

Chapter 9: Retirement Options & Cost-of-Living Adjustments

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Quick Reference: Retirement Options

Overview

At the time of retirement or entry into the Deferred Retirement Option Plan (DROP), a member must select a retirement option that will suit his or her retirement needs. The monthly retirement benefit received by a member and his or her beneficiary depends on which option is chosen at retirement. A member's retirement benefit is guaranteed for life, but depending upon the retirement option the member selects, the beneficiary may receive a lifetime benefit upon the member's death or a one-time lump sum refund of any employee contributions that remain in the system upon the member's death. If a member chooses to leave his or her spouse a monthly benefit in the event of death, the spouse will receive that benefit for life, even in the event of remarriage. However, for members of the Wildlife Agents Plan, the surviving spouse's benefit may be terminated in the event of remarriage (refer to the section *Wildlife Agents Plan* in this chapter).

Retirement Options

LASERS offers seven retirement options from which members may choose (for information on options for specialty plans, refer to the *Specialty Plans* section of this chapter). At the time of retirement, a member should review each option thoroughly and choose the option that best suits his or her retirement situation.

If a married member selects an option that does not leave at least 50 percent of a monthly benefit to his or her current spouse, then the spouse must sign [Form 04-04: Spousal Consent](#) in the presence of a Notary Public and submit the notarized form to LASERS.

MAXIMUM OPTION

The Maximum Option pays the highest monthly benefit to the member until his or her death. It is calculated using the basic retirement formula of multiplying years of service, accrual rate and final average compensation. The Maximum Option **does not** provide a lifetime monthly benefit to a beneficiary. Upon the member's death, the named beneficiary(ies) will receive a one-time, lump sum payment of any remaining employee contributions. Employee contributions are typically exhausted within two to three years after the member has retired or entered DROP.

The Maximum Option allows the member to name more than one beneficiary and change the beneficiary(ies) at any time after retirement or while participating in DROP. Since the Maximum Option does not leave a lifetime monthly benefit to a beneficiary, a married member may not select the Maximum Option without the consent of his or her spouse. [Form 04-04: Spousal Consent](#) must be submitted with the member's retirement application.

OPTION 1

Option 1 pays a slightly reduced monthly benefit to the member for his or her lifetime. The Option 1 reduction is based on the amount of the employee contributions and the member's age at the time of his or her retirement.

Option 1 **does not** provide a lifetime monthly benefit to a beneficiary. Upon the member's death, the named beneficiary(ies) will receive a one-time, lump sum payment of any remaining employee contributions. The employee contributions are depleted at an actuarially reduced rate and are typically exhausted within eight to ten years after the member has retired or entered DROP. *Option 1 is not available to members who choose the Initial Benefit Option (IBO).*

Option 1 allows the member to name more than one beneficiary and change beneficiary(ies) at any time after retirement or while participating in DROP. Since Option 1 does not leave a lifetime monthly benefit to a beneficiary, a married member may not select this option without the consent of his or her spouse. [Form 04-04: Spousal Consent](#) must be submitted with the member's retirement application.

OPTION 2A

Option 2A pays a reduced monthly benefit to the member for his or her lifetime and a benefit of equal amount to the named beneficiary after the member's death. The benefit reduction is based on the age of the member and the beneficiary at the time of the member's retirement.

Option 2A leaves a lifetime benefit to only *one* beneficiary. The beneficiary is named at the time of retirement or entry into DROP. The beneficiary cannot be changed after retirement unless the beneficiary predeceases the member or divorces the member (refer to the *Option Changes* section in this chapter). In addition, because Option 2A leaves a lifetime benefit to a beneficiary, a married member who selects Option 2A and names his or her spouse as the beneficiary is *not* required to obtain spousal consent.

NOTE: *Members should be aware that with certain options, their beneficiary's age affects the amount of their retirement benefit. Options 2A, 2B, 3 and 4B are calculated based on the member's age and beneficiary's age at retirement. The reduction to the benefit is an actuarial calculation based on the life expectancy of the member and beneficiary. For example, if Option 2A is selected for retirement, the benefit reduction would be greater if the beneficiary's age was 12 rather than 60.*

OPTION 2B

Option 2B is only available to members with a mentally handicapped child or children. Option 2B pays a reduced monthly benefit to the member for his or her lifetime. The benefit reduction is based on the age of the member, the beneficiary, and the mentally handicapped child or children at the time of the member's retirement. Upon the member's death, the beneficiary receives a lifetime benefit of equal amount as the member. Upon the beneficiary's death, that benefit is paid to the legal guardian of the mentally handicapped child or children, or to a trust created for the benefit of the child or children, for the remainder of the child's life.



