

News for Active Members

# Pathways to Retirement

Sept 2025  
Vol. 36, No. 3



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

## LACERA.gov Is Now Live!



We are happy to announce that our website has officially moved from [lacera.com](http://lacera.com) to [lacera.gov](http://lacera.gov) as of August 1, 2025. This exciting milestone reflects our commitment to delivering a secure, reliable digital experience to our members. Through effective teamwork across divisions, we completed the transition on schedule with no disruption to our members. Thank you to our staff members who worked hard to complete this important project!

The transition to a .gov domain broadens our security standards and clearly identifies LACERA as a verified government organization.

Here is a quick refresher on what this change means for you:

- Our website is now [www.lacera.gov](http://www.lacera.gov).
- All staff emails have changed from [@lacera.com](mailto:@lacera.com) to [@lacera.gov](mailto:@lacera.gov).
- Emails sent to [@lacera.com](mailto:@lacera.com) and visits to [lacera.com](http://lacera.com) and My LACERA will redirect automatically.

Although we recommend updating any LACERA staff email addresses, bookmarks, or saved links you may have, you will continue to have secure, uninterrupted access to our website when using search engines, bookmarks, and third-party links.

Thank you for your patience and flexibility during this transition. We look forward to serving you under our new .gov domain!

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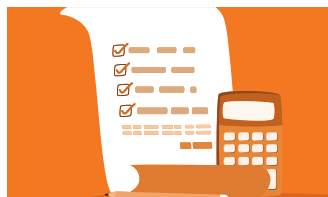
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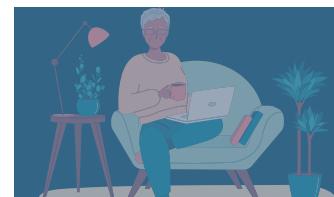
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## BOARD OF RETIREMENT

### LES ROBBINS

#### Chair

Elected by Retired Members

### RONALD OKUM

#### Vice Chair

Appointed by Board of Supervisors

### SHAWN R. KEHOE

#### Secretary

Alternate Trustee

Elected by Safety Members

### NANCY M. DURAZO

Elected by General Members

### BOBBIE FESLER

Appointed by Board of Supervisors

### ELIZABETH B. GINSBERG

County Treasurer and Tax Collector

Ex-Officio Trustee

### JASON E. GREEN

Elected by Safety Members

### JAMES P. HARRIS

Alternate Trustee

Elected by Retired Members

### ALEEN LANGTON

Elected by General Members

### WAYNE MOORE

Appointed by Board of Supervisors

### LISA PROFT

Chief Deputy County Treasurer

and Tax Collector

Acting Ex-Officio Trustee\*

### DAVID E. RYU

Appointed by Board of Supervisors

## BOARD OF INVESTMENTS

### JASON E. GREEN

#### Chair

Elected by Safety Members

### PATRICK L. JONES

#### Vice Chair

Appointed by Board of Supervisors

### DAVID E. RYU

#### Secretary

Appointed by Board of Supervisors

### MIKE GATTO

Appointed by Board of Supervisors

### ELIZABETH B. GINSBERG

County Treasurer and Tax Collector

Ex-Officio Trustee

### ALEEN LANGTON

Elected by General Members

### DEBBIE MARTIN

Elected by Retired Members

### ALMA K. MARTINEZ

Appointed by Board of Supervisors

### NICOLE MI

Elected by General Members

### LISA PROFT

Chief Deputy County Treasurer

and Tax Collector

Acting Ex-Officio Trustee\*

\*When ex-officio trustee is absent

Hello, members, and welcome to autumn! I hope you enjoyed the simple pleasures of summer and are feeling ready for the busy back-to-school and holiday seasons ahead. In this issue of *Pathways*, we are pleased to update you on your member benefits and share our recent accomplishments.

First though—because we hold distribution of our winter issue until late December to include the Popular Annual Financial Report—I hope you don't mind a couple pre-holiday messages before we get to business.

## It's Up to Us: Taking Care of Our Community

It has been a tough year for Los Angeles County residents. The economy was still recovering from the pandemic and the 2023-24 writers' and actors' strikes when the tragic January wildfires hit, intensifying existing hardships and testing our individual and collective resilience. We thank our members who have selflessly stepped up—whether as part of their job or through volunteer work—to help our community in a time of great need.

Celebrating the holidays amidst this backdrop may seem challenging this year, especially for those who have experienced personal loss or financial hardship. If you are facing loneliness or depression this season, please take advantage of the mental health resources available to you as a County employee. And if you have a co-worker, friend, or relative who is struggling, please maintain contact with them and help connect them with available resources.

