



# Mid-Career Seminar



# About SBCERA

We are an independent, defined benefit pension plan providing retirement, disability, and death benefits on behalf of approximately **50,000 members and beneficiaries**.

We serve **17 employers** throughout California and invest more than **\$15 billion** in assets.

As a defined benefit pension plan, we provide eligible members with a **lifetime retirement benefit**.

This pension is “**Your Foundation for a Secure Retirement**” and serves as a stable, reliable source of income — both for those already enjoying retirement and those who will retire in the years to come.





# Retirement Plan Differences

Defined Benefit Plan (SBCERA)	Defined Contribution Plan (401k, 457b)
Your promised lifetime benefit is based on a formula	Your retirement amount is based on contributions and investment performance
Mandatory	Voluntary
SBCERA determines your contributions	You determine your contributions
SBCERA manages the investments	You manage the investments
Less flexibility, more stability	More flexibility, less stability



# Membership Classification & Tiers

SBCERA administers benefits for two membership classifications, Safety and General, and two tiers, Tier 1 and Tier 2.

**Safety Members** are those employed in active law enforcement or active fire suppression. All other members are classified as **General Members**.

**Tier 1 Members** are those with an SBCERA membership date prior to January 1, 2013. **Tier 2 Members** are those with an SBCERA membership date on or after January 1, 2013.





# Contributions

SBCERA employer and member contribution rates are **set annually** by the Board of Retirement, and any changes to the rates are determined by financial studies conducted by independent actuaries.

Member contributions are paid through **payroll deductions** and are based on your membership classification and tier.

**Tier 1 Members** pay a percentage of their earnable compensation based on their entry age, while all **Tier 2 Members** pay a uniform percentage of their pensionable compensation, regardless of age.



# Contributions

Contributions to the SBCERA pension fund are made by you and your employer. These contributions are held in trust by SBCERA and invested for the long-term.

You **cannot adjust** your contributions or add to them to increase your future benefit. Your lifetime retirement benefit will be calculated according to a **formula** and not by how much money you have contributed to the plan.

**Learn more:** [www.SBCERA.org/Contributions](http://www.SBCERA.org/Contributions)



# Reciprocity

If you were previously a member of another California public retirement system, or at any point in the future decide to work for another California public sector employer, you may want to consider **reciprocity**.

When reciprocity has been established, your service credit under one retirement system could count toward **vesting** and **retirement eligibility** in another, and your highest **Final Average Compensation** from either system may be used by both (or all) systems to determine your retirement benefit.

If you started your job with a reciprocal agency before January 1, 2013, you may be eligible for **Tier 1** membership.

Establishing reciprocity can help you meet retirement eligibility requirements and might allow you to retire sooner than you would without reciprocity.



# Reciprocity

## Requirements to Establish Reciprocity:

- You must **elect** to establish reciprocity. It is not automatic.
- The time between leaving one public retirement system and entering another cannot exceed **6 months**.
- There cannot be any overlapping **service credit**. You must have a clean break in service from the previous system before entering the new one.
- Your contributions from the previous system must be “**on deposit**” with that system, meaning you did not withdraw them when you terminated your employment.
- You cannot be retired from the other system earning your **retirement benefit**.



# Reciprocity

You can establish reciprocity any time before you retire, but it's best to do it early as this process can take up to **8 to 10 months** to complete.

When you're ready to retire, you must file an application for retirement with each system in advance and indicate the **same retirement effective date**.

**Learn more:** [www.SBCERA.org/Reciprocity](http://www.SBCERA.org/Reciprocity)





# Retirement Eligibility

General Members	
Tier 1	Tier 2
<ul style="list-style-type: none"><li>• Can retire at <b>any age</b> with at least <b>30 years</b> of service credit.</li><li>• Can retire at <b>age 50</b> or older with at least <b>10 years</b> of service credit.</li></ul>	<ul style="list-style-type: none"><li>• Can retire at <b>age 52</b> or older with at least <b>5 years</b> of service credit.</li></ul>
Safety Members	
Tier 1	Tier 2
<ul style="list-style-type: none"><li>• Can retire at <b>any age</b> with at least <b>20 years</b> of service credit.</li><li>• Can retire at <b>age 50</b> or older with at least <b>10 years</b> of service credit.</li></ul>	<ul style="list-style-type: none"><li>• Can retire at <b>age 50</b> or older with at least <b>5 years</b> of service credit.</li></ul>

All active members **age 70** or older with **any amount** of service credit can retire, and all active Tier 1 **part-time** members can retire at **age 55** or older with at least **10 years** of membership and **5 years** of service credit.



# Retirement Types



## Service Retirement

This is the most common retirement type. This provides a lifetime monthly benefit with a continuance to your eligible beneficiary. This presentation will focus on this type of retirement.



## Disability Retirement

If you become permanently incapacitated while you are an active SBCERA member, you may be eligible for a disability retirement.

**Learn more:** [www.SBCERA.org/Disability-Retirement](http://www.SBCERA.org/Disability-Retirement)



## Deferred Retirement

Upon your termination of employment, you can choose to defer your retirement and leave your contributions on deposit until you're ready to retire.

**Learn more:** [www.SBCERA.org/Deferred-Members](http://www.SBCERA.org/Deferred-Members)





# Calculating Your Benefit

Your **future lifetime retirement benefit** from SBCERA is based on a formula made up of four factors: your age at retirement, years of service credit, final average compensation, and benefit formula.





# Calculating Your Benefit



## Age at Retirement

Every quarter year counts. Therefore, every three months following your birthday, your benefit increases. Your benefit will increase because of your age until you reach the **maximum age** as determined by your benefit formula:

	Tier 1	Tier 2
General Members	Maximum Age 65	Maximum Age 67
Safety Members	Maximum Age 50	Maximum Age 57



## Years of Service Credit

Your years of service credit increase with every hour worked, with 2,087 hours equaling one year. Therefore, each pay period, your benefit increases.



# Calculating Your Benefit



## Final Average Compensation

Your Final Average Compensation is the amount of money you have earned prior to retirement that will be used when determining your benefit.

### Tier 1 Members

Your Final Average Compensation is your **highest 12-consecutive months** of earnable compensation at any time during your membership or if you established reciprocity with a reciprocal agency, SBCERA will use the FAC as reported by that reciprocal agency if it is higher.

### Tier 2 Members

Your Final Average Compensation is the average of your **highest 36-consecutive months** of pensionable compensation at any time during your membership with SBCERA.

See SBCERA's Approved Pay Code Resolution for more details.



# Calculating Your Benefit



## Benefit Formula

Your benefit formula is used to determine how to calculate your benefit based on the other three factors. Ultimately, you will receive a percentage of your **final average compensation** for every year of **service credit** you have earned at a particular **age**.

	Tier 1	Tier 2
General Members	2% at Age 55	2.5% at Age 67
Safety Members	3% at Age 50	2.7% at Age 57



# Benefit Formula Examples

## Tier 1 General Member Table

		Age at Retirement										
		Age 55	Age 56	Age 57	Age 58	Age 59	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65+
Years of Service Credit	15 Years	30.00%	31.34%	33.14%	35.06%	37.01%	39.28%	40.82%	42.37%	43.91%	45.46%	47.00%
	16 Years	32.00%	33.43%	35.35%	37.40%	39.57%	41.90%	43.55%	45.19%	46.84%	48.49%	50.14%
	17 Years	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%	46.27%	48.02%	49.77%	51.52%	53.27%
	18 Years	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%	48.99%	50.84%	52.70%	54.55%	56.40%
	19 Years	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%	51.71%	53.67%	55.62%	57.58%	59.54%
	20 Years	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%	54.43%	56.49%	58.55%	60.61%	62.67%
	21 Years	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%	57.15%	59.32%	61.48%	63.64%	65.81%
	22 Years	44.00%	45.97%	48.61%	51.42%	54.41%	57.61%	59.88%	62.14%	64.41%	66.67%	68.94%
	23 Years	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%	62.60%	64.97%	67.33%	69.70%	72.07%
	24 Years	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%	65.32%	67.79%	70.26%	72.73%	75.21%
	25 Years	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%	68.04%	70.62%	73.19%	75.77%	78.34%
	26 Years	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%	70.76%	73.44%	76.12%	78.80%	81.47%

**Example:** For Tier 1 General Members, the formula is 2% at age 55. This means a member retiring at age 55 with 15 years of service credit would receive 30% (2% multiplied by 15 years) of their final average compensation.



# Benefit Formula Examples

## Tier 1 General Member Table

		Age at Retirement										
Years of Service Credit		Age 55	Age 56	Age 57	Age 58	Age 59	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65+
	15 Years	30.00%	31.34%	33.14%	35.06%	37.01%	39.28%	40.82%	42.37%	43.91%	45.46%	47.00%
	16 Years	32.00%	33.43%	35.35%	37.40%	39.57%	41.90%	43.55%	45.19%	46.84%	48.49%	50.14%
	17 Years	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%	46.27%	48.02%	49.77%	51.52%	53.27%
	18 Years	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%	48.99%	50.84%	52.70%	54.55%	56.40%
	19 Years	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%	51.71%	53.67%	55.62%	57.58%	59.54%
	20 Years	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%	54.43%	56.49%	58.55%	60.61%	62.67%
	21 Years	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%	57.15%	59.32%	61.48%	63.64%	65.81%
	22 Years	44.00%	45.97%	48.61%	51.42%	54.41%	57.61%	59.88%	62.14%	64.41%	66.67%	68.94%
	23 Years	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%	62.60%	64.97%	67.33%	69.70%	72.07%
	24 Years	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%	65.32%	67.79%	70.26%	72.73%	75.21%
	25 Years	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%	68.04%	70.62%	73.19%	75.77%	78.34%
	26 Years	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%	70.76%	73.44%	76.12%	78.80%	81.47%

**Example:** As the member ages and accrues additional years of service credit, the formula progresses diagonally. This continues until they reach the maximum age (65 for Tier 1 General Members), at which point their benefit formula advances vertically.



