

News for
Retired Members

Spotlight

June 2026
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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Don't Take the Bait: Phishing and Other Common Scams



As more of our everyday lives continue to move online, so do our day-to-day risks.

In today's digital world, it's just as important to stay safe online as it is in the "real" world. One of the most effective ways to protect yourself is to learn how to recognize and avoid online and phone scams. Each year, millions of older adults fall victim to these scams, resulting in costly financial consequences.

Here are some of the most common scams to be cautious of:

- **Romance Scam:** You meet someone online, and after a few messages they profess strong feelings for you and ask to speak on the phone or by email. After some time, sometimes up to a year, they begin asking for money or gifts, promising to meet you in person and pay you back. When the time comes to meet/repay you, they always have an excuse and continue to ask for more money or gifts.
- **Grandparent Scam:** You receive an unexpected call from someone claiming to be a family member (typically

a grandchild) or a lawyer/police officer claiming to represent that family member. The caller claims that your grandchild is in trouble and needs money to bail them out, pay lawyer fees, or pay another urgent expense.

- **Tech Support Scam:** A pop-up message appears on your computer, phone, or tablet, stating that your device has a virus and urging you to call a phone number or click a link for technical assistance. When you click the link or call the number (which you should not do), you get a response from someone who claims to work for a trusted tech company, like Apple, Google, or Microsoft. They will ask you for payment in exchange for tech support, usually via gift cards or wire transfers.
- **Phishing Scam:** You receive an email, phone call, or text message claiming to be a trusted financial institution or reputable business. The scammer will urge you to click on a link, make a payment, or provide personal information immediately to resolve an issue, like an unpaid highway toll fee or bank account complication. The link will direct you

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FROM THE EXECUTIVE DESK

LUIS A. LUGO, CHIEF EXECUTIVE OFFICER

• JJ POPOWICH, ASSISTANT EXECUTIVE OFFICER

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LISA PROFT

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

*When ex-officio trustee is absent

Welcome to the June issue of *Spotlight*. I'm glad to share the latest news from LACERA as we head into the summer season.

New Initiative to Better Serve You

One of my primary objectives as LACERA CEO is to ensure that we achieve best-in-class status throughout our operations, and particularly in the services we provide to members. When we transitioned to a remote workforce during the COVID-19 pandemic, LACERA focused on modernizing operations across the organization to guarantee business continuity and uninterrupted member service under any circumstance, while maintaining the highest level of cybersecurity.

Since then, we have been able to build upon that strong base, including integrating our case management system, which underpins key transactions on My LACERA like the online disability and service retirement applications. We are also on track with our knowledge management project, which will centralize LACERA information. Once linked, these systems will provide the structure for a consistent experience across multiple platforms and enable us to build innovative new tools for your retirement journey, benefits management, and other engagement with LACERA.

This leads me to one of my top goals this year—beginning development of a new LACERA app! As large numbers of people transition away from desktops and laptops to mobile devices for internet use, we are focused on providing intuitive, convenient ways for members to access information and handle LACERA transactions directly from their phones and tablets. We have already begun discussions for this exciting project, and I look forward to keeping you posted as it takes shape.

With the rapid evolution and adoption of powerful artificial intelligence (AI) tools across multiple industries in the last couple of years,

I'd like to reassure members that LACERA is taking a diligent and intentional approach to AI adoption and use. Safeguarding our member data and information will always be at the forefront of any decision we make. Furthermore, we have implemented a comprehensive AI policy, providing clear guidelines for organizational usage and accountability, while requiring strict adherence to governance, security, and risk management standards.

Any new tools and outreach methods are intended to **supplement** our range of services, ensuring members can choose their preferred format for interactions. You will always be able to call or set up an appointment with a knowledgeable retirement benefits specialist when needed, while also having 24/7 access to your account for conducting your LACERA business!

Vote! Upcoming LACERA Elections

Trustee elections are coming up in August. Since trustees make decisions regarding your benefits and oversee the administration of the organization and funds, it's important to cast your vote for the candidate who best represents your interests! Voting is quick and easy, with online, phone, and mail options. For more details, see page 3.

