

MercedCERA RETIREMENT WORKSHEET

1. Compute Total Final Compensation Salary

Bi-Weekly Salary	X No. of Pay Periods (26 Tier 1 or 78 Tier 2, 3, 4)	Total
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
Total Final Comp Salary		\$

2. Compute Monthly Salary

Total Final Compensation Salary		\$ _____
Divide by 12 if Tier 1 or 36 if Tier 2, 3, 4	/	_____
Total Monthly Average Salary		\$ _____

3. Compute Monthly Allowance Before Social Security Reduction

Total Monthly Average Salary		\$ _____
Multiply by Factor (See Tables and Charts Section)	x	_____
Monthly Allowance (Before Social Security Reduction)		\$ _____

If you are not interested in the Social Security Option, stop here

4. Compute Social Security Reduction Amount

Reduction Factor (Charts and Tables Section)		\$ _____
Multiply by Years of Service Credit	x	_____
Total Social Security Reduction Amount		\$ _____

5. Compute Monthly Allowance After Social Security Reduction

Monthly Allowance (Before Social Security Reduction)		\$ _____
Subtract Total Social Security Reduction Amount	-	_____
Estimated Monthly Retirement Benefit		\$ _____

TABLE III
GENERAL MEMBERS - TIER II - DEFERRED & OUTGOING RECIPROCITY
SECTION 31676.1

Years of Service	PERCENTAGE OF FINAL COMPENSATION																	
	AGE *NO CHANGE OF PERCENTAGE AFTER AGE 65																	
	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
10								14.92	15.63	16.41	17.25	18.16	19.16	19.91	20.91	21.97	23.10	24.32
11								16.41	17.20	18.05	18.97	19.98	21.08	21.90	23.00	24.17	25.41	26.75
12								17.90	18.76	19.69	20.70	21.79	23.00	23.89	25.09	26.37	27.73	29.18
13								19.40	20.32	21.33	22.42	23.61	24.91	25.88	27.18	28.56	30.04	31.61
14								20.89	21.89	22.97	24.15	25.43	26.83	27.87	29.27	30.76	32.35	34.05
15								22.38	23.45	24.61	25.87	27.24	28.75	29.86	31.37	32.96	34.66	36.48
16								23.87	25.01	26.25	27.60	29.06	30.66	31.85	33.46	35.16	36.97	38.91
17								25.36	26.58	27.89	29.32	30.88	32.58	33.84	35.55	37.36	39.28	41.34
18								26.86	28.14	29.53	31.05	32.69	34.50	35.84	37.64	39.55	41.59	43.77
19								28.35	29.70	31.17	32.77	34.51	36.41	37.83	39.73	41.75	43.90	46.21
20								29.84	31.27	32.82	34.50	36.33	38.33	39.82	41.82	43.95	46.21	48.64
21								31.33	32.83	34.46	36.22	38.14	40.25	41.81	43.91	46.15	48.52	51.07
22								32.83	34.40	36.10	37.95	39.96	42.16	43.80	46.00	48.34	50.83	53.50
23								34.32	35.96	37.74	39.67	41.77	44.08	45.79	48.10	50.54	53.14	55.93
24								35.81	37.52	39.38	41.40	43.59	46.00	47.78	50.19	52.74	55.46	58.37
25								37.30	39.09	41.02	43.12	45.41	47.91	49.77	52.28	54.94	57.77	60.80
26								38.80	40.65	42.66	44.85	47.22	49.83	51.77	54.37	57.13	60.08	63.23
27								40.29	42.21	44.30	46.57	49.04	51.75	53.76	56.46	59.33	62.39	65.66
28								41.78	43.78	45.94	48.30	50.86	53.66	55.75	58.55	61.53	64.70	68.10
29								43.27	45.34	47.58	50.02	52.67	55.58	57.74	60.64	63.73	67.01	70.53
30	31.92	33.66	35.45	37.28	39.08	40.90	42.78	44.77	46.91	49.23	51.75	54.49	57.50	59.73	62.74	65.93	69.32	72.96
31		34.78	36.63	38.52	40.38	42.26	44.20	46.26	48.47	50.87	53.47	56.31	59.41	61.72	64.83	68.12	71.63	75.39
32			37.81	39.77	41.68	43.63	45.63	47.75	50.03	52.51	55.20	58.12	61.33	63.71	66.92	70.32	73.94	77.82
33				41.01	42.98	44.99	47.05	49.24	51.60	54.15	56.92	59.94	63.25	65.70	69.01	75.52	76.25	80.26
34					44.29	46.35	48.48	50.73	53.16	55.79	58.65	61.76	65.16	67.69	71.10	74.72	78.56	82.69
35						47.72	49.91	52.23	54.72	57.43	60.37	63.57	67.08	69.69	73.19	76.91	80.87	85.12
36							51.33	53.72	56.29	59.07	62.10	65.39	69.00	71.68	75.28	79.11	83.19	87.55
37								55.21	57.85	60.71	63.82	67.21	70.91	73.67	77.37	81.31	85.50	89.99
38									59.41	62.35	65.55	69.02	72.83	75.66	79.47	83.51	87.81	92.42
39										63.99	67.27	70.84	74.75	77.65	81.56	85.70	90.12	94.85
40											69.00	72.66	76.66	79.64	83.65	87.90	92.43	97.28
41												74.47	78.58	81.63	85.74	90.10	94.74	99.71
42													80.50	83.62	87.83	92.30	97.05	100.00
43														85.62	89.92	94.49	99.36	100.00
44															92.01	96.69	100.00	100.00
45																98.89	100.00	100.00

