



Your Future. Your Choice.

PUBLIC EMPLOYEES' RETIREMENT PLANNING MONTH



RETIREMENT PLANNING WORKBOOK

Presented by

LACERS

LOS ANGELES CITY
EMPLOYEES' RETIREMENT SYSTEM





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A Message from the General Manager

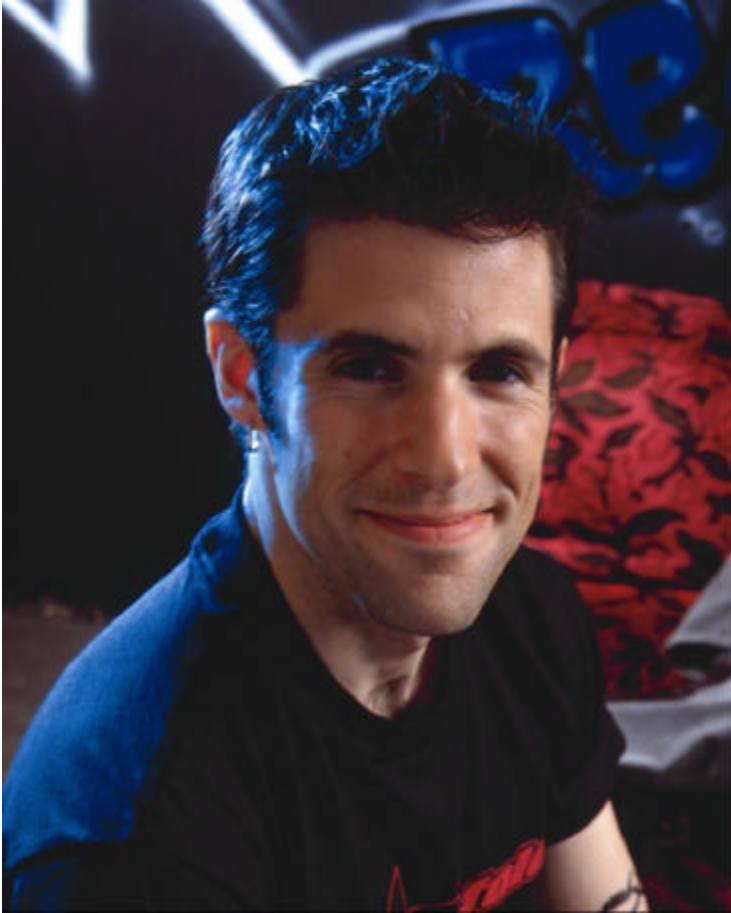
The Los Angeles City Employees' Retirement System (LACERS) is pleased to offer its members this Workbook to help them plan for their future. LACERS in conjunction with other California public retirement systems, selected May as Public Employees' Retirement Planning Month to encourage all employees to learn about their benefits and determine their savings needs.

As a general civilian employee of the City of Los Angeles, when you retire you can receive a lifetime monthly allowance. This benefit, which is for your lifetime and that of your qualified surviving spouse or other beneficiary, is secure. Regardless of what the stock market does, your retirement is safe. This is because your benefit is a defined benefit. In other words, what you will receive in retirement is based on your salary and how many years you work for the city, not how well the stock market does. The constitution of the state of California also protects your benefit from reduction.

As good as this benefit is, it may not be enough to meet all your retirement needs. This Workbook is designed to help you determine what you need for your retirement. Most employees will want to save some of their own money to enhance their LACERS retirement.

The City of Los Angeles offers an excellent way for you to save money and defer taxes at the same time. The City of Los Angeles Deferred Compensation Plan allows you to make payroll deductions and invest the money in several different mutual funds. You can look up information about this plan on the web at www.benefitscorp.com/cityofla or telephone (888) 466-0381. You can also save money by making additional contributions to LACERS. When you retire LACERS will turn that money into a lifetime annuity. If you are interested in the Larger Annuity program call LACERS at (213) 473-7200.

