

# A Guide to Completing Your CalPERS Nonmember Service Retirement Election Application



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## Your Guide to Nonmember Service Retirement

This publication provides instructions for completing the CalPERS *Nonmember Service Retirement Election Application* and other forms you may need to complete the retirement application process. Easy-to-follow instructions will guide you step-by-step through the application.

You can submit your application when you are within 120 days from your retirement date.

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# Retirement Planning Resources

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CalPERS has many resources available to help you plan for retirement:



CalPERS website at **[www.calpers.ca.gov](http://www.calpers.ca.gov)**

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Your personal myCalPERS account at **[my.calpers.ca.gov](http://my.calpers.ca.gov)**

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Online and instructor-led retirement classes

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Webinars and YouTube videos

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Member publications

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One-on-one retirement counseling

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Retirement estimate calculator

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Our publication ***Planning Your Service Retirement*** (PUB 1) contains detailed information about how we calculate a benefit, and other factors you'll want to consider before you retire. You can also refer to the Frequently Asked Questions in the back of this publication for additional information regarding your nonmember rights and benefits.

If you haven't already received a nonmember retirement estimate, we strongly encourage you get one before you retire. If you're within 12 to 36 months of your retirement date, you can request a CalPERS Nonmember Estimate Letter through your personal myCalPERS account at **[my.calpers.ca.gov](http://my.calpers.ca.gov)** or complete and mail the ***Nonmember Retirement Allowance Estimate Request*** form located in this publication.

You can look at your latest Annual Nonmember Statement to ensure we have the correct information for you. Your statements are available at **[my.calpers.ca.gov](http://my.calpers.ca.gov)**.

# Key Points to Consider Before You Retire

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- The effective date of your retirement is the date you designate on your application, or the day after the court-filed date of the court order dividing the community property, whichever is later. If you submit your application more than nine months after your requested retirement date, the law says your retirement date will be the first of the month in which CalPERS receives your application.
- You cannot make changes to your retirement application more than 30 days after your first retirement check is issued. This includes canceling your retirement application, changing your retirement date, changing the retirement payment option you select, or changing the beneficiary (or beneficiaries) you name to receive an ongoing monthly benefit, if any.
- Your nonmember benefit is based on the years of awarded service credit, your age at retirement, and your former spouse's highest average annual compensation earned during any consecutive 12- or 36-month period before the date of dissolution or legal separation. A copy of your **Notice of Judgment of Dissolution, Legal Separation, or Termination of Domestic Partnership** will be required with your retirement application so that we can verify vesting and compensation information. It is usually a one-page document showing the date your marriage was terminated and you became a single person. You can view a blank copy of this document at **[www.courts.ca.gov](http://www.courts.ca.gov)**.

**Note:** This document was not required during the community property process, and the court order awarding you the nonmember account does not provide the substantiation needed to determine vesting and compensation information.

# How to Complete Your Nonmember Service Retirement Election Application

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Remove the *Nonmember Service Retirement Election Application* form from this publication so you can follow the step-by-step instructions for each section while you are completing it.

## **Section 1 - Information About You**

Complete all fields with your personal information.

If you have changed your name, you must provide CalPERS with a photocopy of the document validating the change (marriage certificate, court order, etc.). Additionally, the IRS requires us to obtain a photocopy of your updated Social Security card containing your new name before we can stop using your former name.

By providing your email address, you are agreeing to receive occasional CalPERS email notifications.

## **Section 2 - Information About Your Retirement**

Complete all fields with your retirement information.

Your retirement can be effective any day of the week, including Saturday or Sunday. The effective date of your retirement is the date you designate on your application, or the day following the court-filed date of the court order dividing the community property, whichever is later. If you submit your application more than nine months after your requested retirement date, the law says your retirement date will be the first day of the month in which CalPERS receives your application.

You must submit a copy of your Notice of Judgment of Dissolution, Legal Separation, or Termination of Domestic Partnership with your retirement application so we can verify vesting and compensation information. Otherwise, your application may be canceled. This document was not required during the community property process, and the court order awarding you the nonmember account does not provide the substantiation needed to determine vesting and compensation information. It is usually a one-page document showing the date your marriage was terminated and you became a single person. You can view a blank copy of this document at [www.courts.ca.gov](http://www.courts.ca.gov).

## How to Complete Your Nonmember Service Retirement Election Application (continued)

### Section 3 – Select Your Retirement Payment Option

Choose one retirement payment option. Your choice becomes irrevocable 30 days from the issuance of your first retirement check. See below for a description of the available options.

Retirement Payment Option	For You	For Your Beneficiary
Unmodified Allowance	Provides the highest monthly allowance paid for life.	There is no continuing monthly benefit to a beneficiary and no return of unused member contributions upon your death.
Return of Remaining Contributions Option 1*	<ul style="list-style-type: none"> <li>• Only available if you were awarded contributions in the community property settlement.</li> <li>• Can name one or more beneficiaries.</li> </ul>	<ul style="list-style-type: none"> <li>• Does not provide ongoing monthly benefit.</li> <li>• Upon your death, provides a lump-sum payout of any remaining nonmember contributions in your account to one or more named beneficiaries.</li> <li>• If no remaining nonmember contributions, no benefit is paid.</li> </ul>
100 Percent Beneficiary Option 2*	<ul style="list-style-type: none"> <li>• Can name only one beneficiary for an ongoing monthly benefit.</li> <li>• Can name one or more beneficiaries for the lump-sum portion.</li> </ul>	<ul style="list-style-type: none"> <li>• Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.</li> <li>• Upon both your deaths, a lump-sum payout of any remaining member contributions in your account will be paid to one or more named secondary beneficiaries.</li> </ul>
100 Percent Beneficiary Option 2 with Benefit Allowance Increase	<ul style="list-style-type: none"> <li>• Can name only one beneficiary.</li> <li>• If your beneficiary dies before you, or you have another qualifying event, your benefit will increase to the Unmodified Allowance.</li> </ul>	Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.
50 Percent Beneficiary Option 3*	<ul style="list-style-type: none"> <li>• Can name only one beneficiary for an ongoing monthly benefit.</li> <li>• Can name one or more beneficiaries for the lump-sum portion.</li> </ul>	<ul style="list-style-type: none"> <li>• Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.</li> <li>• Upon both your deaths, a lump-sum payout of any remaining nonmember contributions in your account will be paid to one or more named secondary beneficiaries.</li> </ul>

\* It takes about 10 years of retirement to totally deplete your contributions, but your monthly benefit continues.

