

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

SEPTEMBER 2023 • VOL. 34, NO. 3

Streamlining the Move to Retirement

Online Tools to Help You Prepare



In this issue of *Postscript*, we would like to highlight some available resources to assist you in the process of retirement, both to help you plan ahead and make your experience straightforward and seamless—useful information at any time, but especially recommended if you are planning to retire in the coming year!

Steps to Retirement

There are steps you can take at every stage of your career to ensure you are on the right path while working—and when it is time to start retiring, we've made the process simpler than ever before. We've summarized the process below; for more details, visit lacera.com > Active Members > Steps to Retirement.

Today: Sign Up for My LACERA and Calculate Your Benefit

By registering for My LACERA, you can access your account information, designate your beneficiaries, and conduct account transactions like purchasing service credit and creating retirement benefit estimates. Log in to try different estimate scenarios, adjusting the amount of service credit and monthly salary you will need to achieve your desired allowance. Visit lacera.com and click the green button at the top right of any page to access My LACERA at any time.

Three to Five Years Prior to Retirement: Educate Yourself

Attend a Pre-Retirement Webinar to get a comprehensive

understanding of the retirement process and retiree healthcare, learn strategies to maximize your benefits, and target a possible retirement date. To get signed up, visit lacera.com > Active Members > Workshops.

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* 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

Putting Plans in Place

Hello, members! I hope you had a good summer and weren't adversely impacted by the extreme weather. As of this update in late July, we are in a prolonged heat wave, and cool weather likely won't be back for several months.

As we endure this wildfire and extreme heat season, please make sure you are prepared for emergencies. Double check that you are signed up for emergency alerts for your area and have an evacuation plan in place—and keep yourselves, your families, and your pets safe! See "Staying Safe: Strategies to Mitigate Risks from Excessive Heat and Fires" on page 6 for more tips.

To our active members working in public safety, public health, and public works, thank you for your ongoing efforts to take care of our residents, property, and County infrastructure. We are grateful for all you do.

We had a very productive summer at LACERA, and I'm excited to share the following updates.

Strategic Plan and Budgets Approved

In early July, the Board of Retirement unanimously approved the LACERA 2023-2028 Strategic Plan, uniting and focusing our

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Our strategic priorities reflect our “member first” commitment—whether that means our direct interactions with you or serving your interests behind the scenes.
 ”

efforts on the strategic priorities that define our commitment to you and support the sound management of the retirement system. It represents the collective wisdom and insight of our Board of Retirement, executive and management teams, staff members and, most of all, you, our primary stakeholders.

The plan's strategic priorities reflect our “member first” commitment—whether that means our direct interactions with you or serving your interests behind the scenes. These identified priorities, outlined below, and their associated goals will guide LACERA's efforts as we build a

From the Executive Desk cont'd

better tomorrow in the years to come:

1. **Superior Member Experience:** Innovate and continuously improve the member experience at every stage of the journey—specifically, by providing a consistent, omnichannel experience, digital engagement, enhanced educational content, and an improved and enhanced retiree healthcare experience.
2. **Innovation Through Technology:** Leverage technological solutions to advance capabilities, increase productivity, and elevate operational maturity.
3. **Investing in People:** Attract, motivate, hire, and retain a highly engaged, skilled, and diverse workforce.
4. **Compliance and Enterprise Risk Management:** Adopt and implement compliance and enterprise risk frameworks aimed at facilitating strengthened governance.
5. **Fiscal Durability:** Exercise care and prudence in managing our resources and fund assets.

Now that the Board of Retirement's Strategic Plan is approved, we are excited to embark on the exciting next phase of this journey: implementation. We have created a new Strategic Plan section on our website, with a page dedicated to each strategic priority. Visit lacera.com/leadership/strategic-plan for more details. For transparency, we have provided a progress tracker for each of our stated goals, but I will also be providing regular updates in *PostScript* on our action plans, projects, milestones, and achievement metrics.

LACERA also recently completed its budget process for the fiscal year 2023-24 and received approval from both boards in June. The new budget is effective July 1, 2023, and fully funds our various divisions and ongoing initiatives, ensuring our continued progress.

