



RECIPROCITY AND PLAN MEMBERSHIP

Sonoma County Employees' Retirement Association
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Reciprocity is an agreement among California public retirement systems that allows you to move from one system to another, under certain circumstances, and retain certain valuable retirement system rights. Your membership in a reciprocal system will be a factor in determining whether your membership is in Plan A or Plan B. If eligibility for reciprocity is confirmed, SCERA will use the date of your entry into the reciprocal system to place you into the appropriate plan. If the date of membership in a reciprocal system is prior to January 1, 2013, you will be a member of Plan A.

You may be eligible for reciprocity if you:

- Still have your funds on deposit with your former system, and
- Have no more than a six-month break between your separation date from the former system's employer and your entry into SCERA, and

- There is no overlapping time in the two systems.

Benefits of reciprocity are:

- You may be eligible for membership in SCERA's Plan A (see the comparison of Plan A and Plan B, below).
- Your service in all reciprocal systems will be included in qualifying you for vesting and retirement eligibility.
- Your highest average salary would be used by all reciprocal systems to calculate your retirement benefit.

Reciprocity requirements:

- Your funds and service credit remain in the former system.
- You must retire from both (or all) reciprocal systems on the same day.

Plan A

Plan B

Benefit Formula

General Members: 3% @ 60
Safety Members: 3% @ 50

General Members: 2.5% @ 67
Safety Members: 2.7% @ 57

Retirement Eligibility

General: Age 50 & 10 years of service
General: 30 years of service, regardless of age
Safety: Age 50 & 10 years of service
Safety: 20 years of service, regardless of age
General & Safety: Age 70, regardless of service

General: Age 52 & 5 years of service
Safety: Age 50 & 5 years of service
General & Safety: Age 70, regardless of service

Highest average salary used to calculate retirement benefit (There are salary maximums for both plans.)

One-year (or equivalent) average

Three-year (or equivalent) average

Member Contribution Rate

Based on age of entry into reciprocal system (generally, younger age = lower contribution)

Flat rate for all members, not age based

For more information about your plan membership, please go to our website at www.scretire.org.