

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

JUNE 2023 • VOL. 34, NO. 2

Phishing Is on the Rise: Protect Your Data



Phishing is a cybercrime where attackers use deceptive emails to trick recipients into revealing sensitive information, such as usernames, passwords, and financial details. The attackers disguise themselves as trustworthy entities, making it difficult to differentiate between legitimate and phishing emails.

LACERA vigilantly monitors for cyberattacks and phishing attempts targeting our organization, members, and employees. We have recently seen an uptick in sophisticated phishing attempts, including a recent email sent to active members from a purported "nonprofit employee organization" offering LACERA and Horizons account reviews. The email included a link to make an appointment with an entity that was neither LACERA nor Empower Retirement.

To ensure the safety and security of our organization's data and your personal information, here is some important information regarding LACERA emails to help you recognize phishing attempts. If you are unsure, you can always call LACERA to confirm that an email is legitimate.

- Official LACERA email communication will come from one of the following addresses: welcome@lacera.com or notifications@lacera-email.com. If you're not sure about a sender, hover your mouse over their email address to see if it matches the sender's claimed identity before clicking any links or responding to information requests.
- LACERA may also contact you about retiree healthcare from healthcare@lacera.com.
- LACERA does not send unsolicited emails asking for

your personal information. If you receive an email of this nature, it is a phishing attempt. Remember, members must initiate service requests by scheduling an appointment, contacting us by phone, or logging into My LACERA and sending a secure message to our Member Services or Retiree Healthcare divisions.

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Board of Retirement:

SHAWN R. KEHOE

Chair
Alternate Trustee
Elected by Safety Members

ALAN J. BERNSTEIN

Vice Chair
Appointed by Board of Supervisors

VIVIAN H. GRAY

Secretary
Elected by General Members

ELIZABETH B. GINSBERG

Chief Deputy County Treasurer
and Tax Collector
Acting Ex-Officio Trustee*

JASON E. GREEN

Elected by Safety Members

ELIZABETH GREENWOOD

Appointed by Board of Supervisors

JAMES P. HARRIS

Alternate Trustee
Elected by Retired Members

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

RONALD OKUM

Appointed by Board of Supervisors

LES ROBBINS

Elected by Retired Members

ANTONIO SANCHEZ

Appointed by Board of Supervisors

HERMAN B. SANTOS

Elected by General Members

Board of Investments:

GINA V. SANCHEZ

Chair
Appointed by Board of Supervisors

HERMAN B. SANTOS

Vice Chair
Elected by General Members

JOSEPH KELLY

Secretary
Elected by Retired Members

ELIZABETH B. GINSBERG

Chief Deputy County Treasurer
and Tax Collector
Acting Ex-Officio Trustee*

DAVID GREEN

Elected by General Members

JASON E. GREEN

Elected by Safety Members

ONYX JONES

Appointed by Board of Supervisors

PATRICK L. JONES

Appointed by Board of Supervisors

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

DAVID E. RYU

Appointed by Board of Supervisors

* When ex-officio trustee is absent



FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER

- LUIS A. LUGO, DEPUTY CHIEF EXECUTIVE OFFICER
- LAURA GUGLIELMO AND JJ POPOWICH, ASSISTANT EXECUTIVE OFFICERS

The Sun and School Are Out

Hello, members! I hope you enjoyed our colorful spring and that your summer plans are taking shape. A special shout-out and congratulations to everyone whose children (or grandchildren) are graduating from high school or college this year, including my own! Completing these educational milestones is challenging enough without the interruptions and upheaval of the last few years thrown in. So, they really deserve extra applause for their hard work and perseverance in completing their studies. Well done, graduates!

LACERA Exposure to Banking Collapse Limited

Members can rest assured that LACERA's funds remain secure in the wake of several high-profile bank collapses this year. We did not maintain any operational or custody accounts with the involved banks. Additionally, our Board of Investments' strategic asset allocations have ensured that LACERA's direct exposure of private market holdings was minimal at less than .005 percent. Finally, thanks to the vigilant monitoring and swift action by our Investments team, our cash management processes were only temporarily and minimally impacted.

Strategic Planning and Budget Updates

Our strategic planning process is wrapped up, and I will be sharing the plan's details in the next issue of

PostScript. Although I intended to present the plan in this issue, we had to make some last adjustments before presenting the final version to the boards for approval (still pending as of early May). Despite the brief delay, we continue to make good progress on our current initiatives and are advancing those that are aligned with the draft plan.

