



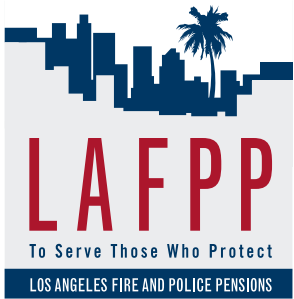
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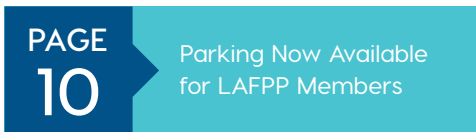
NOVEMBER 2016



Domestic Partners

To qualify your domestic partner for a survivorship pension in the event of your death, you must file a *Declaration of Domestic Partnership* form with LAFPP. Your declared domestic partner must also meet other eligibility requirements to receive a survivorship pension. These requirements are based on whether the member's death is service-connected, nonservice-connected, or occurs after the member has retired.

Continued on page 3



General Manager's Message



Welcome to our Fall 2016 newsletter! LAFPP has been busy securing your benefits and providing the best possible service to members. This newsletter has several topics worth your reading. Please note the article on filing a domestic partnership. It is critical for members who are in a domestic partnership relationship to submit a confidential *Declaration of Domestic Partnership* form to qualify their partners for a survivor pension and other benefits. Also included in this newsletter is an article on wellness and the five major health risks for employees. It is important for all of us to stay active and healthy to enrich our lives.

Should you have questions regarding your pension, DROP account or retiree medical and dental options, please do not hesitate to give us a call. We are here to help you!

A handwritten signature in black ink that reads "Raymond P. Ciranna".

Ray Ciranna, General Manager

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Domestic Partners *continued*

You may declare a domestic partner if you and your partner meet all of the following requirements:

- **Not married or a member of another domestic partnership**
- **Not related by blood**
- **At least 18 years of age or obtain a court order granting permission to the underage person to enter into a domestic partnership**
- **Capable of consenting to the domestic partnership**

Domestic partners are no longer required to share a common residence or be jointly responsible for each other's basic living expenses.

To file with LAFPP, same- or opposite-sex domestic partners must submit a signed, confidential Declaration of Domestic Partnership form. The declaration becomes effective on the day it is received by LAFPP. A confirmation letter containing the effective date of the declaration will be sent to the member.

LAFPP recognizes State-Registered Domestic Partnerships and will honor the date established with the State. However, it is important to note that an affidavit filed with the City's Personnel Department is **not** sufficient to establish a domestic partnership for pension benefit purposes.

Termination of Domestic Partnership

LAFPP DOMESTIC PARTNERSHIPS

Upon termination of the domestic partnership, one of the partners must file a *Notice of Termination of Domestic Partnership* form with LAFPP. A domestic partnership automatically terminates when any one of the following occurs:

- One partner gives or sends (by certified mail) to the other partner a written notice that he/she is terminating the partnership
- One of the domestic partners dies
- One of the domestic partners marries

STATE-REGISTERED DOMESTIC PARTNERSHIP (SRDP)

An SRDP also establishes community property interests in your contributions and other pension benefits as provided by State law. As a result, LAFPP may be required to process community property claims and divisions of benefits for members who terminate their SRDP. In this event, the member will be treated as the distributee for tax purposes during the member's lifetime - not the former domestic partner. (See the article on SRDP on page 4 for more information on community property interest.)

More information regarding LAFPP domestic partnerships is available at www.lafpp.com under the Plan Details box on the Active/DROP members page. Both the *Declaration of Domestic Partnership and Notice of Termination of Domestic Partnership* may be downloaded under the Forms box on the Active/DROP members page. For questions regarding domestic partnerships, please contact Active Member Services at (213) 279-3140.



State-Registered Domestic Partnership

Establishes Community Property Rights

Declaring a domestic partnership may qualify your domestic partner for a survivorship pension with LAFPP. Provided all eligibility requirements are met, LAFPP will recognize domestic partnerships registered directly with LAFPP and also with the State of California (State-Registered Domestic Partnership – SRDP).

A Domestic Partnership filed with LAFPP does not

automatically establish community property rights to your pension benefits, however, it may qualify your domestic partner for a survivorship pension with LAFPP.

An SRDP is governed by state law and establishes a relationship which, for most purposes, is treated the same as a marriage. As a result, this partnership establishes community property interest in the LAFPP member's pension contributions and other pension benefits. For SRDP information, please visit the California Secretary of State's website at www.sos.ca.gov/dpreistry.

Upon termination of an SRDP, we may be required to process community property claims and divisions of benefits for LAFPP members. In this event, the payments to the former domestic partner or their beneficiaries, are reported

as taxable income to the member during the member's lifetime.

For questions regarding LAFPP domestic partnerships or SRDP community property claims, please contact Active Member Services at (213) 279-3140.



2016 COLA Information for DROP Members

The Cost of Living Adjustment (COLA) effective July 1, 2016 was 2.4%. All eligible pensioners and DROP participants received an increase of up to 2.4% beginning with their July 2016 monthly pension payment or DROP deposit.

Additional details about the COLA are available from the Newsroom section of our website at www.lafpp.com.

THE BENEFIT OF PURCHASING YOUR RECRUIT TRAINING TIME

Purchase your recruit training time with LAFPP! It's an inexpensive way to increase your pension percentage and your lifetime benefits. The average cost for purchasing about 6 months of recruit training time is \$3,200.

