



**POLICE & FIRE DEPARTMENT RETIREMENT PLAN  
 FIRE BENEFITS FACT SHEET  
 POLICE PRIOR JULY 2, 2006  
 FIRE PRIOR JULY 1, 2008**

<b>Contributions</b>	
Employee	11.26% of Base Salary (as of 07/02/2006)
City	25.22% of Base Salary (as of 07/02/2006)
Service Required To Leave Contributions In Retirement Plan	10 years (20 years must have elapsed from date of entry into system to collect pension)
<b>Service Retirement</b>	
Age/Years of Service	50 with 25 years service 55 with 20 years service 30 yrs service <b>at any age (with reciprocity, must be 50 yrs of age)</b> Mandatory retirement at 70 years of age
Early Retirement	50-54 with 20 years of service (Discounted pension)
Deferred Vested Retirement	55 with 10 years service <b>only</b> if 20 years have elapsed from date of membership. (You can begin receiving your benefits at age 50 if you have at least 25 years of service.)
Allowance	First 20 years of Service: 50% of final compensation Next 21-25 yrs service: 3% per year of service X final Compensation Next 26-30 yrs service: 4% per year of service X final Compensation (85% max)
Early Retirement	Allowance reduced pursuant to Municipal Code Section 3.36.810
<b>Disability Retirement - (Service-Connected)</b>	
Minimum Service	NONE
Allowance	<20 yrs service: 50% of final compensation Next 21-25 yrs service: 3% per year of service X final Compensation Next 26-30 yrs service: 4% per year of service X final Compensation (85% max)
<b>Disability Retirement - (Non-Service Connected)</b>	
Minimum Service	2 years
Allowance	<20 years service: 32% of final compensation <b>plus</b> 1% for each full year in excess of 2. (50% max) >20 yrs service: 2.5% x first 20 years of Service x final Comp Next 21-25 yrs service: 3% per year of service X final Compensation Next 26-30 yrs service: 4% per year of service X final Compensation (85% max)
<b>Medical Benefits</b>	
Eligibility	Retired for disability or service directly from active service with either 15 years of San José service <b>or</b> receive allowance that is at least 37.5% of final comp. Also eligible if member separates from service <b>after 7/5/92</b> but prior to retirement with 20 years San José service <b>and</b> leaves contributions <b>and</b> former member receives allowance (i.e., applies & qualifies for retirement).
Premiums	Retirement System pays 100% of lowest cost plan that is available to active City employees. If member does not choose the lowest cost plan, member pays the difference between that premium and the premium of the lowest cost plan.
<b>Dental Benefits</b>	
Eligibility	Retired for disability or service from active service with either 15 years of service or receive allowance that is at least 37.5% of final comp. Also eligible if member leaves City service <b>after 7/5/92</b> but prior to retirement with 20 years San Jose service <b>and</b> leaves contributions in retirement plan <b>and</b> former member receives allowance (i.e., applies for retirement).
Premiums	Fully paid by retirement fund
<b>Reciprocity</b>	
Reciprocity	As of September 30, 1994, the City of San José adopted a reciprocal agreement with PERS. This may result in improved benefits for members who transfer between PERS and this retirement plan. Please call the Retirement Department or PERS for more information.
<b>Cost-of-Living Adjustments (COLA)</b>	
Cost-of-living Adjustments	Retirees are eligible for a 3% annual cost-of-living adjustment (COLA) . Regular COLA's are compounded and paid each February. There is no proration of COLA.



