

**Application to Purchase Public Service  
 (Including Military Service Before City Employment)**

**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 and separate periods of military service.

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

(DD214 should match the period of service in section A-2)

**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

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SFERS members who have served in the military now have three 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 under San Francisco Administrative Code Sec. 16.55-1 through 16.55-4, in addition to being able to purchase military service credit under City Charter Sections A8.520 and A8.521.

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

Active members employed with the City, and vested or reciprocal members who have separated from City employment, but have not yet retired, can purchase service credit for eligible military service:

- (i) ***During City Employment:*** you may purchase service credit for military service during the time you took unpaid leave from your City position.
- (ii) ***After Being Reached for Certification Off a Civil Service Eligible List for a Permanent Civil Service Position:*** you may purchase service credit for military service after you were reached for certification off a civil service eligible list if you started working for the City within one year of discharge from the military.
- (iii) ***Before City Employment:*** you may purchase military service as Public Service for time you served in the military before you became a member in a SFERS Miscellaneous Plan and not while on an eligible list as described above.

If you have different periods of eligible military service, you are not limited to one way of purchasing credit for military service. SFERS will determine the amount of eligible service credit after you complete your application and submit it to SFERS in its entirety.

All service credit purchases for military service must be completed before retirement.

### 2. How will SFERS credit my military service?

- (i) ***Military Service During City Employment or After Being Reached for Certification Off of a Civil Service Eligible List for a Permanent Civil Service Position:*** Once you are a City employee and a SFERS member, SFERS will credit your certified military service under the City Charter as either Miscellaneous or Safety service depending on your classification at the time you took military leave. SFERS credits purchased military service as current service in the member's SFERS plan when they took military leave. The service must be purchased in reverse chronological order, i.e., the most recent period first.

## MILITARY SERVICE PURCHASES – FREQUENTLY ASKED QUESTIONS

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- (ii) **Military Service Before City Employment As Public Service:** When purchasing service credit for military service as Public Service before your first SFERS membership period, Miscellaneous members will have their military service credited to their Miscellaneous plan. 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, for example, academy time. For those members, 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?

The cost of purchasing military service during City employment or after being reached for certification off a civil service eligible list for a permanent position is the product of:

- Your earnable covered compensation at the time of the unpaid military leave from a City position **or**, for periods of military service after the member was reached for certification off a civil service eligible list, your earnable covered compensation on your effective date of membership in the Retirement System;  
multiplied by
- The contribution rate percentage in the applicable SFERS plan during each fiscal year you took military leave for leave taken during SFERS membership or, for leave taken after being reached for certification of a civil service eligible list, the contribution rate percentage on your effective date of membership in the Retirement System.

Interest is only included in the cost of purchasing eligible military service if the service occurred after you were reached for certification off a civil service eligible list and before City employment.

The cost of purchasing military service as Public Service is:

- 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.

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When electing to purchase pre-employment military service as Public Service via pre-tax or after-tax payroll deductions, interest will accrue on the unpaid balance until it is paid in full.

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 eligible service period will be determined when 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 the first payroll deduction.

### **5. 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.

In addition, you can purchase all or part of your eligible military 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 it must be purchased at one time.

### **6. What documentation do I need to purchase military service?**

You must complete and submit the correct SFERS Application based on the type of military service you plan to purchase:

- (i) Application to Purchase Military Service (During City Employment or After Being Reached for Certification Off a Civil Service Eligible List); or
- (ii) Application to Purchase Public Service (Including Military Service Prior to City Employment).

*For purchases of military service credit during City employment or after being reached off a civil service eligible list, the department in which the leave took place, or if applicable, the department that hired you off of the eligible list for the position you were appointed into, must certify your leave. If you are no longer employed with the department in which the leave took place, you must contact your former departmental HR division to complete the certification. If multiple departments were involved, a separate form is required for each department during the period of unpaid military leave.*

*For purchases of military service as Public Service, you must provide confirmation from your military employer and/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, including certification that you have not been dishonorably discharged from military service. Please be sure to include the Department of Defense (DD) 214 form with your application,*

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along with any other supporting documentation confirming the dates of military service. If you served multiple periods of military service, a separate application and a DD214 certifying each period of service must be completed and submitted.

### **7. How much time do I have to complete the service purchase?**

***Military Service During City Employment or After Being Reached for Certification off a Civil Service Eligible List for a Permanent Civil Service Position:*** You have up to three times the period of service - not to exceed five years - to make up missed employee contributions for military service during the time you took unpaid leave from your City position, however, there is no time limit for purchasing military service after being reached off a civil service eligible list, as long as the purchase is completed before retirement. If you choose to enter into an agreement with SFERS to make payments via pre-tax payroll deductions, the maximum period to purchase service credit for 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

***Military Service as Public Service Prior to City Employment:*** There is no time limit for purchasing military service as Public Service. You may purchase an entire 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 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 complete the purchase, you must enter into a new agreement for the additional time and the service cost will be recalculated.

### **8. How do I get my military leave certified for 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 Application to Purchase Public Service (Including Military Service Before City Employment).

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.

## **MILITARY SERVICE PURCHASES – FREQUENTLY ASKED QUESTIONS**

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**9. What if I have more than 20 years of credited military service, or I am receiving a disability retirement paid by the military, or have service credited/purchased with another public agency, and want to purchase the same service with SFERS as Public Service?**

You cannot receive two retirement benefits for the same time period. Therefore, you cannot purchase service credit for 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 or another public agency for which you have credit and will receive a benefit for same service. It is best to inquire with the other agency regarding benefit eligibility before deciding to purchase service credit for military service with SFERS. If the service is purchased with SFERS and credited to you by the military pension plan or another public agency at any time before or after your retirement with SFERS, your SFERS benefit will be adjusted accordingly.

**10. 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, however, 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 Guide on the SFERS website at: [www.mysfers.org](http://www.mysfers.org).

**11. How can I decide if purchasing Service Credit for Military 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 City retiree health care benefits. For more information regarding retiree health care eligibility, please contact the City's Health Services System directly at (628) 652-4700, or visit their website at <https://sfhss.org/>.

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

**12. Where can I learn more about the Uniformed Services Employment and Re-Employment Act?**





## **MILITARY SERVICE PURCHASES – FREQUENTLY ASKED QUESTIONS**

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More information regarding the Uniformed Services Employment and Re-Employment Act of 1994 can be found at: <https://www.dol.gov/agencies/vets/programs/userra/resources>.