

YOUR 2026 COLA HAS BEEN APPLIED

April Allowance Reflects the Maximum Allowed Cost-of-Living Adjustment (COLA)



On February 4, 2026, the Board of Retirement approved the annual COLA award for retirees and eligible payees in all plans. The following applied increases—the maximum amounts allowed by retirement law—are reflected in your April allowance:

- Plans A (General and Safety): **+3.0 percent**
- Plans B (General and Safety), C, D, and G: **+2.0 percent**
- Plan E: *up to +2.0 percent**

The increases are based on the 3.0 percent change in the cost of living from December 2024 to December 2025, as measured in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles–Long Beach–Anaheim metro area. As prescribed by law, the CPI change was rounded to the nearest one-half percent before determining and applying the COLA under each plan. The resulting 3.0 percent represents the maximum allowable adjustment for Plans A and is above the maximum allowable adjustment for all other plans.

2026 COLA ACCUMULATION ADDITIONS

In years when the COLA change percentage exceeds the maximum allowable plan adjustment, the excess **CPI percentage** is accumulated to supplement future COLA benefits, called the COLA Accumulation. In other years when the CPI increase is below the plan maximums, LACERA deducts amounts from the COLA Accumulation to fund the maximum increases allowable under each plan.

The current CPI percentage increase of **3.0 percent** is used to calculate this year's **COLA Accumulation**.

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Since this year's increase equals the 3.0 percent maximum allowed in Plans A, there is no remaining percentage to be added to the COLA Accumulation. For all other plans, which have a maximum COLA of 2.0 percent per year, the remaining 1.0 percent will be added to the COLA Accumulation.

**Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired beginning June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA for service credit earned prior to June 4, 2002, divided by the total months of service.*



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