



1145 Market Street, 5th Floor, San Francisco, CA 94103 Website:
www.mysfers.org Telephone: (415) 487-7000

Application to Purchase Public Service

Section A-1 SFERS Member Information to be completed by APPLICANT				
First Name, Middle Initial	Last Name	Soc Sec # (last 4 digits)	Birth Date	Today's Date
Mailing Address (Street, Apartment Number)		DSW#	Daytime Phone Number	
Mailing Address (City, State, Zip Code)		Preferred Email Address		
Department/Division/Branch			Job Class	

Section A-2 Public Service Information to be completed by APPLICANT
--

Public service means: 1) service rendered as an employee of the United States government, both civilian and military service, covered by an eligible defined benefit retirement plan; 2) service rendered as an employee of the State of California; and 3) service rendered as an employee of a public agency in the State of California which service was covered by a locally administered defined benefit retirement plan or was entitled to be covered by CalPERS at the time the service was rendered. (See *San Francisco Administrative Code Sections 16.55-1 through 16.55-5*) Only periods of public service rendered prior to your first SFERS membership period are eligible to purchase as service in a SFERS Miscellaneous Plan.

You must complete your public service purchase prior to your effective retirement date. You may purchase all or part of your eligible public service; however, if the total service exceeds six (6) months, you must purchase a minimum of six (6) months. Only public service that is not credited in and/or used to determine or calculate retirement benefits in another defined benefit retirement plan may be purchased.

The period of public service you are applying to purchase must be certified by the public agency or retirement plan applicable to such service. Further, the public agency or retirement plan must certify that the service is no longer currently credited in another defined benefit retirement plan and will not be used to calculate or determine retirement benefits under that plan. You must submit separate applications for periods of public service rendered for separate public agencies.

Your cost to purchase public service will be calculated using the number of months of public service to be purchased, multiplied by your monthly earnable salary, multiplied by the normal cost percentage of the Miscellaneous Plan in effect at the time the purchase is made (if your purchase is by lump sum or direct rollover from another qualified plan), or on the effective date of commencement of payroll deductions (if your purchase is made via an after-tax or pre-tax payroll deduction agreement. Please note: contributions purchased with public service will be credited to your account, but will not be matched with City contributions should a vesting allowance be payable.

I apply to purchase the following periods of public service:

Period(s) of Public Service From: MM/DD/YYYY To: MM/DD/YYYY	Name of the Public Agency where you were employed	Name and address of the retirement system covering your employment for this period

I hereby authorize San Francisco Employees' Retirement System to obtain any information concerning my employment that may be required in connection with my Application to Purchase Public Service. I declare under penalty of perjury that the foregoing is true and correct.

Member Signature

Date

After you have completed Sections A-1 and A-2 of this form, forward your application to the retirement plan which covered your employment for completion of Sections B-1 and B-2. If the military employer or pension system cannot complete Sections B-1 and B-2, please complete Sections C-1 through C-3 instead. DO NOT RETURN this form to SFERS until Sections B1 and B-2, or C-1 through C-3, have been completed.

First Name

Last Name

Soc Sec # (last 4 digits)

Section B-1 Information to be completed by Former Public Agency or Retirement Plan

A former member of your retirement plan is applying to purchase period(s) of prior employment covered by your retirement plan as "public service" under the provisions of the San Francisco Employees' Retirement System (SFERS) plan. Please provide the following information for purposes of verifying the period of eligible service to be purchased in SFERS. Return the completed form to the Member.

- 1. Was this employee ever a member of your retirement system for the employment listed by the employee on the reverse side of this form? Yes No
- 2. Was the retirement system a defined benefit plan? Yes No

Period(s) of Covered Employment		Full Time or Part Time	Total Years / Months of Retirement Plan Service Credit
From: MM/DD/YYYY	To: MM/DD/YYYY		

Please list all uncompensated leaves of absence and/or periods of uncompensated time during the employment provided above.

