

# Member Guide

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

A Summary Plan Description for members of the  
San Bernardino County Employees' Retirement Association



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## Introduction

### Mission Statement

It is the mission of the San Bernardino County Employees' Retirement Association (SBCERA) to provide the members and their beneficiaries with those retirement and related benefits and services which they have earned and which are commensurate with their years of service and compensation.

It is the responsibility of those charged with administration of SBCERA to:

- Effectively collect contributions to fund liabilities incurred;
- Diversify the investments of the system so as to minimize the risk of loss and to maximize the rate of return;
- Administer the benefits impartially, fairly and in accordance with the applicable law;
- Deliver service to the membership in an accurate, courteous, prompt, professional and cost-efficient manner;
- Appropriately set employer and member contributions in accordance with responsible funding practices; and
- Strategically plan for the future.

The SBCERA Member Guide is intended to provide you with basic information about the benefits offered by the San Bernardino County Employees' Retirement Association (SBCERA). This publication is formally known as the Summary Plan Description (SPD). Every effort has been made to ensure the timeliness and accuracy of the information offered.

However, you should not rely solely on the information contained herein. Your eligibility for benefits will depend on the specific details of your situation. Your actual benefits will be determined according to the applicable provisions of the California Government Code (Code) and the By-Laws and Policies of SBCERA. Therefore, your benefits may, in some cases, be different from those presented in this publication.

The California Legislature periodically makes revisions and additions to retirement law. The SBCERA Member Guide is updated to the date shown on the title page or the individual page date in the case of future revisions. SBCERA will make every effort to keep you informed of future changes that affect your Retirement Plan (Plan). However, benefits are subject to change with or without notice.

**NOTE:** In the event of any discrepancy between the information contained in this publication and the Code provisions, By-Laws, and Policies referenced above, the Code provisions, By-Laws, and Policies will govern.

The California Government Code in its entirety may be accessed at <http://leginfo.legislature.ca.gov/>. The By-Laws may be accessed at [www.SBCERA.org](http://www.SBCERA.org). The most recent version of The SBCERA Member Guide can also be accessed online at [www.SBCERA.org](http://www.SBCERA.org).

### Contact Information

<b>Address</b>	San Bernardino County Employees' Retirement Association 348 W. Hospitality Lane, Suite 100 San Bernardino, CA 92408
<b>Phone</b>	(909) 885-7980
<b>Toll Free</b>	(877) 722-3721
<b>Fax</b>	(909) 884-1904
<b>E-mail</b>	Click on "Contact Us" on the website
<b>Website</b>	<a href="http://www.SBCERA.org">www.SBCERA.org</a>
<b>Office Hours</b>	Weekdays, 8 a.m. to 5 p.m.

## Definitions of Terms

In addition to the terms defined below, you will find other key terms highlighted and defined where they appear in the text of The SBCERA Member Guide.

**'37 Act** – The County Employees Retirement Law of 1937 – better known as the '37 Act – is a body of law enacted to govern retirement benefits for certain public employees. SBCERA is one of 20 county retirement systems in California subject to the provisions of the '37 Act.

**Active Member** – Member who is currently working for an SBCERA-participating employer and participating in SBCERA membership.

**Actuary** – A licensed professional who assesses the financial security of the pension plan.

**Additional Retirement Credit (ARC)** – A type of service credit purchase that allowed Tier 1 Members to buy up to five years of ARC to increase their total retirement service credit. The time purchased was not based on actual employment. Per the Public Employees' Pension Reform Act of 2013 (PEPRA), this type of service credit purchase is no longer available for any SBCERA members after January 1, 2013.

**Age Factor** – The factor determined by age that is used in determining retirement benefits. There are maximum ages for all membership tiers and classifications. Working beyond a maximum age will not provide you with any further age benefit, but you will continue to add to your retirement benefit by adding to your years of service credit and, possibly, achieving a higher final average compensation. The maximum age for Tier 1 Safety Members is 50; for Tier 1 General Members it is age 65. For Tier 2 Members, it is age 57 for Safety Members and age 67 for General Members.

**Annuity** – A series of payments (retirement benefits) derived from member contributions and interest for a specific period of time such as a number of years or for life.

**Beneficiary** – Person(s) you name to receive a lump-sum distribution and/or monthly continuance (if eligible) upon your death. If no beneficiary is named or if the beneficiary is no longer living, the beneficiary will be your surviving:

Legal spouse or registered domestic partner

Children, or if none,

Estate.

**NOTE:** Beneficiary designations are subject to modification by court order.

**Benefits** – Payments from SBCERA such as monthly retirement payments, disability payments or lump-sum payments.

**Bona Fide Separation from Service** – There are certain limitations, as established by legislation, SBCERA By-Laws and/or federal tax laws, for members who plan to return to work for a participating SBCERA employer following their retirement:

**Safety Members** – If a Safety Member retires from SBCERA prior to reaching "normal retirement age," age 50, they must wait at least 60 days following their retirement date to return to any paid employment status with a participating SBCERA employer. In addition, they cannot enter into a pre-arrangement, oral or written, to return to work with a participating SBCERA employer following retirement.

**General Members** – All General Members must wait at least 180 days following their retirement date to return to any paid employment status with a participating SBCERA employer. In addition, they cannot enter into a pre-arrangement, oral or written, to return to work with a participating SBCERA employer following retirement.



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**COLA** – A Cost-of-Living Adjustment (COLA) is an annual percentage change in a member’s monthly SBCERA retirement or death benefit, not to exceed 2% per year. The COLA is awarded by the Board of Retirement on April 1st of each year based on the increase or decrease in the regional Consumer Price Index (CPI) as of January 1st of that year.

**Compensation Earnable** – For Tier 1 Members, compensation earnable is your base pay plus any additional payable items, allowances and cash-outs such as uniform allowance or shift differential, as approved annually by the Board of Retirement and allowed under the California Employees’ Retirement Law of 1937. Compensation earnable does not include pay for overtime worked.

**Consumer Price Index (CPI)** – An indicator of the cost of living published by the Bureau of Labor Statistics, U.S. Department of Labor. It is an indicator of the changing purchasing power of the dollar.

**Contributions: Employee** – Money deducted from your pay and credited to your retirement account. **Employer** – Money paid by your employer on behalf of SBCERA members, in total, to finance all SBCERA benefits.

**Deductions** – Money taken out of your active employee pay or retirement benefit.

**Deferred Reciprocal Member** – A member who is no longer employed by a participating SBCERA employer, has elected to defer receiving their retirement benefit and has entered employment with a reciprocal public agency within 180 days of termination from their SBCERA-covered employment.

**Deferred Retirement** – As a Vested Member, you may leave your retirement contributions, if any, on deposit with SBCERA and elect to retire at a later date when you are eligible and ready to begin receiving your retirement benefit.

**Disability Retirement** – For purposes of the Retirement Plan, “disabled” means you are “permanently incapacitated for the performance of duty.”

- **Service-Connected Disability** – The disability is a result of injury or disease arising out of and in the course of employment.
- **Nonservice-Connected Disability** – The disability is not related to your job. **NOTE:** You must have at least five years of service credit to be considered for nonservice-connected disability retirement benefits.

**Domestic Partnership** – A California State-registered committed partnership between same-sex couples or opposite sex couples where one partner is age 62 or over. While registration is not the same as marriage, it does secure many important rights and responsibilities. SBCERA recognizes California registered domestic partners as eligible beneficiaries if they meet the required criteria.

**Domestic Relations Order (DRO)** – A legal judgment, decree or order acknowledging the right of a former spouse or domestic partner to a community property interest in your retirement benefits. The DRO directs SBCERA to pay benefits to a former spouse or domestic partner.

**Eligible Beneficiary** – This is a person you name in writing to receive certain benefits provided by the plan upon your death.

**Eligible Child** – Your child (or children, if applicable) who is unmarried and under the age of 18, or under the age of 22 if an unmarried, full-time student.

**Eligible Domestic Partner** – The same-sex partner to whom you are legally registered in California. Or, it could be your opposite-sex partner over the age of 62 to whom you are legally registered in California. For purposes of receiving a benefit, the term may be defined differently depending on the situation.

**Eligible Spouse** – The person to whom you are legally married. For purposes of receiving a benefit, the term may be defined differently depending on the situation.

**Entry Age** – For Tier 1 Members, this is your age when you joined and/or rejoined SBCERA membership or your entry age from another public pension system with which you have previously established reciprocity. Your entry age is used to determine your member contribution rate and stays the same throughout your membership with SBCERA.

**Final Average Compensation** – One of the factors used in determining your lifetime monthly retirement benefit. For Tier 1 Members, it is your highest 12-consecutive months of compensation earnable at any time during your membership or another agency with which you have established reciprocity. For Tier 2 Members, it is the average of your highest 36-consecutive months of pensionable compensation at any time during your membership with SBCERA or another agency with which you have established reciprocity.

**General Member** – You are a General Member if you do any work for an SBCERA-covered employer other than active law enforcement or active fire suppression.

**mySBCERA** – SBCERA's online member portal which allows members to view account information and access important forms, among other features.

**Member Statement** – An annual notice providing Active, Deferred Vested and Deferred Reciprocal Members with a summary of their SBCERA retirement account including future benefit estimates and their designated beneficiaries.

**Nonrefundable Contributions Option** – An option your employer may offer that allows you to contribute to SBCERA at a lower rate (rate subject to annual review); however, upon your termination of employment with a participating SBCERA employer or your death, you and/or your beneficiary will not be entitled to a refund of any nonrefundable contributions.

**Pensionable Compensation** – For Tier 2 Members, it is your normal monthly rate of pay, or base pay, paid to similarly situated members of the same group or class of employment for services rendered on a full-time basis during normal working hours. Pay items excluded from pensionable compensation include, but are not limited to, leave cash outs, standby pay, overtime, payments for services outside of normal working hours, bonuses and allowances. There is a cap on pensionable compensation equivalent to 120% of the Social Security level adjusted by changes in the Consumer Price Index annually on January 1st following the annual valuation.

**Prior Public Agency Service (PPAS)** – Prior service in a public agency such as federal civil service, military service and some public employers in California. **NOTE:** This service is not purchasable if you are entitled to receive a pension or retirement benefit for it.

