



Section 8

Defined Terms

The following defines terms used in this Member Handbook to explain your SCERS benefits. These definitions can help you understand the benefits available to you and your rights under SCERS. For your ease in identification, the terms defined in this Glossary are capitalized throughout this Member Handbook.

Active Member

A regular full-time or part-time employee of a Participating Employer who receives pension-eligible compensation from the employer from which Member Contributions for retirement are deducted and remitted to SCERS.

Actuarial Valuation (or Actuarial Study)

A type of appraisal performed by a pension actuary in accordance with professional standards that requires making economic and demographic assumptions to estimate current and projected liabilities. The assumptions are typically based on a mix of statistical studies and experienced judgment. Forms the basis for the actuary to determine the annual employer and Member Contribution rates which, together with investment earnings, will provide sufficient funding to pay the benefits earned by SCERS members.

Additional Retirement Credit (ARC)

Between May 2007 and December 31, 2012, Active Members of SCERS were allowed to purchase up to five (5) years of Additional Retirement Credit or “ARC” time to increase total Service Credit with SCERS. Unlike other types of service purchases, ARC was not based on prior government or public agency employment. Purchase of ARC is now prohibited by law.

Glossary of Terms

Annuity

A series of payments paid to a member for the member's lifetime (Unmodified Allowance) or for both the member's and the member's Beneficiary's lifetime (Optional Settlement joint and survivor).

Beneficiary(ies)

The person(s) designated by a member or statute to receive, or who has received or is receiving, benefits or payments from SCERS upon the death of a SCERS member.

Benefit Calculator

A tool SCERS provides on its website for members to estimate the monthly Service Retirement allowance they may be eligible to receive from SCERS.

Benefit Tier

The benefit level applicable to a member based on Membership Category, Participating Employer and date of hire or re-hire in employment subject to SCERS membership.

Continuance

The monthly benefit allowance payable to a member's Beneficiary or Eligible Survivor(s) upon the member's death.

Cost-of-Living Adjustment (COLA)

An annual adjustment, if any, to the monthly allowances paid by SCERS, determined based on changes in the CPI applicable to SCERS. The maximum annual COLA is determined by the Membership Category and Benefit Tier applicable to the payment from SCERS.

Deferred Member

An Active Member of SCERS who terminates SCERS-covered employment and leaves Member Contributions on deposit with SCERS; may be Vested or non-vested.

Defined Benefit Pension Plan

A retirement plan that provides a lifetime monthly benefit when a member retires or dies, calculated using a plan member's age, years of Service Credit, and Final Compensation at time of retirement or death.

Disability Retirement

A type of monthly benefit that may be granted by the Board when a member proves based on medical evidence that the member is permanently incapacitated from performing the duties of the member's position. The disability may be work-related (see definition of Service-Connected Disability Retirement) or not work-related (see definition of Nonservice-Connected Disability Retirement).

Eligible Survivor

The following members of a SCERS member's family who may be entitled to receive monthly benefits from SCERS upon the member's death:

- Eligible Spouse - The deceased member's surviving spouse/ registered domestic partner, if married/registered at least one year prior to the date of death.
- Eligible Minor Child - The member's natural or adopted unmarried child under the age of 18, or under age 22 if regularly enrolled as a full-time student in an accredited school.

Final Compensation

The average pension-eligible compensation a member earned over the applicable Final Compensation Period which serves as the basis for determining the benefits payable by SCERS.

Final Compensation Period

The consecutive 12 months or 36 months, as applicable based on the member's Membership Category and Benefit Tier, over which a member's pension-eligible compensation is averaged to determine Final Compensation for the purpose of determining the benefits payable by SCERS.

Member's Affidavit

A form issued and maintained by SCERS that an employee must complete and submit to SCERS when first establishing membership in SCERS. Also used by members to update personal status, mailing address, or Beneficiary designation on file with SCERS.

Member Contributions

For Active Members, means the amount deducted biweekly from a member's salary for retirement and transmitted to and held by SCERS for that member, the accumulated balance of which receives semi-annual interest credit from SCERS.

For members eligible for a distribution from SCERS (as in a withdrawal after the member terminates SCERS-covered employment), means the total account balance held by SCERS for that member that includes all biweekly contributions, any additional contributions the member paid because of the member's election to purchase Permissive Service Credit or to redeposit previously withdrawn contributions, plus interest accumulated in the member's account as a result of semi-annual interest crediting from Membership Date through the date of transfer or payment by SCERS.

