

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

DECEMBER 2023 • VOL. 34, NO. 4

Have Enough Service Credit to Retire? **Consider a Durable Power of Attorney**

It's always a good idea to make sure that you have the right estate planning documents in place, especially if you have a spouse, domestic partner, and/or dependents. But if you have enough service credit to retire, you should also look into filing a durable power of attorney (POA) with LACERA. A POA is a legal document used to delegate authority to another person to make decisions on your behalf. Having a POA can be extremely helpful in situations when you are unable to make your own decisions or would prefer someone else to act for you. If the

POA is "durable," it will remain in effect even if you should become incapacitated.

Why Would You Consider It?

If a contributory plan member eligible for retirement passes away while still working, their eligible survivor will receive a default benefit. However, it may be that the member was eligible for retirement benefits that would have been better for their family. If this member had put a valid POA in place prior to passing away, their designated attorney-in-fact could have applied for the more

advantageous retirement benefits on the member's behalf.

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Board of Retirement:

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Alternate Trustee
Elected by Safety Members

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Appointed by Board of Supervisors

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Acting Ex-Officio Trustee*

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County Treasurer and Tax Collector
Ex-Officio Trustee

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Elected by Retired Members

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Appointed by Board of Supervisors

HERMAN B. SANTOS

Vice Chair
Elected by General Members

JOSEPH KELLY

Secretary
Elected by Retired Members

ELIZABETH B. GINSBERG

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

DAVID GREEN

Elected by General Members

JASON E. GREEN

Elected by Safety Members

ONYX JONES

Appointed by Board of Supervisors

PATRICK L. JONES

Appointed by Board of Supervisors

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Trustee

DAVID E. RYU

Appointed by Board of Supervisors

* When ex-officio trustee is absent



FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER

- LUIS A. LUGO, DEPUTY CHIEF EXECUTIVE OFFICER
- LAURA GUGLIELMO AND JJ POPOWICH, ASSISTANT EXECUTIVE OFFICERS

Happy 2024!

Hello, members! I hope you had a wonderful holiday season, and I wish you a happy and healthy new year! We have had a lot in the works from the end of 2023 and heading into 2024, so let's get right into it!

Strategic Planning Update; Mission, Vision, and Values

In my last article, I outlined the five strategic priorities from our Board of Retirement's 2023-2028 strategic plan. We are now in the execution stage, as we work to implement the vision approved by the Board of Retirement. In mid-October, our executive team, divisional managers, and supervisors held the first in a series of meetings dedicated to developing action plans for achieving each priority. The action plans will include the objectives and projects assigned to each priority as well as the milestones and metrics for measuring and tracking our progress. Be sure to follow along with us at lacera.com/leadership/strategic-plan, where we have posted each strategic priority, along with its progress tracker.

As part of our strategic planning process, LACERA delved deep into our mission, vision, and values statements to assess if they were aspirational, inspirational, and aligned with our members' evolving

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We have updated our mission, vision, and values to emphasize our member-first focus, reflect our strategic priorities, and shape our daily actions.

//

needs and expectations. In September, the Board of Retirement and Board of Investments approved LACERA's new mission, vision, and values statements, as follows:

- **Mission:** To produce, protect, and provide the promised benefits to our members
- **Vision:** Empowering our members to enjoy a healthy and secure retirement
- **Values:** Accountability, Collaboration, Inclusivity, Innovation, Integrity, and Transparency

While LACERA's mission statement remains consistent, we have updated it to emphasize that our focus is always on *you*, our members. LACERA's vision now directly reflects our strategic priorities—particularly creating a superior member experience, innovating through technology, and

From the Executive Desk cont'd

ensuring fiscal durability. Lastly, our values have been thoughtfully revised to serve as our organizational compass, shaping our daily actions as we build a better future for you.

Our mission, vision, and values are posted at lacera.com/who-we-are/mission-vision-and-values as well as throughout the LACERA building, serving as constant reminders of our team's shared purpose.

More Online Tools for You

If you haven't visited the Retirement Planning section on lacera.com, I encourage you to check it out at lacera.com/retirement-planning. We created this section to help you learn about the preparation steps you should be taking throughout your career and as you approach your retirement, along with any related tools, links, and downloadable guides and forms.

We frequently update the Retirement Planning section to include the information you need the most, and to mirror the type of information shared in our counseling sessions. In October, we updated the section with a clearer navigational structure and action steps to take at any stage in your retirement process, whether that's early in your career or pending retirement. We also added a new comprehensive page in the Steps to Prepare section that explains the major factors in choosing your best possible retirement date.