General Member Elections

I hope you participated in the August elections for the second seat on each of LACERA's boards. LACERA helps promote the elections in

partnership with the Executive Office of the Board of Supervisors. If you didn't receive an election notice and reminders from LACERA via email for this election, be sure to log in to My LACERA to verify your email address. The Board of Supervisors will declare the official results on October 17. Watch for updates!

Technology and Service Developments

While establishing our strategic priorities and finalizing our strategic plan, we have concurrently maintained steady progress on our existing initiatives, which are aimed at improving efficiency and service and providing you more options for conducting your LACERA transactions. Here are a couple significant updates.

Case management system: The first phase of our case management system (CMS) development is on schedule and continues to meet its milestones. Our disability staff members have tested new internal software to make sure it meets their needs and is user-friendly, and we have also completed necessary workflows and user mockups for software that helps with first retirement payments processing. As a reminder, the CMS project is a highly complex effort that requires extensive collaboration and attention to detail by multiple LACERA divisions. We thank our staff members for their continued efforts in this project, which will integrate and improve our service delivery.

Electronic signatures: The Board of Retirement approved the new Electronic Signature Policy in April. This is a big step forward in our progress, since being able to accept electronic signatures is a requisite for providing more online transactions and building out My LACERA's self-service capabilities.

I look forward to keeping you informed as we complete additional milestones on these initiatives and as we start putting projects related to our strategic priorities on the calendar.

Until my next article, thank you for your service and ongoing contributions to our community! Take care and stay safe.



Six Months Before: Have a Consultation and Prepare Your Documents

Set up an appointment on lacera.com for a one-on-one consultation with a specialist who can answer your retirement-related questions and guide you through the process. They will walk you through your service credit history, retirement options, retiree healthcare options, best retirement dates, and required documents, and provide other information relevant to your specific situation. They will also request an official retirement benefit estimate from the County as part of your final paperwork.

Two Months Prior to Retirement: Submit Your Paperwork

Once you've had your counseling session; made decisions regarding your beneficiary(ies), retirement option, and retirement date; and received your official retirement benefit estimate, you can start the actual retirement process by submitting your retirement application and required documents. Visit lacera.com > Active Members > Ready to Retire for a detailed list of steps, forms, and resources.

Documents Required With Retirement Application

To streamline our internal review and application processing, LACERA now requires you to submit certain documents along with your retirement application. When you retire, you'll be required to provide the following documents, as applicable.

- A photocopy of your marriage certificate or certificate of registered domestic partnership
- Beneficiary birth certificate(s)
- A completed certificate attestation form for photocopies of marriage, birth, or domestic partnership certificates
- Your Social Security Statement of Benefits (for pension advance options)

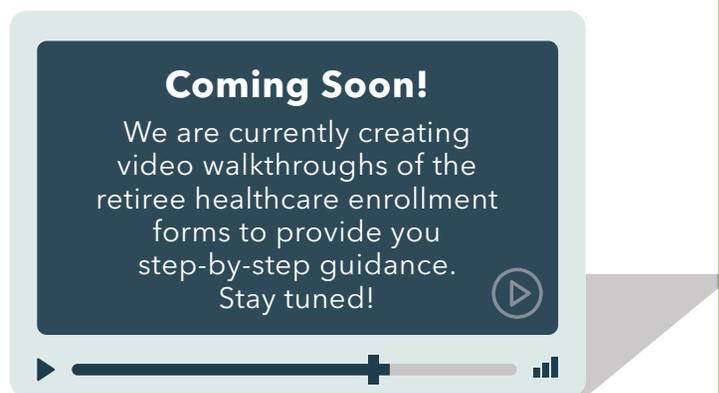
Please note that LACERA cannot process your application or provide benefits without the required documentation for your retirement option.

Enrolling in the LACERA-Administered Retiree Healthcare Benefits Program as a New Retiree

Since your County medical and dental/vision coverage do not continue after retirement, you must enroll in a LACERA-administered retiree healthcare plan. You will have 60 days to enroll from your retirement date or when your name appears on the Board of Retirement agenda, whichever is later, to avoid the waiting periods (six months for medical, and one year for dental/vision).

