



**CONTRA COSTA COUNTY  
EMPLOYEES' RETIREMENT ASSOCIATION**

**CONTRIBUTION RATE PACKET FOR  
JULY 1, 2022 through JUNE 30, 2023**

# CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

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## **MEMORANDUM**

Date: August 11, 2021  
To: Interested Parties and Participating Employers  
From: Gail Strohl, Chief Executive Officer  
Subject: Contribution Rates Effective July 1, 2022

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At its August 11, 2021 meeting, the Retirement Board reviewed the actuary's valuation report for the year ending December 31, 2020 and adopted the recommended employer and employee contribution rates, which will become effective on July 1, 2022. A copy of the December 31, 2020 Actuarial Valuation can be found on CCCERA's website at [www.cccera.org](http://www.cccera.org) under the Actuarial Valuations link.

Enclosed are the employer and employee contribution rates to be used effective July 1, 2022 through June 30, 2023.

Please note the following:

- ✓ **The rates are effective July 1, 2022 through June 30, 2023 and have not yet been adopted by the County Board of Supervisors.**
- ✓ **The rates are BEFORE ANY EMPLOYER SUBVENTION of the employee contribution.**  
The rates quoted here are the employer required rates without taking into consideration any employer subvention of employee contributions. A convenient methodology for adding subvention is included for your use on page 29. Note that subvention is not always permitted for PEPRA members.
- ✓ **The rates are BEFORE ANY INCREASE IN EMPLOYEE RATE to pay a portion of the employer contribution.**  
If an employee's rate needs to be increased to pay a portion of the employer contribution, both employee and employer rates would need to be adjusted accordingly. A convenient methodology for adding subvention is included for your use on page 29.

# THE BOARD OF SUPERVISORS OF CONTRA COSTA COUNTY, CALIFORNIA

Adopted this Order on \_\_\_\_\_, by the following vote:

AYES:  
NOES:  
ABSENT:  
ABSTAIN:

SUBJECT: Approving Contribution Rates to be charged  
by the Contra Costa County Employees' Retirement Association.

Resolution No. \_\_\_\_\_

Pursuant to Government Code Section 31454 and on recommendation of the Board of the Contra Costa County Employees' Retirement Association, BE IT RESOLVED that the following contribution rates are approved to be effective for the period July 1, 2022 through June 30, 2023.

- I. Employer Contribution Rates for Basic and Cost-of-Living Components and Non-refundability Discount Factors
  - A. For General Members (Sec. 31676.11, Sec. 31676.16 and Sec. 7522.20(a)) See attached Exhibits 1 through 6
  - B. For Safety Members (Sec. 31664, Sec. 31664.1 and Sec. 7522.25(d)) See attached Exhibits 7 through 13
- II. Employee Contribution Rates for Basic and Cost-of-Living Components

See attached Exhibits A through N

The Pension Obligation Bonds (POB) issued by the County in March 1994 and April 2003, affected contribution rates for certain County employers. The following non-County employers who participate in the Retirement Association are referred to as "Districts".

Bethel Island Municipal Improvement District	In-Home Supportive Services Authority
Byron, Brentwood Knightsen Union Cemetery District	First 5 - Children & Families Commission
Central Contra Costa Sanitary District	Contra Costa County Fire Protection District
Contra Costa County Employees' Retirement Association	East Contra Costa Fire Protection District
Contra Costa Housing Authority	Moraga-Orinda Fire Protection District
Contra Costa Mosquito and Vector Control District	Rodeo-Hercules Fire Protection District
Local Agency Formation Commission (LAFCO)	San Ramon Valley Fire Protection District
Rodeo Sanitary District	

All other departments/employers are referred to as "County" including the Superior Court of California, Contra Costa County.

Contra Costa County Fire Protection District and Moraga-Orinda Fire Protection District issued Pension Obligation Bonds in 2005 which affected contribution rates for these two employers. Subsequently, Contra Costa County Fire Protection District made additional payments to CCCERA for its UAAL in 2006 and 2007.

First 5 - Children & Families Commission made a UAAL prepayment in 2013 which affected contribution rates for that employer.

Central Contra Costa Sanitary District made a UAAL prepayment in 2013, 2014, 2015 and 2021 which affected contribution rates for that employer.

Local Agency Formation Commission made a UAAL prepayment in 2017, 2019 and 2020 which affected contribution rates for that employer.

San Ramon Valley Fire Protection District made a UAAL prepayment in 2017, 2018, 2019 and 2020 which affected contribution rates for the Safety members of that employer.

## Exhibit 1

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #1

Cost Group #1	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
County General Tier 1 w/ Courts	24.91%	24.91%	5.21%	5.21%	0.9693
District General Tier 1 w/o POB	29.76%	29.76%	9.15%	9.15%	0.9693
District General Tier 1 – Moraga	N/A	23.65%	N/A	5.65%	0.9693
District General Tier 1 – First Five	25.07%	N/A	5.54%	N/A	0.9693
District General Tier 1 – LAFCO	26.78%	N/A	8.04%	N/A	0.9693
County General Tier 4 (3% COLA) w/ Courts		20.49%		4.55%	0.9625
District General Tier 4 (3% COLA) w/o POB		25.37%		8.47%	0.9625
District General Tier 4 (3% COLA) – Moraga		19.49%		5.05%	0.9625
District General Tier 4 (3% COLA) – First Five		20.62%		4.87%	0.9625
District General Tier 4 (3% COLA) – LAFCO		22.39%		7.37%	0.9625
County General Tier 4 (2% COLA) w/ Courts		20.23%		3.52%	0.9591

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- County General
- LAFCO
- CC Mosquito & Vector Control District
- Bethel Island Municipal Improvement District
- First 5 - Children and Families Commission
- Contra Costa County Employees' Retirement Association
- Superior Court
- East Contra Costa Fire Protection District
- Moraga-Orinda Fire Protection District
- Rodeo-Hercules Fire Protection District
- San Ramon Valley Fire Protection District

#### Tiers:

- Tier 1 Enhanced (2% @ 55)
- Tier 4 (2.5% @ 67)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 2

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #2

Cost Group #2	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
County General Tier 3 w/ Courts	23.63%	N/A	4.93%	N/A	0.9570
District General Tier 3 w/o POB	28.57%	28.57%	8.91%	8.91%	0.9570
County General Tier 5 (3%/4% COLA) w/ Courts		19.80%		4.28%	0.9615
District General Tier 5 (3%/4% COLA) w/o POB		24.68%		8.20%	0.9615
County General Tier 5 (2% COLA) w/ Courts		19.63%		3.36%	0.9581
District General Tier 5 (2% COLA) w/o POB		24.51%		7.28%	0.9581

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- County General
- In-Home Supportive Services Authority
- CC Mosquito & Vector Control District
- Superior Court

#### Tiers:

- Tier 3 Enhanced (2% @ 55)
- Tier 5 (2.5% @ 67)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

### Exhibit 3

**Contra Costa County Employees’ Retirement Association**

**Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #3**

Cost Group #3	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
Central Contra Costa Sanitary District General Tier 1	N/A	13.27%	N/A	3.77%	0.9624
Central Contra Costa Sanitary District General Tier 4 (3% COLA)		8.57%		2.89%	0.9678

Basic rates shown include an administrative expense load of 0.65% of payroll.

