

# CFRS NEWS

City of Fresno Retirement Systems



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## Message from the Administrator:

Robert Theller, Retirement Administrator

Your Fire & Police Retirement System remains more than fully funded and is positioned to strongly secure your current and future retirement. Our goal is to keep it that way by maintaining a pension system which provides benefits which are economical for our sponsor (the City of Fresno) while remaining a life-long, lucrative and sustainable benefit for retired Sworn Safety employees.

Limiting risk is vital for an institutional investor like CFRS. As a long-term investor, we prepare for multiple economic ups and down across future decades. Part of that work is making sure we're taking the appropriate amount of risk to meet our investment goals while still maintaining broad market exposure. The team at CFRS continues to work with our Investment Consultant to build a resilient and innovative investment program that includes frequent reviews of new investment ideas and [existing investment strategy](#).

We provide award winning annual financial reporting that give our members, retirees and the City of Fresno management team the information they need to plan contribution payments and prepare for the budget well in advance. Our Finance team works with our Boards, Auditors and the City Finance team to ensure proper accountability is provided and prudent fiduciary care was taken while spending and investing your assets. They also prepare a [Popular Annual Financial Report \(PAFR\)](#) which is an easy-to-read summary of the [Annual Comprehensive Financial Report \(ACFR\)](#), we encourage you to read them.

We remain committed to our primary mission of delivering your benefits when you choose to retire. To do that our Benefits team maintains a focus on great customer service while helping you process your retirement or disability application.

We will help you through the required paperwork, while also trying to decrease the time it takes to process the applications. CFRS Benefits team is committed to helping you start your retirement. You can start by looking over your account and member information in [MemberDirect](#).

We encourage you to:

- **Attend our meetings** on the second Wednesday (and fourth Tuesday if another meeting is needed) of each month at 1:00 p.m. **in person, or via Zoom**. You can submit general or specific questions or concerns about the Systems that you would like the Boards to address. Please feel free to attend either way if you are curious and just want to see what we do. You can see our [schedules & agendas on our website](#).
- If you see a problem or have an idea for doing something better? **Please submit your positive suggestions for improvements** by email to [Retire@Fresno.gov](mailto:Retire@Fresno.gov). Change to improve is always possible and will help make CFRS a stronger, more resilient organization.

For specific questions or concerns relating to your pension, disability or DROP account, we encourage you to reach out **confidentially** to our Staff at **559-621-7080** to discuss or schedule an appointment.

We hope you get more out of your retirement account than you put in, and you do so for a long, long time.

Sincerely,

Robert T Theller  
Retirement Administrator



## Meet your Retirement Board Trustee:

Lawrence French, Appointed Board Member  
City of Fresno Fire and Police Retirement Board

Lawrence joined the Fresno Fire Department, CA in 1998 as a Firefighter. Throughout his career, Lawrence has served the citizens of Fresno in Operations, Training and Personnel within the Fire Department. Currently he's a Fire Battalion Chief assigned to the Operations Division. In 2023, Lawrence was appointed by the Mayor and approved by City Council to serve as Trustee for the City of Fresno Fire and Police Retirement System (CFRS). As an appointed member, Lawrence's term on the CFRS is continuous. Serving both the participants and sponsors of the CFRS has been an honor and experience full of education.

Lawrence enjoys camping, boating, and any time that can be spent in the mountains. He is happily married to his wife of 22 years. Together they have 3 great kids.

### **City of Fresno Management continues refusing payment of the full legally required Retirement Contributions for both Employees and the Fire & Police Retirement Systems**

An update for you as members and retirees that the two Retirement Boards are continuing with the ongoing legal action to force the City of Fresno to make payment of the full and not partial Employer and Employee Contributions due to the City of Fresno Police & Fire Retirement System and City of Fresno Employees Retirement Systems as well as the arrears and costs incurred.

Last year City Manager White informed CFRS the City is not and will not be implementing either the employer or employee Pension contribution rate changes that each Board (by law) requires be paid to properly fund F&PRS and ERS and will only make partial payments.

As of June 2025 we were informed by city staff they were instructed to continue the underpayments for FY 2026 by City Management.

