



# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2013 • VOL. 24, NO. 1

## Board of Retirement Approves a 2.0 Percent COLA Increase

**On February 14, the Board of Retirement approved a +2.0 percent 2013 cost-of-living (COLA) increase for retirees and eligible survivors. The increase, effective April 1, will be reflected in your April 30 check.**

The interest is based on the change in the cost of living from December 2011 to December 2012, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all Urban Consumers in the Los Angeles-Riverside-Orange County area. This year, the year-to-date total is 1.9 percent. When rounded to the nearest one-half of one percent, as prescribed by law, the result is 2.0 percent.

### Plan B, C, D, and E Retirees and Survivors Will Receive a 2.0 Percent Increase

LACERA members in Plans B, C, D, and E will obtain a 2 percent COLA increase, which is the maximum allowed by their Plans.\* Therefore, they have no need to draw from their COLA Accumulations; their COLA Accumulations remain unchanged from 2012.

\*Plan E COLA increases apply only to service credit earned after June 4, 2002. Plan E members who retired after June 4, 2002 will receive up to a 2 percent COLA increase. The portion of the 2 percent COLA is based upon a ratio of the months of service earned after June 4, 2002, divided by the total months of service.

### COLA Accumulation and This Year's Effect on Plan A

Plan A allows for a maximum annual COLA adjustment of 3.0 percent. According to the law, the Board must accumulate the difference between any CPI Index percentage change and the maximum percentage allowable in each Plan, and use it to fund or supplement a future COLA benefit. The accumulated percentage carryover is known as the **COLA Accumulation**. The longer you have been retired (or receiving a survivor's allowance), the more COLA carryover you will have accumulated.

Since the 2013 COLA is 2.0 percent:

- **Plan A retirees and survivors with retirement dates prior to April 1, 1985** will draw from their COLA Accumulations to fully supplement this year's COLA.

- **Plan A members who retired between April 1, 1985 and March 31, 1986** will withdraw the 0.2 percent remaining in their COLA Accumulation to partially supplement this year's COLA.
- **Plan A retirees with retirement dates of April 1, 1986 or later** will receive a 2.0 percent COLA because they have no accrued COLA Accumulations from which to draw.

Article continues with 2013 COLA Accumulation Chart on page 4.

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### Upcoming Holidays

LACERA will be closed on:

- Monday, May 27,  
in observance of Memorial Day

**Los Angeles County Employees Retirement Association**

**Members of the Board of Retirement:**

**YVES CHERY**

Chair  
Elected by General Members

**MARK J. SALADINO**

Vice Chair  
County Treasurer & Tax Collector  
Ex-Officio Member

**WILLIAM DE LA GARZA**

Secretary  
Elected by Retired Members

**MARVIN ADAMS**

Appointed by the Board of Supervisors

**SADONYA ANTEBI**

Appointed by the Board of Supervisors

**JOHN M. BARGER**

Appointed by the Board of Supervisors

**ALAN J. BERNSTEIN**

Appointed by the Board of Supervisors

**VIVIAN GRAY**

Elected by General Members

**SHAWN R. KEHOE**

Alternate Member  
Elected by Safety Members

**EDWARD "ED" C. MORRIS**

Alternate Member  
Elected by Retired Members

**WILLIAM R. PRYOR**

Elected by Safety Members

**Members of the Board of Investments:**

**HERMAN SANTOS**

Chair  
Elected by General Members

**LEONARD UNGER**

Vice Chair  
Appointed by the Board of Supervisors

**DIANE A. SANDOVAL**

Secretary  
Elected by Retired Members

**MARK J. SALADINO**

County Treasurer & Tax Collector  
Ex-Officio Member

**JOHN M. BARGER**

Appointed by the Board of Supervisors

**DAVID GREEN**

Elected by General Members

**WILLIAM R. PRYOR**

Elected by Safety Members

**MICHAEL S. SCHNEIDER**

Appointed by the Board of Supervisors

**CAROLYN WIDENER**

Appointed by the Board of Supervisors

Chief Executive Officer

**GREGG RADEMACHER**

Assistant Executive Officer

**ROBERT HILL**

Assistant Executive Officer

**JJ Popowich**

From the **Executive Desk**

Gregg Rademacher – CEO, LACERA



# Rolling Up Our Sleeves for PEPPRA

LACERA is now governed by both the County Employees Retirement Act of 1937 (CERL) and the California Public Employees' Pension Reform Act of 2013 (PEPPRA). PEPPRA took effect January 1, 2013.