To find out more information about your retirement plan, check the web at www.lacers.org or call us and ask for a Summary Plan Description.



BRYAN

RETIREMENT? WHAT'S THAT?

Name: Bryan

Age: 27

Jbb: Gardener Caretaker

Family: still a ways off

Loves: snowboarding, girlfriend, his guitar

Likes: Incubus, Survivor

Spends time: playing in an alternative band, downloading music off the Internet

Greatest fear: his mom will want to stay longer than the weekend

Retirement planning stage: still not sure what it all means

Ever since high school, Bryan has lived on the edge. At 19, he broke a leg and three ribs doing a railslide on his Santa Cruz. He crashed his Harley when he was 22. He took four years to graduate from junior college, and he worked his way across the country when he was 25. Last year he got his first full-time job...ever. Current savings account balance: zero...nada.

“I met someone last year who’s really made a difference in my life. She’s into adventure as much as I am, but she’s looking farther ahead than I ever have. She got me to thinking: there’s more to life than having a good time today. There’s planning for a good life tomorrow. I want a house. And, ok, I don’t want to work forever. That means setting retirement goals.”

Now’s a perfect time for Bryan to begin planning for his future. The sooner he starts, the greater his reward. He really hasn’t paid attention to his pension yet. But the benefits are already accruing for his retirement. His girlfriend will tell him that giving up just one mocha a week and putting that money into savings would boost his retirement nest egg by about \$10,000. Setting aside just

\$10 a week would build his retirement savings to \$128,000 by age 65. And he'll be able to save much more as his earning power grows.

Retirement? Hey, the earlier you start, the easier it will be.

If you're just starting out like Bryan, you can benefit by using:

- Top 10 Ways to chart your future, make your choices
- Retirement Stage Quiz



CELESTE

RETIREMENT? I NEED TO GET MY KIDS THROUGH COLLEGE...

Name: Celeste

Age: 36

Job: Management Analyst

Family: single mother of two, ages 10 and 14

Loves: reading, classical music

Likes: Denzel Washington, Animal Planet

Spends time: driving kids to music lessons, volunteering at church

Greatest fear: failing to provide for her kids

Retirement planning stage: good start, long way to go

Celeste has been “responsible” all of her life. She had to work in her family’s bakery while she went to college. She graduated cum laude. She married a young engineer, but that didn’t work out. It’s been tough, but she’s glad that a set percentage of each paycheck automatically goes into the LACERS retirement plan. And she tries to put away a little more in savings every month.

“I’m saving for their college. But I need to make sure my future is secure, too. I’ll have a good pension, but I may need more. I don’t ever want my kids to feel like they have to support me. That’s why saving for retirement is so important.”

Celeste has been saving since her divorce nine years ago. Just a little at first. While it sometimes seems hard to meet all her financial obligations, she still puts \$50 away each paycheck into the Los Angeles City Deferred Compensation Plan. That will mean about \$320,000 in savings by age 65 if she keeps it up - that’s in addition to the LACERS pension that will be waiting for her. By taking advantage of special college finance programs like Cal Grants and education IRAs, her kids can get their

college degrees, too. And Celeste just signed up for a Long-Term Care program with LACEA to protect her savings in case she has a lengthy illness.

Retirement? With good planning, there's no reason you can't put your kids through college **and** assure your long-term financial security.

If you want to know how you're doing, turn to:

- Top 10 Ways to chart your future, make your choices
- Retirement Stage Quiz
- Retirement-At-A-Glance Worksheet



ANGIE

RETIREMENT? I'M SHOOTING FOR 55...

Name: Angie

Age: 50

Jbb: Librarian

Family: two kids in college, one in high school

Loves: family dinners, husband

Likes: Touched By An Angel, John Tesh

Spends time: making crafts, bidding on-line for antiques

Greatest fear: husband's job as deputy sheriff

Retirement planning stage: looking forward to early retirement

Angie doesn't complain much. Her marriage has worked. Her kids have turned out well. The youngest will start college this fall. Raising a family, feeding ravenous teenagers, the big load of wash every weekend - all those things will be behind her soon. She'll miss her friends at work. But she's looking forward to a break...and retirement.

