

UNDERSTANDING ARC: How to Estimate Purchase Costs & Obtain Final Calculations

CALCULATOR SELECTION

1. Click link to “SCERS Calculators with Data.”


The screenshot shows the Sacramento County Employees' Retirement System (SCERS) website. The header includes the SCERS logo, the text "Sacramento County Employees' Retirement System (SCERS)", and the County of Sacramento logo with navigation links for Home, Services, Depts, and Help. A left sidebar contains a menu with links: Home Page, Forms, Retirement Program, Members of the Retirement Board, Retirement Board Meetings, Retirement Website Handbook, Retirement Planning Seminars, Employment Opportunities, Financial Information, Actuarial Information, Important Notices, Newsletters, Related Links, and Contact Us. The main content area is titled "SCERS Calculators" and contains the following text:

If you are currently a member of SCERS and you wish to review your SCERS account click here:
[SCERS Calculators with Data](#)

Understanding your SCERS Benefit: How to obtain Web-Based estimates
[Instructions for using the SCERS Calculators](#)

If you are not a member of SCERS click here:
[SCERS Calculators without Data](#)

There have been 118,966 visitors which have logged on to the SCERS Calculate site.

Best experienced with


This is best represented by Desktop area of 1280 by 1024 pixels.

UNDERSTANDING ARC: How to Estimate Purchase Costs & Obtain Final Calculations

RETIREMENT LOGON

2. Select first field and enter identification number (employer-assigned or SCERS-assigned) without any leading zeroes.
3. Select second field and enter password found in Member's Annual Statement.
4. Click Calculators button to proceed to screen titled "SCERS SECURITY."
5. Within SCERS SECURITY screen (which is not displayed in these instructions), select option that reads in part, "I ACCEPT RESPONSIBILITY," and click Continue button.
6. Within screen titled "SCERS SELECT CALCULATOR" (which is not displayed in these instructions), click link to ARC Calculator.

The screenshot shows the Sacramento County Employees' Retirement System (SCERS) website. The header includes the Sacramento County logo and the text "County of Sacramento" with navigation links for Home, Services, Depts, and Help. A left sidebar contains a menu with links: Home Page, Forms, Retirement Program, Members of the Retirement Board, Retirement Board Meetings, Retirement Website Handbook, Retirement Planning Seminars, Employment Opportunities, Financial Information, Actuarial Information, Important Notices, Newsletters, Related Links, and Contact Us. The main content area is titled "Retirement Logon" and contains the following text and form elements:

Simply enter the following:

We are in Dev

Your Employee ID or SCERS assigned number:

and your Password:

and choose one of these:

Forgotten your Password?
Enter your Employee ID above and click here:

Change your Password?
Enter your Employee ID and the current Password above and click here:

[If you want a map showing you how to get to SCERS office, click here](#)

[Log Off](#)

UNDERSTANDING ARC: How to Estimate Purchase Costs & Obtain Final Calculations

MEMBER INPUT

7. Use member input screen to set variables for desired ARC purchase, which include the following items:
 - 6-Month Blocks -> Select up to 10 Blocks from pull-down menu, which equals 5 Years, 0 Months (maximum total purchase).
 - Gross Wages -> Enter total earnings from latest paycheck, which County pay stubs list as "Total Compensation" for period.
 - Percentage of Full-Time Rate -> Reduce default value of 100% if you work part-time or if your latest paycheck reflects unpaid leave time.
 - Pay by Lump Sum -> Enter percentage of ARC cost to pay by lump sum, which users can change after dollars are calculated on next screen.

The screenshot shows the 'Cost Estimate for Additional Retirement Credit (ARC) Purchase' form. The header includes the Sacramento County logo and navigation links: Home, Services, Depts, Help. The form contains the following fields and options:

- 6-Month Blocks to Purchase:** 10
- Date of Calculation:** Thursday, November 29, 2007 2:37 PM
- Gross Wages from latest paycheck:** [Empty field]
- Current Membership:** Miscellaneous Tier 3 Enhanced Formula
- Percentage of Full-Time Rate:** 100 (EXAMPLE: 80 hours per bi-weekly period = 100% (Maximum Percentage))
- Percentage of Purchase to Pay by Lump Sum:** 0 (NOTE: Lump Sum percentage must be a whole number from 0 to 100.)
- Number of Months Requested for Remaining Payment:** 120 (NOTE: The Maximum Number of Months is 120.)
- Member Birth Date:** 07/01/1960 (MM/DD/YYYY)
- Pay Period Frequency:** Bi-weekly

A 'Calculate ARC' button is located at the bottom of the form. Below the form, a note states: 'Cost Estimate reflects Retirement Variables extracted from SCERS database.' and '* Includes principal and interest amounts'.

