



San Bernardino County Employees'  
Retirement Association

# Member Guide

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



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# Introduction

The SBCERA Membership Guide is a valuable source of information about the retirement benefits you are earning or have earned through your employment with one or more of SBCERA’s participating employers or reciprocal agencies. Whether your retirement is years away, just around the corner, or has already begun, this guide is essential to understanding and managing your SBCERA benefits.

Top Five Most Popular Membership Guide Topics:

- 1. [Contributions and Account Earnings](#)
- 2. [Reciprocity: Linking Public Retirement Systems](#)
- 3. [Purchasing Service Credit](#)
- 4. [Determining Your Retirement Benefit](#)
- 5. [Retirement Planning Tools](#)

Your eligibility for benefits will depend on the specific details of your situation. Your benefits will be determined according to the applicable provisions of federal and California statutes (Code), California court decisions, and the [By-Laws and policies](#) of SBCERA.

Note: In the event of any discrepancy between the information contained in this publication and the Code, case law, and SBCERA By-Laws and policies referenced above, the Code provisions and case law will supersede all SBCERA publications. SBCERA’s By-Laws and policies will be second in priority and this publication third.

The By-Laws and policies may be accessed at [www.SBCERA.org](http://www.SBCERA.org). The most recent version of the SBCERA Membership Guide can also be accessed online at [www.SBCERA.org/member-guide](http://www.SBCERA.org/member-guide).

SBCERA is committed to providing you with superior customer service and to ensuring you and your beneficiaries receive the benefits you have earned through years of dedicated public service. No matter where you are on your journey to retirement or beyond, SBCERA is here to help. Our members are our top priority. Please contact us anytime we can be of any assistance.

## Contact Us

[SBCERA](#)

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- [Phone](#) (909) 885-7980
- [Toll Free](#) (877) 722-3721
- [Fax](#) (909) 884-1904
- [E-mail](#) Click on “[Contact Us](#)” on the website
- [Message Us](#) You can send us a secure message in mySBCERA, your online member portal.
- [Website](#) [www.SBCERA.org](http://www.SBCERA.org)
- [Office Hours](#) Weekdays, 8 a.m. to 5 p.m.

The California Legislature periodically makes revisions and additions to retirement law, and California courts periodically issue decisions regarding retirement law. The SBCERA Membership 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).

## Sign Up for mySBCERA

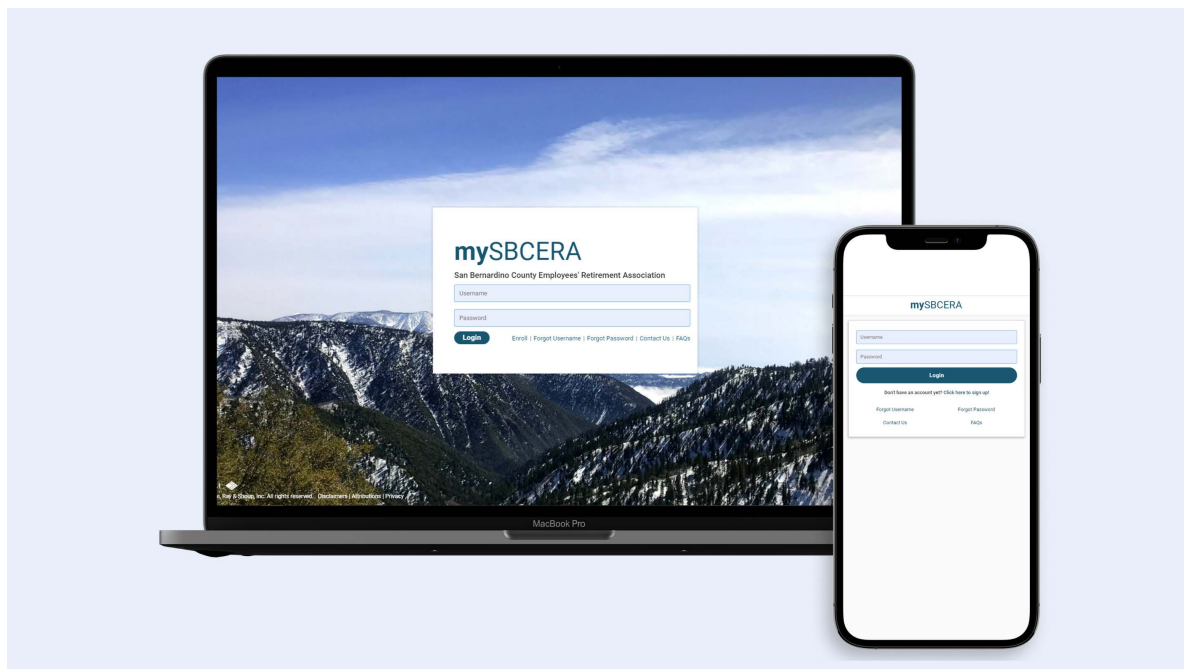
mySBCERA is your secure online portal designed for you to manage and monitor your SBCERA account.

The link to mySBCERA is located at the top right corner of the SBCERA website homepage at [www.SBCERA.org](http://www.SBCERA.org). On a mobile device, mySBCERA is in the drop-down menu on the SBCERA homepage. mySBCERA has several features you can access anytime, anywhere using your computer or mobile device. You should not access your account on a public wireless network.

## Online Enrollment

After you start your employment with an SBCERA-covered employer, you will receive a postcard in the mail inviting you to create a mySBCERA account and complete your online enrollment by verifying your personal information. Failure to complete your online enrollment can result in SBCERA having incorrect information on file for you, which may result in delayed benefits in the future.

For quick access, visit [mySBCERA](#).



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## About SBCERA

The San Bernardino County Employees' Retirement Association (SBCERA) is an independent, defined benefit pension plan providing retirement, disability, and death benefits on behalf of approximately 48,000 members and beneficiaries. SBCERA serves 17 employers throughout California and invests more than \$14+ billion in assets.

SBCERA was established on January 1, 1945, under the [County Employees Retirement Law of 1937](#) following a vote by the people of the County on May 16, 1944. SBCERA is an independent government entity, separate from San Bernardino County.

## Defined Benefit Calculation

SBCERA is a defined benefit pension plan. This means your future monthly retirement 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 a defined benefit formula, benefit amounts are based on these four factors:

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

Your benefit amounts will also depend on the benefit payment option you select at retirement. See [Plan Membership](#) section for more information on membership tiers and view [Retirement Eligibility](#) for more information on the components that make up the formula and the payment options available.

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

## Contributions

Contributions to the SBCERA pension fund are made by you and your employer. These contributions are held in trust by SBCERA and invested for the long-term. See the [Contributions and Account Earnings](#) section for more information.

## Plan Investments

Defined benefit plans, such as SBCERA, provide members a lifetime retirement benefit. These benefits are funded with employee contributions, employer contributions, and investment earnings.

While investments provide the primary means of paying benefits, your benefit is based on a formula and guaranteed regardless of investment performance.

SBCERA investments are managed by the Board of Retirement in accordance with the Board-approved Investment Plan, Policy, and Guidelines. The Board of Retirement uses professional staff and independent, third-party investment consultants and managers to assist in the prudent management of plan assets. The assets are allocated among different asset classes to meet the expected return at the lowest possible 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).

