

Probation and Safety Plans 5 and 6

FIRST THINGS FIRST



YOUR GUIDE TO SAMCERA RETIREMENT BENEFITS

For qualified employees belonging to the Probation Department,
Organization of Sheriff's Sergeants (OSS), and Sheriff's Management



Welcome to SamCERA

What you need to do **now...**



As a new member of SamCERA, you should do several things right away:

- Complete the **Reciprocity Request Form**, so SamCERA can verify your eligibility to remain in Plan 5 or 6
- Complete the **Safety Member Plan 5 Election Form**, if you want to enroll in Plan 5
- Complete and return your SamCERA **Beneficiary Designation Form***

Your SamCERA benefits are governed by the County Employees' Retirement Law of 1937; therefore, any discrepancies between the law and the information in this booklet will be resolved in accordance with the law.

*SamCERA is not part of San Mateo County's Benefits Division. You must complete SamCERA's Beneficiary Designation Form and submit it to SamCERA.

SamCERA

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ABOUT THIS GUIDE

This guide will introduce you to your SamCERA retirement plan—which includes a monthly retirement pension, survivor benefits, and benefits if you suffer an injury or illness and can no longer work.

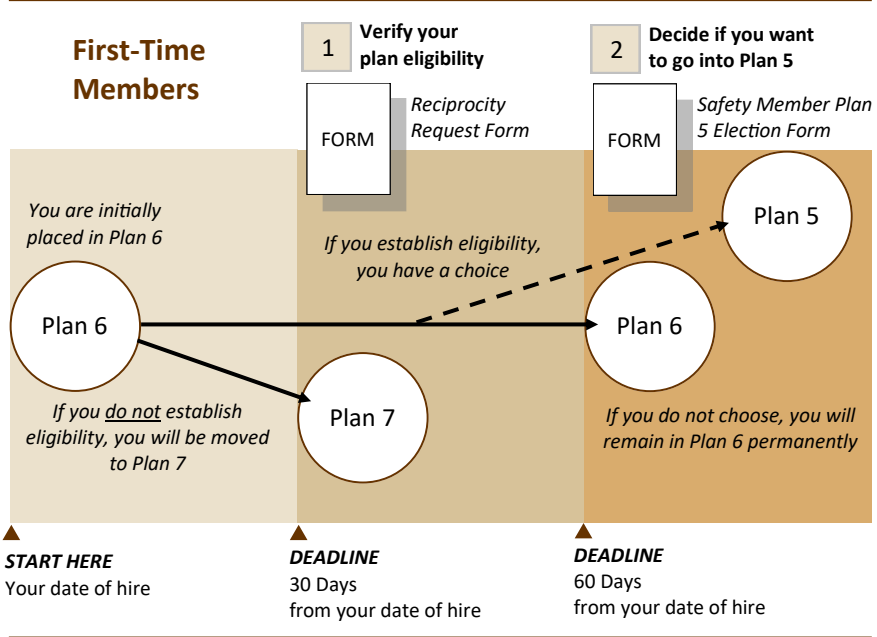
As a new member, you will need to contact SamCERA to verify your plan eligibility, choose a retirement plan (if you are Sheriff's Management, OSS or Probation), and choose a beneficiary. This guide will help you get started.

If you are a returning member, you should contact SamCERA regarding your plan placement, your option to redeposit any previously withdrawn contributions, and your choice of beneficiary.

Your SamCERA retirement plan is complex, so please take the time to understand how it works. If you have questions, the SamCERA benefits staff can help—just give us a call or send us an email.

FIRST-TIME SAMCERA MEMBERS

There are two things you need to do.



1 Verify your plan eligibility within your first 30 days

If you are coming from another retirement system

To remain in Plan 6 or transfer to Plan 5, you must provide documentation within 30 days from your first day on the job showing that you (1) were a member of an eligible public employer's retirement system prior to January 1, 2013, (2) you had less than a six months break in service and (3) that your funds are still on deposit with that system.

The easiest way to verify your plan eligibility is to simply complete and file a Reciprocity Request Form within your first 30 days.

If you don't do the above, you will be transferred into Plan 7 where you will remain until you establish eligibility for Plan 6. If you are

eventually transferred back into Plan 6, you will be required to pay any arrears contributions and interest required by the plan transfer. The longer you wait, the more it may cost you to transfer.

