

*Government of Guam Retirement  
Fund*

*MEMBERS' and BENEFITS  
COMMITTEE*

*APRIL, 2011 - REPORT*

Committee Summary  
August, 2010 to July 2011

	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July
<b>MEMBERS' &amp; BENEFITS DIVISION STAFF</b>	13	13	13	13	13	13	13	13	13			
<b>No. of Active Members</b>												
Defined Benefits	3,497	3,540	3,512	3,502	3,493	3,500	3,448	3,451	3,457			
Defined Contributions	6,644	7,366	7,461	7,461	7,500	6,759	7,523	7,891	7,649			
<b>No. of Retirees</b>												
Defined Benefits	6,895	6,902	6,911	6,939	6,929	6,920	6,928	6,930	6,934			
Defined Contributions	296	296	303	309	311	330	336	345	351			
<b>No. of Cases Pending</b>	<b>34</b>	<b>25</b>	<b>45</b>	<b>61</b>	<b>22</b>	<b>52</b>	<b>73</b>	<b>61</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>
a Age Retirement	0	1	1	2	1	3	11	4	3			
b Age Retirement (ERIP)	0	0	0	0	0	0	0	0	0			
c Optional Retirement	3	1	0	0	0	1	3	2	2			
d Service Retirement	9	1	2	5	1	14	26	14	6			
e Service Retirement (ERIP)	0	0	0	0	0	2	0	0	0			
f Medical Disability Applicants	0	0	1	2	0	2	0	2	2			
g Medical Disability - Appeals	0	0	0	0	0	0	0	0	0			
h Deferred Age (w/o Survivor Benefits)	0	0	0	1	1	1	8	3	1			
i Deferred Age (w/ Survivor Benefits)	0	0	0	0	0	1	0	0	0			
j Survivor Annuity Benefits	5	6	10	9	8	5	8	13	5			
k Minor Children Survivor Benefits	0	1	0	4	0	3	1	1	0			
l Disabled Adult Survivor Benefits	0	1	0	1	0	0	0	0	0			
m New Retirees	17	14	31	37	11	20	16	22	14			
<b>No. of Cases Acted On</b>	<b>34</b>	<b>25</b>	<b>44</b>	<b>61</b>	<b>22</b>	<b>52</b>	<b>73</b>	<b>61</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>
a Age Retirement	0	1	1	2	1	3	11	4	3			
b Age Retirement (ERIP)	0	0	0	0	0	0	0	0	0			
c Optional Retirement	3	1	0	0	0	1	3	2	2			
d Service Retirement	9	1	2	5	1	14	26	14	6			
e Service Retirement (ERIP)	0	0	0	0	0	2	0	0	0			
f Medical Disability Applicants	0	0	0	2	0	2	0	2	2			
g Medical Disability - Appeals	0	0	0	0	0	0	0	0	0			
h Deferred Age (w/o Survivor Benefits)	0	0	0	1	1	1	8	3	1			
i Deferred Age (w/ Survivor Benefits)	0	0	0	0	0	1	0	0	0			
j Survivor Annuity Benefits	5	6	10	9	8	5	8	13	5			
k Minor Children Survivor Benefits	0	1	0	4	0	3	1	1	0			
l Disabled Adult Survivor Benefits	0	1	0	1	0	0	0	0	0			
m New Retirees	17	14	31	37	11	20	16	22	14			
<b>No. of Committee Meetings Held</b>	1	1	1	1	1	1	1	1	1			
<b>No. of Resolutions Submitted</b>	0	0	0	0	0	0	0	0	0			
<b>Communications Received</b>	0	1	0	0	0	0	1	0	0			
<b>Communications Acted On</b>	0	1	0	0	0	0	1	0	0			



George A. Santos  
Members' & Benefits Committee, Chairman

Katherine T.E. Taitano  
Members' & Benefits Committee, Vice-Chairperson

Antolina S. Leon Guerrero  
Trustee

April 29, 2011

**MEMORANDUM**

**TO:** Chairman, Board of Trustees  
Government of Guam Retirement Fund

**FROM:** Chairperson, Members' & Benefits Committee,  
Government of Guam Retirement Fund

**SUBJECT:** April, 2011- Report

Please find attached the Members' and Benefits Committee's April, 2011 Report. This report accurately highlights the significant activities and action items reviewed and administered to during the April period.

Should you require further information concerning this report, feel free to contact me at your earliest convenience.

