



San Joaquin County Employees' Retirement Association

6 S. EL DORADO ST., STE 400 STOCKTON, CA 95202-2804

Tel: (209) 468-2163 • Fax: (209) 468-0480

GENERAL MEMBER

6/9/2014

TIFFANY K ANDERSON
2 N AVENA
LODI, CA 95242

RE: IMPORTANT TAX AND SICK LEAVE BANK INFORMATION

Dear Member:

Your pension from the San Joaquin County Employees' Retirement Association (SJCERA) may be subject to both federal and state income tax. This letter shows the **basis** of your retirement fund, which consists of the after-tax amount of member contributions deducted from your salary.

This information should be saved, as you will need it to prepare your tax returns that must be filed each year.

This letter is intended to provide you additional information about your retirement benefits to help you file your income taxes. SJCERA cannot provide you with tax advice. Therefore, nothing contained in this letter is intended to constitute tax advice and should not be construed as such. You are advised to contact your personal tax advisor or the Internal Revenue Service about your tax liability. You may also consult IRS Publication 525 (Taxable and Nontaxable Income) and Publication 575 (Pension and Annuity Income) for further information. Please contact this office if you have any questions about this letter or your sick leave bank.

Retirement Date:

3/27/2013

Type of Retirement:

SERVICE DISABILITY

Basis (After Tax Contributions):

\$0.00

Sick Leave Bank:

N/A

Respectfully,

Tim Ankorn
Retirement Services Officer