For more information about reciprocity, see “Reciprocity” on pages 19-20.

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Decide if you want to go into Plan 5, within your first 60 days

If you are eligible to remain in Plan 6, you may elect to go into Plan 5. If you wish to elect Plan 5, you must complete and return a **Safety Member Plan Election Form within 60 days of your first day on the job**. If SamCERA does not receive your election form within the 60-day period, you will not be able to elect to go into Plan 5. The choice you make for your retirement plan is irrevocable.

Save Time

You can file your **Reciprocity Request Form** and your **Safety Member Plan Election Form** at the same time. The sooner you file, the sooner you will be placed into your desired plan.

Compare the Plans

For a comparison of Plan 5 and Plan 6, see pages 11-13.

RETURNING SAMCERA MEMBERS

If you are a returning member, you should contact SamCERA to discuss returning to your original plan. You will not be transferred into Plan 7. If you were previously in Plan 5 or 6, you must return to that plan.

What’s the difference between the plans?

Plan 5	Plan 6	Plan 7
<i>Highest pension benefits</i> <i>Highest cost to member</i>	<i>Lower pension benefits</i> <i>Lower cost to member</i>	<i>Lowest pension benefits</i> <i>Lowest cost to member</i>

CHOOSING YOUR SAMCERA RETIREMENT PLAN

Once you have established your eligibility, as a Probation, Sheriff's Management or OSS employee **you have the choice of receiving benefits under Plan 5 or Plan 6.**

To choose Plan 5, you must complete and return your Safety Member Plan 5 Election Form **within 60 days** of your first day of employment.

If SamCERA does not receive the form within the 60-day period, SamCERA will automatically enroll you in Plan 6.

The selection you make for your retirement plan is irrevocable—you will not be able to switch to a different plan once you have made your choice and the 60-day period has ended.

Things to Consider When Choosing Your Plan

- How much will each plan cost you during employment?
- How much money would each plan provide you in retirement?
- How much will you need to retire?

If you need more help, please contact a SamCERA retirement analyst.

What's the difference between Plan 5 and Plan 6?

Plan 5: you and your employer contribute more money to SamCERA throughout your career, and you receive a higher monthly pension benefit in retirement.

Plan 6: you and your employer contribute less money to SamCERA throughout your career, and you receive a lower monthly pension benefit in retirement.

Besides pension benefits, both plans have the same eligibility requirements for service- or non-service connected disability benefits, duty or non-duty death benefits, plus annual cost-of-living adjustments (COLAs).

Read the following pages for more details on the costs and benefits of each plan.

Your Benefit Options at a Glance

	PLAN 5	PLAN 6
Benefit formula	3% @ 55	2% @ 50
Cost to member	Higher cost	Lower cost
Vested after	5 years	5 years
Cost Of Living Adjustment (COLA)	Yes	Yes
Minimum retirement age	50	50
SamCERA disability benefits	Yes	Yes
Surviving spouse benefit	Yes	Yes
Maximum benefit	100% of final avg. compensation	100% of final avg. compensation

THE COST OF YOUR BENEFITS

Your Member Contribution

From each of your paychecks, your employer will deduct pre-tax money from your gross pay and send it to SamCERA as your **member contribution**. These contributions are a percentage of your **compensation earnable**, which is a combination of your salary and other eligible earnings.

The Cost to You

Your member contribution rate is based on your age of entry, which is the age you were when you joined SamCERA or a reciprocal retirement system. To find your exact current contribution costs, (Basic Member Rate, COLA share, and Cost Share), log into MySamCERA or check on Workday

In general, Plan 5 costs more than Plan 6.

Your contribution rate will also depend on your employee classification. Contribution rate ranges are shown here:
In most cases, employees with a lower age of entry pay less, and employees with a higher age of entry pay more.

The current member contribution percentage rates for Safety/ Probation Plans 5 and 6 can be found on the SamCERA website. The rate will stay relatively stable but may be adjusted by the Board of Retirement due to a review which takes place every three years. You can also contact SamCERA to find out what your exact contribution rate would be for any plan options you might have.

*Plan 5 and 6 contribution rates shown here include a **COLA Share**. The Plan 5 contribution rate also includes a **Cost Share**. These contribution rates do not include any applicable employer pickup.

