

**MERCED COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
ACTUARIAL VALUATION REPORT AS OF JUNE 30, 2025**

APPENDIX D – MEMBER CONTRIBUTION RATES

Current Year Contribution Rates (General Non-PEPRA):

Entry Age	Basic		Tier 1 COLA		Total		Tier 2 Basic		Tier 3 Basic	
	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350
16	5.88%	8.82%	1.45%	2.18%	7.33%	11.00%	5.66%	8.49%	4.11%	6.16%
17	5.88%	8.82%	1.45%	2.18%	7.33%	11.00%	5.66%	8.49%	4.11%	6.16%
18	5.88%	8.82%	1.45%	2.18%	7.33%	11.00%	5.66%	8.49%	4.11%	6.16%
19	5.88%	8.82%	1.45%	2.18%	7.33%	11.00%	5.66%	8.49%	4.11%	6.16%
20	5.88%	8.82%	1.45%	2.18%	7.33%	11.00%	5.66%	8.49%	4.11%	6.16%
21	5.98%	8.98%	1.50%	2.25%	7.48%	11.23%	5.76%	8.64%	4.17%	6.25%
22	6.09%	9.13%	1.55%	2.32%	7.64%	11.45%	5.85%	8.77%	4.24%	6.36%
23	6.19%	9.28%	1.61%	2.41%	7.80%	11.69%	5.95%	8.93%	4.31%	6.47%
24	6.29%	9.44%	1.65%	2.48%	7.94%	11.92%	6.05%	9.07%	4.39%	6.57%
25	6.40%	9.59%	1.71%	2.56%	8.11%	12.15%	6.15%	9.23%	4.45%	6.68%
26	6.50%	9.76%	1.75%	2.63%	8.25%	12.39%	6.25%	9.38%	4.53%	6.79%
27	6.62%	9.92%	1.80%	2.71%	8.42%	12.63%	6.37%	9.55%	4.60%	6.91%
28	6.73%	10.10%	1.86%	2.78%	8.59%	12.88%	6.48%	9.72%	4.68%	7.02%
29	6.85%	10.28%	1.91%	2.86%	8.76%	13.14%	6.58%	9.88%	4.76%	7.14%
30	6.98%	10.46%	1.96%	2.95%	8.94%	13.41%	6.71%	10.06%	4.84%	7.26%
31	7.10%	10.65%	2.02%	3.03%	9.12%	13.68%	6.83%	10.25%	4.93%	7.38%
32	7.23%	10.85%	2.08%	3.12%	9.31%	13.97%	6.96%	10.43%	5.01%	7.52%
33	7.36%	11.04%	2.14%	3.20%	9.50%	14.24%	7.08%	10.62%	5.09%	7.64%
34	7.51%	11.26%	2.19%	3.29%	9.70%	14.55%	7.21%	10.82%	5.19%	7.78%
35	7.64%	11.47%	2.25%	3.37%	9.89%	14.84%	7.33%	10.99%	5.28%	7.91%
36	7.78%	11.67%	2.31%	3.46%	10.09%	15.13%	7.45%	11.17%	5.37%	8.06%
37	7.91%	11.86%	2.36%	3.55%	10.27%	15.41%	7.56%	11.34%	5.46%	8.20%
38	8.04%	12.05%	2.42%	3.63%	10.46%	15.68%	7.66%	11.50%	5.57%	8.36%
39	8.15%	12.23%	2.48%	3.71%	10.63%	15.94%	7.77%	11.66%	5.67%	8.50%
40	8.26%	12.39%	2.52%	3.77%	10.78%	16.16%	7.86%	11.79%	5.77%	8.65%
41	8.37%	12.56%	2.52%	3.79%	10.89%	16.35%	7.95%	11.93%	5.86%	8.79%
42	8.46%	12.69%	2.53%	3.80%	10.99%	16.49%	8.03%	12.04%	5.95%	8.93%
43	8.54%	12.82%	2.53%	3.80%	11.07%	16.62%	8.10%	12.15%	6.04%	9.05%
44	8.64%	12.95%	2.53%	3.80%	11.17%	16.75%	8.18%	12.28%	6.11%	9.17%
45	8.73%	13.10%	2.52%	3.77%	11.25%	16.87%	8.26%	12.40%	6.19%	9.28%
46	8.84%	13.25%	2.52%	3.79%	11.36%	17.04%	8.35%	12.52%	6.25%	9.38%
47	8.94%	13.41%	2.52%	3.77%	11.46%	17.18%	8.40%	12.60%	6.32%	9.47%
48	9.02%	13.53%	2.51%	3.76%	11.53%	17.29%	8.41%	12.62%	6.38%	9.56%
49	9.05%	13.58%	2.50%	3.75%	11.55%	17.33%	8.38%	12.57%	6.44%	9.65%
50	9.03%	13.55%	2.49%	3.73%	11.52%	17.28%	8.32%	12.48%	6.50%	9.76%
51	8.98%	13.47%	2.44%	3.66%	11.42%	17.13%	8.23%	12.35%	6.56%	9.85%
52	8.91%	13.36%	2.40%	3.59%	11.31%	16.95%	8.10%	12.15%	6.61%	9.91%
53	8.80%	13.20%	2.35%	3.53%	11.15%	16.73%	8.36%	12.54%	6.62%	9.92%
54	8.63%	12.94%	2.31%	3.46%	10.94%	16.40%	8.63%	12.94%	6.60%	9.89%
55	8.53%	12.81%	2.27%	3.40%	10.80%	16.21%	8.53%	12.81%	6.54%	9.82%
56	8.45%	12.67%	2.18%	3.27%	10.63%	15.94%	8.45%	12.67%	6.48%	9.72%
57	8.36%	12.54%	2.09%	3.14%	10.45%	15.68%	8.36%	12.54%	6.38%	9.56%
58	8.25%	12.38%	2.02%	3.03%	10.27%	15.41%	8.25%	12.38%	6.57%	9.86%
59+	8.15%	12.23%	1.96%	2.93%	10.11%	15.16%	8.15%	12.23%	6.79%	10.18%



