

P.S.

# POST SCRIPT

NEWS FOR ACTIVE MEMBERS

DECEMBER 2019 • VOL. 30, NO. 4

## LACERA APPOINTS SANTOS H. KREIMANN AS CEO



On November 6, LACERA announced the appointment of Santos H. Kreimann as Chief Executive Officer, effective November 16. Kreimann was unanimously selected by both Boards.

Mr. Kreimann brings to LACERA almost 30 years of public service in positions of responsibility with the County of Los Angeles. Most recently, he

served as the County's Chief Deputy Assessor, overseeing an assessment roll totaling over \$1.6 trillion, 1,400 employees, and a customer service operation processing hundreds of thousands of mail, phone, and counter enrollments and inquiries. He has broad experience in budgeting, financial management and controls, strategic planning, customer service, IT systems, and organizational operations. Those skills will serve LACERA and our members effectively in building for the future.

In addition to his position

with the Assessor's Office, Kreimann previously served Los Angeles County as Deputy Chief Executive Officer for Operations and Capital Projects and Director of the Department of Beaches and Harbors, as well as in positions of responsibility in the Chief Administrative Office, Department of Health Services, and Office of the Treasurer and Tax Collector.

Steven P. Rice, who performed the duties and responsibilities of LACERA's Chief Executive Officer during the past five months, will return to his work as the organization's Chief Counsel.

## Message From Our New CEO

Hello, fellow LACERA members! I'm excited to introduce myself as your new Chief Executive Officer. Like many of you, I've spent my entire career in public service to the communities and residents of Los Angeles County. I understand firsthand how important it is to not only keep LACERA and the pension fund robust, stable, and productive, but to set even higher standards of success in fulfilling our mission.

Our service to the community is a calling, not just a job. That's why I'm simultaneously humbled and proud to have this opportunity to make a difference in *your* lives by ensuring your financial security and enhancing your benefits. In future issues of *PostScript*, I will be updating you on our ongoing projects and new initiatives, but to start things off, I'd like to share with you what you can expect from me, and my first action items as I come on board.

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**Los Angeles County Employees Retirement Association**

**Board of Retirement**

**ALAN J. BERNSTEIN**

**Chair**  
Appointed by Board of Supervisors

**LES ROBBINS**

**Vice Chair**  
Elected by Retired Members

**GINA ZAPANTA-MURPHY**

**Secretary**  
Appointed by Board of Supervisors

**VIVIAN H. GRAY**

Elected by General Members

**JAMES P. HARRIS**

Alternate Member  
Elected by Retired Members

**SHAWN R. KEHOE**

Elected by Safety Members

**KEITH KNOX**

Acting County Treasurer and Tax Collector  
Ex-Officio Member

**RONALD A. OKUM**

Appointed by Board of Supervisors

**WILLIAM R. PRYOR**

Alternate Member  
Elected by Safety Members

**HERMAN B. SANTOS**

Elected by General Members

**THOMAS WALSH**

Appointed by Board of Supervisors

**Board of Investments**

**SHAWN R. KEHOE**

**Chair**  
Elected by Safety Members

**RONALD A. OKUM**

**Vice Chair**  
Appointed by Board of Supervisors

**WAYNE MOORE**

**Secretary**  
Appointed by Board of Supervisors

**ALAN J. BERNSTEIN**

Appointed by Board of Supervisors

**DAVID GREEN**

Elected by General Members

**KEITH KNOX**

Acting County Treasurer and Tax Collector  
Ex-Officio Member

**DAVID L. MUIR**

Elected by Retired Members

**GINA V. SANCHEZ**

Appointed by Board of Supervisors

**HERMAN B. SANTOS**

Elected by General Members

Chief Executive Officer

**Santos H. Kreimann**

Assistant Executive Officer

**JJ POPOWICH**

# FROM THE EXECUTIVE DESK

JJ. POPOWICH, ASSISTANT EXECUTIVE OFFICER



## 2019 Is a Wrap!

Season's greetings, LACERA members! Another year has quickly come to an end. I hope you were able to spend quality time with your loved ones and enjoy memorable celebrations.

