

RETIREMENT APPLICATION SUPPORTING DOCUMENTS FOR DEFERRED AND TRANSFERRED MEMBERS



Sonoma County Employees' Retirement Association
433 Aviation Boulevard, Suite 100, Santa Rosa, CA 95403
Tel: (707) 565-8100 / Fax: (707) 565-8102 / www.scretire.org

SCERA members retiring from deferred/transferred status must provide the following when applying for retirement:

- ✓ **Application for Service Retirement for Deferred/Transferred Members:**
Your completed *Application for Service Retirement* can be submitted to SCERA no earlier than 60 days before, and no later than, the day of your retirement. Call to schedule an appointment.
- ✓ **Retiree age verification:**
Copy of your registered* birth certificate or the front page of your passport (expired passport is acceptable).
- ✓ **Beneficiary age verification:**
 - Copy of registered* birth certificate or passport of your spouse/domestic partner.
 - Copy of registered* birth certificate or passport of children under age 18.
 - Copy of registered* birth certificate or passport of any person you will name as a beneficiary to receive a continuance upon your death.
- ✓ **Registered Certificate of Marriage or State Domestic Partnership/Civil Union:**
Copy of registered* certificate of marriage or state domestic partnership/civil union, to determine eligibility for the Unmodified option. You must be married or state registered, for at least one year prior to retirement to be eligible for the unmodified continuance.
- ✓ **Social Security card for verification of legal name for tax purposes:**
 - Copy of your social security card.
 - Copy of your beneficiary(ies) social security card.
- ✓ **Direct Deposit Authorization:**
Please complete and submit with a void blank check for checking account deposit, or a savings institution verification of complete account number and signatory name for a savings account direct deposit.
- ✓ **Tax Withholding Election (open links and print forms):**
PO Boxes cannot be used on tax forms. Please use your physical address.
 - [Federal Form W-4P](#): All retirees
 - [State Form DE 4P](#): California residents only

Following the receipt of your retirement application, SCERA staff will meet with you or mail the following document for your completion:

- ✓ **Retirement Allowance Election form:**
You will be provided with the dollar amounts of your benefit for each available option, and an election form for you to select your option and name your beneficiary. Your retirement option choice is irrevocable. If your signature is not witnessed by SCERA staff, your signature must be notarized.

* Birth, marriage, domestic partnership, and civil union certificates must be registered with the County Clerk or State in order to be accepted. Marriage licenses, Souvenir or hospital certificates will not be accepted.

**APPLICATION FOR SERVICE RETIREMENT
FOR DEFERRED AND TRANSFERRED MEMBERS**



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I hereby apply for a service retirement to the **Sonoma County Employees' Retirement Association** in accordance with the provisions of the **County Employees' Retirement Act of 1937** and the bylaws and regulations governing the Retirement System.

For an explanation of the numbered items, please see page 2 of this form.		
Name:	SSN:	Date of birth:
Mailing address (If this differs from what SCERA has on file, your signature on this form authorizes SCERA to update our records with this address):		
Home phone #:	Personal e-mail address:	
Cell phone #:	Work phone #:	
¹ Effective retirement date:		
² I am currently married or in a registered domestic partnership: Yes <input type="radio"/> No <input type="radio"/>		
³ I have reciprocity with another system(s): Yes <input type="radio"/> No <input type="radio"/>		
If yes, system name(s):		
Did you submit a retirement application? Yes <input type="radio"/> No <input type="radio"/>		
If yes, when?		
I have read and understand the explanations on page 2 of this form. I have also read the restrictions on my returning to work for a SCERA employer as explained on the Separation from Service Following Retirement Summary and understand my obligation to ensure any return to work as described complies with retirement and tax law. Additionally, I certify that I have no agreement or understanding to return to work for a SCERA employer. I understand if I violate these restrictions my retirement benefits can be discontinued, and there may be other legal consequences. I declare under penalty of perjury under the laws of the State of California that the above is true and correct.		
Applicant signature:		Date:
Witness signature (<i>Must be 18 years or older and not a beneficiary</i>):		Date:

Your current named beneficiary⁴ will remain your beneficiary in retirement. If you wish to change your beneficiary, please contact SCERA.

Your completed application can be submitted no earlier than 60 days before, and no later than, the day of your retirement. SCERA cannot accept a back-dated application. If a retirement date is not indicated on your completed application form, we will use the date received as your retirement date.

Explanation of terms used

¹Effective date of retirement

This is your first date of retirement. If you have reciprocity with another retirement system(s) you must use the same retirement date with both (or all) systems. SCERA cannot accept a back-dated application. If a retirement date is not indicated on your completed application form, we will use the date received as your retirement date.

