

*GOVERNMENT OF GUAM
RETIREMENT FUND*

*MEMBERS' AND BENEFITS
COMMITTEE REPORT*

DECEMBER, 2025



Members & Benefits Committee

December 19, 2025

MEMORANDUM

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

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

SUBJECT: December 2025 Report

Please find attached the Members' and Benefits Committee's December 18, 2025 Report. This report accurately highlights the significant activities and action items reviewed and administered to during the December 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'.

KATHERINE TE TAITANO

M&B Committee Findings

December 19 2025

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

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		
	Section 8503	Applicants DB1.75	--/ 5/62	
1.	Age Retirement	A. Optional	0	
		B. Regular	0	
		C. ERIP	0	
		D. DB1.75 (Optional)	0	0
2.	Service Retirement	A. Regular	5	
		B. ERIP	0	
		C. DB1.75	4	
B.	Section 8123 Applicants - Medical Disability			0
	Section 8505 Applicants - Medical Disability			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		6
		(a).3 Minor Children		0
		(a) 4c Disabled Adult Survivor		0
	Section 8506 Applicants	(a) Surviving Spouse (DB1.75)		1
F.	Defined Benefits New Retirees (Nos. 6079 – 6092)			14
	DB1.75 New Retirees (Nos. B-0499 – B-0505)			7
		TOTAL CASES REVIEWED		38

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

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

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 Applications for review.

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

1. Name	Rodney J. Villagomez (List #5878)
Agency	Guam Water Works Authority
Length of Service	35 Years 03 Months 15 Days
Service Factor	35.291
Average Annual Salary	\$52,538.51
Annual Annuity	\$43,726.56
Percentage Earned	83.227636
Effective Date	November 20, 2024

2. Name	Yvonne M. Paulino (List #5893)
Agency	Department of Youth Affair
Length of Service	35 Years 07 Months 00 Days
Service Factor	35.583
Average Annual Salary	\$77,592.40
Annual Annuity	\$65,144.64
Percentage Earned	83.957500
Effective Date	December 29, 2024
3. Name	Monica E D Untalan (List 5915)
Agency	Public Health & Social Services
Length of Service	33 Years 03 Months 15 Days
Service Factor	33.291
Average Annual Salary	\$85,097.91
Annual Annuity	\$66,570.00
Percentage Earned	78.227538
Effective Date	January 26, 2025
4. Name	Alex A. Blanquisco (List #5981)
Agency	Guam Police Department
Length of Service	34 Years 11 Months 00 Days
Service Factor	34.916
Average Annual Salary	\$97,773.85
Annual Annuity	\$80,458.08
Percentage Earned	82.289978
Effective Date	April 29, 2025
5. Name	Diella D. Rico (List #5978)
Agency	Department of Education
Length of Service	33 Years 06 Months 00 Days
Service Factor	33.500
Average Annual Salary	\$81,548.75
Annual Annuity	\$64,219.68
Percentage Earned	78.750048
Effective Date	May 17, 2025

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

1. Name	Lucy R. Awa (List #B-0421)
Agency	Guam Housing & Urban Renewal Authority
Length of Service	31 Years 08 Months 15 Days
Service Factor	31.708
Average Annual Salary	\$78,609.95
Annual Annuity	\$48,893.04
Percentage Earned	62.197011
Effective Date	February 08, 2025

2. Name	Ronald C. Okada (List #B-0440)
Agency	Guam Power Authority
Length of Service	26 Years 08 Months 15 Days
Service Factor	26.708
Average Annual Salary	\$143,050.53
Annual Annuity	\$ 69,303.60
Percentage Earned	48.446936
Effective Date	May 04, 2025
3. Name	Anita M. Ignacio (List #B-0447)
Agency	Department of Youth Affair
Length of Service	27 Years 01 Month 15 Days
Service Factor	27.125
Average Annual Salary	\$37,364.16
Annual Annuity	\$18,530.40
Percentage Earned	49.594049
Effective Date	May 23, 2025
4. Name	Mercedes Z. Vela (List #B-0453)
Agency	Public Health & Social Services
Length of Service	38 Years 03 Months 15 Days
Service Factor	38.291
Average Annual Salary	\$94,963.63
Annual Annuity	\$76,255.92
Percentage Earned	80.300131
Effective Date	May 31, 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

There are no Section 8123 (DB) Disability Retirement Applications for review.

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

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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

There are no Section 8130 (DB1.75) Deferred Age Retirement Applications for review.

