



LA FPP

pension perspectives

February 2010

Newsletter for Retired Members of Los Angeles Fire & Police Pensions

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General Manager's Message

As you may know, there have been scandals in the public pension industry in both New York and New Mexico. More information can be found in the article on page 8 of this newsletter written by the President of the Fire and Police Pension System, George Aliano.

There have been a number of changes in the industry to deal with these problems. In California, AB 1584 was adopted in 2009, with the support of the Board of Fire and Police Pension Commissioners, to increase disclosure and accountability of investment marketing personnel, board members and others associated with California public pension funds. In addition, in July 2009 the Fire and Police Pension System Board adopted a "Contractor Disclosure Policy" to regulate our contractors and fine and fire those who violate the policy.

The Contractor Disclosure Policy complies with AB 1584 and in many ways goes beyond it. Our policy requires the disclosure of gifts,

campaign contributions and meetings with our investment managers and consultants and other contractors to provide transparency and help avoid conflicts and the appearance of conflicts. Unfortunately, we could not regulate these conflicts away. However, we will be obtaining information on potential conflicts that will be reported every quarter to our Board in a public report that can be accessed by anyone, including the membership, employee unions and the press.

Ensuring the integrity and security of your retirement system is our top priority. If you have any questions, please contact me at Michael.Perez@lacity.org, or (213) 978-4550.

Michael Perez
General Manager



Health Subsidy Requirements

To qualify for a health subsidy, members must:

- Enroll in Medicare to the full extent of eligibility (usually at age 65);
- Have at least 10 complete years of service; AND
- Be at least age 55 with a retirement date after June 30, 1998; OR Be at least age 60 with a retirement date before July 1, 1998.
- Members between ages 55 and 60 who retired after June 30, 1988 but before July 1, 1998 with at least 20 years of service may be eligible for a special Memorandum of Understanding flat-rate subsidy.

To qualify for a health subsidy, Qualified Surviving Spouses/ Domestic Partners must:

- Enroll in Medicare to the full extent of eligibility (usually at age 65);
- The member must have had at least 10 complete years of service;
- The Qualified Surviving Spouse/Domestic Partner must not be receiving an active death health subsidy from the Personnel Department; AND
- The member would have been at least 55 years of age.

Non-Medicare Health Subsidies

Effective January 1, 2010, the Non-Medicare/Medicare Part B Only Health Subsidy for Qualified Surviving Spouses/ Domestic Partners has increased from \$560.78 to \$562.36 per month.

The health subsidy for members who are not yet eligible for Medicare or who are eligible for Medicare Part B only does not change at this time. Rather, these subsidies are reviewed annually and any changes will become effective on July 1, 2010.

Medicare Health Subsidy Increase

Effective January 1, 2010, the maximum Medicare Health Subsidy increased from \$434.44 to \$440.09. This subsidy increase affects members and Qualified Surviving Spouses/Domestic Partners enrolled in both Medicare Parts A and B. Consult the chart below to find out how this new maximum affects you.

Depending on their health care plan and their years of service, members enrolled in both Medicare Parts A and B may also receive an additional subsidy amount for dependent health care. The Medicare Health Subsidy for Qualified Surviving Spouses/Domestic Partners is limited to the single-party cost of their health plan, and no subsidy for dependent health coverage is provided to them. The Qualified Surviving Spouses/ Domestic Partners may cover their dependents but are responsible for the additional cost above the single-party premium.

Medicare Health Subsidies	
Years of Service	Maximum Monthly Subsidy for 2010
Less than 10	No Subsidy
10 - 14	The lesser of: \$330.07 or 75% of the single-party premium of the participant's plan
15 - 19	The lesser of: \$396.08 or 90% of the single-party premium of the participant's plan.
20 or more	The lesser of: \$440.09 or 100% of the single-party premium of the participant's plan.