At press time we are also in the final stages of our 2023-2024 budget process. The LACERA budget goes hand in hand with the strategic plan by ensuring that we allocate the appropriate resources to achieve our strategic goals and objectives within the specified time frames. We recently revised the budget policy to include the Boards' review and approval of the strategic plan as part of the budget process, which will ensure going forward that the budget directly supports achieving our identified strategic priorities.

March Madness Recap and Trends

We have completed the 2022-2023 "March Madness" season for retirements, which is the annual December to March period when we typically see the highest number of members retire.

The trend of the last few years has been increasing numbers of retiring members, driven by the crest of the baby boomer generation reaching retirement age as well as the impacts of the COVID-19 pandemic.

From the Executive Desk cont'd

This year, however, we saw a decrease in the number of retiring members, which was expected given that County employees received MOU-negotiated COLA increases in 2021 and 2022. (The final increase is scheduled for January 2023. Historically, members choose to work longer after receiving increases so that their higher earnings are calculated as part of their final average compensation.) See the following graphic for a comparison of our 2021-22 and 2022-23 retirement seasons.

Year-Over-Year Retirements



Despite the decreased number of retirements this year, we still saw high call volumes and demand for one-on-one counseling sessions during the peak months. Kudos to our staff specialists from the Member Services, Call Center, Benefits, and Document Processing Center divisions, who worked extra hours and weekends to ensure our members were fully informed during their retirement process and were retired timely, with no lapse in payments or healthcare benefits.

In prior issues, we have described our efforts to decrease Call Center waiting times through boosting our ranks and leveraging technology. I am proud to report that in early May, we

welcomed 31 new retirement benefits specialists to the LACERA team and have the next training class in the works. A big thanks to our hardworking Human Resources professionals for actively recruiting and setting up training for our newest employees to help us achieve optimum staffing for all of our member service operations.

Trustee News

Since the COVID-19 emergency declaration has been lifted, we have resumed our onsite board meetings. Additionally, there are changes to the Board of Retirement (BOR) and Board of Investments (BOI) rosters. LACERA welcomes Trustee Jason Green to the BOR and BOI and Trustee David Ryu to the BOI. We also welcome back Trustee Elizabeth Greenwood, now assigned to the BOR, and Trustee Ronald Okum, also assigned to the BOR. (See Accomplishments on page 6 for more details and bios of our new trustees.) We are glad to have all of you helping to set LACERA's direction!

Calling all candidates! Are you interested in serving your fellow general members as a representative on LACERA's BOR or BOI? One general member trustee seat on each board will expire at the end of 2023, with new three-year terms starting in January 2024. Elections will be held this summer. Nomination packages may be obtained and filed with the Registrar-Recorder no later than June 20, 2023. The voting period will start Friday, August 4 and end Thursday, August 31. For more information, watch your email inbox. LACERA and the County of Los Angeles will be sending candidacy information and voting details.

Until the next issue, stay safe and healthy—and thank you for your membership and ongoing service to the community.

John W. Medina

Explore Your Retirement Options

When you retire, you have six options for how your allowance is distributed to you. Visit lacera.com > Active members and click on Retirement Options from the dropdown menu to watch videos that walk you through each option's features and make your choice easy!



Cybersecurity Is a Community Effort

It's essential for all of us to maintain a proactive and informed approach to keeping personal and LACERA data secure. You can further bolster your defenses against phishing attacks and other scams with the following strategies:

- Be cautious about unexpected emails, especially those containing attachments or links. Phishing emails often try to create a sense of urgency, prompting you to act immediately. Always take a moment to assess the situation and verify the legitimacy of the email before clicking on any links or downloading any attachments.
- Report any suspected phishing emails received at work to your Information Security team or IT department. They can analyze the email and take appropriate action to prevent further attacks.
- Be on the lookout for spoofed emails and texts. A common scam is a message claiming to be from the CEO or other supervisor saying they are out of the office and have an urgent request. It's usually an attempt to get the recipient to purchase a gift card and send the scammer the redemption code.
- Familiarize yourself with common phishing techniques and email red flags, such as poor grammar, misspelled words, and generic greetings like "Dear User."

