

Update on
Retiree
Health Plans

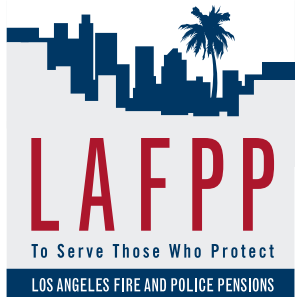
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Pension Perspectives



LOS ANGELES FIRE & POLICE PENSIONS

SEPTEMBER 2018



DROP Program Review - UPDATE

On August 24, 2018, the City announced proposed DROP improvements reached through a tentative agreement with the Los Angeles Police Protective League, United Firefighters of Los Angeles City, the Los Angeles Police Command Officers Association, the Los Angeles Fire Department Chief Officers Association, the Los Angeles Airport Peace Officers Association, the Los Angeles Airport Police Supervisors Association, the Los Angeles

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The Board Elects New Officers

General Manager's Message



Greetings and welcome to the Fall edition of *Pension Perspectives!* We are here to answer your questions.

One of LAFPP's goals is to help you understand your pension benefits through various modes of communication such as our newsletters, Financial Planning Education Seminars, outreach events, and benefit presentations. As part of our 2017-18 Business Plan Goals, staff was tasked to increase outreach to members by five percent above the previous fiscal year. For Fiscal Year 2017-18, staff exceeded this goal with an over 10 percent increase by interacting with over 3,000 members. Communicating pension benefits is our priority. I commend my staff on their hard work and effort to better serve and educate the members. Please take advantage of the various avenues we utilize to educate you on your pension benefits.

I hope you enjoy this edition of the Fall 2018 newsletter. If you have questions regarding your pension benefits, please give us a call.

Ray Ciranna, General Manager

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DROP Program Review - UPDATE

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Airport Police Command Officers Association, the Los Angeles Port Police Association, and the Los Angeles Port Police Command Officers Association.

New DROP Requirements under the Agreement:

- Participants must serve at least 112 hours on active duty in a given month or they are not eligible for pension accrual;
- If a participant should incur a serious injury in the line of duty and is hospitalized for three days or longer, the participant can continue to retain eligibility for up to twelve months;
- If a participant leaves active duty and becomes ineligible for pension accrual, they will be allowed to go back to work and extend their time in DROP for up to 30 additional months, once the standard five-year DROP period expires.



A mandated financial analysis of the DROP Program (DROP study), which is required every five years, is currently being conducted to

ensure that DROP remains cost neutral.

The new requirements are scheduled to be effective January 1, 2019, pending City Council approval. Upon approval of the proposed amendments by the City Council, we will provide all the provisions as detailed by the approved ordinance. Until that time, we will continue to keep you updated.

For further questions on the proposed amendments, please contact your respective unions or associations.



Update on RETIREE HEALTH PLANS



The Board of Fire and Police Pension Commissioners is committed to securing and improving the retiree healthcare program for the benefit of current and future retirees. On May 3, 2018, the Board dissolved its Ad Hoc Committee on Retiree Health Plans and approved the Committee's final recommendation to establish formal contracts with each of the Relief Associations and union organizations currently providing Board-approved health and dental plans. The Board's fiduciary duties include overseeing the administration of the program as delineated in the City Charter and Administrative Code.

The Board is currently focused on establishing new three-year contracts for medical and dental plan administration services, effective July 1, 2018. LAFPP's prior operating agreements with LAFRA, LAPRA, UFLAC, and LAPPL (collectively, the "Associations") are all expired. LAFPP is required by the City Charter and Administrative Code to establish new contracts to authorize each of the Associations in its respective role as a Board-approved medical or dental plan administrator.

Most of the contract terms are a continuation of processes and requirements established in previous agreements between LAFPP and each Association. Additional contract terms are necessary to help reduce disparities among members and to make the process of setting premiums more transparent. Some of the more notable terms that the Board would like included in the new contracts are:

- Provision of utilization reports/aggregate claims information,
- New Medicare plan options for pensioners who need a less expensive health plan, and
- Annual presentation by the respective Associations to the Board regarding premium and plan design changes for the following plan year.

The Board seeks a swift resolution of contract negotiations so that it can resolve this issue and fulfill its obligation to provide suitable health and dental plans for all pensioners.

