

News for Active Members

Pathways to Retirement

September 2024
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LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

Court Authorizes LACERA to Set Employee Classifications and Salaries



As you may recall, LACERA filed a lawsuit against the County in 2021, seeking to affirm our authority under both the California Constitution and state statutes to establish employment classifications and set salaries for our employees. On June 24, the California Second Court of Appeals affirmed that authority and further clarified that the Los Angeles County Board of Supervisors (BOS) must accept and incorporate these classifications and salaries into the County's employment classifications and salary ordinance without modification. This landmark decision ensures that LACERA can fulfill its fiduciary duties to its members and beneficiaries.

Background

In 2016 and 2017, LACERA conducted comprehensive personnel reviews, identifying the need for several new positions and salary adjustments to meet our strategic priorities and uphold our fiduciary duties. In 2018, the BOS rejected the changes to the salary ordinance, reversing 15 years of its own precedent of implementing such changes

without hesitation. The BOS cited a 2003 decision from a different appellate district, claiming it provided them the authority to block LACERA's new proposed classifications and salaries.

LACERA attempted to negotiate with the County to resolve the dispute, but our efforts were unsuccessful. In 2021, LACERA filed for a writ of mandate and declaratory relief, directing the BOS to comply with the law and include classifications and salaries approved by LACERA's Boards into the salary ordinance. The trial court was bound to follow the decades-old case and ruled in favor of the County, but LACERA appealed the decision, which has resulted in the recent favorable ruling by the Second District.

Ruling Summary

The Second District Court's detailed opinion is an exhaustive review of the California Constitution, state statutes, and relevant ballot initiatives pertaining to the County Employees Retirement Law of 1937, which governs LACERA and 19 other California counties. The court relied

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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**
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
- DEBBIE MARTIN**
Elected by Retired Members
- NICOLE MI**
Elected by General Members

Hello, members! I hope your autumn is off to a pleasant and productive start. As we approach the general election in November, I want to say **thank you** to all of the election and other public service workers who facilitate our ability to participate in the democratic process, including the public safety personnel who prepare for every contingency in the lead up, day of, and post-election periods.

To all of our members, be sure to exercise your fundamental right to vote in our democracy. Your vote is your voice in shaping our future and making sure your values are represented.

Board Elections Update

LACERA’s own general member elections were held August 5–30 for the third seats on both the LACERA Board of Retirement (BOR) and Board of Investments (BOI). We had robust lists of certified candidates running this year—seven for the BOR and eight for the BOI. It’s exciting to see this level of participation for these important trustee positions. Official results will be declared on October 22 by the Board of Supervisors (after our publication date). We will announce the winners of the election in the next issue, but you can also check the Board of Supervisors or LACERA websites after October 22 for updates.

If you did not vote this time around, I strongly encourage you to participate in choosing LACERA’s leadership in upcoming elections. Your future retirement benefits rely on the decisions made by LACERA trustees today, and your vote has a real impact on the election results. For those who did vote, thank you for participating, and congratulations on making your voice heard!

Lawsuit Update

As detailed in our cover article, in June of this year the Second District Court of Appeals found in favor of LACERA in our lawsuit against the County. This ruling reinforces our autonomy and authority to manage our personnel and financial responsibilities effectively, ensuring that we can fulfill our fiduciary duties to our members and their beneficiaries.

The County filed a petition for review on August 2 to the California Supreme Court. While the review is pending, we will continue to work constructively with the County. If the Supreme Court accepts review, a final decision will be issued within 18 months.

I would like to thank our internal legal team and outside attorneys from Latham & Watkins for their persistent work on this case, as well as our peer organizations that submitted “friend of the court” briefs supporting LACERA’s position: the San Bernardino County Employees’ Retirement Association, Coalition of County Unions, Retired Employees of Los Angeles County, and Alameda County Employees’ Retirement Association. Everyone’s hard work and cooperation were essential to the positive outcome in this case.