What Happens to Your Contributions

While you are a member of SamCERA, your contributions are held in the retirement trust fund in a separate account created in your name. Interest is credited to your account biannually at rates determined by the Board of Retirement.

You cannot borrow money from your account. The only way you can withdraw money from SamCERA before retirement is to terminate employment and take a refund of your contributions and interest. If you choose to do that, you lose all rights to any future SamCERA benefits previously earned unless you return to SamCERA membership and redeposit all withdrawn funds plus interest. If you withdraw your funds, you will also waive any and all rights to file for and receive any SamCERA retirement benefits including disability retirement benefits.

The Cost to Your Employer

Your employer will contribute more than you to pay for the cost of your retirement benefits. Your employer typically pays SamCERA an amount equivalent to more than a quarter of your salary each year to cover your benefits.

Your employer's contributions are based on an annual analysis of SamCERA's investment portfolio earnings and a forecast of future benefit costs. Your employer's contributions are maintained in separate reserves within the retirement fund and may only be used to pay for SamCERA member benefits. **You may not withdraw your employer's contributions under any circumstances.**

HOW MUCH MONEY WILL YOU GET IN RETIREMENT?

One of the most important considerations when choosing a plan is the amount of money it will provide you in retirement.

Plan 5 provides a higher monthly pension benefit in retirement.

Plan 6 provides a lower monthly pension benefit in retirement.

Besides pension benefits, both plans have the same eligibility requirements for service- or non-service connected disability benefits, duty or non-duty death benefits, plus annual cost-of-living adjustments (COLAs).

When will you qualify for benefits?

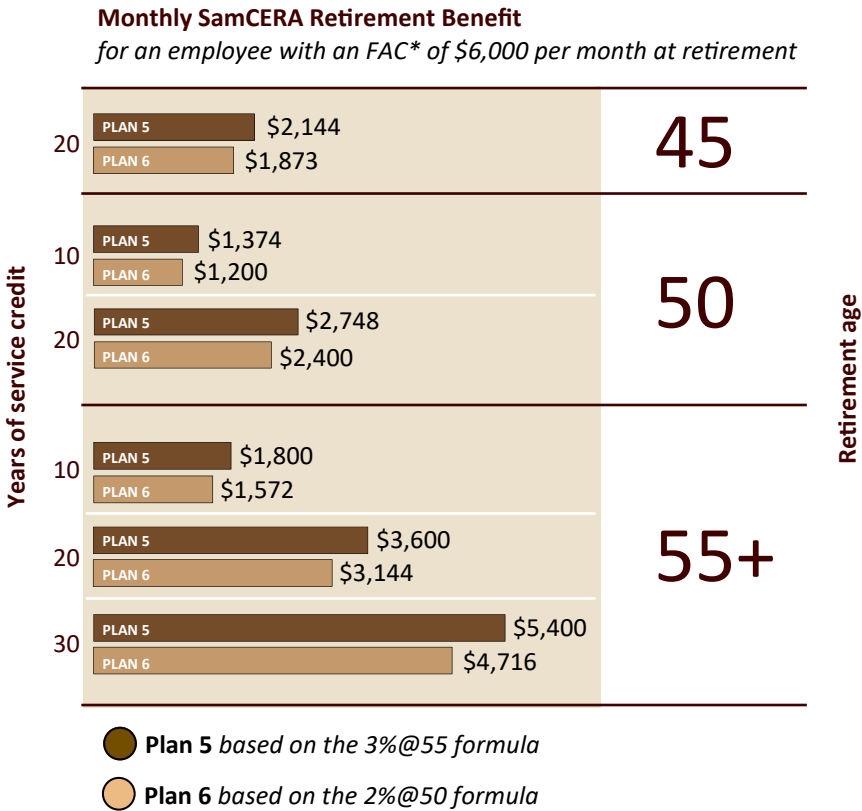
For both plans, you are eligible to collect a service retirement benefit when you meet one of the following minimum requirements:

- you are at least age 50 with 10 years of service credit; or
- you have 30 years of service credit, regardless of your age; or
- you are at least age 70, regardless of your service credit; or
- you are a part-time or seasonal employee at least age 55 with 5 years of service credit and 10 years of employment; or
- you are a vested member (at least 5 years of service credit) at least age 50 who has terminated employment, and you left your funds on deposit until you would have reached 10 years of service credit had you remained with your employer in a full-time position.

