



NPEA 2008 CONFERENCE SYSTEM ROLL CALL

Monday, October 27 ■ San Francisco, California

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2008 Roll Call of the Systems



Retirement Systems of Alabama

Primary Contact:	Title	Phone #:	E-mail address:	
Michael Pegues	Director of Communications	334-517-7191	mike.pegues@rsa-al.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
220,000	107,000		304	\$32B and declining

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)?

Field Services: Judy Utley, Director
 Retirement Preparation Seminars
 Mid-career Seminars – New
 Presentations on Demand – Deferred Comp, Pension Benefits, Health Insurance, Flexible Spending Accounts
 Schedules 20 minute appointments with retirement counselors throughout the state

Communications: Mike Pegues, Director
 Publications
 Forms
 Website
 Board elections

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

Budgeting will be a problem for next session, especially with the current economy. Will not have COLAs for retirees. Money is tight and we are trying to get our funding ration back to the 90s.

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

We now have our own network system apart from the state network.
 New phone system as well.
 These were precipitated due to move into our new office building across the street in late September.

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

Started a new Member Services Division, which includes a new call center and area for counselors to meet with members. Just started, so the jury is still out. We are still in transition phase.

If want to talk about moving an office and all that entails, please let me know.



2008 Roll Call of the Systems

Public Employees and Teachers Retirement System of Alaska

Primary Contact:	Title	Phone #:	E-mail address:
Bernadette Blankenship	Counseling Supervisor	(907) 465-3225 1-800-821-2251	bernadette.blankenship@alaska.gov

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
40,469	32,675	7,244	119	\$15,823,078

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 Session-are available in our Juneau office and Anchorage office. In addition our counselors travel throughout the State of Alaska to meet with members individually.
- Seminars area given throughout the state. In addition to our Retirement Planning Seminar and Introduction to the PERS/TRS seminars we contract with our record keeper to give financial education seminars.
- Information at job fairs held throughout the state.
- Benefit fairs are held in various locations which include seminars, financial educations and representative from Social Security also attended.
- Updated web-site.

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

Legislation was passed this year to sell Pension Obligation Bonds. This allows government employers to issue pension obligation bonds to help reduce the unfunded liability.

PERS cost-share bill was passed. This legislation created a cost-share plan for all PERS employers to pay the same contribution rate.

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

We are currently working on doing on-line enrollment for our 457 plan.

Our calculators are currently being rewritten and this will include an on-line calculator for our members to use.

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

This year we are sponsoring Benefit Fairs in four locations throughout the state. Our counselors will be giving seminars and we will have representatives from Social Security giving seminars and our Great West Retirement Services.

We are also participating in National Save for Retirement Week. We have counselors visiting various work sites to provide information about our Retirement Plans.



Primary Contact:	Title	Phone #:	E-mail address:	
David Cannella	Communications Manager	602-240-2016	davidc@azasrs.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
224,766	83,603	210,000	236	\$25.7 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)?

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.

Know Your Insurance:

This meeting is vital for members who are planning to retire within one year. Members will learn about the health insurance plans and options, meet our providers, receive details about the ASRS Premium Benefit, and learn how health insurance costs are determined.

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.

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

Unclaimed property: States that interest stops accruing on property when it becomes abandoned, but includes interest (if appropriate) for a member who is subsequently found. The new law requires the ASRS to annually send a notice to a member-apparent owner beginning 5 years before the IRS minimum distribution date and for three years thereafter. Also, requires the ASRS to annually send a notice to a survivor-apparent owner beginning in the year of the 5th anniversary of the member's death and for three years thereafter. If a notice is returned, requires the ASRS to make a good faith effort to locate the apparent owner by utilizing beneficiaries, public databases, third party address verification services, or a people search service.

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

The ASRS IT plan commenced on July 1, 2001 and was completed on June 30, 2008. The mission of the IT Plan was to help the ASRS achieve its vision by implementing an integrated and multi-faceted technology solution that will allow the agency to keep pace with expected growth in members and improve service delivery while keeping administrative costs relatively stable over the long term. Moving forward to continue with our enhancements, we have a post IT plan wish list that will support on-going improvements to our systems and our customer service.

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

Education: A new member meeting has been developed to provide information to members about the ASRS health insurance plans and benefits. Members who are planning to retire within one year are encouraged to attend.

Communication: The ASRS has recently chosen Confluence for the agency's internal communication content management and knowledge sharing- also known as an intranet. The Confluence system allows employees to easily access and understand agency rules, policies, and procedures, and helps the agency to ensure consistency and uniformity of communications and business applications.

The vision is that the primary internal communication system will foster an environment in which information and agency knowledge are continually shared, analyzed, applied, and easily accessible. Additionally, the system will provide uniform definitions, consistently accurate information, clearly defined roles and responsibilities for knowledge content, and a clear methodology for implementing new and/or revising current documentation. Confluence system is about getting the right information to the right people at the right time.



2008 Roll Call of the Systems

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 (\$):
45,437	24,583	11,973	73	\$5.2B

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)?

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 the above mentioned information but is geared toward women. This program has received high marks from participants. The women feel more at ease in asking questions.

The "Financial Planning Seminar" focuses on investing for the future with explanations of available plans; this seminar addresses primarily those persons in the DROP or those who are eligible for PAW and are considering different options for their distributions from these plans.

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

There was no legislative session in 2008. The legislature will convene again in January 2009.

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

We continue to work on our project to allow employers to remit monthly reports (i.e. earnings, contributions and service credit) through a web based portal. We are exploring the possibility of moving more services online where feasible. We are also working on enhancing our internal service infrastructure to better meet our demand for critical application, such as accounting and document management software.

As the number of retirees increases and the staffing levels remain static, the Member Services-Benefits Unit searched for ways to automate standard recurring correspondence and processes. By automating, we seek to eliminate opportunities for human error, to increase our efficiency and productivity, and to reduce paperwork.

The two major automation initiatives involve retiree benefit approval letters and payroll setup. Once a retirement counselor's computerized benefit calculation is approved by the supervisor, the supervisor "releases" the calculation. The release generates an approval letter and transfers the calculation information to benefit payment screens. The system processes an average of 150 retirement applications each month and we estimate that 90% of the applications will be subject to the automation. We plan for these processes to be in production by the end of the year.

We recently added a feature to our website that allows current DROP participants to access their current balance as well as print reports for prior years. We have received positive feedback on this feature. Before this feature was added to our website, DROP participants had to either wait for a fiscal year statement or send a written request for their current information. Now all they are required to do is set up a username and password and they have unlimited access to their account.

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

We are considering offering a Financial Planning Seminar for members not eligible for DROP/PAW. This would include member recently hired and those that do not plan to work until age 65 or until 28 years of service. We would have a financial planner come in and discuss deferred compensation, saving for retirement, etc. The retirement counselor would discuss eligibility to enroll in APERS, vesting for benefits, how benefits are calculated, etc.



2008 Roll Call of the Systems

California Public Employees' Retirement System



Primary Contact	Title	Phone #:	E-mail address:	
Steve Pieper	Staff Services Manager I	916/795-0077	steve_pieper@calpers.ca.gov	
# of Active Members: # of Retired Members: # of Terminated Vested: Staff Size: Assets (\$):				
1,086,900 (active and inactive as of 6/30/07)	455,208 (as of 6/30/07)	N/A	2,002 as of 6/30/08	\$248 billion (as of 4/30/08)

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)?

Customer Education Enhancements – The CalPERS Education Center (CEC) is an online educational management system for our members and contracting employers that was launched with a two-phased approach during the 2007-08 fiscal year. The CEC uses Internet technology to provide our members with five online retirement planning classes that focuses on benefits, issues, and services related to members' career life cycles – such as new members, members in mid career, members nearing retirement, and retirees. Our employers have access to several online classes that focus on how to conduct business with CalPERS, such as contracts, payroll reporting, and membership. The CEC provides 24/7 access to education classes, events of interest to members, and CalPERS educational materials. In addition to online classes, the CEC facilitates instructor-led class enrollment, maintenance, and tracking. The CEC also allows members to make appointments online for personal retirement counseling sessions with a CalPERS representative.

Retirement Planning Fairs – In an ongoing effort to provide our members with the information they need to plan for a secure and comfortable retirement, CalPERS continues our campaign to reach more of our members by expanding our schedule of annual retirement planning fairs. This year CalPERS is conducting 23 events in 20 cities throughout the state and has increased the number of Saturday events. The theme was carried over from last year, "It's never too early.... It's never too late," emphasizing the value of retirement planning early in a worker's career as well as in retirement. In addition to the numerous information tables staffed by CalPERS subject matter experts and external partners, the fairs are feature eight workshops on topics such as retirement benefits, financial planning, Social Security, CalPERS home loans, and CalPERS online services.

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

California Employee Savings Program – *AB 2940 (De Leon)* would establish the California Employee Savings Program to be administered by CalPERS. Specifically, this bill would require CalPERS to offer one or more individual retirement accounts to California employees of participating private-sector or non-profit employers. The IRAs offered under the program may include traditional IRAs, payroll deduction IRAs, SIMPLE IRAs, or other IRAs authorized under Section 408 and 408(a) of the Internal Revenue Code. Although AB2940 is dead for this year, the author indicates he will bring it back for the next legislative session.

Iran Divestment – A bill passed by the state Legislature, *AB 221 (Anderson)*, prohibits the California Public Employees' Retirement System (CalPERS) and the California State Teachers' Retirement System (CalSTRS) from investing public pension funds in companies that constitute the following: have specified energy or defense-related operations in Iran, have business operations in the defense or nuclear sector of Iran, or that are involved in the development of Iranian petroleum resources and are subject to federal sanctions.

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

The Pension System Resumption (PSR) Project, CalPERS modernization of legacy information technology systems, is well underway. The General Design and Technical Architecture phases were successfully completed in May 2008 and the Detailed Design phase is in progress. Concurrently, CalPERS is building an Enterprise Identify and Access Management System to provide the security features necessary to protect CalPERS information assets once PSR goes online.

Additionally, in order to manage the change associated with this major technology upgrade and ensure our staff and employers understand how to use the new system, CalPERS established two other projects: the Enterprise Transition Management Project Team focuses on internal communication and education activities and develops appropriate training for those employees who will use the system to deliver services to CalPERS members and employers; the Public Employer Readiness Team performs similar functions focused on preparing our external customers.

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

OPEB Prefunding – In March 2007, CalPERS launched the California Employers’ Retiree Benefit Trust (CERBT) to provide public employers in California with a low-cost, professional managed investment vehicle for prefunding other post-employment benefits such as retiree health benefits. Initially only public agencies that contracted with CalPERS for employee health benefits were eligible to participate. CalPERS successfully sponsored legislation to allow all California government agencies to participate. The law went into effect in January 2008. As of June 30, 2008, over eighty government agencies will have joined the CERBT and the trust is expected to contain nearly \$650 million in assets under management.

Two New Health Plans – CalPERS added two new, cost-efficient High Performance Physician Network (HPN) health plans, which became effective January 1, 2008. The new plans offer the same quality of care as existing plans but have lower premiums because members choose from a smaller panel of physicians. We enrolled a total of 104,000 total covered lives in Blue Shield NetValue (an HMO) and PERS Select (a Blue Cross PPO).



2008 Roll Call of the Systems

Cincinnati Retirement System



Primary Contact:	Title	Phone #:	E-mail address:	
John Dietz	Senior Management Analyst	513-352-3263	John.Dietz@Cincinnati-oh.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
4483	4609	157	8	\$2.7 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)?