**Giving Back:** For those in a position to do so, I hope you will consider initiating or increasing pre-tax monthly payroll donations through the County's charitable giving program. With federal spending cuts to vital social service programs, having dependable monthly income is a lifeline

for nonprofit organizations and those they serve. It's more important than ever to show support and donate to the causes we care about.

Your donation options include fund distribution agencies, which donate to a minimum of 15 local charities, or a variety of local nonprofits in the following program areas:

- Health and Wellness
- Education and Literacy
- Children's or Youth Development
- Environmental Quality
- Food and Poverty Assistance
- Job Training and Placement
- Supportive Housing and Unhoused Services

To start donating, sign into the Workplace payroll system and select Charitable Giving from the dashboard options. From there, you can see the list of eligible agencies and easily set up monthly donations.

For a seasonal donation opportunity, see the Department of Public Social Services' Adopt-A-Family program on page 4.

Now, I'd like to highlight how we are working for **you**. Over the summer, we implemented key initiatives for delivering a superior member experience, which is the top priority in our strategic plan and has been the centerpiece of our efforts the last couple of years.

### Mental Health Resources

- Employee Assistance Program at 213-738-4200
- Disaster Distress Hotline at 800-985-5990
- National Suicide Prevention Lifeline at 988
- Veterans Crisis Line at 800-273-8255 (press 1)
- Crisis Text Line: Text "HOME" to 741741

## .Gov Migration

LACERA has moved to .gov! On August 1, we completed the complex project of transitioning from lacera.com to our new .gov domain—on time and with minimal impact to users. By design, you won't notice any difference in utilizing or accessing the website since the structure remains consistent and any lacera.com pages you use will get forwarded automatically. However, behind the scenes, members will benefit from the expanded security protocols under the federally managed .gov domain.

Thank you and congratulations to our staff members from our Systems, Information Security, Communications, and Retiree Healthcare divisions, who worked together closely for months to make sure the migration went seamlessly. They exemplify our values of collaboration and innovation. Great job, team!

## Keeping You Updated on Investments

In our June cover article, we explained how LACERA's defined benefit plans offer security in uncertain times and detailed how our funds are structured for long-term stability and growth. Now, we are pleased to introduce a new ongoing feature in this issue: the Investments Snapshot. This quarterly update provides a brief yet comprehensive summary of recent board actions and how the trusts are performing. See page 7 for the first installment!

## Lifetime Maximum Benefit Increases

Effective July 1, 2025, the Anthem Blue Cross I, II, and Prudent Buyer plans' lifetime maximum benefit (LMB) increased from \$1 million to \$1.5 million.

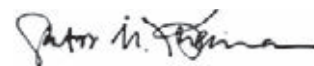
This substantial increase is especially important for members who are approaching retirement and selecting their retirement healthcare plan. It provides added healthcare security for members who choose Anthem indemnity/PPO (preferred provider organization) medical plans, since previously, one major illness could put members near their LMB.

## LACERA Safety Member Election Update

In August, safety members voted for the seventh and alternate safety seats on the Board of Retirement and the fourth seat on the Board of Investments.

While the official results will not be announced by the Board of Supervisors until October 21, after this issue of *Pathways* goes to print, the qualifying candidates for both boards were incumbents Jason E. Green and Shawn R. Kehoe. Although we don't know who will fill which seats yet, both Green and Kehoe are seasoned LACERA trustees, so LACERA safety members will benefit from the continuity of their leadership.

Until our next issue, take care, stay safe, and thank you for all you do to keep our communities strong! LACERA is proud to serve you and appreciates your generosity of spirit.



## There's a Webinar for You—Join Us!

It's always the right time to prepare for retirement, no matter where you are in your career! LACERA partners with Empower to host workshops and webinars to help you plan for your future. To browse upcoming sessions and register online, visit [lacera.gov](https://lacera.gov), then click on the **Resource Center** tile on the homepage to access the **Workshops** page. We look forward to seeing you soon!

- **New Hire Orientations** are held on the first Wednesday of each month (plus additional Wednesdays to meet demand), in partnership with Empower. This workshop is geared toward new and recent hires (those who have worked for L.A. County for fewer than two years) and for other employees who want a refresher on how their pension and 457(b) or 401(k) plans work. If you haven't attended a new hire workshop, we highly recommend it!
- **Mid-Career seminars** are held on the first Thursday of each month, co-presented with Empower. This seminar is for members in the early to mid-stages of their careers who want to make sure they are on the right track for retirement. Topics include eligibility requirements for retirement, what a plan transfer does for you, how purchasing service credit can enhance your

retirement, and what happens when you leave service.

- **Pre-Retirement and Retiree Healthcare workshops** are held every Tuesday (except for Tuesdays immediately following a holiday), in partnership with Empower. These comprehensive workshops offer valuable retirement strategies and benefits information to help you prepare for a financially secure future, including an overview of medical, dental/vision, and long-term care insurance.