Membership Category

The designation assigned to each job classification eligible for SCERS membership that determines the level of benefits that applies to service accrued by a member while in that job classification. There are two Membership Categories:

- **Safety Membership** applies to active law enforcement, firefighting or other positions that have been designated as Safety.
- **Miscellaneous Membership** applies to all other positions that are not designated for Safety Membership.

Membership Date

The date a person employed by a Participating Employer in a permanent full-time or part-time position establishes membership in SCERS. Generally, it is the first day of employment in a position and time base eligible for SCERS membership.

Nonservice-Connected Disability Retirement (NSCDR)

A type of retirement that may be granted by the Board when a member proves based on medical evidence that the member is permanently incapacitated from performing the duties of the member's position and the member's employment did NOT cause or contribute to the incapacity.

Optional Settlement

One or more alternative forms of distribution for a member's lifetime monthly retirement benefit that a member may elect at the time of retirement. An Optional Settlement modifies the member's highest monthly retirement benefit allowance payable, known as the Unmodified Allowance, typically to provide a continuing benefit to the member's Beneficiary through a joint and survivor Annuity.

Participating Employer

The County of Sacramento, the Superior Court in Sacramento County, and the special district employers that have taken formal action to provide the retirement and related benefits administered by SCERS to their employees.

Permissive Service Credit

Periods of work a member may have performed prior to SCERS membership for one or more Participating Employers or for other public agencies or the federal government, or periods of uncompensated medical leave after becoming a SCERS member, for which a member may elect to pay the required additional Member Contributions as determined by SCERS to increase total Service Credit with SCERS.

Reciprocity

An arrangement defined by law and agreements between state and local public retirement systems in California that allows one system to recognize the membership, service credit, and pension-eligible compensation earned while a person is a member of another system, subject to specified rules and conditions. This allows public employees to “connect” their public employment in California for retirement benefit purposes. The eligibility and benefits of Reciprocity are specified in statute and are intended to encourage a career in public service in California.

Reciprocal Member

A person who becomes a member of SCERS after establishing membership in a Reciprocal System and the prior Reciprocal System recognizes Reciprocity for the person’s period of SCERS membership, or a SCERS Deferred Member who establishes membership in a Reciprocal System and SCERS recognizes Reciprocity for the Deferred Member’s period of membership in the Reciprocal System.

Reciprocal System

Another public retirement system in California that by law or otherwise has a reciprocal service agreement with SCERS. This includes the California counties that operate under the CERL, the State of California retirement systems (CalPERS, CalSTRS, and JRS), and the retirement systems of charter cities and counties. *(Updated April 2019)*

Retired Member

A member receiving a monthly Service Retirement or Disability Retirement benefit allowance from SCERS.

Service-Connected Disability Retirement (SCDR)

A type of retirement that may be granted by the Board when a member proves based on medical evidence that the member is permanently incapacitated from performing the duties of the member's position and that the incapacity is a result of injury or disease arising out of and in the course of the member's employment and such employment substantially contributes to the incapacity.

Service Credit

Credit accrued in SCERS by a member who receives pension-eligible compensation for time worked (or paid leave) with a Participating Employer from which Member Contributions for retirement are deducted. SCERS members earn one year of service credit for working one year of regular, full-time hours. A member's total Service Credit is used to establish eligibility for retirement benefits and the amount of such benefits. *(Updated April 2019)*

Service Retirement

A type of retirement granted by the Board after a member has met the age and service eligibility requirements, filed an application for Service Retirement with SCERS, and terminated all employment with all Participating Employers.

Social Security Reduction Factor

A dollar amount determined by the member's Membership Category and age at retirement that is multiplied by the member's years of SCERS-covered service that is integrated with Social Security to determine the amount by which the member's monthly Service Retirement benefit allowance will be reduced.

Unmodified Allowance

The highest monthly retirement benefit allowance payable by SCERS to a member, based on the member's Membership Category, Benefit Tier, and Service Credit, Final Compensation, and age at retirement.

Vested

The period of service or age a member must attain to receive employer-paid benefits from SCERS at a future date. Generally, a SCERS member is Vested when the member has at least five years of full-time Service Credit.

