



SPECIAL DEATH BENEFIT

A CalPERS lifetime benefit when a member's death is job-related

PAYABLE ONLY WHEN AN ACTIVE MEMBER'S DEATH IS DETERMINED TO BE JOB-RELATED — CALPERS DECIDES

DESCRIPTION

If an active CalPERS member dies from a job-related injury or illness, this benefit can pay the surviving spouse or registered domestic partner 50% of the member's final compensation — every month, for life. Think of it as an industrial-death pension for the family. The death doesn't have to occur at work: an occupational illness can qualify when causation is established.

WHO CAN RECEIVE IT? · IN STATUTORY ORDER

FIRST



SPOUSE

Eligible surviving spouse
— benefit for life

SECOND



DOMESTIC PARTNER

Eligible registered partner
— benefit for life

IF NEITHER



CHILDREN

Unmarried children or stepchildren under age 22

THE MONEY · SHARE OF FINAL COMPENSATION

SURVIVING FAMILY	SHARE
SPOUSE OR PARTNER	50%
+ 1 ELIGIBLE CHILD †	62.5%
+ 2 OR MORE CHILDREN †	75%

BASED ON FINAL COMPENSATION — not the pension earned. Years of service generally don't drive it.

- † Increases apply when the death resulted from external violence or physical force during official duties.
- Eligible children: unmarried & under 22. As they age out, the benefit falls back to the 50% lifetime allowance.
- A child's eligibility normally ends at 22, subject to special disability rules.

EXAMPLE — 50% FOR LIFE



Final compensation: \$12,000 / month

\$6,000 / MONTH

\$72,000 PER YEAR

Paid to the surviving spouse or partner for life

IF CHILDREN SURVIVE — VIOLENCE / FORCE CASES

KIDS UNDER 22	up to 75%	spouse + 2 or more children
KIDS AGE OUT	▼ 50%	shares fall back as children turn 22
FOR LIFE	50%	spouse allowance never ends

Unlike the 1959 Survivor Benefit, there is **no gap** — the spouse's 50% continues for life.

GOOD TO KNOW

⌚ JOB-RELATED IS THE KEY

A later death from occupational illness — such as qualifying job-related cancer — can qualify when causation is established.

⚠ 1959 BENEFIT OFFSET

Generally **not** paid together with the full 1959 Survivor Benefit. If the 1959 amount is larger, CalPERS may pay only the difference.

⌚ ALTERNATIVES & ELECTION

Options like Pre-Retirement Option 2W — or the Alternate Death Benefit for certain firefighters with 20+ years — may apply. CalPERS determines the options; the survivor elects.

WHAT WOULD YOUR FAMILY RECEIVE?

BCN can map the benefits that apply to your situation, run the numbers for your family, and help navigate the CalPERS election.

(510) 769-1088

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