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### Board of Retirement

The Board consists of nine members and three alternates including:

- Four members appointed by the San Bernardino County Board of Supervisors
- Two General Member Trustees elected by the General members
- A Safety Member Trustee and Alternate elected by the Safety members
- A Retired Member Trustee and Alternate elected by the Retired members
- The San Bernardino County Treasurer who serves as an ex officio member
- The San Bernardino County Deputy Treasurer, appointed by the San Bernardino County Treasurer, who serves as an alternate ex officio member

All members of the Board, with the exception of the County Treasurer, serve three-year terms.

The Board has sole and exclusive fiduciary responsibility over plan assets. The Board also has sole and exclusive responsibility to administer SBCERA in a manner that will assure prompt delivery of benefits to members and beneficiaries. SBCERA assets are held exclusively for the purpose of providing benefits and paying the expenses of SBCERA. In addition, the Board's responsibilities include administering benefits efficiently and lawfully; adopting investment strategies; selecting external, professional investment managers and advisors; monitoring and managing all investments in coordination with staff and advisors; appointing the Chief Executive Officer and Chief Counsel; and ruling on disability retirement claims and special cases.

Each member of the Board is a fiduciary bound by the California Constitution, the '37 Act, case law decisions, and 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 Constitution, the Code, and the By-Laws and policies of SBCERA.

### SBCERA Staff

SBCERA staff members are responsible for the day-to-day management and operation of SBCERA including providing 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 members are 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

Anyone hired to fill a regular position with San Bernardino County (or another SBCERA-covered employer) including an employee under contract for more than one year is automatically an SBCERA member.

Temporary, intermittent, and part-time employees are excluded from SBCERA membership. More information on what defines plan membership can be found in SBCERA's By-Laws.

New employees who are 60 or older prior to employment may waive membership within 90 days following appointment to a position that requires SBCERA membership.

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 as approved by the Board for purpose of retirement

classification. 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 you are hired for a full-time position that requires SBCERA membership; or
- The date your 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. (You may be reclassified as a Tier 1 Member if you enter SBCERA membership under Tier 2 and then establish reciprocity with another public retirement system where you were a member prior to January 1, 2013.)

Note: You may delay your membership date by up to 12 weeks to establish reciprocity with another public retirement system.

## 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

This is the rate applied to your retirement-eligible pay to determine how much you contribute to the pension fund every pay period.

Contributions are set annually and any changes to the rates are determined by financial studies conducted by independent actuaries. These studies compare SBCERA's existing funding and contribution levels against the total cost of future promised benefits. The Board of Retirement reviews and sets contribution rates based on these studies each fiscal year.

Your contribution is paid through pre-tax payroll deductions, and the rate is based on your membership classification (i.e., General or Safety) and tier (i.e., Tier 1 vs. Tier 2).

Tier 1 Members pay a percentage of compensation earnable based on entry age. Your entry age is your age at your birthday nearest to the date you began working permanently for your employer or your entry age from another public pension system with which you have previously established reciprocity. For example, if you were born April 17 and started work December 1 at age 29, your entry age would be 30 because you will turn 30 on your nearest birthday.

If you are a Tier 1 Member who previously left employment and you are 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 remained on deposit with SBCERA or you redeposit your withdrawn contributions within 180 days of your termination date; or
- If you are a vested member 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 Board-approved uniform percentage of their pensionable compensation regardless of age. Pensionable compensation includes base pay and regularly recurring pay for special skills or shifts. Auto/uniform allowance and lump sum leave cash outs are not considered pensionable compensation.

Tier 2 Members do not pay contributions for pay above the pensionable compensation cap. The cap is equal to 120% of the Social

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Security wage base on pensionable compensation. It is adjusted each year based on changes to the Consumer Price Index (CPI) for All Urban Consumers.

Contributions are taken from a partial paycheck if the amount is sufficient to cover the entire contribution; however, none will be deducted if the required contribution is higher than the paycheck amount. Employee contributions are tax deferred, so you do not pay taxes on employee contributions taken from your pay.

You cannot increase your contributions to raise your future retirement benefit. SBCERA calculates your benefit according to a formula defined by state law, not by how much you have contributed to the plan.

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

- If you are a Tier 1 Member and you earn 30 years of service credit with a participating SBCERA employer or reciprocal agency, or
- You change your employment status to a position excluded from SBCERA membership.

You can view your current total accumulated refundable contributions with SBCERA in mySBCERA, your online member portal. Your accumulated refundable contributions are also provided on your SBCERA member statement, which members receive digitally or by mail annually.

### **Refundable vs. Nonrefundable Contributions**

Some of SBCERA's participating employers offer this option for some employees.

- If you choose nonrefundable contributions, you contribute less than the normal contribution 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 the normal contribution rate. 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 a participating SBCERA employer and choose to withdraw your contributions.
- If you leave employment and you made both refundable and nonrefundable contributions, you can only 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: 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, unless as part of a refundable employer pick up of an employee's contributions.

### **Interest Earnings**

Your account is credited interest on June 30 and Dec. 31 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 on June 30 will have interest credited to that \$1,000 balance on Dec. 31, at the lesser of the two rates. The new Dec. 31 balance will then have interest credited to it on June 30 of the following 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. Learn more in SBCERA's [Interest Crediting Procedures and Undesignated Excess Earnings Allocation Policy](#).

### **Access to Your Contributions**

You cannot 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 SBCERA member statement shows your current account balance and service credit total as of the date your statement is generated. It also provides benefit estimates and other relevant information.

Active Members are sent a Member Statement once a year at the end of the month following their birthday. Deferred Members are sent statements in July.

## **Designating a Beneficiary**

You should have a valid beneficiary designation on file with SBCERA with the beneficiary's current contact information. This will eliminate the need for a lengthy search for potential beneficiaries and reduce the amount of time required to process and distribute funds payable upon your death.

A beneficiary is the person you name in writing to receive benefits provided by SBCERA upon your death. The Primary Beneficiary is the first-named person or persons who would receive these benefits from SBCERA. The Alternate Beneficiary is the person or persons who would receive these benefits from SBCERA if there are no living primary beneficiaries when you die.

