

# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

DEC 2006 VOL. 17 NO 4

## Walta M. Smith Joins Board of Retirement

We welcome Walta Marie Smith to the Board of Retirement.

**S**mith brings expertise gained over 37 years of service to Los Angeles County to her new position.



Her impressive resume includes positions as Personnel Director in the Department of Parks and Recreation, Department Arbitrator on State Department of Fair Employment and Housing hearings, and Departmental Grievance Hearing Officer.

Additionally, Smith chaired both the Personnel Directors Committee of the Los Angeles County Management Council and the Los Angeles County Management Council Education Committee.

An avid traveler who has visited every continent except Antarctica, Smith holds a B.A. in Journalism from the University of Texas.

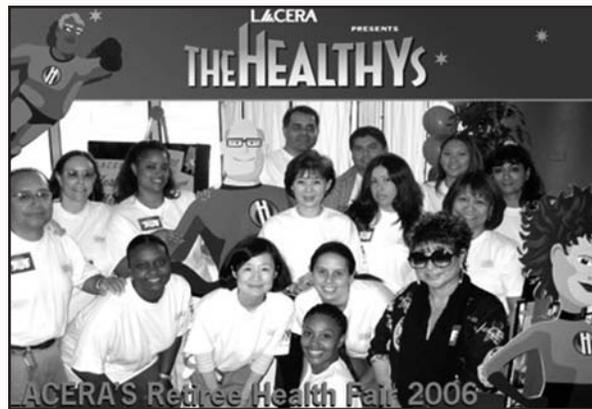
## Retirees Flock to Annual Health Fair



**O**n September 29, more than 1,000 retirees attended our 15th annual Retiree Health Fair at the Manhattan Beach Marriott. Attendees enjoyed participating in educational workshops and visiting booths sponsored by insurance carriers, vendors, LACERA staff, and various governmental organizations. As always, the event also provided a great opportunity for socializing with old and new friends.



LACERA retiree Cesario Valdez, winner of gift certificates from Whole Foods and Sport Chalet.



Our friendly Retiree Health Care staff at the Health Fair. 1-800-786-6464 - Press 1.

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## Los Angeles County Employees Retirement Association

