

P.S.

# POST SCRIPT

NEWS FOR ACTIVE MEMBERS

SEPTEMBER 2016 • VOL. 27, NO. 3

## Inside My LACERA

INTRODUCING A NEW AND IMPROVED USER EXPERIENCE

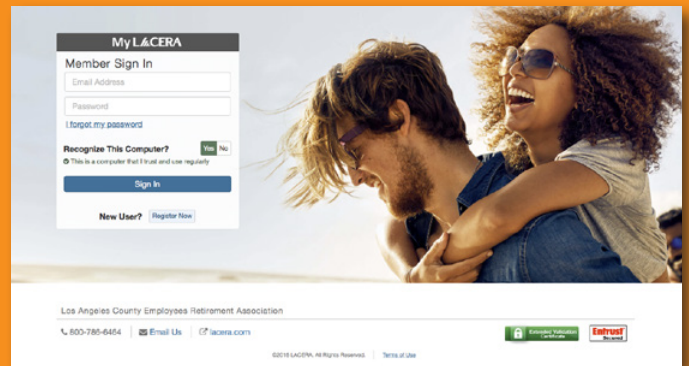
It's easier than ever to review your personal retirement data and perform a variety of secure account transactions on My LACERA.

We're excited to introduce our new design for My LACERA, the member portal on lacera.com. Registered My LACERA users will experience a clean new look with straightforward web navigation.

Other great new features include:

- Step-by-step processes that make it easier to use self-service features
- "Print" feature on each page
- Larger, easier-to-read type sizes
- Improved accessibility features

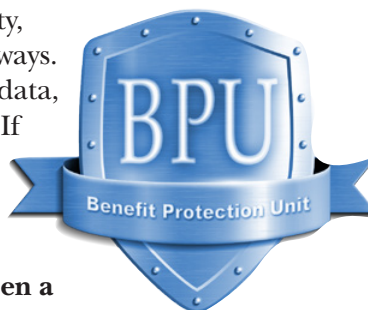
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## YOUR SECURITY, OUR CONCERN LACERA's New Benefit Protection Unit

In keeping with our commitment to your security, we provide financial protection in a number of ways. One way is to properly safeguard your personal data, including your identity and membership status. If something about your account seems amiss, we respond promptly.

**Immediate response to signs of suspicious activity on our members' accounts has always been a priority at LACERA, and now we've centralized**



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**Los Angeles County Employees Retirement Association**

**Board of Retirement:**

**SHAWN R. KEHOE**  
Chair  
Elected by Safety Members  
**VIVIAN H. GRAY**  
Vice Chair  
Elected by General Members

**WILLIAM DE LA GARZA**  
Secretary  
Elected by Retired Members

**MARVIN ADAMS**  
Appointed by Board of Supervisors

**ANTHONY BRAVO**  
Appointed by Board of Supervisors

**YVES CHERY**  
Elected by General Members

**JOSEPH KELLY**  
County Treasurer and Tax Collector  
Ex-Officio Member

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

**DAVID L. MUIR**  
Alternate Retired Member  
Elected by Retired Members

**RONALD A. OKUM**  
Appointed by Board of Supervisors

**WILLIAM R. PRYOR**  
Alternate Member  
Elected by Safety Members

**LES ROBBINS**  
Appointed by Board of Supervisors

**Board of Investments:**

**DAVID GREEN**  
Chair  
Elected by General Members

**SHAWN R. KEHOE**  
Vice Chair  
Elected by Safety Members

**JOSEPH KELLY**  
Secretary  
County Treasurer and Tax Collector  
Ex-Officio Member

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

**DIANE A. SANDOVAL**  
Elected by Retired Members

**HERMAN B. SANTOS**  
Elected by General Members

**MICHAEL SCHNEIDER**  
Appointed by Board of Supervisors

**KENNETH M. SIMRIL**  
Appointed by Board of Supervisors

**ESTEVAN R. VALENZUELA**  
Appointed by Board of Supervisors

**VALERIE ROSE VILLARREAL**  
Appointed by Board of Supervisors

Chief Executive Officer  
**GREGG RADEMACHER**  
Assistant Executive Officer  
**ROBERT HILL**  
Assistant Executive Officer  
**JJ Popowich**



