

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • JUNE 2016 • VOL. 27, NO. 2

It's convenient to review and update your beneficiary information with My LACERA, our 24-hour online, interactive web feature that connects you to your personal retirement account. Retired members can also change who they designate to receive their one-time \$5,000 lump-sum death/burial benefit.

Please note: Only members who elected Retirement Option 1 have full flexibility to change their beneficiary designation(s) after retirement. Most retirement options offered by LACERA retirement plans do not permit retired members to make this

Inside lacera.com:

KEEP YOUR BENEFICIARY INFORMATION CURRENT



change. However, all retirees can update important information about any of their beneficiaries, such as

their addresses, using My LACERA.

My LACERA is secure and takes every

consideration into account when verifying your personal signatory, including multiple checkboxes and an eSignature to ensure that what you entered is valid. When you make changes in your My LACERA account, your information on file with LACERA is automatically updated.

Sign in to your My LACERA account today to see how easy it is to view your beneficiary information, make changes, and verify that your information is up to date. If you haven't yet registered, please do!



YOUR SECURITY, OUR CONCERN: Fraud Protection

You worked hard to ensure that you were financially prepared for retirement. The last thing we want is for you to be defrauded out of your well-earned money. Unfortunately, elder financial abuse is a significant problem in the U.S. In fact, "recent studies suggest that financial exploitation — the illegal or improper use of an older American's funds, property, or assets — is the most common form of elder abuse" (Consumer Financial Protection Bureau). The good news is that you're

not alone in the fight to keep your funds safe. Banks and credit unions are working with the Consumer Financial Protection Bureau to protect older consumers from scams and exploitation. This includes staff training, fraud detection technologies, and age-friendly services. We encourage you to join the effort. Work with your bank or credit union and take the following precautions:

- **Report suspicious activity.** Monitor your accounts and, if **cont'd on pg. 7**

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Los Angeles County Employees Retirement Association

Board of Retirement:

SHAWN R. KEHOE

Chair
Elected by Safety Members

VIVIAN H. GRAY

Vice Chair
Elected by General Members

WILLIAM DE LA GARZA

Secretary
Elected by Retired Members

MARVIN ADAMS

Appointed by Board of Supervisors

ANTHONY BRAVO

Appointed by Board of Supervisors

YVES CHERY

Elected by General Members

JOSEPH KELLY

County Treasurer and Tax Collector
Ex-Officio Member

KEITH KNOX

Chief Deputy County Treasurer and Tax Collector
Alternate Ex-officio Member

DAVID L. MUIR

Alternate Retired Member
Elected by Retired Members

RONALD A. OKUM

Appointed by Board of Supervisors

WILLIAM R. PRYOR

Alternate Member
Elected by Safety Members

LES ROBBINS

Appointed by Board of Supervisors

Board of Investments:

DAVID GREEN

Chair
Elected by General Members

SHAWN R. KEHOE

Vice Chair
Elected by Safety Members

JOSEPH KELLY

Secretary
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Ex-Officio Member

KEITH KNOX

Chief Deputy County Treasurer and Tax Collector
Alternate Ex-Officio Member

DIANE A. SANDOVAL

Elected by Retired Members

HERMAN B. SANTOS

Elected by General Members

MICHAEL SCHNEIDER

Appointed by Board of Supervisors

KENNETH M. SIMRIL

Appointed by Board of Supervisors

ESTEVAN R. VALENZUELA

Appointed by Board of Supervisors

VALERIE ROSE VILLARREAL

Appointed by 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



PROTECTING YOU: An Important Part of Our Mission

LACERA's mission is to produce, **protect**, and provide the promised benefits. In support of the "protect" aspect of our mission, we will be running a series of newsletter articles, beginning in this issue of *Spotlight*, entitled *Your Security, Our Concern*. This series is dedicated to demonstrating LACERA's commitment to your safety, security, and peace of mind, not just with regard to the promised benefits, but also in your day-to-day life. We will be providing you with information on how to join us in our mission by highlighting various ways you can protect yourself.

