

SPOTLIGHTING RETIREMENT SERVICES

The People Working For You

by Jeannine Sabatini



I want to acquaint you with the Retirement Services Division. These are the people who answer your questions, process your information, consult, educate, and help you with your retirement issues.

MANAGING YOUR BENEFITS

I took photos of various employees within this division, so you can see who is helping you on the other side of the phone. Their pictures accompany this article and are on the web site within the **"BENEFITS" section**.

I contacted the manager of the Retirement Services Division, Jan Barcus, and informed her that I wanted to explain what her team does, how they do it, and how, exactly, LACERA services their members. She arranged a meeting for me with her management team:

Mike Mikhail – Active Members Section	Alice Natale – Member Services Section
Kris Foote – Retired Members Section	Kim Hines – Quality Assurance Section

During our meeting, Jan spoke highly of the Retirement Services Division, and thanked me for acknowledging the efforts of her group through word, web, and photos. She explained the goals and accomplishments of her division, which bottom-lined to be the concept of providing excellent service for all LACERA members.

Although you, as a member, interact directly with the retirement services group, many other LACERA employees are indirectly working on your behalf. Jan would like it to be a requirement that all LACERA employees spend some time in benefits so they can experience first hand what the frontline of communications with our members is like. The assistant managers of the different sections of this division each briefly described what they do and what their group's responsibilities are to the members. I will expound on each section in coming issues of this publication.

One improvement worth noting is that previously, staff was trained to specialize in only one area of benefits processing, and now they are cross-trained, making them well-versed on LACERA's overall services and procedures. This aids you in getting the proper answers from LACERA with your initial call.

As our meeting progressed, I overheard a conversation between Ms. Barcus and the manager of Member Services. I saw this team in action, working together for your collective betterment. The manager was making Jan aware that they (the phone unit) did not have access to specific information. Jan noted this, then said she would look into getting access to that information for the call center. A problem presented itself and action was taken to improve it right there and then. This is the kind of service LACERA is all about. "Good, Better, Best – We never let it rest until the good is better and the better, best."

Call Center



THE STRUCTURE

ACTIVE MEMBERS SECTION

Their basic focus is on the new and active member's needs. They enroll new County employees into retirement plans, process the purchasing of previous service, Plan E to Plan D transfers, reciprocal service, calculate retirement estimates, and other key functions. In keeping with LACERA's goal of "One call, one response, 100% accuracy," the active member's team is expanding their knowledge by cross-training to include information pertaining to retired members as well.

RETIRED MEMBER SECTION

This team of individuals is responsible for payroll maintenance and getting the members on the agenda for Board approval of their retirement. They also deal with retired members' changes, including address and beneficiaries. In addition, they process members' deaths, both active and retired.

MEMBER SERVICE SECTION

This is LACERA's group of ambassadors to members, consisting of the call center, the public counter representatives, and the outreach programs. They deal with retirement issues, insurance, disabilities, and workshops.

The Call Center - Our phone unit answers all the calls that come in from our members. If you have a question, or need assistance, they've got the answers and the information you need, all served up with a positive attitude. John from the call center said, "I am a counselor within a communication center. I have access to information at my fingertips and have the interpersonal skills to handle situations in a calm and effective manner."

The Public Counter - In the lobby of LACERA you will find these cheery, informative people ready to assist you one-on-one. In addition to getting your questions answered, you can also get on-the-spot estimates and counseling. The public counter is open from 8 a.m. to 5 p.m. weekdays, and helps members on a first come, first served basis.

Workshops - The outreach section provides educational workshops for new members (every Wednesday) and those ready to retire, both safety members (the 1st Tuesday of every month) and general (every Tuesday except the 1st.) These workshops are held on-site and, with prior arrangement, off-site, at hospitals and various safety members' locations. (See the workshop schedule online at www.lacera.com under the "Benefits" section.)

