

# RETIREMENT 101: SBCERA SPECIAL DURABLE POWER OF ATTORNEY FORM

## What is this form?

This Special Durable Power of Attorney (POA) form appoints an Attorney-in-Fact to transact all retirement matters relating to the San Bernardino County Employees' Retirement Association (SBCERA). It authorizes you to designate the Attorney-in-Fact, to handle your retirement affairs if you become incapacitated. This includes activities and tasks such as filing and signing applications, benefit elections, designating beneficiaries, designating a bank account for electronic transfer of retirement benefits and/or endorsing benefit checks. It does not entitle your Attorney-in-Fact to obtain specific information about your account, nor obtain copies of other confidential documents.

## Why would I need one?

As you age or experience illness, the chance that you may become unable to handle your personal business and financial affairs increases. You have the option to make the POA effective immediately or only upon the event of your incapacity. If you elect to make the POA effective immediately, then it will continue even after you, the principal, become incapacitated or unable to handle your own affairs.

If your condition changes and you believe you are well enough to continue or resume making your retirement decisions, then you may revoke the POA. For example, if you are planning to undergo a serious surgery and want to ensure a person you trust can handle your affairs in case something goes wrong, you may complete a Special Durable Power of Attorney form. You can revoke it when you have come through your ordeal successfully, pursuant to applicable legal formalities.

## What exactly does this form do?

By completing the form, you are documenting your intention to appoint the person named to make retirement-related decisions for you as allowed by

the California Probate Code. This power is expressly limited to decisions relating to your benefits as an SBCERA member (active or retired) or as the surviving spouse or beneficiary of an SBCERA member. You must choose whether you want this POA to take effect immediately or to take effect upon the event that you become incapacitated.

The SBCERA Special Durable Power of Attorney is free and can be downloaded by visiting the SBCERA website at [www.SBCERA.org](http://www.SBCERA.org). This form is limited to SBCERA matters; however, it is the only one that is guaranteed to be acceptable if correctly executed. The person selected as your Attorney-in-Fact does not have any authority over your real or personal property unless you have executed a separate Special Durable Power of Attorney concerning any other real or personal property. For this type of POA or legal advice, please consult a qualified attorney; SBCERA cannot dispense legal advice.