Remember to follow your department's protocols concerning the use of County-provided accounts and devices. Additionally, consider these

supplementary measures to safeguard your personal accounts and devices against phishing and various scams.

- Enable multi-factor authentication (MFA) on all your accounts. MFA provides an additional layer of security by requiring users to verify their identity through a second factor, such as a text message, an authenticator app, or a fingerprint. This can prevent unauthorized access to your account, even if your login credentials have been compromised.
- Keep your software up to date, including your operating system, antivirus software, and web browsers. Software updates often contain security patches that help protect your devices from new threats and vulnerabilities.
- Utilize email filters and security tools offered by your email provider to help block potential phishing emails from reaching your inbox.
- Regularly monitor your financial accounts and credit reports for any suspicious activity. Early detection is crucial to minimizing the damage caused by a successful phishing attack.

To help you identify and avoid malicious emails, watch this video from Microsoft using your smartphone's camera QR code reader.



Reminder: Appointments Required for In-Person Member Services

Please note that if you want to make an in-person visit to the Member Services Center (MSC), you need to make a reservation using our online appointment system on lacera.com.

On the homepage, click "Appointment Reservations," where you'll find options to visit us at the MSC or make a virtual appointment to receive assistance via your computer or mobile device.

We're here to answer all your questions, whether you're just starting your LACERA journey or enjoying your retirement years, and both types of appointments include all the retirement counseling you need. Just click to make your appointment today!

LACERA has nearly 100,000 active members working across dozens of County departments. Because it's important to recognize their contributions, we are allocating 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, please know that we are grateful to all of you for making L.A. County a better place!

Andre Shelton, Road Maintenance Superintendent

Andre Shelton has been with the County for more than 37 years. In his capacity as a road maintenance superintendent with Public Works, he has overseen the development and improvement of 300 miles of sidewalks, curbs, roads, and gutters. In addition to his long career with the County, Shelton is a volunteer preacher who goes door-to-door to share his message and good news.

Shelton is planning to retire in January 2024. He and his wife love to camp, especially in the beautiful places across our country, but he says his dream vacation is to travel across the world. Other activities he looks forward to in retirement include watching sports, gardening, and landscaping.



Borina Nou Garcia, Children Services Administrator I

Borina Nou Garcia, an Administrator I with the Department of Children and Family Services, retired in March 2023 after serving the children and families of L.A. County for 31 years. Her dedication to those she served and her passion for her vocation never wavered.



A member of the L.A. County Cambodian Employee Association and the Asian American Employee Association, Garcia has also volunteered and organized aid to families for many years, including the annual "Adopt a Family" program through the Department of Public Social Services, where she and her team provided direct donations to help make the holidays a little brighter for families in need.

With a curious spirit, Garcia is set to explore Asia and its diverse cultures. She loves to cook, especially seafood, and plans to blend travel with her culinary passion. In addition, she says she intends to stay active in advocacy work and politics.

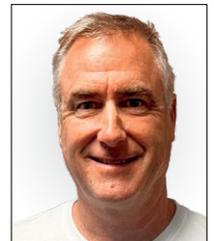
Steve Powell, Rescue Boat Captain

Steve Powell, a rescue boat captain with the Fire Department, has been serving our community since 1987. In his important safety role, he commands a boat and its personnel in the coastal waters of Los Angeles and engages in search-and-rescue operations. He says it has been extremely rewarding to be able to work in the public sector with the mission of directly helping people.

Having held a job continuously from the age of 16, Powell says he finds the idea of retiring from a great job counterintuitive, but he is looking forward to the next chapter after his County career of nearly four decades. He says he has a hundred places he wants to travel to, but his first priority is spending time with his kids on the East Coast.

Thank you to this month's featured members for your service and for sharing your stories. We wish you the happiest of retirements.

Watch for the next issue of *PostScript*, when we'll be highlighting more LACERA members—maybe you or someone you know!





LACERA ACCOMPLISHMENTS

Welcome, New and Returning Trustees

There have been several changes to the makeup of LACERA's Boards of Retirement and Investments over the last several months, with one recently elected trustee, one new appointee, and two appointees with prior service. Welcome (and welcome back)!



Jason Green

Trustee Jason Green, who was elected by safety members to the seventh seat on the Board of Retirement and fourth seat on the Board of Investments last year, started his three-year terms on January 2023. Trustee Green is a Los Angeles County Fire

Department Captain who has served the residents of Los Angeles for more than two decades. He has also advocated for his fellow firefighters as an elected Local 1014 board member since 2018 and volunteers with the Surfrider Foundation and Wildland Firefighter Foundation.



