

HOW IT WORKS

As a new SCERS member, you will likely belong to one of the following pension plans:

- Safety Tier 4 (public safety jobs)
- Miscellaneous Tier 5 (non-safety jobs)

Working earns you service credit toward retirement. Every year of work equals one year of service credit. The more service credit you earn, the higher your retirement benefit will be.

ADDING SERVICE CREDIT

Members who have previously held public employment in California may be eligible to purchase service credit or establish reciprocity with an associated California public retirement system. Contact SCERS if you think this applies to you.

Think of your pension as part of a three-legged stool, alongside Social Security and a Deferred Compensation plan.

HELPFUL TOOLS

Visit
scers.org/members
and make use of
these helpful
resources:

- Benefit Calculator
- Member Handbook
- Videos

KEEPING IN TOUCH

As a new SCERS member, you will receive forms to complete and return, including a beneficiary designation form. It's important to inform us of changes in your life or job that may affect your retirement, such as:

- Leaving SCERS-covered employment
- Moving to a new address
- Developing a serious illness or injury
- Marriage, divorce, or a need to add or remove beneficiaries

SCERS will send you annual statements and quarterly newsletters to keep you informed.

Contact us if you have questions. We are here to help!