"Routine has been important to me for 22 years: family dinners every Sunday and Thursday night; vacations at the coast; housecleaning on Saturdays. Now that our kids are moving on, it's time for new traditions. My husband Jimmy will retire soon. I want to join him."

Angie has helped provide a good income for her family for more than 20 years. At first, when they were just starting out, it helped make ends meet. She took her lunch to work and made other sacrifices so that she could put \$150 a month into an IRA. In recent years, she's been able to put an average of \$500 a month into the City of Los Angeles Deferred Compensation Plan. In the next five years, at her current pace, she'll have more than \$200,000 invested in savings to supplement the regular monthly retirement benefits she and her husband will receive. Through those early

years she didn't pay much attention to her LACERS pension. But she's sure glad to have it now.

Retire at 55? Why not? After practicing some financial discipline, it's time for a little adventure!

If retirement's within sight for you, check out these tools to see where you stand.

- Retirement-At-a-Glance Worksheet
- Retirement Stage Quiz



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Retirement Stage Quiz

Are you really ready?

So you think you're making good choices for your future – but are you really?

Use this quiz to determine what Retirement Stage you've achieved.

This quiz will help you see how good a job you've been doing in your financial preparations for retirement. It will help you flag some action items that you may have neglected or overlooked so far. And if you do have some catching up to do, this quiz provides some resources to point you in the right direction and help you get started!

Answer each question (truthfully!) and enter the points earned (indicated in parentheses) on the line provided.

1. Have you (or your spouse) personally saved any money for retirement? Do not include Social Security taxes or employer-provided plans. Savings could include any money you put into a deferred compensation plan at work, such as a the City of Los Angeles Deferred Compensation Plan.

Yes (4) No (0) _____ points

2. Have you (or your spouse) tried to figure out how much money you will need to have saved by the time you retire so that you can live comfortably in retirement?

Yes (3) No (0) _____ points

3. Do you have an investing or savings program for your retirement?

Yes (2) No (0) _____ points

4. Have you thought about insurance coverage for long-term care or nursing home needs?

Yes (2) No (0) _____ points

5. How confident are you (and your spouse) about the following retirement-related issues? Would you say that you are very confident, somewhat confident, not too confident, or not at all confident...

a. ...that you are doing a good job of preparing financially for your retirement?

Very confident (2)

Somewhat confident (1)

Not too/not at all confident (0)

_____ points

b. ...that you will have enough money to take care of your medical expenses when you retire?

Very confident (2)
Somewhat confident (1)
Not too/not at all confident (0) _____ points

c. ...that you will have enough money to support yourself (yourselves) in retirement, no matter how long you live?

Very confident (2)
Somewhat confident (1)
Not too/not at all confident (0) _____ points

6. How well does each of the following statements describe you? Would you say it describes you very well, well, not too well, or not at all?

a. I am disciplined at saving.

Very well (2)
Well (1)
Not too well/not at all (0) _____ points

b. I am not willing to take any financial risks, no matter what the gain.

Very well/well (0)
Not too well (1)
Not at all (2) _____ points

c. If I just save some money each month, I will be fine in my retirement.

Very well/well (0)
Not too well (1)
Not at all (2) _____ points

d. I think preparing for retirement takes too much time and effort.

Very well/well (0)
Not too well (1)
Not at all (2) _____ points

So what retirement planning stage are you in? Add up your points to see how you stack up.

Total Score: _____ points

How Did You Score?

Retirement Stage Quiz Results

If you scored 0-5, you need to get started. But you are not alone; 10 percent of American workers fall into this group. What should you do? Choose to save, now! Only 1 percent of Americans in this group have begun to save for retirement, but one-half say that they could save \$20 per week. That's over \$1,000 per year, which could really add up over time. Assuming a modest 5 percent rate of return, saving \$20 a week would result in more than \$50,000 over 25 years!

