# CONTRA COSTA COUNTY
# EMPLOYEES' RETIREMENT ASSOCIATION

# CONTRIBUTION RATE PACKET FOR
# July 1, 2026 through June 30, 2027

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**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**

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# MEMORANDUM

Date: August 6, 2025

To: Interested Parties and Participating Employers

From: Christina Dunn, Chief Executive Officer

Subject: Contribution Rates Effective July 1, 2026

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At its August 6, 2025 meeting, the Retirement Board reviewed the actuary's valuation report for the year ending December 31, 2024 and adopted the recommended employer and employee contribution rates, which will become effective on July 1, 2026. A copy of the December 31, 2024 Actuarial Valuation can be found on CCCERA's website at www.cccera.gov under the Actuarial Valuations link.

Enclosed are the employer and employee contribution rates to be used effective July 1, 2026 through June 30, 2027.

Please note the following:

- ✓ **The rates are effective July 1, 2026 through June 30, 2027 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 28. 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 28.

# 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, 2026 through June 30, 2027.

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 11

II. Employee Contribution Rates for Basic and Cost-of-Living Components

   See attached Exhibits A through L

The following employers made UAAL prepayments and their Unfunded Actuarial Accrued Liability (UAAL) contribution rates reflect those UAAL prepayments:

- 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 (LAFCO) made a UAAL prepayment in 2017, 2019, 2020 and 2021 which affected contribution rates for that employer.
- In-Home Supportive Services Authority (IHSS) made a UAAL prepayment in 2023 which affected contribution rates for that employer.
- San Ramon Valley Fire Protection District made a UAAL prepayment in 2017, 2018, 2019, 2020, 2021, 2022 and 2023 which affected contribution rates for the Safety members of that employer.

Effective July 1, 2025, Rodeo-Hercules Fire Protection District was annexed into Contra Costa County Fire Protection District. Consistent with the consolidation, starting with the December 31, 2024 valuation, the prior General and Safety members from the Rodeo-Hercules Fire Protection District have become General and Safety members of Contra Costa County Fire Protection District in Cost Group #5 and Cost Group #8, respectively. As part of the consolidation, Rodeo-Hercules Fire Protection District made a UAAL prepayment in 2025 which affected contribution rates for the Safety members of Contra Costa County Fire Protection District (after consolidation).

# Exhibit 1

**Contra Costa County Employees' Retirement Association**

**Employer Contribution Rates Effective for July 1, 2026 through June 30, 2027 for Cost Group #1**

| Cost Group #1 | Basic | | COLA | | Non-Refundability Factor |
|---|---|---|---|---|---|
| | In Social Security[1] | Not In Social Security[2] | In Social Security[1] | Not In Social Security[2] | |
| General Tier 1 Non-LAFCO (in Social Security) | 23.26% | N/A | 2.55% | N/A | 0.9650 |
| General Tier 1 Non-LAFCO (not in Social Security) | N/A | 23.04% | N/A | 2.52% | 0.9650 |
| General Tier 1 LAFCO | 18.60% | N/A | 2.55% | N/A | 0.9650 |
| General Tier 4 (3% COLA) Non-LAFCO | 19.44% | | 2.02% | | 0.9563 |
| General Tier 4 (3% COLA) LAFCO | 14.84% | | 2.02% | | 0.9563 |
| General Tier 4 (2% COLA) | 18.97% | | 0.95% | | 0.9507 |

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

**Employers:**

- County General
- Local Agency Formation Commission (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
- Moraga-Orinda Fire Protection District
- San Ramon Valley Fire Protection District

**Tiers:**

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

[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027 for Cost Group #2**

| Cost Group #2 | Basic: In Social Security[1] | Basic: Not In Social Security[2] | COLA: In Social Security[1] | COLA: Not In Social Security[2] | Non-Refundability Factor |
|---|---|---|---|---|---|
| General Tier 3 Non-IHSS | 21.47% | N/A | 2.17% | N/A | 0.9496 |
| General Tier 3 IHSS | 21.05% | N/A | 2.01% | N/A | 0.9496 |
| General Tier 5 (3%/4% COLA) Non-IHSS | 18.35% | | 1.61% | | 0.9555 |
| General Tier 5 (3%/4% COLA) IHSS | 17.90% | | 1.46% | | 0.9555 |
| General Tier 5 (2% COLA) Non-IHSS | 18.35% | | 0.75% | | 0.9509 |
| General Tier 5 (2% COLA) IHSS | 17.90% | | 0.60% | | 0.9509 |

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)

[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027 for Cost Group #3**

| Cost Group #3 | Basic | | COLA | | Non-Refundability Factor |
|---|---|---|---|---|---|
| | In Social Security[1] | Not In Social Security[2] | In Social Security[1] | Not In Social Security[2] | |
| Central Contra Costa Sanitary District General Tier 1 | N/A | 15.63% | N/A | 5.62% | 0.9592 |
| Central Contra Costa Sanitary District General Tier 4 (3% COLA) | 10.96% | | 4.72% | | 0.9638 |

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

**Employers:**

- Central Contra Costa Sanitary District

**Tiers:**

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

[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027 for Cost Group #4**

| | Basic | | COLA | | |
|---|---|---|---|---|---|
| **Cost Group #4** | **In Social Security[1]** | **Not In Social Security[2]** | **In Social Security[1]** | **Not In Social Security[2]** | **Non-Refundability Factor** |
| Contra Costa Housing Authority General Tier 1 | 21.38% | N/A | 7.06% | N/A | 0.9561 |
| Contra Costa Housing Authority General Tier 4 (3% COLA) | 17.72% | | 6.30% | | 0.9571 |

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)

1 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, if applicable.

2 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, 2026 through June 30, 2027 for Cost Group #5**

| Cost Group #5 | Basic: In Social Security[1] | Basic: Not In Social Security[2] | COLA: In Social Security[1] | COLA: Not In Social Security[2] | Non-Refundability Factor |
|---|---|---|---|---|---|
| Contra Costa County Fire Protection District General Tier 1 | N/A | 27.59% | N/A | 13.85% | 0.9819 |
| Contra Costa County Fire Protection District General Tier 4 (3% COLA) | 22.11% | | 13.20% | | 0.9579 |
| Contra Costa County Fire Protection District General Tier 4 (2% COLA) | 21.48% | | 11.95% | | 0.9545 |

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)

[1] 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, if applicable.

