To All SDCERS Members:

It is a pleasure to write to you as the new Administrator and CEO of the San Diego City Employees’ Retirement System. I’ve been on the job since May 1, 2006, and I’d like to share with you some of what I’ve discovered about SDCERS and where I’m focusing our attention going forward.

Financial Soundness. Three things are needed to solve any pension funding problem: a responsible plan, people committed to the plan and time. Luckily, we have all three.

SDCERS is developing a solid and actuarially sound plan. The Board has retained a new actuary, Gene Kalwarski of Cheiron, who has over 30 years of experience advising larger and more complex plans across the country. Cheiron’s 2005 Valuations are certified in accordance with standards set by the Actuarial Standards Board and Actuarial Standards of Practice. And, Cheiron has proposed and the Board has adopted important new changes regarding funding policy decisions.

For the first time since Proposition H was passed in 2004, the Board of Administration is at full strength. This new Board came together over a 12 month period and has consistently worked to strengthen internal controls and oversight of the management of your trust fund. Each Board Member understands that their fiduciary duty is unconditionally to you – our members. It is a strong group and we are all fortunate to have them in place.

As for the time element of the financial soundness equation, we have plenty of it. Even though the current unfunded liability occurred quickly and for many reasons, the solution lies in a sensible but challenging repayment plan, managed over a long-term time horizon. As the City, as well as the Unified Port of San Diego and the Airport Authority pay for their respective Annual Required Contributions (ARC) each year, over time the unfunded liability will be paid off.

Investment Performance. Elsewhere in this newsletter, Doug McCalla, our Chief Investment Officer, highlights the investment performance of SDCERS’ Trust Fund. The results are superb. Your money has been invested in a sound and solid diversified portfolio managed by some of the finest managers in the country, and the results show it. Under the leadership of Board member Tom Hebrank, the Board’s Investment Committee is engaged in a thorough review of our investment strategies and goals.

Customer and Member Service. From my first day on the job, I have emphasized to staff that we are in the customer and Member service business. We have three customers – the City, the Port and the Airport Authority – and over 19,000 active, deferred and retired Members. Everyday, SDCERS staff is committed to providing you with the highest possible level of service. Toward this end, we have reorganized our operations group to create a dedicated Member Services division that is responsible for all Member communications, counseling and outreach services. With this renewed focus on you – our Members - I expect us to improve upon our already high level of customer satisfaction.

Continued on page 4
GOOD NEWS! SDCERS finished the one-year period ending June 30, 2006, with a very healthy total return of +12.35%. Also, the investment performance for FY 2006 produced enough realized income to meet the eligibility requirements to qualify the payments of the 13th check and the Corbett Settlement to retirees in November.

For the one-year period ending June 30, 2006, SDCERS’ investment performance of +12.35% was in the top 8% of public pension plans in the Callan Associates public fund data base. For the last three years, SDCERS had an annualized rate of total return of +14.38% which ranked in the top 5% of the public fund peer group.

Annualized returns of +9.02% for the last five years placed SDCERS’ performance in the top 1% of public pension plans. This five year time period spans a sizable part of the bear market of 2000-2002. For the last ten years, SDCERS’ annualized rate of total return was +9.96%, besting the long-term 8% actuarial assumed investment rate of return. This level of performance placed SDCERS in the top 3% of public pension plans for the last decade. For the 17-1/4 years since the Retirement Board has been providing direct policy oversight to the asset allocation process, SDCERS has earned +10.62% annualized, ranking in the top 12% of the public pension plan performance universe.

This 17-1/4 year measurement period dates back to March of 1989, when the Retirement Board, with the assistance of its investment consultant, Callan Associates, took on a more active and direct role in setting investment policy. This new approach was implemented by hiring multiple specialist asset managers. Prior to 1989, the Fund had just one investment manager who decided the asset allocation mix. In the ten-year period ending June 1989, SDCERS ranked very near the bottom of the public pension plan universe in relative performance (99th percentile) in spite of having a 10-year annualized rate of return of 12.5%. The level of relative performance improvement SDCERS has achieved compared to other public pension plans in the last 17 years is noteworthy to say the least.