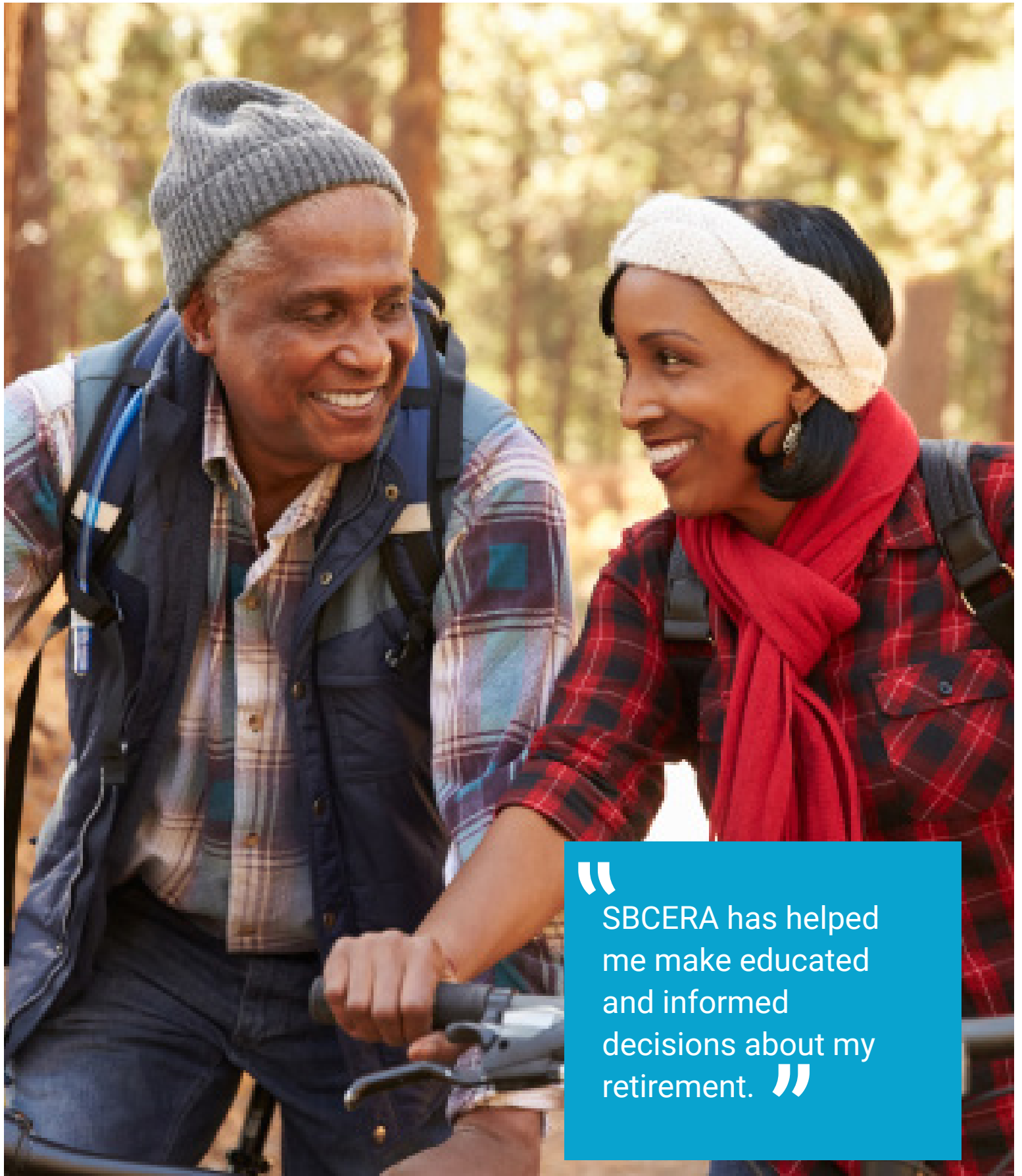
If you die before retirement, the appropriate death benefit is paid to the beneficiary or beneficiaries you designated when you joined SBCERA or, subsequently, on an SBCERA Beneficiary Designation/Change form.

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, that parent still must be appointed the guardian of the estate of the minor children.

If you do not designate a beneficiary, or if your designated beneficiaries are no longer living, the benefit will be paid to your estate. Please be aware that you cannot designate a charity as a beneficiary to receive SBCERA death and/or survivor benefits.

If you are a deferred vested member at the time of death, the designated beneficiary is only eligible for a lump-sum refund/rollover of the refundable contributions and interest. If you were a deferred reciprocal member, the benefit options available will be coordinated between SBCERA and the reciprocal system. A person who has terminated employment and taken a refund of accumulated contributions is considered a terminated member. As such, said person has ceased to be a member of SBCERA's retirement plan and no death benefits will be payable to the beneficiary.

When you apply for retirement, you will designate a beneficiary. This will supersede any previous beneficiary designation.



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

## Reciprocity: Linking Public Retirement Systems

While you cannot transfer (rollover) contributions earned in a public retirement system to and/or from another public retirement system, you may be eligible to establish reciprocity between those retirement systems. Reciprocity allows you to link public retirement systems to preserve your total retirement benefits earned in the various linked reciprocal systems. Reciprocity helps encourage career-long public service by providing public employees with career choices that preserve their retirement benefits. A list of reciprocal public agencies can be found in the [Eligible Public Retirement Systems](#) section.

### Advantages of Reciprocity

- The service credit earned in one system may be used to meet the service credit requirements for vesting and retirement eligibility in another system. However, each system will only use the years of service credit earned with that system for purposes of calculating your benefit from that 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 establishing reciprocity, 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.

### Reciprocity Requirements

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.
- 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.

### Electing to Establish Reciprocity

To elect to establish reciprocity, you must notify SBCERA by one of the following ways:

- Complete your online enrollment in [mySBCERA](#) and indicate you wish to establish reciprocity;
- Complete a Tier Verification form; or
- Contact SBCERA to submit your request.

Note: Limited reciprocity may be available to you if you terminated services with an SBCERA-covered employer and within six months thereafter entered membership with a Judges' Retirement System plan (JRS or JRS II) or State Teachers' Retirement System (STRS), and you elected to defer retirement. This meant that you left your contributions on deposit and may be eligible to receive the benefits of limited reciprocity between SBCERA and JRS, JRS II, or STRS.

### Eligible Public Retirement Systems

SBCERA has reciprocal agreements with the following systems:

- California Public Employees' Retirement System (CalPERS)
- California State Teachers' Retirement System (CalSTRS)
- Judges' Retirement System (JRS) and the Judges' Retirement System II (JRS II)
- Any pension plan that has reciprocity with CalPERS
- The other retirement systems operated under the County Employees' Retirement Law of 1937 (1937 Act), including:
  - Alameda
  - Contra Costa
  - Fresno
  - Imperial
  - Kern
  - Los Angeles
  - Marin
  - Mendocino
  - Merced
  - Orange
  - Sacramento
  - San Diego
  - San Joaquin
  - San Mateo
  - Santa Barbara
  - Sonoma
  - Stanislaus
  - Tulare
  - Ventura

### Outgoing Reciprocity

If you terminate employment with an SBCERA-participating employer and elect to leave your contributions on deposit and enter membership with another public retirement system within six months, you may want to check with the new retirement system to determine if you are eligible to link your service acquired while a member of SBCERA with the new retirement system. Please note that if there is any overlapping service between SBCERA and the other eligible retirement system, SBCERA may not be able to honor reciprocity when you retire.

### 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 so the retirement process starts with all systems at the same time. You must submit retirement applications to both (or all) reciprocal systems.

### Breaking Reciprocity

If you do not retire concurrently from all reciprocal systems, there may be some unintended consequences including, but not limited to, vesting and retirement eligibility, age of entry change, and owing underpaid contributions and interest. In addition, you will not have the benefit of the retirement system sharing salary information to calculate your retirement benefit.

## Service Credit

### Earning Service Credit

Service credit is earned based on hours worked for an SBCERA-covered employer. Hours are converted to years. Service credit is one of the factors used to determine your retirement benefit. The other factors are your 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. Please note many part-time and contract employees do not qualify for SBCERA membership. Therefore, they do not make contributions or earn service credit.

Note: Unused leave balances at retirement do not add time to your years of service to enhance your SBCERA retirement benefit.

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### Purchasing Service Credit

**Active** and **Deferred** Members may be eligible to purchase additional service credit for previous employment with SBCERA or another public employer. Service credit purchases must be made prior to retirement, and all balances must be paid off within 120 days after your effective retirement date.

Any service credit purchases that give you more than 30 years of continuous service credit cannot be refunded.

If your Service Purchase Contract becomes null and void for any reason, a new contract is required to purchase service credit or complete a redeposit, which will include an actuarial recalculation of the cost of the service purchase/redeposit, including additional interest.

If you are granted a disability retirement, service credit purchases you have executed may not increase your benefit, and you will not receive a refund of any amounts paid for service credits.

You can estimate the cost of a service purchase and request a contract to complete the purchase using the self-service options in your mySBCERA account. You can also contact SBCERA to begin the process of determining the cost of purchasing service credit.

