

*GOVERNMENT OF GUAM
RETIREMENT FUND*

*MEMBERS' AND BENEFITS
COMMITTEE REPORT*

AUGUST, 2025



Members & Benefits Committee

August 29, 2025

MEMORANDUM

TO: Chair, Board of Trustees
Government of Guam Retirement Fund

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

SUBJECT: August 2025 Report

Please find attached the Members' and Benefits Committee's August, 2025 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.

A handwritten signature in black ink, appearing to read 'Katherine Te Taitano', written over a horizontal line.

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 2025
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IV. REVIEW AND FINDINGS

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

A. 1 RETIREMENT ANNUITY APPLICATIONS – Optional/Age Retirement

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

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

(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

1. Name	Jessy C. Gogue (List #5914)
Agency	Mayor's Council of Guam
Length of Service	24 Years 11 Months 15 Days
Service Factor	24.958
Average Annual Salary	\$75,004.80
Annual Annuity	\$43,049.04
Percentage Earned	57.395046
Effective Date	January 22, 2025

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

There are no Section 8503 (DB1.75) – Optional/Age Retirement Applications for review.

2 RETIREMENT ANNUITY APPLICATIONS - Service Retirement

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

There are no Section 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 applicants for review.

(c) Section 8120.1 (Post 09/07/84) - Service Retirement

1. Name Ramon C. Quintanilla (List #5917)
Agency Department of Education
Length of Service 36 Years 00 Months 00 Days
Service Factor 36.000
Average Annual Salary \$35,800.92
Annual Annuity \$30,430.80
Percentage Earned 85.000050
Effective Date October 19, 2024
2. Name Mary D. Cruz-Sablan (List #5918)
Agency Mayor's Council of Guam
Length of Service 36 Years 00 Months 00 Days
Service Factor 36.000
Average Annual Salary \$67,731.54
Annual Annuity \$57,571.92
Percentage Earned 85.000163
Effective Date November 30, 2024
3. Name Christopher F. Sablan (List #5887)
Agency Customs & Quarantine
Length of Service 36 Years 00 Months 00 Days
Service Factor 36.000
Average Annual Salary \$105,408.75
Annual Annuity \$ 89,597.52
Percentage Earned 85.000078
Effective Date December 15, 2024
4. Name Josephine P. Dela Rosa (List #5905)
Agency A B Won Pat International Airport Authority
Length of Service 36 Years 00 Months 00 Days
Service Factor 36.000
Average Annual Salary \$85,218.53
Annual Annuity \$72,435.84
Percentage Earned 85.000105
Effective Date January 01, 2025
5. Name Sylvia Y. Mercado (List #5906)
Agency Guam Water Works Authority
Length of Service 35 Years 03 Months 15 Days
Service Factor 35.291
Average Annual Salary \$78,972.09
Annual Annuity \$65,726.40
Percentage Earned 83.227378
Effective Date January 01, 2025

6. Name Leonardo B. Leonen (List #5912)
Agency Department of Education
Length of Service 32 Years 04 Months 00 Days
Service Factor 32.333
Average Annual Salary \$48,165.81
Annual Annuity \$36,525.36
Percentage Earned 75.832545
Effective Date January 11, 2025
7. Name Paul J. Cruz (List #5922)
Agency Department of Education
Length of Service 33 Years 07 Months 00 Days
Service Factor 33.583
Average Annual Salary \$81,186.90
Annual Annuity \$64,103.04
Percentage Earned 78.957368
Effective Date February 04, 2025
8. Name Josephine E. Parel-Fontbuena (List #5923)
Agency Department of Education
Length of Service 33 Years 05 Months 00 Days
Service Factor 33.416
Average Annual Salary \$117,628.89
Annual Annuity \$ 92,385.84
Percentage Earned 78.540093
Effective Date February 04, 2025
9. Name Geraldine D. Quejado (List #5938)
Agency Department of Education
Length of Service 31 Years 02 Months 15 Days
Service Factor 31.208
Average Annual Salary \$112,078.05
Annual Annuity \$ 81,839.28
Percentage Earned 73.019899
Effective Date February 04, 2025
- 10 Name Vickie M. Loughran (List #5924)
Agency Department of Education
Length of Service 34 Years 09 Months 00 Days
Service Factor 34.750
Average Annual Salary \$81,420.20
Annual Annuity \$66,662.88
Percentage Earned 81.875112
Effective Date February 06, 2025

