

News for
Retired Members

Spotlight

September 2026
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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Retirement Security That Strengthens Communities



When most people think about a pension, they think about retirement security. A new economic impact analysis shows that LACERA benefits also play an important role in supporting local economies throughout California.

According to an independent study conducted by Zenith Economics using 2025 pension benefit data, LACERA pension payments generated **\$5.3 billion in economic output statewide** and supported **more than 21,300 jobs** across California. In Los Angeles County alone, pension spending generated \$3.1 billion in economic output and supported more than 12,900 jobs.

The Positive Ripple Effect of Spending

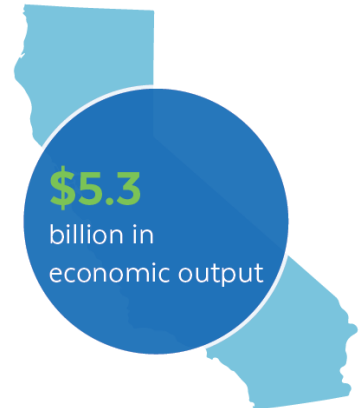
The impact begins with everyday spending. Retirees use their pension benefits to pay for housing, healthcare, energy, food, transportation, and other household expenses. As those dollars move through local businesses, they help sustain economic activity in communities across the state. That means the pension benefit you earned through your public service continues to make a difference long after your career has ended.

\$527.0 million
in state and local
tax revenue

\$673.0 million
in federal tax
revenue

\$1.6 billion
in labor income
generated

21,300+
jobs supported



Statewide economic output of LACERA pensions in 2025.

The study found that pension spending supports industries ranging from healthcare and housing to retail and financial services. Business owners, employees, and suppliers all benefit as pension income continues to circulate through the economy.

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FROM THE EXECUTIVE DESK

LUIS A. LUGO, CHIEF EXECUTIVE OFFICER

- JESSICA BAXTER, CHIEF ADMINISTRATIVE OFFICER
- JJ POPOWICH, CHIEF BENEFITS OFFICER

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Alternate Trustee
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Appointed by Board of Supervisors

LISA PROFT

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

*When ex-officio trustee is absent

Hello, members! School is back in session, meaning fall has arrived, even when the thermometer doesn't agree. We are grateful to our members who continue to care for residents and protect our communities during this season of extreme heat and fire danger. Thank you.

Your Lasting Service Reinforces Our Purpose

In this issue of *Spotlight*, our cover article highlights the enduring economic impact that LACERA members make after retirement. Nearly 83 percent of our members remain in California, of whom 67 percent remain in Los Angeles County, with their pension dollars directly supporting local businesses, jobs, and economic stability.

Statistics like these help LACERA advocate persuasively on your behalf with lawmakers while strengthening our internal commitment to safeguarding your financial future. With the pension fund approaching its 90-year anniversary next year in a strong, sustainable position, we are proud to spread the message that supporting public service workers benefits everyone with stronger communities over the long term.

Planning Is Underway for the LACERA Mobile App

As part of providing your benefits, we continue to improve LACERA's service delivery. Some of those efforts strengthen efficiency behind the scenes, while others are designed to empower you with expanded service access. An exciting example is the future LACERA mobile app, for which we kicked off planning in July. The app will provide secure, customized, on-the-go access to your pension information and benefit services.

We are currently gathering the requirements for setting the development phases and implementation timeline. The mobile app is a top priority for LACERA and a project close

to my heart, so I will share more details as we reach key milestones. Stay tuned!

LACERA Board Elections

In August, elections were held for trustee positions on both LACERA's boards. We hope you took part!

General members voted for the second seats on both the Board of Retirement and Board of Investments, while retired members voted for the eighth seat on the Board of Investments. The eighth seat and Alternate Retired Trustee seat on the Board of Retirement were uncontested, so incumbents Les Robbins and J.P. Harris will automatically serve new terms from January 2027 through December 2029.

The Board of Supervisors will announce official results on October 20. Since that date is after the publication of this newsletter, we will announce the results on lacera.gov, social media, and in next issue's Accomplishments section.

Welcome, Jessica Baxter

LACERA welcomed new Chief Administrative Officer Jessica Baxter to the team on May 4. Jessica brings decades of experience in budget oversight, administrative services, human capital management, and procurement with large federal agencies to LACERA. She is already overseeing some of our most important strategic initiatives, including workforce development and culture, resource planning, and the management tools and training that support them. We are excited to have her on board! Learn more about Jessica's professional background and dedication to public service in our Q&A on the next page.

