Tier I

General Employees
Civil Service Police
Civil Service Fire

2023 MEMBER HANDBOOK AND PENSION BENEFITS SUMMARY

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Fort Worth Employees' Retirement Fund
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The Fort Worth Employees' Retirement Fund is dedicated to providing promised retirement benefits and exceptional services while sustaining our members' trust.

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**Benefit examples in this document are provided for educational purposes only. All names are fictional, and no specific benefit is promised by the examples illustrated in this document.*

Section 1: Who Is FWERF?

The Fort Worth Employees' Retirement Fund (FWERF) is an organization that helps provide safe, secure retirement plans for Fort Worth municipal employees by administering the defined benefit plan adopted by the City of Fort Worth.

The Fort Worth Employees' Retirement Fund was established by ordinance on Sept. 12, 1945. The Fund is the only municipal retirement fund in Texas that covers general city employees as well as police and fire and serves approximately 6,660 active members and more than 4,900 retirees and beneficiaries.

The Fund is subject to city and state legislative oversight from the Fort Worth City Council and State Pension Review Board.

The Retirement Fund is responsible for:

- Investment decisions and asset allocation of the Fund.
- Setting actuarial assumptions and recommending the monetary contributions needed from the city to meet these assumptions in order to fund benefits to members.
- Collecting contributions from the city and its employees and paying out benefits in accordance with retirement plan provisions.
- Evaluating and granting disability retirement pensions and death benefits.

The Retirement Fund does not have authority to establish or change benefits. The nature, scope and timing of benefit changes is made by the Fort Worth City Council. Other issues decided by the City Council:

- Personnel policy decisions that affect pension benefits, including salary increases, promotions and overtime worked.
- Bargaining agreements with civil service groups regarding pay or benefits.
- The City's health care benefits or funding.

Of course, the Retirement Fund also cannot control market fluctuations that affect the value of the Fund's assets.

As a defined benefit plan member, you join more than 10,000 FWERF participants, many of them your friends, family, neighbors and co-workers. The defined benefit plan gives you an important tool to help you reach your retirement goals, with a lifetime benefit from your employer. This handbook will help you understand your retirement plan and point you to other important resources to help you along your way.

If you need assistance or additional information, our friendly staff is available by phone, e-mail or personal consultation. Our Member Portal, found on our website, fwretirement.org, provides access to your account anytime, complete with up-to-date information, important forms, a benefit calculator and other helpful information. Remember, the road to retirement is paved with preparation. We're here to help you prepare.

1.1 FWERF Board of Trustees

The Board of Trustees of the Employees' Retirement Fund administers your defined benefit plan. The Fund was established by Fort Worth City Ordinance to ensure that city employees will have access to comprehensive benefits. The Fund is governed by its Administrative Rules and Vernon's Texas Revised Civil Statutes, Article 6243i.

A thirteen-member Board of Trustees oversees the Retirement Fund. Each trustee serves a two-year term. Four members of the Board are elected by employees of the city who are also members of the Fund.

- Place 1: Employee Group A: Police Officers, Active
- Place 2: Employee Group B: Firefighters, Active
- Place 3: Employee Group C: Active General Employees from City Manager's Office, City Secretary's Office, Communications & Public Engagement, Financial Management Services, Human Resources, Internal Audit, Law, Municipal Courts, Performance & Budget, Planning and Development, Water and Wastewater, and non-Civil Service employees of the Police Department
- Place 4: Employee Group D: Active General Employees from IT Solutions, Economic Development, Library, Neighborhood Services, Park & Recreation, Public Events, Aviation, Code Compliance, Property Management, Transportation and Public Works and non-Civil Service employees of the Fire Department

Three members of the Board are elected by retired members.

- Place 5: Retiree from Employee Group B, Retired Fire Civil Service
- Place 6: Retiree from Employee Group A, Retired Police Civil Service
- Place 7: Retiree from Employee Groups C & D, Retired General Employees

For Places 1 through 7, an election is held every odd-numbered year for those positions on the Board that have an odd-numbered place. An election is held every even-numbered year for those positions that have an even-numbered place.

Five members of the Board are appointed by the city council and serve in Place 8 to Place 12. Such appointee must be a resident of the City of Fort Worth and may not be a member of the Fort Worth City Council. Places 8, 10 and 12 are appointed by a majority vote of the city council every even-numbered year.

Places 9 and 11 are appointed by a majority vote of the city council every odd-numbered year.

Place 13 is a standing seat held by the Chief Financial Officer of the City of Fort Worth.
The Board of Trustees reviews and rules on all requests for retirement and disability benefits from the Fund. They employ an Executive Director who hires staff to manage the daily operations of the Fund. Please refer to the Fund's website fwretirement.org for current incumbents and a list of current Fund staff.

1.2 FWERF Investments

Your financial security is our highest priority. We hold the fiduciary responsibility for the investment of all Fund assets. Your future benefits are invested with FWERF and you benefit from many years of experience. We understand what drives the markets and offer a disciplined approach to investing.

As long-term investors, we maintain a well-diversified portfolio and manage investment activity on a day-to-day basis. It's important to understand, with a defined benefit plan, that your future benefit does not fluctuate due to investment gains or losses in the market. Your benefit is based on the defined benefit formula, which we detail in the next section.

Section 2: The Defined Benefit Plan

2.1 What is a Defined Benefit Plan?

A defined benefit pension plan is a type of pension plan which promises a specified monthly benefit at retirement. The plan may state this promised benefit as an exact dollar amount, such as $1,000.00 per month. Or more commonly, like the City of Fort Worth's pension plan, it may calculate the benefit utilizing a pre-determined formula based on the employee's earnings history, years of service credit and age. A defined benefit plan is "defined" in the sense that the benefit formula is defined and known in advance. The plan provides a predictable benefit, generally for life. Both the employee and/or the employer may contribute to the plan, often at a set rate or percentage of annual earnings.

Conversely, for a "defined contribution" pension plan, the formula for computing the employer's and employee's contributions is defined and known in advance, but the benefit to be paid out is not known in advance. The employee bears all investment risk in a defined contribution plan because he/she is responsible for making his or her own investment decisions. In most defined benefit plans, the employer bears the investment risk.

2.2 Understanding Your Defined Benefit Formula

Under the City of Fort Worth's pension plan, your pension benefit at retirement will be based on your pay, length of participation in the Fund and the applicable multiplier at the time of retirement. The benefit formula is comprised of three components:

Final Average Compensation	**X**	**Service Credit**	**X**	**Benefit Multiplier**	**=**	**Annual Benefit**

Final Average Compensation (FAC) is the average of the highest annual wages over a period of time, determined by your employer. The City's plan defines this period of time as your entire work history. The highest years of wages are used, even if they are not the most current years. Depending upon your hire date, the City's plan either uses your highest five years of earning or, in some cases, your highest three. For more information on how your Final Average Compensation is calculated, see Section 2.9.

Service Credit is the total amount of all your qualified periods of work (this can also include purchases of service credit). You earn service credit for each month of work that meets your employer's requirement.

Your service credit commences upon your date of hire and continues until your separation of employment from the City of Fort Worth. Service credit is expressed in years with each completed month counting as one-twelfth of a year. Service for 15 or more calendar days in a month will constitute a month of service.

Service for less than 15 calendar days shall constitute a complete month of absence. The period of time following a member's entry into DROP will not be counted as service credit. See more on DROP in Section 5, "Reaching the Goal: Retirement."

Benefit Multiplier is determined by your hire date and retirement type. The number ranges from 2.25% to 3.00%.

More information on this can be found in the "Reaching the Goal: Retirement" section. You may also find the applicable benefit multiplier and much more by logging into the Member Portal at fwretirement.org.

NOTE: For all Tier I employees, the FAC and multiplier are different after specific dates. So your benefit is calculated in three parts:

Blue	Orange	Gray
Police and general members: For service *prior* to Oct. 1, 2013. Fire members: For service *prior* to Jan. 10, 2015.	Police and general members: For service *on or after* Oct. 1, 2013. Fire members: For service *on or after* Jan. 10, 2015.	All groups: For service on or after July 20, 2019.

In the following sub-sections, we will distinguish the differences of each component (service, FAC and multiplier) by Blue, Orange, and Gray. **Each Tier I member will have two or three formulas.** The results will be added together to provide a total benefit amount.

Service prior to Oct. 1, 2013 (police and general), prior to Jan. 10, 2015 (fire):

Final Average Compensation	X	Service Credit	X	Benefit Multiplier	=	Annual Benefit

+

Service prior to Oct. 1, 2013 (police and general),
on or after Jan. 10, 2015 (fire), until July 19, 2019:

Final Average Compensation	X	Service Credit	X	Benefit Multiplier	=	Annual Benefit

+

Service on or after July 20, 2019 (police, fire and general), on or after Jan. 10, 2015:

Final Average Compensation	X	Service Credit	X	Benefit Multiplier	=	Annual Benefit

	(Normal Retirement)		
Tier I	3% Multiplier; High 3 Blue Benefit	2.5% Multiplier; High 5 Orange Benefit	2.5% Multiplier; High 5 Gray Benefit
General	Hire to Sept. 30, 2013	Oct. 1, 2013 – July 19, 2019	July 20, 2019 – retire
Police	Hire to Sept. 30, 2013	Oct. 1, 2013 – July 19, 2019	July 20, 2019 – retire
Fire	Hire to Jan. 9, 2015	Jan. 10, 2015 – July 19, 2019	July 20, 2019 – retire

Putting the Formula into Practice

Employee Alicia Walters worked for the city full-time for 26 years (Blue service for 18 years, Orange service for 5.5 years, and Gray service for 2.5 years). She is eligible for Normal Retirement, getting a 3% multiplier for her Blue service and a 2.5% multiplier for her Orange and Gray service. Her final average compensation for her Blue service was $41,200 and $39,800 for her Orange and Gray service.

