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.

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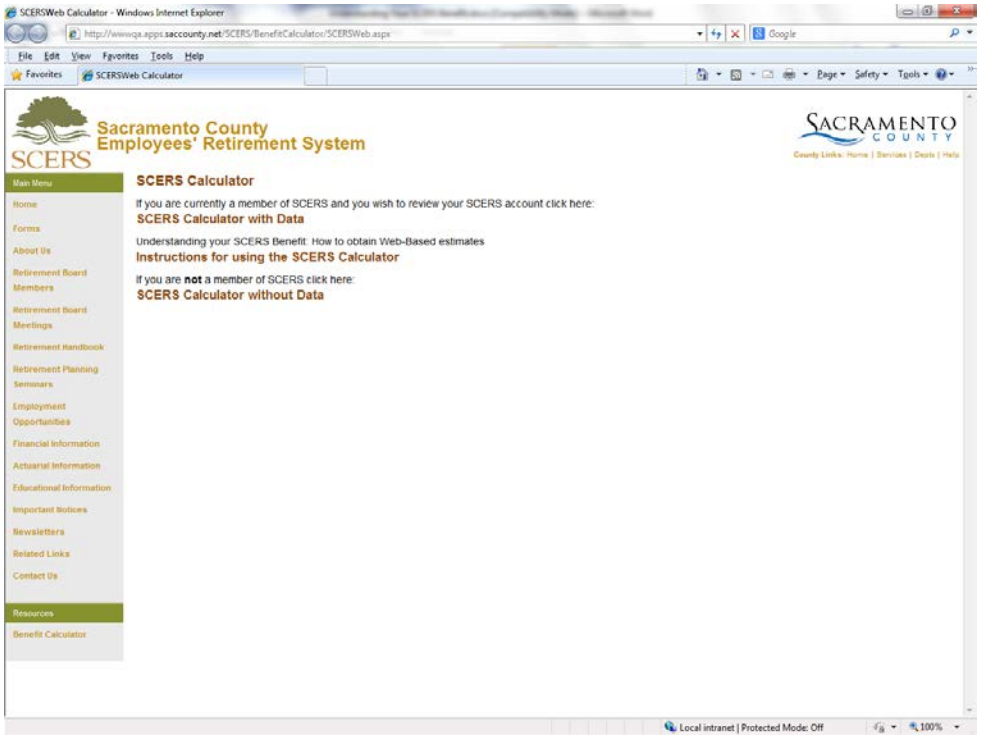
3. If you are a current SCERS member, click the link for

   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.



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

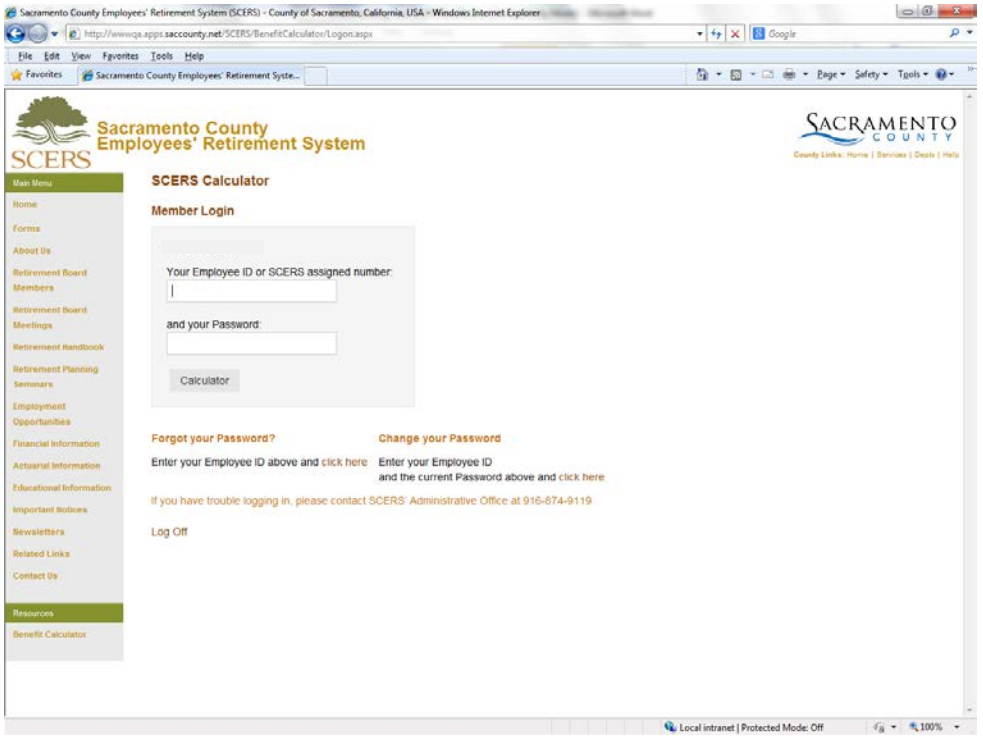
   Click on **Calculator**.

