Produce, Protect, and Provide the Promised Benefits.

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 (PFPRA). 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.

LACERA 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.
Produce, Protect, and Provide the Promised Benefits.

About LACERA
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Terms to Know...

Active Member: A member of LACERA who is currently employed by the County.

Additional Retirement Credit (ARC): Credit that was purchased on or before December 31, 2012 to increase a member’s service credit total. It was not based on actual employment and does not count toward retirement eligibility, vesting, or retiree healthcare subsidy. ARC purchases were discontinued under PEPRA as of January 1, 2013.

CEFL: Abbreviation for the County Employees Retirement Law of 1937, one of the laws governing LACERA and 19 other county retirement systems in California.

Compensation Earnable (a.k.a. Pensionable Earnings or Pensionable Income): The amount of income used in calculating a member’s final compensation. Income included in compensation earnable depends on the member’s date of hire and is subject to the limitations set forth in the Internal Revenue Code.

Continuing Benefit: A monthly benefit paid to a survivor or beneficiary following the death of a retired member.

Deferred Member: A vested member of LACERA Plan E who left County service prior to retirement.

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

Final Compensation: An average of the member’s highest monthly compensation earnable during any three 12-consecutive-month periods, it is one determining factor in establishing a member’s monthly retirement allowance.

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, lifeguarding, or law enforcement (including District Attorney investigators).*

Goal Balance: A member’s retirement benefit when he or she terminates County service by the Board of Retirement.

PEPRA: 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 Option: A format for determining how retirement and continuing benefits are paid. Plan E offers a choice of five Retirement Options.

Reciprocity: A special relationship between LACERA and certain other California public retirement systems that protects retirement benefits earned under one retirement system.

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

Service Credit: One of the components used to calculate a member’s retirement allowance. Plan E members earn service credit each payroll period, provided certain conditions are met.

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 E, this is based on the completion of two or more years of active County (or combined County and reciprocal system) service. Being vested entitles you to a retirement allowance when you terminate employment and 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 lifeguard positions may be classified as general member positions.

Terms to Know continued on back inside cover
The availability of General Plan E is determined by the member’s LACERA membership date. Members with membership dates from January 4, 1982 to November 27, 2012 could choose to enroll in Plan E or 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 E resulting from the enactment of new legislation, LACERA policies, and/or other events or conditions may occur. To keep abreast of updates to Plan E, visit lacera.com, Plan Book Section.

Welcome to LACERA Retirement Plan E. General Plan E is a defined benefit plan that provides a wide range of retirement benefits and continuing benefits for eligible survivors and beneficiaries.

This brochure is designed to help you understand the details of Plan E. The Plan includes a broad scope of provisions and components. It offers a full menu of Retirement Options along with opportunities to protect certain benefits through reciprocity.

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 E

Become familiar with Plan E... get a feel for the flexibility it offers... learn about the security it can provide you and your loved ones.

- Defined Benefit Plan
- Overview

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 E 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 E 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 E 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, amount of service credit, and final compensation – in accordance with the provisions of your Plan. Any Plan E member who meets the minimum age and service requirements may retire for service and receive a monthly lifetime retirement allowance.

Plan E is a non-contributory plan. That means you do not contribute to it; only the County (or outside district) contributes to it. Rates for the County’s contributions are recommended by LACERA’s actuary.*

*Plan E contributions made by the County or outside district are credited to the Employer Reserve Account and are not refundable to you or to your employer.
# Summary of Plan E Provisions

## THE BASICS

<table>
<thead>
<tr>
<th>Contributions</th>
<th>Member does not make contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer makes contributions</td>
</tr>
<tr>
<td>Vesting</td>
<td>After 10 years of County (or combined County and reciprocal system) service credit</td>
</tr>
<tr>
<td>Retirement Eligibility</td>
<td>Age 55 with 10 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>Final Compensation</td>
<td>Based on highest monthly average of compensation earnable during any three 12-consecutive-month periods of service</td>
</tr>
<tr>
<td>Maximum Retirement Allowance</td>
<td>Equal to 80 percent of final compensation*</td>
</tr>
</tbody>
</table>

*Subject to employee benefit limits set forth in the Internal Revenue Code.