The law clearly establishes that there is no basis under California law for the City's refusal to timely pay these amounts. CFRS will continue to pursue all available legal remedies, including without limitation maintaining the current lawsuit against the City and its City Council for immediate payments of all amounts past and currently due since the City continues to refuse to make required Pension contributions to F&PRS and ERS.

California law requires that the City pay the actuarially determined contribution rates that the two Boards determine are legally due, based on the City's own promises for employee pay and benefits.

Further, there is no question that CFRS' active, deferred, and retired members and their qualified beneficiaries have a vested right to have the City pay its own required contributions to CFRS.

The case was transferred to Merced Superior Court. The Case # is 25CV-02170 | City of Fresno Employees Retirement System, et al. vs City of Fresno.

**If you wish to follow the progress, please search here for updates and filings using "25CV-02170" as the search term:**

<https://jportal.mercedcourt.org/MERCEDPUBLIC/Home/Dashboard/26>

# Investment Update

By Chad Jacobs, Investment Officer

The Joint Boards responsibility, as a long-term investor, is to manage in and through the global financial market environments as they evolve. Our Boards understand the System's portfolio requires a sound and stable strategy for meeting investment goals over the long-term with appropriate risk levels and controls.

The City of Fresno Retirement Systems portfolio is a globally diversified fund that invests in equities (public and private), fixed income (public and private), real estate, and infrastructure and currently is valued at \$4.2 billion. This represents an increase of nearly \$300 million from the end of June 2024. The portfolio has been fully funded for more than a decade.

Fiscal Year 2025 continued to see the downward trend in inflation, as reported by the Federal Reserve, Donald Trump return to the White House, and tariffs implemented globally. Volatility returned in force although quickly subsided due to the 'pauses' so trade negotiations could commence. Due to the restructuring the total fund endured over the last several years, the portfolio was insulated to the worst of the market reactions due to the diversification and asset types that we invest in. Additionally, the fund has exceeded its benchmark and assumed rate of return over multiple time periods.

The Joint Boards and staff continue to explore new and innovative strategies that might be complementary to the portfolio and manage risk in a prudent manner. To learn more about the portfolio please click on the links below.

[CFRS Asset Allocation](#)  
[Current Investment Managers](#)

## Medicare Part B and D

### Late Enrollment Penalties:

If you don't enroll in Part B when you are eligible at 65, you may have a late enrollment penalty in the future, unless you have insurance from your or your spouse's current active employer.

You will have to pay that penalty every month for as long as you have Medicare Part B. Also, you will have to wait to enroll until the General Enrollment Period (January-March). If you are enrolled in Medicare because of a disability and currently pay premium penalties, once you turn 65 you will no longer have to pay the premium penalty.

Everyone has a right to file an appeal with the Social Security Administration (SSA) regarding their LEP determination. To appeal, follow the directions on the letter informing you about the penalty. If you do not have this letter, you can use SSA's request for reconsideration form.

You can appeal to remove the penalty if you think you were continuously covered by Part B or job-based insurance. You can also appeal to lower the penalty amount if you think it was calculated incorrectly. Unfortunately, according to Medicare you being unaware of the requirement to enroll in Part B is unlikely to be a successful argument for an appeal. However, the following are reasons to appeal:

You had job-based insurance during some or all of the time period in question

- You were actually enrolled in Medicare Part B during some or all of the period in question
- You have a new Initial Enrollment Period (IEP).
- You are enrolled in a Medicare Savings Program.

The appeal deadline is 60 days from the date you received the letter informing you about the penalty.

Be sure to pay the LEP while SSA reviews your appeal. If your appeal is successful, you will be refunded for LEP payments you made while your appeal was being reviewed.

There is also a late enrollment penalty for Part D, if you don't enroll when you are first eligible. There are exceptions:

- Have creditable drug coverage (i.e. VA, retiree coverage, current work coverage)
- Qualify for the Extra Help program
- Prove that you received inadequate information about whether your drug coverage was creditable.

You will have to pay that penalty every month for as long as you have Medicare Part D, and you will have to wait to enroll until the Open Enrollment Period (October 15 - December 7.) If you are enrolled in Medicare because of a disability and currently pay a premium penalty, once you turn 65 you will no longer have to pay the penalty.

Everyone has the right to file an appeal with C2C Innovative Solutions regarding their LEP determination. C2C Solutions is the company contracted by Medicare to handle these appeals.

