

***Government of Guam Retirement  
Fund***

***MEMBERS' AND BENEFITS  
COMMITTEE***

***August, 2007  
END OF MONTH REPORT***





**George A. Santos**  
Members' & Benefits Committee, Chairman

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

**Gerard A. Cruz**  
Trustee

September 14, 2007

**MEMORANDUM**

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

**FROM:** Chairman, Members' and Benefits Committee  
Government of Guam Retirement Fund

**SUBJECT:** August, 2007 - End of Month Report

Please find attached the Members' and Benefits Committee's August, 2007 End of Month Report. This report accurately highlights the significant activities and action items reviewed and administered to during the August period.

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

  
**GEORGE A. SANTOS**

M&B Committee Findings  
September 14, 2007

I. TOTAL MEMBERS SERVED:

A. No. of Active Members

1.	Defined Benefits	4,083	
2.	Defined Contributions	<u>5,767</u>	
			9,850

B. No. of Retirees

1.	Defined Benefits	6,815	
2.	Defined Contributions	<u>176</u>	
			<u>6,991</u>
			16,841

II. TOTAL STAFFING:

A. Benefit Services Department

1.	Budget 2007	10	
	Actual		9

B. Members' Services Division

1.	Budget 2007	10	
	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. Regular	2	
	B. ERIP	0	
	C. Optional	1	3
2.	Service Retirement		
	A. Regular	1	
	B. ERIP	0	1
B.	Section 8123 Applicants Medical Disability		16
C.	Section 8126 Applicants Medical Disability Appeals		2
D.	Section 8130 Applicants Deferred Age		1
E.	Section 8134 Applicants		
	(a) Surviving Spouse		12
	(a).3 Minor Children		0
	(a) 4C Disabled Adult Survivor		0
F.	New Retirees (Nos. 1123- 1141)		19
<b>TOTAL CASES REVIEWED</b>			<b>54</b>

#### IV. REVIEW AND FINDINGS

Based on our review and findings during our meeting of August 15, 2007 and continuing meetings thereafter the following applications are recommended for **APPROVAL** to the Board of Trustees:

##### Members' and Benefits Retirement Applicants

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

##### 1. Optional Retirement Applicants (§8120.1 after 08/22/84)

a. Name: Raymond J. Aflague, Jr.  
Date of Birth:  
Department: Guam Memorial Hospital Authority  
Length of Service: 25 Years 00 Months 15 Days  
Service Factor: 25.041  
Average Annual Salary: \$55,353.14  
Annual Annuity: \$19,927.92  
Percentage Earned: 36.0014264  
Effective Date: May 01, 2007

##### 2. Age Retirement Applicants (§8119. Prior to 10/01/81)

a. Name: Renato T. Tasio  
Date of Birth:  
Department: Department of Corrections  
Length of Service: 10 Years 11 Months 00Days  
Service Factor: 10.916  
Average Annual Salary: \$53,014.19  
Annual Annuity: \$11,816.88  
Percentage Earned: 22.290032  
Effective Date: February 22, 2002

b. Name: Rodney T. Villagomez  
Date of Birth:  
Department: Department of Revenue & Taxation  
Length of Service: 20 Years 02 Months 00Days  
Service Factor: 20.166  
Average Annual Salary: \$33,602.66  
Annual Annuity: \$15,260.64  
Percentage Earned: 22.290032  
Effective Date: August 16, 2003

3. Service Retirement Applicant (§8119. Prior to 10/01/81)

a. Name: Barbara MCF Mesa  
Date of Birth:  
Department: Guam Public School System  
Length of Service: 29 Years 10 Months 00 Days  
Service Factor: 29.833  
Average Annual Salary: \$48,512.37  
Annual Annuity: \$33,756.00  
Percentage Earned: 69.582252  
Effective Date: August 11, 2007

B. SECTION 8123 - DISABILITY RETIREMENT APPLICANTS (For Interview/Review)

1. Anthony T. Acfalle
2. Peter S. Aguon

C. SECTION 8126 - DISABILITY RETIREMENT APPLICANTS (Appeal)

1. Agnes SN Rillera

D. SECTION 8130 - AGE RETIREMENT APPLICANT WITHOUT SURVIVOR BENEFITS

a. Name: Glenda E. Gilliam  
Date of Birth:  
Department: Guam Legislature  
Length of Service: 08 Years 04 Months 00Days  
Service Factor: 8.333  
Average Annual Salary: \$22,277.07  
Annual Annuity: \$ 3,712.80  
Percentage Earned: 16.666464  
Effective Date: May 09, 2007

E. SECTION 8134 SURVIVING SPOUSE ANNUITY APPLICANTS

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

a. Name: Jess G. Baza  
Date of Death: July 11, 2007  
Annuity due Decease: \$16,120.08  
Surviving Spouse: Ana LG Baza  
Survivor's Annuity: \$ 8,060.16  
Percentage Earned: 50%  
Effective Date: July 11, 2007

b. Name: Santiago E. Borja  
Date of Death: January 17, 2007  
Annuity due Decease: \$15,303.84  
Surviving Spouse: Norma L. Borja  
Survivor's Annuity: \$ 7, 651.92  
Percentage Earned: 50%  
Effective Date: January 17, 2007



