



# RETIREMENT 101

## Reciprocity

### What is reciprocity?

Reciprocity is an agreement between certain California public retirement systems that allows public employees to **move between participating agencies** while preserving their pension benefits.

### What are the advantages of reciprocity?

When reciprocity has been established, your service credit under one system could count toward **vesting** and **retirement eligibility** in the next, and your Final Average Compensation can be used to determine the benefits in both systems. Establishing reciprocity can help you meet retirement eligibility requirements and might allow you to **retire sooner** than you would without reciprocity.

### What are the requirements to establish reciprocity?

- **You must establish it:** You must elect to establish reciprocity with an eligible public retirement system. It is not automatic.
- **6-month window:** The time between leaving one public retirement system and entering another cannot exceed 6 months.
- **Clean break:** There cannot be any overlapping service credit. You must have a clean break in service from the previous system before entering the new one.
- **Same retirement date:** Upon establishing reciprocity between two or more retirement systems, you must retire concurrently (on the same date) from both (or all) systems.
- **No contribution withdrawals:** Your contributions from the previous system must be “on deposit” with that system, meaning you did not withdraw them when you terminated employment.
- **Not yet retired:** You cannot be retired and currently receiving a retirement benefit payment from the other system.

### Is there a deadline?

**No.** You can establish reciprocity at any time before you retire but it’s important to do so as soon as possible as this process can take up to 8 to 10 months to complete.

### Where can I find a list of SBCERA’s reciprocal agencies?

A list of SBCERA’s reciprocal agencies can be found on the reverse side of this sheet.

### How do I establish reciprocity?

- **New and returning SBCERA members:** Complete the section regarding reciprocity in your online enrollment form.
- **Current SBCERA members:** Submit a written request to SBCERA including the name of the system you want to establish reciprocity with.
- **Members leaving SBCERA-covered employment:** Complete Your Options at Separation form in your **mySBCERA** account and indicate the reciprocal retirement system you want to establish reciprocity with.

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



Scan this QR Code to watch our **Quick Tip video** on Reciprocity.

# SBCERA's Reciprocal Agencies



SBCERA has reciprocal agreements with the following systems:

- **CalPERS** (California Public Employees' Retirement System)
- Any pension plan that has reciprocity with CalPERS
- **CalSTRS** (California State Teachers' Retirement System)
- **JRS** (Judge's Retirement System) & **JRS II** (Judge's Retirement System II)
- Retirement systems in the other 19 counties operated under the 1937 Act, which include:

*Alameda County*

*Contra Costa County*

*Fresno County*

*Imperial County*

*Kern County*

*Los Angeles County*

*Marin County*

*Mendocino County*

*Merced County*

*Orange County*

*Sacramento County*

*San Diego County*

*San Joaquin County*

*San Mateo County*

*Santa Barbara County*

*Sonoma County*

*Stanislaus County*

*Tulare County*

*Ventura County*