

A Guide to Your Judges' Retirement System



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Will you be ready for retirement?

This publication provides you with information regarding your JRS retirement benefits and will help you in planning your future retirement.

You should consider your desired retirement lifestyle and project how much that lifestyle will cost. Then compare the lifestyle or the cost with your projected retirement income.

Sources of income may include:

- Your JRS pension
- Deferred compensation, such as a 401(k) or 457 plan
- Social Security
- Other savings and investments

Other factors such as taxes, inflation, health care costs, and estate planning may need your consideration as well.

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What Is the JRS Retirement Plan?

The Judges' Retirement System (JRS) is governed by the Judges' Retirement System Law at California Government Code (GC), section 75000 et seq., which is the basis of all JRS decisions.

JRS is a tax-qualified, defined benefit plan under section 401(a) of the Internal Revenue Code and is subject to federal tax laws applicable to governmental tax-qualified pension plans.

The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication.

Membership

JRS was established on August 27, 1937. Membership includes justices of the Supreme Court, justices of the district courts of appeal, and judges of a superior or municipal court appointed or elected before November 9, 1994.

Since all counties have consolidated their municipal courts with their superior courts under Proposition 20, there are no longer active municipal court judges.

Contributions

As a member of JRS, a portion of your monthly salary (currently 8 percent) is deducted each month and put into your account in the Judges' Retirement Fund. The amount of your accumulated contributions is shown on your JRS Annual Member Statement (AMS), which is available after the end of each fiscal year. Your AMS can be accessed online through your myCalPERS account.

The state also contributes to the JRS Fund based on your salary. Benefits for JRS members are funded by the General Fund, payroll contributions of members, and the state's contributions as an employer.

Refund of Contributions

A refund of your contributions terminates your JRS membership, and you will not be eligible for any future benefits. You must accept a refund of your contributions under the following circumstances:

- If you leave office prior to retirement and you have less than five years of service credit;

Or

- If you plead guilty or no contest to, or are found guilty of, a crime committed while holding office which is punishable as a felony under California or federal laws and which involves moral turpitude, or was committed in the course and scope of your duties.

Service Credit

You earn service credit for the time you hold office as a judge, computed in years and fractions of years. If you would be eligible for service retirement or disability retirement had your service included an additional 60 days, you may be credited with the necessary service up to 60 days.

What Is the JRS Retirement Plan? (continued)

Purchasing Service Credit

You may be able to increase your total service credit through service credit purchase.

- **Redepositing Withdrawn Contributions**

If you are reappointed or elected to a judicial position after receiving a refund of your contributions, you may redeposit your withdrawn contributions, plus interest, from the date of withdrawal to the date of redeposit, and restore the corresponding service credit.

- **Prior Service**

As an active judge, you are eligible to purchase service credit in JRS for certain types of previous employment if you are not receiving credit for this service under any other public retirement system. To purchase the service credit, you must pay the amount that would have been deducted from your salary had you been a judge during that time, plus any applicable interest.

You may purchase all or any portion of your prior service. However, you must elect to purchase this prior service credit before you retire. If you think you qualify for purchasing prior service credit, contact JRS.

- **Military Service**

You may be able to purchase additional service credit in JRS for active duty military service if you are not receiving credit for this service under any other public retirement system. Service may be granted on the basis of one year of credit for each year of credited service in the system, but may not exceed a total of four years of service credit, regardless of the number of years served in active military duty. A present value calculation method provides the means for an eligible member to pay the full cost of the service. Contact JRS for more information on eligibility criteria.

Eligibility Requirements for Retirement

There are several retirement options available to you. Be sure to carefully review the minimum requirements and advantages of each to determine which is best for you.

Service Retirement

To qualify for a service retirement, you must be at least age 60. The table below illustrates the percent of active judicial salary that your Unmodified Allowance (highest benefit payable) is based upon given your age and years of service.

Retirement Allowance Percentage Based on Age and Years

Retirement Age	Years of Service	Percent of Active Judicial Salary
60+	20	75 percent
66	18	65 percent
67	16	65 percent
68	14	65 percent
69	12	65 percent
70+	10	65 percent

Your Unmodified Allowance will equal a percentage of the current salary of the judicial office you last held. The percentage you receive is based on your age and years of service. Increases in judicial salaries increase your retirement allowance proportionately.

