



Date: September 16, 2026
To: Board of Retirement
From: Doris Rentschler, Executive Director
Subject: **Appeal of Initial Denial – Request by Donna Buchignani to change Benefit Option Election**

SUMMARY

Ms. Buchignani is appealing to the Retirement Board MCERA's initial determination denying her request to change her retirement benefit payment option after payments had already begun. She acknowledges the reduced benefit associated with Option 4 and seeks permission to make this post-retirement change.

Under the County Employees Retirement Law (CERL), selection of an optional benefit payment can be made up until the first retirement payment is issued. Once payments begin, the selected option becomes irrevocable.

This memo summarizes the facts, evidence, applicable law, and fiduciary considerations supporting the recommendation that the Board deny the appeal.

INTRODUCTION

Ms. Buchignani retired on September 14, 2025. In the months leading up to her retirement, she consulted with MCERA staff multiple times to discuss the available benefit payment options and how each would affect her monthly allowance and any continuance payable to a beneficiary. She requested and received an actuarial estimate for an Optional Settlement 4 Allowance (Option 4), naming her adult son as beneficiary for a lifetime continuance. The first actuarial estimate is provided at no cost to the member. The member pays for additional Option 4 estimates prepared by the actuary. Staff prepared several internal Option 4 illustrations showing multiple continuance levels (from 20% to 58%) to help her compare the potential impacts without incurring the cost of additional actuarial estimates.

At retirement, Ms. Buchignani ultimately elected an unmodified benefit payment option. After receiving benefit payments for several months, she later determined that the Option 4 allowance would better align with her objective of providing ongoing support to her son. She is now seeking to change her option election to the reduced Option 4 allowance.

MEMBER'S CLAIM

Following retirement, Ms. Buchignani experienced a change in her understanding of the level of monthly income she would need and in her plans to provide financial support for her son. Based on this new perspective, she requested to switch her elected benefit option to Option 4 with a 58% continuance to her son.

Ms. Buchignani asserts that the continuance under Option 4 aligns better with her personal circumstances and plans and seeks permission to make this post-retirement change.

BACKGROUND AND EVIDENCE:

Timing of Request

On July 21, 2026 – approximately 10-months after her retirement payments began – Ms. Buchignani contacted MCERA to request this change. Staff informed her that the option was irrevocable once payments commenced. On August 3rd, MCERA received Ms. Buchignani's formal appeal of the staff decision. The initial denial of her appeal was issued on August 7, 2026.

Evidence of Clear Communication Before Retirement

MCERA provided multiple written communications and forms explaining that the member's benefit payment option becomes irrevocable once the first benefit payment is issued.

Email Correspondence

Email communication dated August 18, 2025, confirms staff informed Ms. Buchignani that any change to Option 4 would need to occur *before* benefit processing. Staff explained that actuarial calculations require advance time and encouraged her to finalize any change prior to benefit processing. This email demonstrates that staff clearly communicated the deadline for changes as prior to the first benefit payment.

Benefit Payment Option Election Form

The signed Benefit Payment Option Election Form explicitly states in plain terms that the member's election "is irrevocable and cannot be changed once your first benefit payment is issued." The language is intended to ensure members understand finality of their election once payments begin. The Benefit Payment Options Explained accompanies the Benefit Payment Option Election Form as part of the retirement application. The first paragraph states "It is important that you fully understand the benefit payment options available to you because you cannot change your benefit payment option once you receive your first benefit payment."

Applicable Law – CERL Section 31760(a)

MCERA is subject to the County Employees Retirement Law (CERL) and must follow the laws governing the system. CERL §31760(a) states that a member may elect an optional settlement allowance “**only until the first retirement allowance payment is made.**”

In practical terms, this provision prevents a member from changing their benefit option after receiving their first check. Exceptions provided in Subdivisions (b) and (c) apply only to cases involving disability retirement applications and therefore do not apply in Ms. Buchignani’s situation.

Fiduciary Responsibility and Actuarial Considerations

MCERA’s fiduciary duty requires administering the plan in accordance with the CERL and protecting the fund for all members and beneficiaries. The restriction on changing benefit options after payments begin prevents adverse selection, which occurs when a member seeks to change their benefit after gaining personal information (such as a change in health or family circumstances).

Allowing post-retirement changes would introduce unplanned financial risk to the plan, potentially increasing liabilities for the system.

ANALYSIS:

All evidence indicates that Ms. Buchignani received clear pre-retirement communication explaining the irrevocable nature of the benefit option once the first payment is made. She signed the form stating that the election becomes irrevocable after payment issuance. Her first benefit payment occurred October 31, 2026, prior to the request to change her benefit option, and the CERL explicitly prohibits changes of the payment option after the first payment.

MCERA must adhere to the CERL and has a fiduciary duty to protect the plan from adverse selection and actuarial risk. While staff empathizes with members whose circumstances evolve after retirement, MCERA does not have the legal authority to grant such changes once payment have begun.

CONCLUSION AND RECOMMENDATION:

Section 31760 permits the optional settlement elections **only until** the first payment is issued. Because Ms. Buchignani’s first benefit payment was made on October 31, 2025, her election became irrevocable on that date.

The Board has a fiduciary duty to all members to administer the plan in accordance with the CERL, maintain actuarial integrity, and ensure fairness and consistency for all members. Based on the law,

and the documented communications with the member, the request to change the benefit option must be denied.

Attachment(s): (redacted)

1. Letter and Statement of Claim, dated August 13, 2026 (received August 17, 2026)
2. Initial Appeal Buchignani Donna, dated July 23, 2026 (received August 3, 2026)
3. Initial Determination Denying Appeal, dated August 7, 2026
4. Benefit Payment Option Election Form - Retirement Application, dated July 15, 2025 (received August 26, 2025)
5. Benefit Payment Options Explained – Retirement Application
6. Email Subject: Email Subject: Retirement, 5/28/2025
 - a. Estimate 2025.07.20 Option 4 Rough
 - b. Estimate 2025.09.14 on 9.9.2025
7. Email Subject: Documents
 - a. Buchignani Option 4 Rough Estimate
8. Email Subject: Retirement Packet
9. Email Subject: VSIP
10. Email Subject: Numbers
 - a. Buchignani Estimate 2025.09.14 Option 4 Rough
 - b. Segal LTR 13459-003 Buchignani Option 4
 - c. Option 4 Rough Calc Buchignani – 1

RECEIVED BY

AUG 17 2023

MENDOCINO COUNTY
EMP RETIREMENT ASSOC

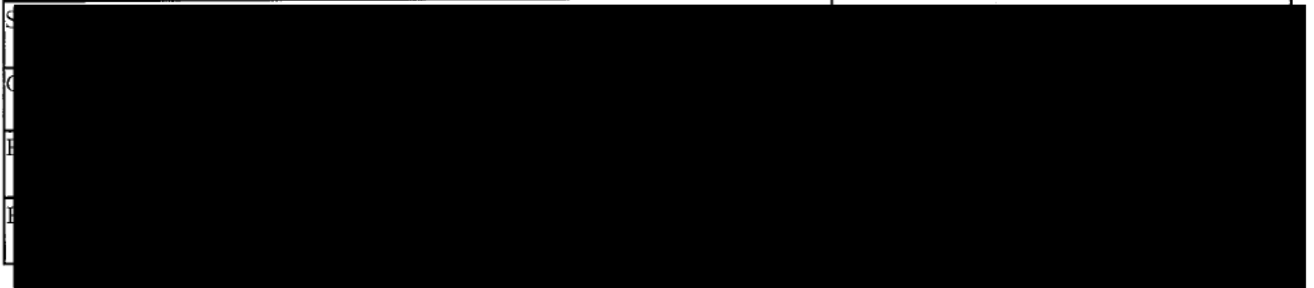


MENDOCINO COUNTY EMPLOYEES
RETIREMENT ASSOCIATION

STATEMENT OF CLAIM

Member Name: Donna Buchignani

Section 1: Member Information. The following information will be redacted prior to public disclosure.



