LAFPP Offices Are Temporarily Closed to Visitors

In accordance with Governor Newsom’s Executive Order N-33-20 (Stay at Home Order) and Mayor Garcetti’s “Safer At Home” Emergency Order, our offices will be closed to all visitors until further notice and essential services will continue as follows:

Monthly pension checks will continue to be paid as scheduled. We encourage you to sign up for direct deposit if you have not

continues on page 3
Welcome to the 2020 Spring edition of Pension Perspectives.

As we continue to cope with the Coronavirus (COVID-19) pandemic, I hope you and your family remain safe and in good health. Amid all this uncertainty, I want to reassure you that our fiduciary duty to safeguard your pension fund remains unchanged. Despite the impact to financial markets across the world, your pension fund is protected against market volatility through means of diversification across different types of investments. As such, your pension fund is prepared to weather this storm.

Additionally, we want to reassure you that our operations continue as normal. While we are not accepting walk-in counseling/visits to our offices at this time, staff continues to work to provide you with phone and online services. Please check your email messages or visit our website at lafpp.com for the latest updates.

On a more positive note, I would like to highlight some of the accomplishments we made during the fiscal year ending June 30, 2019. To start, our fund assets grew 6.21% from the previous year. This was attributed to a strong June 2019 stock market. The actuarial funded status of the pension plan also increased from 92.9% to 93.6%, an increase of 0.7% from the prior year. The Plan’s June 30, 2019 valuation results can be found in the Segal Report and LAFPP’s 2019 Annual Report. Both reports are now available online and can be accessed at lafpp.com.

Thank you all for your continued support as we take pride in serving those who protect. Should you have any questions, please contact us at (213) 279-3000.

Respectfully,
Ray Ciranna
General Manager
already done so. Retired members and beneficiaries can sign up for direct deposit and make changes to their monthly pension payments or view summary statements through MyLAFPP. To access MyLAFPP go to www.lafpp.com/mylafpp.

DROP members who have an upcoming mandatory DROP exit date or an urgent request to exit DROP can arrange a remote counseling appointment that will be conducted over the phone and completed electronically via email/fax. Appointments already scheduled will take priority. Please be patient as staff will schedule appointments in priority order.

LAFPP is prepared to continue serving our members while adhering to the recommended precautionary measures for the Coronavirus (COVID-19). By activating our Business Continuity Plan at this time, staff will continue to work in staggered shifts or from remote locations to ensure that essential services continue without interruption.

Visit our COVID-19 Response on our website www.lafpp.com for up-to-date information on LAFPP Services and community and government resources.

Our website www.lafpp.com and MyLAFPP self-services are excellent resources:

**MyLAFPP Services** – To access MyLAFPP go to www.lafpp.com/mylafpp.

- **Retired Members**
  - View monthly pension payment information
  - Address Changes
  - Direct Deposit – start or change
  - Tax Withholding Changes
  - View 1099-R tax form

- **DROP Members**
  - View monthly DROP balance
  - DROP Exit Estimates
  - View Semi-Annual DROP Statements
  - View beneficiaries
  - Request DROP Exit appointment

**LAFPP.com** – View benefit information and download forms from our website.

- Access current news and events, and MyLAFPP Login on the homepage
- View Services by Active or Retired membership
- Downloadable forms from our website – can be submitted by email or fax

**OFFICE CONTACT INFORMATION**

Phone: (213) 279-3000  
Toll-Free: 844-885-2377  
TTY: (213) 628-7713
When you call our main office number, you will be prompted to select an option to leave a voicemail message (see option list below). Your call will be returned as soon as possible, usually within the hour during our regular business hours. Note: When your call is returned, caller ID may not show an LAFPP number as staff may be calling from a remote location.

A list of our Section Services Directory can be found at www.lafpp.com/services-directory. You may also send an email to pensions@lafpp.com.