Outreach



QUALITY ASSURANCE SECTION

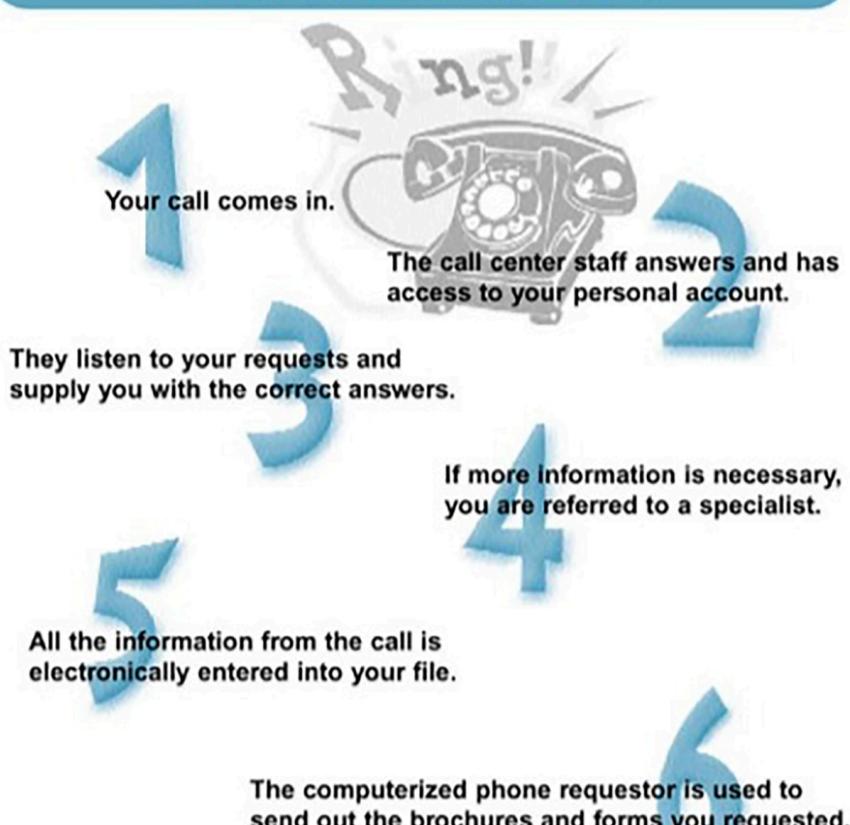
This is a section within the Retirement Services Division that keeps the programs running efficiently and effectively. They audit the other sections. They review the training programs of their division and suggest new procedures to be implemented. They maintain the high standards of LACERA's customer service by adding improved procedures, formats, and streamlined workflow.

OVERVIEW

What I discovered is that the people who interact directly with our members are dedicated, knowledgeable professionals with helpful attitudes. The Retirement Services Division is LACERA's frontline. They put into practice what LACERA stands for: Excellence, Commitment, Trust, and Service. As the LACERA Vision Statement says, "Our strengths are individual; collectively they are unstoppable."

Each section of the Retirement Services Division is unique and offers you valuable services. I have presented only a general overview of this portion of LACERA's workforce, and there is much more to explore. So the plan is to create a feature article with photos in future issues of this publication, covering a more in-depth look at each of the sections of the Retirement Services Division. This will help you in knowing how our service works and what is the best avenue for you to get the information you need. Should you call the 800#? Come into LACERA? Write us? Go to the web site?

What happens when you call in? THE PHONE PROCESS



FACTS on Retirement Services Division

This group is the largest division of LACERA employees. 10,000 – 14,000 calls a month are serviced on average, with peak months reaching up to 17,000 calls.

THE CALL CENTER TRAINING PROCESS

Employees are trained over a three month time period before they are able to answer your calls. During this time a lot of learning goes on; reading retirement plans and laws, medical plans, LACERA's Board information, Social Security and legislative updates, and more. They are taught how to make specific retirement calculations, use the LACERA K-Base (an extensive and computerized "knowledge base" of over 10,000 online help files), and are given an understanding of the entire retirement process. Part of the training involves watching videos of the different aspects of the job-in-action, listening to calls in progress, and eventually monitoring their first calls. It usually takes about six months before they reach optimum performance levels.