Section 2: Claim Information. Please provide the following information regarding the claim.

Date of Administrative Decision

Date of Director Denial of Appeal

8/7/2024

Nature of Administrative Decision

Request to change option election denied.

Documents Requested

Statement of Claim

By filing this Statement of Claim, I understand that I am waiving any claim of confidentiality related to this claim and the documents requested above. I also understand that I am waiving any claim of confidentiality related to any documents necessary for the defense of the administrative decision.

Member Signature: Donna Buchignani

Date: 8/13/24

RECEIVED BY

AUG 17 2026

MENDOCINO COUNTY
EMP RETIREMENT ASSOC

Doris Rentschler, CFP
Executive Director
Mendocino County Employees Retirement Association
625-B Kings Court
Ukiah, CA 95482

Dear Ms. Rentschler,

I appreciate your August 7th, 2026, letter in response to my earlier communication to you.

Enclosed you will find the completed Statement of Claim form that you requested as I wish to continue with an appeal to the Board of Retirement. Because the form wasn't enclosed, as indicated, with your letter I spoke with Judy Zeller who saw that I received the form. She said that she would stop the clock on the return of the form (within fourteen days of receipt) because of the delay. You'll note that on the Statement of Claim form I did not fill in the space marked "Date of Administration Decision." I could not determine if that would be the same date as "Date of Director Denial of Appeal."

I am earnestly asking for a one-time consideration of the request that I have made to you. The rule that you referred to that "protects the long-term financial stability of the plan by preventing actuarial losses that could arise if benefit elections were altered after retirement" is acknowledged. That is why, as I have from the beginning of my request process, I have been prepared to accept whatever costs may be entailed to alleviate that situation and grant my request at the same time.

Thank you, Ms. Rentschler.

Sincerely,



Donna Buchignani

August 13th, 2026

RECEIVED BY

AUG 03 2026

MENDOCINO COUNTY
EMP RETIREMENT ASSOC

July 23, 2026

Doris Rentschler, CFP

Executive Director

Mendocino County Employees Retirement Association

625-B Kings Court

Ukiah, CA 95482

Dear Ms. Rentschler,

Earlier this week, 7/21/26, I met with Judy Zeller in the retirement office.

I separated from my County service last fall. It was very difficult to make the decision to do so. During the period of retirement consideration I communicated many, many times via e-mail and in person, with representation from the retirement office. Still, I was never entirely sure of exactly what my future would look like in light of the decision I was trying to arrive at. I'd become a widow several years earlier. Eleven weeks before my husband's unexpected (he had a 42-year career in public service) death, my mother had passed away. In the time that elapsed between these passings and a consideration of retirement, my adult daughter and son (and myself) were mired down in legal litigation stemming from the events of both deaths. On top of that, when litigation finally came to an end and situations indicated we had the responsibility for the cultivation and sale of family grapes, there was no longer a market for them.

Life has had it's challenges. However, I've learned in the time since my retirement that I, perhaps, should have selected a different benefit payment option than the one that I did. To be very honest, I was not understanding entirely all the options as laid out in the Service Retirement Application Packet. I have, of course, noted on page two, that "You cannot change your benefit payment option after you receive your first retirement benefit payment."

I wish to ask that I may make a change that would allow me to provide a continuance to my son - Option 4.

As Nora knows, I strongly considered this, but because without additional benefit estimates I could not, at the time, clearly make that choice. And, as you know, the cost of those estimates would have to be borne by me and I could not afford to do that.

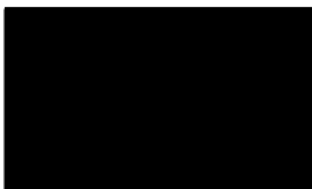
As Judy pointed out in our meeting, not all of the wording relevant to the world of MCERA is entirely clear, nor easily understandable.

I hope that you can consider and honor my request for this change.

With sincere thanks,



Donna Buchignani





August 7, 2026

Donna Buchignani
[REDACTED]

Dear Ms. Buchignani,

Thank you for your letter of July 23, 2026. I appreciate your patience while I reviewed the information related to your account.

Regarding your comment about the cost of Option 4 estimates, MCERA pays for the first actuarial estimate. Any additional actuarial estimates are at the member's expense. To support your decision-making, MCERA staff prepared an in-house Option 4 illustration (included again for reference) so you could see the impact on both your monthly benefit and the continuance available to your beneficiary for multiple continuance percentage options, up to the Internal Revenue Code (IRC) maximum applicable in your situation.

MCERA staff strive to help members understand the effect of each benefit option and provide counseling and written information before retirement. While staff can support and clarify, the final decision and election must be made by the member once they feel they have sufficient understanding.

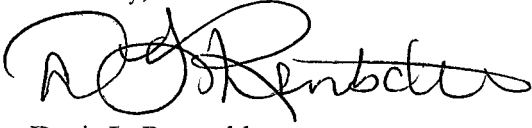
I understand how personal circumstance and future uncertainties can make the retirement option election challenging, and I am sorry for the difficulties your family experienced. Although new information after retirement may understandably change how an option election feels in hindsight, the benefit option chosen at retirement cannot be changed. The rule protects the long-term financial stability of the plan by preventing actuarial losses that could arise if benefit elections were altered after retirement.

Section 31760(a) of the County Employees Retirement Law (CERL) allows members to elect an optional settlement only until the first payment is issued. Because you began receiving benefits in September 2025, MCERA cannot legally permit a change to your benefit option.

Based on the provisions in the CERL and the fact that you have been receiving benefit payments since September 2025, I must deny your request to change your option election.

This letter constitutes the initial administrative determination. If you wish to continue with an appeal to the Board of Retirement, please file a Statement of Claim within 14 days of receipt of this letter, as outlined in Section III.C. of the Administrative Hearing Policy. Either you or MCERA may be represented by an attorney during the appeal process.

Sincerely,

A handwritten signature in black ink, appearing to read "Doris L. Rentschler", written in a cursive style.