The end of the year is always a busy time at LACERA, because we are gearing up for our *busiest* time of the year: the retirement season we call March Madness. To make sure members can meet with a Retirement Benefits Specialist—to be fully informed and prepared to retire—we have added more Saturday Pre-Retirement Workshops through the end of March. Please see page 7 for the steps to retirement and page 11

**“Welcome aboard to our new CEO Santos Kreimann, and special thanks to our Chief Counsel Steve Rice for his steadfast leadership during the transition period.”**

for additional dates through February. An expanded schedule through March is available on [lacera.com](http://lacera.com).

Of course, that's not all we've been up to. Let me bring you up to speed on our latest developments.

## New CEO Appointed

Welcome aboard to our new Chief Executive Officer Santos Kreimann, whose appointment was effective November 16. Mr. Kreimann was selected unanimously in a vote by both Boards on November 6, after a thorough recruitment, interview, and selection process. As this issue of *PostScript* went to print, the management team had already met with our new CEO, and we look forward to supporting him in his efforts of maintaining LACERA's status as a premier pension plan.

I want to give special thanks to LACERA Chief Counsel Steve Rice for his steadfast, calm leadership during this transition period. He carried out the extra responsibilities of CEO with skill and the utmost integrity these last several months.

## LACERA News

In August, Trustee Shawn Kehoe was reelected as the Board of Retirement Seventh Member (safety) and Board of Investments Fourth Member (safety), and Trustee William Pryor was reelected to the Board of Retirement as the Alternate Safety Member. Congratulations to both, and thank you to all of our safety members who participated in this test

run by the County for electronic LACERA elections. Our Boards will be providing feedback to the County during its evaluation of whether to use e-voting for future LACERA elections.

Here are updates on the strategic goals outlined in my previous article. Staff have defined four phases for the case management system project, and in October, the timeline was presented to the Operations Oversight Committee. The lacera.com redesign team is proceeding with the next project phases—user testing of the proposed navigation design, a content audit, copywriting, and implementing a new content management system—and is still projecting an early 2020 launch date. Also, the expanded, revamped Retirement Application and Summary Form (formerly the Retirement Benefit Estimate) is being tested for clarity and user-friendliness with members; we are in the process of selecting a vendor for the new Annual Benefit Statements; and we have made steady progress on finalizing payroll codes with the County. Additionally, we are working on selecting a new vendor for our check and automatic deposit receipt printing and mailing. Suffice it to say, there's a lot going on around here!

I'm also proud to announce that we have completed the 2019 Comprehensive Annual Financial Report (CAFR) and Popular Annual Financial Report (PAFR). The CAFR is a big undertaking requiring the collaboration of many divisions as well as our outside consultants, and I would like to recognize our Financial and Accounting Services, Investments, Retiree Healthcare, Communications, Legal, Internal Audit, and Benefits divisions for their hard work on this project. While the enclosed PAFR provides you a snapshot of our pension and Other Post-Employment Benefits (OPEB) funds, I encourage you to take a deeper dive into the CAFR (posted online) for its wealth of financial, actuarial, statistical, and investment information. In addition to 29 consecutive Government Finance Officers Association awards for the CAFR, and 20 for the PAFR, we have also just received our 17th consecutive Public Pension Coordinating Council award as this issue goes to print.

## Good Deeds

LACERA staff members have gone above and beyond to support our members and our community over the last several months. Whether preparing members for retirement, adopting a family for the holidays, or walking to end Alzheimer's, they have exemplified the spirit of

giving and the shared values of our organization. Volunteer activities are part of what makes working at LACERA so special, and I am really proud of our employees who work so hard to give back to the community. See page 6 to read more about their efforts.

