BENEFIT INFORMATION MEETING
What Will Be Covered...

» Defined benefit vs. defined contribution
» Employer/employee contributions
» Highest Average Salary
» Age and service credit
» Purchasing service credit
» Benefit options
» Benefit calculations
» Built-in benefits
  • Survivor benefits
  • Disability program
  • Annual increase

» Voluntary programs
  • PERAPlus Plans
  • Life insurance program

» After retirement
  • Working after retirement
  • Tax-paid contributions
  • Social Security

» PERACare Health Benefits Program
» PERA’s value/get involved
Plan Comparison

» Defined benefit
  • Pension plan makes investment decisions and assumes the risk
  • Lifetime pension benefit with annual increases
  • Survivor benefit
  • Disability benefit
  • Health care subsidy

» Defined contribution
  • Participant makes investment decisions from list of choices and assumes the risk
  • No guaranteed benefit
Member Contribution Rates

- State: 8.00%
- School: 8.00%
- Local Government: 8.00%
- Judicial: 8.00%
- DPS: 8.00%
- Troopers/CBI: 10.00%
2017 Contribution Rates, AED, SAED

<table>
<thead>
<tr>
<th>Division</th>
<th>Employer Contribution</th>
<th>AED</th>
<th>SAED</th>
<th>Total PERA Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Division</td>
<td>10.15%</td>
<td>5.0%</td>
<td>5.0%</td>
<td>20.15%</td>
</tr>
<tr>
<td>State Troopers</td>
<td>12.85%</td>
<td>5.0%</td>
<td>5.0%</td>
<td>22.85%</td>
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<tr>
<td>School Division</td>
<td>10.15%</td>
<td>4.50%</td>
<td>5.0%</td>
<td>19.65%</td>
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<tr>
<td>Local Government Division</td>
<td>10.00%</td>
<td>2.20%</td>
<td>1.50%</td>
<td>13.70%</td>
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<tr>
<td>Judicial Division</td>
<td>13.66%</td>
<td>2.20%</td>
<td>1.50%</td>
<td>17.36%</td>
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<tr>
<td>DPS Division*</td>
<td>10.15%</td>
<td>4.50%</td>
<td>5.0%</td>
<td>19.65%</td>
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</tbody>
</table>

* Actual DPS employer contributions into the DPS Division vary based upon DPS payments toward its pension obligation bonds
Contribution Distribution

» Employer contributions
  • Retirement
  • Benefit increases
  • Survivor benefits
  • Disability program
  • Health benefits program

» Employee contributions
  • Retirement
Basis of Defined Benefit

Highest Average Salary

Colorado PERA

Date December 31, 2015

Pay to the order of Jane Doe $2,531.00

Two-thousand five-hundred and thirty-one Dollars

Gregory W. Smith
Colorado PERA Executive Director

Age

Service Credit
Highest Average Salary (HAS)

» Highest three years
  • One-twelfth of the average of the highest annual salaries earned in three periods of 12 consecutive months
Factors That Can Affect HAS

» Non-taxed benefits under
  • IRC Section 125 – flexible spending, flexible benefit, cafeteria plan
  • IRC Section 132 plan – Transportation Equity Act plan
» Unusual pay pattern
» Frequency of pay
» Timing of retirement
» Year-to-year pay raises exceeding 15 percent (or 8 percent) in a highest paid year
## Year-to-Year Limit on Salary Increases

<table>
<thead>
<tr>
<th>Benefit Structure</th>
<th>Began Membership Prior to January 1, 2007</th>
<th>Retirement Eligible on January 1, 2011</th>
<th>Limit on Increases</th>
<th>HAS Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERA</td>
<td>Yes</td>
<td>Yes</td>
<td>15%</td>
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<tr>
<td>PERA</td>
<td>Yes</td>
<td>No</td>
<td>8%</td>
<td>Highest 3 years</td>
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<td>PERA</td>
<td>No</td>
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<tr>
<td>PERA</td>
<td>No</td>
<td>No</td>
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</tbody>
</table>
## HAS Calculation – 15 Percent Cap