Doris L. Rentschler

Executive Director

Encls: Option 4 Calc Buchignani – 1.pdf
Administrative Hearing Policy
Statement of Claim form

RECEIVED BY

AUG 26 2025

MENDOCINO COUNTY EMPLOYEES
RETIREMENT ASSOCIATIONMENDOCINO COUNTY
EMP RETIREMENT ASSOC

Benefit Payment Option Election

Your benefit payment option election will impact your monthly benefit amount and survivorship benefits payable after your death. Read "Benefit Payment Options Explained" at the end of this form and ensure that you understand the advantages and disadvantages of each option before making a choice. Your benefit payment option election is irrevocable and cannot be changed once your first benefit payment is issued. Contact an MCERA representative if you have any questions.

Part I. Option Election

Initial next to the benefit payment option you elect. If you are married or have a registered domestic partner (RDP), they must also initial your election.

UNMODIFIED OPTION

Member Initials

Spouse or RDP Initials

OPTION 1

Member Initials

Spouse or RDP Initials

OPTION 2

Member Initials

Spouse or RDP Initials

OPTION 3

Member Initials

Spouse or RDP Initials

OPTION 4

Member Initials

Spouse or RDP Initials

AGE 62 MODIFIED ALLOWANCE/SSA LEVELING (Non-PEPRA Members Only)

I/We would like to choose the Age 62 Modified Allowance/SSA Leveling in addition to the option selected above. I/we acknowledge that at age 62, my monthly retirement benefit will be reduced by \$ _____ regardless of whether I elect to begin receiving my social security at age 62. I/we further acknowledge that the amount we receive from Social Security at Age 62 may differ from the amount provided to MCERA at retirement.

Member Initials

Spouse or RDP Initials

Part II. Member Acknowledgment

Print Member Name

Member Signature

Date

Benefit Payment Options Explained

Your retirement benefit will always be a lifetime benefit to you but the benefit payment option you select will impact your benefit and the benefits payable to your beneficiary(ies) in different ways. It is important that you fully understand the benefit payment options available to you because you cannot change your benefit payment option once you receive your first benefit payment. Please make your decision carefully and if you require additional information, please don't hesitate to contact MCERA.

Unmodified Option

In general, the Unmodified Option provides for the highest possible monthly retirement benefit during your life. Upon your death, this option provides a lifetime benefit equal to 60% of the benefit you received during retirement to your eligible beneficiary, 60% benefit + 60% cost of living (if applicable). **This survivor benefit is restricted to your eligible spouse, California State registered domestic partner or eligible child only and may not be changed after you retire.**

Your spouse or registered domestic partner is considered eligible if you have been married or registered for **at least one year at the time of your retirement** and you continue to be married or registered to that spouse/registered domestic partner until the time of your death. If you do not have an eligible spouse or registered domestic partner, the 60% benefit may be paid to your eligible child upon your death. An eligible child is an unmarried child under the age of 18, or an unmarried full-time student under the age of 22.

If you do not have an eligible spouse, registered domestic partner or eligible child at the time of your death, your designated beneficiary will receive a lump-sum refund of any remaining balance left of your contributions and interest. Should your beneficiary pre-decease you, you will continue to receive the same amount, and you will not be allowed to designate a new beneficiary for a continuance.

Option 1

Option 1 does not provide a continuance. Upon your death, a lump-sum payment of any remaining contributions becomes payable to your named beneficiary. Each month the annuity portion of your benefit is deducted from your contributions until the balance of your contributions is zero. You will continue to receive your benefit, but there would no longer be a lump-sum benefit payable to your beneficiary.

Under Option 1, you may change your named beneficiary at any time.

Option 2

At the time of your death, your designated beneficiary will receive the same monthly allowance you were receiving at the time of your death for the remainder of his or her lifetime, 100% benefit + 100% cost of living (if applicable). Your beneficiary must be someone who has an insurable interest in you. "Insurable interest" means that a person would suffer a monetary loss if you die.

In order to provide this continuance, your benefit is reduced during your retirement based on your life expectancy and the life expectancy of your beneficiary. Due to IRS regulations, an actuarial calculation may be required if the named beneficiary is not your spouse or registered domestic partner, and they are more than 10 years younger than you.

Should your beneficiary pre-decease you, you will continue to receive the same reduced amount, and you will not be allowed to designate a new beneficiary for a continuance.

Option 3

Under this option, at the time of your death your designated beneficiary will receive 50% of the monthly allowance you were receiving at the time of your death for the remainder of his or her lifetime, 50% benefit + 50% cost of living (if applicable). Your beneficiary must be someone who has an insurable interest in you. “Insurable interest” means that a person will suffer a monetary loss if you die.

In order to provide this continuance, your benefit is reduced during your retirement based on your life expectancy and the life expectancy of your beneficiary. Should your beneficiary pre-decease you, you will continue to receive the same reduced amount, and you will not be allowed to designate a new beneficiary for a continuance.

Option 4

This option allows you to designate multiple beneficiaries to receive a lifetime benefit upon your death and to designate the percentage each will receive. This benefit is calculated by our actuary and while MCERA will cover the cost of the first calculation, you are responsible for paying for additional calculations. Each of your beneficiaries must be someone who has an insurable interest in you. “Insurable interest” means that a person will suffer a monetary loss if you die.

The amount that your benefit is reduced is based on the age of your youngest beneficiary at the time of your retirement. Should your beneficiary(ies) pre-decease you, you will continue to receive the same reduced amount, and you will not be allowed to designate a new beneficiary for a continuance.

Age 62 Modified Allowance/SSA Leveling

This is an **optional** allowance that can be elected **in addition** to a retirement option. It is only available to legacy/non-PEPRA members. It provides for a larger benefit from the age you retire to age 62, based upon the estimated Social Security benefits receivable at age 62. Social Security Estimates will be calculated at the time of retirement and will not include future earnings. This estimate is used to calculate your benefit with MCERA and may differ from the actual benefit you receive from Social Security.

At age 62, your benefit will be reduced by the estimated Social Security amount. This reduction will happen regardless of whether or not you actually apply for Social Security at age 62. This option can give you a more level payment for your life consisting of a combination of your Social Security benefit and MCERA retirement.

From: [Nora Morgan](#)
To: [Donna Buchignani](#)
Subject: RE: Retirement
Date: Wednesday, May 28, 2025 3:10:00 PM
Attachments: [image001.png](#)



Hi Donna,

I attached two rough Option 4 estimates. One is for 7/20/2025 and the other is for 9/14/2025. I can only add one beneficiary on these spreadsheets. I used your son because he is the youngest and the difference between your two ages determines what percentage of continuance you can leave them. The estimates show you the max amount you can leave as a continuance to both of your children combined. In your case, it is 58%. So, if you split that between the two, each would get 29% of your total benefit. You can see on the spreadsheet what your benefit would be and what the (total combined) continuance benefit to your children depending on the continuance percentage you leave them.

