



A Guide to CalPERS

# When You Change Retirement Systems

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## INTRODUCTION

### When You Change Retirement Systems

This publication provides information on the rights and benefits afforded to eligible CalPERS members in conjunction with certain other public retirement systems in California.

Please note that CalPERS' authority extends only to applying and implementing the California Public Employees' Retirement Law; it does not extend to laws and regulations under which other public retirement systems are administered.

Questions relating to rights, benefits, and obligations under any of the other public retirement systems should be addressed directly to the appropriate system.

Reciprocity is a complex subject. If you have questions while reading this publication, please call the CalPERS Customer Contact Center toll free at **888 CalPERS** (or **888-225-7377**).

### Reciprocity

As a member of the California Public Employees' Retirement System (CalPERS), you may be eligible for the benefits of reciprocity. Reciprocity is an agreement among public retirement systems to allow members to move from one public employer to another public employer within a specific time limit without losing some valuable retirement and related benefit rights.

There is no transfer of funds or service credit between retirement systems when you establish reciprocity. You become a member of both systems and are subject to the membership and benefit obligations and rights of each system (for example, minimum retirement age may vary between systems), except as modified by the reciprocity agreement. You must apply to retire from each system separately, and you will receive separate retirement allowances from each system. You must retire on the same date from each public retirement system participating in a reciprocal agreement for all benefits of reciprocity to apply.

If you are establishing reciprocity by redepositing formerly withdrawn CalPERS contributions, your retirement date can be no earlier than the day following CalPERS' receipt of your election to purchase this service.

This publication explains benefits arising from movement from CalPERS to a reciprocal retirement system. It also includes a list of reciprocal agencies including the public retirement systems that have established reciprocity with CalPERS by contract. **Note:** Even if you do not qualify for the full benefits of reciprocity, certain benefits may still be available to you from CalPERS.

In addition, although there is no reciprocity established between CalPERS and the State Teachers' Retirement System (CalSTRS), the Judges' Retirement System (JRS), the Judges' Retirement System II (JRS II), or the Legislators' Retirement System (LRS), an agreement with those systems provides similar benefits.

### Public Employees' Pension Reform Act of 2013 (PEPRA)

As a result of PEPRA, effective January 1, 2013, CalPERS will take into account prior service at a reciprocal retirement system (or system that has similar agreements with CalPERS, such as CalSTRS) when determining your benefit formula when you enter membership with a CalPERS employer. Refer to your member benefit publication for more information on new member benefit formulas mandated by PEPRA.

## PUBLIC RETIREMENT SYSTEMS WITH RECIPROCITY

### County Systems

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

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

### 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 of Concord (11/27/70)\*  
City of Costa Mesa (safety employees only) (4/1/78)\*  
City of Fresno (misc. and safety retirement systems) (2/18/02)  
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 and County of San Francisco (7/29/88)\*  
City of San Jose (misc. 12/9/94; safety 9/30/94)  
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)  
City of Los Angeles (7/14/97)

### UCRP

The University of California Retirement Plan (UCRP) (10/1/63)

\* These entities 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.

### Important

Please note that if you are a member of the State Teachers' Retirement System (CalSTRS), Judges' Retirement System (JRS), Judges' Retirement System II (JRS II), or Legislators' Retirement System (LRS), there is no reciprocity between these systems and CalPERS. However, an agreement with these systems provides similar benefits.

### Important

If movement into another system took place before the effective date of the reciprocal agreement with that system, and you **would** have been eligible for reciprocity had the agreement been in place, your retirement allowance will be based on your highest final compensation under either system as long as you retire from both systems on the same date.

## RECIPROCITY REQUIREMENTS

When changing retirement systems, you must satisfy several statutory conditions, as follows, in order to receive the full benefits of reciprocity:

### **Maintain Membership**

You must continue membership in the first retirement system by leaving your service credit and contributions (if any) on deposit.

### **Movement to a New Reciprocal System**

You must enter employment that results in membership in the new system within six months of leaving CalPERS-covered employment. (Eligibility for reciprocity is determined by the retirement laws in effect at the time of movement between employers and retirement systems. Since July 1, 1976, retirement law has required movement within six months.)

### **No Overlapping Service**

You must discontinue your employment relationship from the first system before entering employment or membership with the subsequent system.

### **Concurrent Retirement Between Reciprocal Systems**

In order to receive full reciprocal benefits, you must retire on the same date from both or all systems by submitting a retirement application in accordance with the rules and regulations associated with each system.