Member Dental Subsidy

Remains the Same

The dental subsidy did not change for 2010, with the maximum subsidy remaining at \$36.16 per month. To be eligible for the subsidy, members must be in City-approved dental plans, must be at least age 55 and have a minimum of 10 complete years of service. Eligible members receive 4% of the maximum subsidy for each year of service completed, not to exceed the single-party cost of the member's dental plan. Qualified Surviving Spouses/Domestic Partners are ineligible for a dental subsidy but may enroll in a plan.

Medicare Part B Premium Reimbursement

For those enrolled in Medicare Parts A and B

If you qualify for both Medicare Parts A and B, you may receive reimbursement of your monthly Medicare Part B premium up to the basic amount (\$96.40 or \$110.50 per month for the year 2010 – see article on page 4 regarding Part B premium increase). LAFPP does not reimburse above the basic Medicare Part B premium amount. To be eligible for Medicare Part B premium reimbursement, you must:

- Be receiving a health insurance subsidy or health insurance premium reimbursement from the Los Angeles Fire and Police Pension Plan.
- Be enrolled in both Medicare Parts A and B.

Those who qualify for only Part B, but not Part A of Medicare do not receive Medicare Part B premium reimbursement.

Notice: LAFPP does not pay Medicare Part B premiums for its members. LAFPP reimburses members' Medicare Part B premiums by adding the basic premium amount to the monthly pension check.

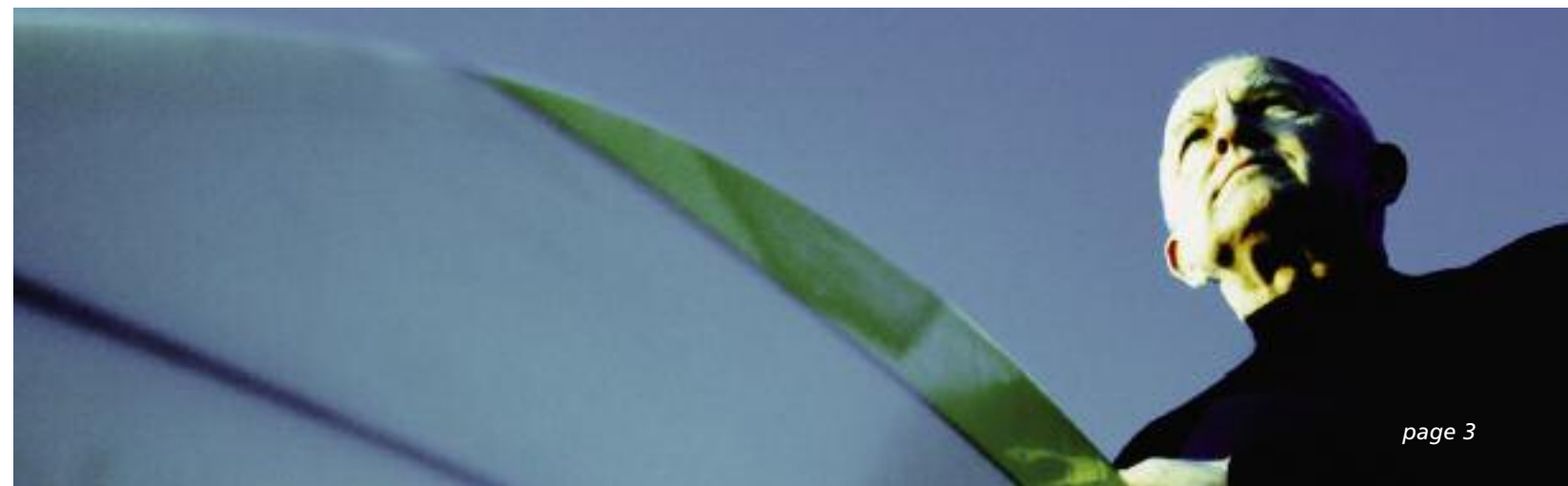
Members are still responsible for making their Part B premium payments to Medicare through one of three methods: (1) Deductions from monthly Social Security checks; (2) Automatic withdrawals from a checking account, or (3) Direct payments.

