NPEA

2007 Conference

System Roll Call
Monday, October 22, 2007
Santa Fe, New Mexico

NPEA
National Pension
Education Association

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2007 Roll Call of the Systems

> ***Retirement Systems of Alabama***

Primary Contact:	Title	Phone #:	E-mail address:
Michael Pegues	Director of Communications	334-241-0695	mikep@rsa.state.al.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
218,000	98,000	-	300	$30B

Section 1: Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

Retirement Preparation Seminars – ask Judy Guy if you have questions.

Presentations on Demand – Deferred Comp, Pension Benefits, Health Insurance, Flexible Spending Accounts

One-on-One Counseling Sessions – 20 minute sessions with retirement counselor statewide

Member Handbooks and other pubs – M. Pegues

Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

Established the Public Education Employees' Health Insurance Trust Fund to begin pre-funding retiree health care costs. Initially placed over $450M into the fund. It has helped bond ratings and reduced the amount we have to report as unfunded liabilities due to new accounting requirements. Legislation is located on our Web site at **www.rsa.state.al.us**.

Section 3: Technology (Please describe any technology projects that your system is undertaking or considering.)

Major upgrades to our network and servers, etc., which will allow for better member services through our web site. Our ITS department can explain better than I. See me and I can direct you to the right person.

Section 4: New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

See Tech above.

We will be moving our offices to a new building across the street next summer. Phone numbers, web domain, email addresses, etc., will be changing.

We will also be installing a new call center.

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2007 Roll Call of the
Systems

*Arizona State Retirement
System*

Primary Contact:	Title	Phone #:	E-mail address:
Dave Cannella	Communications Manager	602-240-2016	davec@azasrs.gov

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
217,893	78,392	19,328	235	$28 billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

Know Your Benefits:
This meeting is especially beneficial to new members. Members learn about the many benefits of belonging to the Arizona State Retirement System, including a history and overview of the ASRS, how the pension is calculated and how to maximize their future benefit, member responsibilities, disability and survivor benefits, options should they leave ASRS employment, and more. Also covered is the Service Purchase benefit, in which a member may purchase, under certain circumstances, time they worked under other qualified employer plans.

Getting Ready to Retire:
This meeting is vital for members who are planning to retire within a year. Members will learn about the pension benefit and how it's calculated, options for retiree health insurance and other benefits, return to work options and more. Members who register for this meeting will receive a personal benefit estimate and assistance in filing out the proper paperwork.

The two educational meetings offered for members are equally important for retirement planning.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

HB 2145 modifies the Social Security offsets from 64% of SS Disability & 83% of SS Retirement to 85% for a member who becomes disabled on or after July 1, 2008.
HS 2147 removes the requirement that investment managers must currently have $250 million under advisement, & clarifies that individual employees within a firm meet the 3-year experience requirement.
HB 2148 expands eligibility for a member to receive active military service credit.
HB 2311 extends the rural health insurance subsidy for an additional two years.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

In the next 12 months of development, the following services will receive new processes or enhanced functionality.
- New Retiree-Streamline application process
- Survivor Benefits-Quicker processing time
- Contribution Postings-Automation of weekly approval and posting for on-line contributions
- Pension Payroll-Automation of on-line system for quicker processing time
- Web Self Service Improvements-Member personal homepage

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

ASRS Brand Team: This team consists of representatives from every business unit within the agency.

One of the agency's Strategic Initiatives for 2007 is to begin a process to develop an integrated brand of customer service that reflects the agency's core values, and to create strategies and action plans to reinforce behaviors that will develop, cultivate, and support those values.

Accordingly, Executive and Senior Management have assembled a Brand Committee (the Committee) committed to constructing and implementing a values-based branding initiative within the agency. The Committee's three main objectives are to:

1. Create a brand of service perceived as knowledgeable, energetic, and efficient that reflects ASRS core values and displays a passionate personal interest in obtaining a satisfying outcome for the recipient.

2. Provide a stimulating, disciplined work environment that reflects ASRS core values, offer fair and equitable compensation, and supply proper tools which result in professionally satisfying relationships among staff.

3. Develop an invigorating public image that reflects ASRS core values and demonstrates knowledge, leadership, integrity, good humor, and professionalism.

The Committee's recent efforts have focused primarily on creating a proposed brand based upon the agency's core values. The Committee has also begun to engage staff and bring visibility to this effort through communication and establishing some quick "wins."

Our new motto: Delivering Service with Pride- an acronym for Professionalism, Results, Improvement, Diversity, Excellence.

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Education Association**

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**_Arkansas Public Employees
Retirement System_**

Primary Contact:	Title	Phone #:	E-mail address:
Michele Williams	Deputy Director	(501) 682-7853	Michele.Williams@arkansas.gov

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
43,630	22,409	11,741	69	$5.9B

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

As a defined benefit plan, we offer educational seminars/programs to our participants at various locations throughout the state. These seminars provide basic retirement information that includes, but is not limited to, eligibility for membership, monthly service credit, vesting, purchases of service (i.e. prior service, military, out-of-state, federal, etc.), reciprocity, benefits (i.e. reduced, unreduced, disability), benefit options (i.e. Straight Life, B-Options, A-Options), Deferred Retirement Option Plan (DROP), Partial Annuity Withdrawal (PAW), as well as necessary forms and deadlines. We also invite the Social Security Administration to discuss their benefits as well as other representatives (i.e. financial planner, insurance, etc.) to attend.

The "Women's Seminar" provides all of the above mentioned information but is geared toward women. This program has received high marks from the participants. The women feel more at ease in asking questions.

Our "Mission Possible" and "DROP/PAW Lump Sum Payment Distributions" were well received. Unfortunately, some of the participants that attended these meetings were more interested in the APERS retirement program instead of planning for their retirement. We will have to re-evaluate these programs.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Most of the legislation passed during the 86th Arkansas General Assembly was for technical corrections to the retirement provisions. Some of these provisions included increasing the current multipliers as well as increasing the number of years of national guard/reserve service that is purchasable in the System as well as including other public entities (i.e. suburban improvement districts, economic development districts, etc.) in the definition of "participating public employers." However, Act 177 of 2007 transferred the Arkansas District Judge Retirement System to the Arkansas Public Employees Retirement System. The impact on APERS will be more administrative than programmatic in nature. The impact of the Pension Protection Act (PPA) on the System has not been fully realized.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering)**

We recently hired a new Data Processing Manager and are proceeding with plans to allow employers to remit their monthly reports (i.e. earnings, contributions, and service credit) through our website (www.apers.org). We hope to have this program for testing in January 2008.

We are also proceeding with allowing members participating in the DROP to view their balances on line through the website. This is scheduled to be completed prior to November 2007.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

We are in the initial stages of revamping our website to make it more "user-friendly."

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Chicago Teachers' Pension Fund

CTPF

Chicago Teachers' Pension Fund

Primary Contact:	Title	Phone #:	E-mail address:
Patricia Hambrick	Chief Operations/Finance Officer	312-604-1400	hambrickp@ctpf.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
29,796	21,551	4,886	71	$12.7 billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

Spring 2006 - Established the Field Service unit; currently staffed with two part-time and one full-time   FSR; new hire to begin this month.

> Purpose of unit is to visit local public schools to educate members on the benefits of their pension fund; present small group information sessions; conduct the annual pension representative seminar; conduct the spring retirement application seminars

2006 – 2007 – Developed new series of benefit brochures; distributed brochures along with a display case to each school; updated look of the CTPF Pension News; published and distributed our first annual popular financial report. Produced a M.A.P. – monthly annuity planner slide chart. Provides members with a very basic tool for estimating a pension.

2007 – Launched enhanced and improved website. New look, new features, easier to navigate. All brochures are available on-line, many forms also available.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

Nothing recently passed. Nothing expected in the next session.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

2005 – Implemented Pension Gold database and benefits processing software. This has significantly improved our processes for calculating and paying benefits.

2007-08 Working on next phase of website; goal is to make the website interactive so that members can access their own account, print out updated statement of benefits, request changes to address, etc.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

Summer 2008 –introduce pre-Retirement seminars aimed at educating members who may be 2 to 5 years away from retirement.

Internally we are working on cross-training to help our employees gain an understanding of the functions of the different departments; to gain a clearer understanding of how their specific job contributes to the whole process; and to identify and develop employees who may have skills that can be utilized in another area.

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2007 Roll Call of the
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FPPA
Fire and Police Pension
Association of Colorado

**Fire and Police Pension
Association of Colorado**

Primary Contact:	Title	Phone #:	E-mail address:
Elane Ables	Retirement Supervisor	800-332-3772	eables@fppaco.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
10,206	6,099	433	35	3.3 Billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

- FPPA staff members visit every firehouse and police station on a regular basis to review retirement benefits and death and disability benefits. We also provide retirement income projections.

- FPPA offers various educational seminars, at no cost, to its members. The goal of these seminars is to assist in the members' overall preparation for retirement, both financially and psychologically.

- We meet with members for one-on-one appointments in house or in the field.

- At this time we are looking into software to train employers on a new reporting system and we are considering extending this for member training also.

- Each program has its benefits depending on where a person is in their career.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

1. Legislation to limit the time for members who were single at the time of retirement and subsequently remarry to choose a joint annuitant benefit. Limit is now 180 days from the time of marriage.
2. Legislation to change the salary that is used to calculate our disability earned income offset. We now index the salary for inflation instead of using the actual department salary.
3. Legislation requiring all employers to submit contributions within 10 days of each payroll cycle end date.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

In July 2006, FPPA began a three year process to implementing a browser-based pension administration system. We are currently testing the payroll system.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

FPPA expanded our affiliation of local money purchase into our Defined Benefit System to allow for partial entry within departments. Each member can choose to remain with their local money purchase plan or affiliate with FPPA.

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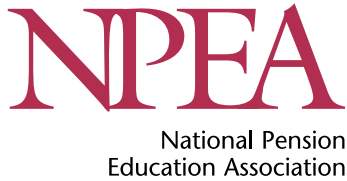
*Public Employees
Retirement Association of
Colorado*

**COLORADO
PERA.®**

Primary Contact:	Title	Phone #:	E-mail address:
Dennis Gatlin	Field Education Manager	(303) 832-9550 ext. 6188	dgatlin@copera.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
189,215	76,011	13,550	230	$39B

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

Colorado PERA provides its members, retirees, and employers with multi-faceted learning opportunities through its Web site (www.copera.org), wide array of publications, regularly scheduled statewide member informational and employer-requested meetings, individual counseling sessions, and Customer Service Center. Each of the available learning opportunities is integrated with the other. Publications are a means of mass distribution of information about the retirement plans offered and are a cornerstone to reinforcing presentation topics. The Colorado PERA Web site offers information and calculators coordinated with publications and presentation lesson plans.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members)**

Recent sessions of the Colorado General Assembly have been challenging for Colorado PERA. The 2007 inauguration of a new administration in the State of Colorado provided the opportunity for a more favorable legislative environment, yet the challenges regarding availability of funding remains a focal point for the future.

The 2007 legislative session focused on Sudan divestment, Higher Education and state retirement plans, and allowed coverage by a certain educational organization formerly associated with a Board of Cooperative Education Services.

Sudan divestment legislation, unanimously endorsed by the Colorado PERA Board, affected not only Colorado PERA but also other entities including the Colorado State Treasury, State of Colorado Deferred Compensation Committee, Colorado County Officials and Employees Retirement Association, the Regional Transportation Authority, the Fire and Police Pension Association, and, the Denver Public Schools Retirement Association.

Steps were taken by the legislature to allow retirement choice for new hires in the State's community college system under Colorado PERA's defined benefit or defined contribution plans. The legislation repealed the extension of retirement choice to classified employees of the State Colleges and Universities and did not give access to the community colleges to participate in the existing State DC plan or Optional Retirement Plans.

Lastly, legislation made a technical change recognizing the Colorado Consortium for Earth and Space Science Education as a separate PERA-affiliated employer from its former parent entity, the Pikes Peak Board of Cooperative Educational Services.

As a result of legislative changes effective in 2006, Colorado PERA's funding picture improved and positions the pension plan on the course to full funding and the required 30-year amortization period for unfunded liabilities.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering)

In the area of member educational services, Colorado PERA implemented an integrated system for documenting attendance at informational meetings within its member records system. This has resulted in Benefit Services Counselors and Customer Service Representatives to see which informational meetings a member has attended. Under consideration is an employer contact management system to ensure development and maintenance of employer relationships.

Other system technology improvements include:
- Reevaluation of how users sign-up for and receive PINs.
- Implementation of Eagle PACE data hub technology to aggregate data from investment, accounting, and custodial systems.
- Implementation of applications to speed daily fixed income transactions electronically.
- Implementation of digital signatures on internal forms applications.
- Introduction of online benefit recipient monthly statements.
- Ability to receive Retiree Drug Subsidy under the Medicare Modernization Act for its self-insured plans and Rocky Mountain Health Plans electronically.
- Automated fax to imaging/workflow processes.
- Improved Appointment Scheduler application making it easier to search.
- Rolled-out a new defined benefit structure for members hired after January 1, 2007, including system modifications.
- Prepared for roll-out of retirement plan choice for the state's community college system effective January 1, 2008.
- Upgraded Web site to Abobe Flex 2.0.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

Colorado PERA posted its complete 2007 member informational meeting schedule on its Web site (www.copera.org) in December 2006. During 2007, Web-based presentations will be available to members to reinforce learning or preview presentations to enhance information retention. Colorado PERA continues to offer about 1,000 informational meetings annually. The Field Education team is developing the criteria to evaluate the scheduling protocol.