Incorporating PEPPRA into our daily business is a large and complicated undertaking.

In September 2012, when Governor Brown signed PEPPRA into law, we rolled up our collective sleeves and began to prepare ourselves and our members for the implementation of PEPPRA. To accomplish our objectives, we assembled multiple work teams. Each team was tasked with a specific aspect of communicating PEPPRA to our members and/or developing procedures to integrate applicable PEPPRA provisions into our operations. The process is evolving and requires the continued collaboration and expertise of LACERA management, the County, LACERA boards, and a cross section of LACERA staff. Although the process is fluid, the teamwork exhibited by all of these individuals has been solid. **I am proud of the professionalism shown by everyone involved.**

**“Off the Charts”: Member Response to Our PEPPRA Updates**

Member response to our 2012 communications announcing PEPPRA's elimination of Additional Retirement Credit (ARC) purchases as of January 1st was overwhelming.

In October, I sent a letter to our active LACERA members notifying them that in accordance with PEPPRA, purchases of ARC would be prohibited as of January 1st. We also placed notices on lacera.com. The following month, we sent a special

PEPPRA newsletter to all LACERA members, updating them on our ever-evolving understanding of how PEPPRA will affect current LACERA members. A reminder about the impending end of ARC purchases was included in that newsletter and in the December issue of this newsletter.

Since the announcement of PEPPRA, we've experienced unprecedented increases in member contact through our Call Center and Member Service Center. Calls and visits to LACERA during the months of October, November, and December 2012 set new records:

Members Ask About PEPPRA		
Calls Received by Call Center		
	2011	2012
October	10,977	<b>15,095</b>
November	9,248	<b>13,616</b>
December	9,525	<b>14,813</b>
Visits to Member Service Center		
October	1,408	<b>2,274</b>
November	1,277	<b>1,987</b>
December	1,416	<b>3,004</b>

In the last quarter of 2012, registrations on My LACERA also hit new highs. More members than ever utilized the secure, members-only section of lacera.com to generate their own personalized ARC and Retirement Benefit Estimates. In October 2012, for example, members utilized the My LACERA ARC calculator to generate more than 6,500 personalized ARC cost estimates; this is compared to only 500 estimates generated on My LACERA in October 2011. This trend continued

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## From the Executive Desk cont'd from pg. 2

through the end of December, which was the deadline to submit an ARC application under PEPRA.

Even though PEPRA does not affect the retirement benefits of pre-PEPRA members, we also saw a huge spike in requests to our Call Center and Member Service Center for Retirement Benefit Estimates; spiking began around the time Governor Jerry Brown announced his intention to pass pension reform. The requests escalated following the governor's signing of PEPRA into law in September.

The enormous member response to PEPRA underscores the tremendous value of our online member self-

services. By offering easy-to-use My LACERA calculators, our members are

Total Retirement Benefit Estimates Generated in September-December		
	2011	2012
September	7,851	12,770
October	8,167	21,532
November	6,748	16,886
December	7,032	17,981

able to generate immediate personalized responses to many of their questions. This is a win-win! It allows members the convenience of completing many transactions on their own, at any time,

plus it eases (at least a little) the incredible PEPRA-related demand currently placed upon our Retirement Benefits Specialists and other personnel.

LACERA's Claims Processing and Member Services Divisions have been working tirelessly to respond to our members' continued requests related to PEPRA. Kudos to them for rising to the challenge! Despite the staggering volume, they continue to provide our members with friendly, knowledgeable, and professional service.

