

District of Columbia Police Officers and Firefighters' Retirement Plan

Summary Plan Description 2023



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This Summary Plan Description (**SPD**) contains important information for you and your survivors and should be read upon your hire and during your employment. You should keep this booklet handy and share it with your family. It is also available online at dcrb.dc.gov.

This SPD provides an overview of the benefits available to you and your survivors and beneficiaries under the District of Columbia Police Officers and Firefighters' Retirement Plan (the **Police and Fire Retirement Plan** or the **Plan**). On first use, terms and phrases that are in the glossary are **bold and underlined**.

What is the Police and Fire Retirement Plan?

The Plan is a governmental defined benefit plan qualified under section 401(a) of the Internal Revenue Code. The Plan's benefits are established by statute. The current statutory Plan provisions are in Title 5, Chapter 7 (sections 5-701 et seq.) of the Code of the District of Columbia (**D.C. Code**). In most cases, the Plan provisions in effect at the time of your termination, retirement, or death apply to your or your survivor's benefits. Any pertinent administrative regulations are in the D.C. Municipal Regulations (**D.C.M.R.**) at 7 D.C.M.R. 1700 et. seq. and in the Code of Federal Regulations (**C.F.R.**) at 31 C.F.R. Part 29.

This SPD only summarizes the provisions of the Plan and does not include detailed procedures. This SPD is not intended to be a complete description of every detail of the Plan or to replace or amend Plan terms. *If there are any conflicts between the information in this SPD, or any information you may receive orally about the Plan, and the D.C. Code or the administrative regulations, the D.C. Code and the regulations will govern.*

Who is Responsible for the Police and Fire Retirement Plan?

Under Title XI of the Balanced Budget Act of 1997 (**BBA**), Public Law 105-33, as amended, the U.S. Department of the Treasury (**Treasury Department**) and the District of Columbia (**D.C.** or **District**) Government share responsibility for the payment and administration of Plan benefits. Generally, the Treasury Department is responsible for paying benefits attributable to service accrued by a **Plan Member** on or before June 30, 1997, pursuant to the Plan provisions in place on June 29, 1997 (referred to as the **Frozen Plan**). The District is responsible for paying benefits attributable to service accrued after June 30, 1997, in accordance with the Plan provisions after June 30, 1997 (referred to as the **Replacement Plan**). The District of Columbia Retirement Board (DCRB) serves as the **Benefits Administrator** for both the Frozen Plan and the Replacement Plan. Both the Treasury Department and DCRB have final authority over their respective benefits payments.



Collective Bargaining Agreements

Collective bargaining agreement (**CBA**) provisions may affect your retirement benefit calculation if they do not conflict with the terms of the Plan. If there is any conflict between CBA provisions and the Plan, the Plan terms control.

Plan Amendments

If the Plan provisions are amended after the date of this SPD, you will receive a Summary Material Modification (**SMM**) from DCRB informing you of any changes that affect Plan benefits. District legislation enacted after June 30, 1997, only affects benefits under the Replacement Plan.

How to Use This SPD

This booklet explains how you and your survivor become eligible for a Plan benefit and how a benefit is calculated. You should refer to the Table of Contents on page 3 for the information you need. Topics include:

- “Plan Highlights” provides a quick overview of the Plan;
- “Plan Participation” explains who a Plan member is and retirement contributions;
- “Life Events” describes how a Plan benefit may be impacted by certain life changes such as marriage, domestic partnership, or termination of employment;
- “Your Service and Your Pay” explains how your service and pay are used to determine your eligibility for and calculation of a retirement benefit;
- “Retirement Benefits For Plan Members” is organized by Retirement Tiers and describes the different types of retirement benefits;
- “Survivor Benefits” explains the eligibility requirements for and the calculation of a survivor benefit;
- “Applying For and Receiving Your Benefit” tells you what is needed to apply for a Plan benefit and where to apply and explains how you can dispute a benefit payment calculation, an eligibility decision for a benefit payment or other benefit payment decision made by DCRB, including overpayments, and what your administrative due process rights and judicial review rights are;
- “General Information” describes the Office of D.C. Pensions (**ODCP**), DCRB and other agencies;
- “Contact Information” contains important contact information for you to use;
- “Frequently Asked Questions” answers most common questions about the Plan; and
- “Glossary of Terms” helps you understand the terminology of the Plan and provides definitions of those terms.

Note: Examples of benefits calculations in this SPD are for illustrative purposes only. Initial monthly benefit payment amounts, but not annual benefit payment amounts, are rounded to the nearest dollar. Your actual benefit calculation will differ from the illustrative examples.

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Plan Highlights

Mandatory Membership

Your membership in the Police and Fire Retirement Plan is automatic when you begin **active duty** as a police officer with the District of Columbia Metropolitan Police Department (**MPD** or **Police Department**) or as a firefighter with the District of Columbia Fire and Emergency Medical Services Department (**FEMS** or **Fire Department**).

As an active Plan member, you must contribute a portion of your salary to help fund your retirement benefit. Your contributions are automatically deducted from your pay. Additional funding comes from your employer and the earnings from the investments of Plan assets.



Retirement Benefits

Your retirement benefit is based on a formula. To be eligible to receive a retirement benefit, you must meet the eligibility requirements under your retirement tier. Your date of hire determines which tier you are under. All new hires on or after November 10, 1996 are Tier 3 members; Tier 2 members were hired from February 15, 1980 through November 9, 1996; and Tier 1 members were hired before February 15, 1980.

Your **total creditable service** is used to calculate the amount of your retirement benefit. It includes your years of **police officer or firefighter service** and may also include authorized lateral transfer service, and **other creditable service**.

Your **base pay**, **average base pay**, or **final salary** is also used to calculate the amount of your retirement benefit. In addition, your average base pay, final salary, or **adjusted average base pay** is used to calculate a **regular survivor benefit** that may be paid to your survivor(s).

To retire under optional retirement, Tier 3 members must have 25 years of police officer or firefighter service; Tier 2 members be at least age 50 and have 25 years of police officer or firefighter service; and Tier 1 members must have 20 years of police officer or firefighter service. Police officers and firefighters can be required to retire under optional retirement at age 60, whether or not they meet the 25 or 20 years of service requirement. The **Mayor** may grant extensions of the mandatory age.

If you become disabled and cannot perform your duties as a police officer or firefighter, you may be eligible for a service-related or non-service-related disability retirement benefit.

If you separate from MPD or FEMS before optional retirement and you have at least five years of police officer or firefighter service, you are vested (**terminated vested**) and must choose to receive a **deferred retirement benefit** (beginning the month you reach age 55) or a **lump-sum refund of your retirement contributions**. If you are not vested when you separate, you must receive a lump-sum refund of your retirement contributions.

Survivor Benefits

Upon your death, your **eligible surviving spouse** and **eligible surviving children** will receive a regular **survivor benefit**.

Note: **Domestic partners** are generally treated the same as spouses for purposes of benefits based on service after June 30, 1997. Unless otherwise noted, references to spouses in this SPD also apply to domestic partners for purposes of benefits based on service after June 30, 1997.

Plan Participation

You are automatically enrolled in the Plan when you begin active duty as a police officer or firefighter. You do not need to do anything to enroll.

DID YOU KNOW?

As a Plan participant, you share in the cost of funding your retirement benefit.

Election to Change Retirement Tier

Your active duty hire date determines which retirement tier you are under (**Tier 1**, **Tier 2**, or **Tier 3**). The Retirement Options Act allows active Plan members to make a one-time irrevocable election to participate in a different retirement tier by paying the full actuarial cost of the Tier change (which includes employer contributions attributable to the switch). ***This election only applies to optional retirement and not to disability or deferred retirements.*** For more information, you must contact the DCRB Member Services Center.

Lateral Transfer or Hire

If you transferred from being a single role Emergency Medical Technician (**EMT**) or paramedic with the Fire Department to become a uniformed EMT firefighter with the Fire Department under the **Lateral EMT Act**, you are automatically transferred into Tier 3. Upon your transfer, you will no longer be covered under the District's 401(a) defined contribution plan or, if applicable, the Federal Government's Civil Service Retirement System (**CSRS**). Your prior civilian EMT/Paramedic service will apply under the Plan for determining vesting and retirement eligibility but must be purchased to be used in calculating your retirement benefit.

If you were hired by the Police Department under the Lateral Law Enforcement Act as a lateral law enforcement officer (**LLEO**), you are automatically enrolled in the Plan as a new hire (Tier 3). Your prior law enforcement service does not apply under the Plan toward your retirement eligibility or retirement benefit unless you purchase your prior LLEO service at the full actuarial cost. Your prior service does not apply toward vesting.

Your Mandatory Retirement Contributions

As a Plan participant, you share in the cost of funding your retirement benefit. To help pay for your retirement benefit and any survivor benefits, you are required to make retirement contributions to the District of Columbia Police Officers and Firefighters' Retirement Fund (the **Retirement Fund** or **Fund**) while you are an active Plan member. Each pay period, your mandatory retirement contribution is automatically deducted from your pay. Your contributions are:

- 7% of your base pay, if you were hired before November 10, 1996; or
- 8% of your base pay, if you were hired on or after November 10, 1996.

To request a summary of your retirement contributions, you must contact the District's Office of Pay and Retirement Services (**OPRS**) or the MPD Office of Human Resources (**MPD-OHR**) (police officers) or the District of Columbia Human Resources (**DCHR**) Office (firefighters) for a copy of your Individual Retirement Record (**IRR**).

Your mandatory Plan contributions (and any voluntary service deposits) are not forfeited if you leave the Police Department or Fire Department before you retire.

Your Service Deposits

You may be able to receive credit under the Plan toward your retirement benefit for prior military service or prior civilian service under CSRS, but you may be required to make service deposits to the Retirement Fund for this service to be credited. The amount of any required service deposit is calculated by DCRB. Your service deposit must be completed before you retire.



Leaves of Absence

Up to six months of approved leave without pay each **calendar year** may be credited under the Plan as police officer or firefighter service without having to make mandatory contributions. You may also continue to participate in the Plan and earn creditable police officer or firefighter service while you are on **military leave** or approved union leave.

Military Service Due to War or National Emergency

If you leave active duty to enter the military service during a period of war or national emergency proclaimed by the President or declared by Congress, you will not be considered separated from your position for up to five years of such service, as long as:

- you do not receive a lump-sum refund of your Plan contributions; and
- such service is honorable service.

You are not required to make contributions for this military service.

If you die while you are performing such creditable military service, your eligible survivors will be entitled to survivor benefits as if you died while actively employed.

Union Leave

If you take approved leave without pay to serve as a full-time officer or employee of a **labor organization** for the purpose of bargaining with the District of Columbia on behalf of police officers or firefighters, you may elect to receive credit for that time by notifying MPD-OHR or DCHR within 60 days after your leave begins. You must arrange to continue to make your mandatory contributions to the Plan during your leave.

If your union continues to pay your MPD or FEMS salary during your union leave, your mandatory contributions continue to be deducted from your pay.

Refund of Plan Contributions

If you leave the Police Department or Fire Department before you retire and receive a lump-sum refund of your Plan contributions, your refund will include your mandatory retirement contributions and any service deposits you may have made. Partial refunds are not permitted. Your refund does not include employer contributions, earnings or interest.

Your refund may be eligible for rollover into another eligible retirement plan or an individual retirement account or annuity (**IRA**). If you do not roll over the taxable portion of your refund, it may be subject to an additional 10% federal income tax. However, an exception may apply if you separate after having attained age 50 or 25 years of service.

If you receive a refund, your Plan participation ends, and you will not receive a retirement benefit from the Plan unless you make a redeposit before age 55 or you are later rehired by MPD or FEMS as an active-duty police officer or firefighter.

Separation Before Retirement

If you separate from the Police or Fire Department before you retire, your active participation in the Plan ends.

Vested Plan Member

If you separate with at least five years of police officer or firefighter service, you are a terminated vested member and may elect to receive a deferred retirement benefit beginning the month you turn age 55 or an immediate lump-sum refund of your Plan contributions.

If you receive a refund, your Plan participation ends and you forfeit your service credit and your deferred retirement benefit unless you redeposit your refund amount (plus interest) prior to the month you turn age 55.

If you elect to receive a deferred retirement benefit, your Plan contributions remain in the Plan but if you change your mind prior to the month you turn age 55, you may request a refund. No earnings or interest is included in the refund. When you are close to turning 55, you should submit your claim for a deferred retirement benefit to DCRB.

Important: As a terminated vested member, it is your responsibility to make sure your contact information with DCRB is current.

Non-Vested Plan Member

If you are not vested when you separate, you must receive a refund of your Plan contributions. To receive your refund, you must submit your refund application to DCRB.

Return To Work

Before Retirement

If you separated from the Police or Fire Department for reasons other than retirement and are later rehired by the Police or Fire Department as a police officer or firefighter, you may receive credit for the police officer or firefighter service before your separation as follows:

If you did not receive a refund, you automatically retain your prior service credit when you return to work. Your original hire date and contribution rate remain the same.

If you received a refund, you may restore your prior service credit by redepositing your refunded amount, plus any required interest, into the Retirement Fund immediately upon your rehire. DCRB will calculate the amount of your redeposit. You will also make your payment method elections upon rehire, which can be in a lump-sum payment or in monthly installments. Monthly installments are made through post-tax payroll deductions and cannot exceed 60 months. Your redeposit must be completed prior to your retirement.

If you make a redeposit, your original date of hire and contribution rate will apply. If you do not make a timely redeposit upon your rehire, you will be treated as a new hire under the Plan.

In both scenarios, the time between your separation and your rehire will be treated as a non-creditable break-in-service, unless any of it is allowed to be credited under the Plan.

DID YOU KNOW?

If you elect to receive a deferred retirement benefit, your Plan contributions remain in the Plan.

After Retirement

If you are a retired Plan participant and you are later rehired, you cannot participate in the Plan as an active Plan member. You will continue to receive your retirement benefit from the Plan uninterrupted and will not earn any additional service credit under the Plan. However, your salary may be offset (reduced to not less than that required under federal minimum wage law) by the amount of your retirement benefit. It is the responsibility of the District agency that rehires you to offset your salary. You cannot elect to waive payment of your retirement benefit to avoid the salary offset.

Important: The salary offset does not apply if you are a police officer who retired under optional or deferred retirement and returned to work as a fully sworn temporary (full-time or part-time) police officer with MPD or as a temporary (full-time or part-time) employee of the Department of Forensic Sciences, or as public school security personnel.

EXAMPLE:

Matthew is receiving a \$30,000 annual retirement benefit. His new D.C. Government job pays him \$95,000 per year. The salary from his job is reduced to \$65,000 (\$95,000 - \$30,000).

Life Events

It is important that you notify MPD-OHR (active-duty police officers), DCHR (active-duty firefighters), and/or the DCRB Member Services Center (retired or terminated vested police officers and firefighters, and survivors) of any events that require a change in the information in your records, such as changes in marital/domestic partnership status, contact and/or banking information, or death of a dependent. Notification delays may cause administrative delays resulting in benefit payment suspensions or overpayments. Such life events may also affect your retirement benefit and your survivor's benefit.

DID YOU KNOW?

You do not need to elect a regular survivor benefit under the Plan. These benefits are automatic.

Status of Marriage or Domestic Partnership

If your marital or domestic partnership status changes before you retire, you need to contact your HR office if you would like to change your beneficiary designation for any available refund that may be payable at your death. If applicable, you should also update your beneficiary designation for any life insurance proceeds that may be payable upon your death.

If your marital/domestic partnership status changes after you retire or terminate from MPD or FEMS as a vested Plan member, you need to contact DCRB to update any applicable beneficiary designations or tax withholding.

You do not need to elect a regular survivor benefit under the Plan for your eligible survivors because those benefits are automatic under the Plan.

Qualifying Court Order

If you were married and later divorced, the Plan may be required to pay benefits to your **former spouse**. The amount and type of benefit depends upon the terms of your divorce in your **qualifying court order (QCO)**. If DCRB receives a court order that it determines is acceptable to the Plan as a QCO under the D.C. Spouse Equity Act of 1988, your former spouse may receive a portion of your retirement benefit and/or a survivor annuity. The award of a survivor annuity may preclude a terminated vested Plan member from receiving a refund. QCOs issued after your death are not acceptable.

To be acceptable by DCRB, the QCO must identify, among other things:

- your former spouse's share of your retirement benefit as a fixed-dollar amount, a percentage or fraction of your benefit;
- whether your former spouse's share is to be increased by a **cost-of-living adjustment (COLA)**; and
- whether your former spouse is entitled to all or a portion of a survivor annuity.

Your former spouse loses eligibility for the survivor annuity if he or she remarries prior to age 55. In this event, if you were married at the time of your death, your surviving spouse may be eligible for the survivor annuity.

Important: The D.C. Spouse Equity Act does not apply to domestic partners. To request a D.C. Spouse Equity Act Information packet, please contact the DCRB Member Services Center.

If You Become Disabled

If you become disabled in the line-of-duty, you may be eligible for a service-related disability retirement benefit regardless of your years of service with the Police or Fire Department.

If you become disabled outside of the line-of-duty, you may be eligible for a non-service-related disability retirement benefit if you have at least five years of service with the Police or Fire Department.