Strategic Plan Update; LACERA Launches Ambitious Knowledge Management Project

I have provided regular updates in the last couple of years regarding the Board of Retirement’s 2023–2028 strategic plan. I am excited to now be able to share with you the major projects we are undertaking to achieve our five strategic priorities, starting with a new project related to Strategic Priority 2: Innovation Through Technology.

The action planning team assigned to Priority 2 recently presented its progress on an ambitious project for achieving Objective 2.2, implementing an enterprise-wide knowledge management system.

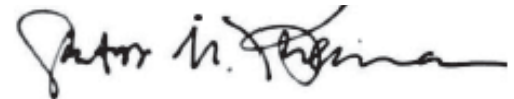
Currently, LACERA knowledge exists in a variety of formats across multiple divisions. The new system will combine all forms of LACERA knowledge under one umbrella for reliable, quick access, which translates to faster, more consistent service for you, no matter how you interact with us. The system will also enable us to create sophisticated tools for both your and our staff members' use for accessing benefits information and conducting transactions, as well as help LACERA live up to our values of innovation and transparency.

So far, the team has identified the various sources of information to be included in the knowledge system; created

a communications plan; and presented the project goals to stakeholders. Next it will select a taxonomy consultant through the RFP process to develop the categorization, organization, and maintenance features of the system. The project completion date is estimated to be the end of 2029 in what will be a true game-changer for how our organization uses and shares information.

For more strategic plan progress milestones, please visit www.lacera.com/leadership/strategic-plan.

Until my next article, thank you for your ongoing contributions to our community. Take care and stay safe!



LACERA Special Durable Power of Attorney Choosing an Attorney-in-Fact

Do you have a LACERA Special Durable Power of Attorney (SDPOA) on file? This legal document is used to delegate authority to another person (your attorney-in-fact) to make decisions on your behalf and can be extremely helpful in situations when you are unable to make your own decisions or would prefer someone else to act for you.

One frequently asked question we get from members is “Who can I designate as my attorney-in-fact?” The answer is: Any person over the age of 18 who is willing and able to act in your best interest can be designated as your attorney-in-fact. This person may be related to you, but they don't have to be. We do recommend that you choose carefully, as this person will likely make very significant decisions on your behalf relating to your LACERA retirement benefits.

In cases where a member without a Durable Power of Attorney becomes incapacitated or unable to handle their own affairs, LACERA must withhold the member's benefits until a court-appointed conservator is named.

You also have the option of designating an alternate attorney-in-fact. If you choose to designate an alternate, they will only act on your behalf if your designated attorney-in-fact is unable or unwilling to.

Please consult an attorney if you have any questions regarding the designation of an attorney-in-fact and/or alternate attorney-in-fact.

Important reminder: The authority granted by the LACERA Special Durable Power of Attorney is limited to matters relating to LACERA retirement and retiree healthcare benefits only. Even with a LACERA Special Durable Power of Attorney on file, you can still handle your own affairs. Your attorney-in-fact will not have any authority over your other real or personal property.

For more information, visit lacera.com/retirement-planning/power-attorney. The page includes a guide, instructions, and fillable digital form. We also offer monthly SDPOA workshops. Visit lacera.com/retirement-planning/webinars to sign up!

Court Authorizes LACERA to Set Employee Classifications and Salaries, cont. from cover

on Proposition 162, which passed in 1992 and explicitly conferred fiduciary responsibility on retirement boards for the investment of funds and system administration. The court stated that the proposition gave retirement boards like LACERA plenary authority to adopt employment classifications and set employee salaries, noting that fulfilling these responsibilities would be challenging if retirement boards lacked control over all system expenses.

The court emphasized that allowing a board of supervisors, which may have differing responsibilities, priorities, and agendas, to veto the employment classifications and compensation set by a retirement board would undermine the board's ability to fulfill its duties under Proposition 162.

Such a veto power would also erode the fiduciary relationship between the retirement board and system participants and beneficiaries.

The court concluded that the BOS has a “ministerial duty” to include the positions adopted by the LACERA Boards in the civil service classifications and to incorporate the salaries for retirement system employees into the County salary ordinance or resolution as adopted by the LACERA Boards.