## 75 Years and Still Going Strong

This year marks 75 years since LACERA first opened for business.

cont'd on pg. 4

## Report Your Change of Address to LACERA; Avoid a Hold on Your Monthly Allowance

It's important to remember that **it's your responsibility to promptly advise LACERA when you move.** Keeping LACERA informed about your current address will insure you receive your monthly allowance without delay.

### The Post Office Will Not Forward Your Allowance

LACERA checks and Automatic Deposit Receipts (ADRs) are not forwardable. When a member is no longer at the address shown on the check or ADR envelope, the Post Office returns the envelope to LACERA.

When LACERA receives the returned mail, it notifies the member by letter (the Post Office will forward the letter) and requests the member contact LACERA to provide a current mailing address. If the member's check or ADR is returned again the following month, LACERA sends the member a second request for an address update. **In the interest of security, after two returned checks and unanswered member notification letters, LACERA places a hold on the member's account.** The hold remains in effect until the member

contacts LACERA to provide a new mailing address.

### Call or Visit the Member Service Center to Verify Your Identity

Members who have holds placed on their accounts due to an undeliverable address must verify their identity with LACERA in order for LACERA to rescind the holds. This can be done by phone or in person at our Member Service Center.

#### Those who call must:

- Have a copy of their most recent Automatic Deposit Receipt on hand
- Be prepared to answer a series of short questions to verify their identity

#### Those who visit the Member Service Center must bring one of the following forms of ID:

- Valid California Driver's License or photo ID (or other state-issued driver's license or photo ID)
- Valid U.S. Passport
- U.S. Military ID

If you cannot complete either of the

verification methods listed above, call LACERA promptly at 800-786-6464 (or 626-564-6132 for international callers) for further instructions.

### When the Hold is Released

Once the member has completed the verification process, the hold on the member's account will be released **and the normal payment cycle will resume. The member will receive a check, including any outstanding back payment, on the next normally scheduled payment date.**

### Avoid this Situation; Submit a Timely Change of Address

To avoid a delay in your monthly allowance, make sure LACERA has your current mailing address. **To submit a change of address by phone, call 800-786-6464 weekdays from 7:00 a.m. to 5:30 p.m.**

**Tip: Call LACERA if your ADR doesn't arrive by the 10th of the month.**

**Looking for more information about COLA?** Visit the Retired Member section of lacera.com to learn more about:

- 2013 COLA
- COLA Accumulation
- How Cost-of-Living Increases and Decreases Are Applied to LACERA Allowances

**Remember, lacera.com is the place to find the latest information regarding LACERA and your retirement benefits.**

## From the Executive Desk cont'd from pg. 3

Over the past 75 years, LACERA has been a constant and vigilant guardian of the retirement benefits of the employees of Los Angeles County. We're proud of our track record and want every member to know we remain dedicated to continuing those efforts in the years and decades ahead. The world may change around us, but we will always remain focused on our mission to produce, protect, and provide the promised benefits.



You can read more about our anniversary on page 5.



## 2.0 Percent COLA Increase cont'd from pg. 1

### 2013 COLA Adjustment: Effect on Plan A Retirees & Survivors

Retirement Plan	Retirement Date*	2013 COLA Adjustment	Withdrawal from COLA Accumulation	Total 2013 COLA Increase
Plan A	Prior to 4/1/85	2.0%	1.0%	<b>3.0%</b>
Plan A	4/1/85 – 3/31/86	2.0%	0.2%	<b>2.2%</b>
Plan A	4/1/86 and Later	2.0%	0.0%	<b>2.0%</b>

For additional information on COLA and COLA Accumulations, visit the Benefits, Retired Member section of lacera.com.

## 2013 COLA Accumulation Chart

The chart below shows the COLA Accumulation percentages for all retirees and survivors as of April 2013.

