

*Government of Guam*

*Retirement Fund*

*MEMBERS' and BENEFITS COMMITTEE report*

*APRIL, 2022*





*Members & Benefits Committee*

April 22, 2022

**MEMORANDUM**

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

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

**SUBJECT:** April, 2022 Report

Please find attached the Members' and Benefits Committee's April, 2022 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.

**KATHERINE TE TAITANO**

M&B Committee Findings

April 22, 2022

**I. TOTAL MEMBERS SERVED:**

- A. No. of Active Members
  - 1. Defined Benefits
  - 2. Defined Contributions
  - 3. DB1.75
  
- B. No. of Retirees
  - 1. Defined Benefits
  - 2. Defined Contributions
  - 3. DB1.75

**II. TOTAL STAFFING:**

A. Members' and Benefit Services Division		
1. Budget 2021	11	
Actual		11



#### IV. REVIEW AND FINDINGS

Based on our review and findings during our meeting of April 15, 2022 the following applications are recommended for **APPROVAL** by the Board of Trustees:

##### A. 1 RETIREMENT ANNUITY APPLICATIONS – Optional/Age Retirement

###### RETIREMENT ANNUITY APPLICATIONS – Optional/Age Retirement

###### (a) Section 8119 (Pre 10/01/81) - Optional/Age Retirement

*There are no §8119 (Pre 10/01/81) – Optional/Age Retirement Applications for review.*

###### (b) Section 8120. (Post 10/01/81) Optional/Age Retirement

1. Name	Robert A. Crisostomo (List #5080)
Department	Department of Administration
Length of Service	25 Years 08 Months 00 Days
Service Factor	25.666
Average Annual Salary	\$82,725.99
Annual Annuity	\$48,944.88
Percentage Earned	59.165058
Effective Date	August 31, 2021

###### (c) Section 8120.1 (Post 09/07/84) - Optional/Age Retirement

1. Name	Alix J. Chenet (List #5057)
Department	Guam Memorial Hospital Authority
Length of Service	21 Years 00 Months 15 Days
Service Factor	21.041
Average Annual Salary	\$227,689.53
Annual Annuity	\$108,385.92
Percentage Earned	47.602505
Effective Date	July 31, 2021
2. Name	Julie J. Pangelinan (List #5071)
Department	University of Guam
Length of Service	29 Years 03 Months 00 Days
Service Factor	29.250
Average Annual Salary	\$44,466.16
Annual Annuity	\$30,292.56
Percentage Earned	68.124974
Effective Date	August 14, 2021

**(d) Section 8503 (DB1.75) – Optional/Age Retirement Application**

1. Name	Pauline JS Onedera (List #B-0165)
Department	Guam Water Works Authority
Length of Service	17 Years 09 Months 15 Days
Service Factor	17.791
Average Annual Salary	\$39,777.74
Annual Annuity	\$12,384.48
Percentage Earned	31.134197
Effective Date	June 19, 2021

**2 RETIREMENT ANNUITY APPLICATIONS - Service Retirement**

**a. Section 8119 (Pre 10/01/81) - Service Retirement**

1. Name	Josephine M. Laniog (List #5066)
Department	Department of Education
Length of Service	32 Years 11 Months 00 Days
Service Factor	32.916
Average Annual Salary	\$65,338.95
Annual Annuity	\$50,500.56
Percentage Earned	77.290130
Effective Date	August 06, 2021

2. Name	Joseph C. Sayama (List #5104)
Department	Department of Education
Length of Service	30 Years 11 Months 15 Days
Service Factor	30.958
Average Annual Salary	\$36,176.91
Annual Annuity	\$26,190.24
Percentage Earned	72.394906
Effective Date	September 15, 2021

**b. Section 8120. (Post 10/01/81) - Service Retirement**

1. Name	Matthew P. Quinata (List #4260)*
Department	Bureau of Budget Management & Research
Length of Service	32 Years 07 Months 15 Days
Service Factor	32.625
Average Annual Salary	\$68,892.94
Annual Annuity	\$52,746.24
Percentage Earned	76.562620
Effective Date	October 01, 2018

\*Finalization adjusted due to CWA Retro pay.