Here is the calculation for Jane's annual benefit:

Blue	Orange	Gray
FAC $41,200	FAC $39,800	FAC $39,800
X	X	X
Service Credit 18 years	Service Credit 5.5 years	Service Credit 2.5 years
X	X	X
Multiplier 3.00%	Multiplier 2.50%	Multiplier 2.50%
$22,248.00 +	**$5,472.00** +	**$2,487.50** =
= $30,208.00 Annual Benefit Divided by 12 months per year = **$2,517.33 Monthly Benefit***		

**All benefit examples presented in this document are for educational purposes only. No specific benefit is promised by the examples illustrated in this document.*

2.3 Eligibility

Membership in the Fund is a condition of employment for all city employees except elected officers and non-salaried appointed members of administrative boards and commissions, part-time (less than 20 hours), temporary and contract employees, and employees paid partly by a county, state, or other governmental agency. Fund members do not earn Social Security benefits from their employment with the City of Fort Worth.

2.4 Vesting

Now that you have a general overview of how your defined benefit is calculated, we will take a more in-depth look at how everything works together. **Vesting** is a required amount of service credit you must earn to be eligible for your retirement benefit.

Your employer has chosen a specific vesting schedule of five years. You will be eligible to receive a pension if you have at least five years of eligibility service, at which time you will be vested in the Fund. We outline retirement eligibility requirements in the section "Reaching the Goal: Retirement." Should you leave before you are vested, you would only be eligible for a refund of the contributions you paid and annual interest. After you have reached vesting, you would always have the option of drawing a pension at your normal retirement date for life.

2.5 Contributions

Retirement benefits paid out from the Fund come from:

- Your employee contributions
- City of Fort Worth employer contributions
- Income on investments

As of January 2023, General employees contribute 10.95% of retirement-eligible wages to the Fund each year through regular payroll deductions. An additional 0.07% is also contributed for the length of the earned Blue service (if you have any). Police officers contribute 14.73%, and Firefighters contribute 13.65%. The city contributes to the Fund as well: 26.64% for general employees and firefighters and 27.36% for police officers.

2.55 Interest

Prior to the 2018 payroll year, interest on contributions was accrued bi-weekly at an annual rate of 5.25%. Effective with the 2018 payroll year, is accrued annually after the last pay date of the year.

The interest rate on contributions will be the 2-year Treasury bill rate on the last pay date of the calendar year. You must be an active employee as of the last pay date of the year to be eligible for interest.

2.6 Service

Service that is earned by active employment with the city in an eligible position can count toward your eligibility to retire, as well as the benefit service credit used in the formula to calculate your benefit. Unless you have a period of unpaid absence from the city, your benefit service and eligibility service will be the same.

An absence in excess of 90 consecutive calendar days without pay will be reflected in benefit and eligibility service. In some circumstances, such as military leave or grievance settlements, eligibility service may be given without giving benefit service unless both the member and the city pay contributions for earnings that would have been paid during the absence. See also Section 2.8, “Service Breaks and Military Leave.”

Sick Leave and Major Medical Leave

In addition to the time you work, unused major medical leave for general employees and unused and unpaid Civil Service sick leave for police and firefighters is converted to benefit service at the time of retirement. This service cannot be used to reach retirement eligibility (eligibility service), only toward the calculation of your retirement benefit (benefit service). **Only Blue and Orange leave are eligible for conversion to service.** The following formulas are used to convert Civil Service sick leave or major medical leave into benefit service at retirement after any required payout of leave by the City:

Firefighters: Any remaining Blue or Orange Civil Service sick leave in excess of 1,080 hours (90 days at the 56-hour work week) after being subtracted from the total (Gray, Blue and Orange, in that order) will be converted to months of service and included in your benefit calculation as follows:

- Total accumulated, unused sick leave hours minus 1,080 (hours subtracted from the Gray balance first, followed by the Blue and then the Orange)
- Divide the remaining Blue and Orange balances by 2,912 total hours worked in a year
- Multiply both remaining balances by 12

The results are the number of months that will be added to credited service for each benefit type, rounded to the nearest whole month.

Example 1
Total hours of uncompensated Civil Service sick leave: 800 hours Gray, 1,300 hours Blue, 400 Orange

Gray	Blue	Orange
800 – 1080 = 280	1,300 – 280 = 1,020	400 – 0 = 400
	1,020 ÷ 2,912 = 0.3502	400 ÷ 2,912 = .1373
	0.3502 x 12 =	1373 x 12 = 1.64 =
	4 months of credited service	2 months of credited service

Police Officers: Any remaining Blue or Orange Civil Service sick leave in excess of 1,000 hours after being subtracted from the total (Gray, Blue and Orange, in that order) will be converted to months of service and included in your benefit calculation as follows:

- Total accumulated, unused sick leave hours minus 1,000 (hours subtracted from the Gray balance first, followed by the Blue and then the Orange)
- Divide the remaining Blue and Orange balances by 2,080 total hours worked in a year
- Multiply both remaining balances by 12.

In some cases, police will have their calculation based on sick leave in excess of 720 hours **after** subtraction from the total; this will depend upon the Meet and Confer Agreement in place. The results are the number of months that will be added to benefit service for each benefit type, rounded to the nearest whole month.

Example 2
Total hours of uncompensated sick leave: 880 hours Gray, 1,200 hours Blue, 200 hours Orange

Gray	Blue	Orange
200 hours	1,200 - 120 = 1,080	200 – 0 = 200
	1,080 ÷ by 2,080 = 0.5192	200 ÷ by 2,080 = .0962
	0.5192 x 12 =	.0962 x 12 = 1.15 =
	6 months of benefit service	1 month of benefit service

General Employees: Any remaining Blue or Orange major medical leave will be converted to months of service and included in your benefit calculation as follows:
• Total accumulated, unused major medical hours (both Blue and Orange balance converted separately)
• Divide each balance by 2,080 total hours worked in a year
• Multiply both remaining balances by 12

The results are the number of months that will be added to benefit service for each benefit type, rounded to the nearest whole month.

Example 3
Total hours of uncompensated sick leave: 1,250 hours Blue, 180 hours Orange

Blue	Orange
1,250 ÷ 2,080 = 0.6010	180 ÷ 2,080 = .0865
0.6010 x 12 = 7.21 =	.0865 x 12 = 1.04 =
7 months of benefit service	1 month of benefit service

2.7 Purchasing Service Credit
You may also acquire service through the purchase of permissive service credits. You may want to help meet a different retirement eligibility date or to increase your pension. There are four types of service purchase and each applies in different situations. Please review the summaries below. There are variables to keep in mind before you make decisions. The cost to purchase service credit for each individual is based on many factors, some of which are age, projected earnings, benefit provisions and expected retirement date. If you are interested in purchasing service, please contact the Retirement Fund for additional information.
• Service Purchase (Buy-Up)
• Additional Credited Service
• Refund Buy Back
• Military Buy Back

Service Purchase
A member who wants to increase the amount of service may purchase additional service. There are two types of service purchases, **Qualified** and **Non-Qualified.** This increases both your benefit service and your eligibility service, moving your retirement date.

Qualified Purchase: If you have worked in service as:
(i) an employee of the government of the United States, any state or political subdivision thereof, or any agency instrumentality of any of the foregoing;
(ii) as an employee of an education organization which is a public, private, or sectarian school which provides elementary or secondary education (through grade 12);
(iii) as an employee of an association of employees who are described in clause (i) above, or,

(iv) military service (other than qualified military service) recognized by such governmental plan,

then you are eligible to purchase the equivalent time, provided that you are not going to receive a retirement benefit from them.

- You must provide verification of service from the entity
- You may purchase the full number of years worked (e.g., if you've worked 10 years, you can purchase 10 additional years)

Non-Qualified Purchase: This is a purchase of service that is other than qualified service defined above. This type of service purchase is available to any vested member and is limited to five years of service.

Key points to know about service purchases:
- A member must have earnings from the city for the then current year to purchase service.
- Minimum purchase is one month.
- You can purchase qualified service credit any time during your employment.
- You can purchase non-qualified service any time after you are vested.
- Your retirement date will change after purchasing service.
- Payment for a service purchase must be made all at one time.
- Only Gray service may be purchased after July 19, 2019.

Additional Credited Service
A member who wants to increase the amount of benefit service **ONLY** at the time of termination may purchase additional service.