**California Public Employees' Pension Reform Act of 2013 (PEPRA)** – State legislation, i.e. Assembly Bill 340, that set forth sweeping changes to public employee retirement benefits in California. While PEPRA had little to no impact on existing SBCERA Members, new benefit levels were mandated for those hired on or after January 1, 2013. In response, SBCERA established a new tier, Tier 2, for those hired on or after January 1, 2013 and, therefore, subject to the provisions of PEPRA.

**Refundable Contributions** – Contributions paid at the normal rate to SBCERA. You would be eligible to receive a refund of these contributions, your employer refundable pick-up portion (if applicable or if any) and the interest on both upon termination of your employment with a participating SBCERA employer or your death.

**Reciprocal** – Referring to the relationship/membership in two or more California public retirement plans where information is shared to "link" them together. See also "reciprocity."

**Reciprocity** – An agreement between SBCERA and another California public retirement system allowing you to receive retirement benefits from both, under certain circumstances and requirements.

**Redeposit** – Paying back money and related interest previously withdrawn from your SBCERA account to restore service credit.

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**Retirement Date** – The first date retirement income is payable to you and the date when your retirement election becomes irrevocable.

**Safety Member** – You are a Safety Member if you are employed in active law enforcement or active fire suppression.

**SBCERA** – San Bernardino County Employees' Retirement Association (also referred to as "the Plan" or "the System").

**Service Credit** – Credit you earn over time as an SBCERA Member. It is expressed as years and/or portions of a year. For members who are part-time employees, a proportionate amount of credit is earned.

**Summary Plan Description** – A general description of SBCERA retirement plan provisions offered to plan participants and beneficiaries (also known as "The SBCERA Member Guide").

**Survivor Benefits** – Benefits payable to a General Member's eligible spouse, registered domestic partner or children upon their death.

**Tier 1 Member** – Those SBCERA Members with a membership date prior to January 1, 2013. Or, those members who are eligible for and establish reciprocity with an eligible public retirement system for service prior to January 1, 2013.

**Tier 2 Member** – Those SBCERA Members with a membership date on or after January 1, 2013.

**Vested** – Members are considered "vested" or eligible to receive a future benefit after achieving five years of service credit.

## Plan Structure

The San Bernardino County Employees' Retirement Association (SBCERA) is a public agency created to administer retirement benefits. It was established in 1945, following a vote by the people of the County on May 16, 1944. SBCERA's membership includes Active Members, Deferred Members and Retired Members from various participating employers.

The retirement benefits administered by SBCERA are those related to your compensation and service, including the benefit that is the focus of this reference guide—the retirement benefit. It is the monthly benefit eligible members receive after they retire.

## Defined Benefit Formula

SBCERA's retirement plan is what is known as a "defined benefit" Plan. This means benefit amounts are defined by a formula – they do not depend on how much money accumulates in your account, as they would under a "defined contribution" plan, such as a 401(k) or 457(b) plan. Under this formula, benefit amounts are based on the following four factors:

Age at retirement;  
Years of service credit;  
Highest final average compensation;  
Benefit formula.

Your benefit amounts may also depend on the benefit payment option you select at retirement. See "Plan Membership" for more information on membership tiers and "Retirement Eligibility" in 1 for more information on the components that make up the formula and the payment options available.

## Contributions

You and your employer both contribute to the Plan. Employers contribute the amount required to pay benefits at the levels called for by the defined benefit formula. See the "Contributions and Account Earnings" section for more information.

## Board of Retirement

Management of SBCERA is provided by a twelve-member Board of Retirement. Members include the County Treasurer and the Treasurer's deputy; four members appointed by the Board of Supervisors; two members elected by General Members; one member elected by Safety Members; and, one member elected by Retired Members. Safety and Retired Members also elect an alternate.

The Board's responsibilities include: maintaining sole and exclusive authority over plan assets; setting investment strategies; selecting external, professional investment managers and advisors; monitoring and managing all investments in coordination with staff and advisors; administering benefits efficiently and lawfully; appointing the Chief Executive Officer and Chief Counsel; and ruling on disability retirement claims and special cases.

Each member of the Board is bound by the Board's Statement of Governance Principles and Code of Ethics. The Board of Retirement's responsibilities and functions are governed by the applicable provisions of the California Government Code, along with the By-Laws and policies of SBCERA.

Board meetings are open to the public and subject to the Brown Act on open meetings. If you would like to attend Board meetings, they are held the first Thursday of each month at 9 a.m. in the Board of Chambers on the first floor at 348 W. Hospitality Lane in San Bernardino. Board Members can be contacted through the SBCERA staff.

## SBCERA Staff

The responsibility of SBCERA staff is to provide benefits, accounting and counseling for retirement and disability benefits, and information relating to those benefits. Staff is responsible for the management of the investment program, in accordance with policies set forth by the Board of Retirement. Additionally, staff is accountable for the financial records and reports including the Annual Comprehensive Financial Report (ACFR) and other fiscal reports, control of the retirement payroll, contributions' accounting and reconciliation of investments. Staff is dedicated to administering the benefits impartially, fairly and in accordance with the applicable law. They are committed to delivering service to the membership in an accurate, courteous, prompt, professional and cost-effective manner.

# Active Members

## Plan Membership

Any employee who is appointed to a regular position whose service is greater than fifty percent (50%) of the full standard of hours required by a participating SBCERA employer must become a member of SBCERA.

Employees who have attained age 60 prior to employment may waive their membership within 90-days following initial appointment to a position that includes the employee in the field of membership of SBCERA.

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.

Your SBCERA membership date is based on the following:

- The date of hire as a permanent employee, or
- The date of transfer from a non-qualifying position to one requiring membership, or
- Your date of entry into membership with another public retirement system with which you have established reciprocity. If you enter SBCERA membership under Tier 2, but establish reciprocity with another public retirement system where you were a member prior to January 1, 2013, you may be reclassified as a Tier 1 Member.





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SBCERA has helped  
me make educated  
and informed  
decisions about my  
retirement.”



### Contributions and Account Earnings

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.

#### My Contribution Rate

Your member contribution is paid through payroll deductions and is based on your membership classification and tier (i.e. General or Safety, and Tier 1 or Tier 2).

Tier 1 Members pay a percentage of their compensation earnable based on their entry age. Your entry age is 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.

If you are a Tier I Member that previously left employment and you were later rehired by an SBCERA-covered employer, your contribution rate will be based on your entry age from your earlier employment:

- If you are rehired within 90 days and your contributions remain on deposit with SBCERA;
- If you redeposit your contributions within 180 days of being rehired; or
- If you are vested and you left your funds on deposit with SBCERA when you left employment.
- If none of the above conditions are met, your entry age will be based on your birthday closest to your rehire date.

Tier 2 Members pay a fixed, flat-rate percentage of their pensionable compensation. Contributions are not paid on compensation above the pensionable compensation cap, which is adjusted each year based on changes in the Consumer Price Index (CPI).

SBCERA employer and member contribution rates are set annually. Changes to the rates are determined by financial studies conducted by independent actuaries. The Board of Retirement reviews and sets contribution rate increases or decreases on the basis of these studies each fiscal year.

Since contributions are taken as payroll deductions, they will be taken from a partial paycheck if the paycheck amount is sufficient to cover the entire contribution. No contribution will be paid if the entire contribution cannot be taken.

You cannot increase your contributions or add to them to increase your future benefit. Since SBCERA is a defined benefit plan, your future lifetime retirement benefit will be calculated according to a formula and not by how much money you have contributed to the plan. Therefore, increasing your contributions will not increase your future benefit.

You will contribute to SBCERA throughout your career with a participating SBCERA employer. However, there are some exceptions that may nullify your requirement to make further contributions to the plan:

- If you are Tier 1 Member with a membership date prior to January 1, 2013, and you earn 30 years of continuous service credit with a participating SBCERA employer; or
- If you were an SBCERA Tier 1 Member on March 7, 1973, with 30 years of total service credit including reciprocal and/or Prior Public Agency Service (PPAS) time; or
- If you are Tier 1 Member with a membership date on or after April 9, 2002 and prior to January 1, 2013, with 30 years of service credit including reciprocal time; or.
- You change your employment status to a position excluded from SBCERA membership.

You can view your current total accumulated refundable contributions with SBCERA by logging into your online account. Your accumulated refundable contributions are also provided on your SBCERA member statement, which is sent to you digitally or by mail annually.

## Refundable vs. Nonrefundable Contributions

This is an option offered by some of SBCERA's participating employers for some employees. The difference between refundable and nonrefundable contributions is defined by how much you contribute and what you or your beneficiary will be able to refund or rollover upon termination of your employment or death:

- If you choose nonrefundable contributions, you contribute at a lower rate, but you are not entitled to a refund of any nonrefundable contributions if you terminate employment with an SBCERA participating employer.
- If you choose refundable contributions, you contribute at a higher rate (\$1 for every \$1 required). However, you are entitled to a full refund of your employee contributions and the interest they earned (minus the applicable withdrawal charge) if you terminate employment with an SBCERA participating employer.
- If you leave employment and you have made both refundable and nonrefundable contributions, you will only be able to rollover or refund the portion attributable to the refundable contributions.

In the event of your death, your beneficiary will have the option to refund or rollover, any refundable contributions and interest in your retirement account. Nonrefundable contributions cannot be refunded.

**NOTE:** Any nonrefundable contributions you make remain nonrefundable, even if you later switch to making refundable contributions.

## Employer Contributions

Employer contribution percentages vary by employer and plan membership. Employer contributions are not refundable to the employee at any time.

## Interest Earnings

Per the Board of Retirement Interest Crediting and Excess Earnings Allocation Policy, your account is credited interest on June 30th and December 31st of each year. The interest rate is based on the lesser of the assumed investment earnings rate or the six-month Treasury Bill rate. The interest is applied to your account balance as of the last day of the prior six-month interest crediting period. For example, an account with a balance of \$1,000 at June 30th would have interest credited to that \$1,000 balance December 31st, at the lesser of the two rates. The new balance December 31st would then have interest credited to it June 30th of the next year. While interest and account balances do impact refunds and some death benefits, ultimately it is your service credit, age at retirement and highest final average compensation that are the key factors used in determining your retirement benefit.