SDCERS achieved its recent investment results with an asset allocation investment strategy of 38% in domestic stocks, 32% in domestic fixed income, 5% in non-U.S fixed income and 10% in real estate. With the assistance of its investment consultant, Callan Associates, the Retirement Board recently reviewed and modified the asset allocation investment strategy. The revised strategy targets 38% in domestic stocks, 17% in international stocks, 30% in domestic fixed income, 4% in non-U.S. fixed income and 11% in real estate. Despite the modest increase in overall equity exposure, this well diversified asset allocation policy continues to be more conservative than that of the average public pension plan.

Let’s hope that the financial markets continue to remain favorable!

Best wishes for a prosperous year from your Investment Staff.
Meet Your New Board Members

Peter E. Preovolos
Board President
Appointed by Mayor & City Council
Term: 4/1/05 – 3/31/07

Steve Meyer
Vice President
Elected by City, Port & Airport General Members
Term: 4/1/05 – 3/31/09

Peter Q. Davis
Appointee
Term: 3/31/09

Joe Flynn
Retiree Member
Term: 3/31/07

Thomas Hebrank
Appointee
Term: 3/31/09

Wayne Kennedy
Appointee
Term: 3/31/09

Richard Kipperman
Appointee
Term: 3/31/09

Franklin Lamberth
General Member
Term: 3/31/09

George A. Murray
Appointee
Term: 3/31/09

JoAnne SawyerKnoll
Mayoral Representative
Term: No limit

William Shefler
Appointee
Term: 3/31/09

Mark Sullivan
Police Safety Member
Term: 3/31/07

John Thomson
Fire Safety Member
Term: 3/31/09

BOARD OF ADMINISTRATION

PRESIDENT
Peter E. Preovolos
Appointee

VICE PRESIDENT
Steve Meyer
General Member Representative

BOARD MEMBERS
Peter Q. Davis
Appointee

Joe Flynn
Retiree Member

Thomas Hebrank
Appointee

Wayne Kennedy
Appointee

Richard Kipperman
Appointee

Franklin Lamberth
General Member

George A. Murray
Appointee

JoAnne SawyerKnoll
Mayoral Representative

William Shefler
Appointee

Mark Sullivan
Police Safety Representative

John Thomson
Fire Safety Representative

BOARD MEETINGS
(Open to the public)

Date: Third Friday of every month
Time: 1:30 p.m.
Location: 401 B Street, Ste. 400
San Diego, CA 92101
Phone: 619-525-3600

* This facility is wheelchair accessible!
ELECTION NOTICE

In March 2007, the Police Safety Representative and the Retiree Representative Board member terms will expire. SDCERS will be holding two separate elections to fill these seats. If you are a City, Unified Port or Airport Authority Retiree, or a City or Unified Port Safety member, please watch your mail in the coming weeks for nomination materials.

Police Safety nominees must be Police Safety members actively employed by the City of San Diego. Retiree nominees must be officially retired from the City of San Diego.* Nomination petitions require the signatures of 10 other members of the respective electing membership group in order to validate the nomination.

Nominees elected to the SDCERS Board of Administration may serve no more than two consecutive terms.

*Unified Port and Airport Authority employees are eligible to vote in Board elections but may not serve as elected Board members (SDCERS Board Rule 6.01-6.03).

Important Warning for City Retirees: MEDICARE PART D COVERAGE

If you are a City of San Diego (City) retiree, enrolled in a City or Union sponsored health plan, please be advised that if you also enroll in a Medicare “D” prescription medication plan, your City or Union sponsored health plan may be cancelled in its entirety.

All current City and Union sponsored plans available to City of San Diego retirees include prescription medication coverage, so please review your existing plan for coverage specifics before making any decisions about enrolling in Medicare “D”.

Members, continued from page 1

Internal Revenue Service (IRS). You may have read about our Voluntary Correction Program (VCP) with the IRS. In 2004, we retained Ice Miller, a law firm with extensive public pension plan experience, to help SDCERS identify and voluntarily approach the IRS with several tax issues that needed to be addressed. This has resulted in filing a tax determination request with the IRS and nine additional filings relating to specific issues or programs. So far, the VCP approach is working well, and I hope that we can have a resolution of all identified issues by next summer.

Over the past 7 months, I have had the pleasure of meeting with many of you, and I look forward to meeting many more in the coming months as the opportunities arise. It is an honor and privilege to serve you.