There isn't really such a thing as taking a lump sum payment upon "retirement." It is the same as withdrawing your contributions after terminating employment. Not too many people do that when they are eligible to retire. I can remember maybe 2 or 3 times. Your current account balance is \$140,355.61 (of course, this will increase depending on when you actually leave). If you took a direct refund, we would be required to withhold 20% for federal tax or \$28,071.12 so you would receive a direct deposit or check for \$112,284.49. Alternatively, you could roll the money over to an Individual Retirement Account and it wouldn't be subject to federal withholding all at once. I have attached our separation paperwork so you can see it.

Here is another way to look at it. On the estimate I gave you for 7/20/2025, your estimated account balance at that time will be \$145,544.27. Your unmodified benefit is estimated to be \$2,365.35. If you divide your account balance by your monthly benefit, you get just over 61.5 months or a little over 5 years. If you paid yourself out of that money, that is when you would run out of funds. Also, in the context of your actual retirement benefit, if you pass away before your account balance is depleted, anything remaining in your account balance is paid to your beneficiaries.

There is the Option 1 benefit as well. In that benefit, instead of deducting the full amount of the Option 1 benefit, \$2,281.68, from your account balance each month, only the annuity portion is deducted. So if we divide \$145,544.27 by \$916.68, we get 158.77 months or 13.23 years. In other words, it will take 13.23 years for your account balance to be depleted.

Thank you,

Nora

How was your experience with MCERA today? Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax
nora.morgan@mendocinocounty.gov

From: Donna Buchignani
Sent: Wednesday, May 28, 2025 2:19 PM
To: Nora Morgan
Subject: Retirement

Hi, Nora ~ Do many retirees take a lump sum payment upon retirement?

What would I expect, do you know, hypothetically speaking, to “take home” if I could be eligible for that?

I’m mulling over the continuance (touched on the subject on 5/14/25) for my son (& daughter) but can’t even guess what percentage to consider.

The retirement office has some of the required documents that I will need, already, right?

Considering how quickly (or not) the process takes & what glitches might occur, when do you suggest I make an appointment to begin getting all things in order to meet the defined deadlines?

Thank you,

Donna Buchignani



SINGLE BENEFICIARY OPTION 4 CALCULATOR

Instructions:

Enter information from member's benefit calculation

Member Name:	Donna Buchignani	DOB:		Month		Day		Year	
Beneficiary Name:	Gino Buchignani	DOB:							
		DOR:							

Is beneficiary spouse? (Yes or No) No

	Annuity	CS Pension	Total	Continuance to Beneficiary	
Unmodified	1,000.35	1,365.00	2,365.35	-	<< required
Option 1	916.68	1,365.00	2,281.68	-	<< optional
Option 2			-	100%	required if cells P7 & P8 a
Option 3			-	50%	required if cells P7 & P8 a

Maximum non-spouse percentage allowed 58 %

Continuance Benefit Percentage	Benefit Factor	Member's Benefit	Continuance Benefit
20	0.8544	2,020.87	404.17
21	0.8515	2,014.02	422.95
22	0.8486	2,007.17	441.58
23	0.8457	2,000.33	460.07
24	0.8428	1,993.48	478.43
25	0.8399	1,986.63	496.66
26	0.8370	1,979.78	514.74
27	0.8341	1,972.93	532.69
28	0.8312	1,966.08	550.50
29	0.8283	1,959.23	568.18
30	0.8254	1,952.38	585.71
31	0.8225	1,945.53	603.11
32	0.8196	1,938.68	620.38
33	0.8167	1,931.83	637.50
34	0.8138	1,924.98	654.49
35	0.8109	1,918.13	671.35
36	0.8080	1,911.28	688.06
37	0.8051	1,904.44	704.64
38	0.8022	1,897.59	721.08
39	0.7993	1,890.74	737.39
40	0.7965	1,883.89	753.55
41	0.7936	1,877.04	769.59
42	0.7907	1,870.19	785.48
43	0.7878	1,863.34	801.24
44	0.7849	1,856.49	816.86
45	0.7820	1,849.64	832.34

Continuance Benefit		Member's	Continuance
Percentage	Factor	Benefit	Benefit
46	0.7791	1,842.79	847.68
47	0.7762	1,835.94	862.89
48	0.7733	1,829.09	877.96
49	0.7704	1,822.24	892.90
50	0.7675	1,815.39	907.70
51	0.7646	1,808.55	922.36
52	0.7617	1,801.70	936.88
53	0.7588	1,794.85	951.27
54	0.7559	1,788.00	965.52
55	0.7530	1,781.15	979.63
56	0.7501	1,774.30	993.61
57	0.7472	1,767.45	1,007.45
58	0.7443	1,760.60	1,021.15



Mendocino County Employees Retirement Association
Retirement Benefit Estimate Worksheet
DONNA J BUCHIGNANI

Retirement Estimate Information

Member Details

Employee ID: [REDACTED]
Birth Date: [REDACTED]
Hire Date: [REDACTED]
Plan Participation Date: [REDACTED]
Current Status: Active

Estimate Details

Separation Date: 09/13/2025 [REDACTED]
Benefit Effective Date: 09/14/2025 [REDACTED]
Separation Type (Sub-Type): Retirement
Benefit Type: Service Retirement - Enhanced
Calculation Date (Run By): 09/09/2025 (Nora Morgan)
Basis Plan: General Tier 3
Projected Eligibility Service Amount: 19.81857

Nominated Beneficiary

Name	Relationship	Birth Date	Distribution Percent
BUCHIGNANI, GINO G	Son	[REDACTED]	100.00%

Benefit Calculation

Plan	Service	Final Average Salary	FAS Percent	Unadjusted Amount
General Tier 3	20.32445	\$4,660.78	51.89%	\$2,418.45
Total:				\$2,418.45

Payment Options

Payment Option	Plan	Factor Type	Factor	Adjusted Amt.
Unmodified 60%	General Tier 3	Form	1.0000000	\$2,418.45
		Pension: \$1,400.36 Annuity: \$1,018.09 Total Benefit Amount: \$2,418.45 [REDACTED]	IRS 415(b) Test Result/Limit: Pass/\$275,000.00 Annual Benefit: \$29,021.40	

Option 1	General Tier 3	Form	0.9640060	\$2,331.40
		Pension: \$1,400.36 Annuity: \$931.04 Total Benefit Amount: \$2,331.40 To Beneficiary: \$0.00	IRS 415(b) Test Result/Limit: Pass/\$275,000.00 Annual Benefit: \$27,976.80	



Mendocino County Employees Retirement Association
Retirement Benefit Estimate Worksheet
DONNA J BUCHIGNANI

Option 2	General Tier 3	Form	0.6184940	\$1,495.80
		Pension: \$866.12	IRS 415(b) Test Result/Limit:	
		Annuity: \$629.68	Pass/\$275,000.00	
		Total Benefit Amount: \$1,495.80	Annual Benefit: \$17,949.60	
		To Beneficiary: \$1,495.80		

Option 3 - GS	General Tier 3	Form	0.7642830	\$1,848.38
		Pension: \$1,070.27	IRS 415(b) Test Result/Limit:	
		Annuity: \$778.11	Pass/\$275,000.00	
		Total Benefit Amount: \$1,848.38	Annual Benefit: \$22,180.56	
		To Beneficiary: \$924.19		

Taxability				

Disclosure: The information provided in this estimate is a projection and should not be considered in any way final or binding. This estimate is based on current data in your account and is subject to change. Upon your actual retirement, your account will be verified and a final calculation will be performed. If you feel any information on this estimate is not accurate, please contact a benefit specialist.

