



2015 Annual Member Statement



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Your CalPERS Contributions:

	After Tax Contributions	Tax Deferred Contributions	Interest	Total	Service Credit (yrs)
Beginning Balance July 1, 2014	\$0.00	\$20,982.91	\$40,811.77	\$61,794.68	9.800
Changes Fiscal Year 2014-2015	\$0.00	\$0.00	\$3,705.07	\$3,705.07	0.000
Ending Balance June 30, 2015	\$0.00	\$20,982.91	\$44,516.84	\$65,499.75	9.800

These funds cannot be borrowed against and are available to you only upon permanent separation from all CalPERS-covered employment. The interest credited to your account was computed based upon the annual interest crediting rate of 6%.

Your Service Credit Details:

Your total CalPERS service credit of **9.800** years consists of:

Benefit Formula	Service Credit (yrs)	Employer
Misc. 2% @ 55	9.800	Santa Clara County Schools

Your Account Information:

Your CalPERS ID	7585474092
Eligible for service retirement	No
Post-retirement lump sum death benefit	\$2,000

Your retirement benefit is based on your **service credit**, **final compensation** (highest average pay rate over a 1- or 3-year period), and **benefit factor** (percentage of your final compensation based on your age and benefit formula(s)). If you are vested, no longer working, and are at or above the age cap of your benefit formula, you are encouraged to obtain a retirement estimate, as waiting to apply for your retirement benefits may not be beneficial. To learn more, visit the Forms & Publications section on the CalPERS website.

Factors That May Affect Your Benefits:

CalPERS has made every effort to ensure the accuracy of this report. This document does not have the force and effect of law, rule, or regulation governing the payment of benefits. Should any difference or error occur, the law will take precedence.

Additional accounts

If you are participating in any of the following plans, more information and account balances are available here:

CalPERS Supplemental Income 457 Plan
<https://calpers.voyaplans.com> (800) 260-0659

CalPERS Supplemental Contributions Plan
<https://calpers.voyaplans.com> (800) 260-0659

State Alternate Retirement Program
<https://www.savingsplusnow.com> (855) 616-4SPN (4776)

Questions about the amount of your contributions, interest, or service credit?

- Log in to your account at **my.calpers.ca.gov** and send a message via the Message Center
- Visit the CalPERS website: **www.calpers.ca.gov** and submit your questions online
- Mail to:
California Public Employees' Retirement System
Member Account Management Division
P.O. Box 942704
Sacramento, CA 94229-2704

Please include your full name, CalPERS ID, address, daytime telephone number, and your current employer's name on all inquiries.

For general information

- Visit the CalPERS website: **www.calpers.ca.gov**
- Call **888 CalPERS** (or 888-225-7377) or TTY: (877) 249-7442
- FAX: (800) 959-6545
- Visit a CalPERS Regional Office