Welcome, New AEO Jessica Baxter

Near our *Spotlight* print date, LACERA announced the selection of Jessica Baxter as our new Assistant Executive Officer for business services. Jessica brings nearly 30 years of public-sector leadership experience to the LACERA team, with a career defined by executive responsibility, operational discipline, and a strong record of outcomes across some of the largest and most complex federal agencies. The boards and leadership team look forward to Jessica's involvement in our various strategic priorities and initiatives, and we believe her expertise and demonstrated success will benefit LACERA and strengthen our team.

Focus on Financials

You may notice that we put a heavy emphasis on LACERA's investments approach this issue. That's because we understand members may worry during times of global events, market volatility, and economic uncertainty. However, you can feel confident that your benefits are secure. Our Board of Investments and investments team continue to steward the pension fund and healthcare trust strategically

and for long-term success, with both funds maintaining strong performance. See page 4 for our latest investments snapshot, funded ratio status, and stewardship efforts.

Until our next issue, enjoy your summer!

Don't Take the Bait, cont. from cover

to a fraudulent website designed to capture your account details or personal information.

While these scams may appear different on the surface, they all share the same goal: to steal your personal information and/or money. As you've learned, scammers often rely on urgency, fear, or familiarity to make their messages seem legitimate. Knowing how to recognize and react to these tactics helps keep you protected.

Here are some tips to help you avoid falling victim to scams:

- **Never share personal information** by text, email, or over the phone. No reputable organization will call or email you unasked to verify or validate information. If this happens to you, it's always good practice to log directly into your account portal (such as your bank account) and ignore any links in the suspicious email.
- **Be wary of high-pressure situations or messages** that communicate a sense of urgency. If a message or call seems like it was designed to make you panic and act immediately, tread carefully—this is a common maneuver among cybercriminals. Instead, start a separate email thread or call the official number of the organization you are communicating with to validate that this is a legitimate correspondence.
- **Be suspicious of any links or attachments.** If you receive an unexpected message asking you to open an unknown

attachment, never do so unless you are fully certain the sender is a legitimate contact. Reach out on a separate email thread or make a phone call to ask the sender if this is a valid communication.

- **Poor grammar and misspelled words** are telltale signs that the communication is not legitimate and most likely a scam. However, with artificial intelligence language tools, it's easier for scammers to create convincing emails, so be cautious and rely on the first three tips.



Using trusted antivirus or security software can also provide an added layer of protection to keep your personal information safe.

Even when taking the right precautions, these scams can be difficult to detect, so don't feel embarrassed if you get fooled—take action to help limit the damage. If you or someone you know has been the victim of a scam, contact the Federal Trade Commission at **877-382-4357**. LACERA's website and your My LACERA account portal are highly secure; however, if you have shared your LACERA account information or think your account may have been compromised, call **800-786-6464** to speak with one of our retirement benefits specialists.

LACERA Trustee Elections in August

During the month of August, the County will hold elections for the eighth trustee seats on LACERA's Board of Retirement (BOR) and Board of Investments (BOI) and the alternate retired trustee seat on the BOR. The current trustees' terms expire on December 31, 2026, and elected trustees' new terms will run from January 1, 2027 through December 31, 2029.

LACERA retired members will have three options for casting their votes: online, by phone, or paper ballot.

The Board of Supervisors will certify the results on October 20, 2026, and we will announce the results on our website, via social media, and here in the *Spotlight* newsletter.

We recommend that you update or provide your current email address on My LACERA so you can receive voting information and reminders via email. To edit your profile, please log in to your My LACERA account at home.mylacera.gov or call us at 800-786-6464.

Interested in serving as a trustee? LACERA sent candidate notifications in mid-May for the one-month filing period. You have until June 22, 2026 to file your candidacy, after which the Registrar-Recorder County Clerk will certify eligibility and notify nominees. Good luck!



Investments Snapshot

Sticking to Our Investment Principles

Before we dive into our pension fund (Fund) and Other Post-Employment Benefits (OPEB) Trust updates, we'd like to briefly address recent global market performance. As you are probably aware, markets have experienced volatility in recent months. We understand that this may make some members feel anxious or uncertain about their retirement, but rest assured that your LACERA defined benefits are **guaranteed for life**.

