

mcera



Employee Contribution Rates

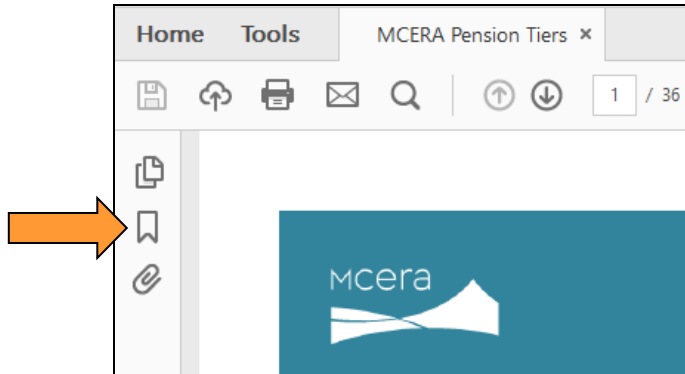
Effective July 1, 2021

Marin County Employees' Retirement Association

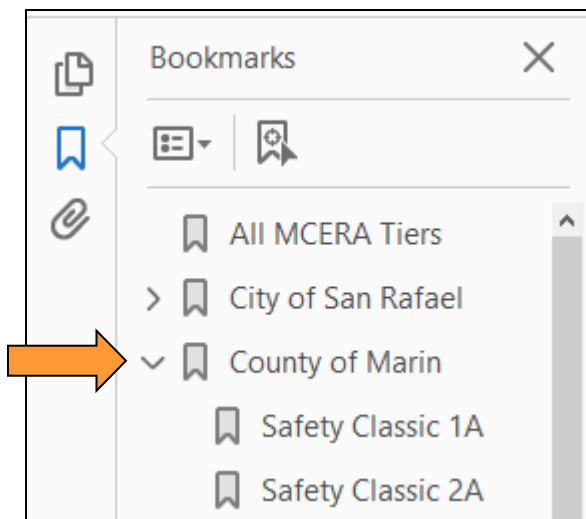
Know what you're looking for?

The electronic version of this document is bookmarked so you can easily navigate to the rates for a specific tier.

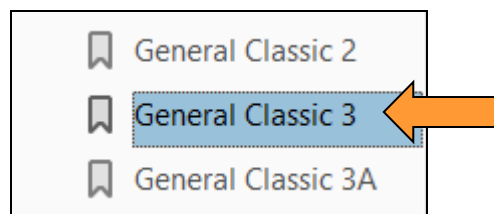
After opening the document in Adobe Acrobat, click the ribbon icon on the left bar to open the Bookmarks pane.



Click the arrows to expand the full list of bookmarks for each employer.



Click the tier name to navigate directly to the page with those contribution rates.



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Employee Contribution Rates

The pension tiers administered by the Marin County Employees' Retirement Association (MCERA) on behalf of our nine employers are detailed in the following tables. Within each table you can link to the employee contribution rates as of July 1, 2021 for each tier.

Employee contribution rates for members in Classic tiers are determined by age of entry or re-entry into MCERA membership, or age of entry with a prior reciprocal retirement system. Employee contribution rates for PEPRAs tiers are a fixed rate percentage regardless of age.

Employee contribution rates are set annually by the Retirement Board upon adoption of the annual actuarial valuation report. The contribution rates effective July 1, 2021 are based on the annual actuarial valuation as of June 30, 2020. The June 30, 2020 actuarial valuation can be found on MCERA's website at www.MCERA.org on the Reports page.

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CITY OF SAN RAFAEL							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
Safety Classic	Tier 1	50	3% at 55	31664.2	Prior to 7/1/11	3%	1 year
Safety Classic	Tier 2	50	3% at 55	31664.2	7/1/11-12/31/12	2%	3 years
Safety PEPRA	Tier 3	50	2.7% at 57	7522.25(d)	1/1/13-present	2%	3 years
General Classic	Tier 1	50	2.7% at 55	31676.19	Prior to 7/1/11	3%	1 year
General Classic	Tier 2	55	2% at 55	31676.16	7/1/11-12/31/12	2%	3 years
General PEPRA	Tier 3	52	2% at 62	7522.20	1/1/13-present	2%	3 years

COUNTY OF MARIN							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
Safety Classic	Tier 1A	50	3% at 55	31664.2	7/1/50-6/30/80	4%	1 year
Safety Classic	Tier 1B	50	3% at 50	31664.1	7/1/50-6/30/80	4%	1 year
Safety Classic	Tier 2A*	50	3% at 55	31664.2	7/1/80-12/31/12	2%	3 years
Safety Classic	Tier 2B**	50	3% at 50	31664.1	7/1/80-12/31/12	2%	3 years
Safety PEPRA	Tier 3	50	2.7% at 57	7522.25(d)	1/1/13-present	2%	3 years
General Classic	Tier 1	50	2% at 55½	31676.14	1/1/57-6/30/80	4%	1 year
General Classic	Tier 2***	50	2% at 61¼	31676.1	7/1/80-6/1/02	2%	3 years
General Classic	Tier 3***	50	2% at 55	31676.16	7/1/80-6/30/08	2%	3 years
General Classic	Tier 3A	55	2% at 55	31676.16	7/1/08-12/31/11	2%	3 years
General Classic	Tier 4	55	2% at 61¼	31676.1	1/1/12-12/31/12	2%	3 years
General PEPRA	Tier 5	52	2% at 62	7522.20	1/1/13-present	2%	3 years

* Tier 2A applies only to Probation safety, Sheriff's Captains, Undersheriff, and Sheriff/Coroner classifications.

** The benefit formula for deferred County of Marin safety Tier 2B members with termination dates on or before July 6, 2002 is 2% at 50. The 3% at 55 benefit formula applies to deferred members with termination dates from July 7, 2002 through December 31, 2004. All other safety Tier 2B provisions are the same.

*** When the County created general Tier 3, general members were given an option to "opt out" of Tier 3 and remain in Tier 2. If you did not complete and return the election form in 2002, all of your service credit was automatically transferred to Tier 3.

LAFCO							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
General Classic	Tier 2	50	2% at 58½	31676.11	Prior to 7/1/03	4%	1 year
General Classic	Tier 3	50	2% at 55	31676.16	7/1/03-12/31/12	2%	3 years
General PEPRA	Tier 4	52	2% at 62	7522.20	1/1/13-present	2%	3 years

MARIN CITY COMMUNITY SERVICES DISTRICT							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
General Classic	Tier 1	50	2% at 58½	31676.11	Prior to 1/1/13	4%	1 year
General PEPRA	Tier 2	52	2% at 62	7522.20	1/1/13-present	4%	3 years

MARIN/SONOMA MOSQUITO & VECTOR CONTROL DISTRICT							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
General Classic	Tier 1	50	2% at 55½	31676.14	Prior to 1/1/13	4%	1 year
General PEPRA	Tier 2	52	2% at 62	7522.20	1/1/13-present	4%	3 years

MARIN SUPERIOR COURT							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
General Classic	Tier 1	50	2% at 55½	31676.14	7/1/50-6/30/80	4%	1 year
General Classic	Tier 2*	50	2% at 61¼	31676.1	7/1/80-12/31/08	2%	3 years
General Classic	Tier 3*	50	2% at 55	31676.16	7/1/80-12/31/08	2%	3 years
General Classic	Tier 4	55	2% at 55	31676.16	1/1/09-12/31/12	2%	3 years
General PEPRA	Tier 5	52	2% at 62	7522.20	1/1/13-present	2%	3 years

* When the Courts created general Tier 3, members were given an option to "opt out" of Tier 3 and remain in Tier 2. If you did not complete and return the election form in 2002, all of your service credit was automatically transferred to Tier 3.

NOVATO FIRE PROTECTION DISTRICT							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
Safety Classic	Tier 1*	50	3% at 50	31664.1	Prior to 1/1/08	4%	1 year
Safety Classic	Tier 2	50	3% at 55	31664.2	1/1/08-12/31/12	4%	1 year
Safety PEPRA	Tier 3	50	2.7% at 57	7522.25(d)	1/1/13-6/30/17	4%	3 years
Safety PEPRA	Tier 3A	50	2.7% at 57	7522.25(d)	7/1/17-present	2%	3 years
General Classic	Tier 1*	50	2% at 55	31676.16	Prior to 1/1/13	4%	1 year
General PEPRA	Tier 2	52	2% at 62	7522.20	1/1/13-5/31/15	4%	3 years
General PEPRA	Tier 2A	52	2% at 62	7522.20	6/1/15-present	2%	3 years

* Deferred Novato Fire Tier 1 members who terminated employment on or before December 31, 2001 have a different benefit formula. For these members in safety Tier 1, the 2% at 50 formula applies. For these members in general Tier 1, the 2% at 58.5 formula applies. All other provisions for safety and general Tier 1 remain the same.

