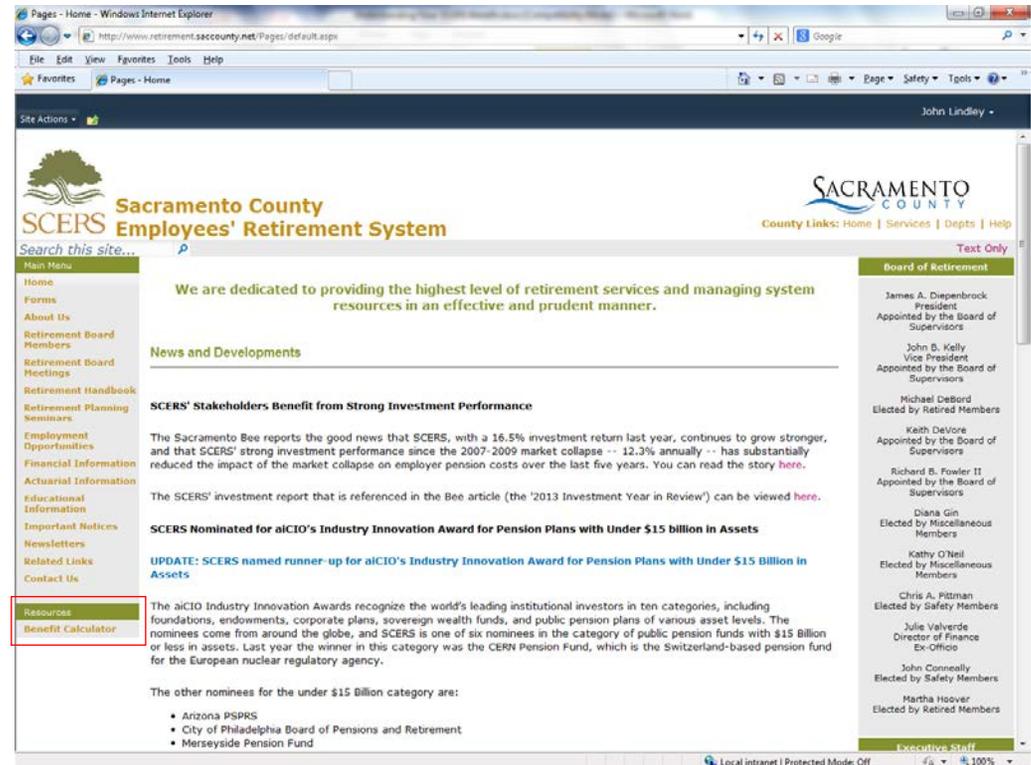


# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

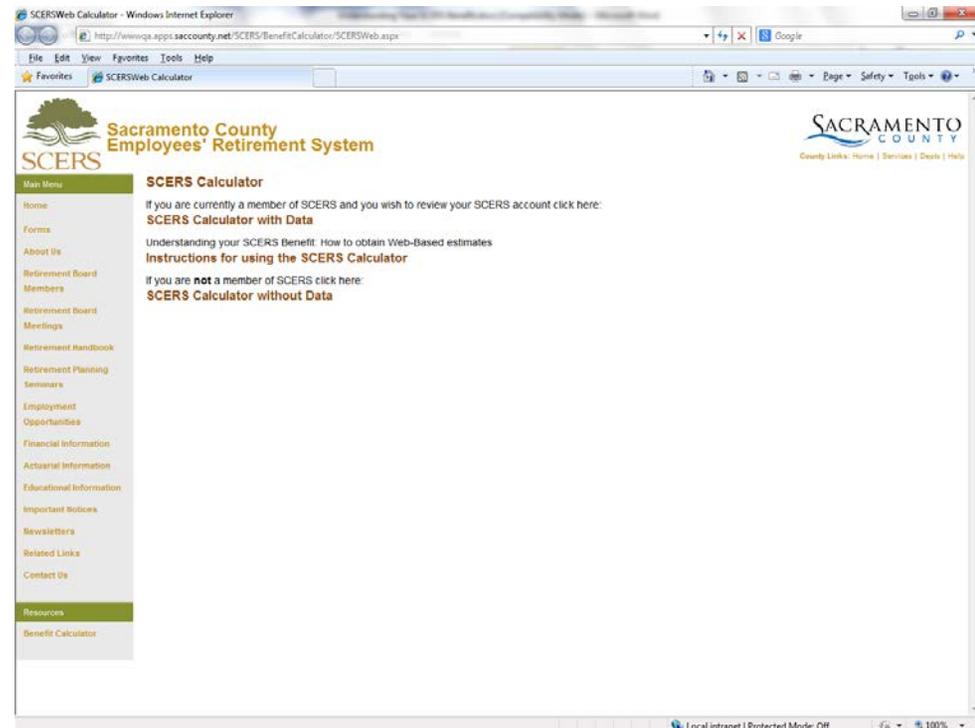
1. Go to the SCERS Web site at <http://www.scers.org>.
2. Click on **Benefit Calculator** under the Resources section.



# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

3. If you are a current SCERS member, click the link for  
**SCERS Calculator with Data**

If you are not a SCERS member,  
then click the link for  
**SCERS Calculator without Data**  
and go to page 11.



# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

4. Enter your employee ID, or SCERS assigned number, and password.\*

Click on **Calculator**.

If you have used the calculator before, but have forgotten your password, enter your employee ID and click the link under **Forgot your Password?**

If you want to change your password, enter both your employee ID & existing password and click on the link under **Change your Password**.

\*Your employee ID can be found on your paycheck.

If you do not know your password, please contact SCERS at [sacretire@saccounty.net](mailto:sacretire@saccounty.net) or call 916-874-9119. Please provide your employee ID.

The screenshot shows a web browser window displaying the Sacramento County Employees' Retirement System (SCERS) website. The page is titled "SCERS Calculator" and "Member Login". It features a login form with two input fields: "Your Employee ID or SCERS assigned number:" and "and your Password:". Below the fields is a "Calculator" button. There are also links for "Forgot your Password?" and "Change your Password". The page includes a navigation menu on the left with categories like "Home", "Forms", "About Us", "Retirement Board", "Members", "Meetings", "Retirement Handbook", "Retirement Planning", "Seminars", "Employment Opportunities", "Financial Information", "Actuarial Information", "Educational Information", "Important Notices", "Newsletters", "Related Links", and "Contact Us". The Sacramento County logo is in the top right corner.

# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

5. Review your account information. If you would like to change your security question or email address on file, enter that here and click **Update Information**. Otherwise, click **Continue without Changes**.

The screenshot displays the SCERS Calculator page in a web browser. The browser's address bar shows the URL: <http://www.qa.apps.sacounty.net/SCERS/BenefitCalculator/UpdateSecurityInformation.aspx>. The page features a navigation menu on the left with categories like 'Main Menu', 'Forms', 'Retirement Board', and 'Resources'. The main content area is titled 'SCERS Calculator' and includes a sub-section 'Account Information'. A message reads: 'Please review your account information to verify that the information is accurate.' Below this, there are three mandatory fields: 'Question we'll ask', 'Your Answer', and 'Current Email Address'. At the bottom of the form, there are two buttons: 'Update Information' and 'Continue Without Changes'. A 'LogOff' link is located at the bottom of the main content area. The browser's status bar at the bottom indicates 'Local intranet | Protected Mode: Off' and a zoom level of 100%.

# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

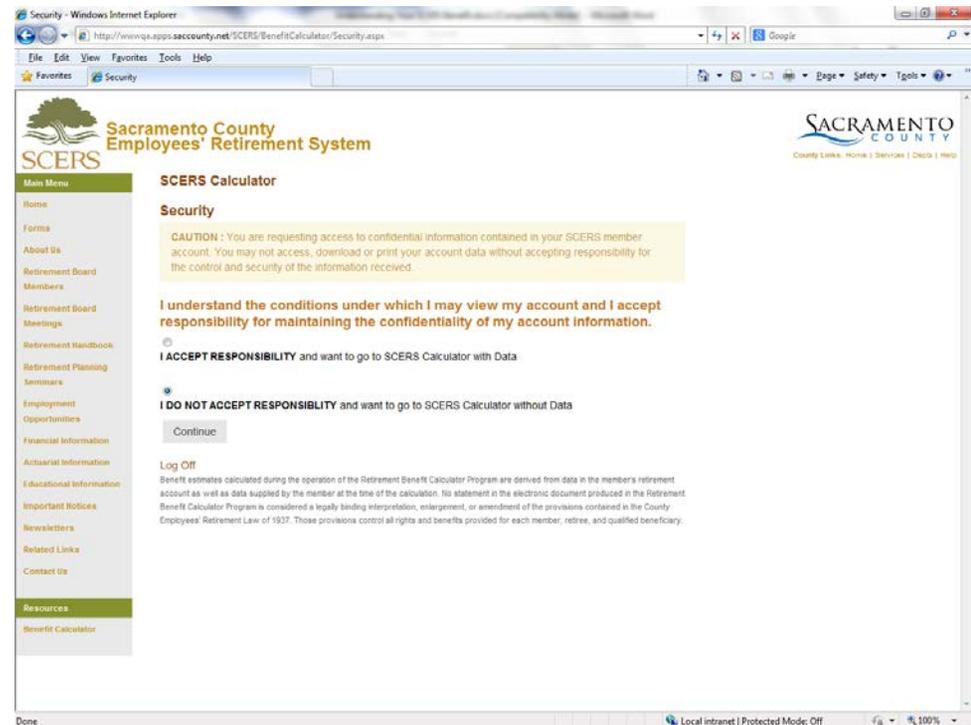
6. Review the responsibility statement and select

“I ACCEPT RESPONSIBILITY and want to go to SCERS Calculators with Data”

or

“I DO NOT ACCEPT RESPONSIBILITY and want to go to SCERS Calculators without data”

Then click **Continue**.



# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

7. Enter in a planned retirement date.

Enter your future work schedule, which can be

- a. Fulltime
- b. Halftime
- c. 4/5 time
- d. None, which will disable any and all future service projections.

Click the grey bar at the bottom of the page to calculate the benefit for your specific membership category and tier.

If you have membership in more than one plan or tier, you will need to repeat the calculation for each membership plan or tier. You must add the estimated retirement allowance for each membership plan or tier to arrive at the total estimated retirement allowance.

The screenshot shows the SCERS Calculator interface. The page title is "Sacramento County Employees' Retirement System (SCERS) - County of Sacramento, California, USA". The URL is "http://www.sccounty.net/SCERS/BenefitCalculator/MemberInformation.aspx". The page features a navigation menu on the left and a main content area. The main content area includes a "SCERS Calculator" section with "Member Account Information" (Login id: 01000000, Log Off), a "Reminder" box, and "Current Information as of Saturday, January 25, 2014". The "Member Birth Date" is Thursday, May 21, 1953; "SCERS Entry Date" is Sunday, July 16, 1989; "Hire Date" is Monday, October 19, 1987; "Total Years of Credited Service" is 26.57088; and "Accounts Receivable Balance" is \$0.00. The "Planned Retirement Date" is 2/28/2014, and the "Your future work schedule" is Fulltime. A "Calculate" button is visible at the bottom of the form. Below the form, a table displays retirement estimates for three tiers:

Current Plan / Tier:	Years of Service Credit:
Safety Tier 2	17.04191
Employee Contributions: \$128,212.85	Employee Interest: \$27,259.14
Sum of Contributions and Interest: \$155,471.99	Estimated Final Monthly Compensation: \$8,239.00
<b>Calculate Benefit for Safety Tier 2</b>	
Plan / Tier: Miscellaneous Tier 1	Years of Service Credit: 1.12136
Employee Contributions: \$5,345.96	Employee Interest: \$761.50
Sum of Contributions and Interest: \$6,107.46	Estimated Final Monthly Compensation: \$8,237.66
<b>Calculate Benefit for Miscellaneous Tier 1</b>	
Plan / Tier: Miscellaneous Tier 3	Years of Service Credit: 8.40781
Employee Contributions: \$7,843.89	Employee Interest: \$11,155.78
Sum of Contributions and Interest: \$18,999.67	Estimated Final Monthly Compensation: \$8,239.00
<b>Calculate Benefit for Miscellaneous Tier 3</b>	
<b>Totals for all plans:</b>	
Employee Contributions: \$141,402.70	Employee Interest: \$39,176.42
<b>Total Employee Contributions and Interest:</b>	<b>\$180,579.12</b>

# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

8. Now you may change your assumptions in the fields that are in text boxes and run another estimate. Click on **Calculate** to obtain a new estimate.

