RETIREMENT SIMPLIFIED

If you were hired into a position that provides pension benefits, you're automatically enrolled in ACERA. We manage pension benefits for Alameda County, Alameda Health System, Alameda County Superior Court, Housing Authority of the County of Alameda, First 5 Alameda County, and LARPD. As an ACERA member, you're part of a program designed to help you achieve a secure future, earning retirement benefits you can count on.

How Does Your Pension Work?

Employee Contributions
A portion of your wages is automatically deferred from each paycheck as your employee contribution to ACERA. This reduces your current income tax liability, because this portion of your wages won't be taxed now, so you'll pay less income taxes during your career.

Funding
In addition to your contributions, your pension benefit is funded by your employer's contributions, as well as earnings generated from investing the funds in a diverse portfolio.

Lifetime Pension Payment
Upon retirement, you receive a monthly pension payment for life, calculated based on your years of service, average salary, and retirement age—the higher those numbers, the higher your monthly payment.

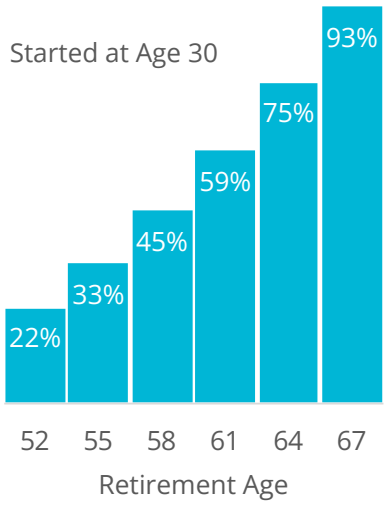
How Much Will Your Lifetime Pension Be?

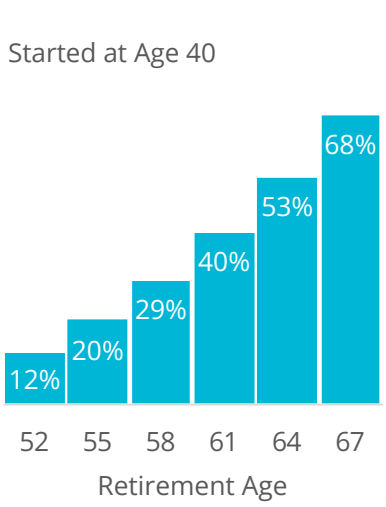
The percentage of your working salary that your pension will replace depends on your age and how many years of service you've completed at retirement. See the examples to the right, then visit the page below to explore your individual retirement scenario:

acera.org/replacement

Two Examples: Percentage of Your Working Salary Your Pension Will Replace*

* Tier 4 general member scenarios





ACERA Membership Has Amazing Advantages

In addition to the promise of a lifetime monthly pension, ACERA offers many advantages:

Predictability
Whether retirement is 1, 10, or 30 years away, you can estimate your benefit in advance and develop a budget and plans for life in retirement.
acera.org/estimate

Reduced Investment Risk and Professional Management
Members' contributions are pooled together and invested. This increases efficiency, reduces fees, lowers risk, and diversifies investments. Investments are managed by professional staff, so you don't bear the burden of investment decisions.
acera.org/investments

Inflation Protection
ACERA's pension offers annual cost-of-living increases to offset the loss of purchasing power due to inflation.
acera.org/cola

Survivor Benefits
Several death benefit options exist for qualified beneficiaries both while you are employed and while in retirement. Options may include a lifetime continuance for your beneficiary.
acera.org/death

How Much Does Your Pension Cost?

You contribute a percentage of your salary towards your pension. Your specific employee contribution rate will depend on your tier. Find your rate here:

acera.org/contributions

What Can You Do Now to Plan for Retirement?

- ❑ Get a 5-minute intro to your benefits — acera.org/new
- ❑ Learn about saving more toward retirement — acera.org/planning
- ❑ Purchase service credit, if applicable — acera.org/service
- ❑ Estimate your future retirement — acera.org/login
- ❑ Review your beneficiary designations — acera.org/death
- ❑ Attend a Zoom retirement planning webinar — acera.org/webinar

Questions?

ACERA is here to support you throughout your career and beyond.

Phone
510-628-3000

Email
acera.org/contact