Unlike the County health plan, LACERA does not have an open enrollment period. You can change your enrollment anytime, but you will be subject to the waiting periods. Be sure to review your plan options at lacera.com > Retiree Healthcare > Healthcare Plans.

When it's time to enroll (or make changes), we've created some new tools to make the process easier for you. Our sample forms and instructions help you accurately complete and submit your healthcare selections, guiding you through the process of enrolling, changing, or cancelling your plan(s). Visit lacera.com > Retiree Healthcare > Manage Your Enrollment.



Scan Here to Visit My LACERA

My LACERA is your 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!



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 making L.A. County a better place!

Magdalena Lopez, Registered Nurse in Pediatrics Emergency at Harbor-UCLA Medical Center

Magdalena Lopez has been dedicated to serving her community in Torrance for over 23 years. She excels in managing pediatric emergencies and monitoring critically ill patients. Passionate about providing the highest quality pediatric care, she advocates for continuous learning and certification updates.

Lopez's pride in her work lies in aiding the underserved and bridging communication gaps with her bilingual abilities. She plans to retire within the next five years, following her husband, who is retired from the County Sheriff's Department. They share their home with Sally, their rescued poodle mix.

In her downtime, her favorite food is her mother's homemade chile rellenos, and she dreams of a vacation full of beach relaxation and delectable food. As she looks toward retirement, she carries with her the everyday heroism inspired by her father and the fulfillment of serving her community.

Stephanie Moya, Accounting Technician II in the Department of Health Services

Stephanie Moya has been efficiently managing outpatient and inpatient



billing for five years. Stationed at the Fremont Building in Alhambra, she's proud to serve her lifelong community, Los Angeles County.

Like her mother, a County employee on the verge of retirement, Moya also plans to retire at 65. She enjoys the tranquility of beach vacations, with San Diego being a favored destination. A true crime enthusiast in her downtime, Moya appreciates the intrigue and mystery the genre offers.

Rose Fuller-Laster, County Pharmacy Technician

Rose Fuller-Laster, a County pharmacy technician with 33 years of service, expertly manages budgets, pharmacy warehousing, and medication delivery at Los Angeles General Medical Center.

Her dedication to the role is fueled by compassion and the motivation to save lives and support others who rely on her.

Her advice to others considering her profession is clear and direct: "Look into it. I loved my job." Two years away from retirement at age 65, she plans to continue giving back by volunteering at a senior citizens home, where she hopes to spread joy through holiday decorations. Fuller-Laster's hero is her mother, a resilient woman who raised seven children while surviving on welfare, inspiring Fuller-Laster's career of service and caring for her community.

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



Update From the Chief Investment Officer



Jonathan Grabel

I am pleased to provide an update on the pension fund's performance for the fiscal year.

For the fiscal year ended June 30, 2023, LACERA's pension fund balance was \$73.6 billion. The portfolio generated a gain of 6.4 percent for the

fiscal year period, above the policy benchmark performance of 5.0 percent. Over the 5- and 10-year periods, the fund has an annualized rate of return of 7.6 and 8.1 percent, respectively, exceeding its policy benchmark.

The last 12 months have been marked by significant volatility in capital markets, geopolitical issues, and policy shifts. The latter half of calendar year 2022 saw the precipitous decline in equity and fixed income markets brought forth by rising interest rates aimed at curbing inflation. The ramifications of increasing interest rates reverberated through the financial systems. However, the first half of calendar year 2023 saw

the steady increase in both equity and fixed income markets, further adding to the fund's positive performance.

As a long-term investor, LACERA's Board of Investments has thoughtfully constructed a well-diversified portfolio designed to withstand periods of market volatility. During the most recent fiscal year, the fund benefited from its exposure to growth investments, which delivered the majority of the fund's returns. This is in contrast to the previous fiscal year in 2022, where LACERA's investments in real assets and inflation hedges allowed the fund to outperform its policy benchmark. As always, a core tenet of LACERA's asset allocation is to maintain sufficient liquidity at all times to pay benefits to our members today, tomorrow, and well into the future.

As fiduciaries, we will continue to diligently monitor and adapt to investment risks and be proactive in identifying investment opportunities to continue to produce, provide, and protect your promised benefits.

