

TRANSITIONING TO
MEDICARE AFTER 65
DECEASED PENSIONERS
& EMPLOYEES

MEDICARE AFTER 65,
CONT.

DCREA SUMMER MEETING
CONGRATULATIONS TO
OUR NEWEST RETIREES

1099-R NOW AVAILABLE
ONLINE

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ACCOUNT

Retirement Connection

February 2017

"It is our mission to provide retirement benefits and superior service to advance the financial security of our members."

Dallas ERF Earns a Robust 9.08% in 2016

From the desk of ERF's Executive Director - Cheryl D. Alston

Happy New Year!

The Employees' Retirement Fund of the City of Dallas (ERF) investment portfolio generated a return of 9.08% (net of fees) for calendar year 2016, ending the year with \$3.3 billion in assets. ERF has performed well over longer time periods, with a 5 year return of 8.8% and a 30 year return of 8.5%.

The best performing asset class in 2016 was Public Real Assets. Public Real Assets include investments in energy Master Limited Partnerships (MLPs). Energy MLPs invest in energy infrastructure in the United States including pipelines, natural gas, gasoline, oil, storage, terminals, and processing plants. ERF's MLP managers earned 23.1% exceeding the Alerian MLP Index benchmark of 18.3%. ERF also has investments in both Global Equity and Global Low Volatility portfolios. Global Low Volatility portfolios screen out high volatility stocks to limit downside risk. The Global Low Volatility portfolio earned 8.3% and the Global Equity portfolio earned 5.5%.

ERF's Domestic Equity portfolio earned 13.4%, exceeding the S&P 500 Index return of 11.96%. ERF's investment in International Equity was also positive, with a return of 4.9% for 2016, exceeding the MSCI ACWI ex USA IM Index of 4.4%. ERF Real Estate investments generated 4.8% for the year. The Real Estate investments consist of publicly traded Real Estate Investment Trusts (REITs) as of December 31, 2016 and domestic private real estate funds as of September 30, 2016. The reporting of Private Equity returns always lag a quarter behind. As of the last reported quarter of September 30, 2016, Private Equity returned 4.3%.

Fixed Income is 30% of the ERF investment portfolio. Our investment in Global Fixed Income returned 3.9% exceeding the respective Barclays Aggregate benchmark of 2.7%. ERF's high yield investments also posted a positive return of 14.3%.

While 2016 was generally another volatile year for the stock market, I want to thank the Board members for their discipline, patience, and investment expertise as the markets continue to evolve. As pension fund investors, we have to remember to focus on the long term investment horizon. I would also like to commend the ERF staff for their diligence and commitment to providing excellent services to employees and pensioners.

In summary, active members, terminated employees with a vested pension and retirees should feel confident that ERF remains sound and your retirement benefits are safe and secure. We welcome your questions, comments, or suggestions.

Transitioning to Medicare After Age 65

If you or your spouse are currently enrolled in a City of Dallas health insurance plan and are within three months of your 65th birthday, you are eligible to sign up for Medicare and enroll in one of the City sponsored Medicare supplement plans.

You can apply for Medicare online or at your local Social Security office. For additional information or to find an office near you, call **1-800-772-1213** or visit www.socialsecurity.gov.

Turning age 65 could result in a health insurance rate reduction for you. Please remember in order for this reduction in your rate to happen, you must enroll with Social Security for Medicare Part A and B and enroll with AARP for a Supplemental Plan. You can contact Cigna for a Part D Prescription Plan.



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Our Sincere Sympathy To The Families Of Our Deceased Members

