



SDCERScoop

SAN DIEGO CITY EMPLOYEES' RETIREMENT SYSTEM FALL 2011

SDCERS Offering Retirement Seminars For Pre-April 1, 2012 Retirees

In September, City of San Diego Members voted in favor of proposed changes to retiree health benefits. These changes will take effect April 1, 2012.

As a result, SDCERS is expecting that a substantial number of Members may choose to retire by March 31, 2012, before these changes are enacted.

Important to Contact SDCERS

So that we may best serve you, SDCERS recommends you notify us as soon as you have made your decision to retire, or if you are considering retirement prior to

March 31, 2012. Contact our Call Center at 619.525.3600 to get the process started.

Upon receiving notification from you, SDCERS will enroll you in a pre-retirement seminar. SDCERS will begin holding pre-retirement seminars in November and throughout the months to follow, to accommodate Members wishing to learn more about retirement.

Why Attend A Pre-Retirement Seminar?

While these seminars are not mandatory for Members who wish to retire, they are recommended as an excellent educational tool for Members to learn more about the retirement process and their benefit options.

1. Retirement Benefit Options

When you retire, one of the most important decisions you will make is which retirement benefit option you choose. Each benefit option allows you to designate a different percentage of your total benefit for yourself and your surviving spouse,

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Details for Retiree Health Benefit Changes







Who Is Affected

The changes affect the Retiree Health Benefits for certain groups of current City employees hired prior to July 1, 2005, including General Members represented by MEA, Local 127, DCAA, Safety Members represented by POA, Local 145 and Local 911. The changes also affect all unclassified and unrepresented General and Safety Members. **Retired Members are not affected.**

Next Steps

An MOU memorializing the changes, as well as a City ordinance enacting the new benefits, will be presented to the City Council for approval in November. In December, eligible City employees will receive further information from the City detailing the irrevocable options for retiree health benefits they will need to select by February 1, 2012, unless they plan to retire by March 31, 2012. Additional information may be available through your labor union, if you are represented.

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registered domestic partner (RDP) or beneficiary. The difference in these options and how they are calculated, as well as who is eligible to be a beneficiary, is information that is covered in the seminar.

2. Enrolling in Retiree Health Plans

Seminar attendees who are retiring by March 31, 2012 will receive the current Open Enrollment booklet, which contains information on the health plans currently offered by the City to Retirees for the 2011-2012 plan year. If you are Health Eligible, you will have the option of choosing a City-sponsored health plan when you retire, or finding your own health coverage and using your health allowance to be reimbursed. An overview of the enrollment



process, how to be reimbursed if you choose to enroll in an outside health plan, and other health-related information is very useful in understanding how your retiree health benefits are administered.

To understand what options you have upon retirement for the money you have in the SPSP and 401(k) plans, please visit www.wellsfargo.com/myretireplan or call Wells Fargo's Retirement Service Center at 1-800-626-6504.

For information regarding the 457 deferred compensation plan, which is handled by VALIC Retirement Services, call 1-800-448-2542, or visit the website at www.valic.com.

When to Schedule an Appointment

SDCERS is currently scheduling appointments for Members wishing to retire within 90 days. This 90-day time frame applies to all Members, including Active DROP Members whose DROP period will be ending in 90 days. Please contact SDCERS at 619.525.3600 to enroll.

3. SPSP, 401k and 457 Plans

Unlike your SDCERS retirement benefit, your SPSP (Supplemental Pension Savings Plan), 401(k) and 457 deferred compensation savings plans that you may have through the City are handled separately.

Purchased Service Credit Corrections Process Nearing Completion

SDCERS has been working aggressively to complete account corrections for Members affected by the Purchase of Service Credit court ruling. We appreciate the patience of Members who have been waiting for refunds, payment details and final resolution during this very difficult process.

Approximately 2,000 members were affected by this court action and required to pay additional funds or accept a reduction in

service credit. All but a very small number of complex cases have been addressed.

All Option 1 refunds have been processed. The remaining correction options are nearing completion. Retired Members who chose Option 1 or Option 3 and owe funds for the related overpayments are currently being contacted for this final step of the correction. Option 2 selections, where the funds are being returned to a Wells Fargo SPSP

or 401(k) account, are nearing completion. This correction option requires the most steps and takes the most time to complete.