If You Plan to Apply for an Optional Retirement Benefit

If you meet the eligibility requirements for optional retirement, at least 60 days before your proposed retirement date, you must provide a written request to the Chief of the Police or Fire Department stating your intention to retire on a specific date. You may also request that the Chief waive the 60-day notification requirement. Simultaneously, you must obtain an Optional Retirement Application and submit your completed application to your HR office. You do not need to wait for the Chief's approval before submitting your application.

When You Die

Upon your death, your survivors must contact your HR office (if you were an active Plan member); the Police and Firefighters' Retirement and Relief Board (**PFRRB**) (if you were a retired Plan member); and/or the DCRB Member Services Center (if you were a terminated vested or a retired Plan member) to notify the Plan of your death and request information for filing claims for any survivor benefits and/or lump-sum payments.

Also, if you die during retirement, your retirement annuity payments stop on your date of death. Any unpaid portion of your retirement benefit accrued until your date of death will be paid in a lump sum under an order of precedence even if a survivor annuity is paid. Similarly, unpaid amounts when an alternate payee or survivor annuitant dies will be paid under an order of precedence.

Important: Because annuity payments are paid the following month after your monthly payment is accrued, should your death occur mid-month after your annuity payment for your month of death was processed, the full payment will be reclaimed and a pro-rated payment for the days you were living during your month of death will be paid under the order of precedence.

Orders of Precedence for Lump-Sum Payments

The Plan follows two orders of precedence which are explained in the chart on the following pages. One applies for payment of any outstanding Plan contributions remaining at your death, and the other applies for payment of any outstanding retirement benefit due at the time of your death.

DID YOU KNOW?

If you become disabled outside of the line-of-duty, you may be eligible for a non-service-related disability retirement benefit.

Death Before Retirement	Survivor	No Survivor
Death During Employment	If you die while employed, your eligible survivors will be entitled to a survivor benefit in the form of a survivor annuity.	If you have no survivors eligible for a survivor annuity, a lump-sum payout of your mandatory retirement contributions and service deposits will be paid out under the order of precedence.
Death During Separation	If you are terminated vested and you die during your separation, your eligible survivors may be entitled to a survivor annuity even though you did not begin to receive your deferred retirement benefit.	If you have no survivors eligible for a survivor annuity, a lump-sum payout of your Plan contributions will be paid out under the order of precedence.
Death During Retirement	If you die after you retire, your eligible survivors will be entitled to a survivor annuity.	If you die after you retire and you have no surviving spouse and child(ren), any remaining contributions (the difference between the amount of retirement benefits paid to you and the amount of your Plan contributions) will be paid out under the order of precedence.

DID YOU KNOW?

If you die shortly after retirement without an eligible survivor, and the amount of the retirement benefit payments you received was less than the total amount of your Plan contributions, your remaining retirement contributions will be paid in a lump sum under the order of precedence.

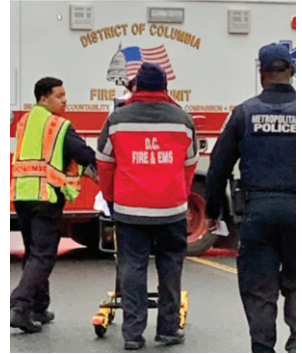
Unrefunded/Remaining Retirement Contributions		
<p>If you die <u>before</u> you retire without a survivor eligible for a survivor annuity, the amount you contributed to the Plan ...</p> <p>If you die <u>shortly after</u> you retire without a survivor eligible for a survivor annuity, your retirement contributions ...</p>	<p>... will be paid in a lump-sum to the first living person(s) on this list:</p>	<ol style="list-style-type: none"> 1. Designated beneficiary 2. Child(ren), and if any child does not survive you, the child(ren) of your deceased child (your grandchild(ren)) 3. Parents 4. Appointed representative of your estate 5. Next of kin determined by DCRB under intestate law of the state you lived in at the time of your death 6. No payment will be made
Unpaid Accrued Retirement Benefit*		
<p>If you die <u>after</u> you retire and you were receiving or were entitled to receive a retirement benefit at the time of your death, the amount of any unpaid benefit due to you ...</p>	<p>... will be paid in a lump sum to the first living person(s) on this list:</p>	<ol style="list-style-type: none"> 1. Eligible surviving spouse 2. Child(ren), and if any child does not survive you, the child(ren) of your deceased child (your grandchild(ren)) 3. Parents 4. Appointed representative of your estate 5. Next of kin determined by DCRB under the intestate law of the state you lived in at the time of your death 6. No payment will be made

**Also applies to a deceased alternate payee's unpaid assigned share of a retirement benefit under a QCO and a deceased survivor annuitant's unpaid survivor annuity.*

Your Service and Your Pay

Your Service

Your police officer or firefighter service, and any applicable lateral transfer service, are used to determine your eligibility to receive an optional or deferred retirement benefit or a non-service-related disability retirement benefit. Your total creditable service is used to calculate the amount of your optional or deferred retirement benefit. You can only be credited once for each period of service.



Types of Creditable Service	Description of Service	How Your service is Counted
<i>Police officer/firefighter service</i>	Your service time while employed by the Police or Fire Department as an active-duty police officer or firefighter. This service does not include periods of suspension.	Used to determine your eligibility for and to calculate the amount of your retirement benefit.
PLUS		
<i>Lateral transfer service (if applicable)</i>	Your prior service time that meets the requirements of the <i>Lateral Law Enforcement Act</i> or the <i>Lateral EMT Act</i>	<p><i>Law Enforcement Act</i>—Used with police officer service to determine your eligibility to retire and included in your total creditable service to calculate the amount of your retirement benefit only if you complete a purchase of service deposit for such service before you retire.</p> <p><i>Lateral EMT Act</i>—Used with firefighter service to determine your eligibility to retire even if you do not complete a purchase of service deposit. Included in your total creditable service to calculate the amount of your retirement benefit only if you complete a purchase of service deposit for such service before you retire.</p>

Types of Creditable Service	Description of Service	How Your service is Counted
PLUS		
<i>Other creditable service (if applicable)</i>	Your prior service time in certain civilian positions and active military service.	<p>Certain <u>civilian service</u> is included in your total creditable service to calculate the amount of your retirement benefit only if you complete a purchase of service deposit before you retire.</p> <p>At retirement, <u>active military service</u> is included in your total creditable service to calculate the amount of your retirement benefit. If/when you reach <u>Social Security Full Retirement Age</u> and eligibility, you will lose credit for your active military service and your annuity will be reduced, unless you complete a purchase of service deposit for such service before you retire.</p> <p>Note: Prior civilian service and prior active military service are not used to determine your eligibility for a retirement benefit, even if you complete a purchase of service deposit for such service.</p>
EQUALS		
<i>Total creditable service</i>	Your combined police officer or firefighter service, and any lateral transfer service, and/or other creditable service.	<p>Used to calculate the amount of your retirement benefit.</p> <p>Note: You must complete a purchase of service deposit for lateral transfer service and civilian service. You may need to complete a purchase of service deposit for active military service.</p>

Police Officer or Firefighter Service Credit

You earn police officer or firefighter service credit while you are employed by the Police or Fire Department in a position that requires you to make retirement contributions to the Plan. ***Your police officer or firefighter service does not include periods of suspension.*** Police officer or firefighter service may also include:

- military leave while you are employed by the Police Department or Fire Department;
- up to five years of military service performed during a war or national emergency after you separate from employment if certain conditions are met; and/or
- approved leave without pay.

DID YOU KNOW?

You must complete a purchase of service deposit before you retire.

Military Service

While serving as an active-duty police officer or firefighter, you have the right to take military leave that will be included in your police officer or firefighter service. Provided certain conditions are met, you also have the right to reemployment and certain benefits without making contributions if you separate from employment to join the military. Up to five years of such military service during any war or national emergency as proclaimed by the President or declared by Congress will be included in your police officer or firefighter service. You must contact the MPD-OHR (police officers) or DCHR (firefighters) for more specific information.

Approved Leave Without Pay

Up to six months of approved leave without pay each calendar year may be credited as police officer or firefighter service without having to make mandatory contributions.

Approved Union Leave Without Pay

If you take approved union leave without pay, you may receive police officer or firefighter service credit.

Note: Your unused sick leave at retirement is added to your police officer or firefighter service to calculate an optional retirement benefit only. It cannot be used to determine your eligibility for retirement or longevity pay. Unused sick leave is not used to calculate a deferred or disability retirement benefit.

Lateral Transfer Service Credit

Lateral Law Enforcement Officer (LLEO) Service

If you were appointed after January 11, 2000, as a LLEO with the Police Department pursuant to the Lateral Law Enforcement Act, you must complete a purchase of service deposit of your authorized lateral transfer service for it to be used to determine your *eligibility* to retire and be included in your total creditable service to calculate the *amount* of your retirement benefit, and to use any longevity pay for your lateral transfer service in your base pay used to calculate your retirement benefit.

You must complete a purchase of service deposit before you retire. The amount of your purchase is equal to the dollar increase in the “present value” of future retirement benefits that result from crediting your prior law enforcement officer’s service. The calculation of the present value of future retirement benefits is based on actuarial assumptions.

For more information and to request a purchase of service deposit calculation, please contact the DCRB Member Services Center.

Lateral Emergency Medical Technician (EMT) Service

If you transferred after October 2, 2001 from a single role EMT or paramedic position with the EMS to become a uniformed EMT firefighter with the Fire Department pursuant to the Lateral EMT Act, your lateral transfer service is used to determine your eligibility to retire and whether you are vested in the Plan without having to complete a purchase of service deposit. Also, any longevity pay in your base pay due to your lateral transfer service will be included in your base pay that is used to calculate your retirement benefit. However, you must complete a purchase of service deposit to include your lateral transfer service in your total creditable service to calculate the amount of your retirement benefit.

Your purchase of service deposit must be completed before you retire. If you are transferring from the District of Columbia 401(a) defined contribution plan, the amount of your purchase of service deposit is equal to the dollar increase in the "present value" of future retirement benefits that result from crediting your lateral transfer service. The calculation of the present value of future retirement benefits is based on actuarial assumptions. You may use your 401(a) and/or 457(b) monies towards your service deposit. If you are transferring from CSRS, the amount of your purchase is described in the "Prior Civil Service Retirement System Service" section below.

Other Creditable Service

Other service that could be used to calculate the amount of your retirement benefit includes:

- civilian CSRS service performed prior to becoming a police officer or firefighter; and
- active military service performed prior to your date of retirement.

To receive credit for your other creditable service, you may need to complete a purchase of service deposit before you retire. You should contact your HR office for more information and to request a calculation for any purchase of service deposit.

If you leave the Police Department or Fire Department before you retire, and you elect or are required to receive a refund, your lump-sum refund will include your service deposits to purchase your lateral transfer or other creditable service noted above. If you are later reemployed, you must redeposit the amount you were refunded (plus interest) to restore credit for that refunded service.

Prior Civil Service Retirement System (CSRS) Service

If, before becoming a police officer or firefighter, you worked in the District or Federal governments, you may receive credit for your prior service covered under CSRS.

For your prior civilian service to be included in your total creditable service, you must have:

- had CSRS retirement deductions, with no Social Security deductions, taken from your pay during your prior service;
- received a refund, including any interest you earned, of all the retirement contributions you made to CSRS during your prior service; and

DID YOU KNOW?

The calculation of the present value of future retirement benefits is based on actuarial assumptions.

- completed a purchase of service deposit to the Plan while you were an active Plan member.

Your purchase of service deposit must be for the entire amount you were refunded and must include any interest that accrued during the period that starts on the first day of the first month following the end of your prior service and ends on the last day of the month before the month in which you make your purchase of service deposit. You may complete your purchase of service deposit in a lump-sum payment or in monthly installments, not exceeding 24 months, through payroll deductions.

Note: Prior service covered under the Federal Employees Retirement System (**FERS**) does not qualify as “other creditable service.”

Active Military Service Prior to Separation

Active military service prior to your date of separation from the Police or Fire Department is included in your total creditable service used in calculating the amount of your optional or deferred retirement benefit. If you perform active military service while on military leave from the Police or Fire Department, it will also count toward your retirement eligibility. You must have received an honorable discharge from the U.S. Army, Navy, Air Force, Marine Corps, or Coast Guard (and National Guard if ordered to active duty).

You can only receive credit once for the same period of time. For example, if you receive credit for prior civilian service that includes active military service, you will not receive additional credit for prior active military service.

To maintain credit for this type of military service performed after 1956 (post-56 military service), you are required to complete a purchase of service deposit before you retire if you are entitled to, or will be entitled to, receive a **Social Security Retirement Benefit** when you reach Social Security Full Retirement Age (age 65 or older, depending on your date of birth). Failure to purchase your post-56 military service will result in your retirement benefit being recalculated to exclude the credited service. Your recalculated retirement benefit will begin on the first day of the month that you reach the Social Security Full Retirement Age. ***The reduction will occur even if you elect not to receive your Social Security Retirement Benefit.***

If you are not entitled to or do not become entitled to receive a Social Security Retirement Benefit, you do not need to complete a purchase of service deposit, but you will need to present verification to DCRB from the Social Security Administration of your ineligibility when you reach Social Security Full Retirement Age. Failure to verify your ineligibility will result in your retirement benefit being reduced and repayment of any benefit overpayment.

If you retired before November 22, 2003, you may complete your purchase at any time before you reach Social Security Full Retirement Age to avoid a reduction in your retirement benefit.

The amount of your service deposit will be 7% or 8% of the base pay you received while you were in the military, plus any applicable interest. However, if the military service interrupts creditable police officer or firefighter service, the amount of your service deposit cannot exceed the mandatory contributions you would have made if you had not performed the period of military service.

For more information about post-56 military service, contact:

DID YOU KNOW?

If you performed active military service after 1956, this service can be included in your optional or deferred retirement annuity calculation, but you may be required to purchase this service before you retire if you are eligible or will be eligible for a Social Security retirement benefit. If you fail to purchase this service, your retirement annuity will be reduced to exclude the additional service credit. Please see <https://dcrb.dc.gov/service/post-1956-military-service>.

- MPD-OHR (active-duty police officers) or DCHR (active-duty firefighters); or
- DCRB Member Services Center if you are retired or terminated vested.

Note: If you are receiving or are eligible to receive a military pension based on active military service prior to your date of separation, you will not receive credit at retirement for the same service under this Plan, unless your military pension is for a disability that you incurred during combat or certain other activities in the line of military duty.

Your Pay

Your pay is used to calculate the amount of your retirement annuity and any survivor annuity. The terms “base pay,” “average base pay,” and “final salary” are described in the chart below:

Base Pay	Average Base Pay	Final Salary
Your base pay is your annual pay rate. It includes any differential pay for a special occupational assignment but does not include overtime, holiday, or military pay.	For Tier 1 Plan members your average base pay is the highest annual pay rate resulting from averaging your base pay over any 12 consecutive months as a police officer or firefighter.	Your final salary is the base pay in effect at the time you retire or otherwise separate from service.
For firefighters, base pay also includes longevity pay. For police officers, base pay includes service longevity pay if you have at least 25 years of active service when you retire.	For Tier 2 and 3 Plan members, your average base pay is the highest annual pay rate resulting from averaging your base pay over any 36 consecutive months as a police officer or firefighter. If you were earning at different rates of pay during any of the 12 or 36 consecutive months, each pay rate will be calculated based on the length of time that pay was in effect.	

EXAMPLE (Tiers 2 and 3):

Brenda was hired by the Fire Department in March 1990 and retired on March 31, 2015. Her base pay was \$104,367 for the final nine months before she retired (July 1, 2014 through March 31, 2015), \$100,838 for the preceding 18 months (January 1, 2013 through June 30, 2014), and \$97,428 for the beginning nine months (April 1, 2012 through December 31, 2012) of the 36 months period. These were her highest pay rates during a 36 consecutive month period. Brenda's average base pay over 36 consecutive months is calculated as follows:

Formula for Calculating Brenda's Average Base Pay (Tiers 2 and 3)*

36 Consecutive Month Period	Base Pay	Percentage of 36-Month Period			Totals
July 1, 2014 through March 31, 2015	\$104,367	x	0.25	=	\$26,092
PLUS					
January 1, 2013 through June 30, 2014	\$100,838	x	0.50	=	\$50,419
PLUS					
April 1, 2012 through December 31, 2012	\$ 97,428	x	0.25	=	\$24,357
EQUALS					
Brenda's Average Base Pay					\$100,868

*Rounded figures

EXAMPLE (Tier 1):

George was hired by the Police Department in December 1979 and retired on December 31, 2001. His base pay was \$83,646 for the last 6 months of the year before he retired (July 1, 2001 through December 31, 2001) and \$79,664 for the first 6 months of the year (January 1, 2001 through June 30, 2001). These were his highest pay rates during a 12 consecutive month period. George's average base pay over 12 consecutive months is calculated as follows:

Formula for Calculating George's Average Base Pay (Tier 1 Only)

12 Consecutive Month Period	Base Pay	Percentage of 12-Month Period			Totals
July 1, 2001 through December 31, 2001	\$83,646	x	0.5	=	\$41,823
PLUS					
January 1, 2001 through June 30, 2001	\$79,664	x	0.5	=	\$39,832
EQUALS					
George's Average Base Pay					\$81,655



Longevity Pay

After you complete 15, 20, 25, and 30 years of continuous active District police officer or firefighter service, you are entitled to service longevity pay. Eligibility for longevity pay is determined by the District. For retirement purposes, firefighters' longevity pay is included in the base pay used to calculate the retirement benefit. Police officers' longevity pay is included in the base pay used to calculate the retirement benefit if the Plan member has at least 25 years of active service.