Who do I call if I have questions?

If you have any questions regarding the Medicare program, or if you need to enroll in Medicare, please contact Social

Security at (800) 772-1213, Medicare at (800) 633-4227 or visit www.medicare.gov.

If you have any questions regarding your health and dental subsidies or Medicare Part B premium reimbursement, please contact Los Angeles Fire and Police Pensions, Medical and Dental Benefits Section at (213) 978-4560 or (800) 787-2489, ext. 84560#. You may also visit our Web site at www.lafpp.com or e-mail us at pen.pensions@lacity.org.



Medicare Part B Premium Increase for 2010:

For Medicare Members with Parts A and B

Effective January 2010, pursuant to newly imposed Social Security Administration rules, Medicare Part B standard premium rates will increase for approximately 27% of beneficiaries. Accordingly, Los Angeles Fire and Police Pensions will reimburse affected members who submit supporting documentation at the higher Part B standard premium of \$110.50 per month. Those who fall under the following categories may be subject to the increase:

(1) Members who reported earnings above \$85,000 on their 2008 individual tax return (or above \$170,000 on their 2008 joint tax return) will be subject to the higher Part B standard premium of \$110.50 per month.

(2) Members who did not have the Social Security Administration deduct their Part B premium from their monthly benefit in 2009 will be subject to the higher Part B standard premium of \$110.50 per month.

(3) New Medicare beneficiaries, as of January 2010, are automatically subject to the higher Part B standard premium of \$110.50 per month. Members who receive Medicare benefits beginning January 2010 or later will automatically receive the higher Part B standard reimbursement and do not need to submit documentation.

If you are affected by the increase as noted in items (1)

and/or (2), you should have received a letter from us in November 2009 explaining this change. If you did not, please refer to the 2010 Medicare Part B Premium Increase Form and Instructions at www.lafpp.com. To access the form, click on the Retired Members icon to the left, and then click on Health Subsidy/ Reimbursement Information. You may also contact Medical and Dental Benefits at (213) 978-4560 or (800) 787-2489, ext. 84560# to request the instructions and form to be mailed to your residence. If you are not affected by the increase (your 2010 Part B premium is less than \$110.50 per month), your Part B standard reimbursement will continue as before and no further action is required.

Retired Fire Board Member Election

The term of office for Commissioner Sam Diannitto, the current Fire Department Retired Employee Member of the Board of Fire and Police Pension Commissioners (Board), ends on June 30, 2010. An election to fill the seat for the next five-year term has been scheduled for May 4, 2010. All qualified retired sworn members of the Los Angeles Fire Department are eligible to participate. Deferred Retirement Option Plan (DROP) enrollees are not eligible to participate in the retired member election.

The Board normally meets on the first and third Thursdays of the month at 9 a.m. Each meeting lasts from 1 to 4 hours.

Information on becoming a candidate in the election should be mailed by the end of February 2010. It is imperative that you keep your mailing address updated with Los Angeles Fire and Police Pensions (LAFPP). To update your address, please send a signed address change request to Los Angeles Fire and Police Pensions, Attention: Retirement Services Section, 360 East Second Street, Suite 400, Los Angeles, CA 90012. You may also obtain the Change of Address form via our Web site at www.lafpp.com by clicking on "Forms," scrolling down to "Retired Members/Qualified Survivors" and clicking on "Change of Address for Pensioners."

Members retiring within thirty days of the election may vote by obtaining a Certificate of Eligibility to Vote from LAFPP. Eligible members will present the certificate when casting their ballot at the City Clerk's Election Division during the 7-day period immediately prior to the election and no later than 5:00 p.m. on the day of the election. Questions concerning the election may be directed to Shafia Mir in the Administrative Services Section of LAFPP at (213) 978-4434 or (800) 787-2489 ext. 84434#.