*Graphic continued on next page...*

## How to Complete Your Nonmember Service Retirement Election Application (continued)

Retirement Payment Option	For You	For Your Beneficiary
50 Percent Beneficiary Option 3 with Benefit Allowance Increase	<ul style="list-style-type: none"> <li>• Can name only one beneficiary.</li> <li>• If your beneficiary dies before you, or you have another qualifying event, your benefit will increase to the Unmodified Allowance.</li> </ul>	Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.
Flexible Beneficiary Option 4	<ul style="list-style-type: none"> <li>• Can name one or more beneficiaries</li> <li>• Can specify a specific dollar or percentage be paid to each beneficiary.</li> </ul>	Provides an ongoing monthly benefit of a specific percentage or specific dollar amount of your retirement benefit to one or more named beneficiaries upon your death.

### Section 4a – Complete Your Beneficiary Information – Ongoing Monthly Benefit

Complete all fields. The beneficiary you name to receive an ongoing monthly benefit becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event.

For more information about qualifying life events, refer to our publication ***Changing Your Beneficiary or Monthly Benefit After Retirement*** (PUB 98).

You must submit birth date evidence for your named beneficiary. For a list of acceptable documents, refer to “Supporting Documents” on page 12.

### Section 4b – Complete Your Beneficiary Information – Specific Percentage or Specific Dollar Amount

Complete all fields for each beneficiary you name. Any beneficiary you name in this section becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event.

For more information about qualifying life events, refer to our publication ***Changing Your Beneficiary or Monthly Benefit After Retirement*** (PUB 98).

Specify either a specific percentage or dollar amount, or leave the fields blank if you are naming more than one beneficiary and want your beneficiaries to receive equal shares.

You must submit birth date evidence for your named beneficiaries. For a list of acceptable documents, refer to “Supporting Documents” on page 12.



## How to Complete Your Nonmember Service Retirement Election Application (continued)

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### Section 4c – Complete Your Beneficiary

#### Information – Return of Remaining Contributions

Complete all fields for each beneficiary you name. You can change this beneficiary designation at any time.

Provide the name, Social Security number or CalPERS ID, birth date, gender, relationship to you, priority (primary or secondary), and address of the beneficiary you designate to receive any lump-sum balance of your remaining contributions after your death.

You can name **primary** and **secondary** beneficiaries. The benefit is paid to your primary beneficiary (or beneficiaries) first. If the primary beneficiary dies, the benefit will go to your secondary beneficiary. We pay equal shares unless you enter a percentage for each beneficiary. If you enter a percentage, the total must equal 100 percent.

Your beneficiary can be:

- Any person regardless of their relationship to you. You cannot designate a guardian to receive benefits for another person.
- A class of next-of-kin as a group. For example, you can list your “grandchildren” or “siblings” instead of writing out individual names.
- A corporation that is registered in any state with the Secretary of State.
- Your estate. CalPERS can only pay to your estate if it is probated.
- Your trust. Provide the title and date of your trust, and the name and address of the person who has a copy of the document. Do not name the trustee.

If you want to name more than four beneficiaries or you want to name separate beneficiaries for your

Return of Remaining Contributions balance, call us toll free at **888 CalPERS** (or **888-225-7377**). There is no limit to the number of beneficiaries you can name. You can also change your lump-sum beneficiary designation any time at **my.calpers.ca.gov**.

A change in your marital status, domestic partner status, or the birth or adoption of a child after retirement automatically revokes your original beneficiary designation.

If you designate a minor child as your beneficiary and the child is still a minor when the benefit becomes payable, their surviving parent can claim the child’s death benefit without a court order if the child is in their care. Or, if the child is not in the custody of their parent we will request a court order that either appoints someone as guardian of the child’s estate or directs us to pay the child’s benefit to a blocked bank account.

As an alternative to these methods, you may download a **California Uniform Transfers to Minors Act** form to nominate a custodian to claim any benefits that may become payable to your minor child. Please do not name the guardian or custodian of a minor child as your beneficiary; just name the child if that is your desire.

### Section 5 – Prorated Allowance Beneficiary Designation

Enter the name, Social Security number or CalPERS ID, birth date, gender, relationship to you, and address of the beneficiary you want to designate to receive your lump-sum pro rata benefit. (The pro rata benefit is the prorated allowance due for the days you live in the month of your death.)

## How to Complete Your Nonmember Service Retirement Election Application (continued)

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If there is no valid beneficiary designation in effect at the time of your death, your lump-sum pro rata benefit will be paid to your statutory beneficiary, as determined by law. CalPERS pays benefits in the following order:

- Spouse or registered domestic partner; or if none,
- Children; or if none,
- Parents; or if none,
- Brothers and sisters; or if none,
- Your probated estate; or if not probated,
- Your trust; or if none,
- Stepchildren; or if none,
- Grandchildren, including step-grandchildren; or if none,
- Nieces and nephews; or if none,
- Great-grandchildren; or if none,
- Cousins.

If you want to name more than four beneficiaries or you want to name separate beneficiaries for the prorated allowance, call us toll free at **888 CalPERS** (or **888-225-7377**). There is no limit to the number of beneficiaries you can name. You can also change your lump-sum beneficiary designation any time at [my.calpers.ca.gov](http://my.calpers.ca.gov).

### Section 6 - Tax Withholding Election

This section tells CalPERS how you want your tax withholding handled. To assist you in making this decision, see the “Taxes and Your Nonmember Service Retirement” section in this publication or talk with your tax advisor.

You can change your withholding at [my.calpers.ca.gov](http://my.calpers.ca.gov) or by completing another CalPERS *Tax Withholding Election* form.

#### • Step 1 - Federal Tax Withholding Election

You need to provide us with your citizenship and residency. For U.S. citizens and resident aliens, federal tax withholding is required on monthly payments delivered outside the United States or its possessions.

If you do not make a federal withholding election, or if an invalid election is received, CalPERS is required by law to withhold taxes as if you are single with no adjustments.