Information About LACERA

Benefit
Notes 

What Every Member Should Know

As an active employee, you may have several questions about LACERA and your membership in it. Frequently, members want to know what they need in order to begin collecting retirement benefits, or they may just want to know about LACERA itself. Below is general information that you may find useful and informative. And don't forget that a wealth of information and important news is waiting for you online at www.lacera.com.

What Do You Need to Retire?

Certain documents are required for you to begin receiving your retirement benefits:

- Spouse's Social Security Number - required by the IRS for taxpayer identification.
- Certified Marriage License - must be the recorded document, with the stamp or seal LACERA requires the original, which we will view, copy, and return to you.
- Signed application for retirement.
- State and Federal Tax Withholding Form - to tell LACERA in what manner to withhold your taxes.

Some members may need to provide additional information, depending on individual circumstances. Some examples of such information are:

- Updated Beneficiary Designations Form - must show birth dates of beneficiaries and their Social Security Numbers.
- Minor children's birth certificates if you are naming minor children as primary beneficiaries.
- Payment of any outstanding contracts for retirement plan transfer or purchase of previous service credit. You have 120 days following your retirement date to complete such purchases.

About LACERA

Members often have questions about LACERA, so here is some general information about your retirement fund.

- LACERA currently has 44,694 retirees, 83,188 active members, and 5,232 deferred members, for a total membership of 133,114.
- We are ranked as the 36th largest pension plan in the United States. We are fully funded, which means that at present, we are capable of paying all benefits current members have earned.
- LACERA is a defined benefit plan, which means that your retirement benefits are guaranteed for life. Many Americans invest in defined contribution plans, such as a 401k plan, and fear that they will outlive the money that has been set aside for their retirement. As a LACERA member, you needn't worry because you will receive retirement benefits for as long as you live.
- If you currently have a spouse and have been married to him or her one year prior to your retirement date, your spouse is entitled to lifelong income as your beneficiary.

Want a Retirement Planning Session at Your Job Site?

The LACERA Outreach Section provides workshops at job sites for groups of employees who wish to learn more about their retirement plans. If you wish to have us come to your job site, please contact us at (626) 564-6000, ext. 3372. We ask that you obtain permission to hold a session from your Human Resources department or management prior to calling our office. The session takes approximately 1 to 1-1/2 hours, depending on your questions.

Board Committees For 2001

Some Board of Retirement (BOR) and Board of Investments (BOI) members attend special committee meetings, as well as regular Board meetings, to review issues and make recommendations to their full respective boards. In addition, BOR and BOI members serve on two joint committees which include members of each board. Below is a schedule and attendee list for the 2001 special committee meetings of the BOR, the BOI, and the joint committees.

BOARD OF RETIREMENT

DISABILITY PROCEDURES & SERVICES

Meets bimonthly following the board meeting.

Warren Bennett, Chair
William Pryor, Vice Chair
Mark Saladino
Sadonya Antebi
Alternate: Les Robbins
Staff: Sylvia Miller
David L. Muir

INSURANCE, BENEFITS & LEGISLATIVE

Meets the 2nd Tuesday of each month at 9:00 A.M.

Les Robbins, Chair
Michael L. Falabrino, Vice Chair
Simon S. Russin
Warren Bennett
Alternate: William Pryor
Staff: Kathy Migita
Marsha D. Richter

OPERATIONS OVERSIGHT

Meets the 2nd Tuesday of each month at 10:30 A.M.

Simon S. Russin, Chair
Sadonya Antebi, Vice Chair
Michael L. Falabrino
Warren Bennett,
Alternate: Edgar Twine
Staff: Rob Hill
Gregg Rademacher

JOINT COMMITTEES

CEO EVALUATION COMMITTEE

Meets as required.

Estevan R. Valenzuela (BOI) Chair
Les Robbins (BOR) Chair
Sandra J. Anderson (BOI)
Simon S. Russin (BOR)
Warren Bennett (BOR)
Staff: Janice Golden

TRAVEL POLICY

Meets as required.

