

## SURVIVORSHIP BENEFITS

<b>Death Before Retirement</b>	
Nonservice-Connected Death with less than 2 years of service	Return of contributions, plus interest, to surviving spouse, surviving children, or estate [3.36.1250(C-E)]
Nonservice-connected with greater than 2 years of service	To surviving spouse: 24% + 0.75% for each year in excess of 2 x Final Comp (37.5% maximum) [3.36.1210(F), 1280(B)] <b>and</b> to surviving children: 1 Child: Final Comp x 25% [3.36.1210(G), 1300(B)] 2 Children: Final Comp x 37.5% [3.36.1210(G), 1300(D1)] 3 Children: Final Comp x 50% [3.36.1210(G), 1300(F1)] If no surviving spouse nor surviving children: Return of contributions, plus interest, to estate [3.36.1210(E), 1210(I)]
Service-connected death	To surviving spouse: Final Comp x 37.5% [3.36.1200(F), 1270(B)] <b>and</b> to surviving children: 1 Child: Final Comp x 25% [3.36.1200(G), 1300(B)] 2 Children: Final Comp x 50% [3.36.1200(G), 1300(D2)] 3 Children: Final Comp x 75% [3.36.1200(G), 1300(F2)] If no surviving spouse nor surviving children: Return of contributions, plus interest, to estate [3.36.1200(E), 1200(I)]
Death before retirement, but while eligible for service retirement	To surviving spouse: Final Comp x 37.5% [3.36.1200(F), 1270(B)] <b>and</b> to surviving children: 1 Child: Final Comp x 25% [3.36.1200(G), 1300(B)] 2 Children: Final Comp x 37.5% [3.36.1200(G), 1300(D1)] 3 Children: Final Comp x 50% [3.36.1200(G), 1300(F1)] If no surviving spouse nor surviving children: Return of contributions, plus interest, to estate [3.36.1200(E), 1200(I)]
<b>Death After Retirement</b>	
Service Retirees  Service-connected Disability Retirees	To surviving spouse: Final Comp x 37.5% [3.36.1230(C), 1270(B)] <b>and</b> to surviving children: 1 Child: Final Comp x 25% [3.36.1230(D), 1300(B)] 2 Children: Final Comp x 37.5% [3.36.1230(D), 1300(D1)] 3 Children: Final Comp x 50% [3.36.1230(D), 1300(F1)] If no surviving spouse nor surviving children: \$1,000 death benefit to estate [3.36.1230(E)]
Non-service connected Disability Retirees	To surviving spouse: Final Comp x 24% + .75% for each year in excess of 2 (37.5% maximum) [3.36.1240(C), 1280(B)] <b>and</b> to surviving children: 1 Child: Final Comp x 25% [3.36.1240(D), 1300(B)] 2 Children: Final Comp x 37.5% [3.36.1240(D), 1300(D1)] 3 Children: Final Comp x 50% [3.36.1240(D), 1300(F1)] If no surviving spouse nor surviving children: \$1,000 death benefit to estate [3.36.1240(E)]
Optional Settlements	Retiree may choose an optional settlement at retirement that reduces their allowance to provide a higher survivorship allowance to their spouse

**Note: The maximum total combined benefit payable to a surviving spouse and surviving children is 75% of final comp. If necessary, the children's survivorship allowance will be reduced so that the total benefit does not exceed 75% of final compensation.**

**POLICE & FIRE DEPARTMENT RETIREMENT PLAN**

<b>"Deferred Vested" Persons</b>	
Death before eligible for benefits	Return of contributions, plus interest, to surviving spouse, surviving children, or estate [SJMC 3.36.1680]
Death after eligible for benefits, but before beginning to receive them	To surviving spouse (payable until the spouse's death): Years of service x 1.875% x Final Comp (Max of 37.5%) [SJMC 3.36.1660(B1)]  <b>and</b> to surviving children: 1 Child: Years of service x 1.25% x Final Comp (25% maximum) [SJMC 3.36.1660(B2)] 2 Children: Years of service x 1.875% x Final Comp (50% maximum) [SJMC 3.36.1660(B3)] 3 Children: Years of service x 2.5% x Final Comp (75% maximum) [SJMC 3.36.1660(B4)] If no surviving spouse nor surviving children: Return of contributions, plus interest, to estate [SJMC 3.36.1660(A2)]
Death after beginning to receive benefits	To surviving spouse (payable until the spouse's death): Years of service x 1.875% x Final Comp (Max of 37.5%) [SJMC 3.36.1670(B1)]  <b>and</b> to surviving children: 1 Child: Years of service x 1.25% x Final Comp (25% maximum) [SJMC 3.36.1670(B2)] 2 Children: Years of service x 1.875% x Final Comp (50% maximum) [SJMC 3.36.1670(B3)] 3 Children: Years of service x 2.5% x Final Comp (75% maximum) [SJMC 3.36.1670(B4)] If no surviving spouse nor surviving children: \$1,000 death benefit to estate [SJMC 3.36.1670(A)]

**Note:** The maximum total combined benefit payable to a surviving spouse and surviving children is 75% of final comp. If necessary, the children's survivorship allowance will be reduced so that the total benefit does not exceed 75% of final compensation.

**Duration of Survivorship Allowances to Surviving Spouse**

**Death before or after retirement:** Monthly allowances to a surviving spouse are payable until the spouse dies or remarries, whichever comes first. However, if, at the time of death, the member had 30 years of service or was at least 55 with 20 years of service, the allowance is payable until the spouse's death. [SJMC 3.36.1290]

**"Deferred Vested" Persons:** Monthly allowances to a surviving spouse are payable until the death of the surviving spouse. [SJMC 3.36.1660(A)(1) and 3.36.1670(A)(1)]