Key points to know about service purchases:
- You must have earnings from the city for the then current year to purchase service.
- You must provide proof of separation in writing from city Human Resources or supervisor.
- You must not be enrolled in the DROP.
- Minimum purchase is one month.
- Your retirement date will NOT change.
- Payment for a service purchase must be made all at one time.
- As a terminated vested member, the amount paid is based on the fact that you will no longer be receiving a salary or any other compensation from the city. If you become reemployed by the city, it will change the basis for the cost of the purchase and probably reduce the benefit service, since you will be receiving compensation again from the city.

Refund Buy Back
If you have terminated and received a refund of your contributions, upon rehire, your prior service can only be restored if you repay the total amount of all contributions withdrawn plus interest.

Employees who are rehired by the City of Fort Worth have 90 days from the date of rehire to contact the Retirement Fund regarding the repayment of withdrawn contributions to restore prior service. This can be accomplished in two ways:

1. Repay your prior distribution plus interest in a single lump sum payment within 90 days of reemployment, or,
2. Repay your prior distribution plus interest through a payroll deduction buyback plan, which commences within 90 days of reemployment; interest will be charged through the payback period, which will not exceed three years.

If you want to repay your prior distribution, please contact the Retirement Fund for information and necessary forms to complete.

A rehired member who does not timely elect one of these two options and timely repay the prior contributions (plus interest) will waive his or her right to prior service. A member who begins to buy back service credit but does not complete making all payments will be awarded prorated service based upon the ratio of the amount repaid to the total contributions withdrawn.

Note: The interest on a buy back will be at the assumed rate of return in effect at the start of any buy back. The assumed rate of return is set by the Retirement Fund Board of Trustees.

Military Buy Back
See the sub-section below, "Military Leave in Service Breaks."

2.8 Service Breaks

Authorized service breaks of 90 consecutive days or less without pay are not deducted from service. A service break of more than 90 consecutive days without pay where no contributions are made may be deducted from service.

If you terminate employment and do not receive a refund of your accumulated employee contributions, upon reemployment your prior years of service will be restored for eligibility and computation of benefits but you will have a service break for the time you were absent. If you received a refund of your contributions, your prior service will not be restored unless you repay the total amount of all contributions withdrawn plus interest. See the sub-section above, "Purchasing Service Credit: Refund Buy Back."

Military Leave
If you are called to active duty in the U.S. Armed Forces during your tenure with the City of Fort Worth and are placed on a military leave of absence, your contributions to the Fund will cease. You may earn eligibility service while you are on active duty up to a maximum of five years. In order to earn benefit service credit for this period of absence, you must make contributions (on your average wage) to the Fund of the employee contributions that would have been made had you remained continuously employed with the city. Such payment must be made during the period which commences with the date of your reemployment to the city, whose duration is three times the period of service in uniform service, not to exceed five years.

For instance, if you were out on a military leave of absence for one year, upon your reemployment with the city, you have three years from the date of your reemployment to pay back your pension contributions to earn benefit service. If you served two years in uniform service, then you have the maximum of five years to buy back this time. You may pay contributions in a lump sum or by payroll deduction over a period of time not to exceed the payback period. Upon receipt of payment, the City of Fort Worth will make their corresponding employer contributions to the Fund.

Additionally, should you elect to not make up your employee contributions, the time served in active duty will count towards your eligibility for retirement, but will not be included in the computation of benefits.

Military Leave Example 1
Employee: Heidi Smith
Age: 55 years
Benefit Service: 25 years
Eligibility Service: 25 years

Ms. Smith was on a military leave of absence for 18 months. Upon her reemployment, she paid her employee contributions to the Fund for her leave period within the 4½ years following her reemployment.

Ms. Smith is eligible to retire because her age plus her years of eligibility service equal 80.

Annual Earnings:
Year 1: $45,000.00
Year 2: $43,000.00
Year 3: $41,000.00
($45,000 + $43,000 + $41,000) ÷ 3 = $43,000 FAC
$43,000.00 x 25 years x 3.00% = **$32,250.00 Annual Pension Benefit**
$32,250.00 ÷ 12= **$2,687.50 Monthly Gross Benefit**

Military Leave Example 2
Employee: Kim Pierce
Age: 55 years
Benefit Service: 23 years
Eligibility Service: 25 years

Ms. Pierce was on a military leave of absence for two years. Upon her reemployment, she elected not to buy back the time served during active duty. Ms. Pierce is eligible to retire because her age plus her years of eligibility service equal 80.

Annual Earnings:
Year 1: $45,000.00
Year 2: $43,000.00
Year 3: $41,000.00
($45,000 + $43,000 + $41,000) / 3 = $43,000.00 FAC
$43,000 x 23 years x 3.00% = **$29,670.00 Annual Benefit**
$29,670.00 / 12 = **$2,472.50 Monthly Gross Benefit**

2.9 Final Average Compensation (FAC)

Benefits are based upon your compensation base which means the average earnings which were paid to you by the city for your employment.

For Blue service, the final average compensation (FAC) is calculated during any three calendar years in which you had the highest earnings. These earnings include overtime, acting pay, longevity, education incentive, assignment pay, holiday, safety award, shift differential, incentive, vacation sellback and wellness pay. Earnings also include any weekly Worker's Compensation benefits you may have received. For employees who were not vested on Oct. 23, 2007, earnings are subject to a 12% cap.

For Orange and Gray service, the FAC is calculated during any five calendar years in which you had the highest earnings. These earnings include acting pay, longevity, education incentive, assignment pay, holiday, safety award, shift differential, incentive, vacation sellback and wellness pay. Overtime is excluded from Orange and Gray service earnings. Earnings also include any weekly Worker's Compensation benefits you may have received. For firefighters, built-in overtime, as defined by the ordinance, is considered part of regular earnings.

Earnings shall not include non-salary allowances such as uniform or mileage reimbursement; lump sum payments received upon termination for unused accumulated leave balances; any award by a court, administrative body or settlement agreement in excess of earnings; or any amount paid to you for which the city does not contribute to the Fund.

Earnings Cap of 12% on Members Vested After Oct. 23, 2007, for Blue Service

- The cap is determined by taking the four highest calendar-year earnings where the lowest of the four is used as the starting point.
- Calculate 112% of the fourth-year highest earnings and compare to the actual retirement-eligible earnings for the third highest year. Use the lower of these two numbers.
- Take the number used for the third highest year (either the actual number or 112% of the fourth highest year) and calculate 112%.
- Compare this number to the second highest year and use the lower of these two numbers.
- Take the number used for the second highest year (either the actual number or 112% of the third highest year) and calculate 112%.
- Compare this number to the first highest year and use the lower of these two numbers.

Example 12% Cap

- Year 3: Fourth highest = $49,989.33 x 112% = $55,988.05 compared to actual third highest of $50,601.52 = $50,601.52
- Year 2: Third highest = $50,601.52 x 112% = $56,673.70 compared to actual second highest of $70,984.38 = $56,673.70
- Year 1: Second highest = $56,673.70 x 112% = $63,474.55 compared to actual first highest of $73,351.28 = $63,474.55

Year	Amount	CAP	New High 3	FAC
Year 1	$ 73, 351.28	$ 63, 474.55	$ 63,474.55	$ 56,916.59
Year 2	$ 70,984.38	$ 56,673.70	$ 56,673.70	
Year 3	$ 50,601.52	$ 55,988.05	$ 50,601.52	
Year 4	$ 49,989.33			

Section 3: Naming Your Beneficiary

3.1 Naming Your Beneficiary

One of the most important things you can do is to name a **beneficiary.** This is the person or persons who will receive your benefits in the event you should die. There are different types of beneficiaries.

If you are married, your spouse will automatically be your **primary beneficiary**—the person who will receive all your benefits. If your spouse for some reason does not want to be the primary beneficiary, he or she must submit this request in writing to the Fund.

If you are not married, you will need to name your primary beneficiary or beneficiaries.

If you die before you are vested and are eligible for your benefits, your money will be refunded. The person or persons you select for this payment are your **refund beneficiaries.** You may elect more than one refund beneficiary; you also can select the percentage of refund each individual will receive. Each beneficiary will receive the designated percentage, plus interest, in one lump sum.

If you and your named refund primary beneficiary both die before you are vested and eligible to receive your benefits, the money will go to **contingent refund beneficiary** or beneficiaries. You may name more than one contingent refund beneficiary and select the percentage of refund. Each individual will receive the assigned percentage of your contributions, plus interest, in one lump sum.

Retirees should see Section 6.7, "Life after Retirement: Survivor Benefits."

One of the most important things you can do for yourself and your family is to make sure your beneficiary information is always up to date. You can do this in two ways:

- Log in to the Retirement Fund Member Portal and review the information on file
- Visit our website and download the Active Employees Beneficiary Selection Form or the Retirees' Beneficiary Selection Form.

If you download a form, the form must be signed by you and a witness. This original form can be mailed, delivered in person, or emailed to Ask@fwretirement.org.

3.2 Updating Your Contact Information

It's also very important to keep your contact information current, including your preferred email address. Retirees and vested terminated members may update their contact information in the Retirement Fund Member Portal or by going to our website and downloading the Change of Address Form. **Active employees** should update their contact information through the City.