Allowance Increases

Your retirement allowance will receive increases consistent with active judicial salary increases.

Extended Service Incentive Program (ESIP)

If you are an active member with 20 or more years of service credit and were at least age 60 on or after January 1, 2001, you are automatically enrolled in this program and may be eligible to receive a lump-sum payment in addition to your normal monthly retirement allowance at retirement. The payment is a calculation of 20 percent of your monthly salary for the first five years from eligibility date and 8 percent of salary for the next five years. Interest is calculated at a rate indexed to 30-year U.S. Treasury Bonds. There is a 36-month minimum participation period to receive the program payment and a maximum enrollment period of 10 years.

Under the Extended Service Incentive Program, you are eligible to receive a lump-sum payment, in addition to your normal retirement benefit, when you retire. The lump-sum payment of principal and interest will be paid to you after you are out of office and the state and/or county ceases reporting payroll to JRS on your behalf.

Eligibility Requirements for Retirement (continued)

Deferred Retirement

If you have at least five years of judicial service, you may retire under deferred retirement. However, you will not receive a retirement allowance until:

- You reach the age at which you would have been eligible to retire under service retirement, if you had remained continuously in office up to that age, and you are at least age 63; or
- You are age 60 if you have at least 20 years of judicial service.

Your deferred retirement allowance is based on your years of service (not to exceed 20) multiplied by a percentage based on the number of years of service (between 2 percent and 3.75 percent) times your salary. The table on the right illustrates the various percentages based on years of service for whole years only. Fractional years are prorated and included in your retirement calculation.

Deferred Retirement Allowance Percentage Based on Years of Service

Years of Service	Percent Per Year of Service	Total Percentage × Active Judicial Salary
5	2.00	10.00
6	2.25	13.50
7	2.50	17.50
8	2.75	22.00
9	3.00	27.00
10	3.25	32.50
11	3.50	38.50
12	3.75	45.00
13	3.75	48.75
14	3.75	52.50
15	3.75	56.25
16	3.75	60.00
17	3.75	63.75
18	3.75	67.50
19	3.75	71.25
20	3.75	75.00

Eligibility Requirements for Retirement (continued)

Disability Retirement

If you become unable to continue the duties of your office because of a mental or physical disability that is, or is likely to become, permanent, you may apply to the Commission on Judicial Performance to be considered for a disability retirement.

To be eligible for a disability retirement, you must meet a minimum years of service requirement that is based on when you first became a judge.

There are no age or service requirements for a work-related disability retirement. However, the service requirement to retire for a non-work-related disability retirement depends on when you first became a judge. Please refer to the following table for guidelines regarding the service requirements for a non-work-related disability retirement.

Service Requirements for Non-Work-Related Disability Retirement

JRS Membership Date	Service Requirement
Prior to January 1, 1980	No service requirement
January 1, 1980 to December 31, 1988	Two years
January 1, 1989 or later	Four years

Generally, the allowance payable for a disability retirement is 65 percent of judicial salary unless you are eligible for a higher percentage under a service retirement.

Retirement Payment Options

For service or deferred retirement, there are various options available to you. You may choose to receive the highest benefit payable, which is referred to as the Unmodified Allowance, or you may choose an optional settlement.

In selecting an option, please be aware that, upon your death after retirement, GC section 75077 provides an allowance equal to one-half of your

unmodified retirement allowance to an eligible surviving spouse or domestic partner, which is referred to as the Surviving Spouse Allowance. To be eligible, you must have been married to your spouse or in a registered domestic partnership at least one year prior to your retirement date. This benefit automatically continues to your spouse or registered domestic partner following your death after retirement, regardless of the option you select.

Unmodified Allowance

For You	For Your Beneficiary	For Your Survivor
Provides the highest monthly allowance payable for life.	This option provides no continuing monthly allowance to a beneficiary and no return of unused member contributions upon your death.	50% of the Unmodified Allowance

Return of Remaining Contributions Option 1

For You	For Your Beneficiary	For Your Survivor
Can name one or more beneficiaries.	Provides a lump-sum payment of any remaining member contributions to one or more named beneficiaries. This option alone does not provide an ongoing monthly allowance.	50% of the Unmodified Allowance

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Retirement Payment Options (continued)