From: [Nora Morgan](#)
To: [Donna Buchignani](#)
Subject: RE: Documents
Date: Thursday, July 17, 2025 3:28:00 PM

Correct. I already have your identity documents.

Have a great weekend!

Nora

How was your experience with MCERA today? [Click to complete our Customer Service Survey](#)

Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax
nora.morgan@mendocinocounty.gov

-----Original Message-----

From: Donna Buchignani [REDACTED]
Sent: Thursday, July 17, 2025 2:43 PM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: RE: Documents

Yes ~ I'll resend the form (w/percent continuance), but I at the moment am thinking I need to have some conversation, hopefully this weekend, with my family I'll try to re-visit this on Monday. In the meantime, in moving through the application packet & getting to the Certificate Attestation form, that does not apply to me, right? Thanks, Nora!

Donna Buchignani
[REDACTED]

-----Original Message-----

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Thursday, July 17, 2025 2:00 PM
To: Donna Buchignani [REDACTED]
Subject: RE: Documents

Hi Donna,

We can but can you resend the form to me with the percent continuance you want the estimate for entered in the Percentage of Continuing Benefit box?

Thank you,

Nora

How was your experience with MCERA today? [Click to complete our Customer Service Survey](#)

Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax nora.morgan@mendocinocounty.gov

-----Original Message-----

From: Donna Buchignani [REDACTED]
Sent: Thursday, July 17, 2025 1:45 PM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: Fw: Documents

Hi Nora -

In the essence of time, may we go ahead and just request an estimate for my youngest as you explained in your 5:05 p.m. e-mail yesterday?

Thank you ~

Donna

Donna Buchignani
[REDACTED]

From: Donna Buchignani [REDACTED]
Sent: Thursday, July 17, 2025 9:03 AM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: Re: Documents

Thank you ~

Donna Buchignani
[REDACTED]

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Thursday, July 17, 2025 8:31 AM
To: Donna Buchignani
Subject: RE: Documents

Thanks, Donna. I will wait to do anything until I hear back from me letting me know what you want to do.

How was your experience with MCERA today? [Click to complete our Customer Service Survey](#)

Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax nora.morgan@mendocinocounty.gov

-----Original Message-----

From: Donna Buchignani [REDACTED]
Sent: Wednesday, July 16, 2025 5:13 PM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: RE: Documents

Yes, you always help me with your expertise!

[REDACTED]

-----Original Message-----

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Wednesday, July 16, 2025 5:05 PM
To: Donna Buchignani [REDACTED]
Subject: RE: Documents

Hi Donna,

You can absolutely sleep on it!

If you did want an estimate for both and an estimate for just one then you would have to pay for two estimates. That being said, if you did the estimate for just the youngest, then it should give you the amount that you would be able to split between them if you decided to later add the other child. If you want both of them on the estimate, you would just put Gina on the line underneath Gino.

I attached a copy of the rough estimate I originally created for you. The reason it only had one child is because the maximum continuance percentage your beneficiaries can receive is based on the youngest beneficiary's birthday. The actuaries can do a more accurate benefit calculation for more than one person.

Here is how the columns on that estimate work. The first column is Continuance Percentage. This is the percentage that you leave to your beneficiaries. You can ignore the Benefit Factor column. The Member's Benefit column is the monthly amount that you will receive. The Continuance Benefit column is the monthly benefit left as a continuance to your beneficiaries.

Here is an example. Let's look at the first line where the continuance percentage is 50 on page 2. The member's benefit amount is 1,842.38. This is the monthly benefit amount you will receive while you are alive. The continuance benefit amount is 921.19. This is the monthly benefit amount your beneficiaries will receive after you pass away. If you have only Gino as a beneficiary, he would receive \$921.19 a month. If you have both Gina and Gino as beneficiaries and you split it evenly, they would each receive 25% or 460.59 a month (the rounding is a little off). But you don't have to split it evenly. You could leave 40% to Gino, or 736.95 and 10% to Gina, or 184.24. You can split it however you want.

As you move down the columns, the monthly benefit amount left to your beneficiaries goes up and the monthly benefit amount you receive goes down. On the second page, it stops at a continuance percentage of 58 because you can't leave them more than that.

Does that help?

Nora

How was your experience with MCERA today? Click to complete our Customer Service Survey

Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax nora.morgan@mendocinocounty.gov

-----Original Message-----

From: Donna Buchignani [REDACTED]
Sent: Wednesday, July 16, 2025 3:49 PM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: RE: Documents

Hi Nora -

Yes, I was aware that I'd not entered a percentage. I didn't quite know what to do with that. This is such an enormous decision (and, by the way, if I involve both children, do I pay for one of the continuation benefit estimates in that instance?) I'm wondering now if I should consult with a lawyer for guidance on whether to consider a continuance for one or both (if I do any at all), in light of the fact that one will have a County pension on her own and the other will not. I might have to sleep on this. May I do that and then resume with the matter at hand?

Thank you,

[REDACTED]

-----Original Message-----

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Wednesday, July 16, 2025 2:28 PM
To: Donna Buchignani [REDACTED]
Subject: RE: Documents

Also, I noticed that you didn't put the percentage of continuing benefit. According to the rough estimate that I did for you, the maximum percentage you can leave is 58%. So, if it is to the one child, you can leave that one child up to 58%. If it is the two children, you would have to split a maximum of 58% between the two. So, for example, 29% to one and 29% to the other.

How was your experience with MCERA today? Click to complete our Customer Service Survey

Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax nora.morgan@mendocinocounty.gov

-----Original Message-----

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Wednesday, July 16, 2025 2:15 PM
To: Donna Buchignani [REDACTED]
Subject: RE: Documents

Hi Donna,

Correct. There is no fee for the first one.

Did you want it for both children or just Gino?

Thanks,

Nora

How was your experience with MCERA today? Click to complete our Customer Service Survey

Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax nora.morgan@mendocinocounty.gov

-----Original Message-----

From: Donna Buchignani [REDACTED]
Sent: Wednesday, July 16, 2025 12:08 PM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: Re: Documents

Hi Nora -

Thank you for the update on the needed documents. I haven't decided on an Option 4 benefit but will fill out the form & return it (Thank you).

So just to be clear, there is no fee required for the first one, right?

