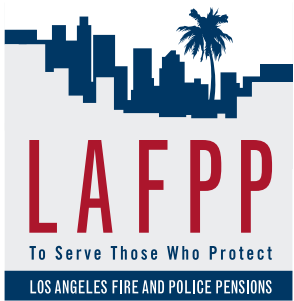


Health Insurance Premium Reimbursement Program Changes **4**

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Pension Perspectives



LOS ANGELES FIRE & POLICE PENSIONS

JUNE 2017



Fry v. City of Los Angeles (a.k.a. The Fry Case)

The “Freeze Ordinance” Stands

The Fry, et al. v. City of Los Angeles case concerns the City’s ordinance freezing the retiree health subsidy benefit by the City for those LAFPP members who retired or entered DROP on or after July 15, 2011, and who did not elect to contribute an extra 2% of their 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.

Continued on page 3

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PAGE 10 Survivor Benefits Handbook

PAGE 13 Survivorship Benefits May Be Delayed

General Manager's Message



Welcome to the Summer edition of the Retired newsletter. We have good news about the Cost of Living Adjustment (COLA). Effective July 2017, it will be 2.7% up from 2.4% in 2016. This is the highest COLA in over seven years.

Recently, the Board adopted new provisions related to the Health Insurance Premium Reimbursement (HIPR) program to assist members enrolled in this program. One such provision will allow retired Medicare-eligible members additional subsidies to cover dependents on their medical plans. Additionally, the City Council adopted a change whereby a retired member or qualified survivor who wishes to participate in HIPR will no longer have to reside outside of a LAFPP-approved HMO authorized service area. If you participate in the HIPR program, please call us if you have any questions.

Be sure to browse through the entire issue to keep yourself up-to-date on all your benefits. As always, please do not hesitate to give us a call if you have questions regarding your retirement benefits.

Respectfully,

Ray Ciranna, General Manager

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Fry v. City of Los Angeles *continued from page 1*



The Settlement Agreement as of February 2017

In April 2016, the plaintiffs filed a Petition for Review with the California Supreme Court, which was later denied in June 2016. The matter was remanded to the trial court to resolve the remaining issues in accordance with the Court of Appeal's opinion. The trial court instructed the parties to complete a mandatory settlement conference by February 23, 2017. The two parties subsequently met as instructed and reached an agreement on the remaining issues in early February 2017. The stipulations outlined in the settlement agreement are:

- Plaintiffs acknowledge that the Court of Appeal held that the City Council had the authority, under the City Charter, to enact the Freeze Ordinance and freeze the amount of the medical premium subsidy.
- The City acknowledges that the City Administrative Officer stated to the City Council and the Mayor that the "current retiree healthcare subsidy is a vested benefit, but the discretionary adjustment that increases the medical subsidy is not vested."
- The parties understand and agree that nothing in the Agreement shall be construed to preclude a party from proffering any evidence adduced in discovery in the Action in any future proceeding, subject to objections.
- The City also agreed to reimburse Plaintiffs in the amount of \$13,000 for litigation expenses. The settlement is considered a "no fault" settlement and the Plaintiffs release the City from liabilities, claims, and causes which relate to this action.

Based on this final ruling, the freeze ordinance stands and 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.

For a historical recap of events, please visit the Newsroom under News & Highlights at www.lafpp.com.



HEALTH INSURANCE PREMIUM

REIMBURSEMENT PROGRAM CHANGES

Under the LAFPP Health Insurance Premium Reimbursement (HIPR) program, retired members/qualified survivors are reimbursed on a quarterly basis for health insurance they purchase on their own or through their current employer. Previously, retired members with Medicare Parts A and B have been limited in their reimbursement to the Maximum Medicare Health Subsidy, with no additional subsidy amount paid for dependent coverage.

On February 16, 2017, the Board approved an amendment to its Operating Policies and Procedures to allow retired members enrolled in the HIPR program to receive additional subsidies for the coverage of dependents on their medical plan (i.e., spouse or domestic partner and/or children under the age of 26). Members enrolled in a Medicare health plan will be eligible for this additional dependent subsidy starting April 1, 2017. This change will not affect members who are enrolled in a Board-approved health plan administered by one of the Associations (LAFRA, LAPRA, UFLAC), as those members have always been eligible to receive additional subsidies for their covered dependents.