100 Percent Beneficiary Option 2

For You	For Your Beneficiary	For Your Survivor
<ul style="list-style-type: none"> • Can name only one beneficiary for an ongoing monthly benefit. • Can name one or more beneficiaries for the lump-sum portion. 	<p>Provides 100% of the option portion of your ongoing monthly allowance to your named beneficiary upon your death. Upon both your deaths, a lump-sum payment of any remaining member contributions in your account will be paid to one or more named beneficiaries.</p>	<p>50% of the Unmodified Allowance</p>

100 Percent Beneficiary Option 2 with Benefit Allowance Increase

For You	For Your Beneficiary	For Your Survivor
<ul style="list-style-type: none"> • Can name only one beneficiary. • Your benefit will increase to the Unmodified Allowance under the following circumstances: <ul style="list-style-type: none"> – Your beneficiary predeceases you; or – Your nonspouse beneficiary waives entitlement to the benefit; or – Your marriage is dissolved or annulled, or you obtain a legal separation, and the judgment dividing the community property awards you the total interest in your retirement plan. 	<p>Provides 100% of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.</p>	<p>50% of the Unmodified Allowance</p>

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Retirement Payment Options (continued)

50 Percent Beneficiary Option 3

For You	For Your Beneficiary	For Your Survivor
<ul style="list-style-type: none"> • Can name only one beneficiary for an ongoing monthly benefit. • Can name one or more beneficiaries for the lump-sum portion. 	<p>Provides 50% of the option portion of your ongoing monthly allowance to your named beneficiary upon your death. Upon both your deaths, a lump-sum payment of any remaining member contributions will be paid to one or more named beneficiaries.</p>	<p>50% of the Unmodified Allowance</p>

50 Percent Beneficiary Option 3 with Benefit Allowance Increase

For You	For Your Beneficiary	For Your Survivor
<ul style="list-style-type: none"> • Can name only one beneficiary. • Your benefit will increase to the Unmodified Allowance under the following circumstances: <ul style="list-style-type: none"> – Your beneficiary predeceases you; or – Your nonspouse beneficiary waives entitlement to the benefit; or – Your marriage is dissolved or annulled, or you obtain a legal separation, and the judgment dividing the community property awards you the total interest in your retirement plan. 	<p>Provides 50% of the option portion of your ongoing monthly benefit to your named beneficiary upon your death.</p>	<p>50% of the Unmodified Allowance</p>

Flexible Beneficiary Option 4

For You	For Your Beneficiary	For Your Survivor
<ul style="list-style-type: none"> • Can name one or more beneficiaries. • Can specify a specific dollar or percentage be paid to each beneficiary. 	<p>Provides an ongoing monthly allowance of a specific dollar amount or specific percentage of your Unmodified Allowance to one or more named beneficiaries upon your death.</p>	<p>50% of the Unmodified Allowance</p>

IRC Section 415(b) Retirement Benefit Limit

Internal Revenue Code (IRC) Section 415(b) is a federal tax law that limits the annual benefit an individual can receive from their employer's tax-qualified defined benefit (DB) plan(s) such as the Judges' Retirement System and CalPERS.

All service and disability retirement benefits payable from JRS, including the Extended Service Incentive Program (ESIP,) are subject to IRC Section 415(b) limits.

Whether your retirement allowance or lump-sum payment will be limited is determined when you retire:

- **Under age 62** - Your personalized annual limit will be age-adjusted to the actuarial equivalent of your maximum annual retirement benefit.
- **Age 62 or older** - The age-adjusted reduction doesn't apply.

Other factors used to calculate the applicable limit include, but aren't limited to:

- Age of your spouse/beneficiary
- Optional settlement elected, if any
- Retirement type

Your JRS benefit is combined with any other DB you receive from CalPERS based on state service. Your JRS benefit must be reduced if the combined annual benefit exceeds the applicable 415(b) limits, even if your JRS benefit alone doesn't exceed the limit.

IRC Section 415(b) Important Considerations

The IRC Section 415(b) annual benefit limit may be adjusted by the Internal Revenue Service (IRS) each year to reflect changes in the cost-of-living index. Your JRS benefits are reviewed at retirement and annually to ensure benefit payments don't exceed annual dollar limits, in accordance with Government Code section 75075.03.

The Extended Service Incentive Program (ESIP) payment is also subject to IRC 415(b) limits. This lump-sum benefit will be converted into a straight life annuity actuarially equivalent to the value of the lump-sum ESIP payment. It'll be added to the monthly benefit for the purpose of applying the IRC 415(b) limit.

