

**WELCOME TO LACERA**

**You Have an Important Decision to Make...**

**PLAN**

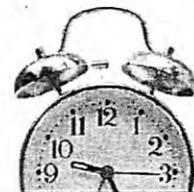
**D or E**

You have 60 days  
from your date of hire  
to make this important  
decision.

## NEW MEMBER GUIDE

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# CONGRATULATIONS ON YOUR NEW JOB WITH THE COUNTY OF LOS ANGELES!

## You Have an Important Decision to Make

As an employee of the County of Los Angeles you must select a retirement plan **within 60 days of your date of hire.**\*  
New General Members may choose either Plan D or Plan E.

## ► TO HELP YOU DECIDE...

This guide contains information to help you determine which LACERA retirement plan best suits your situation.

As you read on, you'll find a comparison of the basic provisions of each plan, along with explanations of important plan-related terms, information on how to earn and/or purchase service credit, and an overview of the array of resources LACERA provides to members throughout their careers.

For more detailed information, refer to the enclosed Plan D and Plan E brochures, or speak with a LACERA Retirement Benefits Specialist at 1-800-786-6464.

LACERA has two categories of members, **General Members** and **Safety Members**. Safety Members are employees in law enforcement, firefighting, forestry, and lifeguard classifications. All other employees are General Members. The information in this guide applies to General Members.

## SPECIAL CIRCUMSTANCES

### Returning County Employees

If you previously worked for the County and are now returning to service, you may be able to restore to your previous plan. Refer to the section entitled Returning Employees on page 5.

\*For additional information, refer to the section entitled Your Deadline to Decide on page 7.

## BASIC DIFFERENCES BETWEEN PLAN D AND PLAN E

The basic differences between the two retirement plans can be summarized as follows:

**Plan D:** A contributory plan to which both you and your employer contribute; it provides a larger scope of benefits than Plan E.

**Plan E:** A non-contributory plan; only your employer contributes to it. You do not contribute.

### TERMS YOU NEED TO KNOW

To make an informed decision on which retirement plan best suits your situation, you'll need to become familiar with the following terms:

**Vesting:** A term representing the years of County employment required for a member to receive a retirement allowance. Being vested entitles you to a retirement allowance when you terminate employment and meet the minimum age and service requirements. Vesting requirements vary per plan.

**Retirement Service Credit (also known as Service Credit):** A measure used to calculate a member's retirement allowance. Members earn service credit monthly. Formulas for earning service credit vary per plan. Under some circumstances, Plan D members may be eligible to purchase service credit for government work performed prior to becoming a member of LACERA. (See Purchasing Service Credit on page 3.)

**Active Member:** A person who is working at least three-quarter time as a permanent employee of the County (or an outside district), and earning service credit in a retirement plan. Membership in LACERA is effective the first day of the month following the employee's date of hire.

**Retired Member:** A former County (or outside district) employee who has terminated active employment and met the minimum age and service requirements to receive a lifetime monthly retirement allowance.

**Deferred Member:** A contributory member who terminated County (or outside district) employment vested with five or more years of County service credit, and left his or her plan contributions on deposit with LACERA.

**Final Compensation:** A determining factor in establishing a member's monthly retirement allowance, it is an average of the member's highest monthly compensation earnable during any one-year (Plan D), or any three-year (Plan E) period.

### COMPARING THE PLANS: PLAN D AND PLAN E

Plan D and Plan E are both defined benefit plans; as such, they provide a **guaranteed monthly lifetime retirement allowance** (certain requirements apply). Retirement benefits in both plans are determined by your age at retirement, length of service, and average final compensation.

The following charts offer an overview and comparison of the features of each plan. For detailed, comprehensive information on the features and benefits of each plan, you may refer to the Plan D and Plan E brochures that accompany this *New Member Guide*.