In addition to the above change, in March 2017, the Los Angeles City Council approved an amendment to the Los Angeles Administrative Code provisions for the HIPR. A retired member or qualified survivor who wishes to participate in HIPR will no longer have to reside outside of a LAFPP-approved HMO authorized service area. This means a member who resides year-round in California can now shop for his/her own health insurance plan

and receive reimbursement through the HIPR program. The other Administrative Code change permits a member to participate in HIPR if they are not the primary subscriber on the health plan. Previously, a member could not be a dependent on the health plan and participate in HIPR.

If you have questions regarding the HIPR program, please contact the Medical & Dental Benefits Section at (213) 279-3115, or (844) 88-LAFPP, ext. 93115.

THE 2017 COST OF LIVING ADJUSTMENT IS 2.7%



The Cost of Living Adjustment (COLA) is 2.7% for 2017. All eligible pensioners, beneficiaries and DROP participants will receive up to a 2.7% pension payment adjustment beginning with the pension payment dated July 31, 2017. A historical cost of living adjustments chart is available on our website.

June 1, 2017, your monthly pension payment on July 31, 2017 will be adjusted by a prorated percentage of the COLA. For example, if you retired on December 15, 2016, you will receive a COLA based on six (6) complete months of retirement – January through June – one half of the 2.7% COLA.

Members sometimes ask why the COLA issued by Social Security differs from the COLA issued by LAFPP. Both COLAs are based on changes in the CPI determined by the U.S. Bureau of Labor Statistics, however, both the period measured and the population indexes used are different. The COLA for Social Security benefits is based on the percentage increase in the CPI for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of the last year a COLA was determined to the third quarter of the current year. Conversely, LAFPP bases its COLA on the annual increase (or decrease) in the CPI for All Urban Consumers (CPI-U) from March 1 of the prior year to the last day in February of the current year. The table on the left shows a five-year history of the COLA for LAFPP pensioners and Social Security.

LAFPP COLA	Social Security COLA
July 2017 – 2.7%	January 2017 – 0.3%
July 2016 – 2.4%	January 2016 – 0.0%
July 2015 – 0.1%	January 2015 – 1.7%
July 2014 – 0.5%	January 2014 – 1.5%
July 2013 – 2.2%	January 2013 – 1.7%

The COLA is based on the change in the Consumer Price Index (CPI) for all urban consumers

First-year retirees (or DROP participants) in Tiers 3-6 receive a COLA that is prorated by the number of complete months between their retirement effective date (or DROP entry date) and the following July 1. If you retired (or entered DROP) between July 2, 2016 and

in the Los Angeles-Riverside-Orange County area (pursuant to the Los Angeles City Charter and Administrative Code). The change in the CPI is calculated for a 12-month period from March to February of the following year as published by the U.S. Bureau of Labor Statistics.

For additional information regarding the COLA, please contact the Retirement Services Section at (213) 279-3125, and for detailed information regarding the CPI please visit the U.S. Bureau of Labor Statistics at www.bls.gov/cpi/.



2017 Pension Payment Schedule

The schedule below will assist you in determining when you can expect your remaining 2017 pension payments.

PENSION PAYMENT	MAKE CHANGES NO LATER THAN 3PM PT*	PAYABLE DATE**
June	June 21, 2017	June 30, 2017
July	July 20, 2017	July 31, 2017
August	August 22, 2017	August 31, 2017
September	September 20, 2017	September 29, 2017
October	October 20, 2017	October 31, 2017
November	November 20, 2017	November 30, 2017
December	December 19, 2017	December 29, 2017

**This is the deadline to make any changes to your contact information, tax withholding elections or Direct Deposit information for the pension payment indicated. The deadline for self-service changes made using the BPP Web Passport is 4:00 PM.*

***Availability of funds from Direct Deposit may vary according to your financial institution.*



For questions regarding your pension payments, please contact the Retirement Services Section at (213) 279-3125, or (844) 88-LAFPP, ext. 93125.

MEMBER ALERT REGARDING ALLEGED PREDATORY PENSION LOAN BUSINESSES

Persons receiving monthly pensions, including LAFPP retired members, may be targeted by salespersons offering immediate cash in exchange for rights to future retirement or disability retirement payments. These pension loans, or “advances,” may be offered with unlawful or unfair terms, including exceedingly high interest rates and fees. Some pension loan agreements may also require borrowers to purchase life insurance with the lender named as the beneficiary.

On February 16, 2017, Los Angeles City Attorney Mike Feuer filed a lawsuit against an individual and multiple companies allegedly involved in a predatory lending scheme targeting vulnerable California pensioners.

