

P.S.

# POST SCRIPT

NEWS FOR ACTIVE MEMBERS

JUNE 2016 • VOL. 27, NO. 2

## Inside lacera.com:

### KEEP YOUR BENEFICIARY INFORMATION CURRENT

It's convenient to review and update your beneficiary information with My LACERA, our 24-hour online, interactive web feature that connects you to your personal retirement account. **All County employees should have a beneficiary designation on file with LACERA.** Depending on how long ago you were hired, however, you may not have completed the Beneficiary Designation form. Even if you did, the information on the form may no longer be current. That's where My LACERA comes in!



### Using My LACERA to Update Beneficiary Information

It's important to make sure beneficiary information is up to date before you retire. Active members may change their beneficiary selection(s) at any time using My LACERA, which will guide you through the four-part process of acquiring information about your beneficiary(ies):

- Personal Information
- Address
- Benefit Percentages (if you have multiple beneficiaries)
- Review and Sign

**My LACERA is secure** and takes every consideration into account when verifying your personal signatory,

cont'd on pg. 4



## ELECTION OF SAFETY MEMBER BOARD SEATS SET FOR AUGUST

An election of the Fourth Member of the Board of Investments and the Seventh and Alternate Members of the Board of Retirement will be held Tuesday, August 9, 2016. The open positions carry three-year terms beginning on January 1, 2017, and expiring on December 31, 2019. Those who are active safety members of LACERA on March 1, 2016, are eligible to vote in this election.

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**Los Angeles County Employees Retirement Association**

**Board of Retirement:**

**SHAWN R. KEHOE**

**Chair**  
Elected by Safety Members

**VIVIAN H. GRAY**

**Vice Chair**  
Elected by General Members

**WILLIAM DE LA GARZA**

**Secretary**  
Elected by Retired Members

**MARVIN ADAMS**

Appointed by Board of Supervisors

**ANTHONY BRAVO**

Appointed by Board of Supervisors

**YVES CHERY**

Elected by General Members

**JOSEPH KELLY**

County Treasurer and Tax Collector  
Ex-Officio Member

**KEITH KNOX**

Chief Deputy County  
Treasurer and Tax Collector  
Alternate Ex-officio Member

**DAVID L. MUIR**

Alternate Retired Member  
Elected by Retired Members

**RONALD A. OKUM**

Appointed by Board of Supervisors

**WILLIAM R. PRYOR**

Alternate Member  
Elected by Safety Members

**LES ROBBINS**

Appointed by Board of Supervisors

**Board of Investments:**

**DAVID GREEN**

**Chair**  
Elected by General Members

**SHAWN R. KEHOE**

**Vice Chair**  
Elected by Safety Members

**JOSEPH KELLY**

**Secretary**  
County Treasurer and Tax Collector  
Ex-Officio Member

**KEITH KNOX**

Chief Deputy County Treasurer  
and Tax Collector  
Alternate Ex-Officio Member

**DIANE A. SANDOVAL**

Elected by Retired Members

**HERMAN B. SANTOS**

Elected by General Members

**MICHAEL SCHNEIDER**

Appointed by Board of Supervisors

**KENNETH M. SIMRIL**

Appointed by Board of Supervisors

**ESTEVAN R. VALENZUELA**

Appointed by Board of Supervisors

**VALERIE ROSE VILLARREAL**

Appointed by Board of Supervisors

Chief Executive Officer

**GREGG RADEMACHER**

Assistant Executive Officer

**ROBERT HILL**

Assistant Executive Officer

**JJ Popowich**

From the  
**Executive Desk**

Gregg Rademacher – CEO, LACERA



# PROTECTING YOU: AN IMPORTANT PART OF OUR MISSION

LACERA's mission is to produce, **protect**, and provide the promised benefits. In support of the "protect" aspect of our mission, we will be running a series of newsletter articles entitled *Your Security, Our Concern*. This series is dedicated to demonstrating LACERA's commitment to your safety, security, and peace of mind, not just with regard to the promised benefits, but also in your day-to-day life. We will be providing you with information on how to join us in our mission by highlighting various ways you can protect yourself. Look for *PostScript's* first article of the series in our September issue.

