

**San Diego County Employees Retirement Association (SDCERA)  
Member Contribution Rates for  
Fiscal Year 2026–27**

## Section 4: Actuarial Valuation Basis

### Exhibit 3: Member contribution rates

#### Comparison of Total Member Rate

Comparison of Member Rate at Entry Age 35 for General and Entry Age 30 for Safety Non-CalPEPRA Members and at all Entry Ages for CalPEPRA Members.

#### Comparison of Contribution Rates Based on Actuarial Valuation of June 30

Tier	2025 Basic	2025 COLA	2025 Total	2024 Basic	2024 COLA	2024 Total	Change
General Tier 1 <sup>1</sup>	9.71%	3.57%	13.28%	9.51%	4.19%	13.70%	-0.42%
General Tier A <sup>1</sup>	11.17%	4.67%	15.84%	10.89%	5.46%	16.35%	-0.51%
General Tier B <sup>1</sup>	9.36%	2.39%	11.75%	9.16%	2.49%	11.65%	0.10%
General Tier C	N/A	N/A	9.95%	N/A	N/A	10.00%	-0.05%
General Tier D	N/A	N/A	7.22%	N/A	N/A	7.35%	-0.13%
Safety Tier A	12.01%	7.22%	19.23%	11.45%	7.44%	18.89%	0.34%
Safety Tier B	11.50%	4.17%	15.67%	11.01%	4.01%	15.02%	0.65%
Safety Tier C	N/A	N/A	16.41%	N/A	N/A	16.27%	0.14%
Safety Tier D	N/A	N/A	16.00%	N/A	N/A	15.69%	0.31%

<sup>1</sup> Rates shown are for salaries in excess of \$350 per month.

## Section 4: Actuarial Valuation Basis

### General Tier 1 Members' Contribution Rates (as a % of monthly payroll)

Entry Age	Basic First \$350	Basic Over \$350	COLA First \$350	COLA Over \$350	Total First \$350	Total Over \$350
15	4.80%	7.20%	1.77%	2.65%	6.57%	9.85%
16	4.80%	7.20%	1.77%	2.65%	6.57%	9.85%
17	4.87%	7.31%	1.79%	2.69%	6.66%	10.00%
18	4.95%	7.43%	1.82%	2.73%	6.77%	10.16%
19	5.03%	7.54%	1.85%	2.77%	6.88%	10.31%
20	5.11%	7.66%	1.88%	2.82%	6.99%	10.48%
21	5.19%	7.78%	1.91%	2.86%	7.10%	10.64%
22	5.27%	7.91%	1.94%	2.91%	7.21%	10.82%
23	5.35%	8.03%	1.97%	2.95%	7.32%	10.98%
24	5.44%	8.16%	2.00%	3.00%	7.44%	11.16%
25	5.52%	8.28%	2.03%	3.04%	7.55%	11.32%
26	5.61%	8.42%	2.06%	3.09%	7.67%	11.51%
27	5.70%	8.55%	2.09%	3.14%	7.79%	11.69%
28	5.79%	8.68%	2.13%	3.19%	7.92%	11.87%
29	5.88%	8.82%	2.16%	3.24%	8.04%	12.06%
30	5.97%	8.96%	2.19%	3.29%	8.16%	12.25%
31	6.07%	9.11%	2.23%	3.35%	8.30%	12.46%
32	6.17%	9.25%	2.27%	3.40%	8.44%	12.65%
33	6.27%	9.40%	2.31%	3.46%	8.58%	12.86%
34	6.37%	9.56%	2.34%	3.51%	8.71%	13.07%
35	6.47%	9.71%	2.38%	3.57%	8.85%	13.28%
36	6.58%	9.87%	2.42%	3.63%	9.00%	13.50%
37	6.69%	10.04%	2.46%	3.69%	9.15%	13.73%
38	6.81%	10.21%	2.50%	3.75%	9.31%	13.96%
39	6.93%	10.39%	2.55%	3.82%	9.48%	14.21%
40	7.04%	10.56%	2.59%	3.88%	9.63%	14.44%

