



2026 Employer Retirement Contribution Rates

As determined by annual actuarial valuation as of December 31, 2024.
Expressed as a Percentage of Active Member Payroll.

Employer Contributions:	TIER 1			TIER 1 w/COLA Cost Sharing)			TIER 1 w/Cola Cost Sharing Plus			TIER 2		
	General	Safety	Composite Total	General	Safety	Composite Total	General	Safety	Composite Total	General	Safety	Composite Total
Normal Cost												
Basic	12.58%	22.09%	14.58%	12.58%	22.09%	14.58%	12.00%	20.36%	13.76%	7.36%	11.13%	7.83%
Post-retirement COLA	5.22%	10.28%	6.28%	2.63%	5.18%	3.17%	2.63%	5.18%	3.17%	2.18%	4.03%	2.42%
Total	17.80%	32.37%	20.86%	15.21%	27.27%	17.75%	14.63%	25.54%	16.93%	9.54%	15.16%	10.25%
UAL Amortization Cost												
Basic	18.61%	40.61%	23.23%	18.61%	40.61%	23.23%	18.61%	40.61%	23.23%	18.61%	40.61%	21.32%
Post-retirement COLA	9.66%	26.25%	13.14%	9.66%	26.25%	13.14%	9.66%	26.25%	13.14%	9.66%	26.25%	11.70%
Total	28.27%	66.86%	36.37%	28.27%	66.86%	36.37%	28.27%	66.86%	36.37%	28.27%	66.86%	33.02%
Total Plan Cost												
Basic	31.19%	62.70%	37.81%	31.19%	62.70%	37.81%	30.61%	60.97%	36.99%	25.97%	51.74%	29.15%
Post-retirement COLA	14.88%	36.53%	19.42%	12.29%	31.43%	16.31%	12.29%	31.43%	16.31%	11.84%	30.28%	14.12%
Total	46.07%	99.23%	57.23%	43.48%	94.13%	54.12%	42.90%	92.40%	53.30%	37.81%	82.02%	43.27%
Total Plan Normal Cost:	21.90%	37.70%	25.22%	21.90%	37.70%	25.22%	21.90%	37.70%	25.22%	19.08%	30.32%	20.50%

Employers	TIER 1			TIER 1 (w/COLA Cost Sharing)			TIER 1 (w/COLA Cost Sharing PLUS)		
	General	Safety	Composite Total	General	Safety	Composite Total	General	Safety	Composite Total
LAFCO				X					
Lathrop-Manteca Rural Fire Protection District								X	
City of Mountain House							X		
San Joaquin County							X	X	
SJ Historical Society				X					
SJ Law Library				X					
SJ Mosquito Vector & Control District				X					
SJ Superior Court	X								
Tracy Public Cemetary	X								
Waterloo-Morada Rural Fire Protection District					X				