Appendix A: Summary of Pension-Eligible Pay Elements

Earnings Type	Description	Included*	Excluded
Regular Earnings	Paid for hours worked	X	
One Time Bonus Payment	Payments normally made once a year as a result of bargaining	X	
Overtime – includes CTO Expired	Paid for hours worked in excess of normal work schedule		X
7/12 Work Shift	Paid for regular work schedule of 12 hours per day; 84 hours per bi-weekly pay period	X	
Extra-help wages	Paid to employees who are not regular (permanent) county employees		X
Holiday-in-lieu paid after 104 hours	Paid for hours over the maximum of 104	X	
Workers' Compensation Temporary Disability	Paid Workers' Compensation benefits integrated with existing leave balances for employees who have an accepted industrial injury and are temporarily disabled	X	
State Disability Integration	Paid State Disability benefits integrated with existing leave balances for employees who are temporarily disabled	X	
Shift Differential	Paid to employees working other than the day shift	X	
Standby Pay	Paid to employees assigned to remain on call if the need arises for emergency work	X	
Food Allowance	Paid to employees hired or transferred into food service prior to July 1971 represented by Health Services Unit	X	
Terminal Pay – vacation, holiday in lieu, CTO, and leave payout	Accumulated leave balances paid to an employee upon separation from employment.		X
Special Pay Allowances	Additional pay for performing work considered to be out of or in addition to the class	X	
Incentive Pay Allowances	Additional pay for possession of educational degrees or required certificates	X	
Miscellaneous Allowances	Assignment differentials paid as a percentage of base pay	X	
Management Differential	Additional pay to managers in lieu of other benefits, i.e., tuition reimbursement	X	
Transcription Fees for court reporters	Paid to court reporters to transcribe their cases		X
Retirement Offset	Additional pay for certain employees in-lieu of the county paying ½ retirement contributions	X	

Appendix A: Summary of Pension-Eligible Pay Elements

Earnings Type	Description	Included*	Excluded
Leave Balance Usage (vacation, compensating time off (CTO), holiday in-lieu, sick leave, etc.)	Paid leave for authorized absence from work	X	
Vacation Cash-In	Additional pay for cashing in accrued vacation that does not exceed what may be earned in each 12-month period during the final compensation period	X	
Payoff Beyond Maximum Accrual	Additional pay for vacation or holiday-in-lieu hours over the maximum accrual	X	
Mental Health Retention	Paid to employees who work at the mental health facility	X	
Disability Pay	Additional pay that, when combined with Workers' Compensation Disability Pay, equals 50% of an employee's bi-weekly pay	X	
4850 Time Pay	Paid for up to one year, tax free, in lieu of temporary disability for Safety personnel in accordance with Labor Code Section 4850	X	
Clothing Allowance	Paid to employees for the cost of maintaining a uniform	X	
Equipment Allowance	Paid to reimburse employees who are required to provide their own equipment; i.e., court reporters	X	
Animal Allowance	Paid to employees assigned as a canine handler for scheduled work of ten (10) hours per month for ordinary care and informal training	X	
Insurance Subsidy	Cash payment of the amount of the county contribution towards health insurance over the premium, less the cost of social security	X	
Fair Labor Standards Act Adjustment	Differential paid when the value of overtime per FLSA guidelines is greater than that negotiated		X**
Insurance Subsidy Offset	An amount paid in January of each year to refund the social security reduction of the health insurance subsidy to employees who were at social security maximum	X	
Auto Allowance	Payment for use of personal vehicle for county business	X	
<p>* Compensation can be excluded if: (a) Board of Retirement determines compensation had been paid to enhance retirement benefits, (b) compensation had previously been provided in kind and converted to cash payment in the final compensation period; (c) any one-time or ad-hoc payment made to a member, but not to similarly situated members in the member's grade or class, and (d) any payment for unused leave balances that exceed what may be earned in each 12-month period during the final compensation period.</p>			
<p>** Per prior, written agreement, one exception has been established to the standard exclusion of the pay element reserved for FLSA adjustments. That exception is the additional "half rate" payable for 12 hours of contractual overtime to members who work 24-hour schedules.</p>			

