



# SAN JOAQUIN COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

6 S. El Dorado St., Ste. 400, Stockton, CA 95202 •  
(209) 468-2163 • contactus@sjcera.org • [www.sjcera.org](http://www.sjcera.org)

## Retirement Application Request

Complete and return this form to SJCERA to receive a Retirement Application Packet.

### Member Information

Full Name		Employee ID #
Email Address		Birth Date (mm/dd/yyyy)
Address (City, State, Zip)		Daytime Phone number
Department/Employer	Estimated Retirement Date (usually the day after your termination) mm/dd/yyyy	

### Spouse/Registered Domestic Partner Information (if applicable)

Full Name	
Date of marriage or registration of domestic partnership (mm/dd/yyyy)	Birth date (mm/dd/yyyy)

### If you are Unmarried/Unregistered, list beneficiary (if any) to receive monthly benefit upon your death

Full Name	Birth date (mm/dd/yyyy)
Address	Relationship to Member

### Check all that apply see Page two for more information:

- I have enclosed my age 62 Social Security estimate so that SJCERA can include a temporary Social Security Advancement estimate (an increased benefit until age 62, and a decreased benefit thereafter.)
- I have an injury or illness that permanently incapacitates me from performing my job duties and would like information regarding a disability retirement.
- I have enclosed the *Additional Service Credit* form so that SJCERA can estimate the cost to purchase service. I understand that payment for all service purchases must be completed prior to retirement.
- I am a member of a reciprocal retirement system.

Name of Reciprocal retirement system	Dates of service from (mm/dd/yyyy) to (mm/dd/yyyy) to
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Member's Signature \_\_\_\_\_ Date: \_\_\_\_\_

# Request for Retirement Application

## TEMPORARY SOCIAL SECURITY ADVANCEMENT

If you retire before the age of 62 and you are eligible to collect a Social Security (SS) benefit at age 62, please provide SJCERA with an estimate prepared by SS to see the amount available to you for the Temporary Annuity. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 800.772.1213 to get an estimate. Be sure your SS estimate reflects the benefit you would be eligible to receive at age 62 based on the expectation that you stop working on your retirement date. If you provide an estimate from SS that shows you will work after your retirement date (e.g., until age 62) and you do not continue working until that age, your actual SS benefit will be different than what is shown on your estimate. If you select the Temporary SS Advancement option, your SJCERA retirement benefit is based on the SS estimate provided and will not be adjusted to reflect your actual SS benefit, even if you wait until after age 62 to receive SS.

## DISABILITY RETIREMENT

If you become disabled, physically or mentally, from performing your job duties, you may apply for disability retirement regardless of your age. If you are eligible and the Board of Retirement finds you are permanently incapacitated, you may receive a disability retirement benefit. There are two types of disability retirement:

1) Service-Connected Disability Retirement (job-related): To be eligible, you must be permanently incapacitated, physically or mentally, from performing your job duties and the incapacity is the result of a job-related injury, illness or disease. There is no age or length of service requirement to be eligible for Service-Connected Disability.

2. Nonservice-Connected Disability Retirement (not job-related): To be eligible, you must be permanently incapacitated, physically or mentally, from performing your job duties due to a permanent injury, illness or disease that is not job related. You must have at least five years of SJCERA retirement service credit or a combination of SJCERA/reciprocal retirement service credit to be eligible for a Nonservice-Connected Disability Retirement.

## SERVICE PURCHASE

You may be eligible to purchase additional service credit for part-time or temporary service prior to membership in SJCERA, unpaid medical leaves of absence, active military service, or other public service. If you believe you are eligible, complete the *Service Credit Purchase Request* form available on [www.sjcera.org](http://www.sjcera.org). Payment for all service purchases must be completed prior to retirement.

## COMMUNITY PROPERTY AND DOMESTIC RELATIONS ORDERS

If you are or were married or in a registered domestic partnership during your SJCERA membership, your (former) spouse/partner has a community property interest in all or a portion of your retirement benefit which cannot be terminated or transferred to another person without your spouse/partner's written consent or a qualified domestic relations order issued by a court of competent jurisdiction. If SJCERA has been joined in a petition for legal separation or dissolution of marriage to which you are a party, initial payment of your retirement allowance will be delayed until SJCERA receives a domestic relations order from the court.

## RECIPROCAL MEMBERSHIP

If you are a member of a reciprocal retirement system, please provide the information requested. If your reciprocal final average compensation is greater than your County of San Joaquin (or other participating employer) monthly final average compensation, SJCERA will use the amount from the reciprocal system. Monthly final average compensation is based on the highest 26 consecutive pay periods (one year) for Tier 1 members, and the highest 78 consecutive pay periods (three years) for Tier 2 members.

**The following documents will be required prior to completing you retirement application. Birth certificates for yourself and beneficiary, marriage/registered domestic partnership license and/or dissolution, and picture identification.**



# San Joaquin County Employees' Retirement Association

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## Your Retirement Benefit May be Reduced by Court Decision

The California Supreme Court's July 30, 2020, "*Alameda*" decision<sup>1</sup>, determined (among other things) that pay for hours "in excess of your normal working hours" cannot be included in calculating retirement benefits after the legislature enacted the Public Employees' Pension Reform Act of 2013 (PEPRA), which was effective on January 1, 2013.

**Who Is Affected?** The decision applies to SJCERA members who retire(d) on or after January 1, 2013 whose benefit was calculated using a pay type that PEPRA required to be excluded. Preliminary estimates indicate that fewer than one-percent of SJCERA members will be affected.

**Which Pay Types are Affected?** When calculating your benefit, SJCERA uses your highest period of eligible earnings wherever it occurs in your career; this is called your final average compensation (FAC) period. If your FAC period includes pay for hours "in excess of normal working hours" (such as stand-by pay) or another excluded pay type, that compensation will most likely have to be excluded from your retirement benefit calculation.

SJCERA staff is currently reviewing all pay types to identify which ones are affected by the *Alameda* decision. We anticipate the Board of Retirement will take action on the excluded pay types this fall.

The estimate you receive in your retirement packet may include pay types that the Board determines must be excluded as a result of the *Alameda* decision. If this occurs, your retirement benefit will be adjusted to remove the excluded pay types.

**How Will I Know if This Affects Me?** Once the excluded pay types have been determined by the Board of Retirement, SJCERA staff will identify the members affected and send them a notice.

**When Will the Change Occur?** Once the affected members are identified, SJCERA staff will recalculate their benefits. It could take several months to implement the changes; however, upon implementation, SJCERA anticipates that it will affect retirement benefits paid after the *Alameda* decision was issued. If your retirement benefit is calculated using any of the excluded pay types, you will be notified of those specifics, and your benefit will be adjusted.

**Can I Change My Retirement Date?** You can change your retirement date at any time prior to your retirement date. Members whose retirement benefit calculation included excluded pay types, may wish to work longer to increase their benefit. However, the *Alameda* decision will apply regardless of when you retire, because it applies to anyone who retired on or after January 1, 2013.

**How Can I Learn More?** Visit [www.sjcera.org](http://www.sjcera.org) and review the Board of Retirement meeting materials for information on the *Alameda* decision. In addition, you are welcome to provide public comment at Board meetings for the Board to consider when making their decisions on the implementation of the *Alameda* decision.

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<sup>1</sup> *Alameda County Deputy Sheriffs' Assn., et al. v. Alameda County Employees' Retirement Association, et al.*