



PENSION INFORMATION

City of Phoenix

Required Pension Participation and Paycheck Deduction

All new hires or re-hires for regular, full-time, general city positions must participate in the City of Phoenix Employees' Retirement System (COPERS) pension plan. COPERS is a defined benefit pension in which the payout is based on such factors as years of service and average compensation in the final years of service. General employees are covered by both Social Security and COPERS. Employees may purchase or transfer eligible service credit from other public retirement systems, and active duty military service to be used towards City of Phoenix retirement.

COPERS Tier 3	COPERS Tier 2	COPERS Tier 1
General Employees hired on 1/1/2016 or later	General Employees hired between 7/1/2013 and 12/31/2015	General Employees hired before 7/1/2013
<p>Your <u>11% required pension contribution</u> is automatically deducted from each bi-weekly paycheck.</p> <p>The contribution is a maximum of 11% and that amount may decrease based on pension plan funding levels.</p> <p>Tier 3 Employees participate in a defined benefit plan for the first \$170,626.30 in salary; any salary above \$170,626.30 is part of a defined contribution plan (effective January 1, 2026).</p> <p>Employees may retire at age 60 with 10 or more years of service; age 62 with 5 or more years of service; or when the employee's combined age and credited service equals 87 (referred to as the 'rule of 87').</p>	<p>Your required pension contribution is automatically deducted from each bi-weekly paycheck.</p> <p>Employees in this category currently contribute 11%. The contribution is a maximum of 11% and that amount may decrease based on pension plan funding levels.</p> <p>Employees may retire at age 60 with 10 or more years of service; age 62 with 5 or more years of service; or when the employee's combined age and credited service equals 87 (referred to as the 'rule of 87').</p>	<p>Your required pension contribution is automatically deducted from each bi-weekly paycheck.</p> <p>Employees in this category currently contribute 5% of each paycheck towards their pension, while the City's contribution is based on actuarial need.</p> <p>Employees may retire at age 60 with 10 or more years of service; age 62 with 5 or more years of service; or when the employee's combined age and credited service equals 80 (referred to as the 'rule of 80').</p>

Rehires: Tier 1 may apply to rehires who are former Tier 1 COPERS members with a hire date prior to July 1, 2013. Tier 2 may apply to rehires who are former Tier 2 COPERS members with a hire date between July 1, 2013 and December 31, 2015. Members must not have withdrawn their employee contributions to be considered for these tiers. Employees may also purchase previous eligible COPERS employment, City of Phoenix full-time temporary employment, and job-share employment.

More Information: For additional information about COPERS, please contact the Retirement Office at (602) 534-4400 or visit <https://www.phoenix.gov/copers>. Human Resources can be contacted at (602) 495-5700 or hrc@phoenix.gov. Additional information about City of Phoenix employee benefits can be found at <https://www.phoenix.gov/hr/city-benefits>.