Additional information regarding the current discussion on the retiree healthcare program will be provided at lafpp.com and in future newsletters. If there are any specific questions or issues you would like to have addressed, please let us know by calling (213) 279-3115 or via email at MDB@LAFPP.com.

THE DEFERRED RETIREMENT OPTION PLAN (DROP) PROGRAM

Steps to Enter or Exit

DROP is a voluntary program that allows you to work and receive pay and benefits as an active employee while accumulating service pension payments in a DROP account. You are considered “retired” for the purposes of pension calculations only. For all other purposes, you are considered an active member of your respective department. While in DROP, you continue to make your biweekly pension contribution. DROP was created with the goal of retaining and lengthening the careers of sworn members. The City of Los Angeles has the right to suspend the DROP program and to modify the program for future entrants as necessary to maintain cost neutrality and meet the City’s DROP goals.

STEPS ON HOW TO ENTER AND EXIT THE DROP PROGRAM

Eligibility Requirements

- Tiers 2 or 4 – You must have at least 25 years of service (YOS).
- Tiers 3, 5, or 6 – You must have at least 25 years of service (YOS) and be at least age 50.
- All Tiers: You must be on active duty/working status on the day you enter.

DROP is available to the following members of the Fire and Police Pension Plan, if all other eligibility requirements have been met:

- *Police Department:* All members of the Police Department, except for the Chief of Police,
- *Harbor Department:* All members of the Harbor Department, or
- *Fire Department:* All members of the Fire Department, except for the Chief Engineer,
- *Airport Department:* All members of the Airport Department.

These are the steps to enter the DROP Program under normal circumstances. Due to the pending DROP amendments, these steps may be modified to accommodate any influx of DROP entrances. Check our website for the most current information.

PURCHASING PRIOR SERVICE

All purchases of service credit such as Drill Tower/Academy training and military time must be purchased prior to entering DROP. A purchase is considered complete when LAFPP has received payment in full. Please allow at least six months prior to your anticipated DROP entry or service retirement date to purchase service credit.

Consider the following before entering DROP:

- You have no later than the day preceding your DROP entry effective date to change your mind and revoke your DROP application. On your DROP entry date, your decision to participate in DROP becomes irrevocable.
- Your DROP entry date may not be backdated, per the Los Angeles Administrative Code, Section 4.2101(c)(1).
- You must be on active duty status on your DROP entry date. In the event you are sick, on vacation or on any other non-working status on this day, your effective DROP entry date will automatically be advanced to the next qualifying date.

Ready to Enter DROP?

Follow these steps to enroll!



1 Obtain Your Letter of Intent (LOI)

Please schedule an appointment with your respective department retirement liaison first by calling your department as listed below. Your retirement liaison will provide you with a Letter of Intent to enroll in DROP.

Department Liaison for...	Call...	
Airport Police members	(424) 646-5592	Airport's Retirement Unit
Fire members (entering DROP)	(213) 279-3100	LAFPP DROP/Service Pensions (prepares DROP Entry LOI)
Fire members (exiting DROP)	(213) 978-3750	LAFD Personnel (prepares DROP Exit LOI)
Port Police members	(310) 732-3480	Harbor's Retirement Unit
Police members	(213) 486-6610	LAPD's Retirement Unit

2 Schedule a DROP Entry appointment.

Call the LAFPP DROP/Service Pensions section at (213) 279-3100 to schedule an appointment that is no more than 60 days and no less than 3 working days before your intended DROP entry effective date. **You must enroll in-person and by appointment only.**

3 Bring the following to your DROP Entry appointment:

- California Driver's License or department picture ID card,
- Social Security numbers and birth certificates for your spouse/domestic partner and any minor/disabled children,
- Marriage certificate or state-registered domestic partnership documents (if not already on file with LAFPP), and
- Dissolution of marriage documents for all prior marriages.

Airport Police, Port Police and LAPD members: Please bring your LOI prepared by your respective department retirement liaison.

Your Status While in DROP

As a DROP member, you no longer earn years of service credit and any salary changes do not impact your monthly pension amount. You must continue to make your pension contributions until you reach the maximum years of service for your tier.

For all other purposes, you are considered “active” by your employing Department. Your rights, privileges and benefits, including health benefits will remain the same as they were before you entered DROP.

Ready to Exit DROP?

Review the steps below to ensure timely distribution of your DROP account and a smooth transition into retirement!



