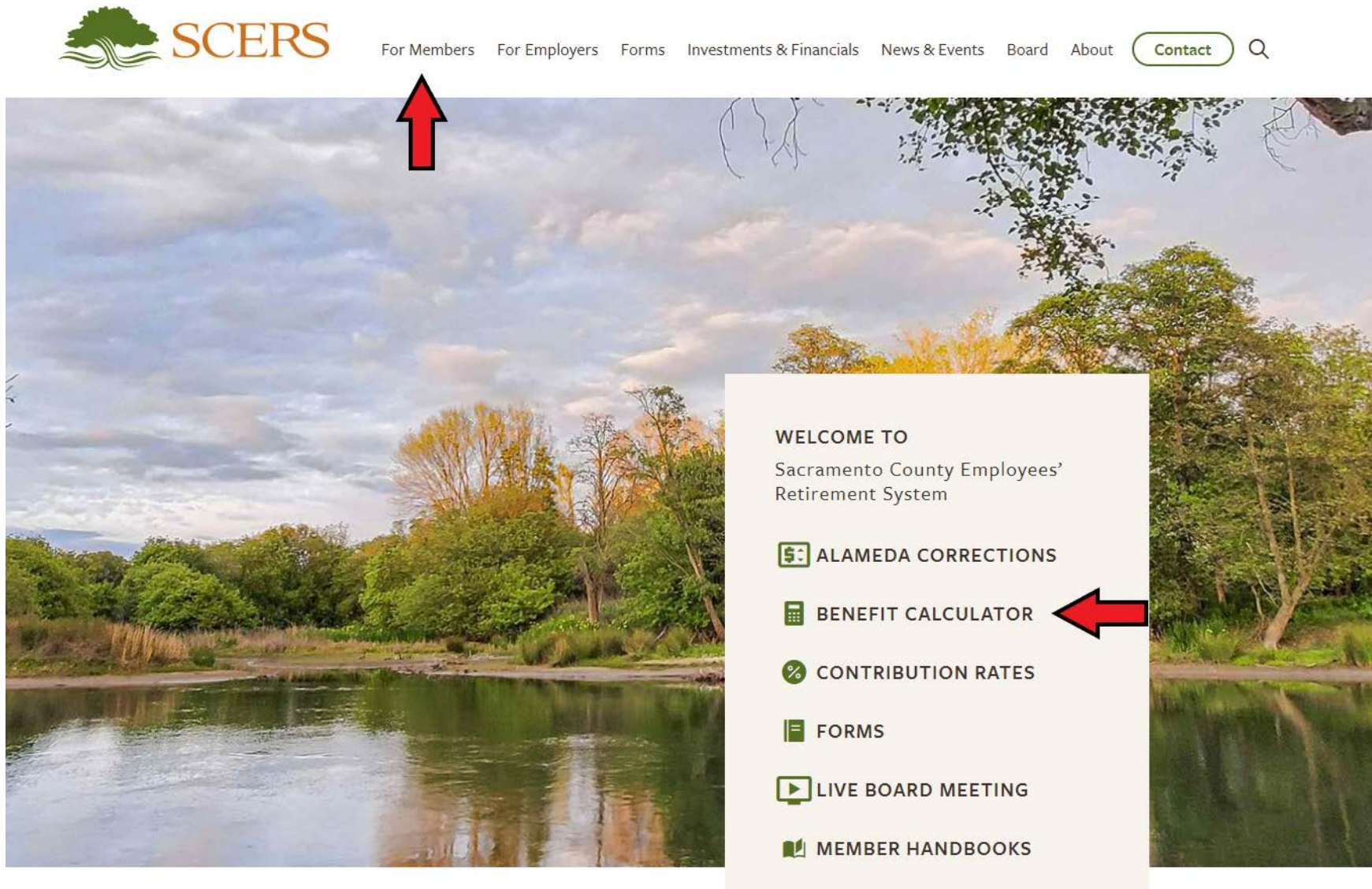


SCERS Retirement Benefit Calculator

1. Access the benefit calculator by visiting scers.org and clicking **“Benefit Calculator”** from either the home screen or under "For Members".



2. Select “SCERS Calculator with Data”



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Benefit Calculator

 [How to use the SCERS Retirement Benefit Calculator](#)

If you are currently a member of SCERS and you wish to review your SCERS account, click here:

[SCERS Calculator with Data](#) 



If you are not a member of SCERS, click here:

[SCERS Calculator without Data](#) 

Notice to Members: The SCERS benefit calculator has not been updated to reflect pay elements that the Board of Retirement has excluded following the California Supreme Court’s July 30, 2020 ruling in *Alameda County Deputy Sheriffs’ Association et al. v. Alameda County Employees’ Retirement Association and Board of Retirement of ACERA*. If you are planning to retire in the near future, please contact a SCERS retirement benefits specialist for help estimating your retirement allowance.