<table>
<thead>
<tr>
<th>Year</th>
<th>Salary</th>
<th>15% Limit</th>
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</thead>
<tbody>
<tr>
<td><strong>Base Year</strong></td>
<td></td>
<td>$30,000</td>
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<tr>
<td>June 2007–May 2008</td>
<td>$30,000</td>
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<tr>
<td><strong>Salary Year 1</strong></td>
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<td>$34,500</td>
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<tr>
<td>June 2010–May 2011</td>
<td>$33,000</td>
<td>$34,500</td>
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<tr>
<td><strong>Salary Year 2</strong></td>
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<td>$37,950</td>
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<tr>
<td>June 2011–May 2012</td>
<td>$45,045</td>
<td>$37,950</td>
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<tr>
<td><strong>Salary Year 3</strong></td>
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<td>$43,643</td>
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<tr>
<td>Nov 2015–Oct 2016</td>
<td>$40,540</td>
<td>$43,643</td>
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</tbody>
</table>

**HAS Calculation**

\[
\text{HAS} = \frac{\$111,490}{3} = \frac{\$37,163}{12}
\]

\[
\text{HAS} = \$3,097
\]
**HAS Calculation – 8 Percent Cap**

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<tr>
<th>Year</th>
<th>Start Date</th>
<th>End Date</th>
<th>Salary</th>
<th>8% Limit</th>
<th>Salary Used</th>
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<tr>
<td>Base Year</td>
<td>June 2007–May 2008</td>
<td>$30,000</td>
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<tr>
<td>Salary Year 1</td>
<td>June 2010–May 2011</td>
<td>$33,000</td>
<td>$32,400</td>
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<td>June 2011–May 2012</td>
<td>$45,045</td>
<td>$34,992</td>
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<td>Salary Year 3</td>
<td>Nov 2015–Oct 2016</td>
<td>$40,540</td>
<td>$37,791</td>
<td>$37,791</td>
<td>HAS = $2,922</td>
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</table>

$105,183 ÷ 3 = $35,061 ÷ 12
Highest Average Salary (HAS)
Estimates your monthly HAS, used for calculating your monthly retirement benefit.

Use this calculator to estimate your monthly Highest Average Salary (HAS) if you are in the PERA benefit structure or if you are a member in the DPS benefit structure and were not eligible to receive a benefit on January 1, 2011. If you are a member in the DPS benefit structure and were eligible to receive a benefit on January 1, 2011, your HAS is the average monthly salary of the 36 months of earned service having the highest salaries.

Help with this calculator

Highest Average Salary Calculation

Need instructions?  
What's included in salary?

Base salary

Anticipated three highest annual salaries

- or -

Current annual salary

Expected annual pay increases

Through date: mm/dd/yyyy

Eligible to retire as of January 1, 2011?

No  

Member category

Regular

Date you began PERA membership

PERA membership on or before June 30, 2005

CALCULATE  LOAD DATA
Age and Earned Service Credit

» Age (all plans)
  • Your age at the time of retirement

» Service credit (all plans)
  • One month of service credit for any month in which your earnings equal or exceed 80 times the federal minimum wage
  • Prorated for earnings less than 80 times federal minimum wage
  • Currently 80 x $7.25 = $580.00
Purchasing Service Credit

» What can be purchased:
  • Previously withdrawn PERA or DPS accounts
  • Time worked for a non-PERA employer (non-covered employment)

» For more information:
  • Attend a Purchasing Service Credit Workshop
  • Review the *Purchasing Service Credit* booklet
Benefit Options

Option 1
Single-Life Benefit
- Maximum benefit amount
- Paid for retiree’s lifetime only

Option 2
Joint-Life Benefit
- Reduction of Option 1 benefit amount
- Upon your death, cobeneficiary* receives half of your benefit

Option 3
Joint-Life Benefit
- Further reduction of Option 1 benefit amount
- Upon your death, cobeneficiary* receives same amount

