

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

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LACERA Reopens— With Changes

*Appointments Required;
Protocols in Place*

After months of preparation and following all recommended health guidelines, LACERA reopened our Member Service Center (MSC) for appointment-only visits in July. It's an enormous step toward normalizing operations and we are glad to be back! To maintain safety protocols, we are still limiting the number of in-person appointments, but we are carefully working to increase that number over the next few months as we aim for a full reopening.

All members need to be aware that **there are permanent changes to MSC's operations**. While these changes are partially in response to the pandemic, we are also implementing them to reduce MSC wait times and provide you with more convenient and efficient service. Please take note of the following:

- **Appointments are required** to see a Retirement Benefits Specialist. You can set up an appointment through the

online appointment system at lacera.com, or if you do not have access to a computer, you can call us at 800-786-6464 and a Specialist will assist you.

- We offer **virtual counseling sessions**. Receive "in-person" service from the comfort of your home or office—it's a win-win! You can choose this option from the service dropdown menu when setting up your appointment online.
- We have installed a **secure drop-off mail slot** where you can easily leave documents without waiting in line. It is located outside the building to the right of the lobby entrance.
- You can also begin your retirement journey by attending an **online workshop**. (Sign up on lacera.com by clicking the homepage Pre-Retirement Workshops tile.)

When you visit us, please follow all posted guidance, wear your mask,



and maintain social distancing. We have taken the following precautions to keep you and our employees healthy:

- Modified the MSC lobby and offices to provide physical protection

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Deputy Chief Executive Officer

LUIS A. LUGO

Assistant Executive Officer

JJ POPOWICH

FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN CHIEF EXECUTIVE OFFICER



Welcome to Fall

Hello, members. Here we are in September already! I hope you enjoyed your summer activities and are getting back into your normal routines.

We are striving to get back to normal at LACERA as well. We have been glad to welcome many of you back to our Member Service Center (MSC) since we started accepting in-person appointments in early July. While this new appointment-only model requires some adjustment, it is to *your* benefit!

We are striving to get back to normal, with continued in-person appointments for members and return-to-work plans for our remote employees.

Less foot traffic in the MSC equals less waiting and a safer visiting environment for you. And because you *and* our staff members are better prepared for your visit, we

can provide you faster, more efficient service.

Also remember there's no appointment needed and no waiting at all if you just need to submit documents to LACERA. You have a couple of options, both available 24/7:

- Securely submit your scanned or electronic documents from anywhere by logging in to My LACERA then clicking Uploads at the top right of the page.
- Leave hard copies of documents in the new mail slot, located to the right of the LACERA lobby, whenever it's convenient for you.

As we prepare this issue for publication in early August, the MSC remains open despite the uptick in Delta variant cases, and we continue to move ahead with our return-to-office plans for remote employees. Since the situation is fluid and could evolve based on state and local health mandates, we will email you with any important announcements regarding operational changes. Make sure your My LACERA profile is updated with your current email address so we can reach you, or check "News and Announcements" on the lacera.com homepage for the latest information.

From the Executive Desk cont'd

Website Launched

Speaking of lacera.com, I'm proud to announce that we launched the redesigned website on schedule on July 30. We appreciate the helpful feedback we have received from members already. We will be considering your suggestions as well as the site's user analytics for future improvements. If you haven't visited the new lacera.com, I encourage you to do so—and let us know what you think by emailing us at webmaster@lacera.com.

Wi-Fi Coming Soon

In other tech news, we will soon offer secure onsite Wi-Fi for guests, so you can more easily conduct LACERA business during your visit. Wi-Fi will also be available to staff members, so they can access the files, information, and software programs needed to provide member service anywhere in the building, not just their physical

workstations. The initial phases of the installations are underway, and we are set to begin testing during the fourth quarter of 2021, with service available at the end of the year.

Introducing Our First Deputy CEO

On July 12, Deputy Chief Executive Officer Luis Lugo joined the LACERA team. Mr. Lugo was selected from a field of highly qualified candidates to be the first person to hold this position, created as part of our administrative restructuring. (See Accomplishments on page 4 for more about his background.) Mr. Lugo has spent his first couple of weeks getting to know LACERA's management team and staff, and he is quickly learning the ins and outs of LACERA operations. I will be relying on Mr. Lugo's leadership as we continue to improve our work processes and advance our strategic goals. Welcome aboard, Luis!