## BENEFIT ENHANCEMENTS*

<table>
<thead>
<tr>
<th>Purchasable Service Credit</th>
<th>Additional Retirement Credit (ARC) purchased prior to January 1, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>May <strong>not</strong> purchase County and non-County employment prior to LACERA membership</td>
</tr>
<tr>
<td>Reciprocity</td>
<td>Protects retirement benefits when employees transfer between reciprocal public agencies</td>
</tr>
<tr>
<td>Retiree Healthcare</td>
<td>Eligible for LACERA-administered retiree healthcare benefits</td>
</tr>
<tr>
<td>Cost-of-Living</td>
<td>Retirement allowance eligible for cost-of-living (COLA) increases</td>
</tr>
</tbody>
</table>

*Certain eligibility requirements apply.
### DISABILITY, DEATH, AND SURVIVOR PROVISIONS

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Benefits</td>
<td>LACERA does not pay disability benefits if a member becomes disabled</td>
</tr>
<tr>
<td>Death Benefits</td>
<td>LACERA does not pay death benefits if a member dies in active service</td>
</tr>
<tr>
<td></td>
<td>LACERA pays a $5,000 death/burial benefit when a retired member dies</td>
</tr>
<tr>
<td>Continuing Benefits</td>
<td>Upon the death of a retired member, LACERA pays up to 100 percent of the member’s retirement allowance to an eligible survivor or eligible designated beneficiary*</td>
</tr>
</tbody>
</table>

*Certain eligibility conditions and restrictions apply.

### BENEFITS PROVIDED BY LOS ANGELES COUNTY

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Healthcare Subsidy</td>
<td>County subsidizes retiree medical/dental insurance based on a minimum of 10 years of service credit</td>
</tr>
<tr>
<td>Disability Benefits</td>
<td>County pays disability benefits in the event an active member becomes disabled*</td>
</tr>
<tr>
<td>Death Benefits</td>
<td>County pays death benefit in the event an active member dies</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>County provides $10,000 life insurance benefit for active members who die in service**</td>
</tr>
</tbody>
</table>

*Certain eligibility conditions and restrictions apply.  
**Eligible employees may purchase additional coverage. County-sponsored life and disability insurance benefits and options vary for MegaFlex participants. LACERA does not administer these benefits; contact your Department for details on County-sponsored/administered insurance benefits.

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

- At age 55 with 10 or more years of County (or combined County and reciprocal system) service credit
- At age 70, regardless of years of service credit

A vested member of Plan E who terminated County service prior to retirement (deferred) is eligible to receive a retirement allowance upon fulfilling the minimum age and service requirements.
Advantage of Remaining in Active Service: Ages 55-65

Between the ages of 55 and 65, each year on your birthday, 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 55 and 65, on every birthday, that percentage increases.

**EXAMPLE: Plan E Member with $5,000 Final Compensation**

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>62 yrs.</th>
<th>63 yrs.</th>
<th>64 yrs.</th>
<th>65 yrs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Credit</td>
<td>20 yrs.</td>
<td>21 yrs.</td>
<td>22 yrs.</td>
<td>23 yrs.</td>
</tr>
<tr>
<td>Percentage of Final Compensation</td>
<td>29.31%</td>
<td>34.07%</td>
<td>39.59%</td>
<td>46.00%</td>
</tr>
<tr>
<td>Monthly Allowance</td>
<td>$1,466</td>
<td>$1,704</td>
<td>$1,980</td>
<td>$2,300</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, and prior or future service as a safety member, among others.

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

The Importance of Service Credit

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 44.)

*Certain exceptions apply.

Earning Service Credit

Plan E members earn retirement service credit for each payroll period of County employment, provided at least one of the following conditions is met:

- You have earnings and your employment is uninterrupted
- You are awaiting payment (during a six-month qualifying period) for Long-Term Disability (LTD) Benefits or receiving LTD payments
- You are totally disabled and receiving Long-Term Disability Benefits
- You are receiving Workers’ Compensation Temporary Disability Benefits (verification required)

Note: At retirement, the years and months of service credit you accrued are converted to a decimal equivalent. For example: 12 years and six months of service credit is converted to 12.5 years.
Members who transferred to Plan E from a contributory plan prior to January 1993 are eligible to receive credit at no cost (“free credit”) for County service performed prior to the time of transfer. Members who transferred from other Plans are also eligible to receive credit at no cost for certain non-County service performed prior to the transfer; this includes military service and other public service that the member would otherwise have been eligible to purchase under his or her prior Plan. Certain eligibility restrictions and requirements apply; for additional information, call 800-786-6464 to speak with a LACERA Retirement Benefits Specialist.

