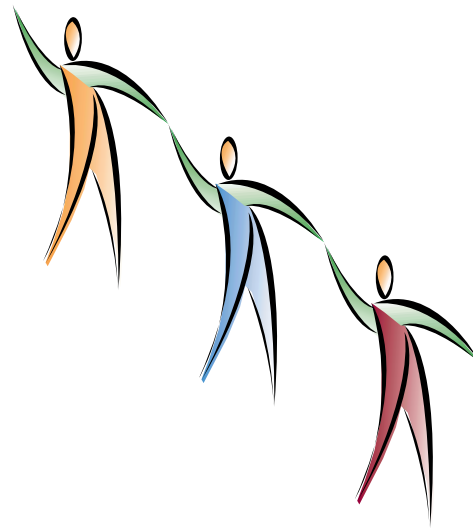


LACERS

LOS ANGELES CITY
EMPLOYEES' RETIREMENT SYSTEM



FAMILY DEATH BENEFIT INSURANCE PLAN (FDBIP)

This brochure provides general information about the Family Death Benefit Insurance Plan (FDBIP). If any discrepancies exist between the information in this brochure and LACERS' plan provisions (as set forth in the Los Angeles City Charter and Administrative Code), the plan provisions will prevail.

A LACERS representative can answer any questions you may have regarding FDBIP.

If you have a disability that makes it difficult to do the following:

- Read LACERS' bulletins, publications and forms
- Communicate with the LACERS staff via phone or in-person
- Complete forms

We offer the following accommodations to assist you when you call or visit LACERS:

- Sign Language Interpretation Services
- Telecommunications Device for the Deaf (TDD)
- Assistive listening devices (for the hard of hearing)
- Assistance in reading or completing forms

If you have any questions or would like to request one of these services, telephone LACERS at (800) 779-8328 or for TDD (888) 349-3996. To ensure availability, please make your request at least six working days prior to your needing services or your appointment at LACERS.

Death is never a pleasant subject. It's something most of us would rather not think about.

But what if, for only a few dollars a month, you could buy some financial peace of mind for your family in the event of your death while an active City employee?

The Los Angeles City Employees' Retirement System (LACERS) offers such a plan. The Family Death Benefit Insurance Plan (FDBIP) was designed with young families in mind.

Similar to Social Security's Survivors Benefit, FDBIP helps provide increased financial protection for your dependents if you die before you retire from City service.

What's more, it costs you only a few dollars a month and the City contributes an equal amount.

Eligibility

FDBIP is primarily for those employees who have young families and who are not nearing retirement.

You are eligible to enroll in the program if you are an active City employee and have completed at least 18 months of City service. After enrolling and paying 18 months of premiums, you are entitled to the basic coverage for your minor children.

LACERS

LOS ANGELES CITY
EMPLOYEES' RETIREMENT SYSTEM

360 East 2nd Street, 2nd Floor
Los Angeles, CA 90012-4207
Tel: (800) 779-8328 or (213) 473-7200
TDD: (888) 349-3996
www.lacers.org

This brochure is intended to provide you with answers to commonly asked questions about the Family Death Benefit Insurance Plan and does not provide comprehensive coverage of the benefit. Any additional questions you have may be covered in the LACERS' Summary Plan Description or during a counseling session.

Benefits with 18 Months of Paid Premiums

If you died while you were an employee who had been paying premiums for at least 18 months, FDBIP provides monthly payments to your surviving spouse or domestic partner who has care and custody of your minor child under age 16.

If you do not have a surviving spouse, domestic partner or if your spouse remarries, benefit payments will still be made on behalf of your child. The **maximum** monthly benefit payment for any one family is \$2,186.90.

Family Make-up	Monthly Payment
Widow/widower/domestic partner with 1 child	\$1,875.00
Widow/widower/domestic partner with 2 or more children	\$2,186.90
No widow/widower/domestic partner; 1 child (paid to guardian)	\$937.50
No widow/widower/domestic partner; 2 children (paid to guardian)	\$1,875.00
No widow/widower/domestic partner; 3 or more children (paid to guardian)	\$2,186.90 <small>(maximum benefit)</small>

When Your Child Reaches Age 16...

When your child reaches age 16, benefit payments for your surviving spouse or domestic partner stop. Benefit payments on behalf of your child, however, will continue until he or she reaches 18. If your child is enrolled in elementary or secondary school, payments will continue until he or she reaches age 19.

Basic Coverage When Your Child Turns 16	Monthly Payment
1 child (paid to parent or guardian)	\$937.50
2 children (paid to parent or guardian)	\$1,875.00
3 or more children (paid to parent or guardian)	\$2,186.90

If Your Child Is Physically/ Mentally Disabled

If, at the time of your death or before your child reaches age 22, your child becomes physically or mentally disabled and is unable to engage in any substantial gainful employment, he or she may continue to receive benefit payments, as approved by the LACERS Board of Administration, for as long as the condition continues.

Surviving Spouse Benefit with 120 Months of Paid Premiums

After you have paid premiums for 10 or more years to the plan, FDBIP includes a Surviving Spouse Benefit.

If you die while an active City employee, benefit payments may be provided for your surviving spouse or domestic partner when he or she reaches age 60.

If your surviving spouse or domestic partner either remarries before age 60 or receives a continuance benefit based on your Service Retirement Allowance, he or she is no longer eligible for the Surviving Spouse benefit.

An increased monthly payment is available to your spouse or domestic partner if he or she chooses to begin receiving payments at a later age. Monthly payments can begin anytime between ages 60 and 65.

Age	Monthly Payment
60	\$613.04
61	\$661.93
62	\$710.78
63	\$759.66
64	\$808.52
65	\$857.40

Dependent Parents

If you have no surviving spouse or domestic partner, the payments may be made to your dependent parents if they are at least 62 years old and received 1/2 of their necessary living expenses from you during the last year of your City service. Monthly payments cease if the dependent parent remarries.

Dependent Parent Benefit	Monthly Payment
For one dependent parent	\$1,031.25
For two dependent parents	\$1,875.00

Paying Back Premiums

If you're not currently a plan participant, but you have more than 18 months of City service, you can choose to pay back premiums to the plan. You can pay back up to a maximum of 10 years of premiums but not including your first 18 months of City service.

Earnings Limitations

Each year, the LACERS Board of Administration adopts new earnings limitations. FDBIP benefit recipients, who exceed the established earnings limitation, may have their monthly benefits reduced.

More Options

Aside from FDBIP, your family may have better options, depending on how close to retirement you are at the time of your death. Our retirement counselors are available to go over any options your family may have.

Ending Coverage

Your survivors will receive FDBIP benefits only if you remain a participant in the plan. If you cancel membership, retire or otherwise leave City employment, your coverage ends and your premiums are non-refundable.

Enrolling Is Easy

Simply telephone LACERS and we will gladly send you an application form. You can also pick up a copy of the form in person or download it from our Web site.