In most cases, you must pay the LEP as long as you are enrolled in Medicare Part D. There are some exceptions:

- If you receive Extra Help, your penalty will be permanently erased
- If you are under 65 and have Medicare, your LEP will end when you turn 65. If you qualify for a state pharmaceutical assistance program (SPAP), it may pay your penalty for you.

You can appeal the penalty or its amount. You should complete the appeal form you received from your plan, attach any evidence you have, and mail everything to C2C Innovative Solutions. If you don't have an appeal form from your plan, you can also use this Part D LEP Reconsideration Request Form.

Unfortunately, being unaware of the requirement to have Part D, or not taking any medications are not reasons for your appeal. However, the following are reasons to appeal:

- You have Extra Help
- You had creditable drug coverage during some or all of the time period in question
- You had non-creditable drug coverage, but your or your spouse's employer or insurer told you it was creditable or didn't inform you that it was non-creditable.
- You were ineligible for a Medicare prescription drug plan (e.g., if you were living outside the U.S. or incarcerated).
- You couldn't enroll into creditable drug coverage because of a serious medical emergency.

The appeal deadline is 60 days from the date you received the letter informing you about the penalty.

If you have questions regarding Part B and Part D Late Enrollment Penalties, questions about MSP and LIS programs that help pay for Part B and Part D costs, or any notices you receive from SSA, CMS or your plan, reach out to:

Contact Medicare: 1-800-MEDICARE (1-800-633-4227) or <https://www.medicare.gov/talk-to-someone>

The National Council on Aging - <https://www.ncoa.org/article/who-is-the-best-person-to-talk-to-about-medicare/>

Californians with an annual income of (as of March 2025) less than \$21,597 for an individual or \$29,187 for a couple are eligible for a **Medicare Savings Program**. <https://www.dhcs.ca.gov/individuals/Pages/Medicare-Savings-Programs-in-California.aspx>



# Retirement Systems

## positive impact in the local economy.



The National Institute Retirement Security (NIRS) just published a study showing Defined benefit (DB) pension benefits not only provide a secure source of income for many retired Americans, but they also contribute substantially to our local economy.

The City of Fresno Employees and the Fire & Police Retirement Systems both have a highly positive effect on our local economy. The Pension payments our retirees earned and are receiving act as a stable and predictable income source for them and their families, allowing them to maintain a secure standard of living and continue supporting themselves and spending in the local economy. The pensions are adjusted annually to help the Retirees offset inflation and higher costs.

The Retirement Systems not only provide a steady stream of income to retirees; those Retirees spend their pension checks on goods and services, such as groceries, housing, healthcare, and transportation, which supports local businesses and helps create jobs. This Retiree spending then creates a ripple effect, boosting overall economic activity and even generating tax revenue.

The spending by pensioners triggers a multiplier effect, as businesses and individuals who receive the initial payments also spend and reinvest the money, further stimulating the local economy. **The NIRS study shows that each \$1.00 in pension benefits generated \$2.28 in total economic output.**

In times of economic downturn, pensions can act as a stabilizing force by providing a consistent income stream when other sources of income may be less reliable. Further the increased economic activity from pension spending can lead to higher sales and property tax revenues for our local city and county governments, helping them fund public services. Public Defined Benefit pension plans are much more efficient and cost effective at providing retirement security than individual retirement accounts (like 401(k)s). This means it costs less and provides a higher stable pension payment for our retirees which they don't have to worry about running out unlike 401(k)s.

Shortsighted individuals are again arguing that pension costs strain government budgets, but studies consistently show that the economic benefits of pension spending outweigh the costs, particularly in the long run. **The NIRS study shows that each taxpayer dollar contributed to state/local pensions supported \$7.79 in average economic output.**

In FY 2025 the City of Fresno Retirement Systems paid benefits totaling ~\$181.2 million. We have a slightly lower percentage of Retirees choosing not to relocate, and ~85% stay local upon retirement.