In the first article of the series, "Fraud Protection," we bring to light a serious security problem in the U.S.—elder financial exploitation, which is the "illegal or improper use of an older American's funds, property, or assets" (Consumer Financial Protection Bureau). The article provides tips on how to avoid becoming a victim and advises you on what to do in the event that you or a loved one has fallen prey to this form of elder abuse.

Protecting Personal Data

Financial exploitation is often a result of mishandled personal data, such as Social Security numbers, birth dates, and bank and credit cards. LACERA has a number of policies and procedures in place that protect our members' information, such as:

- staff photo ID badges
- secured keycard access to restricted areas

- privacy training for all staff
- internal and external audits
- state-of-the-art web security
- bio-login to computers

LACERA's latest security enhancement is currently in full swing. We are in the process of having new photographs taken of all employees that will be included on our Intranet phone list and employee ID badges. The purpose of this large effort is to ensure workplace security and is a result of discussions with LACERA's safety officer and the Boards of Retirement and Investments. In addition to photo IDs, employees also carry keycards, which give access

“Our employees are committed to protecting members.”

to only those areas in the building necessary for the employee to do his/her job. Not all LACERA employees, for instance, have access to the Retiree Healthcare or Disability Retirement division offices.

Our employees are committed to protecting members. LACERA has a state-of-the-art network security system that is constantly updated and improved with the latest in virus recognition software and safety protocols; however, we ultimately rely on our staff to conscientiously and consistently follow security policies and procedures. This is why we invest in their education by hosting all-staff training on privacy

and confidentiality. We also perform regular internal audits throughout the organization, and we bring in outside auditing consultants to provide additional insight into how best to operate safely and efficiently. A result of one of these audits is the bio-login now required to start up our computers. In lieu of a password, the computer must recognize the employee's fingerprint before logging in.

Our Interaction with Members

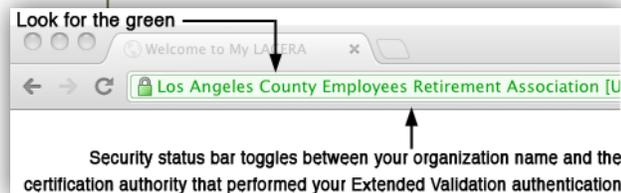
Members can be assured that however they interact with us, whether by phone, email, in person, or via the web, their data is protected. We do not sell or trade members' personal information, nor do we disclose it to anyone other than those who need it to provide member services or those who are legally entitled to it.

Your information is safe with My LACERA, our 24-hour online, interactive web feature that connects

you to your personal retirement account. My LACERA has a number of security features in place to prevent fraud and protect your identity. One is the extended validation security certificate, which verifies that you have reached the authentic My LACERA section of lacera.com. Each time you arrive on My LACERA, green should appear in the web address bar (see image). If a warning appears on your screen, this alerts you to the fact that you have been redirected to a fraudulent lookalike site. You should close your browser immediately.

To confirm your identity and prevent unauthorized access to your personal information, My LACERA will prompt you to answer security questions every time you log in from an unfamiliar computer. These are questions and answers you choose when you initially register for online access to your retirement account.

You will also be asked to answer security questions if you contact our Call Center. We always want to make sure we're talking to the right person before providing any information.



Learn More

To learn more about how LACERA is dedicated to protecting your personal data, visit lacera.com, About Us, Website Privacy Statement. There you will find LACERA's Privacy and Confidentiality Policy. We continue to be dedicated to your security. Here's to wishing you a safe and happy retirement!



