

2024–2025

# Membership Classifications & Tiers



SBCERA administers benefits on behalf of two membership classifications (General and Safety) and tiers (Tier 1 and Tier 2). Below is a summary of differences between these tiers. For more information about SBCERA's benefits, visit our website at [www.sbcera.org](http://www.sbcera.org).

	Tier 1	Tier 2
Membership Date	Prior to January 1, 2013 (or those who are eligible for and establish reciprocity for service prior to January 1, 2013)	On or after January 1, 2013
Classifications & Benefit Formulas	General 2% @55 Safety 3% @50	General 2.5% @67 Safety 2.7% @57
Vested	5 Years of Service Credit	5 Years of Service Credit
Eligible to Retire	Age 50 with 10+ years of service credit General Members 30+ years of service credit regardless of age Safety Members 20+ years of service credit regardless of age All Members Age 70 with any amount of service credit	General Members Age 52 with 5+ years of service credit Safety Members Age 50 with 5+ years of service credit All Members Age 70 with any amount of service credit
Final Average Compensation	Highest 12-consecutive months of compensation earnable.  Compensation Earnable: Base pay, plus any additional payable items allowable based on your Tier. Compensation earnable does not include pay for overtime worked. A cap on compensation earnable may apply to very highly compensated individuals.	Highest 36-consecutive months of pensionable compensation.  Pensionable Compensation: Normal monthly rate of pay, which includes base pay and some additional pay items. Excludes standby pay, overtime, payments for services outside of normal working hours, bonuses, allowances, and leave cashouts. Capped at \$175,250 for 2023, adjusted annually.
Member Contribution Rates	Based on Entry Age Percentage of compensation earnable is based on entry age.  Rates are available online at <a href="http://www.sbcera.org/contributions">www.sbcera.org/contributions</a>  *Rates subject to change each year.	Tier 2 Refundable Rates County General & Superior Court: 9.08% County Safety: 15.77% SCAQMD: 8.23% Other General: 9.09%  Note: Contributions are not paid for pensionable compensation above an annual cap.

# Scan the QR code to view the latest version of **SBCERA's Member Guide**.

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More formally known as the SBCERA Summary Plan

Description, the Member Guide provides a comprehensive overview of member benefits and options available within the SBCERA Plan.

It is always available online at:

[www.SBCERA.org/MemberGuide](http://www.SBCERA.org/MemberGuide)



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Using a QR reader or scanner, point your mobile device's camera at the QR code to access the Member Guide online.

There you will find information relevant to you as an SBCERA Member.

# Advantages of a Defined Benefit Plan

There are two types of employer-sponsored retirement plans – Defined Benefit (DB) and Defined Contribution (DC) plans. SBCERA administers a DB plan. DC plans can include 401(k), 403(b) and 457(b) accounts.

In a DB plan, members of the plan can receive a lifetime retirement benefit based on years of service, age at retirement, and final average compensation. Generally, as one of these factors increases, so does the lifetime benefit amount.

In a DC plan, any benefit depends on the amount of money that has accumulated in the account from contributions and possible investment earnings. When the account balance falls to \$0.00, all benefits end.

A DB plan is intended to serve as a stable, reliable source of income from which members can build a safe and secure retirement. Below are some of the many advantages of participating in a DB plan such as that administered by SBCERA:

**Promised Benefit** – Sponsors of DB plans offer their employees a lifetime, monthly retirement benefit.

**Financial Security** – Upon retirement, members receive a specific amount every month for the rest of their lifetime.

**Predictability** – The benefit is defined by a formula. You can estimate your future benefit whether it is 5, 10, 15 or 20 years from now to help you plan for retirement.

**Inflation Risk** – DB plans usually offer some form of an annual cost-of-living adjustment (COLA) to offset the loss of purchasing power due to inflation. SBCERA members can receive a COLA of up to 2% per year in April based on the change in the Consumer Price Index (CPI).

**Longevity Risk** – You can't outlive a DB benefit. It is a lifetime benefit. Therefore, regardless of how long a member lives, they can count on receiving their monthly benefit indefinitely.

**Reduced Investment Risk** – Employer and member contributions are pooled together to increase efficiency, reduce fees, lower risk, diversify investments and improve returns.

**Professional Management** – Investments are managed by a professional investment staff and outside experts. Members do not have to make difficult investment decisions.