David B. Wescoe

Retiree Association Board Members

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<tr>
<th>Name</th>
<th>Title</th>
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<tbody>
<tr>
<td>Nancy Acevedo</td>
<td>President</td>
<td>619-579-5930</td>
</tr>
<tr>
<td>Ruth Ann Hageman</td>
<td>Vice President, Programs</td>
<td>858-270-8530</td>
</tr>
<tr>
<td>Leonard “Ty” Rogers</td>
<td>Vice President, Advocacy</td>
<td>619-233-1744</td>
</tr>
<tr>
<td>Patti Karnes</td>
<td>Secretary</td>
<td>858-488-6895</td>
</tr>
<tr>
<td>Sylvia Tatum</td>
<td>Treasurer</td>
<td>858-272-0494</td>
</tr>
</tbody>
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Board Members:
Terry Flynn, Jean Hughes, Ross McCollum, Virginia Silverman, Maggie Smith, John Tsiknas
San Diego Retired Employees Association
4185 Galt Street,
San Diego, CA 92117-1126
www.csdrea.com
by Nancy Acevedo, President

Since the last issue of the Free Spirit, the City has elected a new mayor, a new form of government has been instituted, a new Retirement Administrator has been appointed, our Association has elected several new officers and board members, and our members have voted to increase dues by $1 per month to establish a legal fund, to be used if necessary to protect our members' interests. With all the lawsuits going on regarding pension issues, the Board felt we needed to start preparing for whatever eventuality may occur in the future - although we also hope it will not be necessary.

But in looking back on the last issue of Free Spirit, I note there are some things we were awaiting then and are awaiting still: City audits, bond issuances’ for capital projects, and the outcome of numerous litigation cases with the potential to impact retirees. Members of our Advocacy Committee attend Retirement Board and City Council meetings, as well as court hearings, to collect information on current and emerging retirement and health benefit issues and develop recommendations for consideration by your Board and/or General membership on issues and positions to be advocated.

These issues make it even more important that retirees join together to protect current benefits. Those benefits that we all count on, regardless of when we retired, are health insurance, the Annual Supplemental Benefit (13th check), and the Corbett payments.

With the importance of these benefits in mind, and recognizing that there is strength in numbers, the Association’s Board of Directors established a “new member campaign”.

New members who authorize a payroll deduction of the $2 monthly dues receive a free lunch when they attend their first monthly association meeting. These meetings generally include a business meeting and a speaker of interest to retirees, followed by a buffet luncheon. All members are also welcome to attend the Board of Director’s meeting, which precedes the General Members meeting.

And any member who obtains five new members will receive a free Holiday Luncheon, which is a purely social event in December, held at Tom Ham’s Lighthouse restaurant. We have recently created a new brochure that can be used to explain the benefits of membership to your prior coworkers to encourage them to become active participants.

We also are concerned that some retirees cannot afford even the $2 monthly dues. There are about 200 retirees and surviving spouses whose SDCERS checks are $250 or less. We would like to ensure that these retirees are able to stay current on issues impacting us all - through our monthly newsletter and our web site. For that reason we are offering a free membership to anyone who falls into this category. If you, or someone you know, would qualify for this free membership, please give us a call.

Also, as a reminder, any retiree or surviving spouse over 80 years of age may become a free “Life Member.” Just let us know.

Remember, our Association is working to protect your benefits. There is strength in numbers and there is strength in our members keeping up-to-date on events that could impact their benefits. An excellent way to keep current is to access our web site “members only” area for all the latest!

Our web master extraordinaire John Tsiknas has recently added a new feature to our web site, which is an event calendar created by Board member Virginia Silverman, which lists upcoming Association events as well as SDCERS Board meetings and selected court schedules of pending lawsuits. Check it out at www.csdrea.com.

Use the membership form below to either apply for membership or for members to update their information. When your address, telephone or e-mail address changes, be sure to notify the Association as well as SDCERS.
It has been a hectic, and productive year since the last Free Spirit. Progress was made on a number of fronts, but this publication was delayed. I have always stressed the importance of communication with active and retired employees and our new CEO, David Wescoe shares that view, so we plan to get back to the quarterly schedule. In this article, I will list some highlights of Board activity.

