



RECIPROCITY ELECTION

Marin County Employees' Retirement Association
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SECTION 1: MEMBER INFORMATION			
LAST NAME	FIRST NAME	SOCIAL SECURITY #	BIRTH DATE
STREET ADDRESS		PHONE NUMBER	
CITY	STATE	ZIP CODE	PERSONAL EMAIL ADDRESS

SECTION 2: MCERA INFORMATION	
EMPLOYER	MEMBERSHIP DATE

SECTION 3: PRIOR RETIREMENT SYSTEM INFORMATION			
<i>Enter your prior retirement systems and employers in order, with your most recent listed first.</i>			
RETIREMENT SYSTEM 1	EMPLOYER	MEMBERSHIP DATE	TERMINATION DATE
Did you establish reciprocity when you entered/left this system? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure			
RETIREMENT SYSTEM 2	EMPLOYER	MEMBERSHIP DATE	TERMINATION DATE
Did you establish reciprocity when you entered/left this system? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure			
RETIREMENT SYSTEM 3	EMPLOYER	MEMBERSHIP DATE	TERMINATION DATE
Did you establish reciprocity when you entered/left this system? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure			
RETIREMENT SYSTEM 4	EMPLOYER	MEMBERSHIP DATE	TERMINATION DATE
Did you establish reciprocity when you entered/left this system? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure			

SECTION 4: ACKNOWLEDGEMENT & SIGNATURE	
<p>I certify that I left my funds on deposit with my prior employer's retirement system.</p> <p>I understand that by accepting employment in a specific 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 I understand that in order to retain the benefits of reciprocity my contributions may not be withdrawn from MCERA or any reciprocal public agency retirement system while I am in employment as a member of MCERA or any reciprocal public agency. I also understand that by establishing reciprocity I may pay a higher contribution rate. Furthermore, this information may be shared with the other retirement system(s).</p> <p>Upon signing and returning this document I am electing to coordinate retirement benefit rights between reciprocal retirement systems, where applicable, and I intend to retire from all reciprocal systems concurrently.</p>	
MEMBER SIGNATURE	DATE



RECIPROCALITY INFORMATION

Overview

Reciprocity allows MCERA members to move from one retirement system in California to another and maintain earned retirement benefits. It gives you portability by allowing you to link your service credit and highest average compensation between all of your reciprocal systems. By establishing reciprocity your total retirement benefits may actually increase.

Reciprocal Retirement Systems

MCERA has reciprocal agreements with 19 other California counties operating under the County Employees' Retirement Law of 1937 (1937 Act), the California Public Employees' Retirement System (CalPERS), the California State Teachers' Retirement System (CalSTRS), the San Francisco Employees' Retirement System (SFERS) and other public retirement systems that have a reciprocal agreement with CalPERS. Contact our office to verify whether a system has reciprocity with MCERA.

Reciprocity Requirements

To establish and maintain reciprocity you must meet the following requirements:

- You must terminate active membership in one system and establish active membership in the new system within six months (180 days).
- You must have a clean break in service from the previous system before entering the new one, with no overlapping service credit. Receiving payment for vacation time with the previous system while making retirement contributions in the new system is one example of an overlap in service credit.
- Your retirement contributions must remain on deposit with all reciprocal systems.
- You must make the election to establish reciprocity with all retirement systems.
- You must retire from all reciprocal retirement systems on the same date.

Advantages of Reciprocity

- The service credit earned in all reciprocal systems will combine to help you meet all vesting and retirement eligibility requirements. This means you don't "start over" when you move between systems.
- Your highest average compensation earned in any retirement system will be used by all systems to calculate your retirement benefit.
- **Classic Members:** If your new retirement system uses age-based retirement contribution rates, you will pay retirement contributions based on your age at entry into your first system. Generally, the younger you are when you begin membership the lower your contribution rate.
- **Classic Members:** If your membership date with your first reciprocal system was prior to January 1, 2013, you might be eligible for the tier and benefit levels in place with your new system as of December 31, 2012.

“Is reciprocity right for me?”

Reciprocity has significant advantages but is not the right election for everyone. If you have questions about whether establishing reciprocity is right for you please contact MCERA at (415) 473-6147 before making your election.

How to Establish Reciprocity

Complete and return the Reciprocity Election form to MCERA. We will verify your information with the retirement systems you name and notify you when reciprocity has been established.