Health Benefits in Retirement

Transitioning From Active to Retired Health Coverage

Service and Disability Retirement

If you are enrolled in a CalPERS health plan, your health coverage generally continues automatically into retirement if you elect to continue your coverage. You can change your plan and/or change your dependents upon retirement.

If you are not enrolled in a CalPERS health plan at the time of your retirement, you are still eligible to enroll. You may elect to enroll at retirement or within 60 days of your retirement date. You may also enroll during any future Open Enrollment period or due to a qualifying life event when outside of Open Enrollment.

Deferred Retirement

If you separate from employment and are deemed retired under GC section 75033.5, you and your eligible dependents may elect to continue health benefit coverage during the deferred status. You will assume the cost of both the employee and employer shares of the health premium, plus an additional 2 percent of the premium payments.

Once you start receiving your retirement allowance, you may be entitled to receive a contribution from the state toward the cost of your premiums. However, the state contribution may not completely cover the full monthly premium of your medical plan. Depending on your medical vesting for the state contribution and which plan you choose, you may be responsible for a portion of the medical premium.

Medical Benefits Vesting Requirements

You may be entitled to receive a contribution from the state toward the cost of your retiree medical premiums. However, the state contribution may not completely cover the full monthly premium of your plan. You are responsible to pay the difference between the state contribution amount and the premium for the medical plan.

The amount the state contributes toward your medical plan coverage depends on whether or not you are “vested.” If you were first hired by the state:

- **Before January 1, 1985** – You are eligible to receive 100 percent of the state’s contribution.
- **On or After January 1, 1985** – You are subject to “vesting” requirements. You must have 10 years of service to be fully vested and qualify for 100 percent of the state’s contribution toward your medical coverage. With less than 10 years, your state contribution is pro-rated based upon your years of service as shown in the table below.

Medical Benefits Vesting Requirements: Hired on or After January 1, 1985

Years of Service Credit	Percentage of State Share Toward Monthly Premium
At least 5 years	50 percent
Between 5 and 10 years	Pro-rated between 50 and 100 percent
10 years or more	100 percent

Coordinating CalPERS Health Coverage With Medicare

All retirees and their dependents enrolled in a CalPERS medical plan must certify their Medicare status with CalPERS when they become eligible for Medicare at age 65 or upon retirement if working beyond age 65. State law specifies that if you and your dependents are eligible for Medicare Part A and Part B, you cannot be enrolled in a Basic medical plan. You will need to enroll in one of our Medicare plans.

To enroll in a Medicare plan, mail a copy of your Medicare card or “letter of award” from the Social Security Administration along with a letter requesting this change to JRS.

Be sure to read the CalPERS **Medicare Enrollment Guide** for more detailed information. If you have questions about Medicare, Medicare premiums, enrollment or eligibility, contact the Social Security Administration at (800) 772-1213 or TTY (800) 325-0778 or visit their website at **www.ssa.gov**.

Medicare Part B Reimbursement

All Medicare Part B enrollees must pay a premium directly to the Social Security Administration for their enrollment. The State of California provides a monthly reimbursement to Medicare plan enrollees for some or all of the cost of their Medicare Part B premiums.

The reimbursement amount is limited to the difference between your state contribution and the cost of your plan’s premium, up to the amount of the standard Part B premium.

Your Medicare Part B reimbursement will be automatically calculated and will appear on your retirement warrant as a credit.

Income-Related Monthly Adjustment Amount (IRMAA)

If you are paying an increased Medicare Part B premium (IRMAA) due to your income level, send a copy of the entire Social Security notice showing your increased Medicare Part B premium to JRS. If there are funds available, you’ll see an increased reimbursement credit on your retirement warrant.

If you pay an IRMAA for Part B, you may also pay an IRMAA for Part D. California law does not provide for reimbursement of Medicare Part D premiums.

Dental Benefits

You may elect to continue or enroll into a state dental plan at retirement. JRS will process your enrollment according to your election at retirement. All retirees pay a share toward their dental coverage. The amount of your retiree share depends on the dental plan in which you elect to enroll.

For more information on the dental plans available to you and your expected monthly premium, please visit the Retirees section of the California Department of Human Resources website at www.calhr.ca.gov/retirees.