[REDACTED]

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Wednesday, July 16, 2025 9:04 AM
To: Donna Buchignani [REDACTED]
Subject: RE: Documents

Hi Donna, We have all the documents and don't need a copy of your husband's death certificate because we don't have any record of him in your file. Are you doing an option 4 benefit? That's the benefit option where you can leave a continuance benefit to both of your children. If so, we should do an official estimate and send it off to our actuary. I attached the form you need to fill out if you are looking at choosing that benefit option. I also attached a copy of the rough estimate that I did for you before. Thank you, Nora How was your experience with MCERA today? Click to complete our Customer Service Survey [X]Nora Morgan | Retirement Specialist III(707) 467-6018 - Office | (707) 467-6472 - Faxnora.morgan@mendocinocounty.gov From: Donna Buchignani [REDACTED] Sent: Wednesday, July 16, 2025 8:49 AMTo: Nora Morgan <Nora.Morgan@mendocinocounty.gov>Subject: Documents Good Morning, Nora ~When you have time could you please check to confirm that copies of the needed birth certificates for my son and daughter are there, as well as mine, if needed? I don't recall if I also made sure that the retirement office has a copy of my husband's death certificate. If not, I will need to procure a copy from Sonoma County.Thank you, D [REDACTED]

SINGLE BENEFICIARY OPTION 4 CALCULATOR

Instructions:

Enter information from member's benefit calculation

Member Name:	Donna Buchignani	DOB:		Month	Day	Year
Beneficiary Name:	Gino Buchignani	DOB:				
		DOR:				
Is beneficiary spouse? (Yes or No)			No			

	Annuity	CS Pension	Total	Continuance to Beneficiary	
Unmodified	1,017.65	1,392.95	2,410.60	-	<< required
Option 1	930.64	1,392.95	2,323.59	-	<< optional
Option 2			-	100%	required if cells P7 & P8 a
Option 3			-	50%	required if cells P7 & P8 a

Maximum non-spouse percentage allowed 58 %

Continuance Percentage	Benefit Factor	Member's Benefit	Continuance Benefit
20	0.8518	2,053.24	410.65
21	0.8488	2,046.22	429.71
22	0.8459	2,039.19	448.62
23	0.8430	2,032.16	467.40
24	0.8401	2,025.13	486.03
25	0.8372	2,018.10	504.53
26	0.8343	2,011.07	522.88
27	0.8313	2,004.04	541.09
28	0.8284	1,997.01	559.16
29	0.8255	1,989.98	577.10
30	0.8226	1,982.96	594.89
31	0.8197	1,975.93	612.54
32	0.8168	1,968.90	630.05
33	0.8139	1,961.87	647.42
34	0.8109	1,954.84	664.65
35	0.8080	1,947.81	681.73
36	0.8051	1,940.78	698.68
37	0.8022	1,933.75	715.49
38	0.7993	1,926.73	732.16
39	0.7964	1,919.70	748.68
40	0.7934	1,912.67	765.07
41	0.7905	1,905.64	781.31
42	0.7876	1,898.61	797.42
43	0.7847	1,891.58	813.38
44	0.7818	1,884.55	829.20
45	0.7789	1,877.52	844.89

Continuance Benefit Percentage Factor		Member's Benefit	Continuance Benefit
46	0.7759	1,870.50	860.43
47	0.7730	1,863.47	875.83
48	0.7701	1,856.44	891.09
49	0.7672	1,849.41	906.21
50	0.7643	1,842.38	921.19
51	0.7614	1,835.35	936.03
52	0.7585	1,828.32	950.73
53	0.7555	1,821.29	965.29
54	0.7526	1,814.27	979.70
55	0.7497	1,807.24	993.98
56	0.7468	1,800.21	1,008.12
57	0.7439	1,793.18	1,022.11
58	0.7410	1,786.15	1,035.97

From: [Donna Buchignani](#)
To: [Nora Morgan](#)
Subject: RE: Retirement Packet
Date: Monday, August 4, 2025 1:17:01 PM
Attachments: [image001.png](#)

Would 10 o'clock tomorrow morning be "do-able" for you?

Donna Buchignani



From: Nora Morgan
Sent: Monday, August 4, 2025 1:14 PM
To: Donna Buchignani
Subject: RE: Retirement Packet

I really don't have anything else this week. We are closed for lunch from noon-1:00 pm. How much time do you need after 9 to come by? We could meet tomorrow, or Wednesday? ***How was your experience with MCERA today?*** Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax
nora.morgan@mendocinocounty.gov

From: Donna Buchignani [REDACTED]
Sent: Monday, August 4, 2025 1:10 PM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: RE: Retirement Packet

Okie dokie. I'm usually squared away by 9 am after getting in. What day and time would be convenient for you, Nora? Thank you~

Donna Buchignani



From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Monday, August 4, 2025 1:07 PM
To: Donna Buchignani [REDACTED]
Subject: RE: Retirement Packet

Hi Donna,
Other than Friday morning, this is a good week to meet as I don't currently have any other appointments. Next week is busier. People usually spend 15 minutes to an hour depending

on if they have things filled out already.

Nora

How was your experience with MCERA today? Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III

(707) 467-6018 - Office | (707) 467-6472 - Fax

nora.morgan@mendocinocounty.gov

From: Donna Buchignani [REDACTED]

Sent: Monday, August 4, 2025 1:04 PM

To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Subject: RE: Retirement Packet

Hi Nora ~

Do you have a busy week this week? I don't know what amount of time you would recommend for an initial appointment to go through my packet, but was wondering when might be a good time to get started?

Thanks much,



From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Sent: Thursday, July 31, 2025 8:06 AM

To: Donna Buchignani [REDACTED]

Subject: RE: Retirement Packet

Sounds good. I will be here.

How was your experience with MCERA today? Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III

(707) 467-6018 - Office | (707) 467-6472 - Fax

nora.morgan@mendocinocounty.gov

From: Donna Buchignani [REDACTED]

Sent: Wednesday, July 30, 2025 5:45 PM

To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Subject: RE: Retirement Packet

Hi Nora ~

It's been a busy afternoon! My supervisor is planning to come to the Family Center tomorrow (she just left here a short time ago) so I'll print out this information to her printer & have her bring it with her. (It's a slow process without a printer/copier here

now....) Then I'll be in contact with you to make an appointment.

Thanks much,

Donna Buchignani

[REDACTED]

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Sent: Wednesday, July 30, 2025 4:43 PM

To: Donna Buchignani [REDACTED]

Subject: RE: Retirement Packet

Hi Donna,

Speak of the devil. We just received your Option 4 Estimate from Segal (attached). There is a small difference between the rough estimate we gave you and Segal's calculation.

	Member	Beneficiary
Rough	1,786.15	1,035.97
Segal	1,779.14	1,031.90

If you would like to set up an appointment to submit your application, let me know when.

Thanks,

Nora

How was your experience with MCERA today? Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III

(707) 467-6018 - Office | (707) 467-6472 - Fax

nora.morgan@mendocinocounty.gov

From: Donna Buchignani [REDACTED]

Sent: Wednesday, July 30, 2025 9:11 AM

To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Subject: RE: Retirement Packet

Good Morning, Nora ~

That sounds just fine Thanks, again ~

Donna Buchignani

[REDACTED]

From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Sent: Wednesday, July 30, 2025 9:08 AM

To: Donna Buchignani [REDACTED]

Subject: RE: Retirement Packet

Good morning Donna,
I would wait until the Option 4 estimate is completed by our actuary (we sent it to them on 7/24). I will contact you as soon as we receive it. But if you have any questions about the paperwork, let me know.
Thanks!