Retirement Dates*	Plan	Maximum Cost of Living	CPI Change	COLA ACCUMULATION		
				As of April '12	April '13 Withdrawals	As of April '13
Prior to 4/1/81	A	3.0%	1.9%	<b>13.5%</b>	1.0%	<b>12.5%</b>
4/1/81 – 3/31/82	A	3.0%	1.9%	<b>7.2%</b>	1.0%	<b>6.2%</b>
4/1/82 – 3/31/83	A	3.0%	1.9%	<b>3.1%</b>	1.0%	<b>2.1%</b>
4/1/83 – 3/31/84	A	3.0%	1.9%	<b>3.0%</b>	1.0%	<b>2.0%</b>
4/1/84 – 3/31/85	A	3.0%	1.9%	<b>1.7%</b>	1.0%	<b>0.7%</b>
4/1/85 – 3/31/86	A	3.0%	1.9%	<b>0.2%</b>	0.2%	<b>0.0%</b>
4/1/86 – 3/31/13	A	3.0%	1.9%	<b>0.0%</b>	0.0%	<b>0.0%</b>
4/1/77 – 3/31/90	B, C, D	2.0%	1.9%	<b>17.5%</b>	0.0%	<b>17.5%</b>
4/1/90 – 3/31/91	B, C, D	2.0%	1.9%	<b>14.9%</b>	0.0%	<b>14.9%</b>
4/1/91 – 3/31/92	B, C, D	2.0%	1.9%	<b>10.3%</b>	0.0%	<b>10.3%</b>
4/1/92 – 3/31/00	B, C, D	2.0%	1.9%	<b>9.7%</b>	0.0%	<b>9.7%</b>
4/1/00 – 3/31/01	B, C, D	2.0%	1.9%	<b>9.4%</b>	0.0%	<b>9.4%</b>
4/1/01 – 3/31/02	B, C, D	2.0%	1.9%	<b>7.7%</b>	0.0%	<b>7.7%</b>
4/1/02 – 3/31/03	B, C, D	2.0%	1.9%	<b>7.6%</b>	0.0%	<b>7.6%</b>
4/1/03 – 3/31/05	B, C, D	2.0%	1.9%	<b>5.9%</b>	0.0%	<b>5.9%</b>
4/1/05 – 3/31/06	B, C, D	2.0%	1.9%	<b>3.5%</b>	0.0%	<b>3.5%</b>
4/1/06 – 3/31/07	B, C, D	2.0%	1.9%	<b>1.0%</b>	0.0%	<b>1.0%</b>
4/1/07 – 3/31/13	B, C, D	2.0%	1.9%	<b>0.0%</b>	0.0%	<b>0.0%</b>
6/4/02 – 3/31/03	E**	2.0%	1.9%	<b>7.6%</b>	0.0%	<b>7.6%</b>
4/1/03 – 3/31/05	E**	2.0%	1.9%	<b>5.9%</b>	0.0%	<b>5.9%</b>
4/1/05 – 3/31/06	E**	2.0%	1.9%	<b>3.5%</b>	0.0%	<b>3.5%</b>
4/1/06 – 3/31/07	E**	2.0%	1.9%	<b>1.0%</b>	0.0%	<b>1.0%</b>
4/1/07 – 3/31/13	E**	2.0%	1.9%	<b>0.0%</b>	0.0%	<b>0.0%</b>

\*Retirement date also applies to survivors of LACERA retirees who died during that period.

\*\*Plan E COLA increases apply only to service credit earned after June 4, 2002. Plan E members who retired after June 4, 2002 will receive up to a 2 percent COLA increase. The portion of the 2 percent COLA is based upon a ratio of the months of service earned after June 4, 2002, divided by the total months of service.

LACERA was established 75 years ago on January 1, 1938. Just imagine, in our inaugural year, Los Angeles didn't have a single freeway. A law authorizing non-stop roadways in California was passed that year; two years later, the six-mile stretch added to Arroyo Seco Parkway marked the opening of the Pasadena Freeway, the first freeway in the western United States.