Purchasing Service Credit
Plan E members are not eligible to purchase credit for County or non-County service prior to membership in LACERA.

Additional Retirement Credit
Prior to the California Public Employees’ Pension Reform Act (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:
Plan E ARC provides a way to increase your years of service credit. The Plan E 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 Plan E 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 retirement, vesting, or retiree healthcare subsidy
- Calculating additional LACERA-administered retiree healthcare benefits or other benefits based on total years of service credit
In the event you transfer to contributory Plan D, Plan E ARC remains as Plan E service credit. In such case, you will have double accounts with LACERA.
Other Circumstances of Service

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

Transferring Between Retirement Systems

800-786-6464 | lacera.com | Member Service Center
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 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:* 

- If you elect a contributory plan, your contribution rate in the new system may be based on your entry age into the first system.
- Your years of service earned under each system may be combined and applied to retirement requirements for vesting and years of service credit.

*Specifications of reciprocity may vary according to the requirements of each system.
• 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:**
- You automatically become a deferred member.
- 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:**
- You are not eligible for future retirement benefits from LACERA.

**Restoring to a Prior Plan**

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 contributions and interest. 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 Plan D
- Double Account
- Dual Status

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Combined Retirement Allowances

Transferring to Plan D

Plan E members who wish to gain certain benefits not available under Plan E may transfer to contributory Plan D. Plan D includes provisions for pre-retirement death and disability benefits, as well as the option to purchase service credit for certain types of County and non-County government service performed prior to the date you became eligible for LACERA membership. In general, Plan D provides a larger and higher-paying scope of benefits. As a contributory plan, it also requires you to make semimonthly contributions, which are automatically deducted from your paycheck.

LACERA offers two methods of transferring from Plan E to Plan D: **Open Window Transfer** and **Prospective Plan Transfer (PPT)**.

### OVERVIEW:

<table>
<thead>
<tr>
<th>OPEN WINDOW TRANSFER</th>
<th>PROSPECTIVE PLAN TRANSFER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contributions calculated at a lower rate.</strong> Based on your entry age to LACERA.</td>
<td><strong>Contributions calculated at a higher rate.</strong> Based on your current age.</td>
</tr>
<tr>
<td><strong>Must</strong> purchase and convert credit for all Plan E service to Plan D.*</td>
<td><strong>May opt</strong> to purchase and convert some or all Plan E service credit to Plan D.</td>
</tr>
<tr>
<td><strong>Cost to purchase and convert Plan E service</strong> based on your entry age to LACERA.</td>
<td><strong>Cost to purchase and convert Plan E service</strong> based on your age on the beginning date of the service being purchased.</td>
</tr>
<tr>
<td>Contract payment periods from one year up to 10 years.</td>
<td>Contract payment periods from one year up to 10 years.</td>
</tr>
</tbody>
</table>
| **You remain a Plan E member until your transfer is completed.** Although you begin earning Plan D service credit upon the start of your payroll deductions, you are **not entitled to Plan D benefits until your entire transfer contract is paid in full.** | **You begin earning Plan D service credit on the effective date of transfer and become eligible for disability/survivor benefits when Plan D service requirements are met.** **

*Certain exceptions apply.
**Certain eligibility applies: To be eligible to apply for disability retirement, you must have two years of continuous service after your most recent effective date of transfer. (During that two-year period, you 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.

The **Open Window Transfer** requires you to purchase and convert all your previous years of Plan E service credit before your transfer becomes effective. Basically, this means you must catch up on the back contributions you would have paid had you elected Plan D when you entered LACERA membership, along with the interest those
contributions would have accrued. The purchase can be made by a lump-sum payment, through semimonthly payroll deductions made over a maximum of 10 years, or through a combination of both. You remain in Plan E until you have paid the transfer contract in full.

Contributory members who were in service on March 7, 1973 and remained in service continuously thereafter are eligible for a discontinuation of their contributions. However, in cases where a member transfers from Plan E to Plan D, any payments made for service in excess of 30 years will not be refunded.

