

*GOVERNMENT OF GUAM
RETIREMENT FUND*

*MEMBERS' & BENEFITS
COMMITTEE REPORT*

SEPTEMBER, 2025



Members & Benefits Committee

September 25, 2025

MEMORANDUM

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

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

SUBJECT: September 2025 Report

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

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	1	
		C. ERIP	0	
		D. DB1.75 (Optional)	0	1
2.	Service Retirement	A. Regular		6
		B. ERIP		0
		C. DB1.75		3
B.	Section 8123 Applicants - Medical Disability			0
	Section 8505 Applicants - Medical Disability			0
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		15
		(a).3 Minor Children		0
		(a) 4c Disabled Adult Survivor		1
	Section 8506 Applicants	(a) Surviving Spouse (DB1.75)		0
F.	Defined Benefits New Retirees (Nos. 6004 – 6038)			35
	DB1.75 New Retirees (Nos. B-0464 – B-0478)			15
TOTAL CASES REVIEWED				76

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

1. Name	Manuel C. Salas (List #5944)
Agency	Department of Public Works
Length of Service	22 Years 07 Months 00 Days
Service Factor	22.583
Average Annual Salary	\$41,243.45
Annual Annuity	\$21,222.96
Percentage Earned	51.457770
Effective Date	February 20, 2025

(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

1. Name	Marie Elaine C. Ayuyu (List #5827)
Agency	Department of Administration
Length of Service	36 Years 00 Months 00 Days
Service Factor	36.000
Average Annual Salary	\$77,630.91
Annual Annuity	\$65,986.32
Percentage Earned	85.000059
Effective Date	September 21, 2024

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

1. Name Roland T. Lubasan (List #5890)
Agency A B Won Pat International Airport Authority
Length of Service 36 Years 00 Months 00 Days
Service Factor 36.000
Average Annual Salary \$69,214.07
Annual Annuity \$58,831.92
Percentage Earned 84.999942
Effective Date December 28, 2024
2. Name David C. Taitano (List #5929)
Agency Port Authority of Guam
Length of Service 36 Years 00 Months 00 Days
Service Factor 36.000
Average Annual Salary \$77,405.83
Annual Annuity \$65,795.04
Percentage Earned 85.000109
Effective Date February 15, 2025

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

1. Name Kimberly Dawn K. Edusma (List #5882)
Agency Department of Education
Length of Service 31 Years 02 Months 15 Days
Service Factor 31.208
Average Annual Salary \$95,376.76
Annual Annuity \$69,644.16
Percentage Earned 73.020052
Effective Date December 01, 2024
2. Name Maria C. San Nicolas (List #5931)
Agency Department of Education
Length of Service 30 Years 10 Months 15 Days
Service Factor 30.875
Average Annual Salary \$86,486.07
Annual Annuity \$62,432.16
Percentage Earned 72.187532
Effective Date February 20, 2025

3. Name	Milo L. Mapote (List #5945)
Agency	Department of Corrections
Length of Service	32 Years 05 Months 00 Days
Service Factor	32.416
Average Annual Salary	\$72,980.84
Annual Annuity	\$55,494.72
Percentage Earned	76.040122
Effective Date	February 22, 2025

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

1. Name	Marcelene C. Santos (List #B-0402)
Agency	Judiciary of Guam
Length of Service	15 Years 06 Months 00 Days
Service Factor	15.500
Average Annual Salary	\$144,718.70
Annual Annuity	\$ 39,254.88
Percentage Earned	27.124953
Effective Date	December 28, 2024

2. Name	Maria Dolores T. Barangan (List #B-0427)
Agency	Guam Memorial Hospital Authority
Length of Service	31 Years 06 Months 15 Days
Service Factor	31.541
Average Annual Salary	\$52,250.27
Annual Annuity	\$32,258.16
Percentage Earned	61.737786
Effective Date	February 09, 2025