You are not obligated to complete the purchase until the appropriate forms and documentation required to verify eligibility of the service credit have been completed and you have signed a contract. The payment options available to you will appear in your contract along with the deadline to complete the payments.

#### **Prior Public Agency Service (PPAS)**

You may be able to purchase all or part of your prior service with another public agency if you will not receive a pension or retirement benefit from that agency for the time. This includes service with the State of California, federal government, military, and some other public agencies in California. Please note, PPAS time does not count toward vesting and retirement eligibility requirements.

Note: 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, plus any interest that would have accrued. You need to determine if the increased monthly retirement benefit outweighs the cost of the service credit purchase

#### **Past Ineligible Service**

You may purchase service credit for prior service with an SBCERA-covered employer in a position not eligible for SBCERA membership. Payment consists of the appropriate member contributions plus interest.

- If you fail to complete either of the service credit purchases above by the payment due date or within 120 days after your effective retirement date or termination date—if those dates are before the due date—or if you stop making payments for the service credit, the contract is null and void. However, you are entitled to and granted credit for a prorated amount of service credit.

#### **Redeposit of Withdrawn SBCERA Contributions**

If you left SBCERA-covered employment 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 active service 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.

The purchase must be completed in full to receive service credit. If you fail to complete a Redeposit of Withdrawn SBCERA Contributions by the payment due date or within 120 days after your effective retirement date or termination date—if those dates

precede the due date—or if you stop making payments for the service credit, the contract is null and void. You will be treated as a new member and will not receive any service credit for prior service. SBCERA will refund partial payment upon your retirement or termination of employment. In the event of your death, redeposited contributions, plus credited interest, will be refunded to your beneficiary or estate.

### 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. If you fail to complete an authorized leave service credit purchase by the payment due date or within 120 days after your effective retirement date or termination date—if those dates are before the due date—or if you stop making payments for the service credit, the contract is null and void. However, you are entitled to and granted credit for a prorated amount of service credit.

- **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 United States Armed Forces, then return to the same employer, you may purchase retirement service credit for the period of military service. 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 be eligible for military service credit. To purchase 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 the pre-tax payment option. 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. This Service Purchase Contract is irrevocable and cannot be terminated or rescinded once the full amount of the contract is paid.

**After-Tax Payment Plan (Payroll Deductions):** You may select to make payments through after-tax payroll deductions if you are still an Active Member. The number of payroll deductions is dependent on the type of service credit purchase. A portion of your retirement benefit may be nontaxable because of after-tax contributions. You should keep a record of these after-tax contributions to correctly report them on your tax return.

**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. A portion of your retirement benefit may be nontaxable because of after-tax contributions. You should keep a record of these after-tax contributions to correctly report them on your tax return. If you are in 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).

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

## Retirement Eligibility

Vesting is the first major milestone of your SBCERA membership. Once you earn the equivalent of five years of full-time 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:

### 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 at any age with at least 30 years of service credit
- Safety Members may retire at any 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 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. 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:** You earn service credit for every hour you work. The more service credit you earn before retirement, the higher your monthly benefit will be.

**Final Average Compensation:** The amount of compensation earnable or pensionable compensation earned prior to retirement that will be used to determine your benefit. The definition varies based on your tier.

- Tier 1: The average of your highest 12 consecutive months of compensation earnable any time during your membership or with an agency with which you have established reciprocity.
- Tier 2: The average of your highest 36 consecutive months of pensionable compensation anytime during your membership or with an 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. View [Retirement Planning Tables](#) for more details.

Member Type	Tier 1 General Member	Tier 1 Safety Member
Benefit Formula	2% @ 55	3% @ 50
Age at Retirement	55	50
Service Credit	25	25
Est. Benefit	50% of final average compensation	75% of final average compensation

Member Type	Tier 2 General Member	Tier 2 Safety Member
Benefit Formula	2.5% @ 67	2.7% @ 57
Age at Retirement	67	57
Service Credit	25	25
Est. Benefit	62.5% of final average compensation	67.5% of 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 1968 and retired in April 2023, your age at retirement would be 55  $\frac{1}{4}$  (January - March is  $\frac{1}{4}$  year).

## Timing Your Retirement

Waiting a month or two to retire 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, so 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:** Your retirement benefit will include approved, applicable cost-of-living adjustments (COLA) if you retire on or before April 1.

**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 are 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.

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### Applying for Retirement

When your retirement draws near, you may want to consult with an SBCERA Retirement Specialist either in-person or virtually to discuss your options. Call (909) 885-7980 or (877) 722-3721 to schedule a consultation. However, a consultation is not required. Before you begin your application, we strongly encourage you to review the information on the [Planning Your Service Retirement](#) page on our website. You should also get an estimate of what your monthly benefit will be through your mySBCERA account or by contacting SBCERA Member Services.

You can complete the entire retirement application and submit required documents in your mySBCERA account. If you need assistance with the online application, one of our Retirement Specialists can walk you through the process in-person, over the phone, or virtually.

You also have the option of requesting a PDF of the application so you can fill it out and submit it directly to SBCERA, or you can complete it with the help of one of our Retirement Specialists.

Your completed application must be signed, dated, and returned to SBCERA before your effective date of retirement. The earliest date we can accept your application is 60 days prior to your effective date of retirement.

How to apply for retirement in mySBCERA:

1. Open your [mySBCERA](#) account.
2. Navigate to the left-hand menu and click Self-Service Options.
3. Select Retirement Application.
4. Select Service Retirement Application.
5. Once you submit your application, you can track your status by clicking on Service Retirement Application on your Account Summary page under Requests.

### Documents Required for Retirement Application

You will need these documents to complete the application whether you complete it online or in-person.

- Copy of your original or certified birth certificate, naturalization paperwork, passport, or REAL ID. If applicable, provide identification for your spouse or registered domestic partner and marriage certificate or partnership agreement.
- Voided check or letter from your bank with direct deposit instructions for verification.
- Federal Tax Withholding Form
- State Tax Withholding Form

SBCERA does not notify your employer when you apply for retirement. However, after your application is approved by the CEO, the approval and your name will appear on the next public Board of Retirement agenda. Additionally, SBCERA forwards approved service retirements to employer human resource departments after the information appears on the Board's agenda. Once your application has been approved, you will be considered retired on your selected retirement effective date. The steps involved in retiring are summarized in the [Retirement Consultation Guide](#).

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

Your retirement benefit will generally be paid on the last business day of each month. Retirement benefits are taxable income. However, in some cases, all or a portion of the benefit may be excluded from gross income for federal and/or state income taxes. Consult your tax professional or the IRS regarding any additional questions or concerns. SBCERA cannot provide tax advice.

## Selecting A Retirement Option

You must select a retirement option and name a beneficiary when you retire. This beneficiary designation supersedes any previous designations you made. Your retirement option selection is an important decision that affects your retirement benefit as well as how much your beneficiary will receive when you die.

You should select the retirement option that best meets your needs. Some options reduce your monthly benefit to provide a larger lifetime monthly continuance for your beneficiary.

Important Note: For Options 2, 3 and 4, the designated beneficiary must have an insurable interest in your life.

### Unmodified Option

**Benefit paid to retiree:** Your retirement benefit is not modified or adjusted.

**Benefit paid to beneficiary:** Your eligible spouse or domestic partner will receive a lifetime monthly continuance of 60% of the amount you were receiving.

