Because of a modest inflation rise in 2012, nearly all SamCERA retirees and beneficiaries will receive a 2.5% Cost of Living Adjustment (COLA) this year. The COLA applies to retirees and beneficiaries retired on or before April 1, 2013, and the amount of the COLA will depend on the retirement plan. The COLA for Plans 1 and 2 is 2.5%, while the COLA for Plans 4, 5 and 6 is 2.0%. Plan 3 provisions do not provide for a COLA.

All COLAs will be paid beginning with the April 2013 benefit payments.

**How COLA is Calculated**

SamCERA’s COLAs are calculated according to California law, which requires them to be based on the change in the annual Consumer Price Index (CPI) for the San Francisco-Oakland-San Jose area (as determined by the Federal Bureau of Labor Statistics). The law also requires the amount to be rounded to the nearest one-half of one percent. This year, since the index increased 2.68%, the nearest one-half of one percent is 2.5%. The maximum allowable COLA for Plans 4, 5 and 6 is always 2.0%. These COLA amounts are validated by SamCERA’s actuarial firm, Milliman, Inc.

Remember, annual COLAs can increase or decrease depending on whether the Bay Area experiences inflation or deflation, but your pension will never go below the basic benefit allowance you received when you retired.

<table>
<thead>
<tr>
<th>2013 SamCERA COLAs</th>
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<tbody>
<tr>
<td>Retirement Plan</td>
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<tr>
<td>-----------------</td>
</tr>
<tr>
<td>Plan 1</td>
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<td>Plan 5</td>
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<td>Plan 6</td>
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</table>

2013 COLA amounts apply to members and beneficiaries retired on or before April 1, 2013.
AVOID IDENTITY THEFT
Keep Your Paper Records Secure

These days, it’s easy to get overwhelmed by the amount of paperwork you get in the mail. But that paperwork often contains vital personal information. To keep that personal information private and avoid identity theft, here are some helpful tips.

- Lock your financial documents and records in a safe place, and keep your information secure from workers or others who come into your home.

- Limit what you carry. When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security card at home. Make a copy of your Medicare card and black out all but the last four digits on the copy. Carry the copy with you, unless you are going to use your card at the doctor’s office.

- Before you share information at your workplace, a business, your child’s school, or a doctor’s office, ask why they need it, how they will safeguard it, and the consequences of not sharing.

- Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents when you don’t need them any longer.

- Destroy the labels on prescription bottles before you throw them out. Don’t share your health plan information with anyone who offers free health services or products.

- Take outgoing mail to post office collection boxes or the post office. Promptly remove mail that arrives in your mailbox. If you won’t be home for several days, request a vacation hold on your mail.

- When you order new checks, don’t have them mailed to your home, unless you have a secure mailbox with a lock.

- Consider opting out of prescreened offers of credit and insurance by mail. You can opt out for 5 years or permanently. To opt out, call (888) 567-8688, or go to www.optoutprescreen.com. The 3 nationwide credit reporting companies operate the phone number and website. Prescreened offers can provide many benefits. If you opt out, you may miss out on some offers of credit.

Look for tips on online security in the next SamCERA newsletter.

Information and tips provided by the Federal Trade Commission.

For more consumer tips:

www.consumer.ftc.gov
What’s your email address?

Get on the SamCERA e-mailing list and receive this newsletter directly to your inbox, the day it’s published! SamCERA already has e-mail addresses for more than 600 retirees—so add your name to the list today. Email addresses are confidential and never shared.

Just send us an email at samcera@samcera.org.

2013 Retiree Paydays

These are the dates for the remaining 2013 retiree paydays:

Tuesday, April 30, 2013
Friday, May 31, 2013
Friday, June 28, 2013
Wednesday, July 31, 2013
Friday, August 30, 2013
Monday, September 30, 2013
Thursday, October 31, 2013
Friday, November 29, 2013
Tuesday, December 31, 2013

Questions? Contact Us!
Hours: Mon. - Thurs., 7 am - 6 pm
Phone: (650) 599-1234
Toll-free: (800) 339-0761
Email: samcera@samcera.org

SamCERA Runner-Up for Pension Fund Award

SamCERA was recently recognized as a runner-up for Small Public Plan of the Year by Money Management Intelligence—a publication which covers the pension industry.

SamCERA was nominated based on interviews and input from across the public fund investing community. SamCERA’s nomination is an honor that reflects industry-wide recognition of the plan’s accomplishments during the past year.

The winner in SamCERA’s category was the San Antonio Fire and Police Pension Fund.

THE SAN MATEO COUNTY RETIRED PERSONNEL ASSOCIATION
SCORPA

Joining SCORPA is easy!

SCORPA (the San Mateo County Retired Personnel Association) invites all San Mateo County retirees to become members of SCORPA for $15 a year.

SCORPA is open to all San Mateo County retirees.

SCORPA is a voice for retirees before the Board of Supervisors, the Retirement Board, and CRCEA (California Retired County Employees Association) in Sacramento.

For information about SCORPA, please call Sylvia Row at (650) 368-1795, or email: scorpa09@yahoo.com.
SamCERA Retirement Board Elections
For Retiree and Alternate Retiree Seats

SamCERA will hold elections for the two retiree seats on the Board of Retirement. Both retiree spots—the eighth position and the eighth position alternate—will be open for election.

Candidates must be a retired SamCERA member and must file a Declaration of Candidacy. The retired member and the retired member alternate will serve from July 2013–June 2016.

**Required Declarations of Candidacy:** These forms will be available and can be circulated beginning Monday, April 15, 2013, through Monday, May 6, 2013. Qualified candidates must obtain Declarations of Candidacy in person at the County Elections Office, 40 Tower Rd., in San Mateo.

**Completed Declarations of Candidacy:** These completed forms must be filed in person with the County Elections Office no later than 5:00 p.m. on May 6, 2013. 

*Please call the Elections Office at 312-5222, if you have any questions or wish to make an appointment to take out candidacy papers.*

The election will be held on Monday, June 10, 2013, and will be conducted in accordance with Article 3 of the *Regulations of the Board of Retirement*. These regulations are available at the Elections Office or on SamCERA’s website at: [www.samcera.org](http://www.samcera.org).