Depending on your pension plan Tier and the duration of your fire drill tower or police academy training, your pension percentage may increase approximately 1% to 2.5%. Purchasing your recruit training time:

- Brings you closer to having five (5) years of service, which is when you become eligible for nonservice-connected disability pension benefits.
- Brings you closer to the five-year threshold for a nonservice-connected lifetime survivor pension.
- Brings you closer to the minimum years required for a service pension, depending on your Tier.
- Adds to your service pension percentage, up to the allowed maximum percentage for your Tier.

FOLLOW THESE STEPS TO START THE PROCESS:

- **Obtain a cost estimate by logging into MyLAFPP.** Click the link for the *Recruit Training Time Calculator*. Next, click the *Calculate Now* button to generate a cost estimate.
- **Submit a Request to Purchase.** If, after reviewing the cost estimate, you want to purchase your recruit training time, click the link at the bottom of the screen to proceed. After completing the required fields, click *Start Purchase* to submit your request. An e-mail confirming receipt of your request will be sent to the address you provided.
- **Select the payment method(s).** The LAFPP Active Member Services Section will mail a *Request for Contract or Payment Instructions* form to you. Review the information and select your payment method(s) from the following options:

- Lump-sum
- Payroll deduction
- Transfer from the City's Deferred Compensation Plan or other eligible retirement plan

- **Sign and date the form and return it to the Active Member Services Section.**
- **Complete Purchase.** Based on the payment method(s) you selected, additional forms will be mailed to you. In order to finalize the purchase, please complete and return the forms as instructed. Note: Your purchase cannot be processed until you submit these forms.

THINGS TO CONSIDER:

- If you have less than five years of service, you may only purchase time through a transfer from the City's Deferred Compensation Plan or another eligible retirement plan.
- If you were a recruit from 1994 and later, you participated in the City's Part-time, Seasonal, Temporary (PST) Plan while in the police academy/fire drill tower. You may rollover these PST funds into your Deferred Compensation account if you have not yet done so. These funds may be used towards the purchase of your recruit training time.
- If you select the option to transfer funds from your Deferred Compensation account or another eligible retirement plan, you will receive a *Trustee-to-Trustee/Direct Rollover Form*. You must complete the "Member" section and then request the plan's administrator to complete the "Plan Sponsor" section of the form. Note: For transfers from the City's Deferred Compensation Plan, Empower Retirement is the administrator and they will return your form to Active Member Services to complete the funds transfer.
- Recruit Time purchases must be completed prior to entering DROP or retiring on a service pension.
- Allow enough time to purchase your service credit before applying for a service pension or DROP entry. The average processing time is typically 6 - 8 weeks.

If you have questions, please contact the Active Member Services Section at (213) 279-3140.

THE BENEFITS OF A LARFPA MEMBERSHIP

The Los Angeles Retired Fire and Police Association (LARFPA) was founded in 1928, with the goal "to improve the welfare of its retirees." LARFPA operates a social welfare and advocacy organization on a non-profit, non-sectarian, non-political basis for the pensioners of the Los Angeles Fire and Police Departments, their spouses, widows, widowers and dependent children and parents.

What are the benefits of retaining a LARFPA membership? Members receive quarterly newsletters that include current events. The contact information of approximately 9,000 members is published biannually. A geographical section is included to help locate former friends and coworkers while traveling. An important section on how to get assistance in time of financial need or bereavement contains the contact information of related organizations such as LAFPP, Fire and Police Relief Associations, United Firefighters of Los Angeles City, and

Los Angeles Police Protective League.

General membership meetings are held in June and September, the first Wednesday

REUNITE WITH FORMER FRIENDS AND CO-WORKERS

of each month at the Grace Simons Lodge located in Elysian Park, near the Los Angeles Police Academy. The meetings feature guest speakers who discuss issues pertinent to retirees and their families. LARFPA sponsors an annual Association Barbeque and Holiday Celebration party with great food, entertainment, and the opportunity to reunite with former friends and co-workers.

The Association advocates for issues with liaison committees such as the Los Angeles Fire and Police Pensions, Councilmembers, Fire and Police Relief Associations, Los Angeles Police Protective League and United Firefighters of Los Angeles City. Collaborating with the

various organizations, LARFPA has several noteworthy achievements in recent years:

- Survivor Benefit Purchase Program – allows retired members to purchase a survivor benefit for a spouse/domestic partner who would not otherwise be qualified under the terms of the LAFPP Plan
- Special Needs Trust for Dependent Children – allows LAFPP benefit payments to a special needs trust for disabled children
- Dependent Children – eliminated the marriage and adoption rules to allow dependent children to continue to receive benefits
- Initiated the Fry, et al. vs. the City of Los Angeles medical subsidy freeze case on behalf of members

The entire LARFPA Board of Directors is composed of volunteers, and maintains full-time office staff to serve the membership. All Directors may be reached through the office.



Los Angeles Retired Fire & Police Association, Inc.

9521 Las Tunas Dr. #4
Temple City, CA 91780
Phone: (323) 283-4441 / (626) 285-5138
Toll Free: (888) 288-5073
Fax: (626) 285-1461

For General Questions or concerns contact:
(888) 288-5073
Desiree@larfpa.com
Maureen@larfpa.com

Membership dues are \$5 per month paid by payroll deduction. To be eligible to join, members must be a retired Firefighter, retired Police Officer, widow, or **an active member of the Fire, Police or Harbor Departments with at least 20 years of service.**

Applications and/or information may be requested from the Association office by writing, phoning, E-mail or signing up directly through the LARFPA website.