Colorado PERA's Benefit Services Division Employer Relations team and Communications Division are in the process of completing a Web-based Employer Manual. Once rolled-out, the Field Education and Employer Relations teams will offer regional training for all affiliated employers payroll/personnel staff.

For the past four years, Colorado PERA has conducted a series of "Shareholder Meetings." The sessions, staffed by the Executive Director or other senior staff, are designed to provide updated financial and legislative information for members, retirees, and others. As a result of a calmer political climate and improved funding picture, attendance has been lower at these sessions in 2007 compared to previous years.

Earlier this year, Colorado PERA reached out to its membership to gauge knowledge and confidence in the pension plan through a series of focus groups. Overall, confidence is high despite earlier negative media coverage and benefit knowledge is good. Members provided good insights into how to better communicate with them based on their preferences. Life-cycle education emerged as a theme to help members to better prepare for their retirement years.

2007 Roll Call of the
Systems

**Delaware Public Employees'
Retirement System**

Primary Contact:	Title	Phone #:	E-mail address:
Lisa DiDonato	HR Specialist IV	1-800-722-7300	Lisa.didonato@state.de.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
42,465	21,699	1,273	57	$7.4 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

We currently offer regularly-scheduled presentations throughout the year to our membership. We begin with a "Know Your State Pension Plan" presentation and move on to review and discuss the options available to our active members as well as the options available upon nearing and/or meeting eligibility to retire. We also participate in benefit fairs held regularly around the state.

In addition, we often schedule presentations with our state agencies, school districts and other entities to be held at their site. These are smaller, more informal gatherings where it can become much more interactive and discussion-based for the attendees.

Our website, **www.delawarepensions.com** is another area where we strive to provide information. We continue to enhance and improve the information that is available on line.

The strongest avenue of education and communication that we have currently is through our presentations. They are quite popular and we are doing more on-site events each year. Our next endeavor is the get our group counseling ideas off the ground.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

There was enabling legislation to create a Delaware Statutory Trust for OPEB funds. The bill creates a trust fund for the investment of assets for future retiree healthcare liabilities. The Board of Pension Trustees will be the trustees of this trust fund and given the authority to invest those assets.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

We currently have a team of staff members involved in a project to upgrade our imaging system. In addition, we also are beginning to push our E- Apps project forward so that we can begin providing many more services through the internet.

Within the next few months, we hope to begin the research for a project to have our manually loaded entities begin their reporting through a web-based format.

Section 4: New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

Our Pre-Retirement Staff is discussing and planning the logistics of offering group counseling on a regular schedule in an effort to accommodate our ever-increasing requests from the membership for one-on-one counseling. In an effort to accommodate the number of requests coming in, we are seeing the value in this type of service and hope to put this in place in just 2 or 3 months.

Although we offer regular workshops/presentations that are open to anyone, the only group we actively focus on right now for a comprehensive annual workshop is active employees nearing the end of their career (within 5 years). Our Pre-Retirement Staff is in the early stages of discussing the plans for regularly-scheduled new-hire orientations and mid-career presentations. We welcome any suggestions and examples of kicking off these types of programs.

2007 Roll Call of the Systems

Duluth Teachers' Retirement Fund Association

DTRFA

Primary Contact:	Title	Phone #:	E-mail address:
Suzanne Anderson	Information Officer	218-722-2894	sanderson@dtrfa.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
1,164	1,043	313	5	$318,000,000

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

The DTRFA offers retirement planning seminars for teachers and administrators age 45 and over. These seminars focus on the psychological aspects of planning for retirement, pension education, health insurance and Medicare information, financial planning and investment strategies, Social Security and general information on investing through tax deferred vehicles.

The DTRFA also offers seminars for retired teachers and administrators. These seminars cover the topics of health insurance and Medicare; a pension update; legal issues including powers of attorney, living wills and guardianships; financial planning and investing after retirement; and a panel on travel and lifelong learning.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

During the last Legislative Session, there was much attention on the Cost of Living Adjustment mechanisms used by the various public pension plans. One fund is on a two-year pilot project, other funds are considering changes.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

This year the DTRFA created an on-line benefit calculator for members to generate approximate estimates of their pension benefits at retirement. As this point, members input their own data to estimate age at retirement, years of service credit, and salary.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

In the past year, the DTRFA created a new logo and design for all publications, forms and documents that our staff and members utilize. This was an effort to have a cohesive look for marketing and communication purposes.

National Pension Education Association

Florida Public Pension Trustees Association (FPPTA)

Primary Contact:	Title	Phone #:	E-mail address:
Kimberlie E. Ryals, CPPT	Deputy Executive Director	800-842-4064	Kim@fppta.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
Pension Systems 250	Service Providers 114		4 Full Time 2 Part Time	1.2 million

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

FPPTA has a certification program, Certified Public Pension Trustee (CPPT). There are three levels, basic, intermediate, and advanced. The trustees or service provider must attend each course and pass the exam after each course. Once the advanced course is passed they would then have to attend continuing education which we offer in our CEU course. In order to maintain their certification status they have to obtain 30 CEU credits in a three year period. We currently have over 500 hundred certified and 200 going through the program. We average 75 trustees and service providers completing the certification program a year. We have a 15 person Education Committee comprised of the Chairman, four service providers, four members from our board of directors, four pension trustees along with myself and our Executive Director. The committee sets the curriculum for each trustee school. We meet four times a year to review, make changes and discuss the presentations and presenters.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Tax Reform Bill that will be voted on in January 2008. We are opposed to this bill passing because it will reduce the funding for all public employees, such as: Police Officers, Firefighters, and General City Employees.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

We are currently working on developing a new website. We will have online membership and registration for schools and conferences. Our members will be able to change their information such as, mailing address, contact person, services offered, etc. We have a survey of the member pension plans in the State of Florida. The pension systems will be able to enter their systems information for others to view.

Section 4:   **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

1. FPPTA has just started a new committee to research offering our membership a "One Stop Shop" for benefits such as: car, health and life insurance at a group discount.

2. Last year we started the Statewide Public Pension Organization Network, (SPPON). SPPON comprised of retirement organizations and pension professionals from around the country. They all have three common goals, preserve Defined Benefit Plans, creating a plan to provide affordable health care, protecting Social Security Benefits for the future.

3. Defined Benefit Initiative – which includes, SPPON, The Voice (the FPPTA Magazine), The Town Hall Meetings held around the State of Florida and the educational sessions at our school and conference.

*Holyoke Contributory
Retirement System*

Primary Contact:	Title	Phone #:	E-mail address:
Cheryl Dugre	Asst. Executive Director	413-322-5590	cdugre@ret.holyoke.ma.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
1289	915	25	3	180 million

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

1. Pre Retirement Seminars offered every 4-5 years.
2. Post Retirement Seminars offered every other year
3. Newsletters to both actives and retirees semi-annually
4. One-on-one counseling sessions

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Massachusetts has 106 public retirement systems, made up of cities, towns and counties, and including a State and Teachers system. In June, the legislature enacted the "Governor's Municipal Partnership Act," which mandated the transfer of the assets of "underperforming" systems to the State fund. Systems were deemed to be underperforming if the funded ratio was below 65% and the 10 year annualized rate of return was 2% or more less than that of the State fund. As a power-play orchestrated by the legislature, this appears to be the first step in dismantling the defined benefit plans of Massachusetts public employees.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

We are considering data imaging for file storage. Under state statute, many primary membership documents must be kept for 80 years. Data imaging would free up space by scanning important documents onto disks. At the moment, the process is too costly for us to take on alone. We are hoping to piggyback on to a city-wide project.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

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2007 Roll Call of the
Systems

*Houston Firefighters'
Relief and Retirement Fund*

Primary Contact:	Title	Phone #:	E-mail address:
Tony L. Pierce	Benefits Counselor	281-372-5100 800-666-9737	tony@hfrrf.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
3820	Retirees - 1804 Survivors - 505	8	29	2.96 Billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

Member Education
- Financial and Retirement Planning Education Seminars. These free educational seminars sponsored by HFRRF are for both active and retired members, as well as survivor members. Members are guided through the various elements of a successful retirement plan, and the financial planning process and how they work together so members can successfully plan and manage their finances before and after retirement.
- Retiree Coffees. Periodic meetings providing the opportunity to converse with retirees and give updates on current or proposed pension benefit enhancements.
- Pre-Retirement Counseling – In order to ensure that active members considering retirement are fully informed regarding their pension options and retirement benefits, they are required to attend a personal pre-retirement meeting with HFRRF staff to discuss their pension options prior to applying for retirement.
- Site Visits - Conducting member benefit education meetings at fire stations, and other firefighter work locations throughout the city.

Communications Programs
The Houston Firefighters' Relief and Retirement Fund (HFRRF) communicates pertinent information to members through various forms of media. The two major communication tools used to keep the members informed and educated are:
- Newsletters (2)
  - *The Smoke Reader* is a publication for the Active Firefighters of HFRRF, and
  - *Red Line* which is a publication for the Retirees and Beneficiaries of the HFRRF.
- The Houston Firefighters' Relief and Retirement Fund Website (www.hfrrf.org) is the other tool.
  The core areas are "What's New", Administration, Member Services, Investments, In Memory, and Conference Center Rental.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

The **Post Retirement Option Plan (PROP**) is a new benefit option for Fund retirees and survivors who are receiving service retirement benefits or taxable disability pension benefits from the Fund. It became effective October 1, 2007. A retired member or surviving spouse can participate in the PROP by electing to have all or a portion of his or her monthly service pension or other taxable benefits issued by the Fund, less the ineligible amount (authorized and required deduction, plus $300) credited to a PROP account. The PROP account shall be credited with earnings. Any monthly amount elected by the participant will reduce the taxable monthly benefit that he or she will receive, dollar for dollar.

Designation of an Adult Child as an eligible child to receive Deferred Retirement Option Plan (DROP) benefits. Prior to this legislative change, adult children (not otherwise eligible for survivor benefits) would not be entitled to receive any portion of the member's DROP account balance from the Fund.

Pro-ration of the 2% benefit in a DROP Participant's final year of DROP participation, to be payable upon exiting from DROP

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

The Houston Firefighters' Relief and Retirement Fund believes that seeking new and innovative technologies, will help the staff to achieve success by harnessing collective knowledge, creativity, and expertise to provide enhanced benefit services and solutions for the members.

Major Current Technology Projects
- Designing a **New Pension Administration System** that would allow Member Services to provide a higher level of customer service to members, improve employee productivity, reduce cost associated with maintaining, updating and administering changes, and integrate with current business processes.
- **Custodial Bank Reports Access via Web**, and
- **Imaging Project** – Converting to a Paperless Environment which allows quick access to information, data, and reports for all staff.
- **Pension and Financial Calculators** – Pension calculators provide member access to their personal pension information and allow them to perform different types of pension estimates. Financial calculators are provided as tools for members to calculate estimates for additional retirement income.
- **Membership Survey's through the HFRRF website**
- A **Frequently Asked Questions (FAQ)** under the members' secured login section of our website. Members are able to submit questions that the Fund will respond to.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

None currently.

State Retirement
State Retirement
System of Illinois

SRS

Primary Contact:	Title	Phone #:	E-mail address:
Barbara Baird	Division Manager Chicago Office	312-814-5853	bbaird@srs.state.il.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
68,075	42,676	1900 (no vesting info)	90	10,899.9

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

The State Retirement System of Illinois has a mature field service program consisting of 4 Workshops, 90 minute benefit seminars and One on One Counseling sessions.

Workshops
Investing In Your Future (IYF) – an introductory one day program designed to encourage members who are early in their career to start planning for retirement. Emphasis is on money management, early investing and assessing current risks. (16 Scheduled in 2007)

Education For Tomorrow's Choices (ETC) - this is a two day, medium range workshop which reviews entitlements, financial, legal and estate planning to enable participants to assess their preparedness and take action to meet their goals. (38 Scheduled in 2007)

Countdown to Retirement (CDR) – this one day program reviews the retirement process and helps the participants to successfully transition into retirement. (27 Scheduled in 2007)

Myths & Realities of Retirement (MRR) – This is a one day workshop for the retired members and their survivors which focuses on the continuing benefits and special interests of the retired membership. (39 Scheduled in 2007)

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

The main legislative changes relate to service purchase.
 *There were several opportunities for State Police to transfer service from other police systems to the State. (limited time offer)
* The military purchase went from 24 months to 48 months (permanent change)
* Lay off time was allowed for purchase (window is closed)

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

We did an extensive agency review, both business process and technology. The recommendations focused on the need to upgrade our computer systems which has not been supported yet by the Board of Trustees. Given the required cost outlay, a study is being done to review the recommendations.

