

*GOVERNMENT OF GUAM
RETIREMENT FUND*

*MEMBERS' AND BENEFITS
COMMITTEE REPORT*

JULY, 2025

Members and Benefits Committee Report Summary
Period: January, 2025 to December, 2025

MEMBERS & BENEFITS DIVISION STAFF		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
No. of Active Members		12	11	13	12	12	12						
	Defined Benefits	757	756	753	751	742							
	Defined Contributions	5,982	5,990	6,043	6,113	6,139							
	DB1.75	4,391	4,369	4,366	4,414	4,349							
No. of Retirees													
	Defined Benefits	6,938	6,952	6,945	6,937	6,952	6,922						
	Defined Contributions	1,693	1,699	1,704	1,714	1,725							
	DB1.75	376	389	400	413	423	413						
No. of Cases Pending		38	56	58	49	70	55	0	0	0	0	0	0
8119, 8120	a Age Retirement (DB / DB1.75)	0	0	0	0	0	1						
& 8120.1	b Age Retirement (ERIP)	0	0	0	0	0	0						
	c Optional Retirement (DB/DB1.75)	0	2	0	0	2	0						
	d Service Retirement (DB/DB1.75)	15	13	9	13	17	17						
	e Service Retirement (ERIP)	0	0	0	0	0	0						
8123 / 8505	f Medical Disability Applicants	0	0	1	0	0	0						
8125 / 8505	g Medical Disability Finalization	1	1	1	0	0	0						
=	h Deferred Age Retirement	0	1	0	0	0	0						
8134 (a)	i Survivor Annuity Benefits	7	12	10	7	14	11						
8134(a).3	j Minor Children Survivor Benefit	1	0	2	1	1	0						
8134(a)4c	k Disabled Adult Survivor Benefit	1	0	2	1	0	0						
	l New Retirees (DB/DB1.75)	13	27	33	27	36	26						
No. of Cases Acted On		38	56	58	49	70	55	0	0	0	0	0	0
8119, 8120	a Age Retirement (DB/DB1.75)	0	0	0	0	0	1						
& 8120.1	b Age Retirement (ERIP)	0	0	0	0	0	0						
	c Optional Retirement (DB/DB1.75)	0	2	0	0	2	0						
	d Service Retirement (DB/DB1.75)	15	13	9	13	17	17						
	e Service Retirement (ERIP)	0	0	0	0	0	0						
8123	f Medical Disability Applicants	0	0	1	0	0	0						
8125	g Medical Disability Finalization	1	1	1	0	0	0						
8130	h Deferred Age Retirement	0	1	0	0	0	0						
8134 (a)	i Survivor Annuity Benefits	7	12	10	7	14	11						
8134(a).3	j Minor Children Survivor Benefit	1	0	2	1	1	0						
8134(a)4c	k Disabled Adult Survivor Benefit	1	0	2	1	0	0						
	l New Retirees	13	27	33	27	36	26						
No. of Committee Meetings Held		0	0	0	0	0	0						
No. of Resolutions Submitted		0	0	0	0	0	0						



Members & Benefits Committee

July 18, 2025

MEMORANDUM

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

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

SUBJECT: July 2025 Report

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

July 18, 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		7
		B. ERIP		0
		C. DB1.75		6
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)		1
E.	Section 8134 Applicants	(a) Surviving Spouse		2
		(a).3 Minor Children		0
		(a) 4c Disabled Adult Survivor		0
	Section 8506 Applicants	(a) Surviving Spouse (DB1.75)		2
F.	Defined Benefits New Retirees (Nos. 5979 - 5984)			6
	DB1.75 New Retirees (Nos. B-0441 – B-0449)			9
TOTAL CASES REVIEWED				34

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 applicants for review.

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

1.

Name	Rose M. Castro (List #5829)
Department	Public Health & Social Services
Length of Service	36 Years 00 Months 00 Days
Service Factor	36.000
Average Annual Salary	\$74,336.48
Annual Annuity	\$63,186.00
Percentage Earned	84.999989
Effective Date	September 21, 2024

2.