Affected members who have further questions may call the SDCERS Call Center at (619) 525-3600 or (800) 774-4977. Information is also available on the SDCERS website at www.sdcers.org.



Settlement Authority

On September 13, the San Diego City Council voted unanimously to restrict SDCERS’ constitutional authority to settle litigation, requiring City Council approval where a settlement would increase the City’s Annual Required Contribution (ARC).

The move came after SDCERS settled one specific case, following significant deliberation and consideration of the risk of incurring further legal costs. (For more information, visit www.sdcers.org, under “News and Events” and read the related item dated September 15, 2011).

Now that the ordinance has passed, it may be that the issue will not be

revisited unless another proposed settlement by SDCERS comes up, with the ordinance impeding SDCERS’ ability to settle. This could be years down the road, if ever; the recently settled case was the first SDCERS has settled.

Key to SDCERS’ position is language from the California Constitution, which specifically states:

“... the retirement board of a public pension or retirement system shall have plenary authority and fiduciary responsibility for investment of monies and administration of the system ... The retirement board of a public pension or retirement system shall have the sole and exclusive fiduciary responsibility over the assets of the public pension

or retirement system.” Cal. Const. art. XVI, §17.

Furthermore, the San Diego City Charter states:

“The Board of Administration ... shall have exclusive control of the administration and investment of such fund.” San Diego City Charter, Section 144.

Regardless of this new restriction and any related action in the future, SDCERS has always and will continue to work with all three plan sponsors on all litigation and settlement proposals, prior to any settlement agreement.

BOARD OF administration

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Mayoral Appointee

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Mayoral Appointee

Edward W. Kitrosser
Mayoral Appointee

Thomas A. Sullivan
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Board Meetings

Board meetings are open to the public and held approximately every six weeks, on Fridays at 8:30 a.m., 401 West A Street, 3rd Floor, San Diego, CA, 92101. Call 619.525.3600 for more information or visit www.sdcers.org to view meeting schedules, videos, agendas and minutes. This facility is wheelchair accessible.



SDCERS' preliminary investment return for the fiscal year ended June 30 was +23.8% compared to the benchmark of +22.3%.

This was the highest return reported since 1986. The results were driven by strong US Equity returns which were up nearly 33% during the year.

Additionally, the portfolio's bias to small capitalization stocks helped as small caps outpaced large caps by nearly 7 percentage points. International equities and real estate were also notable contributors. The long-term results continue to be strong at +9.3% on an annualized basis.

More recently, the volatility in the markets has increased due in large part to uncertainty over global economic growth and a looming presidential election.

On the asset allocation front, the new allocation to emerging market debt was funded with the hiring of two investment firms: Stone Harbor Investment Partners and Wellington Management Company. The allocation is expected to provide additional portfolio diversification, attractive debt fundamentals, and better yields than developed markets.

SDCERS also retained the services of Credit Suisse and Stepstone, who currently consult on the private equity allocation, to also provide consulting services on the new infrastructure allocation. The determining factors in the selection included the depth and breadth of the teams, years of experience, and best access to the infrastructure market.

As a normal course of business, SDCERS issued an RFP



earlier this year for a real estate consultant, as its three-year contract with The Townsend Group came to an end. At its November Board meeting, SDCERS chose a new real estate consultant. HewittEnnisKnupp (HEK), which is SDCERS' General Investment Consultant, was chosen to be its Real Estate Consultant. SDCERS' staff and the Investment Committee were impressed with HEK's focused approach and are confident that HEK's holistic view will benefit SDCERS' real estate portfolio.

SDCERS To Begin Offering New Publications

One of SDCERS' current projects for this fiscal year will be to replace its former "Summary Plan Description" booklets with a series of smaller, topic-based Fact Sheets for new and existing Members and Retirees. The rollout of these publications will continue through June of 2012.

Rather than producing large, costly booklets that cover all topics in one publication, the new information will be presented by individual topic. If a Member is interested in, for example, information on reciprocity, a *Reciprocity* fact sheet will be available. In addition to being

easier to navigate and more cost-effective, these types of publications will be readily available and easy to print via the SDCERS web site.

