

MERCED COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

3199 "M" Street

Merced, California 95348

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Website: www.mcera.merced.ca.us

GENERAL

Where is MCERA located?

3199 M St Merced Ca, 95348, on the corner of Loughborough and M St.

How do I advise MCERA of my new address?

Please contact MCERA and ask for a change of address form or simply download it from the "Forms" link and forward it to the MCERA office.

How does a Defined Benefit plan differ from a Defined Contribution plan?

In a Defined Benefit plan, the employer promises to pay a specified benefit upon the plan holder's retirement. That benefit is a lifetime benefit, paid to the recipient for the rest of his or her life. The employer invests the funds in a defined benefit plan and bears the risk of adverse investment performance.

Defined Contribution plans, such as 401(k) and 457 plans, are savings accounts. Benefit payments (withdrawals) under these plans benefit payments stop when your money runs out. In these types of plans the employee decides how to invest the funds, and bears the risk of adverse investment performance. Benefit amounts in defined contribution plans are determined by investment performance and amount of contributions.

MCERA's retirement plans are defined benefit plans and provide a guaranteed monthly allowance paid for the rest of the member's life. MCERA benefits are based on your final average salary, retirement age, and years of service.

I need to report the death of a relative who is retired from Merced County or an MCERA participating employer. What information does MCERA need?

Please contact MCERA at 209-725-3636. Our staff will provide the information you need to know about required documents and any available death benefits.

I want to file my taxes early this year. When will I get my information from MCERA?

MCERA mails a Form 1099-R to all retirees, survivors, and beneficiaries each year by the end of January. The Form 1099-R reports all the income you received from MCERA during the previous year.