

San Mateo County Employees' Retirement Association

The SamCERA Times


www.samcera.org

ACTIVE MEMBER EDITION

September 2009

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New Face Joins Retirement Board

An election was conducted in June to fill two seats and an alternate trustee position on the Board of Retirement.



David Spinello, Deputy Sheriff, takes his oath of office as a SamCERA board member from Brenda Carlson, Chief Deputy County Counsel. All board and commission members in California must take an oath of office as prescribed by the California Constitution.

Here are the election results:

Second Member (General)

Al David, 563 votes, 59%
Denise Spiller, 390 votes, 41%

Seventh Member (Safety)

David Spinello, 96 votes, 39%
D.J. Wozniak, 91 votes, 37%
Alma Salas, 62 votes, 25%

Congratulations to Al David, Alma Salas and David Spinello.

Our sincere thanks to D.J. Wozniak for his three years of service on the board.

Ms. Salas will begin a new term as the Seventh Member Alternate. The alternate position is held by that candidate who is in an employment class different than the highest vote recipient and receives the highest total for her class. She is now entering her ninth year. Ms. Salas is a Probation Services Manager with San Mateo County. She joined the board in May of 2001. She served as Board Chair during the 2004-2005 fiscal year. She was elected to serve as the "Safety Alternate" for a term beginning July 2006. In this role she serves in the absence of the Second, Third, and Seventh members.



Al David



Alma Salas

Al David is an Information Services Dept. IMS-Health Relationship Manager for San Mateo County. He is also a retired Army Reserve Lieutenant Colonel. He joined the board in July 2008 to serve out the unexpired term of Paul Hackleman.

David Spinello is a Deputy with the San Mateo County Sheriff's Office.

The terms of office of all the trustees mentioned above will expire on June 30, 2012.

Your Social Security Statement Can Help You Save

By Linda Zamfino

Social Security Public Affairs Specialist in Oakland, CA.

For years, Social Security has been encouraging Americans to plan and save for their retirement by utilizing their *Social Security Statement*. If you are age 25 or older and not yet receiving benefits based on your own earnings record, you should receive your *Statement* every year about two to three months before your birthday. But do you take the time to review it? You should. Here's what it will give you:

- An estimate of the monthly retirement benefit you could receive at age 62, full retirement age and age 70;
- An estimate of the monthly benefit you could be entitled to if you become disabled;
- An estimate of the monthly benefit your family could receive if you die.

However, there is something government employees should know. Some employees of federal, state and local government agencies may also be eligible for a pension based on earnings not covered by Social Security. In other words, earnings from government employment where Social Security taxes were not withheld. Because of a law known as the Windfall Elimination Provision (WEP), this can affect the amount of your Social Security monthly benefits shown on your *Statement*. Social Security does not know whether you are eligible for such a pension not covered by Social Security, so we cannot automatically adjust the estimates on your *Statement*. If you have had this kind of employment where your earnings were not subject to Social Security taxes, see our fact sheet, Windfall Elimination Provision at: www.socialsecurity.gov/pubs/10045.html to find out whether you might be affected. There is also a calculator available online at our website to calculate your estimate to include the Windfall Elimination Provision at: www.socialsecurity.gov/retire2/anyPiaWepjs04.htm

The *Statement* provides valuable information for planning your financial future. The *Statement* also gives you the opportunity to review your earnings to make sure they've been reported correctly to the IRS.

To learn more about *Your Social Security Statement*, go to www.socialsecurity.gov/mystatement.

Upcoming SamCERA-sponsored classes and workshops

Listed below are all the *SamCERA*-sponsored training opportunities through the end of the calendar year.

To attend the Ready to Retire workshop, please email samcera@samcera.org.

For all other classes, sign up through the County's Learning Management System - Personal Health & Well Being (Private) site at <https://sanmateocounty.cyberu.com/client/sanmateocounty/default.aspx>. (Your user name is your nine-digit employee ID number (example: x000012345)).