SOUTHERN MARIN FIRE PROTECTION DISTRICT							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
Safety Classic	Tier 1*	50	3% at 50	31664.1	Prior to 7/1/05	4%	1 year
Safety Classic	Tier 2	50	3% at 55	31664.2	7/1/05-6/30/14	4%	1 year
Safety Classic	Tier 2A	50	3% at 55	31664.2	7/1/14-present	3%	3 years
Safety PEPRA	Tier 3	50	2.7% at 57	7522.25(d)	1/1/13-6/30/14	4%	3 years
Safety PEPRA	Tier 3A	50	2.7% at 57	7522.25(d)	7/1/14-present	3%	3 years
General Classic	Tier 1	50	2.7% at 55	31676.19	Prior to 1/1/13	4%	1 year
General PEPRA	Tier 2	52	2% at 62	7522.20	1/1/13-present	4%	3 years

* The benefit formula for deferred Southern Marin Fire safety Tier 1 members who terminated employment with the district on or before June 30, 2001 is 2% at 50. All other safety Tier 1 provisions are the same.

TAMALPAIS COMMUNITY SERVICES DISTRICT							
Membership Type	Tier	Minimum Age to Retire	Formula	Gov't Code Section	Membership Date	Maximum COLA	FAC Period
General Classic	Tier 1	50	2% at 58½	31676.11	Prior to 1/1/13	4%	1 year
General PEPRA	Tier 2	52	2% at 62	7522.20	1/1/13-present	4%	3 years

City of San Rafael

Safety Classic Tier 1

3% at 55 | 3% COLA

** All safety bargaining units have agreed to pay additional cost sharing of 1% above the required employee contributions.*

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	9.95%	4.24%	1.00%	15.19%	14.21%
21	10.10%	4.33%	1.00%	15.43%	14.46%
22	10.23%	4.46%	1.00%	15.69%	14.73%
23	10.38%	4.56%	1.00%	15.94%	15.00%
24	10.52%	4.69%	1.00%	16.21%	15.28%
25	10.67%	4.77%	1.00%	16.44%	15.53%
26	10.81%	4.89%	1.00%	16.70%	15.84%
27	10.97%	4.97%	1.00%	16.94%	16.15%
28	11.13%	5.04%	1.00%	17.17%	16.45%
29	11.28%	5.14%	1.00%	17.42%	16.75%
30	11.45%	5.21%	1.00%	17.66%	17.06%
31	11.62%	5.27%	1.00%	17.89%	17.35%
32	11.79%	5.34%	1.00%	18.13%	17.64%
33	11.97%	5.40%	1.00%	18.37%	17.94%
34	12.15%	5.46%	1.00%	18.61%	18.23%
35	12.35%	5.52%	1.00%	18.87%	18.51%
36	12.55%	5.59%	1.00%	19.14%	18.77%
37	12.75%	5.64%	1.00%	19.39%	18.99%
38	12.96%	5.69%	1.00%	19.65%	19.26%
39	13.16%	5.75%	1.00%	19.91%	19.52%
40	13.34%	5.84%	1.00%	20.18%	19.80%
41	13.53%	5.92%	1.00%	20.45%	20.08%
42	13.69%	6.01%	1.00%	20.70%	20.33%
43	13.83%	6.11%	1.00%	20.94%	20.55%
44	13.93%	6.21%	1.00%	21.14%	20.71%
45	13.98%	6.30%	1.00%	21.28%	20.85%
46	13.99%	6.36%	1.00%	21.35%	20.73%
47	13.95%	6.43%	1.00%	21.38%	20.68%
48	13.85%	6.53%	1.00%	21.38%	20.63%
49+	13.76%	6.61%	1.00%	21.37%	20.59%

City of San Rafael

Safety Classic Tier 2

3% at 55 | 2% COLA

* All safety bargaining units have agreed to pay additional cost sharing of 1% above the required employee contributions.

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	9.55%	3.04%	1.00%	13.59%	12.40%
21	9.69%	3.11%	1.00%	13.80%	12.61%
22	9.83%	3.19%	1.00%	14.02%	12.83%
23	9.96%	3.28%	1.00%	14.24%	13.06%
24	10.10%	3.37%	1.00%	14.47%	13.27%
25	10.25%	3.42%	1.00%	14.67%	13.49%
26	10.38%	3.51%	1.00%	14.89%	13.73%
27	10.54%	3.57%	1.00%	15.11%	13.99%
28	10.68%	3.62%	1.00%	15.30%	14.24%
29	10.83%	3.69%	1.00%	15.52%	14.49%
30	10.99%	3.75%	1.00%	15.74%	14.73%
31	11.15%	3.80%	1.00%	15.95%	14.98%
32	11.32%	3.84%	1.00%	16.16%	15.22%
33	11.49%	3.88%	1.00%	16.37%	15.47%
34	11.66%	3.94%	1.00%	16.60%	15.73%
35	11.85%	3.98%	1.00%	16.83%	15.97%
36	12.03%	4.02%	1.00%	17.05%	16.20%
37	12.22%	4.06%	1.00%	17.28%	16.39%
38	12.40%	4.09%	1.00%	17.49%	16.61%
39	12.56%	4.15%	1.00%	17.71%	16.84%
40	12.71%	4.21%	1.00%	17.92%	17.04%
41	12.85%	4.27%	1.00%	18.12%	17.25%
42	12.96%	4.33%	1.00%	18.29%	17.42%
43	13.03%	4.41%	1.00%	18.44%	17.55%
44	13.06%	4.48%	1.00%	18.54%	17.64%
45	13.05%	4.54%	1.00%	18.59%	17.69%
46	13.00%	4.58%	1.00%	18.58%	17.56%
47	12.92%	4.65%	1.00%	18.57%	17.50%
48	13.33%	4.71%	1.00%	19.04%	17.92%
49+	13.76%	4.77%	1.00%	19.53%	18.36%

City of San Rafael

General Classic Tier 1

2.7% at 55 | 3% COLA

These rates apply to all bargaining units *except* SEIU Supervisory and SEIU Miscellaneous.

Refer to page 8 for the General Classic Tier 1 rates for the SEIU Supervisory and SEIU Miscellaneous bargaining units.

* Most bargaining units have agreed to pay additional cost sharing of 1% above the required employee contributions.

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	8.88%	2.35%	1.00%	12.23%	11.42%
21	8.89%	2.42%	1.00%	12.31%	11.52%
22	8.86%	2.50%	1.00%	12.36%	11.64%
23	8.84%	2.57%	1.00%	12.41%	11.73%
24	8.81%	2.63%	1.00%	12.44%	11.81%
25	8.78%	2.66%	1.00%	12.44%	11.84%
26	8.93%	2.71%	1.00%	12.64%	12.06%
27	9.07%	2.77%	1.00%	12.84%	12.30%
28	9.23%	2.82%	1.00%	13.05%	12.53%
29	9.39%	2.88%	1.00%	13.27%	12.77%
30	9.56%	2.94%	1.00%	13.50%	13.02%
31	9.71%	2.99%	1.00%	13.70%	13.25%
32	9.88%	3.03%	1.00%	13.91%	13.48%
33	10.04%	3.09%	1.00%	14.13%	13.73%
34	10.23%	3.16%	1.00%	14.39%	13.99%
35	10.40%	3.24%	1.00%	14.64%	14.25%
36	10.58%	3.28%	1.00%	14.86%	14.48%
37	10.77%	3.33%	1.00%	15.10%	14.72%
38	10.96%	3.38%	1.00%	15.34%	14.97%
39	11.15%	3.44%	1.00%	15.59%	15.21%
40	11.36%	3.49%	1.00%	15.85%	15.47%
41	11.57%	3.53%	1.00%	16.10%	15.72%
42	11.80%	3.57%	1.00%	16.37%	15.99%
43	12.03%	3.58%	1.00%	16.61%	16.22%
44	12.27%	3.58%	1.00%	16.85%	16.44%
45	12.50%	3.59%	1.00%	17.09%	16.66%
46	12.74%	3.60%	1.00%	17.34%	16.89%
47	12.96%	3.60%	1.00%	17.56%	17.08%
48	13.18%	3.61%	1.00%	17.79%	17.26%
49	13.36%	3.63%	1.00%	17.99%	17.43%
50	13.48%	3.65%	1.00%	18.13%	17.56%
51	13.51%	3.63%	1.00%	18.14%	17.59%
52	13.46%	3.61%	1.00%	18.07%	17.50%
53	13.31%	3.57%	1.00%	17.88%	17.31%
54+	13.16%	3.51%	1.00%	17.67%	17.13%

City of San Rafael

General Classic Tier 1

2.7% at 55 | 3% COLA

These rates apply only to members of the following bargaining units:

SEIU Supervisory

SEIU Miscellaneous

Refer to page 7 for the General Classic Tier 1 rates for all other bargaining units.

