

## VESTING AND RETIREMENT ELIGIBILITY - PLAN B



Sonoma County Employees' Retirement Association  
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You are vested when you have the equivalent of five years of service credit. If you have established incoming reciprocity with another qualified retirement system, your reciprocal service credit is included in determining eligibility for vesting and retirement.

\*If you leave SCERA-covered employment and develop outgoing reciprocity, you are considered vested as of the date you enter the reciprocal retirement system. You do not need a combined 5 years of service credit and you do not need to be actively employed with the other employer.

Being vested means that you have earned the right to a future retirement benefit, even if you leave your job before you are eligible for a Service Retirement. Being vested also means you are eligible to apply for a Non-Service Connected Disability Retirement.

If you have reciprocity with another retirement system, then reciprocal rules apply and you must retire from both system on the same date.

### **Service Retirement eligibility**

The eligibility requirements for Service Retirement (non-disability retirement) from Plan B are:

#### ***General Members***

- Complete 5 years of service **and** reach age 52, **OR**
- Reach age 70 regardless of the amount of service credit.

#### ***Safety Members***

- Complete 5 years of service **and** reach age 50, **OR**
- Reach age 70 regardless of the amount of service credit.

### **Retirement from deferred-vested status**

Deferred retirement is available to Plan B members who leave employment with at least five years of eligible service\*. As a Plan B deferred-vested member, you are eligible for a Service Retirement on the date you would have been eligible to retire if you had remained employed in a full-time position. Contact SCERA several months prior to your retirement from deferred-vested status to obtain a retirement application packet.

### **Retirement from deferred non-vested status**

A deferred non-vested member is eligible to retire at age 70.