FIREFIGHTER CANCER REGISTRY ACT OF 2016

In May 2016, the Board of Fire and Police Pension Commissioners endorsed H.R. 4625: FIREFIGHTER CANCER REGISTRY ACT OF 2016, which would require the Secretary of Health and Human Services to develop a voluntary patient registry to collect data on cancer incidences among firefighters. Since the 1990s, studies have indicated a strong link between firefighting and an increased risk of developing several major cancers. Past studies on cancer incidences among firefighters have been limited by the availability and the standardization of important epidemiological data.

Currently, many states nationwide maintain registries that collect information regarding cancer diagnoses. These registries help further research related to assessing cancer incidence among firefighters. The Firefighter Cancer Registry Act of 2016 would create a special purpose national cancer registry to provide researchers and public health agencies with more direct and comprehensive access to the specific set of information they need to conduct more robust, focused, and epidemiologically rigorous research on cancer incidence among firefighters. Additionally, a national cancer registry would better inform firefighters of future precautions to take and develop more sophisticated safety protocols to lower cancer risks.

H.R. 4625 is a bi-partisan bill supported by the International Association of Fire Fighters (IAFF) and the International Association of Fire Chiefs, among other state associations in support of firefighters. In April 2016, Mayor Garcetti spoke at the IAFF 2016 Legislative Conference in Washington, DC in support of the Firefighter Cancer Registry Act of 2016.

The Board adopted a position to endorse H.R. 4625 and requested that the City take an official position as well. Any official position of the City of Los Angeles with respect to legislation, rules, regulations or policies proposed to or pending before a local, state or federal governmental body or agency must have first been adopted in the form of a Resolution by the City Council with the concurrence of the Mayor.

The Board of Fire and Police Pension Commissioners, management and staff will continue to monitor this proposed bill and other legislation that may impact Plan members.

FRY V. CITY OF LOS ANGELES (A.K.A. "THE FRY CASE")

The Fry, et al. v. City of Los Angeles case concerns the City's ordinance that froze the retiree health subsidy benefit for those LAFPP members who retired or entered DROP on or after July 15, 2011, and who did not elect to contribute an additional 2% of their salary. Approximately 30% of the active membership did not choose to contribute the extra 2% of salary. The petitioners sued the City and argued that the City's "freeze ordinance" illegally impaired their vested rights to a retiree health subsidy that would increase over time.

On March 7, 2016, the California Second District Court of Appeal reversed the September 5, 2014 Writ of Mandate issued by the Los Angeles Superior Court authorizing the Board of Fire and Police Pension Commissioners "to exercise its discretion, previously delegated to it by the City in an ordinance, to set the maximum subsidy...without regard to later City ordinances 'freezing' the subsidy..." The Court of Appeal agreed with the City's position that there was not a vested right to an LAFPP Board-determined subsidy. The Court of Appeal found that the City Council continues to retain the final decision authority over the subsidy even while delegating to the LAFPP Board determination of subsidy increases.

The plaintiffs (Fry) filed a petition for rehearing, which was denied by the Second Appellate Court on March 25, 2016. On April 14, 2016, LAFPP was informed that the plaintiffs filed a Petition for Review with the California Supreme Court and, on June 16, 2016, LAFPP was informed that the California Supreme Court denied the Petition for Review. The matter has been remanded to the trial court to resolve the issues in accordance with the Court of Appeal's opinion.

Based on this latest ruling, LAFPP will continue to provide a frozen subsidy to current and future pensioners who chose not to "opt-in" to contribute an additional 2% of their salaries. If there are any new developments regarding this case, we will quickly update members through postings on our website.

For more information on the events and rulings in this case please visit the News & Highlights page at www.lafpp.com.

5 Major Health Risk Factors That Can Affect Employees

Employers are taking an interest in new ways to keep employees healthy and productive. A 2015 report entitled, *From Evidence to Practice: Workplace Wellness that Works*¹, provides best practices for successful wellness programs. This report identifies five major risk factors that can affect employees' overall health and productivity.

1 PHYSICAL ACTIVITY

The Centers for Disease Control and Prevention describes regular physical activity as "one of the most important things you can do for your health." Healthy adults ages 18 to 65 need moderate-intensity physical activity for a minimum of 150 minutes per week or vigorous-intensity physical activity for 75 minutes each week to:

- Reduce the risk for heart disease, diabetes, obesity, high blood pressure, stroke, depression, certain kinds of cancer, and premature death.
- Have a tremendous effect on mental health by improving mood, sleep, thinking, learning and judgement.
- Increase energy levels, reduce risk of injury and help with pain management.



2 HEALTHY NUTRITION AND WEIGHT MANAGEMENT

Diets play an important role in both the cause and prevention of many medical conditions, including heart disease, stroke, high blood pressure, diabetes and some cancers.

- A poor dietary regimen of consuming too many calories from solid fats, added sugars and refined grains has led to over 60% of Americans being overweight or obese.
- Studies have shown that overweight and obese workers often miss more work days, are less productive at work, more likely to take a disability pension, and cost employers more money in health-related insurance costs.
- Eating plenty of low-calorie and nutrient dense foods, such as 4-5 servings of fruit and 4-5 cups of vegetables each day protects against these poor health outcomes.