## Access to Your Contributions

The Retirement Plan does not allow you to borrow from your account, nor may you withdraw money while you are still working for a participating employer or under a reciprocal arrangement. If you terminate your employment with a participating employer, you may take a refund of your accumulated refundable contributions and the interest credited on them. See the "Termination Before Retirement" section for more information.

## Annual Member Statements

Your member statement will show personal information (for example, your date of birth, date of membership, years of service credit, plan and membership status), your current refundable account balance, activity for the last year and projected benefits. It will also reflect any service credit purchase contracts and established reciprocal relationships.

Your current account balance will reflect only your refundable contributions (including any portion picked up by your employer) and the interest credited on them. Projected benefits will be based on your current compensation—they do not factor in possible pay increases between now and the time you retire.

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Active Members are sent a statement once a year, at the end of the month following their birthdays. Deferred Members are sent their statements in the month of July every year. You should check your statement carefully and contact SBCERA if you have questions or notice any discrepancies.

## Plan Investments

Defined benefit plans, such as SBCERA, promise members a lifetime retirement benefit. These benefits are funded with employee contributions, employer contributions and investment earnings. At SBCERA, nearly 70 percent of all benefit payments are funded with SBCERA investment earnings. These funds are held in trust and invested separately from any employer general funds.

While investments provide the primary means of paying benefits, your benefit is guaranteed regardless of investment performance. In other words, it is the employer who bears the risk of the plan's investment performance. Your benefit is based on the factors discussed previously.

The investments of the plan are managed by the Board of Retirement in accordance with the Board-approved Investment Policy. The Board of Retirement uses professional staff and independent, third party investment consultants to assist in overseeing plan assets. The assets are allocated among different asset classes to meet the expected return at the lowest overall expected risk.

Please refer to the current Annual Comprehensive Financial Report (ACFR) for more specific information related to SBCERA investments. Copies of the annual ACFR may be requested by calling the SBCERA office or by visiting [www.SBCERA.org](http://www.SBCERA.org).

## Reciprocity: Linking Public Retirement Systems

While you cannot transfer ("roll over") contributions earned in a public retirement system to and/or from another retirement system, you may be eligible to establish reciprocity with the new system. Reciprocity allows you to link public retirement systems to preserve and enhance your total retirement 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.

## Advantages of Reciprocity

The service credit earned in one system may be used to meet the service credit requirements for vesting and/or retirement eligibility in another system. However, when calculating your benefit amount, each system will only use the years of service credit earned with their system.

Your highest final average compensation from either system may be used by both (or all) systems to determine your retirement benefit.

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. Therefore, those entering SBCERA as Tier 2 Members who establish reciprocity with another public retirement system, where they were a member prior to January 1, 2013, may be eligible for Tier 1 SBCERA membership. Upon doing so, your SBCERA contribution rate will likely change based on the tier in which you are placed. Be aware that you may owe additional contributions or receive a refund for overpayment of contributions due to the change in your contribution rate.

## Requirements to Establish Reciprocity

To establish reciprocity between SBCERA and another eligible public retirement system, you must meet the following requirements:

- You must elect to establish reciprocity with an eligible public retirement system. It is not automatic.
- The time between leaving one public retirement system and entering another cannot exceed six months, or 180 days.
- 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 example, you cannot be on vacation time with the previous system while working at the new system.

SBCERA may be able to delay your membership date for up to twelve weeks.

- 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.

## Electing to Establish Reciprocity

To elect to establish reciprocity, you must complete one of the following steps:

- New SBCERA Members or returning SBCERA Members: Complete the appropriate section regarding reciprocity (prior public agency employment) on the SBCERA Membership Enrollment Affidavit provided to you by your employer when you begin your employment.
- Current SBCERA Members: Submit a written request to SBCERA including the name of the system with which you wish to establish reciprocity.
- Members leaving SBCERA-covered employment: Complete a Request to Defer Retirement form and indicate the reciprocal retirement system you want to establish reciprocity with.

Upon submitting your request, SBCERA will work closely with the other public retirement system to complete all necessary processes. SBCERA will inform you if, and when, reciprocity has been established. This process may take up to 10 months to complete.

## Eligible Public Retirement Systems

SBCERA has reciprocal agreements with the following systems for those entering into membership with SBCERA:

- California Public Employees’ Retirement System (CalPERS)
- California State Teachers’ Retirement System (CalSTRS)
- Judge’s Retirement System (JRS) and the Judge’s Retirement System II (JRS II)
- Any pension plan that has reciprocity with CalPERS

Retirement systems in the other 19 counties operated under the County Employees’ Retirement Law of 1937 (1937 Act), which includes:

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

## Retiring with Reciprocity

You must retire concurrently from both (or all) systems on the same date. You should provide proper notification to both (or all) agencies of your intended effective retirement date in order to start the retirement process with all systems at the same time. You must submit retirement applications to both (or all) reciprocal systems.

## Service Credit

Service credit is earned based on the hours worked for an SBCERA-covered employer, which are then converted to years. It is one of the factors used to determine the amount of your retirement benefit. The other factors are age at retirement and your highest final average compensation.

Members earn service credit for each year or partial year worked for an SBCERA-covered employer. Service credit does not include overtime. Members working part-time earn proportionate amounts of service credit. For example, a member working 50% of the time for one year will receive half a year of service credit. Your years of service credit are reported on your annual member statement.



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**NOTE:** If you have unused leave balances when you retire, it is not added to your years of service in order to enhance your SBCERA retirement benefit.

### [Purchasing Service Credit](#)

You may be eligible to purchase additional service credit, but the purchase must be completed no later than 120 days after your retirement date. Service credit purchase options include the following:

**Prior Public Agency Service (PPAS)** – You may purchase service credit for all or part of prior service in the following public agencies (provided you refunded and are not entitled to receive a pension or retirement benefit for this prior service):

- Federal civil service
- Some public employers in California

**You may purchase service credit for all or part of prior military service even if you are entitled to receive a pension or retirement benefit for that service.**

**NOTE:** This type of service cannot be used to satisfy the service requirement for vesting or eligibility to retire. To purchase PPAS, you pay twice the contributions (employer and employee portions) required if you had the same length of service as a member of SBCERA including interest. You need to determine if the increased benefit (the increase in your monthly retirement benefit amount from the enhanced service credit) outweighs the cost of the service credit purchase. Contact SBCERA to begin the process of determining the cost of purchasing this service credit.

**Past Ineligible Service** – You may receive service credit for a prior period of service for an SBCERA-covered employer that was ineligible for membership, such as work classified as temporary, hourly, part-time (less than 20 hours weekly) or seasonal. Payment consists of the appropriate member contributions plus interest.

**Redeposit of Withdrawn SBCERA Contributions** – If you left SBCERA-covered employment in the past and withdrew your retirement contributions and interest, you have no retirement service credit for that period of service. You can restore this service credit in full if you redeposit (pay back) the withdrawn contributions and interest under the following conditions:

- You returned to your employer and are currently an SBCERA Member, or
- You returned to your employer, have left employment again, and are currently a member in deferred retirement status.

**NOTE:** The purchase must be completed in full in order to receive service credit.

**Authorized Leave** – Generally, periods of leave without pay do not earn retirement service credit, nor can this service be purchased. However, you may purchase service credit when you return from certain leaves as described below:

- **Sick Leave Without Pay** – You may purchase up to one year (12-consecutive months) of retirement service credit upon return to work from authorized sick leave without pay (with departmental verification). You purchase service credit by paying the amount of employee contributions plus interest.
- **Military Leave of Absence** – If you resign from your employer or obtain a leave of absence to enter the armed forces of the United States then return to the same employer, you may purchase retirement service credit for the period of military service. To be eligible for military service credit, members who either resign to enter military service or take a leave of absence for military service must re-enter employment within one year of termination of military service. To purchase this military service credit after you are re-employed, you must file a request for the credit with SBCERA and provide a copy of your military discharge certificate (DD Form 214 or its equivalent) to verify your military service. Your account is credited with this service credit after you make the purchase.

## Service Credit Purchase Payment Options

When purchasing service credit you may choose from the payment options below. However, authorized leave time can only be paid for using one of the pre-tax payment options. Additional details about these payment options will be sent to you with your service credit purchase contract.

**Pre-Tax Direct Transfer from Qualifying Deferred Compensation Plan:** You may be eligible to rollover funds from an employer-sponsored defined contribution retirement savings account, such as a 401(a), 457(b), 401(k) or PST plan, to pay the full amount of your purchase. No partial payments are allowed. This transfer is not considered a taxable distribution.

**After-Tax Payment Plan (Payroll Deductions):** You may select to make payments through after-tax payroll deductions. The number of payroll deductions is dependent on the type of service credit purchase.

**After-Tax Lump Sum Payment:** You may pay all or a portion of your service credit purchase using after-tax dollars, such as a check or money order.

If you are in a deferred retirement status, you may repay contributions and interest only by lump-sum. You must repay ALL contributions and interest, or no credit will be given (partial credits are not possible).

If you had the nonrefundable contribution option during your entire SBCERA-covered employment and you have returned to that employment and SBCERA membership, you may request restoration of the previous service credit.

## Service Purchase Contract Changes

If your financial situation changes after you sign a payment contract, and if you are paying for your purchase with after-tax payroll deductions, you may request to revise the contract, but SBCERA cannot guarantee that such revisions will be approved. If you terminate the contract, be aware you may not get a refund for any payments already made. Instead, you will be credited for the months or years of service paid up to the time of termination.

If you stop payments for a redeposit, then the redeposit will not be granted (partial redeposits are not possible). Any payments already made will be held for refunding upon your retirement, termination or death. In the event of your death, redeposited contributions, plus credited interest, will be refunded to your beneficiary or estate.

**NOTE:** All funds paid for a service credit purchase will be credited to your SBCERA retirement account as refundable contributions.

## Service Credit Purchases

For more information or to begin the process, contact SBCERA to obtain a cost estimate. You will not be obligated to complete the purchase until the appropriate forms and/or documentation required to verify eligibility of the service credit has been completed and a contract has been signed by you.