EXAMPLE (Tier 2 Suspension):

Tony was a police officer for 27 years, but during his employment he was suspended for six months. His suspension time does not count as active police officer service. Because Tony has 26.5 years of active police officer service at retirement, his longevity pay will be included in his average base pay in calculating his retirement benefit.

EXAMPLE (Tier 3 LLEO Transfer)

Kevin was a lateral law enforcement officer hired under Tier 3. Upon hire, Kevin was granted longevity pay based on his lateral transfer service. After working for the police department for 15 years, he retired under deferred retirement but did not purchase his lateral transfer service to have it added to his police officer service for retirement eligibility and his retirement benefit calculation. Kevin's longevity pay could not be used in his retirement benefit calculation because he did not retire with at least 25 years of active service.

Tier 1

Retirement Benefits For Plan Members Hired Before February 15, 1980

Optional Retirement Benefit

Tier 2 and 3 members may elect to switch to Tier 1 optional retirement under the Retirement Options Act by paying the full actuarial cost for the tier change. The switch applies for retirement eligibility and benefit formula purposes only.

Eligibility Requirements

You are eligible for an optional retirement benefit at any age if you have at least 20 years of police officer or firefighter service (not including periods of suspension).

Benefit Calculation

Your average base pay (the average over your highest 12 consecutive months of pay) and your years of total creditable service, including your unused sick leave, are used to calculate the amount of your annual optional retirement benefit.

Formula for Calculating an Annual Optional Retirement Benefit

2.5%	x	average base pay	x	police officer or firefighter service through your first 20 years
3.0%	x	average base pay	x	police officer or firefighter service after 20 years (plus unused sick leave)
PLUS				
2.5%	x	average base pay	x	years of other creditable service
EQUALS				
your annual optional retirement benefit				

Note: your maximum annual retirement benefit = 80% of your average base pay (plus unused sick leave).

Maximum Benefit

The Plan caps your maximum optional retirement benefit amount to the lesser of the following two amounts:

- your optional retirement benefit with your unused sick leave, or
- 80% of your average base pay plus your unused sick leave.

Important: You generally need more than 30 years of total creditable service to be affected by the 80% maximum benefit cap. Application of the benefit cap does not entitle you to a refund of your Plan contributions.

DID YOU KNOW?

The Plan caps your maximum optional retirement benefit amount at 80% of your average base pay (excluding unused sick leave).

In addition to the 80% maximum benefit, the Plan is subject to the annual maximum benefit and compensation limits in the Internal Revenue Code. Generally, these limits may affect the Chiefs of MPD or FEMS.

EXAMPLE:

Joyce was hired by the Fire Department on February 1, 1975. She had 25 years of total creditable service when she retired on January 31, 1995. Her 25 years included 20 years of firefighter service and 5 years of other creditable service. She had no unused sick leave. Her average base pay was \$50,000. Joyce's annual optional retirement benefit is calculated as follows:

% (Based on Years of Service)		Average Base Pay	Years of Service	Totals	
2.5%	x	\$50,000	x	20 (firefighter service)	= \$25,000
PLUS					
2.5%	x	\$50,000	x	5 (other creditable service)	= \$6,250
EQUALS					\$31,250
COMPARED TO:					
80% (fixed)	x	\$50,000 (average base pay)			= \$40,000
		Joyce's annual optional retirement benefit			\$31,250

EXAMPLE:

Roy was hired by the Police Department on April 1, 1974. Roy had 32 years of total creditable service when he retired on March 31, 2001. His 32 years included 27 years of police service and 5 years of other creditable service. He also had 6 months (0.5 years) of unused sick leave. His average base pay was \$60,000. Roy's annual optional retirement benefit is calculated as follows:

% (Based on Years of Service)		Average Base Pay		Years of Service	Totals	
2.5%	x	\$60,000	x	20 (police service)	=	\$30,000
PLUS						
3.0%	x	\$60,000	x	7 (police service)	=	\$12,600
PLUS						
3.0%	x	\$60,000	x	0.5 (6 months unused sick leave)	=	\$ 900
PLUS						
2.5%	x	\$60,000	x	5 (other creditable service)	=	\$7,500
EQUALS				\$51,000		
COMPARED TO:						
80% (fixed)	x	\$60,000			=	\$48,000
PLUS						
3.0%	x	\$60,000	x	0.5(unused sick leave)	=	\$ 900
EQUALS						
Roy's maximum annual optional retirement benefit						\$48,900

Deferred Retirement Benefit

Applicable to Tier 1 members who were active as of February 15, 1980.

Eligibility Requirements

You are eligible for a deferred retirement benefit if:

- you had at least five years of police officer or firefighter service (not including periods of suspension);
- you separated from the Police or Fire Department for reasons other than retirement; and
- you did not receive a lump-sum refund of your retirement contributions, or if you did, you redeposited your refund amount (with interest) prior to reaching age 55.

If you separated with less than five years of service, you are not eligible for a deferred retirement benefit and must receive a refund of your contributions.

Benefit Calculation

Your average base pay and your years of total creditable service are used to calculate the amount of your annual deferred retirement benefit. You do not receive any credit for your unused sick leave.

Formula for Calculating an Annual Deferred Retirement Benefit

$$\begin{array}{l}
 2.5\% \quad \times \quad \text{average base pay} \times \quad \text{total creditable service through your first 20 years} \\
 \text{PLUS} \\
 3.0\% \quad \times \quad \text{average base pay} \quad \times \quad \text{total creditable service after 20 years} \\
 \text{EQUALS} \\
 \text{your annual deferred retirement benefit}
 \end{array}$$

Note: Your maximum annual deferred retirement benefit = 80% of your average base pay (there is no credit for unused sick leave)

Increases in Your Retirement Benefit

Tier 1 optional retirement benefits may periodically increase. The type of increase depends on your retirement date (not your hire date):

- **if you retired before February 15, 1980**, you receive equalization pay (see below);
- **if you retired on or after February 15, 1980**, you may receive yearly COLAs.

You cannot receive both equalization pay and COLAs.

DID YOU KNOW?

You cannot receive both equalization pay and COLAs.

Equalization Pay

When active-duty police officers and firefighters receive salary increases because of contract negotiations and/or District pay schedule adjustments, your retirement benefit is increased by the same percentage in base pay that you would have received if you were still an active-duty police officer or firefighter. This increase is paid only to those Tier 1 members who retired before February 15, 1980, and it is effective the first day of the month after the salary increase is effective for active-duty police officers and firefighters. Your equalization pay is grade or classification specific and is triggered by the contract/pay schedule adjustment that affects your grade or classification.

EXAMPLE:

Jude retired as a detective sergeant in 1979. In October 2019, active-duty detective sergeants received a 3.5% pay raise. As a result, Jude received a 3.5% increase in his retirement benefit effective November 1, 2019, and the increase was paid beginning with the December 1, 2019 benefit payment.

Tiers 2 and 3

Retirement Benefits For Plan Members Hired On or After February 15, 1980

Optional Retirement Benefit

Tier 2 and 3 members may elect to switch to Tier 1, 2, or 3 optional retirement under the Retirement Options Act by paying the full actuarial cost for the tier change. The switch applies for retirement eligibility and benefit formula purposes only.

Eligibility Requirements

The eligibility rules for an optional retirement benefit depend on when you were hired. The mandatory retirement age is 60, unless extended by the Mayor, regardless of your length of service.

If You Were Hired On or After February 15, 1980, but Before November 10, 1996 (Tier 2)

Tier 2 members are eligible for an optional retirement benefit if they are at least age 50 and have at least 25 years of police officer or firefighter service.

If You Were Hired On or After November 10, 1996 (Tier 3)

Tier 3 members are eligible for an optional retirement benefit if they have at least 25 years of police officer or firefighter service. There is no age requirement.

Tier 3 retirement eligibility rules also apply to dual role uniformed EMT/paramedic firefighters who transferred under the Lateral EMT Act and to LLEOs who were hired under the Lateral Law Enforcement Act.

Important: Your police officer or firefighter service does not include periods of suspension.

Benefit Calculation

Your average base pay (the average over your highest 36 consecutive months of pay) and your years of total creditable service, including your unused sick leave, are used to calculate the amount of your annual optional retirement benefit. Separate benefit calculation formulas apply to Tier 2 and Tier 3 members:

Formula for Calculating an Annual Optional Retirement Benefit (Tier 2) (Hired On or After February 15, 1980 but Before November 10, 1996)

$$\begin{array}{rclcl}
 2.5\% & \times & \text{average base pay} & \times & \text{police officer or firefighter service} \\
 & & & & \text{through your first 25 years} \\
 & & & \text{PLUS} & \\
 3.0\% & \times & \text{average base pay} & \times & \text{police officer or firefighter service after} \\
 & & & & \text{25 years (plus unused sick leave)} \\
 & & & \text{PLUS} & \\
 2.5\% & \times & \text{average base pay} & \times & \text{years of other creditable service} \\
 & & & \text{EQUALS} & \\
 & & & & \text{your annual retirement benefit}
 \end{array}$$

Note: the maximum annual retirement benefit = 80% of your average base pay (plus unused sick leave)

DID YOU KNOW?

Your police officer or firefighter service does not include periods of suspension.

**Formula for Calculating an Annual Optional Retirement Benefit (Tier 3)
(Hired On or After November 10, 1996)**

$$2.5\% \quad \times \quad \text{average base pay} \quad \times \quad \begin{array}{l} \text{years of total creditable service} \\ \text{(police officer or firefighter service plus} \\ \text{unused sick leave and other creditable} \\ \text{service)} \end{array}$$

EQUALS

your annual retirement benefit

Note: the maximum annual retirement benefit = 80% of your average base pay (plus unused sick leave)

Maximum Benefit

The Plan caps your maximum optional retirement benefit amount to the lesser of the following two amounts:

- your optional retirement benefit with your unused sick leave, or
- 80% of your average base pay plus your unused sick leave.

Important: You generally need more than 30 years of total creditable service to be affected by the 80% maximum benefit cap. Application of the benefit cap does not entitle you to a refund of your Plan contributions.

In addition to the 80% maximum benefit, the Plan is subject to the annual maximum benefit and compensation limits in the Internal Revenue Code. Generally, these limits may affect the Chiefs of MPD or FEMS.

EXAMPLE (Tier 2):

Sheila was hired by the Fire Department on September 1, 1985 and had 31 years of total creditable service when she retired on August 31, 2011. Her 31 years included 26 years of firefighter service and 5 years of other creditable service. She had no unused sick leave. Her average base pay was \$85,000. Sheila's annual optional retirement benefit is calculated as follows:

Formula for Calculating Annual Optional Retirement Benefit (Tier 2)

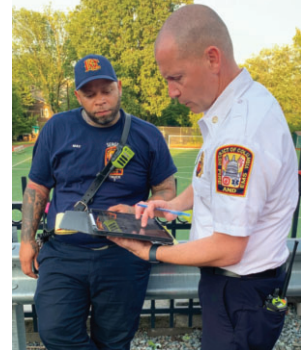
% (Based on Years of Service)		Average Base Pay		Years of Service		Totals
2.5%	x	\$85,000	x	25 (firefighter service)	=	\$53,125
PLUS						
3.0%	x	\$85,000	x	1 (firefighter service)	=	\$2,550
PLUS						
2.5%	x	\$85,000	x	5 (other creditable service)	=	\$10,625
EQUALS						\$66,300
COMPARED TO:						
80% (fixed)	x	\$85,000	=	\$68,000		
Sheila's annual optional retirement benefit						\$66,300

EXAMPLE (Tier 2):

Ethan was hired by the Fire Department on May 1, 1987 and had 32 years of total creditable service when he retired on April 30, 2015. His 32 years included 28 years of firefighter service and 4 years of other creditable service. He had 6 months (0.5 years) of unused sick leave. His average base pay was \$83,197. Ethan's annual optional retirement benefit is calculated as follows:

Formula for Calculating Annual Optional Retirement Benefit (Tier 2)

% (Based on Years of Service)		Average Base Pay	Years of Service		Totals
2.5%	x	\$83,197	x	25 (firefighter service)	= \$51,998
PLUS					
3.0%	x	\$83,197	x	3 (firefighter service)	= \$7,488
PLUS					
3.0%	x	\$83,197	x	0.5 (6 months unused sick leave)	= \$1,248
PLUS					
2.5%	x	\$83,197	x	4 (other creditable service)	= \$8,320
EQUALS					\$69,054
COMPARED TO:					
80% (fixed)	x	\$83,197			= \$66,558
PLUS					
3.0%	x	\$83,197	x	0.5	= \$1,248
EQUALS					\$67,806
Ethan's annual optional retirement benefit (maximum amount)					\$67,806



EXAMPLE (Tier 3):

Christine was hired by the Police Department on November 1, 1997. Christine plans to retire with 30 years of total creditable service on October 31, 2027. She will have no unused sick leave. Her average base pay is estimated to be \$120,000. Christine's estimated annual optional retirement benefit is calculated as follows:

Formula for Calculating Annual Optional Retirement Benefit (Tier 3)

%		Average Base Pay	Years of Service		Totals
2.5%	x	\$120,000	x	30 (total creditable service)	= \$90,000
COMPARED TO:					
80% (fixed)	x	\$120,000			= \$96,000
Christine's annual optional retirement benefit					\$90,000

Deferred Retirement Benefit

The eligibility rules and benefit calculations are the same for Tier 2 and 3 members.

Eligibility Requirements

You are eligible for a deferred retirement benefit if:

- you separated from service with at least five years of police officer or firefighter service (not including periods of suspension);
- you are not retired under disability or optional retirement; and
- you did not receive a lump-sum refund of your retirement contributions when you separated, or if you did receive a refund, you redeposited the amount (with interest) prior to the month you reached age 55.

If you leave the Police or Fire Department and you are not eligible for an optional or disability retirement benefit, and you have at least five years of police officer or firefighter service, you may elect to leave your retirement contributions in the Plan and defer receiving your retirement benefit. If you have fewer than five years of police officer or firefighter service, see the “Refund of Contributions” section.

You must apply to DCRB to receive a deferred retirement benefit. You may begin receiving your deferred retirement benefit on the first day of the month that you reach age 55. If you leave during the month you turn age 55 or later and you have at least five years of police officer or firefighter service, but you are not eligible for an optional or disability retirement benefit, you may begin receiving your deferred retirement benefit on the first day of the first month after you leave the Police or Fire Department.

Benefit Calculation

Your average base pay and your years of total creditable service are used to calculate the amount of your annual deferred retirement benefit. You do not receive any credit for your unused sick leave.

Formula for Calculating an Annual Deferred Retirement Benefit

$$\begin{array}{rcl}
 2.5\% & \times & \text{average base pay} \times \text{total creditable service through 25 years} \\
 & & \text{PLUS} \\
 3.0\% & \times & \text{average base pay} \times \text{total creditable service after 25 years} \\
 & & \text{EQUALS} \\
 & & \text{your annual retirement benefit}
 \end{array}$$

Maximum Benefit

The maximum amount of a deferred retirement benefit is 80% of your average base pay.

EXAMPLE:

Anthony was hired by the Police Department on October 1, 2005. He separated at age 35 on September 30, 2015 with 10 years of total creditable service. His average base pay was \$72,319. At age 55, he will be eligible for a deferred retirement benefit. His annual deferred retirement benefit is calculated as follows:

DID YOU KNOW?

You must apply to DCRB to receive a deferred retirement benefit. You may begin receiving your deferred retirement benefit on the first day of the month that you reach age 55.

% (Based on Years of Service)		Average Base Pay		Years of Service		Totals
2.5%	x	\$72,319	x	10	=	\$18,080
Anthony's annual deferred retirement benefit						\$18,080

Disability Retirement Benefit

The eligibility rules and benefit calculations are the same for Tier 2 and 3 members (unused sick leave is not used in the calculation).

If you become disabled and cannot perform your duties as a police officer or firefighter, you may be eligible for a disability retirement benefit. The type of disability retirement benefit you may be eligible to receive depends on whether your disability is service-related or non-service-related.

The PFRRB will determine:

- whether you are eligible for a disability retirement benefit;
- whether your disability is service-related or non-service-related;
- the percentage of your disability; and
- your retirement date due to your disability.

Minimum Eligibility Requirement for a Disability Retirement Benefit

At a minimum, to be eligible for a disability retirement benefit, you must have a physical or mental disability that prevents you from performing your duties as a police officer or firefighter. Additional eligibility requirements are described below.

Service-Related Disability

In addition to satisfying the minimum requirements stated above, you are eligible for a service-related disability retirement benefit if you become disabled:

- because of an illness contracted or injury incurred in the line-of-duty; or
- from an illness or injury originally suffered in the line-of-duty and later aggravated in the line of-duty.

If you have an aggravated illness, you must report your diagnosis to the Police and Fire Clinic (PFC) within 30 days after the illness was first diagnosed. If you have an aggravated injury, you must report your condition to the PFC within seven days after you incurred the injury or within seven days after you are physically able to report your injury. Your report must include adequate medical proof of your condition.

