

News for Active Members

Pathways to Retirement

June 2026
Vol. 37, No. 2



LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Need to Apply for Disability Retirement? A New Video Walks You Through the Process

If a permanent illness or injury is preventing you from performing the duties of your job, disability retirement may be an option. To help members better understand this complex process, LACERA has released the Online Disability Retirement Application Walkthrough, a step-by-step video designed to guide you from preparation through submission using My LACERA.

About Disability Retirement

LACERA provides disability retirement benefits to eligible contributory plan members who are no longer able to perform their job duties on a permanent basis due to illness or injury.

You may apply under one of two categories:

- **Service-connected disability retirement**, if your condition arose out of (or was permanently

aggravated by) your County employment. There is no age or service credit requirement to apply.

- **Non-service-connected disability retirement**, if your condition is not employment-related. You must have at least five years of service credit, regardless of age, to apply.

Note: Members in noncontributory Plan E are not eligible for a LACERA disability retirement allowance but may qualify for disability benefits under the County's Long-Term Disability and Survivor Benefit Plan. Contact the County Employee Benefits Hotline at 213-388-9982 for details.

What You'll Learn in the Walkthrough

The new video walkthrough breaks the disability retirement application into short, easy-to-navigate segments, allowing you to watch the full presentation or

Cont. on pg. 3

IN THIS ISSUE



Investments
Snapshot

4



Help Stop
Elder Abuse

6



Recognizing Your
Service

7



Purchasing
Service Credit

9



FROM THE EXECUTIVE DESK

LUIS A. LUGO, CHIEF EXECUTIVE OFFICER

• JJ POPOWICH, ASSISTANT EXECUTIVE OFFICER

BOARD OF RETIREMENT

- JAMES P. HARRIS**
Chair
Alternate Trustee
Elected by Retired Members
- WAYNE MOORE**
Vice Chair
Appointed by Board of Supervisors
- LES ROBBINS**
Secretary
Elected by Retired 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**
Alternate Trustee
Elected by Safety Members
- SHAWN R. KEHOE**
Elected by Safety Members
- ALEN LANGTON**
Elected by General Members
- ERNESTO J. PANTOJA**
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

- SHAWN R. KEHOE**
Chair
Elected by Safety Members
- NICOLE MI**
Vice Chair
Elected by General Members
- MIKE GATTO**
Secretary
Appointed by Board of Supervisors
- TREVOR FAY**
Appointed by Board of Supervisors
- ELIZABETH B. GINSBERG**
County Treasurer and Tax Collector
Ex-Officio Trustee
- PATRICK L. JONES**
Appointed by Board of Supervisors
- ALEN LANGTON**
Elected by General Members
- DEBBIE MARTIN**
Elected by Retired Members
- ALMA K. MARTINEZ**
Appointed by Board of Supervisors
- LISA PROFT**
Chief Deputy County Treasurer
and Tax Collector
Acting Ex-Officio Trustee*

*When ex-officio trustee is absent

Welcome to the June issue of *Pathways*. I'm glad to share the latest news from LACERA as we head into the summer season.

New Initiative to Better Serve You

One of my primary objectives as LACERA CEO is to ensure that we achieve best-in-class status throughout our operations, and particularly in the services we provide to members. When we transitioned to a remote workforce during the COVID-19 pandemic, LACERA focused on modernizing operations across the organization to guarantee business continuity and uninterrupted member service under any circumstance, while maintaining the highest level of cybersecurity.

Since then, we have been able to build upon that strong base, including integrating our case management system, which underpins key transactions on My LACERA like the online disability and service retirement applications. We are also on track with our knowledge management project, which will centralize LACERA information. Once linked, these systems will provide the structure for a consistent experience across multiple platforms and enable us to build innovative new tools for your retirement journey, benefits management, and other engagement with LACERA.

This leads me to one of my top goals this year—beginning development of

a new LACERA app! As large numbers of people transition away from desktops and laptops to mobile devices for internet use, we are focused on providing intuitive, convenient ways for members to access information and handle LACERA transactions directly from their phones and tablets. We have already begun discussions for this exciting project, and I look forward to keeping you posted as it takes shape.