### Additional Sessions

Other workshops offered on a rotating basis include: the LACERA Special Durable Power of Attorney, My LACERA navigation, Retirement Options, Active and Retired Death Benefits, LACERA Domestic Partnership, and a variety of mini-webinars hosted by Empower.







# LACERA Accomplishments

## LACERA Investment Strategy Highlighted in Top1000funds.com



Jonathan Grabel

We are proud to share two accomplishments coming out of our Investments Division. In July, Top1000funds.com, a leading global news and analysis site for the world's largest institutional investors, featured an investor profile and interview with LACERA CIO Jon Grabel. In the interview, Grabel discussed the importance of robust investment processes that enhance positive outcomes by reducing operational risks.

Grabel highlighted LACERA's strategic asset allocation and detailed the diversification into growth, risk mitigation, and credit. He noted that the cash overlay generated over \$500 million, supporting liquidity needs, and emphasized the value proposition of credit investments, which offer contractual income, structural protections, and potential upside. Credit has been the top performer in LACERA's portfolio

for the last three years. He also discussed the emerging manager program, which invests in smaller, early-stage firms in credit, public equity, and hedge funds, with plans to include real estate and real assets. This program aims to enhance returns by leveraging niche opportunities and diverse talent.

Thanks to Mr. Grabel for representing the organization in Top1000funds.com and showcasing the successful collaboration between the Board of Investments and Investments Division in fulfilling LACERA's mission.

## CIO Jon Grabel Named to Nonprofit Advisory Board

Also in July, CIO Grabel was named to the advisory board of Girls Who Invest (GWI), a nonprofit organization dedicated to increasing the number of women in portfolio management and executive leadership within the asset management industry.

Grabel joins GWI's mission to have 30 percent of global investable capital managed by women by 2030. His involvement reflects ongoing support for developing diverse talent and driving better outcomes in the investments industry.

## LACERA Supports Annual School Supply Drive

In July, LACERA participated in the Department of Public Social Services' annual School Supply Drive, to help provide children served by the agency with everything they need this fall. Coordinated by LACERA's Employee Council Team, every division at LACERA contributed money and supplies, donating a total of 134 backpacks and extra school supplies, ensuring local kids are properly equipped for learning and excited to get started.



## Public Service Announcement

## Adopt-A-Family for the Holiday Season!

The Department of Social Services (DPSS) is gearing up for its annual Adopt-A-Family Program, which runs from October through December. With the holiday season around the corner, everyone is invited to get involved! This special program gives individuals and groups the opportunity to sponsor families in need currently served by DPSS. Every year, DPSS provides gifts of clothing, toys, food, and other items to over 2,000 families.

Sponsoring a family is a wonderful way to

celebrate the true spirit of giving during the holidays. It is a great project for families, co-workers, organizations, clubs, and schools. Sponsors and groups can choose the family size, general location, and number of families they would like to sponsor, and there is no limit. Once a sponsor is matched, they can review the family's wish list and decide what and how to give.

Visit <https://dpss.lacounty.gov/en/community/volunteer.html> for more information



LACERA has nearly 100,000 active members working across dozens of County departments. Because it's important to recognize their contributions, we allocate space in every issue to get to know some of our hard-working members and find out more about what they do. While there are more deserving stories than we could ever tell in this space, know that we are grateful to all of you for making L.A. County a better place!

### **Deanna Hernandez** Document Processing Coordinator, LACERA

After 28 years of dedicated service, Deanna Hernandez retired this past March from her role as a Document Processing Coordinator at LACERA. Throughout her career, Deanna was a steady and reliable employee—coordinating mail, processing important documents, and always stepping up when someone needed a hand.

Deanna's sharp eye helped her master a job that required great precision and integrity. When asked for advice to someone beginning a career at LACERA, she offered a simple but sincere message: "Enjoy it as much as you can."

Deanna retired proud to say she performed her duties to the best of her abilities for nearly three decades. In retirement, she's looking forward to catching up on rest, tackling long-overdue projects around the house, and eventually taking her dream vacation of relaxing on a tropical beach.

### **Michael Hedgecock** Manager II (Crafts), Department of Health Services

Michael Hedgecock retired in August, after 34 years of service with L.A. County. As Manager II and Facilities Director for the Olive View-UCLA Medical Center, he led the teams responsible for maintaining the hospital's buildings and campus.



Michael began his County career in 1991 as a refrigeration mechanic. Through hard work and steady growth, he became Supervisor in 2002, promoted to Manager I in 2015, and advanced to Manager II in 2018. Rising to leadership through the trades is his proudest accomplishment, and he credits his first supervisor as the mentor who helped guide him as a young employee.