The payment available to you will appear on your payment contract, along with any restrictions on the length of time you have to complete the payments.

## Retirement Eligibility

Vesting is the first major milestone of your SBCERA membership. Once you earn at least 5 years of SBCERA or reciprocal service credit you become vested in the plan and qualify for a lifetime retirement benefit.

The next major milestone is becoming eligible to retire. To retire and begin receiving your lifetime retirement benefit, you must meet one of the following requirements based on your membership type and tier:

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### 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

**NOTE:** Prior Public Agency Service Credit and Additional Retirement Credit does not apply toward vesting or retirement eligibility. You will not be credited with service for periods when you are taking a leave without pay or your paycheck is too small to cover your retirement contribution. You may, however, purchase up to 12 months of service credit for authorized sick leave per incident. See the section on "Purchasing Service Credit."

## Determining Your Retirement Benefit

Your retirement benefit is based on four factors. An increase in one of these factors may increase your retirement 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:

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

**Years of Service Credit:** Your years of service credit increase with every hour worked. Therefore, each pay period your benefit increases.

**Final Average Compensation:** The amount of money you have earned prior to retirement that will be used when determining your benefit. The definition varies based on your tier.

- **Tier 1:**Your highest 12-consecutive months of earnable compensation at any time during your membership or with a reciprocal agency with which you have established reciprocity.
- **Tier 2:**The average of your highest 36-consecutive months of pensionable compensation at any time during your membership or with a reciprocal agency with which you have established reciprocity.

**Benefit Formula (Tier 1 or 2, General or Safety):** 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. For example, the formula for Tier 1 General Members is 2% @  
Therefore, a member who retired at age 55 with 25 years of service credit could expect to receive 50% (2% x 25 years) of their final average compensation.

## The Age Factor

The age at retirement used in determining your retirement benefit is stated in terms of quarter years. For example, if you were born in January 1955 and retired in April 2010, your age at retirement would be 55  $\frac{1}{4}$ .

## Optimizing Your Retirement

When choosing what day to retire, waiting a month or two may make a difference in your monthly benefit. Keep the following factors in mind when choosing your retirement date to optimize your monthly retirement benefit:

**Your Birthday:** Your age at retirement is counted in quarter years. Therefore, you may want to consider retiring on your birthday, immediately following your birthday or in a three-month interval after your birthday to ensure you receive the latest quarter year of age credit available to you.

**Spring:** By retiring on or before April 1, your retirement benefit will include any cost-of-living adjustments (COLA), if approved.

**End of the Calendar Year:** If you decide to retire at the end of the year, please consider any leave cash-outs you may be eligible for and their impact on your taxable income for the year. If you retire toward the end of the year, your tax rate for any retirement benefits paid that year will be based on income including compensation from your job for most of the year. 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:** Some Tier 1 Members are eligible to complete cash-outs prior to retirement. If you are eligible to do so, you should consider completing these cash-outs prior to retirement. Doing so, may increase your final average compensation.

## Applying For Retirement

When the time for your retirement draws near, you are encouraged to meet with an SBCERA Retirement Specialist to discuss your options. Call (909) 885-7980 or (877) 722-3721 to schedule an appointment. Your retirement application must be signed within 60 days of your retirement date. Therefore, it is a good idea to call approximately three months before the date you have chosen as your retirement date in order to schedule the appointment. You will sign your retirement application at the appointment.

SBCERA will notify your department you are applying for retirement and will submit your application to the Board of Retirement for approval. Once your application has been approved, you will be considered retired on your chosen retirement effective date. The steps involved in retiring are summarized in the Pre-Retirement Checklist located under the Journey Planning Tools tab.

You can rescind your application or change your retirement date by submitting a written request to SBCERA before any retirement benefits have been paid. However, such a request will not automatically reinstate you as an employee. The decision on whether to reinstate you will rest with your former participating employer.

Your retirement benefit will be paid on the last business day of each month. Generally, retirement benefits are taxable. However, in some cases, all or a portion of the benefit may be excluded from gross income for federal and/or state income taxes. You may wish to speak with a qualified tax advisor; SBCERA cannot give you tax advice.

## Selecting A Retirement Option

You will designate a beneficiary when you apply for retirement. This will supersede any previous beneficiary designation. When you retire, you will choose an option that determines how this beneficiary is paid after your death. This is an important decision, because it may affect the benefit amount you will receive.

You can select the retirement option that best meets your needs for providing for a spouse, domestic partner or other beneficiary. Some of the options reduce your monthly benefit in order to provide a lifetime monthly continuance for your beneficiary. Each of the options available to you are outlined in the next three of pages.

### Unmodified Option

**Benefit paid to retiree:** This offers you the maximum benefit for your lifetime.

**Benefit paid to beneficiary:** If you designate your eligible spouse or domestic partner, he/she will receive a lifetime monthly continuance of 60% of the amount you were receiving.

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For your spouse to be considered eligible, he/she must have been married to you for at least one year prior to the time you retired. A domestic partner is eligible if he/she was lawfully registered with you in a domestic partnership one year prior to your retirement. To be considered a post-retirement eligible spouse/domestic partner, you must have been married/legally registered at least two years prior to your death and your spouse/domestic partner must be 55 years or older upon your death.

If you designate your unmarried minor children, they will receive a monthly continuance of 60% of the amount you were receiving until they marry or reach age 18, whichever comes first. Children are also considered eligible up to the age of 22 if they remain unmarried and are enrolled as full-time students in an accredited school. If more than one child is designated as your beneficiary, then the benefit will be divided among them.

**Who might want to consider it:** Married members and domestic partners generally consider the unmodified benefit the best payment option because the other options reduce the benefit payable to you in exchange for allowing the designation of someone other than your spouse or domestic partner as beneficiary.

### Option 1

**Benefit paid to retiree:** This offers you a reduced benefit for your lifetime.

**Benefit paid to beneficiary:** Your beneficiary will receive a lump-sum of your unused refundable contributions (if any remain in your account).

**Who might want to consider it:** A member who wants a beneficiary to receive a lump-sum benefit generally prefers this option, or a member who requires flexibility in the selection of a beneficiary. Also, members who are in poor health might want to ensure that their beneficiary receives as much benefit as possible because they will not be drawing on the benefit for long and anticipate remaining undistributed contributions.

**NOTE:** This is the only option that allows you to change your beneficiary after retirement.

### Option 2

**Benefit paid to retiree:** This offers you a reduced benefit for your lifetime. This particular reduction depends on your age and the age of the beneficiary you designate. You may not change your beneficiary after you retire.

**Benefit paid to beneficiary:** Your beneficiary will receive a lifetime continuance of 100% of the (reduced) amount you were receiving. When your beneficiary dies, payments stop and no further benefits will be paid.

**Who might want to consider it:** A member who wants to leave a beneficiary the greatest possible amount of money might prefer this option.

### Option 3

**Benefit paid to retiree:** This offers you a reduced benefit for your lifetime. The reduction depends on your age and the age of the beneficiary you designate. You may not change your beneficiary after you retire.

**Benefit paid to beneficiary:** Your beneficiary will receive a lifetime continuance of 50% of the (reduced) amount you were receiving. When your beneficiary dies, payments stop and no further benefits will be paid.

**Who might want to consider it:** A member who wants to minimize the reduction of his or her benefit but still wants to provide a lifetime benefit to a beneficiary might find this option preferable.

**NOTE:** If you select one of the modified benefit options and your designated beneficiary pre-deceases you, your monthly benefit cannot be changed and will remain reduced.

You may change your selected option up until the time your first retirement benefit is issued. After that time, your option selection is irrevocable. Please be advised if you make a change and do not allow sufficient time for recalculation of your retirement benefit, your first payment may be delayed.



If you have selected Options 2 or 3, you may not change your beneficiary at anytime. For those options, the amount of your retirement benefit is set according to both your age and the age of the beneficiary you select at retirement.

## Other Retirement Options and Considerations

### Monthly Retirement Payments

Your monthly payment from the retirement system is called your “retirement benefit.” Retirees can be paid only in the form of monthly payments, not a lump-sum. If you terminate your employment before retirement, you may request a lump-sum of your refundable contributions. However, you will then be ineligible for any retirement benefits and will not be considered a “retired” member.

### Benefit Limits

Section 415 of the Internal Revenue Code sets limits on the dollar amounts paid as retirement benefits. You may or may not be affected by these IRS Section 415 limits. Your Retirement Specialist will notify you if your retirement benefit will exceed the 415 limits.

In addition, for Tier 2 Members there is a limit on the amount of pensionable compensation that can be used to calculate benefits under the Plan. The limit for Tier 2 SBCERA Members is 120 percent of the Federal Social Security limit, which is subject to change each year based on the consumer price index.

### Cost-of-Living Adjustment (COLA)

SBCERA may approve a cost-of-living adjustment (COLA) on April 1st of each year based on whether there is an increase or decrease in the regional Consumer Price Index (CPI) as of January 1st of that year, not to exceed 2%. To be eligible for the COLA in any particular year, you must retire on or before April 1st of that year.

The cost-of-living increase or decrease in any year not met by the maximum annual change of 2% in your benefit is accumulated or “banked” to be met by the increases or decreases in future years. If the CPI decreases, a COLA may not occur or existing COLAs may be adjusted. Your benefit, however, will never fall below its original benefit level at your date of retirement.

SBCERA also provides for a non-compounded COLA of 7% for members who joined SBCERA on or before August 18, 1975.

### Divorce

Upon a divorce or divorce filing, it is essential all members notify SBCERA as soon as possible. If not, you could face long delays in the payment of your current and/or future retirement benefits. Pursuant to the laws of California, if you are a member of SBCERA while you are married, your retirement benefits may be considered community property and your spouse may be entitled to an interest in the community property portion of your retirement benefit.

### Other Payment Decisions

When you apply for retirement, you will be required to make a decision as to tax withholding. You will also need to determine which financial institution you want to receive the direct deposit of your monthly retirement benefit electronically (Electronic Fund Transfers–EFT). This is mandatory for all retirees.

