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Retirement Planning Calculator

Calculate My Retirement



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Estimate Results

Based on your Employment History and the information you provided, here is your estimate of your monthly CalPERS retirement benefits, and any payments to your loved ones after your death. After reviewing the results, you can print out this information, or change some information and receive an updated estimate.

Please remember that these results are only an estimate and are provided to assist you with your financial planning. Your actual retirement benefit will be determined when you formally apply for retirement.

Your Retirement Estimate Results

Unmodified Allowance

	At Age 62	At Age 63	At Age 64	At Age 65	At Age 66
For You	\$93,189	\$98,702	\$101,845	\$104,988	\$108,132

Option 2

	At Age 62	At Age 63	At Age 64	At Age 65	At Age 66
For You	\$83,964	\$88,536	\$91,050	\$93,440	\$95,696
For wife (Your Beneficiary)	\$83,964	\$88,536	\$91,050	\$93,440	\$95,696
For You, if your beneficiary dies first	\$93,189	\$98,702	\$101,845	\$104,988	\$108,132

Option 2W

	At Age 62	At Age 63	At Age 64	At Age 65	At Age 66
For You	\$85,734	\$90,609	\$93,290	\$95,854	\$98,508
For wife (Your Beneficiary)	\$85,734	\$90,609	\$93,290	\$95,854	\$98,508
For You, if your beneficiary dies first	\$85,734	\$90,609	\$93,290	\$95,854	\$98,508

Option 3

	At Age 62	At Age 63	At Age 64	At Age 65	At Age 66

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For wife (Your Beneficiary)	\$44,171	\$46,686	\$48,071	\$49,449	\$50,768
For You, if your beneficiary dies first	\$93,189	\$98,702	\$101,845	\$104,988	\$108,132

Option 3W

	At Age 62	At Age 63	At Age 64	At Age 65	At Age 66
For You	\$89,275	\$94,458	\$97,364	\$100,264	\$103,049
For wife (Your Beneficiary)	\$44,637	\$47,229	\$48,682	\$50,132	\$51,524
For You, if your beneficiary dies first	\$89,275	\$94,458	\$97,364	\$100,264	\$103,049

Please note that estimates are not provided for Option 1 and Option 4. These options are more complex and require more information to be calculated. You can find more information on these options in your [Member Benefit Booklet](#).

Estimate Summary

Your date of birth:
November 2, 1948

Planned retirement date:
November 2, 2010

Final compensation:
\$125724

CalPERS membership date:
Member before July 1982

Employment History

Department of Justice
30.403 years of service
State Misc. 2% at 55
Not Sure about Survivor Continuance
Not Sure about Social Security

Unused Sick Leave:
0 Hours

Total years of service at retirement:
30.403 years

Survivor information:
No Eligible Survivor

Beneficiary information:
wife
November 2, 1948

Recalculate Your Estimate with Alternative Information

Quick Tip | * Required Field | Missing Field

Your planned retirement date: * (mm/dd/yyyy)

Your final compensation: * \$

Recalculate

Things to Remember

- The amount shown in this estimate is very dependent on the pay rate you used for your Final Compensation. If you used your current pay rate, your estimate will be in "today's dollars." If you inflated your pay rate to try to project what it would be at retirement, please keep in mind that the cost-of-living will likely be higher as well. For example, if the inflation rate is 4%, it means that prices increase at a yearly rate of 4%. The same basket

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of goods and services that you can buy today at \$1,000 will cost you \$1,040 next year.

- This estimate is based on information you entered into the calculator and data from your Annual Member Statement. If you're within three years of retiring, you may use our [Request a Retirement Estimate](#) online service.
 - If your employer contracts with CalPERS for Health Benefits, your eligibility depends on when you stop working and your official retirement date. If you do not retire within 120 days after your last day at work, you may lose your CalPERS Health benefits. For more information, check out [Moving Into Retirement](#).
 - Please keep in mind that if you're a State employee who elected the Actuarial Equivalent Reduction (AER) to convert your Second Tier service credit to the First Tier, that the reduction has not been applied to your estimate results which means your retirement allowance will be lower than what is shown above. Please [Request a Retirement Estimate](#) using our online service to obtain a retirement estimate that includes the reduction.
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Next Steps