On August 2, as this issue was preparing for press, the County filed a petition for review with the California Supreme Court. We will keep you posted on any additional case developments.



LACERA Accomplishments

CIO Jon Grabel Makes Elite 100 List



Jonathan Grabel

Chief Investment Jonathan Grabel was recently included in the Markets Group's 2024 Elite 100 list, which celebrates 100 chief investment officers from public pension funds, endowments, foundations, and corporate pension funds. Markets Group selects these leaders for their contributions and innovative strategies—specifically recognizing them for guiding their respective funds through volatile markets, achieving critical benchmarks, or strategically diversifying their investment portfolios while navigating mission-driven mandates and unique investment challenges.

Congratulations to Jon and the entire Investments team for this special recognition of their outstanding work on behalf of our members.

Investments Division Expands Its Roster of Chartered Financial Analysts

The number of chartered financial analysts (charterholders) in LACERA's Investments Division has grown to 11, with the addition of two newly credentialed members in April, Senior Investment Analysts Josiah Bezet (Credit and Risk Mitigation) and Adrian Gonzalez (Growth).



Josiah Bezet

Becoming a charterholder represents a commitment to the completion of three rigorous levels of the CFA Institute curriculum and over 1,000 hours of study. Charterholders are equipped with an understanding of investment management and ethical standards, and their analytical skills help the investments team make well-informed decisions for the benefit of all members.

Congratulations to Josiah and Adrian on this substantial career achievement!



Adrian Gonzales

Annual Report Wins Gold Stevie Award

We are proud to announce that LACERA's 2023 annual report has won the Gold Stevie Award in the government publications category from the Annual American Business Awards. Our "Designed to Last" themed report commemorates the 85th anniversary of our founding while interweaving decades of design and cultural history with the LACERA story.

Our Financial and Accounting Services and Communications divisions collaborate closely every year to produce our reports, in partnership with the investments team and other LACERA divisions. Congratulations to everyone involved for this distinctive publishing honor. To see our award-winning entry, visit www.lacera.com/accountability/annual-reports.



LACERA Pitches In to Help Kids Start the School Year Off Right

In July, LACERA participated in the Department of Public Social Services' School Supply Drive, directly benefiting children served by the agency. Coordinated by LACERA's Employee Council Team, every division at LACERA contributed money and supplies, donating a total of 105 backpacks and extra school supplies to help area kids start the school year excited and well prepared.



Adopt-A-Family for the Holiday Season!

The Department of Public Social Services (DPSS) is gearing up for its annual Adopt-A-Family Program, which runs from October through December. This special program gives individuals and groups the opportunity to sponsor families in need currently served by DPSS. Last year, DPSS provided gifts of clothing, toys, food, and other items to over 2,000 families.

Sponsoring a family is a wonderful way to celebrate the true spirit of giving during the holidays. It is a great project for families, co-workers, organizations, clubs, and schools. Sponsors and groups can choose the family size, general location, and number of families they would like to sponsor, and there is no limit. Once a sponsor is matched, they can review the family's wish list and decide what and how to give. Visit <https://dpss.lacounty.gov/en/community/volunteer.html> for more information.



LACERA has nearly 100,000 active members working across dozens of County departments, and every issue we get to know some of you and find out more about what you do. Did you know that LACERA itself has over 400 employees, all of whom play unique roles in ensuring you can enjoy a healthy and secure retirement? This issue, we put the spotlight on two of them who have each provided over 30 years of LACERA service.

Tina Young Human Resources Analyst, LACERA

Tina Young retired in April this year, after 32 years and 9 months of County and LACERA service. She epitomizes how an individual with drive, talent, and compassion can thrive and inspire others through County employment. After moving from Long Island to California in 1989, Young first worked for the County as an agency temporary employee, coming on permanently in July 1991 as an intermediate clerk typist. She worked for the Department of Public Health, Children's Services, and various other assignments before LACERA, moving up progressively through referrals and relationship-building.