<table>
<thead>
<tr>
<th>ACTIVE MEMBER SERVICES - OPTION #1</th>
<th>MEDICAL &amp; DENTAL BENEFITS – OPTION #4</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Annual Member Statements</td>
<td>• Health and Dental Insurance Subsidies</td>
</tr>
<tr>
<td>• Beneficiary Designations</td>
<td>• Health Insurance Premium Reimbursement Program (HIPR)</td>
</tr>
<tr>
<td>• Contribution Amounts</td>
<td>• Medicare Part B Reimbursement</td>
</tr>
<tr>
<td>• Dissolution of Marriage</td>
<td>• Year-to-Date Insurance Deduction Totals</td>
</tr>
<tr>
<td>• Domestic Partnership Filings/Terminations</td>
<td></td>
</tr>
<tr>
<td>• Purchase Recruit Time</td>
<td></td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>RETIREMENT SERVICES - OPTION #2</th>
<th>DISABILITY PENSIONS – OPTION #5</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Retired Member Records and Information</td>
<td>• Disability Pension Inquiries, Processing and Reviews</td>
</tr>
<tr>
<td>• Post-Retirement Marriage Dissolution</td>
<td>• Review of Dependent Children/Parent Qualifications</td>
</tr>
<tr>
<td>• Retired Member or Qualified Survivor Deaths</td>
<td></td>
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<tr>
<td>• Survivor Benefit Purchases</td>
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<tr>
<td>• Survivor Pensions</td>
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</tr>
</tbody>
</table>

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<thead>
<tr>
<th>DROP/SERVICE PENSIONS – OPTION #3</th>
<th>COMMUNICATIONS &amp; EDUCATION – OPTION #6</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Service Pension</td>
<td>• MyLAFPP</td>
</tr>
<tr>
<td>• Deferred Pension Information</td>
<td>• Newsletters</td>
</tr>
<tr>
<td>• Deferred Retirement Option Plan (DROP)</td>
<td>• Website Updates</td>
</tr>
<tr>
<td>• DROP Entry/Exit Inquiries</td>
<td>• Annual Report</td>
</tr>
<tr>
<td>• DROP Beneficiary Designations</td>
<td>• Social Media (e.g., Facebook, Twitter)</td>
</tr>
</tbody>
</table>

We truly appreciate your patience and understanding during these unprecedented times. We will continue to closely monitor the situation and provide you with any new developments on any changes in our services. If you have not done so already, please provide us with your email address through MyLAFPP so that we may send you updates on our business operations.
During the unprecedented COVID-19 pandemic, financial markets across the world were hit hard, with stocks suffering the largest losses. Despite this global impact, your pension fund invests in a variety of other assets besides stocks that help cushion the fund against fluctuations in stock prices. The fund has plenty of cash on hand to meet pension and DROP payments without the need to sell any securities in this down market.

The Fund invests for the long term with a strategic asset allocation plan and makes adjustments on an ongoing basis. This strategic approach has been proven to be the best safeguard to ensure the continued strength of LAFPP to pay your retirement benefits.
The Cost of Living Adjustment (COLA) is 3.4% for 2020 and was approved by the Board of Fire and Police Pension Commissioners on March 19, 2020. The COLA will be effective July 1, 2020, and all eligible pensioners and DROP participants will receive an increase accordingly, beginning with the pension payment dated July 31, 2020.

- Tiers 1 and 2 will receive 3.4%;
- Tiers 3 through 6 and all DROP participants will receive up to 3.0%; and
- Tiers 5 and 6 will have 0.4% added to their COLA bank balance. The new COLA bank balance will be 0.5%.

If you are a new pensioner or DROP entrant in Tiers 3-6, the first year’s COLA will be prorated based on the number of completed months since your pension or DROP entry effective date. Tiers 1 and 2 will receive the entire 3.4% adjustment.