6. Survivor Annuity Benefit Applications

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

1. Name	Edward C. Crisostomo
Date of Death	September 10, 2025
Annuity due Decease	\$45,607.20
Surviving Spouse	Lourdes Q. Crisostomo (List #6079)
Survivor's Annuity	\$27,364.32
Percentage Earned	60.000000
Effective Date	September 10, 2025
2. Name	Henry G. Siegrist, Jr.
Date of Death	September 28, 2025
Annuity due Decease	\$33,109.68
Surviving Spouse	Alicia W. Siegrist (List #6084)
Survivor's Annuity	\$19,865.76
Percentage Earned	59.999855
Effective Date	September 28, 2025
3. Name	Antonio M. Eustaquio
Date of Death	October 18, 2025
Annuity due Decease	\$28,245.12
Surviving Spouse	Carmelita Q. Eustaquio (List #6087)
Survivor's Annuity	\$16,947.12
Percentage Earned	60.000169
Effective Date	October 18, 2025

4. Name	Donald R. Martir
Date of Death	October 31, 2025
Annuity due Decease	\$98,719.92
Surviving Spouse	Marcia Q. Martir (List #6089)
Survivor's Annuity	\$59,232.00
Percentage Earned	60.000048
Effective Date	October 31, 2025
5. Name	Doris Jean A. Cruz
Date of Death	November 04, 2025
Annuity due Decease	\$43,425.36
Surviving Spouse	Johnny R. Cruz (List #6090)
Survivor's Annuity	\$26,055.12
Percentage Earned	59.999778
Effective Date	November 04, 2025
6. Name	Johnny R. Acosta
Date of Death	November 05, 2025
Annuity due Decease	\$25,875.60
Surviving Spouse	Carmen N. Acosta (List #6091)
Survivor's Annuity	\$15,525.36
Percentage Earned	60.000000
Effective Date	November 05, 2025

(b) Section 8506 (DB1.75) Surviving Spouse Annuity Benefit Application

1. Name	Raymond A. Calvo
Date of Death	October 18, 2025
Annuity due Decease	\$14,183.04
Surviving Spouse	Diana B. Calvo (List #B-0500)
Survivor's Annuity	\$ 8,509.92
Percentage Earned	60.000676
Effective Date	October 18, 2025

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

(d) Disabled Adult Survivor Annuity Benefit Application

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

1. Defined Benefit Retirement Plan

6079 Name	Lourdes Q. Crisostomo
Surviving Spouse of	Edward C. Crisostomo
Agency	Guam Power Authority
Effective Date	September 10, 2025

6080	Name Agency Effective Date	William O. Stephens, III Public Health & Social Services September 20, 2025
6081	Name Agency Effective Date	Anita M. Superales Department of Revenue & Tax September 20, 2025
6082	Name Agency Effective Date	Kevin J. Reilly Guam Fire Department September 21, 2025
6083	Name Agency Effective Date	David JF Aguon Department of Parks & Recreation September 27, 2025
6084	Name Surviving Spouse of Agency Effective Date	Alicia W. Siegrist. Henry G. Siegrist, Jr. University of Guam September 28, 2025
6085	Name Agency Effective Date	Janice R A Chargualaf Department of Education October 01, 2025
6086	Name Agency Effective Date	Clifford M. Raphael Guam Power Authority October 01, 2025
6087	Name Surviving Spouse of Agency Effective Date	Carmelita Q. Eustaquio Antonio M. Eustaquio Public Health & Social Services October 18, 2025
6088	Name Agency Effective Date	Sollie T. Onedera Department of Youth Affairs October 18, 2025
6089	Name Surviving Spouse of Agency Effective Date	Marcia Q. Martir Donald R. Martir Guam Fire Department October 31, 2025
6090	Name Surviving Spouse of Agency Effective Date	Johnny R. Cruz Doris Jean A. Cruz Guam Memorial Hospital Authority November 04, 2025

6091	Name Surviving Spouse of Agency Effective Date	Carmen N. Acosta Johnny R. Acosta Department of Education November 05, 2025
6092	Name Agency Effective Date	Victoria K. Zialcita Guam Power Authority November 16, 2025

2. DB1.75 Retirement Plan

B-0499	Name Agency Effective Date	Anthony I. Francisco Department of Correction October 01, 2025
B-0500	Name Surviving Spouse of Agency Effective Date	Diana B. Calvo Raymond A. Calvo Guam Environmental Protection Agency October 18, 2025
B-0501	Name Agency Effective Date	Jacqueline C. Toves Department of Education October 18, 2025
B-0502	Name Agency Effective Date	Aaron C. Johansen Guam Memorial Hospital Authority October 19, 2025
B-0503	Name Agency Effective Date	Francis A. Aguilar Department of Education October 25, 2025
B-0504	Name Agency Effective Date	Priscilla T. Cruz Judiciary of Guam November 01, 2025
B-0505	Name Agency Effective Date	Joseph P. San Agustin Department of Revenue & Tax November 01, 2025

V. REVIEW AND FINDINGS

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

1. Section 8505 Disability Retirement Application – DB1.75 Plan

a. Application Number	25-003
Agency	Department of Education
Length of Service	18 Years 03 Months 15 Days
Date of Application	June 25, 2025