²Marital Status

If you choose the Unmodified Benefit Payment Option, a surviving, qualified spouse or registered domestic partner may be entitled to a continued benefit after your death, as described on the *Benefit Payment Options* form.

³Reciprocity

Mark “yes” only if you have established reciprocity with another California public retirement system.

In order to maintain the reciprocal benefits, you must retire on the same day from each system by submitting a retirement application to each system.

⁴Beneficiary

Your designated beneficiary will be the person who will receive a continuance after your death or person or persons who will receive any remaining contributions after your death. See SCERA’s *Benefit Payment Options* form for additional information.

SEPARATION FROM SERVICE FOLLOWING RETIREMENT SUMMARY



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If you return to work, either as an employee or an independent contractor, for a SCERA employer following your retirement from SCERA, you and the employer need to ensure your return to work complies with retirement and tax law during the entire course of your employment. California retirement law and federal tax law provide specific return to work restrictions and consequences for retirees who return to work in the same public retirement system from which they receive a benefit. Strict penalties may be imposed on a retiree who does not satisfy these requirements. The following is a summary of those restrictions.

All Members

- **960 Hour Limit:** Following any required break in service,¹ retirees may continue to receive their retirement benefit if their extra help employment with a SCERA employer is limited to 960 hours per fiscal year (July 1 to June 30).
- **Return to Work after Receiving Unemployment Insurance:** A California public agency is prohibited from appointing a retiree if, during the 12-month period before an appointment, the retiree received unemployment arising out of California public employment.

All General Members

- There can be no agreement or understanding prior to retirement regarding your return to work.
- All General members must have a **180-day**² break in service. This restriction may be waived by the Board of Supervisors (or governing body) following your retirement date if you have special skills needed to perform work of a limited duration.
- If this requirement is not met, there is a plan violation and your retirement benefit payment will be suspended, and benefits already paid must be repaid, until there is a 180-day break in service.

General members with a retirement age of 58 to 59½

- **180-day** break in service as described above.
- **60-day**³ break in service following retirement, which cannot be waived.
- If the **60-day** requirement is not met, pension payments are subject to a 10% early distribution penalty by the Internal Revenue Service (IRS) and are subject to state tax penalties until the requirement is met. The retiree is responsible for paying these penalties.

General members with a retirement age less than 58

- **180-day** break in service as described above.
- **60-day** break in service, which cannot be waived.
- If the **60-day** requirement is not met pension payments are subject to early distribution tax penalties, as noted above, and there is a plan violation and benefits will be suspended, and benefits already paid must be repaid, until there is a 60-day break in service.

¹ A "break in service" as used throughout this Summary includes the employee terminating employment with no agreement or understanding between the employer and employee that the employee will return to work, either as an employee or an independent contractor, for the employer for the appropriate number of continuous days.

² For the **180-day** break in service, the following classifications are considered **Safety**: Firefighter or positions that qualify as a "Public Safety Officer" pursuant to Government Code section 3301 (which includes Deputy Sheriff, Correctional Deputy, Welfare Fraud Investigator, DA Investigator, Probation Officer, and Park Ranger). All other classifications, including Human Services Juvenile Correctional Counselors, are considered **General**. Note: this is different than the SCERA plan classifications.

³ For the **60-day** break in service, General and Safety designations follow SCERA's plan classifications.

SEPARATION FROM SERVICE FOLLOWING RETIREMENT SUMMARY

All Safety Members

- There can be no agreement or understanding prior to retirement regarding your return to work.
- All Safety⁴ members may return to a Safety service position without a 180-day break in service.⁵
- Safety members returning to a General position must have a **180-day** break in service. This restriction may be waived by the Board of Supervisors (or governing body) following your retirement date if you have special skills needed to perform work of a limited duration.
- If this requirement is not met, there is a plan violation and benefits will be suspended, and benefits already paid must be repaid, until there is a 180-day break in service.

Safety members with a retirement age of 50 to 59½

- **180-day** break in service as described above.
- **60-day**⁶ break in service following retirement, which cannot be waived.
- If the **60-day** requirement is not met, pension payments are subject to a 10% early distribution penalty by the Internal Revenue Service (IRS) and are subject to state tax penalties until the requirement is met. The retiree is responsible for paying these penalties.

Safety members with a retirement age less than 50

- **180-day** break in service as described above.
- **60-day** break in service, which cannot be waived.
- If the **60-day** requirement is not met pension payments are subject to early distribution tax penalties, as noted above, and there is a plan violation and benefits will be suspended, and benefits already paid must be repaid, until there is a 60-day break in service.