If you scored 6-10, you have work to do. Nineteen percent of American workers are in this group. There's a 50/50 chance you have begun to save. Sixty-one percent of non-savers in this group say they could put away \$20 per week. Assuming a modest 5 percent rate of return, saving \$20 a week would result in more than \$50,000 over 25 years! Only 13 percent of this group has tried to figure out how much they need to save. Take 10 minutes to do the Retirement-At-A-Glance Worksheet and establish a savings goal!

If you scored 11-15, you've taken the first big step. Now take the second! Thirty-two percent of American workers are in this group, and 87 percent of them have begun to save for their retirement. However, less than half have tried to figure out how much they need to save. Take 10 minutes to do the Retirement-At-A-Glance Worksheet and establish a savings goal!

If you scored 16-20, you're off to a good start. Thirty-one percent of working Americans are in this group – 99 percent have begun to save, and 88 percent have tried to figure out how much they need to save. But are you on target? Seventy-six percent say they could save another \$20 per week for retirement. So if you're not on target, put a little more away. In addition, 25 percent of this group is only somewhat confident that they are investing their retirement savings wisely. If that's you, take the time to learn some more about investing. It may help you sleep better at night.

If you scored 21-25, you're among a select few. Only 8 percent of working Americans scored at this level. You are saving, you have tried to determine how much you need to save, and you are very or extremely confident that you are investing your retirement savings wisely. Evaluate your progress periodically to make sure you stay on track. Is there anything you might have missed? Twenty percent of this group have not thought about long-term care insurance. Have you?

The Retirement Stage Quiz has been adapted with permission from the Employee Benefit Research Institute (EBRI) and the American Savings Education Council (ASEC).



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Retirement-At-A-Glance Worksheet

Find out if you're prepared

This **Retirement-At-A-Glance Worksheet** was adapted from the "Ballpark Estimate" worksheet developed by the American Savings Education Council. It will help you tackle a subject many Americans avoid because they find it too scary or intimidating: determining how much they need to save for retirement.

By simplifying some issues that seem complicated, such as projected Social Security benefits and earnings assumptions on savings, the worksheet offers you a way to estimate what you'll need for retirement. The worksheet assumes you'll need at least 75 percent of your current income, that you'll live to age 87, and you'll realize a constant real rate of return of 3 percent after inflation.

The **Retirement-At-A-Glance Worksheet** demonstrates how easy it is to take the first step – estimating the total amount you'll need at retirement, and how much you'll need to save each month to get there.

Before you start...

Before you determine your estimate, you need to gather some information on your current retirement plan and other savings programs.

- Obtain a Benefit Estimate from LACERS or you can compute your own projected benefit by using the enclosed Benefit Calculator or the simple calculator on the LACERS web site at www.lacers.org so you can determine what your pension benefits will be at the age you want to retire.
- If you will be receiving any Social Security benefits, you should receive a "Social Security Statement" in the mail that provides an estimate of this income. If you have not yet received one, contact the Social Security Administration at (800) 772-1213 or through their web site at www.ssa.gov to request one.
- Any other paperwork showing how much income you may expect from other retirement savings plans.

When you've completed your Retirement-At-A-Glance Worksheet....

Find additional information on building your retirement savings from the American Savings Education Council, Suite 600, 2121 K Street NW, Washington, DC 20037-1896.

You can also check out this web site: www.asec.org

Retirement-At-A-Glance Worksheet

This worksheet is a product of the American Savings Education Council (ASEC), which is part of the Employee Benefit Research Institute Education and Research Fund, a 501(c)(3) nonprofit, educational association.

1. How much annual income will you want for retirement?

Enter the amount to the right: (Figure at least 75 percent of your current annual gross income just to maintain your current standard of living. Really.)

