

CalPERS Retirement Estimate Calculator

NOTE: New to the site? If you're a member, create your view first so we can provide the information that's pertinent to you. Just go to the **For Members** area and tell us who you are.

- Go to website www.calpers.ca.gov/
- Select **FOR MEMBERS**

Microsoft Internet Explorer window: Welcome to CalPERS On-Line - Microsoft Internet Explorer

Address: <http://www.calpers.ca.gov/>

June 17, 2008 PRESS ROOM | SITE MAP | CONTACT US Search [] GO

FOR MEMBERS | FOR EMPLOYERS | FOR BUSINESS PARTNERS | CaPERS INVESTMENTS | ABOUT CaPERS

QUICK LINKS

- ▶ CalPERS Programs & Services Overview
- ▶ CalPERS Facts at a Glance
- ▶ Our Organization
- ▶ Career Opportunities
- ▶ Legislation, Regulations & Statutes

More >>

ONLINE SERVICES

- ▶ Access my|CaPERS
- ▶ Board Meeting Agenda Materials
- ▶ Shareowners' Forum
- ▶ Search the Investment Policy Glossary
- ▶ CalPERS Education Center

Forms & Publications Center

Browse, download, and order forms and publications. **GO>>**

Important Dates & Events

| | | | |
|-------------------------------------|----------------|------------------|-------------|
| ▶ Long-Term Care Application Period | Apr 1 - Jun 30 | ▶ Board Meetings | Jun 16 - 19 |
| ▶ Retirement Planning Fairs | Apr 29 - Nov 1 | | |

Windows taskbar: Start | H? | Inbo... | Micr... | G:\B... | FW:... | Retir... | Wel... | 3:08 PM

➤ Select **Active Member**.....Next >

CalPERS On-Line - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Print Preview Print Setup

Address <https://www.calpers.ca.gov/index.jsp?bc=/eip/self-id-member.jsp> Go Links

ABOUT OUR SITE | SITE MAP | GLOSSARY | ASK CalPERS | CONTACT US

CalPERS

Search GO

MEMBERS | EMPLOYERS | BUSINESS PARTNERS | CalPERS INVESTMENTS | ABOUT CalPERS

CalPERS - R Street

Help Us Give You The Information You Need

To provide you the most relevant information, please complete this quick, two-step process.

First, select your **current member status** from the five choices below. Interested parties, spouses of members, and beneficiaries should select the membership status for the type of information you want.

- Active Member**
Currently employed now by a covered employer.
- Inactive Member**
Not currently employed by a covered employer, but you have member contributions on account.
- Member Nearing Retirement**
Planning to retire within five years.
- Retired Member**
Currently receiving retirement benefits.
- Long-Term Care Only Member**
Participate in CalPERS Long-Term Care Program only.

Clear This Selection Next >

California Public Employees' Retirement System © Copyright 2008 CalPERS [Privacy Policy](#) [Conditions of Use](#) [RSS](#)

Start H? Internet Inbo... Micr... G:\B... FW:... Retir... CalP... 3:15 PM

➤ Select **Public Agency Employee**.....Next ➤

CalPERS On-Line - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Print Preview

Address https://www.calpers.ca.gov/index.jsp?bc=%2F%2Fself-id-member-cat.jsp&pca_temp=LTCO&pst_temp=ACT&Submit.x=26&Submit.y=8 Go Links

ABOUT OUR SITE | SITE MAP | GLOSSARY | ASK CalPERS | CONTACT US

CalPERS

Search GO

MEMBERS | EMPLOYERS | BUSINESS PARTNERS | CalPERS INVESTMENTS | ABOUT CalPERS

Help Us Give You The Information You Need

Step 2 of 3 – Select Your Current Member Category

▼ **Active Member**
Currently employed now by a covered employer.

- State Agency or California State University Employee
- Public Agency Employee
- School Employee
- Judge Elected or Appointed **Prior** to November 9, 1994
- Judge Elected or Appointed **After** November 9, 1994
- Legislator, Constitutional Officer, or Statutory Officer
- Volunteer Firefighter - *This program is no longer active.*
- Part-Time California National Guard

Clear This Selection Next >

California Public Employees' Retirement System © Copyright 2008 CalPERS Privacy Policy Conditions of Use RSS

Start H? Inbo... Micr... G:\B... FW:... Retir... CalP... 3:17 PM

➤ Check box **Recognize my Member View for future visits to CalPERS On-Line.**

➤ Select **Confirm**

CalPERS On-Line - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address <https://www.calpers.ca.gov/index.jsp?selfid=m2> Go Links

ABOUT OUR SITE | SITE MAP | GLOSSARY | ASK CaPERS | CONTACT US

CaPERS

Search GO

MEMBERS | EMPLOYERS | BUSINESS PARTNERS | CaPERS INVESTMENTS | ABOUT CaPERS

Help Us Give You The Information You Need

Step 3 of 3 - Confirm Your Member View

You have selected:
▼ **Active Member**
- **Public Agency Employee**

Recognize my Member View for future visits to CalPERS On-Line.