Ronald Okum

On December 20, 2022, The Board of Supervisors approved the appointment of Ronald Okum to the sixth seat on the Board of Retirement for a three-year term starting January 2023. Trustee Okum was first appointed to the Board of Retirement in July 2013, serving through 2017, and again from 2019 through 2021. He also served on the Board of Investments from 2017 through 2019.



Elizabeth Greenwood

In November 2022, the L.A. County Board of Supervisors approved the appointment of Elizabeth Greenwood to the ninth seat on the Board of Retirement through the end of 2023, to complete Trustee Gina Zapanta's term. Trustee Greenwood was first appointed to

the Board of Investments in late 2019 and served from January 2020 to December 2022.



David Ryu

On February 7, 2023, the Board of Supervisors appointed David Ryu to the fifth seat on the Board of Investments for a three-year term through December 2025. Trustee Ryu is the first Asian Pacific Islander American (APIA) to be appointed to the Board of Investments. An ethics reformer, mental healthcare advocate, and former L.A. City Councilmember, Mr. Ryu also is the founder of the Pacific Bridge Arts Foundation, President and Executive Director of the Asian Pacific American Leadership Foundation, and Chief Strategy and Advancement Officer at Kedren Community Health.

“What good is the warmth of summer, without the cold of winter to give it sweetness.”

– John Steinbeck

LACERA Meets With Local Congressional Representatives

In January, LACERA legal staff attended the National Conference on Public Employee Retirement Systems (NCPERS) to address important legislation that affects our members and meet with local congressional representatives, including Representative Linda Sánchez, who has served southeastern Los Angeles since 2002. In addition, LACERA met with Danny Hartl, a Legislative Assistant to Representative Ken Calvert, who has served the Inland Empire since 1993.



L to R: Legislative Affairs Officer Barry Lew, Rep. Linda Sánchez (CA-38), Legislative Advocate Anthony Roda of Williams & Jensen, Retiree Healthcare Director Cassandra Smith, Trustee Jason Green, Legislative Advocate Shane Doucet of Doucet Consulting Solutions, Trustee Herman Santos, and Retiree Healthcare Advisor Kathy Migita



L to R: Trustee Jason Green; Trustee Herman Santos; Danny Hartl, Legislative Assistant to Rep. Ken Calvert (CA-41); and Legislative Affairs Officer Barry Lew

Board Meetings Are Back Onsite

During the COVID-19 pandemic, LACERA's two boards met virtually to ensure the safety of our staff, members, and trustees. Now that the state and local emergency declarations have been lifted, the Board of Retirement (BOR) and Board of Investments (BOI) are once again able to meet in person at our Pasadena office.

If you are interested in viewing or speaking at a board meeting, we have recently upgraded our board meetings page on lacera.com. Improvements include a livestream feed, reconfigured calendar of upcoming meetings, archives of prior meetings, agenda materials, and an enhanced search feature.

Visit lacera.com/leadership/board-meetings at the time of the meeting for the

livestream link or at any time to access board resources.

As a reminder, the BOR meets at 9 a.m. on the first Wednesday of each month unless noted otherwise. BOR committee meetings are scheduled on the same day as BOR meetings.

The BOI meets at 9 a.m. on the second Wednesday of each month unless noted otherwise. BOI committee meetings are scheduled on the same day as BOI meetings.

You can also view previous board meetings on LACERA's YouTube channel. Visit www.youtube.com and search "LACERA" for a variety of videos, including recorded meetings and retirement information.



Disclaimer: LACERA's YouTube channel is an external website. LACERA does not have control over external websites, and you are subject to those sites' privacy, security, accessibility, and other policies. LACERA is not responsible for, nor does it endorse, content on external websites, including advertisements, promotions, and other videos.

Update on Retirement Legislation

In recent months, there have been several proposed federal and state changes to retirement legislation that could affect you and other members.

At the federal level, HR 82 (Graves, LA) and S. 597 (Brown, OH) are the latest bills attempting to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This repeal would affect members and their spouses who receive Social Security benefits by repealing the reductions to those benefits. If passed, the elimination of these reductions would be effective beginning in January 2024. LACERA has long advocated for the repeal of the WEP and GPO, and we encourage you to reach out to your federal representatives to urge them to support these bills.