Appendix B: Service Retirement Benefit Estimate Worksheet – Unmodified Allowance

Service Retirement Benefit Estimate Worksheet			
Line #	Descriptive Information	Example	Your Information
1	Estimated age at retirement: (to nearest quarter age)	55	
2	Estimated years of Service Credit at retirement: (use estimated number of calendar year of full-time service in SCERS-covered employment; 2,088 hours = 1 year of Service Credit)	25	
3	Retirement Benefit Age Factor: (refer to Appendix C or D to find percentage factor for Estimated age at retirement on Line 1)	1.947%	
4	Benefit Factor: (multiply Line 2 by Line 3 and enter result as a percentage)	48.675%	
5	Estimated monthly Final Compensation: (use Scenarios 1 or 2 on page 52 to estimate monthly Final Compensation)	\$2,022	
6	Estimated* monthly Unmodified Allowance for Service Retirement: (multiply the estimated monthly Final Compensation on Line 5 by the Benefit Factor on Line 4)	\$984.21*	
If you also pay into Social Security (FICA deduction) for your SCERS-covered employment, your SCERS service is “integrated” with Social Security and you should continue with the following steps:			
7	Social Security Reduction Factor: (based on age at retirement, refer to Appendix C or D)	\$ 2.272	
8	Enter years of Service Credit from Line 2:	25	
9	Social Security Reduction Amount: (multiply Line 7 by Line 8)	\$56.80	
10	Apply reduction amount: (enter the amount on Line 6 and subtract the amount on Line 9)	\$984.21– \$56.80	
11	Estimated* monthly Unmodified Allowance for Service Retirement with the Social Security reduction:	\$ 927.41*	

*This is an estimate only. SCERS will calculate your actual benefit when you apply for retirement.

Appendix C: Retirement Benefit Age Factors Miscellaneous – Tiers 1, 2 and 3

Applies to Retiring Members Hired in SCERS-Covered Employment Prior to January 1, 2012 if employed by Sacramento County or Prior to January 1, 2013 if employed by any other Participating Employer

Age at Retirement	Benefit Factor \$ 31676.14 (2% @ 55 ½) Percentage	Soc. Sec Dollar Reduction Factor	Age at Retirement	Benefit Factor \$ 31676.14 (2% @ 55 ½) Percentage	Soc. Sec Dollar Reduction Factor
50	1.474%	\$1.721	56	2.060%	\$2.404
50 ¼	1.497%	\$1.748	56 ¼	2.091%	\$2.440
50 ½	1.520%	\$1.774	56 ½	2.121%	\$2.475
50 ¾	1.543%	\$1.801	56 ¾	2.151%	\$2.510
51	1.566%	\$1.828	57	2.182%	\$2.546
51 ¼	1.591%	\$1.857	57 ¼	2.203%	\$2.571
51 ½	1.616%	\$1.886	57 ½	2.225%	\$2.596
51 ¾	1.641%	\$1.915	57 ¾	2.246%	\$2.621
52	1.666%	\$1.944	58	2.268%	\$2.646
52 ¼	1.685%	\$1.966	58 ¼	2.289%	\$2.671
52 ½	1.703%	\$1.988	58 ½	2.310%	\$2.696
52 ¾	1.722%	\$2.010	58 ¾	2.332%	\$2.721
53	1.741%	\$2.031	59	2.353%	\$2.746
53 ¼	1.766%	\$2.061	59 ¼	2.375%	\$2.770
53 ½	1.791%	\$2.090	59 ½	2.396%	\$2.796
53 ¾	1.816%	\$2.119	59 ¾	2.418%	\$2.821
54	1.841%	\$2.148	60	2.439%	\$2.846
54 ¼	1.867%	\$2.179	60 ¼	2.461%	\$2.871
54 ½	1.894%	\$2.210	60 ½	2.482%	\$2.896
54 ¾	1.921%	\$2.241	60 ¾	2.504%	\$2.921
55	1.947%	\$2.272	61	2.525%	\$2.950
55 ¼	1.975%	\$2.305	61 ¼	2.546%	\$2.965
55 ½	2.004%	\$2.338	61 ½	2.568%	\$3.000
55 ¾	2.032%	\$2.371	61 ¾	2.589%	\$3.022
			62 & over	2.611%	\$3.047

NOTE: Retirement prior to age 50 is also permitted with 30 years of service, but the corresponding factors are subject to actuarial review and approval.