   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 or call 916-874-9119. Please provide your employee ID.



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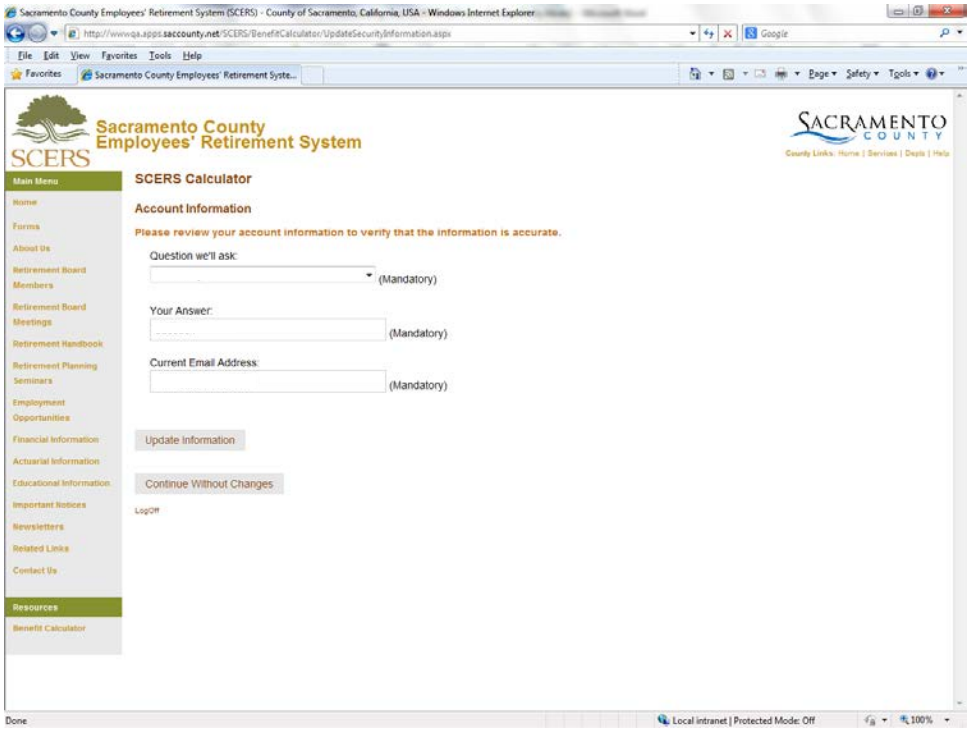
5. Review your account information. If you would like to change your security question or email address on file, enter that here and click **Update Information**. Otherwise, click **Continue without Changes**.