The above rates reflect a prepayment in the amount of \$70,763,669 that Central Contra Costa Sanitary District made towards their Unfunded Actuarial Accrued Liability (UAAL) on June 25, 2021. This prepayment has been used to reduce Central Contra Costa Sanitary District’s UAAL contribution rate.

**Employers:**

- Central Contra Costa Sanitary District

**Tiers:**

- Tier 1 Enhanced (2% @ 55)
- Tier 4 (2.5% @ 67)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.



## Exhibit 4

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #4

Cost Group #4	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
Contra Costa Housing Authority General Tier 1	30.32%	N/A	14.02%	N/A	0.9622
Contra Costa Housing Authority General Tier 4 (3% COLA)	25.35%		13.06%		0.9649

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- Contra Costa Housing Authority

#### Tiers:

- Tier 1 Enhanced (2% @ 55)
- Tier 4 (2.5% @ 67)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 5

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #5

Cost Group #5	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
Contra Costa County Fire Protection District General Tier 1	N/A	25.81%	N/A	12.66%	0.9787
Contra Costa County Fire Protection District General Tier 4 (3% COLA)		22.26%		12.47%	0.9548
Contra Costa County Fire Protection District General Tier 4 (2% COLA)		21.42%		11.05%	0.9602

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- Contra Costa County Fire Protection District

#### Tiers:

- Tier 1 Enhanced (2% @ 55)
- Tier 4 (2.5% @ 67)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPR tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 6

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #6

Cost Group #6	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
Non-Enhanced District General Tier 1	13.14%	N/A	3.93%	N/A	0.9508
Non-Enhanced District General Tier 4 (3% COLA)		10.03%		3.32%	0.9548

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- Rodeo Sanitary District
- Byron Brentwood Cemetery District

#### Tiers:

- Tier 1 Non-Enhanced (1.67% @ 55)
- Tier 4 (2.5% @ 67)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 7

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #7

Cost Group #7	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
County Safety Tier A	N/A	44.00%	N/A	27.62%	0.9630
County Safety Tier D		35.71%		26.20%	0.9719

Basic rates shown include an administrative expense load of 0.65% of payroll.

**Employers:**

- County Safety

**Tiers:**

- Tier A Enhanced (3% @ 50)
- Tier D (2.7% @ 57)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 8

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #8

Cost Group #8	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
Contra Costa County Fire Protection District Safety Tier A	N/A	32.61%	N/A	35.25%	0.9694
Contra Costa County Fire Protection District Safety Tier D		21.92%		32.89%	0.9754
Contra Costa County Fire Protection District Safety Tier E		21.81%		31.19%	0.9719

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- Contra Costa County Fire Protection District

#### Tiers:

- Tier A Enhanced (3% @ 50)
- Tier D (2.7% @ 57)
- Tier E (2.7% @ 57)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPR tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 9

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #9

Cost Group #9	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
County Safety Tier C	N/A	42.30%	N/A	24.92%	0.9626
County Safety Tier E		34.85%		24.11%	0.9696

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- County Safety (Members hired on or after January 1, 2007)

#### Tiers:

- Tier C Enhanced (3% @ 50)
- Tier E (2.7% @ 57)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 10

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #10

Cost Group #10	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
Moraga-Orinda Fire Protection District Safety Tier A	N/A	32.98%	N/A	37.37%	0.9651
Moraga-Orinda Fire Protection District Safety Tier D		24.06%		35.57%	0.9723

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- Moraga-Orinda Fire Protection District

#### Tiers:

- Tier A Enhanced (3% @ 50)
- Tier D (2.7% @ 57)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 11

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #11

Cost Group #11	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
San Ramon Valley Fire Protection District Safety Tier A	N/A	52.56%	N/A	28.80%	0.9697
San Ramon Valley Fire Protection District Safety Tier D		40.06%		25.64%	0.9748

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- San Ramon Valley Fire Protection District

#### Tiers:

- Tier A Enhanced (3% @ 50)
- Tier D (2.7% @ 57)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.



## Exhibit 12

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #12

Cost Group #12 <sup>1</sup>	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>2</sup>	Not In Social Security <sup>3</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
Rodeo-Hercules Fire Protection District Safety Tier A	N/A	57.00%	N/A	36.06%	0.9817
Rodeo-Hercules Fire Protection District Safety Tier D		48.75%		33.62%	0.9769

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- Rodeo-Hercules Fire Protection District

#### Tiers:

- Tier A Non-Enhanced (2% @ 50)
- Tier D (2.7% @ 57)

<sup>1</sup> Effective with the December 31, 2020 valuation, Rodeo-Hercules FPD's UAAL contribution for Fiscal Year 2022-2023 will be based on the UAAL rate applied to their payroll instead of a fixed dollar monthly contribution amount in prior fiscal years. Therefore, we have displayed the total normal cost and UAAL contribution rates in this table.

<sup>2</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>3</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit 13

### Contra Costa County Employees' Retirement Association

#### Employer Contribution Rates Effective for July 1, 2022 through June 30, 2023 for Cost Group #13

Cost Group #13	Basic		COLA		Non-Refundability Factor
	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	In Social Security <sup>1</sup>	Not In Social Security <sup>2</sup>	
East Contra Costa Fire Protection District Safety Tier A	N/A	47.75%	N/A	20.93%	0.9598
East Contra Costa Fire Protection District Safety Tier D		37.20%		18.65%	0.9783

Basic rates shown include an administrative expense load of 0.65% of payroll.

#### Employers:

- East Contra Costa Fire Protection District

#### Tiers:

- Tier A Enhanced (3% @ 50)
- Tier D (2.7% @ 57)

<sup>1</sup> If employer is in Social Security, the rate should only be applied to monthly compensation in excess of \$116.67. The rate should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> For legacy tier, applies to employer who is not in Social Security and the rate should be applied to all compensation up to the annual IRC 401(a)(17) compensation limit. For PEPRA tier, applies to all employers and the rate should be applied to all compensation up to the applicable annual Gov. Code 7522.10(d) compensation limit.