#### • Step 2 - Income from a Job and/or Multiple Pensions/Annuities

Complete this step if you have at least one of the following:

- Income from a job
- Income from another pension or annuity
- Income from a spouse who has a job and/or a pension or annuity (if you’re married filing jointly)

#### • Step 3 - Claim Dependent and Other Credits

Complete this step to determine the amount of the child tax credit and other credits for other dependents you may be able to claim when you file your tax return.

You can include other tax credits, such as foreign tax credits or education tax credits.

## How to Complete Your Nonmember Service Retirement Election Application (continued)

Including these credits will increase the amount you pay toward your federal taxes and will reduce the amount of any refund you may receive when you file your tax return.

### • Step 4a – Other Income (Optional)

Complete this step if you have other sources of income that are not from any job, pension, or annuity.

### • Step 4b – Deductions (Optional)

Complete this step if you expect to claim deductions other than the basic standard deductions on your tax return, and you want to reduce your tax withholding to account for these deductions.

The Deductions Worksheet below can help you calculate your deduction amount. If you have questions about your tax deduction amount,

contact your tax advisor or the Internal Revenue Service at [www.irs.gov](http://www.irs.gov) or call (800) 829-1040.

### • Step 4c – Extra Withholding (Optional)

Complete this step if you would like to withhold any additional tax withholding amount from your retirement check.

### • California State Tax Withholding Election

If you do not make a state tax withholding election, or if an invalid election is received, CalPERS is required by law to withhold taxes as if you are single with zero allowances.

If you reside outside of California, your CalPERS pension income is not subject to California state income tax.

### Step 4b – Deductions Worksheet (Keep for your records)

1) Enter an estimate of your annual itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . >	1	\$ _____
2) Enter: • \$25,900 if you're married filing jointly or qualifying widow(er) • \$19,400 if you're head of household • \$12,950 if you're single or married filing separately . . . . . >	2	\$ _____
3) If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-". . . . . >	3	\$ _____
4) If line 3 equals zero, and you (or your spouse) are 65 or older, enter: • \$1,750 if you're single or head of household. • \$1,400 if you're a qualifying widow(er) or you're married and one of you is under age 65. • \$2,800 if you're married and both of you are age 65 or older.  Otherwise, enter "-0-". See Pub. 505 for more information . . . . . >	4	\$ _____
5) Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information . . . . . >	5	\$ _____
6) Add lines 3 through 5. Enter the result here and in Step 4(b) . . . . . >	6	\$ _____

## How to Complete Your Nonmember Service Retirement Election Application (continued)

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### **Section 7 - Direct Deposit Information**

Direct deposit electronically transfers your retirement benefit allowance directly into your checking or savings account, avoiding the need for you to sign and deposit your benefit check at your bank. This can reduce the risk of loss, theft, or forgery; give you immediate and uninterrupted deposits; eliminate the inconvenience of checks; and provide you with a monthly statement of itemized deductions.

If you submit direct deposit information with your retirement application, your direct deposit is typically effective with your first retirement payment. We transmit funds for direct deposit on the first of each month. Your financial institution determines when your direct deposit funds are available.

You can establish and maintain your direct deposit online through myCalPERS at [my.calpers.ca.gov](https://my.calpers.ca.gov). Your financial institution must be a member of the Automated Clearinghouse Association to accept a direct deposit from CalPERS.

### **Section 8 - Nonmember Signature and Notary**

**This section must be completed or your application will be returned.** Your signature must be notarized by a notary public or witnessed by a CalPERS representative at any CalPERS Regional Office. If you reside in a foreign country, staff at the U.S. Consulate may witness your form.

## How to Complete Your Nonmember Service Retirement Election Application (continued)

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### What Happens Next?

After you submit your **Nonmember Service Retirement Election Application**, we will take the steps necessary for you to retire on the day you have selected. Once your application is received at our Sacramento Headquarters office, you will receive an acknowledgment letter letting you know we have begun processing your request, usually within five to 10 days of receipt of your application. We will notify you if we have questions or need more information.

### Notification of Retirement Allowance

Before you receive your first retirement benefit check, we will send you a letter providing you with the date of your first retirement check, the amount you can expect to receive, and important income tax information.

We also include the employer, retirement formula, service credit, and final compensation information used to calculate your retirement benefit. You must review this information for accuracy by comparing it with the total community property interest you were awarded or your latest Annual Nonmember Statement. Please report any discrepancies to us immediately. You may be responsible for repaying any overpaid benefits retroactive to your retirement date that result from incorrect information being used in your benefit calculation.

### Retirement Payment Schedule

We pay in arrears and your first retirement check is typically paid within 45 days of your retirement date, or within 45 days of when you submit your application. This means if your retirement date is June 15, your first retirement check will be paid around August 1, which includes pay for the two weeks in June and the entire month of July. After that, we pay on the first of every month so your first full retirement check is paid on September 1.

### Canceling or Making Changes to Your Retirement Application

By law, you have 30 days from the issuance of your first retirement benefit check to:

- Change your retirement payment option
- Change your lifetime beneficiary
- Change your retirement date
- Cancel your retirement

# Supporting Documents

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## Birth Date Evidence

The following options provide an ongoing monthly benefit to your named beneficiary (or beneficiaries):

- 100 Percent Beneficiary Option 2
- 100 Percent Beneficiary Option 2 with Benefit Allowance Increase
- 50 Percent Beneficiary Option 3
- 50 Percent Beneficiary Option 3 with Benefit Allowance Increase
- Flexible Beneficiary Option 4

If you chose any of the options above, provide a photocopy of one of the following acceptable documents to validate each beneficiary's date of birth:

- Birth certificate or delayed birth certificate
- Border crossing card with I-94
- Driver's license
- Foreign passport with I-94
- Naturalization or U.S. passport
- Social Security certification

**Note:** If you do not have any of the documents listed above, please contact us.

## Send Photocopies, Not Original Documents

CalPERS cannot return original documents. Documents submitted are eventually destroyed. Please send photocopies of documents only.



# Nonmember Retirement Allowance Estimate Request

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

If you were awarded a separate nonmember account resulting from a community property action, use this form to request an estimate of your potential nonmember CalPERS retirement benefits. You must be within one year of your anticipated retirement date to use this form. You are limited to two estimate requests within a 12-month period.

