

Reciprocity

What is Reciprocity?

Reciprocity is a relationship between SFERS, CalPERS and certain other public retirement systems that allows a member's years of service earned with each retirement system to be considered to qualify for retirement with each plan.

How does Reciprocity benefit me?

If you qualify for reciprocity, when you terminate employment with one "reciprocal" system and you leave the service you have earned under that system on account, when you join a new reciprocal system, you can add the service you earned under the old system with the service you earn under the new system to help meet eligibility requirements for retirement in each system. Additionally, your highest compensation earned with any of the reciprocal systems is used to calculate your benefits in each system (given the system uses a retirement formula based on compensation).

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

Under reciprocity, there is no transfer of your retirement contributions or service credit between retirement systems. You continue to be a member of all systems and are subject to the membership, benefits, and rights of each system.

How do I know if I qualify for Reciprocity?

To qualify for reciprocity under SFERS you must meet the following criteria:

- **Incoming Reciprocity:** You became a member of SFERS on or after June 29, 1988, and you terminated employment with CalPERS or a reciprocal retirement system within six (6) months of becoming a member of SFERS.
- **Outgoing Reciprocity:** You terminated employment with the City and County of San Francisco (CCSF) and become a member of a reciprocal system within six (6) months after your termination date with CCSF.
- You must have credited service and/or contributions in the reciprocal plan(s) as of your termination date from the reciprocal plan(s), and on the effective date of membership with SFERS.
- At the time you terminate employment with CCSF, you must show proof (in person at the SFERS office) of termination of employment from CCSF (e.g. separation report, department approval of your resignation, etc.), in order to elect outgoing reciprocity.
- **Concurrent membership in two reciprocal plans is not permitted.** You cannot work for more than one reciprocal system at a time. You must terminate from one plan before joining a new plan whether you are on paid or unpaid status in the plan from which you are terminating.
- When you retire, you must apply to retire from each system separately using the same retirement date.



You can find a current list of reciprocal retirement systems at the CalPERS website (www.calpers.ca.gov) or by contacting CalPERS at 1(888) 225-7377.