Source: ¹ *From Evidence to Practice: Workplace Wellness that Works*, Transamerica Center for Health Studies and the Institute for Health and Productivity Studies at the Johns Hopkins Bloomberg School of Public Health, September 2015.

Note: The information provided is not intended as and does not substitute for medical advice. Should a medical condition exist, please consult with your doctor or other qualified health care professional.

3

TOBACCO CESSATION

According to the Surgeon General, “the single most important step that smokers can take to enhance the length and quality of their lives” is to quit smoking.

- Tobacco use remains the leading cause of preventable deaths and illnesses in the United States.
- Lung cancer is the leading cause of cancer deaths and cigarette smoking is responsible for over 80% of lung cancer deaths.
- Health problems are not limited to smokers. Approximately 49,000 deaths each year in the U.S. are due to secondhand smoke, and nonsmokers who are regularly exposed to secondhand smoke face a 60% increased risk of heart disease.



5

SLEEP

Getting enough sleep is a critical part of health and well-being.

- Good quality sleep improves learning, attention capacity, decision making, emotional control and creativity.
- Sleep also is involved in the healing and repair of heart and blood vessels, weight management, dietary cravings and improving the functioning of the immune system.
- Sleep deprivation can lead to depression, suicide, risk-taking behavior, and using drugs or alcohol as a sleep aid.



4

STRESS MANAGEMENT

Job stress is a common and costly problem and research indicates that most employees feel they have more on-the-job stress than

employees a generation ago. The Occupational Safety & Health Administration has declared stress a workplace hazard due to the serious problems that can arise when stress is not well managed. Employees who are stressed are more likely to miss work, quit, be involved in an accident and perform worse than their less stressed peers. Research shows that employers can reduce stress levels in the workplace by:

- Providing a stress management program, such as individual or group support programs (e.g., EAP).
- Providing a dedicated space for employees to relax, such as a quiet area for deep breathing exercises or a place employees can “walk away” when they are angry.
- Allowing employees time for brief physical activity during the day, such as a 30-minute brisk walk.

The guide, *From Evidence to Practice: Workplace Wellness that Works*, includes steps to address a variety of factors affecting employee health at both the individual and organizational levels. For more information, please visit www.transamericacenterforhealthstudies.org/docs/default-source/wellness-page/from-evidence-to-practice---workplace-wellness-that-works.pdf?sfvrsn=2.

PARKING

FOR LAFPP MEMBERS

NOW AVAILABLE



LAFPP now offers on-site parking with validation for our members conducting business at our offices at the following two parking lots:

LOT 1: Adjacent to the LAFPP building located at 701 E. 3rd Street - entrance is on 3rd Street.

LOT 2: 300 Central Street - If there is no available parking in Lot 1, members will be directed to Lot 2. This lot is not owned by LAFPP but will accept our validation. Members directed to this lot will have to pay \$5 upfront that will be returned with a validated ticket.

Validation is only available for these two lots. When parking in either lot, please inform the attendant that you will be visiting the LAFPP offices.

All visitors should be prepared to leave the keys to their vehicle with the parking attendant. If this is not an option for you, metered street parking is an alternative.

After you have finished conducting your LAFPP business, parking validation will be provided at the 2nd floor reception desk. For any questions regarding parking or validation, please contact us at (213) 279-3000.

DROP SEMI-ANNUAL STATEMENTS

Available Online!

DROP Semi-Annual Statements are made available online for the periods ending June 30 and December 31. To view your upcoming DROP Semi-Annual Statement, login to MyLAFPP by visiting www.lafpp.com and clicking on the "DROP Statements" tab on the left.

The December 31, 2016 statement will be available the first week of January 2017. This statement provides your date of entry, mandatory DROP exit date and your account balance with interest credited on December 31st.

For questions regarding your DROP Semi-Annual Statement, please contact the DROP/Service Pensions Section at (213) 279-3100.

DROP Mass Exits

In September 2015, the DROP/Service Pensions (DROP/ SP) Section began preparing for a then projected 217 mandatory DROP exits expected from May through July of 2016. In the same three-month period for 2014 and 2015, the number of exits averaged 68.

The "Mass Exit of 2016" was attributable to the number of active members who entered the DROP program in June and July of 2011 to avoid being subject to the City's retiree health subsidy freeze. The estimated 217 members were approaching the 60-month DROP program limit and would be required to exit DROP and terminate employment.

DROP Exit counseling appointments are required. To accommodate the numbers and ensure timely distribution of DROP account balances and pension payments, staff conducted group counseling sessions in December 2015, as well as in January, March, and April of 2016. Upon request, individual appointments were held to address extenuating information needs. The DROP/SP Section processed 214 exits from May through July: 183 mandatory and 31 voluntary exit payouts.

Our many thanks to the Los Angeles Police Protective League, United Firefighters of Los Angeles City, employing departments and Deferred Compensation for their support and assistance, and a very special thank you to our members for their understanding and cooperation.

Enrollment Requirements for Medical and Dental Plans in Retirement

There are specific requirements retirees must meet to be eligible to enroll in the Medical and Dental plans sponsored by Firemen's Relief Association, Police Relief Association, Police Protective League and UFLAC. We have compiled a list of some of their requirements but strongly encourage you to contact your respective Association or Union prior to retirement or DROP exit for specific details on your medical and dental plan options.