# Benefit Formula Examples

## Tier 1 General Member Table

		Age at Retirement										
		Age 55	Age 56	Age 57	Age 58	Age 59	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65+
Years of Service Credit	15 Years	30.00%	31.34%	33.14%	35.06%	37.01%	39.28%	40.82%	42.37%	43.91%	45.46%	47.00%
	16 Years	32.00%	33.43%	35.35%	37.40%	39.57%	41.90%	43.55%	45.19%	46.84%	48.49%	50.14%
	17 Years	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%	46.27%	48.02%	49.77%	51.52%	53.27%
	18 Years	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%	48.99%	50.84%	52.70%	54.55%	56.40%
	19 Years	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%	51.71%	53.67%	55.62%	57.58%	59.54%
	20 Years	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%	54.43%	56.49%	58.55%	60.61%	62.67%
	21 Years	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%	57.15%	59.32%	61.48%	63.64%	65.81%
	22 Years	44.00%	45.97%	48.61%	51.42%	54.41%	57.61%	59.88%	62.14%	64.41%	66.67%	68.94%
	23 Years	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%	62.60%	64.97%	67.33%	69.70%	72.07%
	24 Years	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%	65.32%	67.79%	70.26%	72.73%	75.21%
	25 Years	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%	68.04%	70.62%	73.19%	75.77%	78.34%
	26 Years	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%	70.76%	73.44%	76.12%	78.80%	81.47%

**Deferred Retirement Example:** A member terminates employment at age 58 with 18 years of service. If they retire now, they could expect to receive 42.07% of their final average compensation.



# Benefit Formula Examples

## Tier 1 General Member Table

Age at Retirement												
	Age 55	Age 56	Age 57	Age 58	Age 59	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65+	
Years of Service Credit	15 Years	30.00%	31.34%	33.14%	35.06%	37.01%	39.28%	40.82%	42.37%	43.91%	45.46%	47.00%
	16 Years	32.00%	33.43%	35.35%	37.40%	39.57%	41.90%	43.55%	45.19%	46.84%	48.49%	50.14%
	17 Years	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%	46.27%	48.02%	49.77%	51.52%	53.27%
	18 Years	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%	48.99%	50.84%	52.70%	54.55%	56.40%
	19 Years	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%	51.71%	53.67%	55.62%	57.58%	59.54%
	20 Years	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%	54.43%	56.49%	58.55%	60.61%	62.67%
	21 Years	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%	57.15%	59.32%	61.48%	63.64%	65.81%
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	23 Years	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%	62.60%	64.97%	67.33%	69.70%	72.07%
	24 Years	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%	65.32%	67.79%	70.26%	72.73%	75.21%
	25 Years	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%	68.04%	70.62%	73.19%	75.77%	78.34%
	26 Years	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%	70.76%	73.44%	76.12%	78.80%	81.47%

**Deferred Retirement Example:** However, the member elects to **defer** their retirement, leaving their contributions “on deposit” with SBCERA. As the member ages, the contributions continue to increase, resulting in a higher benefit of 52.70% when the member retires at age 63.

**Note:** If the member passes away while deferred, their beneficiary would receive a lump sum cash out of their refundable contributions.



# Benefit Formula Examples

## Tier 1 General Member Table

		Age at Retirement										
		Age 55	Age 56	Age 57	Age 58	Age 59	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65+
Years of Service Credit	15 Years	30.00%	31.34%	33.14%	35.06%	37.01%	39.28%	40.82%	42.37%	43.91%	45.46%	47.00%
	16 Years	32.00%	33.43%	35.35%	37.40%	39.57%	41.90%	43.55%	45.19%	46.84%	48.49%	50.14%
	17 Years	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%	46.27%	48.02%	49.77%	51.52%	53.27%
	18 Years	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%	48.99%	50.84%	52.70%	54.55%	56.40%
	19 Years	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%	51.71%	53.67%	55.62%	57.58%	59.54%
	20 Years	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%	54.43%	56.49%	58.55%	60.61%	62.67%
	21 Years	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%	57.15%	59.32%	61.48%	63.64%	65.81%
	22 Years	44.00%	45.97%	48.61%	51.42%	54.41%	57.61%	59.88%	62.14%	64.41%	66.67%	68.94%
	23 Years	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%	62.60%	64.97%	67.33%	69.70%	72.07%
	24 Years	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%	65.32%	67.79%	70.26%	72.73%	75.21%
	25 Years	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%	68.04%	70.62%	73.19%	75.77%	78.34%
	26 Years	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%	70.76%	73.44%	76.12%	78.80%	81.47%

**Service Credit Purchase Example:** A member is 56 years old and has 20 years of service. The light green boxes symbolize the diagonal progression they can currently expect to follow.



# Benefit Formula Examples

## Tier 1 General Member Table

		Age at Retirement										
		Age 55	Age 56	Age 57	Age 58	Age 59	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65+
Years of Service Credit	15 Years	30.00%	31.34%	33.14%	35.06%	37.01%	39.28%	40.82%	42.37%	43.91%	45.46%	47.00%
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	17 Years	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%	46.27%	48.02%	49.77%	51.52%	53.27%
	18 Years	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%	48.99%	50.84%	52.70%	54.55%	56.40%
	19 Years	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%	51.71%	53.67%	55.62%	57.58%	59.54%
	20 Years	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%	54.43%	56.49%	58.55%	60.61%	62.67%
	21 Years	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%	57.15%	59.32%	61.48%	63.64%	65.81%
	22 Years	44.00%	45.97%	48.61%	51.42%	54.41%	57.61%	59.88%	62.14%	64.41%	66.67%	68.94%
	23 Years	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%	62.60%	64.97%	67.33%	69.70%	72.07%
	24 Years	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%	65.32%	67.79%	70.26%	72.73%	75.21%
	25 Years	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%	68.04%	70.62%	73.19%	75.77%	78.34%
	26 Years	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%	70.76%	73.44%	76.12%	78.80%	81.47%

**Service Credit Purchase Example:** The member is eligible for and decides to purchase three years’ worth of service credit, thus increasing the percentages on their new diagonal progression.



# Calculating Your Benefit



SBCERA offers several resources to assist you in calculating your future benefit. The most useful resource is your [mySBCERA](#) account.

By accessing your mySBCERA account and creating a benefit estimate, you are able to use data **specific to you** in calculating your future benefit.

**Sign up and sign in:** [www.SBCERA.org/mySBCERA](http://www.SBCERA.org/mySBCERA)



Your Information

- Account Summary
- Contact Information
- Demographics
- Beneficiaries

Self-Service Options

- Retirement Estimates
- Service Credit Purchases
- Apply for Retirement

Message Center

Resources

- Forms
- Educational Events
- Counseling Appointments
- Member Statements
- Correspondence

Help

- mySBCERA Help
- Contact Us
- Site Tour

Get a Retirement Benefit Estimate

Estimate History

Below, you can find the Benefit Estimates you have created on this website and any other estimates that our staff has generated for you. If you have any questions, you can [Contact Us](#).

Delete Selected

refresh | view as cards

<input type="checkbox"/>	Estimate	Status	Plan	Created	Retirement	Staff Generated
<input type="checkbox"/>	Service Retirement	Active	General Tier I	10/15/2023 10:47 PM	2/20/2042	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	9/12/2023 6:57 PM	2/20/2047	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	9/12/2023 6:56 PM	2/20/2047	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	9/12/2023 6:53 PM	2/20/2042	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	10/3/2022 2:26 PM	2/20/2042	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	3/10/2022 4:19 PM	2/20/2042	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	2/16/2022 5:31 PM	2/20/2042	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	6/28/2021 12:25 PM	2/20/2042	
<input type="checkbox"/>	Service Retirement	Active	General Tier I	8/23/2020 9:11 PM	2/20/2042	
<input type="checkbox"/>	Service Retirement	Active	General Tier II	7/6/2020 9:55 AM	2/20/2044	



## Estimate a Benefit

You will be eligible to receive retirement benefits as of 2/20/2042. Make sure the Payments Begin Date you use for your estimate is on or after this date.

### \*THIS IS ONLY AN ESTIMATE\*

This estimate is based on information you provide, and other information available to SBCERA at the time the estimate is calculated.

Your actual benefit will be based on your date of retirement, final salary verification from your employer, dates of creditable employment, and other factors that may differ from the factors used to calculate this estimate. Your benefit may also be subject to cost-of living adjustments (COLAs), legislative and judicial actions, and your reciprocal rights, from other pension systems, if any.

If you have any questions regarding this estimate, please contact Member Services at (909) 885-7980 or [memberservices@sbcera.org](mailto:memberservices@sbcera.org).


**Note:** If you are applying for a disability retirement or inquiring about active death benefits, please contact SBCERA.