Nora

How was your experience with MCERA today? Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III

(707) 467-6018 - Office | (707) 467-6472 - Fax

nora.morgan@mendocinocounty.gov

From: Donna Buchignani [REDACTED]

Sent: Wednesday, July 30, 2025 9:05 AM

To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Subject: Retirement Packet

Hi Nora ~

So I've pretty much filled out the packet (as best I could, I think). At what point do you think that I should meet with you for an initial visit --- wait for the "Continuance" option to come in? I'm absolutely perfectly comfortable with whatever you suggest.

Have a good day & thanks!

Donna Buchignani

[REDACTED]

From: [Nora Morgan](#)
To: [Donna Buchignani](#)
Subject: RE: VSIP
Date: Monday, August 18, 2025 4:52:00 PM
Attachments: [image001.png](#)

Hi Donna,

We don't have anyone "calendered" since members occasionally change their minds about retiring and we shouldn't nag them. If you are worried, you can always submit your application with Unmodified selected as your benefit option and not Option 4. You can change it to Option 4 before we process benefits by submitting a new Benefit Payment Option Election form and a Benefit Payment Option 4 Calculation Request form. Normally, you would be fine right up to the day before I process benefits, but it takes some time for the actuary to calculate it so you would want to have your final decision and any necessary forms submitted by around 10/17. Preferably earlier than that though.

I don't have any time off currently scheduled between now and then. However, if I am not here for some reason, know that someone else will be here to accept your retirement application. As long as you submit your retirement application packet before 9/14, you will be good.

Thanks,

Nora

How was your experience with MCERA today? Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III
(707) 467-6018 - Office | (707) 467-6472 - Fax
nora.morgan@mendocinocounty.gov

From: Donna Buchignani [REDACTED]
Sent: Monday, August 18, 2025 4:17 PM
To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Subject: VSIP

Hi Nora ~

I'm still deliberating on the "Continuance" part of the retirement packet decisions but hope to be in touch with you soon. Between now and Sept. 14th (other than Labor Day) do you plan to be away from your office? For those of us who will use that (9/14/2025) as a retirement date do you sort of have us "calendered" in so as not to miss any requirements, or are we on our own?

Thank you!

Donna Buchignani

From: [Donna Buchignani](#)
To: [Nora Morgan](#)
Subject: RE: Numbers
Date: Wednesday, September 10, 2025 8:47:23 AM
Attachments: [image001.png](#)

Hi Nora ~

Thank you so much!

Yes, the e-mail address is correct.

As soon as my time permits here I'll take a close look at everything that you've provided for me!

Donna Buchignani



From: Nora Morgan <Nora.Morgan@mendocinocounty.gov>
Sent: Tuesday, September 9, 2025 1:55 PM
To: Donna Buchignani [REDACTED]
Subject: RE: Numbers

Hi Donna,

We have [REDACTED] as your personal email.

I can't tell you what your tax withholding will be until your retirement benefit is set up in our system. I should be able to tell you what it will be somewhere around the beginning of October. I can give you your gross benefit amounts (before tax withholding) though.

I attached another benefit estimate that I ran for you today. Your gross benefit amount for the Unmodified benefit estimate is \$2,418.45. I attached the benefit calculation that Segal, our actuary, provided for you leaving a 58% continuance to Gino. For that, your gross benefit amount is \$1,779.14. Note that the Segal estimate was created on 7/30/2025 used a lower salary and less sick leave than the estimate I ran today.

If you want to have Segal provide you with another **estimate**, then you **do** have to pay \$700. You **do not** have to pay for them for your **final benefit calculation**, and you **do not** need to use the same percentage that you did in your first estimate. (I bolded words in the hope that it makes it clearer.)

I put your information from the benefit estimate I ran today into another rough option 4 estimate. It is the attached document called Option 4 Calc Buchignani - 1. We use an Excel spreadsheet. It isn't exact but it is free. In general, our spreadsheet estimates seem to be

higher than Segal's by about \$10.00 or so. If you keep that in mind, you can get a feel for what your benefit would be for the lower continuance percentages.

I hope those answers help but please let me know if you need more information.

Thanks!

Nora

How was your experience with MCERA today? Click to complete our [Customer Service Survey](#)



Nora Morgan | Retirement Specialist III

(707) 467-6018 - Office | (707) 467-6472 - Fax

nora.morgan@mendocinocounty.gov

-----Original Message-----

From: Donna Buchignani [REDACTED]

Sent: Tuesday, September 9, 2025 12:57 PM

To: Nora Morgan <Nora.Morgan@mendocinocounty.gov>

Subject: Numbers

Hi Nora -

I'm working till 1 pm today and again tomorrow, 9/10. I'll be off on Thursday, 9/1. Do you have my personal e-mail? (in my packet, perhaps?)

I'd like to ask you what my monthly take-home pay before retirement is by your confirmation. Then what my monthly take-home pay in retirement will be with the Unmodified Option, versus my monthly take-home pay in retirement will be with Option 4.

And, again, changing the percentage in Option 4 for estimation purposes will be \$700.00 my cost per calculation, right?

Thanks, Nora!

Donna Buchignani



SINGLE BENEFICIARY OPTION 4 CALCULATOR

Instructions:

Enter information from member's benefit calculation

Member Name:	Donna Buchignani	DOB:		Month		Day		Year	
Beneficiary Name:	Gino Buchignani	DOB:							
		DOR:							

Is beneficiary spouse? (Yes or No) No

	Annuity	CS Pension	Total	Continuance to Beneficiary	
Unmodified	1,017.65	1,392.95	2,410.60	-	<< required
Option 1	930.64	1,392.95	2,323.59	-	<< optional
Option 2			-	100%	required if cells P7 & P8 a
Option 3			-	50%	required if cells P7 & P8 a

Maximum non-spouse percentage allowed 58 %

Continuance Benefit Percentage	Benefit Factor	Member's Benefit	Continuance Benefit
20	0.8518	2,053.24	410.65
21	0.8488	2,046.22	429.71
22	0.8459	2,039.19	448.62
23	0.8430	2,032.16	467.40
24	0.8401	2,025.13	486.03
25	0.8372	2,018.10	504.53
26	0.8343	2,011.07	522.88
27	0.8313	2,004.04	541.09
28	0.8284	1,997.01	559.16
29	0.8255	1,989.98	577.10
30	0.8226	1,982.96	594.89
31	0.8197	1,975.93	612.54
32	0.8168	1,968.90	630.05
33	0.8139	1,961.87	647.42
34	0.8109	1,954.84	664.65
35	0.8080	1,947.81	681.73
36	0.8051	1,940.78	698.68
37	0.8022	1,933.75	715.49
38	0.7993	1,926.73	732.16
39	0.7964	1,919.70	748.68
40	0.7934	1,912.67	765.07
41	0.7905	1,905.64	781.31
42	0.7876	1,898.61	797.42
43	0.7847	1,891.58	813.38
44	0.7818	1,884.55	829.20
45	0.7789	1,877.52	844.89