3. Name	Ronald M. Castro (List #B-0429) Uniform Personnel
Agency	Guam Fire Department
Length of Service	40 Years 00 Months 00 Days
Service Factor	40.000
Average Annual Salary	\$127,726.77
Annual Annuity	\$108,567.84
Percentage Earned	85.000066
Effective Date	February 23, 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

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

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	Gail S. Mullen
Date of Death	January 09, 2025
Annuity due Decease	\$61,365.12
Surviving Spouse	Robert F. Rogers (List #6004)
Survivor's Annuity	\$36,819.12
Percentage Earned	60.000078
Effective Date	January 09, 2025

2. Name Richard J. Duponcheel
Date of Death April 21, 2025
Annuity due Decease \$29,700.72
Surviving Spouse Karolyn L. Duponcheel (List #6005)
Survivor's Annuity \$17,820.48
Percentage Earned 60.000161
Effective Date April 21, 2025
3. Name Klem K. Kio
Date of Death July 01, 2025
Annuity due Decease \$34,082.64
Surviving Spouse Stephen H. Kio (List #6008)
Survivor's Annuity \$20,449.68
Percentage Earned 60.000281
Effective Date July 01, 2025
4. Name Pedro P. Ojeda
Date of Death July 06, 2025
Annuity due Decease \$27,168.72
Surviving Spouse Theresina EC Ojeda (List #6010)
Survivor's Annuity \$16,301.28
Percentage Earned 60.000176
Effective Date July 06, 2025
5. Name Martin D. Paule
Date of Death July 15, 2025
Annuity due Decease \$33,976.32
Surviving Spouse Modesta L. Paule (List #6012)
Survivor's Annuity \$20,385.84
Percentage Earned 60.000141
Effective Date July 15, 2025
6. Name Brigida M. Alarcon
Date of Death July 20, 2025
Annuity due Decease \$29,308.56
Surviving Spouse Eladio M. Alarcon (List #6014)
Survivor's Annuity \$17,585.04
Percentage Earned 59.999672
Effective Date July 20, 2025
7. Name Jose LG Techaira
Date of Death July 20, 2025
Annuity due Decease \$33,781.44
Surviving Spouse Maria P. Techaira (List #6015)
Survivor's Annuity \$20,268.96
Percentage Earned 60.000284
Effective Date July 20, 2025

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| 8. | Name | Lucia LS Topasna |
| | Date of Death | July 20, 2025 |
| | Annuity due Decease | \$59,502.24 |
| | Surviving Spouse | Ramon T. Topasna (List #6016) |
| | Survivor's Annuity | \$35,701.44 |
| | Percentage Earned | 60.000161 |
| | Effective Date | July 20, 2025 |
| 9. | Name | Barbara R. Okada |
| | Date of Death | July 23, 2025 |
| | Annuity due Decease | \$60,623.28 |
| | Surviving Spouse | Edmonds S. Okada, Jr. (List #6017) |
| | Survivor's Annuity | \$36,373.92 |
| | Percentage Earned | 59.999920 |
| | Effective Date | July 23, 2025 |
| 10 | Name | David F. Aguon |
| | Date of Death | July 27, 2025 |
| | Annuity due Decease | \$23,063.76 |
| | Surviving Spouse | Therese T. Aguon List #6019) |
| | Survivor's Annuity | \$13,838.16 |
| | Percentage Earned | 59.999583 |
| | Effective Date | July 27, 2025 |
| 11 | Name | Bernardo T. Ortega, Jr. |
| | Date of Death | July 30, 2025 |
| | Annuity due Decease | \$16,393.20 |
| | Surviving Spouse | Soledad S. Ortega (List #6021) |
| | Survivor's Annuity | \$ 9,835.92 |
| | Percentage Earned | 60.000000 |
| | Effective Date | July 30, 2025 |
| 12 | Name | Lutilda Duenas-Machie |
| | Date of Death | August 13, 2025 |
| | Annuity due Decease | \$22,314.24 |
| | Surviving Spouse | Edward J. Machie (List #6031) |
| | Survivor's Annuity | \$13,388.64 |
| | Percentage Earned | 60.000430 |
| | Effective Date | August 13, 2025 |
| 13 | Name | Visitacion M. Tacadina |
| | Date of Death | August 19, 2025 |
| | Annuity due Decease | \$16,770.24 |
| | Surviving Spouse | Ben C. Tacadina (List #6033) |
| | Survivor's Annuity | \$10,062.24 |
| | Percentage Earned | 60.000572 |
| | Effective Date | August 19, 2025 |