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	8.88%	2.35%	11.23%	10.42%
21	8.89%	2.42%	11.31%	10.52%
22	8.86%	2.50%	11.36%	10.64%
23	8.84%	2.57%	11.41%	10.73%
24	8.81%	2.63%	11.44%	10.81%
25	8.78%	2.66%	11.44%	10.84%
26	8.93%	2.71%	11.64%	11.06%
27	9.07%	2.77%	11.84%	11.30%
28	9.23%	2.82%	12.05%	11.53%
29	9.39%	2.88%	12.27%	11.77%
30	9.56%	2.94%	12.50%	12.02%
31	9.71%	2.99%	12.70%	12.25%
32	9.88%	3.03%	12.91%	12.48%
33	10.04%	3.09%	13.13%	12.73%
34	10.23%	3.16%	13.39%	12.99%
35	10.40%	3.24%	13.64%	13.25%
36	10.58%	3.28%	13.86%	13.48%
37	10.77%	3.33%	14.10%	13.72%
38	10.96%	3.38%	14.34%	13.97%
39	11.15%	3.44%	14.59%	14.21%
40	11.36%	3.49%	14.85%	14.47%
41	11.57%	3.53%	15.10%	14.72%
42	11.80%	3.57%	15.37%	14.99%
43	12.03%	3.58%	15.61%	15.22%
44	12.27%	3.58%	15.85%	15.44%
45	12.50%	3.59%	16.09%	15.66%
46	12.74%	3.60%	16.34%	15.89%
47	12.96%	3.60%	16.56%	16.08%
48	13.18%	3.61%	16.79%	16.26%
49	13.36%	3.63%	16.99%	16.43%
50	13.48%	3.65%	17.13%	16.56%
51	13.51%	3.63%	17.14%	16.59%
52	13.46%	3.61%	17.07%	16.50%
53	13.31%	3.57%	16.88%	16.31%
54+	13.16%	3.51%	16.67%	16.13%

City of San Rafael

General Classic Tier 2

2% at 55 | 2% COLA

These rates apply to all bargaining units *except* SEIU Supervisory and SEIU Miscellaneous.

Refer to page 10 for the General Classic Tier 2 rates for the SEIU Supervisory and SEIU Miscellaneous bargaining units.

* Most bargaining units have agreed to pay additional cost sharing of 1% above the required employee contributions.

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	6.70%	1.41%	1.00%	9.11%	8.34%
21	6.72%	1.44%	1.00%	9.16%	8.41%
22	6.74%	1.48%	1.00%	9.22%	8.48%
23	6.76%	1.51%	1.00%	9.27%	8.56%
24	6.75%	1.55%	1.00%	9.30%	8.62%
25	6.75%	1.56%	1.00%	9.31%	8.65%
26	6.75%	1.59%	1.00%	9.34%	8.70%
27	6.74%	1.63%	1.00%	9.37%	8.76%
28	6.72%	1.66%	1.00%	9.38%	8.80%
29	6.70%	1.69%	1.00%	9.39%	8.84%
30	6.68%	1.73%	1.00%	9.41%	8.87%
31	6.79%	1.75%	1.00%	9.54%	9.02%
32	6.91%	1.77%	1.00%	9.68%	9.16%
33	7.01%	1.81%	1.00%	9.82%	9.32%
34	7.14%	1.85%	1.00%	9.99%	9.50%
35	7.26%	1.88%	1.00%	10.14%	9.67%
36	7.38%	1.91%	1.00%	10.29%	9.81%
37	7.51%	1.95%	1.00%	10.46%	9.98%
38	7.65%	1.98%	1.00%	10.63%	10.15%
39	7.76%	2.03%	1.00%	10.79%	10.32%
40	7.90%	2.06%	1.00%	10.96%	10.49%
41	8.04%	2.11%	1.00%	11.15%	10.64%
42	8.19%	2.15%	1.00%	11.34%	10.83%
43	8.33%	2.18%	1.00%	11.51%	11.00%
44	8.48%	2.21%	1.00%	11.69%	11.17%
45	8.64%	2.24%	1.00%	11.88%	11.34%
46	8.80%	2.27%	1.00%	12.07%	11.52%
47	8.96%	2.28%	1.00%	12.24%	11.68%
48	9.13%	2.29%	1.00%	12.42%	11.85%
49	9.29%	2.31%	1.00%	12.60%	12.01%
50	9.46%	2.32%	1.00%	12.78%	12.17%
51	9.60%	2.32%	1.00%	12.92%	12.33%
52	9.74%	2.31%	1.00%	13.05%	12.45%
53	9.84%	2.29%	1.00%	13.13%	12.53%
54	9.90%	2.26%	1.00%	13.16%	12.56%
55	9.91%	2.20%	1.00%	13.11%	12.51%
56	9.85%	2.15%	1.00%	13.00%	12.41%
57	9.74%	2.08%	1.00%	12.82%	12.26%
58	10.06%	2.00%	1.00%	13.06%	12.52%
59+	10.38%	1.93%	1.00%	13.31%	12.76%

City of San Rafael

General Classic Tier 2

2% at 55 | 2% COLA

These rates apply only to members of the following bargaining units:

SEIU Supervisory

SEIU Miscellaneous

Refer to page 9 for the General Classic Tier 2 rates for all other bargaining units.

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	6.70%	1.41%	8.11%	7.34%
21	6.72%	1.44%	8.16%	7.41%
22	6.74%	1.48%	8.22%	7.48%
23	6.76%	1.51%	8.27%	7.56%
24	6.75%	1.55%	8.30%	7.62%
25	6.75%	1.56%	8.31%	7.65%
26	6.75%	1.59%	8.34%	7.70%
27	6.74%	1.63%	8.37%	7.76%
28	6.72%	1.66%	8.38%	7.80%
29	6.70%	1.69%	8.39%	7.84%
30	6.68%	1.73%	8.41%	7.87%
31	6.79%	1.75%	8.54%	8.02%
32	6.91%	1.77%	8.68%	8.16%
33	7.01%	1.81%	8.82%	8.32%
34	7.14%	1.85%	8.99%	8.50%
35	7.26%	1.88%	9.14%	8.67%
36	7.38%	1.91%	9.29%	8.81%
37	7.51%	1.95%	9.46%	8.98%
38	7.65%	1.98%	9.63%	9.15%
39	7.76%	2.03%	9.79%	9.32%
40	7.90%	2.06%	9.96%	9.49%
41	8.04%	2.11%	10.15%	9.64%
42	8.19%	2.15%	10.34%	9.83%
43	8.33%	2.18%	10.51%	10.00%
44	8.48%	2.21%	10.69%	10.17%
45	8.64%	2.24%	10.88%	10.34%
46	8.80%	2.27%	11.07%	10.52%
47	8.96%	2.28%	11.24%	10.68%
48	9.13%	2.29%	11.42%	10.85%
49	9.29%	2.31%	11.60%	11.01%
50	9.46%	2.32%	11.78%	11.17%
51	9.60%	2.32%	11.92%	11.33%
52	9.74%	2.31%	12.05%	11.45%
53	9.84%	2.29%	12.13%	11.53%
54	9.90%	2.26%	12.16%	11.56%
55	9.91%	2.20%	12.11%	11.51%
56	9.85%	2.15%	12.00%	11.41%
57	9.74%	2.08%	11.82%	11.26%
58	10.06%	2.00%	12.06%	11.52%
59+	10.38%	1.93%	12.31%	11.76%

County of Marin

Safety Classic Tier 1A

3% at 55 | 4% COLA

* All bargaining units have agreed to pay additional cost sharing of 3.64% above the required employee contributions.

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	10.25%	3.10%	3.64%	16.99%	16.21%
21	10.39%	3.10%	3.64%	17.13%	16.35%
22	10.53%	3.10%	3.64%	17.27%	16.50%
23	10.68%	3.10%	3.64%	17.42%	16.64%
24	10.82%	3.10%	3.64%	17.56%	16.79%
25	10.97%	3.10%	3.64%	17.71%	16.94%
26	11.11%	3.10%	3.64%	17.85%	17.09%
27	11.27%	3.10%	3.64%	18.01%	17.25%
28	11.43%	3.10%	3.64%	18.17%	17.41%
29	11.58%	3.10%	3.64%	18.32%	17.58%
30	11.75%	3.10%	3.64%	18.49%	17.74%
31	11.92%	3.10%	3.64%	18.66%	17.91%
32	12.10%	3.10%	3.64%	18.84%	18.09%
33	12.27%	3.10%	3.64%	19.01%	18.27%
34	12.45%	3.10%	3.64%	19.19%	18.46%
35	12.65%	3.10%	3.64%	19.39%	18.65%
36	12.85%	3.10%	3.64%	19.59%	18.84%
37	13.05%	3.10%	3.64%	19.79%	19.05%
38	13.25%	3.10%	3.64%	19.99%	19.26%
39	13.45%	3.10%	3.64%	20.19%	19.46%
40	13.64%	3.10%	3.64%	20.38%	19.66%
41	13.83%	3.10%	3.64%	20.57%	19.85%
42	13.99%	3.10%	3.64%	20.73%	20.02%
43	14.13%	3.10%	3.64%	20.87%	20.17%
44	14.23%	3.10%	3.64%	20.97%	20.27%
45	14.28%	3.10%	3.64%	21.02%	20.34%
46	14.29%	3.10%	3.64%	21.03%	20.36%
47	14.25%	3.10%	3.64%	20.99%	20.33%
48	14.15%	3.10%	3.64%	20.89%	20.27%
49+	10.25%	3.10%	3.64%	20.80%	20.20%