The Season of Giving Is Already Underway

In every issue, our Community Corner section provides meaningful volunteer and donation opportunities to make giving back simple.

Whether you sponsor a family for the holidays, participate in a jury, or donate in honor of a veteran, please check out Community Corner on page 11 for ways to help. Our impact is greater together—and when combined with the efforts of others, even a modest contribution of time, resources, or support can make a real difference.

Thank you for your ongoing support of your communities. We are proud to serve you!

Retirement Security That Strengthens Communities, cont. from cover

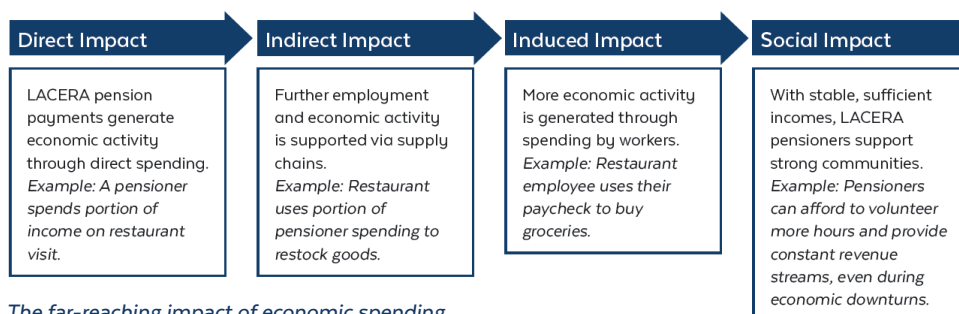
A Steady Source of Support for Local Businesses and Services

One of the defining features of pension income is its consistency. Since benefits continue to be paid regardless of economic conditions, retirees provide a dependable source of spending that local businesses can count on. That stability helps support economic activity during both strong and challenging periods. In other words, your pension contributes to a reliable stream of spending that helps communities weather economic uncertainty.

The findings are especially meaningful because so many LACERA retirees remain in the communities they served during their careers. More than **77,000 retirees and survivors** receive LACERA pension benefits nationwide. Approximately 83 percent reside in California, and nearly 42,800 live in Los Angeles County. Their spending contributes to economic activity in neighborhoods throughout the region.

Pension spending also generates significant tax revenue. The analysis found that LACERA pension benefits generated **\$527 million in state and local tax revenue statewide** and \$673 million in federal tax revenue. Within Los Angeles County, pension spending generated approximately \$750 million in combined tax revenue, helping fund public services and infrastructure.

The following graphic shows how pension payments flow into local economies through the daily purchases made by retirees and survivors. Taken together, those individual decisions have a meaningful impact on businesses, workers, and communities throughout the state.



The far-reaching impact of economic spending.

Leading With Purpose and Compassion: Meet New Chief Administrative Officer Jessica Baxter



Jessica Baxter

LACERA is pleased to introduce Jessica Baxter, who joined our senior leadership team on May 4. She brings more than 30 years of public-sector leadership experience to her role—including executive positions with the U.S. Marshals Service, Department of Homeland Security, Office of the Inspector General, NASA's Goddard Space Flight Center, and Department of the Army.

As Chief Administrative Officer, Jessica oversees the Administrative Services, Financial and Accounting Services, Human Resources, and Communications divisions. In the last few months, she has been getting to know the organization's operations, processes, and teams, while providing valuable input and identifying opportunities for continued progress. In a recent interview, Jessica shared insights into her background, what motivates her, and how she approaches leadership.

You've held numerous executive positions in federal agencies. How is it different working for a smaller, County-based organization?

One of the most meaningful differences for me is the closeness to the mission and the people we serve. In large federal agencies, the scope and scale of the work is significant, but it can sometimes feel more distant from the individuals directly impacted by our decisions. At LACERA, the work feels more immediate and personal. We are supporting our members—many of whom we interact with directly—and that creates a powerful sense of responsibility and purpose.

While the organizational scope may be smaller, the importance of the mission is no less significant. In fact, it's amplified. The decisions we make have a direct and tangible impact on people's financial security and their lives. That keeps the mission front and center every day and reinforces the importance of being accessible, responsive, and service-oriented as leaders.