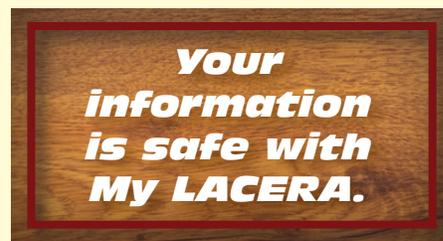
## Protecting Personal Data

One of the most important ways LACERA protects you is by proper handling of your personal data. We have a number of policies and procedures in place that protect our members' information that we'd like to share with you, including:

- staff photo ID badges
- secured keycard access to restricted areas
- privacy training for all staff
- internal and external audits
- state-of-the-art web security
- bio-login to computers

LACERA's latest security enhancement is currently in full

swing. We are in the process of having new photographs taken of all employees that will be included on our Intranet phone list and employee ID badges. The purpose of this large effort is to ensure workplace security and is a result of discussions with LACERA's safety officer and the Boards of Retirement and Investments. In addition to photo IDs, employees also carry keycards, which give access to only those areas in the building necessary for the employee to do his/her job. Not all LACERA employees, for instance, have access to the Retiree Healthcare or Disability Retirement division offices.



Our employees are committed to protecting members. LACERA has a state-of-the-art network security system that is constantly updated and improved with the latest in virus recognition software and safety protocols; however, we ultimately rely on our staff to conscientiously and consistently follow security policies and procedures. This is why we invest in their education by hosting all-staff training on privacy and confidentiality. We also perform

## From the Executive Desk cont'd

regular internal audits throughout the organization, and we bring in outside auditing consultants to provide additional insight into how best to operate safely and efficiently. A result of one of these audits is the bio-login now required to start up our computers. In lieu of a password, the computer must recognize the employee's fingerprint before logging in.

## Our Interaction with Members

Members can be assured that however they interact with us, whether by phone, email, in person, or via the web, their data is protected. We do not sell or trade members' personal information, nor do we disclose it to anyone other than those who need it to provide member services or those who are legally entitled to it.

Your information is safe with My LACERA, our 24-hour online, interactive web feature that connects you to your personal retirement account. My LACERA has a number

of security features in place to prevent fraud and protect your identity.

One is the extended validation security certificate, which verifies that you have reached the authentic My LACERA section of lacera.com. Each time you arrive on My LACERA, green should appear in the web address bar (see image below). If a warning appears on your screen, this alerts you to the fact that you have been redirected to a fraudulent lookalike site. You should close your browser immediately.

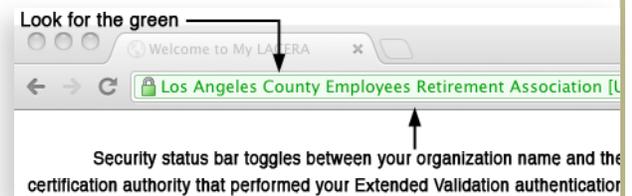
To confirm your identity and prevent unauthorized access to your personal information, My LACERA will prompt you to answer security questions every time you log in from an unfamiliar computer. These are questions and answers you choose when you initially register for online access to your retirement account. You will also be asked to answer security questions if you contact our Call Center. We

## NEWS FOR ACTIVE MEMBERS

always want to make sure we're talking to the right person before providing any information.

## Learn More

To learn more about how LACERA is dedicated to protecting your personal data, visit lacera.com, About Us, Website Privacy Statement. There you will find LACERA's Privacy and



Confidentiality Policy. We continue to be dedicated to your security. **Here's to wishing you a safe and happy retirement!**

Source:  
Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/blog/older-americans-are-not-alone-in-the-fight-to-stop-financial-abuse/>

# LACERA HOSTS DAUGHTERS AND SONS TO WORK DAY

A group of LACERA employees' children, ages 8 to 12, joined us at LACERA for the annual Take Your Daughters and Sons to Work Day on April 28. A non-profit educational program over 20 years old, Take Our Daughters and Sons to Work is an opportunity for girls and boys to explore the possibilities that come from developing a balanced work and family life and to share how they envision their futures. Millions of workplaces across the country participate each year, and LACERA

is proud to be one of them.