Benefit Calculation

Your annual service-related disability retirement benefit is based on your base pay at the time you retire and the percentage of your disability, as determined by the PFRRB.

DID YOU KNOW?

At a minimum, to be eligible for a disability retirement benefit, you must have a physical or mental disability that prevents you from performing your duties as a police officer or firefighter.

Formula for Calculating an Annual Service-Related Disability Retirement Benefit

70% x Base Pay x percentage of disability
EQUALS
your annual service-related disability retirement benefit

Minimum Benefit

The minimum annual amount you will receive at retirement for a service-related disability retirement benefit is 40% of your base pay in effect at the time you retire.

EXAMPLE:
Mabel was hired by the Fire Department in May 2001. When she retired on a service-related disability, her base pay was \$50,000. The PFRRB determined that her percentage of disability is 75%. Mabel’s annual service-related disability retirement benefit is calculated as follows:

Fixed %		Base Pay		Percentage of Disability		Totals
70%	x	\$50,000	x	75%	=	\$26,250
COMPARED TO:						
40% (minimum)			x	\$50,000	=	\$20,000
		Mabel’s annual service-related disability retirement benefit				\$26,250

Non-Service-Related Disability

In addition to satisfying the minimum eligibility requirement, you are eligible to receive a non-service-related disability retirement benefit if you become disabled:

- because of an illness contracted or injury incurred outside of the line-of-duty, and
- you have at least five years of police officer or firefighter service when your non-service-related disability determination is made.

Benefit Calculation

Your annual non-service-related disability retirement benefit is based on your base pay at the time you retire and your disability percentage, as determined by the PFRRB.

Formula for Calculating an Annual Non-Service-Related Disability Retirement Benefit

70% x Base Pay x percentage of disability
EQUALS
your annual non-service-related disability retirement benefit

Note: the minimum annual retirement benefit = 30% of your base pay in effect at the time you retire.

Minimum Benefit

The minimum amount you can receive at retirement for a non-service-related disability retirement benefit is not less than 30% of your base pay.

EXAMPLE:

Andy was hired by the Police Department in November 2005. When he retired on a non-service-related disability, his base pay was \$60,000. The PFRRB determined that his percentage of disability was 35%. Andy's annual non-service-related disability retirement benefit is calculated as follows:

Formula for Calculating Annual Non-Service-Related Disability Retirement Benefit

Fixed %		Base Pay		Percentage of Disability		Totals
70%	x	\$60,000	x	35%	=	\$14,700
COMPARED TO:						
30% (minimum)	x			\$60,000	=	\$18,000
Andy's non-service-related disability retirement benefit (minimum)						= \$18,000

DID YOU KNOW?

If the Police and Firefighters' Retirement and Relief Board determines that you are disabled, every year thereafter until you reach age 50, you are required to undergo a medical review and to submit a notarized income statement.

Maintaining Your Eligibility

If the PFRRB determines that you are disabled, every year thereafter until you reach age 50, you are required to undergo a medical review and to submit a notarized income statement. If you knowingly submit false information, your right to a disability retirement benefit will be forfeited. If you fail to comply with the annual medical or earnings reviews, your disability retirement benefit payments will be suspended until you comply. Your suspended payments are forfeited. In addition, your disability retirement benefit will be terminated if prior to reaching age 50:

- you recover from your disability; or
- your earning capacity is restored to a certain limit.

If your disability retirement benefit was terminated, and your disability status changes, you must contact the PFRRB to see if you are eligible to have your disability retirement benefit restored. If your disability retirement benefit was terminated or reduced due to outside earnings, and your earning capacity changes, you must contact DCRB to see if you are eligible to have your disability retirement benefit restored.

Note: Medical reviews are arranged by the PFRRB each year close to a Plan member's birthday; therefore, a Plan member's last medical review occurs within the calendar month he/she reaches age 50. Income reviews are conducted by DCRB each year based on the previous calendar year (i.e., January 1 to December 31); therefore, a retired Plan member is required to submit a yearly income statement for any calendar year in which he/she is under age 50. Annual medical and earnings reviews stop after age 50.

Recovery from a Disability

Before reaching age 50, if the PFRRB determines that you have recovered from your disability, your disability retirement benefit will stop at the earliest of the following:

- upon your re-employment date in the department from which you retired;
- upon the date you decline to accept an offer of re-employment as a police officer or firefighter at the same grade or rank that you held at the time you retired; or
- 45 days from the date of a medical examination showing you recovered from your disability.

If you are re-employed (or offered re-employment), you will be assigned to an available position that is the same as or at the nearest equivalent grade and salary to the one you held at the time you retired under a disability. You must apply to the Police or Fire Department and meet current entrance requirements to be considered for re-employment.

If your disability retirement benefit stops due to re-employment, the time during which you received a disability retirement benefit is not included as creditable service when you retire again. That time will be treated as a break-in-service.

DID YOU KNOW?

You may work outside of the Police or Fire Departments while you are receiving a disability retirement benefit. However, your benefit may be terminated if your earning capacity is restored.

Restoration of Earning Capacity

You may work outside of the Police or Fire Department while you are receiving a disability retirement benefit. However, your benefit will be terminated if your earning capacity is restored. Your earning capacity is deemed restored if, in any calendar year before turning age 50, your earned income from wages, self-employment, or both equals or exceeds 80% of the current compensation rate of the position you occupied immediately before your disability retirement. If you are found to be restored to earning capacity before age 50, your disability retirement benefit will stop 45 days from the date DCRB determines your earning capacity is restored.

Also, your disability retirement benefit may be reduced if your earned income exceeds an earnings limitation. Such reduction will begin after the end of the calendar year and will be equally divided over 12 consecutive months.

A smaller reduction or full reinstatement may be authorized if, in any full calendar year after your disability retirement benefit was reduced, your income from wages, self-employment, or both falls below your earnings limitation.

Determining the Earnings Limit

Your disability retirement benefit will stop if, in any calendar year before turning age 50, your earned income from wages, self-employment, or both, equals or exceeds 80% of the current compensation rate of the position you occupied immediately before your disability retirement.

The relationship between your earnings limit and your disability retirement benefit determines whether your benefit will be reduced.

Your earnings limit is the greater of:

- the current annual salary for the position you occupied immediately before your retirement; or
- the current entry level salary for an active-duty police officer or firefighter divided by 0.7.

If your earnings are more than the difference between 70% of your current earnings limit and your disability retirement benefit, your disability retirement benefit will be reduced by \$0.50 for each \$1 of income in excess of the difference you receive during the year in which the difference occurs.

In addition, if your income is more than the difference between 100% of the current earnings limit and your annual disability retirement benefit (not including the above reduction), your annual disability retirement benefit will be further reduced by \$0.20 for each \$1 you receive above the difference.

EXAMPLE:

Robert's disability retirement benefit is \$20,000 per year. Last year, he earned \$30,000 through self-employment. His current earnings limit is \$47,000. The calculation used to determine the reduction to his new annual disability retirement benefit is:

Formula for Calculating New Annual Disability Retirement Benefit

Fixed %	Earnings Limit	Retirement Benefit	Difference				
70%	x	\$47,000	=	\$32,900	–	\$20,000	= \$12,900
100%	x	\$47,000	=	\$47,000	–	\$20,000	= \$27,000
Earnings	Difference	Excess Earnings	Fixed % Reduction				
\$30,000	–	\$12,900	=	\$17,100	x	50%	= \$8,550
PLUS							
\$30,000	–	\$27,000	=	\$3,000	x	20%	= \$600
Total Reduction							\$9,150
EQUALS							
Current Retirement Benefit							Total
\$20,000	–	\$9,150				=	\$10,850
New Annual Disability Retirement Benefit							\$10,850

**Increases in Your Retirement Benefit**

Your retirement benefit may periodically increase for a COLA.

Cost-of-Living Adjustments

If there is an increase in the yearly cost of living, your retirement benefit may be adjusted. If applicable, the increase is payable in April each year. At the beginning of each calendar year the Mayor determines the percentage of change in the Consumer Price Index—All Urban Consumers (CPI-U) for the previous calendar year. The determination is based on the difference between the CPI-U published for December of the year that just ended (the preceding year) and the CPI-U published for December two years prior (the second preceding year). Where the determination indicates a rise in the CPI-U, you may receive a COLA. The increase in your annual retirement benefit is calculated as follows:

- If your retirement is effective on or before March 1 of the preceding year, you will receive the full percentage COLA adjusted to the nearest 1/10th of 1%.

The COLA for Tier 3 members is capped at 3%.

TIER 2 EXAMPLE:

Jeremy retired from the Fire Department in March 2021. He was eligible for a full COLA effective March 1, 2022. The published CPI-U was 780.263 for December 2020 and 835.168 for December 2021. The COLA percentage for Jeremy is calculated as follows:

Formula for Calculating Full COLA

CPI for December 2021 (preceding year)	CPI for December 2020 (second preceding year)	CPI for December 2020	Total
835.168	– 780.263	= 54.91	÷ 780.263 = 7.0%*
Jeremy's Full COLA (paid April 1, 2022)			7.0%

*Even though the COLA is 7%, Tier 3 members would receive 3% COLA since it is capped.

PRORATION EXAMPLE:

If your retirement is effective after March 1 of the preceding year, your first retirement benefit increase will be based on the percentage of the year you received a retirement benefit before the increase took effect. For each month you receive 1/12th of the percentage change in the CPI for the preceding year. The calculation is 1/12th multiplied by the number of months (counting a partial month as a full month, but not more than 12 months) for which you received the retirement benefit before the increase took effect, adjusted to the nearest 1/10th of 1%.

Teresa (Tier 2) retired from the Police Department in September 2021. Her COLA began on April 1, 2022 and is 6/12th of the full COLA. This is because she started receiving her retirement benefit six months before the March 1, 2022 COLA. The COLA percentage for Teresa is calculated as follows:

Formula for Calculating First COLA

Full COLA	% of Year	Total
7.00%	x 6/12	= 3.50%
Teresa's first COLA (paid April 1, 2022)		3.50%

Survivor Benefits

The Plan may pay survivor benefits, in the form of an annuity and/or a lump-sum payment, to your eligible survivors upon your death. The type of benefit and amount varies.

Regular Survivor Benefit

When you die, your survivors may be eligible for a regular survivor benefit in the form of an annuity. The amount and survivor depend on when you die and, if an active-duty police officer or firefighter, whether the PFRRB determines that your death is service-related or non-service-related. A regular survivor annuity is automatic and provided at no additional cost to you. This benefit is effective on the day after your death and is paid monthly as long as your survivor remains eligible. In addition, any unpaid portion of a survivor benefit payment during the month of your survivor's death will be paid under the order of precedence for retirement benefits described on page 15.

Note: A QCO may impact the surviving spouse annuity.

Additional Survivor Benefit

When you retire, you may elect to reduce the amount of your retirement benefit by 10% to provide an **additional survivor benefit** to your designated eligible surviving spouse or child.

Lump-Sum Survivor Benefit

If you die while you are an active-duty police officer or firefighter and the PFRRB determines that your death is service-related (in the line of duty), your survivors may be eligible to receive a \$50,000 lump-sum survivor benefit payment.

Eligibility Requirements for a Survivor Benefit

The eligibility requirements for a **surviving spouse** and/or **surviving child(ren)** to receive a survivor benefit are described below. In addition to these eligibility requirements, if your death is a pre-retirement service-related death, your eligible survivor must have relied on you for at least half of their financial support to receive a lump-sum survivor benefit payment.

Note: Domestic partners are generally treated the same as spouses for purposes of benefits based on service after June 30, 1997. Unless otherwise noted, references to spouses in this SPD also apply to domestic partners for purposes of benefits based on service after June 30, 1997.

Eligibility Requirements for Your Surviving Spouse

Your surviving spouse may receive a survivor benefit provided they meet any of the following criteria:

DID YOU KNOW?

The Plan may pay survivor benefits, in the form of an annuity and/or a lump-sum payment, to your eligible survivors upon your death. The type of benefit and amount varies. A regular survivor annuity is automatic and provided at no additional cost to you.

DID YOU KNOW?

A regular surviving spouse annuity will stop upon the earlier of:

- **your survivor's remarriage or new domestic partnership prior to age 55; or**
- **your survivor's death.**

- if your death occurs before you retire, you and your spouse were married or in a recognized registered domestic partnership at the time of your death;
- if your death occurs after you retire, you and your spouse were married or in a recognized registered domestic partnership at the time of your death plus:
 - you married or entered a recognized domestic partnership prior to your retirement; or
 - you married or entered a recognized domestic partnership for at least one year immediately prior to your death; or
 - your spouse is the parent of your child(ren) by such marriage or domestic partnership.

A regular surviving spouse annuity will stop upon the earlier of:

- your survivor's remarriage or new domestic partnership prior to age 55; or
- your survivor's death.

Note: If a surviving spouse annuity is based on service before and after June 30, 1997, and remarriage occurs after age 55 but before age 60, only the portion of the survivor benefit that is based on service accrued after June 30, 1997 will continue.

A regular surviving spouse annuity that stopped due to remarriage/domestic partnership registration, may start again if the remarriage/domestic partnership ends because of death, annulment, divorce, or domestic partnership termination.

Note: If a QCO awards a former spouse a regular surviving spouse annuity, he/she is eligible if:

- you had at least 18 months of creditable service;
- you and your former spouse were married for at least nine months; and
- your former spouse did not remarry before age 55.

Note: A former spouse does not include a former domestic partner.

Eligibility Requirements for Your Surviving Children

Your surviving children may receive a survivor annuity if they are single (not married or in a recognized registered domestic partnership) and:

- under age 18; or
- between the ages of 18 and 22 and full-time students; or
- any age, if incapable of self-support because of a physical or mental disability incurred prior to age 18.

If your child is a full-time student, each semester your child and the academic institution they are attending must complete a Student Certification Form to verify enrollment. The form is available on DCRB's website at dcrb.dc.gov.

A regular surviving child annuity will stop when the child no longer meets the eligibility requirements or dies, whichever is earlier.

Note: If the PFRRB determines that your pre-retirement death was service-related and a regular 100% surviving spouse annuity is paid, your eligible children cannot receive a regular child survivor annuity unless the 100% surviving spouse annuity stops and your children remain eligible for the child survivor annuity.

Eligibility Requirements for Other Family Members

Your surviving parents or siblings may receive a lump-sum survivor benefit provided they relied on you for at least half of their financial support and:

- the PFRRB determines that your pre-retirement death is service-related; and
- no spouse or children survive you.

Pre-Retirement Survivor Benefits

If you die as an active-duty police officer or firefighter, survivor benefits may include a regular survivor benefit and/or a lump-sum survivor benefit depending on whether your death is service-related or non-service-related.

Service-Related Death

If the PFRRB determines that your death is service-related (in the line of duty), the Plan provides the survivor benefits described below.

Note: The main criteria used to determine who is entitled to receive a survivor benefit and the amount of such benefits are described below. To inquire about any additional criteria, contact the DCRB Member Services Center.

Service-related death benefits might be excluded from federal income tax.

Lump-Sum Survivor Benefit

If your death is service-related, the Plan will pay a \$50,000 lump-sum survivor benefit payment to your eligible surviving spouse and/or children if they relied on you for at least half of their financial support. If more than one survivor (i.e., spouse and children) is eligible for the \$50,000 lump-sum payment, the payment will be divided equally among your eligible survivors.

EXAMPLE:

In addition to his spouse, Martin had three children, all of whom were eligible survivors and dependent upon him for at least half of their financial support. Upon his in-the-line-of-duty death, the \$50,000 lump-sum survivor benefit payment was divided among the four of them with each receiving \$12,500 ($\$50,000 \div 4$).

If you have no eligible surviving spouse or children, your surviving parents or your siblings may be eligible to receive the payment if they relied on you for at least half of their financial support. If more than one parent or sibling is eligible for the lump-sum payment, the payment will be divided equally among them.

If you do not have an eligible survivor, no lump-sum survivor benefit is paid.

Regular Survivor Benefit

Eligible Surviving Spouse: Your spouse may be entitled to receive a regular surviving spouse annuity equal to 100% of your final salary if they are eligible to receive all or a portion of the

DID YOU KNOW?

If your death is service-related, the Plan will pay a \$50,000 lump-sum survivor benefit payment to your eligible surviving spouse and/or children if they relied on you for at least half of their financial support.

DID YOU KNOW?

If you have do not have a surviving spouse, your eligible surviving children will receive a regular child survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children.

\$50,000 lump-sum survivor benefit payment described above. If your spouse is not eligible for any portion of the lump-sum survivor payment, the amount of your surviving spouse's regular surviving spouse annuity is the same as the regular surviving spouse annuity for a non-service-related death. A regular surviving spouse annuity is effective the day after your death and is paid monthly until your survivor's death, as long as they remain eligible.

EXAMPLE:

Martin's salary at the time of his service-related death was \$75,000. Because his eligible surviving spouse is entitled to a portion of the \$50,000 lump-sum survivor benefit payment, effective the day following his death, she is entitled to a surviving spouse annuity paid monthly in the amount of \$6,250 ($\$75,000 \div 12$).

