



You can't get more out of something than you put in.

Can you?



You can if it's your CERF Pension

But it's not magic

Examples:

Participant A worked in a LAGERS county for 12 years, 3 months. Her average final compensation was \$46,658 and she retired at age 61.

She contributed a total of \$19,716.34 to the pension.

Her monthly benefit is \$465.95.

She recoups her total contributions in just 3.5 years.

Participant B worked in a non-LAGERS county for 10 years, 9 months. His average final compensation was \$23,934.28 and he retired at age 63.

He contributed a total of \$11,425.77 to the pension.

His monthly benefit is \$362.43.

He recoups his total contributions in just 2.6 years.

Most CERF employees who stay long enough to become vested (8 years of continuous creditable service) get back far more than they contribute to the plan. And it usually only takes 2-4 years for their benefits to outweigh their contributions.

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