

SBCERA offers a variety of resources to assist members in preparing for retirement. You are encouraged to attend a Pre-Retirement Seminar and/or attend a consultation with a Retirement Specialist at least once prior to retirement.

Once you have chosen your effective date of retirement, you must apply for retirement. Below are the steps you will take.

1. Request a Service Retirement Packet: Sixty days before your effective date of retirement, notify SBCERA and we will mail you a Service Retirement Packet.

2. Complete and Return Your Service Retirement Packet: Read and complete your packet. You will notice that the Service Retirement Application requires a signature. In addition, it must be signed and dated no more than 60 days prior to your effective date of retirement. If married or in a registered domestic partnership, your spouse or domestic partner must also sign the Service Retirement Application. Once completed, you may submit your packet to SBCERA in one of the following ways:

a. One-on-One Service Retirement Appointment - If you are within 60 days of retirement, schedule an SBCERA service retirement appointment. Complete the packet prior to the appointment. You may sign your Service Retirement Application in front of a Retirement Specialist.

b. Group Service Retirement Appointment - Attend a group service retirement appointment for a final overview of your benefit, learn what to expect as an SBCERA retiree, and get answers to any remaining questions. All forms must be completed prior to the appointment. You will sign your application at this appointment. SBCERA hosts at least one group appointment per month. Each session is approximately one-hour long and can accommodate up to 10 members and guests.

c. Complete on Your Own and Return to SBCERA - If you are unable to come in person, prefer a phone appointment or would prefer not to meet with SBCERA, you may complete your packet on your own and mail it to SBCERA. Be sure to sign your Service Retirement Application, and if married or in a registered domestic partnership, have your spouse or domestic partner sign the Service Retirement Application.

3. Inform Your Employer: While you may not be required to notify your employer, we highly encourage you to give your employer as much notice as possible. Once you submit your Service Retirement Application we will notify your employer of your effective date of retirement.

4. Certificate of Retirement: All Service Retirements are formally approved by the SBCERA Board of Retirement. You will receive an official Certificate of Retirement. You can choose whether to have the certificate mailed to you or your employer.

5. Celebrate! You're Retired: Shortly after you are put on SBCERA's payroll, you will receive a Certification of Retirement from SBCERA that provides your monthly retirement benefit amount and the factors used to calculate your benefit. Once retired, you will be paid monthly by direct deposit generally on the last business day of each month.

Ready to retire? Contact SBCERA at (909) 885-7980 to register for a retirement consultation.