



LAFPP

pension perspectives

June 2009

Newsletter for Active Members of Los Angeles Fire and Police Pensions

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General Manager's Message

We are experiencing unprecedented instability of the capital markets and LAFPP, as a fiduciary, must continue to invest pension system assets with a high degree of care. In addition, this time of severe economic strain calls for financial market reform that is essential to restoring confidence in the capital markets. As a founding member of the Council of Institutional Investors (CII), LAFPP has a forum to study and advocate financial regulation changes with over 140 public, labor and corporate pension funds.

In December 2008, LAFPP and other CII members signed joint reform advocacy letters to Congress calling for corporate governance improvements to be included in any financial market reform legislation. These improvements, designed to bring transparency, responsibility, accountability and integrity to the U.S. financial market, include shareowner votes on executive pay, severance pay limitations, majority voting for directors and independent board chairs. Earlier this year, LAFPP joined other CII members and co-signed over four dozen

letters to companies that had not acted on shareowner proposals that won majority support during 2008 annual meetings.

CII is dedicated to its duty of protecting the retirement assets of millions of American workers. Collectively, CII members invest over \$3 trillion in assets in the capital markets. The organization strives to educate members, policymakers and the public about good corporate governance standards on issues ranging from performance-based executive pay to the election of independent corporate directors.

LAFPP is committed to protecting your pension system assets through the use of sound investment principles focused on a long-term horizon. Through our partnership with CII and other pension funds, we are also using our collective influence to positively impact corporate governance and financial market reform legislation to help restore stability to the U.S. financial market.

Michael Perez
General Manager
Michael.Perez@lacity.org

Board of Fire and Police PENSION COMMISSIONERS

Welcomes New Members



Sergeant Robert von Voigt was elected as the Active Police Member of the Board of Fire and Police Pension Commissioners, in a special election conducted to fill the vacancy created by Sergeant Don Keith who retired on November 30, 2008. Commissioner Von Voigt will serve the 18 months remaining in the 5-year term, from December 1, 2008 to June 30, 2010.

Ms. Maria Contreras-Sweet was appointed by the Mayor to the Board to replace Mr. Louis F. Moret. Her term will expire on June 30, 2013. Following is a list of the current members of the Board.

Commissioner George Aliano was re-elected as the Retired Police Member of the Board of Fire and Police Pension Commissioners in a general election conducted on April 7, 2009. He will serve the term of office from July 1, 2009 until June 30, 2014.

Name	Appointed/Elected	Term Expires
Vacant	Appointed by the Mayor	06/30/2010
Mike Carter, Vice-President	Elected by Active Fire Members	06/30/2012
George Aliano	Elected by Retired Police Members	06/30/2009
Vacant	Appointed by the Mayor	06/30/2011
Maria Contreras-Sweet	Appointed by the Mayor	06/30/2013
Sam Diannitto	Elected by Retired Fire Members	06/30/2010
Steve Juarez	Appointed by the Mayor	06/30/2012
Patricia Means	Appointed by the Mayor	06/30/2009
Robert von Voigt	Elected by Active Police Members	06/30/2010

The Board normally meets on the first and third Thursdays of the month at 9:00 a.m. Most meetings, including special and committee meetings, are from one to four hours in duration.

If you have questions concerning the Board election results, please call our Administrative Operations Division at (213) 978-4456.



Have You Bought Back Your Academy or Drill Tower Time?

Submitted by Your Deferred Compensation Plan Provider

If you are getting "Pension Savings Plan" statements, you probably have not.

While you were in the academy or the drill tower you were not a member of your current Los Angeles Fire and Police Pension (LAFPP) plan, but in another plan the City maintains for part-time, seasonal and temporary employees called the Pension Savings Plan. During that period, 4.5% of your paycheck — plus a 3% match — was invested in an interest-bearing account in that plan. Once you graduated and were sworn, you became a member of LAFPP. The money in the Pension Savings Plan sits there until you take action to move it.

What can I do with the Pension Savings Plan money?

You can roll it into the City's Deferred Compensation Plan (DCP). Once it is in your DCP, you may choose to use this money toward the purchase of your recruit training time with LAFPP. To do so:

- You must request an estimate of the cost to purchase recruit training time from LAFPP.