County of Marin

Safety Classic Tier 2A

3% at 55 | 2% COLA

** All bargaining units have agreed to pay additional cost sharing of 3.64% above the required employee contributions.*

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	9.71%	3.04%	3.64%	16.39%	15.21%
21	9.86%	3.10%	3.64%	16.60%	15.41%
22	10.08%	3.10%	3.64%	16.82%	15.64%
23	10.26%	3.10%	3.64%	17.00%	15.86%
24	10.39%	3.10%	3.64%	17.13%	16.08%
25	10.54%	3.10%	3.64%	17.28%	16.29%
26	10.68%	3.10%	3.64%	17.42%	16.54%
27	10.83%	3.10%	3.64%	17.57%	16.78%
28	10.98%	3.10%	3.64%	17.72%	16.99%
29	11.13%	3.10%	3.64%	17.87%	17.15%
30	11.29%	3.10%	3.64%	18.03%	17.30%
31	11.45%	3.10%	3.64%	18.19%	17.47%
32	11.62%	3.10%	3.64%	18.36%	17.64%
33	11.78%	3.10%	3.64%	18.52%	17.82%
34	11.96%	3.10%	3.64%	18.70%	18.00%
35	12.15%	3.10%	3.64%	18.89%	18.17%
36	12.33%	3.10%	3.64%	19.07%	18.36%
37	12.51%	3.10%	3.64%	19.25%	18.55%
38	12.69%	3.10%	3.64%	19.43%	18.73%
39	12.86%	3.10%	3.64%	19.60%	18.91%
40	13.01%	3.10%	3.64%	19.75%	19.06%
41	13.15%	3.10%	3.64%	19.89%	19.21%
42	13.25%	3.10%	3.64%	19.99%	19.33%
43	13.33%	3.10%	3.64%	20.07%	19.41%
44	13.36%	3.10%	3.64%	20.10%	19.45%
45	13.35%	3.10%	3.64%	20.09%	19.46%
46	13.30%	3.10%	3.64%	20.04%	19.42%
47	13.22%	3.10%	3.64%	19.96%	19.36%
48	13.63%	3.10%	3.64%	20.37%	19.77%
49+	14.06%	3.10%	3.64%	20.80%	20.20%

County of Marin

Safety Classic Tier 2B

3% at 50 | 2% COLA

These rates apply only to members of the:

Deputy Sheriffs' Association

Refer to pages 14 and 15 for the Safety Classic Tier 2B rates for all other safety bargaining units.

** All bargaining units have agreed to pay additional cost sharing of 3.64% above the required employee contributions. In addition, the above bargaining unit has agreed to pay an additional 2.60% (6.24% above required contributions).*

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	9.85%	3.10%	6.24%	19.19%	18.39%
21	9.99%	3.10%	6.24%	19.33%	18.52%
22	10.12%	3.10%	6.24%	19.46%	18.72%
23	10.26%	3.10%	6.24%	19.60%	18.86%
24	10.39%	3.10%	6.24%	19.73%	18.99%
25	10.54%	3.10%	6.24%	19.88%	19.14%
26	10.68%	3.10%	6.24%	20.02%	19.29%
27	10.83%	3.10%	6.24%	20.17%	19.43%
28	10.98%	3.10%	6.24%	20.32%	19.59%
29	11.13%	3.10%	6.24%	20.47%	19.75%
30	11.29%	3.10%	6.24%	20.63%	19.90%
31	11.45%	3.10%	6.24%	20.79%	20.07%
32	11.62%	3.10%	6.24%	20.96%	20.24%
33	11.78%	3.10%	6.24%	21.12%	20.42%
34	11.96%	3.10%	6.24%	21.30%	20.60%
35	12.15%	3.10%	6.24%	21.49%	20.77%
36	12.33%	3.10%	6.24%	21.67%	20.96%
37	12.51%	3.10%	6.24%	21.85%	21.15%
38	12.69%	3.10%	6.24%	22.03%	21.33%
39	12.86%	3.10%	6.24%	22.20%	21.51%
40	13.01%	3.10%	6.24%	22.35%	21.66%
41	13.15%	3.10%	6.24%	22.49%	21.81%
42	13.25%	3.10%	6.24%	22.59%	21.93%
43	13.33%	3.10%	6.24%	22.67%	22.01%
44	13.36%	3.10%	6.24%	22.70%	22.05%
45	13.35%	3.10%	6.24%	22.69%	22.06%
46	13.30%	3.10%	6.24%	22.64%	22.02%
47	13.22%	3.10%	6.24%	22.56%	21.96%
48	13.63%	3.10%	6.24%	22.97%	22.37%
49+	14.06%	3.10%	6.24%	23.40%	22.80%

County of Marin

Safety Classic Tier 2B

3% at 50 | 2% COLA

These rates apply only to members of the:

Firefighters' Association

Battalion Chiefs' Association

Refer to pages 13 and 15 for the Safety Classic Tier 2B rates for all other safety bargaining units.

** All bargaining units have agreed to pay additional cost sharing of at least 3.64% above the required employee contributions. In addition, the above bargaining units have agreed to pay an additional 3.53% (7.17% above required contributions).*

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	9.85%	3.10%	7.17%	20.12%	19.32%
21	9.99%	3.10%	7.17%	20.26%	19.45%
22	10.12%	3.10%	7.17%	20.39%	19.65%
23	10.26%	3.10%	7.17%	20.53%	19.79%
24	10.39%	3.10%	7.17%	20.66%	19.92%
25	10.54%	3.10%	7.17%	20.81%	20.07%
26	10.68%	3.10%	7.17%	20.95%	20.22%
27	10.83%	3.10%	7.17%	21.10%	20.36%
28	10.98%	3.10%	7.17%	21.25%	20.52%
29	11.13%	3.10%	7.17%	21.40%	20.68%
30	11.29%	3.10%	7.17%	21.56%	20.83%
31	11.45%	3.10%	7.17%	21.72%	21.00%
32	11.62%	3.10%	7.17%	21.89%	21.17%
33	11.78%	3.10%	7.17%	22.05%	21.35%
34	11.96%	3.10%	7.17%	22.23%	21.53%
35	12.15%	3.10%	7.17%	22.42%	21.70%
36	12.33%	3.10%	7.17%	22.60%	21.89%
37	12.51%	3.10%	7.17%	22.78%	22.08%
38	12.69%	3.10%	7.17%	22.96%	22.26%
39	12.86%	3.10%	7.17%	23.13%	22.44%
40	13.01%	3.10%	7.17%	23.28%	22.59%
41	13.15%	3.10%	7.17%	23.42%	22.74%
42	13.25%	3.10%	7.17%	23.52%	22.86%
43	13.33%	3.10%	7.17%	23.60%	22.94%
44	13.36%	3.10%	7.17%	23.63%	22.98%
45	13.35%	3.10%	7.17%	23.62%	22.99%
46	13.30%	3.10%	7.17%	23.57%	22.95%
47	13.22%	3.10%	7.17%	23.49%	22.89%
48	13.63%	3.10%	7.17%	23.90%	23.30%
49+	14.06%	3.10%	7.17%	24.33%	23.73%

County of Marin

Safety Classic Tier 2B

3% at 50 | 2% COLA

These rates apply only to the following job classifications:

Fire Chief

Deputy Fire Chief

Refer to pages 13 and 14 for the Safety Classic Tier 2B rates for all other safety bargaining units.

** All bargaining units have agreed to pay additional cost sharing of at least 3.64% above the required employee contributions. In addition, the above job classifications have agreed to pay an additional 3.885% (7.525% above required contributions).*

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	9.85%	3.10%	7.525%	20.48%	19.68%
21	9.99%	3.10%	7.525%	20.62%	19.81%
22	10.12%	3.10%	7.525%	20.75%	20.01%
23	10.26%	3.10%	7.525%	20.89%	20.15%
24	10.39%	3.10%	7.525%	21.02%	20.28%
25	10.54%	3.10%	7.525%	21.17%	20.43%
26	10.68%	3.10%	7.525%	21.31%	20.58%
27	10.83%	3.10%	7.525%	21.46%	20.72%
28	10.98%	3.10%	7.525%	21.61%	20.88%
29	11.13%	3.10%	7.525%	21.76%	21.04%
30	11.29%	3.10%	7.525%	21.92%	21.19%
31	11.45%	3.10%	7.525%	22.08%	21.36%
32	11.62%	3.10%	7.525%	22.25%	21.53%
33	11.78%	3.10%	7.525%	22.41%	21.71%
34	11.96%	3.10%	7.525%	22.59%	21.89%
35	12.15%	3.10%	7.525%	22.78%	22.06%
36	12.33%	3.10%	7.525%	22.96%	22.25%
37	12.51%	3.10%	7.525%	23.14%	22.44%
38	12.69%	3.10%	7.525%	23.32%	22.62%
39	12.86%	3.10%	7.525%	23.49%	22.80%
40	13.01%	3.10%	7.525%	23.64%	22.95%
41	13.15%	3.10%	7.525%	23.78%	23.10%
42	13.25%	3.10%	7.525%	23.88%	23.22%
43	13.33%	3.10%	7.525%	23.96%	23.30%
44	13.36%	3.10%	7.525%	23.99%	23.34%
45	13.35%	3.10%	7.525%	23.98%	23.35%
46	13.30%	3.10%	7.525%	23.93%	23.31%
47	13.22%	3.10%	7.525%	23.85%	23.25%
48	13.63%	3.10%	7.525%	24.26%	23.66%
49+	14.06%	3.10%	7.525%	24.69%	24.09%