Board of Fire and Police Pension Commissioners

New Active Fire Department Member Elected

The Office of the City Clerk certified Fire Captain Ruben Navarro as the winner of the Fire Department Active Member of the Board of Fire and Police Pension Commissioners' special election conducted on October 6, 2009. The special election was conducted to fill the vacancy created by Mike Carter, who resigned from the Board. Commissioner Navarro will serve through June 30, 2012. Congratulations, Commissioner Navarro!

New Commissioners Appointed

Brenda Maull and Raúl Pérez were appointed to the Board by the Mayor and confirmed by the City Council to fill vacancies created by recent resignations. Commissioner Maull will serve the unexpired term ending June 30, 2012, and Commissioner Pérez will serve the unexpired term ending June 30, 2013. Welcome Commissioners Maull and Pérez! If you have questions regarding the Board of Fire and Police Pension Commissioners, please call (213) 978-4456 or (800) 787-2489, ext. 84456#.

Form 1099-R News Flash

Tax Year 2009

It is that time of the year again, tax season! Form 1099-Rs for tax year 2009 were mailed on or before February 1, 2010.

If you did not receive your Form 1099-R and would like to request a copy or for any other related Form 1099-R inquiries, contact the Accounting Section at (213) 978-4420 or (800) 787-2489 ext. 84420#.



To Serve You Better

The DROP, Retired Member Services and Service Pension sections have all been merged. A new Retirement Services Section has been created to conveniently assist with all the following services:



Retirement Services

(213) 978-4495 or (800) 787-2489 ext. 84495#

- Service Pensions

- Service Pension Processing & Inquiries

- Survivor Pensions

- Survivor Benefit Purchase Program

- Retired Member Records and Information

- Change of Address

- Discontinuance of Benefits (on death or other ineligibility)

- Direct Deposit

- Tax Withholding

- Cost-of-Living Adjustments

- DROP Administration

- Information on the Deferred Retirement Option Plan

Workers' Compensation Program

Contact Information

The Workers' Compensation program for sworn personnel is administered by Tristar Risk Management, a third party administrator. LAFPP staff has become aware of some recent problematic Workers' Compensation issues, however, LAFPP staff has no direct authority over Tristar or these issues.

For inquiries or complaints about Tristar, you should first contact Tristar directly.

1) Your Tristar Claims examiner or their supervisor directly at (626) 407-0400;

2) If your issue is still unresolved, then contact the Tristar Asst. Manager at (626) 407-0400 ext. 2411.

If you were unable to resolve your issue with Tristar, you may also pursue the additional options listed below:

- The City monitor that oversees Tristar at (626) 407-0400 ext. 2381 or 2382.

- The Personnel Department's Workers' Compensation Division at (213) 473-3374 or 473-3378.

Fire Sworn

Tristar Risk Management
P.O. Box 29104
Glendale, CA 91209-9104
Phone: (626) 407-0400
(866) 842-1547
Fax: (626) 407-0435

Police Sworn

Tristar Risk Management
P.O. Box 29106
Glendale, CA 91209-9106
Phone: (626) 407-0400
(866) 842-1547
Fax: (626) 407-0425

Funding Status

The Los Angeles Fire and Police Pension Plan is 96.2% funded for pension benefits on an actuarial basis for the period ending June 30, 2009.

An actuarial study is conducted once a year to determine whether the plan assets and contributions are sufficient to provide member benefits. Actuaries use a schedule of benefits, membership data and a set of actuarial assumptions (i.e., life expectancy, inflation rates, etc.) to estimate the cost of benefits. The 2009 study determined that health benefits

are 39.7% funded and the combined funded status of health and pension benefits is 89.4%.

The actuarial study also includes the calculation of the City's contribution rate. The Charter specifies that the City will make contributions in an amount equal to the City's share of defined entry-age normal costs (designed to fund a member's total plan benefit over the course of a member's career), the percentage necessary to amortize the "unfunded liability" of the system and the amount to provide for health plan subsidies.



If made by July 15, 2010, the City contribution rate for pension benefits for FY 2010-2011 would be 21.44% of sworn payroll an increase of 1.59% from FY 2009-2010.