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Death Before Retirement	
Nonservice-Connected Death with less than 2 yrs of service	Return of contributions, plus interest, to surviving spouse/domestic partner, surviving children, or estate or \$1,000, whichever is greater [SJMC 3.36.1250 (C-E)]
Nonservice-Connected Death with more than 2 yrs of service, but <u>not</u> eligible for a service retirement	<p><u>To surviving spouse/domestic partner :</u>            24% +.75% for each year in excess of 2 x Final Compensation (37.5% maximum)            [SJMC 3.36.1210 (F), 1280 (B)]</p> <p><u>and</u> to surviving children:            1 Child: Final Comp x 25% [SJMC 3.36.1210 (G), 1300 (B)]            2 Children: Final Comp x 37.5% [SJMC 3.36.1210(G), 1300 (D1)]            3 Children: Final Comp x 50% [SJMC 3.36.1210(G), 1300 (F1)]</p> <p>If no surviving spouse/domestic partner nor surviving children:            Return of contributions, plus interest, to estate [SJMC 3.36.1210(E),1210(I)]            or \$1,000 whichever is greater</p>
Death before retirement, but while eligible for service retirement – Non-service Connected death	<p><u>To surviving spouse/domestic partner of a member with 27.5 years of service or less:</u>            37.5 % of member's Final Compensation [SJMC3.361200(F),1270(B)]</p> <p><u>To surviving spouse/domestic partner of a member with 27.5 to 30 years of service:</u>            37.5% to 42.5% of member's Final Compensation depending on the years of service [SJMC3.361200(F),1270(B)]</p> <p>For example:            Member's benefit = 76% Survivorship benefit = 38% of Final Compensation            Member's benefit = 80% Survivorship benefit = 40% of Final Compensation            Member's benefit = 82% Survivorship benefit = 41% of Final Compensation            Member's benefit = 85% Survivorship benefit = 42.5% of Final Compensation</p> <p><u>and</u> to surviving children:            1 Child: Final Comp x 25% [SJMC 3.36.1200 (G), 1300 (B)]            2 Children: Final Comp x 37.5% [SJMC 3.36.1200(G), 1300 (D1)]            3 Children: Final Comp x 50% [SJMC 3.36.1200(G), 1300 (F1)]</p> <p>If no surviving spouse/domestic partner nor surviving children:            Return of contributions, plus interest, to estate [SJMC 3.36.1200 (E), 1200 (I)]            or \$1,000, whichever is greater</p>
Service-Connected Death regardless of year of service	<p><u>To surviving spouse/domestic partner of a member with 27.5 years of service or less:</u>            37.5% of member's Final Compensation [SJMC3.36.1200(F),1270(B)]</p> <p><u>To surviving spouse/domestic partner of a member with 27.5 to 30 years of service:</u>            37.5% to 42.5% of member's Final Compensation depending on the years of service [SJMC3.36.1200(F),1270(B)]</p> <p><u>and</u> to surviving children :            1 Child: Final Comp x 25% [SJMC 3.36.1200 (G), 1300 (B)]            2 Children: Final Comp x 50% [SJMC 3.36.1200 (G) , 1300 (D2)]            3 Children: Final Comp x 75% [SJMC 3.36.1200 (G) , 1300 (F2)]</p> <p>If no surviving spouse/domestic partner nor surviving children:            Return of contributions, plus interest, to estate [SJMC 3.36.1200 (E), 1200(I)]            or \$1,000 whichever is greater</p>



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<b>Death After Retirement</b>	
<p>Service Retirees</p> <p>Service-connected Disability Retirees</p>	<p><u>To surviving spouse/domestic partner of a member with 27.5 years of service or less:</u>            37.5% of member's Final Compensation [SJMC 3.36.1230, 1270(B)]</p> <p><u>To surviving spouse/domestic partner of a member with 27.5 to 30 years of service:</u>            37.5% to 42.5% of member's Final Compensation depending on the years of service [SJMC 3.36.1230, 1270(B)]</p> <p><b>and</b> to surviving children:            1 Child: Final Comp x 25% [SJMC 3.36.1230(D), 1300(B)]            2 Children: Final Comp x 37.5% [SJMC 3.36.1230(D), 1300 (D1)]            3 Children: Final Comp x 50% [SJMC 3.36.1230 (D), 1300(F1)]</p> <p>If no surviving spouse/domestic partner nor surviving children:            \$1,000 death benefit to estate [SJMC 3.36.1230(E)]</p>
<p>Non-service connected Disability Retirees</p>	<p>To surviving spouse/domestic partner:             Final Comp x 24% + .75% for each year in excess of 2 (37.5% maximum)            [SJMC 3.36.1240 (C), 1280(B)]</p> <p><b>and</b> to surviving children:            1 Child: Final Comp x 25% [SJMC 3.36.1240(D), 1300(B)]            2 Children: Final Comp x 37.5% [SJMC 3.36.1240(D), 1300(D1)]            3 Children: Final Comp x 50% [SJMC 3.36.1240(D), 1300(F1)]</p> <p>If no surviving spouse/domestic partner nor surviving children: \$1,000 death benefit to estate [SJMC 3.36.1240(E)]</p>
<b>Optional Settlements</b>	
<p>Optional Settlements</p>	<p>Retiree may choose an optional settlement at retirement that reduces their allowance to provide a higher survivorship allowance to their spouse/domestic partner.</p>
<b>Post-Retirement Marriage</b>	
<p>Post-Retirement Marriage</p>	<p>If a retiree marries after retirement, the retiree can elect to take a reduction on his pension benefit in order to allow for a survivorship benefit to the surviving spouse/domestic partner.</p>
<p><b>Note: The maximum total combined benefit payable to a surviving spouse/domestic partner and surviving children is 75% of final compensation. the children's survivorship allowance will be reduced so that the total benefit does not exceed 75% of final compensation. For more information p the Department of Retirement Services at (408) 392-6700 or 1(800) 732-6477. Or, go online at <a href="http://www.sjretirement.com">www.sjretirement.com</a>.</b></p>	