The City Attorney’s lawsuit alleges that Scott Kohn, the owner and manager of a complex web of companies in California and across the country, including Cash Flow Investment Partners, LLC, Future Income Payments, LLC, London Square Specialty Services, LLC, Buysell Annuity, Inc., Pension Advance, LLC, and PAS California, LLC, marketed and issued predatory loans to retirees in need of money to pay for unexpected expenses, securing the loans with those individuals’ pensions. Among other things, Kohn allegedly charged interest rates as high as 96%, far above California’s 10% usury limit, and allegedly threatened borrowers (falsely) that defaulting on the loans could subject them to criminal liability. According to the lawsuit’s allegations, Kohn also

subjects pensioners in default to illegal and harassing debt collection practices, such as repeated telephone calls starting as early as 5:30 a.m.

City Attorney Feuer seeks, among other things, an injunction prohibiting Kohn from collecting on the predatory loans issued to California pensioners, as well as selling unlawful and fraudulent loans to California investors. In addition, the lawsuit seeks restitution for pensioners, as well as civil penalties.

If you or someone you know has been targeted by Scott Kohn or the companies listed above, or by companies that may be engaged in similar predatory pension loan businesses, please contact the Office of the Los Angeles City Attorney at ATTpensions@lacity.org or call (213) 978-3347.



APPLYING FOR MEDICARE

Medicare Enrollment at Age 65

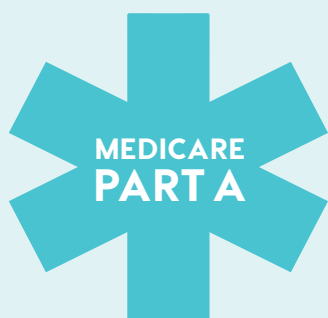


All pensioners (members, qualified survivors) receiving a health subsidy from LAFPP are required to enroll in Medicare at age 65. In addition, any dependents covered by your medical plan (e.g., spouse, domestic partner, dependent child) are required to enroll in Medicare upon reaching age 65 and maintain their Medicare coverage thereafter. A small number of Medicare beneficiaries qualify for Medicare coverage before reaching age 65 (e.g., due to disability). If you become eligible for Medicare prior to turning 65, please notify the Medical and Dental Benefits Section. Otherwise,

all pensioners become eligible for Medicare Part B at age 65 and many will also qualify for Medicare Part A at that time. **Please note that while enrollment in Medicare Part B is required for all pensioners, enrollment in Medicare Part A is only required if you are eligible for it free of charge.**

At age 65 all pensioners must do the following to remain eligible for a health insurance subsidy or health insurance premium reimbursement:

- Provide Los Angeles Fire and Police Pensions with a copy of your Medicare card.
- Sign and return a Los Angeles Fire and Police Pensions Medicare Information card.
- Enroll in a LAFPP Board-approved health plan (offered by LAFPP, Los Angeles Firemen's Relief Association, Los Angeles Police Relief Association, United Firefighters of Los Angeles City) or participate in the Health Insurance Premium Reimbursement program.
- Maintain your Medicare Part B enrollment by paying the required monthly premiums directly to Medicare or via Social Security.



Medicare Part A is hospital insurance that pays for inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. You may qualify for Medicare Part A free of charge, if:

1. You or your spouse earned 40 or more quarter "credits" in Social Security covered employment, or
2. You were hired by the City of Los Angeles after March 1986.

To determine your Medicare Part A eligibility, please contact your local Social Security office. **If you are eligible for premium-free Medicare Part A coverage, you must enroll in Medicare Parts A and B to qualify for a health subsidy.**

If you are receiving Social Security benefits, you may be signed up automatically for premium-free Medicare Part A, as well as Medicare Part B coverage. **Do not decline Medicare coverage if offered to you.**

If you do not qualify for premium-free Medicare Part A, LAFPP DOES NOT REQUIRE you to purchase this coverage.



Medicare Part B provides an array of medical benefits such as coverage for doctors' visits and outpatient care. It also covers other medical services not covered by Part A, such as some physical and occupational therapy services and some home health care services. All pensioners are eligible for Medicare Part B at age 65 (some pensioners may qualify before age 65).

If you qualify for Social Security benefits, you may be signed up automatically for Medicare Parts A and B. In this case, Medicare Part B premiums will be deducted from your Social Security benefits. **Do not decline Medicare Part B coverage if you would like to continue receiving a health subsidy from Los Angeles Fire and Police Pensions.**

If you do not qualify for Social Security benefits, you will be billed quarterly for your Medicare Part B premiums. If you don't enroll in Medicare Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. You are responsible for paying any penalty due to late enrollment. Los Angeles Fire and Police Pensions does not reimburse penalty amounts due to late enrollment.