Valuation Year Ending	Pension % Funded	Health % Funded	Combined % Funded	City Contribution	Received for Fiscal Year
6/30/2009*	96.2	39.7	89.4	\$405,822,363**	2010-2011
6/30/2008*	99.1	41.8	92.6	\$355,157,137	2009-2010

*Does not include the Harbor Department contribution.

**Contribution amount based on the actuarial projected annual payroll as of June 30, 2009 for FY 2010-2011.

As the nation's largest public pension fund California Public Employees' Retirement System (CALPERS) manages retirement benefits for more than 1.6 million California public employees, retirees, and their families and more than 2500 employers. The chart below compares the funding status of LAFPP to CALPERS over the past ten years.

Year-End	LAFPP Funded Status	CALPERS Funded Status
06/30/2000	114.4%	119.5%
06/30/2001	118.9%	111.9%
06/30/2002	108.3%	95.2%
06/30/2003	104.3%	87.7%
06/30/2004	103.0%	87.3%
06/30/2005	94.1%	87.3%
06/30/2006	94.6%	87.2%
06/30/2007	99.2%	87.2%
06/30/2008	99.1%	Not Available
06/30/2009	96.2%	Not Available

Our return was -18.1% for the one-year period ending June 30, 2009. However with a professionally managed asset allocation plan, along with an investment strategy that calls for a well-diversified portfolio, we have achieved positive returns for 21 of the past 25 years with an average gain of 9.39%.

Real Estate Portfolio Report

Like most public pension plans, LAFPP's real estate portfolio has been hit hard by the recession. As of fiscal year ending June 30, 2009, the Fund's real estate portfolio suffered a 34% loss in value that resulted in about a 2% decrease in total Fund value. In comparison, the California Public Employees' Retirement System (CalPERS) experienced almost a 50% loss and the California State Teachers' Retirement System (CalSTRS) about a 43% loss in their real estate portfolios during the same time period. While this statement may sound like a student defending a D on their report card by revealing that their classmate received an F, it does place the Fund's performance into perspective. When compared to our peers, LAFPP's real estate portfolio has held up relatively well. None of the Fund's directly owned properties are in jeopardy of foreclosure and, as the real estate market recovers from the impact of the recession, the Fund's real



estate performance is expected to improve.

LAFPP invests in real estate for its long term appreciation and income stream. The Fund's individual properties contribute approximately \$12 million per year in income to help pay for the Fund's pension rolls. LAFPP allocates approximately 9% of its assets to real estate. The remaining portion of the Fund's assets are invested in a variety of domestic and international stocks, emerging markets, domestic and high yield bonds, alternative investments, hedge funds and cash equivalents.

While the Fund's real estate portfolio suffered losses during the last fiscal year, its domestic bond portfolio experienced positive returns. During these challenging economic times, it is important to remember that LAFPP is committed to protecting your pension system by utilizing a well-diversified portfolio focused on a long-term horizon. Not only will LAFPP continue to invest in real estate, but it is positioning itself to take advantage of upcoming opportunities to purchase real estate at attractive prices to achieve positive returns in the future.

require fund referrals to be placed on the Board agenda rather than allowing Private Equity Advisors to receive information about prospective investments directly from Board members. This policy was deferred for review by the Board President to our General Consultant, Pension Consulting Alliance, and we never received a report from them.

In June 2009 this situation was dealt with when Staff reported on the matter again, and the

Board voted to change the Investment Policy requiring all private equity and real estate funds referred to our consultants by a Board member to be placed on a Board Agenda. This process allows all to see who is making the referrals, and documents this on our Web site.

In addition, in July 2009 the Board approved a comprehensive Contractor Disclosure Policy. The purpose of the policy is to ensure that gifts, campaign contributions and meetings with our

investment managers and consultants are properly disclosed, helping avoid conflicts and the appearance of conflicts. This heightened disclosure affirms our commitment to make investments in the interests of the members.