## Section 1

Enter the address we have on file for you. If you need to update your address, see the back of this form for instructions.

### Information About You

\_\_\_\_\_  
Your Name (First Name, Middle Initial, Last Name) Social Security Number or CalPERS ID

\_\_\_\_\_  
Birth Date (mm/dd/yyyy) ( ) Daytime Phone ( ) Alternate Phone

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State ZIP

## Section 2

See the back of this form for details and a complete description of the available retirement and beneficiary payment options.

### Estimate Information

My projected retirement date is: \_\_\_\_\_  
Date Required (mm/dd/yyyy)

How many beneficiaries do you want to include in your estimate?

- None
- One (Complete the information in the space provided below.)

\_\_\_\_\_  
Name of Beneficiary Relationship to You Birth Date (mm/dd/yyyy)

- One or more and with a specific dollar or specific percentage amount to each beneficiary.  
(Complete the information in the spaces provided below.)

_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit	_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit
_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit	_____ Birth Date (mm/dd/yyyy)	_____ Dollar or Percent of Benefit

## Section 3

### CalPERS Member Information

Complete all fields. We need this information to ensure your benefit is calculated correctly.

\_\_\_\_\_  
Member's Name (First Name, Middle Initial, Last Name) Member's Social Security Number or CalPERS ID

\_\_\_\_\_  
Date of Your Marriage or Domestic Partnership (mm/dd/yyyy)

What's the "effective date"?  
See the back of this form for details.

Check the box that applies to you and enter the effective date.

- Dissolution of Marriage \_\_\_\_\_  
Effective Date (mm/dd/yyyy)
- Legal Separation \_\_\_\_\_  
Effective Date (mm/dd/yyyy)
- Termination of Domestic Partnership \_\_\_\_\_  
Effective Date (mm/dd/yyyy)

Mail to:

CalPERS Retirement Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

## Section 1

### Information About You

- Complete all sections with your personal information.
- You can update your address at [my.calpers.ca.gov](http://my.calpers.ca.gov) or call us toll free at **888 CalPERS** (or **888-225-7377**).

## Section 2

### Estimate Information

**Projected Retirement Date** - Your retirement date cannot be earlier than the day following the court-filed date of the court order dividing the community property. If it has been more than nine months from the court-filed date, the date you enter cannot be earlier than the first day of the month you submit this form. Both you and your former spouse or former domestic partner must meet the minimum CalPERS service retirement age requirement as of your retirement date. Your former spouse or domestic partner must have also met the minimum service credit requirement as of your final dissolution of marriage or termination of domestic partnership date. For more information about the age and service credit requirements, go to our website at [www.calpers.ca.gov](http://www.calpers.ca.gov).

**Retirement Options** - When you retire, you will choose one of the following retirement options and name a beneficiary.

- **Unmodified Allowance** - Provides the highest monthly allowance paid for life. There is no continuing monthly benefit to a beneficiary and no return of unused member contributions upon your death.
- **Return of Remaining Contributions Option 1** - Provides a lump-sum payout of any remaining member contributions in your account to one or more beneficiaries upon your death.
- **100 Percent Beneficiary Option 2** - Provides 100 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Upon both your deaths a lump-sum payout of any remaining member contributions in your account will be paid to one or more named secondary beneficiaries.
- **100 Percent Beneficiary Option 2 with Benefit Allowance Increase** - Provides 100 percent of the option portion of your monthly benefit to your named beneficiary upon your death. If your beneficiary dies before you, or if you have another qualifying event, your benefit will increase to the Unmodified Allowance.
- **50 Percent Beneficiary Option 3** - Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. Upon both your deaths, a lump-sum payout of any remaining member contributions in your account will be paid to one or more named secondary beneficiaries.
- **50 Percent Beneficiary Option 3 with Benefit Allowance Increase** - Provides 50 percent of the option portion of your ongoing monthly benefit to your named beneficiary upon your death. If your beneficiary dies before you, or you have another qualifying event, your benefit will increase to the Unmodified Allowance.
- **Flexible Beneficiary Option 4** - Provides an ongoing monthly benefit of a specific percentage or specific dollar amount of your retirement benefit to one or more named beneficiaries upon your death.

## Section 3

### CalPERS Member Information

- Enter the name and Social Security number or CalPERS ID of the member whose account was split in the community property settlement.
- Enter your marriage or registration of domestic partnership date to the member.

What is the “effective date”?

- **Dissolution of Marriage** - The date you returned to single status. This date is normally found on the Notice of Entry of Judgment. It is not the date of separation that was used to divide the CalPERS benefits.
- **Legal Separation** - The date is found on the Judgment of Legal Separation.
- **Termination of Domestic Partnership** - The date is found in the Notice of Termination of Domestic Partnership form.



# Nonmember Service Retirement Election Application

Please do not mail or deliver your application to CalPERS more than 120 days before your retirement date.  
 For detailed instructions on how to complete this form, please refer to the publication **Nonmember Service Retirement Election Application** (PUB 44).

## Section 1

### Information About You

Please provide your name as it appears on your Social Security card.

Your Name (First Name, Middle Initial, Last Name)	Social Security Number or CalPERS ID		
Address			
City	State	ZIP	Country
	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Nonbinary	(    )	(    )
Birth Date (mm/dd/yyyy)	Gender	Daytime Phone	Alternate Phone
Email Address			

## Section 2

### Information About Your Retirement

Your Retirement Date (mm/dd/yyyy)

#### CalPERS Member Information

Complete all fields. We need this information to ensure your benefit is calculated correctly.

Member's Name (First Name, Middle Initial, Last Name)
Member's Social Security Number or CalPERS ID

The effective date is required. This is not the date of separation that was used to divide the CalPERS benefits.

Check the box that applies to you and enter the effective date.

- Dissolution of Marriage \_\_\_\_\_  
Effective Date (mm/dd/yyyy)
- Legal Separation \_\_\_\_\_  
Effective Date (mm/dd/yyyy)
- Termination of Domestic Partnership \_\_\_\_\_  
Effective Date (mm/dd/yyyy)

Please submit a copy of your Notice of Judgment of Dissolution, Legal Separation, or Termination of Domestic Partnership with your application.

