become a member of Plan G.

Upon reinstatement of retirement, the member will receive one combined allowance based on two different sets of calculations.

*As required by CERL § 31680.4.
**A Department must receive approval from the Board of Supervisors to permanently rehire a retiree. Members who received an Early Separation Program (ESP) payoff are not eligible for rehire.

Calculations for Combined Allowance:

1. The allowance the member received prior to reemployment will be resumed. The allowance will include all COLA increases the member would have received had he or she not returned to active service.*

2. At that time, the member will also receive an allowance calculated on the basis of credited service accrued after reemployment, based on:
   - Final compensation
   - Years in the post-retirement position
   - Age at the time of (this) retirement

Service credited prior to reemployment is included in the second calculation solely for the purpose of determining eligibility for a service retirement under the post-retirement Plan.

*A member who returned to active membership prior to age 62 and whose retirement allowance included the Pension Advance Option must have the age 62 reduction amount recalculated by LACERA's actuary. The recalculated amount will equal the actuarial value of the increase in the allowance from the date of retirement to the date of reinstatement to active membership.
The Elements of Disability Retirement

Hopefully it’ll never happen. Should you become unable to perform your job due to illness or injury... Plan D allows you to apply for a disability retirement.

- Eligibility
- Benefits

800-786-6464    lacera.com    My LACERA
Disability Retirement: The Elements

What It Is and Who Is Eligible
Plan D provides disability retirement benefits for active members who are determined by the Board of Retirement (BOR) to be permanently incapacitated for the performance of their regular job duties. A member who has withdrawn his or her retirement contributions is not eligible for a disability retirement.

There are two types of disability retirement. The circumstances surrounding the disability determine which type applies.

- **Service-connected disability (SCD)** – Permanent disability resulting from an illness or injury directly related to your County employment. The BOR must find a direct causational link to the workplace in order to grant a SCD retirement.

- **Nonservice-connected disability (NSCD)** – Permanent disability resulting from an illness or injury not related to your County employment.

**Note:** A member who is found by the BOR to be permanently incapacitated for the performance of his or her regular job duties but is capable of performing the duties of another County position may be eligible for an SCD or NSCD Salary Supplement. In such case, should the member opt to accept a lower-paying County position, LACERA will supplement the difference in compensation. More information on Salary Supplement is available in the Disability Retirement brochure on the Brochures & Forms page of lacera.com.

**SCD: Eligibility Requirements**
A Plan D member who becomes permanently incapacitated for the performance of his or her regular job duties due to an SCD may apply to receive an SCD retirement allowance. There is no age or service requirement.*

*Certain service requirements apply to members who transferred prospectively to Plan D from Plan E.

**NSCD: Eligibility Requirements**
Any eligible Plan D member who has at least five years (120 pay periods) of County (or County and reciprocal) service credit and becomes permanently incapacitated for the performance of his or her regular job duties due to an NSCD may apply to receive an
NSCD retirement allowance. There is no age requirement.

An eligible Plan D member is anyone who:

- Has been in Plan D exclusively
- Completed an Open Window Transfer to Plan D from Plan E
- Transferred to Plan D prospectively from Plan E and meets either of the following conditions:
  - Completed two years of continuous service as an active Plan D member after his/her most recent effective date of transfer. (During that two-year period, the member must not take a medical leave necessitated by a preexisting condition.)
  - Or, if you had a break in service, you must have earned five years of service credit as an active Plan D member after your most recent effective date of transfer.

Members who transferred to Plan D from Plan E via a Prospective Plan Transfer (PPT): Prior to 2011, the law placed restrictions on members who had transferred from Plan E to Plan D via a PPT and were determined by the Board of Retirement not to have met the required disability application eligibility conditions. Those restrictions, which included three-years of service in Plan D prior to transferring back to Plan E, no longer apply. Affected Plan D members are now permitted to transfer back to Plan E and continue under the County LTD program as a Plan E member.