**c. Section 8120.1 (post 09/07/84) - Service Retirement**

1. Name Charlene R S Yatar (List #4836)  
Department Port Authority of Guam  
Length of Service 30 Years 11 Months 00 Days  
Service Factor 30.916  
Average Annual Salary \$94,303.42  
Annual Annuity \$68,172.00  
Percentage Earned 72.290061  
Effective Date October 01, 2020
  
2. Name Danilo J. Lawcock (List #5059)  
Department Guam Community College  
Length of Service 34 Years 09 Months 00 Days  
Service Factor 34.750  
Average Annual Salary \$67,026.40  
Annual Annuity \$54,877.92  
Percentage Earned 81.875082  
Effective Date July 31, 2021
  
3. Name Frankie R. Meno (List #5060)  
Department Guam Water Works Authority  
Length of Service 36 Years 00 Months 00 Days  
Service Factor 36.000  
Average Annual Salary \$79,295.60  
Annual Annuity \$67,401.36  
Percentage Earned 84.999861  
Effective Date July 31, 2021
  
4. Name Barbara A. Pangelinan (List #5061)  
Department Guam Memorial Hospital Authority  
Length of Service 31 Years 04 Months 15 Days  
Service Factor 31.375  
Average Annual Salary \$57,692.43  
Annual Annuity \$42,367.92  
Percentage Earned 73.437572  
Effective Date July 31, 2021
  
5. Name Marilou O. Scroggs (List #5062)  
Department Public Health & Social Services  
Length of Service 31 Years 06 Months 15 Days  
Service Factor 31.541  
Average Annual Salary \$122,826.97  
Annual Annuity \$ 90,710.88  
Percentage Earned 73.852574  
Effective Date July 31, 2021



- |    |                              |                                  |
|----|------------------------------|----------------------------------|
| 6. | <b>Name</b>                  | Noemi A. Tuazon (List #5063)     |
|    | <b>Department</b>            | University of Guam               |
|    | <b>Length of Service</b>     | 30 Years 01 Month 15 Days        |
|    | <b>Service Factor</b>        | 30.125                           |
|    | <b>Average Annual Salary</b> | \$59,625.16                      |
|    | <b>Annual Annuity</b>        | \$41,923.92                      |
|    | <b>Percentage Earned</b>     | 70.312465                        |
|    | <b>Effective Date</b>        | July 31, 2021                    |
|    |                              |                                  |
| 7. | <b>Name</b>                  | Imelda DS Arce (List #5064)      |
|    | <b>Department</b>            | Guam Community College           |
|    | <b>Length of Service</b>     | 30 Years 05 Months 15 Days       |
|    | <b>Service Factor</b>        | 30.458                           |
|    | <b>Average Annual Salary</b> | \$65,782.07                      |
|    | <b>Annual Annuity</b>        | \$46,800.72                      |
|    | <b>Percentage Earned</b>     | 71.145100                        |
|    | <b>Effective Date</b>        | August 01, 2021                  |
|    |                              |                                  |
| 8. | <b>Name</b>                  | Teresita S. Rivera (List #5091)  |
|    | <b>Department</b>            | Guam Memorial Hospital Authority |
|    | <b>Length of Service</b>     | 30 Years 07 Months 00 Days       |
|    | <b>Service Factor</b>        | 30.583                           |
|    | <b>Average Annual Salary</b> | \$33,793.97                      |
|    | <b>Annual Annuity</b>        | \$24,148.32                      |
|    | <b>Percentage Earned</b>     | 71.457481                        |
|    | <b>Effective Date</b>        | August 03, 2021                  |
|    |                              |                                  |
| 9. | <b>Name</b>                  | Robert D. Santos (List #5092)    |
|    | <b>Department</b>            | Guam Fire Department             |
|    | <b>Length of Service</b>     | 34 Years 07 Months 00 Days       |
|    | <b>Service Factor</b>        | 34.583                           |
|    | <b>Average Annual Salary</b> | \$168,823.23                     |
|    | <b>Annual Annuity</b>        | \$137,519.28                     |
|    | <b>Percentage Earned</b>     | 81.457483                        |
|    | <b>Effective Date</b>        | August 05, 2021                  |
|    |                              |                                  |
| 10 | <b>Name</b>                  | Roseleen T. Ary (List #5093)     |
|    | <b>Department</b>            | Department of Education          |
|    | <b>Length of Service</b>     | 36 Years 00 Months 00 Days       |
|    | <b>Service Factor</b>        | 36.000                           |
|    | <b>Average Annual Salary</b> | \$67,834.78                      |
|    | <b>Annual Annuity</b>        | \$57,659.52                      |
|    | <b>Percentage Earned</b>     | 84.999936                        |
|    | <b>Effective Date</b>        | August 06, 2021                  |

