

News for Active Members

Pathways to Retirement

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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Visit LACERA's New Online Resource Center!

We are excited to announce the launch of our member Resource Center on lacera.com!

The Resource Center is your main hub for accessing retirement and healthcare plan information and benefit materials, available in a variety of formats.

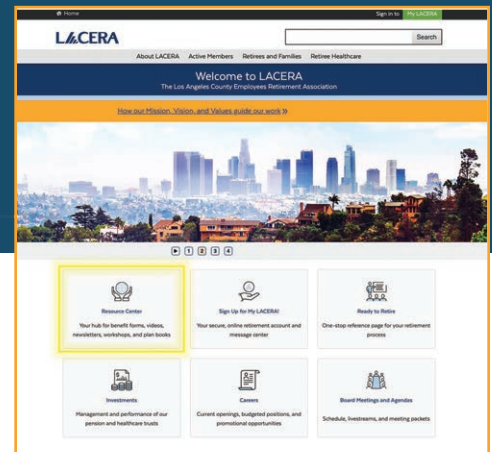
You can quickly access the new hub by visiting lacera.com and clicking on the Resource Center tile on the homepage. We recommend visiting the Resource Center now and bookmarking it in your browser for quick access anytime you need to take action or learn about a topic regarding your benefits.

The Resource Center includes the following sections, presented in an intuitive visual layout:

- **Forms and Publications** for managing your account and benefits

- **Video Library** (new!) for educational and step-by-step instructional videos
- **Pathways and Spotlight member newsletters** for the latest benefits news and LACERA activities
- Available **workshops** and sign-up schedule, for all stages of your career journey
- **Plan Centers** for your specific retirement plan, including annual updates and online plan books

We will continue to expand the Resource Center as we build new tools to help you prepare for retirement and understand and utilize your benefits. In the meantime, check it out and see everything that's available to you!



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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

BOARD OF RETIREMENT

- SHAWN R. KEHOE**
Chair
Alternate Trustee
Elected by Safety Members
- LES ROBBINS**
Vice Chair
Elected by Retired Members
- RONALD OKUM**
Secretary
Appointed by Board of Supervisors
- NANCY M. DURAZO**
Elected by General Members
- ELIZABETH B. GINSBERG**
County Treasurer and Tax Collector
Ex-Officio Trustee
- VIVIAN H. GRAY**
Elected by General Members
- JASON E. GREEN**
Elected by Safety Members
- JAMES P. HARRIS**
Alternate Trustee
Elected by Retired Members
- WAYNE MOORE**
Appointed by Board of Supervisors
- DAVID E. RYU**
Appointed by Board of Supervisors
- ANTONIO SANCHEZ**
Appointed by Board of Supervisors

BOARD OF INVESTMENTS

- PATRICK L. JONES**
Chair
Appointed by Board of Supervisors
- DAVID E. RYU**
Vice Chair
Appointed by Board of Supervisors
- JASON E. GREEN**
Secretary
Elected by Safety Members
- TREVOR G. FAY**
Appointed by Board of Supervisors
- MIKE GATTO**
Appointed by Board of Supervisors
- ELIZABETH B. GINSBERG**
County Treasurer and Tax Collector
Ex-Officio Trustee
- ALEEN LANGTON**
Elected by General Members
- DEBBIE MARTIN**
Elected by Retired Members
- NICOLE MI**
Elected by General Members

Hello, members! Happy holidays and 2025 (at the quarter-century mark already)!

As we close out 2024, I'm proud of all that we accomplished at LACERA this year, especially the projects related to improving your member experience—like the launch of our online service retirement application, new retirement counseling model, redesigned My LACERA dashboard, enhanced appointments system, and new Resource Center, among other advancements.

I'm also excited to share that after many years of effort and coordination with the County, the lifetime maximum benefit for LACERA-administered Anthem retiree healthcare plans (I, II, and Prudent Buyer) will increase from \$1 million to \$1.5 million effective July 1, 2025. Because a member could reach the current cap with one major illness, this has been a huge priority for LACERA and the County for years as part of providing you with comprehensive benefits and financial security in retirement. See more details about this major accomplishment on page 6.

Looking ahead, I'm excited about our ambitious projects in development. Many of them will span the next several years in multiple phases—like the continuing implementation of our case management solution, which is already improving the speed, accuracy, and self-service options of member transactions; and our recently launched knowledge management project, which will revolutionize the way we access and share information across the organization. I look forward to updating you throughout 2025 as we work on various projects for achieving our strategic objectives.