Les Robbins (BOI) Chair
Sandra J. Anderson (BOI)
Warren L. Bennett (BOR)
Bruce Perelman (BOR)
Sadonya Antebi, Alt. (BOR)
Staff: David L. Muir

BOARD OF INVESTMENTS

AD HOC COMMITTEE ON ANNUAL PERFORMANCE REVIEWS

Daniel Cohen, Chair
Mark Saladino
Simon S. Russin

AD HOC COMMITTEE ON EMERGING MANAGERS

Estevan R. Valenzuela, Chair
Larkin Teasley
Sandra J. Anderson
Daniel Cohen

COUNTY MOU BENEFIT ENHANCEMENTS UPDATE



In the recent Fringe Benefits Memoranda of Understanding (MOUs) covering the period October 1, 2000 through September 30, 2003 between the unions and the County, the Board of Supervisors agreed to consider retirement benefit enhancements for LACERA members. Beginning with this issue of PostScript, we will be providing monthly updates as to the status of these proposed benefits.

If you are an active member and you retire before the effective date of any proposed benefit in the MOUs, you will not be eligible for that benefit. The earliest possible effective date for any of the proposed benefits is July 1, 2001; however, actual effective dates may be later than this date. Benefits proposed in the MOUs are contingent upon the passage of required legislation and approval by the Board of Supervisors. LACERA is also conducting actuarial studies to determine the cost of the enhancements, should any of the benefits be approved. Neither LACERA nor the County can predict if these benefit enhancements will be adopted.

Below are descriptions of the benefit enhancements that are being considered:

One Year Final Compensation - To base the retirement allowance on an employee's highest one year of pensionable compensation for all contributory plans (A, B, C, and D General, and A and B Safety).

Enhanced Survivor Benefits - To increase survivor benefits for contributory Plans A, B, C, and D from 60% to 65% and from 50% to 55% for Plan E. Persons already receiving survivor benefits will receive the increase prospectively (starting on the effective date of approval).

Cost-of-Living for Plan E - To provide a prospective cost-of-living adjustment (COLA) up to 2% for Plan E. Employees will receive a prorated portion of a 2% COLA based on the Plan E service credit earned after this goes into effect. Employees can purchase the COLA for prior Plan E service credit, provided they contribute both the employee and employer contributions.

Plan E Social Security Offset - To reduce the Plan E assumed age used to determine the Social Security offset from age 65 to 62. The offset reduces a retiree's retirement allowance. Lowering the age to 62 may lessen the Social Security reduction. Also, employees can use their actual Social Security benefit to calculate the offset when they retire at age 62 (previously 65) or older. This provision only applies to Plan E members who earned Social Security credits through County employment. Employees who started with the County after 1982 do not have their retirement allowance reduced.

Plan E Early Retirement Factors - To establish Plan E early retirement factors at the more favorable 1982 levels, regardless of future actuarial valuations. (Plan E retirement benefits are based on normal retirement at age 65. If you retire earlier, your allowance will be reduced by applying the early retirement factors. Currently, early retirement factors are calculated by the actuary and are based on interest rate assumptions and life expectancy trends.)

Prospective Transfer to Plan D - To allow members of retirement Plan E transferring to Plan D to purchase all, some, or none of their prior service credit. This would be in addition to their Plan D contributions, which are based on age at transfer. Employees who choose not to purchase all of their prior Plan E credit will be eligible to receive Plan E and Plan D retirement allowances based on the years of service credit under each Plan.

Prospective Transfer to Plan E - To allow members of retirement Plan D to transfer to Plan E on a prospective basis. Employees who transfer will keep their Plan D service credit and funds on deposit, and will earn Plan E service credit starting at the point of transfer. The employees will then be eligible to receive Plan E and Plan D retirement allowances based on the years of service credit under each plan.

PENDING NEGOTIATIONS:

Additional benefit enhancements were discussed and the parties agreed to establish a committee to continue negotiations on the following items during the term of the current MOUs.

The parties further agreed that any recommended retirement enhancements listed below will not be forwarded to the Board of Supervisors for approval prior to the complete resolution by the court or a court approved settlement, whichever occurs first, of the case commonly known as "Ventura" as it specifically relates to Los Angeles County. Such recommendations will include LACERA Board of Investments agreeing to fund the cost of such retirement enhancements from LACERA surplus funds.