## Exhibit A

### General Cost Group #1 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic <sup>2</sup>			Total	
	In Social Security	Not In Social Security	COLA	In Social Security	Not In Social Security
15	5.33%	5.32%	2.72%	8.05%	8.04%
16	5.42%	5.41%	2.77%	8.19%	8.18%
17	5.52%	5.51%	2.82%	8.34%	8.33%
18	5.62%	5.61%	2.88%	8.50%	8.49%
19	5.72%	5.71%	2.94%	8.66%	8.65%
20	5.82%	5.81%	2.99%	8.81%	8.80%
21	5.92%	5.91%	3.05%	8.97%	8.96%
22	6.02%	6.01%	3.10%	9.12%	9.11%
23	6.13%	6.12%	3.17%	9.30%	9.29%
24	6.24%	6.23%	3.23%	9.47%	9.46%
25	6.35%	6.34%	3.29%	9.64%	9.63%
26	6.46%	6.45%	3.35%	9.81%	9.80%
27	6.58%	6.57%	3.42%	10.00%	9.99%
28	6.69%	6.68%	3.48%	10.17%	10.16%
29	6.81%	6.80%	3.55%	10.36%	10.35%
30	6.93%	6.92%	3.62%	10.55%	10.54%
31	7.06%	7.05%	3.69%	10.75%	10.74%
32	7.18%	7.17%	3.76%	10.94%	10.93%
33	7.31%	7.30%	3.83%	11.14%	11.13%
34	7.45%	7.44%	3.91%	11.36%	11.35%
35	7.58%	7.57%	3.98%	11.56%	11.55%
36	7.72%	7.71%	4.06%	11.78%	11.77%
37	7.86%	7.85%	4.14%	12.00%	11.99%
38	8.00%	7.99%	4.22%	12.22%	12.21%
39	8.15%	8.14%	4.30%	12.45%	12.44%
40	8.30%	8.29%	4.39%	12.69%	12.68%
41	8.46%	8.45%	4.48%	12.94%	12.93%
42	8.61%	8.60%	4.56%	13.17%	13.16%
43	8.76%	8.75%	4.64%	13.40%	13.39%
44	8.91%	8.90%	4.73%	13.64%	13.63%
45	9.07%	9.06%	4.82%	13.89%	13.88%
46	9.23%	9.22%	4.91%	14.14%	14.13%
47	9.39%	9.38%	5.00%	14.39%	14.38%
48	9.54%	9.53%	5.08%	14.62%	14.61%
49	9.69%	9.68%	5.17%	14.86%	14.85%
50	9.85%	9.84%	5.26%	15.11%	15.10%
51	10.01%	10.00%	5.35%	15.36%	15.35%
52	10.17%	10.16%	5.44%	15.61%	15.60%
53	10.33%	10.32%	5.53%	15.86%	15.85%
54	10.49%	10.48%	5.62%	16.11%	16.10%
55	10.64%	10.63%	5.70%	16.34%	16.33%
56	10.71%	10.70%	5.74%	16.45%	16.44%
57	10.68%	10.67%	5.72%	16.40%	16.39%
58	10.65%	10.64%	5.71%	16.36%	16.35%
59	10.34%	10.33%	5.53%	15.87%	15.86%
60 & Over	10.34%	10.33%	5.53%	15.87%	15.86%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 56.23% applied to Basic Rates prior to adjustment for administrative expenses

<sup>1</sup> For members in Social Security, the "In Social Security" rate should only be applied to monthly compensation in excess of \$116.67. All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.49% that is applicable to the first \$116.67 of compensation.

## Exhibit B

### General Cost Group #2 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic <sup>2</sup>			Total	
	In Social Security	Not In Social Security	COLA	In Social Security	Not In Social Security
15	5.32%	5.31%	2.36%	7.68%	7.67%
16	5.41%	5.40%	2.40%	7.81%	7.80%
17	5.51%	5.50%	2.45%	7.96%	7.95%
18	5.60%	5.59%	2.50%	8.10%	8.09%
19	5.70%	5.69%	2.55%	8.25%	8.24%
20	5.80%	5.79%	2.59%	8.39%	8.38%
21	5.91%	5.90%	2.65%	8.56%	8.55%
22	6.01%	6.00%	2.70%	8.71%	8.70%
23	6.12%	6.11%	2.75%	8.87%	8.86%
24	6.23%	6.22%	2.81%	9.04%	9.03%
25	6.34%	6.33%	2.86%	9.20%	9.19%
26	6.45%	6.44%	2.91%	9.36%	9.35%
27	6.56%	6.55%	2.97%	9.53%	9.52%
28	6.68%	6.67%	3.03%	9.71%	9.70%
29	6.80%	6.79%	3.08%	9.88%	9.87%
30	6.92%	6.91%	3.14%	10.06%	10.05%
31	7.04%	7.03%	3.20%	10.24%	10.23%
32	7.17%	7.16%	3.27%	10.44%	10.43%
33	7.30%	7.29%	3.33%	10.63%	10.62%
34	7.43%	7.42%	3.39%	10.82%	10.81%
35	7.56%	7.55%	3.46%	11.02%	11.01%
36	7.70%	7.69%	3.53%	11.23%	11.22%
37	7.84%	7.83%	3.59%	11.43%	11.42%
38	7.99%	7.98%	3.67%	11.66%	11.65%
39	8.14%	8.13%	3.74%	11.88%	11.87%
40	8.28%	8.27%	3.81%	12.09%	12.08%
41	8.43%	8.42%	3.88%	12.31%	12.30%
42	8.59%	8.58%	3.96%	12.55%	12.54%
43	8.74%	8.73%	4.03%	12.77%	12.76%
44	8.89%	8.88%	4.11%	13.00%	12.99%
45	9.05%	9.04%	4.19%	13.24%	13.23%
46	9.21%	9.20%	4.26%	13.47%	13.46%
47	9.37%	9.36%	4.34%	13.71%	13.70%
48	9.51%	9.50%	4.41%	13.92%	13.91%
49	9.68%	9.67%	4.49%	14.17%	14.16%
50	9.83%	9.82%	4.57%	14.40%	14.39%
51	9.99%	9.98%	4.65%	14.64%	14.63%
52	10.15%	10.14%	4.72%	14.87%	14.86%
53	10.34%	10.33%	4.82%	15.16%	15.15%
54	10.46%	10.45%	4.88%	15.34%	15.33%
55	10.60%	10.59%	4.94%	15.54%	15.53%
56	10.71%	10.70%	5.00%	15.71%	15.70%
57	10.69%	10.68%	4.99%	15.68%	15.67%
58	10.67%	10.66%	4.98%	15.65%	15.64%
59	10.06%	10.05%	4.68%	14.74%	14.73%
60 & Over	10.06%	10.05%	4.68%	14.74%	14.73%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 48.96% applied to Basic Rates prior to adjustment for administrative expenses

<sup>1</sup> For members in Social Security, the "In Social Security" rate should only be applied to monthly compensation in excess of \$116.67. All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.49% that is applicable to the first \$116.67 of compensation.