**Unmodified** – Provides monthly payments for life to you and offers a 60% continuance to any spouse or domestic partner married or registered to the retiree at least one year prior to retirement. (Gov. Code § 31760.1)

**Option 1** – Provides monthly payments that are nominally less than the unmodified benefit and offers no continuance to a spouse, registered domestic partner, or other named beneficiary having an insurable interest in your life. However, the accumulated contributions, less the sum of the actual service annuity payment received by you, will be paid to the designated beneficiary. (Gov. Code § 31761)

SCERSWeb Calculator - Windows Internet Explorer  
http://www.sccounty.net/SCERS/BenefitCalculator/BenefitCalculator.aspx

SACRAMENTO COUNTY  
County Links: Home | Services | Dept | Help

SCERS  
Sacramento County Employees' Retirement System

SCERS Calculator  
Logon Id: 01000000 Log Off

**Please Note**  
If you have membership in more than one plan or tier, you will need to repeat the calculation for each membership plan or tier. You must add the estimated retirement allowance for each membership plan or tier to arrive at the total estimated retirement allowance.

**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: 02/21/1953 (MM/DD/YYYY)

Spouse / Domestic Partner Name:

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

\* Planned Retirement Date: 02/28/2014

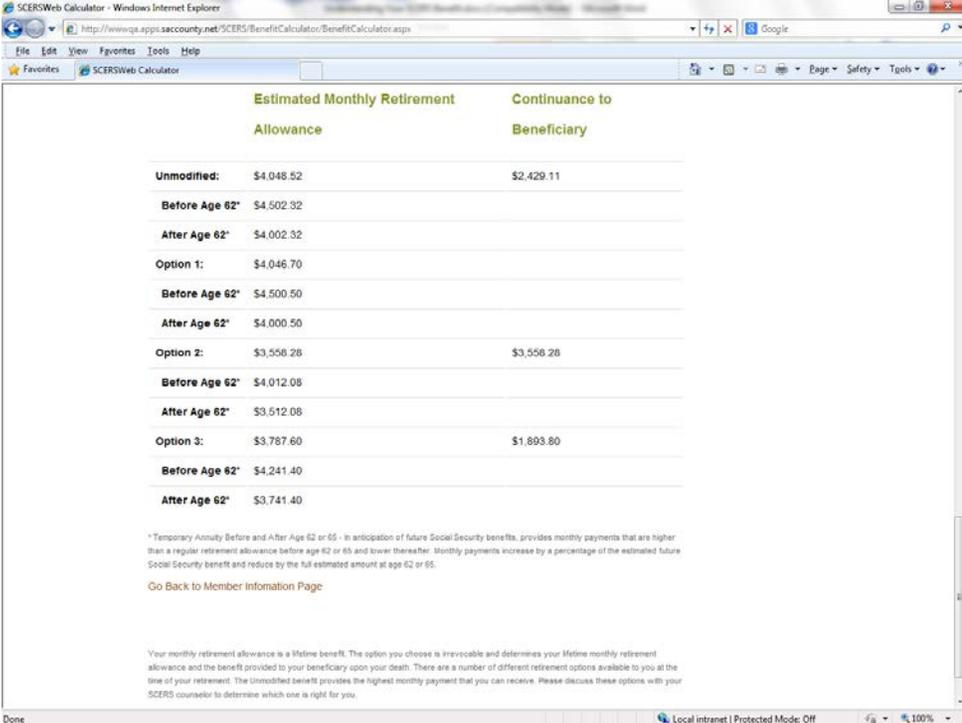
Done Local Intranet | Protected Mode: Off 100%

# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

9. If you enter a spouse/DP birth date and click **Calculate**, then you will also get Option 2 and Option 3 along with the Continuance to Beneficiary.

