



INDUSTRIAL DISABILITY RETIREMENT CHEAT SHEET

THE BASICS

Industrial Disability Retirement (IDR) — a CalPERS pension, **payable for life with annual COLAs**, for a safety member whose work-related injury or illness keeps them from the usual duties of their job.

WHAT'S ACTUALLY TAX-FREE

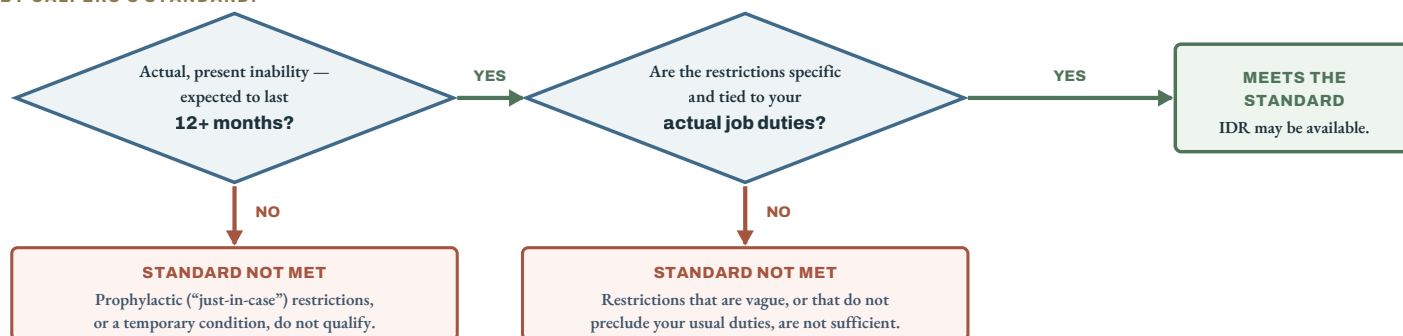
THE FIRST 50% OF FINAL COMPENSATION — TAX-FREE

ABOVE 50% — TAXABLE

** 50% is the minimum floor — if your earned retirement percentage is lower, you are brought up to 50%; if it's higher, you receive your higher earned amount.*

1 DO YOU QUALIFY? — THE CALPERS MEDICAL STANDARD

BY CALPERS'S STANDARD:

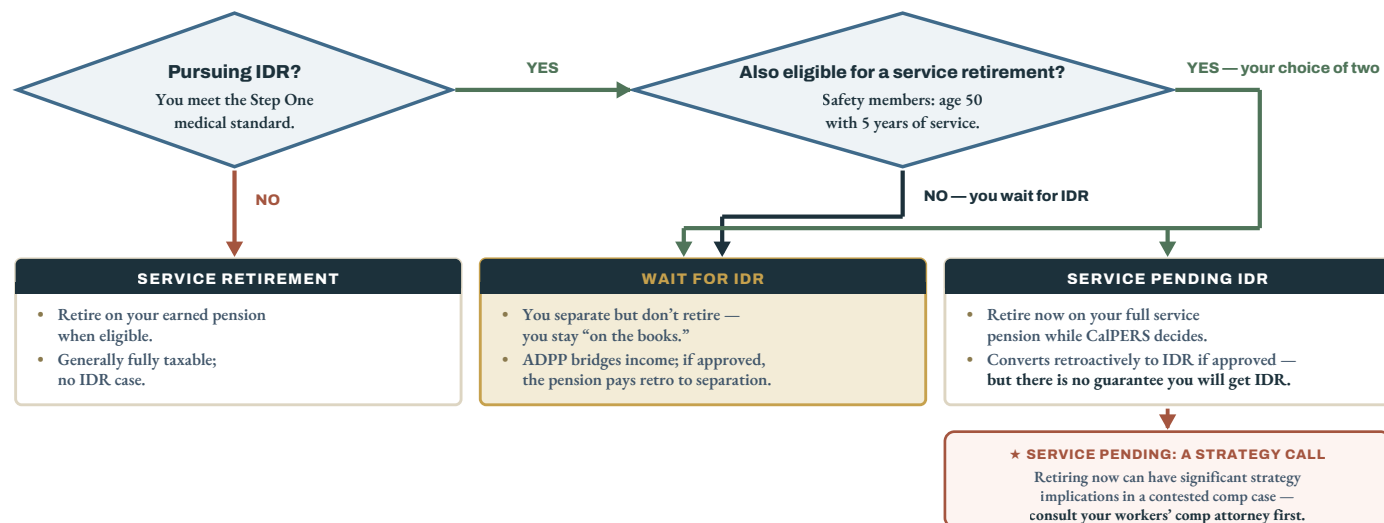


2 THE PROCESS, START TO FINISH



ADPP — an employer-paid advance of 50% of base salary only (no special compensation), from your separation date until CalPERS begins paying — then repaid out of your retro.

