



LAFPP

LOS ANGELES FIRE AND POLICE PENSIONS

Summary of Tier 6 Benefits for New Recruits

rev. 07.2025



To Serve Those Who Protect



Disclaimer

This presentation is intended to summarize legal texts in a clear and concise manner to help you understand your benefits. It describes the most important features. If there is a difference between the legal texts and this presentation, the legal texts will prevail.





CONGRATULATIONS!

You have accomplished what you set out to do.

Let's journey forward and imagine a time when you are retired and all you have to do is sit back, relax, and enjoy the fruits of your labor...

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LAFPP & YOUR PENSION

Upon graduation, you automatically become a **TIER 6** member of the Los Angeles Fire and Police Pension System.

You will begin to contribute **11%** of your salary to the pension system*.



LIFELONG PENSION!

*9% goes toward your pension benefit; 2% goes toward your health subsidy benefit

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Three Types of Pensions

When You Can Retire

Service Pensions

At least Age 50 **and**
With at least 20 Years of Service

Disability Pensions*

Service Connected

No Age or Years of
Service Requirement

BENEFIT: 30% - 90% of
Final Average Salary

Non Service Connected

Must have at least 5
years of service

BENEFIT: 30% - 50% of
Final Average Salary

Survivor Pensions**

Qualified Surviving Spouse/Domestic Partner
Qualified Minor Children/Dependent Children
Qualified Dependent Parent



Service Pensions





How is Your Pension Calculated?

FINAL AVERAGE SALARY

Average pay for any 24 consecutive month period you designate, usually the last 24 months of service.

Some bonuses are pensionable*. Overtime pay does NOT count.

X

PENSION PERCENTAGE YEARS OF SERVICE

40% at 20 Years of Service
3% per year for Years 21-25
4% per year for Years 26-30
5% per year for years 31-33
90% maximum benefit

=

LIFELONG PENSION!

Plus Cost Of Living Adjustments (COLA)

*Please see your Memorandum Of Understanding (MOU) for a complete list.



Pension Percentage Chart

Years of Service	Pension Percentage	Years of Service	Pension Percentage
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%

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Years of Service: Time You May Purchase



RECRUIT TRAINING TIME

While in training you are not a member of LAFPP. During this time, you are contributing* to a plan for part-time seasonal and temporary employees called the Pension Savings Plan.

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What does it mean?



Your Years of Service clock does not start until the day after graduation. You have the option to purchase that time back.



What's the benefit?



Brings you closer to having 5 years of service, where, you become eligible for nonservice-connected disability pension benefits and non-service connected death lifetime survivor pension.

What do I do now?



Obtain a cost estimate by calling Active Member Services to submit a request to purchase.

I still have questions...

We've got answers! Please read the inserts titled "The Benefit of Purchasing Your Recruit Training Time" and "The City of Los Angeles Pension Savings Plan" or call our Active Member Services section at (213) 279-3140 for more information.

***4.5% of your check; City contributes 3%. While in training your contributions are sent to Mission Square Retirement.**



Public Service Purchase

Prior full-time service with the military or other government agency (federal, state, local or postal) may be purchased under the PSP Program. Purchases are restricted to the following:

- Minimum of 6 months of uninterrupted service; maximum of 4 years may be purchased.
- Purchase amount is an actuarial calculated cost.
- Amount varies from \$15,000 to \$50,000 per year based on individual circumstances.

You are still required to work at least 20 years to apply for a regular service pension. Public Service Purchase only counts towards increasing your pension percentage (see chart on slide #8).

We strongly encourage you to obtain a cost estimate and consult a financial adviser to determine if this purchase will be beneficial for you. For more information, or to obtain a cost estimate, please visit our website at LAFPP.lacity.gov, or call Active Member Services at (213) 279-3140.



Dissolution of Marriage and Your Pension





Dissolution of Marriage

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Marital Period
(while employed)



**Employment
Period**



Pension

Community Property Example:

- 25 years of service
- 8 years of marriage (while employed)
- \$7,500 monthly pension

Community property = \$2,400
(8 yrs ÷ 26 yrs × \$7,500)

Member and spouse are each eligible for half of the community property portion:

Former spouse receives **\$1,200/mo**
Member's pension is reduced to **\$6,300/mo**

This formula will be applied, and your pension will be reduced by the number of your dissolutions.

Please submit all dissolutions to LAFPP by calling the Active Member Services Section at (213) 279-3140.
We cannot give you legal advice.



Survivors & Your Pension





Survivor Pensions – Qualified Survivors

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In the event of your death, we will determine who may be eligible for a life-long Survivor Pension:

Qualified Spouse /Qualified Domestic Partner (QSS/QSDP):

A confidential Declaration of Domestic Partnership form must be filed with LAFPP* at least 1 year prior to your death. In addition, *Qualified Children* under the age of 18 or 22 (if full time student) may receive pension benefits.

If no Qualified Spouse /Qualified Domestic Partner receive a benefit:

Qualified Children receive the benefit the QSS/QSDP would have received.

If no QSS/QSDP or Qualified Children:

The QSS/QSDP benefit may be paid to a Qualified Parent(s).