## COMPARISON OF PROVISIONS: PLAN D AND PLAN E

PROVISION	PLAN D	PLAN E
Member Contributes to Plan	• Yes	• No
Vested	• 5 yrs. of county service credit	• 10 yrs. of county service credit
Eligible Age to Receive Retirement Allowance	• Age 50, with at least 10 yrs. service credit, or 30 yrs. service credit, regardless of age, or age 70, regardless of service credit	• Vested members at age 55, or 70, regardless of service credit
Maximum Percentage of Final Compensation Member Can Receive as Retirement Allowance	• 100%	• 80%
Disability Retirement	• Yes	• No*
Pre-Retirement Death Benefit	• Yes	• No*
Pre-Retirement Survivor Benefits	• Yes	• No*
Retiree Health Insurance Subsidy	• Yes	• Yes
Post-Retirement Survivor Benefits	• Yes	• Yes
Cost-of-Living (COLA) Increases after Retirement	• Yes	• Yes
Eligible Former Members May Be Reinstated to Prior Contributory Plan	• Yes	• No
May Purchase Service Credit for Eligible Government Service Prior to LACERA Membership	• Yes	• No

\*Plan E members are covered by the County Long-Term Disability and Survivor Benefit Plan. For more information on Long-Term Disability, call the L.A. County Employee Hotline at 213-388-9982.

## LOS ANGELES COUNTY DISABILITY/DEATH BENEFITS

LOS ANGELES COUNTY BENEFITS	PLAN D	PLAN E
County Pays Disability Benefits If Active Member Is Disabled	• Yes	• Yes
County Pays Death Benefit If Active Member Dies	• Yes	• Yes
County Pays Death Benefit When Retired Member Dies	• No	• No
Life Insurance Benefits Provided By County If Member Dies In Active Service	• \$2,000	• \$10,000

### EARNING SERVICE CREDIT

**Plan D:** Members earn service credit for each month they have earnings and make a contribution.

**Plan E:** Members earn service credit for each month of uninterrupted employment, *or* by satisfying one of the following requirements:

- Covered under a disability plan sponsored by the County
- Exhausting a six-month waiting period for payment of Long-Term Disability Benefits
- Receiving Long-Term Disability payments under the County's LTD and Survivor Benefit Plan

### PURCHASING SERVICE CREDIT

If you were **previously employed** by Los Angeles County (temporary, part-time, seasonal, or intermittent), the U.S. government (including military service), or by a public agency in the State of California, you may be eligible to purchase

LACERA service credit for that period of employment. To be eligible for this option, you must:

- Elect Plan D
- Contact LACERA to determine the cost of your service credit purchase
- Pay the required contributions, plus interest

**ATTENTION: If you elect Plan E, you will not be eligible to purchase service credit for that period of employment.** You may transfer to Plan D at a later date and purchase previous service credit, however the cost will be higher. Former Plan E members, see page 6 for other important information.

For more information, refer to the *Purchasing Service Credit* brochure, which can be accessed on the Brochures & Forms page at [www.lacera.com](http://www.lacera.com), or speak with a LACERA Retirement Benefits Specialist at 1-800-786-6464.

### PRE-RETIREMENT DEATH BENEFITS

PRE-RETIREMENT DEATH BENEFITS	PLAN D	PLAN E
Nonservice-Connected Death (death not caused by job)	•Yes	•No**
Service-Connected Death (death resulting from performance of job)	•Yes	•No
Deferred Member	•No*	•No

\*Contributions and interest will be paid to eligible spouse, domestic partner, children, or estate.

\*\*Plan E has no LACERA pre-retirement death benefits. Plan E members are covered by the County's Long-Term Disability and Survivor Benefit Plan.

### PLAN D CONTRIBUTION RATES

Member contributions to Plan D are a percentage of your base salary, plus other pensionable earnings, and are based on your nearest age when you become a member of LACERA. Throughout your career, regardless of how long you work, your contributions will continue to be calculated based on your entry age.

### CONTRIBUTION RATES FOR PLAN D MEMBERS, EFFECTIVE JULY 1, 2005

AGE	RATE %	AGE	RATE %	AGE	RATE %	AGE	RATE
16	4.63	27	5.92	38	7.55	49	9.53
17	4.74	28	6.05	39	7.72	50	9.70
18	4.84	29	6.18	40	7.89	51	9.87
19	4.96	30	6.33	41	8.07	52	10.03
20	5.07	31	6.46	42	8.26	53	10.17
21	5.18	32	6.61	43	8.44	54	10.31
22	5.30	33	6.75	44	8.63	55	10.42
23	5.42	34	6.91	45	8.82	56	10.48
24	5.54	35	7.05	46	9.00	57	10.49
25	5.66	36	7.21	47	9.18	58	10.49
26	5.79	37	7.38	48	9.36	59+	10.49

### COMPARING RETIREMENT ALLOWANCES: PLAN D AND E

Retirement allowances in both Plan D and Plan E are computed based on your age at retirement, years of service and percentages of your final compensation. In Plan D your final compensation is based on a monthly average of one year of your service; in Plan E the calculation is based on a monthly average of any three years of your service.