3 THE DECISION — WHICH RETIREMENT PATH

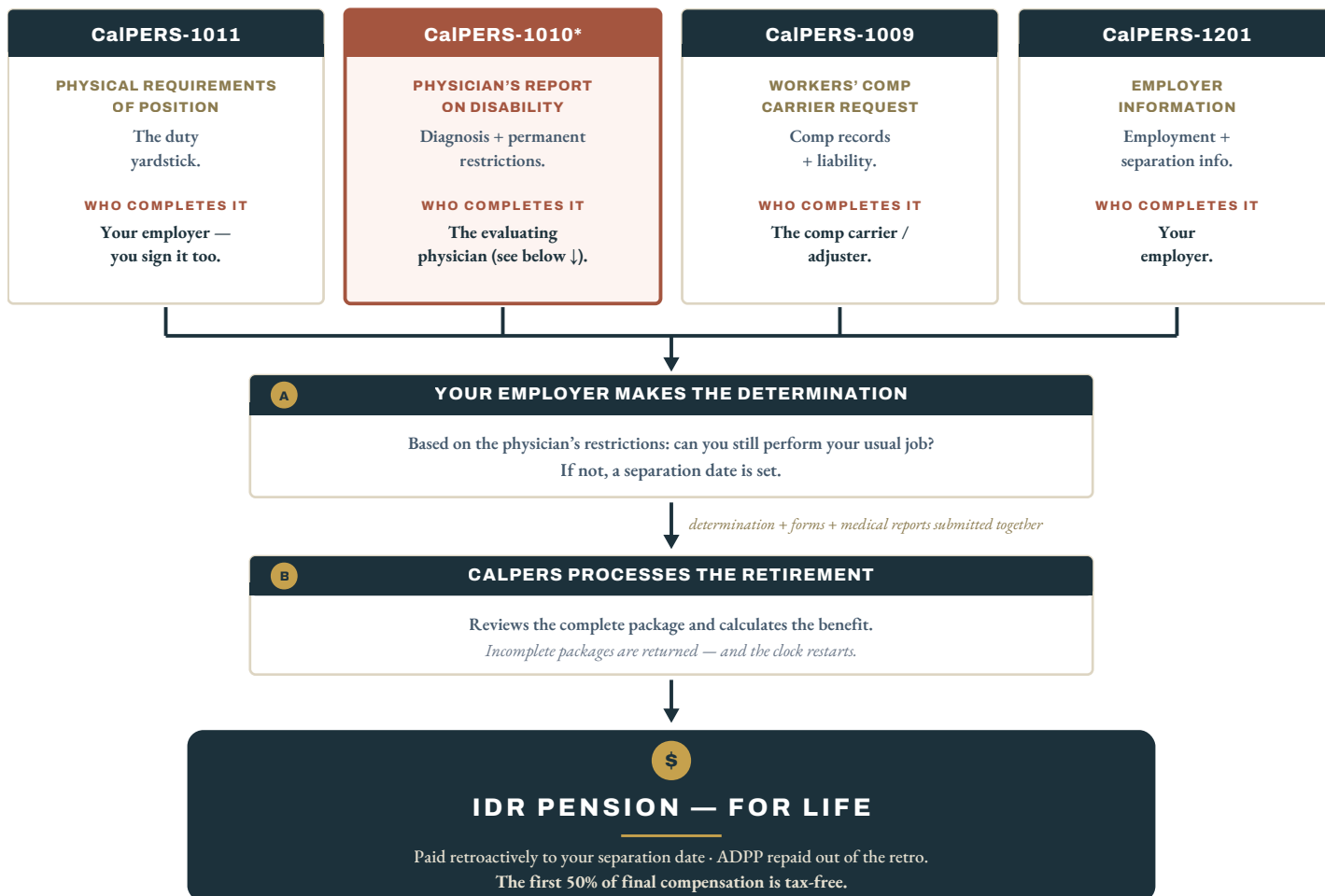




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THE PAPERWORK — HOW THE DETERMINATION FILE IS BUILT

After you file, CalPERS confirms you're eligible to apply — then asks your employer for a determination. Four forms build the file:



* THE 1010 — WHERE YOU CAN PREVENT DELAYS

A missing, incomplete, or vague 1010 is one of the most common causes of delay. You do not complete the form, but you usually have the most direct access to your physician. **Confirm the office received the 1010, the employer-completed 1011, and your official job description** — and follow up until the form is returned.

Make sure the physician has your actual duties in front of them. CalPERS's standard turns on the difference between **actual, present work restrictions** and precautionary or "just-in-case" limitations — and the physician must independently determine the restrictions and identify the specific duties you cannot perform. Questions about how restrictions are documented belong with your workers' comp attorney.

Talk it through with BCN.

We'll map where you are and what's next — scan the code to set an appointment.



IMPORTANT DISCLOSURES

General education for California public safety members — not legal, medical, or tax advice, and not a substitute for a qualified workers' compensation attorney. BCN Financial does not practice law or represent members in workers' compensation matters. Rules and figures vary by employer, formula, and situation — verify with CalPERS and consult a workers' compensation attorney and a CPA about your situation.

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