NEWS FOR ACTIVE MEMBERS

We are also in the final stages of hiring a second Assistant Executive Officer (AEO), whom I will introduce in the next issue. With all the executive team members in place, we are poised to achieve our strategic goals as established by the Trustees and move the organization forward in an expedited manner. Stay tuned!

Healthy Holidays

We are about to begin our second holiday season under the threat of COVID-19. If you are not yet vaccinated, I urge you to do so*—to protect yourself, your family, your colleagues, and your community. We have the power to end this pandemic sooner rather than later by taking personal action.

Thanks again for all you do. Take care and stay safe!



*As we readied this issue for press, a mandatory vaccination order was issued by the Board of Supervisors for L.A. County employees.

Surf On Over to the New LACERA.com

We are excited to announce that the redesigned lacera.com launched on July 30, with all the helpful resources and information you need in a fresh and sleek new package. It is also the place for you to make your online appointments and find the latest news.

The content on the site has been reorganized and streamlined, and it adapts to fit the screen of whatever device you are using, so you can find the information you need quickly and easily. And because our new content management system has robust analytical tools, we will be reviewing user patterns and search queries to continually improve your online experience. Check out the new lacera.com today!



My LACERA Is Available for You 24/7

Sign up today at members.lacera.com!

My LACERA is your secure, online account center. It provides a convenient way for you to access your account information and make changes at any time. Here are some of the great things you can do on My LACERA:

- See your latest plan information
- Update your contact information
- Opt into paperless notification delivery for newsletters and Annual Benefit Statements
- Upload documents
- Calculate your retirement
- Generate an amount in fund letter
- See your current contribution rate
- Purchase service credit



LACERA ACCOMPLISHMENTS

BOR Trustee Vivian H. Gray Elected President of SACRS



Vivian H. Gray

Congratulations to Board of Retirement Vice Chair Vivian H. Gray on her election as president of the State Association of Country Retirement Systems (SACRS). SACRS consists of 20 independent county retirement systems in California created as part of the 1937 County Employees Retirement Law (CERL).

Trustee Gray has held several SACRS leadership positions, including vice president and chair of the Program Committee. She has served as a Los Angeles County employee for more than 35 years, including 10 years as a deputy sheriff. She is also a senior founding attorney for the Los Angeles County Alternate Public Defender's office.

Members Mourn Passing of SEIU 721 President Linda Dent

Linda Dent, the first woman and first Black president of L.A.'s largest union, recently died at the age of 68 after battling pancreatic cancer. A progressive union leader respected for campaigning for labor rights, higher wages, and her fierce dedication to economic justice, President Dent will be missed by many.



Linda Dent

Under SEIU bylaws, LACERA Board of Investments Trustee David Green (the Vice President of SEIU) has succeeded her as president of the union. Speaking to SEIU 721's communications department, Trustee Green mourned President Dent, saying "We lost a lioness of labor. But we owe it to Linda to keep pushing."

LACERA Welcomes New Deputy CEO Luis Lugo

In July, LACERA welcomed new Deputy Chief Executive Officer Luis Lugo, who will assist and support CEO Santos H. Kreimann in fulfilling our mission to produce, protect, and provide the promised benefits to our members.

Mr. Lugo is a proven leader with a keen understanding of how to develop and move strategic initiatives while maintaining a high level

of day-to-day operational efficiency in complex, large public pension systems. Before joining LACERA, Mr. Lugo served as the Chief Operations Officer for the Minnesota Public Employees Retirement Association (MN PERA), the largest public pension system in the state of Minnesota.



Luis Lugo

LACERA Reopens—With Changes cont'd from pg. 1

- Installed signage and directional arrows for foot traffic
- Installed voluntary self-check thermometers and screening questions for both staff and visitors
- Established requirements for mask use and social distancing
- Implemented enhanced cleaning protocols

As we go to print, we are seeing a growing threat from the COVID Delta variant, and L.A. County has mandated vaccinations for employees by October 1. The MSC remains open while we work vigilantly to ensure you can continue to visit us safely. The situation is still evolving, so please check lacera.com for the latest announcements and information.

LACERA Celebrates and Thanks All Members

We know that every LACERA member is a vital part of our community. We have watched you serve, protect, and support Los Angeles County and its residents for decades, and we recognize and celebrate your contributions. In that spirit, we highlight the following timely heritage months this issue:

September marks **National Hispanic Heritage Month**, a period that honors the culture and contributions of Hispanic and Latinx Americans. The event began in 1968 when Congress declared the commemoration of two historical events: The Independence Day for Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua (September 15th) and Mexico's Independence Day (September 16th). In 1988, the

event was expanded into a month-long period from September 15th to October 15th.