[2] 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 6

**Contra Costa County Employees' Retirement Association**

**Employer Contribution Rates Effective for July 1, 2026 through June 30, 2027 for Cost Group #6**

| Cost Group #6 | Basic | | COLA | | Non-Refundability Factor |
|---|---|---|---|---|---|
| | In Social Security[1] | Not In Social Security[2] | In Social Security[1] | Not In Social Security[2] | |
| Non-Enhanced District General Tier 1 | 12.73% | N/A | 3.75% | N/A | 0.9597 |
| Non-Enhanced District General Tier 4 (3% COLA) | 10.98% | | 3.55% | | 0.9469 |

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)

[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027 for Cost Group #7**

| Cost Group #7 | Basic | | COLA | | Non-Refundability Factor |
|---|---|---|---|---|---|
| | In Social Security[1] | Not In Social Security[2] | In Social Security[1] | Not In Social Security[2] | |
| County Safety Tier A | N/A | 33.27% | N/A | 27.78% | 0.9746 |
| County Safety Tier D | 24.85% | | 26.27% | | 0.9793 |

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)

[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027 for Cost Group #8**

| Cost Group #8 | Basic | | COLA | | Non-Refundability Factor |
|---|---|---|---|---|---|
| | In Social Security[1] | Not In Social Security[2] | In Social Security[1] | Not In Social Security[2] | |
| Contra Costa County Fire Protection District Safety Tier A | N/A | 32.69% | N/A | 35.51% | 0.9790 |
| Contra Costa County Fire Protection District Safety Tier D | 22.27% | | 33.32% | | 0.9789 |
| Contra Costa County Fire Protection District Safety Tier E | 21.45% | | 31.24% | | 0.9816 |

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)

[1] 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, if applicable.

[2] 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 9

**Contra Costa County Employees' Retirement Association**

**Employer Contribution Rates Effective for July 1, 2026 through June 30, 2027 for Cost Group #9**

| Cost Group #9 | Basic | | COLA | | Non-Refundability Factor |
|---|---|---|---|---|---|
| | In Social Security[1] | Not In Social Security[2] | In Social Security[1] | Not In Social Security[2] | |
| County Safety Tier C | N/A | 31.68% | N/A | 24.91% | 0.9743 |
| County Safety Tier E | 23.89% | | 24.01% | | 0.9774 |

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)

[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027 for Cost Group #10

| Cost Group #10 | Basic: In Social Security[1] | Basic: Not In Social Security[2] | COLA: In Social Security[1] | COLA: Not In Social Security[2] | Non-Refundability Factor |
|---|---|---|---|---|---|
| Moraga-Orinda Fire Protection District Safety Tier A | N/A | 37.78% | N/A | 58.95% | 0.9740 |
| Moraga-Orinda Fire Protection District Safety Tier D | 30.01% | | 57.44% | | 0.9799 |

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)

[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027 for Cost Group #11**

| Cost Group #11 | Basic | | COLA | | Non-Refundability Factor |
|---|---|---|---|---|---|
| | In Social Security[1] | Not In Social Security[2] | In Social Security[1] | Not In Social Security[2] | |
| San Ramon Valley Fire Protection District Safety Tier A | N/A | 34.43% | N/A | 22.16% | 0.9788 |
| San Ramon Valley Fire Protection District Safety Tier D | 21.99% | | 19.13% | | 0.9824 |

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)

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[1] 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, if applicable.

[2] 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, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| | Basic[2] | | | Total | |
|---|---|---|---|---|---|
| Entry Age | In Social Security | Not In Social Security | COLA | In Social Security | Not In Social Security |
| 15 | 5.56% | 5.55% | 2.73% | 8.29% | 8.28% |
| 16 | 5.69% | 5.68% | 2.80% | 8.49% | 8.48% |
| 17 | 5.82% | 5.81% | 2.87% | 8.69% | 8.68% |
| 18 | 5.95% | 5.94% | 2.94% | 8.89% | 8.88% |
| 19 | 6.05% | 6.04% | 3.00% | 9.05% | 9.04% |
| 20 | 6.16% | 6.15% | 3.06% | 9.22% | 9.21% |
| 21 | 6.26% | 6.25% | 3.11% | 9.37% | 9.36% |
| 22 | 6.38% | 6.37% | 3.18% | 9.56% | 9.55% |
| 23 | 6.49% | 6.48% | 3.24% | 9.73% | 9.72% |
| 24 | 6.60% | 6.59% | 3.30% | 9.90% | 9.89% |
| 25 | 6.72% | 6.71% | 3.36% | 10.08% | 10.07% |
| 26 | 6.84% | 6.83% | 3.43% | 10.27% | 10.26% |
| 27 | 6.96% | 6.95% | 3.49% | 10.45% | 10.44% |
| 28 | 7.08% | 7.07% | 3.56% | 10.64% | 10.63% |
| 29 | 7.21% | 7.20% | 3.63% | 10.84% | 10.83% |
| 30 | 7.34% | 7.33% | 3.70% | 11.04% | 11.03% |
| 31 | 7.47% | 7.46% | 3.77% | 11.24% | 11.23% |
| 32 | 7.60% | 7.59% | 3.84% | 11.44% | 11.43% |
| 33 | 7.74% | 7.73% | 3.92% | 11.66% | 11.65% |
| 34 | 7.88% | 7.87% | 3.99% | 11.87% | 11.86% |
| 35 | 8.02% | 8.01% | 4.07% | 12.09% | 12.08% |
| 36 | 8.16% | 8.15% | 4.14% | 12.30% | 12.29% |
| 37 | 8.31% | 8.30% | 4.23% | 12.54% | 12.53% |
| 38 | 8.47% | 8.46% | 4.31% | 12.78% | 12.77% |
| 39 | 8.61% | 8.60% | 4.39% | 13.00% | 12.99% |
| 40 | 8.76% | 8.75% | 4.47% | 13.23% | 13.22% |
| 41 | 8.92% | 8.91% | 4.56% | 13.48% | 13.47% |
| 42 | 9.06% | 9.05% | 4.63% | 13.69% | 13.68% |
| 43 | 9.21% | 9.20% | 4.71% | 13.92% | 13.91% |
| 44 | 9.33% | 9.32% | 4.78% | 14.11% | 14.10% |
| 45 | 9.46% | 9.45% | 4.85% | 14.31% | 14.30% |
| 46 | 9.60% | 9.59% | 4.93% | 14.53% | 14.52% |
| 47 | 9.76% | 9.75% | 5.01% | 14.77% | 14.76% |
| 48 | 9.91% | 9.90% | 5.10% | 15.01% | 15.00% |
| 49 | 10.02% | 10.01% | 5.16% | 15.18% | 15.17% |
| 50 | 10.16% | 10.15% | 5.23% | 15.39% | 15.38% |
| 51 | 10.29% | 10.28% | 5.30% | 15.59% | 15.58% |
| 52 | 10.45% | 10.44% | 5.39% | 15.84% | 15.83% |
| 53 | 10.59% | 10.58% | 5.47% | 16.06% | 16.05% |
| 54 | 10.76% | 10.75% | 5.56% | 16.32% | 16.31% |
| 55 | 10.92% | 10.91% | 5.64% | 16.56% | 16.55% |
| 56 | 10.98% | 10.97% | 5.68% | 16.66% | 16.65% |
| 57 | 10.96% | 10.95% | 5.67% | 16.63% | 16.62% |
| 58 | 10.90% | 10.89% | 5.63% | 16.53% | 16.52% |
| 59 & Over | 10.65% | 10.64% | 5.50% | 16.15% | 16.14% |