Young's proudest career accomplishments revolve around employee recognition, cultural diversity, and bringing staff members together. Her educational achievements include an Associate's Degree in Human Services from Los Angeles City College, and she is also a certified drug and alcohol counselor. Young says she is also proud that she followed the advice of her personal hero—her dad—and got a job with a pension!

Young's passion for empowering others extends deep into the community. She gives back through her church, serving as a 12-step program counselor, as well as mentor and inspirational speaker within the women's ministry. She also helped publish an anthology of inspirational stories called *Love, Lead, and Let Go*. In addition to her continued volunteer work, Young's plans in retirement include more reading, writing, and traveling.

Paul Carranza Senior Retirement Benefits Specialist, LACERA



Paul Carranza has 31 years and 4 months of County service, all with LACERA. As an artist and musician in his early 20s, Carranza worked various jobs and went to school part-time. He was not familiar with LACERA when assigned by his temporary agency in 1991 but says he was grateful for the position, which helped him support his young family. After being hired for a permanent position in 1993, Carranza made the Benefits Division his career home, starting in the Death/Legal Unit, followed by the Process Management Group, and now as a supervisor in the Account Settlement Unit. He says his proudest career accomplishment is rising through the ranks from temp worker, to clerk, and through all three Retirement Benefits Specialist series to Senior Retirement Benefits Specialist. Carranza expresses deep appreciation to LACERA for providing him the opportunity to learn and grow in order to provide the promised benefits to members, while meeting wonderful people and mentors along the way.

Outside of LACERA, Carranza has been a member of the California State Guard since December 2011, and currently holds the rank of sergeant. He is a dedicated supporter of veterans and has coordinated annual Veteran's Day luncheons at LACERA for many years. Carranza was also a Boy Scout leader for 20 years and has been an officer with a local post of the Sons of the American Legion for 10 years.

Carranza says his mom is his personal hero, for always inspiring him with her care and support of him and his family. His favorite activities are traveling, camping, hiking, and photography, so he may combine all of his hobbies after retirement by applying to be a camp host at various national park campgrounds.

Thank you, Tina and Paul, for your countless contributions to LACERA and our members!

Watch for the next issue of *Pathways*, when we'll be highlighting more LACERA members—maybe you or someone you know!

Coming Soon: Retiree Healthcare and Medicare Video

Retiring soon? We are about to release a new video to assist you in selecting a LACERA-administered retiree healthcare plan. The video will walk you through the types of medical and dental/vision plans available; discuss benefit coverage and



subsidies; provide the why, when, and how of enrolling in one of our group medical, dental/vision, and Medicare plans; and much more. Watch for announcements via email or check the next issue of *Pathways* for more information.

Understanding Disability Retirement Benefits

LACERA offers its members disability retirement, providing a safety net for those who become permanently incapacitated due to illness or injury. Understanding these benefits can help you make informed decisions about your retirement options.

Types of Disability Retirement

LACERA offers two types of disability retirement benefits:

- **Service-Connected Disability (SCD):** This benefit is for members who have become permanently incapacitated due to an illness or injury directly related to their County employment. There is no age or service requirement for this benefit. The Board of Retirement (BOR) must find a direct causational link to the workplace to grant an SCD retirement. The SCD benefit is either one-half of the member's final average compensation or service retirement allowance, whichever is higher.
- **Non-Service-Connected Disability (NSCD):** This benefit is for members who have become permanently incapacitated due to an illness or injury not related to County employment. There is no age requirement, but the member must have at least five years of either County service credit or combined County and reciprocal service credit. The NSCD benefit is a portion of the final average compensation or service retirement allowance, whichever is higher, or an annuity under certain circumstances.

Other disability-related benefits include:

- **SCD/NSCD Disability Allowance (Salary Supplement):** This benefit is for members interested in continuing to work in an alternate position with the County in lieu of retirement, allowing them to continue receiving

pay commensurate with their prior position. LACERA supplements the difference between the prior and current position; however, this amount cannot exceed the amount the member would receive by electing to receive a disability retirement. We will provide more details about the salary supplement in an upcoming article.