**Option 2** – Provides monthly payments that are noticeably less than the unmodified benefit and offers a 100% Continuance to a qualified spouse, registered domestic partner, or other named beneficiary having an “insurable interest” in your life.  
(Gov. Code § 31762)

**Option 3** – Provides monthly payments that are noticeably less than the unmodified benefit and offers a 50% continuance to a spouse, registered domestic partner, or other named beneficiary having an “insurable interest” in your life.  
(Gov. Code § 31763)



The screenshot shows a web browser window titled "SCERSWeb Calculator" displaying a table of retirement benefit estimates. The table has two columns: "Estimated Monthly Retirement Allowance" and "Continuance to Beneficiary". The rows represent different options and age groups.

	Estimated Monthly Retirement Allowance	Continuance to Beneficiary
Unmodified:	\$4,048.52	\$2,429.11
Before Age 62*	\$4,502.32	
After Age 62*	\$4,002.32	
Option 1:	\$4,046.70	
Before Age 62*	\$4,500.50	
After Age 62*	\$4,000.50	
Option 2:	\$3,556.26	\$3,556.26
Before Age 62*	\$4,012.08	
After Age 62*	\$3,512.08	
Option 3:	\$3,787.60	\$1,893.80
Before Age 62*	\$4,241.40	
After Age 62*	\$3,741.40	

\* Temporary Annuity Before and After Age 62 or 65 - In anticipation of future Social Security benefits, provides monthly payments that are higher than a regular retirement allowance before age 62 or 65 and lower thereafter. Monthly payments increase by a percentage of the estimated future Social Security benefit and reduce by the full estimated amount at age 62 or 65.

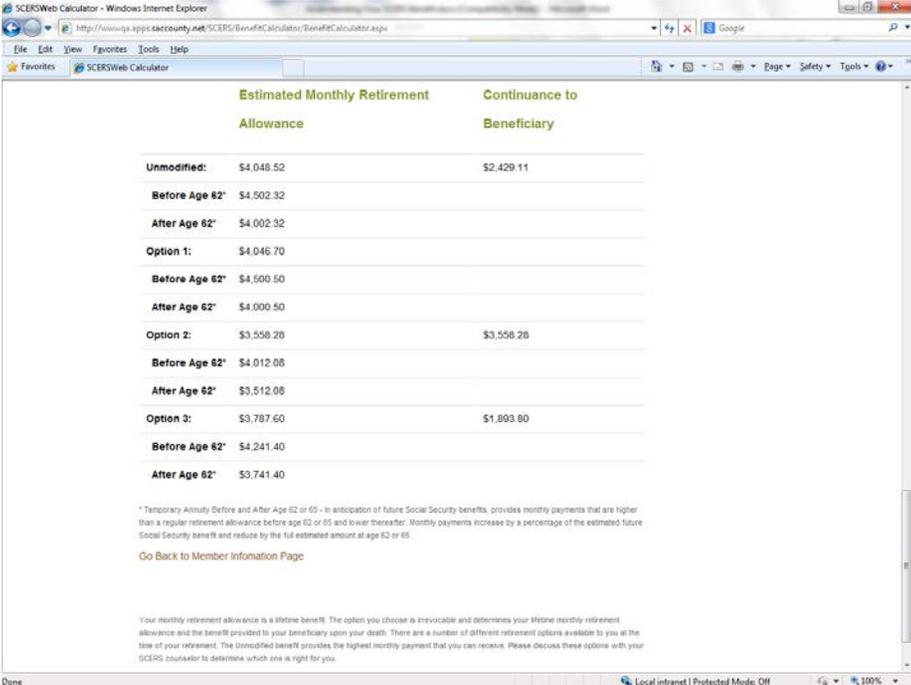
Go Back to Member Information Page

Your monthly retirement allowance is a lifetime benefit. The option you choose is irrevocable and determines your lifetime monthly retirement allowance and the benefit provided to your beneficiary upon your death. There are a number of different retirement options available to you at the time of your retirement. The unmodified benefit provides the highest monthly payment that you can receive. Please discuss these options with your SCERS counselor to determine which one is right for you.

# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

10. If you enter a future Social Security benefit dollar amount provided to you by the Social Security Administration in the Social Security Estimate field and select Age 62 or Age 65, then you will get an estimated retirement allowance with modified benefits.

**Temporary Annuity Before and After Age 62 or 65** - In anticipation of future Social Security benefits, provides monthly payments that are higher than a regular retirement allowance before age 62 or 65 and lower thereafter. Monthly payments increase by a percentage of the estimated future Social Security benefit and reduce by the full estimated amount at age 62 or 65.



The screenshot shows a web browser window titled "SCERSWeb Calculator - Windows Internet Explorer". The address bar shows the URL: <http://www.wpa.apps.state.nj.us/SCERS/BenefitCalculator/BenefitCalculator.aspx>. The page content is titled "Estimated Monthly Retirement Allowance" and "Continuance to Beneficiary". It displays a table of retirement options with columns for "Estimated Monthly Retirement Allowance" and "Continuance to Beneficiary".

	Estimated Monthly Retirement Allowance	Continuance to Beneficiary
Unmodified:	\$4,048.52	\$2,429.11
Before Age 62*	\$4,502.32	
After Age 62*	\$4,002.32	
Option 1:	\$4,046.70	
Before Age 62*	\$4,500.50	
After Age 62*	\$4,000.50	
Option 2:	\$3,556.26	\$3,556.26
Before Age 62*	\$4,012.08	
After Age 62*	\$3,512.08	
Option 3:	\$3,787.60	\$1,893.80
Before Age 62*	\$4,241.40	
After Age 62*	\$3,741.40	

\*Temporary Annuity Before and After Age 62 or 65 - In anticipation of future Social Security benefits, provides monthly payments that are higher than a regular retirement allowance before age 62 or 65 and lower thereafter. Monthly payments increase by a percentage of the estimated future Social Security benefit and reduce by the full estimated amount at age 62 or 65.

[Go Back to Member Information Page](#)

Your monthly retirement allowance is a lifetime benefit. The option you choose is irrevocable and determines your lifetime monthly retirement allowance and the benefit provided to your beneficiary upon your death. There are a number of different retirement options available to you at the time of your retirement. The Unmodified benefit provides the highest monthly payment that you can receive. Please discuss these options with your SCERS counselor to determine which one is right for you.

# UNDERSTANDING YOUR SCERS BENEFIT: HOW TO OBTAIN WEB-BASED ESTIMATES

11. If you are not a member of SCERS or declined the responsibility statement, then you will use the Benefit Calculators without Data.

At a minimum, you must select the Plan & Tier of Membership, then enter data in Member Birth Date, Planned Retirement Date, Estimated Final Monthly Compensation, and Anticipated purchases or other service credits in years.

Click on **Calculate**.

The screenshot shows a web browser window displaying the SCERS Calculator interface. The browser title is "SCERSWeb Calculator - Windows Internet Explorer" and the address bar shows the URL "http://www.sqa.apps.saccounty.net/SCERS/BenefitCalculator/BenefitCalculator.aspx". The page header includes the Sacramento County logo and the text "Sacramento County Employees' Retirement System". A navigation menu on the left lists various options, with "Benefit Calculator" highlighted under the "Resources" section. The main content area is titled "SCERS Calculator" and features a "Please Note" box with a warning about multiple membership plans. Below this is the "Member Information" section, which includes a note: "For a more complete report you can keep for your records, please fill out the fields below". Underneath, there are several input fields: "Name:" with a text box; "\* Member Birth Date:" with a date picker (format MM/DD/YYYY); "Spouse / Domestic Partner Name:" with a text box; "Spouse / DP Birth Date:" with a date picker (format MM/DD/YYYY); and "\* Planned Retirement Date:" with a date picker (format MM/DD/YYYY). The browser's status bar at the bottom indicates "Local intranet | Protected Mode: Off" and a zoom level of "100%".