Administrative Expense: 0.53% of payroll added to Basic Rates

COLA Loading: 54.38% applied to Basic Rates prior to adjustment for administrative expenses

[1] 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, if applicable.

[2] The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.53% that is applicable to the first $116.67 of compensation.

# Exhibit A

**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
- Moraga-Orinda Fire Protection District
- San Ramon Valley Fire Protection District

Tier:

- Tier 1 Enhanced (2% @ 55)

# Exhibit B

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

### Effective for July 1, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| | Basic[2] | | | Total | |
|---|---|---|---|---|---|
| Entry Age | In Social Security | Not In Social Security | COLA | In Social Security | Not In Social Security |
| 15 | 5.54% | 5.53% | 2.34% | 7.88% | 7.87% |
| 16 | 5.66% | 5.65% | 2.40% | 8.06% | 8.05% |
| 17 | 5.79% | 5.78% | 2.46% | 8.25% | 8.24% |
| 18 | 5.92% | 5.91% | 2.52% | 8.44% | 8.43% |
| 19 | 6.02% | 6.01% | 2.57% | 8.59% | 8.58% |
| 20 | 6.13% | 6.12% | 2.62% | 8.75% | 8.74% |
| 21 | 6.24% | 6.23% | 2.67% | 8.91% | 8.90% |
| 22 | 6.35% | 6.34% | 2.72% | 9.07% | 9.06% |
| 23 | 6.46% | 6.45% | 2.77% | 9.23% | 9.22% |
| 24 | 6.57% | 6.56% | 2.82% | 9.39% | 9.38% |
| 25 | 6.69% | 6.68% | 2.88% | 9.57% | 9.56% |
| 26 | 6.81% | 6.80% | 2.94% | 9.75% | 9.74% |
| 27 | 6.93% | 6.92% | 2.99% | 9.92% | 9.91% |
| 28 | 7.05% | 7.04% | 3.05% | 10.10% | 10.09% |
| 29 | 7.18% | 7.17% | 3.11% | 10.29% | 10.28% |
| 30 | 7.30% | 7.29% | 3.17% | 10.47% | 10.46% |
| 31 | 7.43% | 7.42% | 3.23% | 10.66% | 10.65% |
| 32 | 7.57% | 7.56% | 3.29% | 10.86% | 10.85% |
| 33 | 7.70% | 7.69% | 3.35% | 11.05% | 11.04% |
| 34 | 7.85% | 7.84% | 3.42% | 11.27% | 11.26% |
| 35 | 7.99% | 7.98% | 3.49% | 11.48% | 11.47% |
| 36 | 8.13% | 8.12% | 3.56% | 11.69% | 11.68% |
| 37 | 8.28% | 8.27% | 3.63% | 11.91% | 11.90% |
| 38 | 8.43% | 8.42% | 3.70% | 12.13% | 12.12% |
| 39 | 8.58% | 8.57% | 3.77% | 12.35% | 12.34% |
| 40 | 8.73% | 8.72% | 3.84% | 12.57% | 12.56% |
| 41 | 8.88% | 8.87% | 3.91% | 12.79% | 12.78% |
| 42 | 9.02% | 9.01% | 3.97% | 12.99% | 12.98% |
| 43 | 9.17% | 9.16% | 4.04% | 13.21% | 13.20% |
| 44 | 9.29% | 9.28% | 4.10% | 13.39% | 13.38% |
| 45 | 9.42% | 9.41% | 4.16% | 13.58% | 13.57% |
| 46 | 9.56% | 9.55% | 4.22% | 13.78% | 13.77% |
| 47 | 9.71% | 9.70% | 4.30% | 14.01% | 14.00% |
| 48 | 9.87% | 9.86% | 4.37% | 14.24% | 14.23% |
| 49 | 9.99% | 9.98% | 4.43% | 14.42% | 14.41% |
| 50 | 10.11% | 10.10% | 4.48% | 14.59% | 14.58% |
| 51 | 10.25% | 10.24% | 4.55% | 14.80% | 14.79% |
| 52 | 10.41% | 10.40% | 4.62% | 15.03% | 15.02% |
| 53 | 10.57% | 10.56% | 4.70% | 15.27% | 15.26% |
| 54 | 10.70% | 10.69% | 4.76% | 15.46% | 15.45% |
| 55 | 10.84% | 10.83% | 4.82% | 15.66% | 15.65% |
| 56 | 10.93% | 10.92% | 4.87% | 15.80% | 15.79% |
| 57 | 10.98% | 10.97% | 4.89% | 15.87% | 15.86% |
| 58 | 10.93% | 10.92% | 4.87% | 15.80% | 15.79% |
| 59 & Over | 10.38% | 10.37% | 4.61% | 14.99% | 14.98% |

Administrative Expense: 0.53% of payroll added to Basic Rates

COLA Loading: 46.84% applied to Basic Rates prior to adjustment for administrative expenses

[1] 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, if applicable.

[2] The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.53% that is applicable to the first $116.67 of compensation.