## Benefit Options


### Type

Retirement

### Separation (Last Day on Payroll)

2/19/2042 

### Payments Begin (SBCERA Retirement Effective Date)

2/20/2042 

Your SBCERA retirement date must be at least one day after your separation date.

## Beneficiary Options

### Name



### Relationship

Husband 

### Date of Birth

Next

## Estimate a Benefit - Benefit Options

**Projected Years of Service Credit at Retirement:** 29.99394

Service Credit is earned based on the hours worked for a participating SBCERA employer, which are then converted to years. It is one of the factors used to determine the amount of your monthly lifetime retirement benefit. Typically, the more service credit you have, the higher your monthly lifetime benefit will be.

### Benefit Type

Service Retirement 

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## Estimate a Benefit - Override Options

### Projected Benefit Service Credit

#### Current

22.28342

#### Override

22.28342

### Final Average Compensation

Your Final Average Compensation (FAC) is the average of your highest 12- or 36- consecutive months of pensionable compensation or compensation earnable (depending on your tier) during your membership with SBCERA.

#### Current

\$17,074.09

#### Override

17074.09

Back

Generate



# Purchasing Service Credit

**Service credit** is the time you've earned while working for a participating SBCERA employer. It is based on your **hours worked**, which are then converted to **years**.

Typically, the more service credit you have, the **higher your monthly lifetime benefit** will be.

There are four **types of service credit purchases**: redeposit of withdrawn SBCERA contributions, past ineligible service, authorized leave, and prior public agency service.



**Note:** A service purchase may not benefit you in the event the Board of Retirement grants you a Disability Retirement.



# Purchasing Service Credit

Types of service credit purchases:

## Redeposit of Withdrawn SBCERA Contributions

If you previously worked for a participating SBCERA employer and withdrew your contributions upon termination of employment, you may restore these years of service credit by **redepositing all of your contributions** plus interest.

## Past Ineligible Service

You can purchase all or part of the time you worked with a participating SBCERA employer that was **previously considered ineligible** for SBCERA membership. This typically includes part-time, seasonal, per diem, student worker or temporary service. You must provide a verification form when purchasing this service.





# Purchasing Service Credit

Types of service credit purchases:

## Authorized Leave

If you went on an authorized **medical leave**, you may be eligible to purchase up to 12 consecutive months of service credit for the time you did not earn while on medical leave. You may also purchase **military leave** taken while you were an Active Member of SBCERA. You must provide a verification form when purchasing this service.

## Prior Public Agency Service (PPAS)

You may be able to purchase all or part of your prior service with **another public agency**, including service with the State of California, federal government, the military, and some other public agencies in California. Your prior service must have been at least 50% of full-time, and you must provide a verification form or a DD214 when purchasing this service.



**Note:** All types of service credit count toward vesting, retirement eligibility, and benefit calculation, **except** for PPAS, which only counts towards benefit calculation.



# Beneficiaries

A **beneficiary** is the person or persons that you (the member) name to receive various SBCERA death benefits upon your passing.

## Prior to Retirement

You may name **any person** or persons as your beneficiary. In addition, you may name your **estate**.

## At Retirement

You will designate an **eligible beneficiary** based on the **retirement option** selected. This designation will override any prior beneficiary designations.

If you are naming a **trust** as a beneficiary, then a trust is eligible for a one-time lump sum payment only. Keeping your beneficiary up-to-date is important. SBCERA encourages you to update your beneficiary designation often, particularly after significant **life events** (e.g. having children, divorce, death of a designated beneficiary, etc.). If you change your beneficiary with your employer or other benefit providers, it will not change with SBCERA; you must notify SBCERA of the change by completing a **Beneficiary Designation form** at [www.SBCERA.org/Forms](http://www.SBCERA.org/Forms).



# Death Before Retirement

Below is a summary of the death benefit options available for your beneficiaries if you die prior to retirement as an active SBCERA member:

## Service-Related Death Benefits

A service-related death is one resulting from a **service-connected** injury or disease arising from or in the course of your employment with a participating employer.

If your death is service related, your surviving spouse or registered domestic partner may receive **100%** of what would have been paid in a service-connected disability. In other words, this will be a **lifetime monthly benefit** equal to 50% of your active final average monthly compensation.

## Nonservice-Related Death Benefits

If you die **before you are vested**, your designated beneficiary or beneficiaries will receive a **lump-sum payment** of any refundable contributions and interest in your SBCERA retirement account, plus **one month's** compensation for each completed year of service credit up to a maximum of **six months'** compensation.



# Death Before Retirement

If you are **already vested** at the time of your death, the following options are available:

## Optional Death Allowance

Your eligible **spouse**, registered **domestic partner**, eligible **child**, or **trust** will receive a **monthly payment** equal to **60%** of the amount awarded in a nonservice-connected disability retirement or a service retirement (if eligible at the time of your death), whichever is greater.

## Modified Optional Death Allowance

Your eligible **spouse** or registered **domestic partner**, or **trust** will receive a **lump-sum payment** of one month's compensation for each completed year of service credit up to a maximum of six months' compensation; plus a reduced **monthly lifetime benefit** that would depend on the age of the beneficiary.

## Death Benefit (Lump-Sum Payment)

Any named beneficiary including a **spouse**, **adult child**, **sibling**, your **estate**, or your **trust** will receive a **lump-sum payment** of any **refundable contributions** and interest, plus one month's compensation for each completed year of service credit **up to** a maximum of six months' compensation.



# Death Before Retirement

## Additional Death Benefits for General Members

If you are a General member with at least **18 months** of continuous membership with SBCERA, your spouse and/or dependent children may also be entitled to a **monthly survivor benefit**. In addition, your beneficiary would qualify for a **\$255 burial allowance**.

## Additional Death Benefits for Safety Members

If you are a Safety member and you die while in the **performance of duty**, your spouse will receive an **additional lump-sum payment** equal to one year's compensation. If you have eligible children, your spouse will receive an **additional monthly benefit** as follows:

- **One child:** **25%** of the amount you were receiving as active compensation each month.
- **Two children:** **40%** of the amount you were receiving as active compensation each month.
- **Three or more children:** **50%** of the amount you were receiving as active compensation each month.

**Note:** The benefit will continue so long as the child(ren) are unmarried, a full-time student in school, and up to the age of 22. The child must have been under the age of 18 at the time of the member's death.



# Special Durable Power of Attorney

Quick Tip

**Special Durable  
Power of  
Attorney**

SB|*cera*



Click here to watch this Quick Tip video: <https://youtu.be/P2j552k9MrE>



# Eligible Beneficiaries at Retirement

## Eligible Beneficiaries: Unmodified Option

### Spouse or Domestic Partner

Someone you are married to or registered with for **at least one year prior** to your effective date of retirement.

Someone can become an eligible spouse or domestic partner after retirement, if you are married or registered for **at least two years prior** to your death and they are **at least 55 years old** at the time of your death.

### Eligible Minor Child

A child who is unmarried **under the age of 18**, or unmarried and a full-time student **under the age of 22**.

**Note:** You can still choose the Unmodified Option if you are single.





# Eligible Beneficiaries at Retirement

## Eligible Beneficiaries: Options 1, 2, 3, and 4

### Somebody with an Insurable Interest

An “**insurable interest**” is a substantial interest engendered by **love and affection** in the case of individuals closely related by blood or law.

### Eligible Child

An eligible child for retirement options 1-4 is your child, **regardless** of if they are a minor or an adult.

### Your Estate

You can designate your estate, only if you select **Option 1**.

### Your Trust

A trust is eligible for a one-time **lump sum** payment only.





# Selecting a Retirement Option



Click here to watch this Quick Tip video: <https://youtu.be/CVHZDqwN1PA>



# Choosing When to Retire

## Leave Accruals

Some **Tier 1** members are eligible to complete **cash-outs** prior to retirement. This may increase your FAC for the year.

## Age / Birthday

Your retirement benefit increases with each quarter year of age until a **maximum age**. For General Members, the maximum age is 65 for Tier 1, and 67 for Tier 2. For Safety Members, the maximum age is 50 for Tier 1, and 57 for Tier 2.

## End of the Calendar Year

Upon retirement, you may receive **lump-sum payments** for remaining leave accruals from your employer. These payments may be included in your taxable income and could place you in a higher tax bracket (Tier 1 only).

## Spring

By retiring on or before April 1, your benefit may include a **COLA**.



# COLA

If approved by SBCERA's Board of Retirement, the COLA is effective April 1 of each year for **all eligible retirees and beneficiaries**.

**Cost-of-living adjustments** (COLAs) are based on the annual increase or decrease in the Bureau of Labor Statistics' Consumer Price Index (**CPI**).

The COLA is always rounded to the nearest 0.5%, and it is provided up to a **maximum of 2%** per year.

When the CPI change is **above** two percent, the excess is "**banked**" to be applied in future years when the CPI change is **below** 2%.

- **Example:** On 11/30/2023, the published CPI was 4.28%, which was rounded to 4.5%. On 4/1/2024, retirees and beneficiaries received a 2% COLA adjustment, and the remaining 2.5% went into their COLA bank.

No CPI decrease will **ever** reduce your monthly retirement benefit below the base amount received as of your effective retirement date.



# Divorce

Quick Tip

## Divorce & Your Retirement Benefit

SB|*cera*



Click here to watch this Quick Tip video: <https://youtu.be/VCsE8wX2IbA>



# Resources



## mySBCERA

mySBCERA has a number of features that you can access anytime, anywhere. You can view your account summary, create benefit estimates, and complete some self-service options. Sign up and sign in at [www.SBCERA.org/mySBCERA](http://www.SBCERA.org/mySBCERA).