Let's Compare the Pension Benefits of Plan 5 and Plan 6

For both plans, the longer you work, the higher your monthly benefit will be. But your benefits will be different depending on the plan you choose.

This table shows the difference in monthly benefits. *Detailed benefits charts can be found on the following pages.*



*Your **Final Average Compensation (FAC)** is based on a calculation of your highest 3 years of compensation earnings—essentially equal to your annual salary—divided by 36.

ESTIMATING YOUR RETIREMENT BENEFIT

You can use the following charts to get a rough estimate of your retirement benefits. Simply multiply your Final Average Compensation by the corresponding percentage in the charts below.

PLAN 5

**Estimated Retirement Benefits as % of Pay
for Probation and Safety Plan 5 Members
based on the 3%@55 formula**

	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55+
5										11.5	12.0	12.7	13.4	14.1	15.0
6										13.7	14.4	15.2	16.1	17.0	18.0
7										16.0	16.9	17.8	18.7	19.8	21.0
8										18.3	19.3	20.3	21.4	22.6	24.0
9										20.6	21.7	22.8	24.1	25.4	27.0
10										22.9	24.1	25.4	26.8	28.3	30.0
11										25.2	26.5	27.9	29.5	31.1	33.0
12										27.5	28.9	30.4	32.1	33.9	36.0
13										29.8	31.3	33.0	34.8	36.7	39.0
14										32.1	33.7	35.5	37.5	39.6	42.0
15										34.4	36.1	38.1	40.2	42.4	45.0
16										36.6	38.5	40.6	42.8	45.2	48.0
17										38.9	40.9	43.1	45.5	48.0	51.0
18										41.2	43.3	45.7	48.2	50.9	54.0
19										43.5	45.8	48.2	50.9	53.7	57.0
20	28.7	30.3	32.1	33.9	35.7	37.7	39.8	41.6	43.6	45.8	48.2	50.7	53.6	56.5	60.0
21	30.1	31.9	33.7	35.6	37.5	39.6	41.7	43.7	45.8	48.1	50.6	53.3	56.2	59.3	63.0
22	31.5	33.4	35.3	37.3	39.3	41.4	43.7	45.8	48.0	50.4	53.0	55.8	58.9	62.2	66.0
23	33.0	34.9	36.9	39.0	41.1	43.3	45.7	47.9	50.2	52.7	55.4	58.4	61.6	65.0	69.0
24		36.4	38.5	40.7	42.9	45.2	47.7	49.9	52.3	55.0	57.8	60.9	64.3	67.8	72.0
25			40.1	42.4	44.7	47.1	49.7	52.0	54.5	57.3	60.2	63.4	67.0	70.6	75.0
26				44.0	46.5	49.0	51.7	54.1	56.7	59.5	62.6	66.0	69.6	73.5	78.0
27					48.2	50.9	53.7	56.2	58.9	61.8	65.0	68.5	72.3	76.3	81.0
28						52.8	55.7	58.3	61.1	64.1	67.4	71.0	75.0	79.1	84.0
29							57.7	60.3	63.2	66.4	69.8	73.6	77.7	81.9	87.0
30								62.4	65.4	68.7	72.2	76.1	80.3	84.8	90.0
31									67.6	71.0	74.6	78.6	83.0	87.6	93.0
32										73.3	77.1	81.2	85.7	90.4	96.0
33											79.5	83.7	88.4	93.2	99.0
34												86.3	91.1	96.1	100
35													93.7	98.9	100
36														100	100
37															100

PLAN 6

Estimated Retirement Benefits as % of Pay for Probation and Safety Plan 6 Members *based on the 2%@50 formula*