Since June 2006, the CRS has published a quarterly newsletter for all of its active and retired members (total 9249), produced exclusively by its own staff. The CRS maintains a webpage on the City of Cincinnati's external and internal websites, containing minutes from the Retirement Board meetings, a benefit estimate calculator, and information on deferred compensation, prior service purchase or transfer, loans, and retiree health insurance benefits. In addition, the CRS conducts monthly seminars for those employees who are planning to retire, to present information on the process, benefit calculations and payments, and retiree health benefits.

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

The CRS Board has submitted an ordinance to Cincinnati City Council to permit the purchase of up to 3 years of out-of-state and federal public service credit. At present, the Cincinnati Retirement System has a reciprocity agreement with the 5 Ohio statewide public pension plans for the transfer and purchase of prior public service.

In November 2007, Cincinnati City Council appointed a Task Force to study the long term solvency of the Cincinnati Retirement System. The Task Force recently completed its work and has submitted its report to City Council for its consideration. The Task Force has made recommendations for changes to the employee contribution rate, normal retirement age, retiree healthcare benefits, and service multiplier.

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

The CRS has begun to transition to a web-based pension administration system, an enhanced version of Pension Gold, and the first phase of the new system should be fully functional by June 2009. The new system will allow increased, although initially limited, member self-service, improved business recovery and expanded functionality by 2010.

In 2007, the CRS established a private web portal for its Board members to access certain confidential information needed for its deliberations on disability hearings, appeals, etc.

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

In 2007, the Cincinnati Retirement System (CRS) completed an Early Retirement Incentive Program (ERIP), authorized by Cincinnati City Council in June 2007, in which city employees with 28 years or more service were offered 2 additional years of service for retiring by December 31, 2007. Program details were successfully communicated to more than 3000 system members between July 1st and August 31st, of whom more than 300 were eligible. Under normal circumstances, the CRS staff would process an average of 11 retirements per month. A total of 264 city employees participated in the ERIP, which ran from September 4, 2007 through December 31, 2007, meaning that the CRS staff processed an average of 66 retirements during each of those 4 months – a six fold increase in their normal workload. One innovation that resulted from this event was changing retirement counseling sessions from individual one-on-one meetings, to group sessions.

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 (\$):
186,842 as of 12.31.07	77,795 benefit recipients (includes retirees, co- beneficiaries, survivors of deceased	14,779 as of 12.31.07 (does not include 133,425 terminated, non-vested members)	236	\$43.1 billion as of 12.31.07

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 comprehensive, 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 informational meeting presentation topics. The Colorado PERA Web site provides information and a variety of calculators coordinated with publications and presentation lesson plans.

The first two of several planned Web-based presentations are now available to members. The new resources include a 12-minute "Information for Newer Members" presentation and a 25-minute (in three segments) "Retirement Process" presentation (<http://www.copera.org/pera/tools/resources.stm#Presentation>). The next Web-based presentation will be on "The Value of Your PERA DB Account or Why You Should Leave Your Account At PERA."

As a result of input from members and retirees during focus group research, the Colorado PERA Field Education team is reviewing its overall approach to presenting information to its members. As a result, the existing informational sessions offered are being revised into a comprehensive life cycle education program to provide career stage appropriate information to members whether they are in a DB or DC plan. In addition to member-based informational sessions, the Colorado PERA Field Education and Employer Relations teams provided a series of "Employer Training" sessions this summer following the roll-out of a new Web-based Employer Manual (<https://www.copera.org/pdf/5/5-119.pdf>).

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

The 2008 session of the Colorado General Assembly passed several noteworthy bills affecting Colorado PERA. All legislation impacting Colorado PERA may be reviewed on its Web site (<http://www.copera.org/pdf/Legislation/2008/LegUp5-08.pdf>). Chief among the bills was the Denver Public Schools Retirement System/PERA Merger (HB 08-1403). This legislative action would merge the two systems effective in 2009 or later agreed date. The bill provides that the merger must be cost neutral to both systems.

Another bill (HB08-1179) makes PERA Funds subject to the legal process. This bill allows the Colorado Department of Revenue to collect PERA distributions when a member has neglected or refused to pay taxes. The bill further prohibits Colorado PERA from refunding a member account to a member who is accused of theft, embezzlement, misappropriation, or wrongful conversion of public property.

Senate Bill 08-130 prohibits the State Board of Education from waiving statutes mandating automatic participation in Colorado PERA.

The Colorado PERA Board of Trustees adopted a “Policy on Iran-Related Investments” during 2008. The Board policy uses a total fund strategy to address specific risks related to direct public investments in foreign companies doing business in Iran. A copy of the policy is available on Colorado PERA’s Web site as is required reporting for Iran and Sudan divestment (<http://www.copera.org/pera/about/divestment.stm>).

Colorado PERA anticipates legislation in 2009 to move the administration of all State of Colorado Defined Contribution plans to Colorado PERA effective July 2009. This change would move the State 401(a) and 457 plans under Colorado PERA. Colorado PERA believes that this change will make retirement plan information uniform and reliable for “DC Choice” eligible State workers.

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

The PERACare Health Benefits Program survey has been added to the Colorado PERA Web site).

Recently Colorado PERA rolled out its “Ask Meredith” moderated blog on Web site (<http://www.copera.org/pera/about/ask.stm>).

Colorado PERA continues to enhance its ability to electronically deliver publications through its Web-site.

Continuing efforts have been focused on ensuring that benefit recipients do not exceed the statutory working after retirement limitations. Colorado PERA will be requesting to receive earnings information from employers and compare the data to SSA records in 2009.

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

A Business Plan with recommended actions to guide Communications efforts over the next few years will be presented to the PERA Board of Trustees’ Ad Hoc Committee on Enhancing Stakeholder Relations in October.

Contact has been made with the Fed and initial “buy in” for a comprehensive financial education program has been discussed.

A “Retiree Annual Statement” is set to launch in late 2008.

Customer Service Center staff received talking points from recent Shareholder meetings which address recent market volatility.

Colorado PERA provided a “Strategic Communications” breakout session presentation at a CEM conference in Seattle in May. PERA is co-hosting the 2009 CEM Conference.



2008 Roll Call of the Systems

District of Columbia Retirement Board



Primary Contact:	Title	Phone #:	E-mail address:	
Sherry Summa	Retirement Services Manager	(202) 343-3239	Sherry.Summa@dc.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
10,668	13,526	Unknown	40 all DCRB 17 in benefits	\$4.4 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 have very little member education. All of the Pre-Retirement Services staff, who would have been responsible for member communication, are working in the Retirement Services area. Currently we are only providing specialized briefings for the police officers and fire fighters and an annual briefing for the teachers.

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

- Retirement Options Amendment Act – to allow members to choose Tier 1, 2 or 3
- Paramedic and EMT Transfer Amendment Act –to merge EMS personnel with Fire Dept. staff
- Omnibus Police Reform Amendment Act (“Lateral Law Enforcement Act”) – recognition of law enforcement service with other agencies
- Domestic Partnership Police and Fire Amendment Act – to provide domestic partners with pension equity
- Retired Police Annuity Amendment Act – to provide that survivor annuity of deceased retiree is payable to date of death of retiree
- Domestic Partnership Judicial Determination of Parentage Act – to acknowledge domestic partners as parents of children born in the District
- Metropolitan Police Dept. and Fire Service Act – retroactive application of longevity to retired police officers

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

DCRB has begun a Technology Roadmap Project. The first step has been to start a scanning project for all of the retiree files and to develop disaster recovery/back-up system. We are approx. 70% complete on that phase. Later stages will require DCRB to gain access to D.C. government’s various systems so we can provide a full range of services to active members (e.g., benefit statements, estimates, counseling), which will require DCRB to have a data base in which to store the information. We have identified three alternatives. Due to D.C.’s unique relationship with the Department of Treasury, the system that currently holds our retiree information is owned and maintained by the Dept. of Treasury

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

The Retirement Options Act becomes effective Oct. 8, 2008 and we are working closely with the Police Department to put together a communications package for the roll out of that program.

We are also working with the Fire Department on a Fire Dept./EMS Consolidation proposal. Members of the EMS are in a different retirement plans and we are trying to determine how to integrate them into the Fire Plan.



2008 Roll Call of the Systems



Duluth Teachers' Retirement Fund Association

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 (\$):
1140	1155	310	5	\$264,000,000

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 past Legislative Session, an effort was made to equalize benefits for teachers throughout the state by removing benefit disparities that exist based on date of hire. The effort failed for lack of funding. The earnings limit for teachers returning to work after retirement was raised from the Social Security earnings limit (currently \$13,560) to \$46,000 per year.

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

The DTRFA is currently redesigning its website with the goal of having a more user friendly format.

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

The DTRFA is currently developing mid-career seminars for teachers and administrators under the age of 45. These workshops will focus on pension education, including disability and survivor benefits; financial planning, covering topics such as budgeting, debt management, investment basics and college saving; tax deferred saving and tax information.



2008 Roll Call of the Systems

Fort Lauderdale General Employees' Retirement System

Primary Contact:	Title	Phone #:	E-mail address:	
David Desmond	Administrator	954-828-5171	DDesmond@FortLauderdale.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
1,380	1,517	108	2.5 FTE	\$322,700,000

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)?

We offer a two half-day pre-retirement program to all employees (both General and Police & Fire) but geared to those nearing retirement. Each day consists of 4 speakers with topics including Estate Planning, Taxation, Social Security, Wellness, Health and Dental Insurance, Long Term Care, Deferred Compensation (457 Plans), and Final Payment at Retirement.

Each session includes a question & answer period and we finish the program with a general wrap-up by each Administrator and field questions members may have about the Plans in general.

We have a web site, Citypension.com, with details about every facet of the Plan. We update the site at least weekly and offer news, interesting information from outside sources, upcoming Board meeting agendas and approved minutes, changes in the Investment Portfolio, and the like.

Finally, we compile a Summary Plan Description booklet every 2 years that is distributed to all members in the city. This booklet provides for an easy-to-read detail about the Plan by putting the City Ordinance into plain English. Any Ordinance changes within the 2-year period are summarized into a one-page handout and sent to the membership.

Our pre-retirement program is the strongest method of communication to the employees. The word gets around to those who don't attend and generates interest in a way the other methods do not.

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

Our most recent legislation was to officially close the Plan to new members. The two Unions that represent blue-collar and Supervisory/Professional employees agreed to close the Plan for their new members in their last contract. The City Commission subsequently passed an Ordinance for all other new employees not covered by a Union.

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

We have no Technology projects under consideration at this point.

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

We are maintaining the same programs and projects that relate to membership education and communication. There is nothing new on the horizon at this time.



2008 Roll Call of the Systems

Holyoke Contributory Retirement System

Primary Contact:	Title	Phone #:	E-mail address:	
Cheryl A. Dugre	Asst. Executive Director	413-322-5590	cdugre@ret.holyoke.ma.us	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
1300	900	25	3	\$170 milliion

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.)

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

Data imaging is still on the "to do" list. 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.)



Primary Contact:	Title	Phone #:	E-mail address:	
Tony L. Pierce	Member Services Education Manager	800.666.9737 281.372.5100	tony@hfrrf.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
3876	Retirees - 1804 Survivors - 525	8	31	3.01 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 pension benefits and/or proposed 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 - Pension education meetings conducted at fire stations, and other firefighter work locations throughout the city.
- DROP (Deferred Retirement Option Plan and PROP (Post Retirement Option Plan) Counseling - A required one on one education meeting with a member before they are able to participate in these benefit options.

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
 - *Red Line* which is a publication for the Retirees and Beneficiaries of the HFRRF, and
- 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.)

No significant legislation this year.

