<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>SFERS Miscellaneous Plan - Charter Section A8.509</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible Members</td>
<td>If you are a Miscellaneous employee (in a position that is not a sworn police officer or a firefighter or other safety class) who became a member before November 2, 1976</td>
</tr>
<tr>
<td>Employee Contribution</td>
<td>Employees and Employers share the cost of contributing to the Plan. The employee contribution rate adjusts up or down each year depending on the annual employer contribution rate. The employee contribution base rate is 8.0% of covered compensation. Effective July 1, 2018 - June 30, 2019</td>
</tr>
<tr>
<td></td>
<td>▪ If base rate of pay at June 30 is less than $28.4035 per hour or its equivalent - employee contribution unadjusted</td>
</tr>
<tr>
<td></td>
<td>▪ If base rate of pay at June 30 is at or above $28.4035 per hour or its equivalent - employee contribution adjustment of +3.5% (adjustment range: +4.0% to -4.0%)</td>
</tr>
<tr>
<td></td>
<td>▪ If your June 30 base rate of pay is at or above $56.8073 per hour or its equivalent – employee contribution adjustment of +4.0% (adjustment range: +5.0% to -5.0%)</td>
</tr>
<tr>
<td>Covered Compensation</td>
<td>All pay for service qualifying for retirement credit including overtime</td>
</tr>
<tr>
<td>Average Final Compensation</td>
<td>Highest average monthly compensation earned in any fiscal year or, average monthly compensation earned in the 12 consecutive months immediately prior to retirement</td>
</tr>
<tr>
<td>Service Credit</td>
<td>Members earn one year of service credit for every 10 months worked and paid (generally 1,740 hours) in a fiscal year. <strong>Members cannot earn more than one year of service credit in any one fiscal year</strong>, regardless of hours worked and paid</td>
</tr>
</tbody>
</table>
| Service Retirement             | ▪ Age 50 with 20 or more years of service  
▪ Age 60 with 10 or more years of service  
▪ Age 65 regardless of service |
<p>| Service Formula:               | Service Credit × Age Factor × Final Compensation = Monthly Service Retirement Benefit                          |
|                                | Maximum annual benefit is 75% of average final compensation                                                |</p>
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| Ordinary Disability Retirement | At least 10 years of credited service regardless of age  
1.8% of average final compensation for each year of credited service at time of retirement if allowance exceeds 40% of final compensation; otherwise 1.8% of average final compensation for each year of credited service to age 60 as if member continues to work to age 60, up to a maximum of 40% of average final compensation  
Maximum benefit is 75% of average final compensation |
| Death prior to Retirement      | If qualified for service retirement and qualified spouse/domestic partner is designated sole primary Plan beneficiary:  
- 50% of service retirement payable if member had retired for service at date of death paid to qualified survivor (spouse/domestic partner until death, marriage or remarriage; and if no qualified spouse/domestic partner, paid to minor children until death, marriage or attainment of age 18)  
- If total continuation benefits paid are less than the lump sum account balance plus 6 months earnable death benefit, any difference paid in priority order to remarried spouse/domestic partner, surviving children or member’s estate  
If not qualified for service retirement and no survivor continuation benefits are payable:  
- A lump sum distribution of member contributions and interest plus 6 months compensation earnable paid to designated Plan beneficiary or estate |
| Death after Retirement         | A continuation benefit equal to 50% of member’s unmodified retirement benefit at date of death paid to qualified survivors  
$100 per year of credited service up to maximum of $3000 paid in lump sum to designated beneficiary |
| Qualified Survivors            | In priority order:  