In retirement, Michael's plans include traveling, spending time with family, and catching up on projects around the house. After decades of commitment to his work, he is ready to enjoy the simple moments of life that matter most.

### **Alicia Lozano** Senior Secretary V, County Counsel

Alicia Lozano has served L.A. County for 17 years and currently holds the position of Senior Secretary in the County Counsel's Probate Division.

Her work supports some of the most vulnerable members of the community, including the elderly and those living with mental health conditions. Her commitment to public service is grounded in compassion, professionalism, and a deep respect for others.

While Alicia plans to retire in 2027, she is already looking ahead to continuing her service through volunteer work in her post-retirement life. Her advice to others is simple but powerful: "Learn as much as you can and always respect others." She cites her mother, a cancer survivor, as her greatest inspiration and personal hero.

Outside of work, Alicia enjoys reading murder mysteries, traveling, and spending time with her dog, Simba. She's a fan of Mediterranean food and never turns down a well-made charcuterie board. In her retirement, she looks forward to traveling and spending more time with her family.



# Timing Is Everything When Choosing Your Retirement Age

Did you know that working or postponing your retirement beyond certain ages might not be financially advantageous?

When you retire, your LACERA allowance is based on four factors: your plan, years of service credit, age, and final average compensation. However, there are two important age-related factors to be aware of as you set your retirement goals: the **maximum benefit return age** for your LACERA plan and the federally mandated age for **required minimum distributions**. Be sure you know and keep these ages in mind if you are eligible for retirement and any of the following apply:

- You are still working
- You are on deferred status (no longer working for the County but haven't filed for retirement) OR
- You are on deferred reciprocal status (terminated County service and became employed by a reciprocal agency).

Let's look at maximum benefit return age and required minimum distributions one by one.

## Maximum Benefit Return Age

In general, the higher your retirement age, the higher your compensation percentage for calculating your retirement allowance—until you reach your plan's maximum benefit return age. Postponing your retirement past that age will not increase the percentage used in calculating your allowance, despite your additional years of service.

Of course, how long you decide to continue to work is up to you, and the amount of your retirement allowance could still increase if your final average compensation (FAC) is projected to increase by staying on the job. (You can read more about FAC periods and calculations at [www.lacera.gov/active-service/compensation](http://www.lacera.gov/active-service/compensation).)

**Here are the maximum benefit return ages for each LACERA plan:**

- General Plan A: 62
- General Plans B, C, D, and E: 65
- General Plan G: 67
- Safety Plans A and B: 55
- Safety Plan C: 57

## Required Minimum Distributions

If you are no longer working but have not yet retired, you must begin receiving required minimum distributions (RMDs) from your retirement plan(s) when you reach the federally designated RMD age.

RMDs apply to defined benefits plans, like LACERA's, as well as defined contribution plans, like Empower 401(k) and 457(b) deferred compensation plans, but the RMDs are applied differently (more on this below).

The purpose of RMDs is to ensure that individuals eventually pay taxes on the money they have saved in tax-deferred retirement accounts. RMDs are mandatory; you cannot opt out.

**The current RMD age is 73.** It applies to individuals with birthdates from January 1, 1951 to December 31, 1959. Federal legislation determines the RMD age threshold, which is subject to change.

## How RMDs Apply to LACERA Defined Benefit Plans

- **Active LACERA and reciprocal members:** If you continue to work after reaching the applicable RMD age, you are not subject to RMDs until April 1 of the calendar year following your employment termination date.
- **LACERA and reciprocal members who are no longer working, but not yet retired:** You must either apply for retirement to receive your monthly benefit or withdraw your contributions by April 1 of the calendar year after you reach the federally designated RMD age.

For more specifics about defined benefit plan RMDs and your payment options visit [lacera.gov](http://lacera.gov) and type "required minimum distributions" in the search bar.

## How RMDs Apply to Defined Contribution Plans

When you reach the designated RMD age, you are required to start taking a determined percentage of your defined contribution plan's account balance and pay tax on your distributions. The RMD percentage for any year is based on the IRS RMD life expectancy tables.

For more information about your defined contribution plan RMDs, contact Empower at 800-947-0845.

## Important: Mandatory RMDs Could Affect Income-Based Benefits

If you postpone your LACERA retirement and begin receiving other income-based benefits such as Social Security or housing that is only eligible to individuals with an income below a certain threshold, the additional income you will be required to receive when you reach the RMD age could impact your eligibility. It is important to plan ahead and consider future RMD income when making life decisions.

If you have any questions about how maximum benefit return ages or RMDs may affect you, or if you need any other assistance, contact us or log into your My LACERA account to send us a secure message.

