



A Guide to Reciprocity

Combining credited service to qualify for retirement

1. What is Reciprocity?

If you become a member of more than one California public retirement system during your career, "Reciprocity" allows you to combine service earned under each eligible system to qualify for retirement.

2. How does Reciprocity benefit me?

- By combining service earned under each reciprocal retirement system, you can meet eligibility requirements for retirement under each plan sooner;
- You will receive a separate monthly retirement benefit from each system based on the amount of credited service you have with each system; and
- Your highest annual pensionable salary with any of the reciprocal retirement systems will be used to calculate your benefits under each system, as long as the retirement systems use a retirement formula based on compensation, should you qualify.

3. Will I need to transfer my other retirement contributions to SFERS?

No. By leaving your contributions and credited service with each system, you maintain membership and qualify for retirement under the rules of each system.

4. What are the requirements for Reciprocity with SFERS?

SFERS offers two types of reciprocal benefits: internal and external.

You qualify for Internal Reciprocal Benefits if you ...

- Are a member in one SFERS plan and you transfer to a position covered by a different SFERS plan, for example, from a Miscellaneous New Plan to a Police New Plan.
- Terminate employment with the City ("City" refers to all SFERS employers including the San Francisco Unified School District ("SFUSD"), San Francisco Community College District ("SFCCD"), and Superior Court of San Francisco) and, within six (6) months of termination, return to the City as a member under a new SFERS plan. For example, if you terminate employment from a Police New Plan or Fire New Plan, and return to membership in a Miscellaneous New Plan, you maintain membership in each plan.

You qualify for External Reciprocal Benefits if you...

- Terminate employment from CalPERS or another reciprocal retirement system, and within six (6) months after your termination date, become a member of SFERS; **or**
- Terminate employment with the City, and within six (6) months after your termination date, become a member of CalPERS or another reciprocal system; **and**
- Make an election for reciprocity with SFERS within 90 days after your termination date; **and**
- Have contributions and credited service on account with the reciprocal system(s) as of your termination date from the reciprocal system(s), **and** on your effective membership date with SFERS; **and**
- Are not employed with more than one reciprocal system at the same time, including while on paid or unpaid leave status (membership in two reciprocal plans at the same time is not permitted and disqualifies any reciprocity benefits); **and**
- Continue service under a reciprocal plan and meet the criteria for linking service under each plan until you retire.



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When you are ready to retire...

- Confirm that you are eligible to retire by meeting benefit criteria in each plan with reciprocal benefits and obtain an estimate of your benefit with each plan.
- Apply to retire from each retirement system separately using the same retirement date. At this time, reciprocal systems will exchange benefit information to review and confirm eligibility for reciprocal benefits.
- All systems will calculate your retirement separately based on each plan's provisions using your highest average pensionable salary regardless of the system in which it was earned, assuming the system uses a retirement formula based on compensation, should you qualify.
- You will receive a separate monthly retirement benefit from each system based on the amount of service you have earned with each system.

5. What happens to my contributions if I am not eligible for reciprocity?

Termination, lapses in service with a reciprocal plan, or membership in more than one reciprocal plan at the same time can affect your eligibility for reciprocal benefits. You have up to six (6) months after your termination date with SFERS to link your SFERS service with a new reciprocal plan to qualify for reciprocity. If after six (6) months, you are unable to confirm your reciprocal status, SFERS will take one of the following two actions:

1. If you have less than five (5) years of credited service with SFERS, we will refund your contributions; or
2. If you have five (5) or more years of credited service with SFERS, we will vest your contributions.

You can find detailed information about refund of contributions and vesting in the SFERS Termination Options Guide.

6. Are my reciprocal benefits impacted if I retire for disability?

- If you are applying for disability retirement in your current system, you must inform all reciprocal systems. Former SFERS members who have linked reciprocal service with another system should contact SFERS before applying for a disability retirement.
- If you are granted a disability retirement from a reciprocal system, you may also be entitled to a reciprocal benefit from SFERS depending on the outcome of the reciprocal system's disability decision.
- If you are a reciprocal member who is granted a disability retirement by SFERS, or by your reciprocal retirement system, you cannot receive a larger disability retirement benefit than what you would have received had all your service had been with just one system. Therefore, your disability retirement benefit may be subject to an offset to ensure that this does not occur.
- In no event will your benefit with SFERS be less than an annuity based on the actuarial equivalent of your SFERS accumulated contributions.



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7. Can I retire from one reciprocal plan while working for an employer under another reciprocal plan?