## Section 4: Actuarial Valuation Basis

Entry Age	Basic First \$350	Basic Over \$350	COLA First \$350	COLA Over \$350	Total First \$350	Total Over \$350
41	7.16%	10.74%	2.63%	3.95%	9.79%	14.69%
42	7.28%	10.92%	2.67%	4.01%	9.95%	14.93%
43	7.40%	11.10%	2.72%	4.08%	10.12%	15.18%
44	7.52%	11.28%	2.77%	4.15%	10.29%	15.43%
45	7.63%	11.45%	2.81%	4.21%	10.44%	15.66%
46	7.75%	11.63%	2.85%	4.27%	10.60%	15.90%
47	7.87%	11.80%	2.89%	4.34%	10.76%	16.14%
48	7.98%	11.97%	2.93%	4.40%	10.91%	16.37%
49	8.08%	12.12%	2.97%	4.45%	11.05%	16.57%
50	8.14%	12.21%	2.99%	4.49%	11.13%	16.70%
51	8.21%	12.32%	3.02%	4.53%	11.23%	16.85%
52	8.29%	12.44%	3.05%	4.57%	11.34%	17.01%
53	8.39%	12.58%	3.08%	4.62%	11.47%	17.20%
54	8.46%	12.69%	3.11%	4.66%	11.57%	17.35%
55	8.49%	12.74%	3.12%	4.68%	11.61%	17.42%
56	8.47%	12.70%	3.11%	4.67%	11.58%	17.37%
57	8.43%	12.64%	3.10%	4.65%	11.53%	17.29%
58	8.35%	12.52%	3.07%	4.60%	11.42%	17.12%
59 and over	8.19%	12.29%	3.01%	4.52%	11.20%	16.81%

Interest: 6.50% per annum

COLA: 2.75%

Mortality: See Section 4, Exhibit 1

Salary Increase: Inflation (2.50%) + “across-the-board” (0.50%) + merit and promotion (See Section 4, Exhibit 1)

COLA Loading Factor: 36.76%

## Section 4: Actuarial Valuation Basis

### General Tier A Members' Contribution Rates (as a % of monthly payroll)

Entry Age	Basic First \$350	Basic Over \$350	COLA First \$350	COLA Over \$350	Total First \$350	Total Over \$350
15	5.49%	8.23%	2.29%	3.44%	7.78%	11.67%
16	5.49%	8.23%	2.29%	3.44%	7.78%	11.67%
17	5.57%	8.36%	2.33%	3.49%	7.90%	11.85%
18	5.66%	8.49%	2.37%	3.55%	8.03%	12.04%
19	5.75%	8.62%	2.40%	3.60%	8.15%	12.22%
20	5.84%	8.76%	2.44%	3.66%	8.28%	12.42%
21	5.93%	8.90%	2.48%	3.72%	8.41%	12.62%
22	6.03%	9.04%	2.52%	3.78%	8.55%	12.82%
23	6.12%	9.18%	2.56%	3.84%	8.68%	13.02%
24	6.22%	9.33%	2.60%	3.90%	8.82%	13.23%
25	6.32%	9.48%	2.64%	3.96%	8.96%	13.44%
26	6.42%	9.63%	2.68%	4.02%	9.10%	13.65%
27	6.52%	9.78%	2.73%	4.09%	9.25%	13.87%
28	6.63%	9.94%	2.77%	4.15%	9.40%	14.09%
29	6.73%	10.10%	2.81%	4.22%	9.54%	14.32%
30	6.85%	10.27%	2.86%	4.29%	9.71%	14.56%
31	6.96%	10.44%	2.91%	4.36%	9.87%	14.80%
32	7.08%	10.62%	2.96%	4.44%	10.04%	15.06%
33	7.20%	10.80%	3.01%	4.51%	10.21%	15.31%
34	7.32%	10.98%	3.06%	4.59%	10.38%	15.57%
35	7.45%	11.17%	3.11%	4.67%	10.56%	15.84%
36	7.57%	11.36%	3.17%	4.75%	10.74%	16.11%
37	7.70%	11.55%	3.22%	4.83%	10.92%	16.38%
38	7.83%	11.74%	3.27%	4.91%	11.10%	16.65%
39	7.95%	11.93%	3.32%	4.98%	11.27%	16.91%
40	8.07%	12.11%	3.37%	5.06%	11.44%	17.17%

## Section 4: Actuarial Valuation Basis

Entry Age	Basic First \$350	Basic Over \$350	COLA First \$350	COLA Over \$350	Total First \$350	Total Over \$350
41	8.19%	12.29%	3.43%	5.14%	11.62%	17.43%
42	8.32%	12.48%	3.47%	5.21%	11.79%	17.69%
43	8.44%	12.66%	3.53%	5.29%	11.97%	17.95%
44	8.54%	12.81%	3.57%	5.35%	12.11%	18.16%
45	8.61%	12.91%	3.59%	5.39%	12.20%	18.30%
46	8.69%	13.03%	3.63%	5.44%	12.32%	18.47%
47	8.77%	13.15%	3.66%	5.49%	12.43%	18.64%
48	8.87%	13.30%	3.71%	5.56%	12.58%	18.86%
49	8.94%	13.41%	3.73%	5.60%	12.67%	19.01%
50	8.98%	13.47%	3.75%	5.63%	12.73%	19.10%
51	8.95%	13.43%	3.74%	5.61%	12.69%	19.04%
52	8.91%	13.36%	3.72%	5.58%	12.63%	18.94%
53	8.83%	13.24%	3.69%	5.53%	12.52%	18.77%
54 and over	8.67%	13.00%	3.62%	5.43%	12.29%	18.43%