- **Service-Connected Survivor Benefit:** Survivors and beneficiaries of members are part of the LACERA family. This benefit is for eligible survivors of active (still working) members, when the death is service connected.

Eligibility

Members of LACERA's contributory General Plans A, B, C, D, G and Safety Plans A, B, and C who become permanently incapacitated from the performance of their usual job duties due to illness or injury are eligible to apply for a disability retirement allowance. Plan E members are not eligible for a LACERA disability retirement allowance but may be able to apply for disability benefits under the County's Long-Term Disability and Survivor Benefit Plan.

Application Process

An application for either type of disability retirement must be submitted while you are still employed, within four months after discontinuance of service, or any time after discontinuance of service, provided certain conditions are met. The disability process takes about 14 to 18 months, and potentially longer, depending on the complexity of each specific claim. If eligible, you can service retire while a disability application is pending.

For more detailed information, visit www.lacera.com/active-service/disability-retirement or contact us to speak with a LACERA Benefits Specialist. You can apply for disability by logging into your My LACERA account and clicking on the disability retirement application on the dashboard.

Highlight on

Hispanic American Heritage Month

September is Hispanic American Heritage Month, honoring the vibrant cultures and countless contributions of Hispanic and Latino Americans. First established as Hispanic Heritage Week by President Lyndon Johnson in 1968, Congressman Esteban Torres proposed a month-long celebration formally signed into law by President Ronald Reagan in 1988. The timing of this month was carefully selected to coincide with Independence Day for several Latin American Nations and celebrates all facets of Hispanic and Latino American culture, but originally spotlighted the educational community.

L.A.'s culture is interwoven with Hispanic and Latino American history, as the city itself was founded by Mexican families in 1781 and ruled briefly by Mexico before being ceded to the United States in 1848. Olvera Street, known as "the birthplace of Los Angeles," transports visitors back in

time with authentic cuisine and colorful small businesses. It is a short walk from La Plaza de Cultura y Artes, showcasing the fusion of Mexican and Angeleno culture, and from 24th Street Theatre, which offers bilingual performances and classes. There is no shortage of landmarks to visit or events to attend this month, so visit www.lacounty.gov/celebrating-hispanic-heritage-month to find one near you!

Other Heritage Months

- September: German American Heritage Month
- October: Disability Employment Awareness Month
- October: Filipino American History Month
- October: Italian American Heritage Month
- November: Native American Heritage Month/American Indian and Alaska Native Heritage Month

"I have a day. If I know how to make the most of it, I have a treasure." - Gabriela Mistral

Protect Your County of Los Angeles 457(b) Horizons and/or 401(k) Savings Plan Accounts



The County of Los Angeles and Empower are committed to helping you protect your identity, privacy, and assets. We want to help you defend yourself against cybersecurity threats, phishing, and other types of fraudulent communications and activities—whether they're conducted through email, text, phone, mail, or social media.

Please read and follow these tips and best practices to help ensure your accounts are protected. **Take action now by:**