UNDERSTANDING ARC: How to Estimate Purchase Costs & Obtain Final Calculations

MEMBER INPUT (Cont'd.)

- Number of Months Requested for Remaining Payment -> Reduce default value of 120 months if you plan to complete your ARC purchase in less than 10 years (maximum payment period).

- Click Calculate ARC button to obtain cost estimate for requested service under current membership category and tier.

Sacramento County
Employees' Retirement System (SCERS)

County Links: [Home](#) | [Services](#) | [Depts](#) | [Help](#)

Cost Estimate for Additional Retirement Credit (ARC) Purchase

[Select Calculator](#) | [Help on ARC](#) | [FAQs on ARC](#) | [Log Off](#)

6-Month Blocks to Purchase:

Date of Calculation: Thursday, November 29, 2007 2:37 PM

Gross Wages from latest paycheck:

Current Membership: Miscellaneous Tier 3 Enhanced Formula

Percentage of Full-Time Rate:
EXAMPLE: 80 hours per bi-weekly period = 100% (Maximum Percentage)

Percentage of Purchase to Pay by Lump Sum:
NOTE: Lump Sum percentage must be a whole number from 0 to 100.

Number of Months Requested for Remaining Payment:
NOTE: The Maximum Number of Months is 120.

Member Birth Date:
(MM/DD/YYYY)

Pay Period Frequency:


Cost Estimate reflects Retirement Variables extracted from SCERS database.
* Includes principal and interest amounts

UNDERSTANDING ARC: How to Estimate Purchase Costs & Obtain Final Calculations

COST ESTIMATE

9. Review Option A to see lump sum and and/or periodic payments required to purchase ARC within requested term.
10. Review Option B (which is not displayed) to see lump sum and and/or periodic payments required to purchase ARC over maximum term, i.e. 10 Year(s), 0 Month(s).
11. Use links at top of page to (a) access Retirement Planning Benefit Calculator, (b) review instructions for ARC calculator or (c) read FAQs on ARC.
12. Obtain figures for different ARC purchases, different lump sums and/or different terms by inputting new variables and clicking Calculate ARC button.

Sacramento County
Employees' Retirement System (SCERS)



County Links: [Home](#) | [Services](#) | [Deeds](#) | [Help](#)

Cost Estimate for Additional Retirement Credit (ARC) Purchase

[Select Calculator](#) | [Help on ARC](#) | [FAQs on ARC](#) | [Log Off](#)

6-Month Blocks to Purchase:

Date of Calculation: Thursday, November 29, 2007 3:54 PM

Gross Wages from latest paycheck:

Current Membership: Miscellaneous Tier 3 Enhanced Formula

Percentage of Full-Time Rate:

Percentage of Purchase to Pay by Lump Sum: NOTE: Lump Sum percentage must be a whole number from 0 to 100.

Number of Months Requested for Remaining Payment: NOTE: The Maximum Number of Months is 120.

Member Birth Date: (MM/DD/YYYY)

Pay Period Frequency:

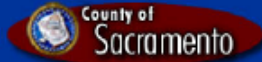
Option A: REQUESTED PAYMENT PERIOD	Cost Estimate - Total Principal Payment	1st Component - Portion Paid by Lump Sum	Remaining Balance	Payment Frequency	Payment Term (Installments)	2nd Component - Portion Paid by Payroll Deduction*
5 Years of ARC Purchased over 10 Year(s), 0 Month(s)	\$57,002.40	\$0.00	\$57,002.40	Bi-weekly	261	\$313.46

UNDERSTANDING ARC: How to Estimate Purchase Costs & Obtain Final Calculations

COST ESTIMATE (Cont'd.)

13. Use link to “Retirement Planning Benefit Calculator” to account for ARC service and compare estimated increase in service retirement allowance against total cost of ARC under consideration.
14. If interested in proceeding with ARC purchase under requested terms, click Request Final Calculation from SCERS button to obtain personalized form required for final cost calculation and purchase agreement.