- c. Name: Edward P. Camacho  
Date of Death: July 06, 2007  
Annuity due Decease: \$31,529.76  
Surviving Spouse: Doris LG Camacho  
Survivor's Annuity: \$15,764.88  
Percentage Earned: 50%  
Effective Date: July 06, 2007
- d. Name: Antonio C. Castro  
Date of Death: June 27, 2007  
Annuity due Decease: \$27,542.64  
Surviving Spouse: Maria T. Castro  
Survivor's Annuity: \$13,771.44  
Percentage Earned: 50%  
Effective Date: June 27, 2007
- e. Name: Gonzalo R. Cruz  
Date of Death: July 26, 2007  
Annuity due Decease: \$12,797.04  
Surviving Spouse: Gloria S. Cruz  
Survivor's Annuity: \$ 6,398.64  
Percentage Earned: 50%  
Effective Date: July 26, 2007
- f. Name: Mariana C. Fernandez  
Date of Death: July 27, 2007  
Annuity due Decease: \$18,381.36  
Surviving Spouse: Frankie T. Fernandez  
Survivor's Annuity: \$ 9,190.80  
Percentage Earned: 50%  
Effective Date: July 27, 2007
- g. Name: Justa SM Flores  
Date of Death: March 04, 2007  
Annuity due Decease: \$19,407.12  
Surviving Spouse: David DL Flores  
Survivor's Annuity: \$ 9,703.68  
Percentage Earned: 50%  
Effective Date: March 04, 2007

- h. Name: Catalina L. Leon Guerrero  
Date of Death: July 20, 2007  
Annuity due Decease: \$15,007.92  
Surviving Spouse: Joaquin P. Leon Guerrero  
Survivor's Annuity: \$ 7,504.08  
Percentage Earned: 50%  
Effective Date: July 20, 2007
- i. Name: Marie B. Pinaula  
Date of Death: August 04, 2007  
Annuity due Decease: \$16,504.80  
Surviving Spouse: Simon S. Pinaula  
Survivor's Annuity: \$ 8,252.40  
Percentage Earned: 50%  
Effective Date: August 04, 2007
- j. Name: Joseph G. Santos  
Date of Death: June 20, 2007  
Annuity due Decease: \$22,652.88  
Surviving Spouse: Nenita Q. Santos  
Survivor's Annuity: \$11,326.56  
Percentage Earned: 50%  
Effective Date: June 20, 2007
- k. Name: Renato T. Tasio  
Date of Death: May 25, 2007  
Annuity due Decease: \$11,816.88  
Surviving Spouse: Corazon E. Tasio  
Survivor's Annuity: \$ 5,908.56  
Percentage Earned: 50%  
Effective Date: May 25, 2007
- l. Name: Edward F. Uncangco  
Date of Death: July 24, 2007  
Annuity due Decease: \$43,482.72  
Surviving Spouse: Teresita C. Uncangco  
Survivor's Annuity: \$21,741.36  
Percentage Earned: 50%  
Effective Date: July 24, 2007

F. Supplemental Listing of New Retirees and Finalized Retirement Annuities

1123	Name Surviving Spouse of Department Effective Date	Norma L. Borja Santiago E. Borja Department of Public Works January 17, 2007
1124	Name Surviving Spouse of Department Effective Date	David DL Flores Justa SM Flores Dept of Public Health & Social Services March 04, 2007
1125	Name Surviving Spouse of Department Effective Date	Antonio I. Seville Perpetua C. Seville Dept of Public Health & Social Services May 20, 2007
1126	Name Surviving Spouse of Department Effective Date	Nenita Q. Santos Joseph G. Santos Guam Police Department June 20, 2007
1127	Name: Surviving Spouse of Department Effective Date	Maria T. Castro Antonio C. Castro Department of Public Works June 27, 2007
1128	Name: Date of Birth Department Effective Date	Paul S. Apuron  Guam Fire Department June 30, 2007
1129	Name Date of Birth Department Effective Date	William C. Ysrael  Department of Public Works July 01, 2007
1130	Name Surviving Spouse of Department Effective Date	Doris LG Camacho Edward P. Camacho Department of Public Works July 01, 2007

1131	Name	Thelma M. Maquera
	Date of Birth	
	Department	Guam Public School System
	Effective Date	July 06, 2007
1132	Name	Jesus L Gogue
	Surviving Spouse of	Martha M. Gogue
	Department	Department of Administration
	Effective Date	July 10, 2007
1133	Name	Ana LG Baza
	Surviving Spouse of	Jess G. Baza
	Department	Guam Public School System
	Effective Date	July 11, 2007
1134	Name	Joaquin P. Leon Guerrero
	Surviving Spouse of	Catalina L. Leon Guerrero
	Department	Guam Public School System
	Effective Date	July 20, 2007
1135	Name	Raymond A. Torres, Jr.
	Date of Birth	
	Department	Guam Power Authority
	Effective Date	July 20, 2007
1136	Name	Gloria P. Fernandez
	Date of Birth	
	Department	University of Guam
	Effective Date	July 21, 2007
1137	Name	Rebecca A. Stephenson
	Date of Birth	
	Department	University of Guam
	Effective Date	July 22, 2007
1138	Name	Teresita C. Uncangco
	Surviving Spouse of	Edward F. Uncangco
	Department	Guam Police Department
	Effective Date	July 24, 2007