The Board adopted recommendations that the Corbett payment be paid monthly, and that the 13th check benefit and the Supplemental COLA be included in the pension system liabilities. I believe these are steps in the right direction, and if implemented, could take the guess-work out of these three benefits. Council involvement and action will be necessary to accomplish these changes and I must also advise that not all Board members support the payment of supplemental benefits when the Fund has a large unfunded liability.

The Navigant Consulting Report was presented to the Board in January at the same time it was made available to the public. This 242-page document was the result of an illegal acts investigation of SDCERS, commissioned by the new Board of Administration to address allegations wrong doing by past Board members. This full and independent investigation did not find criminal wrongdoing but did make recommendations on Board governance, committees, and plan compliance with IRS regulations. A separate committee was formed to implement the report recommendations.

The topic of the March Navigant Committee was bankruptcy, the law, it’s impacts, and precautions SDCERS should take to protect itself in the unlikely event that any of our plan sponsors should pursue this course. And like other contingency planning, the more you know about a perceived threat, the better you can prepare, and consequently, the less anxiety is involved.

Jay Goldstone, the Mayor’s Chief Financial Officer told the committee that “the Mayor has no intention of seeking bankruptcy.” He reiterated, they “are not close to suggesting bankruptcy and that bankruptcy is not on the agenda.” Nothing I have heard since then has changed this statement.

In March, the Board’s Actuary calculated the City’s 2006 contribution, which called for a $162 million payment to the Pension Fund. The report also noted the funded ratio has risen slightly from 65.5% in 2004 to 68.9% in 2005. Total fund includes the Port and the Airport Authority. City of San Diego portion of the Fund rose from 64.9% in 2004 to 68.2% in 2005.

Health Care funding is a matter that needs careful and continued monitoring by active employees and retirees. Health care costs continue to rise and the City remains on a tight budget, so we should refresh our memories and our files on how health care benefits evolved. We must do that, so that if the need arises we will be in a position to educate others who may not be aware of past negotiations and agreements on the provision of health care for city employees.

It is important that members, active and retired, monitor SDCERS’ Board activities. Often it is necessary to get your information first hand and not rely on the “as told to” stories in the media. Board meetings are telecast on Channel 24 (within the city of San Diego) and rebroadcast at various times. I would suggest that each of you try to attend at least one Board meeting, and while you’re there take advantage of the public comment opportunity at the beginning of each meeting. Not only does it help the Board better understand member concerns, but it helps the Board put a face on the numbers. Hope to see you there.
Update Your Beneficiary Information Now

As a member of SDCERS, you have the ability to name a family member or loved one as a beneficiary to receive a continuance of your retirement benefits after your death.

Over a long working career your relationships and priorities can change. Choosing a beneficiary is an important part of planning for the financial security of your family and loved ones after you are gone.

If you don’t remember who you have listed as your beneficiary for your benefits, it may be time to update your records with SDCERS.

For Beneficiary forms and information, please call our office at (619) 525-3600 or (800) 800-774-4977.

Have You Moved?

If you are an active member of SDCERS (currently employed by the City of San Diego, Unified Port of San Diego or Airport Authority) and have changed your residential address, please update your records with your employer. This information will automatically transfer over to SDCERS’ records.

If you are a retiree with a new residential or mailing address, please contact SDCERS directly to update your contact information. As a retiree receiving benefits from SDCERS it is essential that you keep your contact information up to date.

To download a Retiree Address Change form, please visit our website at www.sdcers.org under Publications and forms. For questions and more information about how and where to change your address information, please call SDCERS at (619) 525-3600 or (800) 774-4977.
Recent Retirements

Charles G Abdelnour
Ernest Adams
Robert Adauto
R Elizabeth Addington
Donald G Adelfson
Hubert E Archambo
Linda D Anderson
Frank Alesi
Wayne E Allison
Kathleen M Anderson
George J Angeles
Nancy L Angus
Mary R Aragon
Rulette V Armstead
Reynold D Armstrong
Anthony A Atkins
Juan M Avila
Marinus W Baak
Michael J Baier
Terrance N Baird
Benny J Baker
James P Baross
Victoria Barragan
Gilbert Barron
Douglas S Bauer
Ethel Bennett
Deborah L Berger
Marcia R Bernstein
Ross W Bessom
Donald V Blossfield
Micheal J Boehnke
Carol L Bonavolant
Danny M Book
John V Boryla
Robert R Bowling
Richard S Bowers
Donald W Boyett
Devere E Brasted
Douglas A Branco
James A Braun
B. Christmas Brewster
Harold A. Bromfield
John M Brozewich
Maria Susana D Bueno
Mona L Burke
Raymond E Burns
James T Cantalupi
Frank A Canson