LACERA Accomplishments

Jonathan Grabel Receives Allocator Lifetime Achievement Award



Jonathan Grabel

Congratulations to Chief Investment Officer Jonathan Grabel, who was honored with the 2026 Allocator Lifetime Achievement Award from *Institutional Investor*.

The award recognizes his significant contributions to public pension investing and leadership within the investment industry.

Since joining LACERA in 2017, Grabel has helped advance the organization's investment program through initiatives such as expanding co-investments, evolving portfolio construction strategies, and fostering a collaborative approach to investment decision-making. His work supports LACERA's mission to produce, protect, and provide the promised benefits to members by strengthening the long-term stability of the retirement fund.

Advocating for You at the State Capitol

LACERA Chief Executive Officer Luis A. Lugo and Legislative Affairs Officer Barry Lew recently completed their annual visit with members of the Los Angeles County Legislative Delegation in Sacramento. The delegation brings together state lawmakers representing districts throughout Los Angeles County to advocate for county priorities and community needs. These meetings help LACERA maintain strong relationships with policymakers while staying informed about legislative issues that may affect public retirement systems and the members they serve.



Luis Lugo (left) and Barry Lew (right) visited Sacramento to meet with state legislators and discuss issues affecting public retirement systems and LACERA members.

LACERA Supports Annual School Supply Drive

In August, LACERA participated in the Department of Public Social Services' annual School Supply Drive, to help provide children served by the agency with everything they need this fall. Coordinated by LACERA's Employee Council Team, every division pitched in to contribute backpacks, supplies, and donations, ensuring children in the community are properly equipped for learning and excited to get started.



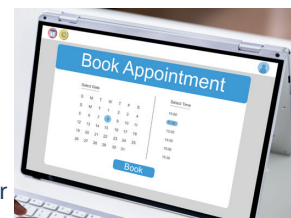
Tips for Booking LACERA Appointments

As the year-end approaches and members who plan to retire in 2027 begin the pre-retirement process, LACERA appointments are expected to be in high demand. Appointments are released up to 90 days in advance and may book quickly.

If you go to lacera.gov to book an appointment but don't see any availability, it means that released appointments have already been reserved. We recommend checking back daily, as a limited number of new appointments may become available each day.

My LACERA Is a Good Alternative

Remember that you can log into My LACERA (home.mylacera.gov) for many straightforward requests, no waiting required! You can update your contact information or beneficiary, view your automated deposit receipts and 1099-Rs, change your tax withholding or payment method, generate a pension verification letter, and more.



What drives you as a public servant, and how has your motivation evolved over the years?

President George H. W. Bush once said, “Public service is a noble calling,” and that has stayed with me throughout my career. For me, that calling has always been rooted in understanding that behind every policy, every process, and every decision are real people who rely on us—often during some of the most important or difficult moments of their lives.

One of the defining moments that shaped my perspective was serving at the Pentagon on September 11. I supported the part of the building where the plane struck. The very next day, September 12, I was back in the building in a meeting with the Deputy Chief of Staff for Army Operations. He was understandably frustrated that we could not immediately hire an intelligence specialist to meet an urgent need. While the conversation was difficult, it reinforced something that has stayed with me ever since—the critical role the administrative workforce plays in enabling the mission. Even when we are not on the front lines, our ability to act, respond, and support has direct consequences for mission success.

Later that same day, I met with family members who were experiencing some of the worst moments of their lives. In those conversations, my role shifted. It was no longer about operational urgency—it was about compassion, presence, and helping them navigate benefits and support systems in any way I could. Those moments reminded me that public service is not just about systems and processes; it is about showing up for people with empathy, dignity, and care.

Early in my career, I was driven by a strong sense of duty and the desire to contribute. Today, that motivation has matured into a deeper sense of responsibility to lead with purpose, ensure our teams understand their impact, and create environments where people feel connected to the mission. I am driven by the opportunity to make a difference not only in outcomes, but in how we support one another as public servants.

At its core, what drives me has remained constant: a belief that this work matters, that people depend on us, and that there is truly no greater calling than serving others.

How do you inspire and get the best performance from your teams?