If a service-related 100% regular surviving spouse annuity is paid to your surviving spouse, no child survivor annuity can be paid to your eligible surviving children unless the 100% surviving spouse annuity stops and your children remain eligible for the child survivor annuity.

Eligible Surviving Child(ren): If you do not have a surviving spouse, your eligible surviving children will receive a regular child survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If you have a surviving spouse, but they later die while your surviving children are still eligible, your surviving children will receive a regular child-survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If more than one child is eligible to receive a regular child-survivor benefit, and the regular child-survivor benefit for any of the children is stopped, the total regular child-survivor benefit will be re-divided among the remaining eligible children. A regular child-survivor benefit is effective the day after your death and is paid monthly as long as your children remain eligible.

EXAMPLE:

Larry, whose spouse predeceased him, had an average base pay of \$84,000 when he died in the line of duty. Upon his death, each of his four children were entitled to a benefit payment of \$1,312.50 per month ($\$84,000 \times 0.75 = \$63,000 \div 4 = \$15,750 \div 12$). Two years later, when one of the children reached age 22 and was no longer a full-time student, the benefit was recalculated to provide the remaining three eligible children with monthly payments of \$1,750 ($\$63,000 \div 3 = \$21,000 \div 12$).

Non-Service-Related Death

If your pre-retirement death is non-service-related (not in the line-of-duty), the Plan provides a regular survivor benefit to your eligible surviving spouse and/or children.

Regular Survivor Benefit

Eligible Surviving Spouse: If eligible, your surviving spouse will receive a regular spouse survivor annuity in an annual amount that is the greater of:

- 40% of your average base pay at the time of your death; or
- the lesser of 40% of the base pay that is in effect for Step 6 of Salary Class 1 of the salary schedule in effect at the time of your death, and your final salary.

This survivor annuity is effective the day after your death and is paid monthly as long as your survivor remains eligible.

EXAMPLE:

William was hired July 1, 2006 and died while he was an active-duty police officer. His death was non-service-related. William was married at the time of his death and his surviving spouse was determined to be eligible for a regular surviving spouse annuity. William's average base pay when he died was \$68,000. His final salary was \$70,000. The Grade 1 Step 6 Salary in the year he died was \$71,465. Mary's survivor annuity is the greater of:

- $40\% \times \text{average base pay at time of death} = 0.40 \times \$68,000 = \$27,200$, or
- $40\% \times \text{Grade 1 Step 6 Salary in year of death} = 0.40 \times \$71,465 = \$28,586$.

Mary's annual survivor annuity is \$28,586. Mary will receive a monthly payment of \$2,382 ($\$28,586 \div 12$) until her death, as long as she remains eligible.

Eligible Surviving Children: Your eligible surviving children will receive a regular child survivor annuity effective the day after your death paid monthly as long as they remain eligible. The amount of their survivor annuity depends on if you were married or in a domestic partnership when you died.

If you have a surviving spouse, the annual amount of a regular child survivor annuity is the lesser of:

- 60% of your average base pay, divided by the number of eligible children; or
- \$4,716* (if you were hired before November 10, 1996) or \$4,440* (if you were hired on or after November 10, 1996); or
- \$14,148* (if you were hired before November 10, 1996) or \$13,320* (if you were hired on or after November 10, 1996), divided by the number of eligible children.

**These initial annuity amounts apply from March 1, 2022 through March 1, 2023. Initial amounts increase each year based on cost-of-living adjustments.*

EXAMPLE:

Paula, who was hired before November 10, 1996, died of a non-service-related illness before retirement. Paula was married when she died. Her average base pay at the time of her death was \$68,000. Paula's four eligible surviving children will each receive an annual annuity in the amount of \$3,537, which is the lesser of the following:

- Step 1. $60\% \text{ of } \$68,000 = \$40,800 \div 4 \text{ children} = \$10,200$;
- Step 2. \$4,716; or
- Step 3. $\$14,148 \div 4 \text{ children} = \$3,537$

As the survivor annuity payments for some of the children stop, the payments for the remaining eligible children will be recalculated.

If you do not have a surviving spouse when you die, your eligible surviving children will receive a regular child survivor benefit that is 75% of your average base pay at the time of your death, divided equally among the number of eligible children. If you have a surviving spouse, but they later die while your surviving children remain eligible, your surviving children will receive a

survivor annuity that is 75% of your average base pay at the time of your death, divided equally among the number of your eligible children. If more than one child is eligible to receive this survivor benefit, and payments for any of the children stop, the total survivor annuity will be re-divided among the remaining eligible children.

EXAMPLE:

If, in the above example, Paula was not married when she died, each of her four eligible surviving children would be entitled to a benefit payment of \$1,062.50 per month ($\$68,000 \times 0.75 = \$51,000 \div 4 \text{ children} = \$12,750 \div 12 \text{ months}$).



Post-Retirement Survivor Benefits

If you die after you retire, your surviving spouse and/or children may be eligible for a regular survivor benefit in the form of an annuity. If you would like either your eligible surviving spouse or child to receive an additional post-retirement regular survivor benefit, you must make your designation when you retire.

The regular survivor benefits below also apply if you separate from the Police or Fire Department as a vested Plan member and, at the time of your death, you were eligible for a deferred retirement benefit, but had not begun receiving that benefit.

Regular Survivor Benefits

Eligible Surviving Spouse

A regular surviving spouse annuity is effective the day after your death and is paid monthly until your survivor's death, as long as they remain eligible. The surviving spouse annuity payments are generally taxed the same as your retirement annuity payments are taxed.

The annual amount of a regular spouse survivor benefit is the greater of:

- 40% of your adjusted average base pay at retirement; or
- the lesser of: (i) 40% of the base pay for Step 6 of Salary Class 1 (Grade 1) of the salary schedule in effect at the time of your death, and (ii) the current rate of compensation for the position you occupied at your retirement.

EXAMPLE:

Norman retired in 2000 and died in 2022. His average base pay at retirement was \$64,654, which adjusted to \$104,481 when brought up to date with inflation at his death. At his death, the Grade 1, Step 6 salary equaled \$97,214. His current rate of pay that equals to his grade and step at retirement is \$110,478. Norman's eligible surviving spouse, was entitled to a survivor benefit payment of \$3,483 per month ($\$41,792 \div 12 \text{ months}$), which was the greater of:

1. $40\% \times \$104,481$ (adjusted average base pay) = \$41,792; or
2. The lesser of:
 - $40\% \times \$97,214$ (Grade 1, Step 6 at death) = \$38,886, and \$110,478 (current rate of pay)

Eligible Surviving Children

Your eligible surviving children will receive a regular child survivor annuity effective the day after your death that is paid monthly as long as they remain eligible. The amount of the benefit depends on your marital/domestic partnership status at your death.

If you have a surviving spouse, the annual amount of a regular child-survivor benefit is lesser of:

- 60% of your average base pay, divided by the number of eligible children; or
- \$4,716* (if you were hired before November 10, 1996) or \$4,440* (if you were hired on or after November 10, 1996); or
- \$14,148* (if you were hired before November 10, 1996) or \$13,320* (if you were hired on or after November 10, 1996), divided by the number of eligible children.

**These initial annuity amounts apply from March 1, 2022 through March 1, 2023. Initial amounts increase each year based on cost-of-living adjustments.*

EXAMPLE:

Joseph, who was hired after November 10, 1996, and his surviving spouse, Helen, had two children. Upon Joseph's death, each eligible surviving child was entitled to \$4,440, which was the lesser of:

1. $\$60\% \times \$49,900$ (his adjusted average base pay) = $\$29,940 \div 2$ children = $\$14,970$,
2. \$4,440, or
3. $\$13,320 \div 2$ children = $\$6,660$

As the survivor annuity payments for some of the children stop, the payments for the remaining eligible children will be recalculated.

If you do not have a surviving spouse, your eligible surviving children will receive a child survivor annuity that is 75% of your adjusted average base pay at the time of your death, divided equally among the number of your eligible children. If you have a surviving spouse who later dies while your surviving children remain eligible, their annuity will be recalculated to 75% of your adjusted average base pay at the time of your death and divided equally among them. If more than one child is eligible to receive this survivor benefit, and benefit payments for any of the children stops, the total benefit will be re-divided among the remaining eligible children.

EXAMPLE:

In the example above, if Helen predeceased Joseph, and Joseph was not remarried at the time of his death, each of his two eligible surviving children would receive a monthly payment of \$1,559 ($\$49,900 \times 0.75 = \$37,425 \div 2$ children = $\$18,712 \div 12$ months = $\$1,559$).

Additional Survivor Benefit

When you retire, you may elect to provide an additional survivor annuity for either your eligible surviving spouse or child (if you have more than one eligible child, you may only designate one) by having your retirement annuity reduced by 10%. You must make your designation when you retire (or when you apply for deferred retirement). After your death, your designated survivor will receive an increased regular survivor annuity equal to your 10% reduction, minus any applicable age differential. The additional survivor annuity will be paid as long as your designated survivor

DID YOU KNOW?

When you retire, you may elect to provide an additional survivor annuity for either your eligible surviving spouse or child (if you have more than one eligible child, you may only designate one) by having your retirement annuity reduced by 10%.

remains eligible. If your designated survivor does not survive you, your reduced retirement annuity will be increased prospectively to its unreduced amount.

The additional survivor annuity will be reduced by 5% for each full five years your designated survivor is younger than you. The reduction occurs because, based on average life expectancy, the younger your survivor, the longer an additional survivor annuity will be paid. If your survivor is less than 5 years younger than you, their additional survivor annuity will not be reduced based on your age difference. Regardless of any age difference, an additional survivor annuity will not be reduced by more than 40%.

EXAMPLE:
At retirement, John designates his spouse, MaryAnn, who is seven years younger, to receive an additional survivor annuity. John’s annual retirement annuity is \$80,000. To pay for the additional survivor annuity, John’s initial retirement annuity is reduced by 10% or \$8,000 to \$72,000. When John dies, MaryAnn will receive an additional \$8,000, minus a 5% reduction due to their age difference (5 full years). The formula for calculating the annual amount of MaryAnn’s additional survivor annuity is as follows:

Formula for Calculating Additional Survivor Benefit

Reduction to John’s Initial Retirement Benefit		MaryAnn’s Reduction Due to Age Difference		Total
$0.10 \times \$80,000 = \$8,000$	-	$0.05 \times \$8,000 = \400	=	\$7,600
MaryAnn’s Additional Survivor Benefit (annual)				\$7,600

If MaryAnn predeceases John, his retirement benefit beginning after her death will be increased to \$80,000, the amount it would have been if he had not elected the additional survivor benefit.

Note: The amount of an additional survivor benefit is a fixed amount that is calculated when you retire. After your death, that benefit is subject to COLAs.

Increases in a Regular Survivor Benefit

A regular survivor annuity may increase periodically by COLAs. The first COLA the survivor receives may be a percentage of the full COLA, if any, based on the portion of the year the survivor received benefit payments before the increase becomes effective.

Applying For And Receiving Your Benefit

Applying for a Retirement Benefit

Applying for an Optional Retirement Benefit

As you near retirement eligibility, you need to schedule a pre-retirement counseling appointment with your HR office to prepare and review your service history. You should also:

- estimate your monthly retirement benefit using DCRB's online benefit calculator at dcrb.dc.gov; and
- complete any outstanding required service deposits to receive additional creditable service in your retirement benefit calculation; and
- when you are ready to retire, you need to follow the procedures outlined below.



Timetable to Apply for an Optional Retirement Benefit	
What You Need to Do Make an appointment with MPD-OHR (police officers) or DCHR (firefighters) to obtain a retirement benefit estimate. Be sure to have an approximate retirement date in mind. You should also obtain the PFRRB's Application for Optional Retirement (see www.dchr.dc.gov).	When You Need to Take Action 3 to 6 months before your anticipated retirement date
Submit your completed retirement application to your HR office. Your HR office will forward your application and any additional documents to the PFRRB.	At least 90 days (or as much time as needed for processing) before you plan to retire
Submit a written request to your Chief stating your intention to retire. You may also request that your Chief waive the 60-day notification requirement.	At least 60 days before you plan to retire
Contact your HR office to complete new forms and/or review existing forms (e.g., beneficiary designations, personal contact information, direct deposit form, etc.).	At least 30 days before you plan to retire

DID YOU KNOW?

You will need to apply to the DCRB Benefits Department for your deferred retirement benefit by submitting a *Deferred Retirement Application*.

If your optional retirement is approved by the PFRRB, they will send a **Board Order** to you and other parties, including the DCRB Benefits Department. The Board Order will state the effective date of your retirement and additional information needed to calculate the amount of your retirement benefit. The DCRB Benefits Department will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the amount, information used to calculate the benefit, and your right to dispute the calculation. If the DCRB Benefits Department promptly receives all the paperwork needed to calculate your retirement benefit, you will generally receive your first retirement benefit payment within 90 days of your benefit commencement date (the day after your retirement date). See the “Receiving a Retirement or Survivor Benefit” section for more information.

If you are subject to mandatory retirement, and no extension has been allowed, your HR office will notify you and the PFRRB. The PFRRB will issue a Board Order mandatorily retiring you under optional retirement.

Applying for a Deferred Retirement Benefit

If you are vested and leave the Police or Fire Department (for reasons other than an optional or disability retirement) and you are or will be eligible to receive a deferred retirement benefit, notify MPD-OHR (police officers) or DCHR (firefighters) at the time you separate. You will be given a form to elect a lump-sum refund of your retirement contributions or a deferred retirement benefit. If you elect a deferred retirement benefit, but you have not yet reached the month of your 55th birthday, your election to apply for a deferred retirement benefit later will be retained in your personnel file. If you are age 55 or older when you leave, you may immediately apply for a deferred retirement benefit.

You will need to apply to the DCRB Benefits Department for your deferred retirement benefit by submitting a *Deferred Retirement Application*. The application can be downloaded from DCRB's website at dcrb.dc.gov or you can request it from the DCRB Member Services Center. You should apply at least 90 days before your annuity will begin.

The DCRB Benefits Department will review your application and may request additional information from you. Following approval of your application, the DCRB Benefits Department will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the effective date, the amount, the information used to calculate your benefit, and your right to dispute the calculation.

Your deferred retirement benefit begins on the first day of the month you turn age 55 and will be paid beginning the first business day of the following month. You may have to pay a federal excise tax if you do not begin receiving your benefit by the required minimum distribution date (April 1 following the year you reach age 70½ to 75 depending on the year you were born). If you leave at age 55 or older, you may begin receiving your deferred retirement benefit on the first day of the first month after you separate.

If your application is denied, the procedures for requesting reconsideration are listed on the next page.

Note: If your contact information changes after you separate, it is important that you inform the DCRB Members Services Center.

Applying for a Disability Retirement Benefit

If you become disabled and cannot perform your duties as a police officer or firefighter, you must contact the PFC to schedule an appointment. You will be required to undergo a medical examination. After reviewing your case, the PFC will provide the PFRRB with a *Summary Medical Report*, and recommendation related to its findings. Upon receipt of those materials, the PFRRB will contact you and request that you complete hearing forms, which must be returned within five business days. The PFRRB will review your information and schedule a hearing. Once the PFRRB determines your eligibility for a disability retirement benefit, you will receive a final written decision and accompanying Board Order.

If the PFRRB awards you a disability retirement benefit, it will send a copy of its Board Order to the DCRB Benefits Department. The Board Order states the effective date of your retirement, whether your disability is service-related or non-service-related, and other important information. The DCRB Benefits Department will calculate your retirement benefit, initiate distribution of your annuity, and send you a letter informing you of the amount, the information used to calculate it, and your right to dispute the calculation.

Your eligibility for a disability retirement is re-evaluated annually prior to you turning age 50.

To maintain eligibility for your disability retirement benefit, you must undergo annual medical exams prior to reaching age 50. The PFRRB will reassess your disability to determine if you have recovered. If you undergo a medical examination because you returned to work, you are not required to undergo another one for 12 months.

For Tier 2 and Tier 3 disability retirees, the PFRRB will also determine the percentage of your impairment based on the PFC's findings included in the *Summary Medical Report*. The percentage of your impairment must be reevaluated annually before you reach age 50. If you disagree with the percentage of your disability determination, you must follow the procedures described under "Denial of a Disability Retirement Benefit" section below.

Applying for a Survivor Benefit

If you die while in active service or in retirement, your survivor(s) must notify the PFRRB to apply for a survivor benefit (except former spouses, who must apply to DCRB). The PFRRB will provide your survivor(s) with forms and application instructions (see also dchr.dc.gov). Required documentation includes completed forms, proof of eligibility (e.g., certified copies of birth certificates and/or marriage license/domestic partnership registration), and a certified copy of your death certificate. The PFRRB will determine if your surviving spouse and/or child(ren) are eligible to receive a regular survivor benefit. If you die while an active-duty police officer or firefighter, and the PFRRB determines that your death is service-related, it will also determine whether your survivor(s) is eligible to receive a lump-sum survivor benefit payment.

If the PFRRB approves the survivor benefit application, it will issue a Board Order and send a copy to the DCRB Benefits Department. The Board Order will state the effective date of the survivor benefit and additional important information. The DCRB Benefits Department will calculate the survivor benefit(s), initiate distribution of the benefit(s), and send your survivor(s) a letter informing him/her of the amount of the benefit, the basis for the calculation, and their right to dispute the calculation.