September 24, 2009 Courses

MONEY MANAGEMENT

(RECOMMENDED FOR THOSE WHO DESIRE TO DEVELOP MORE EFFECTIVE WAYS TO BUDGET, SPEND, AND TAKE BETTER CONTROL OF THEIR FINANCES)

Instructor: **KENT KITCHEL**

Date: **9/24, 2009 • Time: 8:30 AM-10:30 AM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will learn how to make better spending decisions, get out of debt, build and maintain a good credit record, and stay on track with all financial goals. Each participant will receive a 40-plus page workbook, which reviews each topic covered and provides resources and a glossary for future use.

INVESTING FOR THE CLUELESS!

(RECOMMENDED FOR THOSE WHO DESIRE A GREATER ABILITY TO MAKE INFORMED INVESTMENT DECISIONS)

Instructor: **KENT KITCHEL**

Date: **9/24, 2009 • Time: 11:30 AM-1:30 PM (BROWN BAG LUNCH SESSION)**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will gain a basic level of knowledge on investments and investing strategies, which will enable them to build and better manage an investment portfolio. Each participant will receive a 45-plus page workbook, which reviews each topic covered, and provides resources and a glossary for future use.

SMART STRATEGIES FOR YOUR 401(k), 403(b) or 457 PLAN

(RECOMMENDED FOR THOSE WHO DESIRE A GREATER ABILITY TO MAKE INFORMED INVESTMENT DECISIONS WITH THEIR 401(k), 403(b), or 457 PLAN)

Instructor: **KENT KITCHEL**

Date: **9/24, 2009 • Time: 2:30 PM-4:30 PM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will gain an understanding of which 401(k), 403(b), or 457 plan investments and strategies are most appropriate for them to achieve their financial goals. In addition, participants will develop confidence in their ability to develop and modify their own 401(k), 403(b), or 457 plan investment portfolios. Each participant will receive a 55-plus page workbook, which reviews each topic covered and provides resources and a glossary for future use.

September 30, 2009 Course

I'M ELIGIBLE TO RETIRE: NOW WHAT?

(FOR COUNTY OF SAN MATEO EMPLOYEES AGE 50 YEARS & OVER WITH 10 YEARS OF SERVICE)

Instructor: PETER BASSETT (BENEFITS), PAM GIBSON (HEALTH & FITNESS), ELIZABETH LENGUYEN (RETIREMENT) & SOCIAL SECURITY

Date: 9/30, 2009 • Time: 8:00 AM-12:00 PM

Session Length: HALF-DAY SESSION

Location: ROOM 101, 455 COUNTY CENTER, REDWOOD CITY

Do you want to know if you are on the right track to retirement? Are you maximizing your benefits? Are you taking care of yourself so you'll have a long and healthy retirement? This half-day session will provide employees with the knowledge to prepare for retirement. Participants will learn basic knowledge about: 1) San Mateo County's retirement plan and retirement process; b) Social Security; c) Health Benefits; and d) Health and Fitness.

October 6, 2009 Courses

FINANCIAL PLANNING FOR YOUR FUTURE (RETIREMENT PLANNING FOR YOUNG CAREER)

(RECOMMENDED FOR THOSE WHO WANT TO TAKE CHARGE OF THEIR FINANCIAL FUTURE DURING THE EARLY YEARS OF THEIR CAREER)

Instructor: **KENT KITCHEL**

Date: **10/6, 2009 • Time: 8:30 AM-10:30 AM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will be able to set up a financial plan for all their financial goals

including paying off debts, building wealth, buying a home, saving for children's college, and retirement. Each participant receives a 40-plus page guide to be used in class and for future reference.

HOW TO INVEST \$25 A PAYCHECK

(RECOMMENDED FOR THOSE WHO WOULD LIKE GREATER KNOWLEDGE AND ABILITY TO SET UP AND STICK TO AN INVESTMENT PLAN FOR ANY AND ALL FINANCIAL GOALS)

Instructor: **KENT KITCHEL**

Date: **10/6, 2009 • Time: 11:30 AM-1:30 PM (BROWN BAG LUNCH SESSION)**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants will gain important skills in analyzing their current financial resources, discover many ways small amounts can be invested in stocks, bonds, and mutual funds, and set up a plan of action for achieving all their financial goals. Each participant will receive a 45-plus page workbook, which reviews each topic covered, and provides resources and a glossary for future use.