I would describe my management style as servant leadership, grounded in meeting people where they are—not where I am. That principle is important to me because every person brings different experiences, strengths, and challenges to the workplace. My role as a leader is to understand that, to listen, and to create the conditions where each individual can succeed and contribute meaningfully to the mission.

I believe you inspire performance by connecting people to purpose. When individuals understand how their work directly impacts the organization and the people we serve, it creates a deeper level of ownership and pride. I make it a priority to consistently reinforce that connection—whether someone is in a frontline or administrative role—because every role matters and contributes to the broader mission.

Finally, I believe in recognition and development. People do their best work when they feel seen, valued, and invested in. I strive to acknowledge contributions—both large and small—and to create opportunities for growth so individuals can continue to develop and expand their impact.

What are you most focused on moving forward?

As I continue to learn more about LACERA, I see strong opportunities to build on an already solid foundation. Our greatest strength is our people and their deep connection to the members we serve. By improving hiring and procurement, strengthening communication, recognizing employee contributions, and expanding leadership development, we are investing in the teams and tools needed to serve members more effectively. These efforts will help LACERA remain responsive, reliable, and focused on supporting members throughout their retirement journey.

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 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 Power of Attorney form.
- **Living in Retirement Mini-Webinar (Hosted by Empower):** Covers important topics to make your retirement more financially secure, including beneficiaries, distribution options, and investments.
- **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.



Investments Snapshot

Continued Growth Amid Unpredictability

Over the past several months, LACERA's Investments Division has navigated a rapidly changing market environment marked by inflation, global trade uncertainty, and the accelerating impact of AI-driven investment. These factors are great examples of the unpredictable nature of investing, and why LACERA remains committed to our strategic asset allocation rather than reacting to the short-term.

This disciplined approach has made it possible for LACERA's total Assets Under Management (AUM) to break the \$100 billion mark for the first time in our existence, despite the previously mentioned challenges.

Pension Fund and OPEB Trust Updates

LACERA shared the following updates on the Pension Fund (Fund) and Other Post-Employments Benefits Trust (OPEB) at the July 8 Board of Investments (BOI) meeting. May was another month of growth for both the Fund and the OPEB. The Fund posted a net gain of 2 percent net month over month, raising the AUM total market value to a new high-water mark of \$93.9 billion. Cash equivalents remained steady at \$1.2 billion.

Meanwhile, the OPEB saw a monthly net return of 2.2 percent, raising the AUM to a new high-water mark of its own at \$6.3 billion. Cash equivalents stood at \$199 million as of the end of the month.

Watch Every BOI Meeting Online

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



Who Would Handle Your LACERA Benefits if You Couldn't?

Life is easier when the right plans are already in place. That is especially true when it comes to your LACERA benefits.

LACERA has updated its Special Power of Attorney materials, including the guide, form, and instructions. Find them on lacera.gov > Resource Center > Forms and Publications > Change Your Personal Information. The updated materials are designed to be clearer and easier to use, so you can make informed choices about who may act on your behalf for LACERA benefit-related matters.

The Purpose of a Power of Attorney and the Role of Your Attorney-in-Fact

A LACERA Special Power of Attorney lets you appoint someone you trust as your Attorney-In-Fact. This person can help with LACERA matters if you need support, including retirement benefit elections, beneficiary designations, address changes, tax withholding elections, direct deposit, retirement applications, and LACERA-administered healthcare plan choices.

One key update appears in Section 5 of the form. You must now choose when your Power of Attorney becomes effective and whether it continues if you become incapacitated. There is no default selection, so you will need to initial one option for LACERA to accept the form.

Having a current LACERA Special Power of Attorney on file is a simple way to help protect your benefits and give your loved ones a clearer path forward. It can help ensure that someone you trust is able to assist with your LACERA



matters if you are ever unable to act for yourself.

Without a valid Power of Attorney that allows someone to act when needed, LACERA may be unable to process certain benefit-related changes or transactions until a court-appointed conservator is named.

Because a Power of Attorney is a legal document, you may wish to consult an attorney before completing it, especially if you have questions about whom to appoint or which authority to grant. LACERA can answer questions about the form, but cannot provide legal advice.

Take a few minutes to review the updated LACERA Special Power of Attorney Guide, form, and instructions. Putting a current Power of Attorney on file now can help make things smoother later—for you and for the people you trust.