Upon retirement, you will receive referral information for organizations and associations through which you may apply for COBRA, group health insurance, dental insurance, life insurance, vision insurance and/or long-term care. For your convenience, you can have premium payments for those coverages deducted from your SBCERA benefit. You may also choose to have deductions for elective donations for the Children’s Fund of San Bernardino County and specific credit unions and association dues. A full listing of optional benefit deductions will be provided to you upon retirement, and can also be found any time on the SBCERA website.

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If you have employee health and dental insurance when you retire, you also have the option of continuing it for a limited time under the provisions of legislation known as COBRA. Contact your participating employer for more information about that option.

### Social Security Eligibility

The only SBCERA-covered employer that currently participates in the Social Security system is the Law Library of San Bernardino County. The County stopped participating in the Social Security system at the end of 1975; South Coast Air Quality Management District stopped in February 1977. Therefore, your employment since then does not count toward Social Security benefits. Contact the Social Security Administration to verify your eligibility for Social Security benefits.

You should be aware the Social Security Administration reduces benefits for people who receive pensions from employers who do not participate in the Social Security program.

However, there are several exceptions to this policy. The two initiatives impacting pension recipients most are the Social Security Administration's Windfall Elimination Provision and the Government Pension Offset. You can obtain more information through the official Social Security Administration's website at [www.ssa.gov](http://www.ssa.gov) or by calling (800) 772-1213.

### Termination Before Retirement

If you leave your job before you are eligible for retirement, you may have several options available to you.

Your eligibility for the different options will depend on how many years of service credit you have and/or what type of employee contributions you selected. The options and eligibility requirements are explained below:

**Deferred Retirement** – leaving your contributions and interest on deposit with SBCERA so you can begin receiving a pension in the future (Available only if you are fully vested with at least five years of service credit).

**Deferred Retirement with Reciprocity** – leaving your contributions and interest on deposit with SBCERA because you are going to work for a county or agency that has a reciprocal arrangement with SBCERA and you want the two retirement systems to be linked. Please refer to the "Reciprocity: Linking Public Retirement Systems" section of this document for more information.

**A Rollover** – withdrawing your refundable contributions and the interest credited on them by having the tax-deferred portion rolled over directly to an IRA or a new employer's plan and having any after-tax portion made payable to you. The amount rolled over will be net of a withdrawal charge of one-half the interest credited to the account, up to a maximum charge of \$40.

**A Lump-Sum Refund (payable to you)** – taking payment of all of your refundable contributions and the interest credited on them. The amount refunded will be net of a withdrawal charge of one-half the interest credited to the account, up to a maximum charge of \$40.

**NOTE:** Selecting a refund option will end your membership in SBCERA and thus any eligibility for future retirement or disability retirement benefits. Also, a refund may be subject to taxes and penalties, depending on your age. You will receive the appropriate forms and tax information from SBCERA.

You can avoid mandatory withholding of 20% for federal income taxes by selecting the rollover option. If you choose this option, the portion of your contribution account eligible will be rolled over directly to an IRA or other qualified plan.

### Eligibility for the Termination Options

#### Less than Five (5) Years of Service Credit

If you leave before you have earned five years of service credit, your options will depend on what type of employee contributions

you have made as a member of SBCERA:

- If you have only made nonrefundable contributions, your only option is a deferred retirement with reciprocity. If your new employer does not have a reciprocal arrangement with SBCERA, you will forfeit all of your contributions and interest.
- If you have made refundable contributions, you can select from the following options: a deferred retirement with reciprocity, to leave your contributions on deposit for future determination, or elect one of the refund/rollover options.
- If you apply for a refund or rollover of your refundable contributions, it may take 6 to 10 weeks for your payment to be issued.
- If you choose a deferred retirement with reciprocity, your SBCERA contributions and interest will have to remain on deposit with SBCERA for as long as you remain employed in a reciprocal arrangement.
- If you choose to leave your refundable contributions on deposit with SBCERA, they will continue to accumulate interest. You may request a refund of your accumulated contributions and interest at any time.

## Five (5) or More Years of Service Credit

If you have five or more years of service credit, you are fully vested in the Retirement Plan. “Vested” means you are entitled to begin receiving a retirement benefit in the future when you would have been eligible to retire if you had stayed actively employed.

You may choose between any of the options listed on the previous page.

If you choose a deferred retirement and later decide you want to withdraw your refundable contributions, you may do so at any time before retirement. However, if you choose deferred retirement with reciprocity, your SBCERA contributions and interest will have to remain on deposit with SBCERA for as long as you remain employed in a reciprocal arrangement.

**NOTE:** To elect any of these options, you must complete and submit the required SBCERA forms. Please know for reciprocity, you must join the retirement system of your new employer within 180 days after your termination date. If your entry into the reciprocal system happens later than 180 days post termination, then you are not eligible to establish reciprocity.

If you choose a deferred retirement with reciprocity, your new employer may base your contributions to its retirement system on your SBCERA entry age. If you make this choice, you cannot later change your mind and have your contributions and interest refunded from SBCERA; this restriction is in place as long as you are covered by a reciprocal arrangement.

## Death Benefits

If you die before retirement, the appropriate death benefit will be paid to the beneficiary or beneficiaries you designated when you joined SBCERA or, subsequently, on an SBCERA Beneficiary Designation/Change Form.

A surviving spouse or minor children, even if not the named beneficiary, may have certain rights superseding the rights of the named beneficiary. If you do not leave a surviving spouse when you die but do leave surviving unmarried children under the age of 18, a legally-appointed guardian of the children shall make an election for all death benefits. The court must appoint a legal guardian over the estate of the minor children. If a biological parent exists, they still must be appointed the guardian of the estate of the minor children.

If you are a Deferred Vested Member, your designated beneficiary will only be eligible for a lump-sum refund/rollover of your refundable contributions and interest in your retirement account. If you are a Deferred Reciprocal Member, the benefit options available to you will be coordinated between SBCERA and the reciprocal system. If you have terminated employment and chosen to take a refund of your refundable contributions, you will cease to be a member of SBCERA's Retirement Plan and no death benefits will be payable to a beneficiary.

In paying benefits to active members, the Plan distinguishes between service-related deaths and nonservice-related deaths in the following way:

## Nonservice-Related Death Benefit

**Less than Five (5) Years of Service Credit:** If you die before you have five years of service credit as an active member of SBCERA,

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your designated beneficiary or beneficiaries will receive a lump-sum payment of any refundable contributions in your retirement account, plus one month's compensation for each year of your credited service, up to a maximum of six months compensation.

**Five (5) or More Years of Service Credit:** If you are an Active SBCERA Member and have at least five years of service credit at the time of your death, the following options are available:

- **Optional Death Allowance:** Available only to your eligible spouse, registered domestic partner or eligible children. This is a monthly payment equal to 60% of the amount that would have been paid in a nonservice-connected disability retirement or a service retirement (if you were eligible to retire), whichever is greater.
- **Modified Optional Death Allowance:** Available only to your eligible spouse or registered domestic partner. This is a lump-sum payment of one month's compensation for each year of your credited service, up to a maximum of six months compensation, plus a reduced monthly benefit depending on the age of your beneficiary.
- **Lump-Sum Payment:** This is a lump-sum payment of one month's compensation for each year of your credited service, up to a maximum of six months compensation, plus any refundable contributions you made plus interest.

## Survivor Benefit

If you were a General Member who completed 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, Survivor Benefits include a one-time burial allowance payment of \$255 to your beneficiary or estate.

If you are a General Member, you are required to pay for Survivor Benefits through payroll deductions even if you are not married and have no minor children.

Survivor Category	Member Death Date prior to 4/1/94	Member Death Date after 4/1/94
Surviving spouse caring for one child	\$591.80	\$1,390.00
Surviving spouse caring for two or more children	\$690.40	\$1,622.00
One child only	\$295.90	\$695.00
Two children only	\$581.80	\$1,390.00
Three or more children	\$690.40	\$1,622.00
Widow or widower age 60 (no child)	\$0.00	\$663.00
Widow or widower age 62 (no child)	\$327.10	\$768.00
Each of two dependent parents at age 62	\$295.90	\$695.00
Sole dependent parent at age 62	\$325.50	\$795.00

## Service-Related Death Benefit

A service-related death is one resulting from a service-connected injury or disease arising from or in the course of your employ-

ment 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 compensation.

## 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 minor 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.

# Retirees

## Your Retirement Benefit

Retirement benefits are paid on the last business day of the month. For example, in the month of January you will be paid on January 31st unless the 31st falls on a non-business day. Then, you will be paid on the last business day prior to the 31st.

## Direct Deposit

You are required to sign up for direct deposit of your retirement benefit payment. You may start direct deposit or change the financial institution where your benefit payment is deposited at any time. Contact SBCERA for an authorization form to start or change your direct deposit information. You can also find the form on SBCERA's website, [www.SBCERA.org](http://www.SBCERA.org).

If, under limited circumstances, you are paid by check and have not received your benefit payment by the 8th day of the following month, contact SBCERA for a Declaration of Lost, Stolen or Destroyed Check form. Upon receipt and verification of the completed declaration, a check will be generated and mailed to you.

## Cost-of-Living Adjustments (COLAs)

If approved, cost-of-living adjustments are effective April 1st of each year and are included in monthly benefit payments thereafter. COLAs are applied to service retirements, disability benefits and most monthly death benefits. Survivor benefits are not subject to COLAs.

## Taxability

Generally, your SBCERA retirement benefit is considered taxable. However, in some cases, all or a portion of the benefit may be excluded from gross income for federal and/or state income taxes. You may wish to speak with your accountant or other qualified tax advisor on this subject; SBCERA cannot give you tax advice.

You may also wish to consult with your tax advisor to see if you need to adjust your withholding annually. You may change your withholding at any time. Contact SBCERA for the Tax Withholding Election form. You can also print this form from SBCERA's website, [www.SBCERA.org](http://www.SBCERA.org).

Tax Form 1099-Rs are sent annually, no later than January 31st of each year. They can also be viewed, downloaded and printed from your mySBCERA account. If you do not receive your 1099-R within a reasonable amount of time after that date, contact SBCERA.