## Signing Off

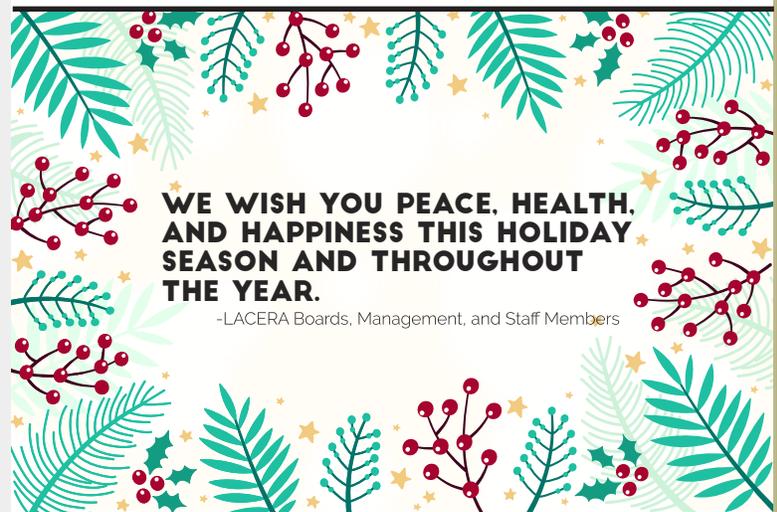
This will be my last From the Executive Desk article, as our new CEO will be taking the helm starting with the next issue of *PostScript*. It has been an honor to keep you informed about what's been happening at the organization these past months.

Welcome to 2020! I am excited about the new year, new leadership, and new opportunities we will be exploring together.



## My LACERA Updates: Upload PDFs and Purchase Service Credit

At LACERA, we are committed to providing you with new and up-to-date methods to make your retirement process more convenient. My LACERA was updated in October to allow you to upload necessary PDF documents to your account and to apply to purchase service credit online. Once you log on to your My LACERA profile, you can easily access these options by clicking on the "Uploads" or "Purchases" links on the top right-hand corner of the page.



## Laying the Groundwork

The foundation of my leadership philosophy is built on mutual trust, respect, and integrity. I plan to earn and maintain the trust and respect of LACERA's members, Boards, staff, and strategic partners by being of good character, working hard, communicating clearly, listening attentively, and staying true to my word. Most importantly, I will make informed decisions by welcoming diverse perspectives, innovative ideas, alternate solutions, and even differences of opinion when tackling complex issues.

My first order of business as LACERA's CEO is to meet with our managers, employees, Boards, service providers, and members and their families. By the time you receive this issue of *PostScript*, I will have completed these initial meetings and gained a greater understanding of each group's priorities, challenges, and the ways we can improve service to our members.

My next action items are to fill the key vacant positions of Assistant Executive Officer, Chief Financial Officer, and Human Resources Director; thoroughly analyze what we do at LACERA and how we do it; and make immediate adjustments while developing long-term goals and action plans. The latter includes reestablishing our strategic goals while supporting projects currently underway; reviewing annual business plans and budget request processes to boost efficiency and align resources; creating strong internal communications protocols and resetting performance standards; and other operational priorities.



*Kreimann addressed LACERA employees in an all-staff meeting after his appointment.*

## Let's Go

Thank you for this opportunity to serve you. I look forward to working together with LACERA's professional, dedicated staff members, partners, and stakeholders to lift LACERA to even greater achievements—keeping you posted along the way.

Now, let's get to work!



*The Kreimann family has a long history of service and deep roots in L.A. County. L to R: Santos's brother Max (union iron worker, 25 years), brother-in-law Henry Roman (former Assistant Chief Deputy Treasurer-Tax Collector for L.A. County Management Council, retired, 39 years of County service), sister Ressie Roman (former Principal Analyst for L.A. County Department of Human Services, retired, 35 years of County service), daughter Molly, and wife Trisha.*



# LACERA ACCOMPLISHMENTS

## Board Members Kehoe and Pryor Reelected

In August, elections were held for LACERA's Board of Retirement and Board of Investments. Incumbent trustees Shawn Kehoe and William Pryor were reelected as the Seventh Member and Alternate Safety Member of the Board of Retirement, respectively. Mr. Kehoe was also



Shawn Kehoe

reelected as the Fourth Member of the Board of Investments. They will begin their new terms on January 1, 2020, and serve through December 31, 2022.

Mr. Kehoe currently serves as the Board of Investments Chair, Operations Oversight Committee Chair, Joint Organizational Governance Committee Vice Chair, and also sits on the Audit Committee. Mr. Pryor currently sits on the Disability Procedures and Services Committee.



William Pryor

This election marked the first time the County utilized telephonic and online voting for LACERA's elections. Future use of this voting technology will be evaluated by the County, with input from LACERA's Boards.

