

**Mendocino County Employees Retirement Association (MCERA)**  
**Retirement Benefit Calculation Example**  
**General Member – Tier 1 & 2**

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Your retirement benefit is calculated based on the following formula:

$$\text{Benefit} = (\text{Final Average Salary} - \text{Social Security Integration Factor}) \times \text{Multiplier} \times \text{Years of Service}$$

If your Final Average Salary (FAS) is \$3,000 per month, this is reduced by the Social Security Integration Factor of \$116.67.

Social Security Integration ensures that neither the member's MCERA benefit nor Social Security benefit is reduced. Members make contributions to MCERA on their compensation earnable minus the Social Security Integration Factor. Since contributions are made on this reduced amount, benefit must be paid on a corresponding amount. Doing so ensures that neither benefit is affected.

Your multiplier is determined by Government Code Section 31676.11 based on your age. For reference this code section can be found on page 200 [here](#). This code section specifies that the multiplier is equal to  $1/60^{\text{th}}$  (or 0.0166667) multiplied by the factor listed in the code for your current age, rounded down to the nearest quarter year. If you are 62 years of age, your multiplier is calculated as:

$$0.0166667 \times 1.4123 = 2.35384\%$$

If you have 10 years of service in MCERA, then your benefit would be calculated as:

Item	Calculation	Amount	
<b>Final Average Salary</b>	\$3,000.00 – \$116.67		\$2,883.33
<b>Multiplier</b>	0.0166667 X 1.4123	X	2.35384%
<b>Years of Service</b>	10	X	10
<b>Benefit Amount</b>			\$678.69