* A PERA benefit structure cobeneficiary receives annual increases and health care subsidy after retiree’s death
<table>
<thead>
<tr>
<th>Benefit Structure</th>
<th>Membership Date</th>
<th>Five Years of Service Credit as of January 1, 2011</th>
<th>Retirement Eligibility</th>
<th>Table</th>
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<tbody>
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<td>PERA</td>
<td>On or before June 30, 2005</td>
<td>Yes</td>
<td>Eligible January 1, 2011</td>
<td>PERA 1</td>
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<td>PERA</td>
<td>On or before June 30, 2005</td>
<td>Yes</td>
<td>Not eligible January 1, 2011</td>
<td>PERA 2</td>
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<tr>
<td>PERA</td>
<td>Between July 1, 2005, and December 31, 2006</td>
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<td>Eligible January 1, 2011</td>
<td>PERA 3</td>
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<td>PERA</td>
<td>Between July 1, 2005, and December 31, 2006</td>
<td>Yes</td>
<td>Not eligible January 1, 2011</td>
<td>PERA 4</td>
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<td>Between January 1, 2007, and December 31, 2010</td>
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<td>Eligible January 1, 2011</td>
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<td>PERA</td>
<td>Between January 1, 2007, and December 31, 2010</td>
<td>n/a</td>
<td>Not eligible January 1, 2011</td>
<td>PERA 6</td>
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<td>PERA</td>
<td>On or before December 31, 2006</td>
<td>No</td>
<td>n/a</td>
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<td>PERA</td>
<td>Between January 1, 2011 and December 31, 2016</td>
<td>n/a</td>
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<td>PERA</td>
<td>On or after January 1, 2017, and the most recent 10 years of service are in the School or DPS Division</td>
<td>n/a</td>
<td>n/a</td>
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<td>On or after January 1, 2017</td>
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<td>DPS</td>
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<td>Yes</td>
<td>Eligible January 1, 2011</td>
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<td>Not eligible January 1, 2011</td>
<td>DPS 3</td>
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<td>DPS</td>
<td>On or before December 31, 2009</td>
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<td>n/a</td>
<td>DPS 4</td>
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<tr>
<td>State Troopers/CBI Agents</td>
<td>n/a</td>
<td>n/a</td>
<td>Eligible January 1, 2011</td>
<td>Trooper/CBI 1</td>
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<td>State Troopers/CBI Agents</td>
<td>n/a</td>
<td>n/a</td>
<td>Not eligible January 1, 2011</td>
<td>Trooper/CBI 2</td>
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</table>
Option 1 – Highest Average Salary Percentages PERA 2

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<th>Age at Retirement</th>
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</tr>
</tbody>
</table>

**Reduced Retirement** (Shaded Area)

- No benefits payable
- Reduced Retirement
- Effective January 1, 2017

Add 2.5 percent to 87.5 for each year over 35 up to 100 percent

Colorados Public Employees Retirement Association (PERA)
Single-Life Benefit Calculation Example

- Member – age 60; 30 years of service; and HAS = $2,667
  - Option 1/A = $2,000

All benefits are payable for life (unless a disabled retiree recovers and is determined not disabled)
Alternative Benefit Calculation

**PERA Money Purchase Calculation**

\[
\text{Benefit} = (\text{Member Contributions} + \text{Interest}) + 100\% \text{ Match}
\]

Annuitized Account Balance
### Money Purchase Benefit

<table>
<thead>
<tr>
<th>Age</th>
<th>At Hire</th>
<th>At Termination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>$2,500</td>
<td>$3,402</td>
</tr>
</tbody>
</table>

- Member’s contributions: **$25,598***
- Account balance at age 60: **$84,620**
- Factor: \( \times 0.005927 \)
- Option 1 monthly benefit: **$502**

If HAS = $3,258 at age 60 with 8 years service credit, the defined benefit equals $407.25 (12.5 percent of $3,258)

* Member contributions plus interest: $22,512 + $3,086
** $42,310 account balance at age 60 \( \times 2 \)
### Money Purchase Benefit (continued)

<table>
<thead>
<tr>
<th>Age</th>
<th>Factor*</th>
<th>Age</th>
<th>Factor*</th>
<th>Age</th>
<th>Factor*</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
<td>0.005521</td>
<td>59</td>
<td>0.005834</td>
<td>63</td>
<td>0.006248</td>
</tr>
<tr>
<td>56</td>
<td>0.005592</td>
<td>60</td>
<td>0.005927</td>
<td>64</td>
<td>0.006372</td>
</tr>
<tr>
<td>57</td>
<td>0.005667</td>
<td>61</td>
<td>0.006026</td>
<td>65</td>
<td>0.006506</td>
</tr>
<tr>
<td>58</td>
<td>0.005748</td>
<td>62</td>
<td>0.006133</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Money purchase factors effective January 1, 2017
Benefit Options