## Board and Staff Members Participate in Fall SACRS Conference

The State Association of County Retirement Systems (SACRS) Fall Conference was held November 12 through 15 in Monterey this year. SACRS is composed of 20 independent county retirement systems created as part of the County Employees Retirement Law of 1937 (CERL), and it holds two networking and educational conferences per year.

On November 12, Board of Investments member Gina Sanchez moderated the trustee training "Building a Stronger Board Culture Through Effective Leadership."

Subject matter experts Sevan Simonian (Retirement Benefits Specialist III, Benefits Division), Theodore King (Section Head, Benefits Division), and Arlene Owens (Acting Assistant Division Manager, Quality Assurance and Metrics Division), presented and moderated the Disability/Ops Breakout session "Are You Providing Good Member Service? How Do You Really Know?"

On day two, Senior Staff Counsel Frank Boyd moderated the Attorney Breakout session; Principal Auditor Leisha Collins was a panelist for the Internal Auditors' Pension Fraud Breakout session; and Members Services Section Head Carlos Barrios moderated the Ops/Benefits and Disability Breakout session "Reciprocal Disability: Lessons Learned Over the Past Year."

Both of the "Reciprocity, Do I Get It?" sessions on November 14 included LACERA participants. Legislative Affairs Officer Barry Lew was a speaker, and Senior Staff Counsel Fern Billings was a moderator for part one, focused on legal issues. For part two, Benefits Section Head Louis Gittens spoke on the panel. Also that afternoon, Assistant Executive Officer JJ Popowich spoke at the meeting of the Education Committee, which he chairs.

LACERA representatives play ongoing leadership roles in SACRS, currently serving in the following capacities: Trustee Vivian Gray is the SACRS Vice President, Program Committee Chair, and sits on the Bylaws Committee alongside Herman Santos and Johanna Fontenot; Leisha Collins is on the Audit Committee; JJ Popowich is the Education Committee Chair; and Steve Rice is on the Legislative Committee.

## LACERA Receives PPCC Award

In November, the Public Pension Coordinating Council (PPCC) awarded LACERA with the Public Pension Standards 2019 Award, in recognition of meeting professional standards for plan funding and administration as set forth in the Public Pension Standards. These standards are intended to reflect

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minimum expectations for public retirement systems management and administration and serve as a benchmark by which all defined benefit public plans should be measured. LACERA is a 17-time recipient of this important award.

## LACERA Marches Together in the Walk to End Alzheimer's

On the morning of November 2, LACERA staff members, friends, and family walked 2.2 miles through the Los Angeles Zoo to make a difference in the lives of those affected by Alzheimer's disease.



The Alzheimer's Association organizes the annual event with the stated goal of raising awareness and funds for research and support. Boasting 28 members, Team LACERA helped raise \$2,660, 25 percent higher than its goal.

## LACERA Receives Institutional Trailblazer Award

On November 19, LACERA received the Institutional Trailblazer Award from the Toigo Foundation at a gala in Los Angeles. The Toigo Foundation's mission is to "foster the career advancement and leadership of underrepresented talent by creating mechanisms for greater inclusion from the classroom to the boardroom." Two LACERA staff members in the Investments Division, Cindy Rivera and Didier Acevedo, are Toigo Fellows.



## Felony Forfeiture Appeals Process Established

LACERA has established a process for hearing the appeals of members who are required to forfeit their LACERA benefits after being convicted of a job-related felony. LACERA is required, by law, to act once we have been notified of a member's job-related felony. Members can file an appeal of the forfeiture within 30 days of the mailing of the Notice of Initial Determination. If you are filing an appeal, please do so in writing and send it to the LACERA Legal Office, 300 N. Lake Avenue, Suite 620, Pasadena, CA 91101. At a Board of Retirement meeting, the member and their legal counsel can address the Board during public comment and then the Board will consider the appeal in closed session. Following the Board meeting, the Legal Office will provide the member with written notice of the Board's decision, and LACERA will implement any Board-recommended changes to the account. If the member is still unsatisfied, they can file a writ of mandate to obtain a judicial review.