14	Name	Domingo M. Nego
	Date of Death	August 25, 2025
	Annuity due Decease	\$27,488.64
	Surviving Spouse	Edna M. Nego (List #6034)
	Survivor's Annuity	\$16,493.28
	Percentage Earned	60.000349
	Effective Date	August 25, 2025
15	Name	Alejandro B. Vilorio
	Date of Death	August 31, 2025
	Annuity due Decease	\$34,945.92
	Surviving Spouse	Simeon M. Palomo (List #6037)
	Survivor's Annuity	\$20,967.60
	Percentage Earned	60.000137
	Effective Date	August 31, 2025

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

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

(d) Disabled Adult Survivor Annuity Benefit Application

1. See Page 16

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

1. Defined Benefit Retirement Plan

6004	Name	Robert F. Rogers
	Surviving Spouse of	Gail S. Mullen
	Agency	University of Guam
	Effective Date	January 09, 2025
6005	Name	Karolyn L. Duponcheel
	Surviving Spouse of	Richard J. Duponcheel
	Agency	Department of Education
	Effective Date	April 21, 2025
6006	Name	James C. Nangauta
	Agency	University of Guam
	Effective Date	June 26, 2025
6007	Name	Therese B. Mesa
	Agency	Department of Education
	Effective Date	June 28, 2025

6008	Name Surviving Spouse of Agency Effective Date	Stephen H. Kio Klem K. Kio Guam Community College July 01, 2025
6009	Name Agency Effective Date	Evelyn TU Manibusan Public Health & Social Services July 05, 2025
6010	Name Surviving Spouse of Agency Effective Date	Theresina EC Ojeda Pedro P. Ojeda Department of Parks & Recreation July 06, 2025
6011	Name Agency Effective Date	Anthony S. Ballares Department of Education July 12, 2025
6012	Name Surviving Spouse of Agency Effective Date	Modesta L. Paule Martin D. Paule Guam Housing & Urban Renewal July 15, 2025
6013	Name Agency Effective Date	Frances LM Superales Department of Education July 19, 2025
6014	Name Surviving Spouse of Agency Effective Date	Eladio M. Alarcon Brigida M. Alarcon Department of Education July 20, 2025
6015	Name Surviving Spouse of Agency Effective Date	Maria P. Techaira Jose LG Techaira Guam Environmental Protection Agency July 20, 2025
6016	Name Surviving Spouse of Agency Effective Date	Ramon T. Topasna Lucia LS Topasna Department of Youth Affairs July 20, 2025
6017	Name Surviving Spouse of Agency Effective Date	Edmonds S. Okada, Jr. Barbara R. Okada GovGuam Retirement Fund July 23, 2025

6018	Name Agency Effective Date	Glenric J. Mendiola Judiciary of Guam July 24, 2025
6019	Name Surviving Spouse of Agency Effective Date	Therese T. Aguon David F. Aguon Department of Public Works July 27, 2025
6020	Name Agency Effective Date	Richard C. Jimenez Guam Power Authority July 27, 2025
6021	Name Surviving Spouse of Agency Effective Date	Soledad S. Ortega Bernardo T. Ortega, Jr. Department of Land Management July 30, 2025
6022	Name Agency Effective Date	Dolores C. Cayanan Department of Education August 01, 2025
6023	Name Agency Effective Date	Lolita S. Torres Department of Education August 01, 2025
6024	Name Agency Effective Date	Randall V. Wiegand University of Guam August 01, 2025
6025	Name Agency Effective Date	Emma M. Alarcon Department of Education August 02, 2025
6026	Name Agency Effective Date	Virginia GC Mattson Department of Education August 02, 2025
6027	Name Agency Effective Date	Nida S. Villaluna University of Guam August 02, 2025
6028	Name Agency Effective Date	Lourdes D. Cruz Guam Memorial Hospital Authority August 09, 2025