These additional items are:

- Transferring Probation Officers to Safety Retirement
- Transferring Safety Police to Safety Retirement
- 3% at Age 50 Safety Formula
- Implementation of the 2% at Age 55 Retirement Benefit Formula for General Members.

Again, while there is no guarantee that any of these benefit enhancements will be approved, they are under consideration and our members will be notified if and when they are enacted. The monthly benefit updates will provide more detail about the proposed benefits described above and will report any new developments. You can also visit our Web site at www.lacera.com for updates on these and other issues of concern to LACERA members.



LACERA Helps You with Home Financing

If you're buying a new home or refinancing your current mortgage, you should consider taking advantage of the LACERA Member Home Loan Program (MHLP), which offers you a flexible interest rate lock-in option. With

the MHLP, you can choose the lowest interest rate of three possible dates: (1) your application date, (2) the approval date, or (3) the date the documents are prepared.

You'll receive the lowest interest rate of these three dates at no extra charge! Some mortgage lenders increase the loan interest rate by as much as 1/4th of 1% for this option. Or they may charge up to \$300 every time the rate is re-locked. LACERA saves you money by giving you the lowest fixed interest rate possible with no extra fees.

The MHLP offers a wide range of fixed and adjustable rate loans, all with competitive rates and low fees. The program is open to both active members and retirees, and beneficiaries who receive an allowance from LACERA are also eligible to apply for home loans. Other attractive features of the program include:

- Easy application process
- 25% discount off the 1% origination fee
- A low \$350 application fee that includes credit report and appraisal report
- Zero point loans available
- A dedicated 800 phone number
- Pre-approvals

GMAC Mortgage Corporation provides financing for the MHLP, and they will assist you in completing your home loan application. Loan officers are available to visit your residence or job site to take your application. Or you may visit the GMAC offices to apply for a home loan. Also, the entire loan application can be completed by phone, mail, or by fax.

LACERA can help you and your family save money with the lock-in interest rate offered by our Member Home Loan Program. For more information, call 1-800-2-LACERA (252-2372).

LACERA Q & A

Q: I'm retiring soon. When will my health insurance begin?

A: LACERA coverage is coordinated to begin on the first day of the month after active County health coverage ends. For this to occur, your enrollment form must be received by LACERA within 60 days from the date of your retirement, or within 60 days from the date your name appears on the Board of Retirement agenda. Late enrollment rules apply if LACERA does not receive your enrollment form in a timely manner.

Q: When I retire, I'm moving to Arizona. Will I have to pay California state tax on my pension, or will I pay these taxes to Arizona?

A: If you reside in another state, California will not collect state income tax on your retirement allowance which was earned in California. This retirement income, however, may be taxable in your new state of residence. State tax requirements on retirement income differ from state to state. You should consult with your own tax advisor and contact the appropriate state tax authority for its rulings.

Q: I have been an active Plan E member for seven years. If I leave and then return to active service, would I have credit for the seven years?

A: If you terminate active service with less than ten years of prior Plan E service, you do not receive credit for those years. However, if you choose Plan D upon your return to County service, you may purchase this as other public agency service. If you retire before completing your service credit contract, you may pay the balance due in a lump-sum payment within 120 days after your date of retirement.

You can find the above information and more in the LACERA Retirement Service Credit Brochure. It provides all the specifics on purchasing service credit for your temporary time, permanent time, redeposit of withdrawn contributions, sick without pay, federal/military, safety service and more. To order, call us at (626) 564-6132, or toll-free at 1-800-786-6464.

Please visit us online at www.lacera.com for more answers to your questions.

LACERA Financial Report

LACERA is continually planning for your future. The **Popular Annual Financial Report (PAFR)**, enclosed with this issue of PostScript, gives you a summary of our financial strength as of June 30, 2000. Read all about the double-digit returns and progressive accomplishments of your \$31 billion fund. The PAFR tells you about revenues and expenses, investment performance, asset allocations, funding status, and membership growth. As in past years, LACERA continues to manage an extremely healthy fund.