## Empower Retirement Office Now Onsite at LACERA

 The County of Los Angeles recently concluded a competitive solicitation process for their 457 and 401(k) plans, awarding current vendor Empower a five-year contract. Part of that contract included moving Empower's local office team from Glendale to the LACERA building at 300 North Lake Avenue.

The Empower office is located in Suite 210. Now members can meet with service representatives for their 457, 401(k), and LACERA benefits all in one location!

H A P P Y  
N e w Y e a r  
2020



# STEPS TO RETIREMENT



Every winter at LACERA, we start preparing for the upcoming retirement season, affectionately called March Madness. (As you probably know, many people retire in March to be eligible for the April cost-of-living adjustment in their first retirement check.) Whether you have just started your career with the County or you are nearing the end of your tenure, we want you to be fully prepared for your retirement. To help make that a little easier, we have created this general seven-step guide.

## Step 1: Log on to My LACERA and Create a Retirement Benefit Estimate

Create or log on to your account at [members.lacera.com](http://members.lacera.com). Once there, you can use our calculator tool to view what your Retirement Benefit Estimate (RBE) may look like based on the information LACERA has on file.

## Step 2: Attend a Pre-Retirement Workshop

LACERA recommends you visit us about three to five years before you plan on retiring for a pre-retirement workshop. At these workshops, we can provide you with details on the retirement process and help educate you on maximizing your retirement benefit.

You can schedule your visit for a pre-retirement workshop on the date that is most convenient for you. Refer to our Pre-Retirement Workshop Calendar (pg.11) to help you plan ahead, and visit [lacera.com](http://lacera.com) to use our online appointment system.

## Step 3: Have a One-on-One Consultation

When you come to LACERA's Member Service Center, you can request a copy of your RBE. One of our staff can

review the form with you and provide necessary guidance. We also use these consultations to review necessary documents, such as:

- Beneficiaries
- Birth certificates
- Marriage or domestic partnership certificates
- Divorce decrees

## Step 4: Request an Official Retirement Estimate and Election to Retire Form

It is best to make these requests six months prior to your retirement. This allows you to have time to carefully review the information and gather any other necessary information.

## Step 5: Submit Your Retirement Forms

We recommend you do this two months prior to your retirement date. If you visit the Member Service Center at LACERA for help with these forms, you will meet with a Retirement Benefits Specialist and submit your RBE and Election to Retire form.

## Step 6: Announce Your Retirement Date

Let your employer and supervisor know about your retirement date. You and your employer will receive an official Board-Approved Retirement Letter. Perhaps the most important thing: Don't go to work on your retirement date! You are now retired.

## Step 7: Receive Your First Retirement Check

Between 45 and 60 days after your retirement, you will receive your first retirement check in the mail (just one reason why it is important to always keep your address updated with LACERA). Your Direct Deposit will begin with your second retirement check.



# INFORMATION FROM SAFE MED LA

## STEPS TO PREVENT OPIOID ABUSE AND SAVE LIVES

Every day in the United States, 44 people die from an accidental overdose of prescription opioids. In L.A. County, 60 percent of all prescription overdose deaths involved opioids. There were 587 county opioid overdose deaths in 2018 alone.

The opioid epidemic is more widespread than ever and, sadly, many of us know someone who is addicted to, or perhaps has even died from, prescription opioids like OxyContin or codeine, or nonprescription drugs like heroin. The Safe Med LA coalition is a Department of Public Health-led, countywide community coalition working to end opioid overdose deaths in L.A. County. Participation is open to all members of the community. We encourage you to visit our website at [safemedla.org](http://safemedla.org) to learn more about our various action teams and initiatives, events, and resources.

There are simple steps you can take to prevent opioid addiction or overdose in your home and community. The following information can be found on the [safemedla.org](http://safemedla.org) website under Resources, in addition to the direct links provided at right.

**Safe drug disposal:** If you have old, unused prescription medications, safely dispose of them so they do not get into the wrong hands. The L.A. Department of Public Works, most pharmacies, and the federal Drug Enforcement Agency have Drug Take Back days. Visit [www.dpw.lacounty.gov/epd/hhw/pharmaceuticals](http://www.dpw.lacounty.gov/epd/hhw/pharmaceuticals) for more information.