Appendix C: Retirement Benefit Age Factors Miscellaneous – Tier 4

Applies to Retiring Members Hired in SCERS-Covered Employment by Sacramento County
During Calendar Year 2012

Age at Retirement	Benefit Factor § 31676.14 (2% @ 61 ¼) Percentage	Soc. Sec Dollar Reduction Factor	Age at Retirement	Benefit Factor § 31676.14 (2% @ 61 ¼) Percentage	Soc. Sec Dollar Reduction Factor
50	1.181%	\$1.379	58	1.725%	\$2.012
50 ¼	1.197%	\$1.397	58 ¼	1.747%	\$2.039
50 ½	1.212%	\$1.414	58 ½	1.770%	\$2.065
50 ¾	1.227%	\$1.432	58 ¾	1.793%	\$2.092
51	1.242%	\$1.450	59	1.816%	\$2.119
51 ¼	1.257%	\$1.468	59 ¼	1.841%	\$2.148
51 ½	1.272%	\$1.485	59 ½	1.866%	\$2.177
51 ¾	1.287%	\$1.503	59 ¾	1.891%	\$2.207
52	1.302%	\$1.520	60	1.916%	\$2.236
52 ¼	1.317%	\$1.538	60 ¼	1.935%	\$2.258
52 ½	1.333%	\$1.555	60 ½	1.953%	\$2.279
52 ¾	1.348%	\$1.573	60 ¾	1.972%	\$2.301
53	1.363%	\$1.591	61	1.991%	\$2.323
53 ¼	1.379%	\$1.609	61 ¼	2.016%	\$2.352
53 ½	1.394%	\$1.627	61 ½	2.041%	\$2.381
53 ¾	1.410%	\$1.646	61 ¾	2.066%	\$2.411
54	1.426%	\$1.664	62	2.091%	\$2.440
54 ¼	1.442%	\$1.683	62 ¼	2.117%	\$2.471
54 ½	1.459%	\$1.702	62 ½	2.144%	\$2.502
54 ¾	1.475%	\$1.722	62 ¾	2.171%	\$2.533
55	1.492%	\$1.741	63	2.197%	\$2.564
55 ¼	1.510%	\$1.762	63 ¼	2.225%	\$2.597
55 ½	1.528%	\$1.782	63 ½	2.254%	\$2.630
55 ¾	1.545%	\$1.803	63 ¾	2.282%	\$2.663
56	1.563%	\$1.824	64	2.310%	\$2.696
56 ¼	1.583%	\$1.847	64 ¼	2.341%	\$2.731
56 ½	1.602%	\$1.869	64 ½	2.371%	\$2.766
56 ¾	1.621%	\$1.892	64 ¾	2.401%	\$2.802
57	1.641%	\$1.914	65 & over	2.432%	\$2.837
57 ¼	1.662%	\$1.939			
57 ½	1.683%	\$1.963			
57 ¾	1.704%	\$1.988			

NOTE: Retirement prior to age 60 is also permitted with 30 years of service, but the corresponding factors are subject to actuarial review and approval.

Appendix D: Retirement Benefit Age Factors Safety – Tiers 1 and 2

Applies to Retiring Members Hired in SCERS-Covered Employment Prior to January 1, 2012 if employed by Sacramento County or Prior to January 1, 2013 if employed by any other Participating Employer