### Members of the Board of Retirement

#### LES ROBBINS

Chair  
Appointed by the Board of Supervisors

#### SIMON S. RUSSIN

Vice Chair  
Elected by General Members

#### WILLIAM DE LA GARZA

Secretary  
Elected by Retired Members

#### MARK J. SALADINO

County Treasurer & Tax Collector  
Ex-Officio Member

#### YVES CHERY

Elected by General Members

#### SI FRUMKIN

Appointed by the Board of Supervisors

#### ARMANDO MACIAS

Alternate Member  
Elected by Safety Members

#### EDWARD "ED" C. MORRIS

Alternate Member  
Elected by Retired Members

#### WILLIAM R. PRYOR

Elected by Safety Members

#### RICHARD WIRTH

Appointed by the Board of Supervisors

#### WALTA M. SMITH

Appointed by the Board of Supervisors

### Members of the Board of Investments

#### ESTEVAN VALENZUELA

Chair  
Appointed by Board of Supervisors

#### HERMAN SANTOS

Vice Chair  
Elected by General Members

#### SIMON S. RUSSIN

Secretary  
Elected by General Members

#### MARK J. SALADINO

County Treasurer & Tax Collector  
Ex-Officio Member

#### DIANE A. SANDOVAL

Elected by Retired Members

#### WILLIAM R. PRYOR

Elected by Safety Members

#### MICHAEL SCHNEIDER

Appointed by the Board of Supervisors

#### ROBERT L. SPARE

Appointed by the Board of Supervisors

#### LEONARD UNGER

Appointed by the Board of Supervisors

#### Chief Executive Officer

#### GREGG RADEMACHER

Assistant Executive Officer

#### ROBERT HILL

Assistant Executive Officer

#### JANICE GOLDEN

From the

*NEW*

## EXECUTIVE DESK

Gregg Rademacher—CEO, LACERA



**I**t is with great pleasure that I introduce myself as LACERA's Chief Executive Officer. To begin, I must recognize and thank the Board of Retirement and Investments for their support and the opportunity to lead LACERA. We share a common vision with LACERA as a premier pension service provider focused on our mission to "Produce, Protect and Provide the Promised Benefit". It was my good fortune to work with our former Chief Executive Officer, Marsha Richter, for the better part of ten years as LACERA's Assistant Executive Officer. We focused our time developing a strong organization with a customer service culture to ensure your benefit payments will be paid accurately and timely. I understand LACERA was created to serve the retirement needs of the hard working employees of Los Angeles County and participating agencies and share the LACERA Board's commitment to fulfill our responsibilities ethically, honestly and to act with the highest fiduciary standards.

## Looking to the future, LACERA will be expanding ways which you can plan for your retirement and manage your retirement account.

Today we find LACERA with a seasoned well trained staff committed to servicing our members. Similar to many Los Angeles County Departments, our baby boomer employees are retiring at increasing rates and we are doing our best to attract new employees. We have dedicated education teams providing training programs for our employees to ensure you receive quality service when calling our Call Center, attending an Outreach seminar or corresponding with LACERA. Please be patient with us as we staff up to meet your growing needs!

Looking to the future, LACERA will be expanding ways which you can plan for your retirement and manage your retirement account. We are busy behind the scenes crafting a secure user friendly web site to provide you web access to personalized information and the opportunity to effect retirement transactions 24 hours a day, 7 days a week. Our goal is to provide you the opportunity to choose how you would like to receive LACERA service.

I am excited and proud to lead the LACERA Team and look forward to a challenging and rewarding future as we continue to improve to meet our membership's needs and protect our defined benefit plan to ensure your benefits are paid accurately and timely for you and your beneficiary.

# 2006 Legislative Updates

**T**he Governor has completed his signing or vetoing of bills; therefore these enactments of 2006 are final. However, a common hurdle awaits AB 2240, AB 2366, and AB 2863, since enacted retirement legislation for 1937 Act counties often includes a provision stipulating they only become operative “upon a resolution by the Board of Supervisors.” In coming months, the applicable boards of supervisors will decide on these bills.

## **AB 1568 - BOARD**

### **MEMBERSHIPS/ETHICS TRAINING -**

This bill would have precluded a member or employee of the board from selling or providing any investment product that would be considered an asset of the fund, to any of the twenty counties that operate under the County Employee’s Retirement Law. It would have also added provisions to the retirement law requiring all board of retirement and board of investment members to receive at least two hours of general ethics training every two years. This bill was vetoed by Governor Schwarzenegger on September 29.

**Author:** Torrico

**Introduced:** February 22, 2006

**Last Amended:** May 31, 2006

**Sponsor:** Author

**Status:** Vetoed by Governor

**LACERA Position:** Support - Board of Investments  
Watch - Board of Retirement

## **AB 2240 - ADDITIONAL RETIREMENT**

**CREDIT** - Currently the County Employees Retirement Law (CERL) authorizes the Los Angeles and Santa Barbara county boards of supervisors to adopt provisions that allow the counties’ noncontributory plan members to purchase certain types of previous and other service. Under the current

provision, the boards of supervisors cannot limit which types of eligible service the member may purchase. If the board wishes to adopt provisions covering one type of service, it must include all other previous service included in the governing provisions.

This bill adds a separate section to the CERL that would authorize Los Angeles and Santa Barbara county boards of supervisors to adopt provisions covering the purchase of Additional Retirement Credit (ARC) only. (This bill covers noncontributory members only (Plan E). AB 55, adopted by the Board of Supervisors effective February 1, 2004, covers LACERA’s contribution plans A,B,C,D.) To receive ARC, the member must pay the full actuarial value of the additional retirement benefit received through the ARC purchase. This bill was signed by the governor, but will only be operative upon a resolution adopted by the Board of Supervisors.