- |                       |                                 |
|-----------------------|---------------------------------|
| 11. Name              | Pamela T. Camacho (List #5065)  |
| Department            | Department of Education         |
| Length of Service     | 32 Years 07 Months 00 Days      |
| Service Factor        | 32.583                          |
| Average Annual Salary | \$68,386.77                     |
| Annual Salary         | \$52,286.88                     |
| Percentage Earned     | 76.457595                       |
| Effective Date        | August 06, 2021                 |
|                       |                                 |
| 12. Name              | Danilo U. Dimag (List #5073)    |
| Department            | Department of Education         |
| Length of Service     | 30 Years 07 Months 00 Days      |
| Service Factor        | 30.583                          |
| Average Annual Salary | \$63,241.08                     |
| Annual Annuity        | \$45,190.56                     |
| Percentage Earned     | 71.457603                       |
| Effective Date        | August 06, 2021                 |
|                       |                                 |
| 13. Name              | Jerard A C Lujan (List #5067)   |
| Department            | Department of Education         |
| Length of Service     | 30 Years 03 Months 00 Days      |
| Service Factor        | 30.250                          |
| Average Annual Salary | \$58,995.89                     |
| Annual Annuity        | \$41,665.92                     |
| Percentage Earned     | 70.625123                       |
| Effective Date        | August 06, 2021                 |
|                       |                                 |
| 14. Name              | Cynthia C. Rowland (List #5068) |
| Department            | Department of Education         |
| Length of Service     | 32 Years 06 Months 00 Days      |
| Service Factor        | 32.500                          |
| Average Annual Salary | \$68,092.29                     |
| Annual Annuity        | \$51,920.40                     |
| Percentage Earned     | 76.250042                       |
| Effective Date        | August 06, 2021                 |
|                       |                                 |
| 15. Name              | Helen S. Valencia (List #5069)  |
| Department            | Department of Education         |
| Length of Service     | 33 Years 05 Months 15 Days      |
| Service Factor        | 33.458                          |
| Average Annual Salary | \$67,244.98                     |
| Annual Annuity        | \$52,884.72                     |
| Percentage Earned     | 78.644859                       |
| Effective Date        | August 06, 2021                 |

- 16 Name William B. Wolfley (List #5070)  
 Department Department of Education  
 Length of Service 34 Years 04 Months 15 Days  
 Service Factor 34.375  
 Average Annual Salary \$62,547.98  
 Annual Annuity \$50,624.88  
 Percentage Earned 80.937673  
 Effective Date August 06, 2021
- 17 Name Grace S. Gagaring (List #5095)  
 Department Guam Memorial Hospital Authority  
 Length of Service 36 Years 00 Months 00 Days  
 Service Factor 36.000  
 Average Annual Salary \$94,424.05  
 Annual Annuity \$80,260.56  
 Percentage Earned 85.000124  
 Effective Date August 14, 2021
- 18 Name Ricky E. Garrido (List #5076)  
 Department Port Authority of Guam  
 Length of Service 31 Years 10 Months 15 Days  
 Service Factor 31.875  
 Average Annual Salary \$76,860.47  
 Annual Annuity \$57,405.12  
 Percentage Earned 74.687443  
 Effective Date August 21, 2021
- 19 Name Ronald O. Mendiola (List #5077)  
 Department Department of Education  
 Length of Service 31 years 11 Months 15 Days  
 Service Factor 31.958  
 Average Annual Salary \$53,463.23  
 Annual Annuity \$40,041.36  
 Percentage Earned 74.895138  
 Effective Date August 28, 2021
- 20 Name Albert A. Pascua (List #5078)  
 Department Department of Land Management  
 Length of Service 36 Years 00 Months 00 Days  
 Service Factor 36.000  
 Average Annual Salary \$51,668.69  
 Annual Annuity \$43,918.32  
 Percentage Earned 84.999871  
 Effective Date August 28, 2021

