

*GOVERNMENT OF GUAM  
RETIREMENT FUND*

*MEMBERS' AND BENEFITS  
COMMITTEE REPORT*

*MARCH, 2024*





*Members & Benefits Committee*

March 15, 2024

**MEMORANDUM**

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

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

**SUBJECT:** March, 2024 Report

Please find attached the Members' and Benefits Committee's March, 2024 Report. This report accurately highlights the significant activities and action items reviewed and administered to during the March period.

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

**KATHERINE TE TAITANO**

**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 2024 12
  - Actual 11

**III. SUMMARY OF TOTAL CASES REVIEWED**

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	
	-----	Early Retirement Incentive Program (ERIP)		
	Section 8503	Applicants DB1.75	--/ 5/62	
1.	Age Retirement	A. Optional	0	
		B. Regular	1	
		C. ERIP	0	
		D. DB1.75	1	2
2.	Service Retirement	A. Regular		5
		B. ERIP		0
		C. DB1.75		2
B.	Section 8123 Applicants - Medical Disability		0	0
	Section 8505 Applicants - Medical Disability		1	1
C.	Section 8125 Applicants	Medical Disability Retirement (Finalization)		0
	Section 8505 Applicants	Medical Disability Retirement (Finalization)		0
D.	Section 8130 Applicants	Deferred Age Retirement (DB)		0
		Deferred Age Retirement (DB1.75)		0
E.	Section 8134 Applicants	(a) Surviving Spouse		9
		(a).3 Minor Children		1
		(a) 4c Disabled Adult Survivor		0
	Section 8506 Applicants	(a) Surviving Spouse (DB1.75)		2
F.	Defined Benefits New Retirees (Nos. 5683 - 5704)			22
	DB1.75 New Retirees (Nos. B-0309 – B-0314)			6
<b>TOTAL CASES REVIEWED</b>				<b>50</b>

**IV. REVIEW AND FINDINGS**

Based on our review the following applications are recommended for **APPROVAL** by the Board of Trustees:

**DEFINED BENEFIT RETIREMENT PLAN BUSINESS**

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

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

1. Name	Julia C. Mafnas-Viloria (List #5671)
Department	Public Health & Social Services
Length of Service	14 Years 10 Months 15 Days
Service Factor	14.875
Average Annual Salary	\$19,032.59
Annual Annuity	\$ 6,126.00
Percentage Earned	32.186896
Effective Date	November 16, 2023

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

*There are no Section 8120 (Post 10/01/81) – Optional/Age Retirement Applications for review.*

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

*There are no Section 8120.1 (Post 09/07/84) – Optional/Age Retirement Applications for review.*

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

1. Name	David A. Zieber (List #B-0308)
Department	Department of Education
Length of Service	17 Years 09 Months 00 Days
Service Factor	17.750
Average Annual Salary	\$79,731.17
Annual Annuity	\$24,766.56
Percentage Earned	31.062581
Effective Date	January 01, 2024

**2 RETIREMENT ANNUITY APPLICATIONS - Service Retirement**

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

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

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

*There are no Section 8120 (Post 10/01/81) – Service Retirement Applications for review.*

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

1. Name Peter J D Nauta (List #5614)  
Department Guam Water Works Authority  
Length of Service 33 Years 11 Months 00 Days  
Service Factor 33.916  
Average Annual Salary \$62,829.15  
Annual Annuity \$50,131.44  
Percentage Earned 79.790097  
Effective Date July 29, 2023
  
2. Name Ronald A. Ruiz, Jr. (List #5646)  
Department Guam Fire Department  
Length of Service 35 Years 07 Months 15 Days  
Service Factor 35.625  
Average Annual Salary \$145,479.31  
Annual Annuity \$122,293.44  
Percentage Earned 84.062427  
Effective Date October 02, 2023
  
3. Name Vincent J C San Nicolas (List #5648)  
Department Guam Power Authority  
Length of Service 34 Years 11 Months 00 Days  
Service Factor 34.916  
Average Annual Salary \$47,472.83  
Annual Annuity \$39,065.28  
Percentage Earned 82.289764  
Effective Date October 07, 2023
  
4. Name Enrique F. Aflague, Jr. (List #5686)  
Department Judiciary of Guam  
Length of Service 30 Years 07 Months 15 Days  
Service Factor 30.625  
Average Annual Salary \$59,221.87  
Annual Salary \$42,380.64  
Percentage Earned 71.562481  
Effective Date December 30, 2023