**Option 1**
Single-Life Benefit
- Maximum benefit amount
- Paid for retiree’s lifetime only

**Option 2**
Joint-Life Benefit
- Reduction of Option 1 benefit amount
- Upon your death, cobeneficiary* receives half of your benefit

**Option 3**
Joint-Life Benefit
- Further reduction of Option 1 benefit amount
- Upon your death, cobeneficiary* receives same amount

* A PERA benefit structure cobeneficiary receives annual increases and health care subsidy after retiree’s death
Benefit Options Example

- Member – age 60; 30 years of service; and HAS = $2,667
- Cobeneficiary – age 61
  - Option 1 = $2,000
  - Option 2 = $1,886
  - Option 3 = $1,771

All benefits are payable for life (unless a disabled retiree recovers and is determined not disabled)
Effective Date of Retirement

First day of the month following the last day on the job

- Last day on the job
  - Example 1 – School ends June 3
  - Example 2 – State or non-contract employee ends work June 30

- Effective Date of Retirement
  - Example 1 – July 1
  - Example 2 – July 1

- Benefit issued
  - Example 1 – Last working day of July
  - Example 2 – Last working day of July
### PERA Benefit Payment

#### Choice of:

<table>
<thead>
<tr>
<th>Monthly Lifetime Benefit</th>
<th>Refund (Lump Sum)</th>
</tr>
</thead>
</table>
| Defined benefit calculation | **Retirement eligible**  
Contributions, interest, 100 percent match |
| Money purchase calculation | **Not retirement eligible**  
Contributions, interest, and match, if applicable |
### Leaving PERA-Covered Employment

#### PERA Benefit Structure

<table>
<thead>
<tr>
<th>Leave Member Account</th>
<th>Withdraw Member Account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not Retirement Eligible</td>
</tr>
<tr>
<td></td>
<td>&lt;5 Years Earned Service Credit</td>
</tr>
<tr>
<td>Resume membership or receive monthly benefit when eligible</td>
<td>No match (except 50% on member contributions made before 2011)</td>
</tr>
</tbody>
</table>
Refunding Your PERA Account

<table>
<thead>
<tr>
<th></th>
<th>Taxes</th>
<th>Withholding</th>
<th>Tax Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Rollover</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Withdrawal</strong></td>
<td>Ordinary Income</td>
<td>20%</td>
<td>10%*</td>
</tr>
</tbody>
</table>

* Unless you terminate PERA-covered employment during or after the year you reach age 55 or refund your account after age 59½
PERA Retirement Planner

Income Needs Over Time

Assumptions

Current Age:

Age at Retirement: 60

Years in Retirement: 25

I wish to enter my own value >>

Income at Retirement: $4,167 per month

Annual Income

Retirement Income Goal: 85% ($3,542 per month)

Please note that your monthly income needs will adjust according to the 3% inflation rate that you have set. You have determined your income needs to be $3,542 in present day value, which will be $4,486 at your retirement date, and $9,394 by the end of retirement.

I wish to enter my own value >>

How do I know what value I should enter here? >>

Additional Details

Inflation Rate: (%)

Your income needs cannot be achieved starting in year 2031.

LOAD SAVED PROFILE  SAVE
Built-in Benefits
Survivor benefits provide monthly benefits to qualified survivors of deceased PERA benefit structure members.