In 1938, the population of the County was a mere 2.7 million. That year, LACERA had 12,250 members and a retirement fund (Fund) of \$5.8 million. The Board of Retirement (BOR) was also created that year.

After a temporary decline during the war years, LACERA memberships began to rise again in 1947, as close to 2,000 individuals joined County service between 1946 and 1947 alone. Throughout the 1940s, the Fund, as well as County population, experienced steady growth. Disability retirement benefits were added to LACERA plans during this period.

Several additions were made to the local infrastructure during the 1940s, including the completion of the Sepulveda Flood Basin, Hansen Dam, and the opening of the San Bernardino (10) and Hollywood (101) Freeways.

By 1950, LACERA had 18,350 members, and the balance in the Fund had grown to \$40.9 million. Safety memberships began the following year. By the end of the decade, the County population had grown to 5.8 million, LACERA served 38,383 members, and the Fund totaled \$251.6 million.

Everyday life in Los Angeles County continued to advance, as well. During that era the County became a sprawling metropolis. The 50s brought the establishment of the Los Angeles County Metropolitan Transit Authority, the completion of the "Four Level" interchange,

inclusion of African-Americans in the County fire department, the launching of numerous television stations, and the first jet service from Los Angeles International Airport to New York. Baseball also made local headlines in the 50s with the arrival of the Dodgers from Brooklyn.

The 1960s saw continued growth in the County and in LACERA. Population during the decade rose from 6 million to nearly 7 million. Our membership roster reached 72,755, and the Fund appreciated to \$850 million. In response to rising inflation, cost-of-living benefits were established for LACERA retirement plans.

The arts and popular culture blossomed throughout the decade with the opening of the Los Angeles County Museum of Art, the Dorothy Chandler Pavilion, the Mark Taper Forum, and the Hollywood Walk of Fame. The decade also marked the arrival of the Lakers, the opening of Dodger Stadium, and the creation of the Los Angeles Kings.

In the following decade, the Fund grew to more than \$2.6 billion, while membership ranks rose to 92,354 and County population hit 7.3 million. Significant events at LACERA included the establishment of our Board of Investments, the BOR's creation of the LACERA-administered Retiree Healthcare Program, and the creation of safety Plan B, and general member Plans B, C, and D.

Southern California did some shaking in the 1970s as earthquakes in Sylmar and Simi Valley took their toll. The decade also saw the opening of the Los Angeles County Martin Luther King, Jr. Medical Center and the creation of the Southern California Air Quality Management Control District (AQMD).

Growth of LACERA and the County continued throughout the 1980s. LACERA introduced non-contributory Plan E for

general members and STAR-COLA benefits for eligible retirees. During this period, LACERA became an independent governmental entity, separate and distinct from the County. By the end of the decade, our membership ranks had reached 105,668, the Fund had grown to \$8.6 billion, and 8.6 million people called Los Angeles County "home."

Meanwhile, Los Angeles was readying itself to host the 1984 XXII Summer Olympics. To prepare for the arrival of the world's athletes, LAX opened the Tom Bradley International Terminal. The 1980s also marked the founding of the Los Angeles Music Center Opera.

Los Angeles County remained a popular place in the 1990s; population exceeded 9.5 million by decade's end. Operations at LACERA also moved forward, as we moved from the Hall of Administration to our present headquarters in Pasadena, established our Outreach teams and Call Center, and began the massive task of transferring our paper documents to electronic files. This project, which spanned several years, became known as our Reengineering Project. As the 1990s drew to a close, our Fund was valued at more than \$28 billion and our members numbered 128,206.

During the 1990s, the Los Angeles County Board of Supervisors welcomed its first Latina and its first African-American members to its ranks, the Port of Los Angeles overtook the Port of New York as the nation's busiest seaport, and the Metropolitan Transportation Authority opened its first subway line, the Red Line.