TABLE IV
GENERAL MEMBERS - TIER III
SECTION 31676.1

PERCENTAGE OF FINAL COMPENSATION

Years of Service	AGE *NO CHANGE OF PERCENTAGE AFTER AGE 65																	
	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
10								14.92	15.63	16.41	17.25	18.16	19.16	19.91	20.91	21.97	23.10	24.32
11								16.41	17.20	18.05	18.97	19.98	21.08	21.90	23.00	24.17	25.41	26.75
12								17.90	18.76	19.69	20.70	21.79	23.00	23.89	25.09	26.37	27.73	29.18
13								19.40	20.32	21.33	22.42	23.61	24.91	25.88	27.18	28.56	30.04	31.61
14								20.89	21.89	22.97	24.15	25.43	26.83	27.87	29.27	30.76	32.35	34.05
15								22.38	23.45	24.61	25.87	27.24	28.75	29.86	31.37	32.96	34.66	36.48
16								23.87	25.01	26.25	27.60	29.06	30.66	31.85	33.46	35.16	36.97	38.91
17								25.36	26.58	27.89	29.32	30.88	32.58	33.84	35.55	37.36	39.28	41.34
18								26.86	28.14	29.53	31.05	32.69	34.50	35.84	37.64	39.55	41.59	43.77
19								28.35	29.70	31.17	32.77	34.51	36.41	37.83	39.73	41.75	43.90	46.21
20								29.84	31.27	32.82	34.50	36.33	38.33	39.82	41.82	43.95	46.21	48.64
21								31.33	32.83	34.46	36.22	38.14	40.25	41.81	43.91	46.15	48.52	51.07
22								32.83	34.40	36.10	37.95	39.96	42.16	43.80	46.00	48.34	50.83	53.50
23								34.32	35.96	37.74	39.67	41.77	44.08	45.79	48.10	50.54	53.14	55.93
24								35.81	37.52	39.38	41.40	43.59	46.00	47.78	50.19	52.74	55.46	58.37
25								37.30	39.09	41.02	43.12	45.41	47.91	49.77	52.28	54.94	57.77	60.80
26								38.80	40.65	42.66	44.85	47.22	49.83	51.77	54.37	57.13	60.08	63.23
27								40.29	42.21	44.30	46.57	49.04	51.75	53.76	56.46	59.33	62.39	65.66
28								41.78	43.78	45.94	48.30	50.86	53.66	55.75	58.55	61.53	64.70	68.10
29								43.27	45.34	47.58	50.02	52.67	55.58	57.74	60.64	63.73	67.01	70.53
30	31.92	33.66	35.45	37.28	39.08	40.90	42.78	44.77	46.91	49.23	51.75	54.49	57.50	59.73	62.74	65.93	69.32	72.96
31		34.78	36.63	38.52	40.38	42.26	44.20	46.26	48.47	50.87	53.47	56.31	59.41	61.72	64.83	68.12	71.63	75.39
32			37.81	39.77	41.68	43.63	45.63	47.75	50.03	52.51	55.20	58.12	61.33	63.71	66.92	70.32	73.94	77.82
33				41.01	42.98	44.99	47.05	49.24	51.60	54.15	56.92	59.94	63.25	65.70	69.01	75.52	76.25	80.26
34					44.29	46.35	48.48	50.73	53.16	55.79	58.65	61.76	65.16	67.69	71.10	74.72	78.56	82.69
35						47.72	49.91	52.23	54.72	57.43	60.37	63.57	67.08	69.69	73.19	76.91	80.87	85.12
36							51.33	53.72	56.29	59.07	62.10	65.39	69.00	71.68	75.28	79.11	83.19	87.55
37								55.21	57.85	60.71	63.82	67.21	70.91	73.67	77.37	81.31	85.50	89.99
38									59.41	62.35	65.55	69.02	72.83	75.66	79.47	83.51	87.81	92.42
39										63.99	67.27	70.84	74.75	77.65	81.56	85.70	90.12	94.85
40											69.00	72.66	76.66	79.64	83.65	87.90	92.43	97.28
41												74.47	78.58	81.63	85.74	90.10	94.74	99.71
42													80.50	83.62	87.83	92.30	97.05	100.00
43														85.62	89.92	94.49	99.36	100.00
44															92.01	96.69	100.00	100.00
45																98.89	100.00	100.00