Under certain circumstances, it may be more advantageous for the affected member to continue LTD benefits under Plan E than under Plan D. Factors such as the member’s age, amount of service credit, and election of LTD Health Insurance may influence whether the member transfers back to Plan E or remains in Plan D.

For more information regarding Plan D eligibility, call 800-786-6464 to speak with a LACERA Retirement Benefits Specialist.

Benefit Amounts
The benefit amount payable depends on the type of disability retirement granted and the amount of the member’s final compensation. Disability retirement allowances granted to Plan D members are eligible for annual COLA adjustments.
A member who is eligible to retire may elect a service retirement and receive the applicable retirement benefit while his or her application for a disability retirement is pending.

**The SCD benefit is the higher of:**
- One-half of the member’s final compensation, or
- The member’s full service retirement allowance (if eligible)

**County SCD Healthcare Subsidy:** The County contributes a minimum of 50 percent of the member’s selected retiree medical/dental plan premium or a minimum of 50 percent of the benchmark plan premium, whichever is less. For members with more than 13 years of service credit, the County pays the percentage to which the member is otherwise entitled under the County’s retiree healthcare subsidy.

**Tax Note:** The Internal Revenue Code grants special tax exclusions for certain SCD retirement benefits. Section 104(a)(1) of the Code provides that an amount equal to 50 percent of the member’s final compensation may be excludable from his or her gross income for federal tax purposes. The amount of any COLA adjustment attributable to that amount may also be excludable. Any remaining portion of the allowance is taxable.

Eligible surviving spouses or children who receive a monthly continuing benefit following the SCD retiree’s death are also entitled to this IRS tax benefit. The benefit does not apply to ex-spouses or surviving domestic partners.

**The NSCD benefit is the higher of:**
- An amount based on age and length of service up to one third of the member’s final compensation, or
- The member’s full service retirement allowance (if eligible)

**If the NSCD disability applicant is eligible for a service retirement** and the amount of that service retirement allowance is greater than the amount of the disability retirement allowance, the member may prefer to elect a service retirement rather than applying for an NCSD retirement. The benefit amount would be the same and since it would not be subject to the lengthy disability review process, the allowance would begin more quickly.
On NSCDs, the County healthcare subsidy applies to members with 10 or more years of service credit; no exceptions are made on NSCDs with less than 10 years of service credit. (See Costs of Medical and Dental Plans on page 50 for details on the County retiree healthcare subsidy.)

Double Accounts: Disability Benefits
A member with a double account resulting from a prospective transfer from Plan E to Plan D who is granted a disability retirement under Plan D is not eligible to receive Plan E service retirement benefits. The benefit the member will receive depends on the type of disability retirement granted.

If the member is granted an SCD retirement, he or she would receive the greatest of:
- One-half of his or her final compensation, or
- The full amount of a service retirement allowance, or
- The combined benefit the member would have received had he or she been entitled to a service retirement from both Plan D and Plan E

If the member is granted an NSCD retirement, he or she would receive the greater of:
- An amount based on age and length of service up to one-third of the member’s final compensation, or
- The full amount of a Plan D service retirement allowance

When You Must Apply
An application for either type of disability retirement must be submitted:
- While you are still employed, or
- Within four months after you have terminated employment, or
- Any time after terminating employment, provided you can prove
  - You are physically or mentally unable to perform your regular job duties, and that condition has been continuous from the date of separation
  - A delay in filing your application has not impaired LACERA’s ability to investigate your case

If you are terminally ill and wish to provide a continuing benefit to your survivor, you or your authorized representative should contact LACERA immediately at 800-786-6464. LACERA will expedite the processing of your disability retirement application.
Effective Date
The effective date of disability retirement is governed by CERL. Generally, a disability retirement allowance becomes effective as of the date the application is filed with LACERA, but not earlier than the day following the last day of regular compensation.

Additional information regarding filing for disability retirement is included in the Employee Disability Retirement Package, which is available on the Brochures & Forms page of lacera.com.

Continuing Benefits
Continuing benefits for disability retirement vary according to the type of disability retirement granted.