I Meet with your department retirement liaison.

Schedule your appointment 90 days prior to your desired DROP exit date. Your department retirement liaison (as listed on page 6) will provide you with information regarding the terminating requisites for your department and payment of unused sick, vacation and overtime balances. He/she will also prepare your Letter of Intent (LOI) to terminate participation in DROP. Bring the LOI to your DROP Exit appointment at LAFPP.

2

Schedule your DROP Exit appointment.

Call the LAFPP DROP/Service Pensions section at (213) 279-3100 to schedule your appointment no less than 45 working days prior to your desired DROP exit date. A “DROP Distribution Election Request” form will be mailed to you to elect how you would like to receive your DROP account balance (also available at lafpp.com), along with other forms related to your monthly pension benefit.

You may elect to receive your DROP balance as a lump-sum payment, a rollover to a qualified account or a combination of both. A description of each distribution type is provided below.



<p>Lump-Sum Cash Payment</p>	<p>If you elect to receive a cash lump-sum payment of your DROP account balance from LAFPP, you will be taxed. (NOTE: There is a mandatory 20% federal tax on these distributions.) However, a portion of any after-tax pension contributions you made to the Plan, such as those made from July 1, 1982 to December 21, 1996, may be distributed to you tax-free.</p> <p>Note for Tier 4 members: In addition to any applicable tax, if you are not age 50 or older in the year in which you exit DROP, you will also be assessed a 10% “early distribution” penalty by the IRS when you receive your lump-sum payment.</p>
<p>Rollover</p>	<p>You may defer payment of taxes on the taxable portion of your DROP account balance by rolling it over to a qualified account, such as the City’s Deferred Compensation plan or an Individual Retirement Account (IRA). You will be subject to the rules of such plan when you take distribution of your funds.</p> <p>Note: If your DROP account balance includes any non-taxable amount, you may elect to receive a partial lump-sum cash payment of that portion, tax-free. Otherwise, if you elect to roll over your entire balance to a single plan/financial institution, the qualified account you designate must accept non-taxable funds – the City’s Deferred Compensation plan does not accept non-taxable funds. If you roll over any non-taxable portion, you must also roll over your entire taxable portion.</p>
<p>Combination Lump-Sum Payment & Rollover</p>	<p>You have the option to take a portion of your DROP account balance in a lump-sum cash payment from LAFPP and roll over the remaining balance to a qualified account.</p>

3 Submit your completed “DROP Distribution Election Request” forms.

Submit your completed forms, LOI and any other requested documents (e.g., marriage certificate, dissolution of marriage decree or declaration of domestic partnership) at your DROP Exit appointment or, no later than the first business day of the month in which you exit to ensure that payment of your DROP account balance is issued on the last business day of the month in which you exit.

Remember, your DROP account does not accrue any interest after your exit date.



DROP Exit Reminders

- At the end of the DROP period, you will begin to receive a monthly pension based on service and pay at time of entry into DROP plus COLAs that have been credited.
- Upon completion of your DROP period, you must elect how to take distribution of the proceeds from your DROP account as either:
 1. A lump sum,
 2. Rollover to another tax qualified account, or
 3. A combination of both.
- If you are granted a Disability Pension after entering DROP, you will forfeit your DROP account and receive the Disability Pension as if you never entered DROP.

LAFPP Website References

DROP Handbook - lafpp.com/content/drop-handbook
DROP Program Provisions - www.lafpp.com/node/1904

DROP Entry Forms - lafpp.com/node/1707
DROP Exit Forms - lafpp.com/node/1707

Questions... For more information on the DROP program, please contact the DROP/Service Pensions Section at (213) 279-3100, or (844) 88-LAFPP, ext. 93100.

Submitting Proof of Your Child's Disability

If you have a disabled child, he/she may be considered a "Dependent Child" for survivor pension purposes. Eligibility for Dependent Child survivor benefits is determined following a member's death and relies in great part on the availability of documentation that declares the child as:

- (1) disabled prior to the age of 21, and**
- (2) incapable of earning a livelihood.**



You will be requested to submit the following information:

- Written request for the child to be granted Dependent Child status
- Birth Certificate
- Marriage Certificate (if applicable)
- Dissolution Decree (if applicable) and
- Guardianship/Conservatorship papers (if applicable).