Death Benefits Fact Sheet Completed

SDCERS has completed its first fact sheet, which explains the important topic of death benefits. The publication covers death benefits for both active and retired Members. The information is useful not only for Members, but also for their Beneficiaries on what procedures to follow when a Member dies,

as well as what types of death benefits are available, and who is eligible to receive them.

Visit www.sdcers.org/Forms & Publications/Fact Sheets to download or print a copy, or contact our Call Center at 619.525.3600 to have a copy sent to you.





The following questions were submitted by SDCERS Members through the “Contact Us” page on our website, at www.sdcers.org.

To submit a question or comment, go to About Us/Contact Us on the website.

I am leaving my job with the City, after three years, and am not vested in the retirement system. What happens to the money that I was required to contribute to the trust fund?

You may leave your account balance (contributions and interest) on deposit with the System or you may elect to receive your account balance, but this distribution is not automatic. You must first indicate to SDCERS how you would like your money treated.

SDCERS is notified by the employer whenever an employee terminates. The employee then receives a “termination packet” with forms to fill out and return to SDCERS. You must then decide what to do with your account balance.

When you terminate employment, you have several options. You may roll your money over into a qualified plan or IRA, which is not taxed, or you may also take a cash refund, which is taxed.

You may also leave your account balance with SDCERS for purposes of establishing reciprocity with a reciprocal agency or to maintain your service credit should you subsequently return to City service. For information on reciprocity, see SDCERS’ web site at www.sdcers.org.

I am getting a divorce and was told to contact SDCERS. Why do you need to know?

Your SDCERS benefits are considered community property under California law if you were married or in a registered domestic partnership while employed with a participating plan sponsor. Terminating your marriage or domestic partnership may impact your benefits.

See the SDCERS Community Property Handbook (available at www.sdcers.org) for the legal requirements that should be followed in your divorce proceeding relating to your retirement benefits. The SDCERS plan must be joined in the

divorce action if the benefits are to be divided. Court orders are not enforceable against SDCERS if SDCERS has not been joined in the divorce proceeding.

You should also review your Beneficiary Designation form as divorce may revoke any designation you currently have on file with SDCERS. If you are retired, you should also review your current tax withholding and exemptions. If you have questions concerning community property issues and your SDCERS benefits, please contact SDCERS at 619.525.3600 to be directed to the appropriate person.

I am a new retiree. Is the annual COLA (Cost of Living Allowance) applied each January?

No. The COLA is applied at the beginning of the fiscal year, not the calendar year. Each year on July 1 following your retirement date, your monthly retirement benefit may be increased by applying the COLA, not to exceed 2%. The COLA is based on increases or decreases in the nationwide Consumer Price Index (CPI) in the last calendar year, as measured by the Bureau of Labor Statistics of the U.S. Department of Labor. CPI increases that exceed 2% in any given year will be “banked” for future years.

In years when the CPI does not increase up to the 2% COLA maximum, the difference will be taken from your “bank” to provide a full 2% increase. **Example:** if the CPI in your second year of retirement increased by 3%, your retirement benefit would increase by 2% in the form of a 2% COLA, and the extra 1% would be set aside for use in future years. If, in the following year, the CPI only increased by 1%, you would then draw upon the extra 1% set aside from the previous year in order to receive the full 2% maximum COLA.

Retiree News

by Richard Wilken, Retired Member Trustee



Since assuming the Retired Member Trustee position on the SDCERS Board from Dave Hall in April, I attended the Fiduciary College at

Stanford University and a course at The Wharton School, University of Pennsylvania on Modern Portfolio Concepts and Management (investments). I serve on SDCERS'

Disability Committee and continue to meet monthly with the boards of the two key retiree groups: Retired Fire and Police Association (RFPA) and the Retired Employees' Association (REA).

Purchase of Service Credits Litigation

Long anticipated PSC class action litigation was recently filed against SDCERS by attorney Mike Conger on behalf of several classes of

active and retired employees. A separate PSC claim was filed against both SDCERS and the City by attorney Ann Smith on behalf of some 300+ named individuals. Please note that these complaints and other future related court filings are now posted on the SDCERS' website: From the home page, select "About SDCERS," and then on the drop down menu, select "Litigation."