Staying Safe: Strategies to Mitigate Risks from Excessive Heat and Fires

Extreme heat and fire hazards pose significant threats to people, property, and pets.

Implementing the following precautions can enhance your safety and well-being:

- **Stay hydrated:** During heatwaves, regular water intake is crucial, even if not feeling thirsty. This can prevent heat-related illnesses.
- **Find a cool environment:** Utilize air conditioning or seek out air-conditioned public spaces. Opt for wearing light, loose clothing to stay cool.
- **Practice fire safety:** Establish a fire-safe perimeter around your home by removing dry foliage and maintaining functional smoke

detectors. Keep a fire extinguisher easily accessible.

- **Have a disaster preparedness plan:** This should include an evacuation strategy, emergency contact details, and a ready-to-go kit with necessities such as medications and important documents.
- **Stay informed:** Subscribe to local emergency alert systems to receive timely updates about potential dangers.

Proactivity and preparedness form the best defense against heat and fire-related hazards, creating a safer environment for all.

Being Cybersecure: Avoid Swimming With the Phishes

LACERA members have recently reported being targeted or falling victim to phishing scams. One particular incident serves as a stark reminder of why it's important to stay vigilant and informed about such threats, which are becoming increasingly sophisticated and convincing. A member received an unsolicited email from an individual claiming to be a LACERA Retirement Specialist, inviting the member to a retirement consultation session. The email included a date, time, and a link for a video conference, asking the member to reply only to "this email" to confirm the appointment. When the member participated in the conference call, they were asked to provide a variety of private and personal information. Fortunately, the member realized they had been duped and alerted LACERA so we could get the word out to warn other members. Be on the alert!

It can be challenging to differentiate between legitimate and phishing emails. To help you better recognize and avoid such threats, here are some additional steps and guidance:

- Educate yourself regularly: Cyber threats evolve rapidly, and scammers continuously find new ways to trick internet users. Staying updated about the latest scams and phishing methods will help you identify potential threats more effectively. Subscribe to cybersecurity newsletters, participate in online safety



workshops, or follow credible digital security blogs and websites to learn the latest.

- Refrain from clicking on unsolicited links or downloading attachments from unfamiliar sources (or even familiar sources if you haven't verified the email address is legitimate). These could carry malware designed to redirect you to deceitful websites or to steal your data.

Remember, scammers thrive on creating a sense of urgency and fear. Take your time when dealing with unfamiliar online requests and always verify before acting. **You can always contact LACERA to confirm if an email from us is legitimate.** Stay safe and informed in the digital world!

LACERA.com

Quick Clicks



LACERA has two boards that oversee its operations. The Board of Retirement (BOR) is responsible for the administration of the retirement system, retiree healthcare program, and the review and processing of disability retirement applications. The Board of Investments (BOI) is responsible for establishing LACERA's investment policy and objectives, as well as exercising authority and control over the investment management of the pension and benefits trusts.

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

How to Attend a Board Meeting

Both boards hold public meetings where you and other members can participate. Visit lacera.com/leadership/board-meetings to find a schedule, public comment instructions, and a live webstream (only available at the time of the meeting). Video archives of prior meetings are posted on LACERA's YouTube channel, where you can also subscribe to get alerts of livestream meetings. Go to www.youtube.com and search "LACERA."

Filipino Heritage Month: Celebrating the Positive Impact on Los Angeles County

Congress designated October as Filipino Heritage Month in 2009 to acknowledge the rich culture and significant contributions of the Filipino community to our nation. Filipino Heritage Month represents not just a celebration of history and heritage, but also the spirit of Bayanihan—a core value meaning communal unity and cooperation.

The local Filipino imprint is as vibrant as it is diverse, with Filipinos comprising a major portion of our city's heritage. They have enhanced

the multicultural fabric of the community in everything from healthcare and education to the arts, culinary scene, and entrepreneurship. To honor the Filipino community and their enduring influence on the city, the City of Los Angeles officially designated Historic Filipinotown, just northeast of downtown Los Angeles, in 2002. The neighborhood, full of colorful murals, cultural festivals, and local businesses, is a shining example of the Filipino community's dynamic presence and impact on our community.