September 2016 - December 2016

DEPARTMENT	AGE	DEPARTMENT	AGE	DEPARTMENT	AGE
Aviation		Health & Human Services		Sanitation Services	
Preston O'Neal	87	Fred M. Barnes	82	Chester S. Harden	73
City Controller's Office		Library		Danny R. Hulsey	62
Fred C. Chang	65	John A. Nordstrom	83	Street Services	
Communication & Information Services		Ellen A. Stamelos	74	Carolyn J. Matthews	71
Paul D. Call	87	Park & Recreation		Van G. Cook	70
Convention & Event Services		Pauline Daniels	90	Carolyn J. Flemings	64
Donald L. Jones	66	Billy F. Murkledove	72	Street & Sanitation	
Environmental & Health Services		Darlene Session	66	Gregory Hernandez	98
Jeanne Joseph	89	Jesus O. Padilla	64	Alvin Clewis	95
Argemiro Bustista	73	Larry D. Peck	61	Elias R. Lucio	85
Margaret A. Hatcher	71	James F. Johnson	52	Roy C. Cummings	77
Equipment & Building Services		Office of Cultural Affairs		Trinity Watershed Management	
Kenneth R. Adway	71	John K. Pytcher	55	Mary E. Lyons	43
Loretta Conaway	67	Police		Water Utilities	
Delia A. Perez	59	Jerry G. Pollard	81	Serban Constantinescu	85
Fire		Jimmie R. Rodgers	80	Robert Swanson	78
Loretta Schauer	73	Bette K. Hand	67	Yandell J. Burge	77
General Services		Gloria Z. Martinez	64	Thomas M. Fryman	70
Jose Altamero	82	Shirley A. Council	60	Neil H. Casteel	66
		Public Works & Transportation		Richard D. Flowers	62
		Max Porter	80	Kendrick D. Forrest	39
		Arlis M. Wilks	79		
		Nancy K. Kipriotis	73		
		David M. Krebs	69		

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You may call the Benefits Service Center at **1-855-656-9114** for additional information or to verify your enrollment.

2017 TRANSITION TO MEDICARE MEETINGS

If you would like to learn more about transitioning to Medicare, the City's Human Resources Department will host five informational meetings this year.



Each meeting will be at City Hall, 1500 Marilla, L1FN Auditorium at 10 AM.

Retirees and their covered spouses must enroll in Medicare Parts A and B at age 65 as a requirement of medical coverage through the City's benefit programs.

DCREA Hosts Summer Event

The Dallas City Retired Employees' Association (DCREA) will host one event this year, their General Meeting in July.

You will receive an invitation with all the details for the July General Meeting in May.

Coming Soon... Look for DCREA on Facebook!

Congratulations To Some Of Our Newest Retirees!

Employees who retired in the months of September 2016 - December 2016 and agreed to let us share the news are listed by their department and years of City service.

DEPARTMENT	SERVICE	DEPARTMENT	SERVICE	DEPARTMENT	SERVICE
Aviation		Library		Street Services, cont.	
Robin M. Dickens	25	Nancy E. Kennamer	21	Kenneth R. Epperson	28
City Attorney's Office		Management Services		Bobby R. Allen	23
Evelyn L. Johnson	7	Jose L. Torres	13	Jose L. Gallegos	21
City Secretary's Office		Park & Recreation		Sustainable Development & Construction	
Brenda K. Neyra	10	Jerry L. Foote	40	Stevie R. Coulter	32
Code Compliance Services		Fred Thompson	34	Trinity Watershed Management	
Carter R. Robinson	9	Daunisha C. Parks	26	Donna G. Dones	11
Communication & Information Services		Jerald L. Morgan	24	Water Utilities	
Michael Puente	18	Aloise M. Erims	19	Patricia A. Jones	33
Court & Detention Services		Amie R. Sudds	7	Margaret J. Williams	32
Vanessa L. Stewart	32	Police		Gary W. Lewis	32
Cysenthia C. Wilson	3	Sandra M. Jones	26	James W. Modesitt	32
Equipment & Building Services		Sanitation Services		Michael A. Simpson	31
Robert L. Rodriguez	27	Sherman Sampson, Jr.	32	Monique R. Smith	30
Ronald E. Ritchie	19	Charles E. Smith	26	Harold C. Irving	29
Cornell Jackson	17	John A. Barlow, IV	21	James L. Yellowfish	27
Housing & Community Services		Zachary O. Guthrie	15	Bennie J. White, III	27
Esther Hernandez	30	Street Services		Carol R. Davis	18
Joseph Hillenbrand	27	Wayne L. Kruger, Jr.	32	Richard L. Statser	17
		Ariel P. Gonzalez	30	Lafayette Register	13
		Michael T. Alford	28	Karen S. Kahler	7