Note: For Tiers 5 and 6 members, you must have retired or entered DROP with an effective date prior to June 2, 2019, in order to have a prior COLA bank balance. If your effective date was after July 1, 2019, you will not receive the full 3% COLA this year.

Consumer Price Index/Bureau of Labor Statistics
The COLA is based on the annual change in the Consumer Price Index (CPI) as published by the Bureau of Labor Statistics (BLS). The 2020 COLA was calculated based on the change in the CPI for the Los Angeles-Long Beach-Anaheim area using a 12-month period from March 2019 through February 2020.

How does this affect LaFPP Pensioners?
The following examples provide a breakdown of how the 3.4% COLA will affect a monthly pension benefit of $5,890 (depending on your Tier).

For Tiers 1 and 2
3.4% of $5,890 = $200.26 ($5,890 x 0.034)
The new monthly pension benefit would be increased to $6,090.26 ($5,890 + $200.26)

For Tiers 3 and 4
3.0% of $5,890 = $176.70 ($5,890 x 0.030)
The new monthly pension benefit would be increased to $6,066.70 ($5,890 + $176.70)

For Tiers 5 and 6
3.0% of $5,890 = $176.70 ($5,890 x 0.030)
The new monthly pension benefit would be increased to $6,066.70 ($5,890 + $176.70)
The 0.4% will be added to the 0.1% existing in the COLA bank. The new COLA bank balance of 0.5% will be used in future years.

For questions regarding the COLA, please contact the Retirement Services Section at (213) 279-3125 or (844) 88-LAFPP, ext. 93125 or by email at rs@lafpp.com.

For detailed information on the calculation of the CPI, please visit www.bls.gov/cpi/ or call (202) 691-7000.
On March 19, 2020, the Board of Fire and Police Pension Commissioners approved a 5.5% increase to the non-Medicare health subsidy. The new non-Medicare health subsidy maximum is $1,920.41 per month, effective July 1, 2020. The non-Medicare health subsidy is applicable to eligible retired members who are under age 65 or are enrolled in Medicare Part B only.

The Board thoroughly considered the anticipated costs of eligible health plans for retirees, medical inflation rates and premium trends, and the ability to offset members’ out-of-pocket premium expenses. While the upper limit of the Board’s authority to increase the non-Medicare subsidy is the lesser of seven percent or the Board-approved actuarial medical trend rate, an increase of 5.5% will subsidize health insurance premiums in a manner consistent with the Board’s fiduciary duty to all participants of the Plan.

For all eligible members, the approved increase continues to provide for at least one fully subsidized non-Medicare plan option for two-party (Retired Member + 1 dependent) coverage. However, an increase to the subsidy maximum does not always reduce the amount pensioners pay for their monthly health insurance premium due to the formula used to calculate subsidy entitlements.

Non-Medicare Subsidy Eligibility Requirements

Retired members are eligible to receive the non-Medicare health subsidy provided all the following requirements are met:

- At least age 55 (age 60 for members who retired before July 1, 1998) or age 65 and older who qualify for Medicare Part B only.
- Receiving a monthly pension (member has exited DROP).
- Retired with at least 10 years of service.
- Enrolled in a Board-approved health plan or participating in the Health Insurance Premium Reimbursement (HIPR) Program.

NOTE: Retirees who qualify for both Medicare Parts A and B receive the Medicare health subsidy.

Continues on page 9
Calculating Your Monthly Subsidy Amount

Members who retired with 25 years of service or more and receive the unfrozen subsidy, may qualify for the maximum subsidy of $1,920.41.

Members who retired with 25 years of service or more and receive the frozen subsidy may qualify for the maximum frozen subsidy of $1,097.41.

Those who retired with 10 to 24 years of service may qualify for 4% of the maximum subsidy (Non-frozen/frozen) for each whole year of service as demonstrated in the chart below.