- You will receive a quote, which is usually an amount close to what has accumulated in the Pension Savings Plan. If after reviewing the quote you decide to purchase, return the form to LAFPP indicating your choice to purchase your recruit training time.

- If you choose to use your DCP funds to purchase your recruit training time, LAFPP will send a Trustee to Trustee Transfer/ Direct Rollover Form to you. You must complete your portion of the form and take it to the Deferred Compensation Office in City Hall, Room 867. Great-West Retirement Services administers the DCP and will complete the section regarding the transfer of your DCP funds to complete the purchase.

- Great-West will return the Trustee to Trustee Transfer Form to LAFPP. The transfer usually takes place within the next two payroll periods following receipt of the form.

If you do not purchase your recruit training time, the Pension Savings Plan funds will remain in your DCP account.

How can I find out if I have money in the Pension Savings Plan?

You can call the DCP Service Center Line, Keytalk, at (888) 457-9460 and ask the representative to check under your Social Security number. Here's a shortcut:

- 1) Automated system will ask you to choose a language (1 is English).
- 2) After a few seconds of the script, push 0.
- 3) After another few seconds of the script, push 4.
- 4) Listen to that script for a few seconds and then push 0 again.
- 5) Enter your Social Security number when prompted; you will be connected to a live representative.
- 6) Ask the representative if you have a balance in the Pension Savings Plan 98994-02 account.

If it is more convenient, you can stop by Room 867 in City Hall and have a Great-West representative check for you. You can also contact a Great-West representative at (213) 978-1601. We are often meeting with other participants, so if we are unavailable, please leave a message and we will call you back later that day.

Termination of Active Service

What are your options?

If you choose to terminate sworn service with the City of Los Angeles, you may be entitled to the following:

- 1) Deferred service pension on reaching age 50, if you meet the eligibility requirements;
- 2) A refund of the pension contributions you made to the LAFPP system;
- 3) The right to file a timely application for a disability pension.

Your options depend on the provisions of your plan (Tier 2, 3, 4 or 5). Options 1 and 2 above are not available if you meet the eligibility requirements for retirement.

Deferred Service Pension (Tiers 3 and 5)

If you have the required years of service, a deferred service pension allows you to terminate active service and collect a pension when you turn age 50. You may elect a deferred pension if:

- You are a Tier 3 member with at least 10 years of service (YOS), or
- You are a Tier 5 member with at least 20 YOS.

To receive this benefit you must:

- Leave your contributions in the system, **and**
- File a written, **irrevocable** election **within three years of your termination** date or lose the right to receive a deferred service pension.

If you elect to receive the deferred service pension, we will contact you approximately six weeks before your 50th birthday to begin the pension application process in order to have your pension approved by the Board of Fire and Police Pension Commissioners immediately following your birthday. Please keep your address current in our records so that we may contact you and begin the process without delay.

Important factors to consider:

- **Tier 5 Members** – If you elect a deferred service pension, your pension is calculated using Tier 3 pension percentages, which are a minimum of 10 percent lower. However, you remain a Tier 5 member and will retain the Cost of Living Adjustment Bank.
- **Tier 3 or Tier 5 Members** – If you die after you terminate active service and before you turn age 50, your qualified survivors do not receive a survivor's pension.

Instead, there will be a refund of contributions, plus interest, to your designated beneficiary.

Please contact the Service Pension Section at (213) 978-4575 for information concerning eligibility and filing for a deferred service pension.

Refund of Contributions (Tiers 2, 3, and 5 only)

You may not have the years of service to be eligible for a deferred service pension or may just elect to receive a refund of contributions, plus interest. In that case, we should receive a Form 41 as formal notice of your termination of employment from your department within four to six weeks after termination.

Steps to follow:

- 1) Six weeks after your termination, contact the Active Member Services Section of LAFPP, at (213) 978-4522, to confirm that





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we received your Form 41 and to verify your address.

- 2) Decide whether you want a refund of contributions paid to you as the member, or elect a direct rollover to a tax-qualified plan. Complete a Distribution and Election Rollover form (and associated forms) and file it with LAFPP.