Vision Benefits

You may elect to continue or enroll into a state retiree vision plan at retirement. Please contact your human resources department to facilitate your enrollment. There is no state contribution for the retiree vision benefits. The amount of your premium will depend on the plan in which you elect to enroll.

For more information on the vision plans available to you and your expected monthly premium, please visit the Retirees section of the California Department of Human Resources website at www.calhr.ca.gov/retirees.

Continuation of Health Benefits for Dependents

If your eligible dependents are included in your CalPERS health plan at the time of your death, their enrollment will automatically continue if they receive a lifetime monthly allowance from JRS. The state's contribution will also continue. If your eligible dependents do not receive a lifetime monthly allowance, they can continue their coverage through the Consolidated Omnibus Budget Reconciliation Act Program (COBRA).

Surviving eligible dependents not currently enrolled may be eligible to enroll in a CalPERS health plan within 60 days of your death or during any Open Enrollment period. Contact JRS for more information.

Benefits Paid Upon Your Death

Spouse or Registered Domestic Partner

Pre-Retirement Death

JRS provides death benefits to eligible survivors or beneficiaries upon the death of a member before retirement. The death benefits available are based on whether or not the member was eligible to retire.

Not Eligible to Retire

If you die before you are eligible to retire, your spouse or registered domestic partner will receive a lifetime monthly allowance equal to 25 percent of your judicial salary. This benefit is available to your spouse or registered domestic partner regardless of your age and length of service.

or

If you elected and paid for a surviving spouse benefit (\$2 per month) pursuant to GC section 75090 et seq., and you have 10 to 20 years of service, your spouse or registered domestic partner could elect to receive a lifetime monthly allowance equivalent to 1.625 percent times your years of service (a fraction of a year equals one year). Refer to the following table for the percentage of judicial salary that would be payable.

Pre-Retirement Death Benefit Based on Years of Service

Years of Service	Percent Per Year of Service	Total Percentage of Judicial Salary
10	1.625	16.250
11	1.625	17.875
12	1.625	19.500
13	1.625	21.125
14	1.625	22.750
15	1.625	24.375
16	1.625	26.000
17	1.625	27.625
18	1.625	29.250
19	1.625	30.875
20+	1.625	37.500

or

Your spouse or registered domestic partner could elect to receive a return of your contributions plus one month's salary, for each year served as a judge, up to a maximum of six months. If your spouse or registered domestic partner predeceases you and you do not have a designated beneficiary, your estate can receive this benefit.

Benefits Paid Upon Your Death (continued)

Eligible to Retire

You may elect, at any time, while in office, to make an election for your spouse or registered domestic partner to receive the maximum survivor benefit (equivalent to the Option 2 benefit specified in subdivision (b) of section 75071) in the event of your death before retirement. This benefit is payable if you are at least age 60 and have at least 20 years of service at the time of your death.

If you did not make the election noted above, and if you die after you are eligible to retire, but before you retire, your spouse or registered domestic partner will receive a lifetime monthly allowance equal to one-half of the Unmodified Allowance you would have received had you retired on the date of your death.

Post-Retirement Death

If you die after retirement, your spouse or registered domestic partner will receive one-half of your Unmodified Allowance for life or the optional settlement you elected, as described in the Retirement Payment Options section.

In all cases, judges who took the bench on or after January 1, 1980, must be married or in a registered domestic partnership for at least one year prior to retirement for the Surviving Spouse Allowance to apply.

Children

Survivor benefits will be paid to surviving children only if no benefits are payable to a spouse or registered domestic partner. You may elect coverage for your children by filing a written notice with JRS within six months of becoming a judge or within six months of acquiring a legal duty to support an eligible child.

The contribution amount for this coverage is \$3 per month. Contributions will continue after retirement if you have eligible children and you choose to continue the benefit coverage. You may revoke your election and re-elect any time **prior** to retirement.

Eligible children include your unmarried, dependent child or stepchild under age 18, or age 22 if they are a full-time student. In addition, an unmarried, dependent child over age 18 who is disabled by a condition which began prior to attaining age 18 and which has continued without interruption after age 18 is considered an eligible child.

Payments are divided equally among the eligible children and are made directly to children over age 18 or to the guardian of children under age 18. Payments continue until a child reaches age 18, or age 22 if a full-time student, or until a disabled child is no longer unmarried, dependent, and disabled.

