



When Should I Contact SFERS?

When you are Hired by the City

- Within the first 10 days of employment, send an e-mail to SFERSConnect@sfgov.org to request your retirement enrollment packet, which includes:
 1. [Beneficiary Designation Form](#) (for the lump sum death benefit)
 2. Reciprocity Form (to confirm service earned under other public plans)
- 30 days after your hire date, register for the mySFERS member portal on the SFERS website at www.mysfers.org
- At your convenience, attend our one-hour New Member webinar for new employees to explain the details of the pension plan. Register on the SFERS website under [“Webinars”](#)
- Attend one or all six Retirement Planning Webinars to learn about:
 - Retirement Readiness
 - Steps to Prepare for Retirement
 - The Retirement Application Process
 - Taxes
 - Survivor Benefits
 - Benefit Payment Options
 - SFDCP Payout Options
 - Your Final Benefit

If you Leave Employment with the City Before you are Qualified to Retire for Service

- Within 90 days after your separation date, log into the mySFERS member portal to select an option for your accumulated contributions:
 - **Vesting:** if you have earned 5 or more years of service you can leave your contributions with SFERS and collect a benefit when you become eligible
 - **Reciprocity:** you can link service if you become a member of another reciprocal California public system, or another SFERS plan within six (6) months after terminating employment
 - **Refund:** receive a full refund of your retirement account directly to you, or a direct rollover to an IRA or other qualified retirement plan including the City's 457(b) Deferred Compensation Plan (SFDCP)



When Should I Contact SFERS?

When you are Ready to Retire

- Use the benefits calculator in the mySFERS member portal at mysfers.org to get a preview of your estimated pension or vesting benefit.
- Attend our Retirement Planning Webinars, Sessions IV, V, and VI to learn about:
 - The Retirement Application Process
 - Benefit Payment Options
 - Survivor Benefits
 - SFDCP Payout Options
 - Your Final Benefit
 - Taxes
 - Cost of Living Increases
- Log in to mySFERS secure member portal to complete the retirement application process

When Circumstances in Your Life Change

- When you need to confirm or change your beneficiary, download the Beneficiary Designation Form from our website.
- If you divorce or dissolve a domestic partnership, contact our Marriage Dissolution Unit at 415-487-7065 or send an e-mail to SFERSConnect@sfgov.org
- If you want to establish a Power of Attorney to have another person be able to assist with retirement decisions, download the form and instructions from our website

Benefits from Partner Agencies

- To learn about health coverage in retirement, visit the [SF Health Services Retirement Planning Center](#) and view the retirement planning video and health benefits checklist at least six months before your desired retirement date.
- If you are age 62 or older when you retire, you may apply for Social Security benefits. If you are age 65 or older when you retire, you must apply for Medicare before you retire. These processes must be started with the Social Security Administration at least six months before your desired retirement date. Visit the [Social Security Administration Retirement Center](#) for more information on Medicare and Social Security benefits.
- If you participate in the San Francisco Deferred Compensation Plan (SFDCP), you may be eligible to roll over unused vacation hours, in a lump sum, into your account, subject to annual IRS contribution limitations. Visit the [SFDCP website](#) at least six months before your desired retirement date to learn more.