Availability of Alternate Text Format

Inquire about the availability of documents in alternate formats.

3. Enter your employee ID and your password. For County employees, your employee ID can be found on your paycheck; non-County employees should contact SCERS at 916-874-9119 or at sacretire@saccounty.net to obtain their SCERS assigned number.

If you have never logged into the Benefit Calculator before, you can contact SCERS at 916-874-9119 or at sacretire@saccounty.net to obtain a temporary password.



Benefit Calculator

Member Login

Employee ID or SCERS assigned number:

Password:

Forgot your Password?

Enter your Employee ID above and [click here](#)

Change your Password

Enter your Employee ID
and the current Password above and [click here](#)

If you have trouble logging in, please contact SCERS' Administrative Office at 916-874-9119

4. You will be asked to verify your account information. If everything is correct, select **“Continue Without Changes”**.



Benefit Calculator

Account Information

Please review your account information to verify that the information is accurate.

Question we'll ask:

 (Mandatory)

Your Answer:

 (Mandatory)

Current Email Address:

 (Mandatory)

Update Information

Continue Without Changes

Log Off

5. Review the responsibility statement and select “**I ACCEPT RESPONSIBILITY**” or “**I DO NOT ACCEPT RESPONSIBILITY**”. *Please note, if you do not accept responsibility, your data will not be loaded.*



Benefit Calculator

Security

CAUTION : You are requesting access to confidential information contained in your SCERS member account. You may not access, download or print your account data without accepting responsibility for the control and security of the information received.

I understand the conditions under which I may view my account and I accept responsibility for maintaining the confidentiality of my account information.



I ACCEPT RESPONSIBILITY and want to go to SCERS Calculator with Data



I DO NOT ACCEPT RESPONSIBILITY and want to go to SCERS Calculator without Data

Continue

Log Off

Benefit estimates calculated during the operation of the Retirement Benefit Calculator Program are derived from data in the member's retirement account as well as data supplied by the member at the time of the calculation. No statement in the electronic document produced in the Retirement Benefit Calculator Program is considered a legally binding interpretation, enlargement, or amendment of the provisions contained in the County Employees' Retirement Law of 1937. Those provisions control all rights and benefits provided for each member, retiree, and qualified beneficiary.



Benefit Calculator

Member Account Information

Logon Id: [Log Off](#)

Reminder: You are requesting access to confidential information contained in your SCERS member account. You may not access, download or print your account data without accepting responsibility for the control and security of the information received.

Current Information as of **Saturday, August 14, 2021**

Member Birth Date:
SCERS Entry Date:
Hire Date:
Total Years of Credited Service:
Accounts Receivable Balance:

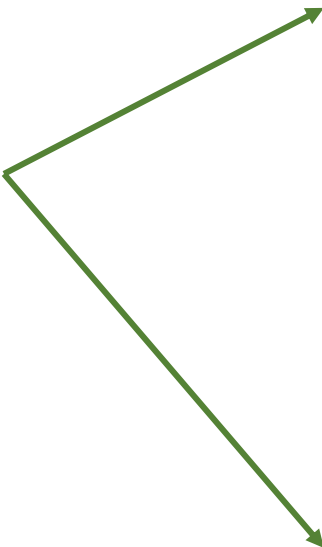
Planned Retirement Date

Your future work schedule:

Current Plan / Tier:	Years of Service Credit:
Employee Contributions:	Employee Interest:
Sum of Contributions and Interest:	Estimated Final Monthly Compensation:
Calculate Benefit for [Your Membership Plan and Tier]	

6. Enter your **planned retirement date** and your **future work schedule**. You can choose “Fulltime”, “Halftime”, “4/5 time” or “None” (none will assume you will earn no additional service credit from the date information was last loaded through your planned retirement date).
7. Once you have input a planned retirement date and your future work schedule, select **“Calculate Benefit for [your membership plan and tier]”**. *Please note, if you have membership in more than one plan or tier, you will have to repeat the calculation for each membership plan or tier and then add the estimated retirement allowance for each plan or tier together to receive your total estimated retirement allowance.*

Your information will populate here.



8. The following page allows you to add additional information to obtain a more accurate estimate or you can scroll down to see your estimate based solely on your planned retirement date and future work schedule.

Please note this estimate uses your current average monthly compensation. Additionally, if you do not input additional information you will only be displayed estimates for the Unmodified Option and Option 1.