County of Marin

General Classic Tier 1

2% at 55 ½ | 4% COLA

Marin Superior Court

General Classic Tier 1

2% at 55 ½ | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	7.02%	1.58%	8.60%	8.01%
21	7.04%	1.58%	8.62%	8.04%
22	7.07%	1.58%	8.65%	8.07%
23	7.08%	1.58%	8.66%	8.09%
24	7.08%	1.58%	8.66%	8.11%
25	7.08%	1.58%	8.66%	8.13%
26	7.08%	1.58%	8.66%	8.14%
27	7.07%	1.58%	8.65%	8.14%
28	7.04%	1.58%	8.62%	8.14%
29	7.02%	1.58%	8.60%	8.13%
30	6.99%	1.58%	8.57%	8.12%
31	7.11%	1.58%	8.69%	8.24%
32	7.23%	1.58%	8.81%	8.36%
33	7.35%	1.58%	8.93%	8.49%
34	7.47%	1.58%	9.05%	8.62%
35	7.60%	1.58%	9.18%	8.74%
36	7.72%	1.58%	9.30%	8.88%
37	7.86%	1.58%	9.44%	9.00%
38	7.99%	1.58%	9.57%	9.15%
39	8.13%	1.58%	9.71%	9.29%
40	8.27%	1.58%	9.85%	9.43%
41	8.41%	1.58%	9.99%	9.57%
42	8.56%	1.58%	10.14%	9.73%
43	8.71%	1.58%	10.29%	9.88%
44	8.86%	1.58%	10.44%	10.04%
45	9.03%	1.58%	10.61%	10.21%
46	9.20%	1.58%	10.78%	10.38%
47	9.37%	1.58%	10.95%	10.55%
48	9.55%	1.58%	11.13%	10.74%
49	9.74%	1.58%	11.32%	10.93%
50	9.93%	1.58%	11.51%	11.12%
51	10.11%	1.58%	11.69%	11.31%
52	10.29%	1.58%	11.87%	11.50%
53	10.46%	1.58%	12.04%	11.67%
54	10.60%	1.58%	12.18%	11.82%
55	10.70%	1.58%	12.28%	11.93%
56	10.73%	1.58%	12.31%	11.96%
57	10.68%	1.58%	12.26%	11.94%
58	10.56%	1.58%	12.14%	11.83%
59+	10.45%	1.58%	12.03%	11.73%

County of Marin

General Classic Tier 2

2% at 61 ¼ | 2% COLA

Marin Superior Court

General Classic Tier 2

2% at 61 ¼ | 2% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	6.70%	1.17%	7.87%	7.11%
21	6.72%	1.19%	7.91%	7.18%
22	6.74%	1.22%	7.96%	7.24%
23	6.76%	1.25%	8.01%	7.31%
24	6.76%	1.28%	8.04%	7.36%
25	6.75%	1.32%	8.07%	7.41%
26	6.75%	1.35%	8.10%	7.46%
27	6.74%	1.38%	8.12%	7.51%
28	6.72%	1.42%	8.14%	7.56%
29	6.70%	1.45%	8.15%	7.59%
30	6.67%	1.48%	8.15%	7.62%
31	6.79%	1.52%	8.31%	7.78%
32	6.90%	1.56%	8.46%	7.93%
33	7.03%	1.58%	8.61%	8.09%
34	7.20%	1.58%	8.78%	8.26%
35	7.33%	1.58%	8.91%	8.43%
36	7.45%	1.58%	9.03%	8.59%
37	7.58%	1.58%	9.16%	8.74%
38	7.71%	1.58%	9.29%	8.88%
39	7.84%	1.58%	9.42%	9.01%
40	7.97%	1.58%	9.55%	9.15%
41	8.11%	1.58%	9.69%	9.29%
42	8.26%	1.58%	9.84%	9.43%
43	8.40%	1.58%	9.98%	9.58%
44	8.55%	1.58%	10.13%	9.74%
45	8.70%	1.58%	10.28%	9.89%
46	8.87%	1.58%	10.45%	10.06%
47	9.04%	1.58%	10.62%	10.23%
48	9.21%	1.58%	10.79%	10.41%
49	9.36%	1.58%	10.94%	10.58%
50	9.53%	1.58%	11.11%	10.74%
51	9.68%	1.58%	11.26%	10.90%
52	9.81%	1.58%	11.39%	11.04%
53	9.92%	1.58%	11.50%	11.15%
54	9.98%	1.58%	11.56%	11.21%
55	9.98%	1.58%	11.56%	11.23%
56	9.92%	1.58%	11.50%	11.18%
57	9.81%	1.58%	11.39%	11.09%
58	10.12%	1.58%	11.70%	11.40%
59+	10.45%	1.58%	12.03%	11.73%

County of Marin

General Classic Tier 3

2% at 55 | 2% COLA

General Classic Tier 3A

2% at 55 | 2% COLA

Marin Superior Court

General Classic Tier 3

2% at 55 | 2% COLA

General Classic Tier 4

2% at 55 | 2% COLA

* All County of Marin and Marin Superior Court bargaining units have agreed to pay additional cost sharing of 1.14% above the required employee contributions.

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	6.75%	1.41%	1.14%	9.30%	8.52%
21	6.78%	1.45%	1.14%	9.37%	8.59%
22	6.79%	1.48%	1.14%	9.41%	8.67%
23	6.81%	1.52%	1.14%	9.47%	8.74%
24	6.80%	1.56%	1.14%	9.50%	8.80%
25	6.81%	1.58%	1.14%	9.53%	8.85%
26	6.84%	1.58%	1.14%	9.56%	8.90%
27	6.86%	1.58%	1.14%	9.58%	8.96%
28	6.84%	1.58%	1.14%	9.56%	9.00%
29	6.82%	1.58%	1.14%	9.54%	9.03%
30	6.79%	1.58%	1.14%	9.51%	9.07%
31	6.91%	1.58%	1.14%	9.63%	9.20%
32	7.02%	1.58%	1.14%	9.74%	9.32%
33	7.14%	1.58%	1.14%	9.86%	9.43%
34	7.26%	1.58%	1.14%	9.98%	9.56%
35	7.38%	1.58%	1.14%	10.10%	9.68%
36	7.50%	1.58%	1.14%	10.22%	9.81%
37	7.63%	1.58%	1.14%	10.35%	9.94%
38	7.76%	1.58%	1.14%	10.48%	10.07%
39	7.89%	1.58%	1.14%	10.61%	10.21%
40	8.02%	1.58%	1.14%	10.74%	10.34%
41	8.16%	1.58%	1.14%	10.88%	10.48%
42	8.31%	1.58%	1.14%	11.03%	10.63%
43	8.45%	1.58%	1.14%	11.17%	10.77%
44	8.60%	1.58%	1.14%	11.32%	10.93%
45	8.75%	1.58%	1.14%	11.47%	11.09%
46	8.92%	1.58%	1.14%	11.64%	11.26%
47	9.09%	1.58%	1.14%	11.81%	11.42%
48	9.26%	1.58%	1.14%	11.98%	11.60%
49	9.41%	1.58%	1.14%	12.13%	11.77%
50	9.58%	1.58%	1.14%	12.30%	11.94%
51	9.73%	1.58%	1.14%	12.45%	12.10%
52	9.86%	1.58%	1.14%	12.58%	12.23%
53	9.97%	1.58%	1.14%	12.69%	12.35%
54	10.03%	1.58%	1.14%	12.75%	12.41%
55	10.03%	1.58%	1.14%	12.75%	12.42%
56	9.97%	1.58%	1.14%	12.69%	12.38%
57	9.86%	1.58%	1.14%	12.58%	12.28%
58	10.17%	1.58%	1.14%	12.89%	12.60%
59+	10.50%	1.58%	1.14%	13.22%	12.92%

