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# SCERS NEWSLETTER

RETIREMENT INFORMATION

## Safety Results are In; Voting Period Added for Miscellaneous Board Election

SCERS' Safety members elected Sacramento County Sheriff's Sergeant Brandon Gayman to the SCERS Board for the 3-year term that begins January 1, 2025. Incumbent Airport Fire Captain Christopher Giboney will retain his Alternate Safety Trustee seat.

Current Safety Trustee Jack Noble did not run for re-election.

This election cycle also includes one Miscellaneous Representative seat, with voting still in progress for eligible Miscellaneous Members who did not receive ballots mailed in September, requiring the following Additional Voting Period:

**November 4 to November 8, 2024:** Ballots not previously delivered mailed to members.

**November 11 to November 22, 2024:** Additional Voting Period (by mail ballot); if using hand delivery or inter-office mail, deliver to the Elections Office by 5 p.m. on November 22, 2024; if returning by US mail it must be postmarked by Nov. 22, 2024, and received by Elections Office by 5 p.m. Nov. 29, 2024.

**December 6, 2024:** Official Results released.

**January 1, 2025:** Term of Office begins.

For more information, visit [scers.gov/retirement-board-election](https://scers.gov/retirement-board-election).

## Upcoming Events

### Board Meetings - 10:00 a.m.

- Tuesday, November 19 (Audit Committee, 11 a.m.)
- Wednesday, November 20
- Wednesday, December 11
- Wednesday, January 15

**Board meetings** are presented as in-person events, with live-streamed meeting links accessible from our home page quick link menu. **Audit Committee meetings** are in-person only.

Visit [scers.gov/retirement-board-meetings](https://scers.gov/retirement-board-meetings) for agendas, minutes, and other Board updates.

### Pension Planning Webinars - 10:00 a.m.

- Thursday, December 12
- Thursday, March 13
- Thursday, June 26

Representatives from Social Security Administration, Fidelity Investments, MissionSquare Retirement, Sacramento County Retired Employees Association, and Sacramento County's Employee Benefits Office will join SCERS at these events. Register at [scers.gov/pension-planning-webinars](https://scers.gov/pension-planning-webinars).

## What's inside

- SCERS Launches Online Member Portal
- Safety Election Results; Voting Period Added for Miscellaneous Representative
- Upcoming Events

### A Message from SCERS' CEO

As we round the corner to finish out 2024, I am proud to share our significant accomplishments in enhancing your retirement experience.

We have developed a comprehensive technology roadmap that will transform our online services. With the recent launch of a robust member portal, retirees can now easily access pay advices and tax statements, while active members can view real-time service credit and contributions. These advancements represent our commitment to transparency and accessibility.

We also added online appointment scheduling and are making it easier to report deaths of loved ones.

Looking ahead, we are excited to introduce even more features in the coming year, including an online retirement application that will be as easy as Turbo Tax.

Thank you for your continued trust as we work to serve you better!

—Eric Stern

## SCERS Beats Investment Hurdle

SCERS' investment portfolio returned an impressive 9.2% net of fees for the 12-month period ended June 30, 2024, beating SCERS' investment return assumption of 6.75%.

The Growth asset category was SCERS' best performing segment, led by Global Equities, which were up 18% for the year. "Market returns were driven by resilient economic growth, moderating inflation, and expected interest rate cuts by the Federal Reserve," said SCERS' Chief Investment Officer Steve Davis. Private Equity, Public Credit, and Private Credit also generated strong returns of 7%, 9.2%, and 10.2%, respectively.

The Diversifying asset category, designed to protect the fund during market cycles, delivered moderate performance of 4% during the fiscal year, led by SCERS' Absolute Return or hedge fund portfolio, which was up 6.9%, and Cash, which was up 5.4% in the higher interest rate environment. Fixed Income lagged with a 2.5% return, impacted by volatile interest rates.

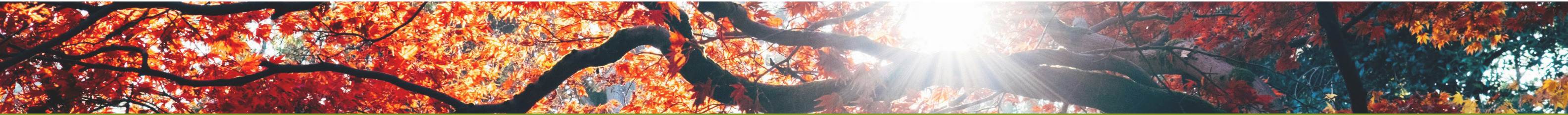
The Real Return asset category generated a disappointing -1.4% return during the fiscal year, led on the downside by Real Estate, which returned -9.8%. "Real Estate was affected by the impact of high interest rates on valuations, particularly within the challenged office property sector," Davis said. The Real Assets category, which includes infrastructure, delivered a strong 6.2% return during the year.

Davis is pleased with the outperformance but remains cautious. "Markets have continued their strong returns to start the year, especially after the results of the Presidential election; however, risks remain, including high market valuations, affordability issues within moderating inflation numbers and geopolitical risks," he said.

SCERS' longer-term returns remain strong, as evidenced by the 5-year and 10-year returns of 8.0% and 7.1%, respectively. Both returns rank near the top quartile among public pension plan peers, at 26th and 24th, respectively.