**Author:** Committee on Public Employees, Retirement and Social Security

**Introduced:** February 22, 2006

**Sponsor:** SACRS

**Status:** Signed by Governor – Chapter #117

**LACERA Position:** Support - Board of Retirement

## **AB 2351 - ELECTED OFFICERS/SERVICE**

**CREDIT** - This bill would prohibit any governing body of a city or county from granting credit for service to an elected officer or member for service that the elected officer or member has not performed. The bill would further prohibit these governing bodies from paying contributions for service credit if an elected officer or member has not performed the service. The bill would permit an elected officer to purchase additional retirement credit at his or her own expense.

**Author:** Maze

**Introduced:** February 23, 2006

**Last Amended:** August 7, 2006

**Sponsor:** Author

**Status:** Signed by Governor.  
Chapter #355

**LACERA Position:** Watch – Board of Retirement

## **AB 2366 - REINSTATEMENT AFTER RETIREMENT**

- This bill permits a retired safety member in Los Angeles County who was required to retire because of age to be reemployed by the county and reinstated to active membership in the same position from which the member retired. Reemployment would occur upon the Board of Retirement’s determination that the member is not incapacitated due to age. The member would be reinstated to active status effective the first day of the month following the date of reemployment. This bill permits that safety member to earn an additional retirement benefit for the period of service after reinstatement pursuant to the formula applicable to that member prior to his or her reinstatement. This bill has been signed into law by the governor, but will only be operative upon a resolution adopted by the Board of Supervisors. AB 2863, summarized below, contains a provision that excludes fire fighters from the reinstatement provisions.

**Author:** Runner

**Introduced:** February 23, 2006

**Sponsor:** Los Angeles County Sheriff’s

**Status:** Signed by Governor – Chapter #120

**Last Amended:** May 10, 2006

**LACERA Position:** Oppose - Board of Retirement

cont'd on pg. 7

## Attend a Seminar on the LACERA-Administered Long-Term Care Plan Underwritten by MetLife

**W**e're committed to keeping you updated on the variety of LACERA-administered health services and benefits available to you. One such benefit, the long-term care plan underwritten by MetLife, can make an important difference in your life should you ever require long-term care. To find out more about this plan, make a reservation to attend one of the monthly seminars.

2007 Seminar Schedule

January 10, 2007

February 14, 2007

March 14, 2007

April 11, 2007

May 9, 2007

June 13, 2007

July 11, 2007

August 8, 2007

September 12, 2007

October 10, 2007

November 14, 2007

December 12, 2007

### Location:

LACERA Building – Gateway Plaza  
300 N. Lake Avenue, Pasadena, CA 91101  
First Floor, Workshop Room

### Seminar Reservations:

Seminars will be held on the second Wednesday of each month at 10:30 a.m. To make a reservation, call 1-800-207-9883.

## LAST CHANCE:

**TO MAKE CHANGES TO BENEFIT OPTIONS FOR DOMESTIC PARTNERS UNDER SB-973 MUST BE COMPLETED BEFORE JANUARY 1, 2007**

**Time is running out to make changes to your benefits options under Senate Bill 973!**

**S**B 973, which became effective January 1, 2006, allows a survivor's allowance to be paid to the domestic partners of some members who retired before January 1, 2006. The law also allows some retired members to change the benefit option they selected at retirement.

You may be eligible to change your retirement election if:

- You have a domestic partner
- And you retired before January 1, 2006

**Changes to your retirement election under SB-973 must be completed before January 1, 2007.** For additional information, call LACERA at 1-800-786-6464.

### "Feel Good" Facts

## BOTTLED WATER: FACTS AND FICTION

If you drink bottled water because you think it's healthier than tap water, you may find the following of interest:

**C**ontrary to popular belief, the regulations governing municipal drinking water are more rigorous than those governing bottled water. Tap water is regulated by stringent United States Environmental Protection Agency rules. Bottled water, *the bulk of which is simply re-processed municipal water*, is regulated under a similar, but significantly less strict set of regulations from the United States Food and Drug Administration.