	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55+
5										10.0	10.5	11.1	11.7	12.4	13.1
6										12.0	12.6	13.3	14.0	14.8	15.7
7										14.0	14.7	15.5	16.4	17.3	18.3
8										16.0	16.8	17.7	18.7	19.8	21.0
9										18.0	18.9	19.9	21.0	22.3	23.6
10										20.0	21.0	22.2	23.4	24.7	26.2
11										22.0	23.1	24.4	25.7	27.2	28.8
12										24.0	25.2	26.6	28.1	29.7	31.4
13										26.0	27.3	28.8	30.4	32.1	34.1
14										28.0	29.4	31.0	32.7	34.6	36.7
15										30.0	31.5	33.2	35.1	37.1	39.3
16										32.0	33.6	35.5	37.4	39.6	41.9
17										34.0	35.8	37.7	39.7	42.0	44.5
18										36.0	37.9	39.9	42.1	44.5	47.2
19										38.0	40.0	42.1	44.4	47.0	49.8
20	25.0	26.5	28.0	29.6	31.2	32.9	34.7	36.3	38.1	40.0	42.1	44.3	46.8	49.5	52.4
21	26.3	27.8	29.4	31.1	32.8	34.5	36.5	38.2	40.0	42.0	44.2	46.5	49.1	51.9	55.0
22	27.5	29.2	30.8	32.5	34.3	36.2	38.2	40.0	41.9	44.0	46.3	48.8	51.4	54.4	57.6
23	28.8	30.5	32.2	34.0	35.9	37.8	39.9	41.8	43.8	46.0	48.4	51.0	53.8	56.9	60.3
24		31.8	33.6	35.5	37.5	39.5	41.7	43.6	45.7	48.0	50.5	53.2	56.1	59.4	62.9
25			35.0	37.0	39.0	41.1	43.4	45.4	47.6	50.0	52.6	55.4	58.5	61.8	65.5
26				38.5	40.6	42.8	45.1	47.2	49.5	52.0	54.7	57.6	60.8	64.3	68.1
27					42.1	44.4	46.9	49.1	51.4	54.0	56.8	59.8	63.1	66.8	70.7
28						46.1	48.6	50.9	53.3	56.0	58.9	62.0	65.5	69.2	73.4
29							50.3	52.7	55.2	58.0	61.0	64.3	67.8	71.7	76.0
30								54.5	57.1	60.0	63.1	66.5	70.1	74.2	78.6
31									59.0	62.0	65.2	68.7	72.5	76.7	81.2
32										64.0	67.3	70.9	74.8	79.1	83.8
33											69.4	73.1	77.2	81.6	86.5
34												75.3	79.5	84.1	89.1
35													81.8	86.6	91.7
36														89.0	94.3
37															96.9

Additional Information

HOW MUCH WILL YOU NEED TO RETIRE?

As a rule of thumb, many studies indicate that you will need **at least 80% of your pre-retirement income** to maintain your standard of living after you retire. Successful retirement planning will typically require income from a number of sources, including:

- Your SamCERA retirement benefits
- Deferred compensation benefits from a 457 or 401(k) account
- Personal savings and investments
- Social Security benefits from other employment
- Other sources of income, such as salary from work that you continue after retirement

Keep in mind that as a Probation or Safety member of SamCERA you will not contribute to Social Security.

San Mateo County offers a 457 deferred compensation retirement plan. The 457 plan is not administered by SamCERA, so contact your employer for more details.

As you get closer to retirement, our SamCERA retirement analysts can help you figure out how to calculate what your SamCERA benefits would be for different retirement dates and scenarios.



Learn More About Retirement Planning

You can learn more about planning for your retirement by taking one of the **free financial planning classes** offered by SamCERA throughout the year. There's more information on the SamCERA website, or check the San Mateo County Learning Management System (LMS) for course listings.

CHOOSING YOUR BENEFICIARY



Why It's Important to Choose a Beneficiary

Naming your primary beneficiary(s) will ensure your benefits go to the person of your choosing in the event of your death. You can also name a contingent beneficiary(s) in the event something happens to your primary beneficiary.

In order to name a beneficiary, you must complete and return SamCERA's **Beneficiary Designation Form**.

Please note that California is a community property state. If you are married or have a registered domestic partnership, and you want someone other than that person to be your primary beneficiary, your spouse or registered domestic partner must acknowledge your selection on the Beneficiary Designation Form.

Don't forget to choose a beneficiary!

All new members should receive a beneficiary designation form in the mail. You can obtain a new **Beneficiary Designation Form** from SamCERA's website at www.samcera.org, by calling (650) 599-1234, or via email at samcera@samcera.org.

IMPORTANT!

