SAN JOAQUIN COUNTY
EMPLOYEES' RETIREMENT ASSOCIATION

RECIPROCITY BENEFITS

To request this material in an alternate format, call 209.468.2163.

If you worked for another California public employer before joining the San Joaquin County Employees' Retirement Association (SJCERA), you may qualify for reciprocity. Reciprocity lets eligible members keep important retirement and related benefits when moving from one California public retirement system to another.



ADVANTAGES OF RECIPROCITY

HIGHEST FINAL AVERAGE COMPENSATION

When you retire, your retirement benefit may be based on the highest average pay you earned while working for any linked California public retirement system.

VESTING AND RETIREMENT ELIGIBILITY

Service credit earned in linked reciprocal systems may be used to help you meet each system's vesting and retirement eligibility requirements.

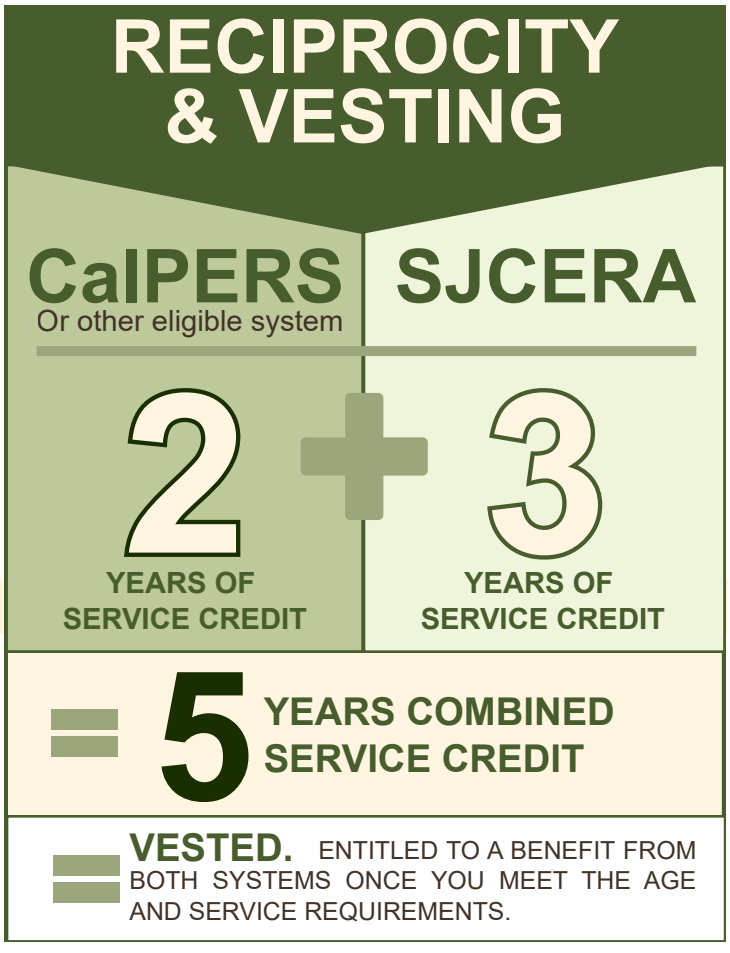
VESTING AND RETIREMENT ELIGIBILITY

If you qualify for reciprocity and your first reciprocal job started before January 1, 2013, you will be placed in SJCERA's Tier 1 retirement plan. Tier 1 has a different retirement formula and eligibility rules than Tier 2. Your contribution rate will also be based on the age you joined your first linked California public retirement system, which may lower the amount you pay into your retirement.

ESTABLISHING RECIPROCITY

To be eligible to establish reciprocity, you must meet each of the following requirements:

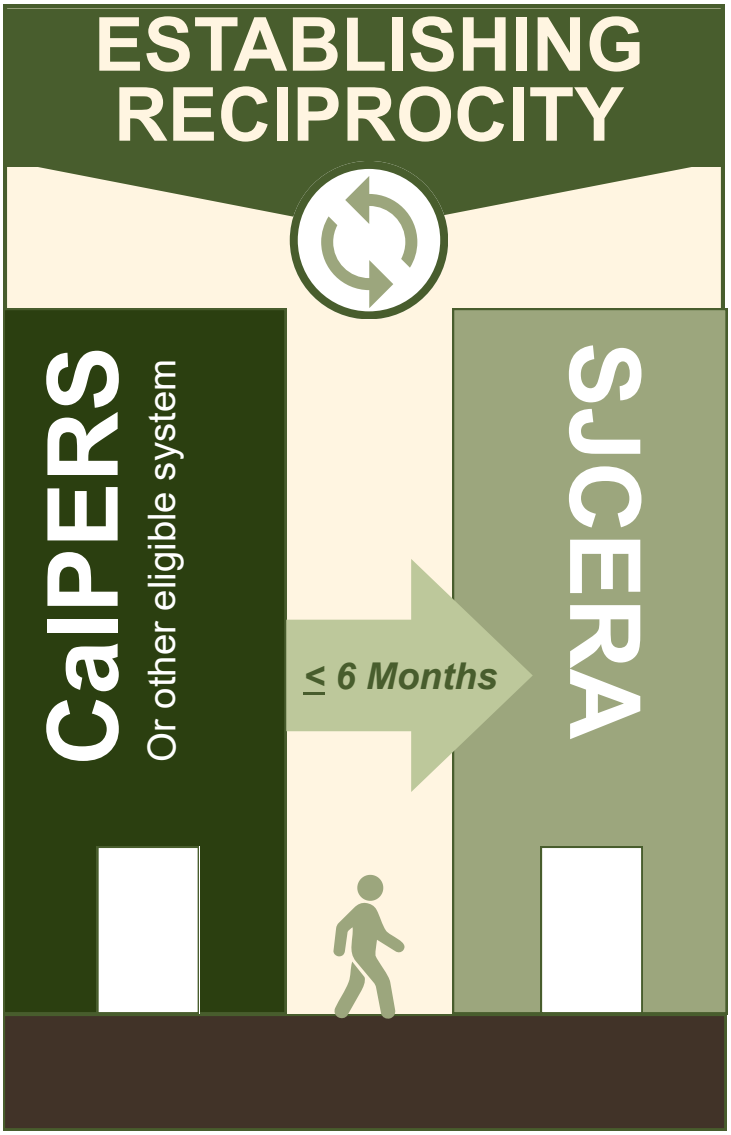
- **No long break between employment:** You must leave one public retirement system and start working in a job covered by another eligible public retirement system within six months.



- **Avoid an overlap in service credit.** You must end your job with your previous employer before you start your new job. If your employment overlaps—for example, if you receive vacation pay from your previous employer after starting your new job—you must fix the overlap before you can qualify for reciprocity.

- **Do not withdraw your money.** Leave your contributions on deposit with your previous retirement system. Withdrawing contributions means you are withdrawing from membership.

- **Apply for reciprocity.** When you start working for an SJCERA-covered employer, complete the Member Certification form. This helps SJCERA determine your retirement tier. After SJCERA receives confirmation from your previous retirement system, your reciprocity will be established. If you did not complete the form when you were hired, but believe you qualify for reciprocity, you can submit it any time before you retire.





POST-ESTABLISHMENT

Once reciprocity is established, you will keep your membership in your previous retirement system and become a member of your new retirement system. Your service credit and retirement contributions do not transfer between systems. Each retirement system keeps its own records and follows its own rules. You also cannot withdraw your retirement contributions while you are working for an employer covered by a reciprocal retirement system.

To receive the benefits of reciprocity, you must retire from all linked reciprocal retirement systems on the same date. Each retirement system will pay you its own retirement benefit.

If you break reciprocity—for example, by retiring on different dates—you may lose the benefits of reciprocity. Your retirement tier and contribution rate may change, and you may have to pay additional contributions and interest.

DISABILITY RETIREMENT

If you qualify for a disability retirement from your current retirement system, you may also qualify for a benefit from a reciprocal retirement system. To receive this benefit, you must retire from all reciprocal retirement systems on the same date. The amount you receive from the reciprocal system depends on your total service and the benefits you receive from your current retirement system. If you plan to apply for a disability retirement through another reciprocal retirement system, please contact SJCERA.

TERMINATED SAFETY MEMBERS

If you are a Safety member who previously withdrew your contributions but are now employed under a reciprocal retirement system, you may be able to redeposit your contributions and establish reciprocity. If you think this might apply to you, contact the retirement system from which you withdrew your contributions. Below is a list of retirement systems that have reciprocity with SJCERA.



ELIGIBLE RECIPROCAL SYSTEMS

- California Public Employees' Retirement System (CalPERS)
  - All agencies whose employees are members of CalPERS, including state agencies, county schools, various cities, counties and special districts. Approximately 2,000 agencies have employees who are members of CalPERS. New agencies may have contracted with CalPERS for reciprocity since this fact sheet was published. Contact CalPERS at 1-888-CALPERS (225-7377) to find out if your system offers this benefit.
- California State Teachers Retirement System (CalSTRS)
- Legislators' Retirement System (LRS)
- Judges' Retirement System I and II (JRS)
- Any public retirement system that has a reciprocal agreement with CalPERS
- 19 other California counties operating under the County Employee's Retirement Law of 1937 (1937 Act), including:

Alameda	Los Angeles	Sacramento	Sonoma
Contra Costa	Marin	San Bernardino	Stanislaus
Fresno	Mendocino	San Diego	Tulare
Imperial	Merced	San Mateo	Ventura
Kern	Orange	Santa Barbara	

This fact sheet intended to provide you with general information for members who have changes in employment covered by different public retirement systems. Because reciprocity is an agreement between retirement systems and retirement benefit provisions vary, it is important that you know the potential advantages and disadvantages of reciprocity before you change employers. Reciprocity benefits are governed by the plan documents of the various retirement systems and are subject to change. If a conflict arises between the applicable law and any statement in this fact sheet, the law will govern.