**Section 3**

**Select Your Retirement Payment Option**

Choose one of the following retirement payment options.

Your retirement payment option choice becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event, such as the death of a beneficiary.

<input type="checkbox"/> <b>Unmodified Allowance</b>	There is no beneficiary designation with this option. Skip to Section 5.
<input type="checkbox"/> <b>Return of Remaining Contributions Option 1</b>	Complete your beneficiary designation in Section 4c.
<input type="checkbox"/> <b>100 Percent Beneficiary Option 2</b>	Complete your beneficiary designation in Sections 4a and 4c.
<input type="checkbox"/> <b>100 Percent Beneficiary Option 2 with Benefit Allowance Increase</b>	Complete your beneficiary designation in Section 4a.
<input type="checkbox"/> <b>50 Percent Beneficiary Option 3</b>	Complete your beneficiary designation in Sections 4a and 4c.
<input type="checkbox"/> <b>50 Percent Beneficiary Option 3 with Benefit Allowance Increase</b>	Complete your beneficiary designation in Section 4a.
<b>Flexible Beneficiary Option 4</b>	Choose one of the options below.
<input type="checkbox"/> <b>Specific Percentage</b>	Complete your beneficiary designation in Section 4b.
<input type="checkbox"/> <b>Specific Dollar Amount</b>	Complete your beneficiary designation in Section 4b.

**Section 4a**

**Complete Your Beneficiary Information – Ongoing Monthly Benefit**

The beneficiary you name in this section becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event, such as the death of a beneficiary.

If you chose one of the following options, name one beneficiary to receive the ongoing monthly benefit upon your death.

- 100 Percent Beneficiary Option 2
- 100 Percent Beneficiary Option 2 with Benefit Allowance Increase
- 50 Percent Beneficiary Option 3
- 50 Percent Beneficiary Option 3 with Benefit Allowance Increase

Name (First Name, Middle Initial, Last Name) \_\_\_\_\_ Social Security Number or CalPERS ID \_\_\_\_\_

Birth Date (mm/dd/yyyy) \_\_\_\_\_ Gender  Male  Female  Nonbinary \_\_\_\_\_ Relationship to You \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Your Name | Social Security Number or CalPERS ID

Section 4b

Complete Your Beneficiary Information – Specific Percentage or Specific Dollar Amount

Any beneficiary you name in this section becomes irrevocable 30 days from the date your first retirement check is issued unless you have a future qualifying event, such as the death of a beneficiary.

If you chose the following option, name one or more beneficiaries to receive a specific percentage or dollar amount of your retirement benefit upon your death.

- Flexible Beneficiary Option 4

Complete all fields for each beneficiary and specify the percentage or dollar amount. If you name more than one beneficiary and you want your beneficiaries to receive an equal share of your benefits, do not specify a dollar or percentage of benefit.

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Dollar Amount | Percent of Benefit
Address
City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Dollar Amount | Percent of Benefit
Address
City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Dollar Amount | Percent of Benefit
Address
City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Dollar Amount | Percent of Benefit
Address
City | State | ZIP | Country

If you want to name more than four beneficiaries, call us toll free at 888 CalPERS (or 888-225-7377).

Your Name | Social Security Number or CalPERS ID

Section 4c

Complete Your Beneficiary Information – Return of Remaining Contributions

If you name more than one beneficiary and you want your beneficiaries to receive an equal share of your benefits, do not specify a percentage of benefit.

If you chose one of the following options, name one or more beneficiaries to receive a return of any of your remaining member contributions. You can change this beneficiary designation at any time.

- Return of Remaining Contributions Option 1
100 Percent Beneficiary Option 2
50 Percent Beneficiary Option 3

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You

Priority (Primary, Secondary) | Percent of Benefit

Address

City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You

Priority (Primary, Secondary) | Percent of Benefit

Address

City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You

Priority (Primary, Secondary) | Percent of Benefit

Address

City | State | ZIP | Country

If you want to name more than four beneficiaries, call us toll free at 888 CalPERS (or 888-225-7377).

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID

Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You

Priority (Primary, Secondary) | Percent of Benefit

Address

City | State | ZIP | Country

Your Name | Social Security Number or CalPERS ID

Section 5

Prorated Allowance Beneficiary Designation

All applicants must complete this section.

This section designates the person or persons you wish to receive an equal share of your lump-sum pro rata benefit.

If you name more than one beneficiary and you want your beneficiaries to receive an equal share of your benefits, do not specify a percentage of benefit.

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Priority (Primary, Secondary) | Percent of Benefit
Address
City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Priority (Primary, Secondary) | Percent of Benefit
Address
City | State | ZIP | Country

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Priority (Primary, Secondary) | Percent of Benefit
Address
City | State | ZIP | Country

If you want to name more than four beneficiaries, call us toll free at 888 CalPERS (or 888-225-7377).

Name (First Name, Middle Initial, Last Name) | Social Security Number or CalPERS ID
Birth Date (mm/dd/yyyy) | Gender (Male, Female, Nonbinary) | Relationship to You
Priority (Primary, Secondary) | Percent of Benefit
Address
City | State | ZIP | Country

**Section 6**

**Tax Withholding Election**

Please tell us about your citizenship and residency:

- I am a citizen of another country and live in the United States.
- I am a citizen of the United States and live in the United States.
- I am a citizen of the United States and live in another country.
- I am a non-resident alien.

Provide your country of citizenship and legal residency.

\_\_\_\_\_  
Country of Citizenship

\_\_\_\_\_  
Country of Legal Residency

**Step 1: Federal Tax Withholding Election**

Please choose only one.

- Do not withhold federal income tax  
(Skip to California State Tax Withholding Election at the end of this section if you choose not to withhold federal income tax.)

Withhold federal income tax based on the tax tables for:

- Single or Married - Filing Separately
- Married - Filing Jointly or Qualifying Widow(er)
- Head of Household

Section 6 continues on page 7

**Section 6, continued**

**Tax Withholding Election, continued**

**Complete Steps 2-4 ONLY if they apply to you;** otherwise, skip to California State Tax Withholding on the next page.  
For more information on each step, see pages 8-9 in the publication *Nonmember Retirement Election Application* (PUB 44).