Under an Open Window Transfer, your contributions are based on your entry age to LACERA. As a result, your cost to purchase and convert your Plan E service credit is lower under an Open Window Transfer than it is under a PPT.

Note: Open Window Transfers are available only during periods designated by the County Board of Supervisors. To check on the availability of an Open Window Transfer, visit lacera.com or call 800-786-6464.

A Prospective Plan Transfer is a simple plan change; you switch from Plan E to Plan D and begin making the semimonthly contributions. You become a Plan D member the first day of the month following 30 days after your application is received by LACERA. You retain all service credit you accrued under Plan E. You are not required to purchase any of your Plan E service; however, you have the option to purchase and convert some or all of it to Plan D service credit.

Under a PPT, any purchase and conversion of Plan E service to Plan D service credit is calculated based on your age on the beginning date of the service being purchased. For example: At age 40, you elect a PPT to Plan D. At age 42, as a Plan D member, you elect to purchase and convert a three-year period of your prior Plan E service. You were age 33 on the first day of that three-year period. Therefore, your cost to purchase that period of Plan E service and convert it to Plan D will be calculated based on age 33.

Note: Members who elect a PPT are not eligible to transfer back to Plan E for three years from their effective date of transfer to Plan D.* In addition, members who elect a PPT may not elect an Open Window Transfer in the future.

If you purchase and convert some, but not all, of your Plan E time, any unpurchased portion will remain as Plan E service credit. In that case, when you retire, you will receive a combined Plan D and Plan E retirement allowance. The amount you are entitled to under each Plan will be calculated separately, based on the service credit you earned under each Plan.

*Effective January 1, 2011, the three-year waiting period to transfer back to Plan E no longer applies to certain disabled Plan D Prospective Plan Transferees.
The allowance you receive at retirement will reflect the total of those two (Plan D and Plan E) amounts. All Plan D service credit is eligible for COLA adjustments; only Plan E service credit earned after June 4, 2002 is eligible for automatic COLA.*

*You may purchase Elective COLA for pre-June 4, 2002 Plan E service credit. See Elective COLA on page 30.

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. In most cases, 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.

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.

If a member with a dual account is eligible to retire for service under the terms of his or her safety Plan but has not met the minimum age requirement for Plan E, he or she may retire from the safety Plan.* 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 44.
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 E, 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.

**PRE-RETIREMENT WORKSHOPS**
Visit lacera.com, Benefits, Active Members

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 E allows you to choose from five 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 lifestyles and family situations.
**PLAN E SERVICE RETIREMENT OPTIONS**

<table>
<thead>
<tr>
<th>Overview</th>
<th>Eligible Beneficiary</th>
<th>Continuing Benefit*</th>
<th>Change Beneficiary After Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unmodified</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest monthly retirement allowance available</td>
<td>Eligible spouse, domestic partner, or minor child*</td>
<td>55% of member’s allowance</td>
<td>No</td>
</tr>
<tr>
<td><strong>Unmodified +Plus</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allows member to provide survivor a customized percentage of member’s reduced allowance</td>
<td>Eligible spouse or domestic partner*</td>
<td>Custom percentage between 56% and 100% of member’s reduced allowance (reduced by only enough to cover the difference between 56% and the percentage selected, based on the age of the member and the beneficiary)</td>
<td>No</td>
</tr>
<tr>
<td><strong>Option 1</strong></td>
<td>Not available in Plan E</td>
<td>Not available in Plan E</td>
<td>Not available in Plan E</td>
</tr>
<tr>
<td><strong>Option 2</strong></td>
<td>Member receives reduced (less than an Unmodified) allowance during his/her lifetime; named beneficiary receives 100% of reduced allowance</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>
</tr>
<tr>
<td><strong>Option 3</strong></td>
<td>Member receives reduced (less than an Unmodified) allowance during his/her lifetime; named beneficiary receives 50% of reduced allowance</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>
</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.*
# PLAN E SERVICE RETIREMENT OPTIONS

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</thead>
<tbody>
<tr>
<td><strong>Option 4</strong></td>
<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 (reduction covers entire cost of beneficiary(ies)'s continuing benefit, based on age of member and beneficiaries)</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 E 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 not change your beneficiary after retirement.* However, you may name a new beneficiary to receive the $5,000 lump-sum death/burial benefit. (See Death/Burial Benefit section on page 27 for details.)