**Bottled water sold in the United States is not necessarily cleaner or safer than most tap water**, according to a four-year scientific study by the Natural Resources Defense Council. The study, which included testing of more than 1,000 bottles of 103 brands of bottled water, found that an estimated 25 percent or more of bottled water is really just tap water in a bottle, which may or may not have been further treated. If the label says "from a municipal source" or "from a community water system," it's tap water.

Although most bottled water is heavily tested, water bottlers are not required to test for the presence of E. coli, cryptosporidium, giardia, asbestos, or certain organic compounds such as benzenes. For example, bottled-water plants must test for coliform bacteria once a week; city tap water must be tested 100 or more times a month.

Sources: *Scientificamerican.com*, *Natural Resource Defense Council*, *howstuffworks.com*.



# TO YOUR HEALTH!

**A**mericans are getting older, according to figures from the Census Bureau:

- In 2004, 12 percent of Americans were age 65 and older.
- By 2050, people age 65 and older will comprise 21 percent of this country's population.

You've probably heard the saying, "If I knew I was going to live this long, I'd have taken better care of myself." Although it's amusing, its message is important. We all need to be proactive about our health, so we can live our lives to the fullest and "enjoy the ride." LACERA's Retiree Health Care Division is committed to keeping you informed about your extensive benefits and the programs designed to keep you healthy.

One such example is the prescription drug coverage you receive through your LACERA-administered medical plan. **Because your LACERA-administered coverage is as good or better than any other Medicare Part D plan, you shouldn't need to enroll in any other individual Part D plan.**

Although prescription drug costs continue to skyrocket, all LACERA-administered plans still make prescriptions available at very reasonable retail co-pays. In addition, they afford even greater savings on prescription drugs through their mail order programs. To learn about the features of the TelDrug mail order program available through the CIGNA Network Model Plan, see page 8.

Since we're all living longer, long-term care insurance is something we should think about; it can make a tremendous difference in the life of someone chronically ill. On page 4, you'll find the 2007 schedule of seminars on the LACERA-Sponsored Long-Term Care Plan underwritten by MetLife.

LACERA is at your side providing you information and resources you need to help maximize your health. So take advantage of the wellness programs and workshops offered by your LACERA-administered health plan.

**We want you to stay healthy and live a long and active life!**



**LACERA**

○ **300 N. Lake Avenue,  
Pasadena, CA 91101**

○ **Public Counter Hours**  
7 AM - 5 PM, Monday - Friday

○ **Call Center Hours**  
7 AM - 5:30 PM, Monday - Friday  
1-800-786-6464

## DID YOU KNOW?!

DEFINED BENEFIT (DB) PLANS	DEFINED CONTRIBUTION (DC) PLANS
Pays \$5,000 lump-sum death benefit for retirees	Not applicable

For more comparisons on Defined Benefit and Defined Contributions plans, visit the About LACERA section of [www.lacera.com](http://www.lacera.com).

# STAR COLA APPROVED FOR 2007

**O**n November 9, 2006, the Board of Retirement voted unanimously to approve funding for 2007 STAR COLA benefits for eligible retirees. The Supplemental Targeted Adjustment for Retirees (STAR) cost-of-living adjustment program is designed to ease the effects of inflation for a retiree whose retirement allowance has lost more than 20 percent of its purchasing power since retirement. Therefore, only a small number of retirees are eligible to receive the 2007 STAR COLA. The chart below shows eligible retirees based on plan and retirement date.

Plan	Retirement Date	Percentage Increase
A	On or before 3/31/1981	1.5%
B, C, D	4/1/1977 through 3/31/1988	2.5%

NOTE: Plan E members are not eligible for STAR COLA benefits.

Eligible retirees will see the increase reflected on their January 31, 2007 checks. The 2007 STAR COLA is a permanent increase, which means that this increase will become part of the retiree's allowance for life. As such, this increase is included in the base allowance used to calculate future April 1st cost-of-living adjustments (COLA).

Each year, the Board of Retirement determines whether a STAR benefit is due to any LACERA retirees based on inflation experienced over their retirement years. Inflation is measured by increases in the Los Angeles-Riverside-Orange County, California Consumer Price Index (CPI).