This Summary was prepared to help retirees understand issues surrounding return to work for a SCERA employer. The information is necessarily general and not exhaustive and SCERA encourages any retiree seeking to return to work as an independent contractor or employee of a SCERA employer to discuss these requirements with the proposed employer. You should not rely solely on the information contained in this Summary. SCERA cannot provide tax advice. If you have tax questions, you may want to seek the advice of a tax professional. If there is any discrepancy between information in this Summary and legal requirements under State or Federal law, the law will govern.

⁴ For the **180-day** break in service, the following classifications are considered **Safety**: Firefighter or positions that qualify as a “Public Safety Officer” pursuant to Government Code section 3301 (which includes Deputy Sheriff, Correctional Deputy, Welfare Fraud Investigator, DA Investigator, Probation Officer, and Park Ranger). All other classifications, including Human Services Juvenile Correctional Counselors, are considered **General**. Note: this is different than the SCERA plan classifications.

⁵ A “break in service” as used throughout this Summary includes the employee terminating employment with no agreement or understanding between the employer and employee that the employee will return to work, either as an employee or an independent contractor, for the employer for the appropriate number of continuous days.

⁶ For the **60-day** break in service, General and Safety designations follow SCERA’s plan classifications.

BENEFIT PAYMENT OPTIONS

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At the time you retire, you will make an irrevocable election of one of the following benefit payment options. The various options determine the amount of your benefit during your lifetime and whether any benefits will be payable to your beneficiary upon your death. You may not change your option choice after retirement, even if your life situation changes.

Option	Member Benefit	Eligible Beneficiary	Survivor Benefit ¹	Beneficiary Changes Allowed?
Unmodified	Highest benefit available	Eligible spouse or state registered domestic partner ²	60% continuance of member's benefit for life	No
		Minor child(ren) ³	60% continuance of member's benefit until child reaches majority	No
		Any named beneficiary(ies)	Lump-sum payout of remaining contributions and interest, if any contributions remain	Yes
Option 1	Reduced benefit	Any named beneficiary(ies)	Lump-sum payout of remaining contributions and interest, if any contributions remain	Yes
Option 2	Most reduced benefit	Any named beneficiary ⁴	100% continuance of the member's reduced benefit for lifetime of beneficiary	No
Option 3	Reduced benefit	Any named beneficiary	50% continuance of the member's reduced benefit for lifetime of beneficiary	No
Option 4	Reduced benefit	Any named beneficiary(ies)	May designate a specific percentage of lifetime continuance to be paid to each of your beneficiary(ies). Costs associated with calculating the benefit will be borne by the member.	No

¹A continuance terminates upon the death of the eligible surviving spouse, state registered domestic partner, or named beneficiary. Surviving minor children are eligible for a continuance only when there is no surviving spouse or state registered domestic partner, and continue until the child is no longer eligible. Lump sum payments are only in the amount of the member's remaining contributions and interest at the time of the member's death.

²Married or state registered domestic partners for at least one year prior to your retirement date.

³Under the age of 18, or under the age of 22 if unmarried and in school full time.

⁴The Internal Revenue Code (IRC) limits the percent of continuance that can be paid to a non-spouse beneficiary under Option 2. The percent allowed depends on your age at retirement, and the adjusted age difference between you and your beneficiary. The difference between the IRC limit and 100% is converted to a present value lump sum at the time of your death and is paid in a lump sum to your sole beneficiary.

DIRECT DEPOSIT AUTHORIZATION



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Primary Account	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings
Bank Name _____		
<input type="checkbox"/> Start	<input type="checkbox"/> Change	<input type="checkbox"/> Stop

Second Account (Flat Amount) - Optional	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings
Bank Name _____		
<input type="checkbox"/> Start Amount \$ _____	<input type="checkbox"/> Change Amount \$ _____	<input type="checkbox"/> Stop

Primary Account Information
Bank Routing Number and Bank Account Number

**Please attach a voided check here or a form letter from your bank.
The attached form must include the bank routing number
and your account number.
We cannot process this form without it.**

Optional Second Account Information
Bank Routing Number and Bank Account Number

**Please attach a voided check here or a form letter from your bank.
The attached form must include the bank routing number
and your account number.
We cannot process this form without it.**

❖ By signing below, I represent, under penalty of law, that I am an owner of the account designated for receipt of payment by direct deposit and I hereby authorize the Sonoma County Employees' Retirement Association (SCERA) to make payments of my net earnings by initiating credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to the above bank accounts and the depositories as shown.

Further, I understand and agree that SCERA may stop direct deposits if I fail to keep SCERA informed of my current address.

Print Name

XXX-XX-_____
SSN last 4 digits

Signature

Date Signed

Home Phone / Cell Phone