### **Exceptions and Restrictions**

Certain exceptions and restrictions may exist. Please read this entire publication to determine what exceptions and/or restrictions may apply to you.

## **Important Restrictions**

### **Concurrent Employment**

Reciprocity **does not apply** when your employment under the first retirement system overlaps your employment under the new system. **For the benefits of reciprocity to apply, you must be separated under the first system prior to joining the new system.** This may be true even if the overlapping time is due to running out leave credits or where reciprocity is established with the new system and, while still employed with that system, you return to any CalPERS-covered employment. You should check with your current system and new system about their rules **before** you change employment. If you are concurrently employed with a reciprocal system, we will use your highest rate of pay under CalPERS when computing your retirement allowance.

### **Refund Restriction**

Some retirement systems may not allow you to withdraw your member contributions while you are employed in a position covered by a reciprocal retirement system or CalSTRS, JRS, JRS II, LRS, or UCRP. (See Benefits for Non-Qualifying Individuals, page 6.)

### **State Employees—Alternate Retirement Program**

State miscellaneous or industrial employees hired for the first time on or after August 11, 2004, through June 30, 2013, are placed in the Alternate Retirement Program (ARP) administered by the Savings Plus Program in the California Department of Human Resources. You are excluded from ARP if you were a member of a CalPERS reciprocal retirement system within six months prior to establishing membership with CalPERS; or you were a member of the Judges' Retirement System, Judges' Retirement System II, Legislators' Retirement System, California State Teachers' Retirement System, or the University of California Retirement Plan.

### **Reinstatement From Retirement**

If in the future you reinstate to active employment in a CalPERS-covered position and have retired under reciprocity, there is no provision in the law to allow you to apply reciprocal rights to your subsequent retirement since you will no longer be retired from both systems on the same date.

## **RECIPROCITY BENEFITS AND REQUIREMENTS**

The following benefits and requirements apply to CalPERS members who make a qualified move between reciprocal retirement systems.

### **Member Contribution Rate Based on Age at Entry**

Retirement formulas for CalPERS miscellaneous members and most safety members are based on a fixed rate of contribution and are not affected by age at entry. However, other systems may use age at entry for their contribution rate. Check with the appropriate system for information.

### **Highest Final Compensation**

CalPERS will compute your average final compensation based on the highest rate of pay under any system, as long as you **retire on the same date** from all systems. Systems will use either a 12- or 36-month consecutive highest final compensation. If you are a local member of CalPERS first elected or appointed to a city council or county board of supervisors on or after July 1, 1994, your final compensation is based on the highest annual average compensation earnable during the period of state service in each elective or appointed office. Other system salaries cannot be used.

### **Qualification for Benefits**

Service earned under both systems may be used to meet each system's vesting and retirement eligibility requirements.

### **Important**

Please use the ***Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems*** form included in this publication to notify CalPERS that you are a member of a reciprocal system.

### **Exception**

If you retire on a service retirement from another reciprocal system before you have met the CalPERS minimum retirement age, you can later retire under CalPERS effective on the date you become eligible. We will still use your highest rate of pay under any of the reciprocal systems. This provision does not apply to the non-reciprocal systems listed on page 8.

### **Important**

If you die after reaching age 50 or 52 (depending on your benefit formula) while you're employed as a member of another system, there is no monthly pre-retirement death benefit allowance payable to your surviving spouse or registered domestic partner as there is for CalPERS members who are working for a CalPERS-covered employer at the time of death. Therefore, if you become ill and wish to leave a monthly death benefit to anyone, you must retire from CalPERS and choose an option that provides a post-retirement monthly death benefit. In this situation, it is advisable to retire from both systems concurrently.

### **Disability Retirement**

If you are eligible for disability retirement from your other system (or disability income from the University of California Retirement Plan), you may also be entitled to CalPERS disability retirement benefits, if you retire from both systems on the same date. CalPERS will pay a benefit based on CalPERS service credit, subject to CalPERS law, and limited to an amount that does not exceed the difference between what you are going to receive from the other system and what you would receive if all your CalPERS service were also credited with that system. **(If this calculation does not increase your allowance, we will pay an annuity that is the actuarial equivalent of your CalPERS contributions.)**

If you retire from your other system because of a work-related disability, CalPERS will pay an annuity that is the actuarial equivalent of your CalPERS contributions. If you meet the CalPERS minimum age requirements, you may find it to your advantage to take service retirement from CalPERS and still take disability retirement from your other system.