## Exhibit C

### General Cost Group #3 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	5.50%	2.73%	8.23%
16	5.59%	2.78%	8.37%
17	5.69%	2.83%	8.52%
18	5.79%	2.89%	8.68%
19	5.90%	2.95%	8.85%
20	6.00%	3.00%	9.00%
21	6.11%	3.06%	9.17%
22	6.22%	3.12%	9.34%
23	6.33%	3.18%	9.51%
24	6.44%	3.24%	9.68%
25	6.55%	3.30%	9.85%
26	6.67%	3.37%	10.04%
27	6.79%	3.43%	10.22%
28	6.91%	3.50%	10.41%
29	7.03%	3.56%	10.59%
30	7.16%	3.63%	10.79%
31	7.29%	3.71%	11.00%
32	7.42%	3.78%	11.20%
33	7.55%	3.85%	11.40%
34	7.68%	3.92%	11.60%
35	7.82%	3.99%	11.81%
36	7.97%	4.08%	12.05%
37	8.11%	4.15%	12.26%
38	8.26%	4.23%	12.49%
39	8.42%	4.32%	12.74%
40	8.57%	4.40%	12.97%
41	8.73%	4.49%	13.22%
42	8.88%	4.57%	13.45%
43	9.04%	4.66%	13.70%
44	9.20%	4.75%	13.95%
45	9.37%	4.84%	14.21%
46	9.52%	4.92%	14.44%
47	9.68%	5.01%	14.69%
48	9.84%	5.09%	14.93%
49	10.00%	5.18%	15.18%
50	10.16%	5.27%	15.43%
51	10.32%	5.36%	15.68%
52	10.49%	5.45%	15.94%
53	10.65%	5.54%	16.19%
54	10.79%	5.61%	16.40%
55	10.89%	5.67%	16.56%
56	11.00%	5.73%	16.73%
57	10.96%	5.71%	16.67%
58	10.72%	5.57%	16.29%
59	10.28%	5.33%	15.61%
60 & Over	10.28%	5.33%	15.61%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 54.49% applied to Basic Rates prior to adjustment for administrative expenses

<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit D

### General Cost Group #4 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic <sup>2</sup>			Total	
	In Social Security	Not In Social Security	COLA	In Social Security	Not In Social Security
15	5.30%	5.29%	2.63%	7.93%	7.92%
16	5.40%	5.39%	2.69%	8.09%	8.08%
17	5.49%	5.48%	2.74%	8.23%	8.22%
18	5.59%	5.58%	2.79%	8.38%	8.37%
19	5.69%	5.68%	2.85%	8.54%	8.53%
20	5.79%	5.78%	2.90%	8.69%	8.68%
21	5.89%	5.88%	2.96%	8.85%	8.84%
22	6.00%	5.99%	3.02%	9.02%	9.01%
23	6.10%	6.09%	3.07%	9.17%	9.16%
24	6.21%	6.20%	3.13%	9.34%	9.33%
25	6.32%	6.31%	3.19%	9.51%	9.50%
26	6.43%	6.42%	3.25%	9.68%	9.67%
27	6.55%	6.54%	3.32%	9.87%	9.86%
28	6.66%	6.65%	3.38%	10.04%	10.03%
29	6.78%	6.77%	3.45%	10.23%	10.22%
30	6.90%	6.89%	3.51%	10.41%	10.40%
31	7.03%	7.02%	3.58%	10.61%	10.60%
32	7.15%	7.14%	3.65%	10.80%	10.79%
33	7.28%	7.27%	3.72%	11.00%	10.99%
34	7.41%	7.40%	3.79%	11.20%	11.19%
35	7.55%	7.54%	3.87%	11.42%	11.41%
36	7.68%	7.67%	3.94%	11.62%	11.61%
37	7.82%	7.81%	4.02%	11.84%	11.83%
38	7.97%	7.96%	4.10%	12.07%	12.06%
39	8.12%	8.11%	4.18%	12.30%	12.29%
40	8.27%	8.26%	4.26%	12.53%	12.52%
41	8.42%	8.41%	4.35%	12.77%	12.76%
42	8.57%	8.56%	4.43%	13.00%	12.99%
43	8.72%	8.71%	4.51%	13.23%	13.22%
44	8.87%	8.86%	4.59%	13.46%	13.45%
45	9.04%	9.03%	4.69%	13.73%	13.72%
46	9.19%	9.18%	4.77%	13.96%	13.95%
47	9.34%	9.33%	4.85%	14.19%	14.18%
48	9.49%	9.48%	4.93%	14.42%	14.41%
49	9.66%	9.65%	5.03%	14.69%	14.68%
50	9.80%	9.79%	5.10%	14.90%	14.89%
51	9.97%	9.96%	5.20%	15.17%	15.16%
52	10.13%	10.12%	5.29%	15.42%	15.41%
53	10.31%	10.30%	5.38%	15.69%	15.68%
54	10.46%	10.45%	5.47%	15.93%	15.92%
55	10.60%	10.59%	5.54%	16.14%	16.13%
56	10.66%	10.65%	5.58%	16.24%	16.23%
57	10.70%	10.69%	5.60%	16.30%	16.29%
58	10.54%	10.53%	5.51%	16.05%	16.04%
59	10.08%	10.07%	5.26%	15.34%	15.33%
60 & Over	10.08%	10.07%	5.26%	15.34%	15.33%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 54.89% applied to Basic Rates prior to adjustment for administrative expenses

<sup>1</sup> For members in Social Security, the “In Social Security” rate should only be applied to monthly compensation in excess of \$116.67. All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.49% that is applicable to the first \$116.67 of compensation.