- **Logging in to www.countyla.com and registering your account(s).** It is extremely important that you register your County of Los Angeles 457(b) Horizons and/or 401(k) Savings Plan account(s) (if you haven't already) through www.countyla.com and add your phone number and personal email address. Failure to register your account and add your phone number and email address makes it easier for fraud to occur on your account. If you don't register your account with your own information, a hacker or a bad actor could prevent access to your account by registering your account with their own phone number and email address. This could allow them access to your personal and private information as well as your account balances. Check your account(s) frequently, and pay close attention to security alerts you receive.
- **Choose a stronger username and password.** A unique username and password for your account is the only way to go! Change your passwords often and don't reuse passwords. You can reset your password only through our secure website at www.countyla.com. Empower representatives will never ask for your password information.
- **Let us know where to find you.** Keep both your personal email and phone number up to date for security alerts. If our only communication option is through an email address that has been hacked or compromised, then we're only communicating with the fraudster and have no way to communicate with you. It is also important to let the County of Los Angeles and Empower know if you change your mailing address. As active employees of the County of Los Angeles, it is important to always keep your records up to date.
- **Always use multi-factor authentication and never disable it.** Your 457(b) Horizons and/or Savings 401(k) account has multi-factor authentication (MFA), which sends a one-time code to your mobile phone or email account on record after you log in with your username and password. You would then use that one-time code to log into your account securely. MFA requires access to another device, which improves the security of your account. Set up MFA on any account that allows it, and never disable it. Using MFA on your mobile phone is one of the best ways to keep fraudsters out of your accounts. It's harder to hack into a mobile phone than an email account; as such, consider using text messaging for MFA rather than email.
- **Keep an eye on your account: Review your account(s) and respond to security alerts.** Your 457(b) Horizons and/or Savings 401(k) accounts are automatically set up to send status notifications that inform you of account activity based on your communication preferences on file with Empower. To ensure you are getting these important alerts, make sure your email and mobile phone number are on file. It is important to review security alerts immediately, and if you see account activity that you didn't request, contact the Empower Security Center immediately at **844-773-6797**.
- **If you are having your quarterly statements mailed to you, consider electing to have your quarterly account statement automatically delivered to your electronic inbox under your account at www.countyla.com.** Your statements include your sensitive and confidential account information that you do not want to get lost in the mail, mailed to the wrong address, or stolen from your mailbox. If you are having your quarterly statements mailed to you, consider signing up for electronic delivery today. Empower will never ask for your password, PIN or account credentials in an unsolicited email, phone call or text message.

Visit Empower's Security Center at www.countyla.com to read about the Security guarantee, more tips and how to protect yourself. The security center link can be found by scrolling to the bottom left corner of the screen.

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Using Your Message Center on My LACERA

Corresponding with LACERA directly is quick and convenient on My LACERA! Just click on "Messages" to view your inbox, see sent messages, and compose secure messages regarding any benefits-related matters. You can choose to send a message directly to our Member Services or Retiree Healthcare divisions, depending on what you need help with. Messages are checked and responded to throughout the day, Monday through Friday, during business hours. (Not signed up for My LACERA? Visit lacera.com and click the green button on the upper right to register your account.)



Join Us: Webinars for Your Career Level

It's never too early to begin preparing for retirement! LACERA hosts a variety of workshops and webinars to help you plan for your future.

- **New Hire Orientations** are held on the first Wednesday of each month (plus additional Wednesdays to meet demand), in partnership with Empower. This workshop is geared toward recent permanent hires and any early career employees who need a refresher on how their pension and 457(b) or 401(k) plans work. If you haven't attended a new hire workshop, we highly recommend it!
- **Mid-Career seminars** are held on the first Thursday of each month and co-presented with Empower. This seminar is for members in the early to mid-stages of their careers who want to make sure they are on the right track for retirement. Topics include eligibility requirements for retirement, what a plan transfer does for you, how buying service can enhance your retirement, and what happens when you leave service.

- **Pre-Retirement and Retiree Healthcare workshops** are held every Tuesday (except for Tuesdays immediately following a holiday), in partnership with Empower. These comprehensive workshops offer valuable retirement strategies and benefits information to help you prepare for a financially secure future, including an overview of medical, dental and vision, and long-term care insurance.

Other workshops offered on a rotating basis include: the LACERA Special Durable Power of Attorney, My LACERA navigation, Active and Retired Death Benefits, and a variety of mini-webinars hosted by Empower.

To register online, visit lacera.com, and click the "Workshops" tile, then the "Webinars" page. We look forward to seeing you!



Upcoming Holidays

LACERA will be closed on:

**Monday,
September 2**
For Labor Day

**Monday,
October 14**
For Indigenous
Peoples Day

**Monday,
November 11**
For Veterans Day

**Thursday and Friday,
November 28 and 29**
For Thanksgiving

Email: welcome@lacera.com

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