Please review the Summary Plan Descriptions (SPD) and Tier 6 – Key Provision inserts for more details.

*City of Los Angeles Personnel Domestic Partnership forms are used solely to administer Active Member Health Benefits. We encourage you to file a confidential Declaration of Domestic Partnership form with LAFPP. A Certificate of Registration for Domestic Partnership filed with the Secretary of State will also be accepted.





Beneficiary Forms

In the event that you have no eligible Qualified Survivors,
then no Survivor Pension benefit is payable.

**Your pension contributions plus
interest will be refunded to your
designated beneficiary(ies).**

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Beneficiary Forms

A Refund of Contributions is payable in the following three scenarios:

Survivors did not meet eligibility requirements:

Your death is service-connected, **but** no one qualifies to receive a pension.

Member did not meet eligibility requirements:

Your death is not service-connected **and** you have less than five years of service.

Survivors did not meet eligibility requirements:

Your death is not service-connected and you have at least five years of service, **but** your survivors do not qualify to receive a pension.

Please refer to the Tier 6 – Key Provisions - Survivor Pensions fact sheet included in this packet to learn more about survivor benefits.



RECAP





Significant Points of Tier 6

- Mandatory Pension Contribution – 11%
- Eligibility Requirements to Retire on a Service Pension – Age 50 with 20 YOS
- 90% Maximum Pension Percentage - 33 YOS
- 3% Capped COLA with COLA Bank
- LAFPP membership begins after graduation
- Disability Pensions
- Survivor Pensions





What's Next?

- Review Tier 6 Key Provisions
- Review Tier 6 Summary Plan Description (SPD)
- Speak with Deferred Comp. re: Transfer of PST account (see *City of Los Angeles Pensions Savings Plan* insert)
- Contact Active Member Services re: Purchasing Academy Time
- Attend Financial Planning Education Seminars/Webinars – Free Service
- Visit Tier 6 Benefits Walkthrough:
<https://LAFPP.lacity.gov/new-lafpp-members>





Pension Resources & Contacts





Los Angeles Fire and Police Pensions

Your Source for Information

Los Angeles Fire and Police Pensions (LAFPP)

701 E. 3rd Street, Ste. 200

Los Angeles, CA 90013

(213) 279-3000 / (213) 628-7716 fax

lafpp.lacity.gov

pensions@lafpp.com

Active Member Services

(213) 279-3140

amssection@lafpp.com

*Beneficiary Designation, Service Credit
Purchases, Refund of Contributions, DRC
Requests to Opt-In*

DROP/Service Pensions

(213) 279-3100

dropsp@lafpp.com

*DROP Program Inquiries & Entry/Exit
Processing, Service Pension Application
Processing*

Communications & Education

(213) 279-3155

cspsection@lafpp.com

*Newsletters, Seminars, Website, Social
Media, MyLAFPP*

Medical & Dental Benefits

(213) 279-3115

mdb@lafpp.com

*Retiree Health & Dental Subsidy, Health
Insurance Premium Reimbursement Program*

Disability Pensions

disability@lafpp.com

(213) 279-3165

*Disability Pension Inquiries & Processing,
Dependent Children & Parent Qualifications*

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[@lafirepolicepensions](https://www.instagram.com/lafirepolicepensions)



pensions@lafpp.com



X: [@lafpp](https://twitter.com/lafpp)



[LosAngelesFireAndPolicePensions](https://www.facebook.com/LosAngelesFireAndPolicePensions)



Other Important Contacts (LAFD)

• LAFD Retirement Liaison (213) 978-3760 Email: lafd.drop@lacity.org • United Firefighters of Los Angeles City (UFLAC) (213) 895-4006 www.uflac.org	• LAFD Payroll (213) 978-3440 • LAFD Personnel (213) 978-3750
• LA Retired Fire & Police Association (LARFPA) (626) 285-5138 (888) 288-5073 www.larfpa.org	• LA Fire Relief Assoc. (LAFRA) (323) 259-5200 www.lafra.org
• City's Deferred Compensation Plan (VOYA) (213) 978-1601 www.la457.com	• Mission Square Retirement (800) 669-7400 www.missionsq.org

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Other Important Contacts (LAPD)

- | | |
|---|--|
| <ul style="list-style-type: none">• LAPD Retirement Counseling Office
(213) 486-6610
Email: rco@lapd.online | <ul style="list-style-type: none">• LAPD Payroll
(213) 486-8500• LAPD Personnel
(213) 486-4650 |
| <ul style="list-style-type: none">• LA Police Protective League (LAPPL)
(213) 251-4554
(888) 535-2775
www.lapd.com | <ul style="list-style-type: none">• LA Police Relief Assoc. (LAPRA)
(213) 674-3701
(888) 252-7721
www.lapra.org |
| <ul style="list-style-type: none">• LA Retired Fire & Police Association (LARFPA)
(626) 285-5138
(888) 288-5073
www.larfpa.org | <ul style="list-style-type: none">• City's Deferred Compensation Plan (VOYA)
(213) 978-1601
www.la457.com• Mission Square Retirement
(800) 669-7400
www.missionsq.org |

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