**MERCED COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
ACTUARIAL VALUATION REPORT AS OF JUNE 30, 2025**

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Current Year Contribution Rates (Safety Non-PEPRA):

Entry Age	Basic		Tier 1 COLA		Total		Tier 2 & 3 Basic	
	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350	First \$350	Over \$350
20	6.48%	9.73%	2.57%	3.86%	9.05%	13.59%	6.22%	9.33%
21	6.58%	9.87%	2.63%	3.95%	9.21%	13.82%	6.32%	9.47%
22	6.67%	10.01%	2.71%	4.05%	9.38%	14.06%	6.40%	9.60%
23	6.77%	10.15%	2.76%	4.14%	9.53%	14.29%	6.49%	9.74%
24	6.85%	10.29%	2.82%	4.23%	9.67%	14.52%	6.58%	9.87%
25	6.96%	10.44%	2.87%	4.31%	9.83%	14.75%	6.68%	10.02%
26	7.06%	10.59%	2.93%	4.41%	9.99%	15.00%	6.77%	10.16%
27	7.17%	10.74%	2.99%	4.48%	10.16%	15.22%	6.88%	10.31%
28	7.27%	10.90%	3.04%	4.55%	10.31%	15.45%	6.97%	10.45%
29	7.37%	11.05%	3.08%	4.61%	10.45%	15.66%	7.07%	10.61%
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32	7.70%	11.56%	3.13%	4.70%	10.83%	16.26%	7.39%	11.09%
33	7.83%	11.74%	3.17%	4.76%	11.00%	16.50%	7.51%	11.26%
34	7.95%	11.93%	3.21%	4.82%	11.16%	16.75%	7.62%	11.44%
35	8.08%	12.11%	3.27%	4.91%	11.35%	17.02%	7.75%	11.62%
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45	9.28%	13.92%	3.52%	5.27%	12.80%	19.19%	8.62%	12.92%
46	9.29%	13.94%	3.48%	5.23%	12.77%	19.17%	8.53%	12.81%
47	9.28%	13.92%	3.46%	5.20%	12.74%	19.12%	8.39%	12.58%
48	9.14%	13.70%	3.44%	5.16%	12.58%	18.86%	8.65%	12.97%
49+	8.93%	13.39%	3.43%	5.14%	12.36%	18.53%	8.93%	13.39%