Cynthia K Carey
John F Carmody
Edna M Carroll
Leonard B Cartwright
Carl F Casale
Judith A Castiano
Mary A Cepeda
James M Chapin
Thomas E Chapman
John E Chaffin
Janet S Chelberg-Burgess
James C Chesshire
Jimmie A Christie
Virginia V Clark
Shirley J Clauser
David R Cockrum
Dennis F Coffier
Robert J Collins
Herben D Compton
Brenda K Connolly
Ronald Contreras
Joe A Cordova
Christine M Cossairt
John B Crayton
Richard A Creighton
Jerrilove M Crockett
Stephen D Cross
Marvin G Currier
Raymond N D’angelo
Sheryl L Darrah
Billy E Davis
Raymond F Day
William J Day
Michael J Dean
Arthur P Debolt
William A DeLoach
Robert M Devenney
Anahid A Der Parseghian
Nguyen-Mai Dinh
Alfred J Dillard
James F Dixon
Kimball D Dodds
John G Dunbar
Jonathan G Dunchack
Donna J Eden
Ralph A Edwards
Teresa P Edwards
Bonnie F Elahi

Thomas H Elder
Shirley A Elmore
Jean A Emmons
Lennis E England
Richard D Ensign
Burch E Ertle
Altagracia Esquer
Kenneth S Eudy
Kermit J Eugene
Arthur W Evans
Crystal L Evans
Russell E Eyneman
Sidney R Faggart
Janet S Fairbanks
Carolyn J Farmer
Ronald R Featherly
Rodolfo Fernandez
Paul R Fiske
Carl J Finster
Donald M Flores
Charles E Flowers
Aaron T Foust
Charles R Fox
Richard K Fox
Yvonne M Francel
Benjamin A Franklin
Peter J Frautschy
Douglas C Fyffe
Herman N Gaines
Alfred R Gagon
William M Gammon
Issiah Gardner
Larry J Gardner
David M Garrity
Warren J Geiske
David V George
Gary V Georgeson
August F Ghio
Paul F Gibson
Adolfo Gonzales
Fausto J Gonzalez
Dennis L Good
Carl D Godden
Karl Gould
Kathleen Gonzalez
Rudy G Gonzalez
Kevin R Gott
Deborah L Graf

Ronald A Graham
Charles A Gray
Jerome L Gray
Rebecca L Green
Christine A Gregg
Hedy R Griffiths
Paul S Griffin
Lawrence B Grissom
Ronald G Hall
James R Hargrove
Kenneth S Hargrove
Mary E Harrison
Salani M Faiivae Harrison
Muhammad A Hassan
Carmelita A Hawkins
George A Head
Carl E Heiter
Bernard B Helton
Janice L Hendrickson
Bruce A Herrington
Christopher J Herse
Patricia L Hess
Greg L Hewitt
Anne L Heyne
Steven F Higuera
Patricia K Hightman
Josephine D Hill
Renee L Hill
Gary B Hogue
Robert L Holcomb
Allen Holden
Deborah A Hollingsworth
Irma Holt
Perry L Hooper
Edgar Howell
Barbara J Hubbard
James H Hurl, Jr
Chi V Huynh
Medardo P Ison
Gregory A Jibb
Lester E Jennings
Sharla A Jensen
Graciela Jimenez
David H Jones
Daniel L Johnson
Richard M Julian
Mary Karemaa
John O Kaufmann
## Recent Retirements (continued)

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FreeSpirit is published quarterly by the San Diego City Employees’ Retirement System.

Rebecca Wilson
Editor

We welcome your articles and suggestions. Please submit them to Editor, San Diego City Employees’ Retirement System, 401 B Street, MS 840, San Diego, CA 92101-4298.

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