# YOUR RETIREMENT: PLAN IT, LIVE IT



I'm pleased to share some exciting news from our web team. We've made significant updates to My LACERA, our 24-hour online, interactive web feature that connects you to your personal retirement account. We wanted to provide you with an improved user experience, so we revamped the portal and gave it a responsive design, meaning it can now be accessed via your smartphone or tablet as well as from your personal computer. Among other features, the new My LACERA boasts a modern, clean look; larger fonts; and a print feature on every page. If you haven't already done so, I encourage you to sign up for My

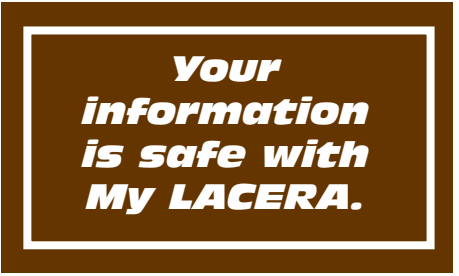
LACERA, which can be accessed via lacera.com by clicking on the My LACERA logo at the bottom right of the page. Even if you've already registered, why not sign in and check out the new design? My LACERA allows registered users to privately review their personal retirement data and perform a variety of secure account transactions. **All About Retirement** Revamping My LACERA is a good example of how we like to operate. We're all about helping you with your retirement—from planning it to living it. The most popular time of year to retire is December through March, so in our

**From the Executive Desk cont'd**

September issue of *PostScript* we often provide the basic steps an active member needs to take in order to retire with confidence. See our article "Seven Steps to Retirement" for a breakdown of how to position you and your family to gain the greatest available retirement advantage.

Examples of ways to plan for retirement include creating a customized Retirement Benefit Estimate (RBE) and scheduling a personal consultation with one of our Retirement Benefits Specialists. In this meeting, we'll review your healthcare options and let you know what documents you're required to submit. In situations where a member has established reciprocity, LACERA will connect with the reciprocal system to determine the maximum salary earned, which is used to calculate members' retirement allowances. More details about the reciprocity workflow are included in this issue.

**Retirement Security** Always in the forefront of our thinking is securing your retirement benefits. In our June issue, we reported our plan to run a series of articles titled *Your Security, Our Concern*. This series is dedicated to demonstrating



LACERA's commitment to your safety, security, and peace of mind. In this issue, we discuss how we respond to situations in which a member's identity and/or status has come into question. Our **new Benefit Protection Unit (BPU)**, assembled in December of last year, allows for a centralized approach to investigations into fraud and elder abuse.

**NEWS FOR ACTIVE MEMBERS**

The BPU analyzes each case in collaboration with multiple LACERA divisions and determines how best to resolve it. The BPU also has access to and will consult as needed with a number of outside resources, such as third-party investigators and handwriting specialists. Immediate response to signs of suspicious activity on our members' accounts has always been a priority at LACERA, and we take every report seriously.

**Staying Active in Autumn** Summer is over, but that doesn't mean outside activity needs to end. Here in southern California, we're fortunate to have many warm days in the autumn months. Take advantage of our climate and enjoy spending time in the sun. Remaining active is a great habit to form and one that will serve you well when you decide to retire.



## ELECTION FOR LACERA'S BOARDS HELD IN AUGUST



The election for the following three safety member seats was held on Tuesday, August 9, 2016:

- **Seventh Member of the Board of Retirement**
- **Alternate Member of the Board of Retirement**

LACERA's active safety members voted in the election. The open board positions carry three-year terms that begin on January 1, 2017. The safety candidate with the most votes wins the open seats on the Board of Retirement and the Board of Investments, and the other safety group affiliate becomes the alternate member of the Board of Retirement. Results of this election will be available in a future edition of *PostScript* and on lacera.com. For further

- **Fourth Member of the Board of Investments**

information on this election, visit [bos.lacounty.gov](http://bos.lacounty.gov) and search "LACERA election."

