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VIA E-MAIL & USPS

January 17, 2020

Dr. James R. Wilbanks  
Retirement Administrator  
Mendocino County Employees' Retirement Association  
625-B Kings Court  
Ukiah, CA 95482

**Re: Mendocino County Employees' Retirement Association  
Cost-of-Living Adjustments (COLA) as of April 1, 2020**

Dear James:

We have determined the cost-of-living adjustments for the Association in accordance with Section 31870.1, as provided in the enclosed exhibit.

The cost-of-living factor to be used by the Association on April 1, 2020 is determined by comparing the December CPI for the West Region (with 1982-84 as the base period) in each of the past two years. The ratio of the past two December indices, 272.584 in 2019 and 265.209 in 2018, is 1.0278. The County Law section cited above indicates that the resulting percentage change of 2.78% should be rounded to the nearest one-half percent, which is 3.0%.

Please note the above cost-of-living adjustment calculated using established procedures for MCERA may result in adjustments different from those calculated using alternative procedures by other systems.

For members who are not in the CalPEPRA tiers<sup>1</sup>, the actual cost-of-living adjustment is independent of the date of retirement. The CPI adjustment to be applied on April 1, 2020 is provided in Column (4) of the enclosed exhibit. The COLA bank on April 1, 2020 is provided in Column (5).

Please give us a call if you have any questions.

Sincerely,

A handwritten signature in dark ink that reads "Andy Yeung". The signature is fluid and cursive, with the first name "Andy" and last name "Yeung" clearly distinguishable.

Andy Yeung, ASA, MAAA, FCA, EA  
*Vice President & Actuary*

OH/gxk  
Enclosure

<sup>1</sup> It should be noted that there is no COLA provided under the provisions adopted by the employer for the CalPEPRA plans.

Mendocino County Employees' Retirement Association  
Cost-Of-Living Adjustment  
As of April 1, 2020

			(1)	(2)	(3)	(4)	(5)
Retirement Date			April 1, 2019 Accumulated Carry-over	CPI Change*	CPI Rounded**	CPI Used***	April 1, 2020 Accumulated Carry-over****
General Tiers 1, 2 and 3, Safety Tiers 1 and 2, and Probation Tiers 1 and 2 Section 31870.1							
Maximum Annual COLA			3.0%				
On or Before 4/1/1971			51.5%	2.78%	3.0%	3.0%	51.5%
04/02/1971	to	04/01/1972	49.5%	2.78%	3.0%	3.0%	49.5%
04/02/1972	to	04/01/1973	48.5%	2.78%	3.0%	3.0%	48.5%
04/02/1973	to	04/01/1974	48.0%	2.78%	3.0%	3.0%	48.0%
04/02/1974	to	04/01/1975	45.0%	2.78%	3.0%	3.0%	45.0%
04/02/1975	to	04/01/1976	40.0%	2.78%	3.0%	3.0%	40.0%
04/02/1976	to	04/01/1977	35.0%	2.78%	3.0%	3.0%	35.0%
04/02/1977	to	04/01/1978	34.5%	2.78%	3.0%	3.0%	34.5%
04/02/1978	to	04/01/1979	32.0%	2.78%	3.0%	3.0%	32.0%
04/02/1979	to	04/01/1980	27.5%	2.78%	3.0%	3.0%	27.5%
04/02/1980	to	04/01/1981	24.0%	2.78%	3.0%	3.0%	24.0%
04/02/1981	to	04/01/1982	12.0%	2.78%	3.0%	3.0%	12.0%
04/02/1982	to	04/01/1983	2.0%	2.78%	3.0%	3.0%	2.0%
04/02/1983	to	04/01/2019	0.0%	2.78%	3.0%	3.0%	0.0%
04/02/2019	to	04/01/2020		2.78%	3.0%	3.0%	0.0%

\* Based on ratio of December 2019 CPI to December 2018 CPI for the West Region.

\*\* Based on CPI change rounded to nearest one-half percent.

\*\*\* These are the cost-of-living adjustment factors to be applied on April 1, 2020.

\*\*\*\* These are the carry-over of the cost-of-living adjustments that have not been used on April 1, 2020.