Important factors to consider:

- 1) If you receive a refund of contributions, you forfeit all rights to any pension benefits as described in the City Charter and Los Angeles Administrative Code, including the right to receive a disability pension.
- 2) A refund of contributions may be subject to federal income tax withholding on the taxable portion (state tax withholding may also apply) and an early-withdrawal penalty. Please note that some members have both pre-tax and post-tax contributions.

- 3) A direct rollover is a direct payment to a traditional IRA or eligible employer plan that will accept it. You are not taxed on these funds until you take distribution of them. An early-withdrawal penalty does not apply unless you take early distribution from the tax-qualified plan to which the funds were transferred. Specific rules apply.

- 4) If your pension contributions are subject to a court order that awards a former spouse his/her community property share, or are subject to a wage assignment for child/spousal support, the amount refundable to you will be affected.

- 5) Your contributions do not earn interest from LAFPP after you terminate active service.

The rules that apply to your refund of contributions can be complex. You may want to consult with a professional tax advisor, who can assist you in determining how to take a distribution that is in your best interest. If you would like to receive a summary of the

rules contained in our Special Tax Notice Regarding Plan Payments and the Distribution Election and Rollover Form in advance, please contact the Active Member Services Section at (213) 978-4522.

Disability Pension Application (Tiers 2, 3, 4 and 5)

Prior to receiving a refund of contributions, you also have the right to file an application for a disability pension. However, you must file your application within one year of your termination date (this deadline may be extended if you have a pending case with Workers' Compensation).

In the event you are not granted a disability pension, your options remain to elect a deferred service pension (assuming you meet the eligibility requirements) or to receive a refund of pension contributions.

For more information about filing for a disability pension, please contact the Disability Section at (213) 978-4500.

Pre-Retirement Seminars

Planning for Your Future

Tier 5 Members

"This seminar should be mandatory for members early in their career!"

This is one of our most frequently received comments from seminar attendees who were near retirement. "Planning for Your Future" is a seminar designed specifically for those with ten years of service or less. This is a great opportunity for members early in their career to get acquainted with pension benefits and long-term financial planning.

There are only three "Planning" seminars a year and only two left this year: August 12 and November 4, 2009. Look for your invitation in the mail.

Fine-Tuning Your Retirement Plans

Tier 5 Members

This seminar is designed for those who are within three to five years of retirement eligibility. Most of our active members are in Tier 5; therefore, we scheduled seven seminars this year. The remaining dates for this year are listed below. Members are invited according to seniority and classes fill up quickly.

- Friday, June 26, 2009
- Wednesday, September 16, 2009
- Wednesday, October 14, 2009
- Tuesday, December 1, 2009

Attention Members of Tiers 3 and 4!

Only one seminar will be held this year for members of both Tiers 3 and 4 — on July 29, 2009. It is a "Fine-Tuning" seminar designed to assist you in preparing for retirement. If you have not attended before, please mark the date on your calendar. This seminar, which is specific to your tier, may be phased out soon, so we would like to give all Tier 3 and 4 members the opportunity to participate. Even if you do not plan to retire in the immediate future, it is still in your best interest to attend.

How does the invitation process work?

- Members are invited to seminars according to seniority.
- Invitations are sent through the mail (please keep your address current with your department).
- Mail or fax us the response form (included with your invitation).
- If you are selected to attend, you will receive a confirmation letter approximately three weeks prior to the event with directions to the facility.

To add your name to or remove it from the invitation list

Our goal is to educate members on retirement benefits, but thousands of invitations continue to be mailed without receiving a response. To help us streamline the process and reach out to the members who would like to participate, please choose one of the following.

If you have not been receiving invitations but would like to:

- Email your request to pen.pensions@lacity.org. Please type "SEMINAR INTEREST" in the subject line. In your email, include your full name, the last four digits of your Social Security number or employee number and a daytime phone number.

If you are not interested in receiving any future invites:

- Email your request to pen.pensions@lacity.org. Please type "REMOVE NAME FROM SEMINAR LIST" in the subject line. In your email, include your full name, the last four digits of your Social Security number or employee number and a daytime phone number.

All seminars are held at the Grace Simons Lodge in Elysian Park, from 9:00 a.m. to 3:00 p.m. There is free parking, and a light breakfast and hot lunch are served. For more information, please check our Web site at www.lafpp.com or contact the Communications & Special Projects Section at (213) 978-4530.