Source: Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/blog/older-americans-are-not-alone-in-the-fight-to-stop-financial-abuse/>

ELECTION OF SAFETY MEMBER BOARD SEATS SET FOR AUGUST

An election of the Fourth Member of the Board of Investments and the Seventh and Alternate Members of the Board of Retirement will be held Tuesday, August 9, 2016. The open positions carry three-year terms beginning on January 1, 2017, and expiring on December 31, 2019. Those who are active safety members of LACERA on March 1, 2016, are eligible to vote in this election.

With regard to the Safety Alternate Member of the Board of Retirement, he or she will be that candidate who is not represented by the candidate

who received the highest number of votes of all candidates in that group. For instance, if a firefighter is elected as the Seventh Member, a sheriff would be the Alternate Member.

The County Registrar-Recorder/County Clerk will begin mailing ballots to eligible members on Monday, June 27, 2016. If you are an eligible voter and do not receive a ballot by July 13 and want to vote, notify in writing your department election coordinator on or before July 19. The department election coordinator shall submit these written



statements to the Registrar-Recorder/County Clerk by Wednesday, July 20. Completed ballots must be received by the County Registrar-Recorder/County Clerk by 5:00 p.m. on Tuesday, August 9, 2016, to be eligible for counting.

For more information on the upcoming election, visit the LACERA Election section of the Board of Supervisors' website at bos.co.la.ca.us.

800-786-6464



LACERA ACCOMPLISHMENTS



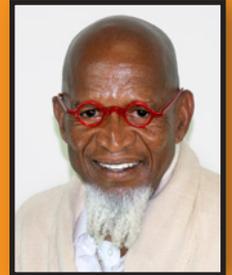
LACERA Employees Make a Positive Impact on Volunteer Day

On March 26, 2016, more than 50 LACERA staff, family, and friends reported for duty at the Los Angeles Regional Food Bank. The team worked together to help sort and package 27,000 pounds of food, which is estimated to feed 23,000 people. Executive and Human Resources personnel anticipate making LACERA's Volunteer Day at the food bank an annual event and organizing additional volunteer events in the future.

LACERA Welcomes Returning Board Member

Board of Retirement

Marvin Adams, retired after 26 years of public service with the City of Los Angeles, brings extensive experience and keen insight to LACERA. Appointed by the County Board of Supervisors, he returns after having already served several terms on the Board of Retirement. Previously, he served in a number of roles for the Service Employees International Union and as Board Commissioner for the L.A. City Employees Retirement System.



3 THINGS: FIREWORKS

- Sparklers are super dangerous. They can burn as hot as 2,000 degrees Fahrenheit—nearly twice the temperature of red fire!
- Every 4th of July, Americans ignite about 175 million pounds of fireworks. Believe it or not, that's about the same as 100,000 lightning bolts.
- Blue is the most difficult fireworks color to make. No one has found the perfect chemistry to make a bright blue color, even after thousands of years of trying. On the other hand, red, green, orange, and white are very easy to make.

Source: <http://facts.randomhistory.com/firework-facts.html>

FAQS — BENEFICIARIES

1. Q: Where can I find my beneficiary information?

A: You can view your beneficiary information on lacera.com, My LACERA, our 24-hour online, interactive web feature that connects you to your personal retirement account. The information also appears on the Annual Benefit Statement (ABS) LACERA mails you each year in the month following your birthday.

2. Q: Do I have to provide the Social Security number of the person I wish to name as beneficiary?

A: Yes. A Social Security number (or Taxpayer Identification Number) is required before any benefits can be paid. If a member doesn't have a number at the time of beneficiary designation, LACERA must receive this information when the death claim is processed.

3. Q: Does LACERA pay a death/burial benefit to the beneficiary of a retired member?

A: Yes. All LACERA retirement plans include a one-time lump-sum death/burial benefit of \$5,000, payable to the beneficiary upon the death of a retired member.