Section 4: Leaving Before It's Time to Retire

What happens if you decide to leave your job before you've reached your retirement age? Your options depend on whether or not you are vested and how much service credit you have acquired.

4.1 Resigning Prior to Retirement

Prior to Vesting

If you leave the city before you have completed the five years of service needed to become vested, you are entitled to receive a refund of your employee contributions plus interest.

After Vesting

If you leave the city after becoming a vested member of the Fund, but before you are eligible for Normal Retirement, you may elect one of the following three options:

- Receive a refund of your employee contributions with interest.
- Leave your contributions in the Fund and, when you are eligible, submit an application for Early Term Vested Retirement.
- Leave your contributions in the Fund and, when you are eligible, submit an application for Normal Term Vested Retirement.

Refund of Contributions

If you terminate employment with the city at any time, you are entitled to receive a refund of your employee contributions plus interest. Employer contributions made by the City of Fort Worth are nonrefundable.

If you receive a refund, you will forfeit any eligibility you may have for retirement, disability or survivor benefits. If you are reemployed by the city, subject to certain policies, you may be able to repay your prior refund with interest to restore your eligibility for benefits. See the sub-section "Purchasing Service Credit: Refund Buy Back."

In order to receive a refund, you will need to complete an Application for Withdrawal of Contributions. Please note that it takes 60 to 90 days upon receipt of your Application of Withdrawal to process your refund.

Note: Interest stops accruing at your termination date. Interest is accrued annually and you must be an active employee on the last day of the last pay period of the calendar year to earn interest on contributions (see Section 2.55, "Interest").

4.2 Disability Benefit

In some circumstances the Fund will provide a benefit if you become disabled.

If you become disabled while you are a member of the Fund, you may be eligible for disability benefits. You are considered disabled and entitled to a disability benefit if the Retirement Fund Board of Trustees determines from your application, physicians' statements, medical records, independent medical evaluation, and other relevant evidence, that you are unable to perform the essential functions of your position or of other positions that are reasonably comparable to your position. Your disability must exist for at least 90 consecutive days before you can submit an application for disability retirement. Note that a pre-existing condition may disqualify you for a disability benefit from the Fund.

You are not eligible to receive a disability benefit while you continue working for the city.

The Fund's Board of Trustees reserves the right to send you to a doctor of its choice to certify your disability. The Board may also require you to be reexamined periodically by a doctor appointed by the Board to confirm that your disability continues to exist. Additionally, all disability recipients are required to submit a copy of their income tax returns annually to the Retirement Fund. Your future disability pension will be reduced if your other income, when combined with your current disability pension, exceeds the annualized base hourly rate of pay you would have made during the same tax year had your employment with the city continued.

For detailed information on disability retirement, please contact the Retirement Fund. Below you will find general information.

There are two types of disability benefits, both of which cover mental and physical disabilities:
- In-Line-of-Duty Disability
- Not-in-Line-of-Duty Disability

In-Line-of-Duty Disability

If you are injured in the line of duty, whether or not you are vested, your annual life pension will be computed as if you had worked to your earliest Normal or Special Retirement date, but with your current compensation base.

The multiplier for the In-Line-of Duty-Disability benefit is as follows, unless you have already reached your Normal or Special Retirement date, in which case the multiplier for Normal or Special Retirement will apply:

Police: For the Blue, Orange and Gray service, the multiplier is 2.75%
General: For the Blue, Orange and Gray service, the multiplier is 2.75%
Fire: For the Blue, Orange and Gray service, the multiplier is 2.75%

In-Line-of-Duty Disability Example
Employee: Walter Ramirez
Age: 50 years
Benefit Service: 10 years (leaving 10 years before Normal Retirement); service projected to Mr. Ramirez's earliest Normal Retirement date

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
10 Years	6 Years	4 Years
Multiplier:	Multiplier:	Multiplier:
2.75%	2.75%	2.75%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 10 x 2.75% = 11,641.67	40,320.00 x 6 x 2.75% = 6,652.80	40,320.00 x 4 x 2.75% = 4,435.20
Total Annual Benefit: **\$11,641.67 + \$6,652.80 + \$4,435.20 = \$22,729.67 annually** **Divided by 12 = \$1,894.14 monthly**		

Not-in-Line-of-Duty-Disability
If you become disabled while not in the line of duty and are a vested member of the Fund, you will receive a pension. The multiplier for the Not-In-Line-of-Duty Disability benefit is as follows, unless you have already reached your Normal or Special Retirement date, in which case the multiplier for Normal or Special Retirement will apply:

Police: for Blue service, the multiplier is 2.75% and for Orange and Gray service, the multiplier is 2.25%
General: for Blue service, the multiplier is 2.75% and for Orange and Gray service, the multiplier is 2.25%
Fire: for Blue service, the multiplier is 2.75% for Orange and Gray service, the multiplier is 2.25%

Note that unlike In-Line-of-Duty-Disability, your actual years of benefit service at the time of your disability retirement will be used. However, if you become disabled and are not vested, then you are not eligible to receive a disability benefit. You will receive a refund of your employee contributions with interest.

Not-in-Line-of-Duty Disability Example
Employee: Kenneth Chang
Age: 44 years
Benefit Service: 15 years

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
9 Years	5 Years	1 Year
Multiplier:	Multiplier:	Multiplier:
2.75%	2.25%	2.25%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 10 x 2.75% = 10,477.50	40,320.00 x 6 x 2.75% = 4,536.00	40,320.00 x 4 x 2.25% = 907.20
Total Annual Benefit: **$10,477.50 + $4,536.00 + $907.20 = $15,920.70 annually** **Divided by 12 = $1,326.72 monthly**		

4.3 Death Before Retirement: Active Employee

If you should die while you are still working, it can have an impact on your family's financial security. To help ease this burden, it's important to know how your beneficiaries are protected.

If you are still an active member at the time of your death, your beneficiary may be entitled to either a refund of your contributions or a monthly death benefit. There are two terms used when describing death benefits: In-Line-of-Duty Death and Not-in-Line-of-Duty Death.

In-Line-of-Duty Death
An In-Line-of-Duty death is a death that happens as the direct result of an injury or illness arising out of the actual performance of your assigned work duties. You do not need to be vested. Key points about In-Line-of-Duty Death:

- Your spouse will automatically receive 75% of your accrued pension projected to your Normal Retirement date but shall not be less than $250.00 per month. In addition, each dependent child will receive a pension benefit of $100.00 per month.
- If you do not have a surviving spouse or other named survivor, beneficiary dependent children under 18 will equally share a total of 75% of your accrued pension projected to your Normal Retirement date but shall not be less than $250.00 per month.
- If you are not survived by a surviving spouse or dependent children, but are survived by either one or both of your dependent parents, then your dependent parent(s) will receive the pension that would have been paid to your spouse.
- If you do not have a spouse, dependent children or dependent parent(s), your refund beneficiary may apply for a refund of your employee contributions plus interest.

The multiplier for the In-Line-of-Duty Death benefit is as follows:
Police: For Blue, Orange and Gray service, the multiplier is 3.00%
General: For Blue, Orange and Gray service, the multiplier is 3.00%
Fire: For Blue, Orange and Gray service the multiplier is 3.00%

If you have already reached your Normal or Special Retirement date, the multiplier for Normal or Special Retirement will apply.

In-Line-of-Duty Death Example
Employee: Draymond Allen
Age: 50 years
Benefit Service: 10 years (leaving 10 years before Normal Retirement); service projected to Mr. Allen's earliest Normal Retirement date.

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
12 Years	5 Years	3 Years
Multiplier:	Multiplier:	Multiplier:
3.00%	3.00%	3.00%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 12 x 3.00% = 15,240.00	40,320.00 x 5 x 3.00% = 6,048.00	40,320.00 x 3 x 3.00% = 3,628.80
Survivor Benefit:	Survivor Benefit:	Survivor Benefit:
15,240.00 x 75% = 11,430.00	6,048.00 x 75% = 4,536.00	3,628.80 x 75% = 2,721.60
Total Annual Benefit: **$11,430.00 + $4,536.00 + $2,721.60 = $18,687.60 annually** **Divided by 12 = $1,557.30 monthly**		

Not In-Line-of-Duty Death
A Not in-Line-of-Duty Death is a death that is due to a non-work-related condition or event.

Key points about Not In-Line-of-Duty Death:
• You must be vested for your beneficiary to receive a monthly benefit.
• Your spouse will receive 75% of your accrued unreduced pension benefit, but shall not be less than $150.00 per month. In addition, each dependent child will receive a pension benefit of $100.00 per month.
• If you do not have a surviving spouse, dependent children would be eligible to equally share 75% of your accrued unreduced pension benefit, but shall not be less than $150.00 per month per child.

• If you are not survived by a surviving spouse or dependent children, but are survived by either one or both of your dependent parents, then your dependent parent(s) will receive the pension that would have been paid to your spouse.
• If you are not vested, your beneficiary would receive a refund of your employee contributions with interest.