- Spouse/domestic partner who was your spouse/domestic partner for at least one full year immediately prior to your death;  
- Unmarried children under the age of 18 |

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<tbody>
<tr>
<td><strong>Separation Benefits</strong></td>
<td><strong>Refund of member contributions</strong> plus accrued interest</td>
</tr>
<tr>
<td></td>
<td><strong>Vesting Election</strong> - If member terminates employment with $1,000 in member contributions, may elect to keep contributions on account and elect a vesting retirement benefit equal to actuarial equivalent of member contribution account plus an amount paid by the City equal to 100% of member contribution account paid as an annuity beginning no earlier than age 50</td>
</tr>
<tr>
<td></td>
<td><strong>Reciprocal Membership</strong> - if terminating SFERS member becomes a member of a reciprocal plan within 6 months after termination of SFERS membership</td>
</tr>
<tr>
<td><strong>Purchasable Service Credit</strong></td>
<td>Members may voluntarily purchase credit for the following service:</td>
</tr>
<tr>
<td></td>
<td>- Service as a Temporary City Employee</td>
</tr>
<tr>
<td></td>
<td>- Redeposited Miscellaneous Plan Service</td>
</tr>
<tr>
<td></td>
<td>- Unpaid Parental Leave prior to July 1, 2003</td>
</tr>
<tr>
<td></td>
<td>- Qualifying Public Service</td>
</tr>
<tr>
<td></td>
<td>- Military Service</td>
</tr>
<tr>
<td></td>
<td>- Union Representative Service</td>
</tr>
<tr>
<td></td>
<td>Additional information is available in the Service Purchase Fact Sheet on the SFERS website under “Resources”, “Fact Sheets”</td>
</tr>
<tr>
<td><strong>Covered Employment after Retirement</strong></td>
<td>Retired members cannot return to covered City employment except as noted below in “Limited Employment during Retirement” section</td>
</tr>
<tr>
<td><strong>Limited Employment during Retirement</strong></td>
<td>Retired members may return to City employment without affecting retirement status, not to exceed 960 hours in any fiscal year</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>Age Factor</th>
<th>Age at Retirement</th>
<th>Age Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>1.000%</td>
<td>56</td>
<td>1.600%</td>
</tr>
<tr>
<td>50.25</td>
<td>1.025%</td>
<td>56.25</td>
<td>1.625%</td>
</tr>
<tr>
<td>50.5</td>
<td>1.050%</td>
<td>56.50</td>
<td>1.650%</td>
</tr>
<tr>
<td>50.75</td>
<td>1.075%</td>
<td>56.75</td>
<td>1.675%</td>
</tr>
<tr>
<td>51</td>
<td>1.100%</td>
<td>57</td>
<td>1.700%</td>
</tr>
<tr>
<td>51.25</td>
<td>1.125%</td>
<td>57.25</td>
<td>1.725%</td>
</tr>
<tr>
<td>51.50</td>
<td>1.150%</td>
<td>57.50</td>
<td>1.750%</td>
</tr>
<tr>
<td>51.75</td>
<td>1.175%</td>
<td>57.75</td>
<td>1.775%</td>
</tr>
<tr>
<td>52</td>
<td>1.200%</td>
<td>58</td>
<td>1.800%</td>
</tr>
<tr>
<td>52.25</td>
<td>1.225%</td>
<td>58.25</td>
<td>1.825%</td>
</tr>
<tr>
<td>52.50</td>
<td>1.250%</td>
<td>58.50</td>
<td>1.850%</td>
</tr>
<tr>
<td>52.75</td>
<td>1.275%</td>
<td>58.75</td>
<td>1.875%</td>
</tr>
<tr>
<td>53</td>
<td>1.300%</td>
<td>59</td>
<td>1.900%</td>
</tr>
<tr>
<td>53.25</td>
<td>1.325%</td>
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</tr>
<tr>
<td>53.50</td>
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<td>1.950%</td>
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<tr>
<td>53.75</td>
<td>1.375%</td>
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<td>1.975%</td>
</tr>
<tr>
<td>54</td>
<td>1.400%</td>
<td>60</td>
<td>2.100%</td>
</tr>
<tr>
<td>54.25</td>
<td>1.425%</td>
<td>60.25</td>
<td>2.125%</td>
</tr>
<tr>
<td>54.50</td>
<td>1.450%</td>
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<td>2.150%</td>
</tr>
<tr>
<td>54.75</td>
<td>1.475%</td>
<td>60.75</td>
<td>2.175%</td>
</tr>
<tr>
<td>55</td>
<td>1.500%</td>
<td>61</td>
<td>2.200%</td>
</tr>
<tr>
<td>55.25</td>
<td>1.525%</td>
<td>61.25</td>
<td>2.225%</td>
</tr>
<tr>
<td>55.50</td>
<td>1.550%</td>
<td>61.50</td>
<td>2.250%</td>
</tr>
<tr>
<td>55.75</td>
<td>1.575%</td>
<td>61.75</td>
<td>2.275%</td>
</tr>
<tr>
<td>62 or older</td>
<td></td>
<td>62 or older</td>
<td>2.300%</td>
</tr>
</tbody>
</table>

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