

CHOOSING YOUR BENEFIT PAYMENT OPTION



Sonoma County Employees' Retirement Association
 433 Aviation Boulevard, Suite 100, Santa Rosa, CA 95403
 Tel: (707) 565-8100 / Fax: (707) 565-8102
 www.scretire.org

At the time you retire, you will make an irrevocable election of one of the following benefit payment options. The various options determine the amount of your benefit during your lifetime and whether any benefits will be payable to your beneficiary upon your death. You may not change your option choice after retirement, even if your life situation changes.

Option	Member Benefit	Eligible Beneficiary	Survivor Benefit ¹	Beneficiary Changes Allowed
Unmodified	Highest benefit available	Eligible spouse or registered domestic partner ²	60% continuance of member's benefit for life	No
		Minor child(ren) ³	60% continuance of member's benefit until child reaches majority	No
		Any named beneficiary(ies)	Lump-sum payout of remaining contributions and interest, if any contributions remain	Yes
Option 1	Reduced benefit	Any named beneficiary(ies)	Lump-sum payout of remaining contributions and interest, if any contributions remain	Yes
Option 2	Most reduced benefit	Any named beneficiary	100% continuance of the member's reduced benefit for lifetime of beneficiary	No
Option 3	Reduced benefit	Any named beneficiary	50% continuance of the member's reduced benefit for lifetime of beneficiary	No

¹A continuance terminates upon the death of the eligible surviving spouse, registered domestic partner, or named beneficiary. Surviving minor children are eligible for a continuance only when there is no surviving spouse or registered domestic partner, and continue until the child is no longer eligible. Lump sum payments are only in the amount of the member's remaining contributions and interest at the time of the member's death.

²Married or Registered with the State of California as domestic partners for at least one year prior to retirement and continuously until the death of the member.

³Under the age of 18, or under the age of 22 if unmarried and in school full time.