## Beneficiaries

The retirement option selection you made when you retired is irrevocable. However, you may change your beneficiary if you selected Option 1 or the Unmodified Option at the time you retired. If the Unmodified Option was selected and your listed eligible spouse



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or registered domestic partner pre-deceases you and you remarry or enter a new domestic partnership, the new spouse/domestic partner may be named as a beneficiary to receive a continuance of your monthly benefit if he/she meets the following criteria:

The new spouse/domestic partner must be age 55 years or older prior to your death;

The new spouse/domestic partner must be married/registered to you for two years prior to your death.

## Social Security Eligibility

If you have 40 credits with Social Security, you may be able to collect Social Security retirement benefits. You must contact the Social Security Administration for your personal benefit review.

In most cases, when an employee's last employer did not participate in Social Security, these benefits may be reduced by the Wind-fall Elimination Provision or the Government Pension Offset.

## Insurance

### Health Insurance Coverage & Administration

The County of San Bernardino administers and offers SBCERA retirees a variety of health insurance coverage and group premium rates. SBCERA will deduct your monthly health insurance premiums from your retirement benefit. All questions about retiree insurance programs, related costs and requirements should be directed to Employee Benefits & Services Division (EBSD) at (909) 387-5787. EBSD is located at 157 W. Fifth Street, San Bernardino, CA 92415-0440.

## Medicare

SBCERA will generally notify you that you need to apply for Medicare before you reach age

Contact Employee Benefits & Services Division at (909) 387-5787 to request coverage information.

## Long-Term Care Insurance

As a retired public employee, you can purchase long-term care insurance through CalPERS (the California Public Employees' Retirement System). You can get a CalPERS information packet by calling (800) 266-1050 or by visiting their website at [www.calperslongtermcare.com](http://www.calperslongtermcare.com). Premiums for CalPERS long-term care coverage can be deducted from your retirement benefit payment or you may pay them directly.

## Dental and Vision Insurance

You can apply for dental and vision insurance through Teamsters Local 1932, formerly the San Bernardino Public Employees' Association (SBPEA). Call (909) 889-8377 for applications and premium rates. Premiums can be deducted from your retirement benefit payment. Vision

coverage is also offered through the State Association of County Retirement Systems (SACRS) and VSP Vision Care. Call (800) 400-4569 for more information.

## Life Insurance

If you are interested in continuing life insurance after you retire, you need to check with the Employee Benefits Department of your employer at the time you retire to see whether conversion to individual policies for retiring members is an option. If it is an option and you convert to an individual policy, you will be responsible for paying the premiums directly. Unless you are a member of SEBA (Safety Employees' Benefit Association), premiums cannot be deducted from your retirement benefit payment.

## Other Deductions

You can have taxes, as well as the deductions mentioned previously, deducted from your monthly retirement benefit payment. In addition, you can set up deductions for your checking and savings accounts and dues for Teamsters Local 1932, SEBA and the Retired Employees of San Bernardino County (RESBC). Your donations to the Children's Fund can be deducted as well.

## Death Benefits

Your post-retirement death benefits depend on which payment option you chose and whom you designated as your beneficiary for a continuance of your retirement benefit:

### If you chose the “Unmodified” Option:

If you designated your eligible spouse/domestic partner as your beneficiary, he or she will receive a lifetime monthly continuance that is 60% of the benefit you were receiving (or 100%, if you retired with a service-connected disability). When your spouse/domestic partner dies, payments will stop and no further benefits will be paid.

For your spouse/domestic partner to be eligible, you must have been married or in a registered domestic partnership for at least one year before you retired (or, for a service-connected disability retirement, one day before you retired).

If you designated your unmarried minor children as beneficiaries, they may receive a monthly continuance that is 60% of the benefit you were receiving, divided among them (100% if you retired for a service-connected disability).

Your children will remain eligible until they marry or reach age 18 (or age 22 if they remain unmarried and enrolled as full-time students in an accredited school). When they cease to be eligible, payments will stop and no further benefits will be paid.

### If you chose Option 1:

Any unused refundable contributions will be paid to your beneficiary in a lump-sum upon your death. No further benefits will be paid. You may change your beneficiary at any time if you have elected Option 1.

### If you chose Option 2:

Your beneficiary will receive 100% of the benefit you were receiving for his or her lifetime. When your beneficiary dies, payments will stop and no further benefits will be paid. If the named beneficiary predeceases you, no one else can be named for this benefit.

### If you chose Option 3:

Your beneficiary will receive 50% of the benefit you were receiving for his or her lifetime. When your beneficiary dies, payments will stop and no further benefits will be paid. If the named beneficiary predeceases you, no one else can be named for this benefit.

Regardless of which payment option you selected, a lump-sum burial allowance of \$1,000 will be paid to your beneficiary or estate. If you were a retiree with reciprocity, only one such benefit is payable, and it will be paid by the retirement system you were with last as an active member. Check with the reciprocal system to verify the lump-sum burial allowance amount that it will pay.

## Post-Retirement Employment

As an SBCERA retiree, there are various factors to keep in mind when considering whether to work after you retire. If you return to work for an employer not participating in SBCERA, your monthly SBCERA retirement benefit will continue as-is, uninterrupted. However, if you return to work for an SBCERA-participating employer your monthly retirement benefit may be impacted.

If you decide to return to work for an SBCERA participating employer after you retire and want to continue earning your monthly retirement benefit as is, you cannot be paid for your work unless you are working in the following capacity:

- In a position that requires your special knowledge and skills;
- As a juror;
- As an elected official;
- As a voter registration election officer;
- As a member of the Board of Retirement; or,
- As a judge.

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If you choose to return to work for an SBCERA-participating employer in one of the capacities listed above, you must meet the following guidelines to continue receiving your monthly retirement benefit: you cannot work for more than 960 hours per fiscal year. General Members must wait at least 180 days to return to work after retirement. Safety Members are generally exempt from the 180-day break in service requirement if you return to work in another safety position. Additional exceptions may also apply as determined by your employer.

If you return to work full time for an SBCERA-participating employer or do not meet the guidelines above, your monthly retirement benefit will be suspended. You will become an Active Member of SBCERA and pay contributions until you choose to retire again. You cannot waive SBCERA membership for this employment period, even if you are 60 years of age or older.

You will return to the same tier you were in at the time of your retirement.

When you decide to retire again, payment of your original retirement benefit will resume. Your monthly benefit amount will be adjusted to include any COLAs from the time the benefit was suspended. In addition, you will receive an additional benefit amount for the period of reemployment. It will be based on the years of service credit earned during reemployment, age when you retire again, tier, and your highest final average compensation during the reemployment period.

If you consider returning to work for an SBCERA-participating employer after retirement, please contact SBCERA to determine if, and how, this may impact your retirement benefit. For information on what happens to your retiree health insurance coverage, please contact your former Human Resources Department or insurance provider.

## **Beneficiaries and Other Survivors**

### **Retirement Benefits for Eligible Beneficiaries**

SBCERA staff will verify the beneficiary applying for benefits is as you designated and determine the payable benefits. The staff will send the appropriate forms and written advice to your beneficiary. If the SBCERA Member has not designated a beneficiary, any available benefits will be left to the member's next of kin or estate and cannot go into a trust.

For more information about the benefits available to beneficiaries, please refer to the "Death Benefits" section of this document.

### **Continuing Health Care for Survivors**

Your surviving spouse and dependents may continue their health care coverage after you are deceased if they pay the monthly premiums. They may also be eligible for continuation of health care coverage under the provisions of federal legislation known as COBRA. They should contact your employer's Employee Benefits Department to find out what their options are.

#### **If Your Beneficiary Dies or You Want to Change Your Beneficiary**

Contact SBCERA for a Beneficiary Designation/Change form.

#### **If Your Spouse or Other Dependent Dies**

If you were covering your spouse or other dependent under your retiree medical and/or dental/vision insurance, contact the appropriate provider to stop the coverage. If you had long-term care insurance for your spouse through CalPERS, contact CalPERS to discontinue the coverage.

If your spouse or other dependent was your beneficiary, contact SBCERA for a Beneficiary Designation/Change form.

### **Checklist for Beneficiaries or Other Survivors of Deceased Members**

When an SBCERA Member dies, survivors should consider the following steps:

1. Gather all pertinent information and identification numbers for immediate reference (person's full name, date of birth, place of birth, address at time of death, place of death, Social Security number, VA number, Medicare number, insurance policy numbers, banking numbers, etc).
2. Contact the member's preferred funeral home to coordinate burial and/or memorial services. Request numerous copies of the certified death certificate.
3. Notify SBCERA of the death and provide an original certified copy of the member's death certificate.
4. The member's benefit will be paid through the end of the month in which the member dies.
5. If eligible for a continuance and/or benefits, the designated beneficiary will be mailed the applicable forms to complete.
6. Upon completion, the continuance and/or benefits will be paid to the beneficiary. In total, the process can take approximately 1 to 3 months.
7. Notify the appropriate life insurance carriers through any employers, credit unions, or other associations of which the deceased was a member.
8. Contact the Human Resources and/or Employee Benefits Department from the member's current or former employer to convert or cancel health and/or dental coverage, or contact the member's insurance provider if they used independent health and/or dental plans.
9. Contact any other retirement plans the member had, such as a deferred compensation (457b or 401k), IRAs or other pension systems.
10. Contact the nearest Social Security Administration office to determine whether there are any benefits forthcoming.

## Disability Retirement and Legal Matters

### Disability Retirement

If you become permanently incapacitated while employed with an SBCERA-covered employer, you may be eligible for a Disability Retirement. Permanently incapacitated means you are physically or mentally incapacitated from performing the usual duties of your job. It can also be described as the substantial inability to perform your usual job duties, although, it is not necessary for you to be physically or mentally incapable for performing each and every duty or task that might arise within your job classification. The incapacity is permanent if change, for the better or worse, is not to be reasonably anticipated under usual standards.

### Types of Disability Retirement

There are two types of Disability Retirements: Service-Connected and Nonservice-Connected. The requirements and benefit impacts differ for each type. Below is a summary of each:

**Service-Connected** — Your permanent incapacity must be a result of an injury or disease arising out of your employment. For a Service-Connected Disability Retirement, the monthly benefit is 50% of your highest final average compensation or your service retirement benefit amount, whichever is greater. With a Service-Connected Disability Retirement, 50% of your highest final average compensation may be excluded from taxable retirement income. For questions regarding taxation, you should consult with your tax advisor.