## [www.SBCERA.org](http://www.SBCERA.org)

Check out our website, which has a wealth of information available to you, including retirement planning tools, frequently asked questions, and educational resources to guide your next steps. Learn more by visiting [www.SBCERA.org](http://www.SBCERA.org).



## Video Library

SBCERA's video library includes Quick Tip videos, pre-recorded webinars, and more. Learn more by visiting [www.SBCERA.org/Video-Library](http://www.SBCERA.org/Video-Library).



## Retirement Consultation Guide

SBCERA's Retirement Consultation Guide is designed to help you clearly understand the retirement process and highlight important information to consider while working towards retirement. Learn more by visiting [www.SBCERA.org/Planning-Your-Service-Retirement](http://www.SBCERA.org/Planning-Your-Service-Retirement).





# Financial Education Courses Available

 [SBCERA.org/Financial-Knowledge](https://SBCERA.org/Financial-Knowledge)



**Phone Number**

909.885.7980

**Email Address**

MemberServices@SBCERA.org

**Website**

[www.SBCERA.org](http://www.SBCERA.org)



San Bernardino County Employees'  
Retirement Association

348 W. Hospitality Lane Suite 100  
San Bernardino, CA 92408



## Member Guide

The SBCERA Member Guide provides detailed information about the benefits offered by SBCERA. This publication is also formally known as the Summary Plan Description (SPD).



## About mySBCERA

mySBCERA is your online member portal. Follow the instructions on the Quick Reference Guide to learn how to register and get started with your mySBCERA account.



## Member Forms

SBCERA has numerous forms available to assist with a variety of retirement options. For your convenience, these forms are also available on mySBCERA. Some are fillable electronic versions.



## Quick Tip Video Library

This video library is a valuable resource for members, beneficiaries, participating employers, and other SBCERA stakeholders. SBCERA videos focus on our continued commitment to inform and educate our members and stakeholders.



## Financial Education Courses

SBCERA has partnered with Financial Knowledge to offer a series of free financial education courses exclusively to members. To register, visit [www.SBCERA.org/Financial-Knowledge](http://www.SBCERA.org/Financial-Knowledge) to create a student account and explore available courses.



## Retirement Seminars

Planning your retirement can be difficult, especially with all the choices you have to make and factors to consider. These virtual and in-person events are designed to provide you with the information you need to help you feel confident in your retirement decisions.





# Difference between Defined Benefit Plans and Defined Contribution Plans

People often get Defined Benefit (DB) or pension plans confused with Defined Contribution (DC) or salary savings plans. The two are very different retirement plans in their make-up, return and management. The key difference between the two plans is that in a DB plan the employer assumes the investment risk by agreeing to pay the stated benefit, unlike a DC plan where the employee bears the investment risk. Investment gains and losses do not affect the benefit payable to the DB plan participant. Here are a few quick points to understanding other key differences:

## Defined Benefit (DB) Plans

A member's benefit is a predictable lifetime income based on years of service under the plan, retirement formula factor and age.

The majority of public sector DB plans are funded by employee pre-tax contributions and employer contributions which can vary by plan design or actuarial valuation on an annual basis.

Plan benefits are paid to eligible members on a monthly basis and usually provide retirees some type of annual cost-of-living increase to offset loss of purchasing power due to inflation. The benefit is paid until the member dies with some plans offering possible continuances to qualified beneficiaries.

Investments are managed by professional investment staff and Board. If investment returns fall below the assumed rate of return, employers are liable for the additional assets necessary to fund the defined benefit. Therefore, members never have to make investment decisions or have their pension benefit bear the brunt of volatile market activity.

## Defined Contribution (DC) Plans include 401(k), 403(b), or public sector 457 plans

A participant's benefit from a DC plan is based on contributions, any employer contributions and investment gains or losses. The life of the benefit is limited to the accumulated balance.

DC plans are funded by employee pre-tax contributions and possibly employer contributions if the plan design allows.

Benefits can be paid from a DC plan in several ways. The most common are monthly payments until all account assets are depleted; a lump-sum payment of account assets; or, a private annuity that pays a monthly benefit for a fixed period.

Investments may be managed by a money manager or investment staff. However, if investment returns are negative, there is no compensation to the participant. Employees drive the investment decisions and need to manage changes to their plan in response retirement goals and possible volatile market activity.



2025-2026

# General Members' Contribution Rates



San Bernardino County Employees'  
Retirement Association

## TIER 1 MEMBERS

Effective July 1, 2025\*

Entry Age	Refundable (%)	Non-Refundable (%)
16	8.77%	8.51%
17	8.91%	8.65%
18	9.07%	8.81%
19	9.22%	8.95%
20	9.37%	9.10%
21	9.53%	9.25%
22	9.69%	9.41%
23	9.85%	9.56%
24	10.02%	9.73%
25	10.19%	9.89%
26	10.35%	10.06%
27	10.53%	10.22%
28	10.71%	10.40%
29	10.89%	10.57%
30	11.08%	10.76%
31	11.27%	10.94%
32	11.46%	11.13%
33	11.66%	11.32%
34	11.86%	11.51%
35	12.08%	11.73%
36	12.29%	11.93%
37	12.52%	12.16%
38	12.75%	12.38%
39	12.99%	12.61%
40	13.25%	12.86%
41	13.50%	13.11%
42	13.76%	13.36%
43	14.00%	13.59%
44	14.23%	13.82%
45	14.42%	14.00%
46	14.54%	14.12%
47	14.65%	14.22%
48	14.77%	14.34%
49	14.86%	14.43%
50	14.93%	14.50%
51	14.96%	14.52%
52	14.96%	14.52%
53	14.76%	14.33%
54+	14.66%	14.23%

## TIER 2 MEMBERS

Effective July 1, 2025\*

Employer	Refundable (%)
County General	8.74%
Superior Court	8.74%
SCAQMD	7.80%
SBCTA	9.37%
Other General	8.40%

### Contribution Rate Information

The San Bernardino County Employees' Retirement Association's (SBCERA) member contribution rates are set annually and implemented based upon the fiscal year. Changes to the rates are determined by financial studies conducted by independent actuaries. These studies compare our existing funds and contribution levels against the total cost of current and future benefits based on various actuarial assumptions. The Board of Retirement reviews and sets contribution rate increases or decreases on the basis of these studies each fiscal year.

When searching for your Tier 1 rate, please be sure to use the appropriate entry age. To confirm your entry age, please review your SBCERA Annual Member Statement or log into your [mySBCERA](#) account.

In addition to the contribution rates listed, most General Members contribute \$0.91 per bi-weekly pay period to fund Survivor Benefits.

\*Rates are effective July 1, 2025, for most SBCERA employers, except at the following employers: CSAC (June 23, 2025), Law Library (July 1, 2025) and SCAQMD (June 23, 2025).



2025-2026

# Safety Members' Contribution Rates



San Bernardino County Employees'  
Retirement Association

## TIER 1 MEMBERS

Effective July 1, 2025\*

Entry Age	Refundable (%)	Non-Refundable (%)
16	12.33%	12.21%
17	12.51%	12.51%
18	12.68%	12.55%
19	12.86%	12.73%
20	13.04%	12.91%
21	13.22%	13.09%
22	13.42%	13.29%
23	13.60%	13.47%
24	13.80%	13.66%
25	14.01%	13.87%
26	14.20%	14.06%
27	14.41%	14.27%
28	14.62%	14.48%
29	14.84%	14.69%
30	15.07%	14.92%
31	15.29%	15.14%
32	15.53%	15.38%
33	15.78%	15.62%
34	16.03%	15.87%
35	16.30%	16.14%
36	16.56%	16.40%
37	16.84%	16.67%
38	17.12%	16.95%
39	17.33%	17.16%
40	17.46%	17.29%
41	17.52%	17.35%
42	17.58%	17.41%
43	17.64%	17.47%
44	17.68%	17.50%
45	17.75%	17.57%
46	17.80%	17.62%
47	17.90%	17.72%
48	17.86%	17.68%
49+	17.50%	17.33%

## TIER 2 MEMBERS

Effective July 1, 2025\*

Employer	Refundable (%)
Safety	14.86%

### Contribution Rate Information

The San Bernardino County Employees' Retirement Association's (SBCERA) member contribution rates are set annually and implemented based upon the fiscal year. Changes to the rates are determined by financial studies conducted by independent actuaries. These studies compare our existing funds and contribution levels against the total cost of current and future benefits based on various actuarial assumptions. The Board of Retirement reviews and sets contribution rate increases or decreases on the basis of these studies each fiscal year.

When searching for your Tier 1 rate, please be sure to use the appropriate entry age. To confirm your entry age, please review your SBCERA Annual Member Statement or log into your [mySBCERA](#) account.

\*Rates are effective June 28, 2025, for most SBCERA employers, except at the following employers: Barstow Fire Protection (June 22, 2025).



Reciprocity is an agreement that allows you to link your retirement benefits between several California public retirement systems. It enables you to preserve and enhance your total retirement system benefits.

### Benefits of establishing reciprocity

Your contribution rate may be adjusted based on your benefit tier in the first system. Be aware that you may owe additional contributions or receive a refund for overpayment of contributions due to the change in your contribution rate.

