



Tulare County Employees' Retirement Association

Pension Progress

Phone: (559) 713-2900

www.tcera.org

Keeping Members Informed

September 2025

A Word from your Retirement Administrator...

Retire and Enjoy



At TCERA, one of our primary goals is to help our members retire and enjoy! For those of you already retired, hopefully this reflects your experience. For those of you still in the workforce, this represents a bright spot in your future. October is right around the corner and, in addition to preparation for Halloween, it is also National Retirement Security Month. This is a great time to reflect on the retirement benefits offered through your employment with a TCERA employer (County of Tulare, Tulare County Superior Court, and the Strathmore Public Utilities District). The benefits you enjoy as part of your employment are rarely offered in the private sector. These benefits are part of the package that honors your public service. National Retirement Security Month is a great reminder that it is likely you will spend a number of years in retirement. Wise planning is critical in ensuring that you will be able to retire and enjoy.

The benefits offered through your employer should be one part of an overall retirement plan that could include some or all of the following options available as you set financial goals for and during retirement.

TCERA Benefit – The defined benefit program you enjoy is a key piece in your retirement planning. If you are an active member, get to know more about these benefits by attending TCERA seminars, requesting retirement estimates, and reviewing the resources available on our website. You can also check in at our booth at the upcoming Health Fair. TCERA Retirement Specialists will be on hand to answer your questions regarding all aspects of TCERA retirement benefits. As a retiree, make sure you understand your annual cost of living adjustment and TCERA plan death benefits. Remember, you can always contact the retirement office with your questions.

Deferred Compensation (457 Plan) – Tulare County offers a deferred compensation plan (457 Plan) through Empower that allows an employee to set aside funds for retirement through payroll deductions. An employee can contribute throughout a career with the ability to invest the funds in ways that acknowledge your comfort level with investment risk while planning for growth to help meet future retirement goals. This opportunity is especially important for Tier 4 active members who enjoy lower contribution rates than employees in other tiers but fall under a lower benefit formula than other tiers.

Retire and Enjoy (continued)

You can always contact Empower for information regarding the deferred compensation plan. You can also take advantage of a number of webinars provided by Empower that will provide additional information regarding the deferred compensation plan and retirement planning. Please click on the link below to access information regarding Empower webinars:

Empower Webinar Series

<https://www.empower.com/financial-planning-webinars>

For those of you already in retirement, remember to check in on the status of your funds with Empower if you participated in this program as an active employee. It is important for your retirement planning to ensure that your investments with Empower are aligned with your goals.

Savings – In addition to the retirement benefits offered by TCERA, it is wise to put money aside in a savings account as well. A savings account has current and future uses. It is an important security net, providing funds for unexpected expenses and emergencies. In retirement, a savings account offers an additional source of funds for whatever needs you encounter, including the things that can make retirement enjoyable like travel, hobbies, and family time.

Social Security – A final consideration is the retirement benefit available from Social Security. As an employee approaches retirement it is extremely important to understand this benefit and determine the best age at which to begin receiving a benefit. The benefit amount changes significantly based on the retirement age so be in contact with the Social Security Administration as part of your retirement planning process.



Financial Planning – Tulare County is offering its current employees **free financial planning services** through Empower. The process starts with a no-obligation initial consultation. A planning professional can help with identifying and prioritizing your financial goals, retirement savings and income recommendations, organizing your finances, insurance and estate planning, saving for education, and debt management. There is no sales pitch involved. Paying independently for these services can cost several thousand dollars. Be sure to check with your Empower representative about this valuable service.

Empower is also offering two webinars in October to provide insight regarding planning for retirement. Please click on the links below to register for the webinars.

10/20/2025 – 12pm - A closer look at Social Security

<https://events.teams.microsoft.com/event/70f60ed2-df27-4347-be80-8de40206dcfa@d344fc8a-8286-4945-9a21-49aed506d485>

10/23/2025 – 11am – The Importance of Estate Planning

<https://events.teams.microsoft.com/event/c1e43974-e07a-4663-aae8-43132bdd0ab1@d344fc8a-8286-4945-9a21-49aed506d485>

For information regarding other available financial planning webinars, click on the link below:

Empower Webinar Series

<https://www.empower.com/financial-planning-webinars>

Retirement should be a time to travel, spend time with family, take up new hobbies, or just rest from your labors. Careful planning will help to ensure that you can retire and enjoy!

Leanne Malison
Retirement Administrator

TCERA Seminars

Have you taken advantage of TCERA's informational seminars? These seminars are a great way for you to learn more about your TCERA benefits and to prepare for retirement.

TCERA 101 – The seminar provides an overview of TCERA benefits. If the last time you reviewed your benefits was at your New Employee Orientation, it's time for you to refresh your knowledge!

Pre-Retirement Seminars – Retirement is closer than you think! We all know how time flies. As you near retirement age, these seminars highlight the important details regarding your TCERA benefits that will assist you in your planning. TCERA also invites speakers from outside TCERA to discuss other government and employer benefits.

The seminars are offered via Teams webinars several times throughout the year so you should be able to find a date and time that works for you. They are tailored with specific information for your TCERA benefit tier. Remember to get approval from your supervisor before registering. Please watch your email for notifications of upcoming seminars. These educational opportunities are a great way to make sure you are fully informed regarding your benefits with TCERA.

