



MEASURE FF FREQUENTLY ASKED QUESTIONS



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.

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.

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.

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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.

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.

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Q. Does LAFPP manage its medical subsidy directly or does it contract 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).

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

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 multiple retirement systems based on your total years of service and highest salary. To establish reciprocity, you apply for reciprocity with another participating agency and LACERS. Both LACERS and the

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participating agency must agree that reciprocity exists, and there are strict rules regarding timing for eligibility determinations and when you retire. 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

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?

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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 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. 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. 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.

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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.

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

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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. If I bought 5 years of service, and I transfer, will the additional years of service I purchased count towards DROP?

Response: Yes. Any service transferred through the Measure FF/LACERS Peace Officer Transfer Program will count as years of service for all Tier 6 purposes, including for satisfying eligibility to participate in DROP.

Q. How will military service credits I purchased while a LACERS Member be transferred to LAFPP?

Response: To participate in the Measure FF/LACERS Peace Officer Transfer Program, all LACERS service must be transferred to the LAFPP Tier 6, including purchased service. 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.

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

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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. 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 includes 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?

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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.

COMPENSATION

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

Response: FAS would be calculated 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. 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/>

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

Response: Yes. See the presentation slides.

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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.

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.

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

MEMBERSHIP INFORMATION			
Current Member Status:	Active	Reciprocity:	No
Plan/Tier:	Tier 1	DWP Service:	No
Membership Begin Date:	07/02/1993	Larger Annuity Participant:	No
		FDBP Participant:	No
		Service Purchase:	Yes

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 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 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

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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		

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

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

MISCELLANEOUS

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%

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 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 *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.*

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member's pension will be capped at the appropriate 415(b) limit based on the member's age at retirement or DROP exit.

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.

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Q. How 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.

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