Failure to pay your Medicare Part B premiums will terminate your Medicare Part B coverage and also make you ineligible for a health subsidy from LAFPP.

MEDICARE PART B PREMIUM REIMBURSEMENT

For Retired Members and Qualified Survivors Enrolled in Medicare Parts A and B

At age 65 you will qualify for Medicare Part B. If you also qualify for Medicare Part A, you may receive reimbursement of your monthly Medicare Part B premium at the basic/standard amount.

Effective January 1, 2017, the maximum Medicare Part B standard premium and reimbursement amount is \$134.00 per month. Members

who start their Medicare Part B coverage in 2017, do not receive a Social Security benefit, or are subject to the Income Related Monthly Adjustment Amount (IRMAA) will receive the maximum \$134.00 reimbursement. Members who paid \$104.90 or \$121.80 per month in 2016 but who are not paying \$134.00 per month in 2017 will continue to receive their 2016 reimbursement amount until they submit to LAFPP proof of their 2017 Medicare Part B premium amount.

To be eligible for Medicare Part B premium reimbursement, you must:

1. Be receiving a Medicare health subsidy or health insurance premium reimbursement from Los Angeles Fire and Police Pensions, **and**
2. Be enrolled in **both** Medicare Parts A **and** B.

Those who qualify for Part B only (and not Part A) do not receive the Medicare Part B premium reimbursement, but will remain qualified for the Non-Medicare health subsidy.

If you have questions regarding Medicare, please contact the Medical & Dental Benefits Section at (213) 279-3115, or (844) 88-LAFPP, ext. 93115.

ALIVE & WELL AUDITS

Starting Again



LAFPP Retirement Services staff will soon conduct an Alive and Well Audit of all pensioners age 95 or older! This review is done to ensure that nothing untoward has occurred to our pensioners and that the recipients of pension checks are indeed the persons we have on record. To help with the audit, LAFPP will enlist an investigative services provider to conduct interviews with all pensioners 95 years of age or older as of January 1, 2017.

Prior to the interviews, Retirement Services staff will notify the pensioner in writing that the audit will be forthcoming and ask for address verification and any special contact information. Pensioners are notified of the investigator's name and to expect a call from him/her to schedule an interview. During the interview, the investigator will verify the information on record with the Department and make certain the pensioner is satisfied with the service he/she receives from LAFPP. Pensioners may request that a family member or caretaker be present at the interview to assist with the process.

We appreciate your cooperation and understanding. If you have any questions about the Alive and Well Audit, please contact the Retirement Services Section at (213) 279-3125, or (844) 88-LAFPP, ext. 93125.

SURVIVOR BENEFITS HANDBOOK

There are many financial issues to be handled after the death of a loved one. The "Survivor Benefits Handbook" is available on our website to assist the survivors of our LAFPP members during this difficult time. It describes the benefits available and the steps to be taken to claim these benefits.



The Handbook is available under the Members tab, Qualified Survivors, then Forms at lafpp.com. For questions regarding survivorship benefits, please call the Retirement Services Section at (213) 279-3125, or (844) 88-LAFPP, ext. 93125.

Do you need to make changes to your

DIRECT DEPOSIT?

If you plan to start, change or cancel your Direct Deposit, you may do so online using the Northern Trust Benefit Payment Participant (BPP) Web Passport or by completing a Direct Deposit Form.

BPP WEB PASSPORT

To make or change your Direct Deposit election online, log in to BPP Web Passport and click on the “Direct Deposit” link from the “My Information” tab. After entering your information, click “Save” and your changes may take effect as early as your next pension payment - see the Pension Payment Schedule on our website for a list of deadlines, or refer to the schedule on page 6. If you make your election through BPP Web Passport, you do not have to submit a Direct Deposit Form or a cancelled or voided check to LAFPP.

DIRECT DEPOSIT FORM

If you prefer to mail your Direct Deposit election, please download and submit a completed Direct Deposit Form to the Retirement Services Section. You may also scan your form and email it to pensions@lafpp.com or fax it to (213) 628-7716. Follow the instructions on the form to ensure that your information is accurate. If you are starting or changing your Direct Deposit information, be sure to include a cancelled or voided check with your form. Due to stringent deadlines, your form may not be processed until the month following receipt.