For more information on this feature review our [Privacy Policy](#).

You can change your Member View at any time during your visit by choosing **Edit Your Selection** on the top left of your screen.

Clear This Selection Confirm

California Public Employees' Retirement System © Copyright 2008 CalPERS [Privacy Policy](#) [Conditions of Use](#) [RSS](#)

Start Inbo... Micr... G:\B... FW... Retir... CalP... 3:18 PM

➤ Arrive at www.calpers.ca.gov

June 10, 2008

PRESS ROOM | SITE MAP | CONTACT US

Search

FOR MEMBERS | FOR EMPLOYERS | FOR BUSINESS PARTNERS | CalPERS INVESTMENTS | ABOUT CalPERS

Your View > **Active Member - Public Agency Employee** [Edit Your View]
> **Public Agency Employer** [Edit Your View]

QUICK LINKS

MEMBERS

- ▶ Service Credit Purchase Options
- ▶ Additional Retirement Service Credit (Air Time)
- ▶ Health Benefits Program
- ▶ Retirement Benefits
- ▶ Understanding Reciprocity

More >>

ONLINE SERVICES

- ▶ Access my|CalPERS
- ▶ Change My Contact Information
- ▶ CalPERS Education Center
- ▶ View a CalPERS Video
- ▶ View All Online Services, Calculators & Tools

EMPLOYERS

- ▶ Employer Forms and Publications
- ▶ Contracting for CalPERS Programs
- ▶ Tips for Helping Your Employees
- ▶ Circular Letters
- ▶ Administering CalPERS Programs

More >>

Important Dates & Events

- ▶ Long-Term Care Application Period Apr 1 - Jun 30
- ▶ Employers' Disability Retirement Workshops Jun 18

Access my|CalPERS >>
Log In to ACES >>
Log In to REPIMS >>

Forms & Publications Center

Browse, download, and order forms and publications. **GO>>**

90 Years of Hope

➤ Select **View All Online Services, Calculators & Tools** located under **ONLINE SERVICES**

Online Services for your planning needs.

Below is a listing of all the Calculators and Tools that will assist you in planning. If you need help, click on the next to the link.

Retirement
Health
Financial Services

Retirement

Help & Info

my Planning Tools
has all the tools and information you need for planning your retirement.

- [Start](#)

Calculate My Retirement

- [Use My Statement Data \(requires Log In\)](#)
- [Enter My Own Data](#)
- [Open a Saved Estimate](#)
- [Estimate My Service Credit Cost](#)
- [View in my|CalPERS \(requires Log In\)](#)
- [Request My Retirement Estimate](#)

My Account Info

My Statuses

- [Disability Retirement Status](#)
- [Service Credit Purchase Status](#)

My Statements

- [Annual Member Statements](#)
- [Tax Statements](#)
- [Benefits Statements](#)

more about using my|CalPERS [Start Now](#)

eNews

eSubscriptions
[Register Now](#)

News Feeds
[Subscribe Now](#)

Account Services

my Profile

- Register Now
- [Update My Contact Information](#)
- [Update My Online Account](#)
- [Forgot My Log In Info](#)

- Go to **Calculate My Retirement**
- Select **Enter My Own Data**

- Complete all the requested information **About You**

- Continue

Important Note(s):

Retirement Formula

3% @ 60 = County of Riverside Regular Employees

3% @ 50 = County of Riverside Safety Employees

Survivor Continuance = Yes

Covered by Social Security = Yes

Retirement Planning Calculator - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.calpers.ca.gov/index.jsp?bc=/member/online-svcs/retirement/my-tools/calc-my-retirement/rpcs.xml>

Service Credit
Retirement Benefits
Part-Time California National Guard Membership
Health Benefits
Long-Term Care Program
Death Benefits
Deferred Compensation & Other Supplemental Income Plans
2008 Retirement Planning Fairs
Member Education
Online Services
Member Home Loan Program
Life Events - What You Need to Know

Employer Name: * **Total Years of Service as of June 30, 2007: ***

Retirement Formula: *

Does this employer provide Survivor Continuance?: *
 Yes No Not Sure

Covered by Social Security?: *
 Yes No Not Sure

Are you currently working for this employer? *
 Yes
 No, I am working, or have worked for another CalPERS employer.
 No, I no longer work for a CalPERS employer.

If this is your current employer:

Time Base: *
 Full Time Less than Full Time or Part Time

If part time:

Number of hours worked each week:

Number of months worked each year:

Continue

California Public Employees' Retirement System © Copyright 2008 CalPERS Privacy Policy Conditions of Use RSS

Done Internet

Start | H? | Inboxes - Micr... | PeopleSoft ... | Retirement ... | Retirement... | 2:29 PM

➤ Continue

➤ Review your Employment History

Retirement Planning Calculator - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.calpers.ca.gov/index.jsp?bc=/member/online-svcs/retirement/my-tools/calc-my-retirement/rpcs.xml>

MEMBERS | EMPLOYERS | BUSINESS PARTNERS | CaPERS INVESTMENTS | ABOUT CaPERS

You have selected:
- Active Member
- Public Agency Employee
[Edit Your Selection](#)