Periods of Uncompensated Leave		Type of Leave/Description
From: MM/DD/YYYY	To: MM/DD/YYYY	

- 3. Was this member's service credit, as reported above, adjusted for these uncompensated periods? Yes No
- 4. Is this member entitled to a pension or retirement allowance from your agency/retirement plan for this covered employment? If yes, please explain in the space provided below. Yes No

Explanation:

- 5. Did this member take a refund of their contributions and interest from your retirement plan? If no, please explain in the space provided below. Yes No

Explanation:

- 6. Is this member eligible to redeposit their contributions with your retirement plan? Yes No
- 7. Was this agency entitled to participate in the California Public Employees' Retirement System (CalPERS) at the time this service was rendered? Yes No

Section B-2 Certification of Employment to be completed by Former Public Agency or Retirement Plan

I hereby certify that the above information was taken from our official records.

Retirement Plan Representative Signature

Preferred Email Address

Please Print Your Name and Title

Date

Daytime Phone Number

Retirement Plan

Street Address City State Zip Code

MAIL COMPLETED FORM DIRECTLY TO MEMBER

First Name

Last Name

Soc Sec # (last 4 digits)

For purchases of Military Service only

If sections B-1 and B-2 cannot be completed by the military employer or the military pension system, you may have your DD214 (Certificate of Release or Discharge from Active Duty) certified by a County Veterans Service Office (CSVO) under Sections C-1 through C-3

Section C-1 Public Service Information to be completed by APPLICANT

8. I confirm that I am not receiving, and am not eligible to receive in the future, retirement pay and/or disability retirement pay based on my military service, from the military or any other retirement system. Yes No
(Members who are only receiving disability compensation from the Veterans Administration may be eligible to purchase public service)

If yes, this service is eligible for purchase with SFERS

I hereby authorize San Francisco Employees' Retirement System to obtain any information concerning my employment that may be required in connection with my Application to Purchase Public Service. I declare under penalty of perjury that the foregoing is true and correct.

Member Signature

Date

Section C-2 DD214 Certification of Employment to be completed by County Veterans Service Office

This member is attempting to purchase public service based on military service. Please provide the following information for purposes of verifying the period of service eligible to purchase in SFERS.

9. **Did member receive a Dishonorable Discharge?** Yes No
(Members who receive a Dishonorable Discharge are not eligible to purchase public service from SFERS)
10. **Did member provide an authentic copy of the Member's DD214?** Yes No

Section C-3 Certification of Information to be completed by County Veterans Service Office

I hereby certify the information above and the DD214 (Certificate of Release or Discharge from Active Duty) are true and correct.

County Veterans Service Office
Representative Signature

Preferred Email Address

Please Print Your Name and Title

Date

Daytime Phone Number

Street Address

City

State

Zip Code

MAIL COMPLETED FORM DIRECTLY TO MEMBER

MEMBER INSTRUCTIONS: After completion of this form from the certifying agency, return **all pages** to SFERS along with a legible copy of your DD214.

MILITARY SERVICE PURCHASES FREQUENTLY ASKED QUESTIONS

Purchasing Military Service Under the San Francisco Charter and Administrative Code

SFERS members who have served in the military now have two ways to purchase additional retirement credit. Effective July 3, 2023, the San Francisco Board of Supervisors amended the San Francisco Administrative Code to allow SFERS members to purchase military service credit as Public Service in addition to being able to purchase military service credit under the City Charter.

You are not limited to one way of purchasing credit for military service if you have different periods of eligible military service, however, careful consideration should be taken to determine which option is best for you. Please note that when you purchase public service credit through the Administrative Code, you will have to pay both the employee and employer contributions for the relevant time periods. Credit purchases for military service through the Charter require only that you pay the employee contributions. SFERS will determine the amount of eligible service credit after your application is completed and submitted in its entirety.

1. What are the two ways SFERS members can purchase military service?

Active members employed with the City, and vested or reciprocal members who have separated from City employment, can purchase eligible military service under City Charter Sections A8.520 and A8.521, or as Public Service, under San Francisco Administrative Code Sections 16.55-1 to 16.55-4.

Military Service Under The City Charter: As a SFERS member, you may purchase military service under the City Charter if: (i) you took leave from a City position; or (ii) before you became a member in the SFERS Miscellaneous plan, you were on a civil service eligible list, were reached for certification, and entered into employment with the City within one year of discharge from the military.

Military Service As Public Service: You may purchase military service as Public Service for time that you served in the military before you became a member in a SFERS Miscellaneous Plan.

All military service purchases must be completed prior to retirement.