Age at Retirement	Benefit Factor § 31664.1 (3% @ 50) Percentage	Soc. Sec Dollar Reduction Factor	Age at Retirement	Benefit Factor § 31664.1 (3% @ 50) Percentage	Soc. Sec Dollar Reduction Factor
41	1.8774%	\$2.189	46	2.4678%	\$2.877
41 ¼	1.9050%	\$2.221	46 ¼	2.5017%	\$2.917
41 ½	1.9326%	\$2.253	46 ½	2.5356%	\$2.957
41 ¾	1.9599%	\$2.285	46 ¾	2.5758%	\$3.005
42	1.9875%	\$2.317	47	2.6034%	\$3.036
42 ¼	2.0160%	\$2.351	47 ¼	2.6340%	\$3.071
42 ½	2.0442%	\$2.384	47 ½	2.6646%	\$3.107
42 ¾	2.0727%	\$2.417	47 ¾	2.6949%	\$3.142
43	2.1012%	\$2.450	48	2.7255%	\$3.178
43 ¼	2.1306%	\$2.485	48 ¼	2.7582%	\$3.216
43 ½	2.1600%	\$2.519	48 ½	2.7912%	\$3.255
43 ¾	2.1897%	\$2.553	48 ¾	2.8239%	\$3.293
44	2.2191%	\$2.587	49	2.8566%	\$3.331
44 ¼	2.2497%	\$2.623	49 ¼	2.8923%	\$3.372
44 ½	2.2803%	\$2.659	49 ½	2.9283%	\$3.415
44 ¾	2.3109%	\$2.695	49 ¾	2.9640%	\$3.456
45	2.3415%	\$2.730	50 & over	3.0000%	\$3.498
45 ¼	2.3730%	\$2.767			
45 ½	2.4048%	\$2.805			
45 ¾	2.4363%	\$2.842			

NOTE: Retirement prior to age 60 is also permitted with 30 years of service, but the corresponding factors are subject to actuarial review and approval.

Appendix D: Retirement Benefit Age Factors Safety – Tier 3

Applies to Retiring Members Hired in SCERS-Covered Employment by Sacramento County
During Calendar Year 2012

Age at Retirement	Benefit Factor \$ 31664.2 (3% @ 55) Percentage	Soc. Sec Dollar Reduction Factor	Age at Retirement	Benefit Factor \$ 31664.2 (3% @ 55) Percentage	Soc. Sec Dollar Reduction Factor
41	1.4331%	\$1.672	48	2.0808%	\$2.428
41 ¼	1.4544%	\$1.697	48 ¼	2.1057%	\$2.457
41 ½	1.4754%	\$1.721	48 ½	2.1309%	\$2.486
41 ¾	1.4961%	\$1.745	48 ¾	2.1558%	\$2.515
42	1.5174%	\$1.770	49	2.1807%	\$2.544
42 ¼	1.5390%	\$1.796	49 ¼	2.2080%	\$2.576
42 ½	1.5606%	\$1.821	49 ½	2.2356%	\$2.608
42 ¾	1.5822%	\$1.846	49 ¾	2.2629%	\$2.640
43	1.6041%	\$1.871	50	2.2902%	\$2.672
43 ¼	1.6266%	\$1.898	50 ¼	2.3199%	\$2.707
43 ½	1.6491%	\$1.924	50 ½	2.3496%	\$2.741
43 ¾	1.6716%	\$1.950	50 ¾	2.3790%	\$2.776
44	1.6941%	\$1.976	51	2.4084%	\$2.810
44 ¼	1.7175%	\$2.004	51 ¼	2.4405%	\$2.847
44 ½	1.7409%	\$2.031	51 ½	2.4726%	\$2.885
44 ¾	1.7643%	\$2.058	51 ¾	2.5047%	\$2.922
45	1.7874%	\$2.085	52	2.5371%	\$2.960
45 ¼	1.8117%	\$2.114	52 ¼	2.5722%	\$3.001
45 ½	1.8360%	\$2.142	52 ½	2.6073%	\$3.042
45 ¾	1.8600%	\$2.170	52 ¾	2.6424%	\$3.083
46	1.8840%	\$2.198	53	2.6778%	\$3.124
46 ¼	1.9098%	\$2.228	53 ¼	2.7159%	\$3.169
46 ½	1.9356%	\$2.258	53 ½	2.7546%	\$3.21
46 ¾	1.9665%	\$2.294	53 ¾	2.7930%	\$3.259
47	1.9875%	\$2.319	54	2.8254%	\$3.296
47 ¼	2.0109%	\$2.346	54 ¼	2.8737%	\$3.353
47 ½	2.0343%	\$2.373	54 ½	2.9154%	\$3.401
47 ¾	2.0574%	\$2.400	54 ¾	2.9580%	\$3.451
			55 & over	3.0000%	\$3.500

NOTE: Retirement prior to age 50 is permitted with 20 years of Safety service.