The multiplier for the Not In-Line-of-Duty Death benefit is as follows:
Police: For Blue service, the multiplier is 2.75% and for Orange and Gray service, the multiplier is 2.25%
General: For Blue service, the multiplier is 2.75% and for Orange and Gray Service, the multiplier is 2.25%
Fire: For Blue service, the multiplier is 2.75% and for Orange and Gray service, the multiplier is 2.25%

If you have already reached your Normal or Special Retirement date, the multiplier for Normal or Special Retirement will apply. Note that unlike the In-Line-of-Duty Death, the member's actual years of benefit service credit at the time of death will be used; no projections will be made.

Not In-Line-of-Duty Death Example
Employee: Elizabeth Fields
Age: 50 years
Benefit Service: 10 years

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
2 Years	5 Years	3 Years
Multiplier:	Multiplier:	Multiplier:
2.75%	2.25%	2.25%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 2 x 2.75% = 2,328.33	40,320.00 x 5 x 3.00% = 4,536.00	40,320.00 x 3 x 2.25% = 2,721.60
Survivor Benefit:	Survivor Benefit:	Survivor Benefit:
2,328.33 x 75% = 1,746.25	4,536.00 x 75% = 3,402.00	2,721.60 x 75% = 2,041.20
Total Annual Benefit: **$1,746.25 + $3,402.00 + $2,041.20 = $7,189.45 annually** **Divided by 12 = $599.12 monthly**		

4.4 Death Before Retirement — Vested Terminated Member

Key points about death of a Vested Terminated Member prior to commencing his or her pension:

- If the member has no surviving spouse, dependent children, or dependent parents, the beneficiary is entitled to a refund of employee contributions plus interest.
- If the member's years of age and years of eligibility service total at least 65 as of the date of the member's termination, the member's spouse and/or dependents are entitled to the same benefit as a member who dies while Not In Line of Duty (see previous section).
- If the member's age and years of service do not total at least 65, the surviving spouse and dependents may either:
  - Take a refund of employee contributions plus interest, or,
  - Be eligible for the survivor benefit of 75% at the date the member would have been eligible to draw the benefit of Normal Vested Retirement or Early Vested Retirement.

4.5 Divorce/Qualified Domestic Relations Order (QDRO)

Your pension benefits can be reduced if a court issues a Qualified Domestic Relations Order (QDRO) awarding your former spouse a portion of your retirement benefit. The maximum pension benefit that can be paid to your former spouse is 50% percent of your benefit. The QDRO must either provide the specific monthly amount or assign the percentage of your benefit to be paid to your former spouse.

If you find yourself in the process of a divorce, please contact your Member Services Specialist and visit the Retirement Fund's website fwretirement.org; click on Forms, then "QDRO Model (Divorce)" to obtain a copy of the Fund's model QDRO. Your attorney may also find this information helpful during the process. This legal document must be accepted by both the court granting your divorce and the Retirement Fund once it is complete. The Fund will need a copy of the entire Judgment of Divorce.

Section 5: Reaching the Goal: Retirement

5.1 Eligibility to Retire

Normal Retirement

A member's Normal Retirement date is the last day of the month in which the earliest of the following occurs:

• Years of eligibility service and years of age equal 80.
• Attain age 65 with a minimum of five years of service.

Your annual pension upon retirement will have a multiplier of 3.00% for Blue service and 2.50% for Orange and Gray service.

Normal Retirement Example 1

Rule of 80: Total of years of age and eligibility service must equal at least 80.
Employee: Will Rogers
Age: 55 years
Benefit Service: 25 years

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
17 Years	6 Years	2 Years
Multiplier:	Multiplier:	Multiplier:
3.00%	2.50%	2.50%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 17 x 3.00% = 21,590.00	40,320.00 x 6 x 2.50% = 6,048.00	40,320.00 x 2 x 2.50% = 2,016.00
Survivor Benefit:	Survivor Benefit:	Survivor Benefit:
2,328.33 x 75% = 1,746.25	4,536.00 x 75% = 3,402.00	2,721.60 x 75% = 2,041.20
Total Annual Benefit: **$21,590.00 + $6,048.00 + $2,016.00 = $29,654.00 annually** **Divided by 12 = $2,471.17 monthly**		

Normal Retirement Example 2
Must be at least 65 years of age with at least five years of benefit service:
Employee: Sue Ridge
Age: 65 years
Benefit Service: 10 years

Blue Benefit	Orange Benefit	Gray benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
3 Years	5 Years	2 Years
Multiplier:	Multiplier:	Multiplier:
3.00%	2.50%	2.50%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 3 x 3.00% = 3,810.00	40,320.00 x 5 x 2.50% = 5,040.00	40,320.00 x 2 x 2.50% = 2,016.00
Survivor Benefit:	Survivor Benefit:	Survivor Benefit:
2,328.33 x 75% = 1,746.25	4,536.00 x 75% = 3,402.00	2,721.60 x 75% = 2,041.20
Total Annual Benefit: **\$3,810.00 + \$5,040.00 + \$2,016.00 = \$10,866.00 annually** **Divided by 12 = \$905.50)**		

Special Retirement
Police officers are eligible to retire after completing 25 years of service, regardless of age. Your annual pension upon retirement will have a multiplier of 3.00% for Blue service and 2.50% for Orange and Gray service.

Special Retirement Example
Employee: Yvonne Roberts
Age: 45 years

Blue Benefit	Orange Benefit	Gray benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
17 Years	6 Years	2 Years
Multiplier:	Multiplier:	Multiplier:
3.00%	2.50%	2.50%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 17 x 2.75% = 21,590.00	40,320.00 x 6 x 2.50% = 6,048.00	40,320.00 x 2 x 2.50% = 2,016.00
Total Annual Benefit: **$21,590.00 + $6,048.00 + $2,016.00 = $29,654.00 annually** **Divided by 12 = $2,471.17 monthly**		

Early Retirement
If you are at least 50 years of age and have completed five or more years of service, you may take an Early Retirement and receive a reduced pension benefit. The reduced pension will be the pension amount earned to your date of termination minus five-twelfths (5/12%) percent for each month the pension commences prior to your Normal Retirement date.

Upon Early Retirement, your annual pension upon retirement will have a multiplier of 2.75% for Blue service and 2.25% for Orange and Gray service, which will then be multiplied by the Early Retirement reduction factor.

Early Retirement Example
Employee: Ray Johnson
Age: 55 years
Benefit Service: 7 years (leaving 10 years before Normal Retirement)
Normal Vested Retirement

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
3 Years	2 Years	2 Years
Multiplier:	Multiplier:	Multiplier:
2.75%	2.25%	2.25%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 3 x 2.75% = 3,492.50	40,320.00 x 2 x 2.25% = 1,814.40	40,320.00 x 2 x 2.25% = 1,814.40
Early Retirement Factor:	Early Retirement Factor:	Early Retirement Factor:
3,492 x 0.50% = 1,746.25	1,814.40 x 0.50% = 907.20	1,814.40 x 0.50% = 907.20
Total Annual Benefit: **$1,746.25 + $907.20 + $907.20 = $3,560.65 annually** **Divided by 12 = $296.72 monthly**		

If you have completed at least five years of service, are vested, and have attained your Early or Normal Retirement date, upon terminating with the City, you may elect to begin distribution of your pension benefit. Your Normal Retirement date will remain the same as if you had you continued employment with the City.

Your annual pension upon retirement will have a multiplier of 3.00% for Blue service and 2.50% for Orange and Gray service.

Normal Vested Retirement Example
Employee: Anna Williams
Age: 55 years (terminated at age 45)
Benefit Service: 15 years (terminated 10 years prior to Normal Retirement, Rule of 80)

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
8 Years	5 Years	2 Years
Multiplier:	Multiplier:	Multiplier:
3.00%	2.50%	2.50%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 8 x 3.00% = 10,160.00	40,320.00 x 5 x 2.50% = 5,040.00	40,320.00 x 2 x 2.50% = 2,016.00
Total Annual Benefit: **$10,160.00 + $5,040.00 + $2,016.00 = $17,216.00 annually** **Divided by 12 = $1,434.67 monthly**		

Early Vested Retirement
If you separate from the city and elect to leave your monies in the Fund until at least your Early Retirement date, then your benefit will be calculated using the same method described above under Early Retirement. You may elect to commence payments in any month following your 50th birthday.

Upon Early Vested Retirement, your annual pension upon retirement will have a multiplier of 2.75% for Blue service and 2.25% for Orange and Gray service, which will then be multiplied by the Early Retirement reduction factor.

Early Vested Retirement Example
Employee: Noah Davis
Age: 55 years
Benefit Service: 7 years (leaving 10 years before Normal Retirement) Actuarial Equivalent

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
3 Years	2 Years	2 Years
Multiplier:	Multiplier:	Multiplier:
2.75%	2.25%	2.25%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 3 x 2.75% = 3,492.50	40,320.00 x 2 x 2.25% = 1,814.40	40,320.00 x 2 x 2.25% = 1,814.40
Early Retirement Factor:	Early Retirement Factor:	Early Retirement Factor:
3,492 x 0.50% = 1,746.25	1,814.40 x 0.50% = 907.20	1,814.40 x 0.50% = 907.20
Total Annual Benefit: **$1,746.25 + $907.20 + $907.20 = $3,560.65 annually** **Divided by 12 = $296.72 monthly**		

Actuarial Equivalent
Upon your Normal or Special Retirement, you may elect to receive between 5% and 25% of the actuarial value of your retirement benefit in a one-time lump sum payment and a reduced monthly benefit.