<p><b>Step 2:</b> <b>Income from a Job and/or Multiple Pensions/Annuities</b> (Including a Spouses' Job/Pension/Annuity)</p> <p>Complete this step if you:</p> <ul style="list-style-type: none"> <li>• have income from a job or more than one pension/annuity; or</li> <li>• are married filing jointly and your spouse receives income from a job or a pension/annuity.</li> </ul> <p><b>a) Job income.</b> If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter “-0-” . . . . . \$ _____</p> <p><b>b) Other Pension and Annuities.</b> If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter “-0-” . . . . . \$ _____</p> <p><b>c) Total: Add the amounts from items (a) and (b) and enter the total here.</b> . . . . . &gt;</p> <p><b>TIP:</b></p> <ul style="list-style-type: none"> <li>• To be accurate, submit a W-4P for all other pensions/annuities. Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019.</li> <li>• If Step 2(a) is blank and this pension/annuity pays the most annually, complete Steps 3-4(b) on this form. Otherwise, do not complete Steps 3-4(b) on this form.</li> </ul>	<p><b>2</b></p>	<p><b>\$</b> _____</p>
<p><b>Step 3:</b> <b>Claim Dependent and Other Credits</b></p> <p>If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):</p> <p>a) Multiply the number of <b>qualifying children</b> under age 17 by \$2,000 . . . . \$ _____</p> <p>b) Multiply the number of <b>other dependents</b> by \$500. . . . . \$ _____</p> <p>c) Add <b>other credits</b>, such as foreign tax credit and education tax credits . . . \$ _____</p> <p>Add the amounts for qualifying children, other dependents, and other credits and enter the total here . . . . . &gt;</p>	<p><b>3</b></p>	<p><b>\$</b> _____</p>
<p><b>Step 4:</b> <b>Other Adjustments (Optional)</b></p> <p><b>a) Other income</b> (not from jobs or pension/annuity payments). If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends . . . . . &gt;</p> <p><b>b) Deductions.</b> If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, enter the amount of deductions here . . . . . &gt;</p> <p><b>c) Extra withholding.</b> Enter any additional tax you want withheld from each payment . . . . . &gt;</p>	<p><b>4(a)</b></p> <p><b>4(b)</b></p> <p><b>4(c)</b></p>	<p><b>\$</b> _____</p> <p><b>\$</b> _____</p> <p><b>\$</b> _____</p>

**Section 6, continued**

**Tax Withholding Election, continued**

**California State Tax Withholding Election**

Please choose only one.

Do not withhold State of California income tax.

State withholding is optional for out-of-state residents.

Withhold State of California income tax based on the tax tables for:

Single or Married (with two or more incomes) . . . . Number of allowances: \_\_\_\_\_

Married (one income) . . . . . Number of allowances: \_\_\_\_\_

Head of Household. . . . . Number of allowances: \_\_\_\_\_

Additional amount, if any, you want withheld from your pension or annuity payment \$ \_\_\_\_\_

(Note: You cannot enter an amount here without entering a filing status and the number, including zero, of allowances.)

Designated amount you would like to withhold from each pension or annuity program \$ \_\_\_\_\_



**Section 7**

**Direct Deposit Information**

\*To comply with NACHA regulations regarding international ACH transactions, CalPERS will not accept requests for electronic fund transfers (EFT) in association with financial institutions outside of the territorial jurisdiction of the United States. (The territorial jurisdiction of the United States includes all 50 states, U.S. territories, U.S. military bases, and U.S. embassies in foreign countries.) If your entire benefit allowance will be received by a financial institution outside the territorial jurisdiction of the U.S., you will be issued a paper check in lieu of the EFT.

I certify I am entitled to receive this payment. I authorize my retirement payment to be sent to my financial institution and deposited to my designated account. I understand CalPERS does not accept a prepaid debit card as a payment option. I authorize amounts transferred after my death or transmitted in error to be debited from my account. Additionally, I certify that the funds received are not deposited to an account that is subject to being transferred to a foreign financial institution.\*

**Checking**    **Savings**    **Joint**    **Trust Account \*\***

Routing Number (nine digits) | Account Number

If you are authorizing your payment to your savings account or do not have pre-printed, personalized checks, please have your financial institution complete the information below.

Please use tape to attach your voided, pre-printed personalized check. (Do not staple or paper clip. No deposit slips.)

Name of Financial Institution | Branch Phone Number

Address

City | State | ZIP

You confirm the identity of the above-named payee and the account number. As a representative of the above-named financial institution, you certify the financial institution agrees to receive and deposit the payment identified above.

Signature of Representative | Print Representative's Name | Date (mm/dd/yyyy)

**\*\* Trust Account**

You also need to complete and submit a **Request for Payment of Monthly Allowance to a Trust** form available at [www.calpers.ca.gov](http://www.calpers.ca.gov) and a copy of your Certification of Trust from your trust document.

You can view and print your benefit statement, which shows your total deposit amount, including any reimbursements or authorized deductions, at [my.calpers.ca.gov](http://my.calpers.ca.gov).

**Information About Joint Account Holder, if applicable**

Name | Social Security Number or CalPERS ID

Address | Daytime Phone

City | State | ZIP

Your Name

Social Security Number or CalPERS ID

Section 8

Nonmember Signature and Notary

This section must be completed or your application will be returned.

I certify, under the penalty of perjury, that the information submitted hereon is true and correct to the best of my knowledge. I understand that to cancel this application or to change my elected retirement payment option or lifetime beneficiary(ies) I must notify CalPERS within 30 days of the issuance of my first retirement benefit check.

Your Signature

Date (mm/dd/yyyy)

Your signature must be notarized by a notary public or witnessed by a CalPERS representative.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California, County of \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_

Date

Name of Notary/Witness

personally appeared \_\_\_\_\_, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under Penalty of Perjury under the laws of the State of California that the foregoing paragraph is true and correct.

Notary Seal

Witness my hand and official seal or authorized CalPERS representative signature.

Signature of Notary or CalPERS Representative

Position Title

Date (mm/dd/yyyy)

Print Name

CalPERS Office (if applicable)

Mail to:

CalPERS Retirement Benefit Services Division • P.O. Box 942711, Sacramento, California 94229-2711

# Taxes and Your Nonmember Service Retirement

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The following information is designed to help you understand and calculate the tax responsibilities of your CalPERS nonmember service retirement allowance.