In the interim, we are experiencing a system conversion, although this process will not successfully handle upgrades to our website.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

We have a project in place where we are reviewing all written documents for consistency in style and format. We've recently become unionized and had several staff changes, so maintaining the status quo has been the major objective.

NPEA

**National Pension
Education Association**

2007 Roll Call of the
Systems

*Indiana State Teachers'
Retirement Fund*

Building
Your
Retirement
Future

Primary Contact:	Title	Phone #:	E-mail address:
Dan Diebolt	Benefits Division Manager	317-232-3866	ddiebolt@trf.in.gov

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
73,923	38,512	5,243	43	$7.8B

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

- One-on-one pre-retirement counseling for members within 2 years of retirement
- Pre-retirement workshops at locations throughout state
- Training for school business managers in transmitting earnings to TRF
- Updated TRF website
- New brochure describing retirement benefits
- New member handbook

Strongest education – one-on-one pre-retirement counseling within 2 years of retirement

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

- Cost of living adjustment (COLA) effective 1/1/08
- Survivor change – Member may change survivor beneficiary and form of benefit – Indiana divorces only
- Re-employed retirees – No additional service credit; but no earnings limitation in TRF covered position
- Military service credit – Extends time between military service and when member returns to teaching or 4-year education program to 24 months; Extends deadline to 48 months if illness, injury or disability related to military service

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

- Currently using Covensys product Clarety with programming language Forte. No support after 2008.
- Developed team to look at next generation retirement management system
    - Met with following vendors: BearingPointe, Pension Gold, Saber, Sagitec and Vitech
    - Gathered information from following state pension systems: Arizona, Michigan, Florida, Ohio, Oregon and Hawaii
    - Most likely will propose to buy system with vendor support core and staff support business rules
- Send out RFP before year-end

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

- For six months, have been working on "as is" documentation for all applicable divisions for management system project.   Next step is to document "to be" requirements.
- Recently, changed and updated website to match other state agencies look and feel.

NPEA
National Pension
Education Association

IPERS

Iowa Public Employees'
Retirement System
IPERS

Primary Contact:	Title	Phone #:	E-mail address:
Alyson Reed	SRBO/Trainer	515-281-0076	alyson.reed@ipers.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
224,000 +	84,900 +	30,000 +	85	20 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

Individual Counseling Sessions – are available at our office in Des Moines between the hours of 8:00 and 4:30. In June 2007, IPERS staff counseled 383 members in house. For fiscal year 2007, IPERS officers counseled 3,348 members in house.

Statewide Individual Counseling Sessions & Group Presentations – SR. Retirement Benefits Officers set up individual counseling sessions usually a week at a time at certain locations around the state offering ½ hour one-on-one counseling. The Group Presentations done across the state are designed to give an overview of IPERS and usually last an hour in length. For the fiscal year 2007 we counseled 4,260 members on the road.

All Day Seminars – A more extensive agenda is covered in our seminars. The seminars provide information from many different sources such as social security, ship, financial planners and speakers from the state's deferred compensation program. Seminars give the member not just information about IPERS but also provide general information on additional topics members should be considering prior to retirement.

    Ready, Set, Retire – Target audience would be members who are within 1 to 5 years of retiring.
    Long Range Retirement Planning – Target audience would be member with more than 5 years until retirement.

Newsletters
    Inside IPERS – Sent twice a year to all active/inactive IPERS members.
    Lifetimes – Sent twice a year to all retired IPERS members.
    Latest Word – Sent quarterly to all IPERS covered employers.

Brochures – Multiple brochures were designed for specific career stages while employed with an IPERS covered employer (new members, newly vested) and specific stages of retirement planning (nearing retirement, retiring.)

Employer Training –
    New Reporting Official Training – Held twice a year in April and October at the IPERS office.
    Advanced Employer Training – Held at the IPERS office and around the state during the month of June.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

In the 2006 Iowa legislative session a bill was passed that allowed IPERS to increase its contribution rate 2% over the next 4 years beginning July 1, 2007. This is the first time since 1979 that IPERS has increased its contribution rate. The rate increase will be .5% each year and this will be divided between the employer and employee in a 60/40 split.

Section 3: Technology (Please describe any technology projects that your system is undertaking or considering.)

IPERS Website was completely redesigned and went live in May 2007.

IPERS is in the third year of a five-year plan to replace the current out-dated Benefits Administration System. This project is an effort to maintain and improve the quality of services, reduce operational risk levels, and drive even more efficiency and effectiveness at IPERS. IPERS selected the Vitech Systems Group V3 Benefits Administration System Line of Business application. The new solution is a browser-based, web enabled, Java-J2EE compliant application that is scalable and highly configurable and is residing on an Oracle 10.1g database. The V3 software will provide comprehensive coverage of IPERS' business needs and address needs for member, retiree and employer support; staff functionality; and management reporting.

Goals of the Project include:
- Full automation of all the business processes
- Implementation of a date-effective, parameter-driven, rules-based solution
- Member and retiree secure access to appropriate portions of the system via the web
- Platform that enables a wide range of member self-service capabilities
- Staff member access working from remote locations
- Tight integration of imaging, workflow management, and correspondence generation
- Increased processing efficiency
- Ad hoc and management reporting capabilities
- Greatly enhanced reliability of both system code and the relational database
- Enhanced security of member data

Section 4: New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

- Beginning in September 2007, IPERS will offer evening one-on-one ½ hour counseling sessions three times a month through December at the Des Moines office. The extended hours are from 4:00pm to 8:00pm. This will be a trial period to see if there is demand in Des Moines for extended office hours.

NPEA
National Pension
Education Association

2007 Roll Call of the
Systems

Kentucky Retirement Systems

KRS

Primary Contact:	Title	Phone #:	E-mail address:
Gerri D. Miller	Chief Benefits Officer	502-696-8800	Gerri.miller@kyret.com

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
143,083	69,266	81,741	243	$15 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system). Which program do you feel is your strongest (if any)?**

KRS provides a comprehensive Pre-Retirement Education Program (PREP), one-on-one member counseling programs, retiree heath benefit fairs, as well as agency new hire and mid-career workshops at various locations throughout the state. KRS also provides employer reporting conferences and outreach programs and materials to our employers.

This past year KRS developed an education initiative for our membership to inform them on the critical funding issues facing our plans and the need for more appropriations from the General Assembly. Through our member newsletters, presentations/materials provided to our active/retired organizations, and presentations and materials provided to policy makers, KRS received the first increase in the budgeted employer contribution rates since 2001.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members)**

The 2007 session of the Kentucky General Assembly ended on March 27 without passage of any significant legislation affecting Kentucky Retirement Systems. The session was notable, however, because the retirement system funding problem finally became a legislative focal point. A 24-member commission was created by Governor Ernie Fletcher in February to further examine at all aspects of KRS and Kentucky Teachers Retirement System and developing a plan no later than January 1, 2009 to address KRS' current unfunded liabilities and develop a plan to fulfill the State's obligation to public retirees.

Section 3: Technology (Please describe any technology projects that your system is undertaking or considering)

On March 5, 2007 KRS officially kicked off Project START. The project is designed to progress through a total of 7 phases, entering the final phase in September 2009. Over the next three years, there will be a great deal of work toward providing tools that will enhance KRS' ability to provide our members with the information and services.

START will eventually expand the options available to our membership to access personal account information. START will provide a single point of 24/7 access using the internet. Here is a look at a few of the enhancements START will provide once completed:

- Employers will be able to report earnings and make changes to personnel information on-line.

- Members will be able to review information including months of service, highest five years of earnings reported by your employer, months remaining to be purchased on an installment agreement, and produce benefit and cost calculations.

- Recipients will have access to information including their gross monthly benefit, monthly cost of health insurance, and tax exclusions.

- KRS staff members will be able to access and process changes more quickly, making the entire process more efficient.

- Everyone will benefit by providing the option of self-service, allowing those who need individual assistance to access members of the KRS team more quickly.

The first visible product of START to the public will be the implementation of a new retiree payroll process, insurance administration, as well as web-based self-service for recipients of benefits, to be completed in the fall of 2008.

Following this, in the fall of 2009 KRS will implement member services, estimate and purchase calculation methods, employer web reporting, and members and employer web self-service.

Section 4: New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits)

KRS has established a Communications Division to carry out the communication goals of the agency established in the strategic communications plan. The purpose of the strategic plan is to integrate and streamline all educational programs, publications, and advocacy efforts. By establishing a long-term strategy, KRS will be positioned to be more proactive in communicating with our members, will provide more *value* to the Systems by utilizing resources more effectively and efficiently and by highlighting synergies and shared opportunities in various programs and Divisions, to establish an organized communications structure and revision process, and to implement a standardized format and style for all KRS Publications.

2007 Roll Call of the Systems

National Pension Education Association

NPEA

Teachers' Retirement System of Louisiana

Primary Contact:	Title	Phone #:	E-mail address:
Doris Dumas	Ret. Ed. Mgr	225-925-6582	doris.dumas@trsl.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
100,000	50,000		176	15.82 bil

Section 1: Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

Beginning, mid and end of career workshops
Web-site presentations for beginning, mid and end of career
Web based employer trainings via computer and phones
On- and off-site employer group presentations
Week-end telephone counseling for members
Information tables at benefits fairs and conferences
Workshops for retirees
DROP Participant workshops

End of career and DROP workshops are our strongest.

Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

No significant changes this year.

Section 3: Technology (Please describe any technology projects that your system is undertaking or considering.)

Member and employer access to our members' records.

Employer on-line reporting and some form submission.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

We have recently designed and implemented two programs for our employers. One program allows employers to submit a data file with sick leave days used by fiscal year for members of our system. The data file is downloaded into our system's sick leave database. This feature captures sick leave information without having to request it when the members retire. We also created a report for employers when the fiscal year is closed. The report lists member records with questionable service credit posted. This allows the employers to make corrections in a timely manner, instead of years later when the member is retiring. By ensuring correct information is posted also aids members who are viewing their records online. They can make more informed decisions regarding their retirement choices.

A feature currently is the design phase is allowing employers and members to submit forms online.
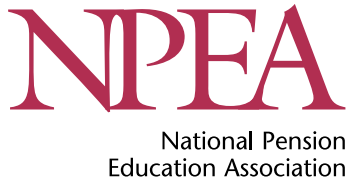
Maine Public Employees Retirement System
(formerly Maine State Retirement System)

Primary Contact:	Title	Phone #:	E-mail address:
Christine Gianopoulos	Deputy Executive Director	207-512-3100	cgianopo@msrs.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
55,000	32,000	Vesting status unknown – 100,000 inactive	110	$11 billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

MainePERS provides on and offsite point of retirement educational sessions for a cross-section of prospective retirees. Quarterly newsletters are sent to members/retirees addressing legislative or newsworthy changes. Both services are evolving as the System seeks to strengthen its member education/communication.

Member/employer educational efforts continue via information available on the web. Given the System's name change, migration of web and email addresses is underway.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

Effective September 20, 2007, legislative changes allow for the System to issue an automatic refund of member contributions to non-vested members who have been inactive for at least three years. Inactive members have the option to retain membership status by returning the refund to the System within thirty days of issuance. In addition, the legislation allows the System to transfer member contributions to the retirement allowance fund providing the contributions are than $100 for non-vested member accounts that have been inactive for at least 10 years.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

The System continues in its efforts to customize and implement a full line-of-business software system. The project, now in year two, is intended to replace a partially developed in-house membership recordkeeping system and a separate but aging payroll system. Tentative completion date is December 2008.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

In conjunction with the new line-of-business software, the System has completed the preparation of active member records for future conversion and is now working on the more than 100,000 inactive member records in order to identify vested and non-vested members.

The System is exploring potential future state educational endeavors for both member and employer based populations. Internal streamlining of business processes continues and is examined in conjunction with the future state of software changes.

Expanding the defined contribution plan membership is a primary focus of the System as well as cross-training personnel to deal with both defined contribution and defined benefit plan questions.

MERS of Michigan

Primary Contact:	Title	Phone #:	E-mail address:
Casandra Puffpaff	Active Division Manager	800-767-2308	cpuffpaff@mersofmich.com

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
39,000	22,500	5,600	102	6.2 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

1. Successful Retirement Seminars
2. Regional Meetings for Employers
3. In-House Retirement Sessions for members retiring
4. Employer Advisory Meetings
5. Annual MERS Meetings for all Employers
6. Employer Member Visits

We feel our Successful Retirement Seminars, In-house Retirement Sessions, and our Annual Meetings are the strongest attended.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

These bills are all pending in the House, Senate, or in Committee:

House Bills 4801 and 4802: reported out of Committee, pending in the House. The bills provide that public pension income tax exemption will be removed in favor of the same limits as the Legislature sets for private sector pensions.

HB4804: reported out of Committee, an amended substitute is pending passage by the House. The bill would create a statewide health plan option for municipalities, with the plan being that the State provides for non-bargaining state employees. Other pooling options are being proposed. MERS has created its own statewide licensed municipal health pool, MERS Premier Health, which began operations in the Spring of 2005.

HB 4266 and 4246 [companion intergovernmental pooling bills that are conditioned on enactment of both]: The bills provide that where several units of government contract for one to perform services for the units, that the act does not require that the highest level of wages and benefits in effect at one of the units shall be provided for the combined employee unit. This aspect has been challenged as preventing consolidation of services. The bill does not prohibit such benefit and wage parity, it simply does not require it, so it will be left to the units including any bargaining units.

