



Tulare County Employees' Retirement Association

# Pension Progress

Phone: (559) 713-2900

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

Keeping Members Informed

June 2021

## *A Word from your Retirement Administrator...*

### **TCERA Board Elections**



This year is a busy one for the election of trustees to serve on the Board of Retirement. Trustees on the Board of Retirement are charged with the fiduciary responsibility of acting in the best interest of the TCERA pension plan in all matters that come before the Board for discussion and action. Your vote counts in selecting trustees that will serve the plan with dedication and integrity in this role.

This year, only active member seats are up for election, so the retirees are off the hook this time around. Retirees – keep your eyes open next year for elections that include your representatives.

A special election process is already underway to fill a vacancy left by the retirement of long-time general member trustee, Roland Hill. We thank Mr. Hill for his many years of dedicated service to TCERA. The election is scheduled for July 20, 2021. Active general members – watch for your ballot!

The election for the second (general membership) and seventh (safety membership) elected member seats will take place on December 7, 2021 for the term January 1, 2022 – December 31, 2024. It is interesting that one of these seats is the same one that is being filled with the Special Election. The Special Election is only to complete the existing term that ends December 31, 2021. The seat is open again for the three-year term beginning January 1, 2022. Notices regarding these elections are found later in this newsletter.

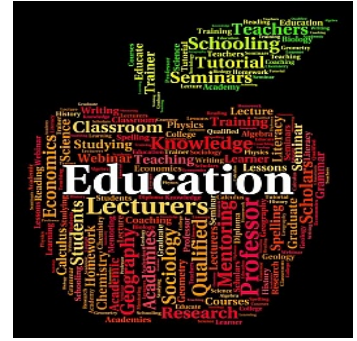
**Responsibilities of a TCERA Trustee** – A new Board of Retirement trustee is often surprised by the responsibilities and time commitment required to effectively perform the duties of the position. Some of those responsibilities include:

**Three Year Commitment** – The term of office for a TCERA trustee is three years. Because of the time it takes to obtain education and experience regarding Board matters, it is a benefit to the trustee to remain on the Board for multiple terms.

**Retirement Board and Committee Meeting Attendance** – TCERA trustees are expected to regularly attend two Board meetings each month, generally held on the second and fourth Wednesday of each month. In addition, trustees are appointed to one of two committees, Administrative or Investment, that meet monthly on a schedule designated by the Committee chairperson. The trustee is expected to prepare for the meetings by reviewing the agenda materials in advance of each meeting. This represents a significant time commitment for a TCERA trustee.

## TCERA Board Elections (Continued)

**Continuing Education** – Board of Retirement policy requires 24 hours of continuing education each year in the areas of investments and plan administration. Some of this education is offered during Board meetings but, in order to meet the hours requirement, attendance at off-site conferences or on-line self-study is usually necessary. A trustee should plan on making time for educational opportunities. Being an informed Board member is part of the fiduciary responsibility of a trustee.



**Due Diligence Site Visits** – One of the tasks of a trustee is to participate in the selection of consultants and investment managers. An important step in that process is an on-site visit to each finalist. Trustees are expected to share in the responsibility for travel for these visits. The due diligence team is charged with preparing a report of the visits and providing a recommendation to the Board of Retirement upon completion of the due diligence process. Take note that these are not leisure trips. They are often short trips packed with meetings but the hard work is important to the decision-making process.

Please contact me if you are interested in running in the upcoming election and have questions regarding the responsibilities of a trustee. It is an interesting and challenging role!

Leanne Malison  
Retirement Administrator

---

## TCERA Website Enhancement

By the time you receive this newsletter, TCERA's website will have a new look and feel. We think that you will find the new website easy to navigate and pleasing to the eye, making TCERA Plan and Board materials available at your fingertips. Remember that you can access important information from the site such as:

- **Board Agendas and Minutes**
- **Member Plan Information and Forms**
- **Financial and Actuarial Reports**
- **Calendar of Events**
- **Archived Pension Progress Newsletters**
- **Important Notices for Members**
- **Board Policies and Resolutions**
- **Access to "My TCERA" Member Web Portal**
- **TCERA Contact Information**



We hope you find the website helpful and easy to use. Please check it out at [www.tcera.org](http://www.tcera.org).

# Notice of Election – General Members

## NOTICE OF ELECTION

The term of office for the General Member (Seat 2) of the Board of Retirement will expire on December 31, 2021. An election has been called for December 7, 2021 by the Tulare County Board of Retirement to fill that position for the three (3) year term commencing on January 1, 2022.