Highlight On Filipino American History Month

Every October, LACERA joins the nation in celebrating Filipino American History Month (FAHM) to honor the history, pursuits, accomplishments, and legacy of Filipino Americans. The Filipino American National Historical Society first began celebrating FAHM in 1992, and October was chosen to honor the arrival of the first Filipinos in the United States—Morro Bay, California to be exact—on October 15, 1587. After years of advocacy, FAHM was officially recognized by Congress in 2009.

FAHM carries a special significance in Los Angeles County. The County is home to over four million people of Filipino descent, the largest concentration in the world outside of Manila. Filipino culture is ever-present throughout Los Angeles neighborhoods, including Historic Filipinotown (HiFi), which serves as a center for preserving Filipino heritage and fostering



community. We encourage you to join one of the many FAHM celebrations this October, whether it's the annual Kultura Pilipino Day (at Disneyland!), the Natural History Museum's Celebration of the Filipino American Community, or any of the other special events.

Sources: www.asianart.org, www.fanhs-national.org, www.filcom.org

Heritage and Awareness Months

September

- Sep 15–Oct 15: Hispanic Heritage Month
- German American Heritage Month

October

- Disability Employment Awareness Month
- Italian American Heritage Month

November

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

Payday Calendar

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

September 2026						
Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	H	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	M	29	D			

October 2026						
Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	H	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	M	29	D	31

November 2026						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	H	12	13	14
15	16	17	18	19	20	21
22	23	24	M	H	H	28
29	D					

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

Follow LACERA on Social Media

Keep tabs on LACERA on social media, and learn something new about your pension or retiree healthcare while you scroll. We post frequently on Facebook, Instagram, and LinkedIn, so follow us on your favorite platform and get connected today!



STAYING HEALTHY TOGETHER

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Loneliness in Retirement

Retirement often arrives with high hopes of freedom, rest, and time to pursue your long-deferred passions. And for many, it delivers! But for a surprising number of retirees, the quiet that follows a busy career can become something unimaginable: a persistent sense of disconnection that can be hard to name, and even harder to admit. Why is that?

In reality, retirement removes structures that provided connection almost automatically, such as colleagues, routines, and a sense of shared purpose. When those scaffolds disappear, the effort required to stay connected becomes visible, often for the first time.

A comforting fact is, you're not alone in this experience. Loneliness is not a character flaw, and it is not rare. Research consistently shows that social isolation is one of the most significant health challenges facing older adults, comparable (in terms of its physical toll) to smoking 15 cigarettes a day. Understanding what it is and how to recognize it can make an enormous difference.

Loneliness vs. Isolation: What's the difference?

- **Loneliness is a feeling:** The painful gap between the connection you have and the connection you want.
- **Social isolation is a circumstance:** An objective lack of regular contact with others.

The two often go hand in hand, but not always. A person can live alone and feel content; another can be surrounded by family and feel profoundly unseen.

Both carry real health risks. Chronic loneliness is linked to increased rates of depression, anxiety, cognitive decline, heart disease, weakened immune function, and risk of earlier death. The body registers social pain the same as physical, because belonging and having community have always been important to our survival.

Noticing the Signs

Loneliness doesn't always announce itself and it tends to accumulate in many ways. Some signs to watch for in yourself or someone you care about include:

- **Withdrawing gradually:** Turning down invitations more often, without a clear reason, and feeling relieved rather than disappointed.

- **Loss of motivation:** Activities that once brought pleasure feel flat or not worth the effort of leaving home.
- **Increased irritability:** Feeling more easily frustrated, particularly in the small interactions that do occur.
- **Overattachment to routine:** Rigid daily structure becoming a substitute for genuine engagement with others.
- **Physical fatigue:** Unexplained tiredness or sleep disruption, which can be a sign of underlying low mood.
- **Feeling like a burden:** Hesitating to reach out because you don't want to impose on others, even with people who would genuinely welcome the call.

Finding Your Way Back

The good news is that connection, even after a long absence, can be rebuilt. And it doesn't require bold gestures or an overnight transformation of your social life. Small, consistent steps—taken with self-compassion rather than pressure—tend to work best.

Start with structure, not spontaneity. Waiting to “feel like” socializing can backfire after a long period of isolation. Remember, motivation often follows action rather than preceding it. A weekly class, a regular volunteer shift, or a standing coffee date with a neighbor gives connection a chance to happen without requiring a burst of energy.