### LACERA Recommends for All Members: Calculate Your Benefit

Checking your projected benefit using different age and service scenarios will help you set goals and zero in on your best retirement date. Just log in to My LACERA and select Estimate from the blue navigation bar to use the Retirement Benefit Estimate calculator, which uses your actual data on file.

# Investments Snapshot

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Welcome to the first installment of Investments Snapshot, LACERA's new quarterly series highlighting key discussions and decisions made by the Board of Investments (BOI).

In each *Pathways*, we will provide a high-level summary of topics presented at the monthly BOI meetings, including market performance, asset allocation, and more. This snapshot is intended to keep you informed about how your retirement funds are being managed. The information discussed in this Snapshot is based on the most recent BOI meeting, held on June 11, 2025.

## Staying Disciplined Amid Market Volatility

While April brought short-term market uncertainty, May delivered a significant rebound. The S&P 500, an index of large U.S. companies, posted its strongest May since 1990. Though the S&P 500 is not LACERA's official benchmark, it remains an important component of our global equity portfolio.

LACERA CIO Jon Grabel credited LACERA's discipline for this successful period. Rather than reacting to dramatic market fluctuations in April, the portfolio was rebalanced, allowing the Pension Fund to benefit from May's strong gains. These results reinforce the importance of long-term planning and not making sudden strategic shifts based on short-term volatility.

## Infrastructure Leads the Way

One of the standout performers this fiscal year (July 1, 2024–June 30, 2025) has been global infrastructure, which includes investments in utilities, energy, and transportation. As of April, infrastructure had returned an impressive 22.9 percent in the fiscal year, making it the best-performing subcategory in the portfolio.

With over \$1 billion invested in listed infrastructure securities, this success illustrates the value of

diversification. Diversification helps manage risk and offers exposure to different parts of the market that may outperform at different times.

## Pension Fund and OPEB Trust Updates

In April, the Pension Fund returned 0.2 percent while the Other Post-Employment Benefits Trust (OPEB) returned 0.3 percent. As of April, the OPEB Trust was up 5.4 percent in the fiscal year, and the Pension Fund was up 4.8 percent.

These differences reflect the distinct design and purpose of each fund. The OPEB Trust has more exposure to public markets and has historically followed an indexed approach. The Pension Fund, by contrast, includes a mix of active management and less liquid investments, designed to support a mature, negative cash flow plan. Both funds have performed well over the last five years, with an average annual return of 9.5 percent for the pension fund and 9.0 percent for the OPEB trust.

## Looking Ahead

As of April, the net asset value of the retirement trust was \$81.6 billion, with over \$1.3 billion in cash equivalents. The Fund remains fully invested according to its long-term allocation strategy. As the fiscal year concludes, the Board will continue evaluating key actuarial metrics and long-term funding needs.

LACERA is committed to responsible investment management and transparency. Investments Snapshot will return in the next issue, with more updates on how the Fund is being managed on behalf of our members.



The following content was provided by RELAC.

## Retiring in the Next Five Years?

Join the Retired Employees of Los Angeles County (RELAC) as an Affiliate Member—it's **free** until you retire!

### Why Join Now?

- Protect your pension: We provide direct oversight and advocacy.
- Safeguard your benefits: We advocate to preserve and improve your benefits.
- Stay informed: Get exclusive updates on issues that affect you.
- Enjoy social events: Dodger games, Hollywood Bowl, golf tournaments.
- Give back: Join volunteer efforts like food drives and the March of Dimes.



- Scholarships: Available to RELAC family members.

### What Members Say:

*"RELAC gave me peace of mind as I transitioned into retirement. They truly fight for us."*

**RELAC fights for you. Be informed. Be protected. Be a member.**

Call (800) 537-3522 | Visit [www.relac.org](http://www.relac.org) | Scan the QR code to join today!





# National Disability Employment Awareness Month

Every October, National Disability Employment Awareness Month (NDEAM) shines a spotlight on the invaluable contributions of workers with disabilities and reaffirms our commitment to inclusive, equitable work environments. The observance began in 1945 as a week-long recognition of workers with physical disabilities. It was later broadened to encompass all disabilities, and in 1988 it was formally recognized as a month-long commemoration.

Hosted by the U.S. Department of Labor's Office of Disability Employment Policy, NDEAM is now in its 80th year, marking an eight-decade legacy of raising awareness around employment barriers. This year's theme, "Celebrating Value and Talent," aims to recognize the value and talent American workers with disabilities add to our workplaces and economy and highlight their achievements.