11	Name	Jennifer SN Shiroma (List #5925)
	Agency	Department of Education
	Length of Service	36 Years 00 Months 00 Days
	Service Factor	36.000
	Average Annual Salary	\$87,298.75
	Annual Annuity	\$74,203.92
	Percentage Earned	84.999979
	Effective Date	February 06, 2025
12	Name	Danilo M. Leonen (List #5927)
	Agency	Guam Memorial Hospital Authority
	Length of Service	30 Years 01 Month 00 Days
	Service Factor	30.083
	Average Annual Salary	\$50,084.22
	Annual Annuity	\$35,162.88
	Percentage Earned	70.207502
	Effective Date	February 08, 2025

(d) Section 8503 (DB1.75) ~ Service Retirement Application

1.	Name	Joseph A. Gange (List #B-0370) (Uniform Personnel)
	Agency	Customs & Quarantine
	Length of Service	28 Years 11 Months 15 Days
	Service Factor	28.958
	Average Annual Salary	\$69,402.89
	Annual Annuity	\$37,917.84
	Percentage Earned	54.634381
	Effective Date	August 17, 2024
2.	Name	Lydia Q. Gogo (List #B-0403)
	Agency	Department of Revenue & Tax
	Length of Service	30 Years 02 Months 15 Days
	Service Factor	30.208
	Average Annual Salary	\$57,327.46
	Annual Annuity	\$33,291.12
	Percentage Earned	58.071855
	Effective Date	December 28, 2024
3.	Name	Ester B. Gutierrez (List #B-0404)
	Agency	Public Health & Social Services
	Length of Service	20 Years 10 Months 15 Days
	Service Factor	20.875
	Average Annual Salary	\$37,605.76
	Annual Annuity	\$13,737.84
	Percentage Earned	36.531212
	Effective Date	December 28, 2024

4. Name Faafetai L. Eseroma (List #B-0416) (Uniform Personnel)
Agency Guam Fire Department
Length of Service 32 Years 01 Month 00 Days
Service Factor 32.083
Average Annual Salary \$117,181.06
Annual Annuity \$ 74,091.60
Percentage Earned 63.228306
Effective Date December 29, 2024
5. Name Yvonne S. Acda (List #B-0408)
Agency Mayor's Council of Guam
Length of Service 15 Years 05 Months 15 Days
Service Factor 15.458
Average Annual Salary \$37,926.61
Annual Annuity \$10,259.76
Percentage Earned 27.051613
Effective Date January 04, 2025
6. Name Atanacio G. Rivera (List #0417)
Agency Department of Education
Length of Service 21 Years 09 Months 15 Days
Service Factor 21.791
Average Annual Salary \$47,028.13
Annual Annuity \$17,933.76
Percentage Earned 38.134112
Effective Date January 11, 2025
7. Name Robert JC Santos (List #B-0418) (Uniform Personnel)
Agency Guam Police Department
Length of Service 15 Years 10 Months 00 Days
Service Factor 15.833
Average Annual Salary \$87,392.35
Annual Annuity \$24,214.56
Percentage Earned 27.707871
Effective Date January 22, 2025
8. Name Ronny A. Barcinas (List #B-0419) (Uniform Personnel)
Agency Guam Police Department
Length of Service 33 Years 08 Months 15 Days
Service Factor 33.708
Average Annual Salary \$114,146.85
Annual Annuity \$ 77,274.00
Percentage Earned 67.697006
Effective Date January 25, 2025

9. Name	Bertha P. Turla (List #B-0413)
Agency	Department of Education
Length of Service	28 Years 10 Months 15 Days
Service Factor	28.875
Average Annual Salary	\$36,895.65
Annual Annuity	\$20,073.60
Percentage Earned	54.406413
Effective Date	February 01, 2025
10. Name	Phoebe L. Wall (List #B-0424)
Agency	University of Guam
Length of Service	10 Years 10 Months 00 Days
Service Factor	10.833
Average Annual Salary	\$56,148.74
Annual Annuity	\$10,644.48
Percentage Earned	18.957647
Effective Date	February 01, 2025

(e) Service Retirement (Early Incentive Retirement Program – ERIP) Application

There are no Service Retirement (Early Incentive Retirement Program – ERIP) applications for review.