**Termination Options** – If you terminate employment prior to retirement, there are a variety of options available including refunds, roll-overs, deferred retirement and/or leaving your funds on deposit.

**Survivor Benefits** – Several death benefit options exist for qualified beneficiaries while members are actively employed and after retirement including lifetime continuances.

# Choosing and Updating Beneficiaries

Do you remember who you designated as your SBCERA beneficiary? Does this choice still reflect your wishes?

## Who is a Beneficiary?

A beneficiary is the person that you (the member) name in writing to receive SBCERA-provided benefits upon your death. Beneficiaries have different designations and benefits based on the member being active or retired. 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 on the date of the member's death. If no beneficiary is named or if the beneficiary is no longer living, the beneficiary will be your surviving:

- Eligible legal spouse or registered domestic partner
- Eligible minor children, or if none,
- Your estate

For your spouse or domestic partner to be considered eligible, he/she must have been married to you or lawfully registered with you in a domestic partnership for at least one year prior to your retirement. After retirement, you must be married or registered for at least two years prior to your death and they must be at least 55 years old at the time of your death. An eligible child must be an unmarried, dependent child under age 18, or unmarried and a full-time student under the age of 22.

## What if my Beneficiary is none of these?

The rights and claims of your eligible surviving spouse or domestic partner to receive benefits upon your death, if eligible, may be superior to and supersede the rights and claims of any other beneficiary.

However, alternate nominated beneficiaries such as siblings or adult children may be entitled to certain benefits dependent upon the option you choose at retirement or in the event your primary eligible beneficiary is no longer living.

## When Should I Update My Beneficiary?

Anytime you experience a life-changing event such as a birth, death, marriage, divorce, domestic partnership registration and/or termination, you should update your beneficiary designation(s).

Every year, Active Members receive a Member Statement in the month following their birthday that lists their current beneficiaries; Deferred Members receive this statement annually around August. It is important to review this information carefully and ensure it reflects your wishes.

Active and Deferred Members may change their beneficiary designation at any time. However, upon retirement, dependent upon the option you choose, you will most likely no longer have the option to change your beneficiary.

## How Do I Change My Beneficiary?

Active or Deferred Members who wish to change, add or delete beneficiary(ies) must complete a Beneficiary Designation/Change form. Anytime you change your beneficiary, your current spouse or domestic partner must be notified of the change as evidenced by their signature on the Beneficiary Designation/Change form. If there is no spousal or domestic partner signature on the form, you must also complete a Justification for Non-Signature of Spouse or Domestic Partner form.

Retired Members would need to contact an SBCERA representative to change, add or delete beneficiary(ies).

## What If I Die Before Retirement?

It is important to choose a beneficiary to receive the burial allowance and/or any survivor benefits for an active duty death. Having a beneficiary on file with SBCERA will simplify the payment process for your survivor(s). If you do not designate a beneficiary, your survivors might have to wait to receive payments as SBCERA determines the eligible beneficiaries. If no beneficiary is named or if the beneficiary is no longer living, the benefit will be paid to your estate.

Forms are available through your mySBCERA account, on our website at [www.SBCERA.org](http://www.SBCERA.org) or by calling (909) 885-7980 or toll free at (877) 722-3721 to request these forms be mailed or faxed to you. As always, if you have any questions please contact your SBCERA retirement representative for more information.

# Difference between Defined Benefit Plans and Defined Contribution Plans

People often get Defined Benefit (DB) or pension plans confused with Defined Contribution (DC) or salary savings plans. The two are very different retirement plans in their make-up, return and management. The key difference between the two plans is that in a DB plan the employer assumes the investment risk by agreeing to pay the stated benefit, unlike a DC plan where the employee bears the investment risk. Investment gains and losses do not affect the benefit payable to the DB plan participant. Here are a few quick points to understanding other key differences:

## Defined Benefit (DB) Plans

A member's benefit is a predictable lifetime income based on years of service under the plan, retirement formula factor and age.

The majority of public sector DB plans are funded by employee pre-tax contributions and employer contributions which can vary by plan design or actuarial valuation on an annual basis.

Plan benefits are paid to eligible members on a monthly basis and usually provide retirees some type of annual cost-of-living increase to offset loss of purchasing power due to inflation. The benefit is paid until the member dies with some plans offering possible continuances to qualified beneficiaries.