Locally, Los Angeles plays an active role in promoting disability pride and employment equity. The City's Department of Disability and Department of Cultural Affairs have organized an Annual Disability Art Exhibition every October for the past 17 years and we hope to see them host their 18th edition this October. Likewise, the California Resource Services for Independent Living, in partnership with L.A. County Supervisor Hilda Solis, will host their 7th Annual Disability Fall Festival at the East Los Angeles Civic Center on October 25.



## Other Heritage Months

### September

- German American Heritage Month
- Hispanic American Heritage Month

### October

- Filipino American History Month
- Italian American Heritage Month

### November

- Native American Heritage Month/American Indian and Alaska Native Heritage Month

Sources: [www.dor.ca.gov](http://www.dor.ca.gov), [www.dol.gov](http://www.dol.gov), [www.congress.gov](http://www.congress.gov), <https://disability.lacity.gov/>, [www.disabilitypridelam.com](http://www.disabilitypridelam.com)

## An Option for Disabled Members Who Want to Continue Working: The Supplemental Disability Allowance

A supplemental disability allowance, also referred to as a "salary supplement," is a benefit provided by LACERA to active members who want to continue their employment with the County in an alternative position. This benefit must be approved by the Board of Retirement, as part of the disability application process.

**The salary supplement is considered a reemployment plan for members who are permanently incapacitated from their current job position but able to work in another job.** If there is a difference in salary, the salary supplement is designed to minimize or eliminate the difference between your previous salary and your new salary, plus it allows you to continue receiving County benefits and service credit. The latter may increase the amount of your retirement benefit when you are ready to retire, enhancing your retirement benefits and providing financial stability now and in the future. When you retire, you will receive all the benefits allowable under the disability retirement type you were granted.

There are two types of salary supplements available.

### Non-Service-Connected Salary Supplement:

- Available for non-industrial (not work-related) disabilities
- Must have a permanently incapacitating condition that prevents you from continuing to work in your current job classification; must meet the qualifications for another, typically less arduous job classification
- Must have a minimum of five years of service credit
- Maximum salary supplement allowance varies, paying up to 33.3 percent of your final average compensation

### Service-Connected Salary Supplement:

- Available for industrial (work-related) disabilities
- Must have a permanently incapacitating condition that





Supplemental Disability Allowance, cont.

- prevents you from continuing to work in your current job classification; must meet the qualifications for another, typically less arduous job classification
- No minimum years of service credit required
- Maximum salary supplement allowance is 50 percent of your final average compensation

Who’s Eligible?

- Members of LACERA’s contributory General Plans A, B, C, D, and G, and Safety Plans A, B, and C who become permanently incapacitated from their usual job duties due to illness or injury **are eligible to apply** for a salary supplement.
- Members of LACERA’s noncontributory Plan E **are not** eligible for a disability retirement allowance but may be eligible for other disability benefits under the County’s Long-Term Disability and Survivor Benefit Plan.
- Members who have withdrawn their retirement contributions **are not** eligible for disability retirement.

How It Works

When a member or their department applies for a salary supplement, a departmental or County-wide job search will be conducted to locate a vacant position appropriate for the member’s disability. **LACERA is not responsible for identifying vacant positions.** The position must align with any permanent work restrictions, and the member must meet the minimum qualifications required for the position. The position may be within the member’s current department or another County department, and the member must voluntarily accept the position offered. **Availability of a suitable position is not guaranteed.**

If you are approved for a salary supplement, LACERA will pay the difference between your former salary and the new position’s salary, **up to the maximum benefit** you would have been eligible for under a disability retirement.

How to Apply

To qualify for a salary supplement, you must apply for a disability retirement and submit a completed Application for Supplemental Disability Allowance. Preferably, you should submit both applications at the same time, but you don’t have to. You have six months from the time you file for disability to submit the salary supplement application, which must be completed by you and your department.

How is the Benefit Paid?

If you are granted a salary supplement, the salary for your new job classification is paid by the County. The salary supplement is paid monthly by LACERA by check. (Direct deposits are not available at this time.) Checks are usually mailed by LACERA by the 25th of each month.

Salary Supplement Examples

The following examples show how the salary supplement is paid for a service-connected disability. The maximum benefit that can be paid under the service-connected disability is 50 percent of the member’s final average compensation (salary).

**Example 1:** In this instance, a Children’s Social Worker III voluntarily demotes to Senior Typist Clerk. LACERA pays the salary difference since it does not exceed the disability retirement amount.

Children’s Social Worker III Voluntarily Demoted to Senior Typist Clerk	
Previous position’s monthly salary (target amount)	\$6,000
Salary supplement (50% of the previous position’s monthly salary)	\$3,000
New position’s monthly salary	\$3,500
Previous position’s salary – New position’s salary = Balance left to pay	\$2,500
New position’s salary + SCD salary supplement = Total New Salary	\$6,000
LACERA will pay the full “balance left to pay” as long as it is equal to or lower than the salary supplement	

**Example 2:** In this instance, a Children’s Social Worker III voluntarily demotes to Typist Clerk I. LACERA will not cover the full salary difference because it exceeds the disability retirement amount.