Lean into purpose. Meaning and belonging often travel together. Contributing to something, whether it be through volunteering, mentoring, or community involvement, tends to ease loneliness more effectively because it appeals to the deeper need of mattering.

Acknowledge the elephant. Reentering social life after a period of withdrawal can feel uncomfortable and awkward. The discomfort is not a sign that something is wrong with you; it's simply the feeling of a skill being exercised again. Give yourself time to be imperfect at it.

Talk to someone. If loneliness has settled in deeply, speaking with a counselor, therapist, or even a trusted doctor can help. The sooner you reach out for support, the better.

Retirement is a long chapter in our lives, so it deserves to be lived with real connection. If you or someone you know may

be experiencing loneliness or social isolation, speaking with a healthcare provider is a good first step. Community centers, faith organizations, and local senior services are also valuable resources. And, as a LACERA retiree, you may also take advantage of the following offerings based on your health plan carrier:

- **Anthem members:** Visit the Anthem blog at www.anthem.com/ca/blog/healthy-aging for articles on healthy aging, tips to stay connected, and more, so you can meet your health needs at your own pace and preference.
- **Cigna members:** Visit Cigna’s Knowledge Center at www.cigna.com/knowledge-center/loneliness for articles on loneliness and steps to overcome it. You may also go to mycigna.com to access behavioral and wellness programs, including the Headspace mental health app and virtual counseling.

- **Kaiser members:** Visit this Kaiser hub, specially curated for LACERA members with articles, videos, programs, and self-care apps, all designed to help you combat loneliness and thrive in retirement: <https://kp.showpad.com/share/GoXZvtLapruLrYhyFYay7/0>
- **SCAN members:** Visit SCAN’s site for LACERA members at www.scanhealthplan.com/Plans-and-Benefits/employer-groups/lacera to find upcoming events in your community and access additional health benefits.
- **UHC members:** Visit uhc.care/calm/retiree to download the Calm app for mind and body support. You may also visit <https://letsmovebyuhc.com> to access live virtual events, including educational webinars and a weekly meditation class.

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

Ready for Our Next Workshop?

Join us later this season for the fall *Staying Healthy Together* workshop, designed to support your well-being. This upcoming session will feature a special wellness presentation from Kaiser Permanente led by Caroline Gutierrez titled “The Power of Social Connection and Your Health,” which will highlight how strong social connections can positively influence your life.

Check lacera.gov for details to come, and watch your mailbox for your official invitation.



Self-Care Word Search

- | | |
|------------|---------------|
| confidence | listen |
| engagement | fundamental |
| happier | contentment |
| valued | purpose |
| share | relationships |
| community | self-esteem |
| evidence | mental |
| connection | buffer |
| secure | promoting |

O E V I D E N C E G H O T P G K L
G U B C F U N D A M E N T A L H H
K J Z C L V X W I T S E C U R E I
R E L A T I O N S H I P S W H K C
C S B U B G M V J L J S H A R E C
O C O N F I D E N C E Z G C P W O
N F C Q L Y S E P X D V G I R E M
N W O N D B E N R Y L A N Y O J M
E X N S F U L G J M A L B Q M Q U
C K T L H F F A J G M U L F O G N
T Z E M A F E G B D G E I P T U I
I Q N E P E S E Z M H D S H I D T
O K T N P R T M W D H G T O N C Y
N E M T I F E E B E B S E V G O V
R Q E A E T E N A T C L N D D T I
A W N L R Z M T H J A A M W W Q P
F C T X E V N T C P U R P O S E Y

Sources: wordmint.com, [National Institutes of Health \(.gov\)](http://NationalInstitutesofHealth.gov), [Centers for Disease Control and Prevention \(.gov\)](http://CentersforDiseaseControlandPrevention.gov), [Harvard Health \(.edu\)](http://HarvardHealth.edu), extracare.org.uk, carrier-provided materials



Your Frequently Asked Questions—Answered



Even if you have already retired from the County, your County of Los Angeles Service Center is a phone call or a mouse click away—but what if you have a question late at night, or after hours on the weekends? We’ve gathered a few questions the Service Center receives, and the answers to each.

#1. Where can I find past statements?