Furthermore, LACERA's fund is designed to navigate all market environments, including volatile ones, and we have done so successfully throughout our 88-year history. LACERA does not make reactive decisions; rather, we stick to our investment principles and remain consistent in rebalancing our portfolio. This disciplined approach has helped the Fund grow consistently—even through economic crises—over the decades.

Pension Fund and OPEB Trust Updates

LACERA shared the following updates on the Fund and

OPEB at the April 8 Board of Investments (BOI) meeting. As of the end of February, the Fund posted a net gain of 1.6 percent month over month. Assets under management (AUM) reached a total market value of \$92.1 billion, setting yet another new high watermark for the Fund. Cash equivalents remained steady at \$1.3 billion.

The OPEB closed February with a monthly net return of 1.7 percent. The AUM for OPEB closed at \$5.9 billion, which is once again a new high watermark. The OPEB's cash equivalents closed the month at \$137 million.

Watch Every BOI Meeting Online

You can watch live streams and past BOI meetings on our YouTube channel, at www.youtube.com/@lacera2580.

What is AUM?

Assets under management (AUM) is the total market value of all money LACERA manages and invests on behalf of our members and beneficiaries.

Pension Fund Strength Continues to Improve

At the March 2026 Board of Investments meeting, our actuaries from Milliman presented the annual actuarial valuation for the fiscal year ending June 30, 2025. Results show our funded ratio increased from **80.9** to **82** percent.

A higher funded ratio strengthens our ability to pay members' pension benefits and reflects disciplined investing and careful long-term planning. The funded ratio measures the pension

fund's financial health by comparing the assets we have today to the cost of the benefits earned. When the funded ratio rises, it shows the fund is growing stronger and better positioned for the future.

This continued progress is great news for our members and a milestone worth celebrating!

Supporting Fund Security Through Stewardship and Governance

LACERA's investment policies are designed to responsibly steward our pension fund (Fund) and Other Post-Employment Benefits (OPEB) Trust investments in a manner that promotes and safeguards our economic interests.

This includes actively supporting public policies governing financial markets, as well as policies and practices at the companies in which we invest, to promote sustainable, long-term value, as outlined in LACERA's *Corporate Governance and Stewardship Principles*.

First adopted in 2003, these principles—together with LACERA's investment beliefs and strategic asset allocation—have supported fund stability and contributed to LACERA's strong performance outcomes. The Fund and OPEB Trust consistently surpass their annual return benchmarks, and the Fund's fiduciary net position has nearly doubled over the period from 2015 to 2026.

Stewardship Strategies and Application

LACERA's globally diversified portfolio includes over 6,000 exposures in more than 60 global markets, managed by our contracted investment firms. Accordingly, we conduct extensive due diligence in selecting investment managers, and we include robust monitoring rights in our contracts. Our advocacy and oversight efforts include:

- Exercising proxy voting rights for the exclusive benefit of LACERA's members
- Engaging directly with portfolio companies and external asset managers
- Advocating our interests to policymakers
- Collaborating with other public pension funds, asset owners, and asset managers to achieve our objectives and advance our principles

As part of our long-term investment approach, we also carefully evaluate our investment partners' skills, capacity, and

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track records for identifying and managing financially relevant environmental, social, and governance factors that may shape the risk-return profile and performance of our investments. Such factors include human capital management, human

rights risks, natural resource stewardship, and environmental and climate risks.

For more details on our recent work in practice, see the *Corporate Governance and Stewardship Update* on lacera.gov.

Help to Prevent and Stop Elder Abuse

June 15 is World Elder Abuse Awareness Day (so wear purple, and tell others why!).

As the administrator of benefits for more than 76,000 retirees, educating our community on taking action against elder abuse fits in with our stewardship responsibilities.

Raising awareness is important because annually as many as 10 percent of older adults in the U.S. are abused or neglected, but over 90 percent of cases go unreported.

Monitor, Identify, and Report

Here are some tips for protecting older friends and relatives, whether they live at home or in a care facility.