Documentation should also include:

- Medical records
- School records
- Social Security benefits and/or
- Assisted living or institutionalization records.



We encourage you to submit copies of any such documentation as early as possible, as it may be difficult to obtain copies of this documentation later. Copies should be submitted by mail or in-person to:

Los Angeles Fire and Police Pensions
ATTN: Disability Pensions Section
701 East 3rd Street, Suite 200
Los Angeles, CA 90013

A letter confirming our receipt of your documentation is usually mailed within 10 business days.



Payment of Dependent Child Benefit

Once found eligible to receive survivor benefits as a Dependent Child, the following payment options are available to all tiers for Dependent Child benefits that are the property of the Dependent Child, and not the property of any other Qualified Survivor:

- 1) Benefits may be paid directly to the Dependent Child, if the Board determines that the Dependent Child is an adult who is capable of managing his/her own financial affairs.
- 2) If a Dependent Child is not capable of managing his/her own financial affairs, the benefits will be paid to the Dependent Child's guardian or conservator; or
- 3) The Board may authorize payment to the trustee of a Special Needs Trust that meets the criteria of 42 U.S.C. Section 1396(d)(4)(A), (B) or (C).

For questions regarding Dependent Child eligibility, please contact the Disability Pensions Section at (213) 279-3165 or (844) 88-LAFPP, ext. 93165.

A new *MyLAFPP* is on the way!

We're making way for our new Pension and Retirement Information System (PARIS) which is expected to "go live" in late December 2018!

To allow the updates to *MyLAFPP*, our member self-service site, it is necessary to disable *MyLAFPP*, as well the Benefit Payment Participant (BPP) Web Passport system used by Retired members, for a short term during the transition. You will be notified later this year of the exact dates *MyLAFPP* will be disabled.

We will inform members once the new *MyLAFPP* is available. Check our website for periodic updates at lafpp.com or you can follow us on Facebook or Twitter.



If you need information regarding your benefits:

- Active members contact Active Member Services at (213) 279-3140 or (844) 88-LAFPP, ext. 93140;
- DROP members contact DROP/Service Pensions at (213) 279-3100 or (844) 88-LAFPP, ext. 93100; or
- For updates regarding *MyLAFPP*, please contact Communications & Education at (213) 279-3155 or (844) 88-LAFPP, ext. 93155.



LAFPP 2019-21 Three-Year Strategic Plan

In a continuing effort to implement “best practices” throughout the organization, the Board of Fire and Police Pension Commissioners (Board) approved the new 2019-21 Three-Year Strategic Plan on February 1, 2018.

In conducting the Strategic Planning process, the Board worked with a consultant and LAFPP management to review our Vision, Mission, Values and Strategic Goals. The Board’s Vision, Mission and Values remain unchanged.

VISION

A Vision Statement aims to inspire staff and the Board and focuses on LAFPP’s future, enabling LAFPP to develop long-term strategies to achieve stated goals.

Our Vision is to be a leader and innovator in the public pension industry through an uncompromising dedication to excellence, customer service, transparency, and education.

MISSION

The Mission Statement reflects LAFPP’s overriding purpose:

To advance the health and retirement security of those who dedicate their careers and risk their lives to protect the people of Los Angeles.

VALUES

Our Values are guiding principles, beliefs, and a code of behavior that form an important part of the foundation on which LAFPP staff and the Board operate.

- **Collaboration** - We value teamwork to achieve success and encourage staff at all levels to share ideas and offer suggestions for improving operations. We are enriched by our engagement with the Board, our members, and our stakeholders.
- **Respect** - We treat each other and our members with kindness and dignity. We promote a fair environment and support each other by sharing information and knowledge to ensure we deliver quality services.
- **Efficiency** - We continually search for ways to deliver quality services and reduce administrative expenses. We promote innovation throughout the organization and use performance measurement to drive decisions.
- **Accountability** - We recognize our responsibility to our members to deliver promised pension benefits. We ensure appropriate oversight to achieve excellence in service, operational, and investment decision making.
- **Transparency** - We strive to always provide clear, accurate, and complete information and transact business decisions in an open manner so that our members, the City, and the public can trust that our decisions are fair, honest, and ethical.
- **Ethics** - We preserve the public trust by adhering to the ethical standards established by the State, the City, and our Board.