A spouse must have been married to you for at least one year prior to the time you retired to be eligible to receive the lifetime monthly continuance. A domestic partner is eligible if the partnership was lawfully registered at least one year prior to your retirement. To be considered a post-retirement eligible spouse/domestic partner, you must have been legally married and registered at least two years prior to your death. In addition, your spouse/domestic partner must be 55 years or older at the time of your death.

If you do not have an eligible spouse or domestic partner, your minor children 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, the benefit will be divided among them and paid as long as one of the children qualify.

**Who might want to consider it:** Married members and domestic partners generally consider the unmodified benefit the best payment option. 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.

Note: You may change your beneficiary after retirement for the burial benefit, but your eligible spouse or domestic partner or children will take precedence for the continuance.

### Option 1

**Benefit paid to retiree:** This option 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: You may change your beneficiary after retirement.

### Option 2

**Benefit paid to retiree:** This option offers you a reduced benefit for your lifetime. The amount of the reduction depends on your age

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and the age of the beneficiary you designate.

**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. The designated beneficiary must have an insurable interest in the member's life.

Note: You may not change the beneficiary who will receive the lifetime monthly continuance after you retire.

### Option 3

**Benefit paid to retiree:** This offers you a reduced benefit for your lifetime. The amount of the reduction depends on your age and the age of the beneficiary you designate.

**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 Options 2 or 3, you may not change the beneficiary selected to receive the lifetime monthly continuance after your first retirement benefit is issued. 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. If you select Option 2 or 3, and your designated beneficiary predeceases you, your monthly benefit cannot be changed and will remain reduced.

### Option 4

**Benefit paid to retiree:** This offers you a reduced benefit for your lifetime. The reduction is determined by an actuarial study that is paid for by you.

**Benefit paid to beneficiary:** You select the percentage of the continuing payments that your selected beneficiaries will receive. The actuarial reduction to the benefit is determined based on the continuation percentages selected by the member.

**Who might want to consider it:** If you were divorced while a member of SBCERA and are required by law to divide community property such as retirement plan benefits, SBCERA may need to pay a benefit to multiple beneficiaries. Often, a divorce judgment will require the member to elect Option 4 to guarantee a lifetime benefit to a former spouse or domestic partner.

You can only change your selected option before 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.

Note: You may not change the beneficiary who will receive the lifetime monthly continuance after you retire.

## 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 be ineligible for any retirement benefits and will not be considered a Retired Member.

## Benefit Limits

[Section 415 of the Internal Revenue Code](#) limits how much retirees can receive in 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 exceeds 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% of the Federal Social Security limit, which is subject to change each year based on the Consumer Price Index (CPI).

## Cost-of-Living Adjustment (COLA)

SBCERA may apply a cost-of-living adjustment (COLA) on April 1 of each year based the regional Consumer Price Index (CPI) as of January 1 of that year, not to exceed 2%. To be eligible for the annual COLA, you must retire on or before April 1. If you retire after April 1, you must wait for the following year's COLA to be approved and applied to your retirement benefit.

If the CPI is more than 2%, the amount above 2% is rounded to the nearest half percent, and that percentage is placed in your COLA bank to offset any CPI amounts below 2% in future years.

For example, if the CPI is 1% and you have 4 percentage points in your COLA bank, a percent will be taken from the bank and applied to your COLA to bring it up to 2%, leaving you with 3 percentage points remaining in your COLA bank.

If the CPI is negative 1, your COLA bank can be used to bring your COLA to 2%. However, if your COLA bank is empty, you will not receive a COLA. Your benefit, however, will never fall below its original benefit level at your date of retirement.

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

## Divorce

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 former 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 must determine your tax withholdings. 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 insurance. 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. This information can also be found at [SBCERA.org](http://SBCERA.org).

Note: If you have employee health and dental insurance when you retire, you 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

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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 with those employers since those years does not count toward Social Security benefits. Contact the Social Security Administration to verify your eligibility for Social Security benefits.

For coverage information about Social Security Retirement Benefits, SBCERA recommends you contact your employer's Human Resources/Benefits Department, visit the Social Security Administration website at [www.SSA.gov](http://www.SSA.gov) or by calling Social Security at (800) 772-1213.

## Termination Before Retirement

If you leave your job voluntarily or involuntarily before you are eligible for retirement, you may have several options. Your eligibility for the different options depends on how many years of service credit you have and/or what type of employee contributions you selected.

**Vested Members:** If you have five or more years of service credit, you are a vested member and you qualify for a lifetime retirement benefit. Your years of service credit include your SBCERA membership and any reciprocal service credit, if applicable.

**Non-Vested:** If you have less than five years of SBCERA or reciprocal service credit, you are not vested and do not qualify for a lifetime retirement benefit.

### [Default Option for Vested Members](#)

#### [Defer Retirement and Leave Your Contributions On-Deposit](#)

Being vested allows you to defer your retirement. With this option, your contributions will remain on deposit with SBCERA. You will receive benefits when you service retire after meeting age and/or service requirements. See [Retirement Eligibility](#) for details on when you can service retire.

### [Option Available to Non-Vested Members](#)

#### [Leave Your Contributions On-Deposit](#)

You may leave your funds on deposit with SBCERA and let them continue earning interest. Currently, the interest rate is based on the six-month T-bill rate. You can request to rollover or refund your contributions any time.

### [Options Available to Vested and Non-Vested Members](#)

#### [Defer Your Retirement and Establish Reciprocity](#)

Whether you are a Vested Member or Non-Vested Member, if you leave to work for another California public agency that has a reciprocal agreement with SBCERA or CalPERS, you have the option to defer your retirement and establish reciprocity. Reciprocity links your employment service between two retirement systems that have a reciprocal agreement.

Your employment with the other public agency must begin within six months of your termination date with the SBCERA employer. Please refer to the SBCERA website for additional [reciprocity requirements](#). Upon your retirement, you must submit separate applications to SBCERA and any reciprocal agency. You must indicate the same retirement effective date or reciprocity will be broken, and the associated reciprocal benefits relinquished. Your retirement date with SBCERA cannot be backdated.

Note: Breaking reciprocity may have significant consequences. It may affect your retirement eligibility, and you may be required to pay additional retirement contributions. Please contact SBCERA before making this decision.

### [Request to Refund or Rollover Your Contributions](#)

### [Request to Refund or Rollover Your Contributions](#)

Whether you are a Vested Member or Non-Vested Member, if you have refundable contributions, you have the right to a refund of the money in your account. You can request a refund of your account balance or a rollover of your account balance to an IRA or an eligible employer plan. You can also rollover a partial amount to an IRA or an eligible employer plan and have the remaining funds paid to you directly.

If you have only non-refundable contributions and are a Vested Member, your only option is deferred retirement, and you may not request a refund.

If you have both refundable and non-refundable contributions, you may request the refundable portion of your contributions. Please contact SBCERA to verify this option is available to you.

To refund or rollover funds, you cannot be employed by any SBCERA-participating employer in any capacity—including part-time, seasonal, extra help, reserve, or paid call.

You may not request a refund if you are an active member of a reciprocal system or a member of JRS, JRS II, or STRS. It can take up to 6 to 10 weeks from the date the completed form is received for your payment to be issued.

Please be advised that you waive all rights to retirement benefits, including SBCERA disability and reciprocal benefits, when you receive a refund or rollover of your refundable contributions.