LACERA is constantly searching for ways to improve customer service and build an even better retirement fund for you. We are pleased to present the 2000 Popular Annual Financial Report for your review.



DON'T FORGET TO COMPLETE YOUR SURVEY!

Wondering why you received a survey to fill out along with this issue of PostScript? At the August 2, 2000 meeting of the Board of Retirement, the Board voted 5-3 against the implementation of Senate Bill 670 (Expanding Survivor Benefit Eligibility Requirements). However, after its vote, the Board asked LACERA staff to survey the membership to determine how many retirees would be affected by this benefit increase.

The Board of Retirement members who voted against implementation held that authority over benefit increases properly belongs with the Board of Supervisors, and that benefit increases should be decided as part of the collective bargaining process. In 1986, the legislature amended the retirement law to authorize the Board of Supervisors to approve this additional benefit. However, the Board of Supervisors never acted to approve it.

The survey will give us statistical data about our membership in order to conduct an accurate actuarial study. The actuarial study will show what the expanded benefit would cost, if it were implemented. The survey you received takes just a few minutes to complete, and your help in compiling the data we need is greatly appreciated. Please take the time to complete the survey and return it to us.



FROM THE EXECUTIVE DESK

Marsha D. Richter, Chief Executive Officer

JUDGE RULES IN LACERA'S FAVOR IN PLAN E CASE

As you may have heard by now, Los Angeles Superior Court Judge John P. Shook ruled on January 2, 2001 that a lawsuit brought against the County and LACERA by Plan E members who transferred from another retirement plan could not be pursued in a "representative capacity." What you may not be as familiar with are the facts of the case and what this ruling means.

On January 4, 1982, Plan E was introduced as a retirement plan option. This was the first time that LACERA members had the choice to participate in a non-contributory plan. Many County employees decided to transfer to Plan E, and were refunded their retirement contributions from their previous plan, plus interest. Some of the people who transferred to Plan E alleged that the County and LACERA didn't provide enough information to let them know what their new retirement benefits would be under Plan E. LACERA and the County have disputed these allegations.

These County employees joined a group known as CEFRRP, County Employees for Fair Retirement Plans, to pursue this matter in court as a representative action, i.e., as one collective lawsuit rather than several individual ones. Judge Shook found that CEFRRP does not have standing to pursue the case in a representative capacity, because there are a number of individual issues that predominate over issues that the members may have in common. That is, the complaints of individuals in the suit take precedence over their common complaints.

Judge Shook based his ruling on three separate grounds:

First, he found that the approximately 500 members who were union members at the time Plan E was agreed to through collective bargaining had constructive notice of the provisions of Plan E, which was included verbatim in an appendix to the Memorandum of Understanding in 1981, and which was agreed to by their exclusive union representatives.

Second, Judge Shook found that the timeliness of the members' claims, i.e., whether their claims are barred by the statute of limitations, is an issue that must be litigated on an individual basis. It cannot be determined through a representative action whether or not each individual's claim falls within the statute of limitations.

And third, Judge Shook ruled that the question of whether individual members relied on any misrepresentations or concealments allegedly made by LACERA and the County with respect to the terms of Plan E involves individual questions of fact. (CEFRP alleged such reliance in their First Amended Complaint.)

As you can see, the judge's ruling is based primarily on the fact that this action was brought before the court as a representative action, rather than as individual lawsuits. In fact, Judge Shook stated that his ruling is not intended to limit any individual lawsuits that may otherwise be brought by the individual plaintiffs in this case. More information about this and other news items of importance to LACERA members can be found on our web site at www.lacera.com.

HEALTH CARE BENEFITS For Your RETIREMENT



LACERA helps its retirees get the medical attention they need by sponsoring valuable health care plans, which are established under a contract between the insurance carriers and LACERA. These plans offer the same benefit levels to ALL County retirees and their eligible dependents, regardless of their classification during active service.

In this issue of PostScript, we continue our description of LACERA-sponsored health care plans by featuring our **Kaiser Basic** and **Kaiser Senior Advantage** plans. Retirees under the age of 65 and their eligible

dependents may enroll in Kaiser Basic; those over 65 and enrolled in Medicare Parts A and B are eligible for Kaiser Senior Advantage.

