



## About Us

Our Mission is to advance the health and retirement security of those who dedicate their careers and risk their lives to protect the people of Los Angeles.

In addition to our core role of managing the pension plan benefits, our services include pre-retirement and retirement counseling, and retiree health and dental subsidy program administration

**FOR MORE  
INFORMATION  
SCAN HERE!**



[www.lafpp.com/new-lafpp-members/](http://www.lafpp.com/new-lafpp-members/)

### CONTACT US

Hours: 7:30am - 4:30 pm

LAFPP

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**This pamphlet provides in informal language some Tier 6 key provisions. Refer to the Tier 6 Summary Plan Description for more details. If there is a difference between this pamphlet and the legal text, the legal text prevails**



LOS ANGELES FIRE & POLICE PENSIONS

## UNDERSTANDING YOUR PENSION

## TIER 6 FAQ'S

## HOW SOON CAN I RETIRE?

You become a Tier 6 member upon graduation if hired on or after July 1, 2011. You are eligible to retire at:  
**Age 50 with 20 years of service (YOS).**

YOS	%	YOS	%
20	40%	27	63%
21	43%	28	67%
22	46%	29	71%
23	49%	30	75%
24	52%	31	80%
25	55%	32	85%
26	59%	33+	90%



## WHAT HAPPENS IF I AM INJURED & CAN NO LONGER WORK?

If you are injured and can no longer work, you may be eligible for a disability pension.

There are two types of disability pensions: A Service-Connected and Nonservice-Connected disability.

The Board of Fire and Police Pension Commissioners review and approve (or *denies*) all disability pension applications.

All disability applications undergo a rigorous review process before approval.

### SERVICE-CONNECTED

30-90% of Final Average Salary - Based on degree of disability.

Minimum pension no less than the greater of 30% or 2% per year of service.

### NONSERVICE-CONNECTED

30% - 50% of Final Average Salary - Based on degree of disability.

## WHAT HAPPENS IF I PASS AWAY?

Depending on the circumstances of your passing, your *Qualified Survivors* (QS) may receive a survivor's pension.

There are two types of survivor pensions: Service-Connected & Nonservice Connected

	Service-Connected	Nonservice-Connected (Minimum 5+ YOS)
Pension Formula	Tier 3-5 - 75% of FAS Tier 6 - 80% of FAS	Tier 3-5 - 30% - 40% of FAS Tier 6 - 50% of FAS*
Taxability	Non-Taxable for Qualified Surviving Spouse	Fully Taxable
COLA	3% cap w/COLA Bank (for Tiers 5 & 6 only)	

## WHAT IS THE BENEFIT OF PURCHASING RECRUIT TRAINING/DRILL TOWER TIME?

While in the Academy or Drill Tower you were not a member of LAFPP. You were considered a Part-Time worker by the City. Therefore, your training period is not included in your total years of service for pension calculation purposes.

By purchasing this time, you are effectively adding to your credited years of service.

## HOW DO I PURCHASE RECRUIT TRAINING/DRILL TOWER TIME?

Obtain a cost estimate by logging in to your MyLAFPP account OR contact the Active Member Services section at (213) 279-3140.

## WHAT HAPPENS TO MY PENSION IF I TERMINATE EMPLOYMENT?

Terminating employment with the City does not always mean a total loss of your pension contributions.

If you choose to resign from the City of Los Angeles for any reason, or if you are involuntarily terminated, you have options available to you:

- Apply for a service pension (if eligible)
- Receive a refund of all pension contributions, plus interest gained
- Defer service pension upon reaching age 50 then apply for a pension (must have 20 years of service)