ESTATE PLANNING: UNDERSTANDING THE BASICS

(RECOMMENDED FOR THOSE WHO WANT TO BETTER PREPARE NOW FOR THEIR FUTURE)

Instructor: **KENT KITCHEL**

Date: **10/6, 2009 • Time: 2:30 PM-4:30 PM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will have a greater understanding of the estate planning process in general. Participants will learn about an easy 3-step process to set up an estate plan. In addition, this course will help simplify the terminology and jargon used by the financial planning and legal profession. Each participant will receive a 50-plus page workbook, which reviews each topic covered and provides resources and a glossary for future use.

October 29, 2009 Courses

HOW TO RESEARCH AND SELECT STOCKS

(RECOMMENDED FOR THOSE WHO DESIRE DETAILED KNOWLEDGE ON HOW TO MAKE MORE INFORMED STOCK SELECTIONS)

Instructor: **JOHN KLEIN**

Date: **10/29, 2009 • Time: 8:30 AM-10:30 AM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Through real life exercises and interactive discussion, participants who attend this course will gain a more in-depth understanding of how to research, study, and invest in stocks. Each participant receives a 50-plus page stock selection guide, which reviews each topic covered and provides resources and a glossary for future use.

SELECTING MUTUAL FUNDS FOR YOUR PORTFOLIO

(RECOMMENDED FOR THOSE WHO DESIRE A GREATER UNDERSTANDING OF HOW TO SELECT MUTUAL FUNDS)

Instructor: **JOHN KLEIN**

Date: **10/29, 2009 • Time: 11:30 AM-1:30 PM (BROWN BAG LUNCH SESSION)**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants attending this course will gain more in-depth knowledge of important factors when selecting mutual fund investments. By using real life examples and exercises, participants will attain important skills for future investment selections. Each participant will receive a 55-page workbook, which reviews each topic covered, and provides resources and a glossary for future use.

MANAGING YOUR INVESTMENT PROFOLIO

(RECOMMENDED FOR THOSE WHO DESIRE BROADER KNOWLEDGE ON HOW TO MANAGE THEIR INVESTMENT PORTFOLIO)

Instructor: **JOHN KLEIN**

Date: **10/29, 2009 • Time: 2:30 PM-4:30 PM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will learn how to structure, build, and monitor an investment portfolio to achieve their financial goals while minimizing risk. Each participant receives a 50-plus page workbook, which reviews each topic covered and provides resources and a glossary for future use.

November 3, 2009 Course

RETIREMENT WORKSHOP

(RECOMMENDED FOR THOSE EMPLOYEES WITHIN 1 YEAR OF RETIREMENT)

Instructor: **ELIZABETH LENGUYEN**

Date: **11/3, 2009 • Time: 10:00 AM-11:00 AM**

Session Length: 1 **HOUR**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

If you are thinking of retiring within a year, then make plans to attend this workshop. We will discuss retirement pension estimates and the retirement application process. A representative from the Benefits Department will also be present to answer any questions regarding retiree health benefits.

December 8, 2009 Courses

BUILDING YOUR WEALTH (RETIREMENT PLANNING FOR MID CAREER)

(RECOMMENDED FOR THOSE WHO WANT TO TAKE CHARGE OF THEIR FINANCIAL FUTURE DURING THE EARLY TO MIDDLE YEARS OF THEIR CAREER)

Instructor: **BILL OAKES**

Date: **12/8, 2009 • Time: 8:30 AM-10:30 AM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will be able to set up a plan and stay on track for retirement without short-changing other financial goals, evaluate tax implications of various investments, and consider the option of early retirement. Each participant receives a 50-plus page guide to be used in class and for future reference.

CREATING AND MANAGING WILLS & TRUSTS

(RECOMMENDED FOR THOSE WHO WANT TO BETTER UNDERSTAND HOW TO CREATE AND MANAGE WILLS AND TRUSTS)

Instructor: **BILL OAKES**

Date: **12/8, 2009 • Time: 11:30 AM-1:30 PM (BROWN BAG LUNCH SESSION)**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will gain important skills to better understand the importance of estate planning and understanding probate and estate taxation in order to set up and manage trusts more effectively. Each participant will receive a 50-page workbook, which reviews each topic covered and provides resources and a glossary for future use.