<table>
<thead>
<tr>
<th>Maximum Monthly Subsidy*</th>
<th>$1,920.41/$1,097.41(frozen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calculating Your Monthly Subsidy**</td>
<td>Member’s Whole Years of Service x 4% x Maximum Monthly Subsidy = Monthly Subsidy</td>
</tr>
</tbody>
</table>

*The July 1, 2011 maximum rate of $1,097.41 applies to members with a frozen health subsidy.

**The actual Monthly Subsidy provided may not exceed the premium of the health plan in which the participant is enrolled.

Non-frozen Health Subsidy

You will receive a health subsidy based on the non-frozen maximum amount of $1,920.41 if you:

- Retired or entered DROP prior to July 15, 2011 or
- Chose to opt-in during the designated period to contribute 2% of your base salary

Frozen Health Subsidy

You will receive a frozen health subsidy based on the July 1, 2011 maximum amount of $1,097.41 if you:

- Retired or entered DROP on or after July 15, 2011 and
- Did not opt-in during the designated period to contribute 2% of your base salary

If you have questions regarding your health subsidy entitlement, please contact the Medical and Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP, ext. 93115. Information is also available on the Retired Members and Qualified Survivors sections of our website at www.lafpp.com.
Effective January 1, 2020, the Board approved an increase to the maximum Medicare Part B Reimbursement amount, which is now $144.60 per month. This benefit is available to retirees who have both Medicare Parts A and B, are eligible for a retiree health subsidy, and are either enrolled in a Board-approved health plan or are participating in the Health Insurance Premium Reimbursement (HIPR) Program. Eligible retirees were sent correspondence in December 2019, advising them that if your Medicare Part B premium has increased or if it differs from the reimbursement amount shown on your monthly pension check statement, you can update your Part B reimbursement amount by submitting to the LAFPP Medical & Dental Benefits Section a copy of your Social Security New Benefit Amount for 2020 or your next Medicare Billing Statement.

LAFPP has received an overwhelming response from affected members. If you recently submitted documentation to update your Part B premium on record, please be assured that your request will be processed as soon as possible. Due to the high volume of documents to process, it may take at least 3-5 months from the date received before your updated reimbursement appears on your monthly pension payment.

Please remember, all retirees are required to enroll in Medicare Part B upon reaching age 65 in order to receive subsidy benefits. Do not enroll in Part A if there is a cost to you. If you have questions about Medicare Part B reimbursements, the HIPR program, or would like to confirm receipt or status of your reimbursement request, please contact the Medical & Dental Benefits section at (213) 279-3115 or (844) 88-LAFPP, ext. 93115.

Currently, all section phone lines are being forwarded to voicemail due to the COVID-19 emergency response. Please leave a message and a staff member will return your call within one business day. For a more immediate response, please email inquiries to mdb@lafpp.com.
2019 Annual Report is Available!

LAFPP is pleased to present our 2019 Annual Report. The LAFPP Annual Report provides financial information such as the Department’s budget summary, asset allocation data, investment performance, plan actuarial data and statistical information for the fiscal year ending June 30, 2019. The report also includes our milestones since the inception of the Plan, along with a summary of pension benefits and other provisions that serve as a great reference tool for members of all Tiers.

On March 19, 2020, the Board of Fire and Police Pension Commissioners adopted Resolutions approving the health and dental insurance plans for LAFPP retired members and beneficiaries administered by the Los Angeles Firemen’s Relief Association (LAFRA), the Los Angeles Police Relief Association (LAPRA), and the Los Angeles Police Protective League (LAPPL). [The health and dental plans administered by the United Firefighters of Los Angeles City (UFLAC) were approved in August 2019, as their plan year began January 1, 2020.]

One of the significant outcomes of the continued working relationship between LAFPP and each health and dental plan administrator is increased transparency. At the March 5, 2020 Board meeting, each of the three administrators presented their annual reports to the Board that included critical information on the health and dental plans they provide to our members. The information provided included plan pricing and cost reimbursement, pharmacy benefits, and premium and administrative fee changes for the coming year. Based on the information presented and the review by the Board’s health consultant, the Board approved all of the plans as suitable and eligible for LAFPP subsidies for the plan year beginning July 1, 2020.