3. Disability Retirement Application

(a) Section 8123 (DB) Disability Retirement Application

1. See Page 15

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

1. See Page 16

4. Disability Retirement Annuity Finalization

(a) Section 8125 DB Disability Retirement Annuity Finalization

There are no Section 8125 (DB) Disability Retirement Annuity Finalizations for review.

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

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

5. Deferred Age Retirement Application

(a) Section 8130 (DB) Deferred Age Retirement Application

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

(b) Section 8130 (DB1.75) Deferred Age Retirement Application

1. Name	Rudy C. Magallanes (List #B-0426)
Agency	University of Guam
Length of Service	23 Years 09 Months 15 Days
Service Factor	23.791
Average Annual Salary	\$42,682.87
Annual Annuity	\$17,770.80
Percentage Earned	41.634501
Effective Date	February 05, 2025

6. Survivor Annuity Benefit Applications

(a) Section 8134 (DB) Surviving Spouse Annuity Benefit Applications

1. Name	Vicente A. Aquiningoc
Date of Death	June 03, 2025
Annuity due Decease	\$21,322.32
Surviving Spouse	Anita M. Aquiningoc (List #5989)
Survivor's Annuity	\$12,793.44
Percentage Earned	60.000225
Effective Date	June 03, 2025
2. Name	Juan M. Flores
Date of Death	June 11, 2025
Annuity due Decease	\$34,199.52
Surviving Spouse	Carlina T. Flores (List #5990)
Survivor's Annuity	\$20,519.76
Percentage Earned	60.000140
Effective Date	June 11, 2025
3. Name	Arnulfo L. Alave
Date of Death	June 30, 2025
Annuity due Decease	\$37,683.84
Surviving Spouse	Raquel V. Manalo (List #5996)
Survivor's Annuity	\$22,610.40
Percentage Earned	60.000254
Effective Date	June 30, 2025

4. Name	Feorillo S. Billote
Date of Death	July 02, 2025
Annuity due Decease	\$27,433.92
Surviving Spouse	Minda E. Billote (List #5997)
Survivor's Annuity	\$16,460.40
Percentage Earned	60.000174
Effective Date	July 02, 2025

5. Name	Rosa C. Paulino
Date of Death	July 18, 2025
Annuity due Decease	\$18,889.20
Surviving Spouse	David M. Paulino (List #6001)
Survivor's Annuity	\$11,333.52
Percentage Earned	60.000000
Effective Date	July 18, 2025

(b) Section 8506 (DB 1.75) Surviving Spouse Annuity Benefit Application

1. Name	Angel S. Legaspi
Date of Death	May 26, 2025
Annuity due Decease	\$21,997.92
Surviving Spouse	Celeste M. Reyes (List #B-0452)
Survivor's Annuity	\$13,198.80
Percentage Earned	60.000218
Effective Date	May 26, 2025

(c) Minor Child(ren) Survivor Annuity Benefit Application

(d) Disabled Adult Survivor Annuity Benefit Applications

1. See Page 17

B. Supplemental Listing of New Retirees and Finalized Retirement Annuities:

1. Defined Benefit Retirement Plan

5985	Name	Bobbie T. Manglona
	Agency	Mayor's Council of Guam
	Effective Date	May 22, 2025
5986	Name	Melvin Q. Aguon
	Agency	Department of Education
	Effective Date	May 29, 2025
5987	Name	Serina M. Balajadia
	Agency	Department of Education
	Effective Date	May 31, 2025

5988	Name Agency Effective Date	Dolores B. Blas Public Health & Social Services May 31, 2025
5989	Name Surviving Spouse of Agency Effective Date	Anita M. Aquiningoc Vicente A. Aquiningoc Department of Revenue & Tax June 03, 2025
5990	Name Surviving Spouse of Agency Effective Date	Carlina T. Flores Juan M. Flores Guam Water Works Authority/PUAG June 11, 2025
5991	Name Agency Effective Date	Darren C. Muna Department of Public Works June 14, 2025
5992	Name Agency Effective Date	Philip A. Dauterman Guam Memorial Hospital Authority June 23, 2025
5993	Name Agency Effective Date	Roselily A. Cruz Department of Public Works June 28, 2025
5994	Name Agency Effective Date	John P. Guerrero Department of Education June 28, 2025
5995	Name Agency Effective Date	Magdalena P. Aguero Department of Youth Affairs June 29, 2025
5996	Name Surviving Spouse of Agency Effective Date	Raquel V. Manalo Arnulfo L. Alave Guam Power Authority June 30, 2025
5997	Name Surviving Spouse of Agency Effective Date	Minda E. Billote Feorillo S. Billote Department of Public Works July 02, 2025
5998	Name Agency Effective Date	Wayne L. Fernandez Guam Power Authority July 12, 2025

