

**Contra Costa County Employees' Retirement Association**

**Employer Contribution Rates Effective for July 1, 2025 through June 30, 2026 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	28.46%	N/A	14.92%	0.9834
Contra Costa County Fire Protection District General Tier 4 (3% COLA)	22.94%		14.24%		0.9582
Contra Costa County Fire Protection District General Tier 4 (2% COLA)	22.84%		13.12%		0.9581

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, if applicable.

<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.

**Contra Costa County Employees' Retirement Association**

**Employer Contribution Rates Effective for July 1, 2025 through June 30, 2026 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	32.13%	N/A	35.13%	0.9774
Contra Costa County Fire Protection District Safety Tier D	21.59%		32.95%		0.9793
Contra Costa County Fire Protection District Safety Tier E	20.90%		30.91%		0.9799

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, if applicable.

<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 E (Revised)

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

**Effective for July 1, 2025 through June 30, 2026**

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

Entry Age	Basic	COLA	Total
15	5.45%	3.10%	8.55%
16	5.55%	3.16%	8.71%
17	5.65%	3.22%	8.87%
18	5.75%	3.29%	9.04%
19	5.85%	3.35%	9.20%
20	5.95%	3.41%	9.36%
21	6.06%	3.48%	9.54%
22	6.17%	3.55%	9.72%
23	6.27%	3.61%	9.88%
24	6.39%	3.69%	10.08%
25	6.50%	3.76%	10.26%
26	6.61%	3.83%	10.44%
27	6.73%	3.90%	10.63%
28	6.85%	3.98%	10.83%
29	6.97%	4.05%	11.02%
30	7.10%	4.13%	11.23%
31	7.22%	4.21%	11.43%
32	7.35%	4.29%	11.64%
33	7.48%	4.37%	11.85%
34	7.62%	4.46%	12.08%
35	7.76%	4.55%	12.31%
36	7.90%	4.64%	12.54%
37	8.04%	4.73%	12.77%
38	8.19%	4.82%	13.01%
39	8.35%	4.92%	13.27%
40	8.50%	5.01%	13.51%
41	8.65%	5.11%	13.76%
42	8.81%	5.21%	14.02%
43	8.96%	5.30%	14.26%
44	9.12%	5.40%	14.52%
45	9.28%	5.50%	14.78%
46	9.44%	5.61%	15.05%
47	9.60%	5.71%	15.31%
48	9.76%	5.81%	15.57%
49	9.90%	5.89%	15.79%
50	10.05%	5.99%	16.04%
51	10.21%	6.09%	16.30%
52	10.37%	6.19%	16.56%
53	10.53%	6.29%	16.82%
54	10.67%	6.38%	17.05%
55	10.81%	6.47%	17.28%
56	10.92%	6.54%	17.46%
57	10.91%	6.53%	17.44%
58	10.85%	6.49%	17.34%
59 & Over	10.61%	6.34%	16.95%

Administrative Expense: 0.52% of payroll added to Basic Rates

COLA Loading: 62.84% 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, if applicable.

## Exhibit H (Revised)

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

**Effective for July 1, 2025 through June 30, 2026**

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

Entry Age	Basic	COLA	Total
15	9.90%	6.84%	16.74%
16	9.90%	6.84%	16.74%
17	9.90%	6.84%	16.74%
18	9.90%	6.84%	16.74%
19	9.90%	6.84%	16.74%
20	9.90%	6.84%	16.74%
21	9.90%	6.84%	16.74%
22	10.06%	6.96%	17.02%
23	10.21%	7.07%	17.28%
24	10.37%	7.19%	17.56%
25	10.53%	7.30%	17.83%
26	10.70%	7.43%	18.13%
27	10.87%	7.55%	18.42%
28	11.04%	7.68%	18.72%
29	11.22%	7.81%	19.03%
30	11.38%	7.92%	19.30%
31	11.54%	8.04%	19.58%
32	11.71%	8.16%	19.88%
33	11.88%	8.29%	20.17%
34	12.06%	8.42%	20.48%
35	12.25%	8.56%	20.81%
36	12.44%	8.70%	21.14%
37	12.64%	8.84%	21.48%
38	12.85%	9.00%	21.85%
39	13.06%	9.15%	22.21%
40	13.28%	9.31%	22.59%
41	13.53%	9.49%	23.02%
42	13.76%	9.66%	23.42%
43	13.97%	9.81%	23.78%
44	14.16%	9.95%	24.11%
45	14.22%	10.00%	24.22%
46	14.24%	10.01%	24.25%
47	14.31%	10.06%	24.37%
48	13.97%	9.81%	23.78%
49 & Over	13.68%	9.60%	23.28%

Administrative Expense: 0.52% of payroll added to Basic Rates

COLA Loading: 72.97% 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, if applicable.

Exhibit M (Revised)			
PEPRA Tier Member Contribution Rates			
Effective for July 1, 2025 through June 30, 2026			
Expressed as a Percentage of Monthly Payroll <sup>1</sup>			
General Tiers	Basic	COLA	Total
Cost Group #1 – PEPRA Tier 4 (2% COLA)	9.09%	2.09%	11.18%
Cost Group #1 – PEPRA Tier 4 (3% COLA)	9.59%	3.22%	12.81%
Cost Group #2 – PEPRA Tier 5 (2% COLA)	8.48%	1.90%	10.38%
Cost Group #2 – PEPRA Tier 5 (3%/4% COLA)	8.48%	2.81%	11.29%
Cost Group #3 – PEPRA Tier 4 (3% COLA)	8.54%	2.98%	11.52%
Cost Group #4 – PEPRA Tier 4 (3% COLA)	9.17%	3.07%	12.24%
Cost Group #5 – PEPRA Tier 4 (2% COLA)	10.08%	2.31%	12.39%
Cost Group #5 – PEPRA Tier 4 (3% COLA)	10.18%	3.43%	13.61%
Cost Group #6 – PEPRA Tier 4 (3% COLA)	10.18%	3.41%	13.59%
Safety Tiers	Basic	COLA	Total
Cost Group #7 – PEPRA Tier D	14.61%	6.05%	20.66%
Cost Group #8 – PEPRA Tier D	13.60%	5.65%	19.25%
Cost Group #8 – PEPRA Tier E	12.91%	3.61%	16.52%
Cost Group #9 – PEPRA Tier E	13.73%	3.80%	17.53%
Cost Group #10 – PEPRA Tier D	13.25%	5.59%	18.84%
Cost Group #11 – PEPRA Tier D	11.61%	4.91%	16.52%
Cost Group #12 – PEPRA Tier D	14.88%	6.05%	20.93%
Administrative Expense:	0.52% 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.			

<b>Cost Group</b>	<b>Employers</b>	<b>Tiers</b>
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)