Calculate My Retirement

[Help Guide](#)
[Quick Tips](#)
[FAQs - Calculate My Retirement](#)

Access my|CaPERS
Service Credit
Retirement Benefits
Part-Time California National Guard Membership
Health Benefits
Long-Term Care Program
Death Benefits
Deferred Compensation & Other Supplemental Income Plans
2008 Retirement Planning Fairs
Member Education
Online Services
Member Home Loan Program
Life Events - What You Need to Know

[Member Information](#) > [Online Services](#) > [Retirement](#) > [My Planning Tools](#) > [Calculate My Retirement](#) > **Retirement Planning Calculator**

Retirement Planning Calculator

[About You](#) > [Current Employer](#) > Employment History

Your Employment History

Be sure to check your employment history carefully to see if you have included all your CaPERS-covered employment. If you permanently separated from a CaPERS employer and are "vested" (have 5 years of service credit or 10 years for state second Tier members), you can leave your member contributions in your account and be eligible for a retirement benefit in the future. If you take a refund of your contributions before you retire, you will no longer be a CaPERS member and will not receive a benefit.

According to the information you provided, this is your employment history.

You can edit information for your various employers or delete an employer, if necessary.

[Quick Tip](#) | * Required Field | [Missing Field](#)

County of Riverside
Local Misc. 3% at 60
10 years of service
[Edit](#)

Employer Provides Survivor Continuance?
 Yes No Not Sure

Covered by Social Security?
 Yes No Not Sure

Add an Employer **Continue**

California Public Employees' Retirement System © Copyright 2008 CaPERS [Privacy Policy](#) [Conditions of Use](#) [RSS](#)

Done Internet

Start | H? | [Inbox - Mic...](#) | [PeopleSoft ...](#) | [Retirement ...](#) | [Retiremen...](#) | 2:34 PM

➤ Continue

Estimate Results

Based on your Employment History and the information you provided, here is your estimate of your monthly CalPERS retirement benefits, and any payments to your loved ones after your death. **After reviewing the results, you can print out this information, or change some information and receive an updated estimate.**

Please remember that these results are only an estimate and are provided to assist you with your financial planning. Your actual retirement benefit will be determined when you formally apply for retirement.

➤ View Your Retirement Monthly Estimate Results

Your Retirement Estimate Results

Unmodified Allowance

| | At Age 60 3/4 | At Age 61 3/4 | At Age 62 3/4 | At Age 63 3/4 | At Age 64 3/4 |
|----------------|------------------|------------------|------------------|------------------|------------------|
| For You | \$1,693 | \$1,839 | \$1,985 | \$2,131 | \$2,277 |

Please note that estimates are not provided for Option 1 and Option 4. These options are more complex and require more information to be calculated. You can find more information on these options in your [Member Benefit Booklet](#).

Estimate Summary

Your date of birth:
January 1, 1948

Member status:
Active

Planned retirement date:
December 31, 2008

Final compensation:
\$5000

CalPERS membership date:
Member after July 1982

Employment History

County of Riverside
11.6 years of service
Local Misc. 3% at 60
Survivor Continuance Provided
Covered By Social Security

Unused Sick Leave:
0 Hours

Total years of service at retirement:
11.6 years

➤ Recalculate Your Retirement Estimate Using Alternate Retirement Dates

Retirement Planning Calculator - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.calpers.ca.gov/index.jsp?bc=/member/online-svcs/retirement/my-tools/calc-my-retirement/rpcs.xml> Go Links

Recalculate Your Estimate with Alternative Information

Quick Tip | * Required Field | Missing Field

Your planned retirement date: *

(mm/dd/yyyy)

Your final compensation: *

\$

Recalculate

Things to Remember

- The amount shown in this estimate is very dependent on the pay rate you used for your Final Compensation. If you used your current pay rate, your estimate will be in "today's dollars." If you inflated your pay rate to try to project what it would be at retirement, please keep in mind that the cost-of-living will likely be higher as well. For example, if the inflation rate is 4%, it means that prices increase at a yearly rate of 4%. The same basket of goods and services that you can buy today at \$1,000 will cost you \$1,040 next year.
- This estimate is based on information you entered into the calculator and data from your Annual Member Statement. If you're within three years of retiring, you may use our [Request a Retirement Estimate](#) online service.
- If your employer contracts with CalPERS for Health Benefits, your eligibility depends on when you stop working and your official retirement date. If you do not retire within 120 days after your last day at work, you may lose your CalPERS Health benefits. For more information, check out [Moving Into Retirement](#).
- Please keep in mind that if you're a State employee who elected the Actuarial Equivalent Reduction (AER) to convert your Second Tier service credit to the First Tier, that the reduction has not been applied to your estimate results which means your retirement allowance will be lower than what is shown above. Please [Request a Retirement Estimate](#) using our online service to obtain a retirement estimate that includes the reduction.

Next Steps

Start | | Inbox - ... | PeopleS... | Retirem... | Retire... | Edit Dist... | 3:54 PM