Option 2B
is not available to members whose child or children have only a physical handicap.

Option 2B leaves a lifetime benefit to only *one* beneficiary and to a mentally handicapped child or children upon the beneficiary's death. The beneficiary is named at the time of retirement or entry into DROP, and cannot be changed after retirement. In addition, because Option 2B leaves a lifetime benefit to a beneficiary, a married member who selects Option 2B and names his or her spouse as the beneficiary is *not* required to obtain spousal consent.

When selecting Option 2B, the member must submit [*Form 06-03: Option 2B Mentally Handicapped Designee*](#) along with the appropriate retirement or DROP application. This form must be certified by a physician.

OPTION 3

Option 3 pays a reduced monthly benefit to the member for his or her lifetime and a benefit to the named beneficiary after the member's death. The Option 3 benefit reduction is based on the age of the member and the beneficiary at the time of the member's retirement. Upon the member's death, the beneficiary receives 50 percent of the member's benefit for life.

Option 3 leaves a lifetime benefit to only *one* beneficiary. The beneficiary is named at the time of retirement or entry into DROP, and cannot be changed after retirement. In addition, because Option 3 leaves a lifetime benefit to a beneficiary, a married member who selects Option 3 and names his or her spouse as the beneficiary is *not* required to obtain spousal consent.

OPTION 4A

Option 4A is only available to members who have been married for at least two years at the time of their retirement. Only a member's spouse can be named as the beneficiary. If a member selects option 4A, then a marriage license must be submitted along with the retirement application. This option pays the member 90 percent of the Maximum Option benefit for the remainder of his or her life. Upon the member's death, his or her spouse will receive 55 percent of the member's Maximum Option benefit for the remainder of the spouse's life. *This option is not available to Disability retirees.*

OPTION 4B

Option 4B pays a reduced monthly benefit to the member for his or her lifetime and a benefit to the named beneficiary after the member's death. The benefit reduction is based on the age of the member and the beneficiary at the time of the member's retirement. Upon the member's death, the beneficiary receives 55 percent of the member's benefit for life.

Option 4B leaves a lifetime benefit to only *one* beneficiary. The beneficiary is named at the time of retirement or entry into DROP, and cannot be changed after retirement. In addition, because Option 4B leaves a lifetime benefit to a beneficiary, a married member who selects Option 4B and names his or her spouse as the beneficiary is *not* required to obtain spousal consent.

Quick Reference: Retirement Options

Retirement Option	Member Benefit (lifetime benefit)	Beneficiary Benefit (upon death of member)
Maximum Option	100 percent	One-time lump sum payment of any unused employee contributions
Option 1	Reduced amount from maximum (not available for IBO)	One-time lump sum payment of any unused employee contributions
Option 2A	Reduced amount based on age of retiree and beneficiary at retirement	Same amount as member's benefit for remainder of life
Option 2B	Reduced amount based on age of retiree, beneficiary and mentally handicapped child or children at retirement	Same amount as member's benefit; upon death of beneficiary, mentally handicapped child or children receive same amount as beneficiary
Option 3	Reduced amount based on age of retiree and beneficiary at retirement	50 percent of the member's benefit for remainder of life
Option 4A	90 percent of maximum (not available for Disability retirees)	55 percent of the maximum for remainder of life
Option 4B	Reduced amount based on age of retiree and beneficiary at retirement	55 percent of the member's benefit for remainder of life

Retirement Options for Specialty Plans

Members of most specialty retirement plans have the same options available as regular plan members. However, there are a few specialty plans whose options are directed by statute.

HAZARDOUS DUTY SERVICES PLAN (HAZ PLAN)

Members of the HAZ Plan (HAZP) will not select a retirement option at retirement because their options are directed by statute. Upon retirement, the member will receive the maximum monthly benefit for his or her lifetime. Upon the member's death, the spouse will receive 75 percent of the member's monthly benefit

until his or her death. A surviving spouse is eligible for a lifetime benefit regardless of the length of the marriage, and the benefit will not be terminated upon remarriage.

