MEASURE FF
FREQUENTLY ASKED QUESTIONS

Edited 12/18/25

CONTACTS

Q. Who can I contact for more information?

Response: Contact the pension plan that is responsible for overseeing the benefit or program you have questions about.

For benefits or programs related to LACERS, contact LACERS staff by calling 800-779-8328.

For benefits or programs related to LAFPP, contact LAFPP staff by calling Communications & Education at 213-279-3155.

More information about the LACERS and LAFPP Plans, and additional counseling materials can be found online: lacers.org/ff.

Q. When will in-person appointments be scheduled?

Response: In-person appointments will not be scheduled for these counseling sessions, because, unlike prior transfers, Members are not required to pay the actuarial difference in cost for their transfers. Should you wish to speak to the Plans about your individual circumstances you should contact the Plans. For LACERS, contact LACERS staff by calling 800-779-8328.

For benefits or programs related to LAFPP, contact LAFPP staff by calling Communications & Education at 213-279-3155.

TRANSFER

Q. How soon after I transfer to LAFPP can I retire?

Response: If you transfer and meet all retirement eligibility requirements, you can retire as soon as January 11, 2026, or the day after your last active day on payroll.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

However, it may take 60-90 days to process retirements as LAFPP will be working with LACERS and your department's payroll to ensure all the records to process your retirement have been transferred to LAFPP. Be aware that your first pension check from LAFPP may be March 31 or April 30, 2026, and will include any retroactive pension payments back to your effective retirement date.

If you plan to retire in January or February 2026, please contact LAFPP after submitting your Transfer Election Form at LAFPP DROP/Service Pensions Section at (213) 279-3100. Let them know you plan to transfer under Measure FF and your planned retirement or DROP entry date.

Q. I wish to retire soon after transferring from LACERS to LAFPP Tier 6. Tier 6 has a 24-month Final Average Salary (FAS) period. What data will LAFPP use to calculate my FAS if I retire shortly after transferring, and before 24 months have passed?

Response: Measure FF provides the opportunity for you to transfer to LAFPP Tier 6, and to have access to the Tier 6 benefits as if you had been a Plan Member on the first day of employment with the City. LAFPP will use your salary data to calculate the Final Average Salary (FAS). LAFPP staff will, as with all retirements, audit the Final Average Salary against the City's payroll system when any of the transferees retire.

Under LAFPP's Plan terms, the Member can designate the 24 consecutive months of pensionable pay, or by default LAFPP will use the last 24 consecutive months of pensionable pay. For example, if your highest 24 consecutive months of pensionable pay occurred earlier than the last two years prior to your retirement or DROP entry, you will be given the opportunity to designate that consecutive 24-month period to be used in determining your FAS.

Q. How does LAFPP calculate service credits for less than one year?

Response: LAFPP will prorate years of service at retirement so that you will get service credit through the last full pay period you worked, less any deductions for Lost Service Time.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

HEALTH

Q. What medical, dental, and vision benefits will I get under each system?

Response: For a comparison of the medical, dental, and health benefits, please review your current LACERS Tier Summary Plan Description and the LACERS 2026 Health Benefits Guide and compare it with the LAFPP Tier 6 Summary Plan Description. These documents can be found at lacers.org/ff.

For retiree health and dental plans available to members transferring to LAFPP please visit www.lapra.org/benefits.html to view the retiree plans offered by Los Angeles Police Relief

Association (LAPRA). LAPRA and the Los Angeles Police Protective League (LAPPL) administer health and dental plans for police officers in LAFPP Tier 6. Park Rangers who transfer to LAFPP Tier 6 will be only eligible for the plans offered by LAPRA.

Note: Keep in mind that insurance carrier options are based on the current contracts currently in place for LAFPP and LACERS members. Future options may change.

Q. If I transfer to LAFPP, will my health/dental benefits cover my dependents (children under 26)?

Response: Health benefits are available for dependents, with a potential premium deduction. Depending on your Years of Service, your subsidy may cover all or some of the premium deductions required to cover dependents. Please reference the links above for more information about medical, dental, and health benefits available to LAFPP Tier 6 Members.

Q. The 2025 LAFPP Maximum health subsidy is $2,398.29. Am I allowed to apply that to Retiree + Family for Kaiser? Considering the amount covers more than Retiree + Spouse for Kaiser, is this going to save me money on healthcare for my 21-year-old?

Response: Non-Medicare retirees (under age 65) under LAFPP may apply any subsidy that remains after covering their own premium to dependent coverage.

For LAFPP retirees with Medicare Part A & B, they may have a subsidy available to cover dependents. Subsidy amounts for Members enrolled in Medicare Part A & B are plan-specific.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

For example, as of January 2026, the premium for a LAPRA Retiree + Family Kaiser plan is $1,952.82. A retired LAFPP Member eligible for the maximum subsidy (25 whole years and minimum age 55) of $2,398.92 would have his premium entirely covered.

If you have questions about a specific scenario for a Medicare Plan (usually for Members who are 65+), or any other specific coverage scenario, please contact LAFPP's Medical and Dental Benefits Section at (213) 279-3115.

NOTE: This response is just about retiree health coverage. Transferring to LAFPP will not affect your health insurance options while you are active.