Senate Bills 418 (tie barred to SB 419, 420, 421) would create insurance pooling for school and local government employees. The Senate bill (a key Republican reform measure) provides claims data must be provided to pooling groups with at least 100 total lives in the pool, and that pool members must remain in the pool for 3 years; the House version provides claims data to be provided only where a specific employer has at least 100 lives; and removes the requirement that the public ER must provide the claims data to any carrier or administrator it solicits, to a BU representative, or to any carrier who requests it to make a bid.

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HB4487: The bill seeks to impose property taxes on real estate investments made by state and local pension plans in Michigan. Currently, the general property tax act exempts public pension plan real estate investments from the property tax. On June 1, 2007, the Michigan Supreme Court, in a 6-1 Opinion Order, ruled that MERS real estate investment in land met the legal requirements for tax exemption. MERS v Delta Township, Supreme Court Docket #129041,<u>affirming</u>266 Mich App 510 (2005).

MERS strongly opposed the bill at the initial hearing held before the House Tax Policy Committee on April 18, 2007. MERS had been advised that another hearing was to be held on June 20, but that did not occur.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

1. MAPS – MERS Automated Pension System with workflow and image applications.
2. SHARE Project –Records Management software
3. Initial Valuation software

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

1. Employer Certificate for key staff on retirement benefits.
2. On-line viewing of retirement presentations
3. Member portal for 2009
4. Hybrid Plan
5. DC member education

NPEA

National Pension
Education Association

**Public Employees
Retirement Association of
Minnesota**

Primary Contact:	Title	Phone #:	E-mail address:
Mary Most Vanek	Executive Director	(651) -296-8358	mary.vanek@state.mn.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
151,000	63,000	40,000	90	$16.7 Billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

PERA sponsors two types of day-long educational programs—Preretirement Workshops designed for individuals within five years of retirement, and Dollars & Sense, our mid-career workshop. We host 26 Preretirement Workshops annually and 10 Dollars & Sense programs.

In addition, we also provide speakers for group presentations at the invitation of employers and employee groups. These talks can range from 20 minutes to two hours in duration. PERA representatives also appear at dozens of employee benefit fairs each year.

Individual counseling is another important part of our outreach efforts. Annually, PERA provides counseling to over 4,000 members at our offices in St. Paul, Duluth and Mankato. Our counselors visit another 20 out-state communities each year.

All active members also receive a personal benefit statement annually and our web site incorporates a benefit page called MY PERA. Currently, 30,000 members have signed up for this web service that allows them to produce their own custom estimates, incorporating their own personal data on file with the Association. These on-line estimates are essentially as accurate as estimates prepared in-house.

Active members and benefit recipients also receive system newsletters three times a year.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

PERA was successful this year in significantly tightening the qualifications for a line of duty disability for our Police and Fire Plan. Several factors had led to a substantial increase in such claims over the past 10 years, resulting in a significant actuarial assumed liability for the plan. The new definition limits duty disabilities to incidents arising from activities specific to the occupations that are inherently dangerous.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

PERA is investigating various ways of providing our members with educational programs on the web by using streaming video technology. We are also always searching for ways to enhance MY PERA, our online personal data and estimate system.

The Association is in the process of updating our on-line and in-house registration program for workshops and individual counseling sessions.

Our web-based employer reporting system has proved to be very popular with users and is seeing high utilization.

2007 Roll Call of the Systems

National Pension Education Association

Teachers Retirement Association of Minnesota

Primary Contact:	**Title**	**Phone #:**	**E-mail address:**
Frank Skolte	Retirement Services Program Coordinator	218.846.0465	Frank.Skolte@state.mn.us

# of Active Members:	**# of Retired Members:**	**# of Terminated Vested:**	**Staff Size:**	**Assets ($):**
74,000	46,000	10,200	87	$20 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

- Member internet access, which includes personalized retirement and survivor benefit estimates, payment details and history, various online applications, and more (www.tra.state.mn.us).

- Active and retired members receive the *Teachers Retirement Information Bulletin* (*TRIB*) newsletter on a quarterly basis. Inactive members receive the *On the Sidelines* newsletter once a year.

- Confidential, personal counseling sessions are available. During these sessions, members may receive free estimates of retirement, disability and death benefits. Appointments may be scheduled in our Saint Paul, St. Cloud, Mankato and Detroit Lakes offices and at various locations throughout Greater Minnesota during the year.

- Group workshops are offered on topics that are important in the years before it is time to retire.

- All services are offered free of charge to TRA members.

- Our strongest programs are the individual and group counseling sessions, because we are able to get immediate and direct feedback from our members.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

- Significant legislation was passed in 2006, and on June 30, 2006, the Minneapolis Teachers Retirement Fund Association (MTRFA) was merged with the Teachers Retirement Association of Minnesota (13,576 new members), resolving the decades-long MTRFA funding deficiency.

- The 2007 Omnibus Pension Bill did not contain major revisions to TRA benefit provisions.

- A subcommittee of the three statewide retirement system boards has met regularly since January 2007 to review and study the Post Fund deficit issue. Subcommittee members have developed a preliminary proposal and have sought comments on that proposal from stakeholder groups representing retirees, active employees and employers. The subcommittee plans to refine the proposal based on stakeholder comments and present it to three statewide retirement boards and, if approved, to the Legislature in 2008.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

- It is believed that the number of new retirees annually will steadily increase over the next decade. During fiscal year 2005, TRA substantially completed work on the business reengineering project called FROST (Functional Redesign of Strategic Technologies). One of the project's main goals is to meet the customer service needs of the "baby boom" generation rapidly approaching retirement. Improvements to this system are continually being implemented as the need arises.

- Successful conversion of the 13,576 new members from the former MTRFA who were merged with TRA in 2006 was a major undertaking and a recent accomplishment.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

- TRA is currently planning to produce approximately six video presentations that will be available through our web site. Topics may include: Introduction to TRA, Planning Your Retirement, Tier I vs Tier 2 (benefit levels), Refunds, Return to Work After Retirement, Service Credit Calculation.

- A Project Team has analyzed the method TRA uses to calculate a member's service credit and will be providing recommendations for simplifying these calculations to our Executive Team.

- A Project Team completed analysis and submitted recommendations for simplify the verification of service and salary that is submitted by employers for our members. The Executive Team adopted these recommendations and implementation is currently in the planning stages.

NPEA

**National Pension
Education Association**

2007 Roll Call of the Systems

**Public School & Education
Employee Retirement Systems
of Missouri**

PSRS/PEERS
Public School & Education Employee
Retirement Systems of Missouri

Primary Contact:	Title	Phone #:	E-mail address:
Dearld Snider	Director of Member Services	(800) 392-6848 ext 1041	dsnider@psrsmo.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
PSRS: 87,892 PEERS: 66,104	PSRS: 42,036 PEERS: 18,198	PSRS: 5,545 PEERS: 3,433	111	PSRS: 28.6 billion PEERS: 2.6 billion

Section 1: Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

Pre-Retirement Planning Seminars are geared to members who are planning to retire within the next five years. Seminars last about two hours and are held throughout the state at either 4:30 p.m. or 7:00 p.m. Registration is required and may be completed online or by calling our office. When registering, members can request up to three benefit estimates and the estimates are provided at the seminar. Seating capacity ranges from 75 to 100 attendees. This is our flagship seminar with close to 5,000 members attending in Fiscal Year 2007.

In-house Counseling Sessions are available every working day at 1:30 p.m. at our offices in Jefferson City. Personalized retirement information is provided and members can speak individually with a retirement representative after the seminar.

Individual Counseling Sessions are available at our offices in Jefferson City if members need to discuss their retirement on a one-on-one basis with a counselor. Most members find an individual counseling session more advantageous if they first attend an in-house counseling session or seminar.

Video Counseling provides one-on-one, face-to-face counseling via video cameras and computers, and saves members a commute to Jefferson City. We first implemented Video Counseling in January 2007 with one of our school districts in the Kansas City area. Within the last several weeks, we also brought online four districts in Northwest Missouri. In November, Video Counseling will be available in the Springfield area, where a large concentration of members exist, and possibly in the St. Louis area in 2008. Although we have budgeted funds to place equipment in some of our school districts, we are finding that many districts already have compatible technology, and they are eager to work with us to provide this service to members.

New this year are our **Financial Planning Workshops** entitled, "Pay Yourself First." They are scheduled to begin in January 2008. These two-hour workshops will focus on PSRS or PEERS and provide basic information on financial planning. Learning tools we plan to make available to members include workbooks, interactive spreadsheets on our Web site, and semi-annual newsletters that focus on financial planning topics.

Section 2:   **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

The Missouri Legislature approved an extension of the 25-and-Out language until July 1, 2013. The 25-and-Out provision was designed to provide members with the opportunity to retire before the age of 55 and receive a reduced benefit if they have accrued between 25 and 30 years of service and do not qualify for Rule of 80. This extension applies to both PSRS and PEERS members.

PSRS members with 31 or more years of creditable service receive an increased factor of 2.55% to determine their monthly benefit. The 2.55% factor was set to expire as of July 1, 2008, but was extended for an additional five years until July 1, 2013.

For PSRS members, a person's total compensation cannot increase from year to year by more than 10%, with specific exemptions, in any year used to determine the final average salary. The maximum salary increase was previously limited to 20%.

Individuals receiving Social Security benefits, Social Security disability benefits and/or benefits from a non-private retirement system (such as PSRS/PEERS) are allowed to deduct some or all of those benefits from their adjusted gross income for state tax purposes. Individuals must be 62 years of age or older and have an adjusted gross income of $85,000 or less if single or $100,000 or less if married and filing jointly to qualify for the maximum deduction. After a six-year phase-in period, Social Security recipients can deduct their entire benefit, per adjusted gross income level restrictions.

Section 3:   **Technology (Please describe any technology projects that your system is undertaking or considering.)**

Pension System Replacement – We are replacing our current AS400 system with the Pension Gold PE product from Levi, Ray, & Shoup, Inc. The project kicked off in May 2006 and will last approximately four years. We have dedicated four staff members to the project full time and have hired a project manager to work in conjunction with LRS.

Imaging and Workflow System Replacement – As part of the Pension System project noted above we have also elected to replace our existing imaging system, NetFYI. We will be integrating our new imaging system, FileNet, with Pension Gold PE. Ascentn Corporation's AgilePoint will also be integrated with Pension Gold PE to manage our workflow process.

Data Cleansing/Conversion – The data in our current system is one of our biggest assets. The cleansing of the data was something that needed to be completed regardless of the vendor we ultimately selected. As such, we decided to initiate this project ahead of the pension system replacement effort. We are building a Temporary Staging Database (TSD) for all cleansed data. The new pension system will then be loaded from this database.

Telecom Services – We recently chose Mitel to replace our existing telecom services. Our new telecom system is scheduled to go live by January 2008.

Section 4:   **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

Customer Satisfaction Surveys – During Fiscal Year 2007 we implemented the use of several surveys including, Information Center Survey, Individual Counseling Survey, Video Counseling Survey and Pre-Retirement Seminar Survey. We are currently developing surveys regarding our retirement setup process and our disability retirement process.

NPEA

National Pension
Education Association

**MoDOT & Patrol Employees'
Retirement System
(MPERS)**
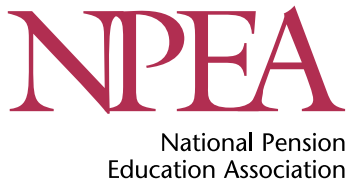
MPERS
MoDOT & Patrol
Employees' Retirement System

Primary Contact:	Title	Phone #:	E-mail address:
Susie Dahl	Asst. Executive Director	800-270-1271	Susie.dahl@modot.mo.gov

Active Members:	Retired Members:	Terminated Vested:	Staff Size:	Assets ($):
9,010	6,971	1,502	13	$1.8 billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system). Which program do you feel is your strongest (if any)?

MPERS currently offers two member education programs. The first is our Pre-Retirement Seminar for members 3-4 years from retirement. Members are sent personal invitations to attend seminars in a location close to their district or troop office. We have been fortunate to have about 80% of the invited members attend a seminar. It is not uncommon for members to attend more than one seminar before they actually retire.

The second education program we offer is called Benefit Basics. This program has been offered on an ad hoc basis as requested by the district or troop offices. Being able to provide this seminar to groups of members is a great way to increase the awareness and understanding of our defined benefit plan and it's value to our members. Our plan is currently one of only about 10 public sector non-contributory defined benefit plans in the country. We try to impress on our members the value of the benefit they will receive at retirement even though they have paid nothing. We also use this seminar to impress on our members that unless they want to reduce their standard of living in retirement, they will have to supplement their DB benefit with personal savings. We have only been doing this seminar for the last several years and believe as time goes by there will be more and more demand for this program.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members)

Legislation passed this year containing several changes to our plan. An additional retired member from the Missouri Highway Patrol was added to our Board of Trustees effective January 1, 2008. This change now gives our board a retired member from the two agencies we cover.

