

At Your

SERVICE

NEWSLETTER FOR MEMBERS OF THE ORANGE COUNTY EMPLOYEES RETIREMENT SYSTEM / AUGUST 2023



02

Retiree Spotlight: OCERS' General Counsel

Hear her thoughts and lessons learned from her work in the government and retirement sector.



New FACEBOOK Page!

We are happy to announce that we are now on Facebook. Follow us!

www.facebook.com/myOCERS

03

Tips to Keep You Safe Online

We are committed to ensuring that your retirement benefits are secure and have measures in place to safeguard your personal information.

This issue contains practical tips to protect your personal data from online hackers. This is the beginning of the Security Tips Series to keep you safe.





EMPLOYEES RETIREMENT SYSTEM

Members of the Board of Retirement

Shawn Dewane, Chair
Adele Tagaloa, Vice Chair
Shari L. Freidenrich, CPA
Arthur Hidalgo
Roger Hilton
Wayne Lindholm
Richard Oates
Charles E. Packard
Chris Prevatt
Jeremy Vallone

Chief Executive Officer

Steve J. Delaney

Chief Investment Officer

Molly A. Murphy, CFA

**Assistant Chief Executive Officer,
External Operations**

Suzanne Jenike

**Assistant Chief Executive Officer,
Finance and Internal Operations**

Brenda Shott, CPA

Interim General Counsel

Manuel Serpa

At Your Service Editorial Staff

Director of Communications

Mary-Joy Coburn
mjcoburn@ocers.org

Board of Retirement and Committee Meeting dates can be found online at ocers.org

This newsletter is intended to provide you with general information. It does not constitute legal advice, and OCERS cannot provide legal advice to members. If there are any discrepancies between the information in this newsletter and the law, the law will prevail. Should you have legal questions, you are advised to consult an attorney.

Interested in OCERS' investment portfolio? Check out OCERS' website at www.ocers.org/investments to see the latest updates on the retirement system's \$22.5 billion fund, which is used to pay benefits to retirees and their beneficiaries.

A Distinguished Journey: OCERS' General Counsel Retires

After a remarkable 36-year career as an attorney, with seven years spent serving as General Counsel to the Orange County Employees Retirement System (OCERS), Ms. Gina Ratto is bidding farewell to her distinguished legal career. In an exclusive interview, Ms. Ratto shared her reflections on her journey, her motivations for retirement, and the exciting prospects that await her.



Ms. Gina Ratto, OCERS' General Counsel retires after 36 years of service

A Journey Defined by Dedication

Ms. Ratto's foray into the realm of public pensions commenced in 1999 when she joined the state of California as part of the legal team supporting then State Treasurer Phil Angelides who served as a member of the CalPERS Board. Later, she became directly employed by CalPERS, where she served as its Deputy General Counsel and Interim General Counsel for a total of 13 years, thereby cementing her commitment to the pension industry.

The Decision to Retire

Amidst a successful and fulfilling career, Ms. Ratto found the pinnacle of her journey as OCERS' General Counsel. When asked about her decision to retire at this juncture, she revealed a commitment she made to OCERS' CEO in 2016, pledging at least five years of service. Having surpassed that promise, Ms. Ratto feels confident that the capable and talented legal

team she leaves behind will carry the organization forward.

The Importance of a Comfortable Retirement

Gratitude fills Ms. Ratto's heart as she acknowledges the significant role played by OCERS and CalPERS in providing her with a generous pension. This financial security will grant her the privilege of a comfortable retirement, allowing her to embrace her passions and aspirations.

New Adventures on the Horizon

Stepping into retirement, Ms. Ratto already has exciting plans in store. Alongside her husband and their four feline companions, she has settled in the state of Washington, eager to explore the captivating landscapes of the Pacific Northwest.

Advice for Aspiring Retirees

Ms. Ratto's advice to others contemplating retirement is straightforward and poignant: "Don't wait too long. Life is shorter than you think."

ocers.org



Security Tips to Help Keep Your Information Safe

OCERS is committed to the security of your retirement benefits. We have various systems, controls, and measures in place to safeguard your personal data. We are constantly evaluating improvements to our systems and procedures to ensure the highest levels of security possible.

At the same time, it is important for our members to maintain their own personal data security as well. If one of your other online accounts is hacked, criminals can potentially use that information to access your OCERS account and make unauthorized changes. We offer the tips below to help you safeguard your information.

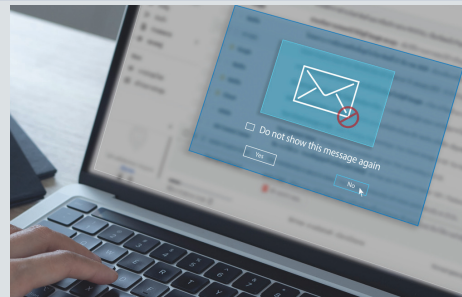


Password Security

Strong passwords are at least 14 characters in length and a random mix of letters/numbers/symbols

Do not re-use the same password for multiple on-line accounts; each account should have a unique password

Use a password manager to generate and store complex unique passwords for all your accounts



Message Security

More than 90% of successful cyber-attacks start with a phishing email/text

Never click on a link or attachment sent via an unsolicited email/text

Don't send sensitive data via email/text - both are often unencrypted and can be intercepted



Call Security

Be careful when you speak with unknown callers; scammers will try to sound like they represent official people/organizations

Be wary of unsolicited calls that require immediate action or ask for personal information

Never give your personal or financial information in response to an unsolicited call or message

Reach out to the person or organization through an alternate contact method to verify their legitimacy

Stay tuned for more cybersecurity tips next month!

MARK YOUR CALENDARS!

County of Orange Retiree Medical Open Enrollment is Oct. 18th - Nov. 7th.

Visit mybenefits.ocgov.com



Follow Us on Social Media

Connect with us for the latest News & Updates



@myOCERS



Orange County Employees Retirement System
PO Box 1229
Santa Ana, CA 92702

PRSRST STD
U.S. POSTAGE
PAID
ANAHEIM, CA
PERMIT NO. 336



AN AWARD-WINNING PUBLICATION!

The 2021 OCERS annual comprehensive financial report was awarded a Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association (GFOA). Our current annual report will also be submitted for eligibility.

Be one of the first to see the most recent annual report! The 2022 OCERS annual comprehensive financial report is now available on the website. Scan the QR code on the right (or see link below) for the most recent reports.

Go to: bit.ly/2022OCERS_AFR

SCAN ME



Scan QR Code to see the 2021 & 2022 AFR