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.
- **Imaging Project** – Continuing with the conversion to a Paperless Environment which allows quick access to information, data, and reports for all staff.
- **Membership Survey's** through the HFRRF website.
- A **Frequently Asked Questions (FAQ)** under the members' secured login section of our website. Members also are able to submit questions and the Fund staff will respond by email or telephone.

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

New Project

- Redesigning the website - looking at structure and content to make it more "user friendly" for our members.

New Initiatives

- Review of Education Programs - to address needs and concerns of our members. This will include review of content and structure of existing programs, as well as new subject areas.

Primary Contact:	Title	Phone #:	E-mail address:	
Kimberlee Hall	Answer Center Supervisor	208-287-9306	Kimberlee.hall@persi.idaho.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
69,961	31,203	21,847	64	10.5 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)?

Planning for the Beach – Free 1.5 hour class. It covers in detail the basics of your PERSI Base and Choice Plans to get the maximum benefit from each. Sections are devoted to developing good financial discipline to avoid common pitfalls that frequently derail the retirement planning process such as living beyond our means, improper use of credit cards, debt and poor planning. You are provided with tools to effectively address each of these situations in addition to being introduced to the principles of the Time-Value of Money, Dollar Cost Averaging and Asset Allocation. Members go through an exercise to help them determine and achieve their specific retirement goals. This program is presented on a request only basis.

Crusin' to the Beach – Free 1.5 hour class. This class will focus on more advanced financial planning techniques, helping PERSI members to fine-tune the skills needed to stay on target to reach a more comfortable retirement. The appropriate uses of tax and income deferral instruments, as well as asset allocation are covered. The tools needed to make effective choices on your own will be discussed in detail: 401(k), 457, 403 (b), Traditional & Roth IRA's, Financial basics, Asset allocation & other resources for information. This program is presented on a request only basis.

Retirement's a Beach (RAB) - This 7-hour workshop is intended to help those within five (5) to ten(10) years of retirement from a PERSI employer. This is a hands-on workshop where you'll be shown how to combine your PERSI Base and Choice Plan benefits with Social Security and other income sources for a rewarding retirement. We explore the PERSI Base Plan again with a specific emphasis on the retirement estimate, early retirement factors and the annuity options available to participants. We also discuss Social Security, the benefits available, self-auditing one's record and understanding earnings thresholds that may impact income. Medicare and other health care options are explored in great detail as are tax implications of retirement income, the need for insurance, long-term care, wills, trusts vs. healthcare proxies and powers of attorney. Scheduled monthly throughout the state and held on Thursday's each week of the month. Schedule posted on our website.

Our strongest program would be the RAB since it's been 'marinating' the longest and covers the most territory throughout the state. From the stand point of making the greatest difference to our members, probably none is more critical to understand than "Cruisin" as it covers the decisions our members make all throughout their lifetime.

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

Retiree Insurance - A proposal to move state retiree's who have reached Medicare age to another insurance program other than the state sponsored coverage. Due to rising costs in premiums for retiree's they may find a supplement that will suit them as well as the state plan. This also will address the use of unused sick leave currently available for payment of medical premiums.

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

We are currently in the process of an IT assessment to determine whether we can re-vamp our current processing system or if a new system will need to be designed and built from the ground up.

A new SAN is being installed in mid-November and will be upgrading to a new version of software within our CISCO VoIP Telephone system.

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

Listening Sessions for Staff - Utilized an outside consultant to investigate and discuss issues related to staff morale and business processes to promote teamwork, job satisfaction and increase overall morale. We held sessions with all of our staff to address any issues and are now in the process of implementing ideas developed in the sessions through staff committees.

Quality Program – We are in the initial stages of developing a quality program for all departments. We have viewed software available and are trying to determine the best way to move forward.

Employer Self Audit – an automated program which will allow employers to respond to a list of questions regarding: employer contact information (demographics), processing practices, retiree re-employment processing, etc. Employers will have several weeks to respond with answers and an audit team may be deployed to assist (if necessary).

Online / Web Based Education – We are looking to add live workshops through an online delivery system to allow easier access to education programs throughout Idaho to include remote locations. The program would be through a third party administrator (Boise State University), and can include multiple sites simultaneously.



2008 Roll Call of the Systems

State Retirement System of Illinois



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 (\$):
67,699	42,979	1660 (no vesting info)	90	12,093.5

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. (15 Scheduled in 2008)

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. (44 Scheduled in 2008)

Countdown to Retirement (CDR) – this one day program reviews the retirement process and helps the participants to successfully transition into retirement. (39 Scheduled in 2008)

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. (38 Scheduled in 2008)

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

There was no significant legislation passed this year. The State of Illinois continues to struggle with severe fiscal issues and a major union contract was up for negotiation. The result was no substantive pension legislation was passed.

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

A study is in progress to analyze and plan for migration to a relational data base for current application programs. Another study is being conducted to upgrade the System's network in the areas of security, diagnosis and reporting.

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

A study is being conducted on a toll-free telephone service and a new attendance system.

Primary Contact:	Title	Phone #:	E-mail address:	
Dan Diebolt	Benefits Division – Customer Service	317-232-3866	ddiebolt@trf.in.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
75,833	41,253	5,021	48	\$8.5 B

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 benefits appointments for members within 2 years of retirement (strongest)
- Pre-retirement seminars
- Active members – quarterly news letter
- Retired members – semi-annual news letter
- Employers – annual news letter
- Benefits fairs
- Web site

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

- Retiring teachers must have a 30-day separation between retirement and reemploying in a position covered by the Indiana State Teachers' Retirement Fund (TRF) or the Public Employees' Retirement Fund (PERF).
- Retired TRF members may change beneficiaries as a result in any state, but only if the divorce permits such a change.
- Minimum monthly disability retirement payment is increased from \$100 to \$180.
- If a person has service in both TRF and PERF, they may choose the fund from which to retire.

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

- Currently using Covansys product Clarety with programming language Forte. No support after 2008. In preliminary stages of looking into a new system.

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

- Currently, TRF is internal record keeper for defined contribution plan. Changing to outside record keeper effective 1/1/2010.
- Working on "as is" documentation for all applicable divisions. Completed Benefits division. Currently working on Finance division. Future divisions include Member Services, Legal, Investments and Communications.
- Recently hired outreach specialists to travel throughout state to meet face-to-face with members and employers.
- Specialized TRF roles for 1-on-1 counseling and benefits processing.
- Looking into using outside consultant for satisfaction measurement surveys for members using call center, recent retirees and members who recently signed up for online account services.

Primary Contact:	Title	Phone #:	E-mail address:	
Alyson Reed	Training Specialist II	515-281-0076	alyson.reed@ipers.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
167,000+	88,400+	31,000+	79	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. Quarterly, IPERS offers evening counseling at our Des Moines office between the hours of 4:30 and 8:00pm.

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.

All Day Seminars –

Ready, Set, Retire – Target audience would be members within 1 to 5 years of retiring.

Long Range Retirement Planning – Target audience would be members with more than 5 years until retirement.

Community College & State University Outreach Program – a full-time SR. Retirement Benefits Officer dedicates time to educate the employees of Iowa's community colleges and state universities who have a choice between becoming an IPERS member or contributing to another retirement plan such as TIAA-CREF.

Employer Training – *New Reporting Official Training* and *Advanced Employer Training*.

Three newsletters designed for all active/inactive members, retired members, and employers.

Brochures – IPERS offers multiple brochures for specific career stages while employed with an IPERS covered employer and specific stages of retirement planning.

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

- IPERS members may now apply for an “air time” service purchase.
- Members may convert regular class service to sheriff/protection class service provided they are vested and have at least one quarter of special class service on file with IPERS.
- Beginning July 1, 2011, IPERS will set the contribution rates for regular member using an annual actuarial valuation.

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

IPERS is in the fourth year of a five-year plan to replace our current out-dated computer system with the V3 system from Vitech. The first rollout of a two part rollout was implemented August 2008. The first rollout significantly impacted employers who report to IPERS along with the IPERS Accounting Bureau and IPERS Employer Relations Team. The second and final rollout is scheduled to be completed in 2009.

IPERS phone system was upgraded July 2008.

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

Not at this time. Once the V3 system is completely implemented, we are looking at adding more on-line features for our members such as submission of retirement and refund applications.



Primary Contact:	Title	Phone #:	E-mail address:	
Cecily Ketterer	Retirement Education Specialist	816-472-5800	cecily.ketterer@kcpsrs.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
4,757	3,198	1,877	7	853,722,741

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)?

- On and off site pre-retirement seminars

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

None at this time

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

Currently upgrading pension administration software with web based hosted system. Phase 1 will include online employer reporting, staff utilization for membership and retiree updating and maintenance. In house activity and vendor management will also be implemented.

Phase 2 will included document imaging and management along with membership access to some features.

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

None at this time



Primary Contact:	Title	Phone #:	E-mail address:	
Aimee Rives	Educational Services Coordinator	502/696-8578	Aimee.rives@kyret.com	
# of Active Members:	# of Retired Members:	# of Inactive Members:	Staff Size:	Assets (\$):
148,202	77,879	90,026	254	16.9 Billion (as of 6/30/07)

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 health 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.

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

House Bill 1 was signed by the Governor on June 27, 2008 following a special session of the KY General Assembly. The law is a comprehensive pension reform that will significantly impact retirement benefits for employees who begin participating with the Kentucky Retirement Systems on or after September 1, 2008. The law contained a few provisions that affect current employees and retirees. Most provisions of House Bill 1 apply to employees hired on or after September 1, 2008, including the following:

- A tiered structure for benefit factors
- Additional 1% contribution to a health insurance account
- New retirement eligibility requirements
- Different rules on counting sick leave and computing final compensation for retirement
- New definition for hazardous positions

This bill also contained statutory changes to the law governing members who become reemployed following retirement.

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

On March 5, 2007, KRS officially kicked off a new technology project, Strategic Technology Advancements for the Retirement of Tomorrow (START). Through START, KRS will gain a new imaging system and a new operating system with which we can better meet our customers' needs.

The new imaging system is expected to be operational in Spring 2009, accompanied by a new retiree payroll process, insurance administration, and web-based self-service for recipients of benefits.

Following this, in the winter of 2010, KRS will implement member services, estimate and purchase calculation methods, employer web reporting with EFT, and web-based self-service for active members and employers.

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

Member Education: Over the 2008 calendar year, KRS has focused on targeted retirement education programs and counseling services for members eligible for retirement incentives. As of 6/30/08, there were over 5000 members of KRS identified as being eligible for one or both incentives. The retirement incentives have a sunset provision and are closing effective January 1, 2009. KRS experienced the largest number of retirements for the months of June and August in its history, processing over 3300 retirement applications for those 2 months alone.

Employer Education: KRS has also been engaged in a comprehensive education initiative to inform participating agencies of the provisions contained in the pension reform legislation in an effort to ensure compliance. KRS has conducted 50+ employer meetings throughout the state over a 2 month period, since the bill became law on June 27 through September 1, the date the new provisions were effective.

Security Initiatives: KRS has launched three security solutions to protect confidential information exchanged between KRS, participating agencies, members and third party administrators:

- Secure email (email encryption software)
- New employer reporting program with enhanced security features
- Secure FTP server

Intranet: KRS launched an intranet in August 2008 providing employees with a variety of tools to improve internal communications. The Communications Division views the intranet as a platform to build upon and shape into an excellent resource as employees explore the various features that SharePoint offers.

Internet: KRS is in the planning phases of redesigning the agency website. The redesign effort will focus on improving members' understanding of the benefit structure and retirement resources. This goal will be achieved utilizing new media alternatives, in addition to structuring the website so that it best meets the needs of KRS' members, employers and constituent groups.