Q. Where can we get information on the current health care costs/plan for retirees for each pension system?

Response: For a comparison of the medical, dental, and health benefits, please review your current LACERS Tier Summary Plan Description and the LACERS 2026 Health Benefits Guide and compare it with the LAFPP Tier 6 Summary Plan Description. These documents can be found at lacers.org/ff. For retiree health and dental plans available to members transferring to LAFPP please visit www.lapra.org/benefits.html to view the retiree plans offered by Los Angeles Police Relief Association (LAPRA). LAPRA and the Los Angeles Police Protective League (LAPPL) administer health and dental plans for police officers in LAFPP Tier 6. Park Rangers, who transfer to LAFPP Tier 6, will be only eligible for the plans offered by LAPRA.

LACERS / LAFPP Benefits Comparison Chart

We have prepared a side-by-side comparison of pension plan features (by Tier), including categories such as Health Benefits, Death Benefits, and Retirement Eligibility. This tool is

currently available to all members. In particular, pages 7 through 12 provide side-by-side comparisons of the medical and dental subsidies, subsidy formulas, Medicare A and B, the Medical Premium Reimbursement Program, and the Health Insurance Premium Reimbursement Program.

The following source documents help you compare the health benefits available from each pension plan:

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

LACERS 2026 Health Benefit Guide

LAPRA Benefits Guide 2025/26 - Retired Members

LAPRA 2025/26 Retiree Medical and Dental Premium Rates

LAPPL Delta Dental PPO Benefit Summary

Q. How can I access LAPRA's website?

Response: For general information about LAPRA, visit lapra.org. Open enrollment guides are available at:

LAPRA Benefits Guide 2025 Retired

LAPRA 2025-2026 Retiree Premiums

Q. Does LAFPP manage its medical subsidy directly or does it contract with a 3rd Party Administrator?

Response: LAFPP manages its medical subsidy directly. If you sign up for insurance coverage within a Board-approved health plan, your subsidy will be applied automatically as long as you qualify. You may also receive your subsidy via reimbursement if you enroll in a state-regulated health plan that is not approved by the LAFPP Board through the Health

Insurance Premium Reimbursement Program. More information can be found here:

https://lafpp.lacity.gov/members_information/health-insurance-premium-reimbursement-program

Q. Does LAFPP manage its health and dental benefit plans directly or does it contract a 3rd Party Administrator?

Response: Health and dental plans are not administered by LAFPP. The plans available to transferring members are administered by the Los Angeles Police Relief Association (LAPRA) and the Los Angeles Police Protective League (LAPPL).

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

All police officers transferring to LAFPP are allowed to enroll in plans offered by LAPRA and LAPPL. Park Rangers are only allowed to enroll in LAPRA plans at this time.

Q. Specific to the Health Insurance Premium Reimbursement Program (HIPR), are the premiums deducted from the retirees pension check and simultaneously reimbursed on the same check? How does that program work?

Response: The HIPR program is available to those who are eligible for a health subsidy under LAFPP, but choose not to enroll in a Board-approved retiree health plan.

Under this program, you find your own state-regulated health insurance and pay upfront. Please contact LAFPP's Medical and Dental Benefits Section at (213) 279-3115 before enrolling in your health plan to make sure it qualifies.

Once per quarter, you may submit documentation of what you paid for your eligible health plan to LAFPP and you would be eligible for reimbursement up to your subsidy eligibility. For more details on the HIPR, visit the link below:

https://lafpp.lacity.gov/members_information/health-insurance-premium-reimbursement-program

Q. What is the health defrayal and how does it affect the health subsidy available from each retirement system?

Response: For LACERS, Members who made the additional contributions as provided by LAAC 4.1003(c) have a vested right to increases in the maximum medical plan subsidy, as set by the Board.

LAFPP Tier 6 members receive the full retiree health subsidy based on their years of service with no need to make additional health member contributions.

If you transfer to LAFPP Tier 6 from LACERS, then all of your member contributions and corresponding employer contributions will transfer to LAFPP Tier 6. The City will cover the actuarially determined difference in cost between the LACERS pension and health benefits and the LAFPP Tier 6 pension and health benefits.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. Medicare Subsidy - If the retiring employee dies before the spouse/domestic partner, is the Medicare subsidy reduced to a lesser amount?

Response for LAFPP: If your spouse/domestic partner is a qualified survivor, he/she should be eligible for a medical subsidy. If the qualified survivor is under 65, he/she will receive a non-Medicare subsidy and if over 65, a Medicare subsidy. The Medicare subsidy is generally lower than the non-Medicare subsidy due to Medicare plan rates being lower than comparable non-Medicare plan rates.

Response for LACERS: A Surviving Spouse/Domestic Partner of a LACERS Member, who is receiving a continuance or survivorship, may be eligible for a medical subsidy. The amount of the subsidy for a Survivor with Medicare Parts A&B depends on the Member's years of Service and the plan that is providing coverage. No subsidy is provided for dependents. For more information about the LACERS retiree health benefits, please review the LACERS 2026 Health Benefits Guide.

Q. My wife is younger than I am. Will she still have medical coverage when I become 65 and have to transition to Medicare?

Response: Both LAFPP and LACERS have health plan options that allow a Member to cover eligible dependents under their health plan even if the Member is in Medicare and the eligible dependents are not in Medicare.

Q. Do LAFPP or LACERS pay for Medicare on the Member's behalf?

Response : You enroll with the Medicare plan that you are eligible for. After the provider receives a copy of your Medicare card, they enroll you in the Medicare plan. For eligible members enrolled in Medicare Parts A & B, both LACERS and LAFPP reimburse the member for the regular Medicare Part B premium. Both systems also offer a Medicare subsidy to the member and the qualified survivor.