At the beginning of the new century, we launched lacera.com; My LACERA followed a few years later. In 2008, as part of our ongoing effort to update our operations, we initiated our Microfiche

# STAYING HEALTHY TOGETHER

Vol. 7, Issue #1 • March 2013

## Keeping Your Mind Sharp: Active Learning Leads to Good Health

Have you ever gone shopping and forgot where you parked your car or what you needed at the store? When that happens, it's easy to joke about "senior moments," but that doesn't mean you're doomed to eternal forgetfulness or on the path to dementia or Alzheimer's disease. According to WebMd, some memory loss with aging is normal, but *you can actually take action to keep your mind sharp.*

### Fight Forgetfulness

Just like your muscles, your mind needs exercise, especially as you age. In fact, the Alzheimer's Association has found research to support the positive effects of keeping your mind active. Regular stimulation can increase the mind's vitality, and stop or **possibly reverse its decline.**

There are many simple things you can do to stimulate your mind:

- **Learn.** *There's no age limit on learning.* Today is the perfect time to create more brain cells — take guitar lessons, join a dance class, or learn to speak French. Just be sure it's not too easy; your brain needs to be challenged to benefit.
- **Play.** *Games provide more than just enjoyment.* Find games that challenge your intellect. You can find a wide assortment of free brain games in the Health section of aarp.org — look for them under Brain Health & Longevity.
- **Exercise.** *Getting your blood pumping also stimulates your brain.* Aerobic training increases the supply of blood to the brain,

spurs the development of new neurons, and forges more connections between them, according to WebMd. Try walking three times a week for 45 minutes, or go one step further and learn how to do a new moderate aerobic exercise.

- **Socialize.** *Get a little help from your friends.* Sweden's Karolinska Institute conducted a 15-year study that revealed the importance of multiple social networks — they help lower your risk for dementia. In areas of Japan where local populations enjoy above-average life spans, social support groups known as Moais ("meeting for a common purpose") have been found to play an important role in the population's ongoing health and well-being. Members of each Moai walk together, talk together, garden together, eat together, and share life's joys and difficult experiences together. The support members' provide each other is invaluable, so take the cue and spend time with your buddies. Include them in activities you enjoy and encourage them to introduce you to activities they also enjoy.

### Go at Your Own Pace

The first step toward increasing your mental stimulation can be as simple as adding a daily walk to your routine. Add more activities at your own pace. *Perhaps Dr. Elkhonon Goldberg, neuropsychologist, clinical professor of neurology at New York University School of Medicine, says it best: "Use it or lose it" should really be "Use it and get more of it."*

### IMPORTANT:

**Check with your doctor before beginning any exercise program.**

# RETIREE HEALTHCARE | FAQs |

## 1. Q: I'm a retiree. How do I enroll my eligible spouse or domestic partner on my LACERA-administered retiree health insurance?

**A:** To add your new spouse or domestic partner you must fill out a Change/Cancellation/Enrollment Form and send it to LACERA within 30 days from your date of marriage or domestic partnership registration. You must also provide an **original** certified marriage license or Certificate of Registered Domestic Partnership, which will be copied and returned to you. If LACERA receives the required items by the 15th of the month, coverage begins on the first day of the month following the date of the qualifying event. If any dependent is added later than 30 days from the date that he/she becomes an eligible family member, late enrollment rules apply (six-month wait for medical and one year wait for dental/vision).

## 2. Q: How does turning age 65 affect my LACERA-administered medical insurance?

**A:** If you're eligible to receive Medicare Part A and B when you turn 65, you may elect a Medicare HMO Plan or a Medicare Supplement Plan. These plans are designed to coordinate payment of insurance claims with Medicare and are less expensive than the standard HMO or fee-for-service plans. LACERA currently offers three Medicare HMO plans: Kaiser Senior Advantage, SCAN Health Plan, United Healthcare Medicare Advantage, and one Medicare Supplement Plan - Anthem Blue Cross III.

Questions? Call LACERA Retiree Healthcare at 800-786-6464 (press 1) or email us at [healthcare@lacera.com](mailto:healthcare@lacera.com).