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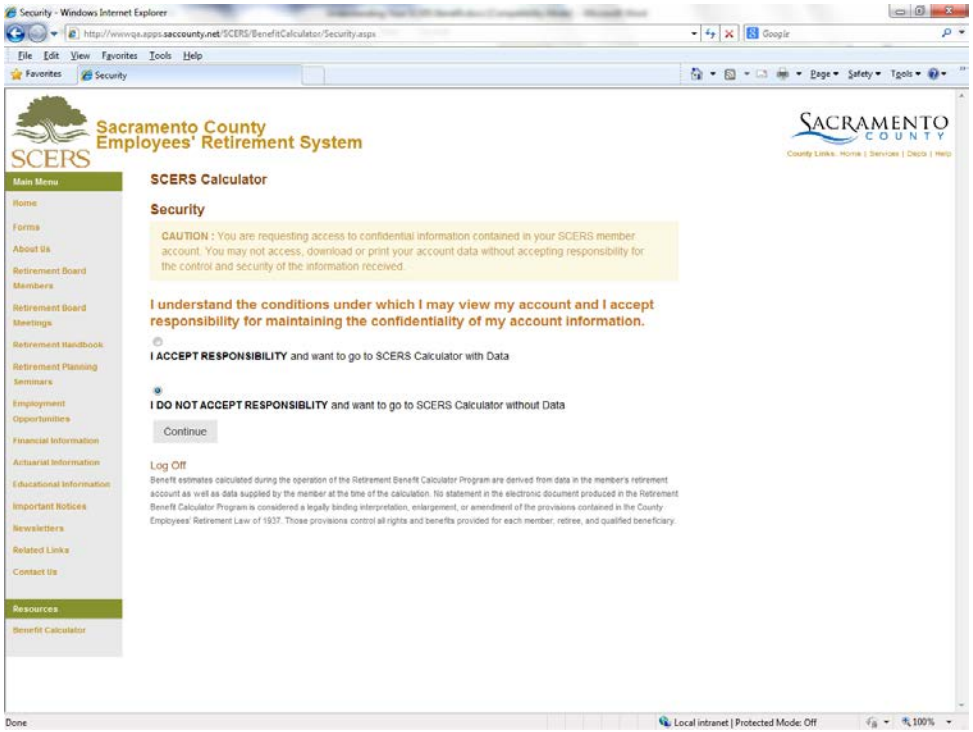
6. Review the responsibility statement and select

   "I ACCEPT RESPONSIBILITY and want to go to SCERS Calculators with Data"

   or

   "I DO NOT ACCEPT RESONSIBILITY and want to go to SCERS Calculators without data"

   Then click **Continue**.