**Naloxone (Narcan®):** This is an opioid overdose reversal medication that does not require a prescription and is available at many retail pharmacies. Anyone who has received training to administer naloxone can provide assistance in the event of an overdose. A list of pharmacies that carry naloxone and offer training resources is available online at [www.safemedla.org/resources2.html](http://www.safemedla.org/resources2.html).

**Treatment:** If you or someone you know struggles with opioid dependence or addiction, treatment works and recovery is possible. Consider speaking with your doctor about Medication for Addiction Treatment (MAT). MAT provides those experiencing addiction a chance at recovery by reducing cravings and preventing the physical effects of withdrawal. More information can be found at [www.publichealth.lacounty.gov/sapc/mat/patients.html](http://www.publichealth.lacounty.gov/sapc/mat/patients.html).



## Updated Community Property Guide Available

LACERA has redesigned and updated its Community Property Guide to assist LACERA members involved in a dissolution of marriage, legal separation, or termination of a domestic partnership.



This guide is designed to be used as a reference, providing general information to members and their legal counsel about the process, requirements, and methods of dividing LACERA

retirement benefits in the event of a dissolution. It also contains a sample court order to direct the division of a member's retirement benefits, a sample waiver of community property interest, sample language to be included in all non-California court orders, and frequently asked questions.

You can order a physical copy of the Community Property Guide (or any LACERA form or brochure) and we will mail it to you at no cost, or you can download it. Visit the [lacera.com](http://lacera.com) Brochures and Forms page, and click on Change Your Personal Information, or type the following link in your browser: [www.members.lacera.com/lmpublic/forms/order\\_now.xhtml](http://www.members.lacera.com/lmpublic/forms/order_now.xhtml)

If you want more information about community property laws and how they may affect your LACERA benefits, visit [www.lacera.com/benefits/community\\_property.html](http://www.lacera.com/benefits/community_property.html).

## Pull Up a Chair With: Investments Division



Welcome to the Investments Office. We are responsible for overseeing, administering, and implementing the policies and decisions of LACERA's Board of



*Jonathan Grabel, Chief Investment Officer*

Investments, including developing and recommending prudent investment policies and risk management strategies to assist LACERA in achieving the Board's established objectives. Our team of nearly 40 staff members and eight distinct sections—Real Assets, Hedge Funds, Private Equities, Global

Equities, Fixed Income, Portfolio Analytics, Real Estate, and Corporate Governance—takes seriously our commitment to provide for those who have invested their careers with the County of Los Angeles. Our strategy is designed to ensure the fund is robust, and we are well diversified to minimize the risk of loss and maximize the rate of return.

## Public Service Announcement

### Help a Child in Need as a Court Appointed Special Advocate

Court Appointed Special Advocate (CASA) volunteers make a difference for children in foster care. CASA volunteers are paired to work one on one with a child and ensure they have the services and support needed in the areas important to all children: a stable home, education, and healthcare. There are more than 30,000 kids in the foster care system in Los Angeles, and many need the support of a CASA volunteer. CASA is also

actively seeking bilingual (Spanish/English) volunteers. No prior experience is required! Learn more about how you can make a difference in a young person's life at one of our information sessions or our webinar. A calendar of upcoming sessions in different locations throughout the county can be found on our website. To learn more or RSVP for an upcoming session, please visit [www.casala.org](http://www.casala.org) or call (323) 859-2888.

## New Video Highlights LACERA Members and Staff

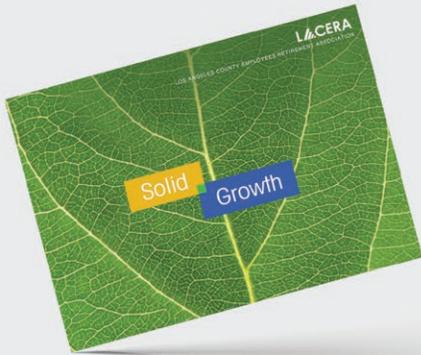
As LACERA and its membership continue to grow, we remain committed to hearing your stories. Our Communications team has produced a new video focused on our real members and staff. We are proud to share the stories of members like you, because your success is our success!