Children’s Social Worker III Voluntarily Demoted to Typist Clerk I	
Previous position’s monthly salary (target amount)	\$6,000
Salary supplement (50% of the previous position’s monthly salary)	\$3,000
New position’s monthly salary	\$2,500
Previous position’s salary – New position’s salary = Balance left to pay	\$3,500
New position’s salary + SCD salary supplement = Total New Salary	\$5,500
LACERA will pay the full “balance left to pay” as long as it is equal to or lower than the SCD salary supplement. In this example, the balance left to pay is greater than the salary supplement; therefore, the total new salary is less than the target amount. LACERA cannot pay more than the salary supplement	

**Requesting Retirement While Receiving a Salary Supplement**  
When you are ready to retire and begin receiving your disability retirement, simply contact LACERA or submit a written request stating your wish to start your disability retirement, providing your retirement date and selected retirement option.

**For more information on the salary supplement and how to apply, visit [lacera.gov](http://lacera.gov) > Active Members > Disability Retirement > Salary Supplement.**

Does LACERA Have Your Email Address?

Hear it first—from us! LACERA sends occasional messages to members regarding important benefits information and news. To ensure you don’t miss a thing, visit [lacera.gov](http://lacera.gov) then click on the green box on the upper right to add or update your email in My LACERA. Just log in, select Profile from the top navigation row, then select Account Access.

# Have Enough Service Credit to Retire? Why You Should Consider a Durable Power of Attorney

If you have reached your plan's service credit requirement for retirement and have not filed the **LACERA Special Durable Power of Attorney (SDPOA)** form, please read on. As a member entitled to a future retirement benefit, there are situations when having an attorney-in-fact with signature authority could be vitally important.

The LACERA SDPOA can provide you and your family with security in the event you become incapacitated or unable to manage your LACERA benefits. For example, in the event of an accident or health event causing your incapacity, your attorney-in-fact can make LACERA-specific decisions on your behalf, including filing for retirement and healthcare benefits.

LACERA's SDPOA form includes the appropriate language needed for the attorney-in-fact to assist members with their pension needs. Many external POA forms lack the correct language, making them ineligible for use with LACERA. Our SDPOA form is free and requires just two witnesses over the age of 18, or it can be notarized.

The LACERA SDPOA is limited to your LACERA retirement and healthcare benefits, and you may choose to grant or withhold authority over specific actions, such as designating or changing your beneficiaries and retiring you under a retirement option other than the Unmodified option. You can also specify within the LACERA SDPOA that your attorney-in-fact will begin to have authority to act on your behalf only upon your incapacity. This way, you can plan ahead for any unforeseen circumstances.

Without a valid durable POA in place, no one else can manage your LACERA retirement benefits, even if you are unable to. In fact, we cannot even discuss your account with anyone, including a spouse, unless you have a

POA in place granting them attorney-in-fact access. In such a situation, the person who wishes to manage your affairs would need to obtain a court-ordered conservatorship, which can be very time-consuming and costly.



A Power of Attorney (POA) is a legal document used to delegate authority to another person to make decisions on your behalf. If the POA is "durable," it means it remains in effect even if you should become incapacitated.

## Get Started Today

We highly recommend attending one of our monthly LACERA Special Durable Power of Attorney webinars, which provides an overview of the SDPOA and takes you through completing all the appropriate paperwork. Visit [lacera.gov](http://lacera.gov) and click on the Resource Center tile, then the Workshops tile, to register for an upcoming webinar. If you would like to file the SDPOA now, you can find a guide and form at [lacera.gov](http://lacera.gov) > Active Members > Retirement Planning > Power of Attorney.

*LACERA cannot offer legal advice. If you have legal questions about whom to appoint as attorney-in-fact or which powers to grant them, or if your questions are regarding a non-LACERA power of attorney, you will need to consult an attorney.*

# Stay Vigilant: Protect Yourself from Phishing and Smishing Scams

At LACERA, safeguarding our members' personal information is a top priority. As cyber threats continue to evolve, scammers are increasingly using phishing (fraudulent emails) and smishing (fraudulent text messages) to trick individuals into sharing sensitive information. These messages may appear to come from trusted sources and often use urgent language to pressure recipients into clicking on malicious links or providing personal details like Social Security numbers or login credentials.

When LACERA has important information to share with you, we will usually send you a physical letter and/or



send an email asking you to sign in to My LACERA and review your member document library. LACERA also calls members for urgent matters regarding their benefits, in which case, we will go through a secure verification process with you.