All of this momentum is due to our coordinated group efforts, so I want to express my gratitude to LACERA's Boards of Retirement and Investments for their vision and support; our executive and management teams for leading with purpose; and our more than 400 staff members who are

helping to fulfill our mission every day with their dedication to our members and demonstration of our core values. Thank you, everyone!

Dive Into the Annual Report

I hope you will enjoy reviewing the enclosed Popular Annual Financial Report, which helps us meet our values of accountability and transparency to you and other stakeholders. The PAFR is aimed at empowering you with knowledge about the health of our finances and trusts and is meticulously produced by our Financial and Accounting Services, Communications, and other contributing divisions every year.

Update on the WEP/GPO

LACERA has long opposed the Windfall Elimination Provision (WEP), enacted by Congress in 1983, and Government Pension Offset (GPO), enacted by Congress in 1977. The WEP reduces the Social Security benefit for workers who receive a government pension from employment that is not covered by Social Security, while the GPO reduces the Social Security benefits of spouses and survivors who receive a government pension.

In a historic vote in November, the U.S. House passed HR 82 (the Social Security Fairness Act), a bill to repeal the WEP/GPO rules. The bill now has a very short window to pass the Senate—and would require 60 votes to bypass filibustering—before the end of the second session of Congress (December 31, 2024). If the repeal were to be enacted, it would apply to benefits payable after December 2023 and would not retroactively apply to benefits paid.

The bill dies if it doesn't pass this session and will require a new bill sponsor and introduction in the next congressional session. LACERA continues to conduct outreach with our representatives urging them to repeal this unfair penalty on service workers, and I will provide another update on the bill in my next article.

Meet Our Newest Trustee

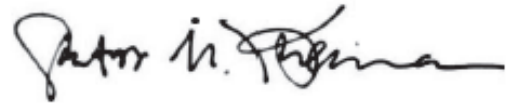
Thanks to all of our general members who voted this summer for the third trustee seats on LACERA's Board of Retirement and Board of Investments. Aleen Langton received the highest number of votes out of the seven BOR and eight BOI candidates, winning nearly 42 percent and 39 percent of all votes cast, respectively. We have already welcomed her to the BOI, where she is completing the term of retired Trustee Herman Santos, and look forward to her starting her regular three-year terms on both Boards in January. See the Accomplishments section on page 4 for more details and Ms. Langton's bio.

Status of County Litigation

In our September issue, we announced that the Second District Court of Appeals found in favor of LACERA in our lawsuit

against the County, reinforcing our autonomy and authority to manage our personnel and financial responsibilities as part of our fiduciary duties. The County filed a petition for review on August 2, and in October the California Supreme Court officially accepted review of the case. LACERA is now gathering further responses and briefs to provide to the court. We anticipate it will be another 16 to 18 months to reach resolution and will keep you apprised as we go through the process.

Thank you for your service and all you do to make our communities better. Take care and stay safe!



The Growing Menace of Online Computer Help Scams: What You Need to Know

In today's digital age, our reliance on technology has made us vulnerable to a new breed of scam: computer "help" scams. These schemes, designed to exploit users' fear of technology malfunctions, have become increasingly sophisticated and widespread. Here, we explore the various forms these scams take, how they operate, and what you can do to protect yourself.

Let's take the example of Mrs. Johnson, a solitary 82-year-old grandmother. She noticed her computer's sluggish performance and decided to search online for a solution. She had previously seen advertisements for Best Buy's Geek Squad service, and her internet search yielded multiple links to this service. She clicked on one of these links and immediately started providing her personal information, such as her name and phone number. Shortly after, she received a call from an individual claiming to be a Geek Squad technician, who alarmed her with news of a severe computer virus. Feeling scared and uncertain, she complied with the instructions to download remote access software. The fraudster proceeded to install malware and persuaded her to log into her online banking account to pay for what they claimed was essential security software. In a matter of hours, the fraudster had siphoned off thousands of dollars from her account, leaving Mrs. Johnson both emotionally and financially distressed.

Understanding Computer Help Scams

Computer help scams are fraudulent schemes in which scammers pose as technical support representatives to gain access to a victim's computer, personal information, or money. These scams can be initiated through various means, including phone calls, pop-up ads, emails, and even social media messages.