### **Pre-Retirement Death Benefits**

If you die prior to retiring while you are employed as a member of another system, a lump-sum Basic Death Benefit consisting of a return of your CalPERS retirement contributions will be payable to your beneficiary. An additional lump-sum "employer's share" may be payable. However, the total paid by both systems cannot exceed the maximum lump-sum benefit allowable if all service had been under the other system. If you were a safety member of CalPERS and your death is job-related, the monthly Special Death Benefit allowance may be payable to a qualifying survivor. However, in all other situations a monthly pre-retirement death benefit is not available. See the important sidebar note on this page for more information.

## **BENEFITS FOR NON-QUALIFYING INDIVIDUALS**

Even if you do not qualify for full reciprocity by meeting the reciprocity requirements described on page 4, CalPERS offers you redeposit rights, vesting, and University of California Retirement Plan Final Compensation.

### **Other Benefits**

If your employer established a reciprocal agreement with CalPERS after you changed membership, and if you would have been eligible for reciprocity had an agreement been in effect at the time of your membership change, your retirement allowance will be based on the highest final compensation under either system as long as you **retire on the same date** under both systems.



**Example:** You separate from employment as a member of CalPERS on January 1, 2001. You become a member of another retirement system within six months of leaving CalPERS employment. Later, that system signs a reciprocal contract effective July 1, 2002. CalPERS will use your highest final compensation from the other retirement system, because you would have been eligible for reciprocity had the new reciprocal contract been in place when you separated in 2001.

### **Redeposit Rights**

If you withdrew your CalPERS contributions and interest and later joined a reciprocal retirement system, you can re-establish CalPERS service credit and membership by making a redeposit. If you are establishing reciprocity by redepositing formerly withdrawn CalPERS contributions, your retirement date can be no earlier than the day following CalPERS' receipt of your election to purchase this service.

### **Refund Restriction**

You may not withdraw your CalPERS contributions once you have entered employment covered by the University of California Retirement Plan or if, within six months of leaving state service, you entered employment covered by a system under the County Employees' Retirement Law of 1937 or covered by certain **other** public agency retirement systems. A refund is only allowed upon proof that you terminated membership with the other retirement system and withdrew your reciprocal system funds or retired.

### **Vesting**

If you are a CalPERS member who is also a member of a reciprocal retirement system, you are eligible to retire from CalPERS without meeting the CalPERS minimum service credit requirement (but you must still meet the minimum age requirement).

### **University of California Retirement Plan Final Compensation**

The average pay rate during any 12-month or 36-month period of employment with both the University of California and CalPERS will be compared, and the higher pay rate of either system will be used for determining final compensation as long as you **retire from both systems on the same date.**

## NON-RECIPROCAL PUBLIC RETIREMENT SYSTEM BENEFITS AND REQUIREMENTS

### **Important**

Please use the **Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems** form included in this publication to notify CalPERS that you are a member of a non-reciprocal system.

There is no formal reciprocity agreement established between CalPERS and the following systems:

- State Teachers' Retirement System (CalSTRS)
- Legislators' Retirement System (LRS)
- Judges' Retirement System (JRS)
- Judges' Retirement System II (JRS II)

**Note:** There is no time requirement for you to enter membership with the above systems. The following benefits and requirements apply to CalPERS members who enter membership with these systems and retire on the same date under both systems.

### **Final Compensation**

CalPERS will compute your final compensation based on your highest rate of pay under CalSTRS, JRS, JRS II, LRS, or CalPERS during any consecutive 12-month or 36-month period of service, as long as you retire on the same date under both systems. If you are a local member of CalPERS first elected or appointed to a city council or county board of supervisors on or after July 1, 1994, your final compensation is based on the highest annual average compensation earnable during the period of state service in each elective or appointed office. Other system salaries cannot be used.

### **Redeposit Rights**

If you withdrew your CalPERS contributions and interest prior to your employment with (and membership in) CalSTRS, JRS, JRS II, or LRS, you have the right to redeposit your CalPERS contributions in order to re-establish CalPERS service credit and membership. If you are establishing reciprocity by redepositing formerly withdrawn CalPERS contributions, your retirement date can be no earlier than the day following CalPERS' receipt of your election to purchase this service.

### **Refund Restriction**

You may not withdraw your CalPERS contributions once you have entered employment with CalSTRS, JRS, JRS II, or LRS. A refund is only allowed upon proof that you terminated membership with the other retirement system and withdrew your reciprocal system funds or retired.

