

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

Benefits of establishing reciprocity

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

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

Example

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

Requirements

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

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

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