The 38 kids celebrated the day with interesting hands-on activities coordinated around the theme, "Sparking 'Aha!' Moments." Our CEO, Gregg Rademacher, welcomed the kids to LACERA before they began their tour of LACERA.

LACERA's Communications Division broke out the markers and



magazines for the kids to use in illustrating a booklet, which was copied and printed for them to take home. They played educational games with several LACERA divisions, had Subway sandwiches and ice cream for lunch, and rounded out the day with exercises led by a visiting YMCA instructor.

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## ELECTION OF SAFETY MEMBER: cont'd from pg. 1

With regard to the Safety Alternate Member of the Board of Retirement, he or she will be that candidate who is not represented by the candidate who received the highest number of votes of all candidates in that group. For instance, if a firefighter is elected as the Seventh Member, a sheriff would be the Alternate Member.

The County Registrar-Recorder/County Clerk will begin mailing

ballots to eligible members on Monday, June 27, 2016. If you are an eligible voter and do not receive a ballot by July 13 and want to vote, notify in writing your department election coordinator on or before July 19. The department election coordinator shall submit these written statements to the Registrar-Recorder/County Clerk by Wednesday, July 20. Completed ballots must be received by the

County Registrar-Recorder/County Clerk by 5:00 p.m. on Tuesday, August 9, 2016, to be eligible for counting.

For more information on the upcoming election, visit the LACERA Election section of the Board of Supervisors' website at [bos.co.la.ca.us](http://bos.co.la.ca.us).

### Quote

*"Aging is an extraordinary process where you become the person you always should have been." – David Bowie*

## Inside lacera.com: cont'd from pg. 1

including multiple checkboxes and an eSignature to ensure that what you entered is valid. When you make changes in your My LACERA account, your information on file with LACERA is automatically updated.

Sign in to your My LACERA account today to see how easy it is to view your beneficiary information, make changes, and verify that the information is up to date. If you haven't yet registered, please do!



## 3 THINGS:

# FIREWORKS

Fireworks have been delighting audiences around the world for centuries, with the earliest recorded use of fireworks dating all the way back to 200 B.C. China. In America today, attending fireworks shows is one of our favorite Independence Day traditions. Here are three things you might not know about the pretty pyrotechnics:

- Sparklers are super dangerous. They can burn as hot as 2,000 degrees Fahrenheit—nearly twice the temperature of red fire!
- Every 4th of July, Americans ignite about 175 million pounds of fireworks. Believe it or not, that's about the same as 100,000 lightning bolts.
- Blue is the most difficult fireworks color to make. No one has found the perfect chemistry to make a bright blue color, even after thousands of years of trying. On the other hand, red, green, orange, and white are very easy to make.

Source: <http://facts.randomhistory.com/firework-facts.html>



# LACERA ACCOMPLISHMENTS

## LACERA Welcomes Returning Board Member



**Board of Retirement Marvin Adams**, retired after 26 years of public service with the City of Los Angeles, brings extensive experience and keen insight to LACERA.

Appointed by the County Board of Supervisors, he returns after having already served several terms on the Board of Retirement. Previously, he served in a number of roles for the Service Employees International Union and as Board Commissioner for the L.A. City Employees Retirement System.

## LACERA Employees Make a Positive Impact on Volunteer Day



On March 26, 2016, more than 50 LACERA staff, family, and friends reported for duty at the Los Angeles Regional Food Bank. The team worked together to help sort and package 27,000 pounds of food, which is estimated to feed 23,000 people. Executive and Human Resources personnel anticipate making LACERA's Volunteer Day at the food bank an annual event and organizing additional volunteer events in the future.