## Exhibit E

### General Cost Group #5 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	5.33%	2.84%	8.17%
16	5.42%	2.89%	8.31%
17	5.52%	2.95%	8.47%
18	5.62%	3.01%	8.63%
19	5.72%	3.07%	8.79%
20	5.82%	3.13%	8.95%
21	5.92%	3.19%	9.11%
22	6.03%	3.25%	9.28%
23	6.13%	3.31%	9.44%
24	6.24%	3.38%	9.62%
25	6.35%	3.44%	9.79%
26	6.47%	3.51%	9.98%
27	6.58%	3.58%	10.16%
28	6.70%	3.65%	10.35%
29	6.82%	3.72%	10.54%
30	6.94%	3.79%	10.73%
31	7.06%	3.86%	10.92%
32	7.19%	3.93%	11.12%
33	7.32%	4.01%	11.33%
34	7.45%	4.09%	11.54%
35	7.59%	4.17%	11.76%
36	7.72%	4.25%	11.97%
37	7.87%	4.33%	12.20%
38	8.01%	4.42%	12.43%
39	8.16%	4.50%	12.66%
40	8.31%	4.59%	12.90%
41	8.47%	4.69%	13.16%
42	8.62%	4.77%	13.39%
43	8.77%	4.86%	13.63%
44	8.92%	4.95%	13.87%
45	9.08%	5.04%	14.12%
46	9.24%	5.14%	14.38%
47	9.40%	5.23%	14.63%
48	9.55%	5.32%	14.87%
49	9.71%	5.41%	15.12%
50	9.87%	5.51%	15.38%
51	10.03%	5.60%	15.63%
52	10.18%	5.69%	15.87%
53	10.35%	5.79%	16.14%
54	10.51%	5.88%	16.39%
55	10.62%	5.95%	16.57%
56	10.69%	5.99%	16.68%
57	10.75%	6.02%	16.77%
58	10.63%	5.95%	16.58%
59	10.31%	5.77%	16.08%
60 & Over	10.31%	5.77%	16.08%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 58.72% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit F

### General Cost Group #6 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic <sup>2</sup>			Total	
	In Social Security	Not In Social Security	COLA	In Social Security	Not In Social Security
15	6.06%	6.05%	2.44%	8.50%	8.49%
16	6.17%	6.16%	2.49%	8.66%	8.65%
17	6.27%	6.26%	2.53%	8.80%	8.79%
18	6.39%	6.38%	2.59%	8.98%	8.97%
19	6.50%	6.49%	2.63%	9.13%	9.12%
20	6.62%	6.61%	2.69%	9.31%	9.30%
21	6.73%	6.72%	2.73%	9.46%	9.45%
22	6.85%	6.84%	2.79%	9.64%	9.63%
23	6.97%	6.96%	2.84%	9.81%	9.80%
24	7.10%	7.09%	2.90%	10.00%	9.99%
25	7.23%	7.22%	2.95%	10.18%	10.17%
26	7.36%	7.35%	3.01%	10.37%	10.36%
27	7.49%	7.48%	3.07%	10.56%	10.55%
28	7.62%	7.61%	3.13%	10.75%	10.74%
29	7.76%	7.75%	3.19%	10.95%	10.94%
30	7.90%	7.89%	3.25%	11.15%	11.14%
31	8.04%	8.03%	3.31%	11.35%	11.34%
32	8.20%	8.19%	3.38%	11.58%	11.57%
33	8.34%	8.33%	3.44%	11.78%	11.77%
34	8.50%	8.49%	3.51%	12.01%	12.00%
35	8.66%	8.65%	3.58%	12.24%	12.23%
36	8.82%	8.81%	3.65%	12.47%	12.46%
37	8.98%	8.97%	3.72%	12.70%	12.69%
38	9.14%	9.13%	3.79%	12.93%	12.92%
39	9.30%	9.29%	3.86%	13.16%	13.15%
40	9.47%	9.46%	3.94%	13.41%	13.40%
41	9.63%	9.62%	4.01%	13.64%	13.63%
42	9.79%	9.78%	4.08%	13.87%	13.86%
43	9.96%	9.95%	4.15%	14.11%	14.10%
44	10.12%	10.11%	4.22%	14.34%	14.33%
45	10.28%	10.27%	4.29%	14.57%	14.56%
46	10.46%	10.45%	4.37%	14.83%	14.82%
47	10.62%	10.61%	4.44%	15.06%	15.05%
48	10.81%	10.80%	4.53%	15.34%	15.33%
49	10.96%	10.95%	4.59%	15.55%	15.54%
50	11.10%	11.09%	4.65%	15.75%	15.74%
51	11.21%	11.20%	4.70%	15.91%	15.90%
52	11.16%	11.15%	4.68%	15.84%	15.83%
53	11.08%	11.07%	4.64%	15.72%	15.71%
54	10.62%	10.61%	4.44%	15.06%	15.05%
55	10.62%	10.61%	4.44%	15.06%	15.05%
56	10.62%	10.61%	4.44%	15.06%	15.05%
57	10.62%	10.61%	4.44%	15.06%	15.05%
58	10.62%	10.61%	4.44%	15.06%	15.05%
59	10.62%	10.61%	4.44%	15.06%	15.05%
60 & Over	10.62%	10.61%	4.44%	15.06%	15.05%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 43.90% applied to Basic Rates prior to adjustment for administrative expenses

<sup>1</sup> For members in Social Security, the "In Social Security" rate should only be applied to monthly compensation in excess of \$116.67. All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

<sup>2</sup> The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.49% that is applicable to the first \$116.67 of compensation.



## Exhibit G

### Safety Cost Group #7 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	9.48%	6.29%	15.77%
16	9.48%	6.29%	15.77%
17	9.48%	6.29%	15.77%
18	9.48%	6.29%	15.77%
19	9.48%	6.29%	15.77%
20	9.48%	6.29%	15.77%
21	9.48%	6.29%	15.77%
22	9.62%	6.39%	16.01%
23	9.76%	6.49%	16.25%
24	9.91%	6.59%	16.50%
25	10.06%	6.70%	16.76%
26	10.21%	6.80%	17.01%
27	10.37%	6.91%	17.28%
28	10.52%	7.02%	17.54%
29	10.68%	7.13%	17.81%
30	10.85%	7.25%	18.10%
31	11.02%	7.37%	18.39%
32	11.19%	7.49%	18.68%
33	11.37%	7.61%	18.98%
34	11.55%	7.74%	19.29%
35	11.74%	7.87%	19.61%
36	11.93%	8.01%	19.94%
37	12.12%	8.14%	20.26%
38	12.31%	8.27%	20.58%
39	12.52%	8.42%	20.94%
40	12.74%	8.57%	21.31%
41	12.95%	8.72%	21.67%
42	13.18%	8.88%	22.06%
43	13.41%	9.04%	22.45%
44	13.67%	9.22%	22.89%
45	13.89%	9.38%	23.27%
46	13.91%	9.39%	23.30%
47	13.94%	9.41%	23.35%
48	13.75%	9.28%	23.03%
49 & Over	13.23%	8.92%	22.15%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 69.98% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit H