How to Change Your SamCERA Beneficiary

During your employment, if you marry, divorce, remarry, have a baby, or if for any other reason you want to change your designated beneficiary, you must make the change officially by submitting a new SamCERA Beneficiary Designation Form.

For your privacy and security, SamCERA will not disclose the name of your current beneficiary over the telephone.

What Your Beneficiary May Receive

Lifetime survivor benefits if active member dies <i>(non-duty death)</i>	Yes, after five years service credit ¹
Lifetime survivor benefits if active member dies <i>in the line of duty</i>	Yes, as of your first day on the job ²
One-time survivor benefit if active member dies <i>(non-duty death)</i>	Yes, if member has less than 5 years of service credit
Lifetime survivor benefits if retired member dies	Yes, depending on an option chosen at retirement

¹ The lifetime monthly Death Benefit amount is based on a special calculation which can vary depending on your service time and age. If you do not have an eligible spouse/partner, your minor children will receive the monthly benefit until they reach the age of 18, or age 22 if they are unmarried full-time students. Contact a SamCERA retirement analyst for more details.

² The monthly Duty Death Benefit is equal to 50% of your final average compensation (FAC). If you do not have an eligible spouse/partner, your minor children will receive the monthly benefit until they reach the age of 18, or age 22 if they are unmarried full-time students.

LEAVING BEFORE RETIREMENT

If you terminate employment prior to retirement, SamCERA will mail you a description of the options you will have in regards to your SamCERA benefits.

If you leave **after** you have earned 5 years of service credit or you establish reciprocity, you may elect a **deferred service retirement**. In this case, once you meet the minimum eligibility requirements to retire, you will be able to apply for and collect a monthly benefit for life.

If you leave **before** you have earned 5 years of SamCERA service credit and you do not establish reciprocity, you will not be eligible for SamCERA retirement benefits. However, **you may**:

- leave your funds on deposit with SamCERA, or
- roll your contributions and interest over to an IRA or other qualified tax-deferred account, or
- withdraw your contributions and interest (your withdrawal is subject to federal and state taxation).

What if you terminate employment and then come back?

If you selected a deferred retirement, when you return to County employment you will be automatically returned to active membership in the plan you were in when you left.

As a member of Probation and Safety Plan 5 or 6 you may withdraw your contributions in the event you terminate your service before you retire. Should you do this, you would lose your service credit, and you will also waive any and all rights to file for and receive any SamCERA retirement benefits including disability retirement benefits. If you ever returned to SamCERA-covered employment, you would have the right to redeposit your previously withdrawn contributions plus interest to reinstate your service credit.

ADDITIONAL INFORMATION

Extra Help Service Credit

If you worked for the County as Extra Help before you accepted your permanent position, you may be eligible to purchase service credit for the hours you worked as Extra Help. Contact SamCERA at (650) 599-1234 to learn more. Please note that you are not allowed to buy service credit earned at other public agencies.

Disability Benefits

If you become permanently disabled due to an injury or illness on or off the job, you may be eligible for a disability retirement benefit. If this occurs, schedule an appointment with SamCERA's staff to learn more about how to apply for disability retirement. You can find more information at www.samcera.org.

Divorce

Your SamCERA account is subject to California community property law, so if you have a divorce or legal separation while you are a member of SamCERA, or if you are filing for a legal separation, dissolution of marriage or domestic partnership, you must contact SamCERA. SamCERA has a guidebook to help members and spouses or domestic partners navigate the divorce and dissolution process.

Felony Convictions

If you are convicted of a felony related to the performance of your official duties or in connection with obtaining salary, disability retirement, service retirement, or other benefits, you will forfeit pension benefits earned from the date of the commission of the felony.

Reciprocity

Reciprocity is a relationship between SamCERA and certain public retirement systems in California. Reciprocity is designed to “encourage careers in public service” by protecting retirement benefits when public service employees transfer to other public

service jobs.

Eligibility for Reciprocity: You may be eligible for reciprocity if you (1) worked for another California public employer and (2) were a member of a reciprocal retirement system, and (3) have less than a six month gap in services between that membership and your SamCERA membership, and (4) left your funds on deposit (or redeposited your funds) with your prior retirement system.