I am excited to announce that we will soon launch a new feature on My LACERA that will make retiring faster and easier than ever. You will soon be able to log in to your My LACERA account and follow a step-by-step process, using your personal LACERA data, to select your retirement date and option and provide any required documents. This new feature is part of our efforts to provide you with the services you need on the platform you choose, while providing you a superior and consistent

member experience. Watch for upcoming announcements about this game-changing (a term I don't use lightly) new option for your retirement!

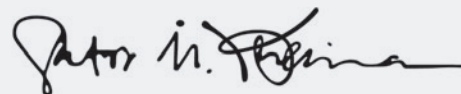
Milestone Reached

In September, we completed and deployed the first module of our new internal case management solution. This is a major achievement as we work toward connecting all of our member account processes to provide you with seamless, accurate, and more efficient service. Our staff members have reported dramatic reductions in the amount of time needed to complete frequently performed tasks, one of our goals for this important strategic project. The team is currently focused on first payments processing for retiring members, with the next phases projected to include processes for legal review, administrative and felony forfeiture appeals, and healthcare insurance enrollment.

Board Election Results

Thanks to all of you who participated in the August elections! The County Board of Supervisors certified the election results on October 17. We are excited to welcome our new and returning trustees to both Boards for their three-year terms, commencing January 2024, as follows: Nancy Durazo, Les Robbins, and JP Harris (Board of Retirement); and Nicole Mi and Debbie Martin (Board of Investments). We will provide more biographical information about our new trustees in the next issue.

That about wraps up this issue of *PostScript*. I look forward to updating you on all of our exciting projects as 2024 unfolds. Thank you for your membership and everything you do to support your community. Stay safe and healthy!



**Wishing you a season filled with blessings,
good health, and abundant joy, extending
throughout the coming year.**

--LACERA Boards of Retirement and Investments,
Executive Team, and Staff Members



LACERA ACCOMPLISHMENTS

New and Incumbent LACERA Trustees Elected

Elections were held in August for general and Retired trustee seats on the Board of Retirement (BOR) and Board of Investments (BOI). The results were certified by the Board of Supervisors on October 17.

Congratulations to our newly elected trustees: Nancy M. Durazo (BOR, second seat), Nicole Mi

(BOI, second seat), and Debbie Martin (BOI, eighth seat). Congratulations are also in order for Les Robbins, who ran unopposed and returns to the BOR (eighth seat), and James P. Harris, reelected to the BOR (alternate retired seat).

All trustees will begin their three-year terms January 1, 2024. Welcome (and welcome back)!

CIO Jonathan Grabel Nominated for PRI Board



Jonathan Grabel

In July, the Board of Investments nominated Chief Investment Officer Jonathan Grabel for the vacant asset owner seat on the 13-member, UN-affiliated Principles for Responsible Investment (PRI) board, with a shared commitment to advancing LACERA's mission for its members.

The PRI is a global membership-based organization composed of asset owners, asset managers, and related service providers that was established in 2006 to advance consideration of financially relevant environmental, social, and

corporate governance (ESG) factors in investment practices. LACERA has been a PRI signatory since 2008. The PRI currently has over 5,000 signatories in more than 80 countries representing over \$120 trillion in assets.

Grabel currently serves on the PRI's Asset Owner Technical Advisory Committee. If elected, he intends to closely collaborate with fellow board directors with the goal of advancing the PRI as the world's leading proponent of responsible investment, and says he is committed to positioning the PRI for sustainable success, consistent with LACERA's mission.

Consistent Excellence: LACERA Receives Financial Reporting Awards



The Government Finance Officers Association (GFOA) has again awarded LACERA its Certification of Achievement for Excellence in Financial Reporting for LACERA's 2022 Annual Comprehensive Financial Report (ACFR) and Award for Outstanding Achievement for LACERA's 2022 Popular Annual Financial Report (PAFR). These awards represent the highest possible recognition of governmental accounting and financial reporting.

"We are proud to receive these prestigious

awards for the 33rd consecutive year for our ACFR and 25th consecutive year for our PAFR," said LACERA CEO Santos Kreimann in response to the announcement. "This recognition from the GFOA is a testament to LACERA's unwavering commitment to transparency, accountability, and outstanding financial stewardship."

