

# 2011-2012 SBCERA CONTRIBUTION RATES

## EFFECTIVE JUNE 18<sup>TH</sup>

The San Bernardino County Employees' Retirement Association's (SBCERA) member contribution rates are set annually. Any changes to the rates are based on annual financial studies conducted by independent actuaries. **Your contribution rate may or may not have changed.** You can use the charts below to determine your contribution rate for 2011-2012. **This year, some contribution rates have decreased slightly by 0.01%. The rates that have changed are in bold.** Please be sure to use your appropriate entry age, i.e. your closest age when you began working for your employer permanently or your entry age from another public pension system with which you have previously established reciprocity.

| GENERAL EMPLOYEES' CONTRIBUTION RATES |                |                    |
|---------------------------------------|----------------|--------------------|
| Effective June 18, 2011*              |                |                    |
| Entry Age                             | Refundable (%) | Non-Refundable (%) |
| 16                                    | 7.42           | 6.68               |
| 17                                    | 7.54           | 6.79               |
| 18                                    | 7.67           | 6.91               |
| 19                                    | 7.81           | 7.04               |
| 20                                    | 7.93           | 7.14               |
| 21                                    | <b>8.07</b>    | <b>7.27</b>        |
| 22                                    | 8.21           | 7.40               |
| 23                                    | 8.34           | 7.51               |
| 24                                    | 8.49           | 7.65               |
| 25                                    | 8.63           | 7.77               |
| 26                                    | 8.78           | 7.91               |
| 27                                    | <b>8.92</b>    | <b>8.04</b>        |
| 28                                    | 9.07           | 8.17               |
| 29                                    | 9.23           | 8.32               |
| 30                                    | <b>9.38</b>    | <b>8.45</b>        |
| 31                                    | 9.54           | 8.59               |
| 32                                    | 9.70           | 8.74               |
| 33                                    | 9.86           | 8.88               |
| 34                                    | 10.03          | 9.04               |
| 35                                    | 10.20          | 9.19               |
| 36                                    | 10.38          | 9.35               |
| 37                                    | 10.56          | 9.51               |
| 38                                    | <b>10.74</b>   | 9.68               |
| 39                                    | 10.94          | 9.86               |
| 40                                    | <b>11.13</b>   | <b>10.03</b>       |
| 41                                    | 11.34          | 10.22              |
| 42                                    | 11.55          | 10.41              |
| 43                                    | 11.78          | 10.61              |
| 44                                    | 12.01          | 10.82              |
| 45                                    | 12.26          | 11.05              |
| 46                                    | <b>12.50</b>   | <b>11.26</b>       |
| 47                                    | <b>12.72</b>   | <b>11.46</b>       |
| 48                                    | <b>12.89</b>   | <b>11.61</b>       |
| 49                                    | 13.04          | 11.75              |
| 50                                    | 13.15          | 11.85              |
| 51                                    | 13.22          | 11.91              |
| 52                                    | 13.26          | 11.95              |
| 53                                    | 13.26          | 11.95              |
| 54 +                                  | <b>12.95</b>   | <b>11.67</b>       |