The CPI change from the prior year is compared to the maximum allowable cost-of-living percentage increase payable by LACERA on April 1 (3% for Plan A and 2% for Plans B, C, D and E). In years where the change in CPI is greater than the maximum cost-of-living increase, the difference between these two percentages is accumulated annually and is called the COLA Accumulation.

The accumulation of differences each year reflects how much purchasing power has been lost from a retiree's original retirement benefits. By law, the Board of Retirement may provide STAR increases after the accumulation exceeds 20%. The Board also determines whether the benefit should be an ad-hoc benefit (paid for one year only) or a permanent benefit (added to the base retirement allowance for the member's life). The total projected cost of the permanent 2007 STAR Program is approximately \$20.5 million.

## RUSSIN AND SANTOS WIN SEATS ON LACERA BOARDS

**L**ACERA congratulates Simon S. Russin and Herman B. Santos on winning the August 8, 2006 election to fill the Third Member seat on LACERA's Boards. Mr. Russin was elected to the office of the Third Member of the Board of Retirement and Mr. Santos was elected to the office of the Third Member of the Board of Investments. Both terms expire December 31, 2009.

The Los Angeles County Board of Supervisors certified the results of the election at its August 29, 2006 meeting.



Herman B. Santos



Simon S. Russin

# 2006 Legislative Updates cont'd from pg. 3

**AB 2570 - ECONOMIC DEVELOPMENT** - Would have required public retirement systems with assets exceeding \$4 billion to include in their financial statements specified information regarding investments obtained on or after January 1, 2007, and held in California and emerging domestic markets within the state. This bill would have required the reporting to cover investments by asset class, fair market value, and percentage of total portfolio. This bill was vetoed by Governor Schwarzenegger on September 30.

**Author:** Arambula  
**Introduced:** February 23, 2006  
**Sponsor:** Author  
**Status:** Vetoed by Governor  
**Last Amended:** August 7, 2006  
**LACERA Position:** Oppose - Board of Investments and Board of Retirement

**AB 2632 - MILITARY SERVICE** - Existing law authorizes a board of supervisors to

allow a member to receive credit for time while absent from service and serving in the armed forces if, among other things, the military service is not the basis for present or future military retirement pay. This bill would have amended the government code to authorize the board of supervisors to allow a member to receive service credit whether his or her military service is the basis for present or future military retirement pay.

**Author:** Negrete-McLeod  
**Introduced:** February 24, 2006  
**Last Amended:** June 20, 2006  
**Sponsor:** National Guard Association of California  
**Status:** Bill Failed  
**LACERA Position:** Watch - Insurance, Benefits and Legislative Committee

**AB 2863 - POST-EMPLOYMENT BENEFIT TRUST ACCOUNT** - Recasts provisions regarding payments toward group health insurance. It would permit a county board of supervisors to contribute to a Post-Employment Benefit Trust Account to provide for payments toward group health, life, welfare and other insurance benefits for specified members and their beneficiaries. This bill allows the board of supervisors to contract with the board of retirement or another third party to administer and invest the trust account funds. AB 2863 also contains a provision excluding fire fighters from the newly established reinstatement benefits provided for in AB 2366.

**Author:** Karnette  
**Introduced:** February 24, 2006  
**Sponsor:** SACRS  
**Last Amended:** June 27, 2006  
**Status:** Signed by Governor, Chapter #846  
**LACERA Position:** Watch - Board of Retirement

*Thinking of retirement issues? Think LACERA!*

My LACERA—Your personal web page.

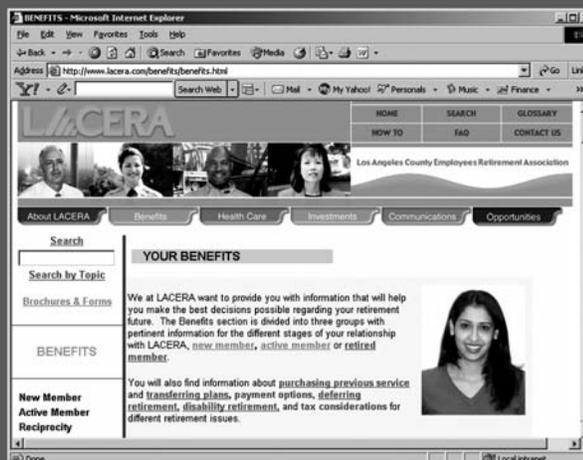
Ask LACERA—Instant answers to general questions.