### Safety Cost Group #8 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	9.46%	6.42%	15.88%
16	9.46%	6.42%	15.88%
17	9.46%	6.42%	15.88%
18	9.46%	6.42%	15.88%
19	9.46%	6.42%	15.88%
20	9.46%	6.42%	15.88%
21	9.46%	6.42%	15.88%
22	9.60%	6.52%	16.12%
23	9.74%	6.62%	16.36%
24	9.89%	6.72%	16.61%
25	10.04%	6.83%	16.87%
26	10.19%	6.94%	17.13%
27	10.34%	7.05%	17.39%
28	10.50%	7.16%	17.66%
29	10.66%	7.27%	17.93%
30	10.82%	7.39%	18.21%
31	10.99%	7.51%	18.50%
32	11.17%	7.64%	18.81%
33	11.34%	7.76%	19.10%
34	11.53%	7.90%	19.43%
35	11.72%	8.03%	19.75%
36	11.90%	8.16%	20.06%
37	12.10%	8.30%	20.40%
38	12.29%	8.44%	20.73%
39	12.49%	8.58%	21.07%
40	12.71%	8.74%	21.45%
41	12.93%	8.90%	21.83%
42	13.16%	9.06%	22.22%
43	13.39%	9.23%	22.62%
44	13.64%	9.41%	23.05%
45	13.85%	9.56%	23.41%
46	13.92%	9.61%	23.53%
47	13.86%	9.56%	23.42%
48	13.77%	9.50%	23.27%
49 & Over	13.26%	9.13%	22.39%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 71.53% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit I

### Safety Cost Group #9 Non-PEPRA Member Contribution Rates

Effective for July 1, 2022 through June 30, 2023

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	9.06%	3.89%	12.95%
16	9.06%	3.89%	12.95%
17	9.06%	3.89%	12.95%
18	9.06%	3.89%	12.95%
19	9.06%	3.89%	12.95%
20	9.06%	3.89%	12.95%
21	9.06%	3.89%	12.95%
22	9.19%	3.95%	13.14%
23	9.33%	4.01%	13.34%
24	9.47%	4.07%	13.54%
25	9.61%	4.14%	13.75%
26	9.75%	4.20%	13.95%
27	9.90%	4.27%	14.17%
28	10.05%	4.34%	14.39%
29	10.20%	4.40%	14.60%
30	10.36%	4.48%	14.84%
31	10.52%	4.55%	15.07%
32	10.69%	4.63%	15.32%
33	10.86%	4.70%	15.56%
34	11.03%	4.78%	15.81%
35	11.20%	4.86%	16.06%
36	11.38%	4.94%	16.32%
37	11.56%	5.02%	16.58%
38	11.73%	5.10%	16.83%
39	11.93%	5.19%	17.12%
40	12.12%	5.28%	17.40%
41	12.31%	5.36%	17.67%
42	12.51%	5.45%	17.96%
43	12.68%	5.53%	18.21%
44	12.78%	5.57%	18.35%
45	12.79%	5.58%	18.37%
46	12.67%	5.52%	18.19%
47	12.41%	5.41%	17.82%
48	12.74%	5.56%	18.30%
49 & Over	13.32%	5.82%	19.14%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 45.36% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit J

### Safety Cost Group #10 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	9.46%	6.33%	15.79%
16	9.46%	6.33%	15.79%
17	9.46%	6.33%	15.79%
18	9.46%	6.33%	15.79%
19	9.46%	6.33%	15.79%
20	9.46%	6.33%	15.79%
21	9.46%	6.33%	15.79%
22	9.60%	6.43%	16.03%
23	9.74%	6.53%	16.27%
24	9.89%	6.63%	16.52%
25	10.04%	6.74%	16.78%
26	10.19%	6.85%	17.04%
27	10.34%	6.95%	17.29%
28	10.50%	7.07%	17.57%
29	10.66%	7.18%	17.84%
30	10.82%	7.29%	18.11%
31	10.99%	7.41%	18.40%
32	11.17%	7.54%	18.71%
33	11.34%	7.66%	19.00%
34	11.53%	7.79%	19.32%
35	11.72%	7.93%	19.65%
36	11.90%	8.05%	19.95%
37	12.10%	8.19%	20.29%
38	12.29%	8.33%	20.62%
39	12.49%	8.47%	20.96%
40	12.71%	8.62%	21.33%
41	12.93%	8.78%	21.71%
42	13.16%	8.94%	22.10%
43	13.39%	9.10%	22.49%
44	13.64%	9.28%	22.92%
45	13.85%	9.43%	23.28%
46	13.92%	9.48%	23.40%
47	13.86%	9.44%	23.30%
48	13.77%	9.37%	23.14%
49 & Over	13.26%	9.01%	22.27%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 70.58% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit K

### Safety Cost Group #11 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	9.63%	6.69%	16.32%
16	9.63%	6.69%	16.32%
17	9.63%	6.69%	16.32%
18	9.63%	6.69%	16.32%
19	9.63%	6.69%	16.32%
20	9.63%	6.69%	16.32%
21	9.63%	6.69%	16.32%
22	9.78%	6.80%	16.58%
23	9.92%	6.90%	16.82%
24	10.07%	7.01%	17.08%
25	10.22%	7.12%	17.34%
26	10.38%	7.24%	17.62%
27	10.53%	7.35%	17.88%
28	10.69%	7.47%	18.16%
29	10.85%	7.59%	18.44%
30	11.02%	7.71%	18.73%
31	11.19%	7.83%	19.02%
32	11.37%	7.97%	19.34%
33	11.55%	8.10%	19.65%
34	11.74%	8.24%	19.98%
35	11.92%	8.37%	20.29%
36	12.11%	8.51%	20.62%
37	12.31%	8.65%	20.96%
38	12.51%	8.80%	21.31%
39	12.71%	8.95%	21.66%
40	12.92%	9.10%	22.02%
41	13.14%	9.26%	22.40%
42	13.37%	9.43%	22.80%
43	13.61%	9.61%	23.22%
44	13.84%	9.77%	23.61%
45	14.07%	9.94%	24.01%
46	14.10%	9.97%	24.07%
47	14.04%	9.92%	23.96%
48	13.78%	9.73%	23.51%
49 & Over	13.01%	9.17%	22.18%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 73.22% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit L