## COMPARISON OF RETIREMENT ALLOWANCES: PLAN D AND PLAN E PERCENTAGES OF FINAL COMPENSATION

YEARS OF SERVICE	RETIREMENT AGE AND PLAN							
	50		55		60		65	
	D	E	D	E	D	E	D	E
10	11.82%	*	14.92%	7.50%	19.17%	12.02%	24.32%	20.00%
15	17.73%	*	22.39%	11.24%	28.75%	18.03%	36.48%	30.00%
20	23.64%	*	29.85%	14.99%	38.33%	24.04%	48.64%	40.00%
25	29.55%	*	37.31%	18.74%	47.92%	30.05%	60.80%	50.00%
30	35.46%	*	44.77%	22.49%	57.50%	36.05%	72.97%	60.00%
35		*	52.23%	26.24%	67.08%	42.06%	85.13%	70.00%
40		*			76.67%	45.07%	97.29%	75.00%
45		*					100.00%**	80.00%

\*Plan E members are not eligible to retire until age 55.

\*\*Plan D members reach 100% of final compensation (the maximum retirement allowance) at age 65 with 41 years, 2 months of service.

### TRANSFERRING PLANS

If you choose Plan E at hire, and later decide to transfer to Plan D, you may do so either through an Open Window Plan Transfer or a Prospective Plan Transfer.

If you choose Plan D at hire, and later decide to transfer to Plan E, you may do so on a Prospective basis.

Prospective Transferees are not eligible to transfer back to their original plans for 3 years from their date of transfer.

For more information on plan transfers, call 1-800-786-6464 and speak to a Retirement Benefits Specialist, or visit [www.lacera.com](http://www.lacera.com). The *Open Window Transfer Guide* and the *Prospective Transfer Election* brochure can be accessed online on the Brochures & Forms page.

### ▶ RETURNING EMPLOYEES

Returning employees can restore to a previous retirement plan by meeting certain conditions. For more information, speak to a LACERA Retirement Benefits Specialist, or attend a New Member Workshop.

### FORMER PLAN A, B, C, OR D MEMBERS

If you were previously a member of Plan A, B, C, or D, and withdrew your retirement contributions when you terminated your employment, you are eligible to restore all the benefits of your previous plan, if you:

- Elect Plan D
- Redeposit *all* your past contributions, *plus* interest

Your rate of contribution will be based on your nearest age at the time you rejoined LACERA.



If you deferred your retirement by leaving your contributions on deposit when you terminated your employment, you must resume membership in your previous plan.

## PRIOR SAFETY MEMBERSHIP

If you were a safety member hired prior to January 4, 1982 with no break in service, and are now transferring into general membership, you will be placed in the general member plan that was in effect when you became a safety member.

If you were hired as a safety member on or after January 4, 1982 and are now transferring into general membership, you must elect either Plan D or Plan E. When you retire, your safety and general member benefits will be calculated separately, and combined into one monthly retirement payment.

If you are a returning County employee, your department must notify LACERA of your return to service.

## IMPORTANT INFORMATION FOR FORMER PLAN E MEMBERS

If you have a previous period of vested Plan E service credit (10 or more years of service credit), you are eligible to receive a future retirement allowance based on that service whether you now elect Plan D or Plan E. However, the plan you elect now will affect your future options:

- If you choose Plan E now, you may later elect an Open Window Plan Transfer and convert all your Plan E service credit to Plan D in order to receive a higher retirement allowance. At retirement, your allowance would be based on Plan D only.
- If you choose Plan D now, you are not eligible to purchase and convert your previous period of vested Plan E service credit to Plan D. At retirement, you would receive a **combined allowance**: a Plan E retirement allowance based on your previous period of vested Plan E service credit, plus a Plan D retirement allowance based on the Plan D service credit you earn in your current period of employment.