Other Communication Division initiatives: In addition to utilizing technology to improve communications, KRS will continue to maintain a strong presence in print media. This has proven essential during 2008 with regard to communicating events of the regular and special sessions of the General Assembly. Additional publications were developed to educate members and employers concerning the provisions in House Bill 1.

***Hampshire County Retirement
System, Massachusetts***

Primary Contact:	Title	Phone #:	E-mail address:	
Mary Baronas	Administrator	413-584-9100	mary@hampshireretirementma.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
3,000	1,000		5	180 Mil

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)?

Small group seminars, fact sheets, web and annual newsletter. Small group seminars/presentations is strongest.

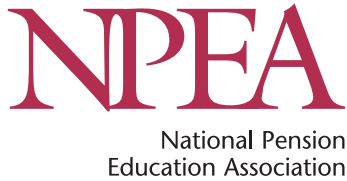
Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

State of Massachusetts has two major retirement board (State Employees and State Teachers) and 104 smaller local municipal or regional (county) systems. The investments for State & Teachers fund are combined and controlled by the State PRIM Board (PRIT fund). In 2007, Legislation passed whereby the State takes control of the investment decisions of local retirement boards by requiring local retirement systems less than 65% funded and/or more than 2% below average 10 year return of State PRIT fund to liquidate all assets and transfer cash to State PRIT fund for investment. Local systems ordered into PRIT are in perpetuity.

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

Testing and conversion to new pension benefits software. Current software vendor, whose program was designed specifically for Massachusetts systems has been sold to large national firm. New software program has been developed to expand into national market. However, there have been major problems adapting new generic software to meet specific needs of Massachusetts clients. Currently, we are looking at a new vendor who has emerged with a web-based program designed specifically for Massachusetts. We are currently running a trial concurrently with old software.

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



2008 Roll Call of the Systems

Massachusetts Teachers' Retirement System



Primary Contact:	Title	Phone #:	E-mail address:	
Erika Glaster	Deputy Executive Director	(617) 679 - 6859	Erika.glaster@trb.state.ma.us	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
90,000	50,000	5,000	95	\$23 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 MTRS is committed to educating members of not only their rights and benefits under our retirement law, but also of the financial and life issues involved in retirement. To that end, the MTRS provides programs for various life stages:

- **Your MTRS Benefits** – for members at any stage - 2-hour program held throughout MA addressing creditable service, the retirement formula and other MTRS benefits, and Social Security offsets.
- **The Next Chapter** – for members 5-15 years from retirement – all-day preretirement program including MTRS benefits, financial planning, estate planning, and the transition to retirement.
- **Ready for Retirement** – for members within one year of retirement – 2-hour program held throughout MA providing overview of benefits and detailed review of the application process and timelines.
- **Retirement U** – for retired members – half-day program covering various topics, such as estate planning, financial tips for retirees, employment/volunteer opportunities, health issues, etc..
- Targeted programs for various constituent groups, including superintendents' association, school business officials, etc.
- Group retirement counseling – for 12-15 members at a time, every other week in both our main office and western regional office. We cover MTRS benefits with the group and provide each member with and individual estimate.

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

The possibility exists for pending legislation to impact the MTRS in the following areas:

- COLA reform
- Regular compensation reform
- Working after retirement

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

Over the next three years, the MTRS will be involved in the development and execution of a new integrated pension administration solution. It is anticipated that this new line of business solution, named MyTRS, will have a significant impact on the operation of the agency. Staff resources will be directed primarily to the project as a top priority. Some of our major goals include:

- Improve technology infrastructure needed to pay benefits and administer the retirement system.
- Develop technological tools to improve service, communication, and education.
- Support web-based transactions, user-friendly tools and self-service options while protecting information security and privacy.

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

While we do provide educational programs for our active and retired members, our offerings to active members are generally designed for mid-career members and soon-to-be retirees, not “new” members (those with up to ten years of service). For years, we have wanted to reach out to these members but, unfortunately, have not been able to focus on this audience because of the pressing needs of our pre-retirees: responding to requests for services, providing educational programs on retirement issues and preparing them for the retirement process.

We know that it is difficult to attract new members to programs and discussions about retirement issues. As we have never targeted this audience before, we are conducting research in to how best to engage our new members. We have begun surveying and conducting focus groups of our members and employers, and would welcome advice from any of our NPEA colleagues who have new member programs in place.



***Middlesex County Retirement
System***

Primary Contact:	Title	Phone #:	E-mail address:	
Thomas F. Gibson, Esq.	Chairman	978-439-3000	tgibson@middlesexretirement.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
9,285	4,764	190	19	775 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)?

We are seeking ways to improve education and communication to our members. We will be ramping up our website capabilities. Our website contains information helpful to members and we are looking to make major improvements to the website, which we feel is the strongest method of communication.

We also send a periodic newsletters and a copy of our annual statement to each active and retired member/beneficiary.

Staff participates in benefit fairs hosted by our seventy (70) governmental employers.

Board members and representatives periodically appear before governmental bodies to explain benefits and assessments.

Board members meet from time to time with employee groups to provide updates on changes to the retirement laws

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

Chapter 68 of the Acts of 2007 requires municipal and regional retirement systems to transfer in perpetuity the management of assets to the State Pension Reserve Management Board if the System's funded ratio is less than 65% and the System has "underperformed" the investment return of the State Fund by 2% over the last ten year period. This is an annual exercise. Middlesex County Retirement Board voluntarily transferred management of the assets within a window of opportunity in order to avoid this perpetuity and can transfer assets out within 5 yrs.

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

Converting and improving our program with Tyler Technologies PERA Series – Not going as smoothly as planned. Working on a new and improved website.

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

The Board intends to provide periodic educational seminars for its members, union leaders and Human Resources officers. The continuing education of Board members is a high priority. We are building a data base of all members' e-mail addresses.

***MWRA Employees Retirement
System***

Primary Contact:	Title	Phone #:	E-mail address:	
Brian M. Leahy	Executive Officer	617.305.5596	bleahy@mwra.state.ma.us	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
1300	272	29	3	246,848,886.

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)?

Because our membership is at various locations and daily shift changes, I have scheduled retirement presentations at each MWRA location. We are all aware of the misinformation that spins around, I distribute the retirement booklet and was available to answer any questions that members had, and I included our Board Attorney at several of these presentations to clarify and answer any legal questions pertaining to retirement. I have made myself available for the evening shifts as well so no member or location was missed.

A Retirement Seminar is offered to members on a first come first register bases. I set up an agenda to include a retirement estimate calculation for each participant, a representative from Social Security, a representative from the Human Resources to outline health, life and dental insurance, our Board Attorney to outline living wills, changes in the retirement law etc., a representative from MACRS that is a very strong lobbyist for members and retirees. The seminar filled up in a couple of days and there was a waiting list – I was going to offer a fall seminar as well but we were able to accommodate all of the members that had signed up and the waiting. Spouses were encouraged to attend as well.

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

H. 4011, PERAC Board Governance Reform Bill:

Competitive bidding requirements for retirement boards, which while required as a component of a board member's fiduciary duty are currently exempted in statute; Ongoing educational requirements for retirement board members. Updating of the statute governing investments by boards, including elimination of the waiver process; Financial disclosure by retirement board members; Local option authority to increase board compensation; and, Authority for PERAC to debar individuals and firms in **certain cases of illegal action or other misconduct.**

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

The MWRA Employees' Retirement System is in the process of hiring a company to scan all paper files, which include – members, retirees', and refund information – to PDF digital format. This process will enable us to more quickly access these records from our desktops and provide a safe haven for member's information in the event there is some form of disaster and the paper files are destroyed.

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

Pre-Retirement Seminars:

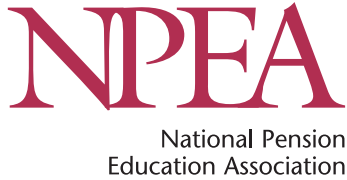
All day Saturday Session offers an exposure to our members and their spouses to a full list of topics including: Legal Issues, Health Coverage, 457 Disbursement timing, Retirement Benefit explanation.

Site Visits: Office hours: The Authority maintains facilities across the Commonwealth. The meetings provide a work site opportunity for question and answer sessions with younger members who see retirement as a distant destination but have question and I can follow-ups on specific issues.

Social Security Presentations: The members are directly affected by the “Windfall Elimination Provision” and the “Government Pension Offset.” The interest in the issues cause the sessions to be well attended.

Update for the Union Executive Boards: Four different Unions represent over 95% of our members. Retirement topics include legislative review, Legal update, Explanation of their Retirement Right and workers compensation.

Retiree Roundup: The program offers the retirees a midweek day long opportunity for both a social and education experience. Topical issues are presented but time is set aside for social interaction.



2008 Roll Call of the Systems

The City of Miami Fire Fighters' and Police Officers' Retirement Trust

Primary Contact:	Title	Phone #:	E-mail address:	
Dania Orta	Assistant Administrator	(305) 858-6006	dania@miamifipo.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
1588	1817	33	5	1.3 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)?

We conduct yearly pre-retirement seminars in which we provide members with information on present benefits, social security issues, estate planning, insurance, and financial planning.

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

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

We are presently in the process of going "paperless". We purchased the program approximately one year ago and are now in the last stages of back file scanning.

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



Primary Contact:	Title	Phone #:	E-mail address:	
Linda L. Habel	Retirement Services Director of Education and Case Work	651-355-0024	Linda.habel@state.mn.us	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
159,900	71,392	45,070	94	17.9 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)?

Pre-Retirement Workshop: A day-long education program geared for individuals within five years of retirement. We hold approximately 25 workshops annually at our office in St. Paul and greater MN. The member is able to request specific estimates that will be given to them at the program. Our PERA Representative explains PERA benefits, Social Security, and medical coverage options. An outside financial planner is used for part of the program.

Dollars & Sense: A day-long education program geared for mid-career individuals. Ages range from early 20's to mid 40's. Subjects covered are similar to our pre-retirement workshops, but geared to a younger audience.

PERA will cater a program for group presentations, when requested by an employer or employee group. In addition, PERA representatives attend many employee benefit fairs throughout the year.

Individual Counseling: We provide individual counseling at our home office in St. Paul and the greater MN PERA offices located in Duluth and Mankato. In addition, there are individual counseling sessions at another 20-25 greater MN cities.

Newsletters: We recently expanded our newsletter offerings to include separate publications for our active Coordinated and Police @Fire/Correctional members, retirees and deferred members. These four different publications can better concentrate on information specific to each group.

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

1. A retirement or disability benefit payable after December 31, 2008, now requires a spouse's signature on the application for any married member. Failure to have the spouse's signature on the application will result in a default selection of the 50 percent survivor option.
2. If a Police and Fire or Correctional Duty Disability is deemed to be total and permanent, the benefit will be based on the total number of years of service if the benefit exceeds the base benefit percentage.
3. Significant changes were made to the structure of the fund that provides benefits for PERA's retirees. Should funding fall below a specified level, the fund will be dissolved and retirees will return to the active fund.

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

PERA is expending its member services area on the Web to incorporate instant registration for in-office counseling and workshops statewide.

Our online estimates will also include a “what if” calculator that will allow members to generate estimates based on an average salary that they specify. This will allow them to project estimates based on significant changes in their income.

Retirees can now view their monthly payments, including deductions taken for taxes, life insurance, and health care withholding.

We are still studying the addition of video presentations on our website.

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

The three major pension funds in Minnesota, Public Employees Retirement Association, Teachers Retirement Association, and Minnesota State Retirement System, recently commissioned an economic impact study to gather statistics on how pension benefit payments affect Minnesota’s economy.