Visit [lacera.com](http://lacera.com) to see new video testimonials from both LACERA staff and members.

“They are a big branch on a tree to get me to where I need to be, to get me to blossom into retirement.”

-Michelle Alvarado, LACERA member

## PAFR Enclosed: Our Financial Condition, at a Glance



This year's Popular Annual Financial Report (PAFR) is enclosed for your review. The PAFR includes LACERA's financial condition and accomplishments for the fiscal year 2018-2019. We encourage you to spend some time reading up on the financial status of our pension plan and retiree healthcare program, and see how the trust funds are performing.

Our full Comprehensive Annual Financial Report (CAFR) is available on [lacera.com](http://lacera.com).

## FRAUD ALERT FROM THE D.A.'S OFFICE

### Scammers Use Robocalls to Steal Personal Information

If you answer the phone and hear a recorded message, it's probably an illegal robocall.

In the Robocall Scam, criminals bombard people with automated phone calls, falsely claiming to represent a business or government agency. The goal of the caller is to get victims to reveal confidential personal information, which can lead to identity and financial theft.

Tips:

- Hang up and don't press any numbers during the call.
- Don't trust caller ID—robocalls may appear as local phone numbers.
- Check for call-blocking options on your phone and from your service provider.

Visit [lacera.com/about\\_lacera/fraud\\_alerts.html](http://lacera.com/about_lacera/fraud_alerts.html) for a video link with more details.

# 3 THINGS: HOT COCOA

The ideal drink to enjoy on a chilly night under a cozy blanket, a cup of hot cocoa is the perfect answer for the winter blues and even has its own National Day, tastefully observed on January 31 each year. But do you know its long and interesting history?

- Made with ground cacao beans, hot chocolate was first brewed by the Mayans around 500 BCE. Called xocolatl (which is where we get the word chocolate), cacao beans also served as currency in some pre-Columbian Mesoamerican civilizations.
- The explorer Hernán Cortés first brought cacao beans back to Europe in 1528. Hot chocolate quickly became popular in Europe and was used medicinally to treat illnesses of the stomach and liver until the 19th century.
- Research has shown that oxalic acid, a naturally occurring antioxidant found in cacao, can reduce the risk of heart disease. Additional positive health effects may include improved circulation and benefits to the cardiovascular system.

Sources: National Geographic, Wired, Exploratorium, Science Daily



**"I am not young enough to know everything."  
Oscar Wilde**



## CONNECT WITH US!

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

Email: [welcome@lacera.com](mailto:welcome@lacera.com)

Call: 800-786-6464

Website: [Lacera.com](http://Lacera.com)