In an effort to improve the funded status of some plans in the state, the legislature passed a provision that limits plans from adopting or implementing any additional benefit increase, supplement, enhancement, lump sum benefits payment to the participant, or cost-of-living adjustment beyond current plan provision in effect prior to August 28, 2007 unless the plans funded ratio prior to adopting or implementing the proposed change is at least 85%. In addition, after the changes are adopted, the funded ratio cannot be less than 75%. This legislation also states that plans with a funded ratio below 60% must have their actuary prepare an accelerated contribution schedule based on a descending amortization period to be included in their actuarial valuation.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering)

Almost three years ago MPERS contracted with a consultant to complete a multi-phase initiative to improve our benefit delivery systems for our members. The first step was to do a need's assessment to determine if our current systems and methods of delivering benefits needed to be updated and/or replaced. The second phase involved strategic planning and setting objectives for the future. Once these objectives were set, it became apparent that our current pension management information system was not sustainable and needed to be replaced in order for the system to move forward. Our next step was to define the requirements for the new system and issue the RFP. The final phase involved selecting a vendor to implement the solution. Our Board gave final approval in February 2007 to move forward with the project. We are currently in the beginning months of a 23-month project to implement a total pension management information solution. The vendor selected for this project is Levi, Ray, and Shoup. This project has three components. The first component is the implementation of a new accounting system. The new system is scheduled to go live in October. The accounting software being implemented is GP Dynamics by Microsoft. The second component, which is already underway, is the implementation of an electronic document management (imaging) system. The product that is being implemented is Stellant Captivation. Back file conversion is scheduled to begin in January of 2008. The final component of this project is the replacement of our current member database and payroll system. The software solution that is being implemented is the latest version of Pension Gold Public Edition.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits)

In July, MPERS went live with a new website. For those of you in smaller systems looking for an inexpensive fast way to get a new site up and running, I would recommend our current web development company, Netsential. This company had our site up and running in less than two months. In addition to being relatively inexpensive, the site is extremely easy to update. Obviously, it is nothing fancy, but if you need a web presence but don't have your own webmaster, this company does a great job.

One of the features we are most excited about is using the site to allow people to register for retirement seminars. Having the ability to do the registrations on line has saved us countless time and money.

The start up site is very basic but we are continuing to look for ways to change up the site to keep it interesting. Check it out at **www.mpers.org**.

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2007 Roll Call of the Systems

Missouri State Employees' Retirement System (MOSERS)

MOSERS

1957 2007
50 YEARS
A Strong Foundation
Protects Your Future

Primary Contact:	Title	Phone #:	E-mail address:
Pam Henry	Communications Manager	573.632.6132	PamH@mosers.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
54, 522 (as of 6/30/07)	25,804 (as of 6/30/07) over 29,000 with survivors	16,728 (as of 6/30/07)	72 persons	$8.1 billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

- The Pre-Retirement seminar is our strongest program and is available to general state members within five years of retirement. The all-day seminar answers specific MOSERS retirement questions, and also includes segments highlighting health insurance and deferred compensation benefits as well as Social Security benefits for state retirees. This year, we took the Pre-Retirement Seminar on-site to Corrections facilities as a customer service to staff there, members who often have difficulty getting away from the job to attend these events.
- The Money Matters workshop is a half-day program designed to sharpen the financial skills of early- to mid-career employees. Attendance increases each year for this basic financial education session, which offers tools to help members make wise choices in areas such as credit and debt, life insurance, saving and investing, retirement planning, and estate planning.
- Both programs as well as specially developed content are also available by special request.
- MOSERS plans and facilitates an annual one-day event for employers. This year's HR Conference theme is "Working Your Magic" and about 400 people attended. The conference featured a motivational speaker and concurrent educational sessions designed to update HR staff, including sessions on how to use the new online benefit enrollment system, which goes into effect in January 2008.
- Educational videos for new members, etc., are being produced in-house to post to MOSERS website. The videos are designed as an alternate method of providing benefit education for our members.
- National Association of Government Communicators Blue Pencil/Gold Screen honors were awarded for last year's conference materials, the Annual Report, the E-Newsletter, and Online Press Room.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

During the 2007 legislative session, several bills affecting MOSERS were passed and signed into law. Provisions included:
- Technical "cleanup" of our statutory language.
- Oversight of the state's Deferred Compensation benefit plan was transferred from the Deferred Compensation Commission to MOSERS Board to take advantage of MOSERS investment expertise.
- MOSERS Board of Trustees has authority (pending a private letter ruling from the IRS) to invest monies on behalf of Missouri Consolidated Health Care Plan to pre-fund retiree healthcare (again taking advantage of MOSERS investment expertise).

Section 3: Technology (Please describe any technology projects that your system is undertaking or considering.)

- Payment online by credit card for MOSERS Pre-Retirement seminars was implemented, increasing speed, reducing processing of paper checks, and increasing member satisfaction with enrollment process.
- Annual member benefit statements were made available online.
- New online reports were made available to employers, reducing distribution costs and response time.
- The MOSERS performance management tool was upgraded with minor adjustments.
- A new email feature was added to the MOSERS website allowing external investment money managers to submit information regarding their product/services in electronic form resulting in efficiency gains.
- We contracted with an outside security firm to perform an information technology security audit of MOSERS systems and procedures to identify and address risks.
- Detailed employee payroll information (eStubs) is available through MOSERS website.
- MOSERS, in conjunction with other administrators of state benefits, developed an online enrollment system for new state employees, which will go into effect in January 2008.

Section 4: New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

- Celebrate System's 50th Anniversary in 2007 - 2008 with communication and events!
- Produce a library of educational videos for MOSERS website. The first set will target new members.

National Pension Education Association

New Hampshire Retirement System

Primary Contact:	Title	Phone #:	E-mail address:
Merelise O'Connor	Chief Member Services Officer	603-410-3600	merelise.oconnor@nhrs.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
55,476	22,000	1035	60	$6B

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

One-on-one appointments (approx. 1 hour) are our strongest communication program. Customized to the specific member needs.

Off-site group workshops with estimates (limited to 30 members). Second strongest program.

Off- site group workshops(location specific; 30-100 attendees) – general education for those further away from retirement age.

Website – providing user friendly access to resources and information.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

Actuarial funding method recently changed from open group aggregate to entry age normal.

Current review of pension calculation methodology underway. A study commission has been established for this topic, to comprehensively review the long term viability of the system's rates, benefit structure, funding methodology, etc.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

Imaging

Call Center

Enhancement of website to include on-line calculator to allow members on-line calculation of personal estimates.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

Establishment of NHRS Call Center.
Employer Outreach program focusing on training/building employer relationships to enhance efficiencies regarding member benefits

NPEA
National Pension
Education Association

*New Mexico Educational
Retirement Board*
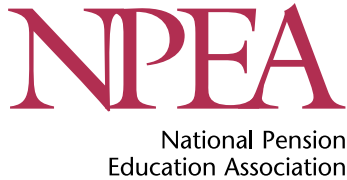
NMERB
Securing financial futures
since 1957
NEW MEXICO
EDUCATIONAL
RETIREMENT
BOARD

Primary Contact:	Title	Phone #:	E-mail address:
Paul Swanson	Outreach Manager	(505) 888-7084	erbpaul@state.nm.us

# of Active Member	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
63,000	30,000	8,500	50	9.4 billion

Section 1: Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

I am the member education section of the agency. Our primary means of communication is through our September, January, and May newsletters. We upgraded our website in 2006. I do two pre-retirement seminars, a 2 ½ hours benefits overview and a 4 hour (Saturday morning) marathon that includes Social Security, Estate Planning, Financial Planning in Retirement, and Aging Well. Last year I did 25 shorter meetings on weekday evenings (4:30 to 7:00) and 15 Saturday workshops.

Folks love the workshops. Show rates have been around 90% for the past 7 years. A change in January, 07 to a web-based sign-up that includes a reminder about 3 days prior brought with it a show rate of about 50%. I will investigate the problem if it continues this year.

Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

Our Governor is proposing Universal Health Insurance which would bring our New Mexico Retiree Health Care Authority into a larger state heath program. There is a 3 year legislative agenda. Our retirees are very concerned.

Section 3: Technology (Please describe any technology projects that your system is undertaking or considering.)

None

**Section 4: New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

The member access phase of our Integrated Retirement Information System, implemented in April, 2006, should be up and running in early 2008.

2007 Roll Call of the
Systems

*Public Employees Retirement
Association of New Mexico*

**Public Employees
Retirement Association
of New Mexico**

Primary Contact:	Title	Phone #:	E-mail address:
Mary Frederick	Deputy Director of Member Services	(505) 827-7677	Mary.frederick@state.nm.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
60,904	23,187	We don't measure terminated vested members	78	$13 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

We provide seminars and training for new employees, mid-career employees and employees within 3 years of retirement. We also provide seminars and training for new affiliates – both governing boards and prospective members. We speak at conferences for legislators, judges, firefighters, district attorneys and other interested groups.

Last fiscal year, PERA received approval to hire a Technical Writer. The person in that position is preparing materials for our employers, such as how to fill out membership and beneficiary forms correctly, how to identify and code employees who are excluded from PERA membership correctly and how the procedures for hiring retirees who have returned to work for a PERA affiliate. The Technical Writer will personally train employers at their job sites regarding PERA reporting and procedures.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Several enhancement bills are expected to be introduced this legislative session. Licensed officers in the Motor Transportation Division of the Dept. of Public Safety are requesting a 20% enhancement of all service credit earned in their plan. This is the same coverage afforded State Police and Adult Correctional Officers. Over 10 bills for enhanced service credit were introduced last legislative session and none of them passed.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

PERA completed the implementation of a new computer system in 2005. At that time, we knew there were issues regarding bad data. Since the system being replaced was so unstable and out of warranty, management made a decision to replace the system and address data problems at a later date.

Several global data fixes were done after implementation but the majority of the bad data cannot be cleansed systematically. The legislature approved 12 term positions for 2 years to manually cleanse data. The data cleansing team will begin cleansing files of employees closest to retirement eligibility so the data is corrected when those employees retire.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

PERA is initiating monthly seminars and training sessions in the Southern part of New Mexico beginning in January 2008. New Mexico is a large, sparsely populated state. Outside of Albuquerque, the second largest city is Las Cruces. Although we previously scheduled 4-5 seminars in the Southern part of the state each year, there was concern that members were not getting the level of service needed. Our new training schedule will provide a PERA presence in the Southern part of the state on a consistent basis. We will also be conducting one-on-one counseling sessions with employees after the seminar presentation.

PERA is also studying the feasibility of filming a seminar for new employees and providing it to our approximately 320 affiliates on DVD. The DVD could be shown during new employee orientation.

Employer training is also a significant focus this year. The Technical Writer is preparing training materials for employers with step-by-step instructions on posting payroll, filing exclusions, etc. Once the materials are completed, the Technical Writer will schedule meetings with human resources and payroll staffs to discuss employer reporting.

2007 Roll Call of the Systems

> **The Teachers' Retirement System
> of the City of New York**

Primary Contact:	Title	Phone #:	E-mail address:
Virginia A. Lee	Director/Member Education and Staff Development	(212) 612-5430	Available upon individual request.

Active Members:	Retired Members:	Terminated Vested:	Staff Size:	Assets ($):
As of 9/07: 113,857	As of 9/07: 66,405	As of 9/07: 7,100	382 Active Associates	As of 06/30/07 QPP:$40.0 billion; TDA: $14.12 billion;

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system). Which program do you feel is your strongest (if any)?**

The Member Education/Staff Dev. Department (MESD) of TRS/NYC offers member programs such as *Your TRS Benefits/Services*; *Introduction to TDA*; *Getting Ready for Retirement -Tier I; Getting Ready for Retirement-Tier II; Getting Ready for Retirement-Tiers III/IV*. etc. Programs address the needs of new members; members with ten or more years of membership; Charter Schools; CUNY members; members who have/have not joined TRS' Tax-Deferred Annuity; and members who are a year or two from retirement; etc. Although all programs are strong in relation to their target audience, the pre-retirement sessions are very popular. The scope of information provided, the areas for decision making addressed, the retirement filing process explained, and the emotional impact of life choices/changes, etc…bring our members to these sessions on their own time (weekends, evenings, school holidays, during all the summer months and winter breaks). MESD participates in external outreach programs, conducts presentations at the Paraprofessional's annual festival, and hosts "Q/A" tables.

MESD also provides, as well as co-presents, internal training programs for TRS associates, including: a new Associates' Orientation/Modular Program; Call Center Training; Loans and Retirement Processing; Member Service Training; etc… Associates from MESD, the IT Help Desk, and subject matter experts from different units work together on the processing programs. MESD is involved in internal training relative to the agency's strategic initiatives, such as our new 2007 payroll management systems' implementation. The "new investment options" implementation in 2008 will require updates to all member programs, as well as internal training outreach to TRS' Customer Service Units. MESD facilitates External Training for TRS associates at New York's Citywide Training Center and with other vendors. TRS' members benefit from the training and development of TRS' associates.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members)**

- No significant legislation related to TRS was enacted so far this year.
- Pending legislation concerning the preservation of records, if signed, will impact TRS of NYC.