Congratulations to the LACERA departments and employees who contributed to both annual reports for earning these national awards.

ACERA has nearly 100,000 active members working across dozens of County departments. Because it's important to recognize their contributions, we are allocating space in every issue to get to know some of our hard-working members and find out more about what they do. While there are more deserving stories than we could ever tell in this space, please know that we are grateful to all of you for making L.A. County a better place!

Gloria D'Orazi **Traffic Secretary; Sheriff's Department, La Crescenta**

Gloria D'Orazi recently closed the chapter on a fulfilling career at the Sheriff's Department in La Crescenta. She embarked on her journey as a patrol secretary, eventually transitioning into the role of a traffic secretary. In this capacity, D'Orazi meticulously processed parking and traffic reports while also lending her skills to assist with patrol reports.

D'Orazi joined the Sheriff's Department in 1998, and she marks her proudest accomplishment as achieving 25 years of dedicated service, a milestone she celebrated before her retirement in October 2023.

Looking ahead, D'Orazi is excited to embrace a slower pace of life, with plans to catch up on much-needed rest, focus on her health, and spend quality time with her beloved pets—three dogs and two cats. She also looks forward to indulging in her favorite hobbies, sewing, reading, and unwinding with Netflix, relishing in the simple joys of life.

Tyrone Brown **Park Supervisor; Department of Parks and Recreation**

After 43 years with Parks and Recreation, Tyrone Brown set his retirement for November 2023.

His County journey began as a lifeguard, teaching essential swimming and safety skills to countless children and fostering a safer community atmosphere. Later, he stepped up as a park supervisor, overseeing numerous parks



and a variety of community programs, from sports leagues to senior activities.

Brown's dedication to community service extends to his family, with his daughter following in his footsteps as a County lifeguard. Looking back, he treasures the community events he organized and the sense of unity they inspired. He says his swim coaches are his heroes, for teaching him invaluable lessons in support, education, and service, and shaping his approach to life and work.

As he enters retirement, Brown plans to stay active through community involvement, volunteering, and focusing on his health with daily swims. He also looks forward to enjoying more live concerts and quality time with his family, carrying with him a legacy of community engagement and a life well spent in service.

Olga Fruge **Custody Assistant; Sheriff's Department, Marina Del Rey**

For 35 years, Olga Fruge has served the County at Marina Del Rey's Sheriff's Department, dedicating her career to the vital role of custody assistant. Her daily duties span from booking and releasing inmates to ensuring their wellbeing, tasks she performs with unwavering patience and a deep sense of responsibility.

Fruge joined the Sheriff's Department straight out of high school, and she's remained with LASD throughout her entire career, a journey she reflects upon with great fondness and pride. She's honed her communications skills over the decades and treats inmates with respect, a challenging yet rewarding aspect of her job.

Service to the community is a family tradition for Fruge, whose sister and brother have also served the County. Inspired by her mother, her personal hero, she plans to retire in six years to pursue passions in fitness and teach classes like Zumba and kickboxing. Fruge also looks forward to traveling, cycling, watching movies, and enjoying the beach, embracing the next chapter of her life with excitement and gratitude.



LACERA Offers a Special Durable Power of Attorney for Members

A LACERA special durable power of attorney (SDPOA) allows you to designate someone as your attorney-in-fact to make LACERA-specific decisions on your behalf. It is limited to your LACERA retirement and healthcare benefits, and you may choose to grant or withhold authority over specific actions, such as designating or changing your beneficiaries and retiring you under a retirement option other than the Unmodified option.

Without a valid durable POA in place, no one else can manage your LACERA retirement benefits, even if you are unable to do so due to incapacity. In such a situation, the person who wishes to handle your affairs would need to obtain a court-ordered conservatorship, which can be very time consuming and costly.

You can also specify within the LACERA SDPOA that your attorney-in-fact will begin to have authority to act on your behalf only upon your incapacity. This way, you can plan ahead of time in case any unforeseen circumstances occur causing your incapacity.



For more information about the LACERA SDPOA, you can access our Special Durable Power of Attorney page at lacera.com/retirement-planning/power-attorney, which includes a guide, instructions, and fillable digital form. You can also contact us with questions, and one of our retirement benefits specialists will be happy to help you.

Remember that LACERA cannot offer legal advice. If you have legal questions about whom to appoint as attorney-in-fact or which powers to grant them, or if your questions are regarding a non-LACERA power of attorney, you will need to consult an attorney.