### 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 56 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 56 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 Option is not available to Plan E members.

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. Both your age at retirement and the age of your beneficiary are used to calculate the amount 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 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 ages 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 E Retirement Options are defined on the following pages.
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 or not named as a beneficiary, 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, you must designate the spouse 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. All Plan E Retirement Options prohibit the changing of your primary beneficiary after you retire.

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.*

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.

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.

*Member’s surviving spouse, domestic partner, minor child(ren), or disabled dependent child(ren) 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.
**EFFECT OF RETIREMENT OPTIONS ON SURVIVOR ELIGIBILITY FOR 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 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.

**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 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

800-786-6464 | lacera.com | welcome@lacera.com
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 E 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.

Plan E COLA (Automatic COLA) applies to service credit earned on and after June 4, 2002. Plan E members with retirement dates after June 4, 2002 are eligible to receive up to a 2.0 percent COLA increase. COLA adjustments for members with service credit earned prior to June 4, 2002 are based on a ratio of months of service earned after June 4, 2002 divided by the total months of service.

Members hired on or after June 4, 2002 are eligible to receive a COLA adjustment based on all their earned service credit.

DETAILED EXPLANATION OF COLA
Visit lacera.com, Retired Member
Elective COLA
Some Plan E members with service credit earned prior to June 4, 2002 can make a greater portion of their retirement allowance eligible for COLA adjustments through the purchase of Elective COLA.

Elective COLA Eligibility:
• Active Plan E member with service credit earned prior to June 4, 2002
• Vested Plan E member with service credit earned prior to June 4, 2002 who terminated, returned to County employment, and elected Plan E

The Elective COLA benefit is granted by the BOR based on the CPI, in the same manner as Automatic COLA, with the same survivor and beneficiary benefit; it is also subject to the same 2.0 percent maximum allowable adjustment.

Purchasing Elective COLA
The cost to purchase COLA is based on the estimated cost of the future Elective COLA benefit. By law, Elective COLA must not place any additional burden on the retirement system; therefore, the member must pay the entire cost.

At the time of purchase, LACERA will project the cost of your Elective COLA based on:
• Your current compensation earnable
• Your current age
• Years of service
• Spouse or domestic partner’s age (if applicable)
• Actuarial assumptions for:
  ° Increases to your compensation earnable
  ° Retirement at age 65
  ° Life expectancy for member and spouse or domestic partner
• Any years of service covered by Social Security
• Unmodified Retirement Option

A contract to purchase Elective COLA may be paid in a single lump-sum payment or through payroll deductions over a period ranging from two to 240 payroll periods (10 years) or through a combination of both.

At retirement, LACERA will use your actual retirement factors to recalculate the cost of your Elective COLA purchase. Any difference between the final calculation and the initial projection will determine
whether you owe a balance to LACERA or LACERA owes you a partial refund.

**Note: Elective COLA may not benefit everyone.** Since the cost for Elective COLA is based, in part, on actuarial assumptions for life expectancy and annual inflation, if you don’t reach the actuarially-projected life expectancy or if inflation is lower than the assumption, you may not recover your total Elective COLA purchase cost. For more details on Elective COLA, call 800-786-6464 or schedule an appointment on lacera.com to meet with a LACERA Retirement Benefits Specialist.

**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 E members who worked for the County prior to January 1983** will have a percentage of their estimated Social Security benefit subtracted from their LACERA retirement allowance. The percentage is based on their total number of years and months of pre-1983 County service that was covered by Social Security.

**Note:** Generally, it is advantageous for a Plan E member who retires at age 62 (or older) to provide LACERA with a copy of his or her actual Social Security benefit within six months following his or her effective retirement date. In such cases, LACERA will adjust the reduction to the member’s allowance to reflect the actual amount of the Social Security benefit. This often results in an increase to the member’s allowance.

The Windfall Elimination Provision and the Government Pension Offset are federal laws that impact Social Security benefits for some individuals receiving government pensions.

LEARN MORE ON SOCIAL SECURITY AND WEP
Visit lacera.com, Active Member
**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.