THINGS TO CONSIDER

- Once you set up your Direct Deposit account, your check will automatically be deposited on the last business day of each month - see the Pension Payment Schedule on the Retired Members page at lafpp.com for actual dates, or refer to the schedule on page 6. However, availability of funds may vary according to your financial institution. Your pension benefit statement will continue to be mailed to the mailing address we have on file. Please DO NOT select the option to *suppress mailing your direct deposit statement* in the BPP Web Passport. LAFPP has opted out of this feature to ensure that any returned direct deposit statements will alert staff and members to update address records.
- When changing or canceling your Direct Deposit, we suggest leaving your existing bank account open until your request has been completed. If your account is closed prematurely, you will need to wait for our receipt of the returned payment, which will delay its reissuance. Please notify the Retirement Services Section immediately to prevent lengthy delays.
- If you decide to cancel your Direct Deposit election, future pension payments will be made by check and mailed to you at the address we have on file.
- Direct Deposit is secure, reliable, convenient, and saves you time and money!

If you have questions regarding your Direct Deposit election, please contact the Retirement Services Section at (213) 279-3125, or (844) 88-LAFPP, ext. 93125.

2016 Annual Report is Available at lafpp.com

LAFPP is pleased to present our 2016 Annual Report. This report provides financial information such as the department's budget summary, investment performance, asset allocation data, plan actuarial data, and statistical information for the fiscal year ending June 30, 2016. Additional information includes milestones since the inception of the Department and a summary of pension benefits and other plan provisions that provide a great reference for members of all Tiers.

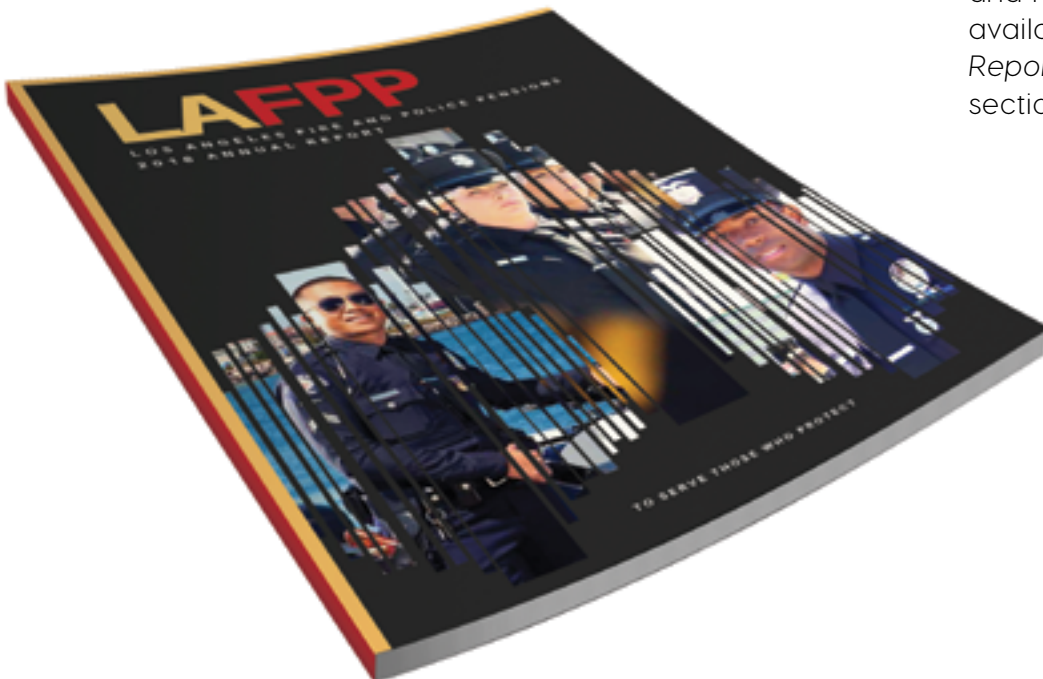
Some of the highlights in this report are:

- The System serves approximately 25,997 members, including active, DROP, and retired members and beneficiaries.
- Pension benefits were actuarially funded at 93.9 percent and health subsidy benefits were funded at 48.1 percent, an increase of 2.4 percent and 2.7 percent respectively over the prior year. The combined funding status is 87.4 percent.
- System assets totaled over \$18.5 billion on a market basis.
- The investment rate of return for Fiscal Year 2015-16 was 1.18 percent, which is less than our actuarial assumed rate of return of 7.5 percent. However, over the 3- and 5-year periods, the System's return was 7.49 percent and 7.42 percent, respectively.