Section 3:   **Technology (Please describe any technology projects that your system is undertaking or considering)**

- Enhanced Website Initiatives with more robust e-government capabilities and less paper;
- Security initiative to evaluate and enhance security considerations;
- Upgrades of financial software to handle additional investment choices;
- Evaluate and start a transition to a modern technology that is component based, allowing more agility and adaptability when the business changes;
- A number of software development initiatives to incorporate new legislation, as well as implement key application enhancements.

Section 4:   **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits)**

Automatic EFT at Retirement: Retiring members who were paid by direct deposit while in active service will receive all post-retirement payments in that same account automatically.

Beneficiary Data: We launched a campaign to ensure that members make beneficiary designations and keep them current; regular articles in our newsletters; special mailings to those with no beneficiary on file; reminder inserts with account statements; messages on website homepage.

Investment Choices: Further preparation for doubling members' choices (from 3 to 6 funds) in 2008, which includes "rebranding" the family of funds; introducing friendlier new rules governing fund allocations. A major communications/education effort is planned, involving an outside communications consultant.

New Pension Payroll System: Retirees were seamlessly switched to a new payroll system; this was a major development effort, but the changes were mostly invisible to members except for new check stubs and EFT statements.

Online Retirement Allowance Calculator: A web-based calculator is under development, allowing members to enter their own data (salary, service credit, etc.) for a customized pension projection.

Operational Initiatives: These include communications and development efforts for compliance with the Pension Protection Act, the new IRS 403(b) regulations, and plan loan and withdrawal rules.

2007 Roll Call of the
Systems

New York City
Police Pension Fund

Primary Contact:	Title	Phone #:	E-mail address:
Marie Elena Brusco	Director of Communications	212-693-6058	mbrusco@nycppf.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
39,000	45,000		140	22 Billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

The NYC Police Pension Fund conducts pension seminars throughout the year with the sponsorship of the various line organizations that represent our members. We have also recently implemented an educational seminar for the cadets of the NYPD so that our members have knowledge of the NYC Police Pension Fund from day one.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

WTC legislation is imperative to our members, so when Chapter 93 of the laws of 2005 and Chapter 495 of 2007 passed legislation our members fell protected. These said Chapters are a part of the retirement and social security law and the administrative code of the city of New York, in relation to the presumption that certain injuries and illnesses sustained by workers who participated in the rescue, recovery and clean-up effort following the terrorist attack at the World Trade Center on September 11, 2001 are eligible for an accidental disability.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

Our agency-wide Comprehensive Officers Pension System (COPS) allows us to produce a modern, comprehensive annual statement, search a computerized member database and deliver emergency backup for all member records. COPS digitizes an imperfect analog system that was outdated, inefficient and at its worst caused the Fund to pay death benefits to improper or out-of-date beneficiaries.
COPS will also streamline retirement counseling and benefits computations, enabling PPF to eliminate errors and excessive delays in the retirement and finalization processes. An important and integral part of COPS is our commitment to image all member records making them digital, ensuring they can never be lost or destroyed. We completed imaging all active member records eliminating an issue which caused several system auditors to severely criticize this fund for taking such a terrible risk with no backup for members account information. Implementing COPS is the most important load supporting beam in our mission to provide service excellence to our members. The primary COPS benefits include:

- Making member information available to our staff at a glance so the staff can respond to members quickly and confidently;
- Enabling the Fund to produce timely, accurate and comprehensive member Annual Statements;
- Protecting pension records from the threats of fire, flood and unforeseen damage; and
- Streamlining calculation-intense work processes for our Retirement Counseling, Membership Services, Pension Computation and Pension Payroll Units.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

We are always looking for new ways to keep our members informed of important pension issues. Currently, the Police Pension Fund has been collecting e-mail addresses from our retired and active members to produce a mass e-mail system to keep the member current with all seminars, legislation and changes to the Fund.

Along with the COPS system that is soon to be implemented, the Police Pension Fund will be testing a in-house Kiosk system that will allow the member to check their pension balance, loan payments, etc. at an ATM style machine. After the testing stage the Kiosks will be placed in each of the 5 Boroughs so that our members have their pension information readily available.

NPEA
National Pension
Education Association

New York State Teachers' Retirement System

Primary Contact:	Title	Phone #:	E-mail address:
John Blatchford	Coordinator,Preretirement Planning	518-447-2687	jblatchf@nystrs.state.ny.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
264,000	129,500		350	100 Billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

Information and Communication Center (ICC) - This department is involved in virtually all direct member-to-System contact. The department is staffed by Member Services Representatives, who are responsible for:

- Answering members' benefit-related telephone calls. In 2006-07, we answered over 110,000 such calls.
- Meeting individually with members to discuss benefits. In 2006-07, representatives met with a total of over 7,100 members at our headquarters in Albany, at 12 field consultation sites in New York, and at an additional 17 remote videoconferencing sites. The Service Representatives all have offices in Albany to meet privately with members on-site, and each office has the equipment necessary to conduct year-round consultations remotely with our members through the videoconferencing system noted above.
- Conducting and assisting with group meetings. In 2006-07, ICC held 63 Preretirement planning seminars throughout New York State. These daylong meetings are available to members 45 years and older—and guests— and cover topics such as retirement benefits, financial and estate planning, and adjusting to retirement. A total of over 4,500 members and guests attended one of these meetings in the past fiscal year.
- Responding to all benefit-related mail and email correspondence from members.
- Overseeing the annual production of the *Benefit Profile,* a comprehensive overview of each members' membership and benefit information.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Nothing of note.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

Most of the things we are doing technology-wise are in the areas of refining and updating current systems. For example in a fairly low-tech area, to help with answering the volume of member calls, we recently purchased wireless telephone headsets for our representatives to allow freedom of movement while taking calls.

We continue to tweak our videoconferencing equipment with the goal of providing the most modern, reliable, cost efficient, and user friendly "cyber consultation" possible.

We continually make enhancements to our website, such as the recent addition of an "on-demand" video that illustrates the actions to take as one nears retirement. Many of our publications are now updated on-line on a regular basis.

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Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

We recently initiated a procedure that gives members the option of registering for a seminar, or making an appointment for a video or in-person consultation, though a secure area of our website. In the past, members had to call us during normal business hours to sign up for one of our programs. With this new system, members can establish an account on our site, and have the ability 24 hours a day to make, modify, or cancel an appointment or reservation.

A member can also use this secure account to access personal, benefit-related information, such as beneficiary designations, contributions, and service credit totals.

If a member opts to call us to make a reservation or appointment, the person here handling the call still makes the reservation through the member's secure account. This program can automatically generate confirmation letters, directions, and is programmed to prevent appointments/reservations from being made once predefined limits have been reached. It is primarily a web-based program, which pulls in information from our member database. It has many reporting and compiling features.

This procedure was developed in-house, by staff programmers and web developers.

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![NPEA National Pension Education Association logo]

North Dakota Public Employees Retirement System

Primary Contact:	Title	Phone #:	E-mail address:
Sharmain Dschaak	Benefit Programs Administrator	(701) 328-3912	sdschaak@nd.gov

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
18,308	6518	4891	32	$1.9 Billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

New Employer Group
These meetings are geared to provide benefit plan information to employers and employees on programs available through NDPERS. This includes eligibility, contribution costs and premiums, participation requirements, laws and regulations.

Pre-Retirement Education Programs (PREP)
This seminar is intended to be pre-retirement education geared to assisting long-term employees and spouses in planning for a successful life after leaving state employment. NDPERS also has a webcast of this program.

Onsite Benefit Counseling Services (OBCS)
Onsite individual benefit counseling sessions for members participating in the NDPERS Defined Benefit Retirement Plan.

Portability Enhancement Provision (PEP)
Educational sessions designed to encourage participants to start a deferred compensation plan to supplement retirement income and to add cash value to a participant's existing NDPERS Defined Benefit Retirement Plan.

Authorized Agent Training
Training is to assist an agency's designated Authorized Agent with instructions and assistance on forms and procedures, rules and regulations, and other related areas.

Agency Intensive/Investment Education
These education sessions are designed to assist participants with investment education. The NDPERS defined contribution plan record keeper, Fidelity Investments, provides sessions twice a year.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

1. Adopted the Deferred Normal Retirement Option. The deferred normal retirement option will only be available to members who retire after reaching normal retirement date. This option is an irrevocable election and made at initial application for retirement. The payment is in lieu of a lump sum equal to the amount of missed payments, without interest, retroactive to the member's normal retirement date. The ongoing benefits will be actuarially increased to reflect the lump sum.
2. Obtained authorization for bid solicitations for retired Medicare-eligible employee group prescription drug coverage. We currently have a Part D; however it is attached to health benefits and the goal is to separate benefits into two individual programs.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

As of October 1, 2007, NDPERS will begin the initiation phase for our business system replacement project. In response to the RFP, Sagitec Solutions was selected as the vendor for the project. The appropriated budget for the project is $9,594,000. The project is scheduled to be completed by September 30, 2010.

NDPERS has also moved forward and implemented e-services with our dental and vision Carriers. NDPERS is in the initial stage of implementing e-services with our health and prescription drug carriers.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

See Section 3. and

NDPERS has just begun conducting employee and retiree committee meetings to gather ideas and suggestions to increase benefits during the 2009 legislative session.

Some topics are: Allowing a retiree to designate a subsequent beneficiary. This would be similar to some other plans, such as the military.

Allowing over 60 months of generic or 'air time' service to be purchased, but not applying it toward the Rule of 85.

Providing a J & S benefit to a non-spouse should be looked at further.

Providing a benefit for the Law Enforcement and National Guard systems that provides a 50% joint & survivor benefit without cost.

Providing a tiered multiplier for the Mainsystem plan, similar to the Highway Patrol and Judicial retirement systems

NDPERS will have be conducting its first Retiree Forum in October.

2007 Roll Call of the
Systems

> ***North Dakota
> Retirement and
> Investment Office***

Primary Contact:	Title	Phone #:	E-mail address:
DENISE WEEKS	RET. PROGRAMS SPEC.	1-800-952-2970	dweeks@nd.gov
PAULA BROWN	RET. PROGRAMS SPEC.	1-800-952-2970	pbrown@nd.gov

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
9,598	6,077	1,498	16	2.02 Billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

NDRIO offers the following member education programs:

1) Benefits Counseling – These are 30 minute appointments available to all members to discuss TFFR benefits and other personal retirement concerns. We send two counselors to twenty sites around the state. Most of the members are close to retirement if not retiring that year. We discuss what their benefit is, benefit options, health insurance, how to apply for benefits, etc. This is our strongest program.
2) Pre-Retirement Seminars – This is a six-hour pre-retirement planning program available to all members. Topics include: TFFR benefits, financial planning, estate planning, Social Security benefits, and health insurance. Most of the members attending are close to retirement, however, we would like to see more members who are younger also attend. Also a very strong program.
3) Retirement 101 – This program is put on by schools that have a mentoring program. All new teachers in that particular school are required to attend. So far, we have only been to 3 schools each year. General information about TFFR is given in this program. We hope to have more schools offer this in the future.
4) New Business Manager Workshops – Every year we meet with the new business managers of schools to educate them on how to report salary and hours to TFFR.
5) Invest North Dakota – The ND Securities Commission sponsors a week long continuing education program for teachers. The program offers financial education for their personal use as well as ideas to take back to the classroom. We do a two-hour presentation for that group every year.
6) Retired Teacher group presentations – If asked, we will do group presentations to retired teacher groups around the state. Mainly, to the North Dakota Retired Teachers Association and the North Dakota Education Association – Retired Teachers.
7) Teachers in Transition – This program is offered to schools that are closing and want us to come and meet with the teachers at their school. We do this only by request.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

ND TFFR and the legislature has approved the following for the 2007 legislative session:
1) Increases <u>employer</u> contributions beginning 7-1-08 to 8.25% of salary instead of 7.75%.
2) Requires <u>employer</u> contributions of 7.75% of reemployed retiree's salary instead of none which will increase to 8.25% on 7-1-2008.
3) Creates a new tier of reduced member benefits for <u>new</u> TFFR members employed on or after 7-1-08.
   a. Rule of 90 – instead of the Rule of 85
   b. 5-year vesting – instead of 3-year
   c. Final average salary of 5 years instead of 3 years
4) Removes automatic refund to inactive, non-vested requirement to comply with IRS qualification requirements.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

In 2003, the Legislature approved our budget to include replacing TFFR's outdated mainframe computer system for administering our pension program. We needed to update technology, improve service to members and employers, increase data reliability, and provide tools to increase staff productivity. In the spring of 2004, we awarded the upgrade contract to CPAS Systems Inc. After a year-and-a-half of many meetings, overtime hours, and working lunches, our new CPAS pension software system went into live production on September 28, 2005 and final signoff occurred in February 2006. The conversion of data from the mainframe system to CPAS and finished user acceptance testing accomplishes Phase 1 under budget and about 4 months over schedule. Work on Phase 2 of this project is in process and will create a number of online web services for our members and employers.

