

RECIPROCITY

COORDINATION WITH OTHER PUBLIC RETIREMENT SYSTEMS

City of Fresno Retirement Systems (CFRS) has agreements with many counties and other public agencies with local independent retirement systems which permit movement from public employer to public employer within a specified time limit without loss of retirement rights. This is called RECIPROCITY.

The following public retirement systems in California have entered into an agreement with CalPERS for "RECIPROCITY"

Counties of:

Alameda	Kern	Merced	San Diego	Santa Barbara	Ventura
Contra Costa	Los Angeles	Orange	San Joaquin	Sonoma	
Fresno	Marin	Sacramento	San Luis Obispo	Stanislaus	
Imperial	Mendocino	San Bernardino	San Mateo	Tulare	

Cities of:

Concord	* San Clemente
Fresno	San Diego
Oakland	* San Jose
Sacramento	

AND:

City and County of San Francisco	East Bay Municipal Utility District
Contra Costa Water District	University of California Retirement System

ADVANTAGES OF ESTABLISHING RECIPROCITY ARE:

- **Final Compensation Exchange:** Your COFRS benefits will be computed using the highest final compensation you earned under either system. **YOU MUST RETIRE FROM BOTH SYSTEMS ON THE SAME DATE AND IDENTIFY THE OTHER RETIREMENT SYSTEM ON YOUR RETIREMENT APPLICATION.**
- **Minimum Service Requirements:** Your service under both systems will be combined to determine eligibility for benefits under both systems.
- **Disability Retirement:** If you qualify for disability retirement from the other system, you will also receive an allowance from COFRS if you retire from both systems on the same date.
- **Employee Contribution Rate:** If a variable contribution rate based on age applies, your age at entry into COFRS may allow you a lower contribution rate in the other system.

IN ORDER TO ESTABLISH RECIPROCITY BETWEEN CFRS AND THE OTHER SYSTEM, YOU MUST:

- ✓ Leave CFRS employment and join a reciprocal system within six months of separation.
- ✓ Elect to leave your contributions on deposit with CFRS.
- ✓ Inform CFRS of the name of the public agency for which you will be employed.