LACERS - LACERS requires Retired Members, Eligible Survivors, and their dependents to enroll in Medicare Part B and Part A if premium-free. Members are responsible for enrolling in Medicare when they are eligible and for paying any premiums to Medicare. Only the eligible Retired Member may be reimbursed for the basic Medicare Part B premium if they meet all the requirements.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

For more information about the LACERS retiree health benefits, please review the LACERS 2026 Health Benefits Guide found at lacers.org/ff.

DEATH BENEFITS

Q. For Survivor benefits for LAFPP, does the Survivor receive full benefits or are they reduced?

Response: Under LAFPP's Plan Provisions, for a Qualified Surviving Spouse/Domestic Partner (QSS/QSDP) the basic benefit is 70% of the Members Gross Monthly Benefit. A Member may elect a higher QSS/QSDP benefit with a corresponding actuarial reduction in his/her retirement benefit prior to their first pension payment. The QSS/QSDP may be entitled to a different monthly benefit if the Member had a service-connected disability or died while active in a service-connected capacity. More information on benefits for a QSS/QSDP can be found on pages 16-22 of the Tier 6 Summary Plan Description, on the Measure FF website. Please note that unlike LACERS, any unused Member contributions for a retired LAFPP Member are not refunded to a designated beneficiary or pursuant to the administrative code if there is not a QSS/QSDP.

More information on who is an Eligible Survivor under LACERS' Plan Provisions can be found here: https://www.lacers.org/post/eligible-survivors. Additionally, for a direct comparison of LACERS' survivor benefits and LAFPP's survivor benefits you may reference the comparison chart on the Measure FF website:

https://www.lacers.org/sites/main/files/file-attachments/lacers_lafpp_benefit_comparison_chart_2.pdf?1763568077.

RECIPROCITY

Q. What is the difference between Reciprocity and purchasing service from LACERS?

Response: Reciprocity is different from a service purchase or buy back agreement with LACERS. Reciprocity does not require you to purchase service credit for time you worked for another agency — it provides retirement allowance payments from each reciprocal agency based on the total years

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

of service for each agency. However, the service could be combined for eligibility, and the highest salary is used to calculate the allowance. To establish reciprocity, you apply for reciprocity with another participating agency and LACERS. Both LACERS and the participating agency must agree that reciprocity exists, and there are strict rules regarding timing for eligibility determinations and retirement. Your pension contributions made while you were employed with the other participating agency remain on deposit with the pension system that received them.

By contrast, service purchase agreements are contracts between *LACERS and the Member*, where the Member pays to purchase service credit that was earned with a different governmental agency, to redeposit withdrawn contributions, to purchase service credit earned with WPERP, to purchase uncompensated leave, or to provide back contributions.

Q. What happens if I have established reciprocity with another participating agency and then transfer to LAFPP Tier 6? Does LAFPP have reciprocity with other agencies?

Response: If you elect to transfer to LAFPP Tier 6, and you have already established reciprocity, **that reciprocity will be "broken" because LAFPP does not have any reciprocal agreements with other agencies.** "Breaking reciprocity" means that any reciprocal benefits that you would have received as a LACERS member will no longer be available after you transfer to Tier 6. Your LAFPP Service will not be counted towards retirement eligibility for reciprocity, and your highest salary will not be used to calculate your retirement allowance. In addition, if you qualify for health reciprocity between LACERS and LACERA, it will no longer be available after you transfer to Tier 6. You should contact the reciprocal agency to determine what impact breaking reciprocity will have on the service credit you have with that agency, and how that will impact your retirement benefits. Neither LACERS nor LAFPP can provide information on how other agencies will handle broken reciprocity agreements.

For more information on LACERS Reciprocity, please go to lacers.org/reciprocity

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. If I transfer to LAFPP and break reciprocity between LACERS and another agency, how would I access my service credit with the other agency?

Response: If you have reciprocity between LACERS and another agency, contact the other agency to see if you qualify for any benefit based on the service with that agency. Neither LACERS nor LAFPP can provide information on how other agencies will handle broken reciprocity agreements.

Q. Can I break reciprocity with LACERS now and then buy back service time with LAFPP Tier 6 after I transfer?

Response: Transferring to LAFPP Tier 6 will break any reciprocity that you established between LACERS and another governmental entity. LAFPP does not have reciprocal agreements with any other agencies.

You may be eligible to buy back that time with LAFPP but LAFPP cannot answer this question without additional information. Please refer to the Public Service Program (PSP) rules on the LAFPP website to determine if you would be eligible. PSP purchases with LAFPP can cost $30,000 per year or more, and there is a maximum of 4 years that can be purchased. When you apply for PSP with LAFPP you will be provided with a cost estimate for the purchase. More information about LAFPP's Public Service Purchase Program can be found here: https://lafpp.lacity.gov/members_information/active-public-service-purchase

As mentioned in the presentation, you should contact the other governmental agency to see what will happen to your service with them if you break reciprocity. You cannot purchase other governmental service under PSP for which you are or will be eligible to receive a retirement benefit from that other entity. Neither LACERS nor LAFPP can advise you as to how the reciprocal agency will treat a broken reciprocity agreement, which is why you must speak to that agency directly.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. Can I split my Years of Service between LACERS and LAFPP so I can keep my service credits gained from reciprocity?