Charter Amendments

The following two amendments to the Fire and Police Pension Plan were approved on the March 3, 2009 ballot:

- **Charter Amendment C – Disabled Children Survivor Benefit**
- **Charter Amendment D – Survivor Benefit Purchase Program for Retirees**

Disabled Children Survivor Benefit – Charter Amendment C – This amendment allows disabled children of deceased Plan members to marry or be adopted without losing their right to Dependent Child benefits.

Plan provisions provide Dependent Child benefits to the child of a deceased member who became mentally or physically disabled before turning 21 years of age. Prior to the passage of Charter Amendment C, the Dependent Child was disqualified if he or she married or was adopted by a person of the same gender as the deceased member. In addition, the benefit had to be paid to the Dependent Child's guardian or conservator. Pursuant to Charter Amendment C, these were amended as follows:

- **Applicability** – Effective May 1, 2009 and applies to disabled persons receiving Dependent Child benefits under any tier.
- **Elimination of the Marriage Penalty** – No person shall be disqualified as a Dependent Child due to marriage. This provision shall apply to all applications for Dependent Child benefits received on or after May 1, 2009. The benefits payable for any Dependent Child who was previously

disqualified due to his or her marriage may, on request, be reinstated as of May 1, 2009.

- **Elimination of the Adoption Penalty** – No person shall be disqualified as a Dependent Child due to the fact that the person was adopted by a person of the same gender as the deceased Plan member. This provision shall apply to all established Dependent Children and any future Dependent Child applicants. Any Dependent Child who was previously disqualified due to his or her adoption may, on request, be reinstated as of May 1, 2009.
- **Payment Options for Benefits Belonging to the Dependent Child** – The following payment options, as applicable, shall be available to all tiers for Dependent Child benefits that are the property of the Dependent Child and not the property of the Qualified Survivor:

- 1) Upon the Dependent Child's request, benefits may be paid directly to the Dependent Child if the Board of Fire and Police Pension Commissioners (Board) determines that the Dependent Child is an adult who is capable of managing his or her own financial affairs.

- 2) If it is determined by the Board that the Dependent Child is not capable of managing his or her own financial affairs, benefits that are the property of the Dependent Child will be paid to the guardian or conservator of the Dependent Child's estate, unless the Board authorizes payment to the trustee of a special needs trust as provided below.

- 3) The Board may authorize payment to the trustee of a special needs trust that meets the criteria of 42 U.S.C. Section 1396p(d)(4)(A), (B) or (C), after having determined it is in the best interest of the Dependent Child to do so.

- **Board Authority to Adopt Rules** – The Board is authorized to adopt any rules necessary to implement these changes.

Survivor Benefit Purchase Program for Retirees – Charter Amendment D – Plan provisions allowed a benefit continuance only if the member married or filed a domestic partnership declaration with Los Angeles Fire and Police Pensions (LAFPP) or the state of California one year prior to service retirement or entry into

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DROP. This amendment allows retired members of LAFPP the option to provide a survivor benefit to a spouse or domestic partner:

- 1) Acquired in retirement; or
- 2) Acquired less than one year prior to entering DROP or retiring on a service pension.

The provisions of this benefit are as follows:

- **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 these benefits, unless the Board determines that the death was accidental.

If the right to benefits does not vest before the retiree dies, the retiree's payments are refunded as a lump sum to the spouse or domestic partner; if the spouse or domestic partner predeceases the member, the lump sum is paid to the member's estate.

- **Only One Election Allowed** – A Retired Plan Member may only exercise this election once.
- **Irrevocable Election** – Once an election is made, it is irrevocable. The Retired Plan Member's monthly pension benefits will be permanently reduced and will not increase if the spouse or domestic partner predeceases the Retired Plan

Member or if their marriage or domestic partnership is terminated.

- **Survivor Benefit** – The benefit allowed by this amendment includes a continuation of a percentage of the Retired Plan Member's monthly pension benefit payable to the surviving spouse or domestic partner for the survivor's lifetime. The survivor must be either a spouse or a domestic partner of the Retired Plan Member at the time he or she elected to provide this benefit and at the time of his or her death. The survivor is not eligible for a health subsidy benefit. The payment of a survivor benefit provided for by this section does not affect the payment of other survivor benefits under the Plan.
- **Payment Options** – The Retired Plan Member shall select the percentage of continuance to be purchased from options provided by the Plan.