County of Marin

General Classic Tier 4

2% at 61 ¼ | 2% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	6.70%	1.17%	7.87%	7.12%
21	6.72%	1.19%	7.91%	7.18%
22	6.74%	1.22%	7.96%	7.24%
23	6.76%	1.24%	8.00%	7.31%
24	6.76%	1.27%	8.03%	7.37%
25	6.75%	1.31%	8.06%	7.41%
26	6.75%	1.34%	8.09%	7.46%
27	6.74%	1.38%	8.12%	7.51%
28	6.72%	1.41%	8.13%	7.56%
29	6.70%	1.44%	8.14%	7.59%
30	6.67%	1.47%	8.14%	7.62%
31	6.79%	1.50%	8.29%	7.78%
32	6.91%	1.53%	8.44%	7.93%
33	7.01%	1.57%	8.58%	8.09%
34	7.17%	1.58%	8.75%	8.26%
35	7.32%	1.58%	8.90%	8.43%
36	7.45%	1.58%	9.03%	8.58%
37	7.58%	1.58%	9.16%	8.74%
38	7.71%	1.58%	9.29%	8.88%
39	7.84%	1.58%	9.42%	9.01%
40	7.97%	1.58%	9.55%	9.15%
41	8.11%	1.58%	9.69%	9.29%
42	8.26%	1.58%	9.84%	9.43%
43	8.40%	1.58%	9.98%	9.58%
44	8.55%	1.58%	10.13%	9.74%
45	8.70%	1.58%	10.28%	9.89%
46	8.87%	1.58%	10.45%	10.06%
47	9.04%	1.58%	10.62%	10.23%
48	9.21%	1.58%	10.79%	10.41%
49	9.36%	1.58%	10.94%	10.58%
50	9.53%	1.58%	11.11%	10.74%
51	9.68%	1.58%	11.26%	10.90%
52	9.81%	1.58%	11.39%	11.04%
53	9.92%	1.58%	11.50%	11.15%
54	9.98%	1.58%	11.56%	11.21%
55	9.98%	1.58%	11.56%	11.23%
56	9.92%	1.58%	11.50%	11.18%
57	9.81%	1.58%	11.39%	11.09%
58	10.12%	1.58%	11.70%	11.40%
59+	10.45%	1.58%	12.03%	11.73%

LAFCO

General Classic Tier 3

2% at 55 | 2% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	6.70%	1.41%	8.11%	7.33%
21	6.73%	1.45%	8.18%	7.40%
22	6.74%	1.48%	8.22%	7.47%
23	6.76%	1.52%	8.28%	7.55%
24	6.75%	1.56%	8.31%	7.61%
25	6.75%	1.59%	8.34%	7.65%
26	6.75%	1.62%	8.37%	7.70%
27	6.74%	1.65%	8.39%	7.77%
28	6.73%	1.68%	8.41%	7.81%
29	6.71%	1.72%	8.43%	7.84%
30	6.68%	1.75%	8.43%	7.87%
31	6.78%	1.79%	8.57%	8.03%
32	6.90%	1.82%	8.72%	8.19%
33	7.01%	1.86%	8.87%	8.34%
34	7.14%	1.90%	9.04%	8.51%
35	7.26%	1.94%	9.20%	8.69%
36	7.39%	1.97%	9.36%	8.85%
37	7.50%	2.02%	9.52%	9.00%
38	7.64%	2.06%	9.70%	9.18%
39	7.77%	2.10%	9.87%	9.35%
40	7.90%	2.13%	10.03%	9.52%
41	8.04%	2.17%	10.21%	9.68%
42	8.19%	2.20%	10.39%	9.86%
43	8.34%	2.22%	10.56%	10.02%
44	8.48%	2.23%	10.71%	10.18%
45	8.64%	2.24%	10.88%	10.33%
46	8.80%	2.27%	11.07%	10.51%
47	8.96%	2.28%	11.24%	10.67%
48	9.13%	2.29%	11.42%	10.84%
49	9.29%	2.31%	11.60%	10.99%
50	9.46%	2.32%	11.78%	11.16%
51	9.60%	2.32%	11.92%	11.32%
52	9.74%	2.31%	12.05%	11.43%
53	9.84%	2.29%	12.13%	11.52%
54	9.90%	2.26%	12.16%	11.55%
55	9.91%	2.21%	12.12%	11.51%
56	9.85%	2.15%	12.00%	11.40%
57	9.74%	2.08%	11.82%	11.25%
58	10.06%	2.00%	12.06%	11.51%
59+	10.38%	1.93%	12.31%	11.75%

Marin City CSD

General Classic Tier 1

2% at 58 ½ | 4% COLA

Tamalpais CSD

General Classic Tier 1

2% at 58 ½ | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	7.40%	1.86%	9.26%	8.56%
21	7.40%	1.91%	9.31%	8.64%
22	7.39%	1.95%	9.34%	8.70%
23	7.38%	2.00%	9.38%	8.77%
24	7.35%	2.06%	9.41%	8.83%
25	7.32%	2.11%	9.43%	8.88%
26	7.44%	2.16%	9.60%	9.08%
27	7.57%	2.21%	9.78%	9.28%
28	7.69%	2.28%	9.97%	9.49%
29	7.82%	2.33%	10.15%	9.68%
30	7.96%	2.38%	10.34%	9.89%
31	8.09%	2.43%	10.52%	10.11%
32	8.23%	2.48%	10.71%	10.31%
33	8.37%	2.55%	10.92%	10.53%
34	8.52%	2.61%	11.13%	10.75%
35	8.67%	2.67%	11.34%	10.97%
36	8.81%	2.74%	11.55%	11.19%
37	8.97%	2.81%	11.78%	11.42%
38	9.14%	2.87%	12.01%	11.67%
39	9.30%	2.94%	12.24%	11.90%
40	9.47%	3.01%	12.48%	12.13%
41	9.65%	3.06%	12.71%	12.36%
42	9.83%	3.12%	12.95%	12.62%
43	10.03%	3.15%	13.18%	12.85%
44	10.23%	3.19%	13.42%	13.08%
45	10.42%	3.24%	13.66%	13.32%
46	10.61%	3.28%	13.89%	13.53%
47	10.81%	3.31%	14.12%	13.73%
48	10.97%	3.34%	14.31%	13.92%
49	11.13%	3.37%	14.50%	14.09%
50	11.24%	3.40%	14.64%	14.20%
51	11.27%	3.41%	14.68%	14.25%
52	11.22%	3.42%	14.64%	14.19%
53	11.09%	3.41%	14.50%	14.07%
54	10.97%	3.38%	14.35%	13.92%
55	10.86%	3.33%	14.19%	13.73%
56	10.74%	3.25%	13.99%	13.54%
57	10.63%	3.15%	13.78%	13.33%
58	10.50%	3.05%	13.55%	13.12%
59+	10.38%	2.94%	13.32%	12.88%

Marin/Sonoma Mosquito

General Classic Tier 1

2% at 55 ½ | 4% COLA

** All bargaining units have agreed to pay additional cost sharing of 1.75% above the required employee contributions.*

Entry Age	Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Year Total
20	6.95%	2.10%	1.75%	10.80%	10.07%
21	6.98%	2.15%	1.75%	10.88%	10.18%
22	7.00%	2.21%	1.75%	10.96%	10.28%
23	7.00%	2.27%	1.75%	11.02%	10.39%
24	7.00%	2.33%	1.75%	11.08%	10.48%
25	7.01%	2.39%	1.75%	11.15%	10.58%
26	7.01%	2.44%	1.75%	11.20%	10.67%
27	6.99%	2.51%	1.75%	11.25%	10.74%
28	6.97%	2.56%	1.75%	11.28%	10.83%
29	6.95%	2.62%	1.75%	11.32%	10.89%
30	6.93%	2.67%	1.75%	11.35%	10.96%
31	7.03%	2.73%	1.75%	11.51%	11.14%
32	7.16%	2.77%	1.75%	11.68%	11.32%
33	7.28%	2.83%	1.75%	11.86%	11.52%
34	7.40%	2.89%	1.75%	12.04%	11.72%
35	7.53%	2.95%	1.75%	12.23%	11.93%
36	7.65%	3.02%	1.75%	12.42%	12.12%
37	7.79%	3.08%	1.75%	12.62%	12.31%
38	7.93%	3.14%	1.75%	12.82%	12.52%
39	8.06%	3.21%	1.75%	13.02%	12.72%
40	8.19%	3.27%	1.75%	13.21%	12.93%
41	8.34%	3.33%	1.75%	13.42%	13.11%
42	8.49%	3.38%	1.75%	13.62%	13.33%
43	8.65%	3.40%	1.75%	13.80%	13.50%
44	8.79%	3.44%	1.75%	13.98%	13.66%
45	8.95%	3.47%	1.75%	14.17%	13.85%
46	9.12%	3.51%	1.75%	14.38%	14.03%
47	9.30%	3.53%	1.75%	14.58%	14.20%
48	9.48%	3.55%	1.75%	14.78%	14.37%
49	9.67%	3.58%	1.75%	15.00%	14.56%
50	9.86%	3.60%	1.75%	15.21%	14.75%
51	10.05%	3.60%	1.75%	15.40%	14.94%
52	10.22%	3.59%	1.75%	15.56%	15.07%
53	10.39%	3.55%	1.75%	15.69%	15.19%
54	10.53%	3.50%	1.75%	15.78%	15.29%
55	10.63%	3.42%	1.75%	15.80%	15.29%
56	10.66%	3.33%	1.75%	15.74%	15.22%
57	10.60%	3.23%	1.75%	15.58%	15.10%
58	10.49%	3.10%	1.75%	15.34%	14.90%
59+	10.37%	2.99%	1.75%	15.11%	14.65%