  
**GEORGE A. SANTOS**

**I. TOTAL MEMBERS SERVED:**

A. No. of Active Members

1.	Defined Benefits	3,457
2.	Defined Contributions	<u>7,649</u>

11,106

B. No. of Retirees

1.	Defined Benefits	6,934
2.	Defined Contributions	<u>351</u>

7,285  
18,391

**II. TOTAL STAFFING:**

A. Benefit Services Department

1.	Budget 2011	11
	Actual	

6

B. Members' Services Division

1.	Budget 2011	9
	Actual	

7

### III. TOTAL CASES PENDING

A.	Section 8119 Applicants Pre 10/01/81	20/25/60	
	Section 8120 Applicants Post 10/01/81	25/30/60	
	Section 8120.1 Applicants Post 08/22/84	25/30/65	
1.	Age Retirement	A. Optional	2
		B. Regular	3
		C. ERIP	0
			5
2.	Service Retirement	A. Regular	6
		B. ERIP	0
			6
B.	Section 8123 Applicants Medical Disability		2
C.	Section 8126 Applicants Medical Disability Appeals		0
D.	Section 8130 Applicants Deferred Age w/o Survivor Benefits		1
	Section 8130 Applicants Deferred Age w/Survivor Benefits		0
E.	Section 8134 Applicants (a) Surviving Spouse		5
	(a).3 Minor Children		0
	(a) 4c Disabled Adult Survivor		0
F.	New Retirees (Nos. 2034-2047)		14
	<b>TOTAL CASES REVIEWED</b>		<b>33</b>

#### IV. REVIEW AND FINDINGS

Based on our review and findings during our meeting of April 20, 2011, the following applications are recommended for **APPROVAL** to the Board of Trustees:

##### A. SECTION 8119, 8120, 8120.1

##### 1. Optional Retirement Applicant (§8119. Prior to 10/01/81)

a.	Name:	Roy LG Unchangco
	Date of Birth:	
	Department:	Department of Public Works
	Length of Service:	20Years 02 Months 15 Days
	Service Factor:	20.208
	Average Annual Salary:	\$28,845.88
	Annual Annuity:	\$ 8,764.80
	Percentage Earned:	30.384928
	Effective Date:	July 21, 2000

##### 1(a) Optional Retirement Applicant (§8120. after 10/01/81)

a.	Name:	Jeanette M. Burch
	Date of Birth:	
	Department:	Department of Education
	Length of Service:	27 Years 01 Month 00 Days
	Service Factor:	27.083
	Average Annual Salary:	\$80,909.47
	Annual Annuity:	\$47,184.72
	Percentage Earned:	58.317920
	Effective Date:	January 29, 2011

2. Age Retirement Applicant (§8120. after 10/01/81)

a. Name: Rosita M. Torres  
Date of Birth:  
Department: Public Health & Social Services  
Length of Service: 29 Years 09 Months 00 Days  
Service Factor: 29.750  
Average Annual Salary: \$32,485.60  
Annual Annuity: \$22,536.96  
Percentage Earned: 69.375230  
Effective Date: February 26, 2011

2(a) Age Retirement Applicants (§8120.1 after 08/22/84)

a. Name: Noe F. Bilgera  
Date of Birth:  
Department: Department of Administration  
Length of Service: 25 Years 00 Months 00 Days  
Service Factor: 25.000  
Average Annual Salary: \$64,434.45  
Annual Annuity: \$37,049.76  
Percentage Earned: 57.499924  
Effective Date: January 01, 2011

b. Name: Filomena M. Cantoria  
Date of Birth:  
Department: University of Guam  
Length of Service: 20 Years 08 Months 15 Days  
Service Factor: 20.708  
Average Annual Salary: \$120,047.38  
Annual Annuity: \$ 56,146.08  
Percentage Earned: 46.769933  
Effective Date: January 30, 2011

3. Service Retirement Applicants

- a. Name: John T. Anderson  
Date of Birth:  
Department: Department of Administration  
Length of Service: 31 Years 00 Month 00 Days  
Service Factor: 31.000  
Average Annual Salary: \$68,389.43  
Annual Annuity: \$49,582.32  
Percentage Earned: 72.499975  
Effective Date: January 01, 2011
- b. Name: Rolando J. Dionio  
Date of Birth:  
Department: Department of Education  
Length of Service: 30 Years 06 Months 00 Days  
Service Factor: 30.500  
Average Annual Salary: \$59,417.35  
Annual Annuity: \$42,334.80  
Percentage Earned: 71.249895  
Effective Date: March 12, 2011
- c. Name: Alfred F. Duenas  
Date of Birth:  
Department: Governor's Office  
Length of Service: 28 Years 01 Month 00 Days  
Service Factor: 28.083  
Average Annual Salary: \$69,372.53  
Annual Annuity: \$45,236.16  
Percentage Earned: 65.207597  
Effective Date: January 01, 2011



- d. Name: Doris M. Querimit  
Date of Birth:  
Department: Guam Memorial Hospital Authority  
Length of Service: 27 Years 01 Months 15 Days  
Service Factor: 27.125  
Average Annual Salary: \$141,291.56  
Annual Annuity: \$ 88,748.88  
Percentage Earned: 62.812584  
Effective Date: April 28, 2007
- e. Name: Sylvia QT Santos  
Date of Birth:  
Department: Department of Education  
Length of Service: 30 Years 01 Month 15 Days  
Service Factor: 30.125  
Average Annual Salary: \$32,241.32  
Annual Annuity: \$22,669.68  
Percentage Earned: 70.312505  
Effective Date: February 26, 2011
- f. Name: Julie ML Torres  
Date of Birth:  
Department: Governor's Office  
Length of Service: 29 Years 08 Months 00 Days  
Service Factor: 29.666  
Average Annual Salary: \$59,487.20  
Annual Annuity: \$41,144.40  
Percentage Earned: 69.165131  
Effective Date: January 01, 2011