Pull Up a Chair With InfoSec



Chaitanya Errande,
Information Security
Officer

The newest LACERA office, Information Security (InfoSec) has a mission to develop processes, procedures, and policies required for the protection of confidential information; identify risks to the security of information and systems; and assist in securing those systems.

Overseen by Information Security Officer Chaitanya Errande, InfoSec is committed to protecting you, your data, and LACERA intellectual property. Chaitanya (Chait) joined LACERA in September 2023 and is InfoSec's first full-time, permanent Information Security Officer. Chait brings 23 years of knowledge and

experience as a technology executive and industry leader in cybersecurity and business continuity at global organizations. He holds a Bachelor's in Engineering from Bangalore University, a Master's in Engineering from Utah State University, and an MBA from Pepperdine University.

LACERA continues to prioritize the security and integrity of our members' data and our intellectual property by investing in the best human and technological resources and cybersecurity infrastructure, elevating and tightening our protective measures, and providing ongoing staff and member education. We understand the importance of your trust and reaffirm our commitment to safeguarding your information in partnership with you!

Make Sure Your Beneficiary Designation Is Up to Date

Have you checked your beneficiary information recently?



It's important to confirm that you have a complete and accurate beneficiary designation form on file with LACERA that includes your beneficiary's current contact information.

This will be helpful to both LACERA and your beneficiary should it be necessary for LACERA to pay death benefits on your behalf, and will greatly expedite the benefits process. You should also update your beneficiary designation whenever there are changes in your family status due to a birth, death, marriage, domestic partnership registration, or divorce.

You can check your beneficiary information or change your designation at any time by logging in to My LACERA and clicking the Beneficiaries tab.

Please take a few minutes to check your account and ensure that everything is in order. (Not signed up for My LACERA? Go to lacera.com and click the green button on the top right of any page to register and access your account.)

If you prefer, you can download or mail order a beneficiary designation form on the lacera.com Forms & Publications page (under "Change Your Personal Information"), which you can then upload, mail, fax, or submit via LACERA's onsite mail drop.



Join Us: Pre-Retirement Online Workshop Schedule

LACERA, with Empower Retirement, hosts webinar workshops for all career stages to help you prepare for retirement. Whether you are newly hired or about to retire, there's a workshop geared toward helping you take the right steps.

Visit lacera.com/retirement-planning/schedule for more information and a link to register. We hope to see you there!



Quick Access to My LACERA

My LACERA is your online LACERA account management and message center, accessible 24/7. Scan this QR code with your smartphone or tablet's camera to visit My LACERA, where you can view your account information or conduct self-service transactions anytime.



Black History Month: Celebrating African American Legacy in L.A. County

Every February, Black History Month offers opportunities for reflection, celebration, and acknowledgment of the profound impact of African Americans on the fabric of Los Angeles County. From its early settlers to present-day influencers, the African American community has profoundly shaped our region in areas such as arts, civil rights, science, sports, and politics.

Los Angeles has been a pivotal stage for key moments in African American history, from the historic jazz clubs on Central Avenue that hosted legends like Ella Fitzgerald and Duke Ellington to the political strides made by figures like Tom Bradley, L.A.'s first Black mayor. Moreover, neighborhoods such as Leimert Park continue to be vibrant centers of Black culture, music, and entrepreneurship.

Happy Chinese New Year

February 10 marks the beginning of the Chinese New Year, a festival that celebrates the beginning of the lunar calendar. Each year corresponds to an animal zodiac sign, and 2024 ushers in the Year of the Dragon, symbolizing power and luck. Rooted in centuries-old customs, Chinese New Year is

a time for families to come together, honor ancestors, and look forward to prosperity, happiness, and good health. In Los Angeles County, the festival is marked by vibrant parades, dragon dances, and the lighting of lanterns.

Protect Yourself From Seasonal Illnesses

Every winter, we like to remind our members about the importance of staying up to date with your seasonal vaccinations, especially the flu and COVID-19. These vaccines play a crucial role in protecting not only our individual health but also the well-being of our families, colleagues, and communities.

Year after year, seasonal flu vaccines have proven to reduce the risk of flu-related illnesses and the potential strain on our

healthcare system. Similarly, the COVID-19 vaccine, updated to counter emerging strains, remains our strongest shield against severe illness, hospitalizations, and potential complications.

For more information about where and how to get your seasonal vaccines, speak to your healthcare provider and schedule an appointment today.