Interest: 6.50% per annum

COLA: 2.75%

Mortality: See Section 4, Exhibit 1

Salary Increase: Inflation (2.50%) + Across-the-Board Increase (0.50%) + Merit (See Section 4, Exhibit 1)

COLA Loading Factor: 41.78%

## Section 4: Actuarial Valuation Basis

### General Tier B Members' Contribution Rates (as a % of monthly payroll)

Entry Age	Basic First \$350	Basic Over \$350	COLA First \$350	COLA Over \$350	Total First \$350	Total Over \$350
15	4.63%	6.94%	1.18%	1.77%	5.81%	8.71%
16	4.63%	6.94%	1.18%	1.77%	5.81%	8.71%
17	4.69%	7.04%	1.20%	1.80%	5.89%	8.84%
18	4.77%	7.16%	1.22%	1.83%	5.99%	8.99%
19	4.85%	7.27%	1.24%	1.86%	6.09%	9.13%
20	4.92%	7.38%	1.25%	1.88%	6.17%	9.26%
21	5.00%	7.50%	1.28%	1.92%	6.28%	9.42%
22	5.08%	7.62%	1.30%	1.95%	6.38%	9.57%
23	5.16%	7.74%	1.32%	1.98%	6.48%	9.72%
24	5.24%	7.86%	1.34%	2.01%	6.58%	9.87%
25	5.32%	7.98%	1.36%	2.04%	6.68%	10.02%
26	5.41%	8.11%	1.38%	2.07%	6.79%	10.18%
27	5.49%	8.24%	1.40%	2.10%	6.89%	10.34%
28	5.58%	8.37%	1.43%	2.14%	7.01%	10.51%
29	5.67%	8.50%	1.45%	2.17%	7.12%	10.67%
30	5.75%	8.63%	1.47%	2.20%	7.22%	10.83%
31	5.85%	8.77%	1.49%	2.24%	7.34%	11.01%
32	5.94%	8.91%	1.52%	2.28%	7.46%	11.19%
33	6.04%	9.06%	1.54%	2.31%	7.58%	11.37%
34	6.14%	9.21%	1.57%	2.35%	7.71%	11.56%
35	6.24%	9.36%	1.59%	2.39%	7.83%	11.75%
36	6.34%	9.51%	1.62%	2.43%	7.96%	11.94%
37	6.45%	9.67%	1.65%	2.47%	8.10%	12.14%
38	6.55%	9.83%	1.67%	2.51%	8.22%	12.34%
39	6.67%	10.00%	1.70%	2.55%	8.37%	12.55%
40	6.77%	10.16%	1.73%	2.59%	8.50%	12.75%

## Section 4: Actuarial Valuation Basis

Entry Age	Basic First \$350	Basic Over \$350	COLA First \$350	COLA Over \$350	Total First \$350	Total Over \$350
41	6.89%	10.33%	1.76%	2.64%	8.65%	12.97%
42	6.99%	10.49%	1.79%	2.68%	8.78%	13.17%
43	7.11%	10.66%	1.81%	2.72%	8.92%	13.38%
44	7.21%	10.82%	1.84%	2.76%	9.05%	13.58%
45	7.31%	10.97%	1.87%	2.80%	9.18%	13.77%
46	7.42%	11.13%	1.89%	2.84%	9.31%	13.97%
47	7.51%	11.27%	1.92%	2.88%	9.43%	14.15%
48	7.59%	11.39%	1.94%	2.91%	9.53%	14.30%
49	7.66%	11.49%	1.95%	2.93%	9.61%	14.42%
50	7.73%	11.59%	1.97%	2.96%	9.70%	14.55%
51	7.79%	11.69%	1.99%	2.99%	9.78%	14.68%
52	7.85%	11.78%	2.01%	3.01%	9.86%	14.79%
53	7.90%	11.85%	2.02%	3.03%	9.92%	14.88%
54	7.91%	11.87%	2.02%	3.03%	9.93%	14.90%
55	7.89%	11.83%	2.01%	3.02%	9.90%	14.85%
56	7.82%	11.73%	2.00%	3.00%	9.82%	14.73%
57	7.71%	11.57%	1.97%	2.95%	9.68%	14.52%
58	7.95%	11.93%	2.03%	3.05%	9.98%	14.98%
59 and over	8.19%	12.29%	2.09%	3.14%	10.28%	15.43%

Interest: 6.50% per annum

COLA: 2.00%

Mortality: See Section 4, Exhibit 1

Salary Increase: Inflation (2.50%) + Across-the-Board Increase (0.50%) + Merit (See Section 4, Exhibit 1)