**Retirement Tips**

**Make it automatic: Set up your direct deposit prior to retiring.** Submit your request for direct deposit by the 13th (or the last business day prior to it) to ensure that your retirement allowance goes directly into your bank account.

Enroll by phone (800-786-6464), or by mail (download the Direct Deposit Authorization form from the Brochures & Forms page on lacera.com).





## Retirement Tips

### Prepare to retire in a few years with a pre-retirement workshop.

Attend a pre-retirement workshop at LACERA and learn what you'll need to know to retire with confidence. They're regularly scheduled on Tuesdays, with some Saturday workshops available. You can also watch pre-retirement videos any day of the week.

See the workshop schedule on [lacera.com](http://lacera.com) and reserve your seat using the online Appointment System. Pre-retirement workshop videos are on [lacera.com](http://lacera.com), under the Retirement University tab.



**You Say**  
"County Employee"

**We Say**  
"Active Member"

Definition of "ACTIVE MEMBER":  
A member of LACERA who is currently employed by Los Angeles County.



**Do one thing every day that scares you.**  
– Eleanor Roosevelt

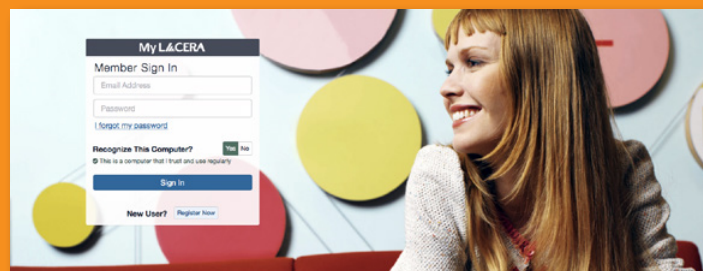
### Inside My LACERA cont'd from pg. 1

- Compatibility with Internet Explorer versions 9 and above as well as the most recent versions of Firefox and Google Chrome

Bring control of your retirement straight to your fingertips. Sign in or register your My LACERA account to:

- **Generate** a personalized Retirement Benefit Estimate
- **Add/update** your beneficiary's information
- **Add/update** your mailing address and up to three phone numbers (home, cell, work)

Whichever device you're using—personal computer, tablet, or smartphone—you'll have a better experience on My LACERA with its responsive design. Go to [lacera.com](http://lacera.com) and check it out today.



# 3 THINGS: THE MAYFLOWER

Were it not for the seaworthy *Mayflower*, the United States as we know it probably wouldn't exist! Here are three facts about the vessel that brought us from England to the New World in 1620.

- Before its best-known voyage, the *Mayflower* was used most often as a cargo ship, bringing wine and dry goods to England from France.
- The trip wasn't easy on the ship or its passengers. The Pilgrims were crowded aboard the *Mayflower* for 66 days, at the height of storm season.
- Oceanus Hopkins was the only baby born on the *Mayflower* during its voyage.

Sources: <http://mayflowerhistory.com/history-of-the-mayflower>  
[https://en.wikipedia.org/wiki/Oceanus\\_Hopkins](https://en.wikipedia.org/wiki/Oceanus_Hopkins)



# LACERA ACCOMPLISHMENTS

## LACERA Honored for Excellence in Financial Reporting

The Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting has been awarded for LACERA's Comprehensive Annual Financial Report (CAFR) for the fiscal year ended June 30, 2015. This prestigious GFOA award represents the highest form of recognition in governmental accounting and financial reporting, and this year marks the **26th consecutive year** that LACERA has qualified.

LACERA also publishes a Popular Annual Financial Report (PAFR), a condensed version of our CAFR, which we send to all members with their December newsletter. Our PAFR has earned the GFOA award for Outstanding Achievement now for the 18th consecutive year. Congratulations to the LACERA employees who contributed to the annual reports for earning these prestigious awards.

### Your Security, Our Concern cont'd from pg 1

our processes by forming the Benefit Protection Unit (BPU). This unit, assembled in December of last year, is a team of LACERA staff responsible for investigating and resolving situations in which a member's identity and/or status has come into question.

