

# APPLICATION FOR DEFERRED VESTED RETIREMENT

Last Name:		First Name:		Middle Initial:	
*Birth certificate or proof of birth is required Date of Birth:		Social Security #:			
Address:		City:	State:	Zip:	
Phone #:		Work Phone #:			
Email Address:		Last day of employment:			
<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed					
Spouse Name:		Spouse SSN:		Spouse DOB:	
<b>BENEFICIARY</b>	<b>Primary Beneficiary</b> Name:				
	Relationship:		SSN:	DOB:	
	<input type="checkbox"/> Primary OR <input type="checkbox"/> Alternate	Name:			
	Relationship:		SSN:	DOB:	
I have been informed of the Joint & Last Survivor Options available to me and have elected to take: <i>(Please enclose copy of spouse's proof of birth and marriage license if Joint and Last Survivor Option has been elected.)</i>			<input type="checkbox"/> Single Life Annuity <input type="checkbox"/> 50% Option <input type="checkbox"/> 66 2/3% Option <input type="checkbox"/> 75% Option <input type="checkbox"/> 100% Option		
<p>Request for <input type="checkbox"/> <b>Normal Deferred Vested Retirement</b> (to begin when I turn age 55)          Under the provisions of the Fairfax County Uniformed Retirement System Ordinance, I hereby apply for the Deferred Vested Retirement checked above. I certify that all information given in this application is true. <b>Proof of applicant's birth must be attached.</b></p>					
Employee Signature: _____			Date: _____		

# JOINT AND LAST SURVIVOR OPTIONS

Retiring members of the **Uniformed Retirement System** (Normal, Early Service, Deferred Vested, or any type of Disability) may elect a Joint and Last Survivor Option, which entitles the surviving spouse to receive all or a percentage (50%, 66<sup>2</sup>/<sub>3</sub>%, 75% or 100%) of their base retirement benefit (not including the Pre-62 supplement or the Pre-Social Security Benefit) after their death. If the Joint and Last Survivor Option is elected, the retiree's benefit will be reduced. The amount of reduction depends on the difference in age between the retiree and his or her spouse (see chart below). A partial year is not considered a difference in age.

If the spouse should pre-decease the retiree (or in the case of divorce where the benefit is extinguished), the retiree's benefit will be increased to what it would have been if no option had been elected.

## Joint and Last Survivor Benefit Reduction Factors

<u>Age of Spouse</u>	<u>100%</u>	<u>75%</u>	<u>66<sup>2</sup>/<sub>3</sub>%</u>	<u>50%</u>	<u>Age of Spouse</u>	<u>100%</u>	<u>75%</u>	<u>66<sup>2</sup>/<sub>3</sub>%</u>	<u>50%</u>
30 yrs younger	66.0%	72.0%	76.0%	81.0%	1 yr older	87.7%	90.6%	91.5%	93.8%
25 yrs younger	69.5%	75.0%	78.5%	83.0%	2 yrs older	88.4%	91.2%	92.0%	94.2%
20 yrs younger	73.0%	78.0%	81.0%	85.0%	3 yrs older	89.1%	91.8%	92.5%	94.6%
19 yrs younger	73.7%	78.6%	81.5%	85.4%	4 yrs older	89.8%	92.4%	93.0%	95.0%
18 yrs younger	74.4%	79.2%	82.0%	85.8%	5 yrs older	90.5%	93.0%	93.5%	95.4%
17 yrs younger	75.1%	79.8%	82.5%	86.2%	6 yrs older	91.2%	93.6%	94.0%	95.8%
16 yrs younger	75.8%	80.4%	83.0%	86.6%	7 yrs older	92.9%	94.2%	94.5%	96.2%
15 yrs younger	76.5%	81.0%	83.5%	87.0%	8 yrs older	93.6%	94.8%	95.0%	96.6%
14 yrs younger	77.2%	81.6%	84.0%	87.4%	9 yrs older	94.3%	95.4%	95.5%	97.0%
13 yrs younger	77.9%	82.2%	84.5%	87.8%	10 yrs older	95.0%	96.0%	96.0%	97.4%
12 yrs younger	78.6%	82.8%	85.0%	88.2%	11 yrs older	95.7%	96.6%	96.5%	97.8%
11 yrs younger	79.3%	83.4%	85.5%	88.6%	12 yrs older	96.0%	97.0%	97.0%	98.2%
10 yrs younger	80.0%	84.0%	86.0%	89.0%	13 yrs older	96.0%	97.0%	97.5%	98.6%
9 yrs younger	80.7%	84.6%	86.5%	89.4%	14 yrs older	96.0%	97.0%	98.0%	99.0%
8 yrs younger	81.4%	85.2%	87.0%	89.8%	15 yrs older	96.0%	97.0%	98.0%	
7 yrs younger	82.1%	85.8%	87.5%	90.2%	or more				
6 yrs younger	82.8%	86.4%	88.0%	90.6%					
5 yrs younger	83.5%	87.0%	88.5%	91.0%					
4 yrs younger	84.2%	87.6%	89.0%	91.4%					
3 yrs younger	84.9%	88.2%	89.5%	91.8%					
2 yrs younger	85.6%	88.8%	90.0%	92.2%					
1 yr younger	86.3%	89.4%	90.5%	92.6%					
SAME AGE	87.0%	90.0%	91.0%	93.0%					

**\*It is your obligation to notify the Retirement System's office in the event of your spouse's death.**