The study examined the state as a whole, as well as by county and economic regions. It found an average multiplier effect of 1.5 applicable for benefits paid statewide.

Primary Contact:	Title	Phone #:	E-mail address:
Karen Schultz	Director Retirement Services	651-284-7815	karen.k.schultz@state.mn.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
DB Plans: 55,000 Represents 8 Defined Benefit Plans	28,000	30,000	85	\$15.2 B
DC Plan: 80,000 Defined Contribution 457(b) Plan	Unknown	NA	85	\$3.7 B
HCSP: 45,000 Tax-Free Health Care Savings Plan	Unknown	NA	85	\$207 M

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 free Spring & Fall retirement seminars throughout the State. We discuss retirement benefits on the following topics: Social Security (a Social Security Representative presents), Pension (Defined Benefit), Deferred Compensation (457(b) Defined Contribution Plan), and Health Care Savings Plan (Defined Contribution).
- For our Defined Contribution Plans, we work with 800 participating Minnesota public employer's to offer employees: enrollment, mid-career, investment, retirement, or custom seminars.
- We provide quarterly newsletters for all our Plans.
- We recently re-designed our annual Defined Benefit statement, which provides comprehensive account information and has decreased statement calls roughly 50%.
- We continually enhance the account on-line and marketing and education sections on our websites.

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

- Minnesota has a unique structure that has separate asset pools for retirees (Post fund) and active members. At the time of retirement sufficient assets from the Active fund are transferred to the Post fund to pay lifetime benefits. The Post fund is totally reliant on investment returns to keep it solvent and is vulnerable to market fluctuations. This structure has proven to be adversely impacted by market downturns. Therefore, the Board of Directors developed legislation that will combine the Post fund and Active fund assets and liabilities if the funding ratio of the Post fund falls below 85% for two consecutive years or 80% for one year. Combining the two funds provides a longer time horizon in which to fund the unfunded liabilities of the retirees.
- Legislation was also passed to change the responsibility for the official actuarial valuations. In the past one actuarial firm was hired to complete the valuations and a second firm was hired to review the work. Under new law, our actuaries will perform the official valuation and the Legislative Commission on Pensions & Retirement (LPCR) will retain an actuary to review the systems' actuarial work. The Board now has the authority to modify the actuarial assumptions, other than the investment return assumption. The LPCR will have a period of time to reject the changes or finalize the assumptions.
- Implemented Federal legislation Pension Protection Act of 2006, allows certain retired and disabled public safety officers to reduce taxable income by up to \$3,000 annually to pay qualified insurance premiums.
- Mandatory Joint & Survivor option of 50 percent payable to spouse in the event of member's death unless the spouse waives his/her right. Spouse is required to sign application in the presence of notary indicating that he/she understands the benefit election.

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

- We conducted penetration testing on our network to identify any security vulnerabilities. We corrected the most serious vulnerabilities. We are installing nCircle to continually monitor our network for security vulnerabilities and attempted breaches.
- Installed encryption software on all laptops to ensure security protection.
- Eliminated Social Security Numbers on all correspondence.
- Installing updated Cisco telephone monitoring, recording, and reporting software.

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

- We will fully redesign our websites and offer web conferencing and webinar capabilities.
- We will convert our Defined Contribution Plan data from our internal database system to a third-party recordkeeping system.
- We will fully re-create all Defined Contribution Plan forms and marketing materials.
- Complete revamping of all Defined Benefit Plans handbooks and forms.
- Post retirement survey, information will be beneficial in recreating the defined benefit plans handbooks and forms. Feedback on pre-retirement seminars will help to determine if additional information needs to be provided to make the retirement process easier and stress-free for members.



2008 Roll Call of the Systems

***Teachers Retirement
Association of Minnesota***



Primary Contact:	Title	Phone #:	E-mail address:
Jane Suhr	Retirement Services Specialist Senior	651-215-1218	jane.suhr@state.mn.us

# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
77,173	48,110	12,636	85	\$18.4 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)?

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

Our Phone Center is staffed by Retirement Counselors; since inception, 493,837 calls were answered through June 30, 2008.

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

On May 27, 2008, Governor Tim Pawlenty signed the 2008 Omnibus Retirement Bill into law. The legal citation of the bill is: Laws of Minnesota (2008) Chapter 349. The bill included the following changes affecting TRA members and benefit recipients:

Fail-Safe Merger of the Post Retirement Fund with the Active Fund should funding levels slip to 85 percent or less for two consecutive years or 80 percent for one year. If the Post Fund stays above 85 percent funded, it remains a legally separate fund, as it is today.

Earnings limitation raised to \$46,000 annually (beginning with calendar year 2008).

Phased Retirement Program for active members age 62 and older and their employers to agree on compensation upon return to work. These individuals are still subject to the \$46,000 earnings limitation.

At retirement, married members must choose a survivorship plan that provides benefits to the spouse after the member's death. The spouse may waive the right to receive this type of annuity.

Although benefit improvements for active members were not included in the final bill, the Legislative Commission on Pensions and Retirement (LCPR) was instructed to review issues related to Minnesota teacher benefit adequacy and compare the level of teacher pension benefits in Minnesota and other states. The LCPR must file a report by January 15, 2009.

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

Initiative to implement .NET to replace current Delphi technology.

Initiative to replace AS/400 with SQL Server.

Creation of "Hot- site" for disaster recovery.

Rewrite and upgrade current employer web site.

Access to Outlook through the web.

Replace current desktop printers with network printers.

Creation of internet chat capabilities for counselors.

Virtualization of servers and desktops.

Creation of overall security program for TRA.

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

TRA has recently wrapped up a project to redesign our member annual statements.

Pursuing legislation that would allow members' benefits to become effective on any day of the month, rather than just the 1st or 16th (which are the current options).

TRA is currently performing a complete best practice review of the operation of our Member Contact Center.

In the near future, we will be expanding member satisfaction surveying to processes beyond member counseling (e.g. retirement process, refunds, etc.).

We will be undergoing a review of our member communications to look for more/better opportunities to target the different age groups within our membership regarding their TRA benefits and other retirement planning education.



Primary Contact:	Title	Phone #:	E-mail address:	
Robert Wilson	Manager of Member Services	573-636-9455	bwilson@molagers.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
31,424	13,356	977	19	\$3.963 B

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)?

LAGERS is a multi-employer plan with 574 different employers, each with their own differing elected benefits and differing employer contribution rates.

We provide the standard periodic mailings, newsletters, updates, etc. as well as provide same thru email and our website.

We have an aggressive goal of physically meeting/speaking with each employer at least once every two years to, at a minimum, provide a short overview of specific elected employer benefits and any system changes. From an efficiency standpoint this has forced us to become actively involved in various employer associations and meetings, where many of our members are present at one location at one time. Our main goal with this approach is not to educate them at that time, but to keep our members familiar with us to better facilitate future communications – This approach has been very successful.

(Strongest program)

Our best success has been our ‘customized PowerPoint presentations’, which has now migrated to our website. Facing the same problem we all face – how to be everywhere, all at the same time – 12 years ago we were faced with a request to travel 200 miles one way for a 10-15 minute benefit overview. That’s when we stumbled across the beauty of ‘Narrated PowerPoint’ and the ability to record individual slides. We recorded a 10 slide customized show & mailed the cd, with a back up meeting scheduled later if needed. Results were so positive that we recorded a master file full of individually narrated slides and fairly quickly made custom presentations for all our employers. Response was so tremendous that we looked for other applications – which is explained in the “New Initiatives” section.

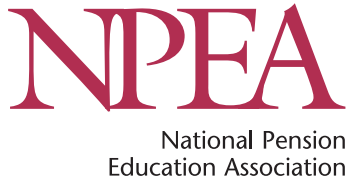
Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)

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

Just beginning new Pension System design, development & conversion for our complete system. Estimated 3 year completion.

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

Driven by the momentum of our 'Narrated PowerPoint Presentations' which began as customized presentations/CDs sent to all of our employers, we migrated this program to our website. We developed short overview presentations, viewable directly from our website with virtually of our programs and options available to both our members and employers. It is now quite common for an employer considering a benefit enhancement to pull up and view the presentation (and repeat it) at their convenience – where previously an 'in person' trip would have been required. The program has been met with overwhelming approval from our members and has significantly reduced LAGERS time/travel expense and greatly improved our efficiency. LAGERS was the first system to implement such a program; and we are thrilled that many have incorporated this approach into their communications.



2008 Roll Call of the Systems

MoDOT & Patrol Employees' Retirement System



Primary Contact:	Title	Phone #:	E-mail address:	
Susie Dahl	Executive Director	573-298-6020	susie.dahl@modot.mo.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
8,565	7,211	1,685	12	\$1.719 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. Being able to provide this seminar to our 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 at retirement, they will have to supplement their DB benefits with personal savings. The Benefit Basics program has been offered on an ad hoc basis as requested by the district or troop offices for the last several years. Our goal is to setup a rotating schedule to visit each location approximately every 3 years. We hope to finish the first rotation by the end of 2008.

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 prohibits aliens unlawfully present in the United States from receiving a benefit from MPERS. Upon application for benefits, individuals must submit acceptable proof-of-age and legal presence documents. Acceptable documentation includes US birth certificate (with embossed or raised seal issued by a state or local government); US Passport (valid or expired); Certificate of Citizenship; Certificate of Naturalization; Certificate of Birth Abroad or a valid Missouri driver's license.

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

Almost four years ago MPERS contracted with a consultant to complete a multi-phase initiative to improve our benefit delivery systems for our members.

MPERS is approximately 50% through implementation of a new total pension management information solution. The first component of this project included implementation of a new accounting system, Microsoft Dynamics GP. This component was implemented in late 2007 and went live in early 2008.

The second component of this project included implementation of an electronic document management (imaging) system, Oracle (formerly Stellant). The conversion included day-forward scanning of incoming member documents as well as outgoing correspondence. Back file conversion was completed for all active, retired, survivor/beneficiary, disability and terminated vested member files. Day-forward scanning began in early 2008 with back file conversion completed in mid 2008.

The final component of this project includes a replacement of our current member database and payroll system with Pension Gold Public Edition. We are in the final stages of document requirements and have begun the design documents portion of this component.

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

With staff resources dedicated to the implementation of Pension Gold Public Edition, no additional projects are being planned at this time.

Primary Contact:	Title	Phone #:	E-mail address:	
Dearld Snider	Director, Member Services	(800) 392-6848 ext. 1041	dsnider@psrsmo.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
PSRS 80,977	PSRS 44,013	PSRS 5,763		PSRS 27.3 billion
PEERS 50,351	PEERS 18,925	PEERS 3,671	112	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 5 years. Seminars last about 2 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 on-line 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 is 50-60 attendees. This is our flagship seminar with close to 4,500 members attending in FY 2008.

In-house Counseling Sessions are available every working day at 1:30 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 office 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.

VideoCounseling provides one-on-one, face-to-face counseling via video cameras and computers, and saves members a commute to Jefferson City. Videocounseling was first implemented in January 2007 with one of our school districts in the Kansas City area. We currently have Videocounseling available in 6 districts around the state including Liberty, Springfield and Northern Missouri. This fall we will add St. Louis, Kirkwood and Blue Springs to our list of locations as well. Although we have budgeted some 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.

In January 2008 we introduced a **Financial Planning Workshops** entitled, "Pay Yourself First." We will begin remarketing these workshops as **Mid-Career Seminars** in the 08-09 school year. These 2 hour programs focus on PSRS or PEERS and provide basic information on financial planning. Learning tools provided 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.)