How does LACERA know when to investigate an account? Each situation is unique, but there are a number of indicators that an account might require the BPU's attention, such as:

- Report of fraud
- Report of abuse (financial and/or physical)
- Legal representative issues (e.g., power of attorney, trust, etc.)
- Evidence suggesting LACERA has lost contact with the member/survivor/beneficiary
- Death report
- Erratic pattern of account changes and/or change reversals
- Non-member activity associated with the member's account

The BPU analyzes each case in collaboration with multiple LACERA divisions and determines how best to resolve it. The BPU also has access to a number of outside resources, such as:

- Third-party investigators
- Advanced online research databases
- Handwriting specialists
- Social Security Administration

### Part of a Larger Effort

The BPU plays an important role in a larger, statewide effort to prevent financial and other types of elder abuse. Believed to be a significant issue that needs more exposure, the Los Angeles County Board of Supervisors recently declared June the "Elder and Dependent Adult Abuse Awareness" month. The BPU has teamed up with County agencies—such as Adult Protective Services, Public Guardian, and law enforcement—to ensure that the appropriate actions are taken whenever fraud or abuse is suspected. The population considered to be potential victims of financial elder abuse is retirees and survivors 65 years of age or older. LACERA has:

- 41,506 retirees 65+ years of age with a \$3,037 average of monthly benefit
- 7,354 survivors 65+ years of age with a \$1,509 average of monthly benefit

### What Can You Do?

LACERA staff are vigilant when it comes to protecting members; however, we also count on you to make us aware of issues. If you think someone is committing fraud or notice something you believe requires investigation, **report it to LACERA immediately by contacting our Call Center at 800-786-6464**. We take all reports seriously and will take appropriate action. It's important to us that you feel secure, and the BPU is one of the ways we look out for our members in our mission to produce, **protect**, and provide the promised benefits.

Benefit Protection Unit



# SEVEN STEPS TO RETIREMENT

## WHICH STEP ARE YOU ON?

This time of year finds many of our members plotting a course to retirement. From December through March, retirement paperwork pours in to LACERA's offices, retirement dates are finalized, and our Retirement Benefits Specialists counsel members on all of the details. How do they get there? See below for the seven steps active LACERA members take to retire with confidence.

In the **Seven Steps to Retirement Video online**, you'll see these steps plotted out in a short video. The video is available on lacera.com in the Benefits section when you select "Thinking of Retiring?" from the menu on the left side of the page. You can also read about these steps in the **Introduction to Retirement: 7-Step**

**Reference Card.** This handy reference is available to download or order on the Brochures & Forms page on lacera.com.

Each step of the way, LACERA offers resources you'll find useful. When you're ready to speak with one of our knowledgeable Retirement Benefits Specialists—or to attend a Pre-Retirement Workshop at LACERA—make your appointment online through the Appointment System on the lacera.com home page.



### Retirement Tips

#### Learn about retiree healthcare choices.

Within 60 days of retiring, you'll select new healthcare insurance. LACERA has a variety of medical and dental/vision plans for eligible retirees.

Explore your retiree healthcare options, including costs and the enrollment process, under the Retiree Healthcare Brochures & Forms page on lacera.com.

3

# RECIPROCALITY PROCESSES:

## AN OVERVIEW

We'd like to share what happens behind the scenes at LACERA with regard to the reciprocity processes.

### But first: What is reciprocity, exactly?

Reciprocity refers to the special relationship between LACERA and certain other California public retirement systems. It was established to encourage career public service and to protect retirement benefits earned by employees under two or more systems.

### Reciprocity can benefit you in a number of ways:

- Your contribution rate when entering the new system might be based on the age at which you entered the first system. This could lower your contribution amount (some exceptions apply).
- Your years of service earned under each system will be added together to meet the minimum years of service credit needed for retirement. Note: Reciprocity does not usually affect retiree healthcare benefits, which are calculated based on LACERA membership time only.
- Each system will generally use your highest average final compensation, whether you earned that compensation while a member of LACERA or the reciprocal system, to calculate your retirement benefit (some exceptions apply).