LAFPP looks forward to continuing to work with the Health/Dental Plan Administrators over the course of the coming year towards our shared goal of providing fair, high-quality, affordable health and dental plans for all LAFPP members and beneficiaries. For specific details regarding approved health and dental plans, please contact the Health/Dental Plan Administrators listed on page 13.
**Approved Health and Dental Plan Administrators**

**Firemen’s Relief Association (LAFRA) – (323) 259-5200**
Plan Year: July 1, 2020- June 30, 2021
- Kaiser Permanente HMO
- Kaiser Permanente Senior Advantage HMO
- Fire Medical PPO

[www.lafra.org](http://www.lafra.org)

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**Police Relief Association (LAPRA) – (213) 674-3701**
Plan Year: July 1, 2020- June 30, 2021
- Kaiser Permanente HMO
- Kaiser Permanente Senior Advantage HMO
- Anthem Blue Cross PPO
- Anthem Blue Cross California Care Plus HMO
- Anthem Blue Cross Medicare Advantage HMO
- Anthem Blue Cross Dental PPO and HMO

[www.lapra.org](http://www.lapra.org)

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**United Firefighters of LA City (UFLAC) – (213) 895-4006**
Plan Year: January 1, 2020- December 31, 2020
- Anthem Blue Cross Select HMO
- Anthem Blue Cross HSA PPO (non-Medicare only)
- Anthem Blue Cross Medicare Advantage HMO and PPO
- MetLife Dental PPO and HMO
- MetLife Dental Direct Reimbursement

[www.uflac.org](http://www.uflac.org)

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**Police Protective League (LAPPL) – (213) 251-4554**
Plan Year: July 1, 2020- June 30, 2021
- Delta Dental DPPO and DHMO

[www.lapd.org](http://www.lapd.org)

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For information regarding Health and Dental Subsidies or Program eligibility requirements, please contact the Medical and Dental Benefits Section at (213) 279-3115 or (844) 88-LAFPP ext. 93115. Information is also available in the Retired Members section of [www.lafpp.com](http://www.lafpp.com).
The Los Angeles Retired Fire & Police Association (LARFPA) was founded in 1928. Our mission is, “We are dedicated to the welfare and assistance of retired Los Angeles City Firefighters, Police Officers, their spouses or surviving spouses, dependents and children.” LARFPA operates as a social welfare and advocacy organization on a non-profit, non-sectarian, non-political basis for the sworn, active members and pensioners of the Los Angeles Fire & Police Departments.

What are the benefits of being a member of LARFPA? Most importantly, The Association advocates for issues affecting you as active members and retirees. We have liaison committees with the LA Fire & Police Pension Board, Fire and Police Relief, the Protective League, UFLAC and Workers’ Compensation. Once you are retired, we are the only organization representing the needs and issues facing retirees. When it comes to advocating for your medical and dental benefits or workers’ compensation issues, we are your organization to address the issue.

One of the most important responsibilities we have is the administration of our Benevolent Association. Through the wisdom and foresight of our forefathers, we have a healthy fund set aside to support members, active and retired, their spouses, survivors and dependents. We help with financial emergencies, medical crises and any number of other unforeseeable events. Our assistance is a grant, not a loan, and we are always looking to help.

LARFPA publishes a quarterly newsletter to keep the membership informed of current events, important benefit information and a resource guide for help. We also publish, bi-annually a membership roster. The newsletter has contact information for our over 9,000 members. It is broken down geographically and is an ideal tool to keep in touch with old partners and friends. The roster is available online and through the mail. The newsletter also has a valuable resource guide to use when seeking assistance in time of need, bereavement, and telephone number and contact information for important organizations.

