



Retirement 101:

Rules Around the Pension

Yvonne Downs, SJCERA Communications Officer
Melinda DeOliveira, Retirement Services Manager

House Keeping

- Click on Q&A at the bottom of your screen.
- We will be answering questions at the end of the presentation.
- Unanswered Questions: Releasing FAQ
- Please keep questions general.



Agenda

- Quick Overview
- Rules To Common Questions:
 - Contributions
 - Divorce
 - Working After Retirement

Quick Overview

SJCERA

Your dedicated partner
delivering retirement services
with care.

We provide lifetime monetary
pension benefits for public
employees of San Joaquin
County in retirement.



SJCERA Eligibility

Membership is mandatory

- 1,560 payroll hours

Exceptions:

- 60+
- Elected officials





Rules to Common Questions

Contributions

- Set by law as a %
- Differences between Tier 1 & 2
- Rules:
 - Cannot withdraw from pension unless retiring or separating
 - Cannot contribute more



Divorce

- CA is a community property state
- Pension is considered community property
- Rules:
 - Inform SJCERA
 - If you don't...



Working After Retirement

- Work for a non-SJCERA covered employer, no rules apply
- Working for an SJCERA employer comes with some limitations
- Rules:
 - 180 days
 - Exceptions
 - Work no more than 960 hours





220 E. Channel St, Stockton, CA 95202

209-468-2163
contactus@sjcera.org

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Q&A