Some reciprocal systems review the pay codes that make up your final average compensation earned while a LACERA member to verify that the pay codes are acceptable under their rules. If they are not, the reciprocal system may choose to reduce the final average compensation amount provided to them by removing earnings for pay codes they do not accept. They would then use the reduced figure to calculate your retirement benefit. If you have questions regarding how your reciprocal system will treat the final average compensation amount, we recommend you contact them for more information.

LACERA's processes for establishing a member's reciprocity and retiring a reciprocal member take time, since they involve collecting and analyzing unique member data from multiple systems. This article provides insight into two discrete reciprocity processes at LACERA, as follows:

- **Process for establishing incoming reciprocity:** How LACERA handles applications from members who are entering LACERA from a reciprocal system; *and*
- **Reciprocity process at retirement:** How LACERA acquires reciprocal system information to determine a member's monthly retirement allowance.

### RECIPROCALITY ELIGIBILITY RULES

You must...

- ✓ Enter a reciprocal system within six months of terminating employment with the other.
- ✓ Terminate employment at one system before beginning employment at the next.
- ✓ Leave your contributions on deposit.
- ✓ Retire from both systems concurrently.
- ✓ Establish or request reciprocity prior to retiring.



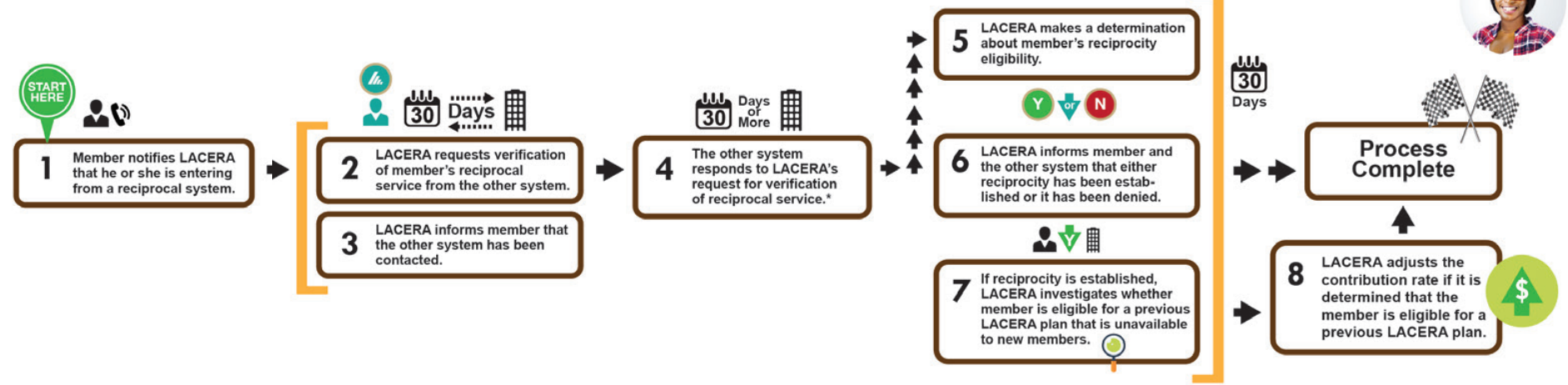
**EXAMPLES OF SYSTEMS WITH WHICH LACERA HAS RECIPROCALITY INCLUDE:**

- California Public Employees' Retirement System
- State Teachers' Retirement System
- L.A. County Metropolitan Transportation Authority Retirement System
- L.A. City Employees' Retirement System (LACERS)\*
- Counties under County Employees Retirement Law of 1937 (CERL)

**Call LACERA at 800-786-6464 to verify that a particular retirement system is reciprocal with us.**

*\*Service credit earned at some (not all) LACERS positions is recognized for LACERA's retiree healthcare benefit.*

# Process for Establishing Incoming Reciprocity



The process for establishing incoming reciprocity is initiated when a member notifies us that he or she has entered LACERA from a reciprocal system. Members can do this via the Member Sworn Statement, a phone call, an in-person consultation, or the Reciprocity Application, which can be found in the New Hire Welcome Packet that every new County employee receives.