Appendix E: Disability Retirement Formulas Benefit Estimate Worksheets

Nonservice-Connected Disability Retirement (NSCDR)

Formula 1 - Benefit Estimate Worksheet For Miscellaneous and Safety Members ¹ in Benefit Tier 1			
Line #	Descriptive Information	Example ²	Your Information
1	Estimated years of Service Credit: (use estimated number of calendar years of full-time service in SCERS-covered employment)	12	
2	NSCDR Formula Factor: (use 1.5% for Miscellaneous Members of Benefit Tier 1; use 1.8% for Safety Members of Benefit Tier 1)	1.5%	
3	Multiply Line 1 by Line 2 and enter result as a percentage:	18%	
If Line 3 is equal to or greater than 33.33%, enter on Line 9 the percentage on Line 3 and skip lines 4 through 8.			
If Line 3 is less than 33.33%:			
4	Enter 65 for Miscellaneous Members of Benefit Tier 1 or Enter 55 for Safety Members of Tier 1	65	
5	Enter your age at NSCDR Effective Date:	48	
6	Subtract Line 5 from Line 4:	17	
7	Add Line 1 and Line 6	29	
8	Multiply Line 7 by Line 2 and enter result as a percentage:	43.50%	
9	Enter the lesser of the percentage on Line 8 or 33.33%	33.33%	
10	Estimated monthly Final Compensation: (use Scenario 1 on page 52 to estimate monthly Final Compensation)	\$2,022	
11	Estimated monthly Unmodified Allowance for NSCDR: (multiply Line 10 by Line 9)	\$586.18³	

¹ Excluding Tier 1 Safety Members in Representation Unit 003.

² The Example column is an estimate for a Miscellaneous Member of Benefit Tier 1. This is an estimate only. SCERS will calculate your actual benefit when you apply for Disability Retirement.

³ If the amount of your Service Retirement allowance (if you are eligible to retire for service) is greater than your Disability Retirement allowance, SCERS will pay the greater allowance amount as your Disability Retirement benefit.

Appendix E: Disability Retirement Formulas Benefit Estimate Worksheets

Nonservice-Connected Disability Retirement (NSCDR)

Formula 2 - Benefit Estimate Worksheet (For Miscellaneous Members in Benefit Tier 2, 3, or 4 and Safety Members in Benefit Tier 2 or 3 and Safety Members in Representation Unit 003 in Benefit Tier 1)			
Line #	Descriptive Information	Example ¹	Your Information
1	Estimated years of Service Credit: (use estimated number of calendar years of full-time service in SCERS-covered employment)	15	
2	Estimated monthly Final Compensation: (use Scenario 2 on page 52 to estimate monthly Final Compensation)	\$1,878	
3	NSCDR Benefit Factor: (use the table below to find NSCDR Benefit Factor that corresponds to estimated years of Service Credit on Line 1)	40%	
4	Estimated monthly Unmodified Allowance for NSCDR: (multiply Line 2 by Line 3)	\$751.20²	

¹ The Example column is an estimate for a Miscellaneous Member of Benefit Tier 2. This is an estimate only. SCERS will calculate your actual benefit when you apply for Disability Retirement.

² If the amount of your Service Retirement allowance (if you are eligible to retire for service) is greater than your Disability Retirement allowance, SCERS will pay the greater allowance amount as your Disability Retirement benefit.

Years of Service Credit	NSCDR Benefit Factor	Years of Service Credit	NSCDR Benefit Factor
5	20%	11	32%
6	22%	12	34%
7	24%	13	36%
8	26%	14	38%
9	28%	15+	40%
10	30%		

Appendix E: Disability Retirement Formulas Benefit Estimate Worksheets

Service-Connected Disability Retirement (SCDR)

Benefit Estimate Worksheet (For All SCERS Membership Categories and Benefit Tiers)			
Line #	Descriptive Information	Example ¹	Your Information
1	Estimated monthly Final Compensation: (use Scenario 1 or 2 on page 52 to estimate monthly Final Compensation)	\$2,022	
2	Enter SCDR Benefit Factor of 50%:	50%	
3	Estimated monthly Unmodified Allowance for SCDR: (multiply Line 1 by Line 2)	\$1,011²	

¹ This is an estimate only. SCERS will calculate your actual benefit when you apply for Disability Retirement.

² If the amount of your Service Retirement allowance (if you are eligible to retire for service) is greater than your Disability Retirement allowance, SCERS will pay the greater allowance amount as your Disability Retirement benefit.