If you retire from a reciprocal system before joining SFERS, or while you are a member of SFERS, reciprocity will not apply. If this happens, the service credited to you in another system from which you are collecting a pension cannot be combined with service earned with SFERS and, when you retire from SFERS, your SFERS benefit will be based solely on the credited service you earned while a member of SFERS.

8. What happens to my reciprocal benefits if I have at least five years of combined credited service, but less than five years with SFERS, and separate employment with another eligible public agency?

If you leave City employment or a reciprocal agency, you may still maintain a reciprocal right to a vesting allowance from SFERS if you have five or more years of credited service with a reciprocal plan and SFERS combined. When you are eligible to receive a vesting allowance from SFERS, you must retire from SFERS and the reciprocal agency on the same date, assuming you meet eligibility with the other system. If you withdraw your accumulated contributions from a reciprocal agency, or you do not retire from SFERS and the reciprocal agency on the same date, reciprocity will not apply, and your SFERS accumulated contributions will be refunded.

9. Can I establish reciprocal membership with multiple California public sector pension systems?

Yes, if you meet the requirements for reciprocity with each plan. SFERS allows members to link service between multiple systems if you: (i) separate from each reciprocal agency before joining the new system; and (ii) join the new system within six months after separating from the prior agency.

Each time you move from one system to another is a separate reciprocal event. Service for each membership period is linked at the time the movement occurs. For reciprocity to apply, you must maintain membership in each system by maintaining service credit and contributions in all systems. When you are ready to retire, you must retire from all systems on the same date, and your service from each system will be combined to meet retirement eligibility requirements with each system.

10. How do I sign up for Reciprocity?

- If you are coming to work for the City, you can submit a Reciprocity Inquiry Form during the new member enrollment process.
- Inform your previous plan that you are establishing reciprocity with SFERS.
- If you are leaving City employment:
 - » log in to mySFERS secure member portal
 - » under the Profile tab, select "Termination Options Request"
 - » download the Termination Options Form and check the box next to Reciprocity
 - » submit your completed Form to SFERS along with verification of termination, e.g., separation report or proof of "terminated" employment status in the San Francisco employee portal

Before making an election for reciprocity, we recommend that you contact SFERS to discuss all termination options, including the potential impact on your retirement benefits should you join a reciprocal agency. Contact us by email at SFERSconnect@sfgov.org.



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Qualifying Public Retirement Systems with Reciprocity

Independent Public Agency Retirement Systems

Public agencies maintaining their own retirement systems that have contracted with CalPERS to provide the benefits of reciprocity and the dates the reciprocal agreements were established:

- City and County of San Francisco (7/29/88)*
- City of Concord (11/27/70)*
- City of Costa Mesa (safety employees only, 4/1/78)*
- City of Delano Employee Pension Plan (10/08/2022)*
- City of Fresno (miscellaneous and safety retirement systems, 2/18/02)
- City of Los Angeles (7/14/97)
- City of Oakland (non-safety employees only, 4/1/71)*
- City of Pasadena (fire and police retirement, 5/4/01)
- City of Sacramento (11/4/74)*
- City of San Clemente (safety, 1/1/85; non-safety 6/9/14)*
- City of San Diego (6/25/92)
- City of San Jose (safety, 9/30/94; miscellaneous, 12/9/94)
- Contra Costa Water District (3/2/88)
- County of San Luis Obispo (4/19/84)
- East Bay Municipal Utility District (4/16/84)
- East Bay Regional Park District (safety employees only, 7/1/96)
- Los Angeles County Metropolitan Transportation Authority (Non-Contract Employees' Retirement Income Plan, formerly Southern California Rapid Transit District, 5/12/71)

County Systems

Counties that maintain retirement systems under the County Employees' Retirement Law of 1937:

- Alameda
- Contra Costa
- Fresno
- Imperial
- Kern
- Los Angeles
- Marin
- Mendocino
- Merced
- Orange
- Sacramento
- San Bernardino
- San Diego
- San Joaquin
- San Mateo
- Santa Barbara
- Sonoma
- Stanislaus
- Tulare
- Ventura

* These agencies are now CalPERS-covered employers. If you earned service credit in these systems prior to their CalPERS contract, you may be eligible for reciprocity for that earlier service credit.

SFERS does not have a reciprocal agreement with the University of California Retirement Plan (UCRP), Legislator's Retirement System, State Teacher's Retirement System (CalSTRS), or the Federal Employees' Retirement System (FERS). SFERS members considering employment with the Judges Retirement System (JRS) are encouraged to contact SFERS.

Working today for a secure tomorrow...Discover the benefits of SFERS!

This guide is not a substitute for the law, and is not legal advice. In the case of a conflict between this guide and the law, the law takes precedence.