21	Name	Ruben D. Payumo (List #5096)
	Department	Judiciary of Guam
	Length of Service	31 Years 03 Months 00 Days
	Service Factor	31.250
	Average Annual Salary	\$89,923.79
	Annual Annuity	\$65,756.88
	Percentage Earned	73.125120
	Effective Date	August 28, 2021
22	Name	Rosario A. Salas (List #5079)
	Department	Department of Education
	Length of Service	33 Years 00 Months 15 Days
	Service Factor	33.041
	Average Annual Salary	\$37,091.95
	Annual Annuity	\$28,784.40
	Percentage Earned	77.602822
	Effective Date	August 28, 2021
23	Name	Sandra M. Stanley (List #5097)
	Department	Guam Public Library
	Length of Service	36 Years 00 Months 00 Days
	Service Factor	36.000
	Average Annual Salary	\$56,872.25
	Annual Annuity	\$48,341.52
	Percentage Earned	85.000189
	Effective Date	August 28, 2021
24	Name	Richard A. Cruz (List #5099)
	Department	Department of Education
	Length of Service	30 Years 01 Month 00 Days
	Service Factor	30.083
	Average Annual Salary	\$63,728.58
	Annual Annuity	\$44,742.24
	Percentage Earned	70.207495
	Effective Date	September 03, 2021
25	Name	Noemi O. Mangubat (List #5083)
	Department	Guam Behavioral Health & Wellness Center
	Length of Service	30 Years 02 Months 00 Days
	Service Factor	30.166
	Average Annual Salary	\$37,754.77
	Annual Annuity	\$26,585.04
	Percentage Earned	70.414818
	Effective Date	September 03, 2021

26	Name	Norma A. Quinene (List #5084)
	Department	Department of Education
	Length of Service	30 Years 05 Months 00 Days
	Service Factor	30.416
	Average Annual Salary	\$71,428.88
	Annual Annuity	\$50,742.96
	Percentage Earned	71.039837
	Effective Date	September 03, 2021
27	Name	Allan P. Cruz (List #5087)
	Department	Department of Public Works
	Length of Service	30 Years 03 Months 00 Days
	Service Factor	30.250
	Average Annual Salary	\$37,646.19
	Annual Annuity	\$26,587.68
	Percentage Earned	70.625154
	Effective Date	September 11, 2021
28	Name	James B. Lujan (List #5101)
	Department	Department of Revenue & Taxation
	Length of Service	36 Years 00 Months 00 Days
	Service Factor	36.000
	Average Annual Salary	\$57,396.88
	Annual Annuity	\$48,787.44
	Percentage Earned	85.000160
	Effective Date	September 11, 2021
29	Name	Charles M. Ramos (List #5102)
	Department	Guam Water Works Authority
	Length of Service	30 Years 02 Months 00 Days
	Service Factor	30.166
	Average Annual Salary	\$59,654.24
	Annual Annuity	\$42,005.52
	Percentage Earned	70.414978
	Effective Date	September 11, 2021
30	Name	Frances Q. Taitingfong (List #5088)
	Department	Department of Education
	Length of Service	35 Years 09 Months 00 Days
	Service Factor	35.750
	Average Annual Salary	\$40,137.17
	Annual Annuity	\$33,865.68
	Percentage Earned	84.374857
	Effective Date	September 11, 2021