DID YOU KNOW?

If you die while in active service or in retirement, your survivor(s) must notify the PFRRB to apply for a survivor benefit (except former spouses, who must apply to DCRB).

If a Plan member who is receiving or is eligible to receive a deferred retirement benefit dies, his/her survivor(s) must contact the DCRB Member Services Center to apply for a survivor benefit. If you have a QCO that was approved by DCRB that awards your former spouse a regular survivor benefit, he/she must file for the survivor annuity with DCRB. The DCRB Benefits Department will provide the survivor(s) with forms and application instructions and will determine if the survivor(s) is eligible to receive a regular survivor benefit.

DID YOU KNOW?

If a Plan member who is receiving or is eligible to receive a deferred retirement benefit dies, his/her survivor(s) must contact the DCRB Member Services Center to apply for a survivor benefit.

If You are Denied a Benefit

If you are denied a retirement or survivor benefit, you will receive a written notice stating the reason(s) for the denial. You have the right to request reconsideration of the denial. If, after reconsideration, you are not satisfied with the decision, you have the right to request an appeal. The reconsideration and/or appeal procedure(s) to follow depends on the type of benefit you were denied. You also have the right to inspect and/or receive a copy of your records.

If you are denied an optional or disability retirement benefit or a survivor benefit by the PFRRB, unless otherwise instructed by the PFRRB, you may submit your reconsideration request in writing to the PFRRB. If you are denied a deferred retirement benefit or a survivor benefit as a former spouse by DCRB, you may direct your written reconsideration request to the DCRB Benefits Department.

Denial of a Disability Retirement Benefit

If you are denied a disability retirement benefit by the PFRRB, unless otherwise instructed by the PFRRB, you have the right to request reconsideration of its decision by filing a written petition requesting reconsideration by the PFRRB within 15 days after you receive its decision.

Your petition must state briefly and specifically why you disagree with the PFRRB decision, the basis for your position, and what award you are seeking. If your petition is based on new information, you must also submit a statement indicating that you could not have known or discovered the new matter before filing your original application. The PFRRB will grant or deny your petition for reconsideration within 15 days after you file your written petition. The PFRRB's decision will be in writing and will include its findings of fact and conclusions of law. If you are not satisfied with the PFRRB's reconsideration decision, you may file an appeal in the D.C. Court of Appeals.

Denial of an Optional or Deferred Retirement Benefit or a Survivor Benefit

If the PFRRB denies an optional retirement benefit or a survivor benefit, or DCRB denies a deferred retirement benefit or survivor benefit, you have the right to request reconsideration of those decisions. If your benefit is denied by the PFRRB, they will instruct you where to file your written reconsideration request.

If your deferred retirement benefit or survivor benefit as a former spouse is denied by DCRB, within 60 days after you receive DCRB's denial decision, you must submit a written reconsideration request to the DCRB Pension Administrator via mail, DCRB lobby drop box, or fax:

District of Columbia Retirement Board

Pension Administrator
900 7th Street, NW, 2nd Floor
Washington, DC 20001
Fax: (202) 566-5001

Your request must include:

- your name, address, and date of birth;
- the basis for your reconsideration request; and
- any supporting documentation.

The DCRB Pension Administrator will review your reconsideration request and issue a written decision within 90 to 120 calendar days after receipt of your written request.

DCRB's decision will:

- provide you with specific reasons for the decision; and
- notify you of your appeal rights.

For more information, see D.C. Code § 1-751.

Appeal Rights

If you are not satisfied with the reconsideration decision, you have the right to request an appeal. The appeal procedure to follow depends on when the benefit was earned and the issue involved. If the benefit was based on service accrued on or before June 30, 1997, you must follow the Treasury Department's benefit appeal process. If the benefit was based on service accrued after June 30, 1997, you must follow DCRB's benefit appeal process. If the benefit was earned during both time periods, you must follow the Treasury Department procedures, unless instructed otherwise.

Benefits Accrued Through June 30, 1997

If the DCRB Pension Administrator denies your request for reconsideration, you may appeal the decision to the Treasury Department (see 31 C.F.R. §§ 29.401 et seq.). Your appeal must be in writing and received by the Treasury Department within 60 calendar days from the date of the DCRB reconsideration decision letter. Your appeal can be sent to:

U.S. Department of the Treasury
Office of D.C. Pensions

By Mail:
1500 Pennsylvania Ave., NW
Washington, DC 20220



By Hand Delivery:

1722 I Street, NW, 8th Floor
Washington, DC 20220

By Fax: (202) 927-1763

Your appeal must include:

- your name, address, and date of birth;
- the basis for your appeal; and
- any supporting documentation.

The Treasury Department will notify you in writing of its decision regarding your appeal. This letter will:

- provide you with specific reasons for its decision, fully setting forth the Treasury Department's findings and conclusions on the appeal; and
- notify you of your right and timeframe to seek judicial review of the decision.

Judicial Review

An individual whose appeal is denied by the Treasury Department may file a civil action in the United States District Court for the District of Columbia. The action must be filed within 180 calendar days after the date of the Treasury Department's letter informing you of its final decision.

Benefits Accrued After June 30, 1997

If the DCRB Pension Administrator denies your request for reconsideration, you may appeal the decision to the DCRB Executive Director. The DCRB Executive Director must receive your appeal in writing within 60 calendar days from the date of the DCRB reconsideration decision letter. Your appeal must include:

- your name, address, and date of birth;
- the basis for your appeal; and
- any supporting documentation.

The DCRB Executive Director has 90 calendar days to issue a written decision but may take up to 120 calendar days if special circumstances require an extension of time for processing. The decision will:

- provide you with specific reasons for the decision;
- provide references to the laws, regulations, or procedures on which the decision is based; and
- notify you of your right and timeframe for judicial review of the decision.

Judicial Review

You have the right to file an action in the D.C. Superior Court to obtain a review of DCRB's appeal decision. The action must be filed within three years after the date of DCRB's letter informing you of its final decision. A copy of the action must be delivered to the DCRB Chair.

Benefits Accrued Before, On, and After June 30, 1997

If the DCRB Pension Administrator denies your request for reconsideration, you may appeal the decision by submitting a written request to the Treasury Department as outlined above. The Treasury Department will consider your claim for a benefit based on service accrued through June 30, 1997, and the DCRB Executive Director will consider your claim for a benefit based on service accrued after June 30, 1997.

If You Disagree with the Amount of Your Benefit

If you disagree with the amount of your benefit payment, you must follow the review procedures described above under “Denial of an Optional or Deferred Retirement Benefit or a Survivor Benefit.” The same procedures may apply if your payment is recalculated.

You also have the right to inspect and/or receive a copy of your records. You may direct such request in writing to the DCRB Benefits Department.

DID YOU KNOW?

You are required to receive your benefit payment electronically via a direct deposit to a bank, credit union, or similar account.

Receiving a Retirement or Survivor Benefit

Once your application for an optional or disability retirement benefit is approved by the PFRRB, a Board Order is forwarded to the DCRB Benefits Department. When the DCRB Benefits Department has all the required documents, it usually takes between 30 and 90 calendar days from your approved retirement date for you to receive your first monthly benefit payment. That initial payment will be retroactive to your benefit commencement date. Thereafter, your annuity is payable to you on the first business day of each month for the prior month. Earnings statements are mailed to annuitants each month.

You are required to receive your benefit payment electronically via a direct deposit to a bank, credit union, or similar account. If you change financial institutions, you must notify the DCRB Member Services Center as soon as possible and provide them with a new direct deposit application.

You may use your financial institution's direct deposit form or DCRB's form, which is available from the DCRB Member Services Center or DCRB's website at dcrb.dc.gov. The completed form must be mailed to the DCRB Benefits Department for processing. Contact DCRB's Member Services Center for more information.

It is important that you contact the DCRB Member Services Center if you move or change your designated financial institution. Your annuity may be delayed or suspended if you fail to update your records. Changes of address and tax withholding forms are also available on DCRB's website.

Note: If you receive benefit payments from the Plan that you are not eligible to receive, you are responsible for returning those overpayments to the Plan.

Your benefit payment may be subject to federal and state income taxes. DCRB will report your total benefit payments to you on a 1099-R form each year in January for the payments received the prior year. A copy of your 1099-R will also be provided to the Internal Revenue Service. DCRB does not provide tax advice.

The above information also applies to when and how your eligible survivor(s) receives his/her regular survivor benefit payment. The timing and distribution of a lump-sum survivor benefit payment will vary. The above information also applies to Plan members who are eligible to receive

a deferred retirement benefit (including their survivor(s)) and former spouses who are survivors but are not issued a Board Order by the PFRRB.

A retired member's retirement benefit may not be paid to a third-party, except for the collection of benefit overpayments by the Plan, federal tax levies, court-ordered child or spousal support, or a division of marital property pursuant to a QCO.

DID YOU KNOW?

Your benefit payment may be subject to federal and state income taxes.

In the case of a benefit payment to a minor child, or other mentally or legally incapacitated individual, payment may be made on behalf of that individual to his/her fiduciary.

Receiving a Retirement or Survivor Benefit Involving a QCO

Retirement Benefit

If a QCO assigns a portion of your retirement benefit to your former spouse, payments to your former spouse will begin prospectively as soon as administratively practicable and will stop if your retirement benefit payments stop or if your former spouse predeceases you. If payments to your former spouse stop while you are living, your future retirement benefit payments will be restored to the amount they would have been had a QCO not been issued. Your QCO must be issued prior to your death and accepted and approved by DCRB.

Survivor Benefit

If a QCO awards your former spouse all or a portion of a regular survivor benefit, they will begin receiving the benefit upon your death. A regular survivor benefit paid to a former spouse will stop if they remarry prior to reaching age 55 or when they die. If payments to a former spouse stop (or never begin), your eligible spouse will begin receiving a regular survivor benefit payment, as if a QCO had not been issued.

General Information

Continuing Your Health and Life Insurance Benefits

The Police and Fire Retirement Plan does not provide health and life insurance benefits. Those benefits are available under the District of Columbia Employees Health Benefits (**DCEHB**) Program or the Federal Employees Health Benefits (**FEHB**) Program and the District of Columbia Employees Group Life Insurance (**DCEGLI**) Program or the Federal Employees Group Life Insurance (**FEGLI**) Program. DCHR is responsible for the District Government's Programs and the U.S. Office of Personnel Management (**OPM**) is responsible for the Federal Government's Programs.

Neither DCRB nor the Treasury Department has responsibility or authority to administer your health or life insurance benefits or is responsible for any applicable regulations and policies.

If you are eligible to continue your health or life insurance benefits into retirement, your HR office will forward your information to DCRB to deduct your share of the premium payments from your retirement benefit. For more information, please see dcrb.dc.gov.

Social Security Retirement Benefits

As an active Plan member, Social Security taxes were not withheld from your pay. Therefore, you will not be eligible for Social Security retirement benefits based on your employment with the Police or Fire Department. However, you may be eligible for Social Security retirement benefits from other employment or your spouse's employment. For more information, go to ssa.gov or call 800-772-1213 (TTY 800-525-0778).

Administrative Information

Office of D.C. Pensions

ODCP, within the Treasury Department, administers Treasury's responsibilities under the BBA. This includes managing the funds used to pay retirement and survivor benefits and lump-sum payments that are the responsibility of the Federal Government. The Treasury Department entered a Memorandum of Understanding (**MOU**) with the District government that designates DCRB as the Treasury Department's Benefits Administrator.

District of Columbia Retirement Board

The District of Columbia Retirement Reform Act of 1979, Public Law 96-122, as amended, created DCRB as an independent agency of the District Government with exclusive authority and discretion to manage and control the retirement funds for District teachers, police officers, and firefighters. DCRB has a 12-member Board of Trustees, which invests the assets of the Retirement Fund that are used to pay retirement and survivor benefits and lump-sum death payments that are the financial responsibility of the District. DCRB is also the Benefits Administrator for the District Government.

DID YOU KNOW?

The Police and Fire Retirement Plan does not provide health and life insurance benefits. The benefits are provided by the District or Federal Government.

The Board meets at least quarterly to transact Board business. Those meetings are open to the public. The Board also issues an annual financial statement showing the condition of the Retirement Fund. The Board's open meeting minutes and annual financial reports are available on DCRB's website at dcrb.dc.gov.

DCRB Board of Trustees (as of September 2023)

Joseph W. Clark	Mayoral Appointee
Vacant	Mayoral Appointee
Lyle M. Blanchard	Council Appointee
Joseph M. Bress	Chair of the Board, Council Appointee, and Designated Agent for Service of Process
Mary A. Collins	Elected Retired Teacher
Christopher Finelli	Elected Active Firefighter
Geoff Grambo	Elected Retired Firefighter
Danny C. Gregg	Vice Chair/Secretary, Elected Retired Police Officer
Tracy S. Harris	Treasurer, Mayoral Appointee
Greggory Pemberton	Elected Active Police Officer
Carmen Pigler	Ex Officio Representative, Non-Voting
Nathan A. Saunders	Elected Active Teacher
Adam Weers	Council Appointee

For the Board's address, see "Contact Information" on next page.

As Benefits Administrator, DCRB Benefits Department staff determine eligibility for and calculate benefits, arrange for the payment of benefits, answer questions about the Plan, interpret the Plan provisions, determine eligibility for deferred retirement and survivor benefits, conduct earned income reviews for disability retirees, and carry out the day-to-day processing of retirement and survivor benefits, including those related to QCOs.

Other agencies of the District Government that determine retirement or survivor eligibility and/or provide data related to salary, retirement contributions, and/or service are:

- The PFRRB, as a non-adversarial fact-finding body, makes findings of fact, conclusions of law, and decisions regarding involuntary separation, eligibility for optional and disability retirements and related survivor benefit(s).
- The PFC conducts medical examinations for disability retirements, including annual medical review.
- District Government HR offices provide salary and service data used by DCRB to calculate benefits and provide members with pre-retirement counseling, including benefit estimates.
- OPRS provides DCRB with information related to mandatory member contributions and service deposits.

Contact Information

The DCRB Member Services Center is available Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern time, except on holidays recognized by the District Government. You may also schedule an appointment to meet with a DCRB Member Services representative. Most information, including forms, is available on dcrb.dc.gov/service/retirement.

Agency

District of Columbia Retirement Board (DCRB)

900 7th Street, NW, 2nd Floor

Washington, DC 20001

dcrb@dc.gov

DCRB Main Contact: (202) 343-3200 (TTY 711), (202) 566-5000 Fax

Member Services Center Contact: (202) 343-3272 (TTY 711), 866-456-3272

Toll Free, (202) 566-5001 Fax

For online services: www.dcrb.dc.gov/page/ask-member-services

For What

Depending on if you are retired, a survivor, a separated Plan member, an active Plan member, or a former spouse:

- Questions about the Plan, including investments, or your benefit or benefit payment, including lump-sum death benefit payments;
- Questions about using DCRB's self-service portal to update your retiree information at <https://dcrb.dc.gov/page/dcrb-self-service>;
- Copies of the Plan's Summary Plan Description, Summary Annual Report (**SAR**) or Annual Comprehensive Financial Report (**ACFR**);
- Changes in your contact, tax withholdings or direct deposit information;
- Changes in your marital/domestic partnership status or dependents;
- Verification of your retirement or survivor annuity payment;
- Approval of powers of attorneys, guardianships, conservatorships and other third-party fiduciaries for retirees, survivors, and any benefit claimant;
- Income withholding orders for spousal or child support;
- Changes in or to designate a beneficiary for your Plan contributions or D.C. life insurance proceeds;
- Deferred retirement application and benefit claims;
- Refunds of Plan contributions for separated members;



- Annual earned income reviews (disability annuitants under age 50);
- Service deposits for prior service credit;
- Report the death of a retiree or survivor;
- Applications and claims for spousal and child survivor benefits and lump-sum death benefits;
- Annual child survivor student certification and marital/domestic partnership certification;
- DC Spouse Equity Act Information and review and approval of QCOs;
- Copy of records in your retirement or survivor benefit file;
- Plan forms and forms or information about retiree health and life insurance and survivor coverage;
- Reconsideration of a benefit denial or the amount of your benefit or a benefit overpayment determination; and
- Appeal of a reconsideration denial of a benefit or an overpayment of a benefit based on 100% service performed after June 30, 1997.

Agency

Office of D.C. Pensions (ODCP)

U.S. Department of the Treasury
1500 Pennsylvania Avenue, NW
Washington, DC 20220
(202) 622-0800, (202) 622-1763 Fax
dcpensions@treasury.gov

For What

If you are a retiree or survivor whose benefit is fully or partially based on police or fire service performed on or before June 30, 1997:

- Appeal of a DCRB reconsideration denial of a benefit or overpayment that is based on police officer or firefighter service performed through June 30, 1997, or with police officer or firefighter service performed both through and after June 30, 1997.

Agency

Police and Firefighters' Retirement and Relief Board (PFRRB)

D.C. Department of Human Resources
1015 Half Street, SE, 9th Floor
Washington, D.C. 20003
(202) 442-9700
DCHR.PFRRB@dc.gov

For What

If you are a retiring or retired Plan member or a survivor:

- Optional and disability retirement determinations;

- Survivor annuity determinations (except a former spouse under a QCO);
- Report the death of a Plan member or of a survivor annuitant;
- Request reconsideration of a retirement or survivor annuity denial or the percentage of a disability determination; or
- Annual medical exams (disability annuitants under age 50).