Which means there was a multiplier effect and positive local economic impact by spending and jobs creation of ~\$351.8 million. The direct cost of Employer contributions to the City and Taxpayers was ~\$60.7 million. **Which means that for every \$1.00 Dollar of City contributions to Retirement there was a direct local benefit of ~\$6.00.**

When you add in the facts that the two Retirement Systems help the City recruit talented and needed employees, that borrowing costs on Bonds are lowered because the more than fully funded systems help maintain a high credit rating, and that

the City has saved more than \$300 million in direct contribution costs from Surplus Sharing since the late 1990s... **it looks like the City and Taxpayers are getting a huge bang for their Retirement buck. Summary of "Pensionomics 2025"**

<https://www.nirsonline.org/wp-content/uploads/2024/12/FINAL-Pensionomics-2025-Report.pdf>

### Purpose of the Study

This report examines the economic impact of defined benefit (DB) pension expenditures in the U.S., focusing on how pension payments support jobs, economic output, and tax revenue at national and state levels.

### Key Findings

#### 1. Economic Impact of DB Pensions(2022):

- **\$680.6 billion** paid to 26.3 million retirees.
- Supported **7.1 million jobs** and **\$466.2 billion** in labor income.
- Generated **\$1.5 trillion** in total economic output and **\$224.3 billion** in tax revenue.

#### 2. Multiplier Effects:

- Each \$1 in pension benefits generated **\$2.28** in total economic output.
- Each taxpayer dollar contributed to state/local pensions supported **\$7.79** in economic output.

#### 3. Sector Impacts:

- Largest employment impacts were in food services, healthcare, and retail trade.

#### 4. State-Level Impacts:

- California had the largest impact, supporting **397,270 jobs** and **\$89.6 billion** in output.
- Smaller states also benefited significantly, with average state-level multipliers of **1.36**.

### Why DB Pensions Matter

- **Economic Stability:** Pension payments provide retirees with steady income, which stabilizes local economies during downturns.
- **Cost Efficiency:** DB pensions deliver retirement benefits at nearly half the cost of defined contribution (DC) plans like 401(k)s.
- **Community Support:** Retirees spend their pension checks locally, creating ripple effects that support businesses and jobs.

### Methodology

- Data sources include the U.S. Census Bureau, IMPLAN modeling software, and other government reports.
- The study measures gross economic impacts, focusing on how pension spending ripples through the economy.

### Conclusion

DB pensions are vital for retirees and the economy. They provide secure income, support millions of jobs, and generate significant economic output and tax revenue. Policymakers should recognize their value in promoting economic stability and growth.

### About NIRS

The National Institute on Retirement Security (NIRS) is a nonprofit organization focused on research, education, and outreach to improve retirement security in America.

It advocates for policies that benefit employees, employers, and the economy.

For more information: [www.nirsonline.org](http://www.nirsonline.org)

# July 2025 Update on the Repeal of the Windfall Elimination Provision and Government Pension Offset and processing of back payments of your Social Security benefits.

The Social Security Administration (SSA) has made significant progress in implementing the Social Security Fairness Act, which repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). Retroactive payments, totaling over \$7.5 billion to 1,127,723 people, have been issued, and increased monthly benefits for some are being paid starting in April for March benefits. The SSA initially estimated a year or more for full implementation, but has expedited the process, with only complex cases now expected to take longer.

This is a long process and will take additional time especially with the staffing cuts at the Social Security Administration on top of the increased workload.

**Unfortunately CFRS staff still cannot help you directly with your Social Security questions other than by directing you to the [local social Security offices](#), website at [www.ssa.gov](http://www.ssa.gov) or their phone number at (800) 772-1213.**

**January 5, 2025: Congress Stops Social Security Benefit Reductions for (some) Public Employees. Social Security Fairness Act of 2023**

President Biden signed the [Social Security Fairness Act](#), which eliminates the Windfall Elimination Provision and Government Pension Offset provisions that reduce or eliminate benefits for nearly 3 million government employees and their families.

Some estimates put the number of California Public Employees who could benefit from this change at ~ 400,000 workers. We are unsure how many City of Fresno employees and retirees this applies to, but if you receive a Social Security statement annually... you should check with the [Social Security Administration](#) directly. It may be easiest to sign into [your account directly](#) after they complete the recalculations.