Bilingual Election Workers Needed!

Hello members! My name is Breanna Clifton, and I am the Supervisor over at Staff Development and Outreach with the Los Angeles County Registrar-Recorder/County Clerk's Office—Election Worker Services.

I'm reaching out to all LACERA members (both past and present) to discuss the need for election workers who speak any of the 18 languages we provide in our outreach—Armenian, Farsi, Burmese, Gujrati, Indonesian, Khmer, Mongolian, Spanish, Telugu, Vietnamese, Bengali, Chinese, Hindi, Japanese, Korean, Russian, Tagalog, and Thai.

You can earn income while helping us better serve our community members of differing demographic and socioeconomic statuses. County employees will receive their regular pay, plus overtime and a one-time \$100 stipend for working the entire voting period schedule.

Our strategic priority is to ensure we serve every community, near and far, with their best interests in mind. Our goal is to properly market, canvass, and dedicate time to attending local workshops, outreach events, and other similar outings to further our representation, instill trust, and ensure that all individuals are serviced within Los Angeles County at every applicable vote center. Our values include: 1) delivering services with trust, integrity, and high-level customer service, 2) cultivating strong relationships with community organizations and partners, and 3) valuing every person, regardless of location.

If you are interested in helping us with our outreach efforts, I would love to hear from you! Let us continue to inspire, cultivate relationships, and build connections within the County of Los Angeles.

Please contact me via email at bclifton@rrcc.lacounty.gov or call me at 562-345-8345. I look forward to our partnership in advance!



“In the depth of winter, I finally learned that there was in me an eternal summer.”

– Albert Camus

A Message From Empower

Rolling outside accounts into your County of Los Angeles Horizons 457(b) and/or Savings 401(k) Plans can help you keep it simple!

One recent study estimates there are 24 million “forgotten” retirement accounts representing \$1.35 trillion in assets that participants have left behind at previous employers.¹ Is any of it yours? If you have retirement accounts from previous employers, you may want to consider rolling those accounts into your County of Los Angeles Horizons 457(b) and/or Savings 401(k) Plans. The “roll-in process”—also called account consolidation—can potentially benefit you in several ways, such as:

- **The potential for lower fees:** The County of Los Angeles diligently works to keep your 457(b) Horizons and 401(k) Savings Plan fees as low as possible, so more from every dollar you invest stays in your account to help you maintain future retirement income. By consolidating your account(s) you reduce the number of fees you pay. In addition, the County uses its sheer size to negotiate very low fees. How low? Visit the fees page on www.countyla.com to see how the fees from your prior employer’s plan(s) compared to those in your County plan(s). You might be pleasantly surprised.
- **Simplicity:** By consolidating accounts with Empower, you have one account to monitor and manage—and one statement to read. Also, it may be easier to apply your investment strategy to assets in a single account rather than repeating the process for multiple accounts.
- **A single set of account management tools:** When you consolidate accounts with Empower, you can use the same set of online tools to manage all your retirement assets. You can also see your estimated future retirement income (this is an important number for you to know!) based on all your assets and apply any needed adjustments to all your assets at the same time.
- **A wide range of quality and professionally managed investment options:** Your County plan(s) feature a diverse lineup of investment options in multiple asset classes. When you consolidate your accounts with Empower, you combine the assets from your other plan(s) with your County plan(s) to create a single portfolio that matches your retirement income goals and your tolerance for risk.

Of course, it is always prudent to consider all the options, fees, and features available under your former

employer’s plan(s) and your County plan(s) before moving money between accounts.



Are you ready to make your life a little simpler by rolling eligible accounts from previous employers into your County plan(s)? Then take a few minutes to make an appointment with your local Empower retirement plan counselor today (it’s quick and easy!) by calling **800-947-0845**. Representatives are available Monday through Friday, 5 a.m. to 7 p.m. Pacific Time. You can also reach them online by logging into your account at www.countyla.com and using the chat feature.

Important Update Coming Soon: Contribution Changes Take Effect One Pay Period Sooner!

Effective January 1, 2024, the contribution changes you make to your 457(b) Horizons and/or 401(k) Savings Plans will be deducted from your paycheck within one pay period. That’s one pay period sooner than they are currently! This regulatory change was part of SECURE 2.0 legislation that was recently passed. Currently, the changes you make take two pay periods to implement.