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During the Strategic Planning process common concerns heard throughout the discussions were retiree health plan options and subsidies, succession planning for key managers and technical experts, and process improvements. The Board incorporated these areas of concern into five Strategic Goals as listed below.

STRATEGIC GOALS

- 1) Ensure a financially sound retirement system
- 2) Manage risk throughout the organization
- 3) Enhance customer care and stakeholder relations
- 4) Pursue operational efficiencies
- 5) Build and support a talented workforce

Under the leadership of the Board, the 2019-21 Strategic Planning process was successful. The input from the Board and Staff helped refine our Strategic Goals, Objectives and Initiatives. Staff is grateful to the Board for being a pivotal part of this year's Strategic Planning process.



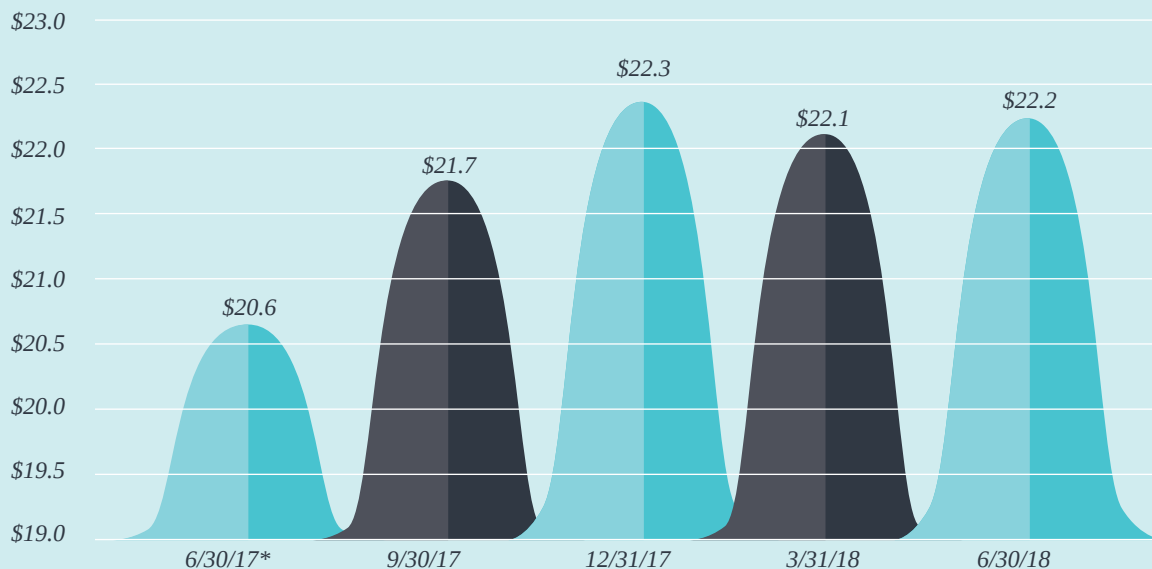
For additional information, click on [Fiscal Year 2018-19 Business Plan Projects](#) which support our Strategic Goals, or please refer to our website lafpp.com/about/strategic-plans.

Fast Facts!

As of June 30, 2018*

INVESTMENT PORTFOLIO

MARKET VALUE (IN BILLIONS)



Except where noted, the information is unaudited.

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

*Market value for 6/30/2017 is audited.

DROP PROGRAM

Total Entries <i>FY thru 6/30/2018</i>	414
Fire	135
Police	278
Harbor Port Police	1
Airport Police	0
Total Exits <i>FY thru 6/30/2018</i>	280
Fire	76
Police	204
Harbor Port Police	0
Airport Police	0
Total Current Participants	1,443

MEMBERSHIP

Total Membership	26,138
Active Members (including DROP)	13,033
Service Pensioners	8,643
Disability Pensioners	2,015
Qualified Survivors	2,447

*This information is unaudited.

THE BOARD OF FIRE & POLICE PENSION COMMISSIONERS

ELECTS NEW OFFICERS

Each year in July, the Board of Fire and Police Pension Commissioners elects its Officers of the Board to serve a one-year term. On July 19, 2018 the Board elected Corinne T. Babcock as President and Adam Nathanson as Vice President.

Prior to the election of officers, the Board discussed revising the election policy to ensure all members had an opportunity to serve as an Officer of the Board by granting seniority ranking to nominees. The previous board policy emphasized that the position of presidency should rotate each year between appointed and elected commissioners.