When LACERA receives the notification, we contact the other system requesting verification of the member's reciprocal service. We also send a letter to the member, letting him or her know that LACERA has contacted the other system. Our service-level expectation for recording the reciprocal information and contacting the other system is 30 days. The other system generally takes an additional 30 days—sometimes longer, depending on the system—to respond to LACERA's request for reciprocal service information.

Once LACERA receives a response from the other system, we make a determination about the member's reciprocity eligibility. If it is determined that the member is eligible for reciprocity, LACERA sends two confirmation letters: one to the member and one to the other system, indicating that reciprocity has been established between the two systems. If it is determined that the member is not eligible for reciprocity, LACERA sends two denial letters: one to the member and one to the other system, explaining why reciprocity cannot be established.

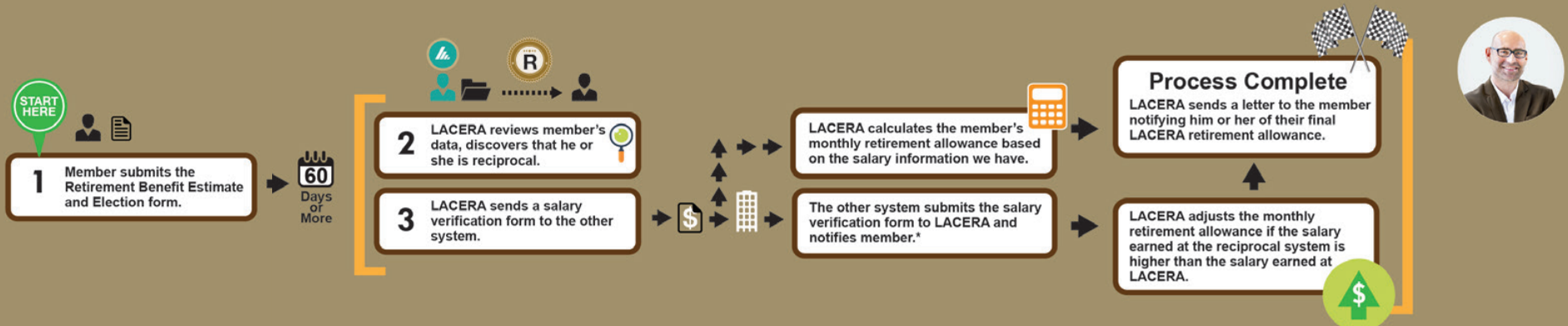
After a member's reciprocity has been established, LACERA investigates when the member first became employed in the reciprocal system to determine whether he or she is eligible for a previous LACERA plan (e.g., Plan D, a closed plan unavailable to new

members). LACERA adjusts the contribution rates as needed, which can take up to 30 days.

The flowchart provides an overview of the workflow and timeline for establishing an incoming member's reciprocity. Note that this workflow is with respect to incoming reciprocity only—how LACERA handles applications from members who are entering LACERA from a reciprocal system. Those leaving LACERA and beginning membership with a reciprocal system can learn about outgoing reciprocity and fill out the necessary paperwork using the withdrawal/reciprocity packet, which LACERA mails to members who terminate employment with the County. Outgoing members can also call LACERA to request a packet.

*\*CalPERS currently has a 75-day wait time or longer, due to the very high number of members in the system.*

# Reciprocity Process at Retirement



When a member decides to retire within the next six months and submits the Retirement Benefit Estimate and Election form, the Benefits division at LACERA reviews the member's data, which includes determining whether he or she is reciprocal. Upon discovering that a retiring member is reciprocal, we send a salary verification form to the other system to find out the highest salary the member earned while part of that system. We use this information in determining the monthly allowance that the member will receive from LACERA upon retirement.

Each system will calculate a retirement benefit allowance based on that system's benefit formulas and pay members separately. All reciprocal systems use the highest average final compensation earned while the

retiree was a member of either system. However, some retirement systems, such as CalPERS, will review the pay codes that are included in the final average compensation figure provided by the other system to verify the pay codes meet their requirements. If the pay codes do not meet their requirements, the system may reduce the final average compensation amount, compare the reduced compensation amount to their amount, and use the higher of the two to calculate the retirement benefit allowance they will pay you.