With the rapid evolution and adoption of powerful artificial intelligence (AI) tools across multiple industries in the last couple of years, I'd like to reassure members that LACERA is taking a diligent and intentional approach to AI adoption and use. Safeguarding our member data and information will always be at the forefront of any decision we make. Furthermore, we have implemented a comprehensive AI policy, providing clear guidelines for organizational usage and accountability, while requiring strict adherence to governance, security, and risk management standards.

Any new tools and outreach methods are intended to **supplement** our range of services, ensuring members can choose their preferred format for interactions. You will always be able to call or set up an appointment with a knowledgeable retirement benefits specialist when needed, while also having 24/7 access to your account for conducting your LACERA business!

Vote! Upcoming LACERA Elections

Trustee elections are coming up in August. Since trustees make decisions regarding your future benefits and oversee the administration of the organization and funds, it's important to cast your vote for the candidate who best represents your interests! Voting is quick and easy, with online, phone, and mail options. For more details, see the elections article below.

Welcome, New AEO Jessica Baxter

Near our *Pathways* print date, LACERA announced the selection of Jessica Baxter as our new Assistant Executive Officer for business services. Jessica brings nearly 30 years of public-sector leadership experience to the LACERA team, with a career defined by executive responsibility, operational discipline, and a strong record of outcomes across some of the largest and most complex federal agencies. The boards and leadership team look forward to Jessica's involvement in our various strategic priorities and initiatives, and we believe her

expertise and demonstrated success will benefit LACERA and strengthen our team.

Focus on Financials

You may notice that we put a heavy emphasis on LACERA's investments approach this issue. That's because we understand members may worry during times of global events, market volatility, and economic uncertainty. However, you can feel confident that your benefits are secure. Our Board of Investments and investments team continue to steward the pension fund and healthcare trust strategically for long-term success, with both funds maintaining strong performance. See pages 4 and 5 for our latest investments snapshot, funded ratio status, and stewardship efforts.

Until our next issue, thank you for all you do to support our L.A. community, and enjoy your summer!



Need to Apply for Disability Retirement?, cont. from cover

jump directly to the topics you need. Key topics include:

- Eligibility and disability categories
- Documents to gather before applying
- Completing the online application via My LACERA
- An overview of the review process

Ready to Watch?

Scan the QR code or visit lacera.gov, then select *Resource Center*, *Video Library*, and *Online Disability Retirement Application Walkthrough*.



General Members: LACERA Trustee Elections in August

During the month of August, the County will hold elections for the second trustee seats on LACERA's Board of Retirement (BOR) and Board of Investments (BOI) for three-year terms from January 1, 2027 through December 31, 2029. The current trustees' terms expire on December 31, 2026.

Active LACERA general members will have three options for casting their votes: online, by phone, or paper ballot.

The Board of Supervisors will certify the results on October 20, 2026, and we will announce the results on our website, via social media, and here in the *Pathways* newsletter.



We recommend that you update or provide your current email address on My LACERA so you can receive voting information and reminders via email. To edit your profile, please log in to your My LACERA account at home.mylacera.gov or call us at 800-786-6464.

Interested in serving as a trustee?

LACERA sent candidate notifications in mid-May for the one-month filing period. You have until June 22, 2026 to file your candidacy, after which the Registrar-Recorder County Clerk will certify eligibility and notify nominees. Good luck!

Sticking to Our Investment Principles

Before we dive into our pension fund (Fund) and Other Post-Employments Benefits Trust (OPEB) updates, we'd like to briefly address recent global market performance. As you are probably aware, markets have experienced volatility in recent months. We understand that this may make some members feel anxious or uncertain about their retirement, but rest assured that your LACERA defined benefits are **guaranteed for life**.

Furthermore, LACERA's fund is designed to navigate all market environments, including volatile ones, and we have done so successfully throughout our 88-year history. LACERA does not make reactive decisions; rather, we stick to our investment principles and remain consistent in rebalancing our portfolio. This disciplined approach has helped the Fund grow consistently—even through economic crises—over the decades.

Pension Fund and OPEB Trust Updates

LACERA shared the following updates on the Fund and OPEB at the April 8 Board of Investments (BOI) meeting. As of the end of February, the Fund posted a net gain of 1.6 percent month over month. Assets under management (AUM) reached a total market value of

What is AUM?