If you have a previous period of non-vested Plan E service credit (fewer than 10 years of service credit), you are not eligible to receive a future retirement allowance based on that service. The plan you elect now will determine whether your non-vested service credit is lost or can be purchased:

- If you choose Plan D now, you will have the option to purchase and convert that period of non-vested Plan E service credit to Plan D. At retirement, your allowance would be based on Plan D only.
- If you choose Plan E now, that non-vested Plan E service credit is lost; you cannot purchase it.

## RECIPROCITY

If you worked for another California public retirement system within the last six months, you may be eligible for reciprocal benefits.

LACERA maintains a special relationship with certain other California public retirement systems. This relationship, known as reciprocity, was established by statute to encourage career public service and to protect retirement benefits earned by employees under two or more systems.

Reciprocal retirement systems include:

- County retirement systems governed by the County Employees Retirement Law of 1937
- CalSTRS (California State Teachers' Retirement System)
- CalPERS (California Public Employees' Retirement System)
- Public retirement systems that have full reciprocity agreements with CalPERS

Reciprocity provisions apply to any member entering LACERA from a reciprocal system, as long as the member meets all of the following conditions:

- LACERA date of hire is within six months following the termination of his or her employment with the reciprocal system

- Member left his or her plan contributions on deposit in the reciprocal system
- Employee's service in the reciprocal system does not overlap with entry into LACERA. Service is considered overlapping when a member terminates service in conjunction with any of the following:
  - Leave of Absence
  - Vacation Time
  - Sick Time

General members with previous firefighter or law enforcement service in a reciprocal system may be eligible to re-deposit withdrawn contributions in that system. For more information, contact a LACERA Retirement Benefits Specialist at 1-800-786-6464, or email [welcome@lacera.com](mailto:welcome@lacera.com).

### **BENEFITS OF RECIPROCITY:**

- Your years of service earned under the reciprocal system will count toward meeting LACERA's service credit requirements for vesting and retirement
- If you elect Plan D, your contribution rate will be based on your age when you joined the reciprocal system
- Your retirement allowance from both LACERA and the reciprocal system will be based on your higher final compensation, regardless of whether you earned that compensation as a member of LACERA or the reciprocal system. Information regarding Reciprocity is also available online in the Benefits section of [www.lacera.com](http://www.lacera.com).

### **YOUR DEADLINE TO DECIDE**

As previously mentioned, you have **60 days from your date of hire** to make this important decision. If you don't return your *Member Sworn Statement and Election of Retirement Plan* form by the plan election deadline, you will automatically be assigned into Plan E.\*

It is important that the information you enter on your Sworn Statement is accurate and legible. Discrepancies on your Sworn Statement may affect your contributions and retirement eligibility.

**Return your completed Sworn Statement and Beneficiary Designation Form to your HR Officer by the Plan Election Due Date indicated on the statement.**

**If you elect Plan D after the deadline, you will have to initiate either an Open Window or Prospective Transfer from Plan E to Plan D.**

**TIP:** The sooner you make your decision and complete and return the form to your Human Resources/Personnel officer, the better. As a business practice, members are automatically assigned into Plan E on the first day of the month following their date of hire. Therefore, if you elect Plan D, and take the full 60 days to make your decision, your enrollment in Plan D will be retroactive. As a result, you will be billed for the uncollected retirement contributions calculated from your membership date.

\*If you received this *New Member Guide* and *Member Sworn Statement and Election of Retirement Plan* form more than 14 days after your date of hire, your **Plan Election Due Date** is 45 days from the date you received these materials. Return your Sworn Statement and Beneficiary Designation Form to your HR Officer by the Plan Election Due Date indicated on the statement.



**LACERA'S WORKSHOPS FIT YOUR TIME FRAME**

**New Member | Mid-Career | Pre-Retirement**

**Take the time to plan for your retirement future.**

## ► RESOURCES TO HELP YOU THROUGHOUT YOUR CAREER

LACERA provides an assortment of information resources to assist active members through all stages of their careers, as well as resources for retirees and their beneficiaries. You will find these resources helpful as you go forward in your County career.

### NEW MEMBER WORKSHOP

You are encouraged to attend a New Member Workshop presented by LACERA's Outreach Retirement Benefits Specialists. These orientation workshops for new members explain and compare the features of Plan D and Plan E, and provide an opportunity for you to ask questions. New Member Workshops are presented at LACERA every Wednesday, contingent on reservations. Workshops can also be scheduled at other County locations. The New Member Workshop schedule can be obtained online at [lacera.com](http://lacera.com) in the New Member section, or by calling 1-800-786-6464.