TCERA Trustee Elections – General and Retiree

Upcoming Election – Elections have been called for the General Member Seat 2, the Retired Member Seat 8, and the Alternate Retired Member Seat 8 for the Board of Retirement. The nomination period for the elections closed September 5th and the qualified candidates for the General Election have been identified as follows:

General Member Seat 2:

- ❖ Brian “Ty” Inman, Self Sufficiency Counselor Lead, Tulare Works
- ❖ Frank Martin, Administrative Specialist I, Office of Emergency Services

No election is necessary for the Retired Member seats as only one qualified candidate submitted nomination papers for each position. Congratulations to the following individuals who will be certified for Seat 8 of the Board of Retirement:

Retired Member Seat 8:

- ❖ Kevin Mizner

Alternate Retired Member Seat 8:

- ❖ George Finney

Ballots will go out in the mail to active members on November 3rd with the election closing on December 2nd. Please take a few minutes to cast your ballot. The work that these trustees do on your behalf is very important, so remember to vote!



Your TCERA Death and Burial Benefits

It's rare that someone would enjoy talking about death. The death and burial benefits available from the TCERA pension plan, however, are good news for your beneficiaries and it is important that you are informed regarding what your beneficiaries can expect.

Post-Retirement Death Benefit – Benefits paid to the beneficiary of a retired member depend on the option elected by the retiree at the time of retirement. These benefits may include a lifetime continuance for an eligible beneficiary. In other cases, the beneficiary may receive a lumpsum payout of funds remaining in the retired member's account, if any, at the time of death. If you are unsure of the option you selected at retirement, please contact the Retirement Office to learn more about these benefits.



Burial Benefit – In addition to the benefits discussed above, a one-time lump sum burial benefit of \$5,000 is payable to the beneficiary of a retired member, provided the member retired from a TCERA employer rather than a reciprocal system. This benefit is paid only upon the death of the member; it is not paid upon the death of a beneficiary.

Death in Active Status (Non-Vested with less than 5 Years of Service) – The beneficiary of a non-vested member who passes away in active status will receive a one-time lump sum basic death benefit consisting of a return of the contributions and interest which have accumulated in the member's retirement account. If the member has at least one year of completed service, a one-time lump sum payment of one month's salary for each completed year of service, up to a maximum of six months' salary is also payable to the beneficiary.

Death in Active Status (Vested with 5 Years of Service) -- The beneficiary of a vested member who passes away in active status will receive the same benefits payable under the non-vested rules. If a spouse (or minor child if there is no spouse) meets all of the eligibility requirements, that beneficiary may choose a lifetime continuance or a combination of a partial lump-sum and a lower continuance in lieu of the lump sum death benefits.

Death in Deferred/Reciprocal Status – The beneficiary of a member in deferred or reciprocal status will receive a one-time lump sum payment of the contributions and interest which have accumulated in the member's retirement account. For reciprocal members, the beneficiary must contact the most recent retirement system for information regarding available death benefits.

Terminal Illness: Death, Disability, and Retirement Considerations –

Active death benefit considerations can be complex. If you have been diagnosed with a terminal illness it is important that you obtain information regarding all options available to you. This includes the possibility of choosing to retire, if eligible, to lock in certain benefits for your beneficiary. In certain circumstances it may be in your best interest to file a disability application. **If you are ever diagnosed with a terminal illness as an active employee, please contact the Retirement Office for an appointment to discuss all options thoroughly.** If you are unable to do so, we can discuss general information with a family member to assist you in making critical decisions regarding your TCERA retirement.



If you have any questions regarding the death benefits available from your TCERA pension plan, please contact the Retirement Office. Your beneficiary will thank you!

Divorce and Your TCERA Account

One of the most common reasons for a delay in the TCERA retirement process or a distribution of benefits is the lack of communication and documentation regarding a divorce or legal separation. California is a community property state and **your TCERA account is considered a community property asset**. That means it is essential that you provide TCERA with information regarding a divorce in process. The best way to do that is by filing a “joinder” with the court. This legal document puts TCERA on notice and will ensure that community property assets are protected and acceptable documentation provided. If your divorce is already complete, you will need to provide a Domestic Relations Order (DRO) filed with the Court or a copy of the Final Judgment that includes specific instructions to TCERA on the division (if any) of the TCERA account. If the documents do not address the treatment of the TCERA community property asset, you may be required to go back to court. That will mean added time and expense to you. **Remember, TCERA will not be able to distribute any benefits to you until appropriate documentation is provided.**

It is important that you don't wait until retirement to discuss community property issues with TCERA. It will be much more difficult to obtain the required documents if you allow too much time to go by. If you have questions regarding divorce proceedings, please contact the retirement office. We're happy to help!



TCERA Office and Board Meeting Access

TCERA's lobby is open to the public during regular business hours. Masks are not required but you are welcome to wear a mask if you will feel more comfortable in our office. In addition, if you would prefer that the staff member assisting you wear a mask, please ask and we will be happy to do so. Please be aware that all critical functions and processes can be handled via U.S. mail and electronic communications to offer you a safe and convenient alternative for service and avoid making a trip to the retirement office. Please contact the retirement office for assistance with these options. **If you require in-person contact with staff, please make an appointment to ensure that a staff member is available to assist you.** We don't want you to make a special trip only to find that staff are assisting other members.

TCERA Board meetings are open to the public to ensure that you have access to the decision-making process related to your TCERA pension plan. Members of the public may address the Board in person or comments can be sent to BORPublicComment@tularecounty.ca.gov any time before the meeting. Meetings are live streamed through a link on TCERA's website. Board of Retirement agendas and backup materials are posted on TCERA's website 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.

Questions? – Contact TCERA at:
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