In state news, AB 1020 (Grayson) would expand the number of diseases and injuries that are presumed to be service connected if a member is permanently incapacitated by one of them.

Another bill, AB 1637, would require local government agencies to maintain a public website and email addresses that end in ".gov" or ".ca.gov." These changes are intended to enhance security for local agency websites and email communications. If passed, local agencies must implement these changes by January 2025.

We will keep you informed about any significant updates regarding these bills.

New on My LACERA: Online Disability Application

If you are a member who is considering applying for a service-connected or nonservice-connected disability retirement, you can now apply directly through My LACERA. All you have to do is log in to My LACERA then click on the Disability Retirement link on the dashboard to get started. A step-by-step process walks you through the required information and forms before allowing you to submit your application. Answers to frequently asked questions (FAQs) are included on the application process

overview page. After your application is received, our Intake Unit will review the information and contact you to help you through the process.



Scan Here to Visit My LACERA

My LACERA is your LACERA account management and message center, accessible 24/7. Use your smartphone or tablet's camera to view this QR code and visit My LACERA now!

Join Us: Webinars for All Career Levels

Have you started preparing for retirement? Let us help! LACERA partners with Empower Retirement to host workshops and webinars to help you plan for your future.

- **New Hire Orientations** with Empower are held on the first Wednesday of each month. This workshop is geared towards new and recent hires in Plan G who have been working for L.A. County for less than two years since their hire date and for other new employees who want a refresher on how their pension and 457(b) and/or 401(k) plans work.
- **Mid-Career seminars** are held on the second Thursday of each month. This seminar is for members in the early to mid-stages of their careers. At this seminar, you will learn how to make sure you are on the right track for retirement.
- **Pre-Retirement workshops** are held every Tuesday (except for Tuesdays immediately following a holiday). These comprehensive workshops offer valuable retirement strategies and benefits information to help you prepare for a financially secure future.

• **Retirement Options** webinars are held on Thursdays. These webinars help familiarize you with your retirement options to help you select the option that is best for you. You'll learn how to structure your monthly payments and what continuing benefits you can leave to your beneficiaries.

To register online, visit lacera.com, click on Active Members, and then click Workshops under the Retirement Planning menu. We look forward to seeing you!

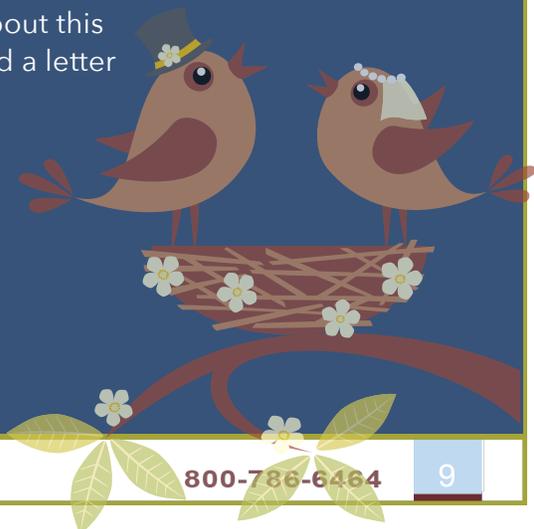


Public Service Announcement Become a Marriage Ceremony Volunteer

The Los Angeles County Registrar-Recorder/County Clerk's office is currently seeking volunteers to perform civil wedding ceremonies. Volunteers become part of a special and memorable event in the lives of loving couples by performing ceremonies in branch offices and the department's headquarters in Norwalk. Offices with urgent needs are in East Los Angeles, the Florence/Firestone neighborhood, Lancaster, and Beverly Hills.