Response: To participate in the Measure FF/LACERS Peace Officer Transfer Program, you must elect to transfer all LACERS service credit to LAFPP Tier 6. You cannot, for example, elect to leave five years of service credit with LACERS to maintain membership rights in that retirement plan.

The service credit earned with the reciprocal agency remains with that agency, and because LAFPP does not have any reciprocal agreements with other agencies, that service credit will not be counted towards your retirement eligibility with LAFPP. Your LAFPP retirement allowance will be based exclusively on your City salary. Contact the other agency to determine if you qualify for any benefits based on your service with the agency.

SERVICE PURCHASES/BUYBACK

Q. If I purchased service through LACERS, will it be added to my Years of Service with LAFPP Tier 6?

Response: If you elect to transfer from LACERS to Tier 6, service credit purchased through one of LACERS' Service Purchase Programs will be transferred and count as years of service for all Tier 6 purposes, provided that the terms and conditions of that service purchase agreement have been satisfied.

Note: All LACERS service purchase agreements must have been fully paid and completed by **January 11, 2026.** Incomplete agreements will be prorated for payments made through January 11, 2026. Please contact LACERS at (800) 779-8328 to speak to a Buyback Representative if you have any questions. Measure FF did not alter the terms of the respective service purchase programs at LAFPP and LACERS. Accordingly, a LACERS Member cannot carry over an open service purchase agreement with LACERS to LAFPP.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. An individual completed the government buyback program (for example 8 years) with LACERS and has worked approximately 12 years as a Police Officer. LACERS shows 20 years of credited service. If that Member were to transfer from LACERS Tier 1 Enhanced to LAFPP Tier 6, would they be able to retire at 50 years old?

Response: If you transfer 20+ years of LACERS service, you would be vested under the LAFPP plan and eligible to retire at age 50. All of your LACERS years of service will transfer to LAFPP and qualify for all Tier 6 purposes, provided that you have satisfied the terms and conditions of the service purchase agreement with LACERS by the time of transfer.

Q. Can you verify how time purchased through a LACERS Service Purchase Program will be handled? How much service credit will I receive if my service purchase agreement with LACERS is incomplete and there are outstanding payments at the time of the transfer?

Response: Any outstanding LACERS service purchase agreements between LACERS and a LACERS Member will be terminated and prorated – **you will only receive corresponding service credit for payments made on the LACERS service purchase agreement.** The transferred purchased service will count towards years of service for all Tier 6 purposes.

There has been confusion about whether the Member will receive Tier 6 service credit for that entire period of their LACERS service purchase agreement, regardless of whether the service purchase agreement with LACERS has been fully paid. **This confusion stems from a code section that addresses a different aspect of Measure FF, which does not pertain to LACERS service purchase agreements with LACERS Members, but instead pertains to LAFPP service purchase agreements with Tier 6 Members (see below question on LAFPP refunds).**

As stated above, LACERS Members will only receive prorated Tier 6 service credit for payments completed on their LACERS service purchase agreements at the time of transfer, January 11, 2026.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. Why is LAFPP issuing refunds to Tier 6 Members who transferred during the OPS and APO Service Purchase Program?

Response: Measure FF authorized refunds for certain Tier 6 Members — those who previously transferred and purchased Tier 6 service through the OPS Service Purchase Program and the APO Service Purchase Program with personal funds. For the OPS and APO Service Purchase Programs, participating Tier 6 Members had to spend personal funds to pay the cost difference between LACERS service credit and health benefits and LAFPP Tier 6 service credit and health benefits, as determined by an actuary. As part of Measure FF, these Tier 6 Members are now entitled to a refund for the personal funds they paid to cover the cost difference between LACERS service credit and health benefits and LAFPP service credit and health benefits. The City is now covering these costs. The implementing ordinance also cancels any incomplete installment plans that an LAFPP Tier 6 Member may have with *LAFPP* and gives them service credit for the entire period of their LACERS service that was purchased and transferred to LAFPP.

Q. If I have 20 years of Service with LACERS, and I bought 5 years of service, will a total of 25 years of service be transferred to LAFPP?

Response: Yes, if you have satisfied the terms and conditions of your service purchase agreement for the 5 years of service, then 25 years of service will be transferred to LAFPP Tier 6 to count as Years of Service for all Tier 6 purposes.

Q. Do service purchases made while a Member of LACERS count towards DROP eligibility for LAFPP Tier 6?

Response: Yes, if you transfer to LAFPP Tier 6 through the Measure FF Transfer Program/LACERS Peace Officer Transfer Program and you have satisfied all the terms and conditions of your service purchase agreement with LACERS by the time of transfer, then all of your time with LACERS including the service purchase credit will count towards retirement at LAFPP or eligibility to enter DROP.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Please note that this is different than if you had completed the service purchase agreement with LAFPP, which has distinct rules for its Public Service Purchase Program, and where purchased service credit does not count towards eligibility for DROP. More information can be found here: https://lafpp.lacity.gov/members_information/active-public-service-purchase

Q. Does my "buy back" military time count towards the 25 yrs requirement to join "DROP?"

Response: The purchased military time will count towards years of service for all Tier 6 benefits, provided that you have satisfied the terms and conditions of your service purchase agreement with LACERS by the time of transfer. If you completed the service purchase with LACERS that time will count towards the DROP eligibility entry requirement.

Q. If I previously purchased service credit with LACERS, will I be able to get a refund from LACERS?

Response: No, to participate in the Measure FF/LACERS Peace Officer Transfer Program, all purchased service credit will be transferred to LAFPP and count as years of service for all Tier 6 purposes.

