

WELCOME



CCCERA is a defined benefit retirement plan which provides a fixed, pre-established benefit for employees at retirement. The amount of your benefit is calculated by factors such as salary, retirement age, and length of service. Defined benefit pensions are based on a formula set by law, in this case the County Employees Retirement Law of 1937 (CERL or 1937 Act), and the California Public Employees' Pension Reform Act of 2013 (PEPRA). CCCERA is governed by the California Constitution, the CERL, PEPRA, and the Board of Retirement. The 12 member Board is responsible for the general management of CCCERA.

What are the main differences between a 401(k) or 457(b) and a defined benefit?

401(k) or 457(b)	Defined Benefit (CCCERA)
Voluntary	Mandatory
You decide how much to contribute	Contributions are determined by CCCERA
You choose your investments from a set menu	CCCERA manages investments

What is my contribution rate?

Your contribution rate is determined by your tier, your employer and for prior CCCERA members, your age of entry into the system. To find your rate, refer to the Member Contribution Rate Calculator on CCCERA's website at cccera.org/contributioncalculator.

What tier am I in?

You can find your tier on your paycheck or annual benefit statement. You can also call CCCERA. If you entered a public retirement system on or after January 1, 2013 your tier will be PEPRA General Tier 4 or 5, or PEPRA Safety Tier D or E. Generally, if you entered membership before this date, you will be designated as General Tier 1 Non-enhanced or Enhanced, General Tier 2, General Tier 3 Non-enhanced or Enhanced, Safety Tier A Non-enhanced or Enhanced, or Safety Tier C Enhanced.

What will my retirement benefit be when I retire?

You can estimate your lifetime monthly benefit at cccera.org/pension-calculator. This tool is helpful for members in deciding when to retire. The calculator provides an estimate for general financial planning, but does not replace actual estimates prepared by a CCCERA counselor.

What forms may I need to have on file with CCCERA?

- Enrollment Affidavit (Form 101) - Required
- Beneficiary Designation (Form 102) - Required
- Election to Coordinate Retirement Benefits between Reciprocal Systems (Form 103) - Optional
- Death During Active Membership (Form 104) - Optional