## Exhibit B

**Employers:**

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

Tier:

- Tier 3 Enhanced (2% @ 55)

# Exhibit C

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

### Effective for July 1, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| Entry Age | Basic | COLA | Total |
|---|---|---|---|
| 15 | 5.76% | 2.77% | 8.53% |
| 16 | 5.89% | 2.84% | 8.73% |
| 17 | 6.02% | 2.91% | 8.93% |
| 18 | 6.16% | 2.99% | 9.15% |
| 19 | 6.27% | 3.04% | 9.31% |
| 20 | 6.38% | 3.10% | 9.48% |
| 21 | 6.49% | 3.16% | 9.65% |
| 22 | 6.61% | 3.22% | 9.83% |
| 23 | 6.72% | 3.28% | 10.00% |
| 24 | 6.84% | 3.35% | 10.19% |
| 25 | 6.96% | 3.41% | 10.37% |
| 26 | 7.09% | 3.48% | 10.57% |
| 27 | 7.21% | 3.54% | 10.75% |
| 28 | 7.34% | 3.61% | 10.95% |
| 29 | 7.47% | 3.68% | 11.15% |
| 30 | 7.60% | 3.75% | 11.35% |
| 31 | 7.74% | 3.82% | 11.56% |
| 32 | 7.88% | 3.90% | 11.78% |
| 33 | 8.02% | 3.97% | 11.99% |
| 34 | 8.17% | 4.05% | 12.22% |
| 35 | 8.32% | 4.13% | 12.45% |
| 36 | 8.47% | 4.21% | 12.68% |
| 37 | 8.62% | 4.29% | 12.91% |
| 38 | 8.78% | 4.38% | 13.16% |
| 39 | 8.93% | 4.46% | 13.39% |
| 40 | 9.08% | 4.53% | 13.61% |
| 41 | 9.24% | 4.62% | 13.86% |
| 42 | 9.39% | 4.70% | 14.09% |
| 43 | 9.54% | 4.78% | 14.32% |
| 44 | 9.67% | 4.85% | 14.52% |
| 45 | 9.80% | 4.92% | 14.72% |
| 46 | 9.95% | 5.00% | 14.95% |
| 47 | 10.11% | 5.08% | 15.19% |
| 48 | 10.26% | 5.16% | 15.42% |
| 49 | 10.38% | 5.22% | 15.60% |
| 50 | 10.51% | 5.29% | 15.80% |
| 51 | 10.64% | 5.36% | 16.00% |
| 52 | 10.79% | 5.44% | 16.23% |
| 53 | 10.95% | 5.53% | 16.48% |
| 54 | 11.11% | 5.61% | 16.72% |
| 55 | 11.23% | 5.68% | 16.91% |
| 56 | 11.28% | 5.70% | 16.98% |
| 57 | 11.24% | 5.68% | 16.92% |
| 58 | 11.10% | 5.61% | 16.71% |
| 59 & Over | 10.53% | 5.30% | 15.83% |

Administrative Expense: 0.53% of payroll added to Basic Rates
COLA Loading: 53.04% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**

- Central Contra Costa Sanitary District

**Tier:**

- Tier 1 Enhanced (2% @ 55)

[1] All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit, if applicable.

# Exhibit D

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

## Effective for July 1, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| | Basic[2] | | | Total | |
|---|---|---|---|---|---|
| Entry Age | In Social Security | Not In Social Security | COLA | In Social Security | Not In Social Security |
| 15 | 5.59% | 5.58% | 2.64% | 8.23% | 8.22% |
| 16 | 5.71% | 5.70% | 2.71% | 8.42% | 8.41% |
| 17 | 5.84% | 5.83% | 2.77% | 8.61% | 8.60% |
| 18 | 5.97% | 5.96% | 2.84% | 8.81% | 8.80% |
| 19 | 6.08% | 6.07% | 2.90% | 8.98% | 8.97% |
| 20 | 6.18% | 6.17% | 2.95% | 9.13% | 9.12% |
| 21 | 6.29% | 6.28% | 3.01% | 9.30% | 9.29% |
| 22 | 6.40% | 6.39% | 3.07% | 9.47% | 9.46% |
| 23 | 6.52% | 6.51% | 3.13% | 9.65% | 9.64% |
| 24 | 6.63% | 6.62% | 3.19% | 9.82% | 9.81% |
| 25 | 6.75% | 6.74% | 3.25% | 10.00% | 9.99% |
| 26 | 6.87% | 6.86% | 3.31% | 10.18% | 10.17% |
| 27 | 6.99% | 6.98% | 3.38% | 10.37% | 10.36% |
| 28 | 7.11% | 7.10% | 3.44% | 10.55% | 10.54% |
| 29 | 7.24% | 7.23% | 3.51% | 10.75% | 10.74% |
| 30 | 7.37% | 7.36% | 3.57% | 10.94% | 10.93% |
| 31 | 7.50% | 7.49% | 3.64% | 11.14% | 11.13% |
| 32 | 7.64% | 7.63% | 3.72% | 11.36% | 11.35% |
| 33 | 7.77% | 7.76% | 3.78% | 11.55% | 11.54% |
| 34 | 7.91% | 7.90% | 3.86% | 11.77% | 11.76% |
| 35 | 8.06% | 8.05% | 3.94% | 12.00% | 11.99% |
| 36 | 8.20% | 8.19% | 4.01% | 12.21% | 12.20% |
| 37 | 8.35% | 8.34% | 4.09% | 12.44% | 12.43% |
| 38 | 8.50% | 8.49% | 4.17% | 12.67% | 12.66% |
| 39 | 8.65% | 8.64% | 4.24% | 12.89% | 12.88% |
| 40 | 8.80% | 8.79% | 4.32% | 13.12% | 13.11% |
| 41 | 8.95% | 8.94% | 4.40% | 13.35% | 13.34% |
| 42 | 9.10% | 9.09% | 4.48% | 13.58% | 13.57% |
| 43 | 9.25% | 9.24% | 4.56% | 13.81% | 13.80% |
| 44 | 9.37% | 9.36% | 4.62% | 13.99% | 13.98% |
| 45 | 9.50% | 9.49% | 4.69% | 14.19% | 14.18% |
| 46 | 9.64% | 9.63% | 4.76% | 14.40% | 14.39% |
| 47 | 9.80% | 9.79% | 4.85% | 14.65% | 14.64% |
| 48 | 9.95% | 9.94% | 4.93% | 14.88% | 14.87% |
| 49 | 10.08% | 10.07% | 4.99% | 15.07% | 15.06% |
| 50 | 10.20% | 10.19% | 5.06% | 15.26% | 15.25% |
| 51 | 10.34% | 10.33% | 5.13% | 15.47% | 15.46% |
| 52 | 10.49% | 10.48% | 5.21% | 15.70% | 15.69% |
| 53 | 10.64% | 10.63% | 5.29% | 15.93% | 15.92% |
| 54 | 10.79% | 10.78% | 5.36% | 16.15% | 16.14% |
| 55 | 10.96% | 10.95% | 5.45% | 16.41% | 16.40% |
| 56 | 11.02% | 11.01% | 5.49% | 16.51% | 16.50% |
| 57 | 11.03% | 11.02% | 5.49% | 16.52% | 16.51% |
| 58 | 10.88% | 10.87% | 5.41% | 16.29% | 16.28% |
| 59 & Over | 10.60% | 10.59% | 5.27% | 15.87% | 15.86% |

Administrative Expense: 0.53% of payroll added to Basic Rates

COLA Loading: 52.34% applied to Basic Rates prior to adjustment for administrative expenses

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[1] 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, if applicable.