Q. If I'm buying back my military years of service with LACERS, does that payment contract carry over to LAFPP or does it need to be paid in full by January 9, 2026?

Response: A LACERS Member cannot carry over an open service purchase agreement with LACERS to LAFPP. All LACERS service purchase agreements must have been fully paid and completed by January 11, 2026. Incomplete agreements will be prorated for payments made through January 11, 2026.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. For incomplete Service Purchases with LACERS, if I transfer to Tier 6 can I purchase the remaining service credit with LAFPP?

Response: Possibly. This question requires fact-specific information, so if this situation applies to you, contact LAFPP staff by calling Communications & Education at 213-279-3155.

In general, transferring members may be eligible to purchase prior public service through LAFPP's Public Service Purchase Program. Eligible types of service that can be purchased include service with a branch of the United States military (if honorably discharged), a bona fide police or fire suppression agency (unless you were terminated for cause), and any US Government agency: Federal, State, local or Postal Service. The eligible service must be a minimum of six months of full-time, uninterrupted service. You may purchase up to four years of service. Service credit must be purchased prior to DROP entry or service retirement. Service purchased under the LAFPP Public Service Purchase program will not count towards years of service credit for health subsidy credit, eligibility for service retirement, or to enter DROP, but the service credit will count towards increasing the monthly pension allowance that you would receive from LAFPP. Depending on your circumstances, there may be other limitations on purchasing service credit.

More information can be found on LAFPP's website:

https://lafpp.lacity.gov/members_information/active-public-service-purchase

Q. If I transfer to LAFPP and break reciprocity, will I be able to purchase that service credit at LAFPP?

Response: Possibly. Please refer to the above FAQ on the limitations on the type of service credit you can purchase. Contact LAFPP staff by calling Communications & Education at 213-279-3155.

Additionally, you should contact the other agency(ies) where you established reciprocity to discuss what happens to your benefit after you break reciprocity by transferring to LAFPP Tier 6 from LACERS. Neither LACERS nor LAFPP can provide information on how other agencies will handle broken reciprocity agreements.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

COMPENSATION

Q. If I transfer to LAFPP, how will the FAS be calculated?

Response: LAFPP will calculate FAS according to your highest consecutive 24-month pensionable salary. If you retire before having 24 months as an active LAFPP Member, then LAFPP will include your LACERS Member history.

Q. How does my MOU and the Retirement Incentive Program (RIP) affect my Final Average Salary (FAS)?

Response: The most recent MOUs for Police (LAPD), Airport Police, Port Police, and Park Rangers included pay increases that are or were temporarily paid as non-pensionable bonuses. Non-pensionable bonuses *do not* count toward your Final Average Salary for calculating your pension under LACERS or LAFPP. Pension contributions are not collected from employees on non-pensionable bonuses.

Each MOU provided its members with the option of participating in the Retirement Incentive Program (RIP). RIP allowed members with the option to designate certain temporarily non-pensionable pay increases as pensionable. RIP participants would then pay pension contributions on these pay increases to have them included in their Final Average Salary. LAFPP did not design or negotiate RIP. Any questions about RIP should be directed to your union representatives.

Most LACERS members, who are now eligible to transfer to LAFPP, elected not to participate in RIP. If you did not participate in RIP, your pensionable pay for the past two years will not include those non-pensionable bonuses, and as a result your FAS may be lower than you anticipated. If you are planning to transfer to LAFPP and retire in the next two years, please verify your pensionable pay as outlined in your MOU (linked below) and calculate your FAS. You should also calculate how your pension would compare under LACERS' Plan provisions, which use a 12 month period for determining Final Average Monthly Compensation (FAMC) for Tier 1 Members.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Formulas for determining your pension under both Plans:

The normal service retirement formulas can be found on Slides 31-33 of the Measure FF Presentation and starting on page 3 of the LAFPP Tier 6 Summary Plan Description, page 3 of the LACERS Tier 1 Enhanced Summary Plan Description, and page 10 of the LACERS Tier 1 Summary Plan Description, all of which can be found on the Measure FF website: lacers.org/ff. You are also encouraged to call Plan staff for assistance with this.

MOU links are located at lacers.org/ff

Q. If I retire early under LACERS, i.e. (with 30 years of service at age 50) does the early retirement penalty end when I turn 55? Does the early reduction factor ever fall off?

Response: If an early reduction factor is applied to your pension allowance when you retire, it is not recalculated at any point – even after you reach normal retirement age.

Q. When calculating the Final Average Monthly Compensation, does LACERS include overtime worked?

Response:

LACERS: Overtime is NOT included in the calculation of Final Average Monthly Compensation.

LAFPP: Overtime is NOT included in the 24-month Final Average Salary.

Q. Will MOU bonuses apply to final pension calculation?

Response: Bonuses attached to assignments are MOU specific. Bonuses are designated as pensionable or non-pensionable. All bonuses that are identified as pensionable in your MOU will be factored into your Final Average Salary.

MOU agreements can be found on the City's website: https://cao.lacity.gov/mous/

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. Are Watch Commander bonuses and longevity pay pensionable and are they included in the FAS by LAFPP?

Response: Whether these are pensionable or not is specific to the Member's MOU. Links to MOUs for PSOs who are eligible to participate in the Measure FF Transfer Opportunity are available at lacers.org/FF.