- An Asset Liability Study was completed by the Plan's investment consultant, which was used by the Board to help establish the appropriate asset allocation for the Fund.
- LAFPP relocated to a new facility in the Downtown Arts District in March 2016 after residing in Little Tokyo for almost 30 years.

We continue to refine and update our Strategic and Business Plan goals to build upon our prior achievements and meet new challenges. These achievements ultimately support our mission – *To advance the health and retirement security of those who dedicate their careers and risk their lives to protect the people of Los Angeles.*

In addition to this report, historical annual reports, actuarial valuations and financial statements are available from the *Financial Reports* link in the *About LAFPP* section of lafpp.com.



SURVIVORSHIP BENEFITS MAY BE *DELAYED* DUE TO COMMUNITY PROPERTY INTEREST



If you have a community property division of your pension, you may wish to review your marital dissolution for instructions related to your survivor benefits.

Upon the death of a member with an existing community property division, LAFPP submits the applicable marriage dissolution to the City Attorney's Office for advice. Pursuant to their advice, LAFPP may be required to either:

- Divide the community property interest in the member's survivorship benefits; or
- Withhold all survivorship benefits until an additional court order is submitted by either your survivor or former spouse/ former state-registered domestic partner.

Withholding all survivorship benefits results from a marriage dissolution that states the court expressly reserves jurisdiction to determine and divide the community property interest in the member's survivor benefits. When the right to such benefits arises, the court may order that the LAFPP

Plan not disperse any survivor benefits without further order of the court.

LAFPP recognizes that withholding survivorship benefits is especially difficult for the family while they are coping with grief and loss. However, the Plan must comply with such court instructions. The parties involved will be asked to seek legal counsel of their choice and return to the court for a new order. LAFPP will not be able to release any survivorship benefit until a new court order is presented and the City Attorney's Office provides such advice.

Please contact your attorney if you have any questions regarding your marriage dissolution and for related survivorship benefit planning purposes.

PARKING IS AVAILABLE

WHEN VISITING LAFPP OFFICES!



Parking is available for our members (active/retired members, spouses, domestic partners, children, etc.) conducting business at LAFPP offices. Our building is located at 701 E. 3rd Street, in the Los Angeles Downtown Arts District. You will be directed to park in Lot 1, adjacent to the office building. If Lot 1 is full, the attendant will direct you to the overflow parking at Lot 2. When parking in either lot, please inform the attendant that you are conducting business at LAFPP. All visitors should be prepared to leave their car keys with the attendant. Parking validation will be provided by the 2nd floor receptionist. If you prefer not to leave your keys with the attendant, street parking is available.

LOT 1: Adjacent to the LAFPP building, the parking entrance is on 3rd Street.

LOT 2: The overflow parking lot is located at 300 South Central Avenue. Please be prepared to pay \$5.00 upfront which will be refunded to you when you present your validated ticket.

If you have questions regarding parking at LAFPP, please contact the reception desk at (213) 279-3000.

LAFPP Wants Your Personal E-mail!

Receiving E-newsletters and other pertinent information via email allows you the convenience to review them wherever you are and at a time that's convenient for you! It's a much more cost efficient method for LAFPP to share information with you because we forgo printing and postage costs.

Signing up is easy. Visit lafpp.com and log into MyLAFPP, our member information portal. The *Paperless Option* is available at the top of every page. Once you fill in your personal email address and consent to the Notification Agreement, your next newsletter and other correspondence will be delivered to you electronically.

Note: Your email address will be kept confidential as with all of your other personal contact information.

