



D A L L A S
POLICE & FIRE
PENSION SYSTEM



DEATH BENEFITS

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RETIREMENT COUNSELOR/BUSINESS ANALYST

General Principles

100% of employee contributions are always returned.

- If the sum of payments made to the member, qualified survivors, and/or beneficiaries is less than total contributions paid by the member, a lump sum is issued to the last qualified survivor or member's designee.

Calculated survivor benefits cannot exceed deceased member's monthly benefit.

Qualified Survivors

Qualified Spouse

- The person you were married to before you left active service and continuously married to prior to your death

Qualified Dependent Child

- Children who are under the age 19, unmarried, and conceived or adopted prior to leaving active service

Qualified Survivors Continued

Qualified Dependent Disabled Child

- Your child who is disabled from a physical or mental disability. DPFP requirements for survivor benefits as a disabled child include:
 - physically or mentally disabled, unmarried, cannot support self or hold gainful employment and the disability must have occurred before the child reached age 23
- Would need attending physician statement and independent evaluation after member's date of death

Qualified Dependent Parent

- Need to meet guidelines in Article 6243a-1. Must require more than ½ financial support from member immediately preceding their death (very rare)

Qualified Survivor Benefits

- Qualified Survivors are automatically eligible for a percentage of the member's monthly gross base + COLA adjustments.
- DROP money is not included in monthly survivor benefits as this benefit is separate.
- Survivor benefits are included in normal monthly payroll and are deposited on the last business day of each month.

Qualified Survivor Benefits

Death of a Retiree

- **Qualified Spouse** receives 50%, Special Death Benefit, or 100%
 - Percentage depends on eligibility and if other qualified survivors are receiving a benefit
 - Benefits are paid over spouse's lifetime
- **Qualified Dependents** receive 50%
 - If there are multiple dependents, they will split the 50% benefit
 - Disabled children receive a benefit for life which must be paid to an approved trust
 - Nondisabled children receive a benefit until reaching age 19
 - Dependent parent of deceased receives a benefit for life (very rare)

Qualified Survivor Benefits

Death of an Active member

	On-Duty Active Death	Off-Duty Active Death
Spouse Only	100% or \$1,200 min	50%, Special Death, or \$1,200 min
Child(ren) Only	100% or \$1,100 min	50% or \$1,100 min
Spouse + Child(ren)	50% to Spouse or \$1,100 min 50% to Child(ren) or \$1,100 min	50% to Spouse or \$1,100 min 50% to Child(ren) or \$1,100 min
Benefit Taxability	Tax free	Taxable

Special Death Benefit

If eligible, this benefit will pay a qualified spouse a percentage greater than the standard 50% at no cost to the member.

Member can earn this benefit by meeting one of the following criteria prior to joining DROP or leaving active service (whichever comes first):

- Age + pension service years equals at least 78
- Age 55 and at least 20 years of pension service

Special death percent is generally equal to the member's service percent established at the time the pension benefit is set.

Spouse must be 55 to receive the special death benefit

100% Joint and Survivor Option

Allows a member to elect a 100% survivor benefit by permanently reducing the member's benefit.

- The reduction, or monthly cost, is based on an actuarial calculation that considers life expectancy of both member and spouse.
- Surviving spouse would be eligible to receive 100% of the member's reduced base + COLA.
- One-year qualifying period is applied if not elected at the time the benefit is set

If elected, the reduction is permanent regardless if the spouse predeceases the member or there is a divorce. The 100% benefit is tied to your spouse at the time of election.

100% Joint and Survivor Example

Spouse currently eligible for 50%

Pension Benefits				
	Original Benefits		Adjusted Benefits	
Member	9/18/2024			96.74%
Base	\$4,516.58		\$4,369.34	
Annual Adjustment			\$0.00	
Benefit Supplement			\$0.00	Difference
Total Gross Pension	\$4,516.58		\$4,369.34	-\$147.24
Spouse	50% J&S		100% J&S	
Base	\$2,258.29		\$4,369.34	
Annual Adjustment	\$0.00		\$0.00	
Benefit Supplement	\$0.00		\$0.00	Difference
Total Gross Pension	\$2,258.29		\$4,369.34	\$2,111.05