COLA Loading Factor: 25.54%

## Section 4: Actuarial Valuation Basis

### Safety Tier A Members' Contribution Rates (as a % of monthly payroll)

Entry Age	Basic	COLA	Total
15	10.77%	6.48%	17.25%
16	10.77%	6.48%	17.25%
17	10.77%	6.48%	17.25%
18	10.77%	6.48%	17.25%
19	10.77%	6.48%	17.25%
20	10.77%	6.48%	17.25%
21	10.77%	6.48%	17.25%
22	10.89%	6.55%	17.44%
23	11.02%	6.63%	17.65%
24	11.15%	6.70%	17.85%
25	11.29%	6.79%	18.08%
26	11.43%	6.87%	18.30%
27	11.57%	6.96%	18.53%
28	11.71%	7.04%	18.75%
29	11.86%	7.13%	18.99%
30	12.01%	7.22%	19.23%
31	12.17%	7.32%	19.49%
32	12.34%	7.42%	19.76%
33	12.51%	7.52%	20.03%
34	12.69%	7.63%	20.32%
35	12.87%	7.74%	20.61%
36	13.04%	7.84%	20.88%
37	13.22%	7.95%	21.17%
38	13.38%	8.05%	21.43%
39	13.53%	8.14%	21.67%
40	13.66%	8.21%	21.87%
41	13.77%	8.28%	22.05%

## Section 4: Actuarial Valuation Basis

Entry Age	Basic	COLA	Total
42	13.88%	8.35%	22.23%
43	14.00%	8.42%	22.42%
44	14.04%	8.44%	22.48%
45	14.02%	8.43%	22.45%
46	14.01%	8.42%	22.43%
47	13.98%	8.41%	22.39%
48	13.85%	8.33%	22.18%
49 and over	13.52%	8.13%	21.65%

Interest: 6.50% per annum

COLA: 2.75%

Mortality: See *Section 4, Exhibit 1*

Salary Increase: Inflation (2.50%) + Across-the-Board Increase (0.50%) + Merit (See *Section 4, Exhibit 1*)

COLA Loading Factor: 60.13%

## Section 4: Actuarial Valuation Basis

### Safety Tier B Members' Contribution Rates (as a % of monthly payroll)

Entry Age	Basic	COLA	Total
15	10.31%	3.74%	14.05%
16	10.31%	3.74%	14.05%
17	10.31%	3.74%	14.05%
18	10.31%	3.74%	14.05%
19	10.31%	3.74%	14.05%
20	10.31%	3.74%	14.05%
21	10.31%	3.74%	14.05%
22	10.43%	3.79%	14.22%
23	10.56%	3.83%	14.39%
24	10.68%	3.88%	14.56%
25	10.81%	3.92%	14.73%
26	10.94%	3.97%	14.91%
27	11.08%	4.02%	15.10%
28	11.21%	4.07%	15.28%
29	11.36%	4.12%	15.48%
30	11.50%	4.17%	15.67%
31	11.66%	4.23%	15.89%
32	11.81%	4.29%	16.10%
33	11.97%	4.34%	16.31%
34	12.13%	4.40%	16.53%
35	12.29%	4.46%	16.75%
36	12.45%	4.52%	16.97%
37	12.59%	4.57%	17.16%
38	12.72%	4.62%	17.34%
39	12.82%	4.65%	17.47%
40	12.92%	4.69%	17.61%
41	13.01%	4.72%	17.73%

## Section 4: Actuarial Valuation Basis

Entry Age	Basic	COLA	Total
42	13.08%	4.75%	17.83%
43	13.10%	4.76%	17.86%
44	13.08%	4.75%	17.83%
45	13.04%	4.73%	17.77%
46	12.95%	4.70%	17.65%
47	12.73%	4.62%	17.35%
48	13.12%	4.76%	17.88%
49 and over	13.52%	4.91%	18.43%

Interest: 6.50% per annum

COLA: 2.00%

Mortality: See *Section 4, Exhibit 1*

Salary Increase: Inflation (2.50%) + Across-the-Board Increase (0.50%) + Merit (See *Section 4, Exhibit 1*)

COLA Loading Factor: 36.30%

## Section 4: Actuarial Valuation Basis

### CalPEPRA Members' Contribution Rates Based on the June 30, 2025 Actuarial Valuation *(as a % of Monthly Payroll)*

All Entry Age	Total Rate
General Tier C	9.95%
General Tier D	7.22%
Safety Tier C	16.41%
Safety Tier D	16.00%

Note: Tier C and Tier D member contribution rate is 50% of the Normal Cost rate.

It is our understanding that in the determination of pension benefits under the PEPRA formulas, the maximum compensation that can be taken into account for 2025 is equal to \$155,081; for an employer that is not enrolled in Social Security, the maximum amount is \$186,096. (§7522.10) These amounts should be adjusted for changes to the Consumer Price Index for All Urban Consumers after 2025. (§7522.10(d))