

SAMPLE STATEMENT



SAN JOAQUIN COUNTY EMPLOYEES'
RETIREMENT ASSOCIATION
6 S. El Dorado Street, Suite 700
Stockton, CA 95202
209-468-2163 www.sjpera.org

(10) Date	(9) Control Number
07/01/05	0000000022

000000025SJS0509060000000022 000001

NAME
ADDRESS
CITY, STATE ZIP CODE



(1) Type Description	(7) Amount	(8) YTD	(11) Statement For Month Ending
(1) GROSS			06/30/05
RETIREMENT ALLOWANCE	\$918.67	\$6,430.69	Message (12)
COST OF LIVING	\$178.28	\$1,120.16	SAMPLE ACH COMMENT LINE 2 (35 CHAR) LINE 3 (35 CHAR) LINE 4 (35 CHAR)
SUPP COL AFTER 1982	\$271.34	\$1,899.38	
(2) DEDUCTIONS			
IPO (CMCP)	\$-673.87	\$4,396.69	Totals (13)
FEDERAL WITHHLD - M4	\$-43.46	\$291.46	TAXABLE GROSS (14) \$1,368.29
(3) SICK LEAVE BANK			GROSS (15) \$1,368.29
HLTH SL BANK OFFSET	\$673.87	\$4,396.69	DEDUCTIONS (16) \$-43.46
			NET PAY (17) \$1,324.83
			Sick Leave Bank (18)
			SL BANK DEDUCTIONS: (19) \$-673.87
			BALANCE BEFORE ADJ: (20) \$17,762.78
			SL BANK ADJUSTMENTS: (21) \$0.00
			Detail Key (22)
			SL BANK: MONTHLY HEALTH & DENTAL PREMIUMS PAID FROM SL BANK
			SLB ADJ: WILL ADJUST THE SLB BALANCE FOR THE NEXT PAY ISSUE DATE
			T: AFFECTS TAXABLE GROSS
			S: AFFECTS SL BANK BALANCE



SAMPLE CHECK

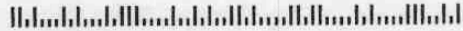


SAN JOAQUIN COUNTY EMPLOYEES'
RETIREMENT ASSOCIATION
6 S. El Dorado Street, Suite 700
Stockton, CA 95202
209-468-2163 www.sjcera.org

Date	Check Number
07/01/05	0000041964

000000012BSJC0509060000041964 000001

NAME
ADDRESS
CITY, STATE ZIP CODE



Type Description	Amount	YTD	Statement For Month Ending
GROSS			06/30/05
RETIREMENT ALLOWANCE	\$2,125.34	\$14,877.38	Message
COST OF LIVING	\$231.91	\$1,484.01	SAMPLE CHECK COMMENT LINE 2 (35 CHAR) LINE 3 (35 CHAR) LINE 4 (35 CHAR)
DEDUCTIONS			Totals
PACIFICARE V-144	\$0.00	\$72.64	TAXABLE GROSS: (14) \$2,357.25
KAISER	\$-340.69	\$2,211.39	GROSS: (15) \$2,357.25
FEDERAL WITHHLD - S4	\$-290.64	\$2,013.56	DEDUCTIONS: (16) \$-348.52
STATE WITHHLD - S4	\$-57.88	\$396.76	NET PAY: (17) \$2,008.73
SICK LEAVE BANK			Sick Leave Bank
DNTL SL BANK OFFSET	\$0.00	\$72.64	SL BANK DEDUCTIONS: (19) \$-340.69
HLTH SL BANK OFFSET	\$340.69	\$2,211.39	BALANCE BEFORE ADJ: (20) \$24,572.62
			SL BANK ADJUSTMENTS: (21) \$0.00

Please Detach Before Depositing Check



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6 S. El Dorado Street, Suite 700
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70-2382
719

Northern Trust Co, Chicago, IL
Payable Through Oakbrook Terrace, IL

Date	Check Number
7/1/05	0000041964
\$*****2,008.73*	

Pay: *** TWO THOUSAND EIGHT DOLLARS AND 73/100 ***

This warrant void six months from issue date

To the order of:

Robert R. Palmer
VOID
Retirement Financial Officer

Robert R. Palmer
VOID
Robert R. Palmer
Retirement Administrator



Your Retirement Benefits & Deductions Statement

How to Use This Guide

Use the sample provided to match the guide numbers on the Sample Statement/Check to the key below for an explanation of each item or section.

Key

1	GROSS	This section lists all your benefit payments for this check/EFT deposit including your <i>Retirement Allowance</i> (formerly shown as Annuity and Current Service), <i>Cost of Living</i> , <i>Medicare B</i> , etc.
2	DEDUCTIONS	This section lists deductions subtracted from your gross pay including health & dental plans, taxes withheld, long term care, membership dues, etc. These amounts will appear with a negative sign (-) in front.
3	SICK LEAVE BANK	This section appears if you have a Sick Leave Bank. This section lists the amounts deducted from your Sick Leave Bank for your health and/or dental plan premiums for this statement.
4	SL BANK ADJUSTMENTS	This section appears on your statement if you've had a Sick Leave Bank adjustment processed. These amounts will adjust your Sick Leave Bank Balance (#20) printed on your <u>next</u> statement.
5	S	Indicates the amount on that line affects your Sick Leave Bank balance.
6	T	Indicates the amount of that deduction or benefit is taxable.
7	AMOUNT	Total amount of the deduction, benefit, or adjustment for this statement period.
8	YTD	Total amount of each deduction or benefit for the calendar year.
9	CONTROL	Used by the SJCERA office.
10	DATE	The issue date for your check/statement.
11	MONTH ENDING	Your statement deposit is effective for the month listed here.

Please continue on other side...

Your Retirement Benefits & Deductions Statement

Key Continued

12 MESSAGE

Message(s) from the SJCERA.

13 TOTALS

This section lists total amounts for this statement.

14 TAXABLE GROSS

Total of all amounts marked with a "T" (see #6). This is your taxable gross benefit for this statement.

15 GROSS

Total of all benefits for this month including taxable *and* non-taxable amounts.

16 DEDUCTIONS

Total of all deductions (from #2) for this statement.

17 NET PAY

GROSS (#15) minus DEDUCTIONS (#16) is your total NET PAY, the amount you actually received for this statement.

18 SICK LEAVE BANK

This section contains information about your Sick Leave Bank balance.

19 SL BANK DEDUCTIONS

Total amount deducted from your Sick Leave Bank for this statement.

20 BAL BEFORE ADJ

Your Sick Leave Bank balance (#4) *before* adjustments as of the issue date.

21 SL BANK ADJ

Total one time adjustments (if applicable-see #4) made to your Sick Leave Bank balance. These changes will be reflected on the next month's statement.

22 DETAIL KEY

A quick reference key for reading your statement. Due to space limitations, this key only appears if you have EFT.

Questions?

Please call us at (209) 468-2163 or visit our website: www.sjcera.org