At Planned Retirement Date

Date of Calculation: Thursday, August 26, 2021 10:30 AM

Name:	
Member Birth Date:	
Spouse / Domestic Partner Name:	
Spouse / DP Birth Date:	
Planned Retirement Date:	
Projected Age:	
Future Work Schedule:	
Estimated Final Monthly Compensation:	
Plan & Tier of Membership:	
Current Years of Full-Time Credited Service in this Plan / Tier:	
Current Years of Part-Time Credited Service in this Plan / Tier:	
Projected Years of Credited Service in the Current Plan / Tier:	
Anticipated Purchases or Other Service Credits in Years:	
Sick Leave in Hours:	
Total Years of Service Credit for this Estimate:	
Social Security Estimate Age 62:	

Estimated Monthly Retirement Allowance

Unmodified:

Option 1:

9. To refine your estimate you can input additional details. Fields in bold are required to produce an estimate.
- You can add your spouse/domestic partner's date of birth to see estimated continuance options.
 - Your estimated final monthly compensation is based on your most recent 1-year or 3-year (depending on your plan and tier) monthly compensation average. You can update this field if you know you have or will have a higher average monthly compensation.
 - You can add in any anticipated service credit purchases and/or the number of sick leave hours you have or estimate you will have at the time of retirement. This will add to your years of service.
 - To obtain temporary annuity estimates, you can add in your estimated monthly Social Security allowance.
10. Once you have made any desired updates, you can click **“Calculate”** and scroll down to view your updated estimate.

Member Information

For a more complete report you can keep for your records, please fill out the fields below

* Required Fields

Name:

* **Member Birth Date:**
(MM/DD/YYYY)

Spouse / Domestic Partner Name:

Spouse / DP Birth Date:
(MM/DD/YYYY)

* **Planned Retirement Date:**
(MM/DD/YYYY)

Future Work Schedule: Eligibility Override

Plan & Tier of Membership:

* **Estimated Final Monthly Compensation:**
This is your estimated final monthly compensation based on the most current information available. You may replace with projected final monthly compensation.

Anticipated purchases or other service credits in years:

Sick Leave in Hours:

Social Security Estimate:

Calculate

11. Based on the fields you input, your estimate may reflect new rows and columns.

- If you input your spouse or domestic partner's date of birth, you will now see the "Continuance to Beneficiary" column. This will show the amount that would be awarded to your spouse or domestic partner in the event of your death for each allowance option.
- If you input an estimate for your future social security allowance, you will now see rows for each option labeled "Before Age 62 (or 65)" and "After Age 62 (or 65)". This will show you a temporary annuity estimate for each allowance option. A temporary annuity allows you to collect a higher than regular retirement allowance from SCERS prior to receiving social security and then a lowered allowance after you reach age 62 or 65.
Please note, your retirement allowance will be based on the estimate you provide at the time of retirement and your allowance would not be changed regardless of if what you actually receive from Social Security at age 62 or 65 is higher or lower than estimated.

Estimated Monthly Retirement Allowance

Continuance to Beneficiary

Unmodified:

Before Age 62*

After Age 62*

Option 1:

Before Age 62*

After Age 62*

Option 2:

Before Age 62*

After Age 62*

Option 3:

Before Age 62*

After Age 62*

Options Explained

Unmodified Allowance: Provides the Maximum Monthly Lifetime Benefit	
Benefit paid to Retired Member:	Maximum allowance provided for Retired Member's lifetime, based on Age, Service Credit, and Final Compensation.
Benefit paid to Beneficiary when Retired Member dies:	<ul style="list-style-type: none">• For spouse/registered domestic partner who was married to/registered with Retired Member for at least one year before retirement date, 60% of Retired Member's monthly allowance at time of death (100% of Service-Connected Disability Retirement allowance), payable for Beneficiary's lifetime.• If no eligible spouse/registered domestic partner, minor child(ren) receive, collectively, a monthly allowance that is 60% of Retired Member's Service Retirement allowance at time of death (100% of Service-Connected Disability Retirement allowance). Payable until minor child(ren) reaches age 18 (or reaches age 22 if regularly enrolled as a full-time student) or marries, whichever occurs first.• For someone other than a spouse/registered domestic partner or minor child, one-time, lump-sum payment of Retired Member's Member Contributions, minus the monthly retirement allowance payments already paid by SCERS.
If original Beneficiary dies before Retired Member:	<ul style="list-style-type: none">• Upon Retired Member's death, alternate or newly designated Beneficiary will only receive lump-sum payment of Retired Member's Member Contributions, minus the monthly retirement allowance payments already paid by SCERS.