Example:

Current: On November 14, 2023, you change your 457(b) Horizons and/or 401(k) Savings Plan contribution from 5% to 6%. The new deduction of 6% is reflected on your December 15, 2023 paycheck.

Starting January 1, 2024: On January 14, 2024, you change your 457(b) Horizons and/or 401(k) Savings Plan contribution from 6% to 7%. The new deduction of 7% is reflected on your January 30, 2024 paycheck. With deductions being taken one pay period sooner, that means your money is deposited and invested in your account(s) sooner, too.

Take this opportunity to log on to your account at **www.countyla.com** to increase your contribution today. Remember: Changes made before January 1, 2024 will still take affect two pay periods later.

- Once logged in, select Contributions from the Account drop down menu.
- If you’re using the Empower mobile app, click on the three horizontal lines in the upper left-hand corner to choose your account.
- Then select My Contributions.

¹MarketWatch, “Opinion: Americans are leaving old 401(k) accounts behind – and paying the price,” www.marketwatch.com/amp/story/americans-are-leaving-old-401-k-accounts-behind-and-paying-the-price-11627055031

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3 Things: SNOW

Every winter, landscapes across the world transform into white wonderlands as they get draped in snow. Here, we drift into some intriguing facts about this frozen phenomenon that turns even the most familiar scenes into serene masterpieces.

1

Snowflakes form from water vapor in the atmosphere, and their intricate designs emerge as they encounter different temperatures and humidity levels during their descent. So, it's theoretically possible but extremely unlikely for two snowflakes to be identical.

2

Snow acts as a natural sound absorber. The open spaces between snowflakes trap and minimize soundwaves, creating a muted ambiance, which is why winter walks after a fresh snowfall are so tranquil and quiet.

3

Snow appears white because of the way light interacts with the ice crystals, scattering and reflecting the entire spectrum of light. However, snow's color can be influenced by many factors, such as ice depth and presence of water, algae, or sand, which can make snow appear blue, pink, or even orange.

Sources: www.usopen.org, www.fox.com

HOW TO CONNECT WITH US

Call Us

M - F, 7 a.m. - 5:30 p.m. (PT)
800-786-6464

Make an Appointment

We offer virtual and in-person services. An appointment is required for in-person visits to our Member Service Center. Visit lacera.com and click "Appointment Reservations."

Email Us

Retirement info:

welcome@lacera.com

Retiree Healthcare:

healthcare@lacera.com

To send a secure email, log in to your My LACERA account.



Visit Us Online

lacera.com

Log in to Your Account

Visit lacera.com and click on the green My LACERA button at the top right of any page.

Mail Us

LACERA
PO Box 7060
Pasadena, CA
91109-7060

Drop Off Documents

Our secure onsite mailbox is available 24/7 at 300 N. Lake in Pasadena. It is located outside, to the right of the lobby doors nearest the Member Service Center.

Donate to the Department of Public Social Services Toy Loan Program

The Department of Public Social Services (DPSS) promotes imagination, exploration, and discovery to children across Los Angeles through their Toy Loan program. It's a free service that allows children to borrow toys from a Toy Loan Center in the same way they borrow books from the public library. There are multiple Toy Loan programs across Los Angeles County.

Donations of new toys and books are always welcome and accepted year-round. DPSS will gladly pick up donated items from your home, office, or other location. To schedule a free pick-up or drop-off location, contact DPSS at 213-744-4344. Monetary donations are also accepted. All donations are tax-deductible.

To mail a donation, send to:

DPSS Toy Loan Program
2615 South Grand Ave., 2nd Floor
Los Angeles, CA 90007

In addition, toys and books can be donated through our AmazonSmile registry list. Visit toydrive.lacounty.gov or email toyloan@dpss.lacounty.gov for more information.



PAFR Enclosed: Our Financial Status, at a Glance

This year's Popular Annual Financial Report (PAFR) is enclosed for your review.

The PAFR is a snapshot of LACERA's finances and accomplishments for the fiscal year 2022-2023. We encourage you to read the financial status of our pension and retiree healthcare funds to see how the trusts are performing. Our full Annual Comprehensive Financial Report (ACFR) is available on lacera.com.



Upcoming Holidays LACERA will be closed on:

- **Monday, December 25**
For Christmas
- **Monday, January 1**
For New Year's Day
- **Monday, January 15**
For Martin Luther King Day
- **Monday, February 19**
For Presidents Day

Editor's Note: *PostScript* is published by the staff of LACERA. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

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