If there is no surviving spouse, then the minor child(ren) of the member will receive the same benefit as surviving child(ren) of Regular Plan members hired on or after January 1, 2011, until no qualifying child remains (refer to *Survivor Benefits* in [Chapter 6: Survivor Benefits](#)). Because the survivor's benefits are directed by statute, the member's beneficiaries are not determined until the death of the member. In addition, because the HAZ Plan leaves a lifetime benefit to the spouse, spousal consent is *not* required.

JUDICIAL PLAN

Members of the Judicial Plan who were employed prior to January 1, 2011, have the option to choose the Judicial Maximum Option or any of the seven regular options (Maximum Option, Option 1, Option 2A, Option 2B, Option 3, Option 4A, and Option 4B).

The Judicial Maximum Option pays the maximum monthly benefit to the member for his or her lifetime. Upon the member's death, the Judicial Maximum Option pays the member's *spouse at the time of death* a monthly benefit for life.

The spouse receives the **greater** of one-half of the Judicial Maximum retirement benefit or one-third of the member's final salary. Because the Judicial Maximum Option directs a lifetime benefit to a survivor by statute, the only beneficiary that may be selected at the time of death is the spouse. In addition, because the Judicial Maximum Option leaves a lifetime benefit to the spouse, spousal consent is *not* required.

If a member of this class selects any option other than the Judicial Maximum Option, then judicial survivor benefits will not be payable. The beneficiary(ies) would be paid based upon the option selected at the time of retirement.

NOTE: *Members of the Judicial Plan who were employed on or after January 1, 2011 do not have the retirement option of Judicial Maximum. They are only eligible to choose one of the seven regular retirement options.*

WILDLIFE AGENTS PLAN (NON-HAZ PLAN MEMBERS)

Wildlife agents with the Enforcement Division of the Department of Wildlife and Fisheries hired prior to January 1, 2011, will not select a retirement option at retirement because their options are directed by statute. Upon retirement, the member receives the maximum monthly benefit for his or her lifetime. Upon the member's death, 75 percent of the member's monthly benefit will be paid to survivors in the following order of priority:

- ① **Surviving spouses** are eligible for a lifetime benefit, if they remain unmarried until the surviving spouse is 55 years of age. If the surviving spouse remarries *after age 55*, their benefit will not be terminated. If the surviving spouse remarries *prior to age 55*, their benefit *will be terminated and will not resume* upon the divorce or death of the new spouse.
- ② **Minor children** are eligible until no qualifying child remains.
- ③ **Parents who derived their main support from the member** are eligible for their lifetime.

Because the survivor's benefits are directed by statute, the member's beneficiaries are not determined until the member's death. In addition, because the Wildlife Agents Plan leaves a lifetime benefit to the spouse, spousal consent is *not* required.

HARBOR POLICE EMPLOYEES PLAN (HARP)

For information regarding retirement options available for HARP, refer to [Chapter 8: Retirement Benefit Calculation & Eligibility](#).

Option Changes

A member cannot change a retirement option once the date of retirement has passed. However, there are two exceptions that would allow a member to change an option after retirement:

- ① Death of a beneficiary
- ② Divorce after retirement

DEATH OF A BENEFICIARY

If the member selects any option other than the Maximum Option, then upon the death of the beneficiary, the retiree may request to have his or her benefit increased to the amount that it would have been had the member initially selected the Maximum Option. The member would need to submit [Form 10-07: Application for Change in Retirement Benefit Due to Death of Beneficiary](#) or a signed letter asking to have his or her benefit reverted to the maximum option. A copy of the beneficiary's death certificate must be submitted to LASERS along with the request.

If the beneficiary died prior to June 17, 2008, then the increase in the retirement benefit amount would be effective on the first of the month following the *receipt of request* to revert to maximum. If the beneficiary died on or after June 17, 2008, then the increase in the retirement benefit amount would be effective on the first of the month following the *death of the beneficiary* regardless of when LASERS was notified.

Once the benefit has been changed to the Maximum Option, the retired member may name another beneficiary; however, the beneficiary will only receive a one-time lump sum payment of any remaining employee contributions in the system, **not** a lifetime benefit.