- If you were a member of an eligible reciprocal public retirement system prior to January 1, 2013 and establish reciprocity, you may be eligible for the tier and benefit levels in place prior to January 1, 2013.
- The service credit earned in one system may be used to meet the minimum requirements for vesting and/or retirement eligibility in the other system. However, when calculating your benefit amount, each system will only use the years of service credit earned with its system.
- Your highest Final Average Compensation (FAC) from either system may be used by both systems to compute your benefit.
- Upon establishing reciprocity between two or more retirement systems, you must retire concurrently (on the same date) from both (or all) systems.
- Your contributions from the previous system must be “on deposit” with that system, meaning you did not withdraw them when you terminated employment.
- You cannot be retired and currently receiving a retirement benefit payment from the other system.

### Example

- Sally worked for the County of Riverside (CalPERS) full-time and earned three years of service credit before coming to the County of San Bernardino (SBCERA) where she established reciprocity. After earning two additional years of service credit she is vested (five years total). She continues to work for the County of San Bernardino for twenty years. Upon her retirement she will retire concurrently (on the same date) from both systems and receive two benefits. One benefit will come from the CalPERS, based upon her benefit formula she had at the time of her employment and her three years of service credit. One benefit will also come from SBCERA, based upon her benefit formula with us, and her twenty years of service credit here.

### Requirements

- There must be no more than 180 days between leaving one system and establishing membership with the other system.
- There cannot be any overlapping service credit. You must have a clean break in service from the previous system before entering the new one.

For more information regarding all of the eligibility requirements for reciprocity and what retirement systems you can link together, please visit [www.SBCERA.org/reciprocity](http://www.SBCERA.org/reciprocity) or contact us by phone at (877)722-3721.

Ready to retire? Contact SBCERA at (909) 885-7980 or request a consultation online at [SBCERA.org/appointment](http://SBCERA.org/appointment).



## SBCERA's Reciprocal Agencies

SBCERA has reciprocal agreements with the following systems:

- **CalPERS** (California Public Employees' Retirement System)
- Any pension plan that has reciprocity with CalPERS
- **CalSTRS** (California State Teachers' Retirement System)
- **JRS** (Judge's Retirement System) & **JRS II** (Judge's Retirement System II)
- Retirement systems in the other 19 counties operated under the 1937 Act, which include:

*Alameda County*  
*Contra Costa County*  
*Fresno County*  
*Imperial County*  
*Kern County*  
*Los Angeles County*  
*Marin County*  
*Mendocino County*  
*Merced County*  
*Orange County*

*Sacramento County*  
*San Diego County*  
*San Joaquin County*  
*San Mateo County*  
*Santa Barbara County*  
*Sonoma County*  
*Stanislaus County*  
*Tulare County*  
*Ventura County*



# Factors Used to Calculate Retirement Benefits

Like math, one of the great things about a defined benefit plan is its predictability. As an SBCERA Member your retirement benefit is based on a formula.

## When you retire, your maximum benefit is based on four factors:

1. Age at Retirement
2. Service Credit
3. Final Average Compensation
4. Benefit Formula

**Factor 1 – Age:** Provided that you meet retirement eligibility requirements, the age at which you retire is a personal choice. As an Active Member, your future monthly retirement benefit increases with every quarter year increase in your age (up to a maximum age) prior to retirement, as determined by the benefit formula. Therefore, you may want to consider retiring on or immediately following your birthday, or at any three-month interval after your birthday, to ensure you receive the latest quarter year of age credit.

**Factor 2 – Service Credit:** Service credit is earned based on the hours you work for an SBCERA-covered employer. One year of service credit is equivalent to 2,087 hours; however, remember that service credit does not include overtime. Your total years of service credit can be found on your annual SBCERA Member Statement or by viewing your account online in mySBCERA.

**Factor 3 – Final Average Compensation:** Your highest Final Average Compensation (FAC) is dependent upon your tier, classification, and Memorandum of Understanding (MOU). For Tier I, FAC is based on your 12 highest consecutive months of compensation earnable. For Tier II, FAC is based on your 36 highest consecutive months of pensionable compensation. Overtime is never included in FAC.

**Factor 4 – Benefit Formula:** Your retirement formula is based on your type and tier of membership.

Tier I	Tier II
General 2% at age 55	General 2.5% at age 67
Safety 3% at age 50	Safety 2.7% at age 57

This means that once you reach the specified age, you will receive the corresponding percentage multiplied by the number of years you worked. For example, a General Tier I Member at age 55 who worked for 20 years will receive 40% of their FAC, because the corresponding percentage at 55 is 2%, multiplied by 20 years. Retiring at an earlier age or with less service credit will result in a reduced maximum benefit amount.

## Need a Calculator?

We've got one! Create or visit your mySBCERA account at [www.SBCERA.org/mySBCERA](http://www.SBCERA.org/mySBCERA). Under the Member Information menu you can estimate your benefit using the factors outlined above.

## Need Help?

SBCERA retirement representatives can run a more accurate estimate or help you navigate the online tool. Give us a call at (909) 885-7980 or toll free (877) 722-3721.



## TIER 1

# General Member Compensation Percentage Table

SBCERA membership date prior to January 1, 2013 ~ Formula: 2% @ Age 55



San Bernardino County Employees'  
Retirement Association

Years of Service	Age 50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 and older
10	14.91%	15.76%	16.69%	17.70%	18.80%	20.00%	20.89%	22.01%	23.37%	24.73%	26.19%	27.22%	28.25%	29.28%	30.31%	31.34%
11	16.40%	17.34%	18.36%	19.47%	20.68%	22.00%	22.98%	24.31%	25.71%	27.20%	28.80%	29.94%	31.07%	32.20%	33.34%	34.47%
12	17.89%	18.92%	20.03%	21.24%	22.56%	24.00%	25.07%	26.52%	28.05%	29.68%	31.42%	32.66%	33.90%	35.13%	36.37%	37.60%
13	19.38%	20.49%	21.70%	23.01%	24.44%	26.00%	27.16%	28.72%	30.38%	32.15%	34.04%	35.38%	36.72%	38.06%	39.40%	40.74%
14	20.87%	22.07%	23.37%	24.78%	26.32%	28.00%	29.25%	30.93%	32.72%	34.62%	36.66%	38.10%	39.54%	40.99%	42.43%	43.87%
15	22.36%	23.65%	25.04%	26.55%	28.20%	30.00%	31.34%	33.14%	35.06%	37.01%	39.28%	40.82%	42.37%	43.91%	45.46%	47.00%
16	23.85%	25.22%	26.71%	28.32%	30.08%	32.00%	33.43%	35.35%	37.40%	39.57%	41.90%	43.55%	45.19%	46.84%	48.49%	50.14%
17	25.34%	26.80%	28.38%	30.09%	31.96%	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%	46.27%	48.02%	49.77%	51.52%	53.27%
18	26.83%	28.38%	30.05%	31.86%	33.84%	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%	48.99%	50.84%	52.70%	54.55%	56.40%
19	28.33%	29.95%	31.71%	33.63%	35.72%	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%	51.71%	53.67%	55.62%	57.58%	59.54%
20	29.82%	31.53%	33.38%	35.40%	37.60%	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%	54.43%	56.49%	58.55%	60.61%	62.67%
21	31.31%	33.10%	35.05%	37.17%	39.48%	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%	57.15%	59.32%	61.48%	63.64%	65.81%
22	32.80%	34.68%	36.72%	38.94%	41.36%	44.00%	45.97%	48.61%	51.42%	54.41%	57.61%	59.88%	62.14%	64.41%	66.67%	68.94%
23	34.29%	36.26%	38.39%	40.71%	43.24%	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%	62.60%	64.97%	67.33%	69.70%	72.07%
24	35.78%	37.83%	40.06%	42.48%	45.12%	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%	65.32%	67.79%	70.26%	72.73%	75.21%
25	37.27%	39.41%	41.73%	44.25%	47.00%	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%	68.04%	70.62%	73.19%	75.77%	78.34%
26	38.76%	40.99%	43.40%	46.02%	48.87%	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%	70.76%	73.44%	76.12%	78.80%	81.47%
27	40.25%	42.56%	45.07%	47.79%	50.75%	54.00%	56.41%	59.66%	63.10%	66.77%	70.70%	73.48%	76.26%	79.05%	81.83%	84.61%
28	41.74%	44.14%	46.74%	49.56%	52.63%	56.00%	58.50%	61.87%	65.44%	69.24%	73.32%	76.20%	79.09%	81.97%	84.86%	87.74%
29	43.23%	45.72%	48.41%	51.33%	54.51%	58.00%	60.59%	64.08%	67.78%	71.72%	75.94%	78.93%	81.91%	84.90%	87.89%	90.87%
30	44.72%	47.29%	50.08%	53.10%	56.39%	60.00%	62.68%	66.29%	70.12%	74.19%	78.56%	81.65%	84.74%	87.83%	90.92%	94.01%
31	46.21%	48.87%	51.75%	54.87%	58.27%	62.00%	64.77%	68.50%	72.45%	76.66%	81.18%	84.37%	87.56%	90.76%	93.95%	97.14%
32	47.71%	50.44%	53.41%	56.64%	60.15%	64.00%	66.86%	70.71%	74.79%	79.14%	83.80%	87.09%	90.39%	93.68%	96.98%	100%
33	49.20%	52.02%	55.08%	58.41%	62.03%	66.00%	68.95%	72.92%	77.13%	81.61%	86.41%	89.81%	93.21%	96.61%	100%	
34	50.69%	53.60%	56.75%	60.18%	63.91%	68.00%	71.04%	75.13%	79.46%	84.08%	89.03%	92.53%	96.04%	99.54%	100%	
35	52.18%	55.17%	58.42%	61.95%	65.79%	70.00%	73.13%	77.34%	81.80%	86.56%	91.65%	95.26%	98.86%	100%		
36	53.67%	56.75%	60.09%	63.72%	67.67%	72.00%	75.22%	79.55%	84.14%	89.03%	94.27%	97.98%	100%			
37	55.16%	58.33%	61.76%	65.49%	69.55%	74.00%	77.31%	81.76%	86.48%	91.50%	96.89%	100%				
38	56.65%	59.90%	63.43%	67.26%	71.43%	76.00%	79.40%	83.96%	88.81%	93.97%	99.51%	100%				
39		61.48%	65.01%	69.03%	73.31%	78.00%	81.49%	86.17%	91.15%	96.45%	100%					
40			66.77%	70.80%	75.19%	80.00%	83.58%	88.38%	93.49%	98.92%	100%					
41				72.57%	77.07%	82.00%	85.67%	90.59%	95.83%	100%						
42					78.95%	84.00%	87.75%	92.80%	98.16%	100%						
43						86.00%	89.84%	95.01%	100%							
44							91.93%	97.22%	100%							
45								99.43%	100%							



