

## Online calculator makes retirement planning easy

Whether you're decades or months from retirement, using SDCERA's online retirement benefit calculator will help you plan for that happy day. Use the calculator to project your benefit using different scenarios. Run an estimate using future income expectations or change your retirement age and service credit to see how retiring earlier (or later) will affect on your benefit.

### Retirement benefit calculator

Enter your age at retirement ?

50 .00

Enter your final compensation ?  
(highest average monthly salary)

3300

Enter your service credit at retirement ?

General		Safety
Tier 1 ?	Tier A ?	
	25	

Enter your eligible sick leave hours at retirement (to be converted to service credit) ?

General		Safety
Tier 1 ?	Tier A ?	
	300	

Can I afford to retire at 50?

How will that big promotion affect my benefit?

What if I work another year?

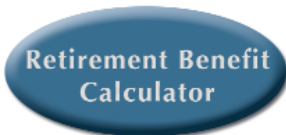
How much will my sick leave hours increase my benefit?



You may be eligible to convert your unused sick leave to service credit at retirement; in most cases, this increases your lifetime monthly retirement benefit. Eligibility is based on your representation unit. Contact your payroll representative for more information.

Your Annual Member Statement (mailed each fall) has information such as your estimated final compensation and service credit that may be helpful when using the calculator.

Only you will know which retirement date suits you best. When you're ready to retire, request your service retirement application 60 days before your retirement date. Until then, use the online calculator to plan for that date (click on the button below).



### Retirement Plan booklet on its way

The new SDCERA *Retirement Plan* booklet will be mailed to all active and deferred members' homes in March. The booklet provides an overview of topics commonly asked by members, including eligibility, benefit options, estimates and reciprocity. The easy-to-read booklet is an important resource for members' retirement planning.



## Reciprocity requires coordinating dates

If you have established reciprocity between SDCERA and another public agency's retirement system, remember to plan the same retirement date with each system. One of the requirements of maintaining reciprocity is that you retire from all reciprocal systems on the same date. Just as you will begin the process of applying for retirement with SDCERA, you must contact your reciprocal system(s) and begin the process there as well. SDCERA does not begin the process for you.

After you contact each system and begin the process of applying for retirement, your reciprocal systems will contact each other on your behalf so that information can be shared about your final compensation. Your retirement benefit from each system will be based on your highest final average monthly compensation—regardless of which system you were working in when you earned it.

Approximately 1,100 members have reciprocity. Some of the most common reciprocal systems are shown here with contact telephone numbers:

CalPERS	888.225.7377
CalSTRS	800.228.5453
City of San Diego	800.774.4977
Los Angeles County Employees Retirement Association	800.786.6464
San Bernardino County Employees Retirement Association	877.722.3721

Visit [www.sdcera.org](http://www.sdcera.org) to read more about reciprocity online, or download the *Reciprocity* fact sheet.



Only  
SDCERA

SDCERA is the only organization that can process your retirement application.

Attend an SDCERA Late-Career Seminar when you are 6-12 months from your retirement date if you want to learn about your SDCERA retirement benefit choices, as well as COBRA health insurance, deferred compensation and Social Security.

Contact SDCERA's Call Center 60 days before the big day to request a retirement application packet. Then complete and return the forms no more than 60 days before your retirement day.

Call Center  
888.4.SDCERA

## SDCERA Definitions

### Re • tire • ment date

*n: the first day of retirement immediately following active working life*

Your retirement date is usually the day after your termination date. Your termination date is the last day you are on a paid status. Your retirement date is the first day of retirement and can be any day of the year—even a weekend or a holiday.

Your retirement date must be accurately recorded on your service retirement application. If you have not terminated employment by the retirement date indicated on your application, your retirement date will be changed to the date following your termination but not earlier than the date your application is received by SDCERA.

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