2. How will SFERS credit my military service?

Military Service Under The City Charter: Once you are a City employee and a SFERS member, certified military service under the City Charter is credited as either Miscellaneous or Safety service depending on your classification at the time you took military leave. To purchase military service under the City Charter while you were on a Civil Service eligible list you must first become a member of SFERS and maintain credit in a SFERS Miscellaneous plan, i.e., a non-Safety plan.

MILITARY SERVICE PURCHASES FREQUENTLY ASKED QUESTIONS

Purchasing Military Service Under the San Francisco Charter and Administrative Code

Military Service As Public Service: When purchasing military service as Public Service before becoming a SFERS member, Miscellaneous members will have their military service credited to their Miscellaneous plans. Safety plan members (Police, Fire, Sheriff, and Miscellaneous Safety) can purchase military service as Public Service only if they have membership in a SFERS Miscellaneous plan – and the service will be credited to their Miscellaneous plan.

3. What payment options are available to purchase military service?

You may purchase SFERS service credit for military service by lump sum payment (after-tax), after-tax payroll deductions, pre-tax payroll deductions, or direct tax-deferred rollovers. Contributions paid to purchase military service will be posted to your accumulated contribution account.

4. How much does it cost to purchase military service under the City Charter?

The cost to purchase military service is the product of:

- Your earnable compensation at the time of the unpaid military leave from a City position **or** your earnable compensation at the time of the unpaid military leave for the civil service classification eligible list from which you were hired;
multiplied by
- Your contribution rate percentage in effect in the applicable SFERS plan during each fiscal year you took military leave.

Interest is only included in the cost to purchase eligible military service under the City Charter if the period of service occurred while you were reachable on a civil service eligible list.

5. How much does it cost to purchase military service as Public Service under the Administrative Code?

The cost of purchasing military service as public service is the product of:

- Your earnable compensation effective at the time of purchase;
multiplied by
- The Miscellaneous Plan Normal Cost Percentage (Plan Normal Cost) in effect at the time of purchase;
multiplied by
- The duration of service you are electing to purchase.

When electing to purchase pre-employment military service as public service via pre-tax or after-tax payroll deductions, the cost will include the purchase amount plus interest.

MILITARY SERVICE PURCHASES FREQUENTLY ASKED QUESTIONS

Purchasing Military Service Under the San Francisco Charter and Administrative Code

SFERS will cost each separate period of eligible service you purchase based on your current monthly earnable compensation, the Plan Normal Cost in effect, and the duration of the service credit. The cost of each separate period of eligible service will be determined at the time the purchase is made by lump sum or direct rollover from another qualified plan; or, if by after-tax or pre-tax payroll deduction agreement, the effective date of commencement of payroll deductions.

6. How much military service can I purchase?

You may earn no more than one (1.00) year of service credit per fiscal year. Part-time service may result in earning less than a full year of service credit for a fiscal year, and the service will be credited on a pro-rated basis.

Military Service as Public Service: You can purchase all or part of your eligible Public Service. However, if the total service credit to be purchased exceeds six (6) months, you must purchase a minimum of six (6) months. If you have less than six (6) months of service credit to purchase, then all of it must be purchased.

Military Service Under The City Charter: Eligible military service under the Charter includes both military service after becoming a City employee and military service while you were on a civil service eligible list.

For members who wish to purchase military service during City employment, the Uniformed Services Employment and Reemployment Rights Act ("USERRA") establishes that a service member may be absent from work for military duty for up to five years and retain reemployment rights. There are, however, important exceptions to the five-year limit (see 38 U.S.C. § 4312(c) for a complete list), including:

- An initial enlistment lasting more than five years;
- Periodic National Guard and Reserve training duty; and
- Active duty extensions and recalls under certain circumstances, including because of war or national emergency.

Reemployment protection does not depend on the timing, frequency, duration, or nature of a service member's service, as long as the basic eligibility criteria are met.

7. What documentation do I need to purchase military service under the City Charter or as Public Service?

You must complete and submit the correct SFERS Application based on the type of Military Service you plan to purchase – military service under the City Charter (Military Service Application) or military service as Public Service under the Administrative Code (Application to Purchase Public Service).