Assets under management (AUM) is the total market value of all money LACERA manages and invests on behalf of our members and beneficiaries.

\$92.1 billion, setting yet another new high watermark for the Fund. Cash equivalents remained steady at \$1.3 billion.

The OPEB closed February with a monthly net return of 1.7 percent. The AUM for OPEB closed at \$5.9 billion, which is once again a new high watermark. The OPEB's cash equivalents closed the month at \$137 million.

Watch Every BOI Meeting Online

You can watch live streams and past BOI meetings on our YouTube channel, at www.youtube.com/@lacera2580.

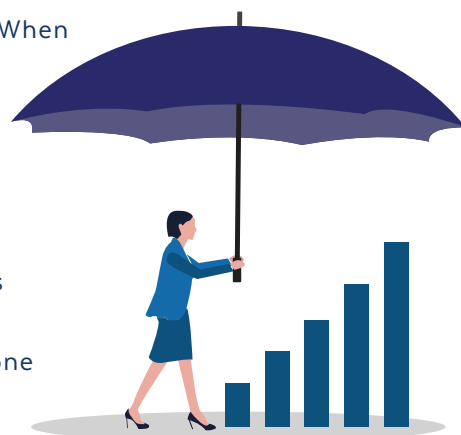
LACERA Funded Ratio Improves—Strengthening Your Future Retirement Security

At the March 2026 Board of Investments meeting, our actuaries from Milliman presented the annual actuarial valuation for the fiscal year ending June 30, 2025. Results show our funded ratio increased from **80.9** to **82** percent.

A higher funded ratio strengthens our ability to pay members' pension benefits and reflects disciplined investing and careful long-term planning. The funded ratio measures the pension fund's financial health by comparing the assets we have today to the cost

of the benefits earned. When the funded ratio rises, it shows the fund is growing stronger and better positioned for the future.

This continued progress is great news for our members and a milestone worth celebrating!



Supporting Fund Security Through Stewardship and Governance

LACERA's investment policies are designed to responsibly steward our pension fund (Fund) and Other Post-Employment Benefits (OPEB) Trust investments in a manner that promotes and safeguards our economic interests.

This includes actively supporting public policies governing financial markets, as well as policies and practices at the companies in which we invest, to promote sustainable, long-term value, as outlined in LACERA's *Corporate Governance and Stewardship Principles*.

First adopted in 2003, these principles—together with LACERA's investment beliefs and strategic asset allocation—have supported fund stability and contributed to LACERA's strong performance outcomes. The Fund and OPEB Trust consistently surpass their annual return benchmarks, and the Fund's fiduciary net position has nearly doubled over the period from 2015 to 2026.

Stewardship Strategies and Application

LACERA's globally diversified portfolio includes over 6,000 exposures in more than 60 global markets, managed by our contracted investments firms. Accordingly, we conduct extensive due diligence in selecting investment managers, and we include robust monitoring rights in our contracts. Our advocacy and oversight efforts include:

- Exercising proxy voting rights for the exclusive benefit of LACERA's members
- Engaging directly with portfolio companies and external asset managers
- Advocating our interests to policymakers
- Collaborating with other public pension funds, asset owners, and asset managers to achieve our objectives and advance our principles

As part of our long-term investment approach, we also carefully evaluate our investment partners' skills, capacity, and track records for identifying and managing financially relevant environmental, social, and governance factors that may shape the risk-return profile and performance of our investments. Such factors include human capital management, human rights risks, natural resource stewardship, and environmental and climate risks.

For more details on our recent work in practice, see the *Corporate Governance and Stewardship Update* on lacera.gov.

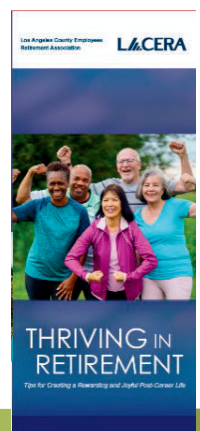
Close to Retiring? How to Make the Most of It

Prioritizing your finances is an obvious must-do when planning for retirement, but preparing for the lifestyle shift is a crucial step, too.

