



# CAPF Plan Monthly Benefit Compared to the CPF Plan Monthly Benefit

*How well is your paycheck protected?  
Over 16,000 firefighters have made the choice...*

Monthly Salary (Base + Incentives)	CAPF Plan 80% of Pay	CPF Plan 66 2/3% of Pay	CAPF's Advantage Monthly 80% over 66 2/3%	CAPF's Cumulative Difference in Benefit Amount – Over 24 Month Period*
<b>\$5,000</b>	<b>\$4,000</b>	<b>\$3,334</b>	<b>\$667 more</b>	<b>\$24,386 more</b>
<b>\$6,000</b>	<b>\$4,800</b>	<b>\$4,000</b>	<b>\$800 more</b>	<b>\$29,280 more</b>
<b>\$7,000</b>	<b>\$5,600</b>	<b>\$4,667</b>	<b>\$933 more</b>	<b>\$34,153 more</b>
<b>\$8,000</b>	<b>\$6,400</b>	<b>\$5,334</b>	<b>\$1,066 more</b>	<b>\$39,026 more</b>
<b>\$9,000</b>	<b>\$7,200</b>	<b>\$6,000</b>	<b>\$1,200 more</b>	<b>\$43,920 more</b>
<b>\$10,000</b>	<b>\$8,000</b>	<b>\$6,667</b>	<b>\$1,333 more</b>	<b>\$48,793 more</b>
<b>\$11,000</b>	<b>\$8,800</b>	<b>\$7,334</b>	<b>\$1,466 more</b>	<b>\$53,666 more</b>
<b>\$12,000</b>	<b>\$9,600</b>	<b>\$8,000</b>	<b>\$1,600 more</b>	<b>\$58,560 more</b>

Illustration only. Refer to Plan Documents for specific details. CA Ins. Lic. #0544968

\*CAPF Waiting Period: 30 Calendar Days – Earlier reduced benefits may be payable based on lack of personal leave down to zero days. If 60 or more days of personal leave is available, must use 60 days before eligible for \$750 per month Minimum Benefit (\$500 per month if Industrial caused) or freeze of personal leave benefit. CAPF applies 4% COLA beginning in month 13.

CPF Waiting Period: 90 consecutive days of total disability. Must use all personal leave. CPF does not have a COLA benefit.

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