SCD continuing benefit for a surviving spouse or domestic partner
If the Unmodified Option was elected:
• 100 percent of member’s monthly SCD allowance for life
• Marriage or registration of California domestic partnership must have occurred prior to member’s retirement; one-year requirement does not apply

If one of the numbered Retirement Options was elected, the benefit paid to beneficiaries will be based upon the Option chosen.

NSCD continuing benefit for a surviving spouse or domestic partner
If the Unmodified Option was elected:
• 65 percent of member’s monthly allowance for life
• Marriage or registration of domestic partnership must have occurred one year prior to member’s retirement

County Long-Term Disability and Survivor Benefit Plan
As an active County employee, you may also be entitled to benefits under the County-administered Long-Term Disability and Survivor Benefit Plan. Contact your Department for more information.
LACERA-Administered Retiree Healthcare Benefits

Healthcare coverage can be a concern for retirees... no worries... the County subsidizes retirees’ health insurance premiums based on service credit they earned.

- Choice of Medical and Dental Plans
- Costs of Medical and Dental Plans

800-786-6464 | lacera.com | welcome@lacera.com
LACERA-Administered Retiree Healthcare Benefits Program

Choice of Medical and Dental/Vision Plans
Los Angeles County retirees can choose from a selection of LACERA-administered medical plans and dental/vision plans, including Medicare Supplement or Medicare HMO plans for Medicare-eligible retirees and dependents. Coverage is available to all retirees, regardless of pre-existing medical conditions.*

The plans cover the retiree and eligible dependents. For eligibility information, refer to the Exploring Your Healthcare Benefits Through LACERA brochure (available in the Brochures & Forms section of lacera.com or by calling LACERA). Upon your death, your eligible surviving dependents may continue coverage by enrolling in the health plans within 30 days from the date of death; after 30 days, late enrollment rules may apply.

New retirees have 60 days from their LACERA-approved retirement date to enroll themselves, their spouse or registered domestic partner, and eligible dependents in the plan of their choice.** Late enrollment rules apply if the 60-day time limit is not met.

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), dependents who no longer meet the eligibility requirements for LACERA-administered healthcare coverage may apply for continued benefits for a maximum of 36 months. Dependents eligible for COBRA cannot be denied coverage based on their health status.

To speak with a Retiree Healthcare Benefits Specialist regarding LACERA-administered retiree healthcare benefits, call 800-786-6464 and press 1, or call 626-564-6132. You may also email us at healthcare@lacera.com.

*Certain eligibility rules apply.
**If you are an active employee and currently cover an adult disabled dependent on your health insurance, visit the Healthcare section of lacera.com for information regarding the process and requirements for continuing this coverage when you retire.
Costs of Medical and Dental Plans

The cost of LACERA-administered plans varies according to the plan selected, number of dependents covered, and your years of service credit.

The County subsidizes retiree medical/dental insurance based on the member’s years of service credit; a minimum of 10 years of service applies. For a member with 10 years of service credit (excluding ARC and reciprocal service credit), the County contributes 40 percent of the selected plan premium or 40 percent of the benchmark plan premium, whichever is less.* For each year of service credit beyond 10 years, the County contributes an additional four percent per year of the selected plan premium or four percent of the benchmark plan premium, whichever is less, up to a maximum of 100 percent for a member with 25 years of service credit.

Members (including those with 25 years of service) are required to pay the difference each month on premiums exceeding the benchmark amount.

Although retirees with fewer than 10 years of service credit are not eligible for the County subsidy, they are eligible for LACERA-administered retiree healthcare benefits. In such cases, these retirees are responsible for the full amount of the insurance premiums.

*Reciprocal service credit from the City of Los Angeles (LACERS) may count toward the County retiree healthcare subsidy; certain eligibility rules apply. For additional information, call 800-786-6464 and press 1 to speak with a LACERA Healthcare Benefits Specialist.
Pre-Retirement Death/Continuing Benefits
Should the unthinkable happen... LACERA pays death and continuing benefits to survivors or eligible beneficiaries when an active member dies.