Retirement Lifestyle

In our *Retirement Matters* series, we've explored how the latest generation of retirees are redefining the meaning of "retirement" by returning to work. Previous articles profiled a few different categories of working retirees: entrepreneurs, nonprofit volunteers, and those who work for additional income. In this article, we'd like to discuss a common reason retired members return to work, which is to stay socially engaged. As full-time employees, we spend upwards of 40 hours each week working, which usually involves interacting with clients or being in the company of coworkers. Once we retire, we sometimes fall out of touch with former colleagues. Retirement is a chance to catch up on activities we were unable to get to while working. But after the travel souvenirs are unpacked, the salsa lessons are over, and the remodeling project is complete, what's next? And where is everybody?

Being Social Has Benefits

Social support is especially important as we age because it may bring significant health benefits, such as:

- Reduced risk of cardiovascular disease, arthritis, Alzheimer's disease, and depression
- Improved immune system response

RETIREMENT MATTERS: Staying Connected through a Second Career

- Improved cognitive functioning
- Enhanced ability to maintain self-sufficiency
- Improved ability to manage stressful situations and adjust to changes

Becoming more socially engaged can be as easy as connecting with a family member on social media or calling a friend. From there, retirees might consider volunteering at a shelter, signing up for a class, joining a fitness center, or returning to the workforce.

Reliable Social Support

Work-based relationships can provide easy access to reliable social support. Examples of part-time positions that could lead to rewarding friendships include:

- **Athletic coach**, referee, or scorekeeper: Retirees who are good with children, physically active, and have the background to support their interest in

the game can check with local schools or recreational leagues for open positions.

- **Tour guide**, docent, or ticket-taker: Storytellers with a love for a particular topic—such as art, history, or culture—might consider applying to a venue that offers tours in their field of expertise. Others might enjoy welcoming people and taking their tickets as they enter a venue.
- **Teacher's aide**, tutor, or volunteer reader: Supporting a young person's efforts to learn can be hugely rewarding. A good place to start is the Career Categories section of the National Education Association, at www.nea.org.

Opportunities for staying socially connected in retirement are practically unlimited: People are everywhere, and we're naturally social beings. Retirees who return to work have found a social network that is both fun and rewarding, so it might be worth keeping a second career in mind as you plan what to do in retirement.

Source: <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2729718/>

Disclaimer: This material is given for general informational purposes only. LACERA is not affiliated with and does not endorse the above-referenced organizations and resources.

2016 Payday Calendar

June						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	M	D		

July						
S	M	T	W	T	F	S
					1	2
3	H	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	B	30
31						

August						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	M	D			

M = Check Mailing Date

D = Direct Deposit Date

H = Holiday

B = Both Mailing and Direct Deposit Date

800-786-6464

STAYING HEALTHY TOGETHER

Vol. 10, Issue #2 • June 2016

What if we told you that reading this article could increase your brainpower? You might be skeptical, but you don't need to take our word for it. Experts agree: Your brain is like a muscle — the more you use it, the stronger it gets. Similar to how a walk around the block improves physical fitness, reading to learn something new improves mental fitness, which can result in improved memory, attention, and problem-solving skills. Improving your mental fitness may also:

- protect the brain, helping it to be resilient as it ages
- reduce the risk of or delay the onset of age-related dementia
- create a cognitive reserve that the brain can use to compensate for damaging changes in the future

A variety of studies have been performed over the years that support the theory that acquiring new knowledge improves mental fitness. One interesting study revealed that London taxicab drivers, whose job requires them to repeatedly figure out new routes to their destinations, have much larger hippocampuses (memory centers in the brain) compared to London bus drivers, who follow a fixed route every day. Because cab drivers must adjust their thinking and learn new ways to get to every destination, their brains' memory centers are very fit.

But don't worry. You don't need to navigate the complex streets of London to flex your mental muscle. Here are a few simple ways to shake things up:

- Use your non-dominant hand to text or key in a phone number.
- When you wash your hair, try it with your eyes closed.
- Take an alternate route to the grocery store.

