

# LINKING PUBLIC RETIREMENT SYSTEMS TOGETHER

UNDERSTANDING RECIPROcity  
AND ITS BENEFITS



**SB** | *cera*  
San Bernardino  
County Employees' Retirement Association

THE FOUNDATION FOR A  
SECURE RETIREMENT

# WHAT IS RECIPROCITY?

Reciprocity is an arrangement that allows you to link your current retirement benefits with another California public retirement system. It enables you to preserve and enhance your total system benefits. Essentially, it gives you portability by allowing you to leave your retirement contributions on deposit, regardless of your length of service, and to take a deferred retirement.

# WHAT ARE THE BENEFITS OF RECIPROCITY?

There are several advantages to establishing reciprocity, they include:

- If the system is an entry age based system, your **contribution rate** will be based on your age of entry into the first system thereby giving you a rate advantage.
- The **service credit** earned in one system may be used to meet the minimum requirements for vesting and/or retirement eligibility in another system.
- Your **highest final earnable compensation** from either system may be used by both systems to compute your benefit allowance.

# AM I ELIGIBLE TO ESTABLISH RECIPROCITY?

You are eligible for reciprocal benefits if you change your active membership to and/or from SBCERA and another system that is covered under the 1937 Act, CalPERS or any agency that has entered into a reciprocal agreement with CalPERS. You must also meet the following requirements:

- The time between leaving one public retirement system and entering another **must not exceed 180 days**.
- You must have a **clean break in service** from the old system before entering the new one. For example, you cannot be on vacation time with the previous system while working at the new system.



# HOW DO I ESTABLISH RECIPROCITY?

You must elect to establish reciprocity by informing both systems of your intention. You can do so by completing an SBCERA reciprocity form or sending a letter and/or memo to SBCERA asking to establish reciprocity between the different public retirement systems.

# HOW DO I RETIRE FROM RECIPROCAL SYSTEMS?

You must retire concurrently from both (or all) systems on the same date. Please provide proper notification to both (or all) agencies of your intended retirement date in order to start the retirement process.



# WHICH SYSTEMS ARE ELIGIBLE FOR A RECIPROCAL AGREEMENT?

SBCERA has reciprocal agreements with the other counties in California that are governed by the California Employees' Retirement Law of 1937 (or more commonly called the 1937 Act). These counties include:

- Alameda
- Contra Costa
- Fresno
- Imperial
- Kern
- Los Angeles
- Marin
- Mendocino
- Merced
- Orange
- Sacramento
- San Diego
- San Joaquin
- San Mateo
- Santa Barbara
- Sonoma
- Stanislaus
- Tulare
- Ventura

SBCERA also has reciprocal agreements with:

- California Public Employees' Retirement System (CalPERS)
- California State Teachers' Retirement System (CalSTRS)
- Other municipalities and special districts

**NOTE:** The University of California Retirement System does not recognize SBCERA as a reciprocal agency or many of the other above-mentioned entities.



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### **Important Notice**

This brochure has been created in order to help members understand reciprocity. Every effort has been made to ensure the accuracy of the information offered. You should not rely solely on the information contained herein. In the event of any discrepancy between the information contained in this brochure and state and federal law, the state and federal law will govern. Additionally, the SBCERA By-laws take precedence over the content of this brochure.