**NOTE:** Even if you have been found eligible for Workers' Compensation, you still need to complete all applicable forms in the Disability Retirement packet. SBCERA may request any claims and reports you have filed for Workers' Compensation. The Board is interested in reviewing any relevant evidence or reports, but it is not bound by any findings in a Workers' Compensation determination.

**Nonservice-Connected** — Your permanent incapacity is not a result of an injury or disease arising out of your employment. You must have at least five (5) years of service credit to be considered for a Nonservice-Connected Disability Retirement. Approved service credit in a system with reciprocity does count toward the required five years.

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For a Nonservice-Connected Disability Retirement, the monthly benefit is 20% up to a maximum of 40% of your highest final average compensation, depending on your years of service credit or your service retirement benefit amount, whichever is greater. Your benefit is 100% taxable.

### [Navigating the Disability Retirement Application Process](#)

Applying for a Disability Retirement is an extensive process that requires a comprehensive evaluation of your Disability Retirement application. Below is a timeline of what you may expect:

**Step 1:** Contact SBCERA – To begin the process and request the application and information, please contact SBCERA at (909) 885-7980 or Toll Free (877) 722-3721.

**Step 2:** Submit Completed Application for Review – Submit a completed and signed application to SBCERA that includes the SBCERA Physician's Report, Applicant's Statement of Facts and Circumstances, and Medical Releases. SBCERA will conduct a review of the application to ensure the application is timely and complete and in accordance with Rule 4(a) of the Procedures for Disability Retirement Applications and Formal Hearings (Rev. 9/2016). An initial Disability Retirement consultation cannot be scheduled until the application is deemed timely and complete.

**Step 3:** Schedule and Attend a Consultation Appointment with SBCERA – SBCERA will contact you confirming that your application has been accepted for processing and schedule your initial Disability Retirement consultation. Prior to attending the consultation, you must complete and sign the forms.

**Step 4:** Document Collection and Processing – SBCERA staff collects and assembles medical and personnel documents pertaining to the Disability Retirement application. However, remember that you have the burden of proving that you are entitled to the benefits you are requesting. To help you meet that burden, you should submit any additional evidence in support of your application during this time.

**Step 5:** Independent Medical Examination– You may be required to submit to one or more independent medical examinations based on your claimed injury and/or illness.

**Step 6:** Comprehensive Medical Review and Preparation for the SBCERA Board of Retirement – The SBCERA Medical Advisor conducts a comprehensive review of the records pertaining to the application and advises the SBCERA Board on medical matters. In addition, staff reviews all records and prepares the recommendation to the SBCERA Board of Retirement.

**Step 7:** SBCERA Board of Retirement Initial Hearing – The Disability Retirement application is considered by the SBCERA Board of Retirement.

**NOTE:** Generally, in order for your application to be deemed timely, your Disability Retirement application must be submitted while you are still in service as an Active Member, or within four months after discontinuance of service, or it must establish that you have been continuously physically or mentally incapacitated from the date of discontinuance of service.

### [Prior to Your Consultation](#)

#### [Physician's Report](#)

As a first step, you will need to obtain a medical examination by a duly licensed physician, at your expense. The application will contain a "Physician's Report" form, along with instructions for completing it and a job description for your position to which the physician can refer. A duly licensed physician is limited to a doctor of medicine, doctor of osteopathic medicine or doctorate level psychologist. For SBCERA to accept an application for Disability Retirement, the physician must note that you are "permanently incapacitated". In addition, if applying for a service-connected disability, your physician must explain how your job caused or substantially contributed to your incapacity.



### Applicant's Statement of Facts

This form sets forth the type of disability being sought, description of the injury or disease, dates and circumstances of the injury or disease, the duties you are unable to perform, requested effective date of disability and the basis thereof, and other information pertinent to the claim. All sections must be completed and all answers must address the questions asked. Otherwise, your application could be rejected on the basis of being incomplete.

### Medical Releases

As part of your application, you will execute medical releases authorizing the release of all medical information relating to the course of all treatments, employment and workers' compensation claims.

For more information regarding the disability retirement application, please see SBCERA's Procedures for Disability Retirement Applications and Formal Hearing (Revised Sept. 1, 2016).

### Submit Completed Application for Review

When you have completed the application, submit it to SBCERA for a review of these items to ensure they are properly completed. An initial Disability Retirement consultation cannot be scheduled until the application is deemed timely and complete.

SBCERA will notify you in writing confirming your application is timely and complete. Once notified, you can contact our office to schedule your initial Disability Retirement consultation. Prior to attending the consultation, you must complete all forms enclosed in your Disability Retirement acceptance packet.

If your application is deemed untimely and/or incomplete, SBCERA will notify you in writing.

### Signing the Forms

After your completed application is accepted for processing, SBCERA will send you additional forms. You can wait until you are at the SBCERA office to sign and date each form, since some of them require witnessing. The SBCERA staff can serve as witnesses. Alternatively, you may sign the forms in the presence of a notary public at your expense.

### Your Consultation

When you appear for your Disability Retirement consultation, make sure you bring along the forms and that you have filled them out completely. Providing your attorney's address is not sufficient. SBCERA will explain the entire Disability Retirement process to you, including related issues.

### After Your Consultation

SBCERA will obtain the records relating to your disability claim, and will also accept any further evidence you may submit in support of your application. You may be required to have an independent medical examination (IME) at SBCERA's expense. During an IME, an independent doctor will evaluate your disability.

### Action by the Board of Retirement

SBCERA staff will send you and/or your designated representative written notification of the date and time your disability case will be presented to the Board. You and/or your designated representative will be provided with copies of all information given to the SBCERA Board of Retirement in the review of your case. If your representative is an attorney and psychiatric records are involved, those records will only be sent to the attorney. Generally, contested Disability Retirement hearings are held in closed session.

The Board will determine whether you are permanently incapacitated for the performance of your assigned duties and whether your disability is service-connected or nonservice-connected. If you are a General member, the Board may also determine whether you are incapable of gainful employment and thus a candidate for the supplemental disability retirement allowance. You will be

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notified in writing of the Board's decision.

If you disagree with the initial decision, you will have 30 calendar days from the decision date to seek Administrative Review (Reconsideration, Expedited Administrative Review or Formal Hearing).

Reconsideration: within 6 months, you may submit additional medical records, statements from co-workers, or any other proof not presented at the initial hearing that supports your claimed disability. The Board will consider any new evidence at an informal hearing similar to the previous hearing. Please note that if you invoke the 6-month reconsideration process and then fail to submit any new evidence, the Board will uphold its initial decision. You will not be permitted to submit new evidence at the second informal hearing after failing to do so within the 6-month window. If you disagree with the decision the Board makes at this second informal hearing, you have the option to proceed to an Expedited Administrative Review or Formal Hearing.

Expedited Administrative Review or the Formal Hearing: Whether or not you choose the 6-month Reconsideration process, you may choose to proceed to either Expedited Administrative Review or a Formal Hearing. You may have an attorney represent you at the Formal Hearing. A neutral hearing officer will review all of the evidence previously submitted. If your application is still denied in whole or in part, you have 90 days to file for judicial review in Superior Court (See CCP 1094.6).

### [Expedited Administrative Review](#)

Expedited Administrative Review is an irrevocable waiver of the Applicant's right to the formal hearing process described in Rule 11A of the Procedures for Disability Retirement Applications and Formal Hearings. The goal of this program is to complete the administrative review process in less than six months. Whether or not to choose the Expedited Administrative Review is a decision of the Applicant.

### [Formal Hearing](#)

A formal hearing is a complete hearing, which includes presentation of testimony, evidence, and arguments. A hearing officer is appointed, as prescribed in Rule 11 of the Procedures for Disability Retirement Applications and Formal Hearings, to consider the relevant evidence to make a recommendation to the Board regarding the Applicant or member's benefit request.

## [The Disability Process Timeline](#)

The Board of Retirement generally will hold a hearing on your Disability Retirement application 8-10 months after the application has been filed. If the Board approves your application, your Disability Retirement benefit will generally be effective from the latter of two dates: the date you filed your application, or the day after the last date for which you received regular compensation (including sick leave, vacation, and, for Safety members, 4850 compensation). However, if you submit evidence that the Board deems sufficient to support a finding that your application was delayed either by administrative oversight or because, at the time you stopped receiving regular compensation, you could not have known that your disability was permanent, then your benefit will be made retroactive to that date, if earlier.

**NOTE:** When you apply for a Disability Retirement, you may apply for a Service Retirement if you are eligible pending the Disability Retirement decision. If your Disability Retirement application is subsequently approved, you will be reclassified as a disability retiree. If it is not approved, you will remain a retiree—you may not cancel your Service Retirement.

## [Supplemental Disability Benefits for General Members](#)

At the time you file for a Disability Retirement, if you are a General Member and you are incapable of any gainful employment (other than service as a juror, witness, or election official), you may apply for a supplemental disability retirement allowance of \$300 a month. The supplement was created to replace benefits lost when General Members stopped participating in Social Security. It is not available to Safety Members, who have never participated in Social Security.

If you are granted the supplemental allowance, you must declare under oath every six months to SBCERA that you are incapable of gainful employment. You must also notify SBCERA if a change in your condition makes gainful employment possible. The sup-

plemental allowance ends upon your death. It does not become part of any payments made to beneficiaries. This allowance is not considered when calculating COLAs or community property in divorce cases.

## Temporary Disabilities

SBCERA provides for retirement benefits only, so it does not cover temporary or short-term disabilities. You should contact your employer about its sick-leave program. If your disability is job-related, you may wish to apply for Workers' Compensation. Also, for some bargaining units, California's State Disability Insurance program provides benefits.

# Planning Tools

## Retirement Preparation Checklist

Throughout your time as a member of SBCERA, active or retired, use the checklist below to assist you in determining what steps to take should any of the following life events occur.

If you have questions about any situations not covered below, please contact SBCERA. Many of the forms mentioned below can also be printed from the SBCERA website, [www.SBCERA.org](http://www.SBCERA.org).