TAX PLANNING FOR 2010 & BEYOND

(RECOMMENDED FOR THOSE WHO DESIRE BROADER KNOWLEDGE OF CURRENT TAX LAWS AND HOW TO MINIMIZE THEIR TAXES)

Instructor: **BILL OAKES**

Date: **12/8, 2009 • Time: 2:30 PM-4:30 PM**

Session Length: **2 HOURS**

Location: **SAMCERA BOARD ROOM, 100 MARINE PARKWAY, REDWOOD SHORES**

Participants who attend this course will be better able to understand key provisions of the current tax law through relevant, real-life illustrations, and workbook exercises. Participants will learn the tax implications affecting retirement, investments, homes, charitable giving, estate planning, education, and children. Each participant will receive a 70-page workbook, which reviews each topic covered and provides a resource guide for assisting with tax preparation.

Board of Retirement elects 2009-10 officers

In addition to the election of trustees to the retirement board (see article above), each year the board elects officers. For the 2009-2010 fiscal year the board elected **Margaret Jadallah** to serve as chair, **Al David** to serve as vice chair, and **Sandra Arnott** (for County Treasurer **Lee Buffington**) to serve as board treasurer.

As one of her first acts in office, Ms. Jadallah appointed members of the Investment Committee. The committee members are Chair, **Ben Bowler**; **Al David**, **Sandra Arnott** and **Margaret Jadallah**.



Margaret Jadallah



Sandra Arnott



Ben Bowler

Ms. Jadallah is a Senior Vice President with Bivium Capital Partners.

Al David is an Information Services Dept. IMS-Health Relationship Manager for San Mateo County.

Sandra Arnott is the San Mateo County Deputy Treasurer.

Ben Bowler is the Assistant Treasurer of Finance and Planning at Con-Way, Inc.

65 years old and planning 65 more

Without fanfare and no party, a 65th birthday occurred on July 1, 2009. It was the 65th birthday of *SamCERA*, which was first established by the Board of Supervisors on July 1, 1944.

But considering that age 65 is somewhat of a milestone in the retirement arena, we thought we should at least mark the occasion by summarizing *SamCERA*'s history. Here are some of the important changes that have taken place over the last six and a half decades:

July 1, 1944: Board of Supervisors establishes *SamCERA annuity* for all full-time permanent employees. A fact sheet provided prior to adoption states, "Thus, a member entering service at 30 years of age and with an annual compensation of \$220.00 (if not increased by the time of his retirement) will at the age of 55 yrs. (25 yrs. continuous service) be entitled to an annual retirement allowance of \$1,100.00." That's \$91.67 per month!

1958: County Supervisors implement **Safety** Member provisions of the Retirement Law.

1967: County Supervisors implement §31676.1 **defined benefit formula** provisions of the Retirement Law, thereby establishing what we now know as **Plan 1**. The Supervisors also lower Safety Member minimum retirement age from 55 to 50 after 10 years of service.

1971: County Supervisors lower the General Member minimum retirement age to 50 after 10 years of service.

1972: County Supervisors approve use of **highest year of compensation** for use in calculating retirement benefit.

1975: County Supervisors raise **maximum annual cost-of-living increase to 5%**, effective April 1, 1975.

1980: County Supervisors establish what we now know as **Plan 2**, with no COLA.

1983: County Supervisors offer a **non-contributory Plan 3** to all General members.

1989: County Supervisors provide for the payment of member contributions on a pre-tax (tax deferred) basis.

1993: County Supervisors grant **Plan 2 annual cost-of-living increase of up to**

3%. County Supervisors permit Plan 3 members with five years of service to switch to Plan 2. Retirement Board and Supervisors vote to establish *SamCERA* as independent agency, effective March 31, 1994.

1996: County Supervisors & unions agree to **Plan 4** for employees hired after July 12, 1997, with a maximum 2% cost-of-living increase and 3-year final average compensation.

2001: Board of Supervisors grants service credit for all county service reported as Voluntary Time Off (VTO), retroactive to the inception of the VTO program in 1977. In order to receive the credit a member must have been an active county employee on March 27, 2001.