## Safety Member Compensation Percentage Table

San Bernardino County Employees'  
Retirement Association

**SBCERA membership date prior to January 1, 2013 ~ Formula: 3% @ Age 50**

[illegible]



## TIER 2

# General Member Compensation Percentage Table

SBCERA membership date on or after January 1, 2013 ~ Formula: 2.5% @ Age 67



San Bernardino County Employees'  
Retirement Association

Years of Service Credit	Age 52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67 and older
5	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%
6	6.00%	6.60%	7.20%	7.80%	8.40%	9.00%	9.60%	10.20%	10.80%	11.40%	12.00%	12.60%	13.20%	13.80%	14.40%	15.00%
7	7.00%	7.70%	8.40%	9.10%	9.80%	10.50%	11.20%	11.90%	12.60%	13.30%	14.00%	14.70%	15.40%	16.10%	16.80%	17.50%
8	8.00%	8.80%	9.60%	10.40%	11.20%	12.00%	12.80%	13.60%	14.40%	15.20%	16.00%	16.80%	17.60%	18.40%	19.20%	20.00%
9	9.00%	9.90%	10.80%	11.70%	12.60%	13.50%	14.40%	15.30%	16.20%	17.10%	18.00%	18.90%	19.80%	20.70%	21.60%	22.50%
10	10.00%	11.00%	12.00%	13.00%	14.00%	15.00%	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%
11	11.00%	12.10%	13.20%	14.30%	15.40%	16.50%	17.60%	18.70%	19.80%	20.90%	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%
12	12.00%	13.20%	14.40%	15.60%	16.80%	18.00%	19.20%	20.40%	21.60%	22.80%	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%
13	13.00%	14.30%	15.60%	16.90%	18.20%	19.50%	20.80%	22.10%	23.40%	24.70%	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%
14	14.00%	15.40%	16.80%	18.20%	19.60%	21.00%	22.40%	23.80%	25.20%	26.60%	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%
15	15.00%	16.50%	18.00%	19.50%	21.00%	22.50%	24.00%	25.50%	27.00%	28.50%	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%
16	16.00%	17.60%	19.20%	20.80%	22.40%	24.00%	25.60%	27.20%	28.80%	30.40%	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%
17	17.00%	18.70%	20.40%	22.10%	23.80%	25.50%	27.20%	28.90%	30.60%	32.30%	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%
18	18.00%	19.80%	21.60%	23.40%	25.20%	27.00%	28.80%	30.60%	32.40%	34.20%	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%
19	19.00%	20.90%	22.80%	24.70%	26.60%	28.50%	30.40%	32.30%	34.20%	36.10%	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%
20	20.00%	22.00%	24.00%	26.00%	28.00%	30.00%	32.00%	34.00%	36.00%	38.00%	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%
21	21.00%	23.10%	25.20%	27.30%	29.40%	31.50%	33.60%	35.70%	37.80%	39.90%	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%
22	22.00%	24.20%	26.40%	28.60%	30.80%	33.00%	35.20%	37.40%	39.60%	41.80%	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%
23	23.00%	25.30%	27.60%	29.90%	32.20%	34.50%	36.80%	39.10%	41.40%	43.70%	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%
24	24.00%	26.40%	28.80%	31.20%	33.60%	36.00%	38.40%	40.80%	43.20%	45.60%	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%
25	25.00%	27.50%	30.00%	32.50%	35.00%	37.50%	40.00%	42.50%	45.00%	47.50%	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%
26	26.00%	28.60%	31.20%	33.80%	36.40%	39.00%	41.60%	44.20%	46.80%	49.40%	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%
27	27.00%	29.70%	32.40%	35.10%	37.80%	40.50%	43.20%	45.90%	48.60%	51.30%	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%
28	28.00%	30.80%	33.60%	36.40%	39.20%	42.00%	44.80%	47.60%	50.40%	53.20%	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%
29	29.00%	31.90%	34.80%	37.70%	40.60%	43.50%	46.40%	49.30%	52.20%	55.10%	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%
30	30.00%	33.00%	36.00%	39.00%	42.00%	45.00%	48.00%	51.00%	54.00%	57.00%	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%
31	31.00%	34.10%	37.20%	40.30%	43.40%	46.50%	49.60%	52.70%	55.80%	58.90%	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%
32	32.00%	35.20%	38.40%	41.60%	44.80%	48.00%	51.20%	54.40%	57.60%	60.80%	64.00%	67.20%	70.40%	73.60%	76.80%	80.00%
33	33.00%	36.30%	39.60%	42.90%	46.20%	49.50%	52.80%	56.10%	59.40%	62.70%	66.00%	69.30%	72.60%	75.90%	79.20%	82.50%
34	34.00%	37.40%	40.80%	44.20%	47.60%	51.00%	54.40%	57.80%	61.20%	64.60%	68.00%	71.40%	74.80%	78.20%	81.60%	85.00%
35	35.00%	38.50%	42.00%	45.50%	49.00%	52.50%	56.00%	59.50%	63.00%	66.50%	70.00%	73.50%	77.00%	80.50%	84.00%	87.50%
36	36.00%	39.60%	43.20%	46.80%	50.40%	54.00%	57.60%	61.20%	64.80%	68.40%	72.00%	75.60%	79.20%	82.80%	86.40%	90.00%
37		40.70%	44.40%	48.10%	51.80%	55.50%	59.20%	62.90%	66.60%	70.30%	74.00%	77.70%	81.40%	85.10%	88.80%	92.50%
38			45.60%	49.40%	53.20%	57.00%	60.80%	64.60%	68.40%	72.20%	76.00%	79.80%	83.60%	87.40%	91.20%	95.00%
39				50.70%	54.60%	58.50%	62.40%	66.30%	70.20%	74.10%	78.00%	81.90%	85.80%	89.70%	93.60%	97.50%
40					56.00%	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%	84.00%	88.00%	92.00%	96.00%	100%
41						61.50%	65.60%	69.70%	73.80%	77.90%	82.00%	86.10%	90.20%	94.30%	98.40%	100%
42							67.20%	71.40%	75.60%	79.80%	84.00%	88.20%	92.40%	96.60%	100%	
43								73.10%	77.40%	81.70%	86.00%	90.30%	94.60%	98.90%	100%	
44									79.20%	83.60%	88.00%	92.40%	96.80%	100%		
45										85.50%	90.00%	94.50%	99.00%	100%		
46											92.00%	96.60%	100%			
47												98.70%	100%			
48													100%			



## TIER 2

# Safety Member Compensation Percentage Table

SBCERA membership date on or after January 1, 2013 ~ Formula: 2.7% @ Age 57

Years of Service	Age 50	51	52	53	54	55	56	57 and older
5	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%
6	12.00%	12.60%	13.20%	13.80%	14.40%	15.00%	15.60%	16.20%
7	14.00%	14.70%	15.40%	16.10%	16.80%	17.50%	18.20%	18.90%
8	16.00%	16.80%	17.60%	18.40%	19.20%	20.00%	20.80%	21.60%
9	18.00%	18.90%	19.80%	20.70%	21.60%	22.50%	23.40%	24.30%
10	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%	26.00%	27.00%
11	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%	28.60%	29.70%
12	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%	31.20%	32.40%
13	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%	33.80%	35.10%
14	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%	36.40%	37.80%
15	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%	39.00%	40.50%
16	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%	41.60%	43.20%
17	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%	44.20%	45.90%
18	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%	46.80%	48.60%
19	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%	49.40%	51.30%
20	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%	52.00%	54.00%
21	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%	54.60%	56.70%
22	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%	57.20%	59.40%
23	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%	59.80%	62.10%
24	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%	62.40%	64.80%
25	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%	65.00%	67.50%
26	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%	67.60%	70.20%
27	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%	70.20%	72.90%
28	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%	72.80%	75.60%
29	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%	75.40%	78.30%
30	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%	78.00%	81.00%
31	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%	80.60%	83.70%
32	64.00%	67.20%	70.40%	73.60%	76.80%	80.00%	83.20%	86.40%
33	66.00%	69.30%	72.60%	75.90%	79.20%	82.50%	85.80%	89.10%
34	68.00%	71.40%	74.80%	78.20%	81.60%	85.00%	88.40%	91.80%
35		73.50%	77.00%	80.50%	84.00%	87.50%	91.00%	94.50%
36			79.20%	82.80%	86.40%	90.00%	93.60%	97.20%
37				85.10%	88.80%	92.50%	96.20%	99.90%
38					91.20%	95.00%	98.80%	100.00%
39						97.50%	100.00%	100.00%



SBCERA Member benefits are based upon four factors: age, final average compensation, benefit formula and service credit. The last one, service credit, is the total number of hours you worked and earned credit as a member of SBCERA.