5. Name	Joseph L. Bamba (List #5687)
Department	Judiciary of Guam
Length of Service	35 Years 01 Month 00 Days
Service Factor	35.083
Average Annual Salary	\$63,254.91
Annual Salary	\$52,316.64
Percentage Earned	82.707634
Effective Date	December 31, 2023

**(d) Section 8503 (DB1.75) – Service Retirement Applications**

1. Name	Frankie C. San Nicolas (List #B-0306)
Department	Guam Power Authority
Length of Service	22 Years 02 Months 15 Days
Service Factor	22.208
Average Annual Salary	\$69,941.13
Annual Annuity	\$27,181.92
Percentage Earned	38.863998
Effective Date	November 29, 2023

2. Name	James B. O'Mallan (List #B-0307)
Department	Office of the Attorney General
Length of Service	22 Years 11 Months 15 Days
Service Factor	22.958
Average Annual Salary	\$136,647.85
Annual Annuity	\$ 54,900.24
Percentage Earned	40.176438
Effective Date	December 03, 2023

**(e) Early Retirement Incentive Program (ERIP) Applications**

*There is no Early Retirement Incentive Program (ERIP) Application to be reviewed.*

**3. Section 8123 (DB) Disability Retirement Application**

*There is no Section 8123 (DB) Disability Retirement Application to be reviewed.*

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

1. See Page 13

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

*There are no §8125 Disability Retirement Annuity Finalizations to be reviewed.*



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

*There are no §8505 (DB1.75) Disability Retirement Annuity Finalizations to be reviewed.*

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

*There are no Section 8130 Deferred Age Retirement Applications (DB Plan) for review.*

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

*There are no Section 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             | William A. Burger                    |
| Date of Death       | October 27, 2023                     |
| Annuity due Decease | \$22,058.16                          |
| Surviving Spouse    | Millicent L. Burger (List #5683)     |
| Survivor's Annuity  | \$13,234.80                          |
| Percentage Earned   | 59.999564                            |
| Effective Date      | October 27, 2023                     |
| b. Name             | Conrado R. Redila                    |
| Date of Death       | November 03, 2023                    |
| Annuity due Decease | \$27,749.52                          |
| Surviving Spouse    | Rosalinda S. Redila (List #5684)     |
| Survivor's Annuity  | \$16,649.71                          |
| Percentage Earned   | 59.999992                            |
| Effective Date      | November 03, 2023                    |
| c. Name             | Jerry J. Gogo                        |
| Date of Death       | December 01, 2023                    |
| Annuity due Decease | \$19,142.88                          |
| Surviving Spouse    | Lourdes M. Gogo (List # (List #5685) |
| Survivor's Annuity  | \$11,485.68                          |
| Percentage Earned   | 59.999749                            |
| Effective Date      | December 01, 2023                    |
| d. Name             | Rodolfo L. Ando                      |
| Date of Death       | January 05, 2024                     |
| Annuity due Decease | \$45,578.16                          |
| Surviving Spouse    | Lourdes A. Ando (List #5691)         |
| Survivor's Annuity  | \$27,346.80                          |
| Percentage Earned   | 59.999789                            |
| Effective Date      | January 05, 2024                     |

- e. Name Grace R. Ratuita  
Date of Death January 10, 2024  
Annuity due Decease \$51,601.68  
Surviving Spouse Ronald S. Taitano (List #5692)  
Survivor's Annuity \$30,961.01  
Percentage Earned 60.000003  
Effective Date January 10, 2024
- f. Name James A C Lujan  
Date of Death January 15, 2024  
Annuity due Decease \$47,718.48  
Surviving Spouse Cyril M. Lujan (List #5694)  
Survivor's Annuity \$28,631.04  
Percentage Earned 59.999899  
Effective Date January 15, 2024
- g. Name Albert B. Pierce  
Date of Death January 21, 2024  
Annuity due Decease \$39,600.72  
Surviving Spouse Arleen U. Pierce (List #5695)  
Survivor's Annuity \$23,760.48  
Percentage Earned 60.000121  
Effective Date January 21, 2024
- h. Name Mariano Q. Salas  
Date of Death January 22, 2024  
Annuity due Decease \$50,508.00  
Surviving Spouse Teresita C. Salas (List #5696)  
Survivor's Annuity \$30,304.80  
Percentage Earned 60.000000  
Effective Date January 22, 2024
- i. Name Daniel A. Manglona  
Date of Death January 26, 2024  
Annuity due Decease \$63,310.56  
Surviving Spouse Mary C. Manglona (List #5698)  
Survivor's Annuity \$37,986.24  
Percentage Earned 59.999848  
Effective Date January 26, 2024