Life Event	Active Member	Retired/Deferred Member or Beneficiary
<b>Personal Information Changes or Family Changes</b>		
Address Change	SBCERA receives this information from your employer. Please update with your Human Resources Department and/or payroll specialist.	If you move, temporarily or permanently, please complete and submit an SBCERA Address/Name Change Request form. It is essential that you keep your address up-to-date with SBCERA.
Name Change	SBCERA receives this information from your employer. Please update with your Human Resources Department and/or payroll specialist.	Complete and submit an SBCERA Address/Name Change Request form. You must also provide a certified copy of your marriage certificate, a copy of your divorce decree, or a court order changing your name.
Beneficiary Change	Complete and submit an SBCERA Beneficiary Designation/Change form. If you do not have a spouse or domestic partner's signature on this form, you must also complete and submit a Justification for Non-Signature of Spouse or Domestic Partner form.	Complete and submit an SBCERA Beneficiary Designation/Change form. If you do not have a spouse or domestic partner's signature on this form, you must also complete and submit a Justification for Non-Signature of Spouse or Domestic Partner form.

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<b>Divorce</b>	Contact SBCERA to discuss the steps you must take and how a divorce may affect your retirement benefit. If you wish to change your beneficiary, complete and submit an SBCERA Beneficiary Designation/Change form.	Contact SBCERA as soon as possible to discuss the steps you must take and how a divorce may affect your retirement benefit. If you wish to change your beneficiary, complete and submit an SBCERA Beneficiary Designation/Change form. See steps above.
<b>Marriage</b>	SBCERA receives this information from your employer. Please update with your Human Resources Department and/or payroll specialist. However, you must update your beneficiary with SBCERA. Complete and submit a Beneficiary Designation/Change form.	Submit your certified marriage certificate to SBCERA. Update your beneficiary designation with SBCERA by completing a Beneficiary Designation/Change form. If applicable, update your name by completing an Address/ Name Change Request form.
<b>Tax Withholding Change for Your SBCERA Benefit</b>	N/A	You can change your tax withholding at any time. To do so, you must complete and submit an SBCERA Tax Withholding Election form.
<b>New Financial Institution for Direct Deposit</b>	N/A	If you change financial institutions or close an account, please update SBCERA as soon as possible using an Authorization Agreement for Electronic Funds Transfer form to ensure your benefit payments continue uninterrupted.
<b>Employment Events</b>		

<b>Employment Status Change</b>	If your status changes to part-time or your hours are reduced making you ineligible for SBCERA membership, you will no longer pay retirement contributions or accrue service credit. However, your past contributions will remain on deposit and continue to earn interest. You may not refund these contributions unless you terminate your employment. Contact SBCERA for more information. If you change your employment to a different participating SBCERA employer, complete the SBCERA Membership Enrollment Affidavit and submit it to your Human Resources Department and/or payroll specialist.	N/A
<b>Termination of Employment Before Retirement</b>	Learn about the Termination Options available based on your membership status with SBCERA. To defer your retirement, you must complete the Request to Defer Retirement form. To withdraw or rollover your SBCERA contributions, you must complete a Request to Refund/Rollover/Leave Funds On Deposit form. For more information about your options, contact SBCERA.	N/A
<b>Return to Work for a Participating SBCERA Employer</b>	Contact SBCERA if you are returning to SBCERA membership to learn about your options.	If you are considering returning to work after retirement for a participating SBCERA employer, contact SBCERA to find out how this may impact your retirement benefit. If you are returning to work for a non-SBCERA covered employer, your retirement benefit will continue as is.
<b>Death or Disability</b>		
<b>Death of an SBCERA Member</b>	See Death Benefits for active members to learn about the death benefit options available. Contact SBCERA to notify us of the death and learn about the options available.	Contact SBCERA to learn about the death benefits available for the beneficiary based on the member's selection at retirement.

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<b>Death of Your Beneficiary</b>	Complete and submit an SBCERA Beneficiary Designation/Change form. If applicable, request and complete a Justification for Non-Signature of Spouse or Domestic Partner form. You must also submit a copy of the beneficiary's death certificate.	Complete and submit an SBCERA Beneficiary Designation/Change form. If applicable, request and complete a Justification for Non-Signature of Spouse or Domestic Partner form. You must also submit a copy of the beneficiary's death certificate.
<b>Disability</b>	Learn about a Disability Retirement and how to apply. Contact SBCERA to begin the process and request the required forms and information.	Contact SBCERA to learn about your options and request the required forms and information.
<b>Other Events</b>		
<b>Lost or Incorrect Form 1099-R</b>	N/A	If you would like a copy of a Form 1099-R or need a correction, request one online or complete and submit a Request for 1099-R Duplicate or Correction form.
<b>Income/Benefit Verification</b>	N/A	If you require written verification of your income from SBCERA, please contact SBCERA and staff can assist you with this request.
<b>Release of SBCERA Documents or Information</b>	If you wish to have documents released to someone other than yourself, such as a benefit estimate, member statement or a refund check, you must complete an Authorization for Release of Information & Documents form. This request is effective immediately and remains in effect for 30 days from the date of your signature. The person picking up this information from SBCERA will be required to show valid photo identification.	If you wish to have documents released to someone other than yourself, such as a copy of your payee advice or a benefit payment, you must complete an Authorization for Release of Information & Documents form. This request is effective immediately and remains in effect for 30 days from the date of your signature. The person picking up this information from SBCERA will be required to show valid photo identification.



<b>Assistance Handling SBCERA Transactions</b>	You can designate an Attorney-in-Fact to handle your retirement affairs relating to SBCERA such as, filing applications, benefit elections, designating beneficiaries, or applying for retirement by completing an SBCERA Special Durable Power of Attorney form. You can elect to make the power of attorney effective immediately or upon the event of your incapacity. For more information, view our Frequently Asked Questions.	You can designate an Attorney-in- Fact by completing an SBCERA Special Durable Power of Attorney form. Your Attorney-in-Fact will be able to handle your retirement affairs relating to SBCERA such as changing your bank account for direct deposit, altering benefit deductions, or updating your tax withholding. You can elect to make the power of attorney effective immediately or upon the event of your incapacity. For more information, view our Frequently Asked Questions.
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### Benefit Estimate Worksheet

This Worksheet will help you create an estimate, not a calculation of your actual benefit. Your true benefit will depend on the details of your employment history at the time you retire. In addition, the California Government Code provisions governing the Retirement Plan, as well as the By-Laws and the Policies governing SBCERA, may change between now and the time you retire.

The worksheet provided here will give you an estimate of the retirement benefit you might receive under the “Unmodified” option only. You are welcome at any time to contact SBCERA for a benefit estimate or you can create your own estimates on the website at [www.SBCERA.org](http://www.SBCERA.org).

		Sample	You
STEP 1	<b>ESTIMATE YOUR HIGHEST FINAL AVERAGE COMPENSATION</b> Estimate what your final monthly average compensation will be during your career.	\$3,695	\$
STEP 2	<b>DETERMINE YOUR RETIREMENT AGE</b> Enter your projected age at retirement.	55	
STEP 3	<b>PROJECT YOUR YEARS OF SERVICE CREDIT</b> Enter the number of years of service credit you expect to have when you retire. Do not include reciprocal service credit. However, you should include purchased service credit.	20	
STEP 4	<b>FIND YOUR COMPENSATION PERCENTAGE</b> Go to the appropriate table (each table is labeled for Tier 1 or Tier 2 members and General or Safety classifications) located on the next four pages and find the percentage that corresponds to your projected age at retirement and total years of service credit.	40% Tier 1	%
STEP 5	<b>CALCULATE YOUR ESTIMATED MONTHLY BENEFIT</b> Multiply your final monthly average compensation you entered in Step 1 by the percentage you entered in Step 4.	$\$3,695 \times 40\%$ \$1,478	\$ . (from step 1)  x % (from step 2)  \$ .

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**TIER 1**

# General Member Compensation Percentage Table

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



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%	27.22%	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%							

**TIER 1**

# Safety Member Compensation Percentage Table

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



Years of Service	Age 41	42	43	44	45	46	47	48	49	50 and older
10										30.00%
11										33.00%
12										36.00%
13										39.00%
14										42.00%
15										45.00%
16										48.00%
17										51.00%
18										54.00%
19										57.00%
20	37.55%	39.75%	42.02%	44.38%	46.83%	49.36%	52.07%	54.51%	57.13%	60.00%
21	39.43%	41.74%	44.13%	46.60%	49.17%	51.82%	54.67%	57.24%	59.99%	63.00%
22	41.30%	43.73%	46.23%	48.82%	51.51%	54.29%	57.27%	59.96%	62.85%	66.00%
23	43.18%	45.71%	48.33%	51.04%	53.85%	56.76%	59.88%	62.69%	65.70%	69.00%
24	45.06%	47.70%	50.43%	53.26%	56.20%	59.23%	62.48%	65.41%	68.56%	72.00%
25	46.94%	49.69%	52.53%	55.48%	58.54%	61.70%	65.09%	68.14%	71.42%	75.00%
26	48.81%	51.68%	54.63%	57.70%	60.88%	64.16%	67.69%	70.86%	74.27%	78.00%
27	50.69%	53.66%	56.73%	59.92%	63.22%	66.63%	70.29%	73.59%	77.13%	81.00%
28	52.57%	55.65%	58.83%	62.13%	65.56%	69.10%	72.90%	76.31%	79.98%	84.00%
29		57.64%	60.93%	64.35%	67.90%	71.57%	75.50%	79.04%	82.84%	87.00%
30			63.04%	66.57%	70.25%	74.03%	78.10%	81.77%	85.70%	90.00%
31				68.79%	72.59%	76.50%	80.71%	84.49%	88.55%	93.00%
32					74.93%	78.97%	83.31%	87.22%	91.41%	96.00%
33						81.44%	85.91%	89.94%	94.27%	99.00%
34							88.52%	92.67%	97.12%	100%
35								95.39%	99.98%	100%
36									100.00%	
37										
38										
39										

## TIER 2

# General Member Compensation Percentage Table

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



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%

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