[2] The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.53% that is applicable to the first $116.67 of compensation.

# Exhibit D

**Employers:**

- Contra Costa Housing Authority

**Tier:**

- Tier 1 Enhanced (2% @ 55)

# Exhibit E

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

### Effective for July 1, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| Entry Age | Basic | COLA | Total |
|---|---|---|---|
| 15 | 5.53% | 3.09% | 8.62% |
| 16 | 5.65% | 3.17% | 8.82% |
| 17 | 5.78% | 3.25% | 9.03% |
| 18 | 5.91% | 3.33% | 9.24% |
| 19 | 6.01% | 3.39% | 9.40% |
| 20 | 6.12% | 3.46% | 9.58% |
| 21 | 6.23% | 3.53% | 9.76% |
| 22 | 6.34% | 3.60% | 9.94% |
| 23 | 6.45% | 3.66% | 10.11% |
| 24 | 6.56% | 3.73% | 10.29% |
| 25 | 6.68% | 3.81% | 10.49% |
| 26 | 6.80% | 3.88% | 10.68% |
| 27 | 6.92% | 3.95% | 10.87% |
| 28 | 7.04% | 4.03% | 11.07% |
| 29 | 7.17% | 4.11% | 11.28% |
| 30 | 7.29% | 4.18% | 11.47% |
| 31 | 7.42% | 4.26% | 11.68% |
| 32 | 7.56% | 4.35% | 11.91% |
| 33 | 7.69% | 4.43% | 12.12% |
| 34 | 7.84% | 4.52% | 12.36% |
| 35 | 7.98% | 4.61% | 12.59% |
| 36 | 8.12% | 4.70% | 12.82% |
| 37 | 8.27% | 4.79% | 13.06% |
| 38 | 8.42% | 4.88% | 13.30% |
| 39 | 8.57% | 4.98% | 13.55% |
| 40 | 8.72% | 5.07% | 13.79% |
| 41 | 8.87% | 5.16% | 14.03% |
| 42 | 9.01% | 5.25% | 14.26% |
| 43 | 9.16% | 5.34% | 14.50% |
| 44 | 9.28% | 5.42% | 14.70% |
| 45 | 9.41% | 5.50% | 14.91% |
| 46 | 9.55% | 5.58% | 15.13% |
| 47 | 9.70% | 5.68% | 15.38% |
| 48 | 9.86% | 5.77% | 15.63% |
| 49 | 9.98% | 5.85% | 15.83% |
| 50 | 10.10% | 5.92% | 16.02% |
| 51 | 10.24% | 6.01% | 16.25% |
| 52 | 10.40% | 6.11% | 16.51% |
| 53 | 10.56% | 6.21% | 16.77% |
| 54 | 10.69% | 6.29% | 16.98% |
| 55 | 10.83% | 6.37% | 17.20% |
| 56 | 10.92% | 6.43% | 17.35% |
| 57 | 10.97% | 6.46% | 17.43% |
| 58 | 10.92% | 6.43% | 17.35% |
| 59 & Over | 10.37% | 6.09% | 16.46% |

Administrative Expense: 0.53% of payroll added to Basic Rates
COLA Loading: 61.89% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**

- Contra Costa County Fire Protection District

**Tier:**

- Tier 1 Enhanced (2% @ 55)

[1] All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit, if applicable.

# Exhibit F

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

### Effective for July 1, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| | Basic[2] | | | Total | |
|---|---|---|---|---|---|
| Entry Age | In Social Security | Not In Social Security | COLA | In Social Security | Not In Social Security |
| 15 | 6.40% | 6.39% | 2.59% | 8.99% | 8.98% |
| 16 | 6.51% | 6.50% | 2.64% | 9.15% | 9.14% |
| 17 | 6.62% | 6.61% | 2.68% | 9.30% | 9.29% |
| 18 | 6.74% | 6.73% | 2.74% | 9.48% | 9.47% |
| 19 | 6.86% | 6.85% | 2.79% | 9.65% | 9.64% |
| 20 | 6.98% | 6.97% | 2.84% | 9.82% | 9.81% |
| 21 | 7.10% | 7.09% | 2.90% | 10.00% | 9.99% |
| 22 | 7.23% | 7.22% | 2.95% | 10.18% | 10.17% |
| 23 | 7.36% | 7.35% | 3.01% | 10.37% | 10.36% |
| 24 | 7.49% | 7.48% | 3.07% | 10.56% | 10.55% |
| 25 | 7.63% | 7.62% | 3.13% | 10.76% | 10.75% |
| 26 | 7.76% | 7.75% | 3.19% | 10.95% | 10.94% |
| 27 | 7.90% | 7.89% | 3.25% | 11.15% | 11.14% |
| 28 | 8.05% | 8.04% | 3.31% | 11.36% | 11.35% |
| 29 | 8.19% | 8.18% | 3.38% | 11.57% | 11.56% |
| 30 | 8.34% | 8.33% | 3.44% | 11.78% | 11.77% |
| 31 | 8.49% | 8.48% | 3.51% | 12.00% | 11.99% |
| 32 | 8.65% | 8.64% | 3.58% | 12.23% | 12.22% |
| 33 | 8.81% | 8.80% | 3.65% | 12.46% | 12.45% |
| 34 | 8.96% | 8.95% | 3.72% | 12.68% | 12.67% |
| 35 | 9.12% | 9.11% | 3.79% | 12.91% | 12.90% |
| 36 | 9.27% | 9.26% | 3.85% | 13.12% | 13.11% |
| 37 | 9.43% | 9.42% | 3.92% | 13.35% | 13.34% |
| 38 | 9.58% | 9.57% | 3.99% | 13.57% | 13.56% |
| 39 | 9.71% | 9.70% | 4.05% | 13.76% | 13.75% |
| 40 | 9.85% | 9.84% | 4.11% | 13.96% | 13.95% |
| 41 | 9.99% | 9.98% | 4.17% | 14.16% | 14.15% |
| 42 | 10.15% | 10.14% | 4.24% | 14.39% | 14.38% |
| 43 | 10.31% | 10.30% | 4.31% | 14.62% | 14.61% |
| 44 | 10.44% | 10.43% | 4.37% | 14.81% | 14.80% |
| 45 | 10.58% | 10.57% | 4.43% | 15.01% | 15.00% |
| 46 | 10.71% | 10.70% | 4.49% | 15.20% | 15.19% |
| 47 | 10.89% | 10.88% | 4.57% | 15.46% | 15.45% |
| 48 | 11.04% | 11.03% | 4.63% | 15.67% | 15.66% |
| 49 | 11.20% | 11.19% | 4.71% | 15.91% | 15.90% |
| 50 | 11.38% | 11.37% | 4.78% | 16.16% | 16.15% |
| 51 | 11.46% | 11.45% | 4.82% | 16.28% | 16.27% |
| 52 | 11.49% | 11.48% | 4.83% | 16.32% | 16.31% |
| 53 | 11.39% | 11.38% | 4.79% | 16.18% | 16.17% |
| 54 & Over | 11.00% | 10.99% | 4.62% | 15.62% | 15.61% |