This Legislative Session results in only two bills passed that may have an impact on PSRS/PEERS members:

- **SB 1066** creates an alternative method of obtaining teacher certification from the State Board of Education. An individual may obtain teacher certification by obtaining certification from the American Board for Certification of Teacher Excellence (ABCTE) and verification of ability to work with children by completing 60 contact-hours in the classroom as described in the act.
- **SS HB 1678** changes the laws regarding members of the military and their families. Requires the state board of education to establish a rule to allow the issuance of a provisional teacher's certificate before the completion of a background check to the spouse of a military member who holds a teacher's certificate in another state that requires a background check and who has relocated within the last year.

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

Pension System Replacement – We're replacing our current AS400 system with the PensionGold PE product from Levi, Ray, & Shoup, Inc. The project kicked off in May 2006 and is approximately 50% complete. We've 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 PensionGold PE. Ascentn Corporation's AgilePoint will also be integrated with PensionGold 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. Michael Thibault with Icon Integration and Design, LLC has cleansed the data and built a Temporary Staging Database (TSD) for conversion to PensionGold PE.

Telecom Services – we recently chose Mitel to replace our existing telecom services and went live in January 08.

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

Electronic Newsletters - began offering in December 2006 and currently have over 4,700 members who choose this email version.

Web Videos and Podcasts – in October 2007 we began posting videos and podcasts recorded by our staff on various retirement topics.

Employer Conference – we are hosting our 1st Annual Employer Conference in October 2008. This conference will offer a variety of workshops and presentations designed to help our Employers learn more about the Retirement Systems and Retirement Systems reporting.

Primary Contact:	Title	Phone #:	E-mail address:	
Pam Henry	Manager, Communications	573.632.6132	PamH@mosers.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
56,000	28,000	17,400	74 employees	\$8.0 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)?

MOSERS offers education programs which, during 2008, include:

- 57 full-day Pre-Retirement Seminars designed for general state employees within five years of retirement. In addition to MOSERS retirement benefits, this seminar features segments on Social Security, health insurance, and the Missouri's Deferred Compensation program.
- 19 half-day Pre-Retirement sessions on-campus targeted for college-university members nearing retirement.
- 29 half-day Money Matters Workshops for early to mid-career employees.
- A one-day annual conference for human resource staff and a half-day preconference for HR reps with less than one year of experience.
- A number/variety of education programs by special request from agencies and departments.

Pre-Retirement was the initial education program MOSERS offered, and is still the core of helping members understand their retirement benefits and available choices.

In August, MOSERS and our Retiree Connection group began hosting post-retirement "Coffee Breaks" throughout the state. These "Coffee Breaks" allow us to reach out to our retirees, give us a chance to have direct communication with them, and provide retirees an opportunity to interact with other state retirees in their area. Topics generally include the security of their retirement benefit, investing after retirement, etc.

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

No legislation was passed during the 2008 legislative session affecting benefits of MOSERS members.

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

The MOSERS website is currently being renovated to better address member needs and interests. Most current features will remain while incorporating a new “look,” additional content, and more functionality. A content management system (from SiteCore) is being incorporated which will enhance development and maintenance of the site. Significant advancements were made this year in terms of online forms, reports, and processes.

Rumor Central questions and answers are now in a (protected) blog format, which makes it searchable by subject matter.

MOSERS contracted with Fishnet Security to perform an information technology (IT) security audit. The purpose of the IT security audit was to:

- Test for any potential weaknesses in the barriers that have been established (to block unauthorized access).
- Review our security policies and procedures.
- Review networking capabilities and Internet connections to outside entities.
- Perform a vulnerability assessment.

The new Statewide Employee Benefit Enrollment System (SEBES) became mandatory on January 1, 2008. This online system allows new employees to enroll in all of their benefits at once while eliminating redundant demographic form completion and minimizing data entry.

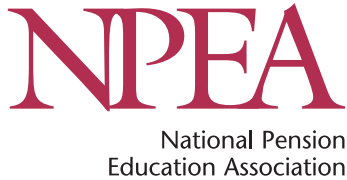
MOSERS continues to review and develop its disaster recovery and business continuity plan. The backup domain (network) controller is in place and functioning.

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

MOSERS has added video programs for members, which are available through our website. These are short (five minutes or less) programs designed to help current and new employees understand the benefits MOSERS administers, including the basics of MOSERS’ defined benefit plan, calculating a benefit, service credit, understanding life insurance benefits, survivor benefits, disability benefits, and leave time. Currently video content for members nearing retirement is being added, such as the application process, retirement eligibility, plans, the benefit formula, and payment options. In the future, this project may expand to other possible features, like the state Deferred Compensation program and MOSERS investments, for example.

During the 2007 legislative session, oversight of the State of Missouri Deferred Compensation program was transferred to MOSERS. We have spent 2008 reviewing the investment options, call center, and communications administration of the program. MOSERS’ Communications and Investments staff are coordinating the efforts to educate participants on overall value of the Plan and how it fits with MOSERS’ retirement benefits and Social Security benefits to provide retirement income.

Succession planning strategies are being identified within internal departments with an emphasis on employee development and retention as well as ways to capture institutional knowledge.



2008 Roll Call of the Systems

Nebraska Public Employees Retirement Systems



Primary Contact:	Title	Phone #:	E-mail address:	
Jan Fox	Education Services Manager	402-471-9505	jan.fox@nebraska.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
65,000	15,500		51	\$9.2 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)?

We administer 6 different retirement plans, 3 of which are defined benefit, 2 are defined contribution/cash balance hybrid, and 1 is a 457 deferred comp plan.

We conduct retirement seminars for members over age 50 and financial planning seminars for members under age 50.

We provide workshops to the employers' human resource staff.

We do one-hour "Retirement 101" presentations whenever an organization or group invites us to speak to members.

We provide member handbooks, employer manuals, newsletters and a comprehensive website.

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

No legislation is currently pending. Legislation passed in 2008 added our first Deferred Retirement Option Plan (DROP) to one of our defined benefit plans.

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

We are currently upgrading our integrated data management system from a Forte based client server to a Java based Clarety web architecture. We will convert to our upgraded system in early 2009.

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



National Pension
Education Association

2008 Roll Call of the Systems

New Hampshire Retirement System



Primary Contact:	Title	Phone #:	E-mail address:	
Merelise O'Connor	Interim Deputy Executive Director	(603)410-3600	merelise.oconnor@nhrs.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
54,165	22,000	1,384	67	5.5 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)?

NHRS communicates with its members via annual statement, benefits fairs, brochures, email updates, member education sessions, newsletters, the NHRS website, and press release.

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

HB 1516-This legislation amends RSA 100 relative to the New Hampshire Retirement System (NHRS) by adding a new chapter (Chapter 100-D) concerning the divestment of securities related to certain industries in Sudan.

HB 1520-The new provision allows a member of the NH Retirement System (NHRS) to purchase up to two years of service credit for the period of time in which the member served in the Peace Corps or AmeriCorps.

HB 1643- For teachers and political subdivision employees, this legislation extends the July 1, 2008 pension benefit commencement deadline under current law to July 1, 2009.

HB 1645- This comprehensive new legislation impacts many issues, some of which are:

- Requires that \$250 million be transferred from the Special Account to the State Annuity Accumulation Fund
- 125% Calculation/ Employer Assessment
- COLA
- Earnable Compensation definition
- Medical Subsidy Contribution Amounts
- Medical Subsidy Funding

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

NHRS is undertaking the following Technology initiatives:

- Call Center enrichment
- Electronic imaging of paper files
- Pension database advancements
- Website enhancements including online benefits calculations

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

NHRS is assessing its member's needs through a Communications Survey mailing. It will include assessments by years until retirement, ideal geographic and time location for member education sessions, and preferred medium to receive communications (electronic or US mail). This initiative may result in brochure, booklet, newsletter, statement and web site revisions.

NHRS is electronically imaging all paper files into a computer based recordkeeping system. The imaging project, once completed, will provide staff with real-time access to member records, forms and correspondence. This initiative will increase customer satisfaction and decrease the current manual process.

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 (\$):
60,910	24,384	We don't measure terminated vested members	82	\$13.6 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)?

PERA provides 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. Specific training is provided to incoming legislators who join the legislative retirement plan and to judges and magistrates at their conclaves.

PERA is updating its website to provide webcasts on how to choose a beneficiary, fill out membership forms, etc, PERA is also moving into a new building in June 2009.

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

Employee groups continue to introduce enhancement legislation. This 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. District Attorneys are introducing a bill for a 20-year retirement plan with a 3.5% pension factor. With the market downturn, PERA does not anticipate that the legislature will pass any bills for enhanced service credit.

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.

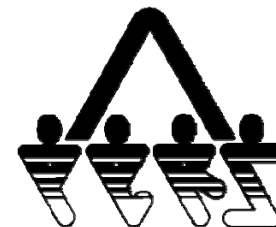
The legislature approved 12 term positions for 2 years to manually cleanse data. The Data Cleansing Unit began auditing and correcting files in October 2007. We started with members who had 25 or more years of service credit. To date, the unit is working on files of members with 17 or fewer years of service credit. Over 1,500 files have been audited. Once the files are audited, requests for purchasing withdrawn service credit, service credit verifications and benefit estimates can be completed immediately instead of a 30-45 day wait.

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

PERA has successfully initiated monthly seminars and training sessions in the Southern part of New Mexico. 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. A team of benefits counselors now makes monthly presentations and provides one-on-one counseling sessions with employees after the seminar presentation.

An employer handbook was created with examples of all PERA forms and instructions on how to fill them out. DVDs of the handbook were provided to all employers and it is posted on our website.

PERA has contracted for LR Wechsler Ltd. to provide a Business Process Reengineering study for the Member Services aspects of PERA. LRWL staff will be on site in November 2008 and the study is expected to be completed by February 2009.



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 (\$):
20,598	6,872	3,003	34	\$2,299,386

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. Increasing our Retiree Health Insurance Credit benefit from \$4.50 for every year of retirement service credit to \$5.00
2. Allow non-spouse beneficiary election under our 100% Joint and Survivor benefit option.
3. Allow new designation of beneficiary under our Joint and Survivor benefit options if the current beneficiary becomes deceased or there is a divorce.
4. Allow employers to election to contribution additional retirement contributions to provide for a graduated retirement benefit for their retiring employees. Employees benefit payments would increase at a 1% or 2% rate over time.
5. Allow employers to provide health insurance coverage for employees on an approved leave of absence.
6. Provide retirees a one-time supplemental "13th" check.

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

October 1, 2007, NDPERS began 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. L.R. Wechsler, Ltd. was selected to provide Oversight Project Management and Quality Assurance.

NDPERS first pilot launches October 1, 2008; the pilot functionality is Contact Management and Work Flow.

PILOT 1

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

NDPERS is taking the first steps with producing a series of videos relating to benefits. First is the series is benefit counseling for newly employed members.

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 (\$):
9,561		6,320	1,516	17	1.8

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) 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 effective July 1, 2008:

- 1) Increase employer contributions to 8.25% of salary instead of 7.75%.
- 2) Require employer contributions of 8.25% of reemployed retiree's salary instead of none.
- 3) Creates a new tier of reduced member benefits for new 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

For the 2009 legislative session:

Bill No. 109 – Submitted by Senator O'Connell on behalf of the ND Retired Teachers Association. (This is not NDRIO's bill)

This bill would provide a one time supplemental retiree benefit payment to all TFFR retirees and beneficiaries receiving an annuity on June 30, 2009. The supplemental payment is equal to an amount determined by taking \$4 per year of service credit, plus \$3 per number of years since the member's retirement, with the sum multiplied by 12. If approved, the supplemental payment would be made in December 2009, and only one payment would be made on each retiree's account. The bill includes an \$11 million general fund appropriation to fund the supplemental payment.