We continue to be a paperless office. We have been paperless since 1993. Our Electronic Document Management System is Filenet which is what the state of North Dakota is using. We are hoping to see some enhancements to this system in the future as well.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

As mentioned earlier, we are in the process of providing web services for our members and employers. Some of the features include looking up their account balance, their last annual benefit statement, view their teaching history as well as any refunds and purchases, and also to enhance the existing benefit calculator to show all retirement options and not just the single life annuity. On the retiree side, they will be able to look up their payroll information. Hopefully this will be in production within a year.

We have now eliminated social security numbers from correspondence, annual statements, account copies, forms, and all other outgoing mail except for the 1099's.

We are also trying to utilize more email communication. For example, as part of the retirement process, they are required to send in certain documents before we mail their enrollment forms. A quick email will be sent to let them know that we received the documents and if other documents are required.

2007 Roll Call of the
Systems

State Teachers Retirement
System of Ohio

Primary Contact:	Title	Phone #:	E-mail address:
Gary Russell	Director, Member Services	614-227-2889	russellg@strsoh.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
205,000	123,000	19,000	620 (80% of investments managed internally)	$76.6 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

- Individual counseling services – Personalized one-on-one counseling sessions are offered in the Columbus office, at regional hotel facilities throughout the state, and through TeleConference. More than 95% of new retirees chose to meet with a benefits counselor before retirement.
- Toll-free number available Monday through Friday during normal business hours for member to call and speak to a Member Services Representative.
- Our website allows members to download nearly all of the available forms and publications, access personal account information, prepare benefit estimates, schedule field appointments and group education seminars, change addresses, phone numbers and email addresses. Nearly 20,000 transactions per year are now conducted via the secure website rather than through the call center allowing for a reduction in staff.
- Group educational opportunities. We offer programs for new hires, mid-career, approaching retirement educators and retired educators. The retired meetings are the most attended because of the demographics of our membership.
- E-mail news list service provides regular updates to members concerning Board news or alerts to legislative issues.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

- Health care funding - We are currently seeking legislation that would increase the public teachers' contributions by 2.5% and their employers contributions by 2.5% of their teacher payroll to create an ongoing, dedicated revenue stream for the STRS Ohio Health Care program.
- Divestiture – This bill would mandate the retirement systems to divest of holdings in companies involved in power production, oil-related activities, petroleum generation, mineral extraction and military equipment doing business in Iran and Sudan.
- Alternative Retirement Plans - This bill requires all K-12 employers to offer private vendor defined contribution plans to all new employees and those with less than five years of service credit.
- Reemployment restrictions – Currently public employees in Ohio can return to public employment after only a two month wait. Two bills are in the legislature that would place restrictions on the salary that could be paid to returning administrators and require reemployed retirees to forfeit the employer funded portion of the retirement during the reemployment period.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

We have purchased the V3 product from Vitech to replace our current mainframe processing system, as well as our workflow and imaging and call tracking software. We are finishing the design phase at this time and are partially into the development phase. We are currently two months behind schedule; however, still anticipate a Nov. 1, 2008 implementation.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

New initiatives requiring technology are on hold until the new pension administration system is completed in November 2008. Upon completion of the implementation, our goal is to provide more processing options to members via the secure website.

NPEA
National Pension
Education Association

*Oklahoma Public Employees
Retirement System*

OPERS

Primary Contact:	Title:	Phone #:	E-mail address:
Linda Webb	Director of Member Services	(800) 733-9008	lwebb@opers.ok.gov

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
45,472	24,372	5,568	53	$6.6 Billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

OPERS offers a pre-retirement seminar in 5 locations around the state for members who are within 2 years of retirement eligibility. The seminar focuses on the retirement process, particularly the timeline, paperwork, documents required, etc. The seminar also provides information about benefit calculations, annuity options, taxes, health insurance and death benefits.

The pre-retirement seminar has been a success, and surveyed participants have given the content and presentation high marks. OPERS enrolls 800 -1000 participants a year in these seminars.

By the end of 2007, an online version of the seminar should be available, allowing better access to the information.

Occasionally, agencies request an OPERS informational seminar to supplement some other training. These usually last about 45 minutes and cover only basic plan information since the audience usually will not be retiring within 2 years.

A mid-career seminar is slated for 2008, with plans to outsource the development of the materials and an in-house staff member will serve as presenter.

An annual training session is provided for "retirement coordinators" within the group of 270 participating employers. The training is presented in 6 different Oklahoma cities. The focus of these sessions is to inform the agency of changes in rules, laws and procedures. Each coordinator is provided with a new manual for use throughout the year.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

Enacted in 2006, House Bill 1894 (Oklahoma Pension Legislation Actuarial Analysis Act) requires all retirement bills with fiscal impact to be introduced in odd years and voted on in even-numbered years. This can be bypassed for an "emergency" bill by a ¾ vote of each House. Such bills must be analyzed for actuarial fiscal impact by a "Legislative Actuary." Finally, any retirement bill with fiscal impact must contain adequate funding either through a lump-sum appropriation or an increase in contributions sufficient to pay the cost of the change. COLAs are exempt from this rule if the retirement system assumes one in its actuarial assumptions, which OPERS does.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

In addition to providing the pre-retirement seminar online, OPERS is in the testing stages for online enrollments.

OPERS is currently transitioning to optical imaging for member files and records. As the backfile conversion nears completion, OPERS will implement a new call center. Internal processes are being converted to electronic workflow and that process will continue over the next several months.

Section 4:   **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

Providing the pre-retirement seminar online in Flash is the project that is closest to completion. In addition, OPERS is committed to providing retirement education to younger members through a mid-career seminar. An RFP is being developed for outsourcing the development of the material.

The OPERS call center and the optical imaging system are both progressing rapidly, with plans to be fully implemented in 2008.

2007 will see the first issue of the Retiree Handbook. OPERS publishes four different handbooks for each of the different types of members and the Retiree version bring the total to five.

NPEA
National Pension
Education Association

Primary Contact:	Title	Phone #:	E-mail address:
Joseph Torta	Director, Bureau of Member Services	(717) 237-0277	jtorta@state.pa.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
110,000	110,000	N/A	195	$36 Billion

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

The Bureau of Member services has a four-week technical training program that is mandatory for all staff. It encompasses all aspects of the business process including Benefit Determination, Purchase of Service, Retirement Counseling and Legal applications.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

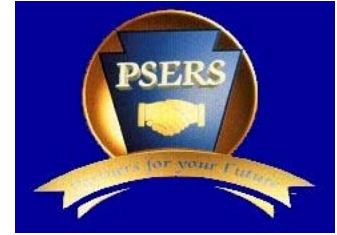The recently passed Federal Pension Protection Act has had a significant impact on our system in 2 key areas:

1) Non-spousal rollovers for lump sum payments of death benefits
2) Excise tax waivers for Public Safety Officers.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

SERS recently put into place a Content Management System (CMS). The purpose of this imaging system is to document business processes, changes, justifications, etc. It is for non-member specific documents and will be utilized for reference and research going forward as a supplement to the member-specific imaging system (DAWPM) that has been in place since 1999.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

Earlier this year SERS contracted CEM Benchmarking Inc. to accumulate and analyze our current customer service levels in multiple areas. The data will be utilized on an ongoing basis to measure SERS against our comparable peers in the industry.

NPEA
National Pension
Education Association

*Pennsylvania Public School
Employees' Retirement System*

PSERS

Primary Contact:	Title	Phone #:	E-mail address:
Sherry Hoxie	Regional Supervisor	570-826-2037	shoxie@state.pa.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
255,465	164,212		307	$64,100,000,000

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

"Foundation For Your Future" sessions provide general information necessary to begin planning for retirement. These are available to all active membership. The different types of retirement (normal, early and disability), the retirement formula, and purchase of service options are discussed. There is also a general review of the monthly retirement options and of lump sum cash withdrawal choices.

"Retirement Exit Counseling" sessions are provided on a small group basis for members who will be retiring within the current school year. At these sessions, the retirement options are reviewed and members are instructed in the proper completion of their retirement application and other necessary forms. Limitations pursuant to working for public school employers after retirement and information regarding possible health care choices, including the PSERS' Health Options Program, are reviewed.

"Retiree Meetings" are informational meetings that provide statistical information of interest to our retirees. Also provided is information regarding the PSERS Health Options Program, and legislative updates on such issues as Cost of Living Adjustments.

"Health Options Program (HOP)" meetings are conducted during the enrollment period of years when there are significant changes to the health insurance that is made available to our retired membership.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

There is no significant legislation expected to have a major impact on our members at this time.

The most significant issue that is likely to impact the retirement system is due to an anticipated increase in the Employer Contribution Rate, which is expected to occur in 2012.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

Our system is in the final phase of a multi-year implementation project to replace our pension administration system. Employer reporting and accounting, member accounting and statement of account functions and purchase of service and billing functions have been introduced. PSERS is in the final stages of developing and testing the remaining core benefit functions including retirement, death and refund calculations.

After the complete system is implemented, we will move into a maintenance and enhancement phase. This will involve work on an on-going basis to fine-tune the new system and eventually add features and functions that will further benefit employers and members.

Some technology projects we are considering are the following:
On line member applications:
- o Enhanced benefit calculator
- o Interactive Retirement application
- o Member controlled address changes

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

Until we complete the implementation of our new pension administration system described above, we are reluctant to undertake other significant projects or initiatives. Some projects we are considering include an upgraded telephone system, and member satisfaction surveys.

NPEA

National Pension
Education Association
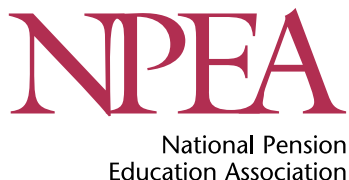
2007 Roll Call of the
Systems

┌─────────────────────────────────┐
│ *Employees Retirement System*   │
│ *of Rhode Island*   │
│   │
│   │
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Primary Contact:	Title	Phone #:	E-mail address:
Diane S. Bourne	Assistant Executive Director	(401) 222-4074	dbourne@ersri.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
35,000	23,000	6,700	30	7.3B

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

Individual counseling
    All members have the opportunity to meet one-on-one with a benefits counselor.
    From October through May one-on-one counseling is available offsite.

Informational seminars
    These are held in either the Spring or Fall for each of the primary membership groups – State employees, Public School Teachers and Municipal employees.

    Smaller benefit seminars are held throughout the year on a requested basis.

Newsletters
    Produced periodically throughout the year
    Special newsletter at the end of the Legislative session

Annual Statements
    Produced annually

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

No significant legislation this year.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

Not at this time.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

Exploring the possibility of group counseling as an alternative to one-on-one counseling in order to accommodate a greater number of members.

Presently in the process of implementing a Call Center to handle the increasing number of inquiries from our membership.

NPEA
National Pension
Education Association

San Mateo County Employees' Retirement Association

SamCERA

Primary Contact:	Title	Phone #:	E-mail address:
Scott Hood	Assistant Executive Officer	650-363-4882	shood@samcera.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
5539	3694	1151	16	2.2B

Section 1:   Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

SamCERA's current member education program consists of targeted publications that describe current retirement programs and benefits. This year *SamCERA* will begin providing seminars targeted to employees eligible to retire where information about the plan, deferred compensation, health coverage and social security will be discussed.

Section 2:   Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

None

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

SamCERA has adopted a Strategic Technology Plan that provides for system and software upgrades over the next five years. *SamCERA* will be upgrading the accounting software package and begin considering pension management software to replace the current system and look at integrating a new electronic document management system.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

SamCERA is looking to add more topic specific seminars, provided by an unbiased third party, that focus on retirement planning and target early and mid-career employees.

National Pension Education Association

City of

TALLAHASSEE

City of Tallahassee Retirement System

Primary Contact:	Title	Phone #:	E-mail address:
Jean Love	Administrative Supervisor	(850) 891-8087	loveje@talgov.com

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
3986	1115	241	7	1,000,000,000

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

- Half-day session each quarter for new employees.
- Half-day sessions at least twice each year for those having 10, 15 and 20 years of service. We have found this to be our strongest educational tool since we go in depth with employees explaining their benefits, how to manually calculate their benefit and how to utilize the calculation tools available to them on the web site.
- Full day session at least once a year for those within five years of normal retirement eligibility.
- Individual counseling sessions on a daily basis as requested by employees.
- Group sessions at departments throughout the City as requested.
- Monthly visits at various sites throughout the City to discuss the City's Plans and financial planning for retirement.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

The City's DROP plan was implemented for General employees and Firefighters beginning January 1, 2007, which went fairly smooth with some additional technical staff. We are currently in the process of negotiations for a Police contract that will possibly include DROP plan for them as well.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

We are continuing research to determine the best avenue as to whether we should purchase pension software or develop and implement our own pension system to integrate with our current HR and Payroll software.