Even if you have not opted to receive electronic statements, you may still access them online quickly and easily:

1. Log in at www.countyla.com.
2. Select *Account* from the top menu.
3. Hover over the plan you want to view.
4. Select *Statements and documents* from the pop-up menu.

From here, you’ll be able to access your account statements for the last seven years. If you need one from more than seven years ago, you’ll need to call the Service Center at the number listed below. If you’d like to sign up for electronic statements, log in to your account and click your initials in the top right corner, then select settings to access your *Document Communication Preferences*.

#2. What happens to my account after I leave the County?

In short, nothing! We want you to stay and continue enjoying the benefits your retirement plan assets have with the County of Los Angeles, such as:

- **Low Fees:** The large size of the Plans helps keep fees low and generally more competitively priced than retail investment accounts. The lower the fees you pay, the more money that stays in your account. If you do consider leaving the Plans, do your research and ask questions about the provisions of the plan you may transfer to.¹ Please read the *Before You Move Your Account* flier located in the *Plan Resources* at www.countyla.com for more information and possible questions you should ask.
- **Flexible Payout Options:** There are many distribution options available, including periodic payments (which you

can schedule like a regular retirement paycheck), lump-sum withdrawals, or partial withdrawals; or purchase an annuity contract from one of the annuity providers of the Plan.

- **Account Consolidation:** Keep managing your accounts simple by consolidating accounts from other retirement providers. You may have the option to roll over eligible retirement accounts from previous employers or IRAs into your current Plan.² If you’re interested in learning more, call 888-737-4480. Consolidating your accounts can simplify managing your investment strategy by reducing the number of statements, paperwork, and potentially the fees you pay. Carefully consider all your options, including tax implications, and fees and expenses, before moving money between accounts. Assess all features of current accounts before moving money.

If you have questions about any of these or any other topics or would like some assistance with one of these processes, give us a call at 800-947-0845 Monday through Friday, 5 a.m. to 7 p.m. and Saturdays from 6 a.m. to 2:30 p.m. Pacific Time.

¹Funds rolled into a governmental 457 plan from another type of plan or account may still be subject to the 10 percent early withdrawal penalty if taken before age 59 1/2. Assess all features of current accounts before moving money.

²Governmental 457 funds rolled into another type of plan or account may become subject to the 10 percent early withdrawal penalty if taken before age 59 1/2. Assess all features of current accounts before moving money.

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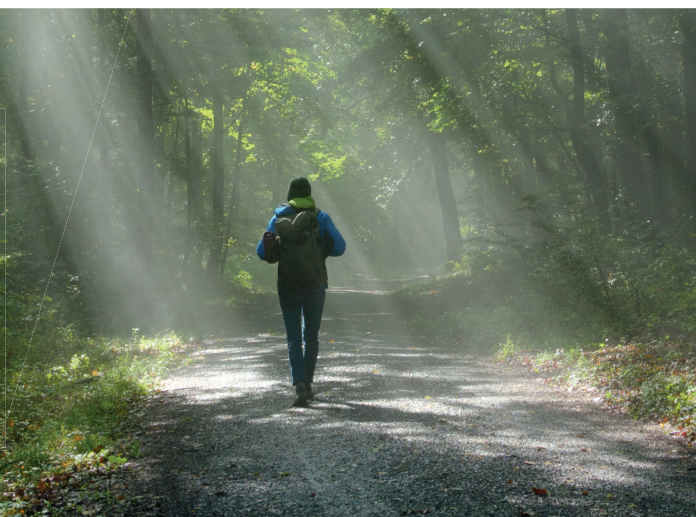
Investment options and their underlying funds have been selected by the Plan Administrative Committee. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

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“He who does not know how to look back at where he came from will never get to his destination.”

—José Rizal



Community Corner

County Service and Donation Opportunities

LACERA regularly receives requests from County partners to share meaningful donation, volunteer, and work opportunities, listed below. Thank you for giving back and making a positive impact—on and off the job!

Adopt-A-Family for the Holiday Season!



The Department of Public Social Services (DPSS) is gearing up for its annual Adopt-A-Family Program, which runs from October through December. This special program gives individuals and groups the opportunity to sponsor families in need currently served by DPSS. Every year, DPSS provides gifts of clothing, toys, food,

and other items to over 2,000 families.