### [Options Available to Members Entering a Judges' Retirement System Plan or State Teachers Retirement System Defined Benefit Plan](#)

If you are a member who has terminated services with a participating employer, and within six months thereafter enter membership with a Judges Retirement System plan (JRS or JRS II) or State Teachers' Retirement System (STRS), you must elect deferred retirement, leaving your contributions on deposit. If you elect deferred retirement, you are eligible to receive the benefits of limited reciprocity between SBCERA and JRS, JRS II, or STRS.

#### Limited Reciprocity Requirements

- Retire concurrently (on the same date) with SBCERA and JRS, JRS II, or STRS.
- Use of your final average compensation (FAC) with JRS, JRS II or STRS to calculate your benefit with SBCERA.

Please be advised that if you are a member of JRS, JRS II, or STRS, and you refund or rollover your contributions, you forfeit any benefits available to you under limited reciprocity, and you will not be able to redeposit your withdrawn contributions if you are not an active member of SBCERA.

### [Pension Forfeiture for Job-Related Felony Convictions](#)

Under certain circumstances, state law requires the forfeiture of retirement benefits in connection with a felony criminal conviction—typically when the crime was committed in connection with public employment. The law requires the forfeiture, as of the earliest date of the crime, of “all accrued rights and benefits in any public retirement system” for any public employee convicted of a felony for conduct:

- Arising out of or in the performance of his or her official duties;
- In pursuit of the office or appointment; or
- In connection with obtaining salary, disability retirement, service retirement, or other benefits.

## Death Benefits

If you die before retirement, the appropriate death benefit will be paid to your spouse, minor children, or beneficiary (beneficiaries), you designated, or your estate.

A surviving spouse or minor children, even if not the named beneficiary, may have rights superseding the rights of the named beneficiary. If you do not have a surviving spouse when you die and leave 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 must be appointed the guardian of the estate of the minor children. If the benefit is \$5,000 or less, the living parent of the minor child(ren) may execute a Custodial Declaration for the payment to be paid out to the minor child(ren),

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.

For Active Members, the Plan distinguishes between service-related deaths and nonservice-related deaths as follows:

**Nonservice-Related Death Benefit:** A nonservice-related death benefit is provided when a member dies from causes that did not arise from or in the course of their employment with an SBCERA employer.

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

### Benefits Available:

**Fewer than Five (5) Years of Service Credit:** If you die before you have five years of service credit as an Active Member of SBCERA, 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.

### Additional Death Benefits for Safety Members

If you are a Safety Member and die as a result of accident or injury caused by external violence or physical force, 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.

## Survivor Benefit

If you die as 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	Survivor Benefit
Surviving spouse caring for one child	\$1,390.00
Surviving spouse caring for two or more children	\$1,622.00
One child only	\$695.00
Two children only	\$1,390.00
Three or more children	\$1,622.00
Widow or widower age 60 (no child)	\$663.00
Widow or widower age 62 (no child)	\$768.00
Each of two dependent parents at age 62	\$695.00
Sole dependent parent at age 62	\$795.00

## Retired Members

### Your Retirement Benefit

Retirement benefits are generally paid on the last business day of the month. If the last day of the month is a non-business day, you will be paid on the last business day prior to the last day of the month.

#### 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 find the form on our website at [SBCERA.org/Forms](https://www.sbcera.org/Forms). You can also update your direct deposit information in [mySBCERA](#), your online member portal.

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If, under limited circumstances, you are paid by check and have not received your benefit payment by the eighth day of the following month, contact SBCERA for a Declaration of Lost, Stolen or Destroyed Check form. Please note there is a five-day wait period between when SBCERA receives the declaration and when the check is reissued.

### **Cost-of-Living Adjustments (COLAs)**

If approved, a COLA of up to two percent is applied to benefit payments for retirees and beneficiaries on April 1 of each year, and the benefit increase is included in their monthly benefit payments thereafter. The COLA is not applied to Survivor Benefits provided to the spouses or minor children of members who pass before retirement. See [Cost-of-Living Adjustments \(COLAs\)](#) in the Active Member section of this guide for additional details.

### **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 any time in mySBCERA, or you can contact SBCERA for the federal and California tax withholding election forms. You can also access the forms at [SBCERA.org/Forms](http://SBCERA.org/Forms).

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

### **Beneficiaries**

The retirement option selection you make when you retire is irrevocable. However, you may change your beneficiary if you selected the Unmodified Option when you retired. If you selected the Unmodified Option and your listed eligible spouse or registered domestic partner pre-deceases you and you remarry or enter a new domestic partnership, the new spouse/domestic partner may be eligible to receive a continuance of your monthly benefit if your new spouse or domestic partner meets the following criteria:

- The new spouse/domestic partner must be 55 years old or older prior to your death; and
- 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.

Additional information can be found at [www.SSA.gov](http://www.SSA.gov).

## Insurance and Deductions

### **Health Insurance Coverage & Administration**

San Bernardino County 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 the Employee Benefits & Services Division (EBS) at (909) 387-5787. EBS is located at 157 W. Fifth Street, San Bernardino, CA 92415-0440.

### Medicare

Contact EBSD at (909) 387-5787 or by email at [ebzd@hr.sbcounty.gov](mailto:ebzd@hr.sbcounty.gov) to request coverage information.

### Dental and Vision Insurance

You can apply for dental and vision insurance through Teamsters Local 1932. Call (909) 889-8377 for applications and premium rates. Premiums can be deducted from your retirement benefit payment.

Retired Employees of San Bernardino County (RESBC) members can also apply for dental and vision insurance through Pacific Group Agencies (PGA). Visit <https://resbcounty.wildapricot.org> for more information or call (800) 511-9065. Annual open enrollment for Pacific Group Agencies is generally in October.

### Life Insurance

If you are interested in continuing life insurance after you retire, please check with the Employee Benefits Department of your employer when you retire to see whether conversion to individual policies for retiring members is an option. If it is an option, premiums cannot be deducted from your retirement benefit payment unless you are a member of SEBA (Safety Employees' Benefit Association).

### Other Deductions

You can have taxes, as well as most of 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.

## 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 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 a participating employer after you retire and want to continue earning your monthly retirement benefit, you may not serve, be employed by, or be employed through a contract directly by an SBCERA-participating employer, unless you are appointed to work either during an emergency to prevent stoppage of public business or you have skills needed to perform work of limited duration.

If you choose to return to work for an SBCERA-participating employer, you and your employer must notify SBCERA about the employment agreement prior to your start date, and you must adhere to the following guidelines to continue receiving your monthly retirement benefit:

- Work cannot exceed 960 hours per fiscal year;
- Work cannot exceed 18 consecutive months; and
- You cannot earn more than or less than the maximum paid to other employees performing comparable duties.

General Members must wait 180 days to return to work after retirement unless the employer's governing body declares the employment is necessary to fill a critically needed position. Safety Members are generally exempt from the 180-day break in service requirement if they return to work in a safety position. Additional exceptions may also apply as determined by the employer.

If you return to work full time for an SBCERA-participating employer or exceed 960 hours of work in a fiscal year or continue working beyond 18 months (limited duration) without SBCERA Board approval, your monthly retirement benefit may be suspended. You may need to repay the retirement benefits you received during the period you exceeded 960 hours or 18 months, and you may be

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reinstated 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 or older. Please be advised that you will return to the same tier you were in when you retired.

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. You will also 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 type, and your highest final average compensation during the reemployment period.

Contact SBCERA to determine how returning to work for an SBCERA-participating employer 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. More details can be found in the [Retirees Returning to Work](#) policy.

## Retirement Benefits for Eligible Beneficiaries

Upon notification of your death, SBCERA staff will verify the beneficiary you designated and determine payable benefits. Staff will send the appropriate forms and written advice to your beneficiary. If you have not designated a beneficiary, any available benefits will be payable to your estate.