## PROCEDURES TO BECOME A CANDIDATE

1. **Nomination Papers:** Nomination papers may be obtained from the Tulare County Registrar of Voters website from August 16, 2021 through September 10, 2021. Otherwise, you must schedule an appointment with the Registrar of Voters office to obtain nomination papers in person during that time period. NOTE: You are not an Official Candidate until the Nomination Papers are complete and filed with the Registrar of Voters office. All Candidates must be active general members of the Tulare County Employees' Retirement Association (TCERA) who are **not** currently TCERA Safety Members.
2. **Nomination Signatures:** No less than twenty (20) **valid** signatures of active general members of TCERA, who are **not** Safety Members, are required to complete the nomination documents. Completed Nomination Papers must be returned to the Registrar of Voters office no later than 12:00 p.m. on September 10, 2021. **In order to drop off the documents in person, you must schedule an appointment with the Registrar of Voters office.** Appointments can be scheduled online at [www.tularecoelections.org](http://www.tularecoelections.org) and going to the Current Election Information page to view the TCERA Election information.
3. **Candidate Statement:** Candidates may submit, with their Nomination Papers, a Candidate's Statement of 200 words or less relating to their candidacy for the Board of Retirement. A Candidate Statement that does not meet the proper word requirement will be rejected. It must be received in the Registrar of Voters office before a Declaration of Candidacy is completed or by the closing of the Nomination Period. Any candidate who submits a statement must pay \$25.00 towards the cost of doing so. The statement shall be typed, and an exact copy shall be supplied to the Registrar of Voters office in both written and electronic format. The statement may not be changed in any manner or withdrawn once submitted and will be printed exactly as submitted.
4. **Withdrawal:** Candidates may withdraw from the election no later than 5:00 P.M. on September 15, 2021 by filing a written statement of withdrawal with the Registrar of Voters Office.

## ADDITIONAL INFORMATION

Additional information on the election can be obtained from the Elections Website at [www.tularecoelections.org](http://www.tularecoelections.org), or call (559) 624-7300 and copies will be mailed to you.

# Notice of Election – Safety Members

## NOTICE OF ELECTION

The term of office for the Safety Member (Seat 7) and Alternate Safety Member (Alternate Seat 7) of the Board of Retirement will expire on December 31, 2021. An election has been called for December 7, 2021 by the Tulare County Board of Retirement to fill those positions for the three (3) year term commencing on January 1, 2022. One election is held to determine both the Safety Member and the Alternate Safety Member Seats.

## PROCEDURES TO BECOME A CANDIDATE

1. **Nomination Papers:** Nomination papers may be obtained from the Tulare County Registrar of Voters website from August 16, 2021 through September 10, 2021. Otherwise, you must schedule an appointment with the Registrar of Voters office to obtain nomination papers in person during that time period. NOTE: You are not an Official Candidate until the Nomination Papers are complete and filed with the Registrar of Voters office. All Candidates must be active safety members of the Tulare County Employees' Retirement Association (TCERA), specifically designated law enforcement and fire suppression positions, who are **not** currently TCERA General Members.
2. **Nomination Signatures:** No less than twenty (20) **valid** signatures of active Safety Members of TCERA, who are **not** General Members, are required to complete the nomination documents. Completed Nomination Papers must be returned to the Registrar of Voters office no later than 12:00 p.m. on September 10, 2021. **In order to drop off the documents in person, you must schedule an appointment with the Registrar of Voters office.** Appointments can be scheduled online at [www.tularecoelections.org](http://www.tularecoelections.org) and going to the Current Election Information page to view the TCERA Election information.
3. **Candidate Statement:** Candidates may submit, with their Nomination Papers, a Candidate's Statement of 200 words or less relating to their candidacy for the Board of Retirement. A Candidate Statement that does not meet the proper word requirement will be rejected. It must be received in the Registrar of Voters office before a Declaration of Candidacy is completed or by the closing of the Nomination Period. Any candidate who submits a statement must pay \$25.00 towards the cost of doing so. The statement shall be typed, and an exact copy shall be supplied to the Registrar of Voters office in both written and electronic format. The statement may not be changed in any manner or withdrawn once submitted and will be printed exactly as submitted.
4. **Withdrawal:** Candidates may withdraw from the election no later than 5:00 P.M. on September 15, 2021 by filing a written statement of withdrawal with the Registrar of Voters Office.

## ADDITIONAL INFORMATION

Additional information on the election can be obtained from the Elections Website at [www.tularecoelections.org](http://www.tularecoelections.org), or call (559) 624-7300 and copies will be mailed to you.

## Is Your Beneficiary Form Up to Date?

When you became a member of TCERA, you were asked to complete a Beneficiary Form to ensure that your death benefits would go to the person you designate, unless otherwise prescribed by law, in the event of your death. Hopefully that event is far into the future!

Every year we have a number of situations where the information on file is outdated and we are unable to locate a beneficiary. We have a number of ways that we try to find beneficiaries, but without current information it is often impossible to track them down. TCERA wants to make sure that beneficiaries receive these benefits, but we need your help to do so.

