



1959 SURVIVOR BENEFIT

A CalPERS survivor benefit for California public safety families

AN OPTIONAL BENEFIT — YOUR EMPLOYER CHOOSES WHETHER TO CONTRACT, AND AT WHAT LEVEL

DESCRIPTION

If a CalPERS-covered employee dies from any cause before retirement, this benefit can pay their family a monthly allowance — survivor protection similar to Social Security, designed for employees not covered by Social Security. Agencies whose employees have Social Security generally don't contract for it.

WHO CAN QUALIFY?



SPOUSE

Caring for an eligible child,
or age 60+ *



DOMESTIC PARTNER

Caring for an eligible child,
or age 60+ *



CHILDREN

Unmarried & under age 22



DISABLED CHILD

Disability began before 22 &
continues

MONTHLY FAMILY BENEFIT · BY NUMBER OF ELIGIBLE SURVIVORS

2026 AMOUNTS

EMPLOYER LEVEL	1 SURVIVOR	2 SURVIVORS	3+ SURVIVORS
LEVEL 1 LEGACY	\$180	\$360	\$430
LEVEL 2 LEGACY	\$225	\$450	\$538
LEVEL 3 LEGACY	\$350	\$700	\$840
LEVEL 4 MOST COMMON	\$950	\$1,900	\$2,280
LEVEL 5	\$750	\$1,500	\$1,800
INDEXED 2026	\$837	\$1,673	\$2,510

ONE TOTAL FAMILY BENEFIT — not this amount per person.

- Levels 1–3 are legacy; agencies can upgrade. New contracts are generally Level 4 or Indexed.
- Indexed amounts rise 2% each January — shown at 2026.
- State & school members generally have Level 5.
- An eligible child's share may be paid directly to the child.

LEVEL 4 EXAMPLE



Spouse + 3 eligible children

\$2,280 / MONTH

\$27,360 PER YEAR

Total family benefit

HOW PAYMENTS CAN CHANGE — LEVEL 4 EXAMPLE

KIDS UNDER 22 **\$2,280/mo** spouse + 2 or more children

THE GAP **\$0** kids aged out · spouse under 60

AGE 60+ **\$950/mo** spouse resumes — for life

*Spouse/partner age: 60 at Levels 4, 5 & Indexed · 62 at Levels 1–3

GOOD TO KNOW

NOT SALARY-BASED

The employer's level and the number of eligible survivors set the payment.

SPECIAL DEATH EXCEPTION

Generally **not** paid in addition to the Special Death Benefit for a qualifying job-related death. CalPERS decides which benefits apply.

DO YOU KNOW YOUR AGENCY'S LEVEL?

BCN can confirm your coverage, estimate the benefit for your family, and identify any income-protection gap.

(510) 769-1088

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