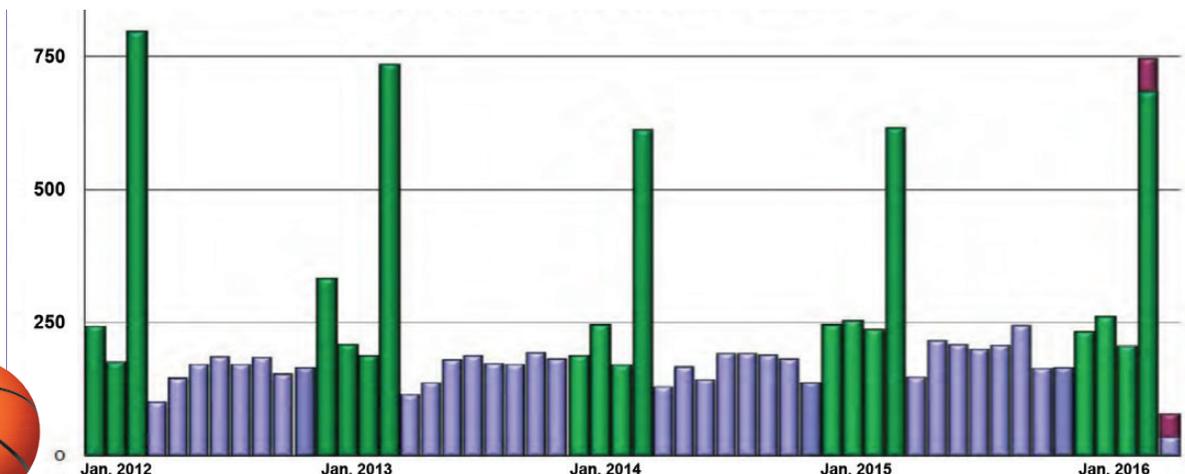
# AROUND 1,400 RETIRE DURING MARCH MADNESS

At LACERA, we refer to the period from December through the end of March as March Madness. These months are popular because members who retire on or before March 31 are eligible for any April 1 cost-of-living adjustment (COLA) the Board of Retirement may approve. **During the March Madness of 2016, around 1,400 LACERA members retired.**

The following graph shows processing statuses for retirement elections over the last five years. The **green bars** reflect completed status for the months of December through March, the **purple bars** reflect completed status for the other eight months, and the **red bars** reflect pending status.

## Rolling Five-Year March Madness Trends\*

\*As of March 23, 2016



# RETIREMENT MATTERS:

## Staying Connected Through a Second Career

In our *Retirement Matters* series, we've explored how the latest generation of retirees are redefining the meaning of "retirement" by returning to work. Previous articles profiled a few different categories of working retirees: entrepreneurs, nonprofit volunteers, and those who work for additional income. In this article, we'd like to discuss a common reason retired members return to work, which is to stay socially engaged.

As full-time employees, we spend upwards of 40 hours each week working, which usually involves interacting with clients or being in the company of coworkers. Once we retire, we fall out of touch with former colleagues and have fewer regular contacts. Retirement is a

chance to catch up on activities we were unable to get to while working. But after the travel souvenirs are unpacked, the salsa lessons are over, and the remodeling project is complete, what's next? And where is everybody?

### Being Social Has Benefits

Social support is especially important as we age because it may bring significant health benefits, such as:

- Reduced risk of cardiovascular disease, arthritis, Alzheimer's disease, and depression
- Improved immune system response
- Improved cognitive functioning

- Enhanced ability to maintain self-sufficiency
- Improved ability to manage stressful situations and adjust to changes

Becoming more socially engaged can be as easy as connecting with a family member on social media or calling a friend. From there, retirees might consider volunteering at a shelter, signing up for a class, joining a fitness center, or returning to the workforce.

### Reliable Social Support

Work-based relationships can provide easy access to reliable social support. Examples of part-time positions that could lead to rewarding friendships include:



#### **Athletic coach, referee, or scorekeeper:**

Retirees who are good with children, physically active, and have the background to support their interest in the game can check with local schools or recreational leagues for open positions.



#### **Tour guide, docent, or ticket-taker:**

Storytellers with a love for a particular topic—such as art, history, or culture—might consider applying to a venue that offers tours in their field of expertise. Others might enjoy welcoming people and taking their tickets as they enter a venue.



#### **Teacher's aide, tutor, or volunteer reader:**

Supporting a young person's efforts to learn can be hugely rewarding. A good place to start is the Career Categories section of the National Education Association, at [www.nea.org](http://www.nea.org).

There are plenty of opportunities for staying socially connected in retirement. People are everywhere, and we're naturally social beings. Retirees who return to work have found a social

network that is both fun and rewarding, so it might be worth keeping a second career in mind as you plan what to do in retirement.