(continued on next page)

Retiree Associations EVENTS Calendar & Contact Information

City of San Diego Retired Employees' Association

www.csdrea.com • 858.272.0494 • president@csdrea.com

Monthly General Meetings are held at the War Memorial Building in Balboa Park.
Check the REA web site for more information.

December 13	11:00 a.m.	Annual Holiday Party, Bali Hai, Shelter Island. Visit our website at www.csdrea.com for more information on price and menu.
January 10	9:30 a.m.	Board Meeting.
	11:00 a.m.	General Membership Meeting
	11:30 a.m.	Guest Speaker is Assemblyman and Mayoral candidate Nathan Fletcher
	12:00 p.m.	Lunch
February	9:30 a.m.	Board Meeting.
	11:00 a.m.	General Membership Meeting
	11:30 a.m.	Guest Speaker (TBA)
	12:00 p.m.	Lunch

Retired Fire and Police Association of San Diego

www.retiredfp.com • 760.943.7351 • sfdrouse@yahoo.com

For Hand-in-Hand Family Support Services, contact Cherie Olaveson, 619.561.5985, hand-in-hand@cox.net

Monthly Board Meetings are held at the Firefighters Credit Union, 4926 La Cuenta Drive, San Diego (unless otherwise noted) on the first Thursday of each month at 9:00 am.

December 1	9:00 a.m., Monthly Board Meeting
January 5	9:00 a.m., Monthly Board Meeting
January 9	11:00 a.m., Quarterly Luncheon and General Meeting, at San Diego Pistol Range
February 2	9:00 a.m., Monthly Board Meeting

A New Challenge to SDCERS' Independence

Despite strong objections from SDCERS, REA and RFPA, the City Council recently passed an ordinance proposed by City Attorney Jan Goldsmith that interferes with SDCERS' independence (see Page 3 for more details). In response, the SDCERS Board will be reviewing its options in the coming months. This unfortunate event serves as another reminder to all active and retired employees to stay vigilant.

Experience Study

In July, Cheiron, SDCERS' actuarial consultant, presented the "Study of Plan Experience, July 1, 2007 through June 30, 2010." Experience studies are performed every 3-5 years to compare actual plan experience against assumptions used to value the Plan. The last study was performed in 2008. The major assumptions studied include economic and demographic criteria. As a result of this latest in-depth study, the actuary recommended changes to key long-term assumptions.

Of key importance, Cheiron recommended lowering the 'discount rate' from 7.75% by at least 0.25%. Cheiron also recommended lowering the 4.00% inflation assumption by at least 0.25% and assuming a two-year pay freeze on inflationary pay increases. On September 30th, SDCERS' Board adopted a 7.5% discount rate and a wage inflation rate of 3.75%. For the City and Airport only, there was an additional assumption of a two-year freeze on inflationary pay increases. These changes marginally reduce the risk of the plan that it will meet its overall performance projections.

Lowering the discount rate is under consideration by many large public sector plans due to increasing pressures from the actuarial, economic, and accounting professions as well as GASB (Governmental Accounting Standards Board) and the Federal Government. At the same time, such a move will increase the ARC, the Annual Required Contribution. Lowering the assumed wage inflation rate will partially offset the impact of the increased costs related to the lowering of the discount rate. The actual cost impact will not be known until the June 30, 2011 valuation is completed.

Another way to stay on top of the issues that face all retirees is to become involved in organizations that represent SDCERS retirees or public entity retirees.

Investment Changes

The SDCERS Board has been and is in the process of carefully evaluating several initiatives of significance proposed by the Investment Division staff and our investment advisor, HewittEnnisKnupp.

The first initiative was a Portfolio Risk Assessment to examine both the operational and investment risks associated with the SDCERS' investment portfolio and program. This assessment was presented to the Board of Trustees and the Audit Committee over the last few months. The second initiative has been an ongoing process to move some of the 'actively' managed equity portfolio to 'passive' investments. This approach has been proven to significantly lower the costs to SDCERS for investment management fees. Third, the SDCERS Board has been examining and has approved several additional investment strategies which include "Infrastructure" and "Global Equity" investment opportunities. The Board is moving slowly and carefully in considering changes to SDCERS' investment policies.