While some people count the days to retirement, many public employees find the prospect daunting, as service shapes their identities. However, with a positive perspective and simple strategies, you can confidently

embrace retirement as an enjoyable and empowering phase of your life. You've earned it!

For strategies and tips, take a look at our *Thriving in Retirement* brochure at lacera.gov/2026_Thriving_Retirement.pdf.



“It takes courage to grow up and become who you really are.”

—E.E. Cummings

Help to Prevent and Stop Elder Abuse

June 15 is World Elder Abuse Awareness Day (so wear purple, and tell others why!).

As the administrator of benefits for more than 76,000 retirees, educating our community on taking action against elder abuse fits in with our stewardship responsibilities.



Wear purple this June 15 to show your support for World Elder Abuse Awareness Day!

Raising awareness is important because annually as many as 10 percent of older adults in the U.S. are abused or neglected, but over 90 percent of cases go unreported.

Monitor, Identify, and Report

Here are some tips for protecting older friends and relatives, whether they live at home or in a care facility:

- **Conduct regular check-ins:** Staying in touch is beneficial for your loved one's mental health, and it helps you detect anything unusual.
- **Educate them about common identity theft scams,** reminding them to never provide their personal information to someone who emails or calls claiming to be from Social Security, the IRS, or "tech support."

- **Establish a network:** Enlist trusted family members, friends, neighbors, caregivers, or other professionals (maybe a family attorney or accountant), asking them to be alert to signs of elder abuse.
- **Look for changes** in behavior, physical appearance, and living conditions. You can **identify possible abuse** by the following signs:
 - Physical: Unexplained bruises, cuts, or injuries
 - Emotional: Withdrawal, depression, or anxiety
 - Neglect: Poor hygiene, malnutrition, or unsafe living conditions
 - Financial: Sudden changes in financial status or missing belongings
- **Document any incidents** and keep detailed records of any signs or incidents of abuse to share with authorities.

How to Take Action

If you suspect any type of elder abuse (financial, physical, psychological, sexual, or neglect), report it quickly to the State of California Adult Protective Services at **833-401-0832** or, if in L.A. County, to **877-477-3646**. For urgent situations, call 911 or your local police department.



If you know a LACERA member in need of assistance or suspect that their benefits are being exploited, call LACERA at 800-786-6464 to speak with a retirement benefits specialist.

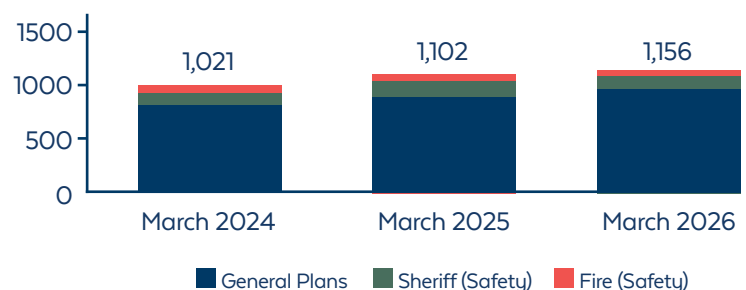
Together, we can provide support and protection for those who need our help the most.

Our *Protecting Elders Against Abuse* brochure offers more tips and resources. View or download it at lacera.gov/Protecting_Elders_Against_Abuse_brochure.pdf.

Retirement Season Recap

LACERA has wrapped up its busy retirement season, affectionately referred to as "March Madness." This year we helped 1,156 active members service retire, an increase of almost 5 percent over 2025. Thank you to our staff members who provided counseling, processed the necessary documents, and ensured timely payments and healthcare benefits for our new retirees.

Year-Over-Year Retirements



LACERA has over 120,000 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!

Cesar Huerta Deputy Sheriff, L.A. County Sheriff's Department

Cesar Huerta retired in March after 25 years of dedicated service to the Los Angeles County Sheriff's Department. As a deputy sheriff, he specialized as an active shooter instructor and conducted security assessments for County clients.