Continuance Benefit		Member's	Continuance
Percentage	Factor	Benefit	Benefit
46	0.7759	1,870.50	860.43
47	0.7730	1,863.47	875.83
48	0.7701	1,856.44	891.09
49	0.7672	1,849.41	906.21
50	0.7643	1,842.38	921.19
51	0.7614	1,835.35	936.03
52	0.7585	1,828.32	950.73
53	0.7555	1,821.29	965.29
54	0.7526	1,814.27	979.70
55	0.7497	1,807.24	993.98
56	0.7468	1,800.21	1,008.12
57	0.7439	1,793.18	1,022.11
58	0.7410	1,786.15	1,035.97



180 Howard Street
Suite 1100
San Francisco, CA 94105-6147
T 415.263.8200
F 415.376.1167
segalco.com

Personal and Confidential

**Mendocino County Employees Retirement Association
Benefit Calculation for Donna Buchignani**

Member Information	
Membership:	General
Tier:	3
Retirement Date:	09/14/2025
Date of Birth:	
Service:	
Enhanced (31676.12)	20,318.34
Avg. Monthly Comp.:	\$4,657.73
Basic Account Balance:	
COLA Account Balance:	

Beneficiary Information	
Beneficiary:	Gino Buchignani
Date of Birth:	
Relationship:	Son
Option 4 Continuance:	58%

MONTHLY BENEFITS					
	Current Service Annuity	Current Service Pension	Total	Continuance	Beneficiary
Unmodified	\$ 1,018.00	\$ 1,398.10	\$ 2,416.10		
Option 4 (58%) ⁽¹⁾	\$ 749.62	\$ 1,029.52	\$ 1,779.14	\$ 1,031.90	Gino Buchignani

RESERVES			
Basic	\$ 110,004.25	\$ 151,077.61	\$ 261,081.86
COLA	\$ 36,903.96	\$ 19,603.83	\$ 56,507.79

Actuarial Bases: **Member:** Pub-2010 General Healthy Retiree Amount-Weighted Mortality Tables with rates decreased by 5% for males and increased by 5% for females, projected 25 years (from 2010) with the two-dimensional mortality improvement Scale MP-2021, weighted 30% male and 70% female.

Beneficiary: Pub-2010 General Healthy Retiree Amount-Weighted Mortality Tables with rates decreased by 5% for males and increased by 5% for females, projected 25 years (from 2010) with the two-dimensional mortality improvement Scale MP-2021, weighted 70% male and 30% female.

6.50% interest with 0.00% COLA in determining optional form and with 2.75% COLA in determining reserves⁽²⁾

⁽¹⁾ In Segal's opinion, the selection of the Option 4 benefit would not place any additional financial burden on MCERA, based on the actuarial bases used for calculation of the Option 4 benefit.

⁽²⁾ COLA assumption is only used in determining the COLA reserves. Following MCERA's current practice, it is not used as part of the bases applied in determining an actuarially equivalent optional form of benefit.

The calculation was based on the data shown in the Member Information and Beneficiary Information sections above and the County Employees Retirement Law of 1937. Before using the calculation, please verify the accuracy of the data used and that the calculation is consistent with county policies, procedures, and interpretations.

The actuarial calculations contained above were performed under the supervision of Andy Yeung, ASA, Enrolled Actuary, who is a member of the American Academy of Actuaries and who meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinions herein.

Andy Yeung, ASA, MAAA, FCA, EA
Vice President and Actuary

July 30, 2025

JY/bbf

***Special Note related to the calculation of the Maximum Continuance Percentage
for beneficiary of Donna Buchignani***

It is our understanding that pursuant to Regulation §1.401(a)(9)-6, the maximum continuance percentage benefit that can be provided to a non-spouse beneficiary may be limited if the difference in the member's age and the non-spouse beneficiary's age is greater than ten years.

Step 1: Calculate the difference in age between the member and the beneficiary based on their ages on their birthdays during the calendar year of retirement ($75-42=33$).

Step 2: If the member is retiring before the applicable age defined in the final Regulation §1.401(a)(9)-6 (age 72 for this member), the age difference determined in Step 1 is reduced by the number of years that the member is retiring before age 72.

Step 3: The maximum continuance percentage benefit can be found in the table provided in §1.401(a)(9)-6 which for an adjusted age difference of 33 years is 58%, which is equal to the requested continuance of 58%.

SINGLE BENEFICIARY OPTION 4 CALCULATOR

Instructions:

Enter information from member's benefit calculation

Member Name:	Donna Buchignani	DOB:		Month		Day		Year	
Beneficiary Name:	Gino Buchignani	DOB:							
		DOR:							

Is beneficiary spouse? (Yes or No) No

	Annuity	CS Pension	Total	Continuance to Beneficiary	
Unmodified	1,018.09	1,400.36	2,418.45	-	<< required
Option 1	931.04	1,400.36	2,331.40	-	<< optional
Option 2			-	100%	required if cells P7 & P8 a
Option 3			-	50%	required if cells P7 & P8 a

Maximum non-spouse percentage allowed 58 %

Continuance Benefit Percentage	Benefit Factor	Member's Benefit	Continuance Benefit
20	0.8518	2,059.94	411.99
21	0.8488	2,052.88	431.11
22	0.8459	2,045.83	450.08
23	0.8430	2,038.78	468.92
24	0.8401	2,031.73	487.61
25	0.8372	2,024.68	506.17
26	0.8343	2,017.62	524.58
27	0.8313	2,010.57	542.85
28	0.8284	2,003.52	560.99
29	0.8255	1,996.47	578.98
30	0.8226	1,989.42	596.83
31	0.8197	1,982.37	614.53
32	0.8168	1,975.31	632.10
33	0.8139	1,968.26	649.53
34	0.8109	1,961.21	666.81
35	0.8080	1,954.16	683.96
36	0.8051	1,947.11	700.96
37	0.8022	1,940.05	717.82
38	0.7993	1,933.00	734.54
39	0.7964	1,925.95	751.12
40	0.7934	1,918.90	767.56
41	0.7905	1,911.85	783.86
42	0.7876	1,904.80	800.01
43	0.7847	1,897.74	816.03
44	0.7818	1,890.69	831.90
45	0.7789	1,883.64	847.64

Continuance Benefit		Member's	Continuance
Percentage	Factor	Benefit	Benefit
46	0.7759	1,876.59	863.23
47	0.7730	1,869.54	878.68
48	0.7701	1,862.48	893.99
49	0.7672	1,855.43	909.16
50	0.7643	1,848.38	924.19
51	0.7614	1,841.33	939.08
52	0.7585	1,834.28	953.82
53	0.7555	1,827.22	968.43
54	0.7526	1,820.17	982.89
55	0.7497	1,813.12	997.22
56	0.7468	1,806.07	1,011.40
57	0.7439	1,799.02	1,025.44
58	0.7410	1,791.97	1,039.34