Input

Last updated: 9/5/2023

Name	ESTIMATE	
Date of Birth	9/18/1975	
Spouse's Date of Birth	9/18/1975	
Determination Date	9/18/2024	
Plan A or B	B	INPUT
Tier 1, 2 or 3?	1	INPUT
Eligible for Surviving Spouse's Special Death Benefit?	N	Y/N
Qualified Surviving Spouse?	Y	Y/N
Years of Service Prior to September 1, 2017	18.9397	INPUT
Year of Service Beginning September 1, 2017	6.9982	INPUT
Required Joint & Survivor Percent	100.00%	INPUT
Service Retirement/90% Multiplier Beginning September 1, 2017	2.00%	INPUT
Early Retirement Actuarially Reduced	N	Y/N
Early Retirement Reduction		INPUT
Early Retirement 20 & Out	N	Y/N
Early Retirement 20 & Out Multiplier Prior to September 1, 2017		INPUT
Early Retirement 20 & Out Multiplier Beginning September 1, 2017		INPUT

Calculations

Member's Age	49	
Spouse's Age	49	
Current Joint & Survivor Percent	50.00%	manually adjusted off special survivor bifurcated calculation sheet
Conversion Factor	0.9664	
Required Joint & Survivor Percent	100.00%	
Conversion Factor	0.9349	
Adjustment from a Single Life Annuity to a 50.00% Benefit	96.64%	
Adjustment from a 50.00% Benefit to a 100.00% Benefit	96.74%	

Pension Benefits

	Original Benefits	Adjusted Benefits	
Member	9/18/2024		
Base	\$4,516.58	\$4,369.34	96.74%
Annual Adjustment		\$0.00	
Benefit Supplement		\$0.00	
Total Gross Pension	\$4,516.58	\$4,369.34	Difference -\$147.24
Spouse	50% J&S	100% J&S	
Base	\$2,258.29	\$4,369.34	
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Benefit Supplement	\$0.00	\$0.00	
Total Gross Pension	\$2,258.29	\$4,369.34	Difference \$2,111.05

My rights to the various forms of benefits payable by the Dallas Police & Fire Pension System have been fully explained to me, and I have been advised to discuss this decision with my Spouse and our medical and financial advisors.

If I elect the 100% Joint and Survivor Annuity Option I understand that **I WILL NOT** be permitted to change this election.

I also understand that if I elect the 100% Joint and Survivor Annuity Option for my current spouse and I subsequently remarry, even while in Active Service, I will be required to make another election to cover my new spouse and my benefit will be subject to a further actuarial reduction.

I also understand that if I do not elect the 100% Joint and Survivor Option now, I will be able to make this election after the effective date of my [retirement][entry into DROP] under the restrictions in the Plan which have been explained to me.

After due consideration:

_____ 1. I elect the 100% Joint and Survivor Annuity Option;

OR

_____ 2. I do not elect the 100% Joint and Survivor Annuity Option:

Signature

SWORN AND SUBSCRIBED before me on this the _____ day of _____, 20_____.

Notary Public

S.W.A.R. (Spouse Wed After Retirement) Option

Allows a member to elect a 50% survivor benefit for a non-qualified spouse by permanently reducing the member's benefit

- Must be elected within one year of marriage date
- The reduction is permanent regardless if the spouse predeceases the member or there is a divorce. The 50% benefit is tied to your spouse at the time of election
- Requires a one-year qualifying period (reduction for at least 12 months)

Can choose to elect 100% for a further reduction

C.A.A.R. (Child Acquired After Retirement) Option

Allows a member to elect a 50% survivor benefit for a non-qualified child by permanently reducing the member's benefit.

- The survivor benefit would still only pay out until the child turns 19 unless the child is disabled.
- The reduction is permanent regardless if the child predeceases the member.

No Qualified Survivors

Active On/Off Duty Death

- Designated beneficiary will receive a lump sum of one of the following options, whichever is highest
 - 10 Year Certain benefit – calculated by multiplying a 50% survivor benefit by 120 months
 - Employee contribution balance

Death of a Benefit Recipient

- If there is an overpayment – DFPF will attempt to pull overpaid dollars from deceased's bank account
- If there is an underpayment – beneficiary(ies) will receive a check for unpaid days owed to the deceased

Determining Beneficiary of Final Deceased Payment

1. Married (nonqualified spouse)
 - Can go to someone else if a spousal waiver has been signed
2. Beneficiary Form
3. Estate of Deceased
4. Heirs

Applying for Death Benefits

1. Notify DFPF of deceased.
2. Condolence letter will be sent identifying what documents will be needed to begin survivor payments or to be sent a one-time check.
3. Qualified Survivors will need to complete a survivor application.
4. Required documents can be mailed in, dropped off, or uploaded electronically.

QUESTIONS?