- **Conduct regular check-ins:** Staying in touch is beneficial for your loved one's mental health, and it helps you detect anything unusual. Encourage them to share their experiences and feelings, and get to know their caregiver(s).
- **Educate them about common identity theft scams,** reminding them to never provide their personal information to someone who emails or calls claiming to be from Social Security, the IRS, or "tech support."
- **Establish a network:** Enlist trusted family members, friends, neighbors, caregivers, or other professionals (maybe a family attorney or accountant), asking them to be alert to signs of elder abuse. Given that 50 to 60 percent of elder abuse is conducted by a spouse or adult child, it is crucial to involve multiple individuals in the care and oversight of older adults.
- **Look for changes** in behavior, physical appearance, and living conditions. You can **identify possible abuse** by the following signs:
 - Physical: Unexplained bruises, cuts, or injuries



Wear purple this June 15 to show your support for World Elder Abuse Awareness Day!

- Emotional: Withdrawal, depression, or anxiety
- Neglect: Poor hygiene, malnutrition, or unsafe living conditions
- Financial: Sudden changes in financial status or missing belongings
- **Document any incidents.** Keep detailed records of any signs or incidents of abuse to share with authorities.

How to Take Action

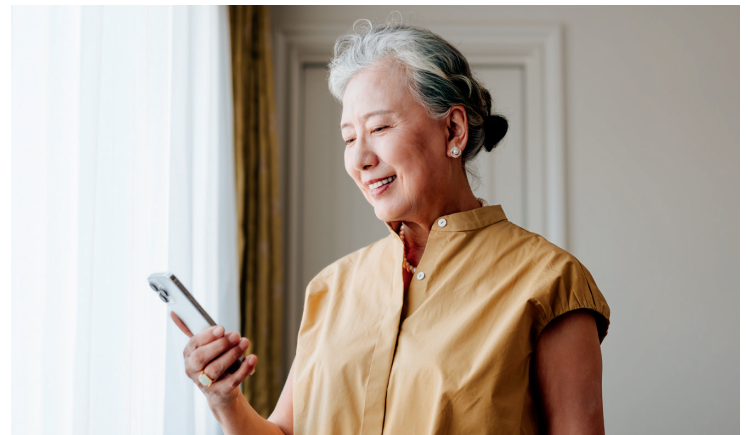
If you suspect any type of elder abuse or experience it yourself—whether financial, physical, psychological, sexual, or neglect—report it quickly to the State of California Adult Protective Services at **833-401-0832** or, if in L.A. County, to **877-477-3646**. For urgent situations, call **911** or your local police department.

If you know a LACERA member in need of assistance or suspect that their benefits are being exploited, call LACERA at **800-786-6464** to speak with a retirement benefits specialist.

Together, we can provide support and protection for those who need our help the most. For more information and resources, see our brochure at lacera.gov/Protecting_Elders_Against_Abuse_brochure.pdf.

Stay in the Know With LACERA on Social Media

Join our online community to access helpful tips, updates to benefits, and important announcements for LACERA members—like you! Follow LACERA today on your favorite platforms to receive timely news that supports your retirement journey. Just scan the QR code at right. We'll see you there!



Highlight On Pride Month

Every June, LACERA joins the nation in celebrating Pride Month, meant to honor the history, resilience, and contributions of the LGBTQ+ community while recognizing the ongoing pursuit of equality and inclusion. Although Pride Month is observed in June in recognition of the 1969 Stonewall Uprising in New York City—a pivotal moment in the LGBTQ+ rights movement—Los Angeles has its own claim to history that predates Stonewall. In 1967, a police raid at the Black Cat in Silverlake sparked the first recorded organized LGBTQ+ civil rights protests, cementing Los Angeles as an early and important chapter in the movement.

In 1999, President Bill Clinton officially designated June as Gay and Lesbian Pride Month, which was later expanded to be more inclusive of the broader LGBTQ+ community. Today,



Pride Month is both a celebration and a call to action, marked by events like the 56th annual L.A. Pride Parade, which will take place on Hollywood Boulevard on Sunday, June 14.