Administrative Expense: 0.53% of payroll added to Basic Rates

COLA Loading: 44.14% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**

- Rodeo Sanitary District
- Byron Brentwood Cemetery District

**Tier:**

- Tier 1 Non-Enhanced (1.67% @ 55)

[1] 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, if applicable.

[2] The Basic Rate for members in Social Security is increased by 0.01% to account for the administrative expense rate of 0.53% 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, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| Entry Age | Basic | COLA | Total |
|---|---|---|---|
| 15 | 10.39% | 6.77% | 17.16% |
| 16 | 10.39% | 6.77% | 17.16% |
| 17 | 10.39% | 6.77% | 17.16% |
| 18 | 10.39% | 6.77% | 17.16% |
| 19 | 10.39% | 6.77% | 17.16% |
| 20 | 10.39% | 6.77% | 17.16% |
| 21 | 10.39% | 6.77% | 17.16% |
| 22 | 10.56% | 6.89% | 17.45% |
| 23 | 10.72% | 7.00% | 17.72% |
| 24 | 10.89% | 7.11% | 18.00% |
| 25 | 11.06% | 7.23% | 18.29% |
| 26 | 11.22% | 7.34% | 18.56% |
| 27 | 11.38% | 7.45% | 18.83% |
| 28 | 11.54% | 7.56% | 19.10% |
| 29 | 11.66% | 7.64% | 19.30% |
| 30 | 11.78% | 7.73% | 19.51% |
| 31 | 11.94% | 7.84% | 19.78% |
| 32 | 12.09% | 7.94% | 20.03% |
| 33 | 12.26% | 8.05% | 20.31% |
| 34 | 12.40% | 8.15% | 20.55% |
| 35 | 12.53% | 8.24% | 20.77% |
| 36 | 12.69% | 8.35% | 21.04% |
| 37 | 12.87% | 8.47% | 21.34% |
| 38 | 13.05% | 8.60% | 21.65% |
| 39 | 13.26% | 8.74% | 22.00% |
| 40 | 13.46% | 8.88% | 22.34% |
| 41 | 13.66% | 9.02% | 22.68% |
| 42 | 13.92% | 9.19% | 23.11% |
| 43 | 14.14% | 9.35% | 23.49% |
| 44 | 14.31% | 9.46% | 23.77% |
| 45 | 14.38% | 9.51% | 23.89% |
| 46 | 14.42% | 9.54% | 23.96% |
| 47 | 14.41% | 9.53% | 23.94% |
| 48 | 14.23% | 9.41% | 23.64% |
| 49 & Over | 13.76% | 9.09% | 22.85% |

Administrative Expense: 0.53% of payroll added to Basic Rates
COLA Loading: 68.67% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**
- County Safety

**Tier:**
- Tier A Enhanced (3% @ 50)

[1] All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit, if applicable.

# Exhibit H

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

**Effective for July 1, 2026 through June 30, 2027**

Expressed as a Percentage of Monthly Payroll[1]

| Entry Age | Basic | COLA | Total |
|---|---|---|---|
| 15 | 10.37% | 7.00% | 17.37% |
| 16 | 10.37% | 7.00% | 17.37% |
| 17 | 10.37% | 7.00% | 17.37% |
| 18 | 10.37% | 7.00% | 17.37% |
| 19 | 10.37% | 7.00% | 17.37% |
| 20 | 10.37% | 7.00% | 17.37% |
| 21 | 10.37% | 7.00% | 17.37% |
| 22 | 10.53% | 7.11% | 17.64% |
| 23 | 10.69% | 7.23% | 17.92% |
| 24 | 10.86% | 7.35% | 18.21% |
| 25 | 11.03% | 7.47% | 18.50% |
| 26 | 11.19% | 7.58% | 18.77% |
| 27 | 11.35% | 7.70% | 19.05% |
| 28 | 11.50% | 7.80% | 19.30% |
| 29 | 11.63% | 7.89% | 19.52% |
| 30 | 11.75% | 7.98% | 19.73% |
| 31 | 11.90% | 8.09% | 19.99% |
| 32 | 12.07% | 8.21% | 20.28% |
| 33 | 12.23% | 8.32% | 20.55% |
| 34 | 12.36% | 8.41% | 20.77% |
| 35 | 12.50% | 8.51% | 21.01% |
| 36 | 12.66% | 8.63% | 21.29% |
| 37 | 12.84% | 8.75% | 21.59% |
| 38 | 13.02% | 8.88% | 21.90% |
| 39 | 13.22% | 9.03% | 22.25% |
| 40 | 13.42% | 9.17% | 22.59% |
| 41 | 13.62% | 9.31% | 22.93% |
| 42 | 13.87% | 9.49% | 23.36% |
| 43 | 14.09% | 9.64% | 23.73% |
| 44 | 14.24% | 9.75% | 23.99% |
| 45 | 14.34% | 9.82% | 24.16% |
| 46 | 14.36% | 9.84% | 24.20% |
| 47 | 14.43% | 9.89% | 24.32% |
| 48 | 14.09% | 9.64% | 23.73% |
| 49 & Over | 13.80% | 9.44% | 23.24% |

Administrative Expense: 0.53% of payroll added to Basic Rates

COLA Loading: 71.12% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**

- Contra Costa County Fire Protection District

**Tier:**

- Tier A Enhanced (3% @ 50)

[1] All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit, if applicable.