## Pre-Retirement Workshop Schedule

### DECEMBER 2019

S	M	T	W	T	F	S
1	2	S	4	5	6	G/S*
8	9	G	11	12	13	G/S*
15	16	G	18	19	20	G/S*
22	23	G	H	26	27	28
29	30	G				

### JANUARY 2020

S	M	T	W	T	F	S
			H	2	3	G/S*
5	6	S	8	9	10	G/S*
12	13	G	15	16	17	18
19	H	G	22	23	24	G/S*
26	27	G	29	30	31	

### FEBRUARY 2020

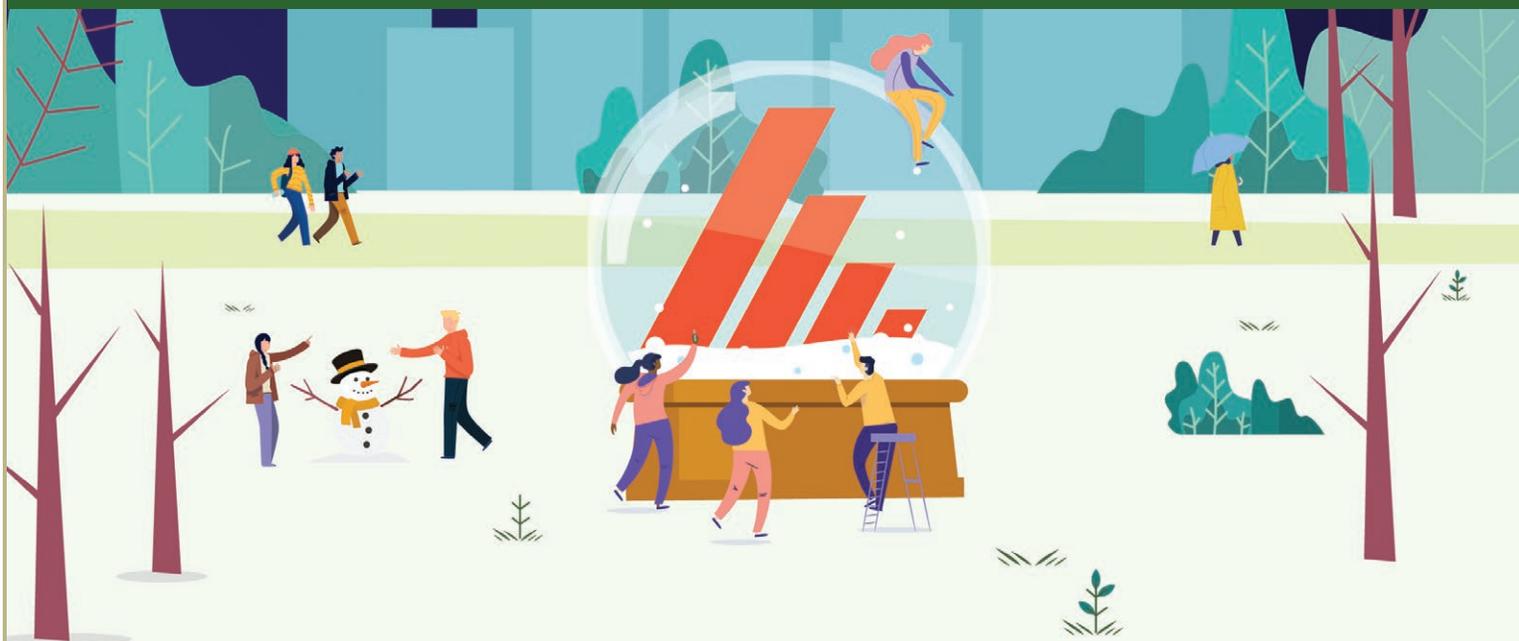
S	M	T	W	T	F	S
						G/S*
2	3	S	5	6	7	G/S*
9	10	G	12	13	14	15
16	H	G	19	20	21	G/S*
23	24	G	26	27	28	G/S*

G = General Members  
S = Safety Members  
H = Holiday

Unless otherwise indicated, workshops are held at LACERA from 8:30 a.m. to noon. Empower Retirement will offer a 45-minute overview of Horizons (457) and Savings (401k) plans; LACERA will give a 2.5-hour presentation. **Reservations are required; access the Appointment System on [lacera.com](http://lacera.com) or call 800-786-6464 to reserve a seat.**

\*Held at LACERA from 8:00 a.m. to 11:30 a.m.

# 'TIS THE CHARITABLE GIVING SEASON



Help those in need for the holidays and throughout the year by taking part in the County's Charitable Giving Program. Your donations support local charities' service programs and make our community a better place by addressing poverty, children's health, youth development, literacy, environmental quality, and much more. You can start making a difference for as little as \$2.50 per paycheck—less than the cost of a latte.

Sign on to [mylacounty.gov](http://mylacounty.gov) and select the "Charitable Giving" tile for more information and to get signed up!

## Public Service Announcement

# Volunteer Opportunities at the Veterans Home of California

If you enjoy helping veterans and want to make a difference, Veterans Home of California West Los Angeles has an array of rewarding volunteer opportunities. As a volunteer, your contribution not only impacts veterans and staff but the greater community as well. There is a volunteer program that's right for you! For information call Pamela White, Coordinator of Volunteer Services, at (424) 832-8554, or email her at [pamela.white@calvet.ca.gov](mailto:pamela.white@calvet.ca.gov).



## Editor's Note:

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## Upcoming Holidays

### LACERA WILL BE CLOSED:

- **December 25**  
Christmas Day
- **January 1**  
New Year's Day
- **January 20**  
Martin Luther King Jr. Day
- **February 17**  
Presidents Day
- **March 30**  
Cesar Chavez Day