HERITAGE MONTHS

September:

- German American Heritage Month

September 15–October 15:

- National Hispanic Heritage Month

October:

- National Disability Employment Awareness Month

October:

- Italian American Heritage Month

November:

- National Native American Heritage Month/American Indian and Alaska Native Heritage Month

Adopt-A-Family for the Holiday Season

The Department of Social Services (DPSS) is gearing up for its annual Adopt-A-Family Program, which runs from October through December. With the holiday season around the corner, everyone is invited to get involved!

This special program provides individuals with the opportunity to sponsor families in need who are currently served by DPSS. Last year, DPSS provided gifts of clothing, toys, food, and other items to over 2,000 families.

Sponsoring a family is a wonderful way to celebrate the true spirit of giving during the

holidays. It is a great project for families, co-workers, organizations, clubs, and schools. Sponsors and groups can choose the family size, general location, and number of families they would like to sponsor, and there is no limit.

Once a sponsor is matched, they can review the family's wish list and decide what and how to give. Make a difference in the community and support this worthwhile program. If you or your organization is interested in adopting a family, visit <https://dpss.lacounty.gov/en/community/volunteer.html> for more information.



Public Service Announcement

Volunteer to Serve: Civil Grand Jury

Are you looking for an opportunity to make a difference? The Los Angeles County Superior Court is seeking qualified citizens interested in serving on the Civil Grand Jury. Applicants must be a citizen of the United States, at least 18 years of age, residents of Los Angeles County for one year immediately prior to selection, and possess a working knowledge of the English language. If interested, the deadline to apply is November 9, 2023.

The Civil Grand Jury, an independent investigative body composed of 23 citizens, monitors the performance and activities of county, city, and special district governments and makes recommendations for improvement to ensure that the best interests of the citizens of Los Angeles County are being served. Civil Grand Jury investigations are usually initiated based on citizens' complaints; however, the civil grand jury may also act on its own initiative.

Potential civil grand jurors are selected from the applications submitted. A random drawing is held to select the 23 individuals who will serve as the County's Civil Grand Jury for the new fiscal year. Of the 23 civil grand

jurors selected, one person with leadership and organization skills is designated as foreperson by the Presiding Judge of the Los Angeles Superior Court. Civil grand jurors serve at 222 South Hill Street in Downtown Los Angeles and earn \$60 for each full day of service.

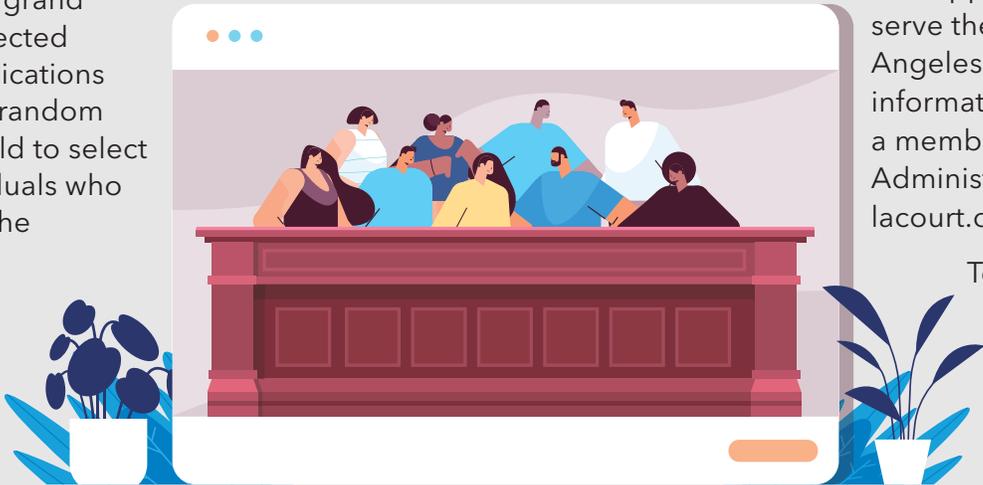
Civil grand jurors will need to:

- Work with others in pursuit of a common goal
- Ask thoughtful questions
- Review documents
- Help write understandable reports
- Commit 30 to 40 hours per week of time to perform this valuable public service

If you are interested in working to increase the efficiency of local government, improve public service, and can perform the actions above, we encourage you to accept this challenge

and opportunity to serve the citizens of Los Angeles County. For more information, please contact a member of Grand Jury Administration at grandjury@lacourt.org or 213-893-0411.