Example: Retiree with 28 years of service credit who has been retired
Since 1997.

$$\begin{array}{rcl} \$4 \times 28 \text{ (service credit)} & = & \$112 \\ \$3 \times 12 \text{ (years retired)} & = & \$36 \\ \hline \$148 \times 12 & = & \mathbf{\$1,776} \end{array}$$

We see a lot of problems with this bill. Mainly, IRS and administrative issues.

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

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 by next summer.

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

Same as above. We are also considering group counseling for those teachers retiring this year. At that meeting, we would explain their options, taxes, what they need to do to start receiving benefits, etc. This would free up a little more time because we would be meeting as a group instead of individually.

Primary Contact:	Title	Phone #:	E-mail address:	
Craig Scholz	Manager Group Education	614-225-9841	cscholz@opers.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
382,177	161,348	110,896 (364,823 total inactive)	573	\$83.5 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)?

- START Seminar (Start Thinking About Retirement Today) – For new, non-vested members, with fewer than five years service credit.
- PLAN Seminar (Providing Long-term Awareness Now) – For mid-career DB and Combined Plan members, with greater than five years service credit, and are typically 10 years or more from retirement.
- RAP Seminar (Retirement Awareness Program) – For DB and Combined Plan members who are within five years from retirement eligibility.
- Retirement Readiness Seminar – For DB and Combined Plan members who are within 18 months from retirement.
- Retiree Seminar– For any Ohio PERS benefit recipient (retirees and survivor/beneficiaries).
- Defined Contribution Seminars: “How To Select Your Retirement Plan” and “Managing Your OPERS Account” for Member-directed and Combined Plan (DC) members. These programs are also presented as Web workshops.
- Health Care Seminar – For active members, retirees and survivor/beneficiaries.
- General Field Presentations – For active members, conducted at employer sites, at the employer’s request.

Each program described above serves a unique purpose and/or demographic. In recent years, our most popularly-attended are the Retirement Readiness, RAP and HC seminars, and our general field presentations.

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

- Pension forfeiture effective May 13, 2008. The legislation applies to public employees who are convicted of certain felonies while serving in a position of public trust.
- Iran/Sudan divestment
- Service credit legislation to modify current formulas for determining cost to something close to full actuarial cost of the service credit purchased.

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

- Installation of Virtual Hold Technology in our call center
- Create Ohio Retirement Systems data portal
- Create a secure portal to interact with physicians throughout the disability process

Section 4: New Initiatives (Please describe any new projects/initiatives that your system is

- Piloting a new seminar, geared toward planning for a holistic approach to retirement: emotional, financial and psychological aspects
- Demographic-specific newsletters
- On-line forms
- Web seminar/workshop
- E-newsletters
- Podcasts
- RSS feeds

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 (\$):
204,640	122,934	125,763	600	70 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)?

Beyond The Classroom – Educators with 15 + years
Dollars and Sense – Educators with under 15 years
Helping Your Future Grow – New Hires
Retirement Planning Seminar – Anyone
Retiring with Confidence Program – Those planning to retire within the next 18 months
Retiree Series – Changes topics each January. Estate Planning and Managing Your Retirement Income – led by an attorney or a financial expert. These are paid presenters.
Understanding Your Health Care – All retirees who want to understand how claims work. We also talk about how a secondary insurer works with Medicare. These are held in January, February, March and April after they have made their health care decision in open enrollment.
Health Care Highlight Meetings – Meeting held twice daily Tues – Thursday throughout the month of November. These meetings are for all retirees who are interested in changing health care plans or administrators during our open enrollment process.

Strongest program is the Retiree Series where we bring in experts to speak on Estate Planning and Managing Retirement Income. Recently we added another day to accommodate the 175 retirees on a waitlist.

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

House Bill 315 is a bill that will create a dedicated source of revenue to our health care stabilization fund. As written it will increase active teachers contributions by 2.5% and employer contributions by 2.5% for a total of 5%. This would be phased in over 5 years in increments of .05% each year.

Active teachers support the bill. Employers do not. School funding is an issue in Ohio that won't go away. Although the Supreme Court has determined that State wide funding of the schools needs fixed, after 10 years it has yet to be dealt with. This along with the economy will make it difficult to pass this legislation this year.

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

STRS Ohio is in the process of replacing our dated "Legacy" system with V3 from Vitech. As with any huge IT undertaking it is not on target, but is progressing. We have found that the cost savings derived on the IT side will be more than offset by the additional time it will take in member services to do a cost estimate, a cost statement, a retirement estimate etc. In addition, scheduling of meeting, and counseling sessions are not "out of the box" but have to be specifically written for us. One would assume all systems counsel their membership and hold meetings. Yet, this piece has yet to be seen. We are also having to "design" the workforce scheduling component which was also not included in the package "out of the box". The finish date is scheduled for Mid to late 2009.

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 will be adding additional tutorials to our website. Currently we have a tutorial that walks through the application. We plan on adding a tutorial which walks a member through the decision of whether to work 35 years or retire and be reemployed.

We are in the very early stages of putting together spec's for an on-line retirement application.

Most new initiatives are on hold until V3 is complete and implemented.



2008 Roll Call of the

Oklahoma Public Employees Retirement System



Primary Contact:	Title	Phone #:	E-mail address:	
Patrick Lane	Director, Communications	(405) 858-6720	plane@opers.ok.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
44,712	25,233	5,637	53	\$6.2 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)?

Pre-Retirement Seminar – Open to any member within two years of early or normal retirement eligibility. This is a collaborative seminar with the state's insurance provider to explain retirement and insurance provisions and process. We discuss eligibility, benefit options, returning to work after retirement, provide assistance with forms, and answer questions. We consider this our strongest educational program.

Retirement Coordinator Training – Annual field training program for our participating employer representatives. This is an opportunity to provide continuing education to employers, solicit their feedback, provide an overview of the plan, and discuss current topics such as: new plan provisions, recent legislation, changes in how information flows between OPERS and employers, and future initiatives.

OPERS publishes a member handbook for each plan we administer, a training manual for employers, quarterly newsletters for active members and retirees, annual member statements, and issue-specific brochures. We have an extensive library of forms on the System's website and are publishing more forms in a fillable PDF format as they are created/revised.

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

Two bills were passed in the 2008 Oklahoma General Assembly pertaining to:

- Cost of living adjustment – 4% COLA approved for all retired members receiving a benefit as of June 30, 2007, and still receiving benefits as of July 1, 2008 (effective July 1, 2008).
- Retirees returning to work – Retirees may not return to work, on any basis, with the same employer from which he/she retired for a period of one year without waiving benefits (effective July 1, 2008).
- Elected officials benefits – Closes a benefit provision that allowed non-elected service to be counted the same as elected service for retirement calculation purposes, which gave certain elected officials a larger pension than they actually paid for throughout their career (effective August 21, 2008).

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

OPERS is currently about 50% of the way through migration to a new pension administration system utilizing Oracle database software. The System is currently running in parallel between new functionality in the Oracle system and the functionality it is replacing in the current platform.

A backfile conversion project was completed in early 2008, and member documents are now viewable electronically through EMC Documentum AppXtender. We are in the early stages of developing electronic workflows for various transactions and have rolled out workflows on beneficiary changes and address changes, to date.

Currently developing a staff Intranet site to serve as content management system of sorts. The primary goals are to provide online access to benefits processing procedures for training purposes and updated call handling procedures to customer service representatives.

Have purchased Camtasia software to begin developing an online library of video content. The initial goal is to provide the Pre-Retirement seminar and a planned Retirement Planning (or "Mid-career") seminar to expand our reach to a growing membership base. It has tremendous potential for staff and employer training, as well.

In the final phase of rolling out to employers the online enrollment of new members, which began in July 2007. We now receive 80-85% of enrollments online.

In the development phase of an in-house call tracking system to more accurately define call types, volumes and single-call resolution rates.

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

In the planning phase of a data integrity review that is a precursor to provide secure online access for members to view their information in real-time.

2008-09 will be our second year participating in the CEM benchmarking. We have used this data in our strategic planning process and to identify areas of need. We have plans to, among others:

- Improve pension inceptions from 60 days to 30 days.
- Initiate customer satisfaction surveying in all major transactions.
- Provide seminars and training information online.

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 (\$):
109,000	107,000		197	\$35.5 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 SERS Office of Member Services requires the successful completion of an intense three week technical training program for all retirement counselors and technicians. The training is conducted on an annual basis and includes virtually every aspect of business operations. Subsequent to this, is the requirement to complete a course on Presentation Skills, which is conducted on-site by an independent contractor.

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

There are two separate legislative acts currently being considered by the General Assembly. The first would absorb, on a prospective basis, municipal police officers as active contributing members of SERS.

The second would allow members at educational institutions limited portability between SERS and TIAA-CREF.

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

Since 1999 SERS has been using a Global 360 imaging and workflow application to manage all member related documents. Currently we are upgrading the application to the Web version along with enhancing the thirty-five workflows and capabilities of the system.

SERS has implemented a Content Management System (CMS) to manage all internal documents within SERS. The Office of Member Services is currently backfilling documents including all policies and procedures. This is to provide both user access and disaster recovery of records that are vital to OMS processes.

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

The Office of Member Services is currently working on an initiative to automate and dramatically expand the assessment of services provided to members. This will potentially include multiple levels of contact with both retired and active employees involving items ranging from the purchase of service process, group informational sessions and annual member statements and literature.

Primary Contact:	Title	Phone #:	E-mail address:	
Scott Hood	Assistant Executive Officer	650-366-9502	shood@samcera.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
5500	3842	1225	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. Last year *SamCERA* began providing seminars targeted to employees eligible to retire where information about the plan, deferred compensation, health coverage and social security is presented. We've recently placed a self-paced new employee orientation on our web site.

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 begun executing a Strategic Technology Plan that provides for system and software upgrades over the next five years. *SamCERA* is now looking to take advantage of virtualization solutions to simplify IT operations. Within the next year, *SamCERA* will begin considering pension management software systems to replace the current system and to consider 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 completing the selection process to engage a Financial Education Provider that can provide a wide range of financial education that will focus on retirement planning and target early and mid-career employees.



National Pension
Education Association

2008 Roll Call of the Systems

South Carolina Retirement Systems



Primary Contact:	Title	Phone #:	E-mail address:	
Megan B. Lightle	Manager, Communication and Education	(803) 737-7484	milightle@retirement.sc.gov	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
225,014	115,310	167,641	188	\$28 Billion

All numbers as of June 30, 2007

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 South Carolina Retirement Systems offers educational and informational materials for members in print and on the Web. We publish brief overview brochures, detailed member handbooks, active and retired member newsletters, and a popular annual financial report. We offer benefits overview and pre-retirement education seminars regionally and at the worksite. Currently, our print publication programs are the strongest; with the integration of generational content and design that reflects the different segments of the workforce. A lifecycle approach is being applied to educational programs as well.

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

Legislation was enacted in June 2008 that provided for an annual automatic cost-of-living adjustment (COLA) for eligible South Carolina Retirement Systems retirees. Subsequent to passage of House Bill 4876, the State Budget and Control Board, as trustees for the Retirement Systems, approved an increase in the Retirement Systems' assumed rate of investment return from 7.25 percent to 8 percent. As a result of the Board's actions, the guaranteed COLA provisions of House Bill 4876 took effect June 17, 2008.