Sources: www.loc.gov, www.govinfo.gov, www.pbslocal.org

Heritage and Awareness Months

June

- Caribbean American Heritage Month
- Elder Abuse Awareness Month
- Immigrant Heritage and Refugee Awareness Month

July

- French American Heritage Month
- Muslim American Heritage Month

“It takes courage to grow up and become who you really are.”

—E. E. Cummings



Payday Calendar

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

June 2026						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	H	20
21	22	23	24	25	M	27
28	29	D				

July 2026						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	H	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	30	D	

August 2026						
Su	Mo	Tu	We	Th	Fr	Sa
						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	M	28	29
30	D					

M = Check Mailing Date **D** = Direct Deposit/Prepaid Mastercard Date **H** = Holiday

There's a Webinar for You—Join Us!

LACERA offers convenient online workshops to help you make the most of your benefits, even after you've retired. To browse upcoming sessions and register online, visit lacera.gov, then click on the *Resource Center* tile on the homepage to access the *Workshops* page.

Webinars offered on a rotating basis include:

- **LACERA Special Durable Power of Attorney:** Provides you and your family options in the event you become incapacitated or unable to handle your LACERA benefits. This webinar takes you through completing all the appropriate paperwork, including filling out the LACERA Special Durable Power of Attorney form.
- **Living in Retirement Mini-Webinar (Hosted by Empower):** Covers important topics to make your retirement more financially secure, including distribution options and investments, and providing for your beneficiary(ies).
- **Additional Webinars** are offered throughout the year to



educate members on a range of topics, such as: LACERA Active and Retired Death Benefits, LACERA Domestic Partnership, the My LACERA portal, and a variety of Empower mini-webinars about managing your savings accounts post-retirement.

Living Your Best Life in Retirement

Whether you're a new retiree or an "experienced" one, LACERA hopes this chapter of your life is enjoyable and rewarding! However, if you are seeking greater purpose or connection, there are simple ways to add more fun and fulfillment into your routine.

The following strategies are key to developing a well-rounded, fulfilling post-career life.

- Cultivating and expanding social connections
- Giving back to your community
- Pursuing lifelong learning
- Prioritizing health and wellness
- Maintaining an active routine
- Investing in meaningful experiences
- Embracing and adjusting to change
- Practicing mindfulness and gratitude

For actionable ideas on integrating these strategies into your life, check out our Thriving in Retirement brochure at lacera.gov/2026_Thriving_Retirement.pdf.

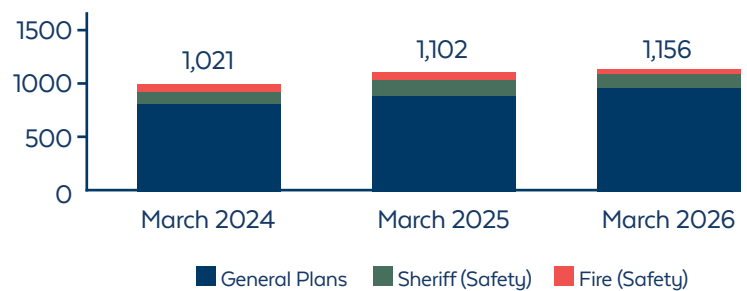


Retirement Season Recap

LACERA has wrapped up its busy retirement season, affectionately referred to as "March Madness." This year we helped 1,156 active members service retire, an increase of almost 5 percent over 2025. The ratio of general member retirements to safety member retirements also increased this year to 84 percent, higher than the ratios of 81 percent in 2025 and 80 percent in 2024.

Thank you to our staff members who provided counseling, processed the necessary documents, and ensured timely payments and healthcare benefits for our new retirees. If this is your first issue of *Spotlight*, congratulations! We wish you a long and healthy retirement.

Year-Over-Year Retirements



STAYING HEALTHY TOGETHER

VOL. 20, ISSUE #2 • SUMMER 2026



Peace-of-Mind Planning

Retirement is a time to enjoy what you've earned—but it's also a good opportunity to make sure your plans are in place to protect yourself and the people you care about. Our spring Staying Healthy Together workshop, held on April 28, focused on financial health. Members explored how estate planning supports overall financial wellness and helps bring peace of mind, now and in the future, as presented by our guest speaker Willow A. Mc Jilton of Willow Law Group.

