

## Death Benefits for Active, Vested Members

As a member of SBCERA, you are eligible for various death benefits. Multiple factors impact what type of benefits will be available for your beneficiaries upon your death. They include:

- Whether you are an active or retired member at the time of your death.
- Whether you are a vested or non-vested member. You become vested after you have earned at least five years of service credit. A year of service credit is equivalent to 2,087 hours worked.
- If your death was service-related or non service-related.

After earning five years of service credit and becoming vested, additional death allowances are available for your surviving spouse, domestic partner, or eligible children. However, any other designated beneficiary or beneficiaries such as a sibling or adult child will only be eligible for the lump-sum death benefit option described below.

In terms of identifying the death benefits available to your beneficiaries, it is important to define the following beneficiaries:

- **Surviving Spouse:** Someone you are married to prior to your death.
- **Eligible Child:** An unmarried, dependent child under age 18, or a full-time student, unmarried until age 22.
- **Domestic Partner:** A partner that you have been registered with in the State of California as of the date of your death.

If you die after you are vested, the following options will be available to your beneficiary or beneficiaries:

- **Optional Death Allowance:** A monthly payment equal to 60 percent of the amount you would have been awarded in a nonservice-connected disability retirement. *This option is only available to a surviving spouse, eligible child or domestic partner.*

- **Modified Death Allowance:** A lump-sum payment of one month's compensation for every full year of service credit, up to six months worth of compensation, plus a reduced monthly payment that will be based on the age of your beneficiary. *This option is only available to a surviving spouse or domestic partner.*

- **Death Benefit:** A lump-sum payment of one month's compensation for every full year of service credit, up to six months worth of compensation, plus any refundable contributions you may have, plus interest. Take a look at your annual member statement or sign up for Web Member Services at [www.SBCERA.org](http://www.SBCERA.org) to check the balance of your refundable contributions. *This option is available to any designated beneficiary.*

In addition, if you were a General member continuously for 18 months immediately prior to your death, your surviving spouse and/or dependent children will be eligible for Survivor Benefits. This includes a \$255.00 Burial Allowance. The amounts can be found in the Survivor Benefits Table in SBCERA's summary plan description, "The Compass."

If your death is the result of a service-connected injury or disease that arose from your employment, all of the options above will be available to your beneficiaries. However, a surviving spouse, domestic partner or eligible children may qualify for a monthly survivorship equal to the amount that would have been awarded in a service-connected disability.

**Please Note:** As an active or deferred member, you may choose whoever you would like as your beneficiary; however, if you have a surviving spouse or minor children, they may have certain rights that supersede the rights of your named beneficiary.