Option 1: Lump Sum Benefit to Beneficiary; No Monthly Continuance

Benefit paid to Retired Member:	Slightly lower allowance for Retired Member's lifetime than under Unmodified Allowance.
Benefit paid to Beneficiary when Retired Member dies:	<ul style="list-style-type: none">• One-time, lump-sum payment of Retired Member's Member Contributions, minus the Annuity portion of monthly payments already paid by SCERS. May leave a higher lump-sum balance to be paid to Beneficiary than under Unmodified Allowance because contribution balance is drawn down by monthly payments to Retired Member at a slower rate.
If original Beneficiary dies before Retired Member:	<ul style="list-style-type: none">• Upon Retired Member's death, alternate or newly designated Beneficiary will only receive lump-sum payment of Retired Member's Member Contributions, minus the Annuity portion of monthly payments already paid by SCERS.
Special considerations:	<ul style="list-style-type: none">• If all Member Contributions have been drawn down as of Retired Member's death, there will be no balance remaining for the Beneficiary.• Retired Member may designate a new Beneficiary for Option 1 at any time.

Option 2: 100% Joint and Survivor Annuity

Benefit paid to Retired Member:	Reduced allowance compared to Unmodified Allowance, with amount of reduction based on Beneficiary's age.
Benefit paid to Beneficiary when Retired Member dies:	<ul style="list-style-type: none">• 100% of Retired Member's monthly allowance at time of death, payable for Beneficiary's lifetime.
If Beneficiary dies before Retired Member:	<ul style="list-style-type: none">• Upon Retired Member's death, alternate or newly designated Beneficiary will only receive lump-sum payment of Retiree's Member Contributions minus the monthly payments already paid by SCERS.
Special considerations:	<ul style="list-style-type: none">• Retired Member may designate as Beneficiary anyone who has an insurable interest in the Retired Member.• If designated Beneficiary dies before Retired Member, Retired Member's monthly benefit will not be increased.• If designated Beneficiary is not the Retired Member's spouse and is more than 10 years younger than the Retired Member, this can result in a reduced benefit allowance to the Retired Member and the Beneficiary will not be eligible for a full 100% Continuance.

Option 3: 50% Joint and Survivor Annuity

Benefit paid to Retired Member:	Reduced allowance compared to Unmodified Allowance, with amount of reduction based on Beneficiary's age.
Benefit paid to Beneficiary when Retired Member dies:	<ul style="list-style-type: none">• 50% of Retired Member's monthly allowance at time of death, payable for Beneficiary's lifetime.
If Beneficiary dies before Retired Member:	<ul style="list-style-type: none">• Upon Retired Member's death, alternate or newly designated Beneficiary will only receive lump-sum payment of Retired Member's Member Contributions minus the monthly payments already paid by SCERS.
Special considerations:	<ul style="list-style-type: none">• Retired Member may designate as Beneficiary anyone who has an insurable interest in the Retired Member.• If designated Beneficiary dies before Retired Member, Retired Member's monthly benefit will not be increased.

Temporary Annuity

Temporary increase in SCERS monthly benefit allowance based on estimated Social Security benefit, with subsequent lifetime reduction in SCERS monthly benefit allowance

Benefit paid to Retired Member:

Increased retirement allowance before age 62 or 65, with monthly allowance from SCERS subsequently reduced by estimated amount of monthly benefit from Social Security payable to member at age 62 or 65 as applicable.

Special considerations:

- Anticipates Retired Member will apply for and receive Social Security benefits at age 62 or 65, as applicable.
- Retirement allowance from SCERS will be permanently reduced by full amount of estimated monthly benefit from Social Security at age 62 or 65, regardless of whether Retired Member actually receives Social Security benefit at that age.
- Because Social Security benefits are estimated, retirement reduction at age 62 or 65 may be more or less than actual Social Security benefit.
- Requires that Retired Member submit to SCERS an estimate of Retired Member's Social Security benefit issued by the Social Security Administration, based on assumption that Retired Member stops working on SCERS retirement date and begins collecting Social Security at age 62 or 65 as applicable. The estimate from Social Security is used by SCERS to determine factors for calculation of Temporary Annuity and subsequent permanent reduction in monthly allowance from SCERS.
- Temporary Annuity is determined and paid by SCERS; there is no communication or link to Social Security benefits. Each entity determines and pays respective benefit to the Retired Member independent of the other entity.
- Temporary Annuity cannot be provided if monthly allowance from SCERS is based on Disability Retirement.

Additional Resources

Member Handbooks: <https://www.scers.org/member-handbooks>

Pension Planning Webinars: <https://www.scers.org/pension-planning-webinars>

Informational Videos: <https://www.scers.org/videos>

Contact us:

Email: SacRetire@saccounty.net

Phone number: 916-874-9119