Annual income wanted: \$ _____

2. SUBTRACT the income you expect to receive annually from:

Social Security – If you are eligible to receive benefits from Social Security, you should contact the Social Security Administration at (800) 772-1213 to get your personalized statement of benefits. If you already have one, enter the appropriate dollar amount below. *REMEMBER – If you are planning to retire before the age you would be eligible for “full” benefits (varies based on the year you were born), your monthly income will be reduced. If you retire before you reach the age that you can receive the reduced amount, you will need to have other retirement income to replace this amount until you are old enough to begin to receive these benefits.*

If you don't have personalized Social Security information but want to get a general idea now through the **Retirement-At-A-Glance Worksheet**, you can enter one of the following amounts:

- if you made under \$25,000 while under covered employment, enter \$8,000;
- between \$25,000 and \$40,000, enter \$12,000;
- more than \$40,000, enter \$14,500.

Married couples should enter the benefit based on the earnings for the lower earning spouse, or 50% of the higher earning spouse's benefit (using the amounts above), whichever is higher. But, keep in mind that these amounts will not reflect the actual benefit you may receive.

• If you are not eligible for Social Security, enter \$0: – \$ _____

Subtotal: \$ _____

Enter the amount you expect to receive annually from your defined benefit plan (a plan that pays a set dollar amount for life based on your salary, age, and years of service).

Your annual retirement benefits: – \$ _____

Subtotal: \$ _____

Your part-time income: – \$ _____

Other: – \$ _____

This is how much you need to make up for each retirement year.

(If your result is a negative number, congratulations.

You're on the way to meeting your financial goals!)

Total to make up: \$ _____

Now you want a ballpark estimate of how much money you'll need in savings on the day you retire.

3. To determine the amount you'll need to save, MULTIPLY the amount you need to make up (results of Question 2) by the factor below.

Age you expect to retire:

55

60

65

70

Your factor is:

21.0

18.9

16.4

13.6

Total amount to save: \$ _____

4. If you expect to retire before age 65, MULTIPLY your Social Security benefit (amount from Question 2) by the factor below. (If you are not eligible for Social Security and entered \$0, enter \$0 here also.)

Age you expect to retire:

55

60

Your factor is:

8.8

4.7

Subtotal: \$ _____

Subtotal of Questions 3 + 4: \$ _____

5. MULTIPLY any savings you have to date by the factor below (include money accumulated in a 401(k), IRA, or similar plan).

You want to retire in:

10 years

15 years

20 years

25 years

30 years

35 years

40 years

Your factor is:

1.3

1.6

1.8

2.1

2.4

2.8

3.3

SUBTRACT value of current savings at retirement: - \$ _____

Total savings needed at retirement: = \$ _____

Don't panic. Here's another formula to show you how much to save each year in order to reach your total amount needed at retirement. Factor in compounding – that's where your money not only makes interest, your interest starts making interest.

6. To determine the ANNUAL amount you'll need to save, MULTIPLY the TOTAL amount needed at retirement by the factor below.

You want to retire in:	Your factor is:
10 years	.085
15 years	.052
20 years	.036
25 years	.027
30 years	.020
35 years	.016
40 years	.013

TOTAL TO SAVE EACH YEAR: \$ _____

SEE? It just takes planning. And the sooner you start, the better off you'll be.



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Top 10 Ways To chart your future, make your choices

1. **Know your retirement needs.**

Experts estimate that you'll need about 75-80 percent of your pre-retirement income – lower wage earners may need 90 percent or more – to maintain your standard of living when you stop working. Use the Retirement-At-A-Glance Worksheet in this kit to see what income you will need during retirement and how to get it.

2. **Learn about your LACERS retirement benefits (and those of other employers you may have had).**

It's important to review your annual member statement to make sure that all your covered service is being counted. Research how your benefits change when you select different retirement dates. Use the enclosed Benefit Calculator or the simple calculator available on the LACERS web site at www.lacers.org. Maybe you can retire early, or perhaps you'd benefit from working an extra year or two. Add in benefits from past employers, and you'll be able to determine the additional savings you'll need in order to retire when you want.