### **Vesting**

A CalPERS member who is a member of CalSTRS, JRS, JRS II, or LRS is eligible to retire from CalPERS without meeting the CalPERS minimum service credit requirement (but must still meet the minimum age requirement).

### **Disability Retirement**

There is no provision for CalPERS disability retirement when you are eligible for a disability benefit from CalSTRS, JRS, JRS II, or LRS. You must instead take a CalPERS service retirement on the same date you take disability

retirement from the other system in order for the provisions of final compensation to apply.

If you will be receiving a disability allowance from CalSTRS, you can take a service retirement from CalPERS at the same time (if you meet the minimum retirement age) or at age 60, when the disability allowance under CalSTRS is changed to a service retirement. Either way, you are considered to have retired on the same date under both systems, and CalPERS will compute your final compensation based on your highest rate of pay under either system.

### **Pre-Retirement Death Benefits**

If you die prior to retiring while you are employed as a member of another system, a lump-sum Basic Death Benefit consisting of a return of your CalPERS retirement contributions will be payable to your beneficiary. An additional lump-sum “employer’s share” may be payable. However, the total paid by both systems cannot exceed the maximum lump-sum benefit allowable if all service had been under the other system. If you were a safety member of CalPERS and your death is job-related, the monthly Special Death Benefit allowance may be payable to a qualifying survivor. However, in all other situations a monthly pre-retirement death benefit is not available. Please see the important sidebar note on this page for more information.

## **WHEN YOU CHANGE RETIREMENT SYSTEMS**

When you become a member of a reciprocal or non-reciprocal public retirement system, you can notify CalPERS by completing the *Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems* form in this publication.

### **JRS, JRS II, and LRS Members**

Contact the Judges’ or Legislators’ Retirement System directly when you become a member of a reciprocal or non-reciprocal public retirement system:

Judges’ & Legislators’ Retirement Systems  
P.O. Box 942705  
Sacramento, CA 94229-2705  
(916) 795-3688  
(916) 795-1500 – fax

### **Important**

If you die after reaching age 50 or 52 (depending on your benefit formula) while you’re employed as a member of another system, there is no monthly pre-retirement death benefit allowance payable to your surviving spouse or registered domestic partner as there is for CalPERS members who are working for a CalPERS-covered employer at the time of death. Therefore, if you become ill and wish to leave a monthly death benefit to anyone, you must retire from CalPERS and choose an option that provides a post-retirement monthly death benefit. In this situation, it is advisable to retire from both systems concurrently.





# Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

## Section 1

### Member Information

Please complete and return to CalPERS.

Name of Member (First Name, Middle Initial, Last Name)		Social Security Number or CalPERS ID	
Birth Date (mm/dd/yyyy)	( ) ( )	( ) ( )	Evening Phone
Address			
City		State	ZIP

## Section 2

### Retirement System You Are Leaving

Name of Retirement System	Date of Separation (mm/dd/yyyy)
---------------------------	---------------------------------

## Section 3

### Retirement System You Are Entering

Name of Retirement System	Date of Entry (mm/dd/yyyy)
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## Section 4

### Member Signature

- When CalPERS receives your *Confirmation of Intent to Establish Reciprocity When Changing Retirement Systems* form, CalPERS will review your eligibility for reciprocal benefits.
- I understand that by accepting employment in a public retirement system, I am subject to the laws and regulations administered by that system. I understand that in order to retain the benefits of reciprocity my contributions may not be withdrawn while:
  - I am in employment as a member of JRS, JRS II, LRS, CalSTRS, or UCRP.
  - I am in employment entered within six months of a system covered under the County Employees' Retirement Law of 1937 or a public agency retirement system listed in this publication.
- I understand that this information may be shared with the other retirement system.
- I certify that I have read and understand the information that accompanied this document, and I hereby confirm my intent to establish reciprocity if I should be found eligible.
- Upon signing and returning this document, I understand and intend to establish reciprocity between retirement systems, where applicable, and I understand that my eligibility for this right is subject to review at any time.

Member Signature	Date (mm/dd/yyyy)
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Mail to:

CalPERS Customer Account Services Division • P.O. Box 942704, Sacramento, California 94229-2704



## BECOME A MORE INFORMED MEMBER

### CalPERS On-Line

Visit our website at [www.calpers.ca.gov](http://www.calpers.ca.gov) for information on all our benefits and services.