### Safety Cost Group #12 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	9.59%	4.94%	14.53%
16	9.59%	4.94%	14.53%
17	9.59%	4.94%	14.53%
18	9.59%	4.94%	14.53%
19	9.59%	4.94%	14.53%
20	9.59%	4.94%	14.53%
21	9.59%	4.94%	14.53%
22	9.73%	5.01%	14.74%
23	9.88%	5.10%	14.98%
24	10.02%	5.17%	15.19%
25	10.18%	5.26%	15.44%
26	10.33%	5.34%	15.67%
27	10.48%	5.42%	15.90%
28	10.64%	5.51%	16.15%
29	10.80%	5.59%	16.39%
30	10.97%	5.69%	16.66%
31	11.14%	5.78%	16.92%
32	11.32%	5.88%	17.20%
33	11.49%	5.97%	17.46%
34	11.68%	6.07%	17.75%
35	11.88%	6.18%	18.06%
36	12.06%	6.28%	18.34%
37	12.25%	6.38%	18.63%
38	12.45%	6.49%	18.94%
39	12.66%	6.60%	19.26%
40	12.88%	6.72%	19.60%
41	13.09%	6.84%	19.93%
42	13.33%	6.97%	20.30%
43	13.56%	7.09%	20.65%
44	13.78%	7.21%	20.99%
45	13.99%	7.33%	21.32%
46	14.05%	7.36%	21.41%
47	13.97%	7.31%	21.28%
48	13.81%	7.23%	21.04%
49 & Over	13.07%	6.83%	19.90%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 54.26% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit M

### Safety Cost Group #13 Non-PEPRA Member Contribution Rates

**Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

Entry Age	Basic	COLA	Total
15	9.46%	6.30%	15.76%
16	9.46%	6.30%	15.76%
17	9.46%	6.30%	15.76%
18	9.46%	6.30%	15.76%
19	9.46%	6.30%	15.76%
20	9.46%	6.30%	15.76%
21	9.46%	6.30%	15.76%
22	9.60%	6.40%	16.00%
23	9.74%	6.50%	16.24%
24	9.89%	6.60%	16.49%
25	10.04%	6.71%	16.75%
26	10.19%	6.81%	17.00%
27	10.34%	6.92%	17.26%
28	10.50%	7.03%	17.53%
29	10.66%	7.14%	17.80%
30	10.82%	7.26%	18.08%
31	10.99%	7.38%	18.37%
32	11.17%	7.50%	18.67%
33	11.34%	7.62%	18.96%
34	11.53%	7.75%	19.28%
35	11.72%	7.89%	19.61%
36	11.90%	8.01%	19.91%
37	12.10%	8.15%	20.25%
38	12.29%	8.29%	20.58%
39	12.49%	8.43%	20.92%
40	12.71%	8.58%	21.29%
41	12.93%	8.74%	21.67%
42	13.16%	8.90%	22.06%
43	13.39%	9.06%	22.45%
44	13.64%	9.24%	22.88%
45	13.85%	9.38%	23.23%
46	13.92%	9.43%	23.35%
47	13.86%	9.39%	23.25%
48	13.77%	9.33%	23.10%
49 & Over	13.26%	8.97%	22.23%

Administrative Expense: 0.49% of payroll added to Basic Rates

COLA Loading: 70.24% applied to Basic Rates prior to adjustment for administrative expenses

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<sup>1</sup> All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit.

## Exhibit N

### **PEPRA Tier Member Contribution Rates** **Effective for July 1, 2022 through June 30, 2023**

Expressed as a Percentage of Monthly Payroll<sup>1</sup>

<b>General Tiers</b>	<b>Basic</b>	<b>COLA</b>	<b>Total</b>
Cost Group #1 – PEPRA Tier 4 (2% COLA)	8.81%	2.01%	10.82%
Cost Group #1 – PEPRA Tier 4 (3% COLA)	9.07%	3.04%	12.11%
Cost Group #2 – PEPRA Tier 5 (2% COLA)	8.21%	1.85%	10.06%
Cost Group #2 – PEPRA Tier 5 (3%/4% COLA)	8.38%	2.77%	11.15%
Cost Group #3 – PEPRA Tier 4 (3% COLA)	8.41%	2.89%	11.30%
Cost Group #4 – PEPRA Tier 4 (3% COLA)	8.86%	2.99%	11.85%
Cost Group #5 – PEPRA Tier 4 (2% COLA)	10.25%	2.29%	12.54%
Cost Group #5 – PEPRA Tier 4 (3% COLA)	11.09%	3.71%	14.80%
Cost Group #6 – PEPRA Tier 4 (3% COLA)	9.87%	3.32%	13.19%

<b>Safety Tiers</b>	<b>Basic</b>	<b>COLA</b>	<b>Total</b>
Cost Group #7 – PEPRA Tier D	14.12%	5.67%	19.79%
Cost Group #8 – PEPRA Tier D	12.12%	5.00%	17.12%
Cost Group #8 – PEPRA Tier E	12.01%	3.30%	15.31%
Cost Group #9 – PEPRA Tier E	13.26%	3.58%	16.84%
Cost Group #10 – PEPRA Tier D	12.29%	5.08%	17.37%
Cost Group #11 – PEPRA Tier D	11.27%	4.64%	15.91%
Cost Group #12 – PEPRA Tier D	11.62%	4.80%	16.42%
Cost Group #13 – PEPRA Tier D	12.74%	5.23%	17.97%

Administrative Expense: 0.49% of payroll added to Basic Rates

<sup>1</sup> All rates should be applied to all compensation (whether or not in Social Security) up to the applicable annual Gov. Code 7522.10(d) compensation limit.



# CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

## SUBVENTION

All rates are shown as a percent of payroll.

Employee contribution rates vary depending upon their tier and age at entry. To compute the exact subvention percent for each employee, do the following:

Employee rate: Decrease the employee's rate by the subvention percent (i.e. 25%, 50%, etc.).

Employer rate: Increase the employer's rate by a percent of the employee's decrease using the applicable refundability factor (found on Exhibits 1 through 13).