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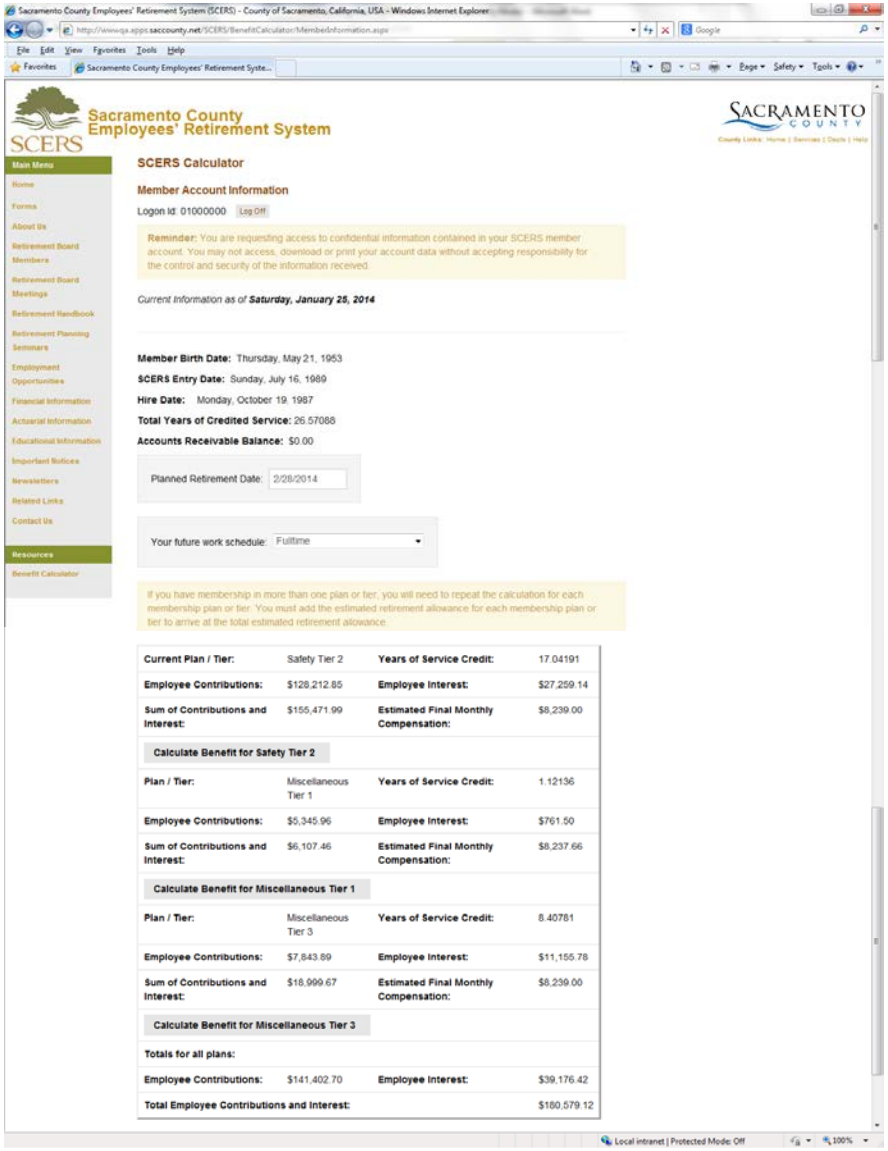
7. Enter in a planned retirement date.

   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.



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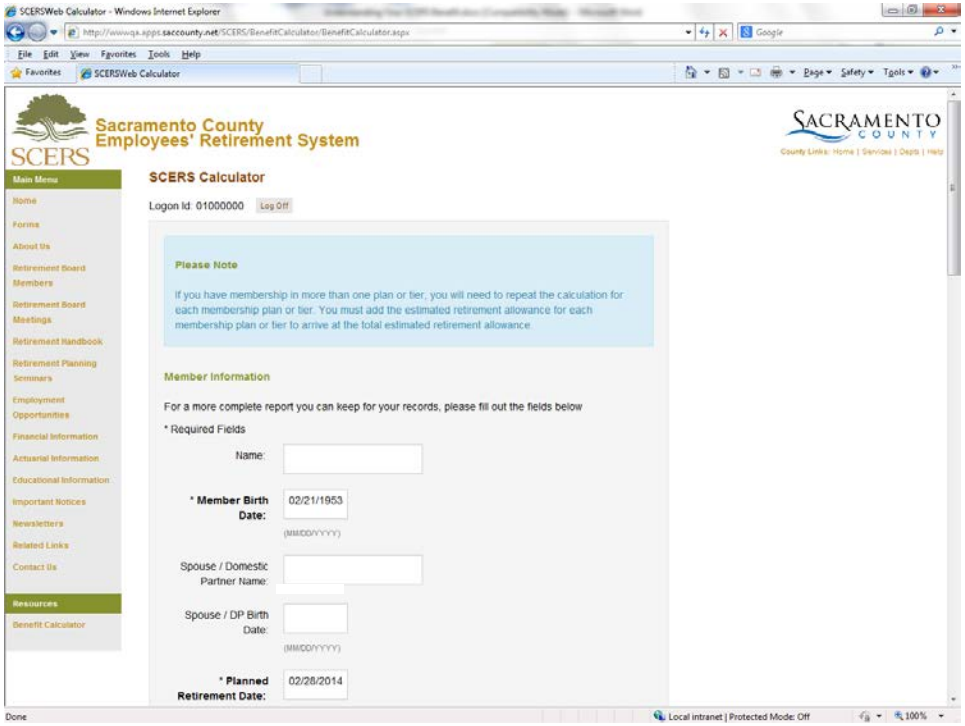
8. Now you may change your assumptions in the fields that are in text boxes and run another estimate. Click on **Calculate** to obtain a new estimate.