- General Information
- Service-Connected Death
- Nonservice-Connected Death
- County-Sponsored Benefits

800-786-6464 | lacera.com | welcome@lacera.com
Pre-Retirement Benefits: General Information

Death and Continuing Benefits Depend on Several Factors
If a Plan D member dies prior to retirement, death benefits are determined based on:
- Member’s status: active or deferred
- Category of death (service-connected or nonservice-connected)
- Vesting status
- Relationship of recipient to member (eligible survivor or named beneficiary)

Note: To qualify as an eligible survivor in cases involving the death of an active member, a spouse or domestic partner must have been married to or in a duly registered California domestic partnership with the member prior to the member’s death. No minimum length of marriage or domestic partnership requirement applies.

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<tr>
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<th>Optional Death Allowance</th>
<th>Combined Benefit</th>
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<tr>
<td>Service-Connected</td>
<td>• Lump-sum payment of member’s accumulated contributions</td>
<td>• Full amount (100%) of disability retirement allowance</td>
<td>• Salary Death Benefit</td>
</tr>
<tr>
<td></td>
<td>• Salary Death Benefit: one month of member’s compensation earnable for each full year (not to exceed six months) of Plan D service</td>
<td>• deceased member would have received had he or she been retired on an SCD at the time of death</td>
<td>• Actuarially reduced Optional Death (monthly) Allowance</td>
</tr>
</tbody>
</table>
### PLAN D PRE-RETIREMENT DEATH BENEFITS

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<th>Basic Death Benefit</th>
<th>Optional Death Allowance</th>
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</tr>
</thead>
</table>
| **Nonservice-Connected (vested)**     | • Lump-sum payment of member’s accumulated contributions  
• Salary Death Benefit: one month of member’s compensation earnable for each full year (not to exceed six months) of Plan D service | • 65% of disability retirement allowance deceased member would have received had he or she been retired on an NSCD at the time of death | • Salary Death Benefit  
• Actuarially reduced Optional Death (monthly) Allowance |
| **Nonservice-Connected (non-vested)** | • Lump-sum payment of member’s accumulated contributions  
• Salary Death Benefit: one month of member’s compensation earnable for each full year (not to exceed six months) of Plan D service | Not applicable                                                                       | Not applicable |
| **Death of Deferred Member**          | • Lump-sum payment of member’s accumulated contributions                             | Not applicable                                                                       | Not applicable |

### Explanation of Benefits

The following explains the benefits (listed in the Pre-Retirement Death Benefit chart) associated with the death of an active Plan D member. Depending on the circumstances of the case, the benefit(s) may be payable as a lump-sum cash payment, a continuing benefit, or a combination of the two.

A **Basic Death Benefit** is a lump-sum payment consisting of the deceased member’s accumulated contributions and the Salary...
Death Benefit. The **Salary Death Benefit** is an amount equal to one month of the member’s compensation earnable (averaged over the past 12 months) for each full year of Plan D service credit, not to exceed six months. For example, if the member had three years of service credit, the Salary Death Benefit would equal three months of compensation earnable. If the member had nine years of service credit, the Salary Death Benefit would equal six months of compensation earnable.

An individual may elect to receive the Basic Death Benefit in monthly installments rather than one lump-sum payment. The maximum installment period is 120 months (10 years). A trust or estate may receive only a single lump-sum amount.

An **Optional Death Allowance** pays an amount equal to a specified percentage (based on whether the death is service-connected or nonservice-connected) of the retirement benefit the deceased member would have received had he or she been retired at the time of death. This benefit is available to a surviving spouse or domestic partner or minor child only.

The **Combined Benefit** includes a lump-sum Salary Death Benefit along with a monthly continuing benefit. The continuing benefit is calculated as an Optional Death Allowance, reduced by the actuarial equivalent of the Salary Death Benefit. The reduction is based on the age and life expectancy of the eligible survivor.

**Pre-Retirement continuing benefits terminate** upon the death of the eligible surviving spouse or domestic partner. In the case of an eligible surviving child(ren), the monthly benefit continues until the child is no longer eligible.