TABLE V
GENERAL MEMBERS - TIER IV
SECTION 7522.20

PERCENTAGE OF FINAL COMPENSATION

Years of Service	AGE *NO CHANGE OF PERCENTAGE AFTER AGE 67															
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
5	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50
6	6.00	6.60	7.20	7.80	8.40	9.00	9.60	10.20	10.80	11.40	12.00	12.60	13.20	13.80	14.40	15.00
7	7.00	7.70	8.40	9.10	9.80	10.50	11.20	11.90	12.60	13.30	14.00	14.70	15.40	16.10	16.80	17.50
8	8.00	8.80	9.60	10.40	11.20	12.00	12.80	13.60	14.40	15.20	16.00	16.80	17.60	18.40	19.20	20.00
9	9.00	9.90	10.80	11.70	12.60	13.50	14.40	15.30	16.20	17.10	18.00	18.90	19.80	20.70	21.60	22.50
10	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00
11	11.00	12.10	13.20	14.30	15.40	16.50	17.60	18.70	19.80	20.90	22.00	23.10	24.20	25.30	26.40	27.50
12	12.00	13.20	14.40	15.60	16.80	18.00	19.20	20.40	21.60	22.80	24.00	25.20	26.40	27.60	28.80	30.00
13	13.00	14.30	15.60	16.90	18.20	19.50	20.80	22.10	23.40	24.70	26.00	27.30	28.60	29.90	31.20	32.50
14	14.00	15.40	16.80	18.20	19.60	21.00	22.40	23.80	25.20	26.60	28.00	29.40	30.80	32.20	33.60	35.00
15	15.00	16.50	18.00	19.50	21.00	22.50	24.00	25.50	27.00	28.50	30.00	31.50	33.00	34.50	36.00	37.50
16	16.00	17.60	19.20	20.80	22.40	24.00	25.60	27.20	28.80	30.40	32.00	33.60	35.20	36.80	38.40	40.00
17	17.00	18.70	20.40	22.10	23.80	25.50	27.20	28.90	30.60	32.30	34.00	35.70	37.40	39.10	40.80	42.50
18	18.00	19.80	21.60	23.40	25.20	27.00	28.80	30.60	32.40	34.20	36.00	37.80	39.60	41.40	43.20	45.00
19	19.00	20.90	22.80	24.70	26.60	28.50	30.40	32.30	34.20	36.10	38.00	39.90	41.80	43.70	45.60	47.50
20	20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00	40.00	42.00	44.00	46.00	48.00	50.00
21	21.00	23.10	25.20	27.30	29.40	31.50	33.60	35.70	37.80	39.90	42.00	44.10	46.20	48.30	50.40	52.50
22	22.00	24.20	26.40	28.60	30.80	33.00	35.20	37.40	39.60	41.80	44.00	46.20	48.40	50.60	52.80	55.00
23	23.00	25.30	27.60	29.90	32.20	34.50	36.80	39.10	41.40	43.70	46.00	48.30	50.60	52.90	55.20	57.50
24	24.00	26.40	28.80	31.20	33.60	36.00	38.40	40.80	43.20	45.60	48.00	50.40	52.80	55.20	57.60	60.00
25	25.00	27.50	30.00	32.50	35.00	37.50	40.00	42.50	45.00	47.50	50.00	52.50	55.00	57.50	60.00	62.50
26	26.00	28.60	31.20	33.80	36.40	39.00	41.60	44.20	46.80	49.40	52.00	54.60	57.20	59.80	62.40	65.00