**CFRS staff unfortunately cannot help you with the Social Security questions other than to direct you to the [local social Security offices](#), website at [www.ssa.gov](http://www.ssa.gov) or their phone number at (800) 772-1213.**

## Background

The Social Security Fairness Act of 2023, repeals the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), two provisions of the Social Security Act that operate to reduce or eliminate Social Security benefits for public sector employees who are also entitled to retirement benefits from non-Social Security covered employment. This should result in increases to Social Security benefits for over two million beneficiaries nationally. The repeal is effective for monthly benefits payable after December 2023.

Millions of state and local government employees do not participate in Social Security, either because Social Security coverage has not been extended to their position under a federal-state agreement called a "[218 agreement](#)" or because they participate in a public retirement plan that qualifies as a "[Social Security replacement plan](#)." For these employees, their earnings from public employment are not subject to Social Security taxes (FICA) and are also not counted toward earning Social Security benefits.

However, in many circumstances, these individuals have worked in other employment covered by Social Security that may earn them Social Security benefits at retirement. In addition, they may be entitled to spouse or survivor benefits through a spouse's Social Security earnings record. In these situations, the WEP and GPO could have potentially applied to reduce the benefits they would otherwise receive from Social Security.

[In the late 1970's and 80's Congress started trying to force](#) non-covered state and local public defined benefit retirement systems to join or "help" fund Social Security. Congress actively explored legislation to mandate that non-covered state and local government employees with defined benefit retirement plans contribute to Social Security, essentially "forcing" them to help fund the program to address long standing financial issues within Social Security itself. Nationally this faced strong resistance from public employee unions and state governments who argued that it would disrupt existing pension systems and lead to increased costs for local taxpayers. Since Congress could not pass legislation forcing participation or taking over the defined benefit plans; they instead passed the WEP-GPO provisions which have been viewed for decades as being both punitive and discriminatory to public workers.

## History of the Windfall Elimination Provision

Enacted in 1983, the WEP is a reduction to a worker's Social Security retirement benefit because of a retirement benefit earned by the worker in non-Social Security covered employment. The WEP operates to reduce the amount of income that is replaced under the Social Security benefit formula. In 2024, the standard formula replaces 90 percent of the first \$1,174 of a worker's average indexed monthly earnings. The WEP formula reduces that replacement percentage to as low as 40 percent, but not lower than one-half of the worker's non-covered monthly retirement benefit. The reduction is phased-out for workers with 21 to 29 years of substantial Social Security earnings, and it does not apply to workers with 30 or more years of substantial Social Security earnings. The WEP can have a significant impact on the Social Security retirement benefit earned by a public employee who is receiving a public pension that was earned in non-covered employment.

## History of the Government Pension Offset

Enacted in 1977, the GPO is a reduction to a spouse's Social Security spouse or survivor benefit because of a retirement benefit earned by the spouse in non-Social Security covered employment. The GPO is intended to replicate the "dual entitlement rule" under Social Security, which reduces a person's spouse or survivor benefit by the person's own Social Security retirement benefit (based on the person's own earnings record). This results in offsetting the spouse/survivor benefit so that it will only be paid if – and to the extent it exceeds – the person's own retirement benefit. In effect, the person receives the higher of the two Social Security benefit amounts, but not both.

The GPO works similarly to the dual entitlement rule for spouses and survivors who receive a retirement benefit based on non-Social Security covered employment. Under the GPO, the Social Security spouse or survivor benefit is reduced by an amount equal to two-thirds of the spouse's non-covered monthly retirement benefit, but not below zero. The GPO does not apply to individuals whose last 60 months of government employment was covered by a public retirement system and Social Security. The GPO can significantly reduce the Social Security spouse and survivor benefits that would otherwise be due to a retiree in the public sector who has no Social Security benefits of his or her own.

## Effective Date of Changes

The Social Security Fairness Act repeals the WEP and GPO provisions effective with respect to monthly benefits payable for months after December 2023. The Act directs the Commissioner of Social Security to adjust the benefits payable to impacted beneficiaries to the extent necessary.

The Social Security Administration will issue guidance regarding the timeframe and process for necessary adjustments to current beneficiaries.

## Social Security cont'd

While the repeal of the WEP and GPO has no DIRECT impact on the [City of Fresno Retirement](#) plans you should understand the potential impact of the WEP and GPO repeal on your future Social Security benefits.

### Legislative Action(s):

01/05/2025 - Signed by President.