Actuarial Equivalent Retirement Example
Employee: Antonio Carter
Assume Mr. Carter's monthly pension benefit is $2,000.00. Mr. Carter could elect to take a reduction of his monthly pension to be between $1,500.00 (25%) and $1,900.00 (5%) per month. He would then receive a lump sum payment equal to the actuarial equivalent of the reduction. Any applicable COLA would be on the unreduced base pension ($2,000.00).

The following table shows Mr. Carter's lump sum distribution if he elected the 5% actuarial equivalent, provided Mr. Carter was not married.

Monthly Pension Benefit: $1,900.00	
Age at Retirement	Lump Sum Amount
50	$13,801.56
55	$13,101.20
60	$12,205.86
65	$11,125.71

The lump sum benefit is paid the same date the first monthly retirement benefit is made.

Deferred Retirement Option Program (DROP)
When you reach your Normal or Special Retirement date, you may elect to remain in active service with the City and participate in the Fund's Deferred Retirement Option Program (DROP).

Upon your election to enter the DROP, your benefit service credit and FAC are frozen. Then, an amount equal to your monthly pension benefit is credited to a DROP account each month. Funds in a DROP account do not accrue gains or losses.

When you separate from service with the City, you will be entitled to receive both the monthly pension benefit and payment of the DROP account balance.
The DROP account balance will continue to accrue for a maximum of six years or 72 months. Upon your retirement from DROP, your monthly pension benefit will be recalculated to include any applicable service accrued for unused Civil Service Sick and Major Medical Leave. If you complete at least two years of service after making a DROP election, your monthly pension benefit upon retirement will include any applicable retroactive cost-of-living adjustment (COLA) accrued during the DROP period.

Effective September 2022, the following payment options are available for distribution of your DROP account balance:
1. Immediately receive a lump sum payment of the entire DROP account balance.
2. Receive the entire DROP account balance in five equal, annual installments.
3. Have the entire DROP account balance converted into an annuity and added to your pension.

Depending on your particular situation, the option you select may have tax consequences. We recommend you seek qualified tax advice prior to making your selection. **City employees are not required to join DROP, the decision is purely voluntary.** For more information about the program, contact the Fund to set up an appointment, 817-632-8900.

DROP Example
Employee: Olivia Moore
Age: 55 years
Benefit Service: 25 years

Blue Benefit	Orange Benefit	Gray Benefit
FAC (High 3):	FAC (High 5):	FAC (High 5):
(41,000 + 42,000 + 44,000 + 44,000 + 42,900) / 3 = 42,333.33	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00	(38,500 + 39,000 + 40,000 + 41,200 + 42,900) / 5 = 40,320.00
Years of Benefit Service:	Years of Benefit Service:	Years of Benefit Service:
17 Years	5 Years	3 Years
Multiplier:	Multiplier:	Multiplier:
3.00%	2.50%	2.50%
Annual Benefit:	Annual Benefit:	Annual Benefit:
42,333.33 x 17 x 2.75% = 21,590.00	40,320.00 x 5 x 2.50% = 5,040.00	40,320.00 x 5 x 2.50% = 5,040.00
Total Annual Benefit: **$21,590.00 + $6,048.00 + $2,016.00 = $29,654.00 annually** **Divided by 12 = $2,471.17 monthly***		

*If Ms. Moore entered the DROP on or before Jan. 1, 2021, and stayed at least 24 months in the DROP, upon retirement her monthly pension benefit would be adjusted to include any retroactive COLAs accrued during the DROP period. The COLA amount is dependent upon his COLA type for both his Blue and Orange benefits. There is no COLA for Gray benefits.

If Ms. Moore entered the DROP after Jan. 1, 2021, she would be eligible for a variable COLA if one was granted on the Blue and Orange portion of his benefit, provided she was in the DROP for at least 24 months.

Monthly Pension Benefit: $2,471.17	
DROP Period	Lump Sum DROP Amount
12 Months	$2,471.17 x 12 = $29,654.04
24 Months	$2,471.17 x 24 = $59,308.08
36 Months	$2,471.17 x 36 = $88,962.12
48 Months	$2,471.17 x 48 = $118,616.16
60 Months	$2,471.17 x 60 = $148,270.02
72 Months	$2,471.17 x 72 = $177,924.24

5.2 Applying for Retirement

You must contact the Retirement Fund at 817-632-8900 to schedule an appointment with a Member Services Specialist to discuss your pension benefit and complete the necessary paperwork. Retirement packets are available on our website at www.fwretirement.org, click on Forms and download the appropriate retirement packet.

The following documents must be submitted with your Application for Retirement Benefits:

- Marriage license or Judicial Determination of Common Law Marriage
- Social Security card*
- Driver's license or government-issued photo identification card*
- Birth certificate*

**Documents are required for you, your spouse and dependent(s)*

Upon receipt of a completed application for retirement and all required supporting documents, the Board of Trustees will review the application for approval. The Board must approve the application before payments commence.

The deadline for applications is generally the tenth of the month preceding your retirement date. Please call or check our website (www.fwretirement.org) to make sure of the date before submitting your Application for Retirement.

Apply for Disability Retirement

To apply for Disability Retirement, you must contact the Retirement Fund at 817-632-8900 to schedule an appointment. If you have a disability which was not pre-existing prior to your membership with the Fund and such disability has existed for at least 90 consecutive days, then the following paperwork must be submitted to the Retirement Fund:

• Completed Disability Application Packet (please refer to the Retirement Section for a list of required documents).
• A disability certification letter submitted by your doctor(s).
• Copies of all related medical records. You are responsible for verifying that all necessary records are received by the Retirement Fund.
• Any other related documents (e.g., accident reports).

Upon receipt of your completed disability packet, the Board will conduct a hearing to review your application. In most cases, your attendance at all disability hearings is mandatory. You may be required to undergo an independent medical evaluation by a physician of the Board's choice prior to any disability hearings. Payments will commence upon approval of your application for Disability Retirement by the Board.

5.3 Beneficiary Options

When applying for retirement, you will also be asked to list your spouse and any children under age 18 for your survivor benefit. If you are not married, you may elect a designated beneficiary with a reduced pension (see Designated Beneficiary Reduction Election).

You will also be asked to complete a beneficiary form for the death benefit. If you are married, your spouse is your primary beneficiary. You should also consider a contingent beneficiary in the event of your spouse's death.

Remember to keep your beneficiary selections up to date. You may make changes to your beneficiary selections in the Retirement Fund Member Portal. Beneficiary election forms for active employees and retirees can be found on our website under the FORMS tab. The original, signed beneficiary forms must be submitted to the Retirement Fund.

Married Members
In the event of your death, your surviving spouse will receive 75% of your monthly pension for the rest of his/her life, provided that you were married at least one year prior to your retirement. Additionally, if you have any legitimate or legally adopted child(ren) under 18 years of age, such child(ren) will receive $100.00 per month per child until the attainment of age 18 or marriage.

If the total pension benefit paid to you and your survivors ceases and is less than your aggregate employee contributions and interest made to the Fund, then the excess of such contributions and interest will be paid to your beneficiary listed on your Beneficiary Election for Death Benefit Form, or if you do not have a beneficiary elected, to your estate.

Marriage After Retirement
If you were not married for at least one year prior to retirement, but do have a spouse, you may, after you have been married for two years and subject to Board policies, elect to receive an actuarially reduced pension to provide a pension for your spouse. You must make such an election within six months of being married for two years.

If you make this election, your spouse will receive 75% of your reduced pension upon your death. If you do not make such an election, your surviving spouse will not receive a pension upon your death. If you have any legitimate or legally adopted child(ren) under 18 years of age, such child(ren) will share equally 75% of your benefit unless you have elected the reduced pension to cover your spouse and then such child(ren) will receive $100.00 per month per child until the attainment of age 18 or marriage.

If the total pension benefit paid to you and your survivors ceases and is less than your aggregate employee contributions and interest made to the Fund, then the excess of such contributions and interest will be paid to your beneficiary listed on your Beneficiary Election for Death Benefit Form, or if you do not have a beneficiary election, to your estate.

Unmarried Member - Designated Beneficiary Option
At the time of retirement, you may elect to receive a reduced monthly pension so that upon your death a designated beneficiary will receive a monthly pension for his or her life equal to 100%, 75%, 50% or 25% of your reduced monthly pension (as may be adjusted for cost-of-living increases). You have the option to designate one single person at one of the listed percentages (25, 50, 75 or 100). An actuarial reduction will be applied to your base pension, beginning gross pension and any DROP account balance (if applicable).

