

San Mateo County Employees' Retirement Association | Fall 2024

# SAMCERA

---

## TIMES

RETIREE & BENEFICIARY NEWSLETTER



WHAT'S INSIDE

**Stay Secure:**  
**Essential Tips for  
Your Retirement  
Account**

— page 3

Sign Up Today! Upcoming Financial  
Planning Classes

— page 2

Reminder: Rules For Returning To Work  
After Retirement

— page 2

Keep Your Information Up-To-Date

— page 2



Learn more about these classes and others being offered at [www.samcera.org/classes](http://www.samcera.org/classes).

## Sign Up Today!

# Upcoming Financial Planning Classes

Upcoming financial education classes are available to all SamCERA members and their spouses/partners.

All classes are led by a Certified Financial Planner and provides an opportunity for you to ask questions directly to the instructor.

In addition, each course will provide you with a 40+ page workbook which includes content, exercises, and additional resources to further your education on the topic.

To register for a class, please email: [communications@samcera.org](mailto:communications@samcera.org)

### Upcoming Classes:

#### Demystifying Federal Income Taxes

Tuesday, December 3, 2024

6:00 p.m. - 8:00 p.m.

Online Webcast

#### Navigating Long-Term Care & Aging Decisions

Thursday, December 12, 2024

9:00 a.m. - 11:00 a.m.

Online Webcast

## REMINDER:

### Rules for Returning to Work After Retirement

*It's important to keep these rules in mind if you are receiving a service retirement allowance from SamCERA and are considering returning to work for a SamCERA-covered employer:*

- **Regardless of your age, retired general members are not eligible to return to work as extra-help or under a contract for a SamCERA employer for a period of 180 days following retirement, except under special circumstances.**
- **Retired safety employees under the age of 53 cannot return to work within 90 days of retirement, except under special circumstances.**
- **Post retirement service is limited to 960 hours per fiscal year (July 1-June 30)**

Before you start working again, make sure that you are aware of all the requirements to avoid having your benefit suspended. For more information, email [samcera@samcera.org](mailto:samcera@samcera.org).

## Keep Your Information Up-To-Date

It's a good idea to check the contact information on your SamCERA account at least once a year. It's also important that we have your current address on file so you can receive important information from us, such as your 1099-R.

Address change forms are available on our website at [www.samcera.org/forms](http://www.samcera.org/forms).



SamCERA Times is published for members of the San Mateo County Employees' Retirement Association. SamCERA benefits are governed by the County Employees Retirement Law of 1937 and the California Public Employees' Pension Reform Act of 2013; therefore, any discrepancies between the law and the information in this newsletter will be resolved in accordance with the law.

The material contained in this newsletter is for informational purposes only and does not constitute legal advice.

Questions or comments? Email [communications@samcera.org](mailto:communications@samcera.org) or call (650) 599-1231.

# Stay Secure:

## Essential Tips for Your Retirement Account

At SamCERA, your security is our top priority. To help you protect your personal information and maintain the safety of your account, we're sharing some essential tips. Taking proactive steps can significantly enhance your security and ensure your peace of mind.

### Monitor Your Account Regularly

It's important to regularly check your account for any unusual activity or transactions. If you notice anything out of the ordinary, please report it to us immediately. Early detection can help address issues quickly and minimize potential risks.

### Update Your Password

If you haven't changed your password recently, now is the perfect time to do so! Our new password requirements are designed to strengthen your account security. Please ensure your new password meets the following criteria:

- **Minimum of 16 characters**
- **Maximum of 64 characters**
- **At least 1 numeric character**
- **At least 1 uppercase letter**
- **At least 1 lowercase letter**

*A great way to create longer, more secure passwords is by using passphrases—simple, memorable phrases like "SunnyDaysAhead2024!"*

Creating a strong, unique password that you don't use for other accounts adds an extra layer of security to your information.

### Stay Informed

To ensure you receive important information and updates from us, we recommend adding our email address [samcera@samcera.org](mailto:samcera@samcera.org) to your address book. This helps prevent our messages from being filtered into your spam or junk folder, so you never miss important communications.

By following these guidelines, you can help ensure your account remains secure and your personal information is protected. Thank you for being a valued member of the SamCERA community!

If you have any questions or need assistance, please feel free to reach out to us at [samcera@samcera.org](mailto:samcera@samcera.org).

## Additional Security Tips

1. **Use Unique Passwords:** Always use different passwords for different accounts to keep them safe.
2. **Enable Security Questions:** Set up security questions that are hard for others to guess but easy for you to remember.
3. **Keep Software Updated:** Regularly update your devices and applications, including antivirus software.
4. **Be Wary of Phishing Attempts:** Be cautious of unsolicited emails. Avoid clicking on links or opening attachments from unknown sources.
5. **Use Secure Wi-Fi Connections:** Avoid logging into your account on public Wi-Fi networks.
6. **Log Out After Use:** Always log out of your accounts, especially when using shared or public computers.
7. **Review Statements:** Regularly review your benefit and financial statements for any unauthorized activity.
8. **Report Suspicious Activity:** If you notice anything unusual, report it immediately.
9. **Data Privacy:** Keep personal information private and only share it when necessary.



100 Marine Parkway, Suite 125  
Redwood City, CA 94065

## Upcoming Retiree Pay Dates

Benefits are paid at the end of the month (last business day) for the current month's benefits.

Statements are available to view and print on the MySamCERA member portal.

Benefit Month	Direct Deposit Date
November	November 29
December	December 31
January	January 31
February	February 28
March	March 31
April	April 30
May	May 30
June	June 30
July	July 31

## Upcoming Holiday & Office Closures

Veterans Day - November 11, 2024

Thanksgiving Day - November 28, 2024

Day After Thanksgiving - November 29, 2024

Christmas Day - December 25, 2024

New Year's Day - January 1, 2025

Martin Luther King, Jr's Birthday - January 20, 2025

President's Day - February 17, 2025

Memorial Day - May 26, 2025

## CONTACT SAMCERA

### Office Hours

Monday - Thursday  
7:30 a.m. to 5:30 p.m.

### Address

100 Marine Parkway, Suite 125  
Redwood City, CA 94065

### Phone

650-599-1234 or 800-339-0761

### Email

[samcera@samcera.org](mailto:samcera@samcera.org)

### Website & Member Portal

[www.samcera.org](http://www.samcera.org)  
[www.mysamcera.org](http://www.mysamcera.org)