   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)



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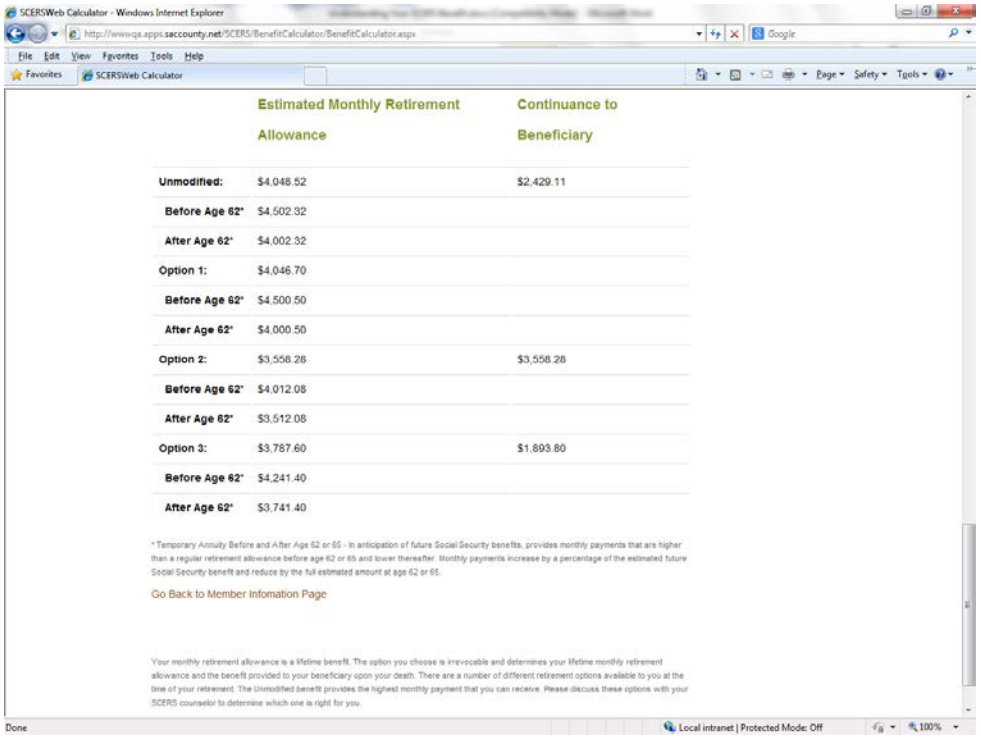
9. If you enter a spouse/DP birth date and click **Calculate**, then you will also get Option 2 and Option 3 along with the Continuance to Beneficiary.

   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)