### PLAN BROCHURES

The brochures for Plan D and Plan E provided with this *New Member Guide* detail the features and benefits of each plan.

### CALL CENTER

Our friendly and knowledgeable Retirement Benefits Specialists in the Call Center are available to answer your retirement-related questions Monday through Friday from 7:00 a.m. to 5:30 p.m. To speak with one of them, call 1-800-786-6464.

### PUBLIC COUNTER

One-on-one consultations with a Retirement Benefits Specialist are available at our Public Counter on a walk-in basis Monday through Friday from 7:00 a.m. to 5:00 p.m. (Some Saturdays, too.) Appointments may also be scheduled by calling 1-800-786-6464.

### EMAIL

You can email your questions to: [welcome@lacera.com](mailto:welcome@lacera.com).

### MAILING ADDRESS

You may write to us at:  
LACERA  
PO Box 7060  
Pasadena, CA 91109-7060

### WEB SITE

The LACERA web site, [www.lacera.com](http://www.lacera.com), serves as a cyber-storehouse for all things LACERA, including:

- Overview of the association
- New member information (under Benefits)
- Online calculators to estimate your retirement allowance, cost of plan transfer, etc.
- "My LACERA" web feature providing members secure 24-hour online access to their personal membership data
- Updates on the association's investments including fund performance and annual reports
- LACERA career opportunities
- Current and archived LACERA newsletters
- Brochures and forms for viewing, printing, and/or ordering
- Other material of interest

## POSTSCRIPT

*PostScript*, our newsletter covering issues affecting retirement benefits, such as legislation, bylaws, administrative procedures, and member service enhancements, is mailed quarterly to active members. The newsletter also highlights member services and resources, along with other material of interest. It can also be accessed online in the Communications section of [www.lacera.com](http://www.lacera.com).

## ANNUAL BENEFIT STATEMENT

As a LACERA member, each year in the month following your birthday you will receive an annual benefit statement indicating the status of your retirement account.

If you are a **Plan D** member, your statement will include:

- Your contribution balance, as of the beginning and ending of the fiscal year
- Total interest earned on those contributions
- Taxable status of your account
- Years of service credit
- Estimate of your monthly retirement allowance, if you are eligible to retire
- Your named beneficiaries

If you are a **Plan E** member, your statement will include:

- Years of service credit.
- Estimate of your monthly retirement allowance, if you are eligible to retire

## DISCOUNT HOTEL RATES

LACERA members can take advantage of special member rates at LACERA-owned hotels. Details on hotels and rates are available online in the Investments section (under Real Estate) of [www.lacera.com](http://www.lacera.com).

## ► LACERA: YOUR COMPANION THROUGHOUT YOUR COUNTY CAREER

LACERA is a companion that accompanies you throughout your journey.

Our relationship with you is nurtured over your entire career and extends throughout your retirement. Not even death ends the relationship; LACERA keeps the relationship alive through benefits paid to your eligible survivors and beneficiaries.

From the day you enter the LACERA family, we provide you with a wealth of educational resources and service options. Our series of Outreach Workshops educate and assist you in all stages of your career. LACERA New Member, Mid-Career, and Pre-Retirement Workshops provide valuable information regarding long-range retirement planning, and offer knowledge you can use to maximize your retirement and position you and your family to gain the greatest available advantage.

The relationship LACERA builds with you is personal... and enduring.

*"Time flies like an arrow; fruit flies like a banana."*

*-Groucho Marx*

## HOW TO PROCEED WITH YOUR PLAN ELECTION

1. Decide on either Plan D or Plan E.
2. Complete and sign your *Member Sworn Statement and Election of Retirement Plan* form.
3. Complete the *Beneficiary Designation* form.
4. Return the form(s) to your County HR/Personnel Officer by the plan election deadline; **do not send the form(s) to LACERA.**
5. Enjoy your L.A. County Career!