<table>
<thead>
<tr>
<th>Qualified Survivors</th>
<th>Payment Order</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Active Members</strong></td>
<td>1. Cobeneficiary (if one has been chosen by member)</td>
</tr>
<tr>
<td>• Retirement Eligible</td>
<td>2. Spouse</td>
</tr>
<tr>
<td></td>
<td>3. Dependent children</td>
</tr>
<tr>
<td></td>
<td>4. Disabled adult children</td>
</tr>
<tr>
<td></td>
<td>5. Dependent parents</td>
</tr>
<tr>
<td><strong>Active Members</strong></td>
<td>1. Dependent children</td>
</tr>
<tr>
<td>• Not Retirement Eligible</td>
<td>2. Spouse</td>
</tr>
<tr>
<td>• 1+ Year of Service</td>
<td>3. Disabled adult children</td>
</tr>
<tr>
<td></td>
<td>4. Dependent parents</td>
</tr>
<tr>
<td><strong>No Qualified Survivors</strong></td>
<td>Named beneficiary receives single lump-sum payment of member contributions plus interest and 100 percent match</td>
</tr>
<tr>
<td><strong>Less than 1 Year of Service</strong></td>
<td></td>
</tr>
</tbody>
</table>
PERA Disability Program

» Requires five years earned service credit, including six months earned during current membership period
» PERA determines eligibility to apply
» Unum determines medical eligibility and administers program
» Program provides
  • Short-term disability insurance
  • Disability retirement
» **Must** submit application within 90 days of terminating employment
Short-Term Disability

» Disability – not permanent, not total
» Benefit waiting period of 60 days
» Benefit payment period up to 22 months
» Pays up to 60 percent of average monthly pre-disability PERA-includable salary earned in most recent 12-consecutive-month period
» Includes rehabilitation, training, employment assistance, or reasonable accommodation costs
Disability Retirement

» Disability – total and permanent
» Service projected to age 65, not to exceed a total of 20 years
  • Generally provides benefit of 50 percent of HAS for Option 1
» Same benefit formula, options, increases, and health care
» Any return to work may prompt re-evaluation
PERA benefit structure members hired before 2007

- Increase will be 2 percent, unless PERA has a negative investment return, then increases for the next three years will be the lesser of 2 percent or the average of the monthly CPI-W for the previous calendar year
- Paid with July benefit
- Must receive benefit for 12 months prior to July to be eligible
- An additional waiting period applies for reduced retirement

Review *Annual Increases* fact sheet for more information
Annual Increase
(continued)

» PERA benefit structure members hired in 2007 or later
  • Receive lesser of:
    » 2 percent, or
    » The average of the monthly CPI-W for the prior calendar year, and
    » Cannot exceed 10 percent of the divisional annual increase reserve
  • Negative investment returns do not apply
  • Paid with July benefit
  • Must receive benefit for one calendar year to be eligible
  • An additional waiting period applies for reduced retirement
» Review Annual Increases fact sheet for more information
# PERAPlus 401(k) and 457 Plans

<table>
<thead>
<tr>
<th></th>
<th>401(k) Plan</th>
<th>457 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>Any employee of a PERA employer</td>
<td>Any employee of a PERAPlus 457-affiliated employer</td>
</tr>
<tr>
<td><strong>2017 Contribution Limit</strong></td>
<td>Contribute up to $18,000 (no minimum)</td>
<td></td>
</tr>
<tr>
<td><strong>Catch-Up For Age 50+</strong></td>
<td>$6,000*</td>
<td></td>
</tr>
<tr>
<td><strong>Investment Options</strong></td>
<td>• Ten PERAAdvantage Target Retirement Date funds</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Six PERAAdvantage asset class-based funds</td>
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</tr>
<tr>
<td></td>
<td>• PERAAdvantage SRI Fund</td>
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</tr>
<tr>
<td></td>
<td>• Self-Directed Brokerage Account</td>
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</tr>
<tr>
<td></td>
<td>• Daily valuation; daily changes permitted</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Traditional pre-tax and Roth** contributions available</td>
<td></td>
</tr>
<tr>
<td><strong>Advice</strong></td>
<td>• Online Advice (no additional fee)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Professional Manager (additional fee)</td>
<td></td>
</tr>
<tr>
<td><strong>Recordkeeper</strong></td>
<td>Voya Financial</td>
<td></td>
</tr>
<tr>
<td><strong>Contact</strong></td>
<td>• <a href="http://www.copera.org">www.copera.org</a></td>
<td>1-800-759-7372 (select PERAPlus option)</td>
</tr>
</tbody>
</table>

* Special catch-up also available in 457 Plan for three years prior to normal retirement age

