

RETIREMENT 101

Purchasing Service Credit

What is service credit?

Service credit is **time worked**. It is earned based on the hours worked for a participating SBCERA employer, which are then converted to years.

How much does it cost?

The **cost varies** based on individual circumstances. Multiple payment options are available. For Past Ineligible Service and PPAS, instant estimates are available in [mySBCERA](#).

How do I get started?

Step-by-step instructions are located on the reverse side of this sheet.

Why is service credit important?

It is one of the factors used to determine the amount of your monthly lifetime **retirement benefit**. Typically, the more service credit you have, the higher your monthly lifetime benefit will be.

Is there a deadline to purchase service credit?

Service credit purchases must be made **prior to retirement** and all balances must be paid off within 120 days after your effective retirement date.



Scan this QR Code to watch our **Quick Tip video** on Purchasing Service Credit.

Types of Service Credit Purchases

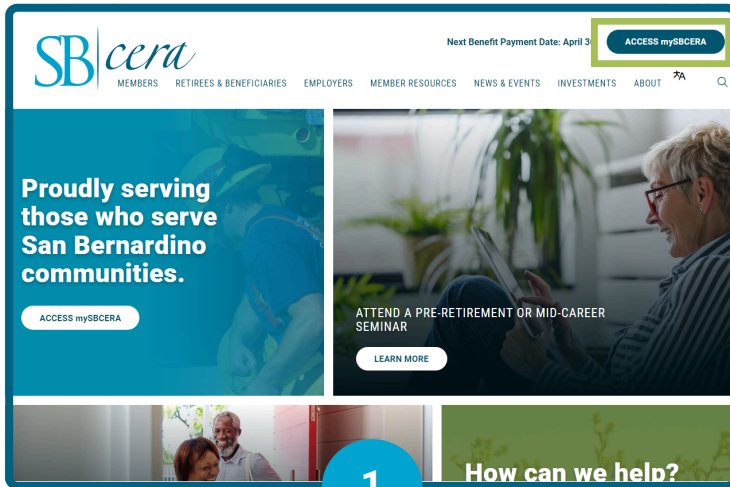
Redeposit of Withdrawn SBCERA Contributions	Past Ineligible Service	Authorized Leave	Prior Public Agency Service (PPAS)
If you previously worked for a participating SBCERA employer and withdrew your contributions upon termination of employment, you may restore these years of service credit by redepositing your contributions plus interest.	You can purchase all or part of the time you worked with a participating SBCERA employer that was considered ineligible for SBCERA membership. This typically includes part-time, seasonal, per diem, student worker or temporary service.	If you go on an authorized medical leave, you may be eligible to purchase up to 12 consecutive months of service credit for the time you did not earn while on medical leave. You may also purchase military leave taken while you were an Active Member of SBCERA.	You may be able to purchase all or part of your prior service with another public agency, including service with the State of California, federal government, the military and some other public agencies in California.

How to Purchase Service Credit

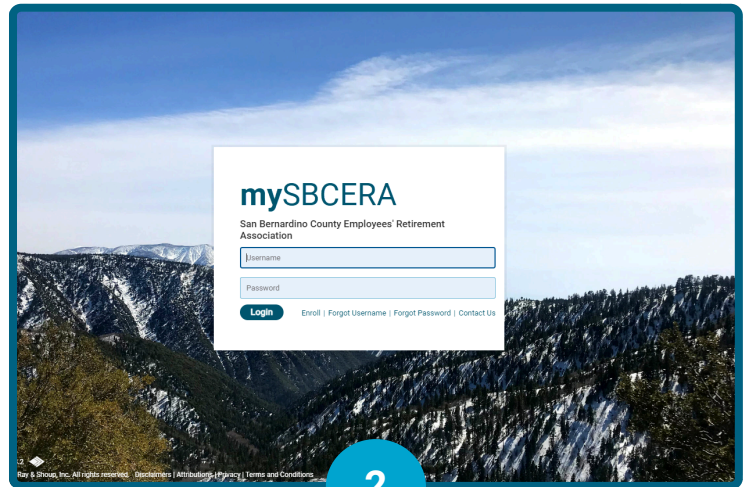


San Bernardino County Employees' Retirement Association

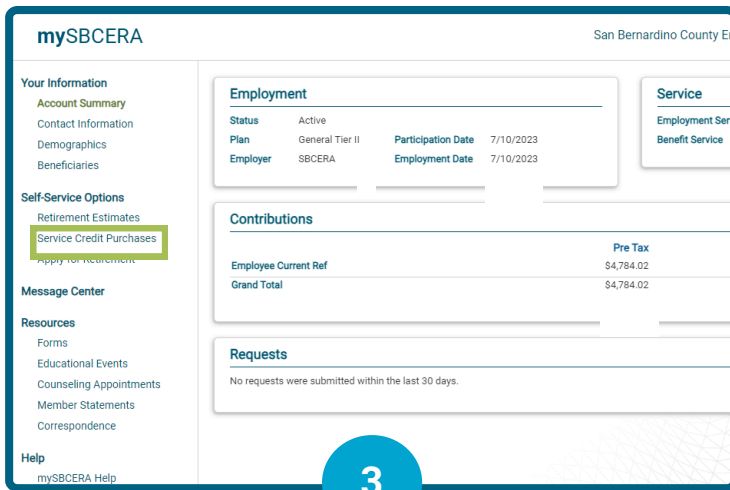
Follow these step-by-step instructions on how to purchase **service credit**.



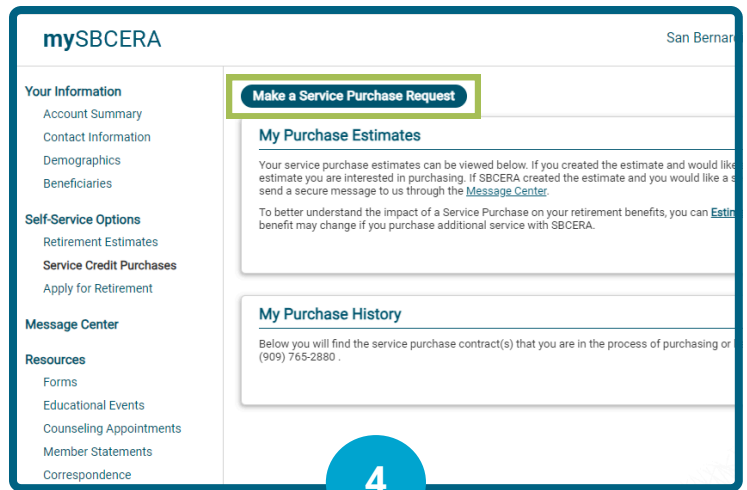
Visit www.SBCERA.org and select **Access mySBCERA**



Sign in to **mySBCERA**



Navigate to the **Service Credit Purchases** option in the menu



Select **Make a Service Purchase Request** and follow the instructions

After completing your estimate, you can track the progress of your request on your **Account Summary** page under **Requests**