One key takeaway may come as a surprise: *everyone already has an estate plan*. If you haven't created one yourself, California law provides a default estate plan that determines what happens if you become incapacitated or pass away. While that default works for some, it often doesn't reflect personal wishes or family situations, and it can create unnecessary delays, costs, and stress for loved ones later on.

Here are some additional takeaways from the workshop to help you stay prepared for the unexpected.

Your Estate Is About More Than the Future

Estate planning isn't only about what happens after you're gone. It also helps protect you during your lifetime, especially if you're ever unable to make decisions for yourself. Without a plan, California's default process may involve court oversight. Planning ahead can help you stay in control and clearly communicate your wishes.

Key planning tools during the workshop include:

- **Advance health care directive:** Allows you to name a health care agent and outline your medical wishes if you become incapacitated.
- **Financial power of attorney:** Designates an agent to manage financial matters for assets not held in a revocable living trust if you are unable to do so. *LACERA also recommends the Special Durable Power of Attorney specifically for your retirement benefits. See more at www.lacera.gov/retirement-planning/power-attorney.*
- **Revocable living trust:** Names a successor trustee to manage trust assets during incapacity and distribute them after your death, while helping to plan around California's default rules and reduce court involvement.

Together, these tools help create a coordinated plan that supports you during your lifetime and provides clarity if others need to step in.

Wills and Living Trusts: Understanding the Basics

Many people are familiar with wills, but the workshop also focused on revocable living trusts and why they are commonly used as part of an estate plan.

A **will** generally:

- Outlines how assets should be distributed after death
- Names an executor to manage the estate
- Is typically subject to probate, a court-supervised process

A **revocable living trust** can:

- Allow assets to be held in the trust to avoid probate
- Name a trustee to manage assets during incapacity or after death
- Provide clear direction for who receives assets, and when and how
- Help maintain privacy and reduce delays

For many retirees, a living trust serves as a central planning tool that creates clarity and consistency for loved ones.

What Is Probate?

Probate is the court supervised process of administering and transferring assets after someone dies. In California, probate can take significant time and involve statutory fees based on the gross value of the estate, as well as various filing fees, etc. Probate proceedings are also public, meaning personal and financial information can become part of the public record.

While not all assets go through probate, assets passing through a will are subject to a probate proceeding. Planning ahead, particularly by using a revocable living trust, can help reduce delays, lower costs, and make the process easier for loved ones during an already difficult time.

Estate Planning Is for Everyone

Estate planning isn't just for people with large estates. It applies to everyone and covers common issues such as managing finances, making health care decisions, and planning for family needs. Life events and personal

circumstances can add complexity to your situation, including:

- Marriage or divorce
- Blended families
- Providing for multiple generations
- Unique or jointly owned assets

Even plans that seem “simple” can benefit from professional review to ensure they work as intended. While online tools and do-it-yourself options are available, enlisting the help of a professional guarantees the documents are aligned with your goals.

A Good Habit: Review and Refresh

Financial health in retirement isn’t something you set once

and forget. Taking time to create or review an estate plan can make things easier for the people who matter most. Even if you already have documents in place, revisiting them periodically and after major life events can provide you with greater confidence, security, and peace of mind.

Lastly, for information or if you have any questions about the LACERA Special Durable Power of Attorney, visit lacera.gov or contact us at 800-786-6464.

This article is for general informational purposes only. Consult with professional advisors regarding medical matters; LACERA does not offer medical, legal or tax advice.

Another Successful Staying Healthy Together Workshop!

Thank you to everyone who joined us at the spring Staying Healthy Together Workshop, which focused on your financial wellness. These workshops are curated to offer retirees valuable chances to reconnect and learn helpful tips together.

Here’s what attendees had to say:

“This was my first experience, and the event exceeded my expectations! Thank you so much for providing this needed event.”

“LACERA’s CEO speaks so clearly about financial information. He delivers like he talks one-on-one, face-to-face; and his topic is just fitting to be the welcome words—\$\$\$.”

“Thank you for all the speakers, very good! Keep up the good work you’re providing for the retired LACERA community.”

