

**Retirement Contribution
Employer-paid Offset chart**

Employer-paid Offset chart

As a result of labor negotiations, your employer has agreed to “offset” or pay part of your biweekly contribution toward retirement. This chart represents the portion of your required contribution that is paid for by your employer. The offset varies among the representation units and is shown in the table below.

Representation unit	Less than 5 years continuous service, employer pays:		After 5 years continuous service, employer pays:	
	Tier I & Tier A	Tier B	Tier I & Tier A	Tier B
PO, SO	2.25%	2.00%	4.50%	4.00%
SS	2.50%	2.25%	5.00%	4.50%
CL, CM, FS, HS, SW	2.50%	2.00%	5.00%	4.00%
AE, AM, AS, CC, CE, CEM, CR, CS, DA, MA, MM, PD, PM, PR, PS, RN	3.00%	2.75%	6.00%	5.50%
DS, EM, EO, NA, NE, NM, NS, SM, UM	8.50%	8.00%	8.50%	8.00%
DI, DM	9.50%	9.50%	13.255%	12.755%
SD1	8.50%	8.50%	8.50%	8.50%
SD2, SD5, SD6	6.00%	6.00%	6.00%	6.00%
SR1, SR2, SR5	0.00%	0.00%	0.00%	0.00%

SDCERA offers a contribution calculator that enables you to estimate your biweekly contribution amount. You can find this calculator on the SDCERA website, at www.sdcera.org. You can also use the worksheet below to determine your contribution amount (percentage).

1. Locate your Entry Age and Member Contribution Rate on the appropriate Member Contribution Rate Chart; refer to the chart which corresponds to your membership classification (General or Safety).
2. Enter your member contribution rate (percentage). _____
3. Enter the applicable employer-paid offset (percentage), depending on your representation unit, from the chart above. _____
4. Subtract the employer-paid offset from the total contribution rate to determine what percentage of the total contribution will be deducted from your biweekly paycheck. _____

If your employer-paid offset is greater than your member contribution rate, your employer will contribute an amount equal to your member contribution rate.