Thank you for your support and for allowing me to continue serving you as your representative on the Pension Board.

SEC Investigation

By George V. Aliano

Elected Police Board Member

Los Angeles Fire and Police Pension Commission

Most of you are probably aware of the SEC (Securities and Exchange Commission) investigation in New York that caused an informal inquiry on our Pension Board involving two (2) former Mayoral appointees. In May 2009 both resigned their positions because of the attention it was bringing to the

Commission. As the investigation continues, one of the former Commissioners has plead guilty in Manhattan court to rewarding official misconduct (of New York State Pension Fund officials). He faces up to four years in prison and will forfeit \$18 million in fees from the New York fund. Note this is not a loss from our pension

fund but a loss associated with a private equity fund he personally managed that the New York fund invested in.

Previously, in Sept. 2006, our Pension staff presented a proposal to clarify our Private Equity Policy to align it with the approval process used for our Real Estate Policy, which would

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Survivor Benefit PURCHASE PROGRAM

Administering Rules Amended

The voters approved the Survivor Benefit Purchase Program on March 3, 2009, which allows retired members of the Plan to provide a survivor benefit to a spouse/domestic partner in retirement. Previously, Plan provisions provided a survivor benefit only if the member married or filed a domestic partnership declaration one year prior to retirement (service pension, nonservice-connected disability pension or DROP entry).

The Survivor Benefit Purchase Program gives retired members of LAFPP the option to provide a lifetime survivor benefit to a spouse or domestic partner:

- 1) acquired in retirement; or
- 2) acquired less than 1 year prior to: service pension, nonservice-connected disability pension or DROP entry.

GENERAL PROVISIONS:

- Member to Pay Full Cost – The Retired Plan Member shall pay the full actuarial cost of the survivor benefit through a reduction in his or her monthly pension benefit.
- Vesting Requirement – The right to benefits under this program shall not vest

until the Retired Plan Member survives at least one year from the date he or she makes an election to provide this benefit, unless the Board of Fire and Police Pension Commissioners (Board) determines that the death was accidental.

- Only One Election Allowed – A Retired Plan Member may only

exercise this election once.

- Irrevocable Election – Once an election is made, it is irrevocable.
- Payment Options – The Retired Plan Member shall select the percentage of continuance. The options are 60% to 100% in 5% increments.

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- Right to Review, Modify and Terminate the Program – The City has the right to review, modify or terminate the program to maintain cost neutrality. This will not affect members who had elected the benefit prior to the modification or termination effective date.
- Board's Authority to Adopt Rules and Administer the Program – The Board shall have the authority to administer the program and adopt any necessary rules.

Typically, applications are submitted by the member and are processed normally. However, there are instances whereby someone other than the member has requested to enroll the member into the Program. In those cases, staff must ensure the person seeking to enroll the member has sufficient authority to do so.

The Board Rules which administer the Survivor Benefit Purchase Program were recently amended to ensure the Board is apprised of any situation whereby staff believes a member is not eligible to enter the Program. This would ensure the Board considers the matter prior to the Board taking any final action on the application. Typically, this would include a situation that the member is incompetent to make the election and any existing Power of Attorney (POA) does not provide sufficient authority to the Agent to enroll the member.

POWER OF ATTORNEY (POA) DOCUMENTS

To assist participants who wish to delegate this authority to their Agents, LAFPP will provide members with a Statutory POA, which includes language that provides sufficient authority to an Agent to elect to participate in the Program. Although this may not help those members who are already incompetent, it should help future participants.

A Power of Attorney Information Sheet, a copy of the Statutory POA, and copies of the Probate Code provisions that govern this POA, will be available on the LAFPP Web site and provided to members as part of the application package.

MEDICAL DOCTOR DETERMINING COMPETENCY

If staff learns that the member may not be competent to enroll in the Program, and the POA does not provide sufficient authority to the Agent, then there are two options available to the spouse and the member.