On September 6, 2018, after receiving public comment, the Board unanimously approved a motion to change the Board Governance

Policy. Based on these changes, the Board elected officers again with the same result. This policy language, which was formally adopted by the Board on September 20, 2018, stated:

- Members of the Board shall not serve more than one term consecutively as President or Vice President,
- The President is prohibited from being elected to the Office of Vice President immediately upon completion of their term as President, and
- Members of the Board shall decide those positions by majority vote.

Congratulations to Commissioners Babcock and Nathanson as they begin their new roles on the Board!

COMMISSIONER BRIAN PENDLETON RE-APPOINTED TO THE BOARD



On June 29, 2018, the City Council confirmed Mayor Eric Garcetti's reappointment of Brian Pendleton to the Board of Fire and Police Pension Commissioners (Board) for a second term beginning July 1, 2018 through June 30, 2023. Commissioner Pendleton has been instrumental in working with his fellow Board members, the Associations and stakeholders to benefit LAFPP members. Congratulations to Brian Pendleton for his commitment to serve as a Commissioner of the Board!

The Passing of Commissioner **Sam Diannitto**



We are saddened to report that former Commissioner Sam Diannitto passed away on August 24, 2018. We honor and recognize his long history of service to the City of Los Angeles and the Fire and Police Pension System.

Commissioner Diannitto started with the Fire Department in 1954 and after serving 43 years, he retired in 1997 as an Assistant Fire Chief.

He served on the Los Angeles Fire and Police Pension Board for 42 years as both an active and retired Fire Department member commissioner. Commissioner Diannitto was first elected to the Board in 1972 by members of the Fire Department as the Active Fire Commissioner and served for 25 years (five terms). When the City Charter was changed to allow two retired

members to serve on the Board, Commissioner Diannitto was easily elected and on July 1, 2000, he began his first term as the Retired Fire Commissioner. He was re-elected to serve three more terms but announced his early retirement from the Board in October 2017.

Prior to his retirement, the Board formally dedicated the Fire & Police Pensions' Boardroom to Commissioner Diannitto in October 2016. He was honored by his family, fellow members, LAFPP staff and other stakeholders from the affiliated unions and associations of both LAPD and LAFD.

Sam Diannitto leaves behind a legacy of leadership and dedication to the sworn members of LAFPP. We send our deepest condolences to his family and friends.

The Board of Fire and Police Pension Commissioners consists of nine members, five members appointed by the Mayor and four members elected by active and retired Fire and Police Department members. In governing the System, the Board is committed to acting in strict accordance with its fiduciary duties, including those of prudence, loyalty and care.



BOARD DIRECTORY

COMMISSIONER

Corinne T. Babcock PRESIDENT

Adam Nathanson VICE PRESIDENT

George V. Aliano

Kenneth E. Buzzell

Ruben Navarro

Brian Pendleton

Pedram Salimpour, MD

Belinda M. Vega

Robert von Voigt

APPOINTED/ELECTED

Appointed by the Mayor

Appointed by the Mayor

Elected by Retired Police Members

Elected by Retired Fire Members

Elected by Active Fire Members

Appointed by the Mayor

Appointed by the Mayor

Appointed by the Mayor

Elected by Active Police Members

TERM EXPIRATION

June 30, 2019

June 30, 2020

June 30, 2019

June 30, 2020

June 30, 2022

June 30, 2023

June 30, 2022

June 30, 2021

June 30, 2020

CALENDAR

2018 HOLIDAY SCHEDULE

October 8	Indigenous Peoples Day
November 12	Veterans Day (Observed)
November 22-23	Thanksgiving Holiday
December 25	Christmas Day

2019 HOLIDAY SCHEDULE

January 1	New Year's Day
January 21	Martin Luther King, Jr. Day
February 18	Presidents Day

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

2018 BOARD MEETINGS

October 4 & 18	December 6 & 20
November 1 & 15	

2019 BOARD MEETINGS

January 3 & 17	February 7 & 21
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Please visit www.lafpp.com/calendar/month for meeting information.

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. When calling our toll-free number, (844) 88-LAFPP, please enter the extension number as detailed below.

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 & Benefit Presentations

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)
(For calls originating inside the USA only.)

TDD (213) 628-7713

Email pensions@lafpp.com

Website www.lafpp.com