NOTE: *An Option 1 retiree with multiple beneficiaries cannot increase to the maximum option until all named beneficiaries are deceased.*

DIVORCE AFTER RETIREMENT

In the event of a divorce from the named beneficiary, the retired member may request to have the benefit increased to the actuarial equivalent of the maximum benefit by submitting [Form 10-06: Application for Change in Retirement Benefit Due to Divorce](#) to LASERS along with a certified copy of the court order stating that the member's spouse has irrevocably relinquished all rights to a survivor benefit.

The cost to calculate the actuarial equivalent of the maximum benefit is \$150.00. If the member is currently retired, LASERS will deduct the fee from the member's retirement benefit. If the member is currently participating in DROP or working after DROP, he or she will need to submit the \$150.00 payment along with the application.

The increase in the retirement benefit amount shall be effective on the first day of the next month following official approval of the application. Once the benefit has been changed to the Maximum Option, the retired member may name another beneficiary; however, the beneficiary will only receive a one-time lump sum payment of any remaining employee contributions in the system, **not** a lifetime benefit.



A divorced member must have a certified court order on file prior to reverting to the maximum option. Please advise members to contact the LASERS Legal Department with any questions regarding content of the court order.

Cost-of-Living Adjustments

There are two ways that a member may receive a cost-of-living adjustment (COLA) or permanent benefit increase after retirement:

- ① System Generated COLAs
- ② The Self-Funded COLA

SYSTEM GENERATED COLAS

System Generated COLAs are granted by the Legislature. They are funded through excess investment returns and paid by LASERS. These COLAs are not guaranteed and the amounts vary. When granted, they are paid automatically to eligible retirees. No forms are used and no action is required by retirees in order to receive System Generated COLAs.

THE SELF-FUNDED COLA

At the time of retirement or entry into DROP, a member may **irrevocably** elect to receive the Self-Funded COLA. **The member's monthly benefit will be actuarially reduced for the lifetime of the benefit in order to fund the Self-Funded COLA.**

Each year on the member's retirement or DROP anniversary date, a two and one-half percent cost-of-living adjustment (COLA) is added to the member's monthly benefit.



**Form 04-09:
Self-Funded
COLA Election**

*must be received
prior to the member's
retirement date or
DROP start date.*

To select the Self-Funded COLA, members must submit [Form 04-09: Self-Funded Cost of Living Adjustment \(COLA\) Election](#) along with their retirement or DROP application. A member may select the Self-Funded COLA at any retirement age, but it will not be payable to the member until the anniversary after he or she has turned age 55. Unlike system generated COLAs, the Self-Funded COLA is **funded by the member**;

therefore, it can take many years for the member to recoup the benefits used to fund the COLA. This COLA would be paid in addition to any system generated COLA for which the member is eligible.

NOTE: *Selecting the Self-Funded COLA has a substantial impact on a member's benefit. It is also an irrevocable selection that cannot be changed once a member's retirement date has passed.*

If the member selects the Self-Funded COLA at the time of entry into DROP, then it will apply to benefits received during the member's DROP participation period. The Self-Funded COLA will also apply to the member's monthly retirement benefit after DROP, even if the member works after DROP, and will apply to any supplemental retirement benefit.

If the member selects a retirement option which leaves his or her spouse a monthly benefit, then the Self-Funded COLA will be added to the monthly benefit after the member's death. However, if the member names a non-spouse beneficiary, then it will not be added to the monthly benefit after the member's death. In addition, the Self-Funded COLA is *not available to members applying for Disability retirement.*

Benefit Estimates

It is strongly suggested that members request a benefit estimate prior to making a Self-Funded COLA selection. Each estimate (regardless of the member's retirement selection) will include the Self-Funded COLA option, and will show an estimated monthly benefit projection for up to 15 years from the member's estimated retirement date. For more information on estimates, refer to [Chapter 7: The Retirement Process](#).

