

Joint & Last Survivor Option at Normal Retirement Eligibility Date

Last Name:	First Name:		
Date of Birth:	Social Security #:		
Address:	City:	State:	Zip:
Email Address:	Work Phone #:		
Agency and Position:	<input type="checkbox"/> Normal Retirement Eligible		
Spouse Name:	Spouse SSN:	Spouse DOB:	
<p>I have been informed that I may change my Joint & Last Survivor Option at the time of retirement. This option is available to me because I have reached retirement and it is my intention to elect to take:</p> <p style="text-align: center;"><input type="checkbox"/> 100% Option</p>			
<p>Under the provisions of the Fairfax County Employees' Retirement System Ordinance, I understand that this does NOT complete my retirement application. I must complete the appropriate retirement application and all other appropriate forms at the time of retirement.</p> <p>Employee Signature: _____ Date: _____</p>			
<p>Spousal Acknowledgment <i>(For all married applicants: Spouse must sign and date below and have signature notarized.)</i> I have read and understand the Joint and Last Survivor payment options available (see reverse) and the Joint and Last Survivor Option elected by my spouse.</p> <p>Spouse Signature: _____ Date: _____</p> <p style="text-align: center;">..... Notarization of this application is not required if the member is NOT married</p> <p>TO BE COMPLETED BY NOTARY or other Court Official authorized to take acknowledgements</p> <p>State of _____ City/County of _____</p> <p>On this _____ day of _____, _____, the persons whose names are signed above, personally appeared before me and acknowledged the foregoing signatures to be his or hers, and having duly sworn before me, made oath that the statements made in the said instrument are true. My commission expires _____</p> <p>Date: _____ Notary Signature: _____ Registration #: _____</p>			

Joint and Last Survivor Options

A retiring member of the Fairfax County **Employees' Retirement System** may elect a Joint and Last Survivor (J&LS) 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 your spouse will receive. The Retirement Systems office can give you additional information about how the joint and last survivor option affects the amount of your benefit.

The J&LS option may not be changed once you have retired 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. A member who elects a J&LS Option at retirement is required to **provide notice and proof of his or her spouse's death** before the Retirement System will increase the amount of his or her retirement allowance to what he or she would have received in the absence of his or her earlier election of a J&LS Option for the spouse.
- **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

Age of Spouse	100%	75%	66 ² / ₃ %	50%	Age of Spouse	100%	75%	66 ² / ₃ %	50%
22 yrs younger	69.6%	75.8%	79.0%	83.2%	1 yr older	85.7%	89.6%	90.5%	92.4%
21 yrs younger	70.3%	76.4%	79.5%	83.6%	2 yrs older	86.4%	90.2%	91.0%	92.8%
20 yrs younger	71.0%	77.0%	80.0%	84.0%	3 yrs older	87.1%	90.8%	91.5%	93.2%
19 yrs younger	71.7%	77.6%	80.5%	84.4%	4 yrs older	87.8%	91.4%	92.0%	93.6%
18 yrs younger	72.4%	78.2%	81.0%	84.8%	5 yrs older	88.5%	92.0%	92.5%	94.0%
17 yrs younger	73.1%	78.8%	81.5%	85.2%	6 yrs older	89.2%	92.6%	93.0%	94.4%
16 yrs younger	73.8%	79.4%	82.0%	85.6%	7 yrs older	89.9%	93.2%	93.5%	94.8%
15 yrs younger	74.5%	80.0%	82.5%	86.0%	8 yrs older	90.6%	93.8%	94.0%	95.2%
14 yrs younger	75.2%	80.6%	83.0%	86.4%	9 yrs older	91.3%	94.4%	94.5%	95.6%
13 yrs younger	75.9%	81.2%	83.5%	86.8%	10 yrs older	92.0%	95.0%	95.0%	96.0%
12 yrs younger	76.6%	81.8%	84.0%	87.2%	11 yrs older	92.7%	95.6%	95.5%	96.4%
11 yrs younger	77.3%	82.4%	84.5%	87.6%	12 yrs older	93.4%	96.2%	96.0%	96.8%
10 yrs younger	78.0%	83.0%	85.0%	88.0%	13 yrs older	94.1%	96.8%	96.5%	97.2%
9 yrs younger	78.7%	83.6%	85.5%	88.4%	14 yrs older	94.8%	97.0%	97.0%	97.6%
8 yrs younger	79.4%	84.2%	86.0%	88.8%	15 yrs older	95.5%	97.0%	97.5%	98.0%
7 yrs younger	80.1%	84.8%	86.5%	89.2%	16 yrs older	96.0%	97.0%	98.0%	98.4%
6 yrs younger	80.8%	85.4%	87.0%	89.6%	17 yrs older	96.0%	97.0%	98.0%	98.8%
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%					

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