### **EXAMPLE FOR COST GROUP #3 LEGACY MEMBERS:**

If the subvention percent is 25%, and the employee's rate is 6.00%,

Employee rates should be decreased by 1.50% ( $25\% \times 6.00\%$ )

Employer rate should be increased by 1.44% ( $1.50\% \times 0.9624$ )

Please note that for PEPRAs members, subvention is generally not permitted. The standard under Gov. Code §7522.30(a) is that employees pay at least 50 percent of normal costs and that employers not pay any of the required employee contribution, but there are some exceptions. Gov. Code §7522.30(f) allows the terms (regarding the employee's required contribution) of a contract, including a memorandum of understanding, that is in effect on January 1, 2013, to continue through the length of a contract. This means that it is possible that an employer will subvent a portion of a PEPRAs member's required contribution until the expiration date of the current contract, so long as it has been determined that the contract has been impaired.

**CAUTION** – these rates are for employer subvention of up to one-half the member contribution under Gov. Code §31581.1, NOT employer pick-up of employee contribution rates. When an employer subvents, the contribution subvented is not placed in the member's account and is therefore not available to the member as a refund. For this reason, the employer pays the contribution at a discount (i.e. "Refundability Factor").

Employer pick-ups of employee contributions are those made under Gov. Code §31581.2 and Internal Revenue Code §414 (h)(2) for the sole purpose of deferring income tax. These contributions are added to the member's account, are available to the member as a refund and are considered by CCCERA as part of the member's compensation for retirement purposes.

## EMPLOYEE PAYMENT OF EMPLOYER COST

There are several reasons why the attached contribution rates may need to be adjusted to increase the employee portion including the following:

Gov. Code §31631 allows for members to pay all or part of the employer contributions.

Gov. Code §31639.95 allows for Safety members to pay a portion of the employer cost for the "3% at 50" enhanced benefit.

Gov. Code §7522.30(c) requires that an employee's contribution rate be at least equal to that of similarly situated employees.

## CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

Gov. Code §7522.30(e) allows the employee contributions to be more than one-half of the normal cost rate if the increase has been agreed to through the collective bargaining process.

If you need to increase the employee contribution rate for any reason, you will need to adjust both employee and employer rates as follows:

Employee rate: Increase the employee's rate by the desired percent of payroll.

Employer rate: Decrease the employer's rate by a percent of the cost-sharing percent of payroll using the applicable refundability factor.

### EXAMPLE FOR COST GROUP #11 LEGACY MEMBERS:

If the required increase in the employee rate is 8.00%,

Employee rates should be increased by 8.00%.

Employer rate should be decreased by 7.76% ( $8.00\% \times 0.9697$ )

### PREPAYMENT DISCOUNT FACTOR FOR 2022-23

Employer Contribution Prepayment Program & Discount Factor for 2022-23 is **0.9696**

If you are currently participating in the prepayment program and wish to continue, you do not need to do anything other than prepay the July 1, 2022 through June 30, 2023 contributions on or before July 31, 2022. If you wish to start participating, please contact the Accounting Department at CCCERA by March 31, 2022.

The discount factor is calculated assuming the prepayment will be received on July 31 in accordance with Gov. Code §31582(b) in lieu of 12 equal payments due at the end of each month in accordance with Gov. Code §31582(a). The discount factor for the fiscal year July 1, 2022 through June 30, 2023 will be **0.9696** based on the interest assumption of 7.00% per annum. It is calculated by discounting each of the 12 equal payments back to the date that the prepayment is made and is the sum of the discount factors shown in the table below divided by 12. Each of the discount factors below is based on how many months early the payment is made.

Payment Number	Number of Months	
	Payment is Made Early	Discount Factor
1	0	1.0000
2	1	0.9944
3	2	0.9888
4	3	0.9832
5	4	0.9777
6	5	0.9722
7	6	0.9667
8	7	0.9613
9	8	0.9559
10	9	0.9505
11	10	0.9452
12	11	0.9399
<b>Sum of Discount Factors Divided by 12:</b>		<b>0.9696</b>



## **AGENDA**

### **RETIREMENT BOARD MEETING**

#### REGULAR MEETING

August 25, 2021, 9:00 a.m.

The Board of Retirement will hold its meeting via teleconferencing as permitted by Executive Order N-29-20. The meeting is accessible telephonically at 669-900-6833, Webinar ID: 845 9155 5254, Passcode: 353596, or via the web at:

<https://us06web.zoom.us/j/84591555254?pwd=WE9Kem1PQkQ0a09yTkdrRaVBXaFILZz09>

Passcode: 353596

**Persons may request to make public comment by emailing [publiccomment@cccera.org](mailto:publiccomment@cccera.org)** the day before the Board meeting or the day of the Board meeting either before or during the meeting. Public comments are limited to any item that is within the subject matter jurisdiction of the Board of Retirement. Both written and oral comments will be accepted, subject to a three-minute time limit per speaker. Written comments will be read into the record at the meeting. All comments submitted will be included in the record of the meeting.

#### THE RETIREMENT BOARD MAY DISCUSS AND TAKE ACTION ON THE FOLLOWING:

1. Pledge of Allegiance.
2. Roll Call.
3. Accept comments from the public.
4. Approve minutes from the July 14, 2021 meeting.

#### ***CLOSED SESSION***

5. The Board will go into closed session pursuant to Govt. Code Section 54956.9(d)(1) to confer with legal counsel regarding pending litigation:
  - a. *Nowicki v. CCCERA, et al.*, Court of Appeal, First Appellate District, Division Two, Case No. A160337
  - b. *Contra Costa County Deputy Sheriffs Association, et al., v. Board of Retirement of CCCERA, et al.*, Contra Costa County Superior Court, Case No. MSN12-1870

The Retirement Board will provide reasonable accommodations for persons with disabilities planning to attend Board meetings who contact the Retirement Office at least 24 hours before a meeting.

- c. *Contra Costa County Deputy Sheriffs Association, et al., v. Board of Retirement of CCCERA, et al.*, Contra Costa County Superior Court, Case No. C15-00598
- d. *Public Employees Union Local No. 1, et al., v. Board of Retirement of CCCERA, et al.*, Contra Costa County Superior Court, Case No. N14-2021

**OPEN SESSION**

- 6. Review of total portfolio performance for period ending June 30, 2021.
  - a. Presentation from Verus
  - b. Presentation from staff
- 7. Review of portfolio rebalancing report.
- 8. Consider and take possible action to authorize the CEO to execute agreements with Aleshire & Wynder, LLP for labor and employment law and labor negotiations services.
- 9. Miscellaneous
  - a. Staff Report
  - b. Outside Professionals' Report
  - c. Trustees' comments

The Retirement Board will provide reasonable accommodations for persons with disabilities planning to attend Board meetings who contact the Retirement Office at least 24 hours before a meeting.