Self-Funded COLA Benefit Calculation

Example: Mary is retiring at age 60 with 20.00 years of service credit. She has a final average compensation of \$50,000. Her maximum benefit would be calculated as follows:

Average compensation	\$50,000
x	x
Accrual rate	2.5%
x	x
Years of service credit	20.00
=	=
Maximum Benefit	\$25,000 per year (\$2,083.33 monthly)

Mary's monthly maximum benefit with the Self-Funded COLA would be calculated as follows:

Monthly Maximum Benefit	\$2,083.33
x	x
Self-Funded COLA Reduction	0.792440
=	=
Reduced Monthly Maximum Benefit	\$1,650.91 monthly

If Mary selects the Self-Funded COLA, she would initially receive a benefit of \$432.42 less per month (\$2,083.33 - \$1,650.91) than she would have received had she not chosen the Self-Funded COLA. Depending upon the option Mary chooses, her benefit could be further reduced.

Regular Retirement versus Self-Funded COLA

Example: Mary is retiring at age 60 with 20.00 years of service credit. She has a final average compensation of \$50,000. Below is a comparison of a Regular retirement benefit to a Regular retirement benefit with the Self-Funded COLA.

Regular Retirement Benefit

- Maximum benefit is \$2,083.33
- No actuarial reduction to benefit
- After 15 years, Mary would have received \$374,999.40 in retirement benefits.

Monthly Retirement Benefit

After 5 years	After 10 years	After 15 years
\$2,083.33	\$2,083.33	\$2,083.33

Regular Retirement with a Self-Funded COLA Benefit

- Reduced initial maximum benefit is \$1,650.91
- 2.5% Self-Funded COLA granted yearly on anniversary date after member turns age 55
- After 15 years, Mary would have received \$355,247.96 in retirement benefits.

Monthly Retirement Benefit

After 5 years	After 10 years	After 15 years
\$1,822.30	\$2,061.76	\$2,332.69

Even though Mary's monthly benefit would be higher after 15 years, she would have received **\$19,751.44 less in total benefits** by choosing the Self-Funded COLA.

Self-Funded COLA Break-Even Point

Based on the previous example, this chart shows a yearly comparison of retirement benefits when choosing a Regular retirement with a Self-Funded COLA versus the benefit when choosing only a Regular retirement.

If Mary had chosen Regular retirement with a Self-Funded COLA, her break-even point would be between year 19 and 20. Since she retired at age 60, she would reach her break-even point at age 80.

	Regular Retirement Benefit		Running Total of Regular Benefits	Self-Funded COLA Benefit		Running Total of Self-Funded COLA Benefits	Difference of Benefits Break-even Point (Running total of Self-Funded COLA minus Regular Benefit)
	Monthly	Yearly		Monthly	Yearly		
Year 5	\$2,083.33	\$24,999.96	\$124,999.80	\$1,822.30	\$21,867.55	\$104,132.70	-\$20,867.10
Year 10	\$2,083.33	\$24,999.96	\$249,999.60	\$2,061.76	\$24,741.12	\$221,949.30	-\$28,050.30
Year 15	\$2,083.33	\$24,999.96	\$374,999.40	\$2,332.69	\$27,992.31	\$355,247.96	-\$19,751.44
Year 16	\$2,083.33	\$24,999.96	\$399,999.36	\$2,391.01	\$28,692.12	\$383,940.08	-\$16,059.28
Year 17	\$2,083.33	\$24,999.96	\$424,999.32	\$2,450.79	\$29,409.42	\$413,349.15	-\$11,649.81
Year 18	\$2,083.33	\$24,999.96	\$449,999.28	\$2,512.05	\$30,144.66	\$443,494.16	-\$6,505.12
Year 19	\$2,083.33	\$24,999.96	\$474,999.24	\$2,574.86	\$30,898.27	\$474,392.44	-\$606.82
Year 20	\$2,083.33	\$24,999.96	\$499,999.20	\$2,639.23	\$31,670.73	\$506,063.17	\$6,063.97

Frequently Asked Questions

1. If a member selects the Maximum Option or Option 1, can he or she list more than one beneficiary?

Yes. A member who selects Maximum Option or Option 1 can list multiple beneficiaries and change them any time after retirement or while participating in DROP. Since these options do not leave a lifetime monthly benefit to a beneficiary, a married member may not select the Maximum Option or Option 1 without the consent of his or her spouse and must submit [Form 04-04: Spousal Consent](#).