Major Retirement Systems Offering Reciprocity: CalPERS (California Public Employees' Retirement System); STRS (State Teachers' Retirement System); CERL Counties (County Employees Retirement Law); City and County of San Francisco Retirement System; City of San Jose Retirement System. *(This is only a partial list. Contact SamCERA to verify if a retirement system not listed is reciprocal with SamCERA.)*

Rights and Responsibilities: If you become a reciprocal member, you will have the following rights and obligations:

- If your first day of employment is on or after January 1, 2013, and you worked for a reciprocal system prior to January 1, 2013, you are eligible for Plan 5 or 6, which generally provide a higher pension benefit than the benefit paid under Plan 7. The plans have different costs associated with them, so contact SamCERA for more information.
- The service credit you earn under each system may be used to meet each system's vesting and retirement eligibility requirements.
- If you retire from service, become disabled, or die, your highest earnings under any of these systems will be used to determine the benefits payable by all systems. (Note: In certain disability cases you may only be entitled to an annuity based on your contributions.)
- You must leave your contributions, plus interest, on deposit with the reciprocal system while you are an active member of SamCERA.
- You must retire concurrently from all systems.

VIEWING YOUR BENEFITS ONLINE

mysamcera.org



MySamCERA

All your benefits information is on the web and your mobile device!

You can get an **up-to-date retirement estimate** by using **MySamCERA** or the **MySamCERA mobile app**. **MySamCERA** is on the web at mysamcera.org. **MySamCERA Mobile** is available on the App Store and Google Play.



GLOSSARY OF RETIREMENT TERMS

Benefit Factor A number based on your retirement age and used to determine your benefits. Your benefits are determined by multiplying your years of service times your Final Average Compensation (FAC), times your Benefit Factor for your age at retirement.

Benefits This includes all payments members may be entitled to, including pension benefits, death benefits and benefits due on termination of employment.

Cost of Living Adjustment (COLA) An annual adjustment in benefits to offset changes in inflation. Probation and Safety Plans 5 and 6 offer protection against inflation with an annual COLA. COLAs are based on the Federal Consumer Price Index for the Bay Area, and COLAs of up to 2% are granted to members retired as of April 1st of each year. COLAs can be negative if deflation occurs, but no member will ever receive less than their original benefit amount.

COLA Share A percentage of a member salary, separate from the basic member rate, used to pay for a portion of the COLA applied to member benefits.

Cost Share A percentage of a member salary, separate from the basic member rate, used to pay for benefits.

Defined Benefit Plan A retirement plan that defines an amount of pension benefit to be provided, based on factors such as age, years of service and compensation. For this type of plan, the benefits are defined, but the contribution amount may change. SamCERA is a defined benefit plan.

Defined Contribution Plan A retirement plan that defines how contributions to the individual's account are to be determined, instead of specifying the amount of benefits the individual is to receive. For this type of plan, the benefits depend on the amount contributed and the returns earned on investment of those contributions. A 457 account and a 401(k) account are defined contribution plans.

Final Average Compensation (FAC) FAC is based on a calculation of your highest 3 years of compensation earnable divided by 36. FAC is usually roughly equal to one month of your compensation earnable.

Member Contribution This is the total amount of pre-tax money that will be withheld from your gross salary to pay for your benefits.

PEPRA (Public Employees' Pension Reform Act) The California Public Employees' Pension Reform Act of 2013, which includes AB (Assembly Bill) 340 and AB 197. PEPRA was signed into law by Governor Jerry Brown on September 12, 2012, and took effect on January 1, 2013.

Pickup Any amount of your *employee* contribution that is paid for by your employer.

Probation and Safety Plan 7 The plan established in compliance with PEPRA legislation. SamCERA members hired on or after January 1, 2013, who do not establish reciprocity (through qualified prior employment with a California public agency) will be placed in Probation and Safety Plan 7.

Reciprocity A relationship between certain public retirement systems designed to “encourage careers in public service” by protecting retirement benefits when public service employees transfer to other public service jobs.

Vesting Vested members have earned the right to a retirement benefit when they meet certain requirements, even if they stop working after the vesting period of service is achieved. A member of Probation and Safety Plans 5 or 6 is vested after accumulating 5 years of service credit. Vested members must meet additional requirements in order to receive a retirement benefit.

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You can find out more about your retirement options, access MySamCERA, and read detailed plan information on SamCERA's website.