Listening to new kinds of music, reading a novel, and participating in social events all have brain-boosting potential as well. Even indulging in a piece of dark chocolate has its brain benefits. (Don't be an overachiever in this regard, though. You need less than two ounces of dark chocolate per day to reap its rewards.)

A word of warning: Not all activities are helpful to the brain. Although some TV programs, such as documentaries and game shows, can improve mental fitness, binge-watching reality shows, for example, can negatively impact the way your brain processes information. In addition, experts suggest that *how* you do something may be just as important as what you do. Multitasking causes a loss of focus, which undermines the benefits associated with each individual task. Therefore, focus your attention on one thing at a time for best results.

We encourage you to take the time to improve your mental fitness. Why not get started and try something

new right now? We've created a brand-new **crossword puzzle**, which can be found on the Newsletters page at lacera.com, Communications. So go ahead — flex some mental muscle, and work to solve our puzzle.

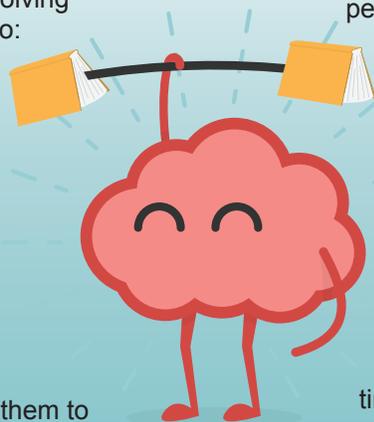
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Flex Some Mental Muscle!

Retiree Healthcare Benefits Program Annual Letter Packet Mailing

If you are currently enrolled in a LACERA-administered health plan, your Annual Retiree Healthcare Packet for the 2016–2017 Plan Year was **mailed at the end of May**. This packet contains important information about the LACERA-administered Retiree Healthcare Benefits Program, such as the 2017 healthcare monthly premium rates and benefits update. Please take a few minutes to read your packet and

review your health plan coverage. No action on your part is necessary unless you want to make changes to your current healthcare plans.

If you are currently enrolled in a LACERA-administered health plan and have not received your packet, please contact the Retiree Healthcare Division by calling 800-786-6464 (press 1 when prompted) or 626-564-6132. You may also send us an email at healthcare@lacera.com or visit our website at lacera.com.

Note: If you are enrolled in a LACERA-administered Kaiser Permanente plan outside of California, you'll receive a separate packet from LACERA. Plan changes and premium rates are determined by the Kaiser Permanente region in which you reside.

Celebrating the 10th Anniversary of the Retiree Wellness Program Called Staying Healthy Together



On April 27th, LACERA held the spring half-day workshop at the Glendale Civic Auditorium in Glendale. Dr. Al Blank from Cigna presented a talk entitled "Life after Retirement." Following the workshop theme, "Fitness of the Mind," Dr. Blank explored the challenges and opportunities that life after retirement brings. His insightful talk was relatable for many retirees. You can see Dr. Blank's presentation by visiting lacera.com, Retiree Healthcare, Wellness Program.

During the event, retirees enjoyed juicing samples/demos, boxed lunches, music, and great raffle prizes, including gift cards, spa treatments, and gift baskets. In addition to LACERA staff, representatives from our carriers (Anthem Blue Cross, Cigna, Kaiser, UnitedHealthcare, SCAN, and HICAP) were also in attendance.

Here's what members had to say about their experience:

"Topic today was informative and helpful. LACERA cares about its members' mental health. Thank you!"

"I think the Staying Healthy Together program is a great benefit."

"This presentation has made me aware of my mental status and that I need to make immediate changes."

"Please continue with your spring workshop. Very informative and beneficial."

Stay healthy and join us for the fall workshop! We'll keep you posted on the location and date.

Fraud Protection cont'd from pg. 1

something doesn't look right, report it immediately. Also, consider allowing a trusted friend or relative to assist you in monitoring.