Name	Doris G. Blas (List #5837)
Department	Port Authority of Guam
Length of Service	36 Years 00 Months 00 Days
Service Factor	36.000
Average Annual Salary	\$91,136.17
Annual Annuity	\$77,465.76
Percentage Earned	85.000017
Effective Date	September 28, 2024

3.

Name	Mark P. Ada (List #5853)
Department	Guam Fire Department
Length of Service	36 Years 00 Months 00 Days
Service Factor	36.000
Average Annual Salary	\$193,554.10
Annual Annuity	\$164,520.96
Percentage Earned	84.999987
Effective Date	October 06, 2024

4.

Name	Joe C. Villagomez (List #5896)
Department	Guam Customs & Quarantine
Length of Service	36 Years 00 Months 00 Days
Service Factor	36.000
Average Annual Salary	\$77,202.58
Annual Annuity	\$65,622.24
Percentage Earned	85.000060
Effective Date	December 14, 2024

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|----|-----------------------|-------------------------------------|
| 5. | Name | Julie K. Salas (List #5901) |
| | Department | Department of Education |
| | Length of Service | 32 Years 04 Months 00 Days |
| | Service Factor | 32.333 |
| | Average Annual Salary | \$108,501.73 |
| | Annual Annuity | \$ 82,279.68 |
| | Percentage Earned | 75.832597 |
| | Effective Date | December 28, 2024 |
| 6. | Name | Kevin Wayne S. Fejeran (List #5902) |
| | Department | Guam Customs & Quarantine |
| | Length of Service | 31 Years 09 Months 00 Days |
| | Service Factor | 31.750 |
| | Average Annual Salary | \$67,804.10 |
| | Annual Annuity | \$50,429.28 |
| | Percentage Earned | 74.374971 |
| | Effective Date | December 29, 2024 |
| 7. | Name | Daren D. Burrier (List #5904) |
| | Department | Guam Fire Department |
| | Length of Service | 36 Years 00 Months 00 Days |
| | Service Factor | 36.000 |
| | Average Annual Salary | \$141,188.38 |
| | Annual Annuity | \$120,010.08 |
| | Percentage Earned | 84.999969 |
| | Effective Date | December 30, 2024 |

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

- | | | |
|----|-----------------------|---|
| 1. | Name | Lenny T. Tajalle (List #B-0380) (Uniform Personnel) |
| | Department | Guam Customs & Quarantine |
| | Length of Service | 28 Years 07 Months 00 Days |
| | Service Factor | 28.583 |
| | Average Annual Salary | \$71,130.88 |
| | Annual Annuity | \$38,128.56 |
| | Percentage Earned | 53.603385 |
| | Effective Date | September 22, 2024 |

2. Name Analin C. Estur (List #B-0414)
Department Department of Education
Length of Service 05 Years 05 Months 15 Days
Service Factor 5.458
Average Annual Salary \$43,108.48
Annual Annuity \$ 4,117.44
Percentage Earned 9.551345
Effective Date December 14, 2024
3. Name Philip SN Taijeron, Jr. (List #B-0400) (Uniform Personnel)
Department Guam Customs & Quarantine
Length of Service 40 Years 00 Months 00 Days
Service Factor 40.000
Average Annual Salary \$116,867.07
Annual Annuity \$ 99,336.96
Percentage Earned 84.999957
Effective Date December 14, 2024
4. Name William LG Guerrero (List #B-0415)
Department Office of the Attorney General
Length of Service 14 Years 08 Months 00 Days
Service Factor 14.666
Average Annual Salary \$29,261.54
Annual Annuity \$ 7,510.08
Percentage Earned 25.665361
Effective Date December 28, 2024
5. Name Gregorio T. Uncangco (List #B-0406) (Uniform Personnel)
Department Guam Fire Department
Length of Service 35 Years 07 Months 00 Days
Service Factor 35.583
Average Annual Salary \$101,924.67
Annual Annuity \$ 74,255.52
Percentage Earned 72.853333
Effective Date December 28, 2024

6.	Name	Johanna M. Duenas (List #B-0411)
	Department	Department of Education
	Length of Service	19 Years 05 Months 00 Days
	Service Factor	19.416
	Average Annual Salary	\$40,166.35
	Annual Annuity	\$13,647.84
	Percentage Earned	33.978292
	Effective Date	January 17, 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 8123 (DB) Disability Retirement Applications for review.