# Exhibit I

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

**Effective for July 1, 2026 through June 30, 2027**

Expressed as a Percentage of Monthly Payroll[1]

| Entry Age | Basic | COLA | Total |
|---|---|---|---|
| 15 | 9.97% | 4.25% | 14.22% |
| 16 | 9.97% | 4.25% | 14.22% |
| 17 | 9.97% | 4.25% | 14.22% |
| 18 | 9.97% | 4.25% | 14.22% |
| 19 | 9.97% | 4.25% | 14.22% |
| 20 | 9.97% | 4.25% | 14.22% |
| 21 | 9.97% | 4.25% | 14.22% |
| 22 | 10.12% | 4.31% | 14.43% |
| 23 | 10.28% | 4.38% | 14.66% |
| 24 | 10.43% | 4.45% | 14.88% |
| 25 | 10.58% | 4.52% | 15.10% |
| 26 | 10.73% | 4.59% | 15.32% |
| 27 | 10.87% | 4.65% | 15.52% |
| 28 | 11.00% | 4.71% | 15.71% |
| 29 | 11.12% | 4.76% | 15.88% |
| 30 | 11.26% | 4.83% | 16.09% |
| 31 | 11.40% | 4.89% | 16.29% |
| 32 | 11.54% | 4.95% | 16.49% |
| 33 | 11.68% | 5.01% | 16.69% |
| 34 | 11.81% | 5.07% | 16.88% |
| 35 | 11.95% | 5.14% | 17.09% |
| 36 | 12.11% | 5.21% | 17.32% |
| 37 | 12.28% | 5.28% | 17.56% |
| 38 | 12.45% | 5.36% | 17.81% |
| 39 | 12.62% | 5.44% | 18.06% |
| 40 | 12.82% | 5.53% | 18.35% |
| 41 | 13.01% | 5.61% | 18.62% |
| 42 | 13.18% | 5.69% | 18.87% |
| 43 | 13.27% | 5.73% | 19.00% |
| 44 | 13.34% | 5.76% | 19.10% |
| 45 | 13.31% | 5.75% | 19.06% |
| 46 | 13.18% | 5.69% | 18.87% |
| 47 | 12.90% | 5.56% | 18.46% |
| 48 | 13.32% | 5.75% | 19.07% |
| 49 & Over | 13.83% | 5.98% | 19.81% |

Administrative Expense: 0.53% of payroll added to Basic Rates
COLA Loading: 44.97% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**

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

**Tier:**

- Tier C Enhanced (3% @ 50)

[1] All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit, if applicable.

# Exhibit J

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

### Effective for July 1, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| Entry Age | Basic | COLA | Total |
|---|---|---|---|
| 15 | 10.35% | 6.67% | 17.02% |
| 16 | 10.35% | 6.67% | 17.02% |
| 17 | 10.35% | 6.67% | 17.02% |
| 18 | 10.35% | 6.67% | 17.02% |
| 19 | 10.35% | 6.67% | 17.02% |
| 20 | 10.35% | 6.67% | 17.02% |
| 21 | 10.35% | 6.67% | 17.02% |
| 22 | 10.51% | 6.78% | 17.29% |
| 23 | 10.67% | 6.89% | 17.56% |
| 24 | 10.84% | 7.01% | 17.85% |
| 25 | 11.01% | 7.12% | 18.13% |
| 26 | 11.17% | 7.23% | 18.40% |
| 27 | 11.33% | 7.34% | 18.67% |
| 28 | 11.49% | 7.45% | 18.94% |
| 29 | 11.61% | 7.53% | 19.14% |
| 30 | 11.73% | 7.61% | 19.34% |
| 31 | 11.88% | 7.71% | 19.59% |
| 32 | 12.04% | 7.82% | 19.86% |
| 33 | 12.21% | 7.94% | 20.15% |
| 34 | 12.34% | 8.03% | 20.37% |
| 35 | 12.48% | 8.12% | 20.60% |
| 36 | 12.64% | 8.23% | 20.87% |
| 37 | 12.82% | 8.35% | 21.17% |
| 38 | 12.99% | 8.47% | 21.46% |
| 39 | 13.19% | 8.61% | 21.80% |
| 40 | 13.39% | 8.74% | 22.13% |
| 41 | 13.61% | 8.89% | 22.50% |
| 42 | 13.85% | 9.05% | 22.90% |
| 43 | 14.06% | 9.20% | 23.26% |
| 44 | 14.25% | 9.33% | 23.58% |
| 45 | 14.34% | 9.39% | 23.73% |
| 46 | 14.37% | 9.41% | 23.78% |
| 47 | 14.34% | 9.39% | 23.73% |
| 48 | 14.11% | 9.23% | 23.34% |
| 49 & Over | 13.83% | 9.04% | 22.87% |

Administrative Expense: 0.53% of payroll added to Basic Rates
COLA Loading: 67.97% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**
- Moraga-Orinda Fire Protection District

**Tier:**
- Tier A Enhanced (3% @ 50)

[1] All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit, if applicable.

# Exhibit K

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

### Effective for July 1, 2026 through June 30, 2027

Expressed as a Percentage of Monthly Payroll[1]

| Entry Age | Basic | COLA | Total |
|---|---|---|---|
| 15 | 10.63% | 7.18% | 17.81% |
| 16 | 10.63% | 7.18% | 17.81% |
| 17 | 10.63% | 7.18% | 17.81% |
| 18 | 10.63% | 7.18% | 17.81% |
| 19 | 10.63% | 7.18% | 17.81% |
| 20 | 10.63% | 7.18% | 17.81% |
| 21 | 10.63% | 7.18% | 17.81% |
| 22 | 10.80% | 7.30% | 18.10% |
| 23 | 10.97% | 7.42% | 18.39% |
| 24 | 11.14% | 7.54% | 18.68% |
| 25 | 11.31% | 7.66% | 18.97% |
| 26 | 11.48% | 7.78% | 19.26% |
| 27 | 11.64% | 7.90% | 19.54% |
| 28 | 11.80% | 8.01% | 19.81% |
| 29 | 11.93% | 8.10% | 20.03% |
| 30 | 12.05% | 8.19% | 20.24% |
| 31 | 12.21% | 8.30% | 20.51% |
| 32 | 12.37% | 8.41% | 20.78% |
| 33 | 12.53% | 8.53% | 21.06% |
| 34 | 12.67% | 8.63% | 21.30% |
| 35 | 12.81% | 8.73% | 21.54% |
| 36 | 12.98% | 8.85% | 21.83% |
| 37 | 13.16% | 8.98% | 22.14% |
| 38 | 13.33% | 9.10% | 22.43% |
| 39 | 13.54% | 9.25% | 22.79% |
| 40 | 13.74% | 9.39% | 23.13% |
| 41 | 13.95% | 9.54% | 23.49% |
| 42 | 14.19% | 9.71% | 23.90% |
| 43 | 14.42% | 9.87% | 24.29% |
| 44 | 14.59% | 9.99% | 24.58% |
| 45 | 14.65% | 10.04% | 24.69% |
| 46 | 14.65% | 10.04% | 24.69% |
| 47 | 14.67% | 10.05% | 24.72% |
| 48 | 14.36% | 9.83% | 24.19% |
| 49 & Over | 13.78% | 9.42% | 23.20% |