Is your beneficiary form information current? Has one or more of your listed beneficiaries moved or changed contact information? If your beneficiary information needs to be updated, please download a Beneficiary Form from TCERA's website at [www.tcera.org](http://www.tcera.org) or contact TCERA at 559-713-2900 to have a form sent to you. Make sure the form is complete, including your signature and the signature of an independent witness, and send it to our office. We'll make sure your record is updated with the current beneficiary information.

---

## Be on the Lookout for “Phishing” and Other Scams

TCERA has been made aware that emails are being sent to members of government pension plans regarding an opportunity to discuss important retirement benefits. The emails may give the impression that the representatives of the company are authorized to discuss benefits on behalf of government plans. The focus of the contact is usually to try to find out about deferred money that could be transferred out of a deferred pension account or a 457 plan. If you read the fine-print you will discover that the company has no affiliation with government pension plans.

Remember, only TCERA can give you accurate details regarding your TCERA pension benefits. This plan is governed by California retirement law, as well as regulations and policies adopted by the Board of Retirement, making your plan different from private employer plans and other governmental plans. Contact the TCERA office any time you want clarification regarding your pension benefits or options regarding any deferred pension funds held in a TCERA account.

Please be wary of any request for your personal information or financial transactions regardless of the apparent source. Many of these attempts will be in the guise of a reputable person or company that in fact is a fraudulent representation. Other calls or emails may look like the sender is someone you know. These often ask for “help” in the form of purchasing gift cards. After the purchase, you will be asked to email the details from the card. Once that information is sent, the scammer can use the funds from the card to make untraceable purchases.

Always independently confirm the source of email or phone requests by contacting the person or organization at a known phone number or address. Make sure you are fully informed before transferring any money/gift cards and always protect your personal information!



## TCERA Seminars

Did you know that TCERA offers seminars to assist you in understanding your retirement benefits? Planning ahead for your retirement is important and it is easy to put it off. Remember that the earlier you start planning, the more likely you are to achieve your retirement goals. TCERA wants to help you become better informed so that you can enjoy retirement with dignity and peace of mind.

The following seminars are offered via Zoom to make it as convenient as possible to participate. Information regarding the dates and times will be sent periodically throughout the year via email. Seminar information is also available on our website, [www.tcera.org](http://www.tcera.org), and through your “My TCERA” member web. If you haven’t signed up for “My TCERA” please contact the TCERA office for more information. Also - Remember to get permission from your supervisor before enrolling!

**TCERA 101** – This seminar is a TCERA benefit refresher course that is applicable to employees at any stage in their career. It provides a comprehensive review of retirement, death, and disability benefits. In addition, important considerations such as service purchases, reciprocity, and divorce are covered.

**Pre-Retirement – 1 to 5 Years from Retirement** – This seminar covers the information provided in TCERA 101 and also gives attendees other information that will assist in preparing for retirement. Subject matter experts from outside TCERA, when available, will provide information regarding employer benefits, deferred compensation, social security, and Medicare.

**Pre-Retirement – 3 to 6 Months from Retirement** – This seminar provides the same information as the 1 to 5 Years from Retirement course with an emphasis on what you need to do NOW in order to be prepared for your TCERA retirement.

### TCERA Office Update

**As of the writing of this newsletter, the following restrictions are in effect at TCERA. Changes are expected the middle of June, so please check TCERA’s website for current information.**

TCERA Board meetings remain open to the public to ensure that you have access to the decision-making process related to your TCERA pension plan. Attendance is limited and social distancing and cloth face coverings are required. Public comments can be sent to [BORPublicComment@tcera.org](mailto:BORPublicComment@tcera.org) any time before the meeting. Access via Zoom is also available. Contact the Retirement office 48 hours prior to the meeting to obtain the access link. Board of Retirement agendas and backup materials are posted on TCERA’s website [www.tcera.org](http://www.tcera.org) prior to the meetings. Board approved meeting minutes are also posted. Please take advantage of these communications to stay informed regarding Board of Retirement activity.

TCERA’s lobby continues to be closed to the public due to the COVID-19 pandemic. All critical functions and processes are handled by TCERA staff via U.S. mail and electronic communications. Any in-person contact with staff for a critical purpose is by appointment only. Social distancing and cloth face coverings are required. To date, all processes and transactions have been completed on time. It is our goal to continue to provide quality service in spite of the limitations imposed by the current emergency. The Board of Retirement and TCERA staff are grateful to all of you for your patience and consideration during these challenging times. We sincerely hope that you are all able to stay safe and well!

Contact TCERA at:  
(559) 713-2900  
[info@tularecounty.ca.gov](mailto:info@tularecounty.ca.gov)