<i>Plan Features</i>	<i>Kaiser Basic</i>	<i>Kaiser Senior Advantage</i>
All medical care provided by Kaiser physicians at a Kaiser facility*	✓	✓
No deductibles or annual benefit maximum amounts, except for skilled nursing care and mental health	✓	✓
Claim form submittal not required	✓	✓
Copayments required for certain services	✓	✓
Small copayments for office visits		✓
Health classes available to develop healthy lifestyles	✓	✓
Premiums for Medicare Part B reimbursed by the County on a tax-free basis (subject to annual approval)		✓
Enrollment transferable to other Kaiser service areas**	✓	✓

For active members, the County sponsors a Kaiser plan with benefits that are similar but not identical to the LACERA-sponsored plans. Upon retiring, active members may switch to the LACERA-sponsored Kaiser plans, or any of our other health care plans. The table at right shows some highlights of LACERA's Kaiser plans for retirees.

*Except in the event of a life-threatening emergency, as defined by Kaiser

**Other service areas are: Hawaii, Georgia, Colorado (Denver area only), Oregon, and some Washington counties. (Subject to change)

Retiring Abroad? You're not alone!

One of the great things about retiring is having extra time to spend with family and friends. But what if the family and friends you've been longing to spend time with live in another country? No one of retirement age has ever packed up and left the good old U.S.A., right? Wrong. LACERA has 136 members living in 46 countries, some as close as Canada and Mexico, others as far away as India and Thailand. If you've ever dreamt of spending your golden years on foreign shores, take comfort in knowing you're not alone.



For most Americans, moving to a different country poses not only the opportunity for adventure and excitement, but unique challenges as well. For example, the food and climate of another country may be quite different from what you're used to. Learning as much as you can about a country before you move will make settling there a more pleasant experience. It's also a good idea to visit the country several times, or go for an extended stay before moving.

Chances are there will be plenty of people back in the U.S. to keep in touch with. Since international calls can be quite expensive and mailing letters overseas can take weeks, the Internet can be a powerful communication tool. Email is a great way to maintain contact with friends and loved ones, and you can get important information—such as news from LACERA about your retirement benefits—from U.S. Web sites.

Here are some of the places LACERA retirees have made their home:

Country	Number of Retirees
Australia	3
Canada	25
Costa Rica	4
Egypt	5
England	7
Greece	4
Honduras	3
India	3
Ireland	4
Israel	4
Japan	7
Mexico	9
Philippines	11
Sweden	3
Thailand	6

WEB AU COURANT by Jeannine Sabatini

Time to catch you up on the LACERA web site. Our web site has been up and running for several months now. Section by section it is being developed, and progress is being made on a daily basis.

Here are some of our recent developments:

- **SEARCH** – (located on the top bar on every web page) It is fully functional. You can type in a word and get a listing of LACERA's web pages relating to that word.
- **THE HOME PAGE** – It has a new look. Topical articles are now grouped into categories of common interest.
- **NEW PHOTOS** – The Retirement Services Division employees (the helpful folks answering your calls and providing you quality service) are now online. Check out the **BENEFITS** section of the web site.
- **ARCHIVES** – Currently the HOME page has an archive area which stores articles previously listed. So, if you want to read an old article, you now have access to it. All sections will have an archive area in the future.
- **THE LACERA BOARDS** – This page has a fresh look with buttons linking you to the Board's bylaws, photos, the latest agendas and minutes, for both the Board of Investments and the Board of Retirement.
- **LINKS** – New links for reciprocal counties, health resources, and cultural activities.
- **BENEFITS** – This section has been expanded to include topics such as divorce, job termination, reciprocity, and other information that you have requested.

WEB SITE ANALYSIS

Here are some interesting facts about the LACERA web site.