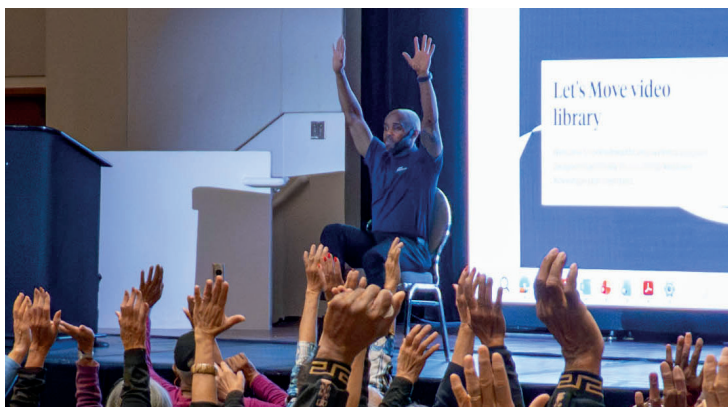
To see a video from this and other workshops, go to lacera.gov/program-basics/retiree-wellness-program. If you missed this event, don’t worry! The next LACERA workshop will be announced soon, so keep an eye out for updates.



LACERA CEO Luis Lugo opened the conference and provided the latest fund updates to a capacity crowd.



Attendees were all smiles!



Joe Hearn, United Healthcare’s Health and Wellness Service Manager, led a group exercise to keep the energy flowing.



Retirees worked on flexibility with chair yoga and seated stretches.

Retiree Healthcare Annual Benefits Packets Mailed

If you are currently enrolled in a LACERA-administered retiree healthcare plan, your Retiree Healthcare Annual Benefits Packet for the July 1, 2026–June 30, 2027 fiscal year was mailed in late May. This packet includes important information about the LACERA-administered Retiree Healthcare Benefits Program (RHCBP), including retiree healthcare monthly premium rates effective July 1, 2026, and any carrier-mandated benefit changes. No action is required unless you wish to make changes to your current retiree healthcare plan enrollment.

Members enrolled in Kaiser Permanente outside California (Kaiser Colorado, Georgia, Hawaii, Oregon, or Washington) will receive a separate mailing from LACERA, as plan changes and rates vary by Kaiser Permanente region.

Members enrolled in SCAN Desert Health Plan–Arizona (Maricopa, Pima, and Pinal Counties) or SCAN Health Plan–Nevada (Clark and Nye Counties) will also receive a separate mailing.

If you have not received your packet by June 22, please contact the Retiree Healthcare Division.

- Call us at 800-786-6464, between 7 a.m. and 5:30 p.m. (Pacific Time), Monday through Friday, except holidays.
- Send us a secure message by logging in to your My LACERA account.
- You can also view or download your healthcare packet information under the Retiree Healthcare tab on lacera.gov. Click on Healthcare Resources located on the left side of the page, then click on Retiree Healthcare Forms and Publications.

Healthy Recipe

Portobello “Philly Cheesesteak” Sandwiches

Cook Time: 25 minutes

Servings: 4

Calories (per serving): 286

Ingredients:

- 2 teaspoons extra-virgin olive oil
- 1 medium onion, sliced
- 4 large portobello mushrooms, stems and gills removed, sliced
- 1 large red bell pepper, thinly sliced
- 2 tablespoons minced fresh oregano, or 2 teaspoons dried
- 1/2 teaspoon ground pepper
- 1 tablespoon all-purpose flour
- 1/4 cup vegetable broth or reduced-sodium chicken broth
- 1 tablespoon reduced-sodium soy sauce
- 3 ounces thinly sliced reduced-fat provolone cheese
- 4 whole-wheat buns, split and toasted



Directions:

- Step 1: Heat oil in a large nonstick skillet over medium-high heat. Add sliced onion; cook, stirring often, until soft and beginning to brown, 2 to 3 minutes. Add sliced mushrooms, sliced bell pepper, oregano, and pepper; cook, stirring often, until the vegetables are wilted and tender, about 7 minutes.
- Step 2: Reduce heat to low; sprinkle the vegetables with flour and stir to coat. Stir in the broth and soy sauce; bring to a simmer. Remove from heat. Lay cheese slices on top of the vegetables; cover and let stand until melted, 1 to 2 minutes.
- Step 3: Divide the mixture into four portions with a spatula, leaving the melted cheese layer on top. Scoop a portion onto each toasted bun.