To learn more about this opportunity, send a letter of interest to:

Portia Sanders
P.O. Box 389
Norwalk, CA
90651-0389



A Message From Empower

Things You Need to Know About Your Deferred Compensation Plans

Your County of Los Angeles Deferred Compensation Plans (DCPs), which include the 457(b) Horizons and/or 401(k) Savings plans, have many benefits we want you to be aware of. For instance, did you know that when you retire or separate from service and leave the County, your money does not have to go with you? With so many benefits available, you may never want your money to leave. Here's a closer look at some of them now:

- **A perfect match** - The County may match your contributions dollar-for-dollar up to 4% of your compensation as defined by your 457(b) Horizons or 401(k) Savings Plan. Don't miss out on the match! Contact an Empower representative to ensure you are not leaving your match on the table.¹
- **LACERA** - Teamwork makes the dream work! Your LACERA and DCP work together. Your LACERA benefit alone may not be enough to meet your financial goals in retirement. However, contributing to the Plan(s) could help you have the future that you imagine. Your DCP account can help supplement your LACERA income to help ensure you meet your retirement income goals.
- **Special three-year catch up** - If you are within three calendar years of Normal Retirement Age, you may be eligible to contribute additional amounts to your 457(b) Horizons Plan over the standard IRS maximum contribution allowed. To learn more call (800) 947-0845 or visit <https://docs.empower.com/EE/CountyOfLA/DOCS/Three-Year-Catch-Up-Option.pdf>
- **Auto increase** - Increase your 457(b) Horizons or 401(k) Savings contributions automatically

by setting up auto escalation. With this unique savings feature, your contributions are automatically increased 1% (or by a percentage you choose) each year until you reach your preset maximum percentage. Log in to your account at www.countyla.com and click on **Paycheck contributions** to get started today!

- **Webinars** - Want to learn more about planning for retirement? Join Empower Retirement Plan Counselors as they host a series of important retirement planning webinars. Visit <https://docs.empower.com/EE/CountyOfLA/DOCS/Retirement-Planning-Webinars.pdf> to register now!

Here are some continued benefits of the plan even after you separate from service:

- You can keep your money in the Plan
- Low monthly fees
- Flexible withdrawal options
- Continued tax deferred investment growth potential
- Ability to change and reallocate your investments at any time
- Account consolidation - you may be able to roll over eligible retirement accounts into your DCP
- Ongoing dedicated customer service either on the phone or via chat

Visit www.countyla.com or download the Empower app to your smartphone or tablet and discover more tools and resources to keep your retirement savings strategy going strong.



¹Please note, you may be impacted by a temporary match curtailment.

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3 THINGS: SUMMER HERITAGE MONTHS

Every summer, we celebrate the unique contributions made to our country by its diverse cultures and peoples. Here are some quick facts about three seasonal heritage months and the people they recognize.

1 Pride Month is celebrated each year in June to honor the 1969 Stonewall Uprising in Manhattan, a pivotal event in the modern LGBTQ+ rights movement. The month-long celebration promotes self-affirmation, dignity, equality, and increased visibility for the LGBTQ+ community through various events, including parades, parties, workshops, and concerts.

2 National Immigrant Heritage Month is observed annually in June to celebrate the rich history and contributions of immigrants in the United States. The month-long event aims to recognize the diverse cultural heritage of our nation, highlighting the role immigrants have played in shaping American society and its progress.

3 Juneteenth, also known as Freedom Day, is celebrated on June 19th each year to commemorate the end of slavery in the United States. On this day in 1865, Union General Gordon Granger arrived in Galveston, Texas, and announced that all enslaved African Americans were free, in accordance with President Lincoln's Emancipation Proclamation. Juneteenth is marked by festivities, parades, and educational events to honor Black history, culture, and achievements.

WE ALSO CELEBRATE:

June:
Caribbean American Heritage Month

July:
French American Heritage Month

HOW TO CONNECT WITH US

Call Us

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

Make an Appointment

We offer virtual and in-person services. Visit lacera.com and click "Appointment Reservations."

Email Us

Retirement info:
welcome@lacera.com
Retiree Healthcare:
healthcare@lacera.com
To send a secure email, log in to your My LACERA account.



Visit Us Online lacera.com

Mail Us

LACERA
PO Box 7060
Pasadena, CA
91109-7060

Log in to Your Account

Visit lacera.com and click on the green My LACERA button at the top right of any page.

Backpack and School Supply Drive

The Department of Public Social Services (DPSS) is collecting backpacks and/or school supplies to benefit low-income children and their families throughout L.A. County.

DPSS provides year-round opportunities for individuals and groups alike to participate in community projects that benefit low-income and homeless families and individuals. All donations are tax-deductible.

Email toyloan@dpss.lacounty.gov for more information on how to donate.



Upcoming Holidays

LACERA will be closed on:

- **Monday, June 19**
For Juneteenth
- **Tuesday, July 4**
For Independence 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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