- **Right to Review, Modify or Terminate the Program** – The City has the right to review, modify or terminate the program to maintain cost neutrality. This right cannot be exercised until the program has been operative for at least five years and no more than every five years. If the program is modified or terminated, it will not affect members who elected the benefit before 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.

It is necessary for the Board to adopt rules, including actuarial tables to purchase survivor benefits, to administer the program. We will continue to update our Web site on the implementation status of the program. For more information, please contact the Communications and Special Projects Section at (213) 978-4530.



Planning to Enter DROP?

Here are some steps to help you breeze through the process.

1) Schedule Your Appointment –

No more than 30 days, but no less than 3 days, prior to your intended date of effective participation in DROP.

- FIRE AND PORT POLICE: Call the DROP/Retired Member Services Section directly at (213) 978-4495.
- POLICE (LAPD): Make an appointment with your retirement counselor by calling (213) 485-4054. The counselor will assist you in preparing your Letter of Intent (LOI). After meeting with your counselor, call DROP/Retired Member Services at (213) 978-4495 to schedule an appointment.

A DROP entry package will be given to LAPD members by their retirement counselor. Fire and Port Police members will be mailed a DROP entry package by LAFPP after they schedule their appointment.

2) Bring the Necessary Records

(as applicable)

- Letter of Intent
- California Driver License or Department Picture ID
- Social Security numbers for your spouse and any minor/dependent children
- Marriage Certificate

- Dissolution of Marriage Decree (court-certified copy)

- Birth Certificates for spouse/ domestic partner, minor/ dependent children

3) Prepare for LAFPP Appointment

- Review the DROP entry package and provide as much information as possible. DO NOT sign or date the forms. They must be signed in the presence of an LAFPP counselor.
- Consider possible DROP entry dates. The LAFPP counselor can assist you in selecting a definite date.

Health Subsidy Information

- You do not receive a health or dental subsidy from LAFPP while you are in DROP. During your DROP participation, your health and dental benefits continue to be administered the same as for active employees.
- It is important for you to contact the appropriate association (health plan sponsor) at least 1 year prior to your DROP exit. Some City-approved retiree health insurance plans have special enrollment requirements.

IMPORTANT REMINDERS

- 1) All purchases of service credit (any buy-back contracts) must

be completed before your entry into DROP. You cannot purchase any additional service credit once you are in DROP.

- 2) All dissolution decrees are requested on DROP entry. Each decree will be reviewed by the Office of the City Attorney to determine if your DROP funds are subject to a community property division.

- 3) Your DROP effective date may not be backdated – Los Angeles Administrative Code Section 4.2101(c)(1). For example, if you were to enroll in DROP on April 20, the earliest effective date you could select would be April 21.

- 4) You must be on active duty/ working status, which includes light-duty, on the day you enter DROP. You cannot enter the program on a non-working status, e.g., sick, IOD, vacation, accumulated time off.

- 5) To qualify your spouse or domestic partner for a continuance, you must have been married or in an LAFPP plan or state-registered domestic partnership for at least one year prior to your DROP entry date.

If you have questions, please call the DROP/Retired Member Services Section at (213) 978-4495 or visit our Web site at www.lafpp.com.

Public Safety Officers' Benefit Program

In addition to the survivor and disability benefits paid by Los Angeles Fire and Police Pensions (LAFPP), benefits may also be available through the Public Safety Officers' Benefit (PSOB) Program. The mission of the PSOB Program is to assist public safety officers, their agencies, and their families before, during and after a tragedy occurs.

The PSOB Program, administered by the Bureau of Justice Assistance (BJA), was established as a result of the PSOB Act. The Act was passed in 1976 to assist in the recruitment and retention of law enforcement officers and firefighters. Congress believed that offering benefits in addition to those provided at the state and local levels would give peace of mind to individuals seeking careers in public safety.

PSOB Program Survivor Benefits

The PSOB Program provides a one-time financial benefit to the eligible survivors of public safety officers whose deaths are the direct result of a traumatic injury

sustained in the line of duty. The benefit was increased to \$315,746 for deaths occurring on or after October 1, 2008 and is adjusted every October 1 to reflect the adjustments in the Consumer Price Index. Receipt of this benefit will not reduce survivor benefits received from LAFPP.

