

Extra

education for
active members

November 2011

Survivor benefits before retirement

Below is a summary of survivor benefits that are paid if your death occurs prior to retirement.

Active, nonvested member – If you are working in a position covered by SDCERA and have less than five years of service credit, you are not vested. Your beneficiary is entitled to a lump-sum payment of your member contributions plus interest and one month's salary for each full year of service credit up to six months' salary.

Active, vested member – If you are working in a position covered by SDCERA and have at least five years of service credit, you are vested. Your spouse, registered domestic partner or eligible child is entitled to a lump-sum payment of your member contributions plus interest and one month's salary for each full year of service credit up to six months' salary, or a monthly survivor benefit, or a combination of the two. If there is no spouse, partner or eligible child, your beneficiary is entitled to a lump-sum payment of your member contributions plus interest and one month's salary for each full year of service credit, up to six months' salary.

Refer to the [*Survivor and Beneficiary Information booklet*](#) for more details, including benefits that are available if you die after leaving County employment or your death is service connected. Use the [*Beneficiary Designation form*](#) to keep your beneficiaries up to date with SDCERA.



Only SDCERA

Only SDCERA has an [online tutorial](#) designed to help you understand the benefit options you have when retiring. The benefit option you select on your retirement application will determine the amount of your monthly retirement benefit as well as the amount of the survivor's continuance, if any. The tutorial also explains the [Temporary Supplement](#) to the benefit options, which temporarily increases your SDCERA benefit prior to age 62 based on your estimated Social Security benefit, and permanently reduces your SDCERA benefit at and after the age of 62.

TIP

Estimate your retirement benefit

Input your estimated age at retirement, amount of service credit, and final average compensation in the [Retirement Benefit Calculator](#) to estimate your own SDCERA retirement benefit, including continuance amounts that may be paid to eligible beneficiaries.

The facts about dissolutions

When dissolution of marriage or registered domestic partnership occurs, spouses and partners have community property rights under California law, which may affect your SDCERA retirement benefit. Retirement benefits earned during a marriage or registered domestic partnership must be considered in community property settlement agreements.

Steps to take regarding community property:

1. Notify SDCERA in writing when the dissolution action has been filed.
2. If your SDCERA benefit is to be divided, serve SDCERA with a joinder, the legal process under the California Family Code that names SDCERA as a party to the action in the dissolution proceeding.
3. Submit a draft of your domestic relations order (DRO) to SDCERA for approval prior to execution and filing with the court. A DRO is a legal document signed by all parties and a judge that stipulates how your retirement benefit will be divided. Upon request from you or your representative, SDCERA will provide sample DROs to assist in the drafting of the order.

More information is available from the [Dividing Community Property booklet](#) online at www.sdcera.org. If you have further questions regarding how a dissolution may affect your future retirement benefits, contact the Call Center at 619.515.6800 or 888.4.SDCERA.

SDCERA Definitions

Con • tin • u • ance

n: A monthly benefit that continues to an eligible beneficiary upon the death of the member.

When you retire, you can select a benefit option that provides a monthly continuance to an eligible beneficiary. Your eligible beneficiary can receive 50%, 60% or 100% of the monthly benefit you were receiving.

Links in this issue

Survivor and Beneficiary Information booklet

http://www.sdcera.org/PDF/survivor_booklet.pdf

Beneficiary Designation form

http://www.sdcera.org/PDF/beneficiary_designation_form.pdf

Benefit options tutorial

http://sdcera.granicus.com/MediaPlayer.php?publish_id=6

Temporary Supplement

http://www.sdcera.org/active_temporary_supplement.htm

Dividing Community Property booklet

http://www.sdcera.org/PDF/dividing_community_property_booklet.pdf

Retirement Benefit Calculator

<http://www.sdcera.org/calculators.aspx>



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This newsletter provides disclosure of certain terms and conditions of SDCERA membership and benefits available to members. It is designed to give you this information as simply and as accurately as possible as of the date of publication. SDCERA is governed by the County Employees Retirement Law of 1937 (Government Code Section 31450 et seq.) as it has been adopted and implemented by the San Diego County Board of Supervisors and the SDCERA Board of Retirement. If there is any inconsistency between this newsletter and the governing law, the law will govern. Decisions relating to the plan will be made after reference to the statutes and any resolutions, regulations and policies governing administration of SDCERA as they exist at the same time of the decisions.