31 Name	Annette S. Aninzo (List #5108)
Department	Guam Customs & Quarantine
Length of Service	36 Years 00 Months 00 Days
Service Factor	36.000
Average Annual Salary	\$93,548.76
Annual Annuity	\$79,516.56
Percentage Earned	85.000121
Effective Date	September 25, 2021

32 Name	Ernie J. Del Rosario (List #5109)
Department	Department of Education
Length of Service	34 Years 02 Months 00 Days
Service Factor	34.166
Average Annual Salary	\$54,047.21
Annual Annuity	\$43,462.08
Percentage Earned	80.415029
Effective Date	September 25, 2021

**3. Section 8123 Disability Retirement Application**

1. Applicant #21-007

**Section 8505 ((DB1.75) Disability Retirement Application**

*There is no Section 8505 (DB1.75) Disability Retirement Application for review*

**4. Section 8125 Disability Retirement Annuity Finalization**

*There are no §8125 Disability Retirement Annuity Finalizations for review.*

**Section 8505 (DB1.75) Disability Retirement Annuity Finalization**

*There are no §8505 (DB1.75) Disability Retirement Annuity Finalizations for review.*

**5. Section 8130 Deferred Age Retirement Applications (DB Plan)**

1. Name	Jose D. Herrera (List #5075)
Department	Guam Memorial Hospital Authority
Length of Service	28 Years 03 Months 15 Days
Service Factor	28.291
Average Annual Salary	\$38,050.49
Annual Annuity	\$25,009.68
Percentage Earned	65.727616
Effective Date	August 22, 2021

2. Name	Mary Lou J. Tangadik (List #5098)
Department	Department of Education
Length of Service	05 Years 03 Months 15 Days
Service Factor	5.291
Average Annual Salary	\$22,310.23
Annual Annuity	\$ 2,360.88
Percentage Earned	10.582051
Effective Date	August 28, 2021

**Section 8130 Deferred Age Retirement Applications (DB1.75 Plan)**

*There are no §8130 Deferred Age Retirement Applications (DB1.75 Plan) for review.*

**6. SECTION 8134 SURVIVOR ANNUITY BENEFIT APPLICATIONS**

**1. Surviving Spouse Annuity (Defined Benefit Retirement)**

a. Name	Arthur W. Meilicke
Date of Death	November 11, 2021
Annuity due Deceased	\$18,681.60
Surviving Spouse	Elizabeth LG Meilicke (List #5250)
Survivor's Annuity	\$11,208.96
Percentage Earned	60.000000
Effective Date	November 11, 2021
b. Name	David B. Smith
Date of Death	February 10, 2022
Annuity due Deceased	\$22,238.16
Surviving Spouse	Pricilla F. Smith (List #5253)
Survivor's Annuity	\$13,342.80
Percentage Earned	59.999568
Effective Date	February 10, 2022
c. Name	Pedro B. Concepcion
Date of Death	February 16, 2022
Annuity due Deceased	\$28,077.36
Surviving Spouse	Victoria L. Concepcion (List #5255)
Survivor's Annuity	\$16,846.42
Percentage Earned	60.000014
Effective Date	February 16, 2022

- |                      |                                |
|----------------------|--------------------------------|
| d. Name              | Lorenzo P. Cepeda              |
| Date of Death        | February 19, 2022              |
| Annuity due Deceased | \$20,885.76                    |
| Surviving Spouse     | Antonia C. Cepeda (List #5256) |
| Survivor's Annuity   | \$12,531.36                    |
| Percentage Earned    | 59.999540                      |
| Effective Date       | February 19, 2022              |
- 
- |                      |                                 |
|----------------------|---------------------------------|
| e. Name              | Ray S. Topasna                  |
| Date of Death        | February 20, 2022               |
| Annuity due Deceased | \$69,072.48                     |
| Surviving Spouse     | Audrey J A Topasna (List #5257) |
| Survivor's Annuity   | \$41,443.44                     |
| Percentage Earned    | 59.999930                       |
| Effective Date       | February 20, 2022               |

