



ALTERNATE (FIREFIGHTERS) DEATH BENEFIT

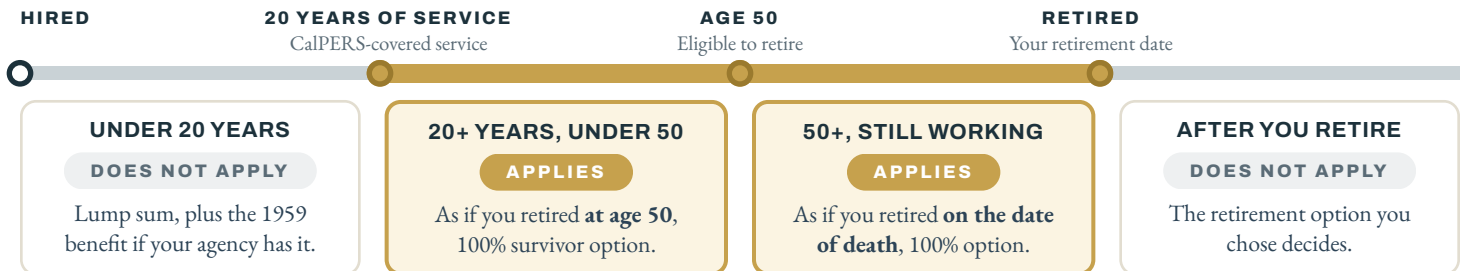
Lifetime income for a firefighter's spouse after 20 years of service, even before age 50

FOR LOCAL FIREFIGHTERS WITH 20+ YEARS · YOUR AGENCY MUST CONTRACT FOR IT

DESCRIPTION

If a firefighter with 20+ years of service dies before retiring, even before age 50, the spouse or partner can receive a monthly check for life.

WHEN DOES IT APPLY?



QUICK ANSWERS

Standard or contracted?	CONTRACTED. Only if your agency added it to its CalPERS contract. Check yours.	Who is covered?	LOCAL FIREFIGHTERS with 20+ years of CalPERS service. Not police.
Must I be retirement age?	NO. That is the point. It covers the years between 20 years of service and age 50.	Job-related death only?	NO. Any cause of death counts, on or off the job.
Who receives it?	SPOUSE OR PARTNER , for life. If none, unmarried children under 18, until 18.	Is it automatic?	NO, A CHOICE. Your survivor picks it instead of the lump sum or the 1957 benefit.

HOW MUCH IS IT?

STEP 1

CalPERS figures your pension **as if you retired at 50**, using your service and pay on the date of death.

STEP 2

The **100% survivor option** (Option 2W) is applied, so the full amount can continue.

RESULT

Your survivor receives **that amount, every month, for life.**

EXAMPLE

Firefighter dies at 46 with 22 years of service.
Option 2W pension figured at age 50: \$7,000 / month

\$7,000 / MONTH
\$84,000 PER YEAR

Paid to the surviving spouse or partner for life

WITH IT OR WITHOUT IT · SAME FIREFIGHTER, AGE 46, 22 YEARS

IF THE AGENCY...	MONTHLY FOR LIFE	WHAT THE FAMILY RECEIVES
HAS THE ALTERNATE DEATH BENEFIT	\$7,000 / mo	Monthly check for life, plus the 1959 if contracted
DOES NOT HAVE IT	\$0	One-time lump sum, plus the 1959 if contracted

Under 50, the 1957 and Option 2W benefits do not apply yet. For a job-related death, the Special Death Benefit may also apply.

DOES YOUR AGENCY HAVE IT?

BCN can check your agency's contract, estimate your family's benefit, and size any gap.

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