Novato Fire

Safety Classic Tier 1

3% at 50 | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	9.95%	5.37%	15.32%	14.39%
21	10.09%	5.34%	15.43%	14.52%
22	10.23%	5.44%	15.67%	14.80%
23	10.37%	5.57%	15.94%	15.08%
24	10.52%	5.68%	16.20%	15.38%
25	10.67%	5.81%	16.48%	15.67%
26	10.82%	5.89%	16.71%	15.93%
27	10.98%	5.98%	16.96%	16.20%
28	11.13%	6.09%	17.22%	16.50%
29	11.29%	6.19%	17.48%	16.79%
30	11.46%	6.20%	17.66%	16.97%
31	11.62%	6.24%	17.86%	17.18%
32	11.80%	6.34%	18.14%	17.45%
33	11.98%	6.43%	18.41%	17.72%
34	12.15%	6.56%	18.71%	18.04%
35	12.35%	6.68%	19.03%	18.36%
36	12.55%	6.76%	19.31%	18.61%
37	12.75%	6.82%	19.57%	18.88%
38	12.96%	6.88%	19.84%	19.13%
39	13.16%	6.94%	20.10%	19.37%
40	13.34%	7.01%	20.35%	19.60%
41	13.53%	7.09%	20.62%	19.84%
42	13.69%	7.17%	20.86%	20.07%
43	13.83%	7.27%	21.10%	20.27%
44	13.93%	7.31%	21.24%	20.38%
45	13.98%	7.36%	21.34%	20.46%
46	13.99%	7.43%	21.42%	20.51%
47	13.95%	7.52%	21.47%	20.51%
48	13.86%	7.62%	21.48%	20.49%
49+	13.76%	7.75%	21.51%	20.47%

Novato Fire

Safety Classic Tier 2

3% at 55 | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	9.95%	4.53%	14.48%	13.43%
21	10.09%	4.65%	14.74%	13.69%
22	10.23%	4.77%	15.00%	13.96%
23	10.37%	4.89%	15.26%	14.25%
24	10.53%	5.03%	15.56%	14.53%
25	10.67%	5.13%	15.80%	14.78%
26	10.82%	5.26%	16.08%	15.10%
27	10.97%	5.35%	16.32%	15.42%
28	11.13%	5.44%	16.57%	15.72%
29	11.29%	5.53%	16.82%	16.05%
30	11.45%	5.62%	17.07%	16.35%
31	11.62%	5.69%	17.31%	16.65%
32	11.80%	5.75%	17.55%	16.96%
33	11.97%	5.83%	17.80%	17.25%
34	12.15%	5.89%	18.04%	17.55%
35	12.35%	5.96%	18.31%	17.84%
36	12.55%	6.02%	18.57%	18.10%
37	12.75%	6.08%	18.83%	18.31%
38	12.96%	6.13%	19.09%	18.58%
39	13.16%	6.20%	19.36%	18.86%
40	13.34%	6.30%	19.64%	19.14%
41	13.53%	6.39%	19.92%	19.41%
42	13.69%	6.48%	20.17%	19.67%
43	13.83%	6.59%	20.42%	19.89%
44	13.93%	6.69%	20.62%	20.07%
45	13.98%	6.79%	20.77%	20.21%
46	13.99%	6.85%	20.84%	20.07%
47	13.95%	6.93%	20.88%	20.03%
48	13.85%	7.04%	20.89%	19.98%
49+	13.76%	7.13%	20.89%	19.92%

Novato Fire

General Classic Tier 1

2% at 55 | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	6.95%	2.09%	9.04%	8.29%
21	6.97%	2.14%	9.11%	8.40%
22	7.00%	2.19%	9.19%	8.50%
23	7.00%	2.26%	9.26%	8.59%
24	7.00%	2.31%	9.31%	8.69%
25	7.01%	2.35%	9.36%	8.76%
26	7.01%	2.39%	9.40%	8.84%
27	7.00%	2.44%	9.44%	8.91%
28	6.97%	2.50%	9.47%	8.98%
29	6.95%	2.55%	9.50%	9.05%
30	6.92%	2.60%	9.52%	9.11%
31	7.04%	2.65%	9.69%	9.28%
32	7.17%	2.69%	9.86%	9.46%
33	7.27%	2.76%	10.03%	9.66%
34	7.40%	2.82%	10.22%	9.86%
35	7.53%	2.88%	10.41%	10.06%
36	7.66%	2.93%	10.59%	10.24%
37	7.79%	2.99%	10.78%	10.43%
38	7.92%	3.05%	10.97%	10.63%
39	8.06%	3.10%	11.16%	10.82%
40	8.20%	3.16%	11.36%	11.03%
41	8.34%	3.22%	11.56%	11.19%
42	8.49%	3.27%	11.76%	11.41%
43	8.64%	3.29%	11.93%	11.58%
44	8.79%	3.30%	12.09%	11.73%
45	8.96%	3.33%	12.29%	11.91%
46	9.13%	3.35%	12.48%	12.07%
47	9.31%	3.37%	12.68%	12.23%
48	9.48%	3.38%	12.86%	12.41%
49	9.67%	3.40%	13.07%	12.59%
50	9.85%	3.44%	13.29%	12.78%
51	10.05%	3.42%	13.47%	12.96%
52	10.23%	3.41%	13.64%	13.10%
53	10.39%	3.38%	13.77%	13.23%
54	10.54%	3.33%	13.87%	13.33%
55	10.63%	3.26%	13.89%	13.34%
56	10.66%	3.17%	13.83%	13.27%
57	10.61%	3.06%	13.67%	13.15%
58	10.50%	2.95%	13.45%	12.95%
59+	10.38%	2.84%	13.22%	12.72%

Southern Marin Fire

Safety Classic Tier 1

3% at 50 | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	9.95%	5.25%	15.20%	14.35%
21	10.10%	5.23%	15.33%	14.47%
22	10.23%	5.34%	15.57%	14.76%
23	10.38%	5.45%	15.83%	15.04%
24	10.52%	5.57%	16.09%	15.33%
25	10.67%	5.67%	16.34%	15.62%
26	10.82%	5.75%	16.57%	15.88%
27	10.97%	5.85%	16.82%	16.15%
28	11.13%	5.94%	17.07%	16.43%
29	11.28%	6.05%	17.33%	16.73%
30	11.45%	6.06%	17.51%	16.91%
31	11.62%	6.10%	17.72%	17.12%
32	11.80%	6.18%	17.98%	17.39%
33	11.97%	6.28%	18.25%	17.66%
34	12.15%	6.40%	18.55%	17.97%
35	12.35%	6.53%	18.88%	18.29%
36	12.55%	6.60%	19.15%	18.55%
37	12.75%	6.66%	19.41%	18.80%
38	12.96%	6.71%	19.67%	19.05%
39	13.15%	6.78%	19.93%	19.30%
40	13.34%	6.84%	20.18%	19.54%
41	13.53%	6.91%	20.44%	19.78%
42	13.68%	7.00%	20.68%	20.00%
43	13.83%	7.09%	20.92%	20.21%
44	13.93%	7.13%	21.06%	20.31%
45	13.98%	7.18%	21.16%	20.40%
46	13.99%	7.26%	21.25%	20.44%
47	13.95%	7.34%	21.29%	20.44%
48	13.86%	7.44%	21.30%	20.42%
49+	13.76%	7.56%	21.32%	20.40%

Southern Marin Fire

Safety Classic Tier 2

3% at 55 | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	9.95%	4.46%	14.41%	13.38%
21	10.10%	4.56%	14.66%	13.65%
22	10.23%	4.70%	14.93%	13.93%
23	10.38%	4.81%	15.19%	14.21%
24	10.52%	4.94%	15.46%	14.48%
25	10.67%	5.03%	15.70%	14.74%
26	10.81%	5.15%	15.96%	15.06%
27	10.97%	5.23%	16.20%	15.38%
28	11.13%	5.31%	16.44%	15.68%
29	11.29%	5.41%	16.70%	15.99%
30	11.46%	5.48%	16.94%	16.30%
31	11.63%	5.55%	17.18%	16.59%
32	11.80%	5.62%	17.42%	16.90%
33	11.98%	5.69%	17.67%	17.19%
34	12.16%	5.75%	17.91%	17.48%
35	12.35%	5.82%	18.17%	17.78%
36	12.55%	5.88%	18.43%	18.04%
37	12.75%	5.93%	18.68%	18.25%
38	12.96%	5.98%	18.94%	18.52%
39	13.15%	6.06%	19.21%	18.79%
40	13.34%	6.15%	19.49%	19.08%
41	13.53%	6.23%	19.76%	19.35%
42	13.69%	6.33%	20.02%	19.61%
43	13.84%	6.43%	20.27%	19.83%
44	13.92%	6.54%	20.46%	20.01%
45	13.98%	6.63%	20.61%	20.13%
46	13.99%	6.68%	20.67%	20.00%
47	13.94%	6.77%	20.71%	19.97%
48	13.86%	6.87%	20.73%	19.91%
49+	13.76%	6.95%	20.71%	19.86%