- **Stay educated.** There are many resources that provide guidance on how best to protect yourself. Check with your bank or credit union to find out what's available.
- **Plan for the future.** Your bank or credit union should have a record on file of who is allowed to manage your money in the event that you become unable to do so. Create a power of attorney

for that purpose if you have not done so already.

Our retired members come from all types of backgrounds and have served in hundreds of different capacities, but they each entered County service with the promise that, at the end of their careers, they would be able to retire with secure lifetime benefits.

LACERA is committed to protecting your personal data and benefits. To view your data on file with LACERA and track your recent interactions, including your direct deposits and allowance history, visit My LACERA, our 24-hour online, interactive web

feature that connects you to your personal retirement account network.

If you have questions about activity on your account, notify a Retirement Benefits Specialist by calling 800-786-6464. In the event that you or a loved one has been a victim of financial exploitation, call L.A. County's Adult Protective Services (APS) hotline at 877-477-3646.

Sources: Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/blog/older-americans-are-not-alone-in-the-fight-to-stop-financial-abuse/>

<http://www.cdss.ca.gov/agedblinddisabled/PG2300.htm>

LACERA HOSTS DAUGHTERS AND SONS TO WORK DAY

A group of LACERA employees' children, ages 8 to 12, joined us at LACERA for the annual Take Your Daughters and Sons to Work Day on April 28. A non-profit educational program over 20 years old, Take Our Daughters and Sons to Work is an opportunity for girls and boys to explore the possibilities that come from developing a balanced work and family life and to share how they envision their futures. Millions of workplaces across the country participate each year, and LACERA is proud to be one of them.

The 38 kids celebrated the day with interesting hands-on activities coordinated around the theme, "Sparking 'Aha!' Moments." Our CEO, Gregg Rademacher, welcomed the kids to LACERA before they began their tour of LACERA.

LACERA's Communications Division broke out the markers and magazines for the kids to use in illustrating a booklet, which was copied and printed for them to take home. They played educational games with several LACERA divisions, had Subway sandwiches and ice cream for lunch, and rounded out the day with exercises led by a visiting YMCA instructor.

On behalf of LACERA's management and staff, we wish our young guests all the best for this school year and the amazing things they'll do in the future. We had a fun and meaningful day with the kids, and we look forward to seeing them again next year. lacera.com



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Public Service Announcement

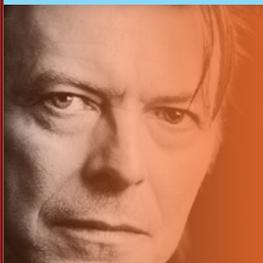
**Volunteers Needed
 For Mediation Program**

The L.A. County Department of Consumer and Business Affairs (DCBA) Dispute Resolution Program is accepting applications for individuals interested in becoming volunteer mediators. The program provides a unique and valuable opportunity to learn mediation techniques that can be utilized in your community and place of work. As a volunteer, you will learn the different types of consumer and business complaints that result from transactions in the marketplace. Volunteers work hands-on in learning the mediation process and will be trained at no cost.

DCBA's next mandatory mediation training session is scheduled for September 20, 23, and 24, 2016. Participants will learn the eight-stage mediation model, conflict theory and styles, mediator communication skills, interest-based negotiations, collaborative problem-solving, the mediator's role, and principles of conflict resolution.

In exchange for the free training, DCBA requires volunteers to provide at least four hours of volunteer service each week for a total of 150 hours.

If you are interested in becoming a volunteer mediator, please contact the mediation program manager, Maritza Gutierrez, by phone at 213-974-9415 or by email at Mgutierrez@dcbalacounty.gov.



“Aging is an extraordinary process where you become the person you always should have been.”

- David Bowie

Upcoming Holidays

LACERA will be closed on:

- **Monday, July 4**, in observance of Independence Day.
- **Monday, September 5**, in observance of Labor Day.



Email: welcome@lacera.com

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