2. If a member selects the Options 2A, 2B, 3, 4A, or 4B can he or she list more than one beneficiary?

No. A member choosing Options 2A, 2B, 3, 4A, or 4B can only select one beneficiary at the time of retirement and this beneficiary cannot be changed, except in the event of death of the beneficiary or divorce from the beneficiary.

3. Does a member's retirement option automatically revert to the maximum option if a member who chose Option 2A at retirement gets a divorce from the spouse?

No. The only way a benefit can revert to the actuarial equivalent of the maximum option after divorce is to submit a certified copy of the court order stating that the member's spouse has irrevocably relinquished the survivor rights under the option selected by the member. The member would also need to submit [Form 10-06: Application for Change in Retirement Benefit Due to Divorce](#) and a payment of \$150 for the actuarial calculation.

4. Can a member change his or her retirement option after the application has been submitted?

Yes. A revised application may be submitted **prior to the retirement date** listed on the application.

5. Once a member selects the Self-Funded COLA Option, can he or she change the selection?

No. The decision to select the Self-Funded COLA is irrevocable.

6. If a member submits only a death certificate after the passing of a beneficiary, will his or her benefit automatically revert to the maximum option?

No. The member must submit [Form 10-07: Application for Change in Retirement Benefit Due to Death of a Beneficiary](#) or a signed written request that the benefit be reverted to the maximum option.

7. Can a member of the Wildlife Agents Plan (WLO) or HAZ Plan (HAZP) select a regular retirement option?

No. Members of these plans do not select a retirement option because the benefit is directed by statute.

8. Can a member of the Judicial Plan, hired prior to January 1, 2011, select a Regular retirement option?

Yes. Members of this plan can select the Judicial Maximum Option or any of the seven regular options.

9. Can a member of the Judicial Plan, hired on or after January 1, 2011, select the Judicial Maximum Option?

No. Members of this plan can only select one of the seven regular options.

10. Can members of HAZ Plan, Judicial Plan and Wildlife Agents Plan select the Self-Funded COLA?

Yes. Members of HAZ Plan, Judicial Plan and Wildlife Agents Plan are eligible to select the Self-Funded COLA. If the member selects a retirement option which leave his or her spouse a monthly benefit, then the Self-Funded COLA will be added to the monthly benefit after the member's death. However, if the beneficiary is not the member's spouse, then the Self-Funded COLA will not be added to the monthly benefit after the member's death.

11. Is the Self-Funded COLA available to Disability retirees?

No. The Self-Funded COLA is not available for Disability Retirement.

Reference Material

APPLICABLE FORMS

- [01-06: Designation of Beneficiary](#)
- [04-04: Spousal Consent](#)
- [04-09: Self-Funded Cost of Living Adjustment \(COLA\) Election](#)
- [06-03: Option 2B Mentally Handicapped Designee](#)
- [10-06: Application for Change in Retirement Benefit due to Divorce](#)
- [10-07: Application for Change in Retirement Benefit due to Death of Beneficiary](#)

APPLICABLE AGENCY LIAISON MEMORANDA

- [10-01: New Retirement Option](#)

APPLICABLE LAWS & RULES

(Note: this list is not exhaustive)

- [La. R.S. 11:234](#) Survivor Benefits
- [La. R.S. 11:247](#) Automatic Cost-of-Living Adjustments
- [La. R.S. 11:446](#) Mode of Payment Where Option Elected
- [La. R.S. 11:551-556](#) Judges and Offices of the Court
- [La. R.S. 11:611-613](#) Hazardous Duty Services Plan
- [La. R.S. 11:3687](#) Harbor Police Employees Plan
- [Act 270 of 2009](#) Self-Funded COLA
- [Act 648 of 2014](#) Harbor Police Employees Plan
- [Act 703 of 2003](#) Wildlife Agent 2 Plan
- [Act 992 of 2010](#) Hazardous Duty Services Plan

APPLICABLE CHAPTERS IN MEMBER'S GUIDE TO RETIREMENT

- [Chapter 10: Retirement Options and the Self Funded COLA](#)
- [Chapter 23: Hazardous Duty Services Plan \(HAZ PLAN\)](#)
- [Chapter 29: Wildlife Agents](#)
- [Chapter 31: Judges and Court Officers](#)
- [Chapter 32: Judges](#)

APPLICABLE LASERS VIDEOS

- [Countdown to Retirement](#)
- [Judges Retirement Plan](#)