Source: <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2729718/>

**Disclaimer:** This material is given for general informational purposes only. LACERA is not affiliated with and does not endorse the above-referenced organizations and resources.

# FAQs: BENEFICIARIES

**1. Q: Where can I find my beneficiary information?**

A: You can view your beneficiary information on My LACERA, our 24-hour online, interactive web feature that connects you to your personal retirement account. The information also appears on the Annual Benefit Statement (ABS) LACERA mails you each year in the month following your birthday.

**2. Q: I am the spouse of a deceased member, but I am not the named beneficiary. Am I eligible to receive death benefits?**

A: The rights of a surviving spouse or domestic partner of an active member who dies before retirement may take precedence over the rights of any other named beneficiary. For additional information, call 800-786-6464 to speak with a LACERA Retirement Benefits Specialist.

**3. Q: Do I have to provide the Social Security number of the person I wish to name as beneficiary?**

A: Yes. A Social Security number (or Taxpayer Identification Number) is required before any benefits can be paid. If a member doesn't have a number at the time of beneficiary designation, LACERA must receive this information when the death claim is processed.

**4. Q: Does LACERA pay a death/burial benefit to the beneficiary of a retired member?**

A: Yes. All LACERA retirement plans include a one-time lump-sum death/burial benefit of \$5,000, payable to the beneficiary upon the death of a retired member.

**DAUGHTERS AND SONS TO WORK DAY** cont'd from pg. 3

On behalf of LACERA's management and staff, we wish our young guests all the best for this school year and the amazing things

they'll do in the future. We had a fun and meaningful day with the kids, and we look forward to seeing them again next year.

**CONNECT WITH US**

**Email**  
welcome@lacera.com

**Call**  
800-786-6464

**Visit**  
300 N. Lake Ave.  
Pasadena, CA 91101

**Website**  
lacera.com

## Pre-Retirement Workshop Schedule

### June 2016

S	M	T	W	T	F	S
			1	2	3	S/G
5	6	S	8	9	10	11
12	13	G	15	16	17	18
19	20	G	22	23	24	25
26	27	G	29	30		

### July 2016

S	M	T	W	T	F	S
					1	2
3	H	S	6	7	8	9
10	11	G	13	14	15	16
17	18	G	20	21	22	23
24	25	G	27	28	29	30
31						

### August 2016

S	M	T	W	T	F	S
	1	S	3	4	5	6
7	8	G	10	11	12	13
14	15	G	17	18	19	20
21	22	G	24	25	26	27
28	29	G	31			

G = General Members Pre-Retirement  
S = Safety Members Pre-Retirement  
H = Holiday

**Call 800-786-6464 to Register**  
Unless otherwise indicated, workshops are held from 8:30 a.m. to 11:30 a.m. Most include presentations by Empower Retirement.

### Public Service Announcement

## VOLUNTEERS NEEDED FOR MEDIATION PROGRAM

The L.A. County Department of Consumer and Business Affairs (DCBA) Dispute Resolution Program is accepting applications for individuals interested in becoming volunteer mediators. The program provides a unique and valuable opportunity to learn mediation techniques that can be utilized in your community and place of work. As a volunteer, you will learn the different types of consumer and business complaints that result from transactions in the marketplace. Volunteers work hands-on in learning the mediation process and will be trained at no cost.

DCBA's next mandatory mediation training session is scheduled for September 20, 23, and 24, 2016. Participants will learn the eight-stage mediation model, conflict theory and styles, mediator communication skills, interest-based negotiations, collaborative problem-solving, the mediator's role, and principles of conflict resolution.

In exchange for the free training, DCBA requires volunteers to provide at least four hours of volunteer service each week for a total of 150 hours.

If you are interested in becoming a volunteer mediator, please contact the mediation program manager, Maritza Gutierrez, by phone at 213-974-9415 or by email at [Mgutierrez@dcba.lacounty.gov](mailto:Mgutierrez@dcba.lacounty.gov).



## Upcoming Holidays

LACERA will be closed:

- **Monday, July 4,** in observance of Independence Day
- **Monday, September 5,** in observance of Labor Day

### Editor's Note:

*PostScript* is published by the staff of LACERA. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

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