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

1. See Page 12

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	Yvonne M. Cruz (List #B-0390)
Department	Guam Water Works Authority
Length of Service	27 Years 09 Months 15 Days
Service Factor	27.791
Average Annual Salary	\$93,660.14
Annual Annuity	\$48,164.88
Percentage Earned	51.425163
Effective Date	October 08, 2024

6. Survivor Annuity Benefit Applications

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

1. Name	Lucia M. Ganaden
Date of Death	March 15, 2025
Annuity due Decease	\$46,614.96
Surviving Spouse	John N. Ganaden (List #5979)
Survivor's Annuity	\$27,968.88
Percentage Earned	59.999794
Effective Date	March 15, 2025

2. Name	Juan S. Paulino
Date of Death	May 21, 2025
Annuity due Decease	\$34,707.12
Surviving Spouse	Carmen B. Paulino (List #5984)
Survivor's Annuity	\$20,824.32
Percentage Earned	60.000138
Effective Date	May 21, 2025

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

1. Name	Gary Kenneth P. Borja
Date of Death	January 18, 2025
Annuity due Decease	\$10,869.84
Surviving Spouse	Maria Theresa G. Borja (List #B-0412)
Survivor's Annuity	\$ 6,522.00
Percentage Earned	60.000833
Effective Date	January 18, 2025

2.	Name	Vincent P. Castro
	Date of Death	February 07, 2025
	Annuity due Decease	\$10,901.76
	Surviving Spouse	Carol S. Castro (List #B-0420)
	Survivor's Annuity	\$ 6,540.96
	Percentage Earned	59.999119
	Effective Date	February 07, 2025

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

(d) Disabled Adult Survivor Annuity Benefit Applications

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

1. Defined Benefit Retirement Plan

5979	Name	John N. Ganaden
	Surviving Spouse of	Lucia M. Ganaden
	Agency	Guam Memorial Hospital Authority
	Effective Date	March 15, 2025
5980	Name	Enrique NR. Ninete
	Agency	Department of Parks & Recreation
	Effective Date	April 16, 2025
5981	Name	Alex A. Blanquisco
	Agency	Guam Police Department
	Effective Date	April 29, 2025
5982	Name	Ignacio C. Santos
	Agency	Department of Education
	Effective Date	May 02, 2025
5983	Name	Teresa A D Crisostomo
	Agency	Department of Education
	Effective Date	May 17, 2025
5984	Name	Carmen B. Paulino
	Surviving Spouse of	Juan S. Paulino
	Agency	Guam Water Works Authority
	Effective Date	May 21, 2025

2. DB1.75 Retirement Plan

B-0441	Name	Rosemary D. Carman
	Agency	Public Health & Social Services
	Effective Date	April 19, 2025
B-0442	Name	Jennifer M. Quitugua
	Agency	Department of Education
	Effective Date	April 19, 2025
B-0443	Name	Jesse F. Reyes
	Agency	Guam Fire Department
	Effective Date	April 21, 2025
B-0444	Name	Jennifier C. Duenas
	Agency	Office of the Attorney General
	Effective Date	April 26, 2025
B-0445	Name	Timmy O. Gonzaga
	Agency	Department of Public Works
	Effective Date	May 03, 2025
B-0446	Name	Jose A. Ulloa, Jr.
	Agency	Port Authority of Guam
	Effective Date	May 17, 2025
B-0447	Name	Anita M. Ignacio
	Agency	Department of Youth Affairs
	Effective Date	May 23, 2025
B-0448	Name	Edwin R. Salas
	Agency	Guam Environmental Protection Agency
	Effective Date	May 31, 2025
B-0449	Name	Nora P. Garces
	Agency	Guam Memorial Hospital Authority
	Effective Date	June 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	24-003
	Department	Guam Fire Department
	Length of Service	09 Years 00 Months 15 Days
	Date of Application	July 05, 2024