Benefits Paid Upon Your Death (continued)

Pre-Retirement Death

Not Eligible to Retire

If you die before you are eligible to retire and do not have a spouse or registered domestic partner, the guardian of your unmarried children under age 18 and unmarried children under age 22 who are full-time students, will receive a monthly allowance equal to 25 percent of your judicial salary. Payments are divided equally if you have more than one eligible child.

or

If you have at least 10 years of judicial service at the time of your death, your children (or their guardian) may elect to receive a monthly allowance equivalent to 1.625 percent times your years of service, to a maximum of 37.5 percent. (See Table 5.)

or

If your children are your designated beneficiaries, they (or their guardian) could elect to receive a refund of your contributions, plus one month's pay for each year you served, up to a maximum of six months.

Eligible to Retire

If you die after you are eligible to retire, but before you retire, and do not have a spouse or registered domestic partner, your eligible children will receive a monthly allowance equal to one-half of the allowance you would have received had you retired on the date of your death, to be equally divided among the children.

Post-Retirement Death

If you die after you retire and do not have a spouse or registered domestic partner, your eligible children will receive a monthly allowance equal to one-half of your unmodified allowance, to be equally divided among the children.

Naming or Changing Your Beneficiary

Active Members

Active members may designate beneficiaries by completing the *JRS Active Survivor and Beneficiary Form* or the *JRS Surviving Spouse Pre-Retirement Death Benefit Election of Optional Settlement 2*.

The beneficiary designation on file with JRS becomes invalid or revoked when any of the following events occur:

- Annulment
- Birth or adoption of a child
- Dissolution
- Marriage or registration of domestic partnership
- Member received a refund of contributions
- Termination of a registered domestic partnership

A beneficiary designation filed **after** the initiation of a dissolution of marriage, an annulment, or termination of a registered domestic partnership is not revoked when the dissolution, annulment, or termination is finalized.

Retired Members

After you retire, the benefit you select becomes irrevocable 30 days after you receive your first retirement check. However, there are qualifying life events after retirement that may allow you to choose a new optional settlement, such as a change in marital status or death of your beneficiary.

Beneficiaries you name to receive any lump-sum death benefits may be changed at any time. The beneficiary designation change will not supersede any community property claim obtained by an order for division based on Section 2610 of the Family Code.

A change to any optional settlement cannot supersede any community property interest awarded to a former spouse or registered domestic partner.

Working After Retirement

Service or Deferred Retirement

Your service and deferred retirement allowance is generally not affected by any employment that does not require membership in JRS, although some exceptions apply. The California Public Employees' Pension Reform Act (PEPRA) added sections 7522.56 and 7522.57 to the Government Code effective January 1, 2013, which set forth post-retirement employment requirements for all retirees.

GC section 7522.56 provides that a retired person shall not serve in the same public retirement system from which the retiree receives the benefit without reinstatement from retirement. This applies to all JRS retirees, except for those who serve as retired judges with the Assigned Judges Program.

GC section 7522.57 prohibits a person retired from a public retirement system from receiving his or her retirement allowance if appointed on or after January 1, 2013, to a full-time salaried position with a state board or commission. Please refer to GC section 7522.57(d) for specific information regarding your options if appointed to a full-time salaried position with a state board or commission.

A retiree appointed to a part-time state board or commission may serve without loss or interruption of benefits. A part-time appointment is defined as an appointment with a salary of no more than \$60,000 annually. It is your duty to notify JRS if you are appointed to a state board or commission.

Disability Retirement

You may not accept employment that requires membership in JRS or another public retirement system.

If you practice law or accept other gainful employment that requires you to perform duties substantially similar to those you were found unable to perform and thus, granted a disability retirement, your retirement allowance will cease permanently.

If you practice law or accept other gainful employment that does not require you to perform duties similar to those you were found unable to perform, your retirement allowance will be reduced so the total of your allowance and earnings does not exceed 75 percent of the current salary of your last judicial office. Monthly earnings must be reported to JRS by the eighth of each month following receipt of earnings.

When you reach the age that you would have been eligible for a service retirement under GC section 75025, your disability allowance will no longer be subject to the reduction due to earnings of gainful employment as described in the above paragraph.