During the time between when LACERA requests salary information from the other system and when the other

system provides it, LACERA calculates the member's monthly retirement allowance based on the salary information we have. We do this so as not to delay disbursement of the member's checks—sometimes salary information takes longer than 30 days to arrive from the other system. Once the other system submits the salary verification form to LACERA, we review it and adjust the allowance amount if needed. LACERA then sends a letter to the member notifying him or her of the updated amount.

*\*CalPERS currently has a 75-day wait time or longer, due to the very high number of members in the system.*





We hope this article has helped shed some light on the inner workings of reciprocity. Have a question?

Call 800-786-6464 to speak with a Retirement Benefits Specialist or use the online Appointment System at [lacera.com](http://lacera.com) to schedule an in-person consultation. We're happy to clarify and/or further explain our processes.

# CONNECT WITH US

Email  
[welcome@lacera.com](mailto:welcome@lacera.com)  
Call  
800-786-6464

Visit  
300 N. Lake Ave.  
Pasadena, CA 91101  
Website  
[lacera.com](http://lacera.com)

## THE COUNTY-ADMINISTERED SURVIVOR INCOME BENEFIT: ENROLL IN OCTOBER

Are you an active **Plan E member and a MegaFlex** participant? If so, it's important to understand your insurance options as your opportunity to enroll approaches.

Plan E does not include pre-retirement death benefits. If a Plan E member dies while in County service, the member's survivors are not eligible for continuing benefits through LACERA. Also, Plan E MegaFlex participants are not eligible for continuing survivor benefits administered through the County.

However, Plan E members who are MegaFlex participants **have the option of electing the County-administered Survivor Income Benefit (SIB)**, an optional life insurance plan available only to Plan E MegaFlex participants. The SIB is administered by the County's Survivor Benefit Plan; **LACERA does not administer the SIB.**

The annual enrollment period—October 1 through October 31—is upon us; now's the time to think about enrolling.

The SIB pays a lifetime benefit to an eligible surviving spouse or domestic partner. If a member enrolled in the County-sponsored Survivor Income Benefit Program were to die while in active service, the eligible surviving spouse or domestic partner would receive a monthly cash benefit for the rest of his or her life. If no eligible surviving spouse or domestic partner exists, the benefit would be divided equally among eligible

dependent children. Benefits will continue until age 18 or, if the child is enrolled full time in an accredited school, until age 22. Without the SIB, your survivors would not receive a continuing benefit, which could negatively impact their financial security.

If you are interested in enrolling in the SIB, you may do so **only during the annual enrollment period, October 1 through October 31.** For instructions, refer to your MegaFlex 2017 Enrollment Highlights Guide, which the County of Los Angeles will mail to you, or go online to [mylacountybenefits.com](http://mylacountybenefits.com).

*For questions regarding tax matters or issues involving your individual financial situation, consult a professional advisor; LACERA does not offer tax or financial advice.*



### Retirement Tips

#### Know your retiree healthcare subsidy percentage.

If you retire with 10 years of service credit, the County subsidizes 40 percent of your healthcare; for each additional year, the County will subsidize an additional 4 percent.

See what percentage you'll get subsidized and the current benchmark plan under the Healthcare Plan on [lacera.com](http://lacera.com).



## FAQs: MY LACERA

### 1. Q: How do I sign up for My LACERA?

A: It's easy to register. Follow these simple steps:

- Go to [lacera.com](http://lacera.com) and click on the My LACERA logo at the bottom right of the page.
- Enter your name, birth date, last four digits of your Social Security number, and your email address.
- Answer two personalized security questions:
  - randomly generated questions based on your employment, salary, benefit, or benefit payment data *OR*
  - security questions that you create yourself
- My LACERA will email you an account activation link.
- Click the activation link to complete registration and create your password.
- Success!** Registration completed.