If you receive a suspicious message claiming to be from LACERA, **do not click on any links or provide any information**. Instead, contact us directly through our official channels to verify its authenticity.

Staying alert and informed is your best defense against fraud!

# How to Use the Online Contribution Calculator

Getting the full County match<sup>1</sup> is a great way to help set you up for a successful retirement, and ensuring you're getting the full match is simple with our Online Contribution Calculator.

The Online Contribution Calculator is a free tool that is accessible from the pre log-in page as well as the post log-in sections of [www.countyla.com](http://www.countyla.com). Before getting started, make sure you have a copy of your most recent paystub from the 15th of the month. Given the fact that cafeteria plan County contributions are applied to the County match based on the 30th pay period, employees receive the maximum available match on the 15th pay period.

To access the calculator, first go to [www.countyla.com](http://www.countyla.com), and click the *Plan Resources* dropdown menu, then select *Calculators*, and then *Online Contribution Calculator*.

You will then need to select if you have a 457(b) Horizons, 401(k) Savings account, or both. Next, you'll be asked what your savings goal is. Your two choices are: 1) "Ensure I'm receiving the full 4 percent County match," or 2) "Contribute the maximum allowable amount for the year, while still receiving the full County match throughout the year."

Once you've determined what your goal is, fill in the information it asks for from your paystub. If you aren't sure

where a particular number comes from, we've got you covered—click the numbers to the right of each field to see where these numbers can be found on your paystub. Once you fill in all the required fields, click the "calculate" button. Your results will appear in the window.

Now that you know what contribution percentage you need to get the full County match, it's time to set that up. To change your contribution percentage, make sure you're logged into your account at [www.countyla.com](http://www.countyla.com). Then, if applicable, choose the account you'd like to change. From there click on *Contributions*, then *Edit*. Make sure to save and confirm your change before closing the browser! That's it!

For more information on the County match, click on *Plan Resources*, then *Things to Consider* in the dropdown, and select "How the County Match Works." If you need assistance with the calculator or changing your contribution, give us a call at **800-947-0845**. Empower representatives are available Monday through Friday, 5 a.m.–7 p.m., and Saturdays from 6 a.m.–2:30 p.m. PT. Help is also available via the chat function at [www.countyla.com](http://www.countyla.com). Log in to your account, and click the "Question? Chat Now" button in the lower right-hand side of the page.



<sup>1</sup>Please note that there are times of temporary curtailment when the match may not be offered.

Investing involves risk, including possible loss of principal.

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## 3 Things: Television

Television has come a long way from black-and-white scheduled programming to today's endless 4K streaming options. Beyond the shows we love, TV has played a big part in most of our lives. Here are three fun facts about television that you may not have known!



On May 1, 1939, RCA and President Franklin D.

Roosevelt made history with the first major public television broadcast during the New York World's Fair. This was many Americans' first glimpse of live TV.



The first TV remote control was introduced by Zenith in the 1950s and was nicknamed

"Lazy Bones." The invention was sparked by Zenith Electronics president Eugene F. McDonald, who wanted a device that could change channels during commercials.



1963 marked the arrival of television as the dominant medium for news

consumption in the United States. For the first time, more Americans reported getting their news from TV than from newspapers.



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# HOW TO CONNECT WITH US

## Call Us

M – F, 7 a.m. – 5:30 p.m. (PT)  
800-786-6464

## Log in to Your Account

Visit [lacera.gov](https://lacera.gov) and click on the green My LACERA button at the top right of any page.

## Make an Appointment

We offer virtual and in-person services.  
Visit [lacera.gov](https://lacera.gov) and click “Appointment Reservations.”

## Email Us

Retirement info: [welcome@lacera.gov](mailto:welcome@lacera.gov)  
Retiree Healthcare: [healthcare@lacera.gov](mailto:healthcare@lacera.gov)  
To send a secure email, log in to your My LACERA account.



**Visit Us Online**  
[lacera.gov](https://lacera.gov)

**Mail Us**  
LACERA  
PO Box 7060  
Pasadena, CA 91109-7060

**Drop Off Documents**  
Our secure onsite mailbox is available 24/7 at 300 N. Lake in Pasadena. It is located outside, to the right of the lobby doors nearest the Member Service Center.

## Upcoming Holidays

LACERA will be closed on:

**Monday, September 1**  
For Labor Day

**Monday, October 13**  
For Indigenous Peoples Day

**Tuesday, November 11**  
For Veterans Day

**Thursday and Friday, November 27 and 28**  
For Thanksgiving

**Email:** [welcome@lacera.gov](mailto:welcome@lacera.gov)

**Editor's Note:** *Pathways to Retirement* is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

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