Media Coverage

It seems sometimes that misinformation concerning our retirement benefits is constantly bombarding us.

What can you do? First, I recommend that both active and retired SDCERS members monitor SDCERS' Board activities. Board meetings are recorded and can be viewed via the SDCERS web site.

Another way to stay on top of the issues that face all retirees is to become involved in organizations that represent SDCERS retirees or public entity retirees. Already a member of a retiree organization? Get involved.

Eligible Retirees To Receive Corbett and 13th Check Benefits For 2011

At its September 30 Board meeting, SDCERS' Board of Administration authorized payment of the "13th Check" supplemental benefit and the Corbett Settlement benefit to eligible retirees.

Eligible retirees will receive the payment as part of their November 30 monthly retirement payment. For more information on the Corbett and 13th Check Supplemental Benefits, go to www.sdcers.org and visit

the Member Benefits/Retired Members section, select your plan sponsor, and click the "Supplemental Benefits" page.

SDCERS Holds Annual Meeting

SDCERS held its fourth Annual Membership Meeting on October 24, at Balboa Park.

More than 125 Active and Retired Members attended the meeting,

which provided a "state of the union" overview of the health of the pension system, including an educational review of the system's investment program.

If you were unable to attend, you may visit www.sdcers.org and, on the home page, open the PDF titled "Annual Membership Meeting presentation."

 **RECENTretirements**

Thomas P. Abbe
Jacqueline L. Adams
Gary W. Adamson
Javier Aguayo
Maria J. Agundez
Zuhair A. Al Attia
Herminio D. Algas
George R. Alldredge
Shahriar T. Ammi
Janine S. Anderson
Susan Austin
Ananta R. Baidya
Rhonda R. Barnes
Laura M. Becerra
John P. Beilstein
Rudolph Benitez
Rebecca E. Bigbie
Robert R. Bigbie
James M. Birdsell
Lynn M. Bixel
Randolph F. Blum
Tracy D. Braun

Dianne Z. Brittingham
Ron Brown
Richard A. Burke
Jack E. Cahoon
Martha Calvo
Rodney R. Carroll
Ramon Casas
David J. Cavanaugh
Douglas K. Chaffee
Phyllis A. Chapin
Jon P. Cherski
Gerry W. Chisam
Tina P. Christiansen
James C. Collins
Donald L. Costello
Charles M. Counsell
Charles N. Crossin
Scott W. Daniels
Lien X. Dao
Stephen Denny
Gary R. Dodds
Shaun P. Donelson

William F. Dunable
Angel Q. Dungca
John P. Durina
Clinton C. Egleston
Yosef M. El Talmas
Patricia A. Ellis
-Washington
Hector J. Emerson
Editha G. Enriquez
Janice V. Erickson
Michael J. Espiritu
Donna M. Evans
Edward J. Farrell
Steve C. Farthing
Robert L. Florez
Christine Forsythe
Sharon L. Fortner
Linda G. Frank
Carla C. Frogner
Frederick W. Gabbard
Lucille Galvin
Isidoro J. Garcia

Adolpho H. Gonzales
Paul T. Goodman
Jan M. Greason
Alex G. Groza
Richard F. Haas
Donald Hadley
Deborah A. Halsey
Anton J. Handal
George M. Harkleroad
Barbara Jean Harris
Timothy V. Harris
Ramona R. Hastings
Peter V. Havlicek
Maria S. Herschman
Cardell Hill
Jeanine M. Hillis
Richard A. Hines
Lawrence L. Hofstetter
David J. Holodnak
Cynthia A. Hopper
Danny B. Howard
Curtiss W. Howell

RECENTretirements

Gary M. Hudson
Juan C. Huertero
Curtis L. Huffpower
Katherine E. Hunt
Susan D. Hurst
Gerald I. Jackson
Ross E. Jackson
Pauline K. Jimenez
David W. Johnson
Kathryn A. Joy
Robert J. Kanaski
Carol J. Kerrick
Steven K. Klemetson
Melvyn C. Kong
Jennifer K. Kruse
Howard A. La Bore
Robyn M. La Manna
Christopher C. Larson
Evelyn L. Lee
Jose A. Lopez
Susana Loza
Ignacio B. Lucero
Ysidra Magale
John M. Majors
Nelson D. Manville
Heidi L. Marc-Aurele
Patty M. Margetts
Thomas O. Marshall
Christopher P. Martin
Dirk I. Mathiasen
James R. Mc Gough
Michael J. McMahon