12/27/2024 - Presented to President.

12/21/2024 - Message on Senate action sent to the House.

12/21/2024 - Cloture motion on the measure rendered moot in Senate.

12/21/2024 - Passed Senate, under the order of 12/20/2024, having achieved 60 votes in the affirmative, without amendment by Yea-Nay Vote. 76 - 20. Record Vote Number: 338.

12/21/2024 - Passed/agreed to in Senate: Passed Senate, under the order of 12/20/2024, having achieved 60 votes in the affirmative, without amendment by Yea-Nay Vote. 76 - 20. Record Vote Number: 338.

12/21/2024 - Motion by Senator Schumer to commit to Senate Committee on Finance with instructions to report back forthwith with the following amendment (SA 3357) withdrawn in Senate.

12/21/2024 - Motion to waive all applicable budgetary discipline with respect to the measure agreed to in Senate by Yea-Nay Vote. 66 - 30. Record Vote Number: 337.

12/21/2024 - Point of order that the measure violates section 311(a)(3) of the Congressional Budget Act raised in Senate.

12/20/2024 - Motion by Senator Schumer to commit to Senate Committee on Finance with instructions to report back forthwith with the following amendment (SA 3357) made in Senate.

12/20/2024 - Cloture motion on the measure presented in Senate. (CR 57286)

12/20/2024 - Considered by Senate. (consideration: CR 57285-7287, S7303-7304)

12/19/2024 - Measure laid before Senate by motion.

12/19/2024 - Motion to proceed to consideration of measure agreed to in Senate by Yea-Nay Vote. 73 - 23. Record Vote Number: 328.

12/19/2024 - Motion to proceed to measure considered in Senate. (CR 57217)

12/18/2024 - Cloture on the motion to proceed to the measure invoked in Senate by Yea-Nay Vote. 73 - 27. Record Vote Number: 326.

12/18/2024 - Motion to proceed to measure considered in Senate. (CR 57131)

12/17/2024 - Referred to the Subcommittee on Social Security.

Data made available by: [Api.Congress.Gov](#)

# Retirees

January 1, 2025 to June 30, 2025

Bryan Analla  
Ilidio Dasilva  
Michael Diaz  
Matthew Enos  
Robert Gonzales  
Edward Jansen  
Ryan Marshall  
Conrado Martin

Andrew Noel  
Christian Palmer  
Robin Ploharz  
Evan Plymale  
Antonio Route  
Rudy Sanchez  
Eric Santos  
Patrice Sellars-Anderson

## Important Dates

July	August	September
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4 5	1 2	1 2 3 4 5 6
6 7 8 9 10 11 12	3 4 5 6 7 8 9	7 8 9 10 11 12 13
13 14 15 16 17 18 19	10 11 12 13 14 15 16	14 15 16 17 18 19 20
20 21 22 23 24 25 26	17 18 19 20 21 22 23	21 22 23 24 25 26 27
27 28 29 30 31	24 25 26 27 28 29 30	28 29 30
	31	
October	November	December
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4	1	1 2 3 4 5 6
5 6 7 8 9 10 11	2 3 4 5 6 7 8	7 8 9 10 11 12 13
12 13 14 15 16 17 18	9 10 11 12 13 14 15	14 15 16 17 18 19 20
19 20 21 22 23 24 25	16 17 18 19 20 21 22	21 22 23 24 25 26 27
26 27 28 29 30 31	23 24 25 26 27 28 29	28 29 30 31
	30	

Retirement Benefit Pay Dates

Retirement Board Meeting Dates

(Last Business Day of the Month)

## CONTACT INFORMATION

### City of Fresno Retirement Systems

2828 Fresno Street, Suite 201

Fresno, CA 93721-1327

Phone 559-621-7080

Fax 559-621-7081

[www.cfrs-ca.org](http://www.cfrs-ca.org)

[Retire@fresno.gov](mailto:Retire@fresno.gov)

[cfrsbenefits@fresno.gov](mailto:cfrsbenefits@fresno.gov)

### City of Fresno Employee Benefits

[Benefits@fresno.gov](mailto:Benefits@fresno.gov)

**HealthComp**

559-499-2450

[www.healthcomp.com](http://www.healthcomp.com)

**Fidelity Investments**

800-343-0860