- Hits for entire site - 853, 616*
(Hit = a count of all successful encounters including HTML pages, pictures, forms and scripts)
 - Viewed pages for entire site 41, 478*
(Viewed = a count of hits to pages defined as documents or forms)
- *Figures accurate as of Friday, 2-9-01

TOP 10 MOST FREQUENTLY VIEWED PAGES

1. LACERA HOME
2. RETIREMENT CALCULATOR (under development)
3. ACTIVE MEMBERS
4. FAQ'S
5. ORDER NOW (available the end of March)
6. LINKS
7. CONTACT US
8. RETIRED MEMBERS
9. SITE MAP
10. SEARCH

TOP 5 COUNTRIES VISITING THE SITE

1. US
2. CANADA
3. TAIWAN
4. SPAIN
5. UK

TOP 5 STATES VISITING THE SITE

1. CA
2. GEORGIA
3. CONNECTICUT
4. NY
5. MASSACHUSETTS

TOP 5 CITIES VISITING THE SITE

1. PASADENA, CA
2. PALO ALTO, CA
3. NORCROSS, GA
4. REDWOOD CITY, CA
5. STAMFORD, CO

OUR WEB VISITORS MOST POPULAR ONLINE CARRIERS

1. AOL
2. LA.CA.US
3. EARTHLINK
4. CYBERSURFERS
5. WEB TV

WEB SITE DAILY ACTIVITY

- On weekdays we have an average of 126 visitors and 8,365 hits.
- On weekends we have an average of 185 visitors and 11,015 hits.
- The most active time of day is between 8am and 10 am.
- Wednesday is the day with the most activity.
- The most active day ever was November 27, 2000 with a whopping 23,230 hits.

RESPONDING TO YOUR FEEDBACK

The LACERA web site (www.lacera.com) is a good vehicle for you to find answers to your questions. We encourage you to continue using it as a source of updated retirement information.

When you email LACERA, here is how your inquiry is answered:

- For a general inquiry, an answer or suggestion is emailed back. Perhaps you will be redirected to specific pages on the web site as well.
- For a specific inquiry, an initial response is sent advising you that your request has been referred to a specialist. You then will receive a follow-up response from the specialist with the information you requested.
- If you leave personal identifying information (as opposed to just crazylegs@aol.com) your inquiry will be noted in your LACERA file.

Your feedback is essential to us. Your email gives us direction as to what type of information you require, and how better to fill your needs. Please keep the emails coming in and we will assist you the best we can. Thanks for the input.

Below are the topics you have been concerned about.

- **Transferring from Plan E to Plan D**
- **Terminating employment** and distributing retirement funds.
- **Divorce** (There is now a web page regarding the Dissolution of Marriage.)
- **Reciprocity** (A web page has been added covering the topic, along with a list of reciprocal counties and applicable links to their web sites.)
- Can you make changes online? (Not yet, but interactive transactions will be available in the future. We are currently building an infrastructure to allow us to provide these services to you without sacrificing the security of your account.)
- **Social Security**
- Workshops (**New Member** or **Pre-retirement**)
- **Medicare Part B reimbursement**
- **COLA**
- **STAR COLA**
- **Purchasing service credit**
- **Death benefits for surviving spouse**
- Medical benefits for 25 years of service
- And some suggestions on how we can improve.

TESTIMONIALS

"I enjoy the web site, I think it is great." -A LACERA Retirement Board member

"Keep up the good work on the LACERA site. It is informative and I expect it to grow with information and services in the future." -D. Kersh

"I like your new web site!" -Mr. Hirschensohn

"Thanks for being online!!!" -A retired member

"LACERA's a wonderful web site..." -An active member

P.S.
PLANNING A SECURE FUTURE



Welcome Aboard

We are pleased to welcome Mr. Edgar H. Twine to the Board of Retirement.

Mr. Twine is an attorney in private practice in the Los Angeles area. His experience includes service on the Board of Trustees for: the L.A. County Bar Association, the ARCO Plaza Federal Credit Union, the John M. Langston Bar Association, and Wildlife on Wheels. He has also served on the Board of Directors of the Museum of African American Art, and the American Association of Blacks in Energy. In 1995, Mr. Twine received the John M. Langston Bar Association's Corporate Lawyer of the Year Award. LACERA looks forward to working with Mr. Twine during his term.