**(7) SECTION 8506 (DB 1.75) SURVIVOR ANNUITY BENEFIT APPLICATIONS**

**1. Surviving Spouse Annuity**

- |                     |                                         |
|---------------------|-----------------------------------------|
| a. Name             | Steven C. Bautista (DWIS)               |
| Date of Death       | August 27, 2023                         |
| Annuity due Decease | \$46,486.32                             |
| Surviving Spouse    | Maria Teresa L. Bautista (List #B-0296) |
| Survivor's Annuity  | \$27,891.84                             |
| Percentage Earned   | 60.000103                               |
| Effective Date      | August 27, 2023                         |
| b. Name             | Edward M. Quichocho (DWIS)              |
| Date of Death       | November 05, 2023                       |
| Annuity due Decease | \$18,355.68                             |
| Surviving Spouse    | Darlene E. Quichocho (List #B-0309)     |
| Survivor's Annuity  | \$11,013.36                             |
| Percentage Earned   | 59.999738                               |
| Effective Date      | November 05, 2023                       |

**1. Minor Child / Disabled Adult Survivor Stipend Application**

**2. Adult Survivor Stipend Application**

(A) See Page 14

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

**1. Defined Benefit Retirement Plan**

- |      |                     |                                  |
|------|---------------------|----------------------------------|
| 5683 | Name                | Millicent L. Burger              |
|      | Surviving Spouse of | William A. Burger                |
|      | Agency              | Department of Education          |
|      | Effective Date      | October 27, 2023                 |
| 5684 | Name                | Rosalind S. Redila               |
|      | Surviving Spouse of | Conrado R. Redila                |
|      | Agency              | University of Guam               |
|      | Effective Date      | November 03, 2023                |
| 5685 | Name                | Lourdes M. Gogo                  |
|      | Surviving Spouse of | Jerry J. Gogo                    |
|      | Agency              | Guam Memorial Hospital Authority |
|      | Effective Date      | December 01, 2023                |

5686	<b>Name</b> <b>Agency</b> <b>Effective Date</b>	<b>Enrique F. Aflague, Jr.</b> <b>Judiciary of Guam</b> <b>December 30, 2023</b>
5687	<b>Name</b> <b>Agency</b> <b>Effective Date</b>	<b>Joseph L. Bamba</b> <b>Judiciary of Guam</b> <b>December 31, 2023</b>
5688	<b>Name</b> <b>Agency</b> <b>Effective Date</b>	<b>Simeon C. Perez</b> <b>Department of Education</b> <b>December 31, 2023</b>
5689	<b>Name</b> <b>Agency</b> <b>Effective Date</b>	<b>Roland J. Santos</b> <b>Guam Fire Department</b> <b>January 01, 2024</b>
5690	<b>Name</b> <b>Agency</b> <b>Effective Date</b>	<b>Liza Ann Camacho</b> <b>Public Health &amp; Social Services</b> <b>January 02, 2024</b>
5691	<b>Name</b> <b>Surviving Spouse of</b> <b>Agency</b> <b>Effective Date</b>	<b>Lourdes A. Ando</b> <b>Rodlofo L. Ando</b> <b>Department of Agriculture</b> <b>January 05, 2024</b>
5692	<b>Name</b> <b>Surviving Spouse of</b> <b>Agency</b> <b>Effective Date</b>	<b>Ronald S. Taitano</b> <b>Grace R. Ratuira</b> <b>Department of Youth Affairs</b> <b>January 10, 2024</b>
5693	<b>Name</b> <b>Agency</b> <b>Effective Date</b>	<b>Arthur U. San Agustin</b> <b>Public Health &amp; Social Services</b> <b>January 14, 2024</b>
5694	<b>Name</b> <b>Surviving Spouse of</b> <b>Agency</b> <b>Effective Date</b>	<b>Cyril M. Lujan</b> <b>James A C Lujan</b> <b>Department of Education</b> <b>January 15, 2024</b>
5695	<b>Name</b> <b>Surviving Spouse of</b> <b>Agency</b> <b>Effective Date</b>	<b>Arleen U. Pierce</b> <b>Albert B. Pierce</b> <b>Guam Public Library</b> <b>January 21, 2024</b>