Southern Marin Fire

Safety Classic Tier 2A

3% at 55 | 3% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	9.56%	4.06%	13.62%	12.65%
21	9.68%	4.16%	13.84%	12.89%
22	9.83%	4.27%	14.10%	13.15%
23	9.97%	4.37%	14.34%	13.42%
24	10.10%	4.49%	14.59%	13.67%
25	10.25%	4.57%	14.82%	13.91%
26	10.38%	4.68%	15.06%	14.20%
27	10.54%	4.76%	15.30%	14.50%
28	10.69%	4.83%	15.52%	14.79%
29	10.84%	4.92%	15.76%	15.08%
30	11.00%	4.99%	15.99%	15.37%
31	11.15%	5.05%	16.20%	15.65%
32	11.31%	5.12%	16.43%	15.93%
33	11.48%	5.18%	16.66%	16.21%
34	11.66%	5.23%	16.89%	16.50%
35	11.85%	5.29%	17.14%	16.77%
36	12.02%	5.35%	17.37%	17.01%
37	12.21%	5.40%	17.61%	17.20%
38	12.39%	5.44%	17.83%	17.43%
39	12.56%	5.51%	18.07%	17.68%
40	12.71%	5.59%	18.30%	17.90%
41	12.85%	5.67%	18.52%	18.13%
42	12.96%	5.75%	18.71%	18.33%
43	13.03%	5.85%	18.88%	18.49%
44	13.06%	5.94%	19.00%	18.58%
45	13.06%	6.02%	19.08%	18.65%
46	13.00%	6.08%	19.08%	18.47%
47	12.93%	6.15%	19.08%	18.40%
48	13.34%	6.24%	19.58%	18.82%
49+	13.76%	6.32%	20.08%	19.27%

Southern Marin Fire

General Classic Tier 1

2.7% at 55 | 4% COLA

Entry Age	Normal Cost	COLA	Total	Prior Year Total
20	8.89%	2.46%	11.35%	10.52%
21	8.88%	2.55%	11.43%	10.64%
22	8.87%	2.63%	11.50%	10.74%
23	8.85%	2.70%	11.55%	10.85%
24	8.81%	2.77%	11.58%	10.92%
25	8.78%	2.80%	11.58%	10.95%
26	8.93%	2.86%	11.79%	11.18%
27	9.08%	2.91%	11.99%	11.42%
28	9.23%	2.97%	12.20%	11.67%
29	9.38%	3.03%	12.41%	11.91%
30	9.55%	3.09%	12.64%	12.16%
31	9.71%	3.14%	12.85%	12.39%
32	9.88%	3.18%	13.06%	12.62%
33	10.04%	3.26%	13.30%	12.87%
34	10.22%	3.33%	13.55%	13.13%
35	10.40%	3.40%	13.80%	13.41%
36	10.57%	3.45%	14.02%	13.63%
37	10.76%	3.50%	14.26%	13.87%
38	10.95%	3.55%	14.50%	14.12%
39	11.15%	3.61%	14.76%	14.37%
40	11.36%	3.66%	15.02%	14.63%
41	11.57%	3.71%	15.28%	14.87%
42	11.80%	3.76%	15.56%	15.15%
43	12.03%	3.77%	15.80%	15.39%
44	12.27%	3.77%	16.04%	15.60%
45	12.50%	3.77%	16.27%	15.82%
46	12.74%	3.79%	16.53%	16.04%
47	12.96%	3.79%	16.75%	16.22%
48	13.18%	3.80%	16.98%	16.41%
49	13.36%	3.81%	17.17%	16.58%
50	13.48%	3.84%	17.32%	16.71%
51	13.51%	3.82%	17.33%	16.74%
52	13.46%	3.80%	17.26%	16.64%
53	13.31%	3.75%	17.06%	16.46%
54+	13.16%	3.69%	16.85%	16.27%

City of San Rafael

Safety PEPRA Tier 3 | 2.7% at 57 | 2% COLA

Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Total
11.38%	3.61%	1.00%	15.99%	15.40%

* All safety bargaining units have agreed to pay additional cost sharing of 1% above the required employee contributions.

City of San Rafael

General PEPRA Tier 3 | 2% at 62 | 2% COLA

These rates apply to all bargaining units *except* SEIU Supervisory and SEIU Miscellaneous.

Refer to the following section on this page for the San Rafael General PEPRA Tier 3 rates for the SEIU Supervisory and SEIU Miscellaneous bargaining units.

Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Total
7.58%	2.13%	1.00%	10.71%	10.22%

* Most bargaining units have agreed to pay additional cost sharing of 1% above the required employee contributions.

City of San Rafael

General PEPRA Tier 3 | 2% at 62 | 2% COLA

These rates apply only to the following bargaining units:

SEIU Supervisory
SEIU Miscellaneous

Refer to the section immediately above for the San Rafael General PEPRA Tier 3 rates for all other bargaining units.

Normal Cost	COLA	Total	Prior Total
7.58%	2.13%	9.71%	9.22%

County of Marin

Safety PEPRA Tier 3 | 2.7% at 57 | 2% COLA

Novato Fire

Safety PEPRA Tier 3A | 2.7% at 57 | 2% COLA

Normal Cost	COLA	Total	Prior Total
11.38%	3.61%	14.99%	14.40%

Novato Fire

Safety PEPRA Tier 3 | 2.7% at 57 | 4% COLA

Southern Marin Fire

Safety PEPRA Tier 3 | 2.7% at 57 | 4% COLA

Normal Cost	COLA	Total	Prior Total
12.54%	5.24%	17.78%	17.32%

Southern Marin Fire

Safety PEPRA Tier 3A | 2.7% at 57 | 3% COLA

Normal Cost	COLA	Total	Prior Total
11.59%	4.82%	16.41%	16.82%

County of Marin

General PEPRA Tier 5 | 2% at 62 | 2% COLA

LAFCO

General PEPRA Tier 4 | 2% at 62 | 2% COLA

Marin Superior Court

General PEPRA Tier 5 | 2% at 62 | 2% COLA

Novato Fire

General PEPRA Tier 2A | 2% at 62 | 2% COLA

Normal Cost	COLA	Total	Prior Total
7.58%	2.13%	9.71%	9.22%

Marin City CSD

General PEPRA Tier 2 | 2% at 62 | 4% COLA

Novato Fire

General PEPRA Tier 2 | 2% at 62 | 4% COLA

Southern Marin Fire

General PEPRA Tier 2 | 2% at 62 | 4% COLA

Tamalpais CSD

General PEPRA Tier 2 | 2% at 62 | 4% COLA

Normal Cost	COLA	Total	Prior Total
7.97%	2.78%	10.75%	10.25%

Marin/Sonoma Mosquito

General PEPRA Tier 2 | 2% at 62 | 4% COLA

Normal Cost	COLA	Add'l Cost Sharing*	Total	Prior Total
7.97%	2.78%	1.75%	12.50%	12.00%

Frequently Asked Questions

Which retirement tier am I in?

Your retirement tier is printed on your Annual Benefit Statements. You can also contact MCERA at (415) 473-6147 and our staff will look up the information for you.

Is my future retirement benefit based on my contributions?

No. MCERA is a defined benefit plan, which means that your future service retirement benefit is calculated using a formula that is based on your age at retirement, your service credit, and your highest average compensation. Your accumulated contributions and interest do not factor in to the calculation of a service retirement benefit.

Does my contribution account earn interest?

Yes. Your account receives interest every June 30 and December 31 on the previous six-month balance. The current interest rate and the amount you received are on your annual benefit statement. If you terminate employment and decide to withdraw your MCERA account, all of your member contributions and earned interest will be refunded to you.

Can I increase my contributions?

No. Employee contribution rates are recommended by MCERA's actuary and adopted by the Retirement Board in accordance with the law. Also, because this is a defined benefit plan your retirement benefit is determined by a fixed formula that does not take your contributions into consideration. An increase in your contributions would not result in an increased service retirement benefit.

If you participate in a deferred compensation plan, such as a 457(b) plan offered by your employer, you may be able to increase your contributions to that account and increase your future benefit from that plan. We recommend contacting the plan provider for more information.

Can I borrow from my account?

No. The money you contribute is held solely for the purpose of paying a future benefit or refunded to you if you terminate employment and elect to end your MCERA membership.

Why is my contribution rate different from my coworker's rate?

Member contribution rates are based on a number of factors. For **Classic members**, your contribution rate is determined by your retirement tier and your age at entry or re-entry into MCERA membership, or your age at entry into a prior reciprocal retirement system. The younger you are when you enter membership in a Classic tier, the lower your contribution rate will be. Contribution rates for **PEPRA members** are determined by tier only, and are the same for all members within that tier regardless of age at entry into membership.

Do I have to withdraw my contributions if I leave employment and don't retire?

No. If you terminate employment with one of MCERA's participating employers you have the option to leave your member contributions and interest on deposit and retire at a later date. If you have at least 5 years of service credit, including purchased and reciprocal service, you are vested and can retire when you have met all eligibility requirements. If you have less than 5 years of service credit your earliest retirement eligibility occurs at age 70.

mcera



Employee Contribution Rates

Effective July 1, 2021

Marin County Employees' Retirement Association
One McInnis Parkway, Suite 100
San Rafael, CA 94903-2764

(415) 473-6147 Main
(415) 473-3612 Fax
MCERA.org

Active Member Benefits (415) 473-4148
MCERABenefits@marincounty.org

Retired Member Benefits (415) 473-4149
MCERARetirees@marincounty.org