

JOINT AND LAST SURVIVOR OPTION

For members of the Fairfax County Employees' Retirement System

A retiring member of the Fairfax County Employees' Retirement System may elect a Joint and Last Survivor option if he or she retires under normal, early or deferred vested retirement provisions.

If you make this election, you will receive a reduced retirement benefit. However, after your death, your surviving spouse will continue to receive a percentage (50% 66²/3%, 75%, or 100%) of your reduced benefit for life. This J&LS election does not include the Pre-Social Security Benefit. The amount of reduction to your benefit depends on the difference between your age and your spouse's age, and on the percentage of your benefit that you choose for your spouse to receive. **The joint and last survivor option may not be changed once elected, except in the event of the death of your spouse or in the event of divorce.**

- **Death** – If your spouse should **die** before you, your benefit will be increased to an amount equal to the monthly benefit you would have received if you had not elected the joint and last survivor option.
- **Divorce** – If you and your spouse **divorce** following your retirement, you may elect to discontinue the joint and last survivor option provided that your divorced spouse's rights under the joint and last survivor options have been extinguished pursuant to the final decree of divorce or the final property order entered in connection with your divorce case. Your benefit will be increased to an amount equal to a monthly benefit you would have received if you had not elected the joint and last survivor option. Once it has stopped, you may not elect the joint and last survivor option again, even if you remarry.

JOINT AND LAST SURVIVOR BENEFIT REDUCTION FACTORS

<u>Age of Spouse</u>	<u>100%</u>	<u>75%</u>	<u>66²/3%</u>	<u>50%</u>
22 yrs younger	69.6%	75.8%	79.0%	83.2%
21 yrs younger	70.3%	76.4%	79.5%	83.6%
20 yrs younger	71.0%	77.0%	80.0%	84.0%
19 yrs younger	71.7%	77.6%	80.5%	84.4%
18 yrs younger	72.4%	78.2%	81.0%	84.8%
17 yrs younger	73.1%	78.8%	81.5%	85.2%
16 yrs younger	73.8%	79.4%	82.0%	85.6%
15 yrs younger	74.5%	80.0%	82.5%	86.0%
14 yrs younger	75.2%	80.6%	83.0%	86.4%
13 yrs younger	75.9%	81.2%	83.5%	86.8%
12 yrs younger	76.6%	81.8%	84.0%	87.2%
11 yrs younger	77.3%	82.4%	84.5%	87.6%
10 yrs younger	78.0%	83.0%	85.0%	88.0%
9 yrs younger	78.7%	83.6%	85.5%	88.4%
8 yrs younger	79.4%	84.2%	86.0%	88.8%
7 yrs younger	80.1%	84.8%	86.5%	89.2%
6 yrs younger	80.8%	85.4%	87.0%	89.6%
5 yrs younger	81.5%	86.0%	87.5%	90.0%
4 yrs younger	82.2%	86.6%	88.0%	90.4%
3 yrs younger	82.9%	87.2%	88.5%	90.8%
2 yrs younger	83.6%	87.8%	89.0%	91.2%
1 yr younger	84.3%	88.4%	89.5%	91.6%
SAME AGE	85.0%	89.0%	90.0%	92.0%
1 yr older	85.7%	89.6%	90.5%	92.4%
2 yrs older	86.4%	90.2%	91.0%	92.8%
3 yrs older	87.1%	90.8%	91.5%	93.2%
4 yrs older	87.8%	91.4%	92.0%	93.6%
5 yrs older	88.5%	92.0%	92.5%	94.0%
6 yrs older	89.2%	92.6%	93.0%	94.4%
7 yrs older	89.9%	93.2%	93.5%	94.8%
8 yrs older	90.6%	93.8%	94.0%	95.2%
9 yrs older	91.3%	94.4%	94.5%	95.6%
10 yrs older	92.0%	95.0%	95.0%	96.0%
11 yrs older	92.7%	95.6%	95.5%	96.4%
12 yrs older	93.4%	96.2%	96.0%	96.8%
13 yrs older	94.1%	96.8%	96.5%	97.2%
14 yrs older	94.8%	97.0%	97.0%	97.6%
15 yrs older	95.5%	97.0%	97.5%	98.0%
16 yrs older	96.0%	97.0%	98.0%	98.4%
17 yrs older	96.0%	97.0%	98.0%	98.8%
18 yrs older or more	96.0%	97.0%	98.0%	99.0%

***If your spouse is older or younger than you, beyond the ages listed on this table, please contact your retirement counselor for percentages.*