Q. Are APD motorcycle officers eligible for the Hazard Pay, 10% for each completed year of service in the hazardous assignment?

Response: If a member has a "Motor Bonus" in their 24-month FAS, the motorcycle bonus will be calculated in that estimate. If a member does not have that bonus in the last 24-month FAS, the member may be eligible for Prior Hazard Pay, which is 10% for each completed year, and is subject to verification. Once verified, the Prior Hazard Pay will be added to the Final Average Salary.

Q. Does LAFPP include Cost of Living Adjustment (COLA) increases in retirement allowances?

Response: Yes. See the presentation slides.

Q. If I have a current rating from a prior IOD injury, will that be covered under Tier 6?

Response: If you retire under Disability as an LAFPP Member, LAFPP does not use ratings by Workers' Compensation to determine your percentage of disability to calculate your pension.

Rather, if you apply for a Disability Retirement pension as an LAFPP Member, LAFPP will send you to doctors that we select to evaluate your condition. Based on those doctors' evaluations of your condition, LAFPP staff will formulate a recommendation for your disability percentage. The recommendation is then presented to the Board for final approval. They may approve staff's recommendation, approve a different percentage, or deny the Disability Retirement pension application. Disability Retirement applicants may attend the Board hearing for their application and bring representation, if they wish.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

DISABILITY & WORKER'S COMPENSATION

Q. Is there a difference in how LAFPP and LACERS treat workers' compensation time? In other words, if I am off on workers' compensation, does LAFPP count that time towards my retirement calculation (years of service)?

Response: If a LACERS Member elects to transfer to LAFPP Tier 6, then LACERS service credit will be transferred to LAFPP Tier 6 for periods when you received worker's compensation benefits if you also made member contributions to LACERS during that time.

Under LAFPP's Plan provisions, LAFPP Tier 6 members receiving workers' compensation benefits pursuant to Cal. Labor Code Section 4850 or LAAC 4.177 (e.g., Injury on Duty pay) receive service credit for that time without having to make additional contributions. Tier 6 members who receive workers compensation at less than "full pay" (i.e., at "state rate") must make contributions to get service credit, as required for LACERS members. Tier 6 members must initiate the process of purchasing those time periods with LAFPP, and LAFPP will not automatically deduct any member contributions.

Please note that there is a difference in how your worker's compensation benefit is treated should you transfer to LAFPP Tier 6 and later retire on a disability pension. Under LAFPP's plan provisions, a disability pension benefit from LAFPP would be reduced by the amount of any Workers' Compensation award you had received, while a disability pension benefit from LACERS would not.

Q. If I have a Service-Connected disability currently and transfer to LAFPP, will it be recognized by LAFPP?

Response: LACERS Members who are currently receiving a service-connected disability pension are not eligible to transfer to LAFPP Tier 6. Only LACERS Members who are **actively employed** as sworn peace officers on and as of January 12, 2025 are eligible to transfer through the Measure FF/LACERS Peace Officer Transfer Program.

LAFPP does provide a service-connected disability benefit, subject to eligibility. Be advised, however, that to get a service-connected disability benefit from LAFPP, a member needs to apply, be evaluated by at least three doctors chosen by LAFPP, and be determined to qualify for disability retirement by the Board of Fire and Police Commissioners.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

A determination by the City Personnel Department or the Workers' Comp Appeals Board will not automatically qualify someone for a disability retirement from LAFPP.

You may review the service-connected disability retirement benefits for both Plans in the presentation. LAFPP Tier 6's disability retirement benefits served as the model for LACERS' disability retirement benefits for sworn peace officers, and there are similarities.

Q. How do the Plans handle prior workers' compensation awards when a Member retires on a disability pension?

Response:
LAFPP: Under LAFPP's Plan provisions, if you retire on a disability pension and you have previously received workers' compensation payments, then your disability pension allowance will be reduced by the exact amount of any workers' compensation payments you have received or continue to receive during your career, as discussed in the Tier 6 Summary Plan Description. This requirement does not apply to service pensions. This Los Angeles City Charter requirement also applies to survivor pensions if the survivor received a workers' compensation death benefit and the member did not retire on a service pension.

LACERS: Under LACERS' Plan provisions, if you retire on a disability pension and you have previously received workers' compensation payments, then your disability pension is not reduced due to any workers' compensation payments received. The Los Angeles City Charter does not require this reduction for LACERS members who had workers' compensation awards.

This information was provided in an email notification sent on December 9, 2025. If you elected to transfer to LAFPP Tier 6 before receiving this notification, we ask you to affirm or revoke your decision by **January 9, 2026,** using this form: https://wkf.ms/4pWLZCw

Q. I am currently working in a hazardous position. If I become seriously injured in LAFPP and go IOD, do I have to pay back the IOD time if forced to medical retire?

Response: Time coded as "Injured on Duty" does not have to be repaid under LAFPP in you receive a disability pension. State rate temporary disability benefits do have to be repaid under LAFPP if you receive a disability pension.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Additionally, those who take a disability retirement under LAFPP have to pay back all Workers' Compensation awards received during their career.

TIER 1-ENHANCED

Q. Will the $5,700 refund to Tier 1 Enhanced Members who transfer to LAFPP Tier 6 be taxed?

Response: To receive enhanced Tier 1 benefits, APOs paid $5,700 to LACERS using personal funds that were post-tax (had already been taxed) via a cashier's check. LACERS can refund this payment and will not withhold for taxes. No interest is being paid on the $5,700.