While CalPERS can provide you with information on some tax laws, you should request more information on the taxability of your nonmember retirement allowance from the Internal Revenue Service, California Franchise Tax Board, or from your tax advisor.

## 1099-R Annual Tax Reporting Statement

Each January, you will receive a 1099-R form containing information on your CalPERS income from the previous calendar year.\*

- Box 1 on the 1099-R form, labeled “Gross Distribution,” contains the total amount of your gross allowance. This is normally the accumulated annual gross amount of the payments you received dated January 1 through December 31.
- Box 2a, labeled “Taxable Amount,” contains the amount of your gross allowance that is taxable income. This is the amount that you will report as income on your personal income tax return.
- Box 5, labeled “Employee Contributions or Insurance Premiums,” contains the amount of tax-free contributions you may have, if any.

CalPERS participates in the Combined Federal/State Filing Program. This means the California Franchise Tax Board or your state of residence may access your reported income.

\* If you received your nonmember account due to a termination of domestic partnership, your income is reportable under the CalPERS member. The 1099-R form will not be mailed to you.

## Calculating the Monthly Tax-Free Portion of Your Retirement Allowance

Federal law requires CalPERS to use certain methods to calculate and report the annual tax-free portion of your retirement allowance. The tax-free portion is determined based on the previously taxed contributions. The total amount may be found on your First Payment Acknowledgment letter under the heading of “Income Tax Information.”

CalPERS uses the Simplified Method tables in Internal Revenue Service (IRS) Publication 575 to determine the tax-free portion of your allowance. For retirements effective on or after January 1, 1998, use one of the following tables to determine the number of your lifetime payments. Divide the amount of your “Taxed Contributions” by the “Number of Lifetime Payments” to get your monthly tax-free allowance amount.

**Note:** If you were age 75 or over on your retirement effective date, you cannot use these tables. Instead, the IRS requires you to use the “General Rule” to determine your monthly/annual tax-free portion. Information on the “General Rule” can be found in IRS Publication 939, available on the IRS website at [www.irs.gov](http://www.irs.gov) or by calling the IRS at (800) 829-1040.

## Taxes and Your Nonmember Service Retirement (continued)

**Table 1 – Simplified Method, Single Life Annuity  
Unmodified Allowance or Return of Remaining  
Contributions Option 1**

Find your age at retirement and use the corresponding payment numbers.

Age at Retirement	Number of Lifetime Payments
55 or under	360
56-60	310
61-65	260
66-70	210
71-74	160

**Table 2 – Simplified Method, Joint Life Annuity  
Retirement Options That Provide an Ongoing  
Lifetime Benefit**

Find your and your beneficiary's combined ages at retirement and use the corresponding payment numbers.

Combined Ages of Annuitants at Retirement*	Number of Lifetime Payments
110 or under	410
111-120	360
121-130	310
131-140	260
141 or over	210

\* If you elected an ongoing lifetime benefit and have more than one beneficiary designated to receive a lifetime benefit, you must use the youngest beneficiary's age along with your age at retirement to determine the combined ages of annuitants at retirement.

### Federal Tax Considerations

You may be penalized by the IRS if you do not withhold a sufficient amount during the tax year. To avoid any penalties, contact your local IRS office or a tax advisor to ensure you comply with the federal tax withholding rules.

For more information about federal taxes, contact your local IRS office or a tax advisor. You can obtain a free copy of *Pension and Annuity Income*, IRS Publication 575, by calling toll free (800) 829-1040 or visiting their website at [www.irs.gov](http://www.irs.gov).

### California State Taxes

Since federal legislation prohibits states from taxing the pension income of non-residents, if you reside outside the state, California state taxes will not be withheld from your CalPERS benefit without your authorization. While your CalPERS benefit is still a California source income, there is no longer any California source tax for qualified non-residents.

If you have questions about your California residency status or your California state taxes, contact the California Franchise Tax Board (or visit their website at [www.ftb.ca.gov](http://www.ftb.ca.gov)) or contact a tax advisor.

## Taxes and Your Nonmember Service Retirement (continued)

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### Tax Withholding Election

By law, all CalPERS retirees whose allowances are taxable are required to select one of the following withholding choices:

- To have no taxes withheld; or
- To have taxes withheld according to the tax tables for:
  - Single or Married – Filing Separately
  - Married – Filing Jointly or Qualifying Widow(er)
  - Head of Household

You are also required to provide the following information:

- Your income from any job or another pension or annuity
- Your spouse's income from a job, pension, or annuity if you are married filing jointly
- The amount you are claiming for any dependents or other tax credits

Unless you submit an election for tax withholding, CalPERS is required to withhold taxes from your monthly allowance based on the tax tables for a single person with no adjustments.

## Other Considerations

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### Power of Attorney

A CalPERS special power of attorney allows you to designate a representative or agent, known as your attorney-in-fact, to conduct your retirement affairs.

Should you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as address changes, federal or state tax withholding elections, and retirement benefit elections.

The CalPERS special power of attorney is specifically designed for use by active and retired CalPERS members and beneficiaries. You may already have a power of attorney set up through another resource; however, it may not address your CalPERS retirement benefits. For more information, review the publication ***A Guide to the CalPERS Special Power of Attorney*** (PUB 30).

### Benefit Forfeiture for Felony Convictions

Under the California Public Employees' Pension Reform Act of 2013, if a member is convicted of a felony committed in connection with his or her job, all retirement benefits earned or accrued after the commission of the felony will be forfeited and any member contributions made after that date, without interest, will be returned to the member.

If the forfeited period falls within the marriage period, your community property interest may be affected.

# Frequently Asked Questions

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## **I was awarded a portion of my former spouse's CalPERS pension. What does that mean for me?**

If the community property court order provided you your own separate CalPERS account with service credit and contributions, you are called a "nonmember." You may either collect a monthly retirement benefit when eligible or request to refund or roll over any contributions and interest you were awarded.

If the community property court order provides for a future benefit, you will receive a monthly allowance once your former spouse retires. You are called a "community property payee."