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

Your surviving spouse and dependents may continue their health care coverage after you die 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. Changing beneficiaries will depend on your retirement option and the beneficiary's eligibility.

### **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 or log into your mySBCERA account to access the 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 (member'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.
3. Request numerous copies of the certified death certificate.
4. Notify SBCERA of the death and provide an original certified copy of the member's death certificate.

The member's benefit will be paid through the end of the month in which the member dies. If eligible for a continuance and/or benefits, the designated beneficiary will be mailed the applicable forms to complete. Upon completion, the continuance and/or benefits will be paid to the beneficiary. In total, the process can take about one to three months.

1. Notify the appropriate life insurance carriers through any employers, credit unions, or other associations of which the deceased was a member.
2. 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.
3. Contact any other retirement plans the member had, such as a deferred compensation (457b or 401k), IRAs, or other pension systems.
4. Contact the nearest Social Security Administration office to determine whether there are any benefits forthcoming.

### **Beneficiary Payments**

Continuing payments to your beneficiary or beneficiaries after your death are determined by the retirement option you selected. You can review the beneficiary details of each option in the [Selecting a Retirement Option](#) section of this guide.

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 it will pay.

## **Disability Retirement and Legal Matters**

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 your usual job duties. It can also be described as the substantial inability to perform your usual job duties; however, it is not necessary for you to be physically or mentally incapable of performing 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 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 application. 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% to 40% of your highest final average compensation depending on your years of service credit, or it is 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: Complete Application**—In your [mySBCERA](#) portal, click Apply for Retirement under Self-Service Options on the left side of the screen. Select Apply for Disability Retirement and complete the application. You can also request the required forms and information by calling (909) 885-7980 or toll free (877) 722-3721 or by emailing [DisabilityRetirement@SBCERA.org](mailto:DisabilityRetirement@SBCERA.org).

**Step 2: Submit Completed Application for Review**—Submit signed application to SBCERA that includes the SBCERA Physician's Report, Applicant's Statement of Facts and Circumstances, Physician Listing Form, and Medical Releases.

**Step 3: Schedule and Attend a Consultation Appointment with SBCERA**—SBCERA will contact you to confirm that your application has been accepted for processing and schedule your initial Disability Retirement consultation.

**Step 4: Document Collection and Processing**—SBCERA staff will collect and assemble medical and personnel documents pertaining to the Disability Retirement application. Remember, you have the burden of proving you are entitled to the benefits you are requesting.

**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 Board on medical matters.

**Step 7: SBCERA Board of Retirement Initial Hearing**—The Disability Retirement application will be considered by the Board.

**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.

## Retirement Planning Tools

Throughout your time as a member of SBCERA, active or retired, use the table 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).

### Retirement Preparation Table

Life Event	Active Member	Retired/Deferred Member or Beneficiary
<b>Personal Information Changes or Family Changes</b>		
<b>Address Change</b>	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 update the information in your mySBCERA account or complete and submit an SBCERA Address/Name Change Request form. It is essential that you keep your address current with SBCERA.
<b>Name Change</b>	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.
<b>Beneficiary Change</b>	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.	Process is same as Active Member; however, depending on your retirement option selection, you may be unable to change your beneficiary after retirement.

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Life Event	Active Member	Retired/Deferred Member or Beneficiary
<b>Personal Information Changes or Family Changes (continued)</b>		
<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 form.	Submit your certified marriage certificate to SBCERA. Update your beneficiary designation with SBCERA by completing a Beneficiary Designation form. If applicable, update your name by completing Name Change Request form.
<b>Tax Withholding Change for Your SBCERA Benefit</b>	N/A	You can change your tax withholding any time in your mySBCERA account. You can also complete federal and state tax withholding forms and submit to SBCERA.
<b>New Financial Institution for Direct Deposit</b>	N/A	If you change financial institutions or close an account, please notify SBCERA immediately by updating the information in your mySBCERA account or by using an Authorization Agreement for Direct Deposit form. This will help ensure your benefit payments continue uninterrupted.
<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.
<b>Employment Events</b>		
<b>Employment Status Changes</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. 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. Contact SBCERA for more information.	N/A

Life Event	Active Member	Retired/Deferred Member or Beneficiary
<b>Employment Events (continued)</b>		
<b>Termination of Employment Before Retirement</b>	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 to learn about your options if you are returning to SBCERA membership.	If you are considering returning to work for an SBCERA participating employer after retirement, contact SBCERA to learn how this may impact your retirement benefit. Your retirement benefit will not be affected if you work for an employer SBCERA does not provide retirement benefits for.
<b>Death or Disability</b>		
<b>Death of an SBCERA Member</b>	See <a href="#">Death Benefits</a> in this guide 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.
<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 Disability Retirement and how to apply in your mySBCERA member portal by visiting <a href="http://www.SBCERA.org">www.SBCERA.org</a> .	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, you can view it in your mySBCERA account or request a duplicate from SBCERA. If you need to request a correction, please send an email to <a href="mailto:FiscalServices@SBCERA.org">FiscalServices@SBCERA.org</a> or call (909) 765-2881.

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Life Event	Active Member	Retired/Deferred Member or Beneficiary
<b>Other Events (continued)</b>		
Income/Benefit Verification	N/A	If you require written verification of your income from SBCERA, please contact SBCERA and staff can assist you with this request.
Release of SBCERA Documents or Information	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 a Release of Information 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 must 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 a Release of Information 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 must show valid photo identification.
Assistance Handling SBCERA Transactions	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 <a href="#">Frequently Asked Questions</a> .	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 <a href="#">Frequently Asked Questions</a> .

## Pre-Retirement Checklist

### Five+ Years Prior

- ✓ Set up a mySBCERA account.
- ✓ Attend an SBCERA Mid-Career Seminar.
- ✓ Review and/or update your SBCERA beneficiary. You can review your selections in your mySBCERA account.
- ✓ Start service credit purchase contracts so you have time to pay them off. You can use your mySBCERA account to do this.
- ✓ Review your annual member statement in mySBCERA.

### Three Years Prior

- ✓ Attend an SBCERA Pre-Retirement Seminar.
- ✓ Contact your deferred compensation provider.
- ✓ Speak with your family and beneficiaries about your plans for retirement.
- ✓ Gather or order all of the documents you will need for retirement:
  - Yours and your spouse's' original or certified birth certificates; your certified marriage license or domestic partnership registration.

### Two Years Prior

- ✓ Consider possible effective dates for retirement.
- ✓ Request benefit estimates or calculate one through mySBCERA.
- ✓ Try living on your anticipated retirement income for two consecutive months.
- ✓ Initiate or try to complete service credit purchase contracts. You can start service credit purchases in mySBCERA.
- ✓ Submit all the documents you need for retirement if you haven't already.
- ✓ Tier 1 Members: Plan any leave cash outs you may be entitled to that will maximize your Final Average Compensation (see your MOU).

### One Year Prior

- ✓ Update your beneficiary information if needed.
- ✓ Narrow down your prospective retirement effective dates.
- ✓ Price and compare medical insurance coverage options.
- ✓ Contact your deferred compensation representative.

### Six Months Prior

- ✓ Update your beneficiary information.
- ✓ Narrow down your prospective retirement effective dates.
- ✓ Price and compare medical coverage/employer options.
- ✓ Contact your deferred compensation representative.