**1**

Decide on either Plan D or Plan E

**PLAN D**

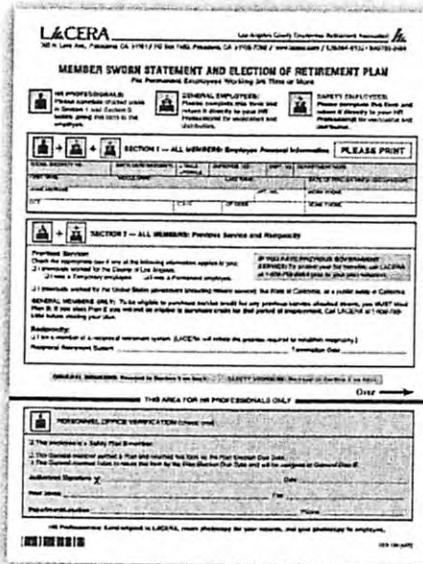


**PLAN E**



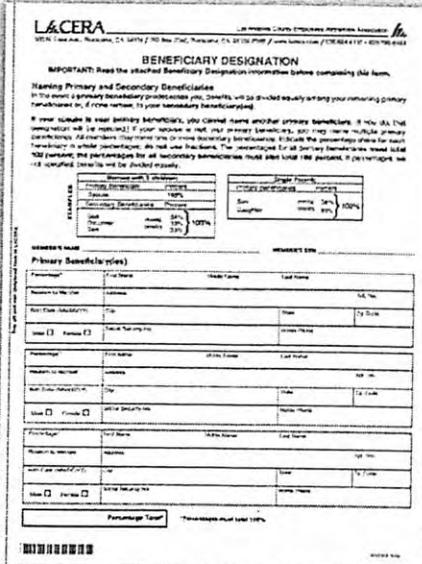
**2**

Fill out  
 Member Sworn Statement and Election of Retirement Plan form



**3**

Complete Beneficiary Designation Form



**4**

Return the forms to your County HR/Personnel Officer by the plan election deadline (Do not send the forms to LACERA.)

# “My LACERA,” It’s All About YOU!

## Create Your Own Retirement Benefit Statement Online — Register on My LACERA!

My LACERA is your private place on lacera.com. It’s the place where your personal and financial member information is securely stored and accessible to you 24/7.

**NEW!** My LACERA provides an online “wizard” that allows you to quickly generate your own personalized, preliminary calculation of the benefits you’ll be entitled to when you retire.

- Displays the first date you are eligible to retire
- Uses your personal data on file as the basis of its calculations
- Allows you to enter different data to change the calculations
- Allows you to create multiple estimates based on different scenarios (such as different retirement dates, final compensation, etc.)

My LACERA also displays your:

- Member Account Information
- Retirement Plan Information
- Annual Benefit Statement
- Recap of Recent LACERA Interactions

*And more interactive features are on the way.* Register on My LACERA today! It’s quick and easy; click on the My LACERA icon on lacera.com and follow the prompts.

*My Data... My Password... My Discretion... My LACERA!*

## MY LACERA

YOUR OWN PERSONALIZED  
SPACE ON THE LACERA INTERNET  
Los Angeles County Employees Retirement Association

WELCOME TO My LACERA

Please sign in to your “My LACERA” web page

### REGISTERED USERS

If you are a registered member, please enter your Email Address and Password below, and press the Sign In Now button.

**FYI:** You have three attempts to sign-in to your My LACERA account, after that you must call LACERA, and one of our Retirement Specialists will assist you with the process 1-800-786-6464.

Email Address:

Password:

**SIGN IN NOW**

### NEW USERS

**Welcome!** Register now to access your very own “My LACERA” page.

**FYI:** You will have two attempts to register, after that you must call LACERA, and one of our Retirement Specialists will assist you with the process 1-800-786-6464.