B. Section 8130 Applicant (§8130 **WITHOUT** Survivor Annuity Benefits)

a. Name: Roque B. Eustaquio  
Date of Birth:  
Department: Department of Education  
Length of Service: 13 Years 02 Months 00 Days  
Service Factor: 13.166  
Average Annual Salary: \$51,989.85  
Annual Annuity: \$14,513.04  
Percentage Earned: 27.915141  
Effective Date: September 19, 2008

C. Survivor Annuity Benefit Applications

1. (a) Surviving Spouse Annuity (a) (§8119. Prior to 10/10/81)

a. Name: Renato B. Alcazaren  
Date of Death: March 05, 2011  
Annuity due Decease: \$47,936.64  
Surviving Spouse: Milagros A. Alcazaren  
Survivor's Annuity: \$23,968.32  
Percentage Earned: 50%  
Effective Date: March 05, 2011

b. Name: Martin J. Dugan  
Date of Death: March 30, 2011  
Annuity due Decease: \$37,815.12  
Surviving Spouse: Susan R. Dugan  
Survivor's Annuity: \$18,907.68  
Percentage Earned: 50%  
Effective Date: March 30, 2011

c. Name: Ralph A. Frew  
Date of Death: January 26, 2011  
Annuity due Decease: \$16,878.24  
Surviving Spouse: Martha L. Frew  
Survivor's Annuity: \$ 8,439.12  
Percentage Earned: 50%  
Effective Date: January 26, 2011

- d. Name: Jose E. Santos  
Date of Death: March 09, 2011  
Annuity due Decease: \$37,698.00  
Surviving Spouse: Pilar R. Santos  
Survivor's Annuity: \$18,849.12  
Percentage Earned: 50%  
Effective Date: March 09, 2011
- e. Name: Roy LG Unchangco  
Date of Death: February 23, 2011  
Annuity due Decease: \$ 8,764.80  
Surviving Spouse: Teresita MC Unchangco  
Survivor's Annuity: \$ 4,382.40  
Percentage Earned: 50%  
Effective Date: February 23, 2011

D. Supplemental Listing of New Retirees and Finalized Retirement Annuities

- 2034 Name Roy LG Unchangco  
Date of Birth  
Agency Department of Public Works  
Effective Date July 21, 2000
- 2035 Name Martha L. Frew  
Surviving Spouse of Ralph A. Frew  
Agency Public Health & Social Services  
Effective Date January 26, 2011
- 2036 Name Teresita C. Hernandez  
Surviving Spouse of Victor C. Hernandez  
Agency Department of Public Works  
Effective Date February 09, 2011
- 2037 Name Teresita MC Unchangco  
Surviving Spouse of Roy LG Unchangco  
Agency Department of Public Works  
Effective Date February 23, 2011

2038	Name	Rosita M. Torres
	Date of Birth	
	Agency	Public Health & Social Services
	Effective Date	February 26, 2011
2039	Name	Jesse A. Perez
	Date of Birth	
	Agency	Guam Fire Department
	Effective Date	March 03, 2011
2040	Name	Milagros A. Alcazaren
	Surviving Spouse of	Renato B. Alcazaren
	Agency	Guam Water Works Authority
	Effective Date	March 05, 2011
2041	Name	Pilar R. Santos
	Surviving Spouse of	Jose E. Santos
	Agency	Mayor's Council
	Effective Date	March 09, 2011
2042	Name	Victor B. Pangelinan
	Date of Birth	
	Agency	Department of Education
	Effective Date	March 12, 2011
2043	Name	Judith FT Taijeron
	Date of Birth	
	Agency	Mayor's Council
	Effective Date	March 12, 2011
2044	Name	Jane LG Taitague
	Date of Birth	
	Agency	University of Guam
	Effective Date	March 22, 2011
2045	Name	Renato R. Ranola
	Date of Birth	
	Agency	Department of Education
	Effective Date	March 26, 2011

2046 Name Susan R. Dugan  
Surviving Spouse of Martin J. Dugan  
Agency **Government of Guam Retirement Fund**  
Effective Date March 30, 2011

2047 Name Catalina SN Gumataotao  
Date of Birth  
Agency University of Guam  
Effective Date April 26, 2011

## V. REVIEW AND FINDINGS

Based on our review and findings during our meeting of April 20, 2011, the following applications are recommended for presentation to the Board of Trustees for their discussion and disposition:

### A. SECTION 8123 DISABILITY APPLICATIONS

- |    |                     |  |
|----|---------------------|--|
| 1. | Applicant Number    | 10-007                                   |
|    | Date of Birth       |  |
|    | Department          | <b>Guahan Ancestral Lands Commission</b> |
|    | Length of Service   | 19 Years 05 Months 15 Days               |
|    | Date of Application | July 08, 2010                            |
| 2. | Applicant Number    | 10-008                                   |
|    | Date of Birth       |  |
|    | Department          | <b>Guam Memorial Hospital Authority</b>  |
|    | Length of Service   | 20 Years 08 Months 00 Days               |
|    | Date of Application | July 09, 2010                            |