Sacramento County
Employees' Retirement System (SCERS)



County Links: [Home](#) | [Services](#) | [Deals](#) | [Help](#)

Cost Estimate for Additional Retirement Credit (ARC) Purchase

[Select Calculator](#) | [Help on ARC](#) | [FAQs on ARC](#) | [Log Off](#)

6-Month Blocks to Purchase:

Date of Calculation: Thursday, November 29, 2007 3:54 PM

Current Membership: Miscellaneous Tier 3 Enhanced Formula

Percentage of Purchase to Pay by Lump Sum: NOTE: Lump Sum percentage must be a whole number from 0 to 100.

Member Birth Date: (MM/DD/YYYY)

Gross Wages from latest paycheck:

Percentage of Full-Time Rate: EXAMPLE: 80 hours per bi-weekly period = 100% (Maximum Percentage)

Number of Months Requested for Remaining Payment: NOTE: The Maximum Number of Months is 120.

Pay Period Frequency:

Calculate ARC


Request Final Calculation from SCERS

Option A: REQUESTED PAYMENT PERIOD	Cost Estimate - Total Principal Payment	1st Component - Portion Paid by Lump Sum	Remaining Balance	Payment Frequency	Payment Term (Installments)	2nd Component - Portion Paid by Payroll Deduction*
5 Years of ARC Purchased over 10 Year(s), 0 Month(s)	\$57,002.40	\$0.00	\$57,002.40	Bi-weekly	261	\$313.46

UNDERSTANDING ARC: How to Estimate Purchase Costs & Obtain Final Calculations

REQUEST FOR AGREEMENT

15. Review Request for Agreement to confirm variables requested for final cost calculation and purchase agreement.
16. Print form and note that browser settings can affect alignment of form, which is acceptable.
17. Use pen to complete Name, Street Address and City-State-Zip fields.
18. Sign and date form.
19. Mail or deliver form to SCERS office in order for staff to determine final cost calculation and prepare purchase agreement.



Sacramento County Employees' Retirement System
980 9th Street, Suite 1800
Sacramento, CA 95814
Phone: (916) 874-9119
Fax: (916) 874-6060
Web: www.scers.org

**REQUEST FOR AGREEMENT TO PURCHASE PERMISSIVE SERVICE CREDIT:
 ADDITIONAL RETIREMENT CREDIT ("ARC")**

Date of Web-Based Estimate
 Thursday, November 29, 2007 4:05 PM

Member Information
 Member ID Number: XXXXXXXXXX
 Name: _____
 Street Address: _____
 City, State Zip: _____

Member Specifications from ARC Calculator
 Plan Membership: Miscellaneous Tier 3 Enhanced Formula
 Plan Status: AE (Active) [Purchase restricted to active members.]

Member Input from ARC Calculator
 Gross Wages per Period: \$ 2,000.00 Pay Period Frequency: Bi-Weekly
 Pct. of Full-Time Rate: 100% [Max. input of 100% equates to 80 hours/bi-weekly period.]
 Requested Service: 5 Years, 0 Months [Overall limit of 5 Years applied to all ARC purchases.]

Cost Estimate from ARC Calculator
 Total Estimated Cost: \$ 57,002.40
 1. Lump Sum Payment: \$ 0.00 [Consists of principal paid up-front.]
 2. Installment Payment: \$ 313.46 [Consists of principal & interest paid over time.]
 Installment Period: 261 Bi-Weekly Payments

Member Request for Final Cost Calculation
 Using the password provided with my Annual Statement and the gross wages reported on my latest paycheck, I have obtained a cost estimate for an ARC purchase from the Sacramento County Employees' Retirement System ("SCERS"). Although this Web-based estimate reflects gross wages entered by me, I understand that the final calculation will consider my current retirement-eligible wages, which SCERS describes as Compensation Earnable. Accordingly, estimates from www.scers.org can differ from final calculations by SCERS staff.

I understand that if I wish to receive another ARC purchase agreement that reflects a different lump sum payment and/or installment period, then I must (a) return to www.scers.org, (b) modify the assumed purchase terms, and (c) print a new request. I also understand that the Retirement Planning Benefit Calculator available at www.scers.org is an important resource to utilize in weighing the current cost of ARC against the estimated benefit I may obtain at a future retirement date.

Member Signature _____
Date _____