



1957 SURVIVOR BENEFIT

A monthly check for your spouse if you die after you're eligible to retire, but before you retire

STANDARD FOR EVERY CALPERS MEMBER • YOUR AGENCY DOES NOT HAVE TO CONTRACT FOR IT

DESCRIPTION

If you die while still working after becoming eligible to retire, your spouse or partner can receive half your pension every month for life.

WHEN DOES IT APPLY?

HIRED

ELIGIBLE TO RETIRE

Safety: age 50 + 5 years of service

RETIRED

Your retirement date

NOT YET ELIGIBLE TO RETIRE

DOES NOT APPLY

Lump-sum Basic Death Benefit, plus the 1959 benefit if your agency has it.

ELIGIBLE, STILL WORKING

1957 BENEFIT APPLIES

Your spouse or partner can receive half your pension, monthly, for life.

AFTER YOU RETIRE

DOES NOT APPLY

The retirement option you chose decides what your spouse receives.

QUICK ANSWERS

Standard or contracted?

STANDARD. Every CalPERS member has it. No agency contract needed.

Job-related death only?

NO. Any cause of death counts, on or off the job.

Must I be retirement age?

YES. You must be eligible to retire: for most safety members, age 50 with 5 years of service (PEPRA non-safety: age 52).

Who receives it?

SPOUSE OR PARTNER (married 1+ year before death, or before the injury or illness). If none, children under 18.

How long is it paid?

FOR LIFE to a spouse or partner. Children until age 18.

Is it automatic?

NO, A CHOICE. Your survivor picks this or the one-time lump sum.

HOW MUCH IS IT?

STEP 1

CalPERS figures your pension **as if you retired the day you died.**

STEP 2

It uses the **full pension amount**, with no survivor-option reduction.

RESULT

Your survivor receives **half of it, every month, for life.**

EXAMPLE

Pension if retired on the date of death: \$7,000 / month

\$3,500 / MONTH

\$42,000 PER YEAR

Paid to the surviving spouse or partner for life

CAN MY FAMILY GET OTHER BENEFITS TOO?

BENEFIT	WHAT IT PAYS	WITH THE 1957	AVAILABLE
1959 SURVIVOR	Flat monthly amount set by your agency's level	GET BOTH	If your agency has it
BASIC DEATH BENEFIT	Lump sum: contributions + interest, up to 6 months' pay	PICK ONE	Always
PRE-RETIREMENT OPTION 2W	100% of your Option 2W pension, for life. Usually pays more.	PICK ONE	If your agency has it
SPECIAL DEATH BENEFIT	50% or more of final pay, for job-related deaths	PICK ONE	If ruled job-related

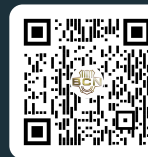
WHAT WOULD YOUR SURVIVOR RECEIVE?

BCN can confirm your eligibility date, estimate the check, and compare your options.

(510) 769-1088

www.bcnfin.com

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BCN FINANCIAL

General education only. Eligibility and benefits depend on applicable law, the employer's CalPERS contract, and individual circumstances. CalPERS makes the final determination. Confirm current information with CalPERS.