LOS ANGELES FIREMEN'S RELIEF ASSOCIATION (LAFRA)

Member must:

- pay monthly dues and be in good standing.
- join LAFRA, and pay back dues to LAFRA within 5 years from the time you are hired. If you do not comply with the above requirements, you may be ineligible to participate in LAFRA health plans.

UNITED FIREFIGHTERS OF LOS ANGELES CITY (UFLAC)

Member must:

- be an active dues-paying UFLAC member and enrolled in a UFLAC medical and/or dental plan for at least 1-year immediately preceding retirement in order to retain benefits with UFLAC.

LOS ANGELES POLICE RELIEF ASSOCIATION (LAPRA)

Member must:

- be a sworn retired employee of LAPD or a Qualified Surviving Spouse/Domestic Partner of a sworn retired employee of LAPD who is receiving a pension from LAFPP.

LOS ANGELES POLICE PROTECTIVE LEAGUE (LAPPL)

Member must:

- be a sworn retired employee of LAPD or a Qualified Surviving Spouse/Domestic Partner of a sworn retired employee of LAPD who is receiving a pension from LAFPP.

Educational Retirement Videos

Need a reminder or quick tips on how to prepare for retirement? LAFPP has created educational videos that cover important benefit topics and help answer some of your questions! On our NEW multimedia page, you may view the following videos:

- Purchasing Your Recruit Training Time
- Reciprocity
- What is COLA?
- Dissolution of Marriage & Your Pension

We plan to continually add more educational videos to keep you well-informed on retirement issues. If you have specific topics you would like to see covered, we welcome your suggestions! Please email the Communications & Education Section at pensions@lafpp.com.

To view the videos, please visit www.lafpp.com/media.

FOR ADDITIONAL INFORMATION ON ELIGIBILITY REQUIREMENTS OR TO INQUIRE ABOUT WHAT YOU MUST DO PRIOR TO RETIREMENT, PLEASE CONTACT THE HEALTH AND DENTAL PLAN ADMINISTRATORS LISTED BELOW:

LAFRA
(Health Plans only)
(323) 259-5200
www.lafra.org

UFLAC
(Health & Dental Plans)
(213) 895-4006
www.uflac.org

LAPRA
(Health & Dental Plans)
(213) 674-3701
www.lapra.org

LAPPL
(Dental Plans only)
(213) 251-4554
www.lapd.com

Please note that in order to receive a retiree health or dental subsidy benefit from LAFPP, you must meet the age and years of service requirements and be enrolled in one of the plans offered by the Health and Dental Plan Administrators listed above, or be a participant in the LAFPP Health Insurance Premium Reimbursement (HIPR) Program. For questions regarding your retiree health or dental subsidy benefits, please contact the Medical & Dental Benefits Section at (213) 279-3115.

IS RETIREMENT ON YOUR MIND?

LAFPP HAS FINANCIAL PLANNING SEMINARS AVAILABLE!



Did you know that LAFPP hosts Financial Planning Education seminars to help members prepare for retirement? The seminars are available in **Early-Career**, **Late-Career**, and **DROP Exit** formats. Topics are geared toward the specific stage of your career and retirement planning. A mid-career format will soon be added and is currently in the development stage.

Registration is by invitation only! Invitations are based on your years of service and age, and mailed to the address on file (with your Department). Address

changes should be made with your respective department Human Resources or Payroll Section.

Once you receive an invitation, please RSVP by logging into MyLAFPP, or call the Communications & Education Section at (213) 279-3155.

EARLY-CAREER SEMINAR

Intended Audience: Active members with 10 or less years of service.

- LAFPP Pension Benefits
- Debt Management
- Budgeting
- Deferred Compensation and Other Eligible Savings Plans
- College Savings Plans for Children
- Life Insurance

LATE-CAREER SEMINAR

Intended Audience: Active members within 3-5 years of retirement eligibility.

- LAFPP Pension Benefits
- Debt Management
- Deferred Compensation and Other Eligible Savings Plans
- Federal and State Taxes
- Social Security
- Long Term Care
- Life Insurance
- Estate Preservation

DROP EXIT SEMINAR

Intended Audience: DROP members within 2.5 years of exiting the DROP program.

- Debt Management
- DROP Basics
- Average vs Actual Return
- Investment Fees
- DROP Account Distribution Elections
- Federal and State Taxes
- Social Security
- Long Term Care
- Life Insurance
- Estate Preservation



Communicating via Email!

LAFPP wants to communicate with you via email!

Delivering information to members via email enables us to deliver important news to you quickly, sustainably, and at a lower cost, thereby reducing the Plan's administrative expenses. Communicating with members via email is also helpful if we cannot reach you by mail or telephone.

Please provide us with your current email address by logging into MyLAFPP.com, over the telephone, or submit a signed written notification via email to pensions@lafpp.com, US mail or fax (See our contact information on the last page).

LAFPP staff may be reached by email at pensions@lafpp.com.

Note: Your email address will be kept confidential as with all of your other personal contact information. It will not be disclosed without your consent.