Q. I paid the $5,700. Should the Member Statement I received list me as being Tier 1 Enhanced?

Response: Tier 1-Enhanced is considered a subcategory of Tier 1. Therefore, your Member Statement will identify your "Plan/Tier:" as Tier 1. Another indicator of your Tier 1-

Enhanced status is reflected by the retirement factor being 2.3%, viewable on your retirement benefit estimates. For questions related to your LACERS Tier, contact LACERS staff by calling 800-779-8328.

PARK RANGERS

Q. Why aren't the Park Rangers, who are also sworn peace officers, considered "qualified participants" under the Internal Revenue Service rules, for the purposes of 415(b) limits?

Response: Internal Revenue Code Section 415(b) limits how much a qualified defined benefit retirement plan, such as LAFPP, may pay out in annual pension benefits in the form of a straight life

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

annuity to retired plan members. For 2025, the 415(b) dollar limit for those retiring at age 62 or older is $280,000.

Under the Internal Revenue Code, retirees who have completed at least 15 years of service as a sworn peace officer at a police or fire department, or as a member of the Armed Forces, are eligible for the maximum 415(b) limit without applying an age-based reduction factor even if they retire before age 62 as "qualified participants." However, the Internal Revenue Code does not allow LAFPP to count time served as a Park Ranger with the Department of Recreation and Parks towards this 15-year requirement to avoid the reduced limit. Whether a Member is a "qualified participant" also depends on whether the employer is a police department or fire department, or a subunit of a police or fire department. The Department of Recreation and Parks is not a police or fire department, or a subunit of a police or fire department.

To be clear, if your pension benefit (retirement allowance) amount is below the applicable 415(b) limit, then the reduced limit does not change the calculation of your benefit. Instead, it serves as a maximum on the amount of benefit which could be paid to you.

Here are the 415(b) limits for 2025:

Age at Retirement	415 Limit for 2025	Age at Retirement	415 Limit for 2025
50	$125,039	57	$196,262
51	$133,010	58	$210,169
52	$141,598	59	$225,335
53	$150,866	60	$241,910
54	$160,882	61	$260,066
55	$171,726	62 or older	$280,000
56	$183,486		

LAFPP has prepared additional counseling materials for the Park Rangers on this topic. More information can be found at: lacers.org/ff

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

LACERS and LAFPP cannot provide tax advice, and Members are encouraged to consult with their personal tax advisers.

INTERNAL REVENUE CODE 415(B) EXCESS BENEFITS

Q. What is an Excess Benefit Plan?

Response: Internal Revenue Code Section 415(b) limits how much a qualified defined benefit retirement plan may pay out in annual pension benefits in the form of a straight life annuity to retired plan members. For 2025, the 415(b) dollar limit for those retiring at age 62 or older is $280,000. As discussed in the presentation and counseling materials, you may be eligible for this maximum 415(b) limit before reaching 62.

An Excess Benefit Plan allows an employer to pay pension benefits exceeding the 415(b) limit. Tier 6 of LAFPP does not currently have an Excess Benefit Plan, meaning a Tier 6 retired member's pension will be capped at the appropriate 415(b) limit based on the member's age at retirement or DROP exit, or the maximum limit if applicable.

Currently, the Los Angeles City Employees' Retirement System (LACERS) has an Excess Benefit Plan for Tier 1 Members, but not for Tier 3 Members. Additional information about 415(b) limits can be found online at: lacers.org/ff.

LACERS and LAFPP cannot provide tax advice, and Members are encouraged to consult with their personal tax advisers.

Q. How does the 415(b) limit affect my pension if I participate in DROP?

When an LAFPP member exits DROP, their pension must be tested against the 415(b) limit. The DROP balance will be treated as though the member received it as an annuity over their lifetime and added to their monthly pension for purposes of testing against the 415(b) limit.

For more information, please reference the information sheets that specifically address this topic regarding 415(b) and DROP, available online at: lacers.org/ff.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. Do Deferred Compensation/VOYA withdrawals count towards the 415b income limit?

Response: Withdrawals from Deferred Comp 457(b) do not count towards the IRS 415(b) pension limit. Please note that rollovers paid from LAFPP to deferred compensation accounts are subject to 415(b) limit testing when you exit DROP. More information is provided online in the FAQ about 415(b) limits and DROP at lacers.org/ff.

Q. Within the first year of retirement, does the VC and sick payout count towards the 415(b)?

Response: No, it does not.

Q. Does 415(b) affect any social security benefits

Response: 415(b) only limits what a defined benefit plan like LACERS or LAFPP can pay to a retiree. It doesn't impact any social security benefits you would be eligible to receive.

DEFERRED RETIREMENT OPTION PLAN (DROP)

Q. If transferring to LAFPP, is there a window of opportunity to participate in DROP?

Response: No. Entry requirements to participate in DROP are that the member needs to be at least age 50 with at least 25 years of service. The City can make changes to DROP. However, in the past any changes to DROP have been negotiated between the City and the sworn unions.

Q. While in DROP, will I still have to pay contributions?

Response: Yes. In the DROP program, you continue to make employee contributions. These contributions will be based on the LACERS Tier you are in at the time you transfer to LAFPP.

Please see slides 19-22 of the presentation slide deck for details on the contributions you will make if you transfer by visiting lacers.org/ff.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. Regarding Pension Limits and DROP, it was mentioned that DROP earnings are deposited as a lump sum after the completion of DROP, however the "415(b) Pension Limits" forms state that the DROP balances are paid as annuities. Are we able to elect the lump sum deposit vs. balances paid as an annuity?