Types of Computer Help Scams

1. **Phone call scams:** Scammers call victims, often claiming to be from well-known companies like Microsoft or Apple. They warn of a serious issue with the victim's computer that needs immediate attention.
2. **Pop-up ads:** While browsing the internet, victims encounter alarming pop-up messages claiming their computer is infected with a virus. The pop-up provides a phone number to call for "support."
3. **Email phishing:** Scammers send emails that appear to be from legitimate tech support services, urging recipients to click on a link or download an attachment to fix a problem.
4. **Fake websites:** Some scammers create fake tech support websites that appear in search results. When victims seek help online, they end up contacting these fraudulent sites.

Once contact is made, the scammer uses scare tactics to convince the victim to grant remote access to their computer. They may show fake error messages or run bogus scans to "prove" the presence of viruses or malware. The ultimate goal is to sell unnecessary software or services, steal personal information, or install malware that can harvest data or hold the computer hostage for ransom.

Protecting Yourself Against Scams

- **Be skeptical of unsolicited contact.** Legitimate tech companies, financial institutions, or government agencies such as the IRS do not make unsolicited calls or send unsolicited emails about security problems.
- **Verify the source.** If you receive a suspicious call or message, do not act immediately. Instead, contact the company directly using a trusted phone number or website.

Cont. on pg. 7



LACERA Accomplishments

Aleen Langton Elected to Both LACERA Boards



Aleen Langton

LACERA's general member elections were held August 5-30 this year for the third seats on the LACERA Board of Retirement (BOR) and Board of Investments (BOI). Thank you to all our members who voted!

Initial results were announced in mid-September, with Aleen Langton elected to both seats. The Board of Supervisors officially declared the results on October 8, with Trustee Langton immediately taking her seat on the BOI to finish out the term of Trustee Herman Santos, who retired in March 2024.

Trustee Langton is a Principal Deputy County Counsel who has dedicated her entire legal career to government service. She is the first County Counsel attorney and the first individual of Armenian descent to serve on the LACERA Board. Her major career contributions include serving as counsel for the Executive Committee of the Regional Homeless Alignment and Leadership Table and providing counsel for 15 years to the Los Angeles Homeless Services Authority (LAHSA), including advising LAHSA in the landmark federal court case, Los Angeles Alliance v. City and County of L.A., et al. She has also participated in various legal and training initiatives, including presenting at statewide conferences on confidentiality and homelessness, serving as a legal expert on Adult Protective Services, and helping develop national training on elder financial abuse for Stanford graduate students.

In January 2025, Trustee Langton will begin her simultaneous three-year terms on the BOR and BOI. Congratulations and welcome to LACERA!

Didier Acevedo Featured in Class of 2024 NextGens

Congratulations to Financial Analyst III Didier Acevedo, who has been included in the *Chief Investment Officer Class of 2024 NextGens*. This honor goes to those who are leaders in their organizations and wield a combination of financial knowledge, interpersonal skills, and forward thinking.



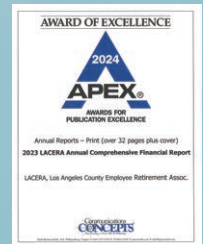
Didier Acevedo

NextGens are nominated by their organizations' chief investments officers (CIOs). According to LACERA CIO Jonathan Gabel, Acevedo excels at identifying interesting opportunities, implementing new private equity vehicles, and contributing his expertise in investment decisions. He advocates for continuous portfolio monitoring, diversifying through multiple approaches, relying on stable and predictable income, and staying current on world events. He also actively participates in furthering LACERA's TIDE (Towards Inclusion, Diversity and Equity) initiative.

Read more about Acevedo's investing philosophy in his full interview with *Chief Investment Officer* at www.ai-cio.com/lists/class-of-2024-nextgen/?pid=92494.

2023 Annual Report Receives a Second Publishing Award

In our last issue, we announced that LACERA's 2023 Annual Comprehensive Financial Report (ACFR) had won the 2024 Gold Stevie Award for our "Designed to Last" themed ACFR. We are proud to add to our list of honors the 2024 Apex Award for Publication Excellence in the printed annual reports (over 32 pages) category. Congratulations to all the staff members involved in producing our annual reports, especially our Financial and Accounting Services and Communications divisions, which spearhead this effort every year. To see our award-winning entry, visit www.lacera.com/accountability/annual-reports.



*May this season bring you an abundance of blessings, robust health, and immense joy that lasts throughout the coming year.
Happy holidays!*

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

LACERA 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, know that we are grateful to all of you for making L.A. County a better place!