However, under various circumstances there may have been a time in your life when you were working for another public agency, another participating SBCERA employer, or the military, but you weren't eligible for SBCERA membership. Depending on the circumstance, Active and Deferred Members may be eligible to purchase that time and have it count towards service credit. Typically, the more service credit you have, the higher your monthly lifetime benefit will be when you retire. Service credit purchases must be made prior to retirement, and all balances must be paid off within 120 days of termination or after your effective retirement date.

### Types

- **Redeposit of Withdrawn SBCERA Contributions:** If you previously worked for a participating SBCERA employer and withdrew your contributions upon termination of employment, you may restore these years of service credit by redepositing your contributions plus interest.
- **Past Ineligible Service:** You can purchase all or part of the time you worked with a participating SBCERA employer that was considered ineligible for SBCERA membership. This typically includes part-time, seasonal, per diem, student work or temporary service.
- **Authorized Leave:** If you go on an authorized medical leave due to personal injury or illness, you may be eligible to purchase up to 12 consecutive months of service credit for the time you did not earn. You may also purchase military leave taken while you were an Active Member of SBCERA.

- **Prior Public Agency Service (PPAS):** You may be able to purchase all or part of your prior service with another public agency, including service with the State of California, federal government, some cities, counties and other public agencies in California



### The Cost

The cost and payment options vary on an individual basis. Various payment options are available.

### The Process

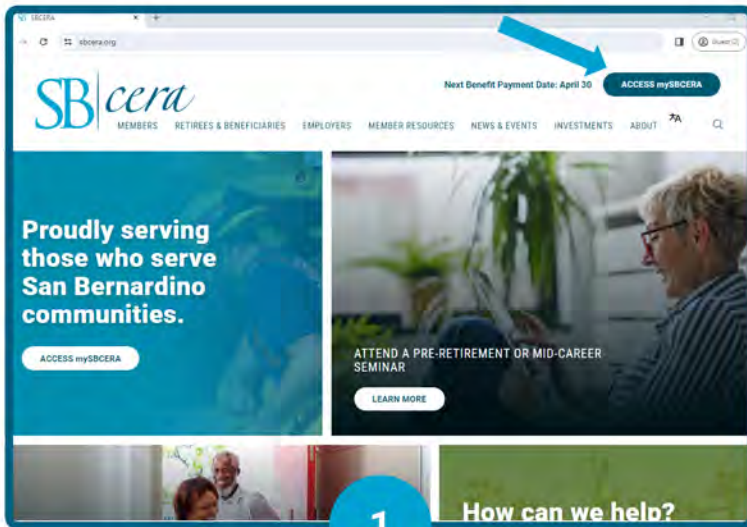
To begin, log in to mySBCERA at [SBCERA.org/mySBCERA](https://www.sbcera.org/mySBCERA). Under the Online Forms link select Service Credit Purchase Request. The form may be submitted electronically and all requests are handled on a first-come, first-served basis. SBCERA will provide you with a cost estimate and send you information including the next steps. Should you decide to initiate the service purchase, a contract will be created. However, you are not obligated to purchase the service credit unless you sign and return the service credit purchase contract.

Email [ServiceCredit@SBCERA.org](mailto:ServiceCredit@SBCERA.org) for additional information.

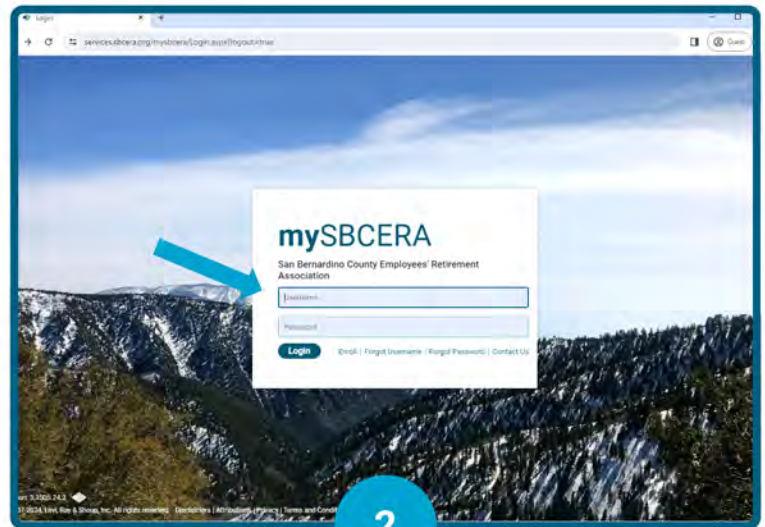


# How to Purchase Service Credit

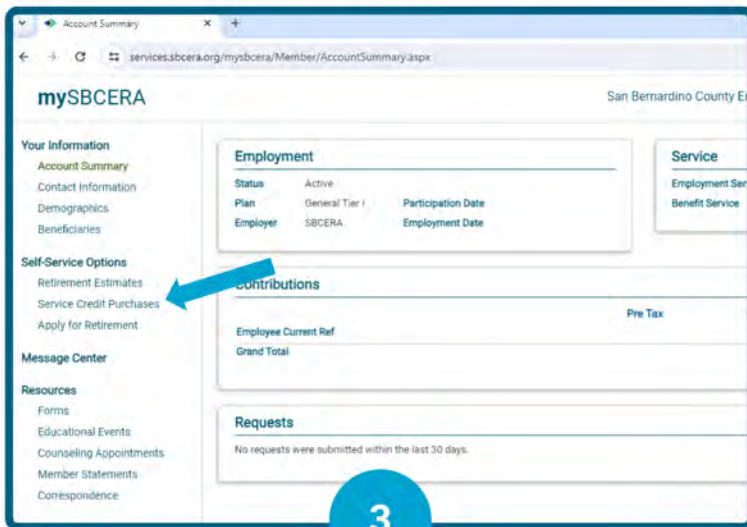
Follow step-by-step instructions on how to purchase service credit.



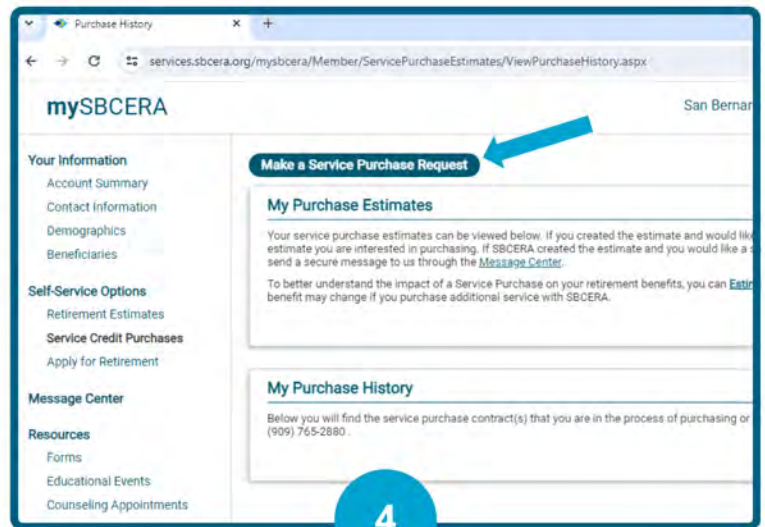
Visit [www.SBCERA.org](http://www.SBCERA.org) and select  
**ACCESS mySBCERA**



**Sign in to mySBCERA**



**Navigate to the Service Credit Purchases  
option in the menu**



**Select Make a Service Purchase Request  
and follow the instructions**

After completing your estimate, you can track the progress of your request on your **Account Summary** page under **Requests**

**Note:** New employees can create mySBCERA accounts after 2-4 pay periods.



# Choosing and Updating Beneficiaries

Do you remember who you designated as your SBCERA beneficiary? Does this choice still reflect your wishes?

## Who is a Beneficiary?

A beneficiary is the person that you (the member) name in writing to receive SBCERA-provided benefits upon your death. Beneficiaries have different designations and benefits based on the member being active or retired. The Primary Beneficiary is the first-named person or persons who would receive these benefits from SBCERA. The Alternate Beneficiary is the person or persons who would receive these benefits from SBCERA if there are no living primary beneficiaries on the date of the member's death. If no beneficiary is named or if the beneficiary is no longer living, the beneficiary will be your surviving:

- Eligible legal spouse or registered domestic partner
- Eligible minor children, or if none,
- Your estate

For your spouse or domestic partner to be considered eligible, he/she must have been married to you or lawfully registered with you in a domestic partnership for at least one year prior to your retirement. After retirement, you must be married or registered for at least two years prior to your death and they must be at least 55 years old at the time of your death. An eligible child must be an unmarried, dependent child under age 18, or unmarried and a full-time student under the age of 22.