| SAFETY EMPLOYEES' CONTRIBUTION RATES |                |                    |
|--------------------------------------|----------------|--------------------|
| Effective June 18, 2011*             |                |                    |
| Entry Age                            | Refundable (%) | Non-Refundable (%) |
| 16                                   | 9.54           | 9.17               |
| 17                                   | <b>9.70</b>    | <b>9.33</b>        |
| 18                                   | 9.87           | 9.49               |
| 19                                   | 10.04          | 9.65               |
| 20                                   | <b>10.20</b>   | <b>9.81</b>        |
| 21                                   | 10.37          | 9.97               |
| 22                                   | 10.55          | 10.14              |
| 23                                   | 10.73          | 10.32              |
| 24                                   | 10.91          | 10.49              |
| 25                                   | 11.09          | 10.66              |
| 26                                   | 11.27          | 10.84              |
| 27                                   | <b>11.46</b>   | <b>11.02</b>       |
| 28                                   | 11.66          | 11.21              |
| 29                                   | 11.87          | 11.41              |
| 30                                   | <b>12.06</b>   | <b>11.60</b>       |
| 31                                   | 12.27          | 11.80              |
| 32                                   | <b>12.49</b>   | <b>12.01</b>       |
| 33                                   | 12.70          | 12.21              |
| 34                                   | <b>12.93</b>   | <b>12.43</b>       |
| 35                                   | 13.16          | 12.65              |
| 36                                   | 13.41          | 12.89              |
| 37                                   | 13.66          | 13.13              |
| 38                                   | 13.92          | 13.38              |
| 39                                   | 14.20          | 13.65              |
| 40                                   | <b>14.50</b>   | <b>13.94</b>       |
| 41                                   | <b>14.79</b>   | <b>14.22</b>       |
| 42                                   | <b>15.04</b>   | <b>14.46</b>       |
| 43                                   | 15.25          | 14.66              |
| 44                                   | 15.42          | 14.83              |
| 45                                   | <b>15.54</b>   | <b>14.94</b>       |
| 46                                   | 15.64          | 15.04              |
| 47                                   | 15.68          | 15.08              |
| 48                                   | 15.68          | 15.08              |
| 49 +                                 | 15.32          | 14.73              |

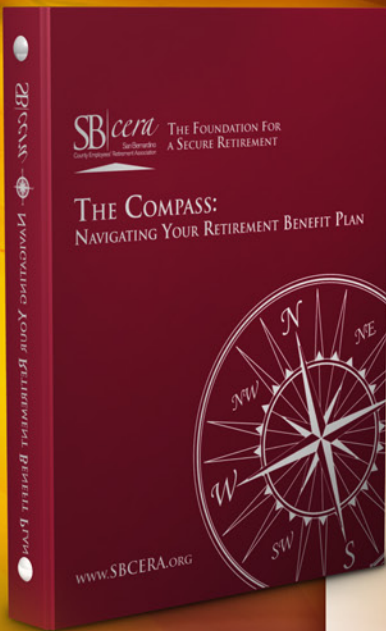
Effective June 18\*, the Survivors' Benefit Contribution will **decrease** from **\$0.99** to **\$0.89** per pay period.



THE FOUNDATION FOR  
A SECURE RETIREMENT

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\* For SCAQMD and CSAC members these rates are effective June 27, 2011; for Law Library the rates are effective July 1, 2011.



# “COMPASS” UPDATES AVAILABLE ONLINE SOON

SBCERA will finalize its latest edition of *The Compass* in the coming months. In the past, any changes have been mailed to members to update their copy of *The Compass*.

This year, SBCERA is trying something new. To reduce costs and ensure timeliness and accuracy for our members, Compass updates will no longer be mailed. Instead, updates will be made available to download, print and save from the SBCERA website, [www.SBCERA.org](http://www.SBCERA.org).

SBCERA will notify you when the latest updates are available on the website. In addition, you will be given the opportunity to request a mailed copy of the changes.

While SBCERA tries to keep *The Compass* up-to-date, you should not rely solely on this information when making important decisions about your retirement benefits. SBCERA encourages you to always contact an SBCERA representative for assistance.

If you do not have a copy of *The Compass*, you can find the latest edition on our website [www.SBCERA.org](http://www.SBCERA.org) under the “Communications” tab called “Plan Description,” or you may email us at [communications@sbcera.org](mailto:communications@sbcera.org) to request the latest copy. Copies will not be mailed until we have finished printing updated versions later this year.

## COMPASS UPDATES TO BE POSTED ONLINE. STAY TUNED FOR MORE INFORMATION.

Last updated in 2008, *The Compass: Navigating Your Retirement Benefit Plan*, or more formally known as the SBCERA Summary Plan Description, is the complete guide to your SBCERA retirement benefits.