To obtain a civil grand jury application, please visit www.grandjury.co.la.ca.us.



“Autumn is a second spring when every leaf is a flower.”

– Albert Camus



A Message From Empower

Life Gets Busy—Easy Savings Tips

Sometimes life gets busy, and we might forget to complete some important tasks, like increasing our contributions to the County of Los Angeles's 457(b) Horizons and/or 401(k) Savings Plans (Plans) each year. Thankfully, using the Plans auto-increase feature makes it easy to not forget.



Increasing your contribution percentage each year is a smart way to help build your retirement savings account balance. The auto-increase

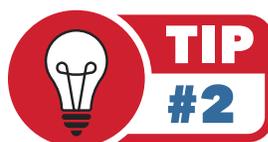
feature allows you to elect to increase your contributions by a set percentage each year. You simply sign up, select the desired percentage you would like to increase each year and the date on which you want the increase to occur. That's it! Each year on your selected date, your contribution percentage will automatically increase. Sit back and watch your retirement account contribution increase each year until you reach your contribution goal.

How to set up the auto-increase feature at www.countyla.com:

- Once logged in, select *Contributions* from the *Account* dropdown menu
 - If you're using the Empower mobile app, click on the three horizontal lines in the upper left-hand corner to choose your account
 - Then select *My Contributions*
- Click *Add Auto-Increase*
- Determine your desired increase percentage

- Select the maximum percentage you want to contribute; your auto-increase instructions will cease once you reach your maximum percentage
- Choose the date on which to start your auto-increase

This feature provides a simple way to save more, and you can stop or make changes to your automatic increases at any time. Take advantage of this automated feature and be sure to check out the other resources available at www.countyla.com.



Consider setting your auto increase to occur around the time you may receive an annual cost-of-living adjustment or a salary or step increase.



Visit www.countyla.com on a regular basis to see your lifetime income score and determine how close you are to your savings goal.



Sign up for a comprehensive account review with the local Pasadena office by calling 800-947-0845.



Investing involves risk, including possible loss of principal.

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3 THINGS: The U.S. Open

Every September, the U.S. Open Tennis Championships capture the attention of sports fans around the world. Below, we serve you some interesting facts about this renowned tournament, which is held at Flushing Meadows Park in Queens, New York, and features the best players in the world vying for supremacy and a place in tennis history.

1 Its roots trace all the way back to 1881, but the U.S. Open became recognized as a Grand Slam tournament in 1968, joining the Australian Open, French Open, and Wimbledon as the sport's most prestigious events. (This was the start of the "Open Era," which allowed professional players in the slams and raised the level of competition for the decades to come.)

2 The event has served as a platform for trailblazers like Althea Gibson, Billie Jean King, Arthur Ashe, Pancho Gonzales, Kei Nishikori, Michael Chang, Martina Navratilova, Serena and Venus Williams, and many more. With six each, Chris Evert and Serena Williams share the record for most U.S. Open singles titles in the Open Era.

3 With a best of five format, men's singles matches often test the limits of physical endurance. The longest U.S. Open match in history took place in 1992, with Swedish player Stefan Edberg beating American Michael Chang after a grueling 5 hours and 26 minutes.

Sources: www.usopen.org, www.wikipedia.com

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.

Drop Off Documents

Our secure onsite mailbox is available 24/7 at 300 N. Lake in Pasadena. It is located outside, to the right of the lobby doors nearest the Member Service Center.

Join Us: Pre-Retirement Online Workshop Schedule

LACERA, with Empower Retirement, hosts webinar workshops for all career stages to help you prepare for retirement. Whether you are newly hired or about to retire, there's a workshop geared toward helping you take the right steps. Visit lacera.com/retirement-planning/schedule for more information and a link to register. We hope to see you there!



Upcoming Holidays

LACERA will be closed on:

- **Monday, September 4**
For Labor Day
- **Monday, October 9**
For Indigenous Peoples Day
- **Thursday and Friday, November 23-24**
For Thanksgiving

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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