Other Considerations

Divorce, Legal Separation, or Termination of Domestic Partnership

If you and your spouse or registered domestic partner get a divorce, legally separate, get an annulment, or your partnership is terminated, your spouse or registered domestic partner may be entitled to receive a portion of your retirement benefits.

If you have a community property claim on your JRS account, you must provide JRS with a copy of the court order resolving the claim before you can receive retirement benefits. If you are not sure if JRS has this information, or you have community property questions, please contact JRS.

Reciprocity

JRS has limited reciprocity with CalPERS and plans under the County Employees Retirement Law of 1937. If you have contributions on deposit with CalPERS or one of the 37 Act Counties, you may be entitled to have your CalPERS or 37 Act County retirement benefits computed based on your judicial salary. You must retire concurrently from CalPERS and/or a 37 Act County Plan and JRS for reciprocity to apply.

You must apply for retirement separately with each system; however, your benefits may be based on your judicial salary if it is the highest compensation earned under all systems and if you retire from each on the same date. If you previously withdrew your member contributions from another public retirement system in California, you may want to contact that retirement system to inquire about reciprocal redeposit rights.

Felony Forfeiture of Benefits

Any judge who pleads guilty or no contest or is found guilty of a crime committed while holding judicial office that is punishable as a felony under California or federal law and the conviction becomes final shall not receive any benefits from the system, except the amount of the judge's contributions to the system from the date of the commission of the felony shall be paid to the judge by the system in accordance with GC sections 75033.2, 7522.70, 7522.72, and 7522.74.

Social Security Benefits

During your employment as a judge covered under JRS, you do not pay Social Security taxes. A pension or distribution from JRS may affect the amount of any Social Security benefit you may be entitled to receive through two provisions of federal law: the Windfall Elimination Provision (WEP) and the Government Pension Offset. Contact the Social Security Administration if you have any questions regarding how WEP or the Government Pension Offset may affect Social Security benefits.

Group Life Insurance

If you wish to continue deductions for payment of group life insurance premiums, please contact your group insurance office for authorization forms.

Long-Term Care Program

If you want to continue deductions for payment of CalPERS Long-Term Care Program premiums, please contact the program's administrator to request the proper authorization forms to ensure continuity of your premium payments.

Other Considerations (continued)

Power of Attorney

A CalPERS special power of attorney allows you to designate a representative or agent, known as your attorney-in-fact, to conduct your retirement affairs. Should you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as address changes, federal or state tax withholding elections, and retirement benefit elections.

The CalPERS special power of attorney is specifically designed for use by active and retired CalPERS members and beneficiaries. You may already have a power of attorney set up through another resource; however, it may not address your CalPERS retirement benefits. For more information, review the publication ***A Guide to the CalPERS Special Power of Attorney*** (PUB 30).

Retirement Planning Checklist

Key Steps to Prepare

As you plan for your retirement and get ready to submit your retirement application, use the following checklist as a reminder of what you may need to consider.

One Year Before Retiring

- Create your personal myCalPERS account at my.calpers.ca.gov.
- Review your latest JRS Annual Member Statement for accuracy. Your Annual Member statement is available by logging in to your personal myCalPERS account at my.calpers.ca.gov. You may also contact JRS to request a copy. If you think you may be eligible to purchase additional service credit for employment not shown on your statement, please contact JRS.
- Contact JRS if you have an unresolved community property claim. If you have a community property claim on your JRS account, you must provide JRS with a copy of the court order resolving the claim before you can receive retirement benefits.
- Confirm reciprocity and/or reciprocal redeposit rights if you are a member with another public retirement system in California by inquiring with the other system. Contact the other public retirement system to determine their requirements and time frames to apply for retirement.

Six Months Before Retiring

- Request a retirement estimate. The JRS retirement application will be sent with your estimate, or you can print the retirement application from the CalPERS website at www.calpers.ca.gov/judges.

Three to Four Months Before Retiring

- Begin working on your JRS retirement application.
- Begin gathering and making copies of the documents you will be required to submit with your application. Please provide photocopies only. Do not send originals.
 - Birth certificate or valid passport
 - Your spouse's or registered domestic partner's birth certificate or valid passport, if applicable
 - Government-issued marriage certificate or certificate of domestic partnership registered with the Secretary of State, if applicable

Two Months Before Retiring

- Send your completed retirement application and other applicable forms to JRS. Be sure to keep a copy of all forms and supporting documents for your records.
- Contact the Social Security Administration to apply for Medicare Part B, if applicable.
- Call CalPERS Long-Term Care at (800) 982-1775 and ask how premium deductions continue into retirement, if applicable.