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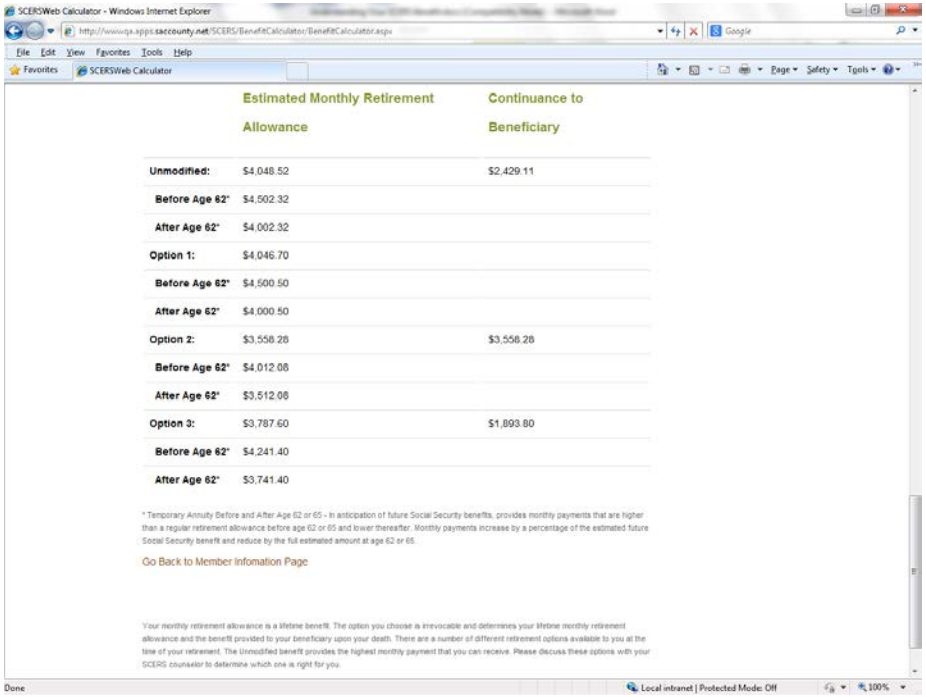
10. If you enter a future Social Security benefit dollar amount provided to you by the Social Security Administration in the Social Security Estimate field and select Age 62 or Age 65, then you will get an estimated retirement allowance with modified benefits.

    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.



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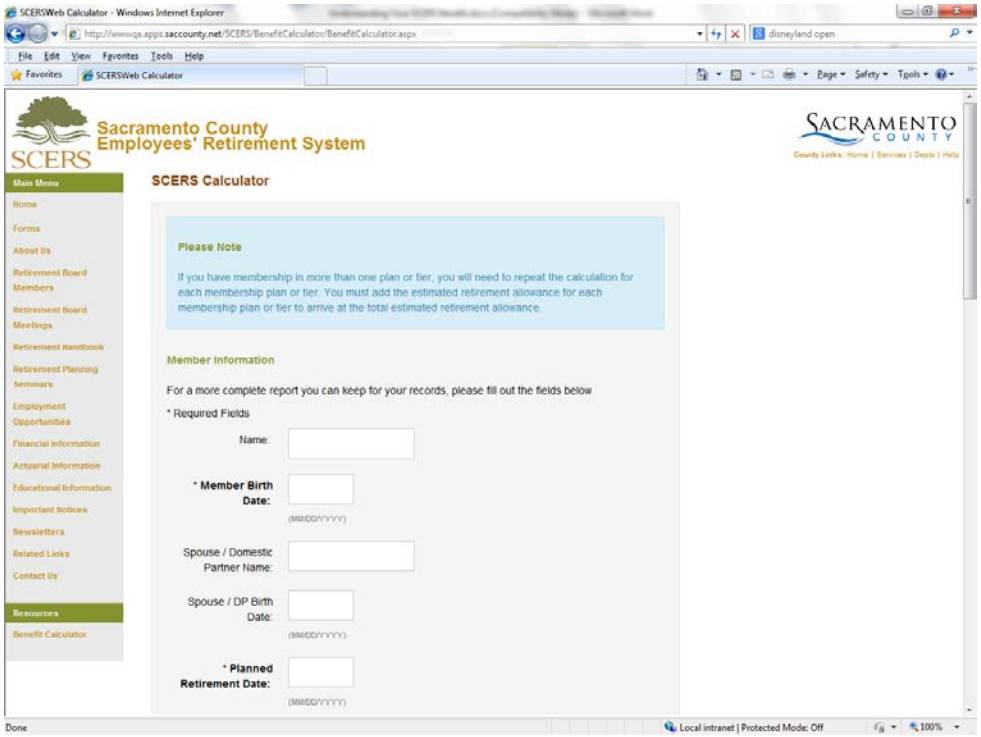
11. If you are not a member of SCERS or declined the responsibility statement, then you will use the Benefit Calculators without Data.

    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**.