This is a one-time irrevocable election approved by the Board of Trustees. Additionally, if you have any legitimate or legally adopted child(ren) under 18 years of age, such child(ren) will receive $100.00 per month per child until the attainment of age 18 or marriage. If the total pension benefit paid to you and your survivors ceases and is less than your aggregate employee contributions and interest made to the Fund, then the excess of such contributions and interest will be paid to your beneficiary listed on your Beneficiary Election for Death Benefit Form, or if you do have a beneficiary elected, to your estate.

5.4 Payments

Once you have applied and been approved by the Board, your Member Services Specialist will inform you of the starting payment schedule. After your benefit begins, you will receive monthly payments for your lifetime, payable the first business day of the month.

Section 6: Life in Retirement

6.1 Cost-of-Living Adjustment (COLA)

A cost-of-living adjustment is an annual increase that is given on Jan. 1. There are three types of COLA for Tier I members. For members who retire or enter DROP on or before Jan. 1, 2021, the following applies:

Guaranteed 2%: Members who have the Guaranteed 2% COLA receive a 2% increase of their base pension effective every Jan. 1. The COLA is added to the gross payment. In order to be eligible to receive a COLA in the January following retirement, you must be receiving benefits by Sept. 30 of the preceding year. All Orange benefits for Tier I are under the Guaranteed 2% COLA if you retired or entered DROP on or before Jan. 1, 2021.

Conditional Ad Hoc: The Conditional Ad Hoc COLA became effective Jan. 1, 2008 and applies only to Blue service benefits. The Conditional Ad Hoc COLA is compounded on the gross payment at a percentage based upon the amortization period required to pay-off the unfunded actuarial liability of the Fund as follows:

Plan Funding Period in Years	COLA Percent
≤ 18	4%
18.1 – 24.0	3%
24.1 – 28.0	2%
≥ 28.1	0%

In the third quarter of 2007, all retirees and survivors receiving a pension benefit and vested active and vested inactive members, were provided a one-time option to choose between the current Guaranteed COLA or transition to the Conditional Ad Hoc COLA. All employees not vested as of Dec. 31, 2007, new employees and re-hires after Dec. 31, 2007, were automatically enrolled under the Conditional Ad Hoc COLA. This COLA election was effective with the Jan. 1, 2008, COLA.

An ordinance amendment on Oct. 23, 2012, allowed general, police and some fire members who were in the Conditional Ad Hoc COLA for **Blue benefit service** to make an election to stay on the Conditional Ad Hoc or move to the Guaranteed 2% for their Blue benefit service. This COLA election was effective with the Jan. 1, 2014, COLA.

Fire members covered under the April 2010 Collective Bargaining Agreement who were under the Conditional Ad Hoc COLA, were later allowed to elect to go back to the Guaranteed 2% COLA, effective with the Jan. 1, 2016, COLA.

Orange benefit service for Tier I members was set by the Oct. 23, 2012, ordinance at the Guaranteed 2% COLA for all Orange service for police and general members. Fire members were added to this with the Oct. 14, 2014, ordinance amendment.

In December 2018, an ordinance amendment changed the COLA for both Blue and Orange benefits for those who retire or enter DROP after Jan. 1, 2021, to a variable COLA, and eliminated COLA for any service after July 19, 2019.

As previously noted, if you are enrolled in DROP, any retroactive COLAs accrued during your DROP period will be applied to your monthly pension benefit upon your retirement.

Variable COLA
An ordinance amendment on Dec. 11, 2018, changed the COLA for members who are not enrolled in DROP or retired as of Jan. 1, 2021. If you retire after Jan. 1, 2021, the Blue and Orange portion of your benefit is eligible for a Variable COLA. The Variable COLA is an amount not to exceed 4% that must be determined annually by Fund's Board of Trustees and the city council after reports from the actuary. The Variable COLA may be paid as a percentage on your base pension or a 13th check as recommended by the Board and ratified by the Fort Worth City Council.

Guaranteed COLA Example 1 (Police and General Members)
Employee: Sofia Day
Retirement Date: July 1, 2014
Monthly Pension Benefit: Blue $1,500.00, Orange $500.00
Gray – $500.00 (Total $2,500.00)
COLA: Blue – Guaranteed 2%
Orange – Guaranteed 2%
Gray – No COLA

Beginning Jan. 1, 2015, Ms. Day will receive a cost-of-living adjustment of $40.00 payable monthly. On Jan. 1, 2016, Ms. Day will again receive a cost-of-living adjustment of $40.00, for a COLA total of $80.00 payable monthly. The table below shows Ms. Day's monthly cost-of-living adjustments during the first five years of retirement.

Year	Blue COLA	Orange COLA	Total COLA	New Monthly Payment
2014	Beginning year	Beginning year	$0	$2,500.00
2015	$30.00	$10.00	$40.00	$2,540.00
2016	$30.00	$10.00	$40.00	$2,580.00
2017	$30.00	$10.00	$40.00	$2,620.00
2018	$30.00	$10.00	$40.00	$2,660.00
2019	$30.00	$10.00	$40.00	$2,700.00

Guaranteed COLA Example 2 (Police and General Members):
Employee: Ruben Beckley
Retirement Date: Nov. 1, 2014
Monthly Pension Benefit: Blue $2,000.00, Orange $500.00 (Total $2,500.00)
COLA: Blue – Guaranteed 2%
Orange – Guaranteed 2%

Since Mr. Beckley retired on Nov. 1, 2014, which falls after the Sept. 30, 2014, deadline, he must wait one full year before he will be eligible to receive his COLA. Therefore, beginning Jan. 1, 2016, Mr. Beckley will receive a cost-of-living adjustment of $40.00 payable monthly. On Jan. 1, 2017, Mr. Beckley will again receive a cost-of-living adjustment of $40.00, for a COLA total of $80.00 payable monthly. The table below shows Mr. Beckley's monthly cost-of-living adjustments during the first five years of retirement.

Year	Blue COLA	Orange COLA	Total COLA	New Monthly Payment
2014	Beginning year	Beginning year	$0	$2,500.00
2015	Not eligible	Not eligible	$0	$2,500.00
2016	$30.00	$10.00	$40.00	$2,540.00
2017	$30.00	$10.00	$40.00	$2,580.00
2018	$30.00	$10.00	$40.00	$2,620.00
2019	$30.00	$10.00	$40.00	$2,660.00

COLA After DROP Example
Employee: Marcus Carter
DROP Entry Date (also Retirement Date): May 1, 2014
Monthly Pension Benefit:
Blue $1,500.00 Orange $500.00 Gray $500.00 = $2,500.00

COLA:
Blue – Guaranteed 2% Orange – Guaranteed 2% Gray – No COLA

Mr. Carter's COLA was effective Jan. 1, 2015. Mr. Carter will receive a cost-of-living adjustment of $40.00 payable monthly. On Jan. 1, 2016, Mr. Carter will again receive a cost-of-living adjustment of $40.00, for a COLA total of $80.00 payable monthly. The table below shows Mr. Carter's monthly cost-of-living adjustments over the five years of retirement or DROP period.

Year	Blue COLA	Orange COLA	Total COLA	New Monthly Payment
2014	Beginning year	Beginning year	$0	$2,500.00
2015	$30.00	$10.00	$40.00	$2,540.00
2016	$30.00	$10.00	$40.00	$2,580.00
2017	$30.00	$10.00	$40.00	$2,620.00
2018	$30.00	$10.00	$40.00	$2,660.00
2019	$30.00	$10.00	$40.00	$2,700.00

*In order to be eligible for the retroactive COLAs accrued during Mr. Carter's DROP period, he would have to stay in DROP for a minimum of two years.

Ad Hoc/Guaranteed COLA Example (Police and General Members)
Employee: Kendra Bell
Retirement Date: April 1, 2014

Monthly Pension Benefit:
Blue $2,000.00 Orange $500.00 Gray $500.00 =$2,500.00)

COLA: Blue – Ad Hoc
Orange – Guaranteed 2% Gray – No COLA

Ms. Bell retired in April 2014 so she would first be eligible for a COLA in 2015. Assume that a 2% Ad Hoc COLA was given Jan. 1, 2015, so Ms. Bell will receive a cost-of-living adjustment of $50.00 ($40.00 Blue Ad Hoc plus $10.00 Orange Guaranteed 2%) payable monthly. Assume that no Ad Hoc COLA was given in 2016, 2017, 2018 or 2019, where only the 2% COLA of $10.00 was applicable each month. The table below shows Ms. Bell's monthly cost-of-living adjustments during the first five years of retirement with an assumed Ad Hoc COLA in only 2015.

Year	Blue COLA	Total COLA	New Monthly Payment
2014	Beginning year	$0	$2,500.00
2015	$75.00	$75.00	$2,575.00
2016	$0	$0	$2,575.00
2014	$0	$0	$2,575.00
2015	$51.50	$51.50	$2,626.50
2016	$0	$0	$2,626.50

Ad Hoc COLA Example (Police and General Members)

Employee:	Alicia DeWitt
Retirement Date:	Sept. 1, 2011
Mo. Pension Benefit: Blue	$2,500 .00 (retired before Orange service started)
COLA:	Blue – Ad Hoc

Since Ms. DeWitt retired on Sept. 1, 2011, she will only have a Blue service benefit. Assume that an Ad Hoc COLA of 3% was awarded for Jan. 1, 2012, so Ms. DeWitt will receive a cost-of-living adjustment of $75.00 payable monthly. Assume no Ad Hoc COLA was given in 2013 or 2014. Again, assume that a 2% Ad Hoc COLA was given Jan. 1, 2015, so Ms. DeWitt will receive a compound cost-of-living adjustment of $51.50, for a COLA total of $126.50 payable monthly. The table below shows Ms. DeWitt's monthly cost-of-living adjustments during the first five years of retirement with an assumed Ad Hoc COLA in only 2012 and 2015.