Cesar's path toward becoming a deputy sheriff was an interesting one. He began working as a UPS driver after graduating from UCLA, although his dream was to work for the FBI. One of the homes on his route belonged to a retired sheriff, who encouraged him to apply to the sheriff's department. That chance meeting led to his 25-year County career, which includes training over 13 law enforcement officers, with three advancing to the rank of sergeant.

In retirement, Cesar plans to travel, work on his house, and spend time with his children. He is also excited to have more time for his favorite hobby—working on his cars. We're sure his dog, Hunter, is just as excited to have him around more often.

Pamela Broom Head Custody Records Clerk, L.A. County Sheriff's Department

Pamela Broom retired in March after 39 years of dedicated service to L.A. County. She began her career as a sheriff's station clerk, before being promoted to a supervising station clerk. In 2001, she was promoted to head custody clerk, where she spent the last 25 years of her career. In her role, Pamela held a long list of responsibilities, including conducting meetings, processing time sheets and performance evaluations, facilitating staff complaints, and approving paid time off requests.



Pamela is a member of three separate volunteer organizations, including the United Peace Officers Against Crime (UPAC), which she has been a part of since 1989. There, she and her fellow volunteers host summer camps and other events for at-risk children. She is also in the process of starting her own nonprofit organization to help senior citizens in her community.

As she neared her retirement date, Pamela reflected on the many people she's hired throughout her career. Now in retirement, she looks forward to being a "team grandma" for her grandson's baseball team. As a huge Dodgers fan, she also plans to buy season tickets to watch as many games as she can in person. Most of her time, however, will be spent on getting her nonprofit up and running.

Vivian Hoang Program Manager I, Department of Public Works

Vivian Hoang retired in March after 34 years of dedicated service to L.A. County. As a Program Manager I in the Department of Public Works, her main responsibility was collecting franchise fees from waste services.



Vivian began her County career as an intermediate clerk in the Assessor's Office in 1991, before transferring to Public Works. She credits her patience, attention to detail, and love of numbers for her long career.

Family has played an immeasurable role in Vivian's life. Her sister recently retired after her own County career, and Vivian considers her late mother as her life hero. After moving to the United States without speaking English, her mother fought to fulfill her dream of providing Vivian and her sister the opportunity to pursue education and successful careers. Vivian has embraced these values and passed them on to her own daughters, who both recently graduated from their respective universities.

In retirement, Vivian is prioritizing her health and well-being. She looks forward to working on her home garden, which features guava and grapefruit trees. She also looks forward to getting back into running and spending time with her ragdoll cat, Moon.

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, 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 Workshops** are held once a month. This seminar, co-presented with Empower, 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 workshop topics offered on a rotating basis include LACERA Special Durable Power of Attorney, My LACERA, Retirement Options, Active and Retired Death Benefits, LACERA Domestic Partnership, and a variety of mini-webinars hosted by Empower.

Highlight On Pride Month

Every June, LACERA joins the nation in celebrating Pride Month, meant to honor the history, resilience, and contributions of the LGBTQ+ community while recognizing the ongoing pursuit of equality and inclusion. Although Pride Month is observed in June in recognition of the 1969 Stonewall Uprising in New York City—a pivotal moment in the LGBTQ+ rights movement—Los Angeles has its own claim to history that predates Stonewall. In 1967, a police raid at the Black Cat in Silverlake sparked the first recorded organized LGBTQ+ civil rights protests, cementing Los Angeles as an early and important chapter in the movement.

In 1999, President Bill Clinton officially designated June as Gay and Lesbian Pride Month, which was later

expanded to be more inclusive of the broader LGBTQ+ community. Today, Pride Month is both a celebration and a call to action, marked by events like the 56th annual L.A. Pride Parade, which will take place on Hollywood Boulevard on Sunday, June 14.

Sources: www.loc.gov, www.govinfo.gov, www.pbslocal.org



Heritage and Awareness Months

June

- Caribbean American Heritage Month
- Elder Abuse Awareness Month
- Immigrant Heritage and Refugee Awareness Month

July

- French American Heritage Month
- Muslim American Heritage Month

Boost Your Retirement With Purchasable Service Credit



If you have prior County or other government service, purchasing service credit is a smart investment for your future. When you retire, your County service credit is one of the factors used to calculate your monthly benefit, along with your plan, age, and final compensation. The more years of service credit you have, the higher your retirement allowance will be. In addition, the County subsidizes your healthcare insurance based on your years of service credit, so the more County service credit you have, the more the County pays toward your premiums.