** Employer must adopt the Roth option in order for employees to make Roth contributions
Life Insurance Program

» Decreasing term group insurance
  • Includes accidental death benefit plus spousal/dependent coverage
» Four units of insurance may be purchased
» Active PERA members may enroll
» Automatically continues in retirement
» April–May annual open enrollment
  • Details at www.copera.org
» Unum administers the program
» For more information call Unum at 1-866-277-1649
After Retirement
## Working After Retirement for a PERA Employer

### Required Contributions
- Employer contribution, AED, and SAED
- Working retiree contribution

### Returning to Work
- **Cannot** work on effective date of retirement
- **Cannot** work on first business day of month
- Work in month in which retirement was effective results in a 5 percent reduction to one month’s benefit **per day worked**

### Working After Retirement Limits (Each calendar year)
- ≤ 4 hours per day; up to 720 hours
- 4+ hours per day; up to 110 days*
- No limit to work for a non-PERA employer

---

* School districts and higher education may designate up to 10 retirees to work up to 140 days or 916 hours per calendar year
Suspending Retirement

» Notify PERA in writing
» Make contributions and earn service credit toward new benefit segment
» Re-retire
  • If 12 months or more of service credit are earned, you may refund the new account or elect to receive a second benefit
  • Original benefit is not adjusted
Federal Taxation Issues

» Taxable amount of benefit depends on tax-paid plus tax-deferred balances in PERA account
  • Tax-paid
    » IRC Simplified Method is used to calculate the tax-free portion of an Option 1, 2, or 3 benefit
      • Contributions prior to July 1, 1984
      • Service credit purchases from tax-paid sources
  • Tax-deferred
    » Taxable in retirement
      • Contributions on and after July 1, 1984
      • Service credit purchases from tax-deferred sources
Colorado Taxation Issues

» State pension income exclusion
  • Pension income includes PERA, Social Security, 401(k), 403(b), 457, and tax-deductible IRAs

<table>
<thead>
<tr>
<th>Retiree Age</th>
<th>Annual Exclusion Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>55–64</td>
<td>$20,000</td>
</tr>
<tr>
<td>65 and older</td>
<td>$24,000</td>
</tr>
</tbody>
</table>

• Additional exclusion for tax-paid
  » PERA benefit structure between July 1, 1984, and December 31, 1986
PERA benefits are not reduced

Social Security earned and spousal benefits are reduced for PERA members not paying FICA taxes on public employment 

**unless the member:**
- Receives a refunded PERA account that does not include an employer match, or
- Has 30+ years of “substantial earnings” in Social Security

Review *PERA and Social Security* fact sheet
What is PERACare?

» Umbrella name for the retiree group health care plan
  • Includes health care, dental, and vision plans
  • May enroll in any or all of these types of coverage with a qualifying event or during annual open enrollment
  • Must be a benefit recipient or qualified dependent

» Subsidy is based on years of service credit and Medicare eligibility
  • Cobeneficiary receives subsidy upon retiree’s death

» Learn more at PERACare Information (PCI) meetings
PERA’s Value to Colorado

P
ERA is one of Colorado’s best investments

E
very month, about $300 million is disbursed to retirees who call Colorado home

R
reforms in SB 10-001 are working – we need to let them continue to work as planned

A
adaptability and transparency ensure our long-term sustainability
Who is an Ambassador?
- A person who represents PERA locally, sharing PERA’s positive message

What does an Ambassador do?
- After training, Ambassadors contact their state senators and representatives, write letters to the editor, and participate in community meetings

Why does PERA need Ambassadors?
- Ambassadors are critical in communicating the value of PERA to the state
- Ambassadors are the voices that personalize the PERA story for elected officials and communities

How do I become an Ambassador?
- Sign up through PERA’s website
Contact Colorado PERA

» Web address
  • www.copera.org

» Mailing address
  • PO Box 5800, Denver, CO 80217-5800

» Office locations
  • 1301 Pennsylvania Street, Denver
  • 1120 West 122nd Avenue, Westminster
  • 10457 Park Meadows Drive, Suite 102, Lone Tree

» Phone number
  • 1-800-759-PERA (7372)