

RETIREMENT 101: DEATH BENEFITS FOR ACTIVE MEMBERS



Beneficiaries of SBCERA Active Members are eligible for various death benefits. As an Active Member, you may choose whomever you wish as your beneficiary; however if you have a surviving spouse/domestic partner or minor children, as defined below, they may have certain rights that supersede the rights of your named beneficiary:

- **Surviving Spouse:** Someone you are married to prior to your death.
- **Domestic Partner:** A state-registered partnership prior to your death.
- **Child:** An unmarried, dependent child under age 18 at the time of your death.

Non-Vested Members

If you die before you earn at least five years of service credit, any named beneficiary(s) will be eligible for the following **death benefits**:

A lump-sum payment of any refundable contributions you have made, plus interest.

One month's compensation for every full year of service credit, up to six months' worth of compensation.

What happens if I die from a service-related illness or accident? – If your death is the result of a service-connected injury or disease arising from or in the course of your employment with an SBCERA-covered employer, your surviving spouse or domestic partner may receive a lifetime monthly benefit. The benefit amount would be equal to 50% of your active final average compensation, or the amount that would be received from a service retirement, whichever is greater.

Additional Death Benefits for General Members

Regardless of whether you are vested or not, General Members with 18 months of continuous membership prior to death may have a \$255 burial allowance provided to a spouse, domestic partner and/or dependent children.

Additional Death Benefits for Safety Members

If you are a Safety Member and you die while in the performance of duty, your spouse/domestic partner will receive an additional lump-sum payment equal to one year's compensation. If you have minor children, your spouse will receive an additional monthly benefit as follows:

- One child – 25% of the amount you were receiving as active compensation each month.
- Two children – 40% of the amount you were receiving as active compensation each month.
- Three or more children – 50% of the amount you were receiving as active compensation each month.

Vested Members

If you die as a Vested Member (at least five years of service credit), any named beneficiary may choose the same death benefits available to beneficiaries of non-Vested Members. If you have a spouse/domestic partner or eligible child, they have the following available death allowances:

For Spouse/Domestic Partner/Children – Optional Death Allowance: A monthly payment equal to 60 percent of the amount the member would have been awarded in a nonservice-connected disability retirement or service retirement, if eligible, whichever benefit is greater.

For Spouse/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 the beneficiary.

In addition to these options, if you are a General Member for 18 continuous months immediately prior to your death, monthly **Survivor Benefits** will be available for the following beneficiaries:

- Dependent child/children
- Surviving spouse/domestic partner with a dependent child/children
- Widows/widowers age 60 or older (no child/children)
- Dependent parent(s) age 62 or older