### Two - Three Months Prior

- ✓ Update your beneficiary information if needed.
- ✓ Make and attend an appointment with your deferred compensation representative.
- ✓ Schedule and attend an appointment with an SBCERA Retirement Specialist.
- ✓ Request an updated benefit estimate or create one in mySBCERA.
- ✓ Inform your employer of your selected retirement effective date.
- ✓ Make an appointment with your deferred compensation representative.
- ✓ Discuss with your beneficiary which retirement option you are considering.
- ✓ Apply for retirement using your secure mySBCERA account or by requesting an application from SBCERA.

### Post Retirement

- ✓ Update your address or direct deposit information as needed in your mySBCERA account or by form submission.
- ✓ Update your W-4 form as needed in your mySBCERA account or by form submission.

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**Create a Benefit Estimate in mySBCERA**

Your mySBCERA account provides the most convenient option for creating your benefit estimate. This is not an exact calculation of your future retirement benefit.

- Step 1 - Open your mySBCERA account.
- Step 2 - Select Retirement Estimates from the Self-Service Options on the left side of your screen.
- Step 3 - Select Get a Retirement Benefit Estimate at the top of your screen.
- Step 4 - Follow prompts and make adjustments as needed.
- Step 5 - View your saved estimate in the Estimate History in mySBCERA.

**Benefit Estimate Worksheet**

If you prefer to do the math manually, this worksheet will help you create an estimate—not a calculation—of your retirement benefit. Your final benefit will depend on your employment history when 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 when you retire.

This worksheet will give you an estimate of the retirement benefit you might receive under the Unmodified option only. You are welcome any time to contact SBCERA for a benefit estimate.

		Sample	You
<b>STEP 1</b>	<b>ESTIMATE YOUR HIGHEST FINAL AVERAGE COMPENSATION</b> Estimate what your final monthly average compensation will be during your career.	\$3,695	\$
<b>STEP 2</b>	<b>DETERMINE YOUR RETIREMENT AGE</b> Enter your projected age at retirement.	55	
<b>STEP 3</b>	<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	
<b>STEP 4</b>	<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	%
<b>STEP 5</b>	<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 x 40% \$1,478	\$ . (from step 1)  x % (from step 2)  \$ .

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TIER 1

# General Member Compensation Percentage Table



San Bernardino County Employees' Retirement Association

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



**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%

## Key Terms Dictionary

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 Membership Guide.

The County Employees Retirement Law of 1937—better known as the '37 Act or CERL—is a body of law enacted to govern retirement benefits for County and District 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.

**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. 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** –The portion of your base retirement benefit derived from member contributions, including interest made during your employment.

**Beneficiary** –Any person in receipt of a pension, annuity, retirement allowance, death benefit, or any other benefits from SBCERA If no beneficiary is named or if the beneficiary is no longer living, the beneficiary will be your surviving:

- Eligible surviving spouse or registered domestic partner,
- Eligible minor Child(ren), or if none,
- Estate.

**Benefit Payment** – Payments from SBCERA such as monthly retirement payments, survivor 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:

- IRS regulations require both Safety and General Members who retire below the normal retirement age (50 Safety/55 General) to wait 60 days before returning to work. Additionally, the employer and employee cannot enter into an agreement, written or verbal, for the employee to return to work.
- State law requires retirees to wait 180 days to return to work for an SBCERA-covered employer after retirement unless the employer's governing body declares the employment is necessary to fill a critically needed position. Safety Members are generally exempt from the 180-day separation from service requirement if they return to work in a safety position. Additional exceptions may also apply as determined by the employer.

**Cost-of-Living Adjustment (COLA)** – Cost-of-Living Adjustments (COLA), up to a 2 percent increase, are given on April 1 of each year based on the increase or decrease in the Bureau of Labor Statistics' Consumer Price Index (CPI) as of January 1 of each year (Government Code section 31870). The COLA is always rounded to the nearest one-half percent and will never exceed 2 percent. For example, if the CPI goes up by 1.34 percent, SBCERA's retirees and eligible beneficiaries receive a 1.5 percent COLA.

**Compensation Earnable** – For Tier 1 Members, compensation earnable is your base pay plus any includable payable items, allowances, and cash-outs. Items included as compensation earnable are approved annually by the Board of Retirement if 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

- **Member Contributions** – Contributions deducted from a member's pay that is deemed compensation earnable (Tier 1) or pensionable compensation (Tier 2).
- **Employer Contributions** – Contributions made to SBCERA by participating employers to fund the pension portion of the retirement allowance.

**Deductions** – Reductions from a retiree or beneficiary's monthly benefit payment (as authorized by them) and is payable to an outside vendor through the Vendor Payroll process. These transactions include (but are not limited to) medical/dental insurance premiums, union membership dues, etc.

**Deferred Reciprocal Member** – A member who is no longer employed by a participating SBCERA employer and has 5 years of service at the time of termination, elects to defer receiving their retirement benefit until eligible, 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 (i.e., 5 years of service), 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 or in other words, unable to perform your usual duties of your current position and your incapacity is permanent.

- **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 of all domestic partners over the age of 18. SBCERA recognizes California registered domestic partners as eligible beneficiaries if they meet the required criteria.

**Domestic Relations Order (DRO)** – A court order filed in the State of California acknowledging the right of a legally separated, former spouse or domestic partner (also referred to as a nonmember) to a community property interest in your retirement benefits. The DRO directs SBCERA to pay benefits to a former spouse or domestic partner in accordance with terms that meet SBCERA guidelines for the administration of benefits to a nonmember.

**Eligible Beneficiary** – This is a person you name in writing to receive certain benefits provided by the plan upon your death and such designation is on file with SBCERA.

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

**Eligible Domestic Partner** – A partner, over the age 18, to whom you are legally registered in California.

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**Entry Age** – 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. For Tier 1 members, your entry age is used to determine your member contribution rate and stays the same throughout your membership with SBCERA.

**Final Average Compensation (FAC)** – 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 with SBCERA 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 work for an SBCERA-covered employer in a position other than Board-approved safety positions, for purposes of retirement, involved in active law enforcement or firefighting.

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

**Member Statement** – A statement showing personal information (for example, date of birth, date of membership, years of service credit, plan, and membership status), current refundable account balance, and projected benefits. It will also reflect any service credit purchase contracts and established reciprocal relationships.

**Nonrefundable Contributions Option** – An option your employer may offer that allows you to contribute to SBCERA at a lower rate, which is 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, which may include pensionable compensation items approved by the Board.

**Prior Public Agency Service (PPAS)** – Prior service in a public agency such as federal civil service, military service, and some public employers in California.

**California Public Employees' Pension Reform Act of 2013 (PEPRA)** – State legislation (i.e., Assembly Bill 340) that made changes to public employee retirement benefits in California. New benefit levels were mandated for members hired on or after January 1, 2013. In response, SBCERA established a new tier, Tier 2, for members hired on or after January 1, 2013.

**Refundable Contributions** – Contributions paid at the normal rate to SBCERA. You would be eligible to receive a refund of these contributions 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 the service is linked together.

**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. Certain restrictions apply.

**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 serve in a position the Board has deemed a safety position for purpose of retirement, i.e., active law enforcement or active fire suppression.

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

**Service Credit** – Service credit is one of the factors used to calculate your retirement benefit. You can acquire years of service credit by working for a participating employer. You can also purchase various types of eligible services credit. 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 Membership Guide).

**Survivor Benefits** – Benefits payable to a member’s eligible spouse, registered domestic partner, or children upon the member’s death while the member was in active service.

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

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

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