Diana Jimenez
Assistant II, Civil Department,
Norwalk Courthouse



Diana Jimenez retired in March after 27 years of County service. She worked in several municipal and superior courts, first at the Metropolitan Courthouse as a bookkeeper, then working in the Traffic Division and, later, the Whittier and Norwalk Courts. In addition to traffic court, she also worked in small claims and civil municipal courts. Her proudest accomplishment is having satisfied her customers through the course of her career.

In her retirement, Jimenez is eager to continue volunteering at her church, teaching second-year catechism, as well as drawing, doing puzzles, traveling with her family, and playing with her pet Yorkie, Charlie.

Irma Guerrero
Nursing Attendant and Intermediate
Clerk, Urgent Care



Irma Guerrero retired in November after serving the County for 26 years. Her final position was Nursing Attendant and Intermediate Clerk, as well as Bed Control Coordinator with the Urgent Care Department. Her duties included efficiently processing patients as they required rooms and recording their vital signs.

Guerrero entered her current line of work by first working as an employee in a nursing home, but she was always interested in working for the County. During her County

service, she earned a CAN Certificate and gained extensive experience with patients before qualifying for her last position. Along the way, she has worked in Neurology, Emergency, Bed Control, and the Nursing Office at Roybal Clinic.

Among her proudest accomplishments, she lists receiving numerous certificates of recognition and raising two daughters who also serve the County.

As she transitions to retirement, Guerrero is glad to spend more time with her family—especially her husband, whom she says is the number-one supporter in her life—and Chihuahua, Luna. She also looks forward to enjoying her favorite hobbies: going to the movies, taking family photos, and visiting national parks.

Vera Ashley-Potter
Supervising Child Support Specialist,
Child Support Services Department



Vera Ashley-Potter has 41 years of County service. She was recruited and started working straight out of high school as an intermediate typist clerk, quickly moving on to eligibility worker, then family support representative, and ultimately supervising child support specialist, a position she has held since 1999. She is proud of her staying power and choice to continue in that role, in which she supervises eight case managers who establish and enforce orders for support, explaining that she enjoys working for the public, providing customer service, and making a difference in people's lives.

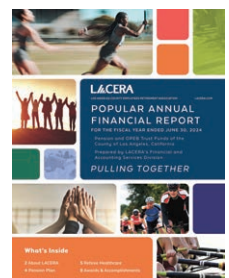
Ashley-Potter is very family-focused and credits her (now deceased) parents, especially her mom, for being her pillars of strength. She is a proud mom herself to two strong, smart, "great adults—I marvel at the things they know!"

Ashley-Potter plans to retire in 2025 or possibly 2026, joking that she plans to sleep in for six months first, after which she will move on to volunteering in social services, seeing the world with her husband (including South Africa, Europe, and the eastern seaboard of the U.S.), and enjoying more reading and spa hopping.

PAFR Enclosed: A Picture of Our Financial Status

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

The PAFR is a snapshot of LACERA's finances, investment returns, and accomplishments for the fiscal year 2023-2024. 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.



Retiree Healthcare News

Lifetime Maximum Benefit Will Increase in July 2025

We are pleased to announce that after extensive collaboration with the County, we have enhanced the coverage of our Anthem I, II, and Prudent Buyer retiree healthcare plans. Effective July 1, 2025, the lifetime maximum benefit (LMB) for these plans will increase from \$1 million to \$1.5 million—an increase that demonstrates LACERA and the County’s mutual commitment to providing comprehensive and robust health coverage for our retirees. The LMB does not apply to any other LACERA-offered retiree healthcare plans.

For those nearing retirement and researching their healthcare options, the LMB is an important factor when choosing

coverage. This benefit expansion will ensure indemnity plans are viable for retirees over a much longer time period.

The County and LACERA will be regularly reviewing the annual experience study of these health plans. This ongoing evaluation will allow us to make necessary adjustments to the LMB, with the final goal of eliminating the cap altogether. This is all part of fulfilling our mission of producing, protecting, and providing your promised benefits and ensuring you receive the medical care that you deserve.

Just Dropped: New Retiree Healthcare and Medicare Video

When you are preparing to retire, one of the biggest decisions in your journey is selecting a retiree healthcare plan for yourself and your dependents. That’s why we are excited to share the new *Intro to Retiree Healthcare and Medicare Enrollment* video on lacera.com, created to help you make an informed and timely choice and enroll in the right healthcare plan.

The 20-minute *Intro to Retiree Healthcare* video provides program basics, including subsidies and paying for coverage, as well as descriptions of the different types of healthcare plans, Medicare coordination and benefits, and enrollment resources. We have also broken the video into eight separate

segments so you can learn about a particular topic at your convenience or review a particular topic in one click.