Agency

District of Columbia Department of Human Resources (DCHR)

Division of Compensation, Classification and Benefits

1015 Half Street, SE, 9th Floor

Washington, D.C. 20003

202-442-9700

www.dchr@dc.gov

Benefits Department

202-442-7627



For What

If you are an active firefighter:

- Forms or information about health and life insurance;
- Change or designate a life insurance beneficiary;
- Request a retirement benefit estimate;
- Schedule an appointment for pre-retirement counseling;
- Purchase of service information; or
- Elect a refund of contributions or deferred retirement at separation.

Agency

District of Columbia Fire and Emergency Medical Services (FEMS)

Office of the Fire Chief

2000 14th St., NW, 5th Floor

Washington, D.C. 20009

202-673-3320

info.fems@dc.gov

For What

If you are an active firefighter:

- Authorization to retire; or
- Request permission to remain as an active-duty firefighter after reaching age 60.

Agency

District of Columbia Metropolitan Police Department

Office of Human Resources (MPD-OHR)

441 4th Street, NW, Suite 1060 North

Washington, D.C. 20001

202-727-4261

<https://mpdc.dc.gov/page/human-resources-management-division>

For What

If you are an active police officer:

- Forms or information about health and life insurance;
- Change or designate a life insurance beneficiary;
- Request a retirement benefit estimate;
- Schedule an appointment for pre-retirement counseling;
- Request permission to remain as an active-duty police officer after reaching age 60;
- Authorization to retire; or
- Elect a refund of contributions or deferred retirement at separation.

Agency

Police and Fire Clinic (PFC)

920 Varnum Street, NE

Washington, D.C. 20017

202-854-7400

For What

Active Plan Members:

- Report a disability or aggravation of an illness or injury; or
- Schedule a medical examination.

Retired Plan Members receiving a disability retirement benefit:

- Annual medical exams.

Note: Members who retired due to a 100% service-related disability should contact the Case Management Section of the PFC at (202) 269-7395 to discuss applicable benefits.

Agency

District of Columbia Office of Pay and Retirement Services (OPRS)

Office of the Chief Financial Officer
441 4th Street, NW, Suite 410 South
Washington, D.C. 20001
202-741-8660, Fax (202) 741-8585

For What

Active Plan Members:

- Request a copy of your individual retirement record (IRR); or
- Information related to your service deposits.

Agency

U.S. Office of Personnel Management (OPM)

Retirement Operations Center
P. O. Box 45
Boyers, PA 16017
1-888-767-6738, 1-855-887-4957 TTY
opm.gov
retire@opm.gov

For What

Retired Plan Members hired before October 1, 1987:

- Forms or information about federal health and life insurance; or
- Designate or change a beneficiary for federal life insurance.

Unions

Fraternal Order of Police (FOP)

Metropolitan Police Labor Committee

1524 Pennsylvania Ave., SE
Washington, D.C. 20003
202-548-8300

D.C. Firefighters' Association (IAFF Local 36)

3002 12th St. NE
Washington, D.C. 20017
202-635-8500

For What

If you belong to a union:

- CBA information; and
- Forms and information related to benefits provided by your union.





Frequently Asked Questions

Frequently Asked Questions for Active, Terminated Vested, and Retired Plan Members

DID YOU KNOW?

You can reach DCRB Member Services Center at 202-343-3272 (toll free at 866-456-3272) or dcrb.dc.gov/page/ask-member-services.

1. Who do I call if I have a question about the Plan?

- If you are an active-duty police officer or firefighter, contact the MPD Office of Human Resources (MPD-OHR) (police officers) at 202-727-4261 or the D.C. Department of Human Resources (DCHR) (firefighters) at 202-442-7627.
- If you are retired or terminated vested, contact the DCRB Member Services Center at 202-343-3272 (toll free at 866-456-3272) or dcrb.dc.gov/page/ask-member-services.

2. How much do I contribute toward my retirement benefit?

To help pay for your retirement benefit, you are required to make retirement contributions to the Plan while you are employed by the Police or Fire Department. Each pay period, your required retirement contribution is automatically deducted from your pay in the amount of:

- 7% of your base pay, if you were hired before November 10, 1996; or
- 8% of your base pay, if you were hired on or after November 10, 1996.

3. How much do I have to pay for a survivor benefit for my spouse or children?

When you die, before or after retirement, your eligible surviving spouse and children will automatically be entitled to a regular survivor benefit. You do not have to pay for those benefits.

However, you may elect an additional survivor benefit for your eligible spouse or child when you retire. If you make this election, your retirement benefit will be reduced by 10%. Upon your death, your designated survivor will receive an increased survivor benefit equal to the 10% reduction, minus any applicable age differential.

4. What is police officer or firefighter service?

You earn police officer or firefighter service credit while you are employed by the Police or Fire Department in a position that requires you to make retirement contributions to the Plan. Your police officer or firefighter service does not include periods of suspension, but may include periods of leave, such as, military leave, approved union leave, and approved leave without pay. Your police officer or firefighter service may also include active military service after your separation.

Note: Your unused sick leave is added to your total police officer or firefighter service to calculate the amount of an optional retirement benefit; it does not count towards retirement eligibility. Nor is unused sick leave used to determine if a police officer is eligible to have base pay include longevity pay in an optional retirement benefit calculation.

DID YOU KNOW?

You may contact the PFRRB at 202-442-9622 or MPD-OHR (active-duty police officers) at 202-727-4261 and DCHR (active-duty firefighters) at 202-442-7627.

5. What is Lateral Transfer Service?

If you were appointed to the Police Department after January 11, 2000, as a lateral law enforcement officer pursuant to the Lateral Law Enforcement Act, lateral transfer service is your years of authorized prior law enforcement service. Lateral law enforcement transfer service is used with police officer service to determine your eligibility to retire and it is included in your total creditable service to calculate your retirement benefit if you purchase your lateral transfer service before you retire.

If you transferred after October 2, 2001, from being a single role EMT or paramedic with FEMS to become a uniformed EMT firefighter with the Fire Department pursuant to the Lateral EMT Act, lateral transfer service is your years of authorized prior service as an EMT or paramedic. Lateral EMT transfer service is used with firefighter service to determine your eligibility to retire, even if you do not purchase your lateral transfer service. It is included in your total creditable service to calculate the amount of your retirement benefit if you purchase your lateral transfer service before you retire.

6. What is other creditable service?

Other creditable service may be included in your total creditable service to calculate the amount of your retirement benefit. Examples of other creditable service include prior government civilian service covered under CSRS and active military service.

Note: You must complete a purchase of service deposit to receive credit for your prior civilian CSRS service while you are an active-duty police officer or firefighter. You may need to complete a purchase of service deposit to retain service credit for your active military service.

7. What is total creditable service?

Total creditable service is your combined full years and **full months** of police officer or firefighter service and, if applicable, lateral transfer service and/or other creditable service. Your total creditable service is used to calculate the amount of your retirement benefit.

8. How do I find out if I am eligible to receive an optional retirement benefit?

You must contact the PFRRB at 202-442-9622 or MPD-OHR (active-duty police officers) at 202-727-4261 and DCHR (active-duty firefighters) at 202-442-7627.

9. Can I get an estimate of my retirement benefit?

You may request an estimate of your accrued retirement benefit from MPD-OHR/Payroll Department at 202-727-4261 (police officers) and DCHR at 202-442-7627 (firefighters). You can also contact the DCRB Member Services Center at 202-343-3272 (or toll-free at 866-456-3272). You will need to provide a proposed retirement date. You can also calculate your own estimated benefit by using the calculator on DCRB's website at dcrb.dc.gov. If you are a vested Plan member, DCRB sends annual estimated benefit statements. Please remember that these are estimates only and your actual annuity may differ from your estimate.

10. Can I have my retirement annuity directly deposited into my bank account?

Yes, you must receive your monthly payments electronically. If you are receiving a paper check and want to switch to direct deposit, you must contact the DCRB Member Services Center or use DCRB's self-service portal at <https://dcrb.dc.gov/page/dcrb-self-service>. You may also submit DCRB's direct deposit form available on its website or your bank's direct deposit form to DCRB Member Services. If direct deposit is not an available option for you, you must contact DCRB Member Services.

DID YOU KNOW?

Your first benefit payment will be retroactive to your benefit commencement date, which is the day after your retirement date.

11. When will I receive my first benefit payment?

It usually takes between 30 and 60 working days after DCRB receives and processes your complete retirement package from MPD-OHR or DCHR and your contribution information (including any purchase of service installment payments) from OPRS. Your first benefit payment will be retroactive to your benefit commencement date, which is the day after your retirement date. After you receive that first payment, you will receive a payment on the first business day of each subsequent month, as long as you remain eligible for payments.

12. Will I receive a written statement showing my pension earnings, tax withholdings, and other deductions?

Yes, an earnings statement is mailed to you shortly after the first business day of the month (when benefit payments are issued). Your earnings statement contains information regarding the gross and net amounts of your annuity payment, as well as other pertinent information (e.g., tax withholding allowances, deductions for health and life insurance premiums, and any child support deductions).

13. Who do I contact to change or to find out who I designated as the beneficiary for my Plan contributions?

- If you are an active-duty police officer, you must contact MPD-OHR, or if you are an active-duty firefighter, you must contact DCHR for your written designated beneficiary for your Plan contributions.
- If you are retired, you must contact the DCRB Member Services Center for your written designated beneficiary for your Plan contributions.

You may also find beneficiary forms on DCRB's website. You should keep copies of your beneficiary designations for our own records.

14. Will my benefit be adjusted for equalization or cost-of-living increases?

The type of increase you receive depends on your retirement date. If you retired before February 15, 1980 (Tier 1), you may receive equalization pay. If you retired on or after February 15, 1980 (Tiers 1, 2 and 3), you may receive annual COLAs. COLAs are effective on March 1 and reflected in your April 1 payment. You cannot receive both equalization pay and a COLA.

Frequently Asked Questions for Survivors

DID YOU KNOW?

The DCRB Member Services Center should be notified when a retired or separated Plan member or survivor annuitant dies and you should also contact the PFRRB for the death of a retired Plan member who was receiving an optional or disability retirement benefit.

1. Where do I report the death of a Plan member or a Survivor?

You should contact MPD-OHR when an active police officer dies or DCHR when an active firefighter dies. The DCRB Member Services Center should be notified when a retired or separated Plan member or survivor annuitant dies and you should also contact the PFRRB for the death of a retired Plan member who was receiving an optional or disability retirement benefit. ***Any benefit payments sent to a deceased retired or survivor annuitant must be returned to DCRB.***

2. How do I apply for survivor benefits?

With the exceptions described below, you must contact the PFRRB to apply for survivor benefits. The PFRRB will provide you with forms and application instructions. You must provide the PFRRB with proof of eligibility and a certified copy of the member's death certificate. The PFRRB will determine if you are an eligible survivor. In the event the PFRRB determines that a member's death is service related, it will also make an initial determination as to whether you are eligible to receive a lump-sum survivor benefit payment.

If you are a former spouse under a QCO awarded a regular survivor benefit, the survivor of a member who was receiving a deferred retirement benefit, or the survivor of a terminated vested member who was eligible to receive a deferred retirement benefit, you must contact the DCRB Member Services Center to apply for a survivor benefit. The DCRB Benefits Department will provide you with application instructions and determine if you are eligible to receive a regular survivor benefit.

3. How long can a surviving spouse receive the survivor benefit?

If you are determined to be eligible to receive a spousal survivor benefit, the benefit will continue for your lifetime unless you remarry or enter a new registered domestic partnership before turning age 55. A terminated survivor benefit may start again if your remarriage or new registered domestic partnership ends because of death, annulment, divorce/termination.

Note: A surviving spouse benefit based on service accrued on or before June 30, 1997 continues for your lifetime unless you remarry prior to age 60. If the survivor benefit is based on service performed before and after June 30, 1997, and the survivor remarries after age 55, but before age 60, the survivor will only continue to receive the portion of their survivor benefit which is based on service accrued after June 30, 1997.

A domestic partner survivor benefit only applies to the portion of a survivor benefit based on service accrued after June 30, 1997.

4. How long can an eligible child receive a survivor benefit?

An eligible child will receive a survivor benefit until the earliest of the following events:

- reaching age 18 (or if a full-time student, age 22*); or
- marrying or registering a domestic partnership before 18, or age 22 if a full-time student; or
- death.

*Full-time students are considered age 22 until the June 30th following their 22nd birthday.

If the child is a full-time student, the child and the academic institution must complete a Student Certification Form every semester. If the student remains in school, they can continue to receive an annuity up to age 22. The student must inform DCRB if they are no longer enrolled as a full-time student or marry/register a domestic partnership. Failure to inform DCRB of loss of eligibility will result in overpayments the child (or the child's representative if under 18) is responsible for repaying to the Plan.

A child who is unmarried and not in a registered domestic partnership, who is incapable of self-support because of a mental or physical disability that occurred before age 18, will receive payments until they marry or register a domestic partnership, recover from the disability, or die.





Glossary of Terms

Active Duty is when you are working for (not retired or separated from) the Police or Fire Department.

Active Military Service is military service you performed prior to your retirement date with the Police or Fire Department and includes honorable active service in the Army, Navy, Air Force, Marine Corps, or Coast Guard of the United States. It does not include service in the National Guard, except when Guard members are ordered to active duty in the service of the United States. [See D.C. Code § 5-701(11)]

Also, if you leave or have left your position with MPD or FEMS to enter the military, up to five years of honorable military service performed during any war or national emergency as proclaimed by the President or declared by Congress is creditable as police officer or firefighter service if you do not receive a refund of your Plan contributions. [See D.C. Code §§ 5-704(b)(2), (d)]

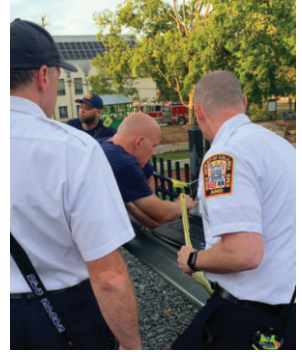
For your active military service to be included in your total creditable service, you may be required to complete a purchase of service deposit for that service to avoid a reduction in your retirement benefit when you reach Social Security Full Retirement Age. You do not need to complete a purchase of service deposit for active military service you performed prior to January 1, 1957. [See D.C. Code § 5-704(h)]

Note: If you are awarded a military pension for your military service, you cannot receive service credit under the Plan for the same military service unless your military pension is for a disability incurred during combat or certain activities in the line of military duty. [See D.C. Code § 5-704(b)(1)]

Actuarial Cost means the dollar increase in the present value of future retirement benefits that results from switching optional retirement tiers or from crediting lateral transfer service. The calculation of the present value of future benefits is based on the Fund's actuarial assumptions. [See D.C. Code § 1-907.03(a)(3)(B)]

Additional Survivor Benefit is an elected increase to a regular post-retirement survivor benefit for your designated eligible surviving spouse/domestic partner or child. If you elect an additional survivor benefit when you retire, your retirement benefit is reduced by 10% and your designated survivor's regular survivor benefit will be increased by an amount equal to your 10% reduction, minus any applicable age differential. [See D.C. Code § 5-716(f)]

Adjusted Average Base Pay is the average base pay increased by the percentage (adjusted to the nearest one tenth of one percent) in the Consumer Price Index for all Urban Consumers (CPI-U - 1967 wage base), published by the Bureau of Labor Statistics, between the month in which the Plan member retires and the month immediately prior to the month he/she dies. For Plan members hired on or after November 10, 1996 (Tier 3) and their survivors, the increase is capped at 3% per year. [See D.C. Code § 5-701(18)]



Annuity means your annual retirement or survivor benefit that is paid monthly. The recipient of an annuity is called an “annuitant.”

Average Base Pay for Plan members hired before February 15, 1980 (Tier 1), is the highest annual pay rate resulting from averaging your base pay over any 12 consecutive months as a police officer or firefighter. For Plan members hired on or after February 15, 1980 (Tiers 2 and 3), average base pay is the highest annual pay rate resulting from averaging your base pay over any 36 consecutive months as a police officer or firefighter. If you were earning pay at different rates during any of the 12 or 36 consecutive months, each pay rate will be calculated based on the length of time it was in effect. [See D.C. Code § 5-701(17)]

Base Pay is your annual pay rate. It includes your regular pay plus any differential pay for a special occupational assignment. For firefighters, base pay also includes longevity pay. For police officers who have at least 25 years of total creditable service at retirement, base pay also includes longevity pay. Base pay does not include other pay categories such as overtime, holiday pay, or military pay. [See D.C. Code §§ 5-701(6), 5-723.02, 5-544.01]

Note: If you retired prior to August 29, 1972, longevity pay was not used in calculating annual retirement benefits. The Police Recruiting and Retention Enhancement Amendment Act of 1999, D.C. Law 13-101. [See D.C. Code § 5-544.01(a)(3)]

Beneficiary is the person(s) (or trust) you designate in writing in the applicable signed and witnessed beneficiary forms to receive a lump-sum payment of the retirement contributions (and service deposits) you made to the Plan if you die without leaving a survivor eligible for a survivor annuity. The payment for your retirement contributions is equal to:

- the amount of your total retirement contributions if you die before you retire; or
- any remaining retirement contributions if you die after you retire.