3. **Know your Social Security benefits.**

If you're covered under Social Security, the Social Security Administration will send you "Your Social Security Statement" three months before your birthday. Check out the Social Security Administration's web site at www.ssa.gov for more information, and contact them at (800) 772-1213 if you don't receive the statement as you near retirement. Remember, not everyone gets "full" benefits from Social Security at 65. Since the city does not contribute to Social Security, your Social Security benefit will be reduced because when you get a retirement allowance from LACERS.

4. **Assess all previous sources of retirement income.**

Learn what benefits you may have from previous employment – in either the public or private sector. File all of the information in one place for easy reference, and be sure to have updated contact information so you know who to call with any questions or to learn of changes in requirements or laws. If you have prior government employment you may be able to purchase service credit with LACERS, call (213) 473-7200 or (800) 779-8328.

5. **Maximize your annual contributions to the Los Angeles Deferred Compensation Plan.**

Over time, deferral of taxes and compounding of interest make a big difference in the amount of money you can accumulate; automatic deductions can make it easy. If you're not yet in this plan, check out what's available to you. The City of Los Angeles Deferred

Compensation Plan has a home page on the web at www.benefitscorp.com/cityofla or telephone (888) 466-0381.

6. Put money into an Individual Retirement Account.

Many members can put up to \$2,000 a year into an Individual Retirement Account (or a Roth IRA) and delay paying taxes on investment earnings until retirement age. If you earn less than a certain amount, you can also take a tax deduction for your IRA contributions.

7. Don't touch your savings.

Don't dip into your retirement savings. You'll lose principal and interest, and you may lose tax advantages. If you change jobs, roll over your retirement savings directly into an IRA or your new employer's retirement plan.

8. Start now, set goals, and stick to them.

Start early. The sooner you start saving, the more time your money has to grow. Put time on your side. Make retirement saving a high priority. Devise a plan, stick to it, and set goals for yourself. Remember, it's never too early or too late to start.

9. Consider basic investment principles.

How you save can be as important as how much you save. Inflation and the type of investments you make play important roles in how much you'll have saved at retirement. Know how your pension plan is invested. Financial security and knowledge go hand-in-hand.

10. Ask questions.

These tips should point you in the right direction, but you'll need more information. Talk to your bank, your union, or a financial advisor. Attend a financial planning seminar. Ask questions and make sure the answers make sense to you. Get practical advice and act now.



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BENEFIT CALCULATOR

Your retirement benefit is based on three things:

- 1) Your years of service. Your years of service is the time you worked for the City and paid retirement contributions. You can also obtain years of service credit for time spent employed with another government agency (GSB program) and with the Department of Water and Power. For more details please visit the LACERS web site at www.lacers.org.
- 2) Your final compensation. LACERS uses the highest 12 consecutive months of pay. This includes regularly assigned bonuses, but does not include overtime pay. If you worked for another government agency and have reciprocity each government agency will share salary information and use the highest number, regardless of agency.
- 3) The Plan formula. LACERS is governed by the Los Angeles City Charter and the Administrative Code. The benefit for normal retirement is: years x pay x .0216. For each year of service you get 2.16% of your final compensation.

To estimate your future monthly retirement take your

Current monthly pay _____
(your bi-weekly rate times 2.175)

Times 2.16% **X .0216**

= _____

Times the total years you expect to work _____

Equals your monthly retirement **=** _____



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Annual Budget Worksheet

This worksheet will help you calculate what you will need to budget for 5 years from now and 10 years from now, assuming a 3 percent inflation rate. To calculate at 5 years, multiply each current amount by an inflation factor of 1.159. To calculate at 10 years, multiply each current amount by 1.344.