**Rights of Eligible Survivors May Supersede Other Beneficiaries**

The rights and claims of a surviving spouse, domestic partner, or eligible surviving children to receive a continuing benefit may supersede the rights and claims of any other named beneficiary. A continuing benefit can be paid only to a surviving spouse or domestic partner or minor child(ren); a named beneficiary is someone other than an eligible survivor who qualifies for the Basic Death Benefit only.
Service-Connected Death

- Basic Death Benefit
  - Payable to a named beneficiary or member’s estate
- Optional Death Allowance
  - Full amount (100%) of the disability retirement allowance the deceased member would have received had he or she been retired on an SCD at the time of death
  - Payable to eligible survivor
- Combined Death Benefit
  - Payable to eligible survivor

Nonservice-Connected Death

Vested

- Basic Death Benefit
- Optional Death Allowance
  - 65 percent of the disability retirement allowance the deceased member would have received had he or she been retired on an NSCD at the time of death
- Combined Benefit

If the member had accrued a minimum of five years of service credit (vested), the surviving spouse or domestic partner, if named as beneficiary, may opt to receive the Basic Death Benefit or the Optional Death Allowance or the Combined Benefit.

If a surviving spouse or domestic partner is not a named beneficiary, he or she may elect either the Optional Death Allowance or the Combined Benefit.

If the named beneficiary opts to receive the Basic Death Benefit and the death is later determined by the BOR to be service-connected, the beneficiary is not eligible for any additional benefits.

Non-Vested

Upon the nonservice-connected death of an active Plan D member with fewer than five years of service credit (non-vested), a Basic Death Benefit is payable to a named beneficiary. No other benefits apply.
Deferred
Upon the pre-retirement death of a deferred member, the member’s accumulated contributions are payable in a lump sum to the named beneficiary or claimant.

County-Sponsored Benefits for Active Members*
Life Insurance
Plan D participants in Options, Choices, and Flex are covered by a $2,000 basic term life insurance plan paid by the County. Options and Choices participants may elect to purchase additional term life insurance. Flex and MegaFlex participants may elect to purchase Group Variable Universal Life (GVUL) insurance.

County of Los Angeles Long-Term Disability & Survivor Benefit
This County-sponsored plan provides benefits if you become disabled during active service; it also provides benefits to your eligible survivor in the event of your death as an active member.

Contact your Department for details on County-sponsored insurance plans. LACERA does not sponsor or administer these plans.

*Certain conditions and restrictions apply. County-sponsored benefits vary according to the benefits plan.
Services to Assist You throughout Your Career

Connect with your retirement... we offer an array of tools and services to assist you... take advantage of all LACERA has to offer.

- Educational Resources
- Service Resources

800-786-6464 l lacera.com My LACERA
LACERA: Your Companion throughout Your Career

From the day you enter the LACERA family, we provide you with a wealth of educational resources and service options.

From workshops explaining strategies for maximizing your retirement, to quarterly newsletters, to lacera.com, our online reservoir of all things LACERA... we stand with you as you navigate through your County career.

Educational Resources

Workshops
We offer a series of Outreach Workshops to educate and assist you in all stages of your career. New Member, Mid-Career, and Pre-Retirement Workshops provide valuable information regarding long-range retirement planning and offer knowledge you can use to maximize your retirement benefit. Each registered Pre-Retirement Workshop attendee at LACERA receives a personalized Retirement Benefit Estimate. Call 800-786-6464 or visit lacera.com to register; workshop schedules are available online. (Personalized estimates and one-on-one consultations are not available at offsite workshops.)

lacera.com
Visit lacera.com for the latest information on matters related to retirement and LACERA policies, procedures, and annual reports. Specialized web sections include:

- **My LACERA**, the secure member-only feature that serves as your private office on lacera.com and allows you to perform a variety of “self-service” transactions
- **LACERA Retirement University** presents workshop videos covering topics such as LACERA retirement plans and strategies, retiree healthcare, Medicare, and more
- **Appointment and Workshop Reservation System** allows you to make your own Member Service Center appointments and workshop reservation online
- **Brochures & Forms page** provides access to LACERA printed materials online
Quarterly Newsletters
*PostScript,* our quarterly newsletter covering issues affecting retirement, such as Plan benefits, legislation, administrative procedures, and member service enhancements, is mailed to active members.