If you do not designate a beneficiary(ies), the default beneficiary will be determined by the applicable order of precedence. [For retirement contributions, see D.C. Code § 5-706(c), (d)]

Benefits Administrator means the District of Columbia Retirement Board (DCRB). The Benefits Administrator is responsible for interpreting the terms of the Plan, determining eligibility for a benefit payment and calculating and administering the benefits payable under the terms of the Plan for the District Government and the Treasury Department. [See D.C. Code §§ 1-204.24d(21), 1-711(a), (e), and 1-903.04(a)]

Board Order means a formal decision issued by the District of Columbia Police and Firefighters Retirement and Relief Board (PFRRB) approving or denying an application for an optional or disability retirement or a survivor benefit or other action. [See D.C. Code § 5-721]

Calendar Year is a year that begins on January 1 and ends on December 31.

Civilian Service is honorable active service in the District Government, or in the executive, judicial, or legislative branches of the Federal Government, including work in government-owned or controlled corporations and Gallaudet University covered under the federal Civil Service Retirement System (CSRS).

For your prior civilian service to be included in your total creditable service, you must have:

- had CSRS retirement deductions (with no Social Security deductions) taken from your pay during such service (employees hired before January 1, 1984; does not include employees under CSRS Interim or Offset);
- received a refund, including any interest you earned, of all your retirement contributions you made during your prior service; and
- completed a purchase of service deposit to the Plan while you were an active Plan member. [See D.C. Code §§ 5-701(15), 5-704(e)]

Cost-of-Living Adjustments are adjustments in your benefit based on increases, if any, in the cost of living. During January of each year, the Mayor determines the percentage change in the Consumer Price Index-All Urban Consumers (CPI-U) for the previous calendar year. For police officers and firefighters hired on or after November 1, 1996, the annual increase may not exceed 3%. If there is no change in the CPI-U, or if the change is negative, no COLA is paid. [See D.C. Code § 5-718]. Cost of living tables can be found at the U.S. Bureau of Labor Statistics (www.bls.gov).



Deferred Retirement Benefit is earned when a police officer or firefighter is vested with at least five years of police officer or firefighter service and separates from service before becoming eligible for optional or disability retirement. Such police officer or firefighter is a terminated vested Plan member and may elect to receive a lump-sum refund of retirement contributions and service deposits he/she made to the Plan or an annuity beginning on the first day of the month he/she reaches age 55. [See D.C. Code § 5-717]

Domestic Partner is a person with whom a Plan member maintains a committed relationship as defined in D.C. Code § 32-701(1) and who has registered under D.C. Code § 32-702(a) or whose relationship is recognized under D.C. Code § 32-702(i). [See D.C. Code § 32-701(3)]

Note: A survivor benefit for an eligible surviving domestic partner applies only to the portion of the benefit based on service accrued after June 30, 1997.

Eligible Surviving Child(ren) is a surviving child(ren) who is not married or in a registered domestic partnership and:

- who is under age 18, or between the ages of 18 and 22, and a full-time student; or
- a child(ren) of any age incapable of self-support because of a physical or mental disability incurred prior to reaching age 18. [See D.C. Code § 5-701(5)(B)]

Eligible Surviving Spouse is the surviving husband, wife or domestic partner of a Plan member who:

- if your death occurs before you retire, was married to you or in a recognized registered domestic partnership with you at the time of your death;
- if your death occurs after you retire, was married to you or in a recognized registered domestic partnership with you at the time of your death, plus:

- was married to you or in a recognized domestic partnership with you prior to your retirement; or
- was married to you or in a recognized domestic partnership with you for at least one year immediately prior to your death; or
- is the parent of your child(ren) by such marriage or domestic partnership.

Note: Domestic partners are generally treated the same as spouses for purposes of benefits based on service after June 30, 1997.

[See D.C. Code § 5-701(3), (4)]

Final Salary is the base pay you were earning at the time you retired or separated.

Former Spouse is a living person whose marriage to a Plan member resulted in a divorce, annulment, or legal separation, and who is entitled to all or a portion of a Plan member's retirement benefit and/or a regular survivor benefit under a court-issued Qualifying Court Order (QCO) that is accepted and approved by DCRB under the D.C. Spouse Equity Act of 1988 prior to the member's death. For a former spouse to be eligible for a regular survivor benefit, they must be a person:

- who was married for at least nine months to a Plan member who performed at least 18 months of total creditable service in a position covered by the Plan;
- whose marriage to a Plan member was terminated prior to the Plan members' death; and
- who is a party to a QCO that was issued prior to the Plan member's death. [See D.C. Code §§ 1-529.01 et seq.]

The D.C. Spouse Equity Act of 1988 does not apply to domestic partners.

Frozen Plan is the District of Columbia Police Officers and Firefighters' Retirement Plan in effect through June 30, 1997. The Treasury Department is responsible for paying benefits attributable to service accrued through June 29, 1997.

Full Month is thirty (30) days.

Full-Time Student is an eligible surviving child(ren) between the ages of 18 and 22 who is regularly pursuing a full-time course of study or training in residence in a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution. A full-time student who reaches age 22 after July 1st is deemed to have reached age 22 on June 30th of the year following the year the child actually turned age 22. [See D.C. Code § 5-701(5A)]

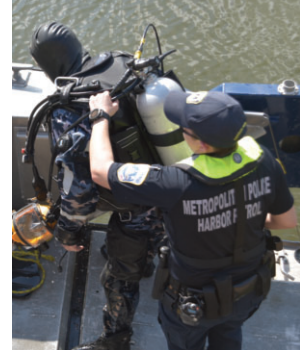
Individual Retirement Record reflects your monthly contributions deducted from your base pay during your Plan participation. The IRR (also referred to as Form 2806) is available from OPRS.

Labor Organization means the Fraternal Order of Police, MPD Labor Committee (active retired police officers) and the D.C. Firefighters' Association, Local #36, International Association of Firefighters (active firefighters). Active Plan members, who are on an approved leave of absence to

serve as a full-time officer or employee for either of these labor organizations for purposes of bargaining with the District, continue their Plan participation by making the required contributions. [See D.C. Code § 5-704(f)]

Lateral Law Enforcement Officer is any law enforcement officer who is appointed after January 11, 2000, pursuant to the Lateral Law Enforcement Act and whose position or duties are listed below:

- a member of the Capitol Police;
- a member of the United States Park Police;
- a member of the Federal Protective Service;
- a member of the United States Secret Service Uniformed Division;
- an employee who performed duties in a position primarily related to the investigation, apprehension, or detention of individuals suspected or convicted of offenses against the criminal laws of the United States of America or any state of the United States of America, including a county sheriff and municipal police position; or
- a person who performed in any capacity described above within 12 months of his or her application to the Police Department at Class 1 Private. [See D.C. Code §§ 1-610.71 et seq.]



Lateral Transfer Service is your authorized prior service time that meets the requirements of the Lateral Law Enforcement Act or the Lateral EMT Act. If you were appointed after January 11, 2000, as a lateral law enforcement officer with the Police Department pursuant to the Lateral Law Enforcement Act, lateral transfer service is your years of authorized prior law enforcement officer service. Lateral transfer service is used with police officer service to determine your eligibility to retire and it is included in your total creditable service to calculate the amount of your retirement benefit, provided you complete a purchase of service deposit for such service before you retire. [See D.C. Code § 5-704(k)]

If you were transferred after October 2, 2001, from being a single role EMT or paramedic with the EMS to become a uniformed EMT firefighter (this may include a uninformed dual role EMT/Paramedic firefighter) with the Fire Department pursuant to the Lateral EMT Act, lateral transfer service is your authorized years of prior service as an EMT or paramedic. Lateral transfer service is used with firefighter service to determine your eligibility to retire, even if you do not complete a purchase of service deposit. It is included in your total creditable service to calculate the amount of your retirement benefit, provided you complete a purchase of service deposit for such service before you retire. [See D.C. Code § 5-704(i)]

Lump-Sum Refund of Your Retirement Contributions means an amount consisting of (i) mandatory retirement deductions made from your salary as an active Plan member, and (ii) voluntary amounts deposited into the Retirement Fund by an active Plan member covering lateral transfer service and other creditable service.

Mandatory Retirement Contributions are the 7% or 8% contributions to the Retirement Fund that you are required to make from your annual salary. [See D.C. Code § 5-706(a)]

- Police Officers' mandatory contributions are post-tax and are not taxable when distributed.
- Firefighters' mandatory contributions are pre-tax employer pick-up contributions under section 414(h)(2) of the Internal Revenue Code and are taxable when distributed. [See D.C. Code § 5-706(a)(1)]

Mayor is the Mayor of the District of Columbia or his/her designated agent or agents. [See D.C. Code § 5-701(12)]

Military Leave is active military service you performed while you were an active Plan member.

Note: If you are awarded a military pension for your military service, you cannot receive service credit under the Plan for the same military service unless your military pension is for a disability incurred during combat or certain activities in the line of military duty. [See D.C. Code § 5-704(b)(1)]

Non-Service-Related Disability means a physical or mental illness contracted or an injury that was incurred outside the line of active duty as a police officer or firefighter that prevents you from performing your duties as a police officer or firefighter. [See D.C. Code § 5-701(2) and (19)]

Other Creditable Service includes your years of civilian service performed prior to your hire date with the Police or Fire Department and/or active military service performed prior to your retirement date from the Police or Fire Department (military leave during war or national emergency or six-months of approved leave without pay in a calendar year that are treated as police officer or firefighter service are excluded). If eligible, such service is included in your total creditable service to calculate the amount of your retirement benefit. Civilian service and active military service are not used to determine your eligibility for a retirement benefit, even if you complete a purchase of service deposit for such service. [See D.C. Code § 5-704]

Note: You must complete a purchase of service deposit for civilian service before you retire. You may need to complete a purchase of service deposit for active military service.

Plan Member is an active-duty police officer or firefighter, a terminated vested police officer or firefighter or a retired police officer or firefighter.

Police Officer or Firefighter Service includes honorable service in the Police or Fire Department (suspensions are not included). You earn police officer or firefighter service credit while you are employed by the Police or Fire Department in a position that requires you to make retirement contributions. Police officer or firefighter service may also include up to six months of approved leave in any calendar year, military leave, military service performed during war or national emergency, and approved union leave. Your police officer or firefighter service is used to determine your eligibility for retirement and the amount of your optional or deferred retirement benefit. [See D.C. Code §§ 5-701(10), 5-706(a)]

Qualifying Court Order is a court-issued order assigning a portion of a retirement benefit and/or awarding a survivor benefit to a former spouse that DCRB may accept as QCO if it complies with the D.C. Spouse Equity Act of 1988 (see D.C. Code §§ 1-529.01 et seq.). QCOs issued prior to March 16, 1989, or after a member's death, are not acceptable. QCOs do not apply to domestic partners.

Regular Survivor Benefit is an annuity paid to your eligible surviving spouse and/or your surviving child(ren). It may also be paid to an eligible former spouse who is a party to a QCO.

Remaining Retirement Contributions are the difference, if any, between the amount of your total contributions to the Plan and the amount of the total retirement benefits paid to you prior to your death.

Replacement Plan is the District of Columbia Police Officers and Firefighters' Retirement Plan in effect after June 30, 1997. The District of Columbia Government is responsible for paying benefits attributable to service accrued after June 30, 1997.

Service-Related Disability is a physical or mental illness contracted or an injury that was incurred in the line of active-duty as a police officer or firefighter, or a physical or mental illness or an injury originally suffered in the line of active duty and later aggravated in the line of active duty as a police officer or firefighter, that prevents you from performing your duties as a police officer or firefighter. [See D.C. Code § 5-701(2) and (19)]

Social Security Full Retirement Age is the age (65 or later depending on date of birth) at which an individual qualifies to receive full Social Security old-age retirement benefits, provided he/she has earned the required number of Social Security credits. You do not earn Social Security credits as an active-duty police officer or firefighter.

Social Security Retirement Benefit is a retirement benefit you receive from the Social Security Administration, provided you qualify. To qualify, most individuals need to complete at least 10 years of Social Security covered employment to earn the required number of Social Security quarters. You do not earn Social Security credits as an active-duty police officer or firefighter.

Survivor Benefit is a benefit in the form of an annuity payable when you die to your eligible surviving spouse/domestic partner, eligible surviving dependent children and/or dependent parents.

Surviving Children means your living children after your death, including your recognized natural children, stepchildren, or any adopted children.

Surviving Spouse means your living wife or husband or domestic partner who you were married to or in a recognized registered domestic partnership (D.C. Code §§ 32-701 et seq.) with at the time of your death.

Note: A surviving spouse may be a same-sex spouse from a valid marriage performed in the District of Columbia or another jurisdiction. [See Pub. L. 117-228, "Respect for Marriage Act"; D.C. Code §§ 46-401 and 46-405.01]

Terminated Vested means a police officer or firefighter who left the Police or Fire Department before retirement with at least five years of police officer or firefighter service and who did not take a refund of their Plan contributions (or who has redeposited his/her refund with interest, if applicable), and will be eligible for a deferred retirement benefit at the beginning of the month they reach age 55.

Total Creditable Service is your combined full years and full months of police officer or firefighter service and, if applicable, lateral transfer service and/or other creditable service. It is

used to calculate the amount of your retirement benefit. Each period of service can only be credited once.

Note: You must complete a purchase of service deposit for lateral transfer service and prior civilian service while you are an active Plan member. You may also need to complete a purchase of service deposit for active military service.

Uniformed EMT is a single role EMT or paramedic with the EMS who, pursuant to the Lateral EMT Act, transferred after October 2, 2001, to the Fire Department. A uniformed EMT may include a uniformed dual role EMT/Paramedic.

Unused Sick Leave is added to your police officer or firefighter service to calculate the amount of your optional retirement benefit. It is not used to calculate a deferred or a disability benefit. Unused sick leave is not used to determine your eligibility for a retirement benefit. It is not added to police officer service to determine if a police officer is eligible to have base pay include longevity pay when calculating a retirement benefit. Unused sick leave is converted to service based on your tour-of-duty, which may vary.

Abbreviations/Acronyms

ACFR	Annual Comprehensive Financial Report
BBA	Title XI of the Balanced Budget Act of 1997, Public Law 105-33, as amended [See D.C. Code §§ 1-801.01 et seq.]
CBA	Collective Bargaining Agreement
C.F.R.	Code of Federal Regulations
COLA	Cost-of-Living Adjustment
CPI-U	Consumer Price Index-All Urban Consumers
CSRS	Civil Service Retirement System
D.C. or District	District of Columbia
D.C. Code	District of Columbia Official Code
DCEGLI	District of Columbia Employees Group Life Insurance
DCEHB	District of Columbia Employees Health Benefits
DCHR	District of Columbia Department of Human Resources
D.C.M.R.	District of Columbia Municipal Regulations
DCRB	District of Columbia Retirement Board
EMS	Emergency Medical Services arm of the District of Columbia Fire and Emergency Medical Services Department
EMT	Emergency Medical Technician with FEMS
FEGLI	Federal Employees Group Life Insurance
FEHB	Federal Employees Health Benefits
FEMS	District of Columbia Fire and Emergency Medical Services Department
FERS	Federal Employees' Retirement System
Fire Department	Firefighters and uniformed EMT firefighters arm of FEMS
IRA	Individual Retirement Account or Annuity
IRR	Individual Retirement Record
Lateral EMT Act	Paramedic and Emergency Medical Technician Lateral Transfer to Firefighting Amendment Act of 2001, effective October 3, 2001, D.C. Law 14-28 [See D.C. Code § 5-409.01]

Lateral Law Enforcement Act	Lateral Appointment of Law Enforcement Officers Amendment Act of 2000, effective October 4, 2000, D.C. Law 13-160 [See D.C. Code §§ 1-610.71 et seq.]
LLEO	Lateral Law Enforcement Officer
MOU	Memorandum of Understanding
MPD or Police Department	District of Columbia Metropolitan Police Department
MPD-OHR	Metropolitan Police Department Office of Human Resources
ODCP	Office of D.C. Pensions, U.S. Department of the Treasury
OPM	Office of Personnel Management, U.S. Government
OPRS	Office of Pay and Retirement Services, District of Columbia Government
PFC	Police and Fire Clinic
PFRRB	Police and Firefighters' Retirement and Relief Board
Plan or Police and Fire Retirement Plan	District of Columbia Police Officers and Firefighters' Retirement Plan
Post-56 Military Service	Active military service performed after December 31, 1956
QCO	Qualifying Court Order
Retirement Fund or Fund	District of Columbia Police Officers and Fire Fighters' Retirement Fund
Retirement Options Act	Metropolitan Police Department Retirement Options Amendment Act of 2008, effective September 11, 2008, D.C. Law 17-224 [See D.C. Code § 5-712(a-1), (a-2)]
SAR	Summary Annual Report
SMM	Summary Material Modification
SPD	Summary Plan Description
Tier 1	Members hired before February 15, 1980
Tier 2	Members hired on or after February 15, 1980, but before November 10, 1996
Tier 3	Members hired on or after November 10, 1996
Treasury Department	U.S. Department of the Treasury



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