Socially, we host two open membership meetings at the Grace Simons Lodge in Elysian Park, in June and September. The June meeting doubles as a family barbeque. In December we host an elegant holiday party for members, family and friends. The cost of these events is subsidized by LARFPA and offer an excellent opportunity to meet up with old friends.
LARFPA, collaborating with several organizations has several noteworthy achievements in recent years.

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

The LARFPA Board of Directors, 8 police & 8 fire, are volunteers. We maintain a full-time office staff to serve the members. All Directors can be reached through the office staff. You can read more about LARFPA on our website, larfpa.com. We are also on Facebook.

Membership dues are $5 per month paid by payroll deduction. To join you must be a sworn member of the LA Fire Department or Police Department. Sworn members of the Port & Airport are eligible to join if they are members of LAFPP Tier 5 or 6. Applications and/or information may be requested from LARFPA by writing, calling, E-mail or signing up directly through the LARFPA website.

We look forward to you joining this historical organization and helping you into retirement.
Kenneth E. Buzzell  
Re-elected to the Board

Congratulations to Kenneth Buzzell, who is the re-elected Fire Department Retired Member of the Board of Fire and Police Pension Commissioners for the term beginning July 1, 2020 and ending June 30, 2025. The primary election, held on Tuesday, March 31, 2020, was conducted by the Office of the City Clerk – Election Division. The official certified results showed that Kenneth Buzzell received 97.04% of the total votes cast. This percentage exceeds the required majority (50% + 1) of all votes cast. According to the Los Angeles Administrative Code Section 23.103.9, Kenneth Buzzell is the winner of the election and a runoff election is not required. Commissioner Buzzell has served on the Board since October 2017. We thank him for his continued commitment to the Board and members of the System.

BOARD DIRECTORY

The Board consists of nine members: five members appointed by the Mayor and four members elected by active and retired Plan 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.

COMMISSIONER
Adam Nathanson, PRESIDENT
Brian Pendleton, VICE PRESIDENT
Corinne T. Babcock
Kenneth E. Buzzell
Ruben Navarro
Pedram Salimpour, MD
Belinda M. Vega
Paul M. Weber
Garrett W. Zimmon

APPOINTED/ELECTED
Appointed by the Mayor
Appointed by the Mayor
Appointed by the Mayor
Elected by Retired Fire Members
Elected by Active Fire Members
Appointed by the Mayor
Appointed by the Mayor
Elected by Active Police Members
Elected by Retired Police Members

TERM EXPIRATION
June 30, 2020
June 30, 2023
June 30, 2024
June 30, 2025
June 30, 2022
June 30, 2022
June 30, 2021
June 30, 2025
June 30, 2024

For additional Board information, please visit www.lafpp.com/board.
2020 CALENDAR

HOLIDAY SCHEDULE
May 25, 2020  Memorial Day
July 3, 2020    Independence Day (observed)
September 7, 2020  Labor Day
October 12, 2020  Indigenous Peoples Day
November 11, 2020  Veterans Day
November 26 & 27, 2020  Thanksgiving Day
December 25, 2020   Christmas Day

BOARD MEETINGS
May 7 & 21  September 3 & 17
June 4 & 18   October 1 & 15
July 2 & 16    November 5 & 19
August 6 & 20  December 3 & 17

Please check the Board of Commissioners section of lafpp.com for meeting information.
Our staff is available to assist you Monday through Friday (excluding City holidays) from 7:30 am to 4:30 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

#### 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) 628-7716 (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)
- Retired Member Records and Information
  - Change of Address
  - Cost of Living Adjustments
  - Direct Deposit
  - Pension Verification Letters (for home loans, etc.)
  - Tax Withholding
- Post-Retirement Marriage Dissolutions
- Retired Member and Qualified Survivor Deaths
- Survivor Benefit Purchases – Post-Retirement Marriages/Domestic Partnerships
- Survivor Pensions

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