MILITARY SERVICE PURCHASES FREQUENTLY ASKED QUESTIONS

Purchasing Military Service Under the San Francisco Charter and Administrative Code

For purchases of military service as Public Service, you must provide confirmation from the military employer or the military pension system certifying your covered service dates and membership participation eligibility with less than 20 years of uniformed service in the defined benefit plan, and certify that you have not been dishonorably discharged from military service.

Please be sure to include the Department of Defense (DD) 214 form, along with any other supporting documentation confirming the dates of military service, with your application.

8. How do I get my military leave certified to purchase as Public Service?

Under the San Francisco Administrative Code and Purchase of Public Service Policy, SFERS requires documentation of military service from either the military employer or the military pension system certifying the service details of your uniformed service in the defined benefit plan. Members are responsible for obtaining the required signature(s) on the SFERS Application to Purchase Public Service.

If you are unable to obtain certification from the public agency or the military retirement system, you may have a County Veterans Service Office (CVSO) certify your DD214 form. The San Francisco CVSO is located at: 2 Gough Street, San Francisco, CA 94103 – Telephone number (415) 934-4300.

9. How much time do I have from the date of first payment to complete the service purchase?

Military Service Under the City Charter: There is no time limit for purchasing military service under the City Charter once you begin making payments towards the purchase as long as the purchase is completed prior to retirement. If you choose to enter into an agreement with SFERS to make payments via pre-tax payroll deductions, the maximum period to purchase Military Service is 78 pay periods (3 years) per agreement. If you choose to enter into an agreement via after-tax payroll deductions, there is no maximum period. Interest is only charged on purchases of Military Service under the City Charter when the service occurred before City employment while you were reachable on a civil service eligible list.

Military Service as Public Service: You may purchase an entire service period or partial service period(s) with a minimum of six-months. If you enter into an agreement with SFERS to make your payments via pre-tax or after-tax payroll deductions, the agreement will be over a period equal to the length of the Public Service you are purchasing. For example, if purchasing one year of Public Service, the agreement will be for a one-year period, or approximately 26 pay periods. Purchasing five (5) or more years of Public Service must be completed within five years or within the length of service, whichever is shorter. The maximum period to purchase Public Service is 78 pay periods (3 years) per agreement. If you require more than 78 pay periods to

MILITARY SERVICE PURCHASES FREQUENTLY ASKED QUESTIONS

Purchasing Military Service Under the San Francisco Charter and Administrative Code

complete the purchase, then you must enter into a new agreement for the additional time and the service cost will be recalculated.

10. What if I have more than 20 years of credited military service, or I am receiving a disability retirement paid from the military, and want to purchase the same service with SFERS as Public Service?

You cannot receive two benefits for the same time period. Therefore, you cannot purchase military service with SFERS if the service is, or will be, used as part of a retirement benefit with the uniformed service defined benefit plan. It is best to inquire with the other agency regarding benefit eligibility before deciding to purchase military service with SFERS.

11. After I submit my application to purchase military service as Public Service under the Administrative Code, am I obligated to purchase?

No. All military service purchases are voluntary. If you choose not to purchase your military service as Public Service after receiving the cost for the purchase, and then decide to do so in the future, SFERS will recalculate the purchase cost based on your earnable compensation and the Plan Normal Cost percentage on the effective date when the first payroll deduction takes place for the agreement, or lump sum (after-tax) or lump sum/direct rollover from another qualified plan (pre-tax). Your cost will be higher as your compensation increases along with the Plan Normal Cost in effect in a given fiscal year. For more details, see the SFERS Service Purchase brochure on the SFERS website at: www.mysfers.org.

12. How can I decide if purchasing Public Service is beneficial?

Only you can decide whether the potential increase to your future benefits is worth the cost of purchasing your military service. Determining future benefits involves several assumptions including: your projected age at retirement, life expectancy, salary at retirement, and the assumed rate of return on your investment should you decide to make the purchase. Moreover, the purchase of Public Service credit does not count towards the eligibility for retiree health care benefits. For more information regarding retiree health care benefits, please contact the City's Health Services System directly at (628) 652-4700, or visit their Web site at <https://sfhss.org/>.

Submitting your military service purchase request early in your career will ensure you have time to pay for it prior to your retirement. All elected service credit purchases must be paid prior to retirement. In addition, the earlier the Public Service is purchased, the lower the cost.