## Staying Healthy Together Spring Workshop Slated for April

We're currently finalizing the details for our spring Staying Healthy Together workshops. Held at various locations throughout Los Angeles County, these popular half-day educational and social

events feature informative health presentations and valuable strategies for retiree wellness. They also offer a great opportunity to connect with fellow retirees.

**Watch your mail for details on the April dates, locations, and workshop topics.** Workshop information will also be posted in the healthcare section of [lacera.com](http://lacera.com) as soon as it's available.

### FAST FACTS

- **Exercise:** "As little as 15 minutes of regular exercise three times per week helps maintain the brain," says Eric B. Larson, M.D., Executive Director of Group Health Research Institute in Seattle.
- **Healthy Living:** Reducing risk factors like obesity, diabetes, smoking, and low physical activity by just 25 percent could prevent up to half a million cases of Alzheimer's in the United States, according to the University of California in San Francisco.
- **Surf the Internet:** UCLA researchers found that middle-aged and older adults can trigger brain centers that control decision-making and complex reasoning after a week of surfing the net. "Engaging the mind can help older brains maintain healthy functioning," says Cynthia R. Green, Ph.D., author of *30 Days to Total Brain Health*.

# 3 THINGS

## Ways to Get Better With Age

Did you know that the human brain naturally starts slowing down at the age of 30? Keep it young with these researcher-tested activities:

- **Move on.** Let go of regrets over missed opportunities to stave off depression.

("Don't Look Back in Anger! Responsiveness to Missed Chances in Successful and Nonsuccessful Aging." Stefanie Brassen et al. *Science* 4 May 2012.)

- **Bonus if you're bilingual!** If you're bilingual, you're better able to maintain efficient use of your brain than your monolingual peers. Even if you didn't grow up speaking two languages, it'll help your brain to learn a new language.

("Lifelong Bilingualism Maintains White Matter Integrity in Older Adults." Gigi Luk et al. *The Journal of Neuroscience*. 16 November 2011, 31(46); 16808-16813.)

- **Move more.** Long-term endurance exercise has a beneficial effect on the biology of proteins that determine the aging process on a cellular level.

("Abstract 1380: Beneficial Effects of Long-term Endurance Exercise on Leukocyte Telomere Biology." Christian Werner et al. *Circulation*. 2009; 120:5492.)

*This article is for informational purposes only. It is not to be construed as medical care or advice and is not a replacement for medical care or advice given by trained medical providers.*



**LACERA**  
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 PASADENA, CA 91109-7060

PRST STD  
 U.S. Postage  
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 Permit #4278

<b>Did You Know</b>	
<b>Defined Benefit (DB) Plan</b>	Offers a selection of retirement benefit options
<b>Defined Contribution Plan</b>	Not applicable

**75th Anniversary  
 cont'd from pg. 5**

Conversion project. This project converted our old microfiche records to electronic files.

Today, LACERA serves 153,563 members and the Fund totals \$38.3 billion. As we celebrate 75 years of service, we take pride in the strong foundation we have built and look forward to continued excellence in the years ahead.

*You can view our 2012 Comprehensive Annual Financial Report (CAFR) with a timeline of LACERA's 75 years of dedicated service in the Investments section of [lacera.com](http://lacera.com).*

**Payday Calendar**



**REMINDER:**

Your monthly retirement allowance check is payable the last business day of the month.

<b>March 2013</b>	<b>April 2013</b>	<b>May 2013</b>
<b>M: March 29</b>	<b>M: April 29</b>	<b>M: May 30</b>
<b>DD: March 29</b>	<b>DD: April 30</b>	<b>DD: May 31</b>

M = Mailing Date DD = Direct Deposit Date

**Public Service Announcement  
 Become a Foster and/or Adoptive Parent**

The Los Angeles County Department of Children and Family Services is seeking caring individuals to become foster or adoptive parents to children who cannot live safely with their own families due to abuse, neglect, or abandonment.

**If you have room in your heart for a deserving child, call 888-811-1121 or visit [shareyourheartLA.org](http://shareyourheartLA.org).**

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