LACERA.com—1,200 web pages full of retirement goodness!



## RETIREEES

There is a dedicated section on lacera.com for our Retired Members—look under the Benefits tab.



- Payday calendar
- FAQs
- Changing your information
- Medicare

# FAQs: RETIREE HEALTH CARE

**Q: I'm retired, how much of my health care premium is covered by LACERA?**

**A:** Generally, if you have 10 years of retirement service credit, the County contributes 40 percent of your health care plan premium or 40 percent of the benchmark plan rate (Blue Cross Plans I and II), whichever is less. For each year of retirement service credit beyond 10 years, the County contributes an additional 4 percent per year, to a maximum of 100 percent for a member with 25 years of service credit.

**Q: How does the new Medicare Part D prescription drug coverage affect my prescription drug coverage under a LACERA-administered health care benefits program?**

**A:** Your prescription drug coverage through any LACERA-administered medical plan is what Medicare calls "creditable," meaning it is as good as or better than any individual prescription drug coverage offered by any Medicare Part D plan. If you want to keep your LACERA-administered coverage, you **should not enroll** in any individual Medicare Part D plan. Doing so could jeopardize your LACERA-administered health plan, and could delay reinstatement of your benefits.

## CIGNA PLAN INCLUDES RX MAIL ORDER PROGRAM

Enrollees in the LACERA-administered CIGNA Network Model Plan can save time and money by utilizing the TelDrug mail order program for maintenance prescriptions.

Advantages of TelDrug:

- \* Prescriptions are mailed directly to your home
- \* Co-pay is \$14.00 for a three-month supply
- \* In-store co-pay is \$7.00 for a one-month supply

For more information, CIGNA Network Model Plan members may call TelDrug at 1-800-835-3784.

## CarePatterns BECOMES Accordant, DISEASE MANAGEMENT BENEFITS REMAIN THE SAME

Effective January 2007, the name of the disease management programs included in LACERA-administered Blue Cross Plans I, II and III will change from CarePatterns to Accordant; benefits and services will remain the same.

The name change stems from Caremark combining their CarePatterns disease management offering with their subsidiary, Accordant Health Services (Accordant).

## NEED RETIREMENT? INFORMATION

Try our **Brochures & Forms** web page



[www.lacera.com](http://www.lacera.com)

View, download, or order retirement materials. Find a link to the **Brochures & Forms** page on the top of every page.

### Quote:

*"Age is not important unless you're a cheese."*

~ Helen Hayes

# THE PENSION PROTECTION ACT (PPA) OF 2006: Eligible Retired “Public Safety Officers” Entitled To \$3000 Health Care Tax Benefit

**T**he Pension Protection Act of 2006 (PPA), signed into law by President Bush on August 17, permits eligible retired “public safety officers” to exclude from taxable income up to \$3,000 of distributions from their LACERA retirement plan. The before-tax distributions may be used for the direct payment of premiums by LACERA for the safety officer, his or her spouse, and/or dependents under an accidental, health, or qualified long-term care insurance plan. **This is an IRS tax benefit** and becomes effective January 1, 2007.

“Public Safety Officer,” as classified by the PPA\* is “an individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, as a firefighter, as a

chaplain, or as a member of a rescue squad or ambulance crew.”

There is some variance in the Los Angeles County versus federal definition of Public Safety Officer. It is unclear as to whether all LACERA Safety Members meet the federal PPA definition of a Public Safety Officer (PSO), or whether some General Members qualify as a PSO.

Only “Public Safety Officers” who retired for disability or after reaching normal retirement age are eligible to participate in this program.