Investments are managed by professional investment staff and Board. If investment returns fall below the assumed rate of return, employers are liable for the additional assets necessary to fund the defined benefit. Therefore, members never have to make investment decisions or have their pension benefit bear the brunt of volatile market activity.

## Defined Contribution (DC) Plans include 401(k), 403(b), or public sector 457 plans

A participant's benefit from a DC plan is based on contributions, any employer contributions and investment gains or losses. The life of the benefit is limited to the accumulated balance.

DC plans are funded by employee pre-tax contributions and possibly employer contributions if the plan design allows.

Benefits can be paid from a DC plan in several ways. The most common are monthly payments until all account assets are depleted; a lump-sum payment of account assets; or, a private annuity that pays a monthly benefit for a fixed period.

Investments may be managed by a money manager or investment staff. However, if investment returns are negative, there is no compensation to the participant. Employees drive the investment decisions and need to manage changes to their plan in response retirement goals and possible volatile market activity.

# mySBCERA

## Your Online Member Portal



**mySBCERA** is your online member portal that can be accessed anytime, anywhere, on your preferred device. Take advantage of retirement planning tools, educational resources, and more by visiting [SBCERA.org/mySBCERA](https://www.sbcera.org/mySBCERA).

### With mySBCERA, you can do the following:

#### Active Members

- View your account summary
- See your contact and beneficiary information
- Get a customized retirement benefit estimate
- Access your member statements
- Find pre-filled forms for various account activities
- Register for seminars and webinars
- Elect eDelivery to receive Member Statements and more via email versus mail

#### Retirees and Beneficiaries

- View your paystub (also known as pay advice)
- See a benefit summary
- Access your benefit payment history
- View your 1099-R information
- Review your contact and nominated beneficiary information
- Update your address, email, and phone number

#### Account or Benefit Summary

The information on this page is accurate at the time it was posted, and is provided in part by you as a member. Please ensure the information is current.

If you have any questions or need to make any corrections, please contact SBCERA at [memberservices@sbcer.org](mailto:memberservices@sbcer.org).

#### Contact Information

If you're an **Active Member**, your address and phone number are likely provided by your employer. If you need to change your address or phone number please contact your employer. You can change your email address by clicking on **Account Settings** located at the top right side of any screen. You'll be taken to the **Account Settings** screen where you can change your email address.

If you're a **Retired or Deferred Member**, you can update your address, email, and phone number using mySBCERA.

#### Communications Menu

**Forms:** On the Forms page, you will find both pre-filled downloadable forms that you can submit to SBCERA, as well as electronic forms that are sent directly to SBCERA from your account.

**Correspondence:** On the Correspondence page, you can view written communication with SBCERA such as letters, forms, appointment requests, and eDelivery notifications.

**Statements:** On the Statements page, you can view your annual member statements. Your member statement includes your current account balance and your service credit total as of the date indicated on the statement. Your statement also includes retirement benefit estimates and other information that SBCERA has on file for you.

#### Other Important Resources

**Active Members:** Take advantage of viewing your member information, register for seminars, and check out the retirement planning tools like estimating a benefit. It's also important to make sure the appropriate beneficiaries are listed under the Beneficiaries page. If you need to make a change, refer to the Forms page and complete the Beneficiary Designation/Change form.

**Retirees and Payees:** View, download, and print your pay advices (pay stubs) and 1099-R tax forms for each benefit type received dating back to 2005. You can also view your benefit information.

#### eDelivery Options

Turn on eDelivery options by clicking on **Account Settings** located at the top right side of any screen. You can elect which type of eDelivery you'd like to receive by clicking the On button.

If you have trouble logging in or have any technical questions, please contact [support@SBCERA.org](mailto:support@SBCERA.org).