Annual Benefit Statement
LACERA sends an Annual Benefit Statement to all active and deferred members in the month following their birthday. The statement displays personal member data, including contributions on deposit, amount of service credit, named beneficiary(ies) and, if the member is eligible to retire, an estimated monthly retirement benefit.

Service Resources
**Call Center**
Our friendly and knowledgeable Retirement Benefits Specialists in the Call Center are available to answer your retirement-related questions and assist with phone transactions Monday through Friday from 7:00 a.m. to 5:30 p.m. To speak with a Retirement Benefits Specialist, call 800-786-6464.

**Member Service Center**
One-on-one consultations with a Retirement Benefits Specialist are available at our Member Service Center Monday through Friday from 7:00 a.m. to 5:00 p.m. Visit lacera.com to schedule an appointment or walk in at your convenience. Our Member Service Center is located in Gateway Plaza at 300 N. Lake Avenue, Suite 100, Pasadena, CA 91101.

**Email**
You can also communicate with LACERA via email at welcome@lacera.com.

**Mailing Address**
Address all written correspondence to:
LACERA
PO Box 7060
Pasadena, CA 91109-7060
## GENERAL MEMBERS – PLAN D

**PERCENTAGE OF FINAL COMPENSATION USED IN CALCULATING YOUR RETIREMENT ALLOWANCE**

**How To Estimate Your Retirement Allowance**

Find your years of service and follow the row to the column that shows your age at retirement. The number displayed indicates the percentage of final compensation that will be used in calculating your retirement allowance.

Register with My LACERA on lacera.com to create a personalized Retirement Benefit Estimate based upon your actual data on file with LACERA.

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### PERCENTAGE OF FINAL COMPENSATION CHART: LARGER VERSION

Visit lacera.com, Benefits, Plan Book Section

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### Percentages Are Estimated for

- **Women**: Age 62, Married
- **Men**: Age 65

**Note**: If you were covered under Social Security as a County employee prior to January 1983, your retirement allowance will be reduced by a fixed amount for each year of County service covered by Social Security.

*Figures are presented as a guide; your actual allowance may vary.*
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Connect on ct LA
PL
B of Terms to Know…

Additional Retirement Credit (ARC): Credit that was purchased on or before December 31, 2012 to increase a member’s service credit total. It may be paid following the death of an active member.

Employer Reserve Account: An account representing the balance of employer contributions and related earnings.

General Member: A permanent employee of Los Angeles County or an outside district working three-quarter time or more in a position other than firefighting, forestry, law enforcement (including District Attorney investigators), or a non-covered retirement systems in California.

Member Reserve Account: Refers to the total combined balance of all member contributions and related earnings.

Noncovered-Connected: A disability condition unrelated to the member’s County employment.

PPERA: Abbreviation for the Public Employees’ Pension Reform Act of 2013, one of the laws governing LACERA and other public retirement systems in California.

Retired Member: A LACERA member who has been granted retirement from County service by the Board of Retirement.

Retirement Options: A format for determining how retirement and continuing benefits are paid. Plan D offers a choice of six Retirement Options.

Recognized: A special relationship between LACERA and certain other California retirement systems that promotes retirement benefits earned under more than one retirement system.

Safety Member: A permanent employee of Los Angeles County working three-quarter time or more in firefighting, forestry, law enforcement (including District Attorney investigators).* Service Credit: One of the components used to calculate a member’s retirement allowance. Plan D members earn service credit for each payroll period in which a retirement contribution is made.

Service-Connected: A disability resulting from the active member’s County employment.

Service Retirement: Retirement from County service granted by the Board of Retirement to a member who has met the minimum age and service requirements.