When You're Ready to Retire

Choosing a Retirement Date

When choosing your retirement date, keep the following in mind:

- Your retirement date is your last day on payroll. The first day you receive retirement pay is called your commencement date or benefit effective date and is always the day after your retirement date for service retirement or the day you are eligible to commence your benefits for deferred retirement.
- Your retirement date can be any day of the week, even a Saturday or Sunday.

Submit Your Retirement Application

To apply for retirement, you must complete JRS retirement forms. You can apply for retirement up to 120 days before your retirement date.

We recommend you submit your application early to ensure timely payment. You can apply by mail or in person:

- Send in your completed and notarized retirement application along with the other applicable forms.
- Visit your nearest Regional Office. One of our representatives can review your paper application and witness your and your spouse's or domestic partner's signatures in lieu of a notary.

Be sure to keep a copy of all forms and supporting documents for your records and future reference.

Reciprocity

If you are also a member of another public retirement system in California, you must apply for retirement with each system separately.

Contact the other public retirement system to determine their requirements and time frames to apply for retirement.

Unused Sick Leave or Vacation Leave

Contact your human resources department for any questions regarding your unused sick leave or vacation leave.

What New Retirees Need to Know

Retirement Payment Schedule

We pay in arrears and your first retirement check is typically paid within 45 days of your retirement date. Your retirement check is always payable on the last day of the month.

Retirement Payment Method

You can have your retirement check deposited directly to your bank account. If you submit direct deposit information with your retirement application, your direct deposit is typically effective with your first monthly retirement payment. We send funds for direct deposit on the last day of the month. Your financial institution determines when your direct deposit funds are available.

Once you're retired, you can manage your payment method through your myCalPERS account or by calling JRS.

Canceling or Changing Your Retirement Application

By law, you have 30 days from the date your first retirement benefit check is issued to:

- Change your retirement payment option
- Change your lifetime beneficiary
- Change your retirement date
- Cancel or make changes to your retirement application

When choosing a retirement payment option, your choice becomes irrevocable after 30 days from the date your first retirement check is issued, unless you have a qualifying event. Before you make a decision, it's important you understand the limits to changing your retirement payment option or beneficiaries.

How We Report Your Pension Income

Your retirement allowance will be subject to both state and federal taxes. At the time of your retirement, you will be given the opportunity to make an election regarding tax withholding.

Once you're retired, you can manage your tax withholding election through your myCalPERS account or by submitting the **Judges' Tax Withholding Election** form located at www.calpers.ca.gov/judges.

How to Contact Us

Find Us Online

www.calpers.ca.gov/judges

Learn about your benefits and subscribe to email alerts. You'll also find all our publications and forms.

my.calpers.ca.gov

Log in to access your account information or send us a secure message.

news.calpers.ca.gov

Stay up to date on CalPERS news that matters to you.

Call Us

Our office is open Monday through Friday, 8:00 a.m. to 5:00 p.m. We're closed on state holidays.

(916) 795-3688

TTY: (877) 249-7442

Fax: (916) 795-1500

International Calls: +1 916-795-3000

¿Hablas Español?

Para servicio en español marque:

888 CalPERS (o 888-225-7377)

Write to Us

Judges' Retirement System

P.O. Box 942705

Sacramento, CA 94229-2705

Experience CalPERS Through Social Media

Connect with us to get the latest CalPERS news.



Visit Your Nearest CalPERS Regional Office

Go to www.calpers.ca.gov/regionaloffices to learn how to make an appointment and prepare for your visit.



Privacy Notice

The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply may result in CalPERS being unable to perform its functions regarding your status. Please do not include information that is not requested.

Social Security Numbers

Social Security numbers are collected on a mandatory and voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be

unable to verify eligibility for benefits without the number. Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/ employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

Your Rights

You have the right to review your membership files maintained by the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or call us at **888 CalPERS** (or **888-225-7377**).

CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811.

**California Public Employees'
Retirement System**

400 Q Street

P.O. Box 942701

Sacramento, California 94229-2701

888 CalPERS (or **888-225-7377**)

www.calpers.ca.gov

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