The *Intro to Retiree Healthcare* video is available via our new Resource Center. Visit lacera.com and click on the Resource Center tile on the homepage to access the video library and other helpful sections. Our video library will continue to grow as we produce more instructive videos to help you learn about your benefits on your time and at your pace!



BLACK HISTORY MONTH : Celebrating African American Legacy

Every February, Black History Month offers opportunities to celebrate the achievements and contributions of African Americans to our nation and reflect on our collective responsibility for upholding the values of justice, fairness, and equality. The profound impact of Black Americans in the arts, science, sports, politics, and civil rights is a testament to their enduring legacy and vital presence in the fabric of our society.

Black history in Los Angeles goes back to the city’s founding in 1781 by 44 nonindigenous settlers—26 of whom were Mexicans of African descent. The Black community grew in small bursts until the larger migrations of the 1890s to 1920s, with South Central Avenue serving as the epicenter of the West Coast jazz scene and African American cultural life in the 1930s and 1940s. Los Angeles has been a stage and catalyst for historic figures like: Paul R. Williams, prolific and influential architect and the first African American member of the American Institute of Architects; Pasadena-raised Jackie Robinson, who broke Major League Baseball’s color barrier; Tom Bradley, L.A.’s longest-running and first Black

mayor; and many more. Today, Leimert Park, Baldwin Hills/Crenshaw, and other traditionally Black centers of culture, activism, and entrepreneurship continue to spread their global influence.

Sources: www.blackhistory.com, www.latimes.com, www.pbssocal.org, www.paulwilliamsproject.org

Chinese New Year Starts January 29

January 29 is the onset of the 2025 Chinese New Year. This annual event celebrates the new lunar calendar with a 15-day festival that starts with the new moon in late January or early February and continues to the following full moon. Rooted in centuries-old customs, Chinese New Year is a time for families to come together, honor ancestors, and hope for prosperity and good luck. In Los Angeles County, the festival is marked by colorful parades, dragon dances, fireworks, and the lighting of lanterns. Each year corresponds to an animal zodiac sign, and 2025 ushers in the Year of the Snake, symbolizing wisdom and transformation.

Sources: www.britannica.com, www.chinesenewyear.net

Tips on Designating Beneficiaries

Are your beneficiaries up to date? It's important to have current beneficiary designations on file with LACERA. This will be helpful to both LACERA and your beneficiary should it be necessary for LACERA to pay death benefits on your behalf. Without this form on file, the choice of benefits available to your survivors and beneficiaries may be limited and/or the disbursement of benefits may be delayed by probate proceedings.

It's also important to make sure contact information for your beneficiaries is always current, since benefits will be delayed if LACERA is unable to locate the named beneficiary to mail out claim forms.

When setting up or changing your beneficiaries, here are some other things to keep in mind:

- You can change your beneficiary at any time before retirement.
- The rights and claims of your eligible surviving spouse, domestic partner, or minor children supersede those of any other beneficiary.
- If you experience a life event, such as marriage/ registration of domestic partnership, divorce, birth of a child, or a family death, it's important to check and update your beneficiaries as needed.

- Your primary beneficiary is generally your spouse or domestic partner. In the absence of a spouse or partner, you can name minor children as primary beneficiaries, but consider:
 - LACERA cannot pay benefits to a minor directly, meaning guardianship papers will need to be obtained from the court and provided to LACERA. (Even the biological parent needs to seek guardianship in such a situation.) This can be a lengthy and costly process.
- If you name a trust, the trust will receive a lump-sum benefit, not a monthly survivor benefit.
- When naming charitable organizations as beneficiaries, you need to provide a valid address and chapter, if applicable, for the benefit to be paid.

You can update your beneficiaries quickly and easily online by logging into your My LACERA account. If you prefer, you can download or order a beneficiary form at lacera.com by clicking on the Resource Center tile on the homepage, then Forms and Publications.

If you have questions about designating beneficiaries, contact LACERA via email, telephone, or by making an appointment at lacera.com to speak with a retirement benefits specialist.

The Growing Menace of Online Computer Help Scams, cont. from pg. 3

- **Install security software.** Keep your computer protected with up-to-date antivirus and anti-malware software. Always be suspicious of a person asking you to disable your security software.
- **Educate yourself and others.** Awareness is your first line of defense. Share information about these scams with friends and family, especially those who may be less tech-savvy.
- **Report scams.** If you encounter a scam, report it to the relevant authorities, such as the Federal Trade Commission (FTC).
- **Use strong passwords.** Always use a strong password

and multifactor authentication when it comes to financial institutions. Never have the same password for your email and bank accounts.