27	27.00	29.70	32.40	35.10	37.80	40.50	43.20	45.90	48.60	51.30	54.00	56.70	59.40	62.10	64.80	67.50
28	28.00	30.80	33.60	36.40	39.20	42.00	44.80	47.60	50.40	53.20	56.00	58.80	61.60	64.40	67.20	70.00
29	29.00	31.90	34.80	37.70	40.60	43.50	46.40	49.30	52.20	55.10	58.00	60.90	63.80	66.70	69.60	72.50
30	30.00	33.00	36.00	39.00	42.00	45.00	48.00	51.00	54.00	57.00	60.00	63.00	66.00	69.00	72.00	75.00
31	31.00	34.10	37.20	40.30	43.40	46.50	49.60	52.70	55.80	58.90	62.00	65.10	68.20	71.30	74.40	77.50
32	32.00	35.20	38.40	41.60	44.80	48.00	51.20	54.40	57.60	60.80	64.00	67.20	70.40	73.60	76.80	80.00
33	33.00	36.30	39.60	42.90	46.20	49.50	52.80	56.10	59.40	62.70	66.00	69.30	72.60	75.90	79.20	82.50
34	34.00	37.40	40.80	44.20	47.60	51.00	54.40	57.80	61.20	64.60	68.00	71.40	74.80	78.20	81.60	85.00
35		38.50	42.00	45.50	49.00	52.50	56.00	59.50	63.00	66.50	70.00	73.50	77.00	80.50	84.00	87.50
36			43.20	46.80	50.40	54.00	57.60	61.20	64.80	68.40	72.00	75.60	79.20	82.80	86.40	90.00
37				48.10	51.80	55.50	59.20	62.90	66.60	70.30	74.00	77.70	81.40	85.10	88.80	92.50
38					53.20	57.00	60.80	64.60	68.40	72.20	76.00	79.80	83.60	87.40	91.20	95.00
39						58.50	62.40	66.30	70.20	74.10	78.00	81.90	85.80	89.70	93.60	97.50
40							64.00	68.00	72.00	76.00	80.00	84.00	88.00	92.00	96.00	100.00
41								69.70	73.80	77.90	82.00	86.10	90.20	94.30	98.40	100.00
42									75.60	79.80	84.00	88.20	92.40	96.60	100.00	100.00
43										81.70	86.00	90.30	94.60	98.90	100.00	100.00
44											88.00	92.40	96.80	100.00	100.00	100.00
45												94.50	99.00	100.00	100.00	100.00
46													100.00	100.00	100.00	100.00
47														100.00	100.00	100.00

Reduction Factors for Retirement Allowances of Members Covered Under Social Security

Age at Retirement	Miscellaneous Member Reduction	Safety Member Reduction
46	\$ 1.158	\$ 1.919
47	1.228	2.025
48	1.299	2.120
49	1.372	2.222
50	1.450	2.333
51	1.530	2.454
52	1.620	2.585
53	1.720	2.728
54	1.830	2.878
55	1.940	3.056
56	2.030	3.056
57	2.150	3.056
58	2.270	3.056
59	2.400	3.056
60	2.550	3.056
61	2.650	3.056
62	2.750	3.056
63	2.850	3.056
64	2.950	3.056
65	3.050	3.056

Multiply the amount opposite your age times your years of service credit. Subtract this amount from your calculation to arrive at your monthly retirement allowance if you are integrated with Social Security.