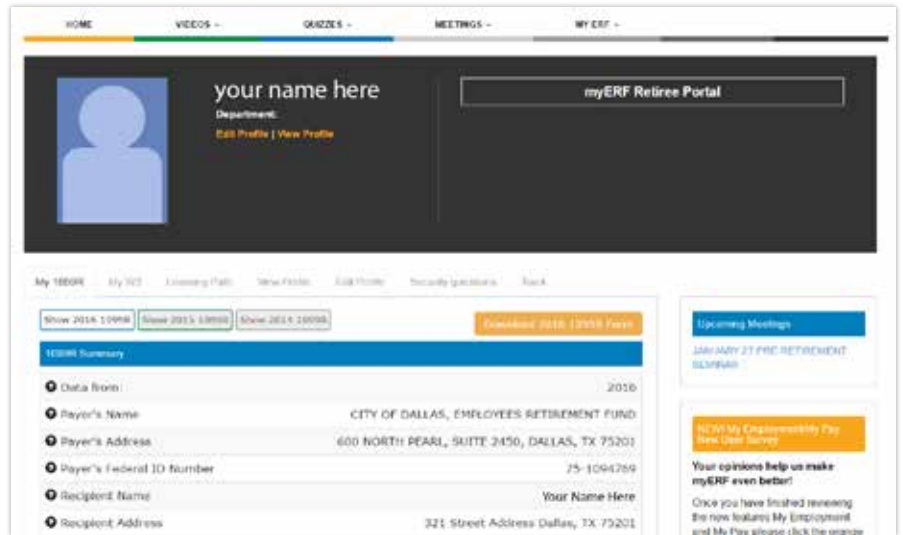
You Can Now Print Your 1099-R Form Online

The Employees' Retirement Fund is excited to share a new feature available to retirees.

You can now view and print your 1099-R statements from our secure member portal, myERF.

You will be able to access and print your 1099-R for the years 2016, 2015 & 2014. **ERF also mailed your 2016 statements on January 31st.**

To print your 1099-R, you need to create an account in myERF. You can create your account by following the instructions below.



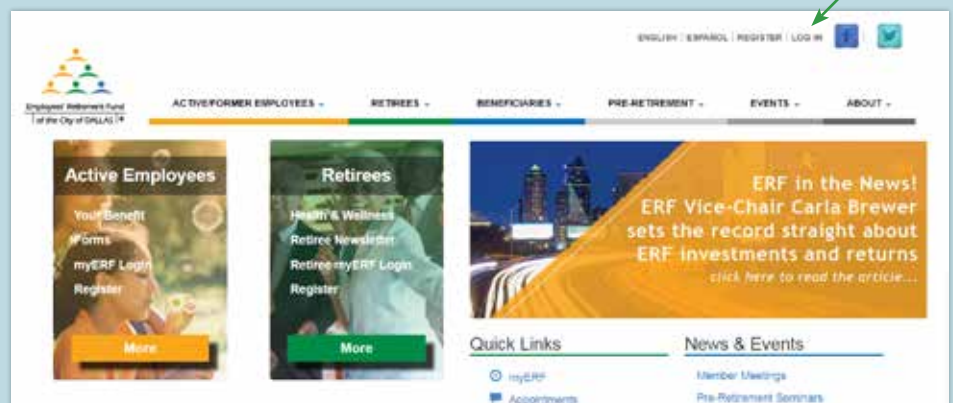
Create Your myERF Account

Please follow these instructions to log in and view your statement:

- Go to the ERF website, www.dallaserf.org.
- In the green retiree box, click "Register."



- Fill in the registration form. You must input your account number to complete your registration. You will find your account number on your monthly pay stub.
- Scroll to the bottom of the registration form and click to Accept the Terms and Conditions of Use.
- Click "Create an Account."
- Once you have successfully created an account, you can log into your account anytime by clicking "Log In" in the upper right of corner of the ERF website.



If you have questions about creating an account or logging into myERF after creating an account, please call our helpline at 214-580-7738.