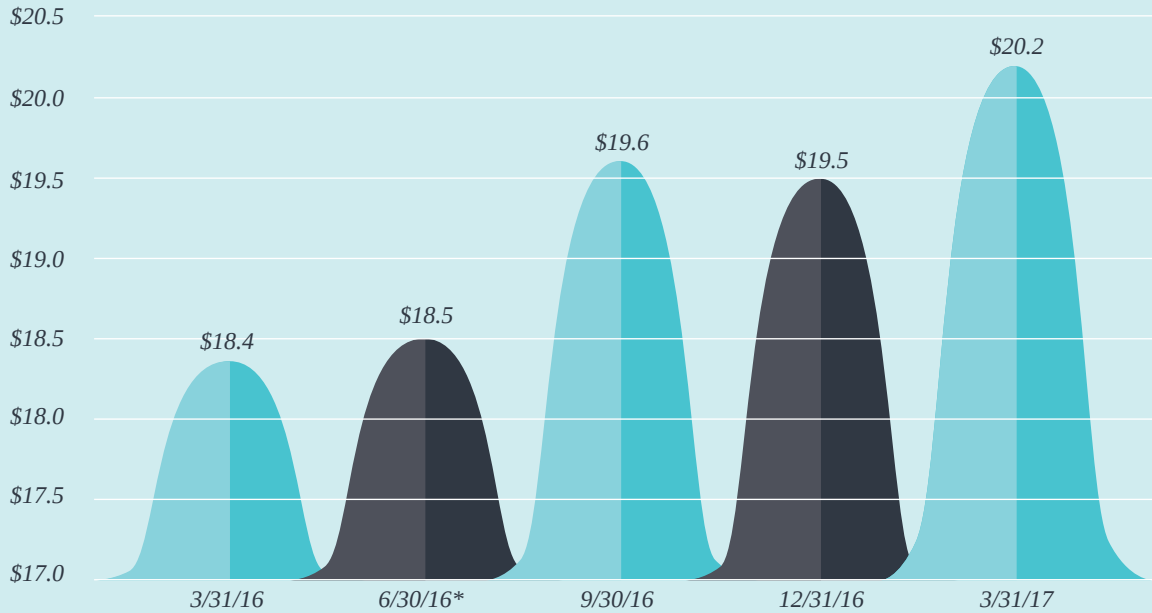


E-MAIL SUBSCRIPTION

As of March 31, 2017*

Investment Portfolio

MARKET VALUE (IN BILLIONS)



Except where noted, the information is unaudited.

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

*Market value for 6/30/2016 is audited.

Fast Facts!

DROP PROGRAM

Total Entries <i>FY thru 3/31/2017</i>	202
Fire	51
Police	151
Harbor Port Police	0
Total Exits <i>FY thru 3/31/2017</i>	199
Fire	60
Police	139
Harbor Port Police	0
Total Current Participants	1,299

MEMBERSHIP

Total Membership	25,819
Active Members (including DROP)	12,814
Service Pensioners	8,445
Disability Pensioners	2,077
Qualified Survivors	2,483

*This information is unaudited.

BOARD

EDUCATIONAL OFFSITE MEETING

On February 22, 2017, the Board of Fire and Police Pension Commissioners (Board) held its annual Educational Offsite meeting at the California Endowment in downtown Los Angeles.

Since 2009, the Board has committed one meeting each year to enhance their knowledge of upcoming issues relevant to their duties as fiduciaries and trustees of the LAFPP pension fund. In addition, it provided staff, the City, and stakeholders a better understanding of the pension fund.



- Daniel J. Phillips, Senior Investment Strategist and Portfolio Manager, Northern Trust presented the 2017 Outlook: Upward Bound, an overview of the current economic environment.
- Steve Gedestad, Vice President of Keenan’s Municipalities Division, Keenan & Associates, presented information on health care reform, the future of the Affordable Care Act (Obamacare), and potential impacts to Medicare.
- Robert Hinkel, General Partner, Cambridge Financial Partners, discussed the Financial Planning Education program for LAFPP members and a possible financial counseling program.
- Paul Angelo, Senior Vice President, Actuary of Segal Consulting, provided an overview of trends and assumptions recommended in recent experience studies, and recent Actuarial Standards Board activities.
- Ray Ciranna, General Manager of LAFPP, provided an overview of the LAFPP System, the benefits administered, membership, and financial data.

For more information on prior educational sessions or the Board of Fire and Police Pension Commissioners, please visit www.lafpp.com/board.

RUBEN NAVARRO RE-ELECTED TO THE BOARD



On May 11, 2017, the Board declared Ruben Navarro as the elected Fire Department Employee Member of the Board of Fire and Police Pension Commissioners for the term beginning July 1, 2017 and ending June 30, 2022. The declaration was based on the official election results provided by the Office of the City Clerk.

The Office of the City Clerk conducted the general election on Tuesday, April 25, 2017. Commissioner Navarro's current term will expire on June 30, 2017. The City Clerk furnished the official certified results showing that Mr. Ruben Navarro received 82.49% of the votes cast. This percentage exceeds the requirement of a majority of all votes cast. Per the Los Angeles Administrative Code Section 23.102.9, he is the winner of the election and a runoff election is not required. Congratulations Commissioner Navarro!

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, Los Angeles 90013.