Refer to your filed community property court order, or the letter CalPERS mailed to you after the community property resolution, to determine what type of community property interest you were awarded. You can also contact us directly.

## **What resources are available to help me understand my CalPERS nonmember retirement?**

As a nonmember, you have many of the same resources available as a regular member. Please see the "Retirement Planning Resources" section of this publication.

## **Can I create and manage an online account?**

Yes. You can create an online myCalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov).

## **Can I make an appointment at a Regional Office?**

Yes. Be sure to identify yourself as a nonmember.

## **When can I start collecting retirement?**

If you were awarded your own CalPERS nonmember account, you are eligible to retire as soon as both you and your former spouse or domestic partner reach minimum retirement age. The minimum retirement age is 50, 52, or 55 years depending on the retirement formula associated with the service credit on your account. You can find your retirement formula through your personal myCalPERS account or you may contact us and we can provide the information to you.

Additionally, your former spouse or domestic partner must have been vested for service retirement as of your dissolution of marriage or termination of domestic partnership date.

## **Will my monthly benefit increase if I wait to retire?**

It depends. Your benefit is calculated using your age at retirement, the years of service credit awarded to you, and your former spouse's highest salaries during your marriage period. The retirement formula associated with the service you were awarded determines what benefit factor we use in the calculation.

Here are some examples of retirement formulas and member classifications:

- 3% at 50, State Safety Benefits
- 2% at 55, Local Miscellaneous Benefits

You can find benefit factor charts specific to the membership classification and formula on our website at [www.calpers.ca.gov/benefitcharts](http://www.calpers.ca.gov/benefitcharts).

## Frequently Asked Questions (continued)

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### **Can I get an estimate of my nonmember retirement allowance?**

Yes. You can request two CalPERS-generated estimates within a 12-month period. You must be within 36 months of your anticipated retirement date.

You can request a Nonmember Estimate Letter through your personal myCalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov) or complete and mail the **Nonmember Retirement Allowance Estimate Request** form located in this publication.

### **Can I apply for retirement online?**

Nonmembers cannot apply for retirement online. You will need to submit the **Nonmember Service Retirement Election Application** form located in this publication.

### **What is the earliest retirement date I can have?**

The effective date of your retirement is the date you designate on the application, or the day following the court-filed date of the Stipulated Domestic Relations Order, whichever is later. If you submit your application more than nine months after your requested retirement date, the law says your retirement date will be the first day of the month in which CalPERS receives your application.

### **Am I eligible for health benefits as a nonmember?**

No. Nonmembers are not eligible for CalPERS health benefits.

### **My former spouse retired early on a disability retirement. Can I retire early?**

No. You must both reach minimum service retirement age before you can apply for retirement.

### **What happens if my former spouse passes away before meeting minimum service retirement age?**

You will become ineligible to receive a monthly retirement benefit if your former spouse or domestic partner passes away. You may refund or roll over the contributions and interest, if any, awarded to you at any time, or you may have an opportunity to amend the original court order. Please contact us for more information.

### **I have a nonmember account and am also a CalPERS member in my own right, but I'm not ready to retire from my job. Can I retire on my nonmember account only?**

Yes. If you are minimum service retirement age and your former spouse or domestic partner meets both the minimum age and minimum service retirement eligibility requirements, you can retire from your nonmember account and begin collecting a monthly retirement benefit.

### **I have a nonmember account, but also work for another public retirement system. Do I qualify for reciprocal benefits?**

No. A nonmember account does not qualify for reciprocal benefits.

## Frequently Asked Questions (continued)

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### **Can a nonmember purchase more service credit than what was awarded in the community property court order?**

Sometimes. There are limited circumstances when you may be eligible to purchase service credit (e.g., your former spouse took a refund of service and contributions during the marriage period, or he or she elected to convert from the second tier formula to the first tier formula). Contact us for more information.

### **How does the member's service credit purchase impact my nonmember benefit?**

If the member is making payments for a service credit purchase and you were awarded a portion of the service, you may be responsible for paying your share of the service credit purchase as stated in the court order.

### **How does the member's tier conversion impact my nonmember benefit?**

If the member chose the Actuarial Equivalent Reduction (AER) payment method upon electing to convert from the Second Tier to First Tier formula, you are required to pay for your portion of the AER at retirement. You have the right to change the payment method as long as you request a Balance Due Letter prior to retiring on the nonmember account.



# How to Contact Us

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## Find Us Online

### **www.calpers.ca.gov**

Learn about your benefits and subscribe to email alerts. You'll also find all our publications and forms.

### **my.calpers.ca.gov**

Log in to access your account information or send us a secure message.

### **news.calpers.ca.gov**

Stay up to date on CalPERS news that matters to you.

## Call Us

Our offices are open Monday through Friday, 8:00 a.m. to 5:00 p.m. We're closed on state holidays.

Toll free: **888 CalPERS** (or **888-225-7377**)

TTY: (877) 249-7442

Fax: (800) 959-6545

International Calls: +1 916-795-3000

### **¿Hablas Español?**

Para servicio en español marque:

**888 CalPERS** (o **888-225-7377**)

## Write to Us

### **California Public Employees' Retirement System**

Retirement Benefit Services Division

P.O. Box 942711

Sacramento, CA 94229-2711

## Experience CalPERS Through Social Media

Connect with us to get the latest CalPERS news.



# Visit Your Nearest CalPERS Regional Office

Go to [www.calpers.ca.gov/regionaloffices](http://www.calpers.ca.gov/regionaloffices) to learn how to make an appointment and prepare for your visit.



# Privacy Notice

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The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

## Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply may result in CalPERS being unable to perform its functions regarding your status. Please do not include information that is not requested.

## Social Security Numbers

Social Security numbers are collected on a mandatory and voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be

unable to verify eligibility for benefits without the number. Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/ employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

## Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

## Your Rights

You have the right to review your membership files maintained by the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or call us at **888 CalPERS** (or **888-225-7377**).

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CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811.

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**California Public Employees'  
Retirement System**

400 Q Street

P.O. Box 942701

Sacramento, California 94229-2701

**888 CalPERS** (or **888-225-7377**)

**[www.calpers.ca.gov](http://www.calpers.ca.gov)**

**PUB 44**

November 2022

2022.11.1