- One is for the spouse (or another person) to become the Conservator of the member's estate and to obtain court approval to enroll the member into the Program.
- The other option is for the member to be assessed by a medical doctor to determine if the member is competent enough to elect to enroll in the Program; normally this option should be exhausted before a Conservator is sought.

The following documents will be provided to members for use in such situations. The first is a letter that the member can provide to his/her doctor explaining the situation. The second is sample language that the doctor may use, in a letter to be provided on the doctor's letterhead, to indicate whether the member is, or is not, competent to make the decision to participate in the Program.

These amended procedures have been implemented to ensure that all stakeholders are aware of the process and that all applications are processed timely. For more information on the Survivor Benefit Purchase Program, please contact the Retirement Services Section at (213) 978-4495 or (800) 787-2489 ext. 84495#.



When Can I Expect My Pension Check?

The schedule to the right will assist you in determining when you can expect your pension payments in 2010.

Please note that for the December 2010 pension payment, the funds will be directly deposited, or checks will be mailed, on January 3, 2011; the first working day of January 2011.

For questions regarding your pension payments, contact the Retirement Services Section at (213) 978-4495 or (800) 787-2489, ext. 84495#.

2010 Pension Payment Schedules	
Pension Payment For:	Will Be Mailed or Directly Deposited* On:
December 2009	January 4, 2010
January 2010	January 29, 2010
February 2010	February 26, 2010
March 2010	March 31, 2010
April 2010	April 30, 2010
May 2010	May 28, 2010
June 2010	June 30, 2010
July 2010	July 30, 2010
August 2010	August 31, 2010
September 2010	September 30, 2010
October 2010	October 29, 2010
November 2010	November 30, 2010

CONTACT INFORMATION

Los Angeles Fire and Police Pensions

Our staff is available to assist you Monday through Friday (except Holidays) from 8:00 am to 5:00 pm. Please refer to the following directory so that the right staff member can address your specific need. When calling in on the toll-free number, use the extension numbers provided for each section, followed by the pound sign.

Accounting (for Pensioners only) (213) 978-4420 (or 84420#)

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

Communications & Special Projects (213) 978-4530 (or 84530#)

- Newsletters
- Web site Updates

Medical and Dental Benefits (213) 978-4560 (or 84560#)

- Health Insurance Subsidy
- Medicare Part B Reimbursement
- Dental Insurance Subsidy
- Health Insurance Premium Reimbursement Program

Disability Pensions (213) 978-4500 (84500#)

- Disability Pension Processing and Inquiries
- Survivor Pensions - Active Members
- Disability Pension Reviews
- Review of Dependent Children /Dependent Parent Qualifications

Retirement Services Section (213) 978-4495 (or 84495#)

- Service Pensions
- Service Pension Processing and Inquiries
- Survivor Pensions - Retired Members
- Retired Member Records and Information
- Change of Address (for pensioners only)

- Discontinuance of Benefits (on death or other ineligibility)
- Cost-of-Living Adjustments
- Direct Deposit
- DROP - Information on the Deferred Retirement Option Plan
- Tax Withholding

Other Ways to Contact Us

Toll Free: (800) 787-CITY (2489)
Fax: (213) 978-4450
TDD: (213) 978-4455

E-mail: pen.pensions@lacity.org
Web site: www.lafpp.com
Address: 360 E. Second St.,
STE 400
Los Angeles, CA 90012

For your convenience, the following forms and pamphlets can be printed from our Web site:

Change of Address for Pensioners, Direct Deposit (for pensioners only), Domestic Partnership Declaration, Notice of Termination of Domestic Partnership, DROP Beneficiary, DROP Distribution and Election Form, Health Insurance Premium Reimbursement Claim, Income Tax Withholding and Survivor Benefits Handbook.



PRESORTED FIRST
CLASS MAIL
US POSTAGE PAID
LOS ANGELES CA
PERMIT NO. 12932

Return Service Requested

Los Angeles Fire & Police Pensions
Mail Stop #390
360 East Second Street
Suite 400
Los Angeles, CA 90012