PSOB Program Disability Benefits

The PSOB Program also provides the same benefit to public safety officers who were permanently and totally disabled by a catastrophic personal injury sustained in the line of duty, if that injury permanently prevents the officers from performing any gainful work. Please note that medical retirement, Workers' Compensation or Social Security benefits for a service connected disability do not automatically establish eligibility for PSOB benefits.

PSOB survivor and disability benefits are not subject to execution or attachment by creditors. In addition, the Internal Revenue Service (IRS)

excludes these benefits from federal income tax and federal estate tax.

Filing a Claim

Eligible LAFPP survivors and disabled members may file claims with the Bureau of Justice Assistance (BJA) or through the member's employing department. Certain limitations and exclusions do apply. Ultimately, the BJA will determine whether and to whom a benefit should be paid.

For more information about the PSOB Program or to obtain forms, contact the Bureau of Justice Assistance at 1-888-744-6513. Information can also be found online at www.psob.gov.

Employee Self-Service Reminder!

Available online

A calculator is available at www.lafpp.com for Active and DROP members.

Active Members

- Use the calculator to compute a Pension Estimate, a DROP Entry Estimate and a Public Service Purchase Estimate.

- View and print the most recent annual statements.

DROP Members

- Use the calculator to compute a DROP Exit Estimate.
- View and print the most recent DROP semiannual statement.



Contact Information

Los Angeles Fire and Police Pensions

Our staff is available to assist you Monday through Friday (except holidays) from 8:00 a.m. to 5:00 p.m. Refer to the following directory so that the right staff member can address your specific need. When calling the toll-free number (800-787-2489), use the extension number provided for each section, followed by the pound sign.

Active Member Services

(213) 978-4522 (or 84522#)

- Annual Member Statements
- Beneficiary Statements
- Contribution Accounts
- Dissolution-of-Marriage Information
- Domestic Partnership Forms
- Public Service Purchase Program
- Other Service Credit and Lost Service Time (Bad Time) Purchases

Communications and Special Projects

(213) 978-4530 (or 84530#)

- Actuarial Studies
- Annual Report
- Newsletters
- Pre-Retirement Seminars
- Department Web Site

Medical and Dental Benefits (for Pensioners only)

(213) 978-4560 (or 84560#)

- Health Insurance Subsidy
- Dental Insurance Subsidy
- Health Insurance Premium Reimbursement Program

Disability Pensions

(213) 978-4500 (or 84500#)

- Active Member Deaths/ Survivor Pensions
- Disability Application Processing
- Disability Pension Reviews
- Review of Dependent Children/ Dependent Parent Qualifications

Service Pensions

(213) 978-4575 (or 84575#)

- Service Pension Processing and Inquiries
- Retired Member Records and Information
- Change of Address (for Pensioners only)
- Discontinuance of Benefits (on death or other ineligibility)

DROP Administration

(213) 978-4495 (or 84495#)

- Information on the Deferred Retirement Option Plan

Other Ways To Contact Us

Toll-Free:

(800) 787-CITY (2489)

Fax:

(213) 978-4450

TDD:

(213) 978-4455

Email:

pen.pensions@lacity.org

Web Site:

www.lafpp.com

Address:

360 E. Second Street
Suite 400
Los Angeles, CA 90012

For your convenience, the following forms can be printed from our Web site: Beneficiary Form, Deferred Compensation Incoming Transfer/Direct Rollover Form, Disability Forms (miscellaneous), Domestic Partnership Declaration Form, Notice of Termination of Domestic Partnership Form, DROP Beneficiary Form, DROP Distribution and Election Form, and Public Service Purchase Applications, Request to Purchase Service Credit Form.



Survivor Benefits Handbook

New!

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

The Handbook is available on our Web site at www.lafpp.com under "What's New" or you can call the Communications and Special Projects Section at (213) 978-4530 or (800) 787-2489 ext. 84530# to have a copy mailed to you.

For questions regarding survivor benefits, please call the Service Pensions Section at (213) 978-4575.



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Los Angeles Fire and Police Pensions
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