### my|CalPERS

Log in at [my.calpers.ca.gov](http://my.calpers.ca.gov) to access real-time details and balances of your CalPERS accounts. With my|CalPERS you can:

- View, print, and save current and past statements.
- Select mailing preferences for your statements and newsletters.
- Confirm which dependents are covered on your health plan and what health plans are available in your area.
- Estimate your future retirement benefit and save the estimates to view later.
- Send and receive secure messages.
- Order and download free publications.
- Send account information to third parties, such as banks.
- Search for medical premium rates.
- Apply for service retirement.
- Change your beneficiary designation.

### CalPERS Education Center

Whether you're in the early stages of your career or getting ready to retire, visit the CalPERS Education Center in my|CalPERS to:

- Take online classes that help you have a better understanding of your CalPERS benefits.
- Register for instructor-led classes at a location near you.
- Download class materials and access information about your current and past classes.
- Schedule a one-on-one appointment with a representative at your nearest CalPERS Regional Office.

### Experience CalPERS Through Social Media

- Facebook: [www.facebook.com/myCalPERS](http://www.facebook.com/myCalPERS)
- Twitter: [www.twitter.com/CalPERS](http://www.twitter.com/CalPERS)
- Instagram: [www.instagram.com/CalPERS](http://www.instagram.com/CalPERS)
- YouTube: [www.youtube.com/CalPERSNetwork](http://www.youtube.com/CalPERSNetwork)
- Google Plus: [www.calpers.ca.gov/googleplus](http://www.calpers.ca.gov/googleplus)
- LinkedIn: [www.linkedin.com/company/calpers](http://www.linkedin.com/company/calpers)

### Reach Us by Phone

Call us toll free at **888 CalPERS** (or **888-225-7377**).  
Monday through Friday, 8:00 a.m. to 5:00 p.m.  
TTY: (877) 249-7442

## Visit Your Nearest CalPERS Regional Office

### **Fresno Regional Office**

10 River Park Place East, Suite 230  
Fresno, CA 93720

### **Glendale Regional Office**

Glendale Plaza  
655 North Central Avenue, Suite 1400  
Glendale, CA 91203

### **Orange Regional Office**

500 North State College Boulevard, Suite 750  
Orange, CA 92868

### **Sacramento Regional Office**

Lincoln Plaza East  
400 Q Street, Room 1820  
Sacramento, CA 95811

### **San Bernardino Regional Office**

650 East Hospitality Lane, Suite 330  
San Bernardino, CA 92408

### **San Diego Regional Office**

7676 Hazard Center Drive, Suite 350  
San Diego, CA 92108

### **San Jose Regional Office**

181 Metro Drive, Suite 520  
San Jose, CA 95110

### **Walnut Creek Regional Office**

Pacific Plaza  
1340 Treat Boulevard, Suite 200  
Walnut Creek, CA 94597

**Visit the CalPERS website for directions to your local office.**

Regional Office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.



## INFORMATION PRACTICES STATEMENT

The Information Practices Act of 1977 and the Federal Privacy Act of 1974 require the California Public Employees' Retirement System (CalPERS) to provide the following information to individuals who are asked to supply information to CalPERS. The information requested is collected pursuant to the Government Code (Sections 20000, et seq.) and will be used for administration of the CalPERS Board's duties under the California Public Employees' Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to supply the information may result in the System being unable to perform its function regarding your status and eligibility for benefits. Portions of this information may be transferred to entities including, but not limited to, State and public agency employers, State Attorney General, Office of the State Controller, Franchise Tax Board, Internal Revenue Service, Workers' Compensation Appeals Board, State Compensation Insurance Fund, county district attorneys, Social Security Administration, beneficiaries of deceased members, physicians, insurance carriers, and various vendors who perform services on behalf of CalPERS. Disclosure to the aforementioned entities is done in strict accordance with current statutes regarding confidentiality.

You have the right to review your membership file maintained by the System. For questions concerning CalPERS information practices, please contact the Information Practices Act Coordinator, CalPERS, 400 Q Street, P.O. Box 942702, Sacramento, CA 94229-2702.

*While reading this material, remember that we are governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to CalPERS.*

**California Public Employees' Retirement System**

400 Q Street  
P.O. Box 942701  
Sacramento, CA 94229-2701

**888 CalPERS (or 888-225-7377)**

**[www.calpers.ca.gov](http://www.calpers.ca.gov)**

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