Response: For members who participate in DROP, they must take distribution of their DROP balance once they exit the program. There is no annuity option.

A member who completes DROP can either roll over their DROP balance to a qualified plan (e.g., Deferred Compensation) or take it as a lumpsum cash payment. The member can split their DROP distribution between these two options upon exit, that is they have the option to roll over some of the balance and take the remaining portion of the balance as a lumpsum (cash) distribution. Please confer with your tax/financial advisor regarding any personal tax consequences. The distribution of your DROP account is subject to federal and state tax laws in effect at the time you receive the distribution. More information about DROP can be found here:

https://lafpp.lacity.gov/members/drop/drop-faqs

As for the 415(b) pension limits, DROP is treated as though it was paid out as a straight life annuity when testing your benefit against the 415(b) limit, even though it is not paid as an annuity. IRS rules require us to take your DROP balance into consideration when applying the 415(b) limit.

Q. Upon entering DROP, does an employee still receive all raises, compensations, vacation, sick time or does one's salary freeze when they enter DROP?

Response: While in DROP, Member are eligible for all Active benefits provided by the City of LA.

Q. If a Member is in DROP, can that Member also be approved for a disability pension?

Response: A Member cannot receive a DROP payout and a disability pension. If a Member is in DROP and becomes disabled, the Member must choose to receive the DROP payout or withdraw from DROP and receive a disability pension.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. Where can I find information on how the DROP monies gain interest?

Response: For DROP accounts, interest is earned at an annual rate of 5%. More information on DROP accounts can be found here:

https://lafpp.lacity.gov/members_information/your-drop-account

https://lafpp.lacity.gov/members/drop

REFUNDS

Q. Will Tier 1 Enhanced Members who paid the $5,700 contribution be refunded that amount, and when will those refunds be issued?

Response: If you transfer to LAFPP Tier 6 and you paid the $5,700 as part of LACERS Tier 1 Enhanced benefits, you will be entitled to receive a refund of this payment with no taxes withheld. Also, no interest will be paid on the $5,700.

A date has not been set yet for issuing refunds. Refunds will be provided to Tier 1 Enhanced Members after the transfer has been finalized. Further, LACERS cannot provide refunds until it receives the appropriate funds from the Department of Airports. More information will be provided once it is available.

MISCELLANEOUS

Q. How do I receive a LACERS Member Statement that includes years of service and service credit information?

Response: Member Statements are a snapshot of your account as of the date generated, and includes your years of service, service credit, and your current contributions on account with LACERS. You may log into your MyLACERS account to generate a Member Statement for yourself at any time, or you may contact LACERS staff by calling 800-779-8328 to request to have one mailed to you.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. What will the LAFPP Contribution for Members that are transferring from LACERS' Tier 1-Enhanced to LAFPP Tier 6 be with over with 20 plus years of service?

Response: The LAFPP Contribution Information is available on page 19 of the Measure FF Counseling Session Slidedeck. You can find the Slidedeck here:

lacers.org/sites/main/files/file-attachments/measure_ff_pso_presentation.pdf?1765215851

Q. Can I leave my 457b Deferred Compensation account balance with the City after I retire from LACERS?

Response: The City of Los Angeles Deferred Compensation Plan (DCP) is a separate plan. It is not administered by LACERS. You may find contact information for the City's Deferred Compensation Plan here: https://457.lacity.gov/contact

Q. If I need to update or change my beneficiary(ies), would I do that now while I'm still in LACERS or when I transfer to LAFPP?

Response: If you transfer to LAFPP, you will need to file a new beneficiary form with LAFPP.

LAFPP's beneficiary form for Tier 6 Members can be found here:

https://content.lafpp.lacity.gov/wp-content/uploads/2023/09/T3-6_Beneficiary-Form.pdf

Q. Will Members who participated in the 2015 OPS transfer and left service credit at LACERS have the opportunity of transferring that remaining service to LAFPP?

Response: Yes. Members who participated in the 2015 OPS transfer who left service credit at LACERS can submit a Measure FF Transfer Election Form to transfer the remaining service credit from LACERS to LAFPP. They must submit their election form by the January 9, 2026 deadline.

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025

MEASURE FF
FREQUENTLY ASKED QUESTIONS

Q. How does RIP factor into this transfer?

Response: Retirement Incentive Pay (RIP) is currently in effect for LAPD officers in MOU 24. If you are looking to retire within 24 months following the transfer effective date, you would need to apply for RIP, otherwise the current 9% RIP pay would not be pensionable when LAFPP calculates your final average salary. If you do not enroll in RIP, then you are not entitled to the benefits offered by RIP.

Q. Who can use the LAFPP Benefit Calculator to generate a comparative benefit estimate?

Response: The LAFPP Benefit Calculator is located in the LAFPP Member Portal. Non-members cannot access the portal.

Q. What are the funding ratios for LACERS and LAFPP?

Response:

	LACERS Funding Ratio	**LAFPP Funding Ratio**
Pension Plan	72.3%	99.8%
Health Plan	106.3%	78.2%

LAFPP's Plan provisions, LACERS's Plan provisions, and the Internal Revenue Code are complex and subject to change. If there is a conflict between the law and the information in this FAQ, the law supersedes the information in this FAQ.

Revised:11/25/2025