RICH CHICOTEL AWARD



LAFPP is the first recipient of the Rich Chicotel Award from the Pension Real Estate Association (PREA). In September 2016, Commissioner Brian Pendleton accepted the award on behalf of the Board of Fire and Police Pension Commissioners at the PREA fall conference in Washington, DC. The award is named in honor of the late Rich Chicotel, chief financial officer of Shorenstein Properties who was an active LGBT philanthropist.

The PREA nominating committee unanimously selected LAFPP for its commitment to include funds owned by LGBT professionals in its emerging manager program. LAFPP is honored to be a recipient of the Rich Chicotel Award!

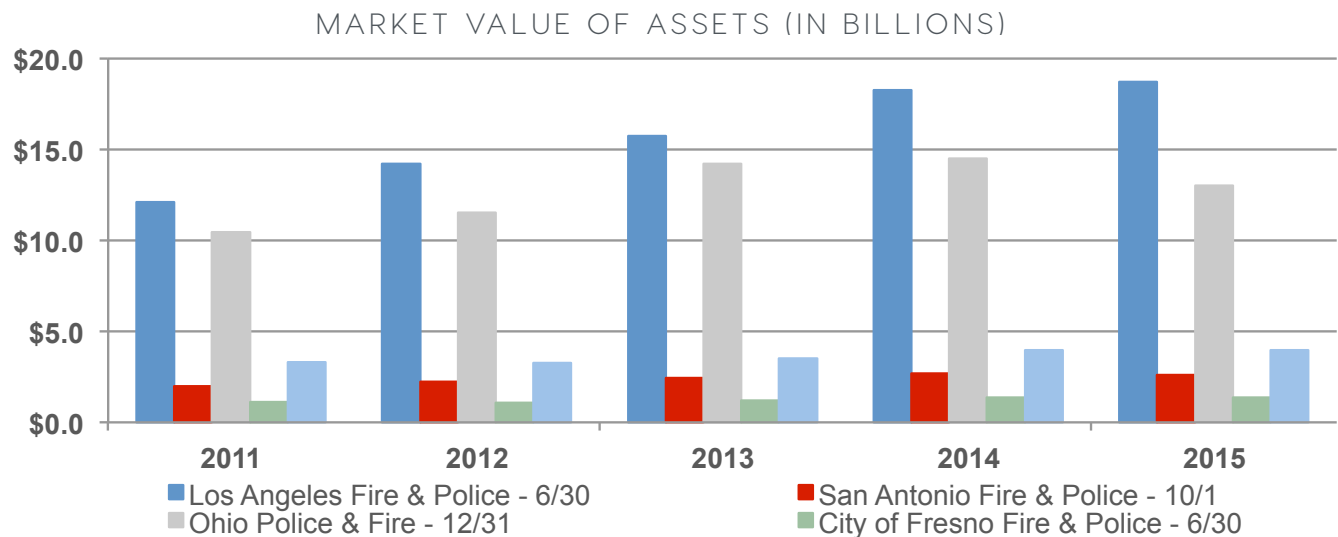
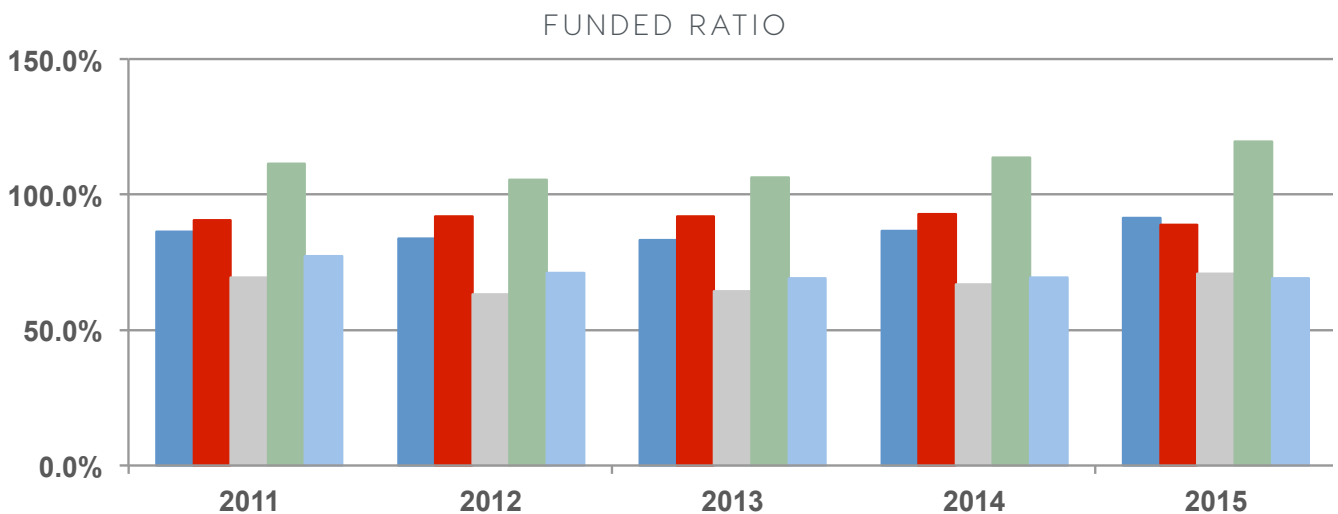
LAFPP QUARTERLY REVIEW

LAFPP's Funded Ratio and Market Value

Los Angeles Fire and Police Pensions (LAFPP) is a team of dedicated professionals who administer defined retirement plan benefits for all sworn (fire, police and certain port police) employees of the City of Los Angeles.