### 2. Q: Is My LACERA easy to use?

A: Yes, now more than ever. My LACERA was redesigned to make reading and navigating easier for everyone on a range of devices, including personal computers, tablets, and smartphones. In addition to a responsive design, My LACERA also has improved accessibility features.

### 3. Q: Which retirement transactions can I complete via My LACERA?

A: My LACERA offers 24-hour online access to your LACERA retirement account information. As an active member, you can:

- Add or update your beneficiary's information
- Generate a personalized Retirement Benefit Estimate
- Add or update a mailing address
- Update or add up to three phone numbers
- View your retirement plan information, history of LACERA interactions, contributions on deposit, first date you're eligible to retire, and Annual Benefit Statement

### 4. Q: I'm having difficulty accessing My LACERA. How can I get assistance?

A: For help with registering for My LACERA or accessing your information, contact a Retirement Benefits Specialist at 800-786-6464.

## SATURDAY PRE-RETIREMENT WORKSHOPS

For your convenience, LACERA offers in-house pre-retirement workshops on certain Saturdays to both safety and general members. Instead of taking time out of your busy Tuesday to attend a pre-retirement workshop, reserve your seat for a Saturday morning workshop to learn retirement strategies and other important information from a knowledgeable Retirement Benefits Specialist. One-on-one counseling appointments are available at the Member Service Center and are open to those walk-ins

who have attended a pre-retirement workshop at LACERA on that date. Walk-ins receive retirement counseling on a first-come, first-served basis.

The next Saturday workshop at LACERA is scheduled for **September 10** and begins promptly at 8:00 a.m. A Saturday workshop is also scheduled for 9:00 a.m. on **September 17** at the Lancaster Regional Library.

**Reservations are required;** access the Appointment System on [lacera.com](http://lacera.com) or call 800-786-6464 to reserve a seat.

## Pre-Retirement Workshop Schedule

### September 2016

S	M	T	W	T	F	S
					1	2
3						
4	H	S	7	8	9	G/S*
11	12	G	14	15	16	G/S**
18	19	G	21	22	23	24
25	26	G	28	29	30	

### October 2016

S	M	T	W	T	F	S
						1
2	3	S	5	6	7	8
9	H	G	12	13	14	15
16	17	G	19	20	21	22
23	24	G	26	27	28	29
30	31					

### November 2016

S	M	T	W	T	F	S
		S	2	3	4	5
6	7	G	9	10	H	12
13	14	G	16	17	18	19
20	21	G	23	H	H	26
27	28	G	30			

G = General Members Pre-Retirement  
S = Safety Members Pre-Retirement  
H = Holiday

### Call 800-786-6464 to Register

Workshops are held from 8:30 a.m. to 11:30 a.m. unless otherwise indicated. Most include presentations by Empowerment Retirement and long-term care providers.

\*LACERA's Saturday in-house workshop is from 8:00 a.m. to noon. Empower Retirement will offer a 45-minute overview of Horizons (457) and Savings (401k) plans; LACERA will give a 2.5-hour presentation.

\*\* LACERA's Saturday workshop in Lancaster is from 9:00 a.m. to noon.

### Public Service Announcement

# BECOME A COURT APPOINTED SPECIAL ADVOCATE

You can apply your skills and experience to ensure that an abused and neglected child is safe and has the opportunity to thrive. Court Appointed Special Advocates (CASA) of Los Angeles is a nonprofit organization that recruits, trains, and supports volunteers to transform the lives of abused and neglected children in the foster care system. Volunteers work one-on-one with a child to advocate for his or her best interest in both the courtroom and the community. There are 30,000 children who are wards of the dependency court in L.A. County, and CASA currently has more than 100 children waiting to be paired with volunteer advocates. Join us at one of our information sessions, where you can learn more about this volunteer opportunity. To sign up or learn more about CASA, visit [casala.org/volunteer](http://casala.org/volunteer) or call 323-859-2888.



## Upcoming Holidays

LACERA will be closed:

- **Monday, September 5,** for Labor Day
- **Monday, October 10,** for Columbus Day
- **Friday, November 11,** for Veterans Day
- **Thursday and Friday, November 24 and 25,** for Thanksgiving

### Editor's Note:

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