BOARD DIRECTORY FISCAL YEAR 2016-2017

COMMISSIONER	APPOINTED/ELECTED	TERM EXPIRATION
Pedram Salimpour, MD PRESIDENT	Appointed by the Mayor	June 30, 2017
Ruben Navarro VICE PRESIDENT	Elected by Active Fire Members	June 30, 2022
George V. Aliano	Elected by Retired Police Members	June 30, 2019
Corinne T. Babcock	Appointed by the Mayor	June 30, 2019
Sam Diannitto	Elected by Retired Fire Members	June 30, 2020
Adam Nathanson	Appointed by the Mayor	June 30, 2020
Brian Pendleton	Appointed by the Mayor	June 30, 2018
Belinda M. Vega	Appointed by the Mayor	June 30, 2021
Robert von Voigt	Elected by Active Police Members	June 30, 2020

For additional Board information, please visit www.lafpp.com/board.

2017 CALENDAR

HOLIDAY SCHEDULE

July 4	Independence Day
September 4	Labor Day
October 9	Columbus Day
November 10	Veterans Day (observed)
November 23-24	Thanksgiving Day
December 25	Christmas Day

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

BOARD MEETINGS

June 1 & 15	October 5 & 19
July 6 & 20	November 2 & 16
August 3 & 17	December 7 & 21
September 7 & 21	

Please check the *Board of Administration* page of lafpp.com for meeting information.

Our staff is available to assist you Monday through Friday (excluding holidays) from 8:00 am to 5:00 pm PT. Please refer to the following information to contact us. When calling our toll-free number, (844) 88-LAFPP (52377), please enter the extension number as detailed below.

DEPARTMENT DIRECTORY

ACCOUNTING

(213) 279-3040

(toll-free ext.: 93040)

(213) 628-7782 (Fax)

- Form 1099-R (current and prior tax years)
- Workers' Compensation Recapture (balances due, offset inquiries, etc.)

COMMUNICATIONS & EDUCATION

(213) 279-3155

(toll-free ext.: 93155)

(213) 628-7720 (Fax)

- Annual Report
- MyLAFPP
- Newsletters
- Social Media (e.g., Facebook, Twitter)
- Website Updates

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 and Processing
 - DROP Member Beneficiary Designation
- Service and Deferred Pension Inquiries and Processing

MEDICAL & DENTAL BENEFITS

(213) 279-3115

(toll-free ext.: 93115)

(213) 628-7782 (Fax)

- Health and Dental Insurance Subsidies
- Health Insurance Premium Reimbursement Program

- Medicare Part B Reimbursement
- Year-to-Date Insurance Deduction Totals

RETIREMENT SERVICES

(213) 279-3125

(toll-free ext.: 93125)

(213) 628-7716 (Fax)

- BPP Web Passport
- Post Retirement Marriage Dissolutions
- Retired Member Records and Information
 - Change of Address
 - Cost of Living Adjustments
 - Direct Deposit
 - Pension Verification Letters (for home loans, etc.)
 - Tax Withholding
- Retired Member and Qualified Survivor Deaths
- Survivor Benefit Purchases – Post Retirement Marriages/ Domestic Partnerships
- Survivor Pensions

CONTACT US

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Toll Free	(844) 88-LAFPP (52377) (For calls originating inside the USA only.)
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Email	pensions@lafpp.com
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Los Angeles Fire & Police Pensions

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HEALTH TIP

preventing falls



Preventing falls before they happen is something to consider as we age. According to the Mayo Clinic, falls are a leading cause of injury among older adults. Common sense tells us to look before we walk, but there are other factors to consider when preventing falls. Understand the side effects of any medications you may be taking that can cause you to feel drowsy, dizzy or have blurred vision. If you believe the side effects may cause you to fall, check with your doctor who may change your medicine or lower the dosage. To help you safe zone your home, listed below are some helpful tips to avoid falls.

- Clear walkways of cords, electric wires, or any other loose items on the floor that may make you trip.
- Light up areas such as stairwells, entrance ways, and outside walkways. Install motion detector lights, or ensure light switches are easily accessible.
- Install grab bars on the sides of toilets and bathtubs, and in the shower.
- Toss throw rugs unless you can secure them with double-sided tape.
- Place non-skid mats in bathtubs, showers and pool areas.
- Use sturdy handrails on stairways.
- If you use a cane, replace the rubber tip when it becomes worn.

It's important to maintain a stable foundation through exercising and eating healthy. Keep active through weight training to strengthen legs and try tai chi to help improve balance and strength.

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.

<http://www.webmd.com/healthy-aging/making-your-home-fall-proof>

<http://www.webmd.com/healthy-aging/guide/default.htm>