**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 E 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

- **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 had ever been enrolled in a LACERA contributory plan and elect Option 1, your “ex” may 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 estate. **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 | Brochures & Forms
County Service after Retirement

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.

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.

For questions on LACERA’s regulations regarding retirees returning to temporary County service, call 800-786-6464 or schedule an appointment on lacera.com to meet with a Retirement Benefits Specialist.

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;
- Is determined by the Board of Retirement not to be incapacitated for the duties assigned to the member, based on medical examination;*
- Is eligible for membership (i.e., a permanent employee working three-quarter time or more); and
- Is hired by the County**

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 be enrolled in 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.
County Insurance Provides Additional Benefits

County-sponsored insurance offers additional security for you and your loved ones... find out about the plans... see if you want to increase the coverage.

- Life Insurance
- Long-Term Disability & Survivor Benefit

800-786-6464 | lacera.com | Member Service Center
County-Sponsored Benefits for Active Members*

**Life Insurance**
Plan E participants in Options, Choices, and Flex are covered by a $10,000 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.

Plan E MegaFlex participants may opt to purchase a County-sponsored life insurance plan known as the Survivor Income Benefit (SIB). Upon your death, SIB provides your survivors with a benefit equal to 25 or 50 percent of your monthly earnings.

**County of Los Angeles Long-Term Disability and Survivor Benefit**
LACERA does not provide disability retirement benefits or pre-retirement death benefits under Plan E. However, the County-sponsored Long-Term Disability and Survivor Benefit Plan provides benefits if you become disabled during active service. If you die while receiving benefits under this plan, coverage will be extended to your eligible survivor.

However, if you are not receiving LTD and you die during active service, your survivor will not be eligible for continuing benefits through LTD or LACERA. Your eligible survivor would receive only a monthly lifetime benefit if you had purchased SIB.

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.*
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 | My LACERA
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 on the Brochures & Forms page 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 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 less 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.

*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.
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 | 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 (if any), 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 E
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.

NOTE: If you were covered under Social Security as a County employee prior to January 1983, your retirement allowance will be reduced by a percentage based on the total number of years and months of County service covered by Social Security.

*Figures are presented as a guide; your actual allowance may vary.

Retirement Plan E

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### Connect With Your Retirement Online

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- Legislative changes
- LACERA procedural changes
- Additional member services

**PLAN E ONLINE** Visit lacera.com, Plan Book Section

**PENRA:** Abbreviation for the Public Employees’ Pension Reform Act of 2013, laws of the state 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 Option:** A format for determining how retirement and continuing benefits are paid. Plan E offers a choice of five Retirement Options.

**Reciprocity:** A special relationship between LACERA and certain other California public retirement systems that protects retirement benefits earned under one retirement system.

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

**Service Credit:** One of the components used to calculate a member’s retirement allowance. Plan E members earn service credit each payroll period, provided certain conditions are met.

**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 E, this is based on the completion of two or more years of active County (or combined County and reciprocal system) service. Being vested entitles you to a retirement allowance when you terminate employment and meet the minimum age and service requirements. Vesting also entitles you to terminate County employment and defer receiving your retirement allowance until you are eligible and ready to apply for retirement.

*Certain lifeguard positions may be classified as general member positions.

**Terms to Know Continued on Back Inside Cover**
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**PEPRA:** 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 Option:** A format for determining how retirement and continuing benefits are paid. Plan E offers a choice of five Retirement Options.

**Reciprocity:** A special relationship between LACERA and certain other California public retirement systems that protects retirement benefits earned under one retirement system.

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

**Service Credit:** One of the components used to calculate a member’s retirement allowance. Plan E members earn service credit each payroll period, provided certain conditions are met.

**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 E, this is based on the completion of ten or more years of active County (or combined County and reciprocal system) service. Being vested entitles you to a retirement allowance when you terminate employment and 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 Lifeguard positions may be classified as general member positions.*
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**PLAN E**

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### Connect With Your Retirement Online

All LACERA PLAN BOOKS are Online! In the Plan Book Section of lacera.com. The online versions will be updated throughout the year to reflect the latest:

- Legislative changes
- LACERA procedural changes
- Additional member services

### Terms to Know…
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 (PEPRA). 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.
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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.