5696	Name Surviving Spouse of Agency Effective Date	Teresita C. Salas Mariano Q. Salas Port Authority of Guam January 22, 2024
5697	Name Surviving Spouse of Agency Effective Date	Atsuko Gumataotao Gary W. Gumataotao Office of the Attorney General January 26, 2024
5698	Name Surviving Spouse of Agency Effective Date	Mary C. Manglona Daniel A. Manglona Guam Fire Department January 26, 2024
5699	Name Agency Effective Date	Emma R. Bataclan Guam Community College January 27, 2024
5700	Name Agency Effective Date	Tanya L. Chargualaf Port Authority of Guam February 03, 2024
5701	Name Agency Effective Date	Ann Therese Y. Guerrero Department of Education February 03, 2024
5702	Name Agency Effective Date	Loida V. Calma Department of Education February 06, 2024
5703	Name Agency Effective Date	Raymond S. Calma Department of Education February 06, 2024
5704	Name Agency Effective Date	Melinda L. Taitano Department of Labor February 07, 2024

**2. DB1.75 Retirement Plan**

B-0309	Name Surviving Spouse of Agency Effective Date	Darlene E. Quichocho Edward M. Quichocho Guam Water Works Authority November 05, 2023
--------	---------------------------------------------------------	------------------------------------------------------------------------------------------------

<b>B-0310</b>	<b>Name</b>	<b>Felix O. Parinas (Post 01/01/2024)</b>
	<b>Agency</b>	<b>Guam Water works Authority</b>
	<b>Effective Date</b>	<b>January 02, 2024</b>
<b>B-0311</b>	<b>Name</b>	<b>Juan S. Salas (Uniformed Personnel)</b>
	<b>Agency</b>	<b>Office of the Attorney General</b>
	<b>Effective Date</b>	<b>January 02, 2024</b>
<b>B-0312</b>	<b>Name</b>	<b>Arthur T. San Nicolas (Uniformed Personnel)</b>
	<b>Agency</b>	<b>Guam Fire Department</b>
	<b>Effective Date</b>	<b>January 03, 2024</b>
<b>B-0313</b>	<b>Name</b>	<b>Catherine M. Schroeder (Post 01/01/2024)</b>
	<b>Agency</b>	<b>Department of Education</b>
	<b>Effective Date</b>	<b>January 09, 2024</b>
<b>B-0314</b>	<b>Name</b>	<b>Bertha SN C Manibusan (Post 01/01/2024)</b>
	<b>Agency</b>	<b>Department of Education</b>
	<b>Effective Date</b>	<b>February 09, 2024</b>

**V. REVIEW AND FINDINGS**

Based on our review the following application is recommended for review and disposition by the Board of Trustees at their March 15, 2024 Regularly scheduled meeting.

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

<b>a.</b>	<b>Applicant Number</b>	<b>23-003</b>
	<b>Department</b>	<b>Guam Water Works Authority</b>
	<b>Length of Service</b>	<b>21 Years 10 Months 15 Days</b>
	<b>Date of Application</b>	<b>August 03, 2023</b>

**VI. REVIEW AND FINDINGS**

Based on our review the following application is recommended for review by the Board of Trustees at their March 15, 2024 Regularly scheduled meeting.

1. **Adult Stipend (enrolled in an accredited undergraduate educational institution) Survivor Benefit Application.**

**Government of Guam Benefit Services Section**

**Application for Minor Child/Children Survivor Benefits**

**4GCA Chapter 8, Subsection 8134**

<b>Adult Recipient's Name</b>	<b>Analyn Rose L. Crisostomo</b>
<b>Age</b>	<b>Twenty-One (21) years Old</b>
<b>Name of Deceased Retiree</b>	<b>Rachel L. Crisostomo</b>
<b>Employing Department</b>	<b>Department of Education</b>
<b>Years of Service</b>	<b>26 Years 06 Months 00 Days</b>
<b>Date of Death</b>	<b>July 03, 2023</b>
<b>Date of Application</b>	<b>October 17, 2023</b>