Sources: 2026 Willow Estate Planning Essentials PowerPoint, LACERA Special Durable Power of Attorney Guide, www.lacourt.ca.gov, www.eatingwell.com/portobello-philly-cheesesteak-sandwiches-11848458



Community Corner

LACERA members contribute to the well-being of our community through both their professional and volunteer efforts. Because of your engagement, we regularly receive requests from County partners to share meaningful donation, volunteer, and work opportunities. Thank you for giving back and making a positive impact—on and off the job!

Backpack and School Supply Drive

The Department of Public Social Services (DPSS) provides year-round opportunities for individuals and groups alike to participate in projects that help our community's in-need residents. From June through August, DPSS is conducting a backpack and school supply drive to benefit low-income

children and families and help them be well prepared for the fall school start. DPSS will be collecting backpacks and/or school supplies throughout the summer. Email toyloan@dpss. lacounty.gov for more information on how to donate.



Understanding the Importance of Valid Beneficiary Designations



Part of your retirement journey is ensuring you have a valid beneficiary designation. This will allow your retirement assets to be distributed according to your wishes if something happens to you. Keeping your beneficiary information up to date, especially after major life events such as marriage, divorce, or the death of a beneficiary, is essential to making sure your intentions are honored.

A valid beneficiary also provides clarity and financial protection for those who depend on you. Retirement accounts are often among an individual's largest financial assets, and a valid beneficiary designation can help ensure a smooth transition of those funds. It simplifies the process for your loved ones during an already difficult time and can provide them with timely access to important financial resources. Taking a few minutes to review and update your beneficiary designation is a small step that can make a significant difference.

Adding or updating a beneficiary is a quick, simple process. Log in to your account at www.countyla.com and select the account you wish to add, or update a beneficiary by selecting the plan from the Accounts dropdown menu. From there, select Beneficiaries from the menu on the left. To make a valid designation, you will need their name, Social Security number, and phone number. Please note: If you are married

or in a domestic partner relationship that is registered with the State of California and you name a primary beneficiary other than, or in addition to, your spouse or domestic partner, your spouse must submit notarized written consent for your choice of beneficiary(ies). This process must be repeated for any life event, such as divorce, death, marriage, or birth of a child.

Please note that updating your beneficiary on the Empower website does not change your LACERA beneficiary information. Log in to My LACERA at home.mylacera.gov or visit lacera.gov/retirement-planning/beneficiaries to update your LACERA beneficiaries.

Want to learn more from Oso? Check out the video section at www.countyla.com to see why adding a beneficiary matters.

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Three Things: Drive-Ins

Whether you're a longtime fan or curious to experience one for the first time, drive-in movie theaters are a perfect way to enjoy a summer evening. With local theaters like the Paramount Drive-In and Ventura's B&J Drive-In still going strong, now's the perfect time revisit—or discover—this retro favorite, with three fun facts to inspire you.

1 Richard Hollingshead opened the world's first drive-in movie theater in New Jersey in 1933 after experimenting with a projector mounted on his car's hood and a screen pinned between trees in his driveway.

2 Drive-ins saw a spike in popularity in the 1950s, peaking at 4,000 theaters across the United States, thanks to their popularity among teenagers and young adults, as well as their flexible and family-friendly concept.

3 The 66 Drive-In Theater Carthage, Missouri, located along the historic Route 66, features most of its original design and was added to the National Register of Historic Places in 2003 in recognition of its cultural significance.

Sources: www.smithsonianmag.com, www.nyfa.edu, www.nps.gov



The following content was provided by the Retired Employees of Los Angeles County.

It's Time to Protect Your Retirement—Act Now

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Upcoming Holidays

LACERA will be closed on:

Friday, June 19
For Juneteenth

Friday, July 3
For Independence Day



Email: welcome@lacera.gov



Editor's Note: *Spotlight on Retirement* is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

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