#### **Future LACERA communication plans include:**

1. Letter of PSO-health care tax benefit overview to all (General

and Safety Members) LACERA retirees

- 2a. Additional detailed letter and election form to all Safety Members who appear to meet the PSO requirements
- 2b. Additional detailed letter to all Safety Members who may not meet the PSO requirements

Please note, all of our retired members will be given the opportunity to attest to the fact that they meet the qualifications for a PSO as laid out by the Pension Protection Act. If audited by the IRS, it will be the member’s responsibility to prove they qualify as a Public Safety Officer and are entitled to this tax exclusion.

\*Omnibus Crime Control Act of 1968, 42 U.S.C 3796b(9)(A)

## MY LACERA

YOUR OWN PERSONALIZED  
SPACE ON THE LACERA INTERNET

Los Angeles County Employees Retirement Association

## REGISTER NOW ON “MY LACERA”

**M**y LACERA,” is your private place on [www.lacera.com](http://www.lacera.com) where your personal and financial LACERA information is neatly stored and always accessible... to you, and you only.

To register, go to [www.lacera.com](http://www.lacera.com) and look for the “My LACERA” icon. Once you’re registered, you’ll only need to

enter your email address and password to access your:

- \* Membership Information
- \* Retirement Plan Information
- \* Annual Benefit Statement
- \* Recap of Your Recent LACERA Interactions

“My LACERA” is designed to keep pace with expanding technology, so you can

**expect to see new features and interactive capabilities added to it as time goes on. It’s a resource that will grow with your needs. If you need assistance registering, call 1-800-786-6464.**



## PUBLIC SERVICE ANNOUNCEMENT

### LOVE TO LEARN? TAKE TUITION-FREE CLASSES!

**T**he Continuing Education program of Glendale Community College offers a wide range of tuition-free classes — no pre-enrollment is required, and students are free to attend classes at their convenience.

**Special Lifelong Learning Classes** and **Lifelong Learning classes geared toward mature adults.** Classes included in the Lifelong Learning program include Walking and Local History, Health Through Aerobics, Joy of Living, Contemporary World Problems, Money Management, and Where's My Memory?, among others.

Classes are held at various locations in Glendale, Montrose, Verdugo City, and La Crescenta, and is open to California residents. To learn more, call (818) 240-1000, extension 5670 or visit [www.glendale.edu/continuinged](http://www.glendale.edu/continuinged).

### VOLUNTEER TO BE A NATURAL HISTORY MUSEUM DOCENT

**T**he Natural History Museum of Los Angeles County is seeking volunteer docents to interact with students in the Museum's science and history halls, and explore such subjects as mammals, California history, dinosaurs, gems and minerals, marine life, and more. No previous teaching experience is required.

For information on the January training class or to find out more about the program, call (213) 763-3242.

### ANIMAL LOVERS NEEDED AT COUNTY ANIMAL SHELTERS

**L**.A. County Animal Shelters are looking for animal lovers who would like to spend a few hours a week helping to care for shelter animals. Volunteer job categories include Dog and Cat Companion, Shelter Host, Pet Groomer, Office Assistant, Foster Parent, Community Relations, Professional Services Volunteer, and Adoption Specialist. County Animal Shelters are located in Agoura, Baldwin Park, Carson, Castaic, Downey and Lancaster.

Volunteers must be at least 16 years old and complete a three-hour orientation and animal handling safety class. For additional information, call Ken Kramer at (562) 256-1367 or visit <http://animalcontrol.lacounty.info/>

### VOLUNTEER TO HELP A CHILD READ

**K**OREH L.A. is seeking volunteer "reading partners" to devote one hour per week to help children from Pre-K to the fourth grade improve their reading skills. The children in this program have been identified by their teachers as "reluctant readers;" most are from low income families. Reading partners read and listen to their students and guide them through difficult chapters or intimidating words.

**Sharing your passion for books could change a child's life!** KOREH will train you. To volunteer or for more information call (323) 761-8153.

# ASK LACERA – WE’VE GOT ANSWERS

## NEW WEB FEATURE PROVIDES INSTANT ANSWERS TO GENERAL QUESTIONS

**I**ntroducing our newest interactive web feature, “Ask LACERA,” an easy-to-use tool that helps you find answers to general retirement questions in a flash!