1139	Name	Gloria S. Cruz
	Surviving Spouse of	Gonzalo R. Cruz
	Department	Department of Agriculture
	Effective Date	July 26, 2007
1140	Name	Frankie T. Fernandez
	Surviving Spouse of	Mariana C. Fernandez
	Department	Guam Water Works Authority
	Effective Date	July 27, 2007
1141	Name	Simon S. Pinaula
	Surviving Spouse of	Marie B. Pinaula
	Department	Guam Public School System
	Effective	August 04, 2007

V. REVIEW AND FINDINGS

Based on our review and findings during our meetings of August 15, 2007 and continuing meetings thereto, the following application is recommended for DISAPPROVAL to the Board of Trustees:

a. Section 8123 (Disability Applicant - For Interview/Review)

Name	Jane M. Story
Date of Birth	
Department	Guam Memorial Hospital
Length of Service	13 Years 08 Months 00 Days
Date of Application	December 22, 2006

VI. REVIEW AND FINDINGS (CORRESPONDENCES)

COR 07-01 RE: Ann Marie C. Taitague

**Request:**

Mrs. Taitague is petitioning the Board of Trustees for Educational Training service credits pursuant to **§8111 of Title 4, Chapter 8 G.C.A. and Chapter X, Regulations Concerning Claims to Obtain Service Credit.**

<u>Service History:</u>		<u>Agency</u>	<u>Status</u>	
8/25/77	to	8/17/84	Dept. of Education	Member
Fall 1984	to	Spring 1985	Univ. of Guam	Student
<b>Summer 1985 to</b>		<b>Spring 1986</b>	<b>Break in class schedule</b>	-----
Summer 1986	to	Spring 1988	Univ. of Guam-resume classes	Student
<b>Summer 1988 to</b>		<b>Summer 1988</b>	<b>Break in class schedule</b>	-----
Fall 1988	to	Fall 1988	Univ. of Guam-completed studies	Student
1/23/89	to	Present	DOE/GPSS	Member

**Discussion:** On or about June of 2002, Mrs. Taitague submitted documents to claim Educational Training service credit. Upon examination of such documents, it was determined that the applicant met the eligibility requirements by (a) commencing classroom instructions within ninety (90) days of separation from employment and (b) reemployment status within two (2) years of completing studies. However, a review of the official transcripts indicates about a year of absence during the enrollment period.

These findings were presented to the incumbent Program Administrator for review and disposition. The decision and instructions was to deem credit claims ineligible as a result of the extended break in enrollment, which may not be consistent with the intent of the credit program and proceed with a legal opinion with this matter. A review of our catalog of legal opinions has failed to produce such request and we have concluded that the request for opinion did not occur.

It has been the Fund's experience that Educational Training credit applicants have completed their studies with no prolonged interruptions or absences other than traditional break periods associated in academic school year.

**FINDINGS:**

Mrs. Taitague has meet all the eligibility requirements for Educational Training set forth in statue, and the break in enrollment period will be deemed irrelevant, in so far that such circumstances are not addressed in statue or rules and regulation as a condition subject for denial, therefore, we recommended **APPROVAL** of this request.

VII. REVIEW AND FINDINGS (CORESPONDENCES)

COR 07-02 RE: John R. Cruz

**Request:**

Mr. Cruz is petitioning the Board of Trustees for Military Service credit pursuant to **§8108 of Title 4, Chapter 8 G.C.A**

<u>Service History:</u>	<u>Agency</u>	<u>Status</u>
5/15/89 to Present	GFD	Member

**Discussion:**

The request presented is for Military Service Credit for the active duty periods while enlisted with the Air Force national Guard Component.

Pursuant to **P.L. 19-19** and **§8108**, upon the effective date of this act on **August 22, 1988**, new employees of the Government of Guam have 60 days from their employment date to file/apply for military service credit for retirement purposes. Failure to submit application within the established deadline will be deemed to constitute grounds for waiver of such credit being sought.

Mr. Cruz had previously petition the Board of Trustees in his letter dated October 08, 2002. The Members & Benefits Committee in their meeting of December 10, 2002, forwarded to the Board of Trustees their findings and recommendation with this matter.

Subsequently, Mr. Cruz was notified by the Fund in a letter dated January 21, 2003 that the Board of trustees in their meeting of December 27, 2002, ratified the decision by the Members & Benefits Committee to deny the request on the basis of his failure to submit claims for military service credit within the prescribed statutory application period.

**FINDINGS:**

The Members and Benefits Committee reaffirm, the previous Board of Trustees decision to deny service credit claims on the basis of failure to submit an application within statute requirements therefore, we recommend **DISAPPROVAL** of this request.