Administrative Expense: 0.53% of payroll added to Basic Rates
COLA Loading: 71.07% applied to Basic Rates prior to adjustment for administrative expenses

**Employers:**
- San Ramon Valley Fire Protection District

**Tier:**
- Tier A Enhanced (3% @ 50)

[1] All rates should be applied to compensation up to the annual IRC 401(a)(17) compensation limit, if applicable.

# Exhibit L

## General and Safety PEPRA Tier Member Contribution Rates

**Effective for July 1, 2026 through June 30, 2027**

Expressed as a Percentage of Monthly Payroll[1]

| General Tiers | Basic | COLA | Total |
|---|---|---|---|
| Cost Group #1 – PEPRA Tier 4 (3% COLA) | 9.45% | 3.10% | 12.55% |
| Cost Group #1 – PEPRA Tier 4 (2% COLA) | 8.98% | 2.03% | 11.01% |
| Cost Group #2 – PEPRA Tier 5 (3%/4% COLA) | 8.36% | 2.69% | 11.05% |
| Cost Group #2 – PEPRA Tier 5 (2% COLA) | 8.36% | 1.83% | 10.19% |
| Cost Group #3 – PEPRA Tier 4 (3% COLA) | 8.41% | 2.87% | 11.28% |
| Cost Group #4 – PEPRA Tier 4 (3% COLA) | 8.92% | 2.93% | 11.85% |
| Cost Group #5 – PEPRA Tier 4 (3% COLA) | 10.46% | 3.48% | 13.94% |
| Cost Group #5 – PEPRA Tier 4 (2% COLA) | 9.83% | 2.23% | 12.06% |
| Cost Group #6 – PEPRA Tier 4 (3% COLA) | 10.86% | 3.55% | 14.41% |

| Safety Tiers | Basic | COLA | Total |
|---|---|---|---|
| Cost Group #7 – PEPRA Tier D | 14.63% | 6.07% | 20.70% |
| Cost Group #8 – PEPRA Tier D | 13.61% | 5.67% | 19.28% |
| Cost Group #8 – PEPRA Tier E | 12.79% | 3.59% | 16.38% |
| Cost Group #9 – PEPRA Tier E | 13.67% | 3.81% | 17.48% |
| Cost Group #10 – PEPRA Tier D | 13.43% | 5.70% | 19.13% |
| Cost Group #11 – PEPRA Tier D | 11.64% | 4.95% | 16.59% |

Administrative Expense: 0.53% of payroll added to Basic Rates

| Cost Group | Employers | Tiers |
|---|---|---|
| 1 | County General | Tier 4 (2.5% @ 67) |
| | Local Agency Formation Commission (LAFCO) | Tier 4 (2.5% @ 67) |
| | Contra Costa Mosquito and Vector Control District | Tier 4 (2.5% @ 67) |
| | Bethel Island Municipal Improvement District | Tier 4 (2.5% @ 67) |
| | First 5 - Children & Families Commission | Tier 4 (2.5% @ 67) |
| | Contra Costa County Employees' Retirement Association | Tier 4 (2.5% @ 67) |
| | Superior Court | Tier 4 (2.5% @ 67) |
| | Moraga-Orinda Fire Protection District | Tier 4 (2.5% @ 67) |
| | San Ramon Valley Fire Protection District | Tier 4 (2.5% @ 67) |
| 2 | County General | Tier 5 (2.5% @ 67) |
| | In-Home Supportive Services Authority (IHSS) | Tier 5 (2.5% @ 67) |
| | Contra Costa Mosquito and Vector Control District | Tier 5 (2.5% @ 67) |
| | Superior Court | Tier 5 (2.5% @ 67) |
| 3 | Central Contra Costa Sanitary District (CCCSD) | Tier 4 (2.5% @ 67) |
| 4 | Contra Costa Housing Authority | Tier 4 (2.5% @ 67) |
| 5 | Contra Costa County Fire Protection District (CCCFPD) | Tier 4 (2.5% @ 67) |
| 6 | Rodeo Sanitary District | Tier 4 (2.5% @ 67) |
| | Byron Brentwood Cemetery District | Tier 4 (2.5% @ 67) |
| 7 | County Safety | Tier D (2.7% @ 57) |
| 8 | Contra Costa County Fire Protection District (CCCFPD) | Tier D (2.7% @ 57) |
| | | Tier E (2.7% @ 57) |
| 9 | County Safety (Members hired on or after January 1, 2007) | Tier E (2.7% @ 57) |
| 10 | Moraga-Orinda Fire Protection District | Tier D (2.7% @ 57) |
| 11 | San Ramon Valley Fire Protection District | Tier D (2.7% @ 57) |

[1] 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.

## 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 non-refundability factor (found on Exhibits 1 through 11).

**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% × 6.00%)
Employer rate should be increased by 1.44% (1.50% × 0.9592)

Please note that for PEPRA 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 PEPRA 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. "Non-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.

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 non-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 7.83% (8.00% × 0.9788)

**PREPAYMENT DISCOUNT FACTOR FOR 2026-2027**

Employer Contribution Prepayment Program & Discount Factor for 2026-2027 is **0.9707**

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, 2026 through June 30, 2027 contributions on or before July 31, 2026. If you wish to start participating, please contact the Accounting Department at CCCERA by March 31, 2026.

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, 2026 through June 30, 2027 will be **0.9707** based on the interest assumption of 6.75% 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 | 0.9946 |
| 3 | 2 | 0.9892 |
| 4 | 3 | 0.9838 |
| 5 | 4 | 0.9785 |
| 6 | 5 | 0.9732 |
| 7 | 6 | 0.9679 |
| 8 | 7 | 0.9626 |
| 9 | 8 | 0.9574 |
| 10 | 9 | 0.9522 |
| 11 | 10 | 0.9470 |
| 12 | 11 | 0.9419 |
| **Sum of Discount Factors Divided by 12:** | | **0.9707** |