Vested: An employee’s entitlement to receive certain benefits accrued under his or her retirement plan. In Plan D, this is based on the completion of five or more years of active County (or combined County and reciprocal system) service. Being vested entitles you to a retirement allowance when you meet the minimum age and service requirements. Vested also entitles you to terminate County employment and defer receiving your retirement allowance until you are eligible and ready to apply for retirement.

*Certain Eligibility positions may be classified as general member positions.
Terms to Know:

Terms to Know…

Determining factor in establishing a member's monthly retirement allowance.

Compensation Earnable:
The amount of income used in determining a member's Plan contributions and in calculating a member's retirement benefit.

Employer Reserve Account:
An account representing the balance of employer contributions toward future retirement benefit payments.

Disability Retirement:
Retirement granted when the Board of Retirement determines a member is not able to perform his or her regular job duties.

Deferred Member:
A non-vested contributory member who deferred receiving his or her retirement allowance.

Credited Interest:
Interest credited on member contributions. Interest is calculated daily on each member contribution deposit.

Continuing Benefit:
A monthly benefit paid to a survivor or beneficiary following the death of a retired member. In some cases, a continuing benefit is paid following the death of an active member.

Credited Interest:
Interest credited on member contributions. Interest is earned on active service credit.

Credit that was purchased on or before December 31, 2012 to increase a member's service credit total. It was not credited toward future retirement eligibility, vesting, or retiree healthcare subsidy. ARC purchases were discontinued under PEPRA on January 1, 2013.

Compensation Earnable (aka Pensionable Earnings or Pensionable Income):
An average of the member's highest monthly compensation earnable during any 12-consecutive-month period, it is one of the components used to calculate a member's retirement allowance. Compensation earnable depends on the member's date of hire and is subject to the limitations set forth in the Internal Revenue Code.

CERL:
Abbreviation for the County Employees Retirement Law of 1937, one of the laws governing LACERA and other county retirement systems in California.

Safety Member:
A permanent employee of Los Angeles County working in fire fighting, forestry, lifeguarding, or law enforcement (including District Attorney investigators).

Additional Retirement Credit (ARC):
A format for determining how retirement and continuing benefit payments are calculated.

Additional Impacting Factors:
A monthly benefit paid to a survivor or beneficiary following the death of a retired member. In some cases, a continuing benefit is paid following the death of an active member.

Service Credit:
Credit that was purchased on or before December 31, 2012 to increase a member's service credit total. It was not credited toward future retirement eligibility, vesting, or retiree healthcare subsidy. ARC purchases were discontinued under PEPRA on January 1, 2013.

Additional member services
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LACERA was established under the authority of the County Employees Retirement Law of 1937 (CERL) and is governed by CERL and the California Public Employees’ Pension Reform Act of 2013 (PFRPA). Our association has been providing retirement, disability, and death benefits to eligible County employees, retirees, and their beneficiaries since 1938. In 1971, we began administering a retiree healthcare benefits program.

LACERA is an independent governmental entity, subject to the laws governing fiduciaries. Our staff operates under the direction of a nine-member Board of Retirement (with two alternate members) and a nine-member Board of Investments. We monitor laws and develop rules and policies in support of the best interests of our members, and offer individual counseling and retirement seminars to members in preparation for their retirement.

Our mission is to Produce, Protect, and Provide the Promised Benefits.

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The Los Angeles County Employees Retirement Association is governed by the County Employees Retirement Law of 1937 and the California Public Employees’ Pension Reform Act of 2013; LACERA retirement benefits are administered in accordance with these laws. If there is any conflict between statements made herein and provisions of the applicable retirement law, the law will prevail.

Visit lacera.com for additional information or call LACERA at 626-564-6132 or 800-786-6464. You may also visit our Member Service Center at 300 N. Lake Avenue, Suite 100, Pasadena, CA 91101.

Plan Your Retirement...

Retirement PLAN D

What’s Your Plan?

Retirement Plan D
General Member

LACERA

300 N. Lake Ave. Pasadena, CA 91101-4119
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