2023–2024

# General Members' Contribution Rates



San Bernardino County Employees' Retirement Association

## TIER 1 MEMBERS

Effective July 1, 2023\*

Entry Age	Refundable (%)	Non -Refundable (%)
16	9.54%	9.17%
17	9.68%	9.31%
18	9.83%	9.45%
19	9.98%	9.60%
20	10.13%	9.74%
21	10.29%	9.89%
22	10.44%	10.04%
23	10.60%	10.19%
24	10.77%	10.36%
25	10.93%	10.51%
26	11.09%	10.66%
27	11.26%	10.83%
28	11.44%	11.00%
29	11.61%	11.16%
30	11.79%	11.34%
31	11.98%	11.52%
32	12.17%	11.70%
33	12.36%	11.88%
34	12.55%	12.07%
35	12.75%	12.26%
36	12.97%	12.47%
37	13.18%	12.67%
38	13.41%	12.89%
39	13.64%	13.12%
40	13.88%	13.35%
41	14.12%	13.58%
42	14.37%	13.82%
43	14.62%	14.06%
44	14.88%	14.31%
45	15.10%	14.52%
46	15.29%	14.70%
47	15.43%	14.84%
48	15.55%	14.95%
49	15.65%	15.05%
50	15.72%	15.12%
51	15.77%	15.16%
52	15.82%	15.21%
53	15.65%	15.05%
54+	15.19%	14.61%

## TIER 2 MEMBERS

Effective July 1, 2023\*

Employer	Refundable (%)
County General	9.08%
Superior Court	9.08%
SCAQMD	8.23%
Other General	9.09%

### Contribution Rate Information

The San Bernardino County Employees' Retirement Association's (SBCERA) member contribution rates are set annually and implemented based upon the fiscal year. Changes to the rates are determined by financial studies conducted by independent actuaries. These studies compare our existing funds and contribution levels against the total cost of current and future benefits based on various actuarial assumptions. The Board of Retirement reviews and sets contribution rate increases or decreases on the basis of these studies each fiscal year.

When searching for your Tier 1 rate, please be sure to use the appropriate entry age. To confirm your entry age, please review your SBCERA Annual Member Statement or log into your [mySBCERA](#) account.

In addition to the contribution rates listed, most General Members contribute \$0.92 per bi-weekly pay period to fund Survivor Benefits.

\*Rates are effective July 1, 2023 for most SBCERA members, except at the following employers: Barstow Fire Protection (June 25), and CSAC, SCAQMD (June 26).

2023–2024

# Safety Members' Contribution Rates



San Bernardino County Employees' Retirement Association

## TIER 1 MEMBERS

Effective July 1, 2023\*

Entry Age	Refundable (%)	Non -Refundable (%)
16	12.72%	12.59%
17	12.91%	12.78%
18	13.10%	12.97%
19	13.28%	13.15%
20	13.47%	13.34%
21	13.67%	13.53%
22	13.87%	13.73%
23	14.07%	13.93%
24	14.27%	14.13%
25	14.48%	14.34%
26	14.70%	14.55%
27	14.91%	14.76%
28	15.14%	14.99%
29	15.38%	15.23%
30	15.61%	15.46%
31	15.84%	15.68%
32	16.08%	15.92%
33	16.31%	16.15%
34	16.55%	16.39%
35	16.78%	16.61%
36	17.03%	16.86%
37	17.28%	17.11%
38	17.53%	17.36%
39	17.76%	17.58%
40	17.91%	17.73%
41	18.06%	17.88%
42	18.16%	17.98%
43	18.23%	18.05%
44	18.30%	18.12%
45	18.37%	18.19%
46	18.44%	18.26%
47	18.53%	18.35%
48	18.44%	18.26%
49+	17.86%	17.68%

## TIER 2 MEMBERS

Effective July 1, 2023\*

Employer	Refundable (%)
Safety	15.77%

### Contribution Rate Information

The San Bernardino County Employees' Retirement Association's (SBCERA) member contribution rates are set annually and implemented based upon the fiscal year. Changes to the rates are determined by financial studies conducted by independent actuaries. These studies compare our existing funds and contribution levels against the total cost of current and future benefits based on various actuarial assumptions. The Board of Retirement reviews and sets contribution rate increases or decreases on the basis of these studies each fiscal year.

When searching for your Tier 1 rate, please be sure to use the appropriate entry age. To confirm your entry age, please review your SBCERA Annual Member Statement or log into your [mySBCERA](#) account.

\*Rates are effective July 1, 2023 for most SBCERA members, except at the following employer: Barstow Fire Protection District (June 25).

**TIER 2**

# General Member Compensation Percentage Table



San Bernardino County Employees' Retirement Association

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%

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%							