Year	Blue COLA	Total COLA	New Monthly Payment
2011	Beginning year	$0	$2,500.00
2012	$75.00	$75.00	$2,575.00
2013	$0	$0	$2,575.00
2014	$0	$0	$2,575.00
2015	$51.50	$51.50	$2,626.50
2016	$0	$0	$2,626.50

6.2 Health and Dental Insurance

Medical insurance, dental insurance, vision insurance, life insurance and accumulated leave payouts are handled by the City of Fort Worth's Human Resources Department. Please contact the city's retiree liaison at 817-392-8644 or 817-392-8577 for more information. The Retirement Fund cannot answer your questions regarding these matters.

6.3 Social Security

As an employee of the city, you do not pay Social Security taxes and therefore do not accrue Social Security benefits as a result of your employment with the City of Fort Worth. However, you may be eligible to receive Social Security based on employment you held other than with the City of Fort Worth. To determine your eligibility, contact the nearest Social Security office by calling 800-772-1213 or visit ssa.gov.

6.4 Marriage After Retirement

If you married after retirement, then within six months of completing your second-year wedding anniversary, you must elect to receive a reduced monthly pension benefit in order for your surviving spouse to receive a monthly pension for life equal to 75% of your reduced monthly pension. Please contact a Member Services Specialist for calculations.

6.5 Divorce/Qualified Domestic Relation Order (QDRO)

Your pension benefits can be reduced if a court issues a QDRO awarding your former spouse a portion of your retirement benefit. The maximum pension benefit that can be paid to your former spouse is 50% of your benefit. The QDRO must either provide the specific monthly amount or indicate the percentage of your benefit to be paid to your former spouse.

If you find yourself in the process of a divorce, please contact your Member Services Specialist and visit the Forms page on the Fund's website, fwretirement.org; click on Forms, then 'Model QDRO [Divorce])to obtain a copy of the Fund's model QDRO. Your attorney may also find this information helpful during the process.

This legal document must be accepted by both the court granting your divorce and the Retirement Fund once it is complete. We will need a copy of the entire Judgment of Divorce.

Child Support

The Retirement Fund can also withhold deductions for child support upon receipt of a valid court order from a court of competent jurisdiction.

6.6 Return to Work After Retirement

If you are returning to work with an employer other than the City of Fort Worth, this will not affect your retirement. If you return to work with the City of Fort Worth, you must contact your Member Services Specialist prior to returning to work and coordinate your return-to-work date. Your monthly pension checks will be stopped if you return to work for the city in a regular position or part-time position of 1,080 hours or more per year (half time).

Your retirement will reflect a break in service for the period of time that you were drawing a pension and you will begin to accrue service once again upon rehire (unless you retired under the DROP program). If you retired in the DROP program, no additional service or change in final average compensation will be calculated since you elected to freeze those when you joined the DROP.

When you leave employment again, your retirement will be recalculated to consider any additional service, leave that would be converted to service and your final average compensation (high 3 or high 5). You will need to re-apply for retirement.

6.7 Survivor Benefits

When you pass away, your survivors may receive benefits. This provision is subject to certain restrictions, so you may wish to contact the Retirement Fund for a more detailed explanation. The plan provides for your eligible dependents to receive a benefit from the plan when you die. Your eligible survivors include:

• Surviving Spouse: If you died while an active employee, the person to whom you were married to at least one year prior to your death.

• Dependent Children: Your unmarried children under the age of 18.
• Dependent Parents: Must be qualified as dependent as defined by the Administrative Rules.
• Designated Beneficiary: The person you named at retirement with a specified percent of benefit by reducing your pension.

How Survivor Benefits are Paid

See the section “Reaching the Goal: Retirement, Beneficiary Options” to see the type of eligible beneficiaries and percent of benefits.

Survivor Benefits Without Eligible Dependents

If you leave no eligible pension beneficiaries upon your death, your refund beneficiary will receive a return of your total employee contributions plus interest, reduced by any benefit payments paid to you during your retirement. If you do not have a beneficiary on file with the Retirement Fund, then the refund of your remaining contributions will be paid to your estate upon receipt of one of the following legal instruments:
(1) letters testamentary; (2) letters of administration; (3) muniment of title; (4) affidavit of small estate; or
(5) judgment declaring heirship.

Pension and refund beneficiaries must apply for the benefit (forms for surviving beneficiaries are available on our website) and will also need a certified copy of the members’ death certificate, copy of your marriage license (if you are the surviving spouse), copy of your driver’s license/government-issued photo identification card, copy of your Social Security card and a copy of your birth certificate.

Please note that pension beneficiaries who were on the city’s health insurance will need to contact the City of Fort Worth Human Resources Department at 817-392-8644 or 817-392-8577.

When Survivor Benefits Stop

• Payments to your surviving spouse cease upon death of the surviving spouse, regardless of remarriage.
• Payments to a dependent child cease upon the earliest of marriage, attainment of age 18 or death.
• Payments to dependent parent(s) cease upon death of the dependent parent(s).
• Payments to a designated beneficiary cease upon death of that person.

6.8 Death Benefit

The City of Fort Worth provides a death/burial benefit of $5,000.00 for retirees who retired after Dec. 31, 1969. Your surviving spouse is eligible to receive this benefit upon your death. However, if you are not survived by a spouse when you die, then the Death Benefit will be paid to your beneficiary(ies) on file with the Retirement Fund. If you do not have a beneficiary on file with the Retirement Fund then the Death Benefit will be paid to your estate upon receipt of one of the following legal instruments: (1)
letters testamentary; (2) letters of administration; (3) muniment of title; (4) affidavit of small estate; or (5) judgment declaring heirship.

The Beneficiary Election for Death Benefits Form is available on the Fund's website at www. fwretirement.org. Please return the original completed form to the Retirement Fund.

Section 7: Extra

7.1 Applying for Survivor Benefits

Survivor Benefits

If you are a surviving spouse, dependent child, dependent parent or beneficiary requesting survivor benefits, you must contact the Retirement Fund at 817-632-8900 to schedule an appointment with a Member Services Specialist who will discuss your eligibility for benefits and provide you with the necessary paperwork. Please bring the following documents to your appointment:

- Your driver's license or government-issued photo identification card
- Your birth certificate
- Your Social Security card
- Marriage license or Judicial Determination of Common Law Marriage
- Death certificate of the member or retiree

Application Deadlines & Procedures

You, your eligible survivors or beneficiaries must file a written application with the Retirement Fund and follow the procedures established by the Board before any benefits will be paid. Prior to submitting your application, you must contact the Retirement Fund to schedule an appointment with a Member Services Specialist to discuss your options. The Board reviews and approves all requests for payments from the Fund at its regularly scheduled Board meeting, which is usually held the fourth Wednesday of every month. In order for the Retirement Fund to provide the Board with necessary information in a timely manner, all paperwork must be received by the tenth of the month preceding your benefit commencement date. (Example: If you want to begin receiving benefits on July 1, all your paperwork must be submitted to the Retirement Fund by June 10.)

7.2 Retirement Fund Contact Information

Click here to view the staff directory or visit fwretirement.org and look under the "About Us" menu.

380 Hulen St.
Fort Worth, TX 76107
M-F, 7:30 a.m. to 4:30 p.m.
817-632-8900 General questions: Ask@fwretirement.org

7.3 Access to FWERF Online Member Portal

For access to your retirement plan information anytime, create a free account in our online Member Portal.

1. Click here to go directly to the Member Portal.
2. You can also access the portal from our website, fwretirement.org. Look for the orange tab at the top of the page.
3. Click the box marked "ENROLL NOW."
4. You will go through a series of steps to create your account.
5. Once you have created an account, you will be able to log in and use the Member Portal.

Easy-to-follow instructions on how to register and log in for the first time can be found on our website. Look for the PORTAL INSTRUCTIONS tab at the top of the home page.

7.4 Administrative Rules

This summary of the Fund's Administrative Rules describes many of the principal features of the Fort Worth Employees' Retirement Fund but is only a summary. The complete provisions are available on our website under Board/Policy/Administrative Rules.

You may examine a copy of Vernon's Texas Revised Civil Statutes, Article 6243i online at https://statutes.capitol.texas.gov/ or the Retirement Ordinance at https://codelibrary.amlegal.com/codes/ftworth/latest/ftworth_tx/0-0-0-2294

While this summary includes most of the facts about the Fund, it does not attempt to describe all possible provisions or limitations as they apply to individual situations. In the case of any conflict between this summary and the Administrative Rules, the Administrative Rules will prevail.