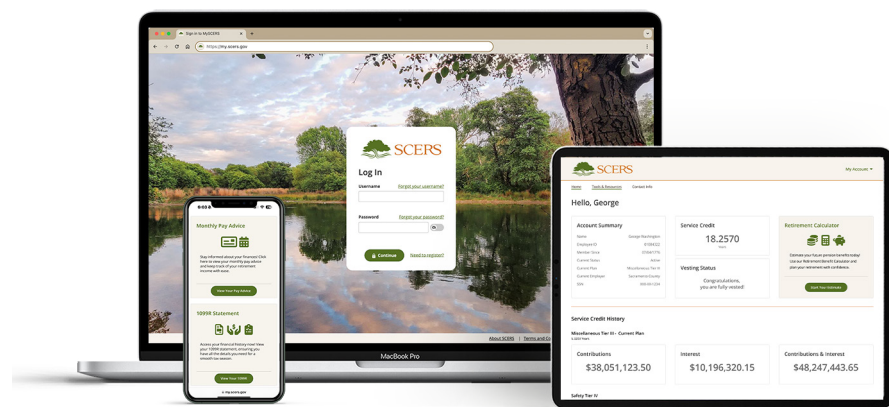


## Introducing the MySCERS Online Member Portal

We are thrilled to announce the launch of the MySCERS Online Member Portal, a secure platform designed to give SCERS members easy access to their retirement information. Whether you're an active employee, a retiree, a deferred member, or a beneficiary, the portal provides a personalized experience that brings key features and account details right to your fingertips.

With this new portal, members can now manage their retirement accounts more efficiently, access important documents, and stay informed about their retirement status—all from the convenience of their computer or mobile device. This launch marks a significant step toward enhancing member engagement and improving service delivery.

As SCERS continues to develop the portal, we look forward to introducing additional features that will expand its capabilities and further streamline your experience.



## How to Register Easy as 1-2-3

Go to [my.scers.gov](http://my.scers.gov) and click "Need to register?" to start your registration. Alternatively, you can access MySCERS by selecting the MySCERS Log In button on the [www.scers.gov](http://www.scers.gov) website.

- 1 ID Yourself**  
Enter your full name, date of birth, and Social Security Number (SSN) to confirm that your membership status matches what we have on file. You will also be shown your current mailing address with the street name partially redacted for security. Verify that this address is correct, as your authorization code will be mailed to this address.
- 2 Create Your Account**  
Set up your username and password, and provide a personal email address for future communications. You can also provide a mobile number as an additional option to receive your Two-Factor Authentication code.
- 3 Activate Your Account**  
Check your email inbox for a verification link and follow the instructions to confirm your email address. Then, once you receive your authorization code by postal mail, log back into the portal and enter the code to complete your registration.

## Active & Deferred Members

The MySCERS Online Member Portal offers active and deferred members a streamlined way to access important retirement-related information. Active members can log in to view their contribution history, track service credit, and estimate their retirement benefits. This gives you a clearer picture of your future retirement, helping you plan and make informed decisions. The portal is designed to simplify your experience, making it easier to stay on top of your retirement planning.

## Retirees & Beneficiaries

For retirees and beneficiaries, the MySCERS portal provides a convenient and secure way to manage your retirement benefits. You can view and download important documents, such as monthly pay advices and 1099R tax forms, ensuring that critical financial information is always accessible. Retirees can also update and maintain all of their contact information, including their mailing address, email, and phone number, directly through the portal.

## A Phased Approach to Enhanced Functionality

The launch of MySCERS marks just the beginning of our efforts to provide members with a more streamlined and user-friendly experience. SCERS is committed to continuously enhancing the portal's features to meet your evolving needs, and we are rolling out new functionality in phases to ensure a smooth and secure transition.

Future enhancements to the portal will include:

- **Online Retirement Application:** Members will soon be able to apply for retirement directly through the portal, simplifying the process and making it easier to manage.
- **Beneficiary Management:** You will have the ability to update or change your designated beneficiaries online, giving you more control over your retirement plan.
- **Secure Document Uploads:** Members will be able to upload required documents securely, making it easier to provide necessary forms and information.
- **Tax Withholding Updates:** Updating your tax withholding elections will be simpler, allowing you to manage deductions without the need for paper forms.
- **Annual Statements:** Members will have access to annual statements that provide a comprehensive view of their retirement accounts, giving you better insight into your retirement planning.

Our commitment is to continuously improve your experience and make your transition to online services as seamless as possible. By registering for MySCERS today, you'll be able to take advantage of the current features and be among the first to explore new functionality as it becomes available. Stay tuned as we continue to expand the portal's capabilities, offering more tools and resources to help you manage your retirement with ease.

## Securing Your MySCERS Experience

At SCERS, we are committed to safeguarding your personal information. That's why MySCERS incorporates multiple layers of protection, starting with our two-step registration process and continuing with two-factor authentication (2FA) to ensure your account remains secure.

### Two-Step Registration Process

To register for MySCERS, you'll complete a two-step process to verify your identity. First, confirm your email address to ensure secure communication. Then, an authorization code will be mailed to your home address. This unique code activates your account and ensures only you can complete the registration process.

### Two-Factor Authentication (2FA)

After registering, two-factor authentication (2FA) is required for all future logins. After entering your username and password, you'll receive a one-time code via email or SMS text message. This extra step ensures that even if someone has your password, they can't access your account without the code.

### Why These Steps Matter

Your retirement information is sensitive, and SCERS takes security seriously. By using two-step registration and 2FA, we minimize the risk of unauthorized access and ensure your account remains protected. These measures are part of our ongoing commitment to providing a secure experience for all members.