5999	Name	Richard D. Leon Guerrero
	Agency	Department of Education
	Effective Date	July 12, 2025
6000	Name	Norbert C. Minor
	Agency	Department of Education
	Effective Date	July 12, 2025
6001	Name	David M. Paulino
	Surviving Spouse of	Rosa C. Paulino
	Agency	Department of Education
	Effective Date	July 18, 2025
6002	Name	Therese Ann Babauta
	Agency	Department of Education
	Effective Date	August 01, 2025
6003	Name	Marilyn T. Balajadia
	Agency	Department of Education
	Effective Date	August 02, 2025

2. DB1.75 Retirement Plan

B-0450	Name	Sarah T. Senior
	Agency	Public Health & Social Services
	Effective Date	May 03, 2025
B-0451	Name	Marlyn M. Camaya
	Agency	Department of Education
	Effective Date	May 23, 2025
B-0452	Name	Celeste M. Reyes
	Surviving Spouse of	Angel S. Legaspi
	Agency	Department of Education
	Effective Date	May 26, 2025
B-0453	Name	Mercedes Z. Vela
	Agency	Public Health & Social Services
	Effective Date	May 31, 2025
B-0454	Name	Carmelita H. Santos
	Agency	Contractor's Licensing Board - DPW
	Effective Date	June 14, 2025
B-0455	Name	Jordan S. Bass (Uniform Personnel)
	Agency	Guam Fire Department
	Effective Date	June 15, 2025

B-0456	Name Agency Effective Date	Christine B. Matson Guam Community College June 25, 2025
B-0457	Name Agency Effective Date	Deborah A. Rojas A.B. Won Pat International Airport Authority June 28, 2025
B-0458	Name Agency Effective Date	Arnoll M. Vicente Guam Memorial Hospital Authority July 01, 2025
B-0459	Name Agency Effective Date	Raul P. Concepcion Guam Power Authority July 13, 2025
B-0460	Name Agency Effective Date	Tessy K. Joseph Department of Education August 01, 2025
B-0461	Name Agency Effective Date	Kimberly K. Torres Department of Education August 01, 2025
B-0462	Name Agency Effective Date	Rudy T. Restuvog Department of Education August 02, 2025
B-0463	Name Agency Effective Date	Thomas T. Hazama Department of Education August 09, 2025

V. REVIEW AND FINDINGS

Based on our review the following application is being presented to the Board of Trustees for their review, discussion and disposition:

1. Application for Disability Retirement (DB1.75)

Applicant Number	25-001
Agency	Judiciary of Guam
Length of Service	07 Years 09 Months 15 Days
Date of Application	March 27, 2025



VI. REVIEW AND FINDINGS

Based on our review the following application is being presented to the Board of Trustees for their review, discussion and disposition:

1. Application for Disability (DB)

Application Number	25-002
Agency	Department of Education
Length of Service	14 Years 08 Months 15 Days
Date of Application	April 15, 2025

VII. REVIEW AND FINDINGS

The following application is presented to the Board of Trustees for their review, discussion, and disposition:

Section 8134(a)(1)(B) Adult Disabled Survivor Annuity Applications

Government of Guam Retirement Fund Benefits Services Division Application for Disabled Child/Children Survivor Benefits 4GCA Chapter 8, Section 8134
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Disabled Adult	Lilibeth S. Almoite
Age	Sixty-Five (65) years old
Name of Deceased Retiree	Maria S. Almoite
Employing Department	Department of Education
Years of Service	28 Years 05 Months 00 Days
Date of Death	October 10, 2023
Date of Application	August 12, 2025

M&B Committee Findings

August 29, 2025