Sponsors and groups can choose the family size, general location, and number of families they would like to sponsor, and there is no limit. Once a sponsor is matched, they can review the family's wish list and decide what and how to give.

Visit <https://dpss.lacounty.gov/en/community/volunteer.html> for more information.

Volunteer to Serve on the Civil Grand Jury

The Superior Court of Los Angeles County is seeking qualified citizens interested in serving on the Civil Grand Jury, an independent investigative body composed of 23 citizens. The Civil Grand Jury monitors the performance and activities of county, city, and special district governments, and makes recommendations for improvement to ensure that the best

interests of Los Angeles County residents are being served.

The application deadline is November 1, 2026.

For an application and more information, visit www.grandjury.co.la.ca.us. If you have any questions, please contact Grand Jury Administration at grandjury@lacourt.ca.gov or (213) 893-0411.



Let's Feed L.A.! Join the LACERA-RELAC Veterans Day Donation Drive

Approaching Veterans Day, LACERA has joined forces with the Retired Employees of Los Angeles County (RELAC) to feed our community in honor of those who have served our country.

Donations go directly to the L.A. Regional Food Bank, and the drive is ongoing.

RELAC and LACERA members have donated more than \$11,000 this year—let's keep that number growing!

Visit give.lafoodbank.org/relac-lacera to donate now, or scan the QR code.



The following content was provided by the Retired Employees of Los Angeles County and does not constitute an endorsement by LACERA.

You Earned Your Retirement—Help Protect It

You earned your retirement through decades of public service. Those benefits only remain strong when they are actively protected. The retirement benefits you enjoy today did not happen by accident. They were earned through your service and protected through decades of retiree advocacy.

Since 1959, the Retirement Employees of Los Angeles County (RELAC) has been dedicated exclusively to protecting and strengthening the benefits of Los Angeles County retirees.

RELAC Is Working for You

- X Protecting retiree healthcare benefits
- X Fighting to remove lifetime medical caps and strengthen retiree healthcare protections
- X Advocating for retirees before the LACERA Boards
- X Safeguarding retirement income and future benefits

Why Membership Matters

The benefits retirees enjoy today were achieved through decades of advocacy and vigilance. Protecting and strengthening those benefits requires a strong organization backed by engaged members. Your membership ensures retirees have a powerful voice when decisions affecting retirement security are made.

Membership Costs Just \$5 Per Month

- X Automatically deducted from your pension check
- X No bills
- X No hassle
- X Continuous advocacy and representation

Additional Member Benefits

- X Critical updates and alerts when your benefits may be affected
- X Access to affordable dental, vision, life, and hospital coverage
- X Average savings of 20% on travel, prescriptions, dining, and more

\$5 a Month. Protection for a Lifetime.

For just \$5 per month, you help strengthen the organization that works every day to protect the retirement benefits of Los Angeles County retirees.

Join RELAC Today

Call: 800-537-3522 or 562-308-0532

Visit: RELAC.org

Scan the QR Code to Join

You spent a career serving Los Angeles County. Join RELAC today and help protect what you earned.



Three Things: Special Delivery



If you're reading the printed version of this *Spotlight* newsletter, you are a part of a sophisticated postal system that traces its roots to ancient Egypt, where pharaohs used couriers to send out decrees throughout the Egyptian territory. Thousands of years later, in 1874, the United Postal Union was created in an effort to standardize international mail delivery. In 1969, the United Postal Congress officially declared October 9 as World Post Day to honor the UPU's anniversary. Here are three fun facts to celebrate World Post Day 2026!

1 The modern envelope was born in England in the 1800s to provide a simple and effective way to protect written correspondence.

2 The world's first postage stamp was introduced in the United Kingdom in 1840. It became known as the penny black, as it used black ink and cost one cent.

3 108.7 billion pieces of mail were mailed out by the United States Postal Service in 2025 alone.

Bonus Fact! LACERA's Administrative Services Division processed a total of 412,917 pieces of mail for the 2025-26 fiscal year.

Sources: www.postalmuseum.si.edu,
www.usps.com, www.upu.int, lacera.gov

Upcoming Holidays

LACERA will be
closed on:

Monday, September 7
For Labor Day

Monday, October 12
For Indigenous Peoples Day

Wednesday, November 11
For Veterans Day

**Thursday and Friday,
November 26 and 27**
For Thanksgiving

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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