2005: California law was amended to extend the rights and duties of marriage to persons registered with California's Secretary of State as domestic partners, effective January 1st, 2005. Retirement formulas §31664.1 for Safety Members (3% at 50) and §31761.16 for General Members (2% @ 55 1/2) become effective.

2007: Board of Supervisors adopts Additional Retirement Credit (ARC) effective July 1st.

For a complete listing of important SamCERA historic dates, visit us at www.samcera.org.

SamCERA 101 – Basic information about your retirement benefits -- BENEFICIARIES

The California law that contains the rules for SamCERA benefits (the 1937 Act) had 159,076 words at last count. So one of SamCERA's biggest jobs is to help you understand your benefits. This article is one of a series containing basic information about your retirement benefits. For more information see all SamCERA's member publications on our website at www.samcera.org, email us at samcera@samcera.org, or call us at 650-599-1234 or (toll free) 1-800-339-0761.

Do you have a beneficiary on file?

Is your beneficiary information current?

Having your *SamCERA* beneficiary record current and up-to-date may save time and additional grief to your loved ones if something were to happen to you.

The three types of beneficiary options:

Primary Beneficiary: A person or persons who will receive the money from your account or death benefit if something were to happen to you.

Contingent Beneficiary: A person or persons who will receive the money from your account if something were to happen to both you and your primary beneficiary (ies).

Alternate Contingent Beneficiary: A person or persons who will receive the money from your account if something were to happen to you, your primary beneficiary (ies), and your contingent beneficiary(ies).

When completing your beneficiary form, please make sure that the total percentage of benefit for your primary beneficiary (ies) equals 100%. Your contingent and alternate contingent beneficiary section should also equal 100%.

What may be some of the reasons why you would need to change your beneficiary (ies)?

- If you were to get married or enter into a domestic partnership.
- If you were to have a child, adopt one or add a domestic partner's child.
- If you were to get a divorce. Please contact *SamCERA* and provide us a copy of your Dissolution of Marriage paperwork. Please note that California is a common law state, which entitles your spouse/domestic partner to half your retirement unless specified in the divorce papers. Not notifying and taking care of a divorce can delay you receiving your retirement benefit if it has not been resolved. In addition, if you remarry you will be unable to add your new spouse/domestic partner as your primary beneficiary until *SamCERA* has all the appropriate paperwork.
- If a beneficiary has passed away. If your beneficiary was your spouse/domestic partner, please provide *SamCERA* a copy of the death certificate.
- If your beneficiary is a friend and you want to change him or her, you may make the change at any time.

To view your account information at any time, visit our website at www.samcera.org and under Member Services click on Web Member Services. If you do not have a Personal Identification Number (PIN) for this site, send us an email via Groupwise to samcera@samcera.org and one will be provided to you.

If you need a new Beneficiary Update Form, it can be found on our website under Forms or just go to this link: <http://www.samcera.org/forms/BeneficiaryDesignation.pdf>. The completed **original** form may be submitted to *SamCERA* by pony or mail. Please note that if you are sending an updated beneficiary form, it must also be signed by your spouse or domestic partner.

If you have any questions or need assistance on updating your beneficiary information, please contact our office at (650) 599-1234.

Member Account Statements Coming –What is the most important information on your statement?

Your Annual Member Account Statement should arrive at your home in September. The statement shows the contributions you made to your account during the last fiscal year, any interest credited, and the value of your member account as of June 30, 2009. The statement also shows the persons you have on file as beneficiaries to receive the distribution of your account in the event of your death.

For most members, the information of highest importance on the statement will be the names of your beneficiaries. Make sure it is correct.

Plans 1, 2, and 4 members will receive statements. Plan 3 members will not receive statements because they do not contribute and, therefore, do not have member accounts.

Your beneficiary is the person or persons to whom you want your account distributed in the event of your death as an active member. Accidents and illnesses do happen. To make sure your funds will go to those you love, be sure to look at the beneficiary listed on this year's annual member statement.

The beneficiary box on the statement will either list the name of your primary beneficiary (you may have more than one beneficiary, but only one primary beneficiary can be listed on the statement), or it will read, "Please update this information."