	Current Amount		Inflation Factor		Inflated Amount
INCOME:					
Husband	\$ _____	X	_____	=	\$ _____
Wife	\$ _____	X	_____	=	\$ _____
Investment/Dividends	\$ _____	X	_____	=	\$ _____
Other Income	\$ _____	X	_____	=	\$ _____
Total Net Income:	\$ _____	X	_____	=	\$ _____

EXPENSES:

House Payments	\$ _____	X	_____	=	\$ _____
Property Taxes (if not included in house payment)	\$ _____	X	_____	=	\$ _____
Utilities	\$ _____	X	_____	=	\$ _____
Home Insurance (if not included in house payment)	\$ _____	X	_____	=	\$ _____
Car Loans	\$ _____	X	_____	=	\$ _____
Automobile Operation Costs (gas, oil, tune-ups)	\$ _____	X	_____	=	\$ _____
Automobile Insurance	\$ _____	X	_____	=	\$ _____
Health Insurance (if applicable)	\$ _____	X	_____	=	\$ _____
Life Insurance (if applicable)	\$ _____	X	_____	=	\$ _____
Other Installment Loans	\$ _____	X	_____	=	\$ _____
Charge Card Payments	\$ _____	X	_____	=	_____
Other Debts	\$ _____	X	_____	=	\$ _____
Food and Family Expenses	\$ _____	X	_____	=	\$ _____
Meals Away From Home	\$ _____	X	_____	=	\$ _____
Clothing	\$ _____	X	_____	=	\$ _____
Entertainment	\$ _____	X	_____	=	\$ _____
Charitable Contributions	\$ _____	X	_____	=	\$ _____
Vacations	\$ _____	X	_____	=	\$ _____
Other	\$ _____	X	_____	=	\$ _____
Total Expenses:	\$ _____	X	_____	=	\$ _____

Now subtract your total expenses from your total net income.

Discretionary Dollars \$ _____ X _____ = \$ _____



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Net Worth Worksheet

This worksheet will provide a quick and easy way to identify your net worth today and give you a glimpse of your overall financial health. If your liabilities are more than your assets, and debt is preventing you from having enough assets to last during your retirement years, it's time to re-evaluate your financial plan.

Assets

Cash and Checking \$ _____
 Savings \$ _____
 Money Markets \$ _____
 CDs & Commercial Paper \$ _____
 Mutual Funds \$ _____
 Stocks \$ _____
 Bonds/Fixed Income \$ _____
 Other Liquid Assets \$ _____

Total Liquid Assets: \$ _____

IRAs \$ _____
 401(k) & Savings Plans \$ _____
 Stock Plans \$ _____
 Vested Pension \$ _____
 Insurance Cash Value
 and Annuity \$ _____
 Other Deferred & Tax
 Shelter Plans \$ _____

Total Deferred Assets: \$ _____

Personal Property \$ _____
 Tangibles \$ _____
 Vehicles \$ _____
 Primary Residence \$ _____
 Other Realty \$ _____
 Other Assets \$ _____

Total Fixed Assets: \$ _____

TOTAL ASSETS: \$ _____

Liabilities

Current Bills \$ _____
 Total Credit Cards \$ _____
 Auto Loans \$ _____
 Consumer Installment \$ _____
 Life Insurance Loan \$ _____
 Savings Plan Loans \$ _____
 Line of Credit \$ _____
 Other Consumer Debt \$ _____

Total Consumer Debt: \$ _____

Home Equity Loans \$ _____
 Mortgages \$ _____
Total Equity Debt: \$ _____

Stock/Security Loans \$ _____
 Other Debt \$ _____
Total Other Debt: \$ _____

TOTAL LIABILITIES: \$ _____

*To find your net worth:
subtract your total liabilities
from your total assets.*

TOTAL ASSETS: \$ _____

TOTAL LIABILITIES: - \$ _____

Total Net Worth: = \$ _____

*American Savings
Education Council*
www.asec.org

Bloomberg
www.bloomberg.com

CNN Financial Network
www.cnnfn.com

Consumers Digest Online
www.consumerdigest.com

Fortune Magazine
www.fortune.com

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*U.S. Securities & Exchange
Commission*
www.sec.gov