In 1945, Congress began recognizing the needs, contributions, and importance of individuals and workers with all types of disabilities and sought to protect them against discrimination. After decades of activism, the **Americans with Disabilities Act** passed in 1990 and marked the **month of October** as a period to increase public awareness and appreciate the abilities of the estimated 30 million disabled working people in the U.S.

November celebrates **National Native American Heritage Month**, a time of recognition declared by Congress to mark the vital political, social, and moral presence and impact these first nations have had on our history. The holiday period recognizes the hundreds of different tribes, cultures, and languages and serves as a reminder of the difficult challenges and struggles they have faced in the centuries since European colonization.

Are You Retiring Soon? Here's What You Need to Know!



For many people, the years just prior to retirement can be a reality check. They discover that they may face a gap between the retirement income they want and the actual income they can expect. If you find yourself in this situation, try not to panic. The County of Los Angeles 457(b) Horizons and/or 401(k) Savings Plans offer some additional ways to increase your savings up to your retirement:

- **Age 50+ catch-up contributions:** In the year you reach age 50, the Internal Revenue Service (IRS) raises the limit on how much you can contribute to your account each year (known as the age 50+ catch-up contribution). If you qualify, you can contribute an additional \$6,500 in 2021.
- **Three-year catch-up contributions:** If you are within three calendar years of normal retirement age, as defined by the Plan, you may be able to contribute even more - up to \$39,000 in 2021 - with the three-year catch-up provision. Please note: you cannot take advantage of both types

of catch-up contributions in the same calendar year. Three-year catch-up contributions are only available in the 457(b) Horizons Plan.

- **Application deadline: apply for three-year catch-up contributions at least 4-6 months in advance of the desired start date. To apply, contact Empowers' Pasadena local office at (800) 947-0845.**
- **Contributing your termination pay:** Your final paycheck from the County can add a boost to your retirement savings. You can contribute the payout of any unused/accrued vacation, sick leave, holiday, and non-elective* pay to your account, up to the annual limit.
- **Application deadline: apply for termination pay deferral at least 90 days in advance of the desired retirement date. To apply, contact the Pasadena local office at (800) 947-0845.**

Don't let a retirement income gap discourage your plans for a brighter future. For more information on

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3 THINGS: PUMPKINS

Autumn is synonymous with sweaters, changing leaves, Halloween, Thanksgiving, and other fun, cozy traditions. Alongside these staples of the season, bright orange pumpkins are a hallmark of decorations, festive foods, and cultural traditions. And while we might take it for granted, the common pumpkin has a unique and interesting history.



1 A member of the squash family, the pumpkin is native to Central America. The oldest found pumpkin seeds, around 7,500 years old, are from Oaxaca, Mexico. Pumpkins eventually moved north to the United States, and the pumpkin capital of the world is Morton, Illinois.



2 The earliest known pumpkin-dish recipe is the "Ancient New England Standing Dish" from John Josselyn's *New England's Rarities Discovered*, printed sometime in the early 1670s. Diced pumpkin pieces were stewed, buttered, and sprinkled with vinegar and spices.



3 The jack-o-lantern originated in Ireland and was originally carved out of turnips and potatoes. Irish emigrants to America found that pumpkins were much easier to carve.

Sources: www.goodhousekeeping.com; www.pbs.org; www.historic-deerfield.org, and www.farmersalmanac.com

Attend Our Pre-Retirement Workshops From Home

Pre-Retirement workshops that were previously held in person at our Pasadena offices or offsite throughout L.A. County have been moved online using our virtual platform.

We are currently offering:

- Pre-Retirement seminars for members who are within five years of retirement
- Mid-career "Make the Most of Your Retirement Plans" seminars
- Retiree Healthcare seminars

Empower Retirement continues to join us in our webinars to help you make the most of your 401(k) and 457(b) plans. We are also joined by the LACERA-sponsored Long-Term Care Program, which provides basic information and invites members to a follow-up meeting to learn more.

Go to lacera.com and click on the Pre-Retirement Workshops tile on the homepage to access the current schedule and sign up. Other available

webinars include: LACERA's Special Durable Power of Attorney, domestic partnerships, the Replacement Benefit Plan, new employee orientations, and post-retirement planning.