## What if my Beneficiary is none of these?

The rights and claims of your eligible surviving spouse or domestic partner to receive benefits upon your death, if eligible, may be superior to and supersede the rights and claims of any other beneficiary.

However, alternate nominated beneficiaries such as siblings or adult children may be entitled to certain benefits dependent upon the option you choose at retirement or in the event your primary eligible beneficiary is no longer living.

## When Should I Update My Beneficiary?

Anytime you experience a life-changing event such as a birth, death, marriage, divorce, domestic partnership registration and/or termination, you should update your beneficiary designation(s).

Every year, Active Members receive a Member Statement in the month following their birthday that lists their current beneficiaries; Deferred Members receive this statement annually around August. It is important to review this information carefully and ensure it reflects your wishes.

Active and Deferred Members may change their beneficiary designation at any time. However, upon retirement, dependent upon the option you choose, you will most likely no longer have the option to change your beneficiary.

## How Do I Change My Beneficiary?

Active or Deferred Members who wish to change, add or delete beneficiary(ies) must complete a Beneficiary Designation/Change form. Anytime you change your beneficiary, your current spouse or domestic partner must be notified of the change as evidenced by their signature on the Beneficiary Designation/Change form. If there is no spousal or domestic partner signature on the form, you must also complete a Justification for Non-Signature of Spouse or Domestic Partner form.

Retired Members would need to contact an SBCERA representative to change, add or delete beneficiary(ies).

## What If I Die Before Retirement?

It is important to choose a beneficiary to receive the burial allowance and/or any survivor benefits for an active duty death. Having a beneficiary on file with SBCERA will simplify the payment process for your survivor(s). If you do not designate a beneficiary, your survivors might have to wait to receive payments as SBCERA determines the eligible beneficiaries. If no beneficiary is named or if the beneficiary is no longer living, the benefit will be paid to your estate.

Forms are available through your mySBCERA account, on our website at [www.SBCERA.org](http://www.SBCERA.org) or by calling (909) 885-7980 or toll free at (877) 722-3721 to request these forms be mailed or faxed to you. As always, if you have any questions please contact your SBCERA retirement representative for more information.



# When Should I Retire



San Bernardino County Employees'  
Retirement Association

Retirement directly from active service with a participating employer, or from a deferred status, is called a Service Retirement. Your eligibility for retirement depends on a combination of your age, your years of service credit and your Plan membership. To retire from SBCERA and begin receiving your retirement benefit, you must meet one of the following requirements based on your membership type and tier:

## Tier 1 Member (SBCERA membership date is prior to January 1, 2013)

- Members age 50 or older may retire with at least 10 years of service credit
- Members age 70 or older may retire at any time, with any amount of service credit
- General Members may retire, regardless of age, with at least 30 years of service credit
- Safety Members may retire, regardless of age, with at least 20 years of service credit
- Active part-time Members may retire at age 55 or older with at least 10 years of membership and 5 years of service credit

## Tier 2 Member (SBCERA membership date is on or after January 1, 2013)

- Members age 70 or older may retire at any time, with any amount of service credit
- General Members, age 52 or older, may retire with at least 5 years of service credit
- Safety Members, age 50 or older, may retire with at least 5 years of service credit

## When choosing what day to retire, waiting a month or two can make a difference in your monthly benefit. Keep the following times of year in mind:

**Service Credit:** Service credit is a factor used to calculate your retirement benefit. The longer you work, the more service credit you earn, the more your retirement benefit will increase.

**Your Birthday:** Your age at retirement is counted in quarter years up to a maximum age as determined by benefit formula. For Tier 1 Members, your benefit increases up to age 65 for General and up to age 50 for Safety. For Tier 2, it increases up to age 67 for General Members and age 57 for Safety Members. Therefore, you may want to consider retiring on or immediately following your birthday, or at any three-month interval after your birthday to ensure you receive the latest quarter year of age credit available to you.

**Spring COLA:** Your retirement benefit will increase on April 1st if the SBCERA Board of Retirement (BOR) approves any Cost-Of-Living-Adjustment (COLA). The COLA is not retroactive, so if you retire any date past April 1st you will not receive a COLA until the following Board of Retirement-approved COLA.

**Winter:** If you retire toward the end of the year, your tax rate for any retirement benefits paid that year will be based on total income, including compensation and any leave cash-outs you were eligible to receive. If you will be in a lower tax bracket after you retire, you may want to wait until January to start receiving your benefits.

**Leave Accruals (Tier 1 Members Only):** Plan to cash-out any leave accruals you are eligible to include in your Final Average Compensation (FAC). Per your Memorandum of Understanding (MOU), you must be entitled to elect to receive a cash-out during any 12 consecutive month period. You will only be able to include leave cash-outs equal to the amount you are eligible to cash-out, per your MOU.

Whether you're three months or three years away from retirement, we're here to help answer your questions. Contact us at (909)-885-7980 or email us at [MemberServices@SBCERA.org](mailto:MemberServices@SBCERA.org).



# Cost-of-Living Adjustment (COLA)

Once retired from SBCERA, you will receive a lifetime, monthly benefit. If your benefit remained the same as years go by, your benefit would not keep pace with the increasing costs to live. To help offset this effect, SBCERA offers Cost-of-Living Adjustments (COLA) of up to 2% on April 1st of each year to all eligible payees. Eligible payees are most SBCERA payees who are receiving a lifetime benefit from SBCERA. This includes service and disability retirement benefits, continuances, optional death allowances and/or modified optional death allowances.

## How does it work?

The COLA is based upon the increase or decrease in the Bureau of Labor Statistics Consumer Price Index (CPI) for the Riverside - San Bernardino - Ontario metro area as of January 1st of that year (Government Code section 31870). The COLA is always rounded to the nearest 0.5% and will never exceed 2%. For example, if the CPI goes up by 1.34%, SBCERA retirees and beneficiaries receive a 1.5% COLA. Typically, each year the SBCERA Board of Retirement reviews and approves any applicable COLA at its February Board meeting. Only those who are on retiree payroll or have retired on or before April 1st are eligible for that year's COLA.

## What happens in years when the CPI is more than 2% or if it decreases?

If the CPI exceeds 2%, members will receive a 2% COLA and the excess amount will be carried over ("banked") for future years. The banked amount will be used to offset future CPI decreases or in years when the CPI increase is less than 2%. If the CPI decreases for a given year, the monthly benefit amount will stay the same and the COLA bank will be adjusted.

## Below are two examples:

- If the CPI increased by 3.5%, SBCERA payees would receive a 2% COLA. The remaining 1.5% of the CPI not received would be banked for members for future years when the CPI was less than 2%.
- If the CPI increased by 0.62%, the COLA would be rounded to 0.5%. However, for those members with a positive percentage in their COLA bank, SBCERA would take up to 1.5% from their COLA bank and the member would receive a 2% COLA for that year. If there was no COLA banked for the member, the member would be paid a 0.5% COLA.



For more information regarding the COLA, please refer to SBCERA's COLA Frequently Asked Questions (FAQs) online at [www.SBCERA.org/COLA](http://www.SBCERA.org/COLA).



### First Things First - Complete Your Online Enrollment

Before you can login, you'll need to verify that you're an SBCERA member and set up your account. Follow the instructions below to get your account up and running in just a few minutes.

#### Step 1

Visit: [SBCERA.org/mySBCERA](https://SBCERA.org/mySBCERA) and create an account

#### Step 2

Complete your **online enrollment** by verifying your personal information.



### Two-Step Verification

For your security, you will be prompted to set up **two-step verification** in your mySBCERA account.

#### Step 3

In addition to setting up challenge questions, you will need to set up **one** additional verification option from the following choices:

- Text Message
- Authenticator App

**You are not required to set up more than one of these options.**

**Note:** If you select the Authenticator App as one of your options, you must first download an Authenticator App from your App store.



For quick access, use this QR code.



## Estimate a Benefit

You can estimate a future retirement benefit anytime, anywhere in mySBCERA.

### Step 1

Navigate to the [Estimate a Benefit](#) option in the menu.

### Step 2

Select [Get a Retirement Benefit Estimate](#)

### Step 3

View your generated retirement benefit estimate under [Estimate History](#)



## Purchase Service Credit

You can complete a service credit purchase in mySBCERA.

### Step 1

Navigate to the [Service Credit Purchases](#) option in the menu.

### Step 2

Select [Make a Service Purchase Request](#) and follow the instructions.

### Step 3

After completing your estimate, you will be able to track the progress of your request on your [Account Summary](#) page under [Requests](#).





## Apply for Retirement

If you are eligible to retire, you can apply online in mySBCERA. To get started, log in to your account and follow the next steps:

### Step 1

Navigate to the left-hand menu under **Self-Service Options**

### Step 2

Select **Apply for Retirement**

### Step 3

Select **Apply for Service Retirement** and follow the instructions to retire.

### Step 4

Once you submit your application, you can track your status by clicking on **Service Retirement Application** on your **Account Summary** page under **Requests**.

## Update Your Email

You can update your email in mySBCERA.

1. Go to the **Account Settings** option in the menu
2. Add a new address or update an existing address
3. Click Update

## Other Features in mySBCERA

- View your account summary
- See your contact and beneficiary information
- Register for seminars
- Elect eDelivery to view member statements and more online
- Complete a retirement application

## Additional Help

For additional questions about mySBCERA, you can call us at **(909) 885-7980** or send us a message at **MemberServices@SBCERA.org**.