As a result of the legislation, each July 1, eligible retired members of the South Carolina Retirement System (SCRS) and the Police Officers Retirement System (PORS) will receive an automatic COLA of up to 2 percent as long as the Consumer Price Index (CPI) as of the previous December 31 was at least 2 percent. If the CPI was less than 2 percent, the COLA will equal the actual increase in the CPI.

House Bill 4876 also authorized the Board, as trustees of the state's pension trust funds, to approve ad hoc COLAs in addition to the automatic COLA of up to 2 percent if certain guidelines are met.

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

The South Carolina Retirement Systems is developing a new comprehensive payment and claims information system, and continues to enhance its Electronic Employer Services system through which covered employers conduct contribution reporting and other transactions. The Retirement Systems plans to provide self-servicing opportunities to members and employers via the Internet, including on-line filing of claims and member access.

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

The South Carolina Retirement Systems created a Communication and Education Unit in May 2008 in an effort to prioritize and focus resources on information and education programs for all stakeholders. The CEU is supplanting 90 percent of the Retirement Systems' current communication and education programs, and is developing new programs as well. The Retirement Systems will soon begin creating digital video for distribution via CD, DVD, and streaming on the Web. Plans for concomitant collateral for the videos and other presentations are being developed, too. We are excited about our empowered commitment to stakeholder education and look forward to further realizing service delivery that ranks among industry best practices.

Primary Contact:	Title	Phone #:	E-mail address:	
Rob Wylie	Executive Director/ Administrator	888-605-7377 or 605-773-3731	Rob.Wylie@state.sd.us	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
37,731	19,506	7,370	36	7,300,770,167

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 are in the process of increasing our efforts with the Managing Retirement Income workshops for next year's schedule. Last year was our first full year of providing this workshop and had tremendous success and positive feedback from our members. Approximately 4-6 times a year, SDRS conducts the Managing Retirement Income workshops at designated locations across the state.

SDRS also provides our members with a variety of counseling opportunities. In addition to walk-in counseling services at our main office, we currently offer weekly opportunities for members to meet one-on-one with our retirement planners as we travel across the state and meet in different locations for our prescheduled meetings. In this effort, we are able to provide members with the ability to meet with us in a local, neutral location.

Requested visits have also become increasingly popular. With these requests, we travel to a participating employer units and provide presentations and counseling sessions. This allows us to educate our members in a setting with their employer regarding the benefits available with the system.

In addition to the programs and educational opportunities, a Personal Benefits Statement is provided on a yearly basis to inform members of the retirement benefits available to them at two ages- Normal Retirement and Special Early retirement. SDRS also distributes quarterly newsletters informing member's relative information about our system.

With these various programs and opportunities for education, together with our website on-line information and planning tools, we have a valuable impact on our members with information they need to better prepare for retirement.

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

The 2008 legislative session was an active session for our system and the benefits to our members. HB1019 was passed, which was a bill that provided our members with a benefit formula improvement. A second bill that was passed was HB1020, which was a bill that established an automatic enrollment feature for the South Dakota deferred compensation plan. Lastly, HB 1021 was passed which was an act to create the South Dakota Retirement System Supplemental Pension Benefit.

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

SDRS is currently in the process of implementing the Scan File system which will automate our records from paper files to computer accessible files. This project is going well, but is expected to take some time to complete.

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

SDRS is in the process of developing new methods for providing education to our members. With this focus, we are looking to add mid-career and early career retirement planning workshops to our education offerings. We are targeting 2009 for implementation of these programs.

Primary Contact:		Title	Phone #:	E-mail address:	
Steve Chase		Retirement Administrator	(850) 891-8345	Steve.Chase@talgov.com	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):	
2800	1156	246	6 FT & 1 PT	\$1,166,475,000	

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)?

- Pension Orientation session for each new employee.
- Additional half-day educational HR and Pension session each quarter for new employees that have been employed three to six months.
- Half-day Mid-Career Pension Education 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 as well as an explanation on how to utilize the calculation tools available to them on the City's Intranet web site.
- Full day Pre-Retirement Education Program at least once a year for those within five years of normal retirement eligibility.
- Individual Pre-Retirement Education 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 (DB, DC, 457) 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 for General and Fire was implemented January 1, 2007; the City's Police DROP plan was implemented May 1, 2008. All are very popular with employees who are eligible for normal retirement. This DROP program has a maximum of three years' participation and has proven to be a great planning tool for not only the employees, but also a great succession-planning tool for the City as well since several senior employees will be exiting DROP at the same time.

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

We continue research to best determine whether to purchase pension software or develop and implement our own pension system to integrate with our current HR and Payroll software. The City's current HR and Payroll software is PeopleSoft v. 8.9. The pension data is housed in a bolt-on connected to this software. The calculations for estimates, finals and buybacks are completed through a very complex Excel program using a data dump from the PeopleSoft system.

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

- We continue to enhance daily/quarterly/annual reports to run with macros to reduce manual processing.
- More processes for the State-Funded 175/185 (Fire/Police) Defined Contribution Plan have been automated to improve efficiency.
- We continue to enhance business processes for calculating buybacks/benefits for better productivity and efficiency.
- We are in the process of setting up a Trust Plan to begin funding the City's OPEB/GASB retiree health insurance liability.

Primary Contact:	Title	Phone #:	E-mail address:	
Catherine Terrell	Director, Customer Benefits	512-867-7238	catherine.terrell@ers.state.tx.us	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
134,238	70,052	16,211	340	\$24 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)?

ERS uses group sessions accommodating up to 300, webcasts for up to 100, instructor lead training for up to 40, and computer based training hosted on our website is accessible 24/7 with an ability to reach an infinite number.

Our publications and online tools include benefits sponsored by ERS, retirement planning, wellness, benefits enrollment using ERS OnLine, and benefits/coordinator policies and procedures for benefits administration, reporting, and ERS OnLine responsibilities.

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

- Effective January 1, 2008, we successfully communicated and implemented a 1% automatic 401(K) deferral for state employees with an option to opt out. We have a cancellation rate of less than 6.8%.
- Added appeal process for our members to use for a retirement fund overpayment.
- Communicated Pension Protection Act tax saving provisions to members.

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

ERS OnLine Pension System

- ERS OnLine Pension successfully deployed in October and was quickly followed by several post go-live enhancements.
- Available 24 hours a day, 7 days a week to both active employees and retirees.
- Account Withdrawals processing time to issue payments to members was reduced by as much as 90%. What used to take weeks, now takes days. The improved refund processing will add over 11,000 Texans in amounts over \$75,000,000 yearly. These refunds are to employees who have left state employment.
- Retirement estimates changed from an overnight batch process to real time, providing member estimates during the initial phone call.
- Allowed ERS members to use ERS OnLine to view their retirement account balance, service credit, contribution history and first eligibility retirement date.
- Reduced processing time for retirement applications from five days to one day, also significantly reduced the amount of paperwork required. Now, when a hardworking Texan has completed their service and is ready to retire, the process is easy to follow and overall takes 80% less time to complete.

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

- Improve benefit counseling through Interactive Voice Response system.
- Increase understanding of employee benefits by providing employers with additional resources.
- Establish various means of communicating with members by adapting communication materials to their preferred communication method.
- Provide employers with an online training (computer based training) for new employees to orient them about state benefits.

Primary Contact:	Title	Phone #:	E-mail address:	
Paula Mayfield	Benefit Counseling Supervisor	(512)542-6450	paula.mayfield@trs.state.tx.us	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
935,731	265,307		Approximately 400	Approximately \$100+ B

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 counseling sessions around the state
- ✧ TRS Steps to Retirement - Streaming Video
- ✧ Telephone Counseling Center
- ✧ Scheduled office visit appointments (TRS building)
- ✧ Brochures of benefit areas
- ✧ TRS- A Great Value for Texans: 70th Anniversary Edition
- ✧ Group presentations throughout the state

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

- ✧ HB 973 – continuing Health Care coverage after resigning from employment
- ✧ Retirees received a one-time supplemental check (13th check) Capped at \$2400.
- ✧ State contribution rate increased from 6% to 6.58%

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

- ✧ Members can request a retirement packet by completing a “Request for Estimate of Retirement Benefits” on line and submit directly to TRS
- ✧ Members can view and print a cost statement for the purchase of special service
- ✧ Implemented a telephone survey for member feedback
- ✧ Members can receive their newsletters via e-mail

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

- ✧ Remote desktop for one-on-one field counseling
- ✧ Initiated courtesy telephone call reminders one business day prior to a scheduled OV or group appointment (Austin appointments only)
- ✧ As part of an overall commitment to enhancing direct and candid communications with our members, TRS recently launched a series of quarterly conference calls so members, retirees and the general public can hear the latest news about TRS from the leaders of our Investment and Benefit Services divisions.



2008 Roll Call of the Systems

Texas County & District Retirement System



Primary Contact:	Title	Phone #:	E-mail address:	
Terry O'Connor	Director of Member Services	512-637-3254	terry@tcdrs.org	
# of Active Members:	# of Retired Members:	# of Terminated Vested:	Staff Size:	Assets (\$):
116,858	34,362	11,256	96	\$16.9

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)?

TCDRS conducts employee and 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 eligibility 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.)

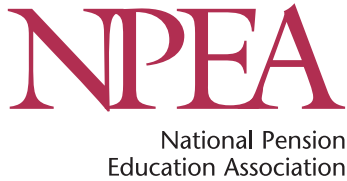
The conversion of paper files to imaging for 190,000 members was completed in seven months in 2007. Imaging was deployed to investment related documents and is currently being expanded to all employer and administrative documents. Most TCDRS systems were moved to a virtual server environment to improve business continuity capabilities and to streamline operations. A consolidated data center with uninterruptible power, fire suppression, and redundant air conditioning was completed in late 2007.

New customer service delivery methods were designed to take advantage of electronic workflow, imaged documents, new methods for tracking the status of customer requests, and improved audit trails.

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

TCDRS recently selected Oracle's Siebel Customer Relationship Management (CRM) software to replace in-house developed systems for maintaining retirement account and demographic information on members. Over the next 10-12 months, this project will replace the current account access functions on the TCDRS website and will add other functions such as online calculators, ability for members and employers to see more data, and eventually provide capability for members and employers to see more data, and eventually provide capability for members to sign up for retirement planning seminars online. The integration of Seibel with other TCDRS systems will allow members and employers to initiate and view systems used in the call center and will integrated with a new telephone system to be installed later this year.

The use of electronic signatures and online submission of customer service requests will provide members and employers with expanded services available online in 2009. These online capabilities will make it possible to expand the individual counseling program over the telephone, in the office and in the field during 2009.



2008 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 (\$):
25252	10900	1963	13 full time 3 temps	3.4 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 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. At this time we continue to do numerous Power Point Retirement Presentations throughout our state for individual departments or Groups upon request. This year we took part in Save for Retirement Week with booths at three different locations.

For our Vermont State Teachers' Retirement System and Vermont State Municipal Retirement System we do Power Point Presentations when requested throughout 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. Our Power Point Presentations are very informative and we get great comments.

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 added a new group in the State Retirement System for new hires as of July 1, 2008. This new group will be calculated by a combination of age and service totaling 87 or age 65 which is totally different than prior calculations. A full cola effective January 1, 2014 for any active state employees' as of June 30, 2008 once they retire.

We added a new Retirement Health Savings Plan for our Municipal Retirement System.

Also we continued to do a lot of housekeeping 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 continued to be quite a learning experience for all of us in our retirement division. Meeting after meeting going over procedures and statutes 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

The phase of user testing began on October 31, 2007 and has continued to date. User testing will continue throughout our going live dates.

Starting January 1, 2009 we go live with some processes and procedures in the office with the rest to follow over next few months.

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 the last two 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.