Buy It as Early as You Can

It's important to know that **the more your earnings increase** as you progress through your career, **the more your service credit purchase will cost**. So initiate your purchase as soon as you can!

What's Eligible

Purchasable County service may include:

- Temporary County service
- Permanent County time prior to LACERA membership
- Sick without pay (SWOP)
- Conversion of prior general service to safety service

Other purchasable government service may include:

- Federal government and military
- U.S., state, or other public agencies located within the state of California

Payment Options

You may be wondering how to pay for your service credit purchase. You have several options. One popular method is by pre-tax payroll deductions, which help reduce your taxable income.

You can also make a lump-sum payment using rollover funds, or combine a lump-sum payment with payroll deductions. Eligible rollover funds include 401(k), 457(b), IRA, and other retirement savings accounts.

For more information on purchasing service credit and payment options, visit lacera.gov > Active Members > Service Credit (under Active Service).

Purchase Service Credit on My LACERA

It's easy to initiate a purchase. Visit home.mylacera.gov and click Purchases in the blue navigation bar to get started.

3 Things: Drive-Ins

Whether you're a longtime fan or curious to experience one for the first time, drive-in movie theaters are a perfect way to enjoy a summer evening. With local theaters like the Paramount Drive-In and Ventura's B&J Drive-In still going strong, now's the perfect time revisit—or discover—this retro favorite, with three fun facts to inspire you.



Richard Hollingshead opened the world's first drive-in movie

theater in New Jersey in 1933 after experimenting with a projector mounted on his car's hood and a screen pinned between trees in his driveway.



Drive-ins saw a spike in popularity in the 1950s, peaking at 4,000 theaters

across the United States, thanks to their popularity among teenagers and young adults, as well as their flexible and family-friendly concept.



The 66 Drive-In Theater Carthage, Missouri, located along the historic

Route 66, features most of its original design and was added to the National Register of Historic Places in 2003 in recognition of its cultural significance.

Sources: www.smithsonianmag.com, www.nyfa.edu, www.nps.gov

Community Corner

LACERA members contribute to the well-being of our community through both their professional and volunteer efforts. Because of your engagement, we regularly receive requests from County partners to share

meaningful donation, volunteer, and work opportunities. Thank you for giving back and making a positive impact—on and off the job!

Backpack and School Supply Drive

The Department of Public Social Services (DPSS) provides year-round opportunities for individuals and groups alike to participate in projects that help our community's in-need residents. From June through August, DPSS is conducting a backpack and school supply drive to benefit low-income children and families



and help them be well prepared for the fall school start.



DPSS will be collecting backpacks and/or school supplies throughout the summer. Email toyloan@dpss.lacounty.gov for more information on how to donate.

Stay in the Know With LACERA on Social Media

Join our online community to access helpful tips, updates to benefits, and important announcements for LACERA members—like you! Follow LACERA today on your favorite platforms to receive timely news that supports your retirement journey. Just scan the QR code at right. We'll see you there!



The following content was provided by the Retired Employees of Los Angeles County.

Retiring in the Next Five Years?



Act now. Join the Retired Employees of Los Angeles County (RELAC) as an Affiliate Member—it's **free** until you retire! (You must enroll before retirement.)

Why join now? Waiting could cost you.

- **Protect your pension:** RELAC is the voice that protects your future pension.
- **Safeguard your benefits:** We fight to preserve and strengthen the benefits you've earned.
- **Stay informed:** Get critical updates before changes happen—not after.
- **Member-only experiences:** Dodger games, Hollywood Bowl, golf tournaments, and more.
- **Make an impact:** Volunteer or donate to food drives,

March of Dimes, Spark of Love, and more.

- **Scholarships available:** For RELAC family members.

Don't wait until retirement. Join before you need us.

What an Affiliate Member said about us:

"I joined before retiring, and it was the smartest decision I made for my future. RELAC had my back from day one."

Enroll today—don't miss out.

Protect your future.