**SECTION 8506 SURVIVOR ANNUITY BENEFIT APPLICATIONS**

a. Surviving Spouse Annuity

*There are no §8506 Survivor Annuity Benefit Applications (DB1.75 Plan) for review.*

**2. Minor Child(ren) Survivor Stipend Application**

- a. See Page 16 Theresa Ann Palacios
- b. See Page 17 Joseph John Q. Quintanilla

**3. Adult Disabled Survivor Stipend Application**

None

**B. SUPPLEMENTAL LISTING OF NEW RETIREES AND FINALIZED RETIREMENT ANNUITIES:**

**1. Defined Benefit Retirement Plan**

- |      |                     |                         |
|------|---------------------|-------------------------|
| 5250 | Name                | Elizabeth LG Meilicke   |
|      | Surviving Spouse of | Arthur W Meilicke       |
|      | Agency              | Department of Education |
|      | Effective Date      | November 11, 2021       |
- 
- |      |                |                         |
|------|----------------|-------------------------|
| 5251 | Name           | Barbara Leon Guerrero   |
|      | Agency         | Department of Education |
|      | Effective Date | January 01, 2022        |
- 
- |      |                |                                  |
|------|----------------|----------------------------------|
| 5252 | Name           | Maria Shirley D. Movida          |
|      | Agency         | Guam Memorial Hospital Authority |
|      | Effective Date | January 16, 2022                 |



5253	Name Surviving Spouse of Agency Effective Date	Pricilla F. Smith David B. Smith A B Won Pat International Airport Authority February 10, 2022
5254	Name Agency Effective Date	Millie Ann M. Tedtaotao Department of Education February 12, 2022
5255	Name Surviving Spouse of Agency Effective Date	Victoria L. Concepcion Pedro B. Concepcion Department of Youth Affairs February 16, 2022
5256	Name Surviving Spouse of Agency Effective Date	Antonia C. Cepeda Lorenzo P. Cepeda Department of Education February 19, 2022
5257	Name Surviving Spouse of Agency Effective Date	Audrey J A Topasna Ray S. Topasna Governor's Office February 20, 2022
5258	Name Agency Effective Date	Gerald S. Martinez Guam Power Authority February 26, 2022
5259	Name Agency Effective Date	Jerald L. Wall Guam Water Works Authority February 26, 2022

**2. DB1.75 Retirement Plan**

8-0216	Name Surviving Spouse of Agency Effective Date	Evelia M. Ocampo Timoteo L. Ocampo, Jr. Guam Memorial Hospital Authority January 18, 2022
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**Government of Guam Retirement Fund  
Benefit Services Division**

**Application for Minor Child/Children Survivor Benefits  
4GCA Chapter 8, Subsection 8134**

<b>Minor Child's Name</b>	Theresa Ann Palacios
<b>Age</b>	Seventeen (17) Years Old
<b>Name of Deceased Retiree</b>	Mariquita S. Palacios
<b>Employing Department</b>	Guam Police Department
<b>Years of Service</b>	30 Years 09 Months 00 Days
<b>Date of Death</b>	September 21, 2018
<b>Date of Application</b>	March 25, 2022

**Government of Guam Retirement Fund  
Benefit Services Division**

**Application for Minor Child/Children Survivor Benefits  
4GCA Chapter 8, Subsection 8134**

<b>Minor Child's Name</b>	<b>Joseph John Q. Quintanilla</b>
<b>Age</b>	<b>Twelve (12) Years Old</b>
<b>Name of Deceased Retiree</b>	<b>Joseph John C. Quintanilla</b>
<b>Employing Department</b>	<b>Port Authority of Guam</b>
<b>Years of Service</b>	<b>33 Years 04 Months 15 Days</b>
<b>Date of Death</b>	<b>January 09, 2022</b>
<b>Date of Application</b>	<b>March 03, 2022</b>