Robert S. McClanahan
Martha C. Molina
Mattie P. Moore
Francisco L. Morales
Crystal Y. Morey
Thomas M. Morris
Michael E. Morrow
Darlene Morrow-Truver
George R. Morton
Dana Murphy
Donna C. Narciso
David N. Nashelsky
Terry R. Norman
Regina M. Norris
Patricia H. Nunez
Jason P. Omundson
Frances Padilla
Gail A. Pembleton
Sergio A. Pereira
John S. Pich
Alfredo C. Pimentel
Donell Pleasant
Larry L. Polsley
Willie F. Ponder-Price
Robert E. Pool
Cecil A. Pratt
Seliza Prodigalidad
Juan T. Quichocho
Ina T. Radiez
John T. Rahm
Bernard Ramirez
Steven F. Reichert

Ward A. Rickman
Norman E. Ritter
Carolyn H. Roberts
Daniel P. Roberts
Kirk D. Roberts
Perry C. Robinson
Evelio Rodriguez
Mark A. Rojas
Carlos Ronquillo
Juan F. Ruiz
Jerry C. Sadler
Rosario B. Salarda
Mohammad Sammak
Michael W. Sanders
Scarlet A. Schrotberger
Brad W. Searle
F. Stuart Seymour
Kathryn E. Sharpe
Nancy L. Shuster
Dennis J. Simmons
Donna J. Skinner
Jamie L. Smith
Sharon K. Smith
Velma M. Smith
Bradley A. Snyder
Michael G. Sohm
Gina M. Spadacini
Anthony J. Spagnolo
Georgia I. Sparkman
Howard W. Spetter
John C. Stanton
Barbara A. Tarantino

John J. Taylor
Deneise L. Tefft
David L. Tegardine
Keith A. Thomas
Richard M. Thompson
John G. Thomson
Terry W. Todd
Diosdado G. Torres
Robert L. Tryon
Bernard P. Updike
Oscar Valdivieso
Oscar L. Vale Cruz
Charles J. Vardakis
Victor M. Velazquez
Priscilla C. Vioria
Osami Wakabayashi
Alan B. Watkins
Jean R. Weber
Michael S. White
Vance M. Widholm
Johnny L. Williams
Thomas N. Williams
Agnes M. Winkler
Priscilla A. Wolfe
Thomas L. Wood
Michael V. Yaptangco
Robert W. York
Christine M. Young
Francisco J. Zepeda
Jamie R. Zuger



INmemoriam

Merton E. Ahlquist
Henry G. Bell
Leonard T. Bell
Belinda Bencomo
Christopher L. Blakeley
Henry Bridgeman
Donald D. Bruning
Arden O. Bryant
Anne Marie Burdette
Clifton F. Cage
Thomas G. Carey
George M.. Cavanagh
Tyrone H. Crosby
David G. Dalgleish
Raymond W. Dehne
Louis Denov
William J. Ellsworth
Errol Fitzpatrick
Vincent S. Fletcher
R. F. Fobert
Ernest L. Garcia
Bill L. Gaugh
Jack Gobel
Jeremy N. Henwood
Raymon Hill
Larry D. Hoage
Eleanor R. Jackson
Steve Jackson
John W. Kennedy
Jo Ann Kolodinski

Aurora T. Labombard
Renato S. Lopez
Donald E. Lord
Velma B. Mcknight
Isaac Nichols
Paul E. Novotny
Leonard L Orcutt
Lucille S. Owen
James A. Oxe
Sally A Plata
Jason M Prokop
Hanly J. Pry
Maurice S Quesnel
Gerald Ragozzino
Vertus E. Reinicke
Barbara S Roach
Jeremias Ronquillo
Leander Russell
Raul F Sandoval
Bernard C Sattler
David A Savare
Michael A Sgobba
Robert M. Shotwell
Joyce Smith
Lucille A. Thompson
James P Vargas
Joan L Waite
Peter P Waselus
Donna L Williams
Gordon F. Zaffrann