2007 Roll Call of the Systems

NPEA
National Pension
Education Association

Employees Retirement System of Texas

ERS

Primary Contact:	Title	Phone #:	E-mail address:
Catherine Terrell	Director, Customer Benefits	512/867-7240	Catherine.terrell@ers.state.tx.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
132,952	68,171	15,570	286	24.4 billion

Section 1: Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

- **"Ready, Set, Retire!"** webcasts and in-person presentations target employees within 18 months of retirement.
- Half-day **"Be BenefitWi$e" seminars** on insurance benefits and retirement are for employees at any career stage.
- ERS sponsors an **annual retiree fair.**
- During the annual open enrollment period, ERS conducts **50 benefit fairs** and presentations.
- On a quarterly basis, ERS mails the *Your ERS Connection* **newsletter to retirees** and provides the *For Your Benefit* **newsletter for employees**.
- CitiStreet, the third-party administrator for the deferred compensation program, conducts annual **"Texa$aver Fairs"** with representatives from each of the Program funds.
- The **redesigned website** launched in May of 2007.
- ERS mails an **Annual Statement of Benefits** to the homes of all active members, which includes their projected retirement date, annuity, and when appropriate, information about major retirement-related legislation.

Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

- SB 247 – Prohibits public funds from investing in, and requires divestment of, companies identified as doing business with the Sudanese government or having oil-related or mineral extraction activities, power production activities or supplying military equipment.

- HB 2365 – Exempts all Texas governmental entities from GASB reporting requirements for other post retirement benefits other than reporting retiree health benefits for a particular biennium as a liability.

- HB 957 – Automatic enrollment for new state employees hired after January 1, 2008, in ERS' 401(k) deferred compensation plan, Texa$aver, at the rate of 1% of salary, with an opt-out provision.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

We plan to implement **computer-based training (CBT),** an online, interactive educational program available to users 24/7. (For more information, see Section 4.)

The **ERS OnLine Pension System** went live internally on October 8, 2007. The ERS implementation of PeopleSoft's Pension module adds pre-retirement functions into our single benefits system and "retires" our mainframe technology. The system extends our paperless benefits processing to the retirement program, transforming our current method of processing retirement applications by providing business automated workflow and document imaging, immediate customer confirmations, and improving turnaround times. Eventually, members will be able to manage their pension accounts via web self-service.

Streaming video and video conferencing will be introduced so that members can attend events such as retirement presentations and Board meetings from the comfort of their own desks and PCs.

ERS launched its **redesigned website** in May of 2007. Following a design usability study with a cross-section of customers, the website was constructed with an asp.net front end with the TeamSite content management system and a SQL Server database on the back end. The content management system enables content developers to have automated content approval routing and publishing.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

As part of our multi-phased **member education campaign** to prepare members for possible changes to their benefits**,** we are undergoing an 'extreme makeover' of our communications. In response to the valuable feedback we received from members in focus groups and a comprehensive online and mail survey we conducted last fall, we have redesigned our logo, newsletters and website, shortened articles, and improved readability of all communications. We will soon offer members the ability to choose how they want to receive communications from ERS – electronically or by mail.

We plan to implement **computer-based training (CBT),** an online, interactive educational program available to users 24/7.   Periodic assessments will test the CBT end user's knowledge, provide immediate feedback, and allow ERS to monitor and analyze usage and test scores. The first CBT will be for human resources staff of the employers we serve; the second will target new employees statewide.

Implementation of the **auto-enrollment for the 401(k)** is underway for an effective date of January 1, 2008. All new hires will be automatically enrolled into a target date fund, chosen based on the expected retirement year.

TCDRS – Texas County & District Retirement System

Primary Contact:	Title	Phone #:	E-mail address:
Terry O'Connor	Manager of Customer Service	512-637*3254	terry@tcdrs.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
110,791	32,440	10,332	90	$15.5B

Section 1: Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?

TCDRS conducts Retirement Planning Seminars for members throughout the state.

Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

The TCDRS legislative bill, passed by the biennial Texas Legislature in May 2007, could be described generally as an administrative "clean-up" bill that deletes outdated terminology and allows improved efficiency and effectiveness in responding to the needs of the membership. It included:
* In 2008, employers can adopt a 5-year vesting provision. Currently, 8-year vesting is the lowest vesting period available.
* Employers can adopt 10% or 20% of CPI-based COLAs for retirees. Previously, the lower limit was at 30% of CPI.
* Permitting lump-sum present value payouts to retiring employees set to receive very small monthly annuities.
* A new calculation method for annuities paid to beneficiaries, upon the death of a member who has not yet retired, will include only the beneficiary's life expectancy in the calculation. This change will increase the amount paid to these beneficiaries.
* Employers that encounter special employment circumstances, such as mass layoffs, will be able to adopt a special set of eligibility provisions to be applied on a one-time basis to a closed group of employees. This special eligibly provision will require approval from the TCDRS Board of Trustees on a case-by-case basis.
* Simplifying the disability retirement process, allowing the TCDRS director to approve some disability retirement applications without medical board review when appropriate.

Section 3: Technology (Please describe any technology projects that your system is undertaking or considering.)

During the last year, a paper-based member file system was replaced with an electronic document imaging system and the conversion of all paper files is nearing completion. During 2007, the imaging system will be expanded to include investment related documents. All systems are being moved to a virtual server environment to improve business continuity capabilities and to streamline operations. This virtual server environment along with improved data replication and back-up capabilities will streamline business continuity procedures and will make remote recovery of customer service and business operations possible.
TCDRS benefit systems were internally developed in the late 1990s and operate on a Microsoft-based platform. The replacement of these benefit systems are planned to begin in 2008. This project will be a multi-year initiative to improve the benefits system capabilities and to add comprehensive customer relationship management and expanded customer service capabilities. These systems will provide member and employer self-service capabilities via the web and telephone in addition to technology support available to TCDRS staff for delivering customer service directly.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

Over the last year, TCDRS staff worked closely with its board of trustees to revise its board policies to ensure focus on customer service and efficient business operations. These revisions led to the creation of a strategic plan for the years 2007 – 2010. This process included the adoption of a planning and budgeting process that will ensure funding support of multi-year initiatives and will also help to provide continuity of organizational focus when there are changes of board members and key staff.

As part of the strategic planning process, staff identified the need to take a close look at customer service methods and business operations prior to replacement of technology used to support these functions. The organization is currently conducting a business process improvement and redesign effort. This initiative will define customer service delivery models and practices for the future as well as the operational support required to deliver customer service and benefits.

NPEA

National Pension Education Association
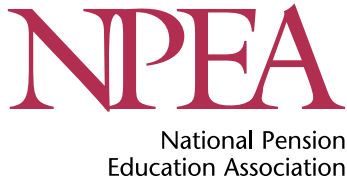
Texas Municipal Retirement System (TMRS)

TMRS
TEXAS MUNICIPAL RETIREMENT SYSTEM

Primary Contact:	Title	Phone #:	E-mail address:
Bill Wallace	Communications Director	512-225-3722	bwallace@tmrs.com

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
108,000 +	30,000+	8,000+	Approx 70	$12 billion

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

Routine communications include:

Field visits by 4 trained staff serving member education needs, city requests for plan improvement and cost information, and other services.
Events in Austin and across Texas for members and employers
Actively maintained Website
Regular publications for members, retirees, and employers
Additional publications on specific topics

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Legislative package that generally expanded options for cities to contribute to their TMRS plan – related to the actuarial changes noted above.

Section 3: **Technology (Please describe any technology projects that your system is undertaking or considering.)**

Website redesign including first implementation of a benefit calculator and increased employer training materials.

Section 4: **New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

TMRS is contemplating significant changes to the actuarial cost method and amortization policy governing our cities' plans, so an intense communication campaign is underway to explain these issues to employers and members.

Message delivery methods include newsletters and Website, but also a new E-Bulletin to employers, extensive field presentations, Funding Workshops, targeted mailings, and interest-group outreach.

Similarly, the TMRS Trustees are in the early stages of examining the System's traditional policy of investing only in fixed income instruments and that process will result in extensive communication demands to cities, members, and other interested parties.

NPEA

2007 Roll Call of the Systems

Vermont State Retirement Systems

Primary Contact:	Title	Phone #:	E-mail address:
Laurie Lanphear	Chief Retirement Specialist	802-828-5897	Laurie.lanphear@state.vt.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
24933	10293	2009	13 full time 2 temps	$2,939,062,537.

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

We do twelve all day seminars a year throughout our state for our Vermont State Employees Retirement System members. These seminars consist of representatives speaking on our Deferred Compensation Plan, Financial Planning, Social Security, an attorney on Wills & Estate Planning, and a Retirement Specialist on our Defined Benefit Plan.

For our Vermont State Teachers' Retirement System and Vermont State Municipal System we do Power Point presentations when requested through out the state... They usually take about an hour and a half with our presentation and questions. We also do teachers presentations with our Vermont NEA throughout the state during their seminars and during the Vermont League of Cities and Towns Annual Municipal Conference we have a site set up all day to be available for our members.

I feel our all day seminars are the most beneficial to our member as it gives them information about different aspects of retirement and gets them thinking about what they need to do.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

This past legislative year we established language to ensure no loss of creditable service if a member goes on a leave of absence as a result of a work-related injury and receives worker's compensation payments while on leave in all three of our retirement systems. Which consists of Teachers', Municipal and State retirement systems. Also we got the authority for the Teachers' Board of Trustees to offer dental coverage to our retired teacher members.

Our biggest accomplishment was a lot of house keeping and cleaning up on our legislative statues in all three systems.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

Our Retirement Division is in the process of replacing its 25-year-old automated mainframe-based retirement system infrastructure with a modern and full-featured browser-based system. This past year has been quite a learning experience for all of us in our retirement division.   Meeting after meeting going over procedures and statues to make sure we are in compliance. And making sure our vendor understood exactly what we do and need to do or want this new pension system to do.   Hardest part is trying to think of every scenario that could possibly happen to a member. What work flows we need if any …. etc…..

The next phrase is the user testing which will begin on October 31, 2007 through February 29, 2008. This process is where we try to break the new pension system any way we can. This maybe fun; I will let you know next year.

Starting March 1, 2008 we go live with all processes and procedures in the office up to a member receiving their monthly pension benefit.

Next phrase we will be preparing for the pension payment segment which is scheduled to go live in 2009.

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

Since this new pension system has taken up so much of our time we didn't get a chance to undertake last year's new initiatives so they are the same.

We are looking into Inter Active Television for some of our Presentations for certain groups so we can reach more of our members.

For our Vermont State Teachers' System and the Vermont State Municipal System we are going to try and set up presentations ourselves throughout our state instead of waiting to be asked to do them.

We are also planning to try different levels of pre-retirement planning.

2007 Roll Call of the Systems

Virginia Retirement System

Primary Contact:	Title	Phone #:	E-mail address:
Adelina Teves-Revis	Supervisor, Member Counseling	804-775-3260	Arevis@varetire.org

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets ($):
333,000	125,000		9	$58,000,000,000

Section 1: **Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

VRS sponsors Retirement Education Seminars (RES) which focus on the psychological adjustment to retirement, the importance of retirement planning, Estate planning and Financial planning. These seminars are designed for the member who is 10 years or more from retirement. In addition, we offer Group Counseling Sessions (GCS) for members who are within 5 years or less from retirement. These sessions focus on VRS retirement benefits, payout options, purchase of service, estimating your benefit and the retirement forms process. The RESGCS program is our strongest program. We partner with the Community College system to offer these presentations throughout the state.

In addition, we offer our members VRS Overview presentations and Employer GCS sessions at the request of the employer. This option has been gaining popularity over the past couple of years. We are also in the process of piloting videoconference and webinar presentations. These presentations are focused 30-60 minute presentations on a particular process or benefit.

We offer walk-in and individual appointment counseling and are in the process of piloting a Regional Representative (Member Counselor) using a home-based (telecommute) employee. In addition to regular counselor duties, the regional counselor would be responsible for partnering with employers to educate our membership on their VRS benefits and self-service tools.

Section 2: **Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Legislation increased the multiplier for Virginia's State Police Officers Retirement System and Sheriffs to 1.85%. Localities must offer all Deputy Sheriffs the enhanced benefits for hazardous duty positions, localities in 2008 can elect to offer the increased multiplier to all positions classified as hazardous duty positions.
The cap on service for the Teacher's health insurance credit was removed and increased to $4.00 per year of service.

Section 3:   Technology (Please describe any technology projects that your system is undertaking or considering.)

In 2006, VRS launched myVRS. MyVRS provides members with access to their account information and a powerful estimating tool. In 2007, we enhanced myVRS to offer it to Employers and added the capability to calculate Disability estimates. Later this year we will enhance the retirement planner on myVRS for members to include the capability to calculate the funds required for a future retirement benefit as detailed by the member. It will offer the capability to calculate a net benefit and estimate a Social Security benefit. In addition, our goal by the end of the year is to provide members secure on-line correspondence through the myVRS application.

VRS is engaging in a Modernization effort that will be implemented over approximately a period of 10-years. Our vision is to implement a comprehensive solution that will ensure that VRS is positioned to operate effectively and efficiently in the future. Our goal is to provide access to multiple self-service channels that are near 24/7 .

Section 4:   New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)

In Member Education we are piloting videoconference and webinar presentations as well as a regional representative home-based employee program. We have also recently begun offering individual appointments. Additionally, we are in the early stages of revamping our web and on-site member education. Our goal is to break down the retirement planning process into small "chunks" taking into consideration life events, life cycle and career stages.

In Employer Education, we are in the process of implementing on-line training. This fiscal year we will post on-line employer presentations and conduct webinar training sessions. Our goal is to implement online CBT training within the next year or two.