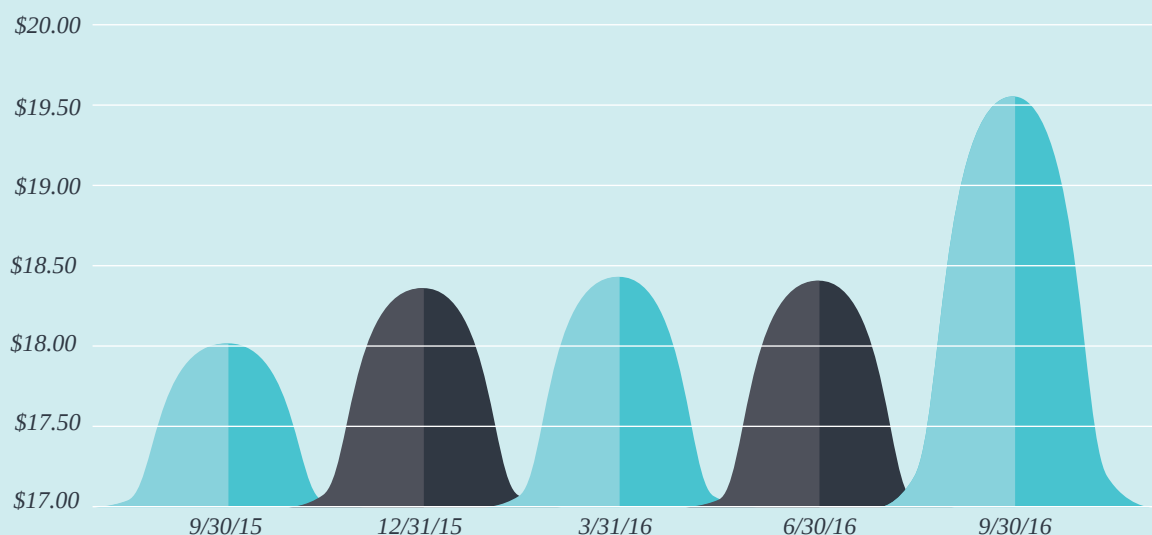
In addition to our core role of administering the defined pension plan, our services include financial planning education and medical and dental subsidy benefit administration. LAFPP has been serving members and their beneficiaries since June 7, 1899. We continue our efforts to provide professional and prompt service to approximately 13,000 active members and 12,800 retirees and beneficiaries.

The following two charts show the five-year comparison of LAFPP's funded ratios (on an actuarial basis) and market value of assets with other sworn pension systems:



Investment Portfolio

MARKET VALUE (IN BILLIONS)



The above information is unaudited.

More information for this period is available at www.lafpp.com in the *About LAFPP* and *Investments* sections.

Fast Facts!

As of September 30, 2016*

DROP PROGRAM

Total Entries <i>FY thru 09/30/2016</i>	64
Fire	18
Police	46
Harbor Port Police	0
Total Exits <i>FY thru 09/30/2016</i>	83
Fire	24
Police	59
Harbor Port Police	0
Total Current Participants	1,278

MEMBERSHIP

Total Membership	25,717
Active Members (including DROP)	12,720
Service Pensioners	8,418
Disability Pensioners	2,101
Qualified Survivors	2,478

*This information is unaudited.

BOARD NEWS & INFORMATION

Upcoming Active Fire Board Member Election



The term of office for Commissioner Ruben Navarro, the current Active Fire Department Employee Member of the Board of Fire and Police Pension Commissioners (Board), ends on June 30, 2017. The Office of the City Clerk, in conjunction with LAFPP, will conduct an election for the next five-year term tentatively scheduled for Tuesday, April 25, 2017. All active

sworn members of the Los Angeles Fire Department, including Deferred Retirement Option Plan (DROP) participants, are eligible to participate. Information and ballots will be sent in the mail prior to the election.

The Board exercises the prudent person standard in the discharge of its duties. This standard is a concept where the person performs reasonably in making decisions and maintains sole and exclusive fiduciary responsibility to administer the Fire and Police Pension System and its assets. Preparation for regular and ad hoc committee meetings requires an individual to commit several hours of advance reading of discussion items and disability cases. The Board normally meets on the first and third Thursdays of the month at 8:30 a.m. Most meetings are from two to four hours in duration.

For up-to-date information, please check our website at www.lafpp.com/board.



Sam Diannitto Boardroom Dedication

In May 19, 2016, the Board of Fire and Police Pension Commissioners (Board) formally dedicated the Boardroom in the new LAFPP office building to Sam Diannitto. Commissioner Diannitto is the current Retired Fire Department Employee Member of the Board and has served on the Board for over 40 years. He was honored by his fellow Board members, family, LAFPP staff, and other stakeholders from the affiliated unions and associations of both LAPD and LAFD.

General Manager Ray Ciranna presented a timeline of noteworthy achievements.

- In 1972, Commissioner Diannitto was elected to the Board to serve as the active Fire Department representative. He was re-elected and served an additional four terms.
- In 1997, he retired after 43 years of dedicated service as an Assistant Fire Chief.
- In June 2000, Commissioner Diannitto was elected to serve as the retired Fire member

representative and has held this position since that time. His current term ends on June 30, 2020.