We also partner with Empower Retirement on their virtual platform for mini-webinars such as comprehensive account reviews and how to navigate and use your 401(k) and 457(b) accounts' analytical tools. Sign up at CountyLA.com to register for Empower-hosted webinars.



Are You Retiring Soon? Here's What You Need to Know!
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these tools for increasing your retirement contributions, visit county.la.com or schedule a comprehensive account review, during which Empower will:

- Review all aspects of the 457(b) Horizons Plan and, if applicable, the 401(k) Savings Plan;
- Review LACERA percentage of replacement income;
- Review, if applicable, Social Security benefit and/or outside retirement accounts;
- Use the Retirement Projection Calculator to determine if you are financially on track for retirement at your desired age;
- Include your comprehensive account review results on the website; and
- Answer the following questions:
 1. Will my LACERA benefit along with my 457(b) Horizons and/or 401(k) Savings Plans be enough to help me become more retirement ready?
 2. How do all of my retirement funds work together?
 3. How do I replace 100% of my pre-retirement income?

*MegaFlex participants: Instead of traditional vacation and sick leave days, MegaFlex participants earn Non-Elective Leave (NEL) days. Unused accrued NEL may be contributed to your 457(b) Horizons and/or 401(k) Savings Plan(s). Annual limits apply.

Required Minimum Distributions

The IRS updated Internal Revenue Code Section 401(a)(9) in 2020. This section now requires individuals who have reached age 72 and are no longer working to begin receiving required minimum distributions from their retirement plans by a specific beginning date. (The previous age was 70.5.)

Based on the IRC and LACERA's Board of Retirement Regulations, the required beginning date for individuals who are no longer active members of LACERA or a reciprocal retirement system is April 1 of the calendar year after they reach age 72.

Check your plan book chart for the age at which your percentage reaches its maximum benefit return. If you are no longer working as an active LACERA member and reach the highest age listed in the plan book, postponing your retirement until you reach a higher age will not increase your benefit. You can access your plan book at lacera.com under Active Members.

If you have any questions about how this may affect you or if you need any other assistance, call us at 800-786-6464 or log into your My LACERA account and send us a secure message. You can also use the retirement benefit estimate on My LACERA to see how your age at retirement will affect your benefit.

Public Service Announcement

Adopt-A-Family for the Holiday Season!

The Department of Public Social Services (DPSS) is gearing up for our annual Adopt-A-Family Program. With the holiday season around the corner, everyone is invited to get involved!

For over 30 years, DPSS's Adopt-A-Family program has brought joy to families during the holiday season. It is a special program that allows individuals the opportunity to provide sponsorship to families who are in need and currently being served by DPSS. Last year, the Adopt-A-Family program provided gifts of clothing, toys, food, and other items to 2,278 low-income 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, as there is no limit. Once a sponsor is matched, they can review the family's wish list and decide what and how to give. Make a difference in the community and support this worthwhile program!

Employees or groups interested in adopting a family may fill out an online sponsor application at <https://bit.ly/DPSSAAF>. Contact Brenda Gonzalez, DPSS Volunteer Coordinator, at AdoptAFamily@dpss.lacounty.gov with any questions.

FRAUD ALERT **Be Careful of** **Scammers Looking** **for Your Retirement** **Information**

Planning for retirement is an exciting time. Unfortunately, it is also a time when scammers can try to exploit you. Whether through emails, spoofed websites, text messages, or unsolicited phone calls, these groups pose as retirement professionals to get you to give up your information. This is called phishing, and **common examples** of this scam include:

- Communication sent from a company not affiliated with

LACERA requesting you to pay a “fee” associated with your retirement benefit or for other activity that you conduct with LACERA.

- Communication sent from a company not affiliated with LACERA requesting you to schedule a retirement counseling appointment.

LACERA will never call you to ask you to pay a fee. If we reach out regarding payment, we will mail you a notification letter. To schedule a retirement appointment, simply visit lacera.com to access the online appointment system, or call 800-786-6464 to talk to a Retirement Benefits Specialist.



Upcoming Holidays

LACERA will be closed on:

- **Monday, September 6**
For Labor Day
- **Monday, October 11**
For Indigenous Peoples Day
- **Thursday, November 11**
For Veterans Day
- **Thursday, November 25 and Friday, November 26**
For Thanksgiving

Editor’s Note:

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

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