6029	Name Agency Effective Date	Isaac J. Mantanona Department of Corrections August 09, 2025
6030	Name Agency Effective Date	Melissa J. Gutierrez-Lujan Department of Education August 12, 2025
6031	Name Surviving Spouse of Agency Effective Date	Edward J. Machie Lutilda Duenas-Machie Department of Public Works August 13, 2025
6032	Name Agency Effective Date	Dawn RS Blas Judiciary of Guam August 16, 2025
6033	Name Surviving Spouse of Agency Effective Date	Ben C. Tacadina Visitacion M. Tacadina Department of Administration August 19, 2025
6034	Name Surviving Spouse of Agency Effective Date	Edna M. Nego Domingo M. Nego Judiciary of Guam August 25, 2025
6035	Name Agency Effective Date	Bernice P. Cepeda Department of Education August 29, 2025
6036	Name Agency Effective Date	Christie A. Valdes Department of Education August 29, 2025
6037	Name Surviving Spouse of Agency Effective Date	Simeon M. Palomo Alejandro B. Vilorio Guam Memorial Hospital Authority August 31, 2025
6038	Name Agency Effective Date	Jesus SN Quintanilla Department of Education September 11, 2025

2. DB1.75 Retirement Plan

B-0464	Name Agency Effective Date	Diosdado L. Celeste Guam Power Authority July 26, 2025
B-0465	Name Agency Effective Date	Ramon S. Cruz Guam Power Authority July 26, 2025
B-0466	Name Agency Effective Date	Mark A. Terlaje (Uniform Personnel) Guam Fire Department July 27, 2025
B-0467	Name Agency Effective Date	Felice C. Camacho Department of Education August 01, 2025
B-0468	Name Agency Effective Date	Crystal D. Franquez Department of Education August 01, 2025
B-0469	Name Agency Effective Date	Roy M. Leon Guerrero Department of Education August 01, 2025
B-0470	Name Agency Effective Date	John T. Roldan Department of Education August 01, 2025
B-0471	Name Agency Effective Date	Carmelita G. Tenorio Judiciary of Guam August 01, 2025
B-0472	Name Agency Effective Date	Nixon N. Ludwig (Uniform Personnel) Department of Correction August 10, 2025
B-0473	Name Agency Effective Date	Marina T. Camacho Department of Education August 13, 2025
B-0474	Name Agency Effective Date	Carmel JT Diaz Department of Education August 13, 2025

B-0475	Name	Vincent AR Leon Guerrero
	Agency	Department of Education
	Effective Date	August 13, 2025
B-0476	Name	Alan I. Calip
	Agency	Port Authority of Guam
	Effective Date	August 30, 2025
B-0477	Name	Jesse J. Lizama
	Agency	Department of Revenue & Tax
	Effective Date	September 06, 2025
B-0478	Name	Phillip D. Ennis (Uniform Personnel)
	Agency	Guam Fire Department
	Effective Date	September 07, 2025

V. 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**

Disabled Adult	Susana M. Guerrero
Age	Fifty-Two (52) Years Old
Name of Deceased Retiree	Victoria Q. Guerrero
Employing Department	Department of Education
Years of Service	26 Years 07 Months 15 Days
Date of Death	August 17, 2025
Date of Application	August 25, 2025

M&B Committee Findings

September 25, 2025