**REGISTER NOW**



**It's Decision Time**  
New Member Guide

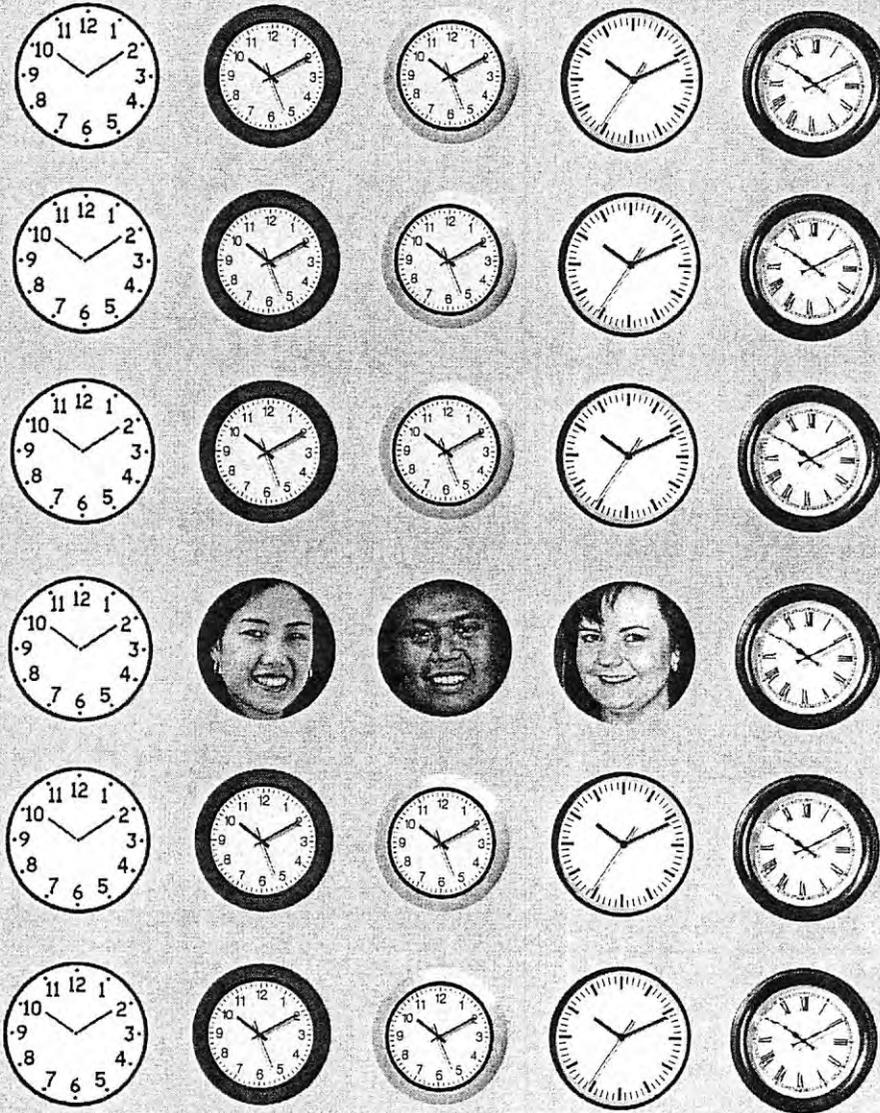
**LACERA**

300 N. Lake Avenue  
Pasadena, CA 91101  
1-800-786-6464  
[www.lacera.com](http://www.lacera.com)

ASD 683 3/08



Los Angeles County Employees Retirement Association



**It's Decision Time**  
**New Member Guide**

## About LACERA

As an employee of Los Angeles County, you are now a member of one of the largest county retirement systems in the United States.

The Los Angeles County Employees Retirement Association (LACERA) has the duty and authority to administer defined retirement plan benefits for the employees of Los Angeles County and participating agencies, which include the Little Lake Cemetery District, Local Agency Formation Commission, South Coast Air Quality Management District, and Los Angeles County Office of Education.\* We are responsible for collecting, depositing, investing, and managing the retirement funds collected from the County, outside districts, and County employees.

Established under the authority of the County Employees Retirement Law of 1937, LACERA has been providing retirement, disability, and death benefits to eligible County employees, retirees and their beneficiaries since 1938. In 1971, we began administering a retiree health care benefits program.

LACERA is an independent governmental entity, subject to the laws governing fiduciaries. Our staff operates under the direction of a nine-member Board of Retirement (with two alternate members), and a nine-member Board of Investments. We develop laws, rules, and policies in support of the best interests of our members, and offer individual counseling and retirement seminars to members in preparation for their retirement.

Our mission is to Produce, Protect, and Provide the Promised Benefits.

*\*New employees of the South Coast Air Quality Management District, and the Los Angeles County Office of Education now become members of retirement systems other than LACERA.*

*This brochure discloses the terms and conditions of LACERA membership and benefits available to general members. If any statement in this brochure is in conflict with the law, the law prevails. LACERA is governed by the County Employees Retirement Law of 1937.*