Be informed. Be protected. Be a RELAC member.

Call 800-537-3522 | Visit www.relac.org | Scan the QR code to join today!



What's Your Five-Year Plan?

As you approach retirement, do you have a savings plan for your remaining working years? If not, the 457(b) Horizons and 401(k) Savings Plan offer some additional ways to boost your savings as you head into retirement. Catch-up provisions and contributing from termination pay are powerful tools that can significantly strengthen retirement readiness, especially if you may have started saving later, experienced career interruptions, or want to accelerate your savings as retirement approaches.

- **Age 50+ catch-up contributions:*** In the year you reach age 50, the Internal Revenue Service (IRS) raises the limit on how much you can contribute to your Plan each year. If you qualify, you can contribute an additional \$8,000 above the standard deferral limit of \$24,500 in 2026, for a total possible contribution of \$32,500 under each Plan.
- **Age 60-63 catch-up contributions:*** In the years you turn age 60, 61, 62, and 63, the IRS allows you to contribute an additional \$11,250 above the standard deferral limit of \$24,500, for a total possible contribution of \$35,750 under each Plan. The year you turn 64, the amount you are allowed to defer will return to the age 50+ catch-up limit.
- **Horizons three-year catch-up contributions:** If you are within three calendar years of normal retirement age, as defined by the Plan, you may be able to contribute even more—up to \$49,000 in 2026—with the three-year catch-up provision. Please note that you can only take advantage of one type of catch-up contribution in the same calendar year.

*Highly compensated individuals' contributions may be impacted by the annual compensation limit. Please refer to the 2026 IRS Contributions Limits flier in the Plan Resources section at www.countyla.com for more information.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

Investment options and their underlying funds have been selected by the Plan Administrative Committee. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Retirement plan counselors are registered representatives of Empower Financial Services, Inc., Member FINRA/SIPC.

©2026 Empower Annuity Insurance Company of America. All rights reserved. RO5306908-0426



- **Application deadline:** Participants should apply for three-year catch-up contributions at least four to six months in advance of the desired start date. To apply, contact the Pasadena local office at 800-947-0845. This contribution is only available in the 457(b) Horizons Plan.
- **Contributing your termination pay:** Your final paycheck from the County can add a boost to your retirement savings. You may be able to contribute the payout of any unused vacation, sick leave, non-elective leave, holiday pay, and other types of allowable leave to your account, up to the annual IRS limit.
 - **Application deadline:** Participants must contact Empower to apply for the termination pay deferral 90 days in advance of the desired retirement date. Please contact the Pasadena local office at 800-947-0845 to start the process. The termination pay form must be received and in good working order in the Pasadena office at least 40 days in advance of the retirement date. Participants are responsible for confirming the form is in good order and received timely.

If you have more questions about preparing for retirement, sign up for a Pre-Retirement Seminar by visiting www.countyla.com and clicking on the "Retirement Planning Webinars" banner in the center of the page.



**Upcoming
Holidays**

LACERA will be
closed on:

Friday, June 19
For Juneteenth

Friday, July 3
For Independence Day

How to Connect With LACERA



Call Us

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



Log in to My LACERA

Visit lacera.gov and click the green My LACERA button at the top right.



Make an Appointment

Visit lacera.gov and click "Appointment Reservations."
(We do not offer drop-in service.)



Use Our Secure Dropbox (24/7)

Located outside the Member Service Center at 300 N. Lake, Pasadena, CA 91101



Email Us

General inquiries: welcome@lacera.gov
Retiree Healthcare: healthcare@lacera.gov
For confidential matters, send a secure message through My LACERA.



Visit Us Online

lacera.gov



Mail Us

LACERA
PO Box 7060
Pasadena, CA 91109-7060



Engage on Social Media

Facebook: www.facebook.com/officiallacera
LinkedIn: www.linkedin.com/company/lacera
Instagram: [@lacera](https://www.instagram.com/lacera)
YouTube: www.youtube.com/@lacera2580

Email: 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.

Senior Editor: Sarah Scott **Contributing Writers:** Amanda Aguayo, Sara Dubisz, Erick Hernandez, Sarah Scott **Design:** Steve Salinas