### Here’s How It Works:

- Go to lacera.com
- Click on the “Ask LACERA” icon
- Click on the “Ask LACERA Q&A” link

Once you access the Q&A page you will see a list of the top twenty questions. Click on a question to reveal the answer.

### Options:

- You may type a question or keyword in the “Search Text” box and then click “Search”
  - o A list of related questions will appear
  - o Click on a question to read the answer
- You may search by category
  - o Select your topic from the “Category” drop down menu box
  - o A list of related questions will appear
  - o Click on a question to read the answer

### Can't Find Your Answer?

Submit your question, we will find an answer and email it back to you.

### Follow These Simple Instructions:

- Look at the top of the page for the tab “Can't find Your Answer?”
- Enter your email address in the “Identification” box
- Type your question in the “Question Data” box
- Select a category from the “Additional Information” box and click on “Search”
- A new box will pop up asking you to type in your name; this will create your account

Your name and email address are all that are required to set up an “Ask LACERA” account. Once you do that, we can email your answers and updates to you.

Please keep in mind “Ask LACERA” is intended for questions of a general nature. If you have a specific question regarding your personal data, email us at [welcome@lacera.com](mailto:welcome@lacera.com).

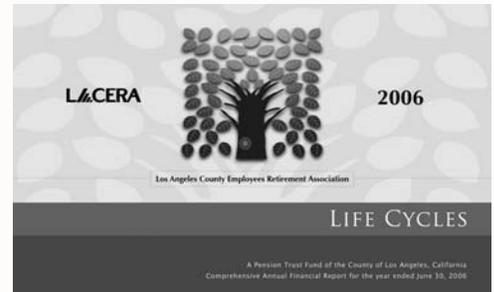
**Take a moment and give “Ask LACERA” a try, you may just find the answer you're seeking. The program has lots of options, so go ahead and explore!**

The screenshot displays the "Ask LACERA - We've Got Answers" web interface. At the top, there are navigation tabs: "Q & A Home", "Q & A", "Can't Find Your Answer?", and "My Questions". On the right side, there are links for "Sign In" and "Help". Below the navigation is a search section with a "Category" dropdown menu set to "All", a "Search Text (optional)" input field, and a "Search" button. There are also "Search By" and "Sort By" dropdown menus, with "Phrases" and "Default Sort" selected respectively. A "Powered by RIGHT NOW" logo is visible in the bottom right of the search section. Below the search section, it indicates "97 Answers Found" and "Page: 1 of 5" with "Go" and navigation arrows. A list of 20 questions is displayed, numbered 1 through 20. The questions cover various retirement topics such as "How much money will I receive when I retire?", "What happens to my retirement contributions after I terminate from County service?", and "What does vesting mean?". At the bottom of the page, there is a copyright notice: "THE ENTIRE WEB SITE'S CONTENT IS COPYRIGHTED 2000 - 2006 LACERA. ALL RIGHTS RESERVED." and a "Return to LACERA.com" link.

# Want To Know What We've Been Up To? Read the 2006 PAFR.

**D**id you know the value of the retirement fund increased by more than \$3 billion over the past fiscal year? Want to know what else we've accomplished? Then take a look at the enclosed 2006 Popular Annual Financial Report (PAFR), included with this issue of the *Spotlight on Retirement*.

The PAFR summarizes LACERA's financial and service achievements from fiscal year 2006. For an expanded view, check out the full Comprehensive Annual Financial Report, available online in January at [lacera.com](http://lacera.com).



## HAPPY HOLIDAYS FROM LACERA!

We wish you and your family a joyous holiday season and a prosperous new year filled with love, laughter, and good health.

## December 2006 Spotlight Highlights

- Health Care
- Introducing: "Ask LACERA"
- PPA—Public Safety Officer
- Legislative Updates
- STAR COLA Approved



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### Editor's Note:

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### Note:

When contacting LACERA your Social Security number is the key to finding your records.