- **Do not provide remote access.** Do not grant remote access to anyone who contacts you unsolicited. If remote access is necessary, it should only be arranged through trusted, verifiable channels.

Computer help scams are a growing threat in our increasingly digital world. By understanding how these scams work and taking proactive steps to protect yourself, you can avoid falling victim to these malicious schemes. Stay informed and stay vigilant!

Donate to the Department of Public Social Services' Toy Loan Program

The DPSS's free Toy Loan program allows children across L.A. County to borrow toys in the same way they borrow books from the public library. 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. For more information, visit <https://dpss.lacounty.gov/en/community/toy-loan.html> or email toyloan@dpss.lacounty.gov.

To schedule a free pick-up or find a drop off location, contact DPSS at 323-986-2741. To make a tax-deductible monetary donation, send a check, money order, or cashier's check made payable to Los Angeles County - DPSS to the following address: DPSS Toy Loan Program, 2200 N. Humboldt Street, Los Angeles, CA 90031.



It's Time for Your Annual Retirement Checklist

Are you the type of person who loves to cross off items from a checklist? As it turns out, there's an actual psychological reason behind that jolt of satisfaction you feel when you put a checkmark by a task.¹ Completing a task can lessen the stress we experience due to the nagging feeling that there's something we need to take care of. In other words, we get the relief of having one less thing to worry about. Writing out a list and working on an item also pushes us to create a plan of action.

So, making a checklist for your retirement account and checking off a few items won't just make you feel better, it can also help you be more proactive with your retirement readiness. Here are a few suggestions for your retirement check list:

- **Verify your account details.** Log in to your account at www.countyla.com to make sure your contact details such as mailing address, phone number, and email address are all up to date. Keeping your information up to date will help keep your account secure.
- **Remember the annual contribution limit.** In 2024, the maximum amount you could contribute to your retirement account was \$23,000 (or \$30,500 if you're age 50 or older). For 2025 limits, visit www.countyla.com. Consider increasing the amount you contribute, as the contribution limit can increase every year. The County offers auto escalation that will automatically increase your contribution by a percentage of your choosing each year up to a set total contribution rate. Consider signing up for auto escalation.
- **Get a view of your complete financial picture.** Log in to your account at www.countyla.com to take advantage of retirement planning tools and resources, including linking your financial accounts. You will get a 360-degree view of your finances, which can help you make better, more informed decisions related to your overall financial wellness.
- **Adjust your asset allocation.** If you're nearing retirement age, it's a smart idea to take a fresh look at the risk level of your investments to ensure that your portfolio stays aligned with your risk tolerance and your planned retirement date. Remember, asset allocation does not guarantee a profit or prevent losses, but it can help you even out the fluctuations of the market.
- **Review and update your beneficiary designation.** Check to make sure that you've designated a beneficiary for

your account — or confirm that your previous beneficiary selection is up to date. You can review your beneficiary information by logging into your account at www.countyla.com, clicking on *Account*, selecting *Overview*, and then clicking *Beneficiaries*.



Log in to your account at www.countyla.com today and start crossing off items on your annual retirement checklist!

Attention!

Share your thoughts! The County has teamed up with Empower to survey our 457(b) Horizons and/or 401(k) Savings Plan participants. This survey is voluntary and confidential.

This is your opportunity to tell us how you feel about the 457(b) Horizons and/or 401(k) Savings Plans. Your feedback helps the County and Empower identify what services to provide and what products may help you during your working years and into your retirement years.

Thank you for helping us to identify better ways to serve you and meet your needs.

Use URL below or scan the QR code to take the survey!

www.surveymonkey.com/r/2025COLASurvey



¹Ascend, "Why We Continue to Rely on (and Love) To-Do Lists," 2023, hbr.org/2022/01/why-we-continue-to-rely-on-and-love-to-do-lists.

Investing involves risk, including possible loss of principal.

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Upcoming Holidays

LACERA will be closed on:

Wednesday,
December 25
For Christmas

Wednesday,
January 1
For New Year's
Day

Monday,
January 20
For Martin Luther
King Jr. Day

Monday,
February 17
For Presidents
Day

Email: welcome@lacera.com

Editor's Note: *Pathways to 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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