If your statement has the latter wording, it will mean that you either don't have a beneficiary listed with *SamCERA* or that *SamCERA* has the name of your beneficiary but no Social Security Number for them. Having your beneficiary's SSN will make it much easier for *SamCERA* to confirm their identity and distribute your funds to them.

Of course, the statement will also show you the dollar value of your account as of June 30, 2009, (the end of the last fiscal year). While it is always interesting to see how much you have contributed and earned in interest, the value of your *SamCERA* benefit in retirement will normally be much greater than the value of your account. That's because your benefit is not based on your account balance. Your benefit is based on your years of service, your final average compensation and your age at retirement. Your account will help pay for your benefit, but a much greater amount of money from your employer is contributed to support your benefit. Vested members who terminate employment and take a refund of their account balances are giving up a retirement benefit that will normally equal more than twice the value of their member accounts.

Your statement will also list the service time *SamCERA* has on record for you, as well as whether or not you are vested, your age, your plan, your current final average compensation and the maximum cost of living allowance you will be eligible for once you retire.

Check this information carefully and let *SamCERA* know immediately if anything appears incorrect.

Want to purchase or upgrade service?

Here are the processing deadlines for the latter half of 2009

Would you like to purchase your extra help time, redeposit withdrawn contributions or upgrade your Plan 3 service?

SamCERA's open enrollment for these actions is now underway. Open enrollments for purchases and upgrades occur twice each year. So if you don't make a purchase now you can make it later. But the earlier you pay for a purchase or upgrade the less it is likely to cost, since interest is part of the cost calculation.

Please also note that California law and IRS rules place restrictions on the timing and the payment methods for purchases and upgrades of service. Please pay close attention to the deadlines as noted in the box at the right.

Payments for purchases and upgrades can be made in the form of an ongoing bi-weekly payroll deduction plan (pre-tax) or a check from a personal account. Service *purchases* can also be paid for with a rollover/transfer from a deferred compensation (457) or other tax-deferred account. Service *upgrades* (such as the upgrade of Plan 3 time) cannot be paid for with tax-deferred funds (based on IRS rules.)

Important Dates — Service Purchases or Upgrades

If you plan to use PARS funds for a purchase, you must submit your request no later than 5 p.m. on

October 8, 2009.

For purchases made with other than PARS funds, *SamCERA* must receive your request by 5 p.m., **November 16, 2009**. [Any requests for purchase agreements received after that date will be put on the list for the next purchase cycle beginning in February 2010.]

To start the purchase process, complete either the Plan 3 upgrade, Extra Help or Redeposit form located on *SamCERA*'s website: www.samcera.org or call 650-599-1234 to have a form sent to you.

Once you have completed the request, please return it to:

SamCERA

100 Marine Parkway, Suite 125

Redwood Shores, CA 94065

Or Pony: RET141, Or Email: sthompson@samcera.org

All members who meet the above deadlines will receive their cost quotes from *SamCERA* by **December 1, 2009**.

Signed purchase agreements and payments must be received in *SamCERA*'s office by 5 p.m. on **December 10, 2009**.

Avoid the rush! Send your forms in early!

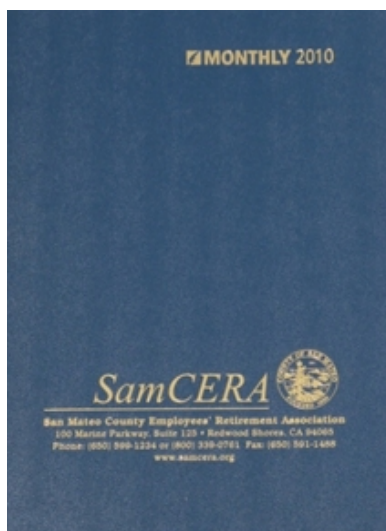
NOTE: These deadlines do not apply for Additional Retirement Credit (ARC) purchases. Deadlines for ARC are set separately for each member who applies.

Fill Out Survey For Chance At A SamCERA Planner

SamCERA will soon send out its annual survey to ask members how we are doing providing member services.

This year all members who fill out the survey will have a chance to win a *SamCERA* Monthly Planner.

See the photo below and please fill out the survey.



Newsletter End ###