His other distinguished service includes:

- Vice President of the National Conference on Public Employee Retirement Systems (NCPERS)
- President of the United Firefighters of Los Angeles City
- Chairperson and member of the Public Employees Committee of the International Foundation of Employee Benefit Plans
- Membership in various associations, including USC Alumni, Fire Chief Officers, NCPERS, International Foundation of Employee Benefit Plans, and Government Finance Officers.

Commissioner Diannitto has always been a strong advocate for the members of the LAFPP system and we are proud to recognize his long history of commitment and dedication. Congratulations to Commissioner Diannitto!

Election of Board Members



On July 21, 2016, the Board of Fire and Police Pensions (Board) elected Commissioners Pedram Salimpour, MD and Ruben Navarro as the new President and Vice President, respectively. Each year, the Board elects its Officers of the Board during the second meeting in July. Pursuant to Board Policy, members of the Board shall not serve more than one term consecutively as President, and the position of the President and Vice-President shall be rotated each year between appointed and elected commissioners.

Dr. Salimpour was originally appointed to the Board by Mayor Antonio Villaraigosa in May 2013 and re-appointed in November 2013 by Mayor Eric Garcetti. He succeeds Robert von Voigt, active Police member, who served as Board President since July 2015. As President, he will preside over the Board's primary responsibility to oversee the administration of the pension system; its assets, investments, actuarial services, rules and regulations. Additionally, the Board President provides leadership in furthering the mission of LAFPP "to advance the health and retirement security of those who dedicate their careers and risk their lives to protect the people of Los Angeles," and the delivery of professional and prompt services to over 25,000 active and retired members.

As Vice President, Commissioner Ruben Navarro will assume the duties of the Board President when the President is absent or if the President should delegate the Vice President to act. He will also assume the duties of the President if the President becomes unable to carry out his duties. Commissioner Navarro was first elected to the Board by active Fire members in November 2009. Commissioner Navarro succeeds Commissioner Salimpour, who served as the Board's Vice President since July 2015.

BOARD DIRECTORY FISCAL YEAR 2016-2017

COMMISSIONER

Pedram Salimpour, MD PRESIDENT

Ruben Navarro VICE PRESIDENT

George V. Aliano

Corrine T. Babcock

Sam Diannitto

Adam Nathanson

Brian Pendleton

Belinda M. Vega

Robert von Voigt

APPOINTED/ELECTED

Appointed by the Mayor

Elected by Active Fire Members

Elected by Retired Police Members

Appointed by the Mayor

Elected by Retired Fire Members

Appointed by the Mayor

Appointed by the Mayor

Appointed by the Mayor

Elected by Active Police Members

TERM EXPIRATION

June 30, 2017

June 30, 2017

June 30, 2019

June 30, 2019

June 30, 2020

June 30, 2020

June 30, 2018

June 30, 2021

June 30, 2020

Board meetings are normally held on the first and third Thursdays of each month at 8:30 AM in the Sam Diannitto Boardroom located at 701 E. 3rd Street, Suite 400, Los Angeles 90013. For additional Board information, please visit our website at www.lafpp.com/board.

Our staff is available to assist you Monday through Friday (except holidays) from 8:00 am to 5:00 pm PT. Please refer to the following information to contact us.

DEPARTMENT DIRECTORY

ACTIVE MEMBER SERVICES

(213) 279-3140
(toll-free ext.: 93140)
(213) 628-7716 (Fax)

- Annual Member Statements
- Beneficiary Designations
- Contribution Accounts
- Dissolution of Marriage Information
- Domestic Partnership Filing
- Refund of Contributions
- Request to Purchase Service Credit
 - Military or Other Government Service (PSP)
 - Recruit Training Time
 - Other Service Credit

COMMUNICATIONS & EDUCATION

(213) 279-3155
(toll-free ext.: 93155)
(213) 628-7716 (Fax)

- Annual Report
- MyLAFPP
- Newsletters
- Social Media (e.g., Facebook, Twitter)
- Website
- Financial Planning Education Seminars

DISABILITY PENSIONS

(213) 279-3165
(toll-free ext.: 93165)
(213) 628-7782 (Fax)

- Disability Pension Inquiries, Processing and Reviews
- Review of Dependent Children/
Parent Qualifications

DROP/SERVICE PENSIONS

(213) 279-3100
(toll-free ext.: 93100)
(213) 628-7716 (Fax)

- DROP – Information on the Deferred Retirement Option Plan
 - DROP Entry/Exit Inquiries & Processing
 - DROP Member Beneficiary Designation
- Service and Deferred Pension Inquiries and Processing

CONTACT US

Address	701 East 3rd Street Suite 200 Los Angeles, CA 90013
Main	(213) 279-3000
Fax	(213) 628-7716
Toll Free	(844) 88-LAFPP (52377)
TDD	(213) 628-7713
Email	pensions@lafpp.com
Website	www.lafpp.com

CALENDAR

HOLIDAY SCHEDULE

2016

November 24-25 Thanksgiving Day
December 26 Christmas Day (observed)

2017

January 2 New Year's Day (observed)
January 16 Martin Luther King, Jr. Day
February 20 Presidents Day

Our offices will be closed on these holidays, but you can still find information on our website.

BOARD MEETINGS

2016
December 1 & 15

2017
January 5 & 19
February 2 & 16

Please check the *Board of Administration* section of our website for meeting information.