

Get Fit with the LAPRA Wellness Program

Starting July 1, we changed the name of our wellness program from Healthy Lifestyles to the LAPRA Wellness Program. It's the same great program with the same great benefits. And it's still free to LAPRA members and eligible dependents enrolled in a LAPRA medical plan. The LAPRA Wellness Program is designed to support you in developing healthy habits for a lifetime and includes:

- A free gym membership at more than 10,000 fitness centers
- An online Well-Being Assessment that gives you a snapshot of your current health with personalized feedback based on your health status
- Individualized support from a health coach
- Tailored action plans designed just for you
- Reward points that you earn and can redeem for fitness gear and other merchandise

LAPRA 2019 Fitness Challenge Dates Announced

We are moving the dates for LAPRA's annual fitness challenge based on feedback from our members. The dates for the 11th annual LAPRA Fitness Challenge are moving from July 1 - September 30, 2018 to January 15 - April 15, 2019. Watch for sign-up information for the 2019 Fitness Challenge coming in December 2018.



Jan. 15 - April 15, 2019

Who Can Participate?

Active and retired members and their adult dependents who are enrolled in a LAPRA medical plan (Anthem Blue Cross PPO, Anthem Blue Cross CaliforniaCare HMO or Kaiser HMO) can participate.

New Membership Kits Mailed Earlier this Month

New membership kits, including a new fitness card, were mailed to all eligible LAPRA members earlier this month. If you haven't received a new membership kit, call ShareCare, the LAPRA Wellness Program administrator at 855-817-0647.

About the Free Gym Membership

Your new membership kit that was mailed to your home included a LAPRA Wellness Program ID card. You will use the new ID card to access Prime fitness centers starting July 1. You can continue using your current Healthy Lifestyles ID card to access Prime fitness centers until you receive your new LAPRA Wellness Program ID card.

Earn Reward Points When You Complete Wellness Activities

When you complete wellness activities, you not only benefit from better health, you also earn reward points that can be redeemed for fitness gear and other merchandise. Get started by registering on the LAPRA Wellness Program website. Go to www.lapra.org and click on the LAPRA Wellness Program banner in the lower left-hand corner of the home page. ■



Keep It Off Challenge Winners Announced

As part of the 2017 LAPRA Fitness Challenge, we announced a new “Keep It Off Challenge” open to any 2017 Fitness Challenge participants who lost 15% or more of their entry weight by the end of the 2017 Fitness Challenge (Sept. 30, 2017), and were able to keep the weight off through a final weigh-in on April 25, 2018. A total of 19 participants met the challenge and kept the weight off winning a \$350 cash award. Congratulations to the winners! ■



Individual	Division	Percentage Loss
Monica Espina	Hollywood Team 1	34.78%
SO#75	SOD Station Fund 1	31.47%
Cindy Chow	Audit Division	22.99%
Susan Hsu	Audit Division	21.23%
Phil Chan	Rampart Team 2	21.14%
Dan Hanabusa	Rampart Team 2	20.00%
Rene Perez	Northeast Detectives Fund	18.84%
Robert Hernandez	Northeast Detectives Fund	18.00%
Rosalino Barden	Audit Division	17.65%
Lonya Childs	West Traffic Division	17.22%
WC#10	SOD Station Fund 2	16.97%
Christopher Pearson	Southeast Team 2	16.91%
I/O#72	SOD Station Fund 1	16.34%
Ben Hetzler	SOD Station Fund 1	16.23%
Rudolph Valadez	Topanga	16.10%
WC#15	SOD Station Fund 1	16.00%
Wai Wong	SOD Station Fund 2	15.98%
Ian Wong	West Traffic Division	15.60%
Gabe Martinez	Emergency Operations Division	15.25%

LAPRAF Scholarship Winners Announced Soon

The application period for the Los Angeles Police Relief and Assistance Foundation (LAPRAF) 2018 scholarship program closed on May 15, 2018 with 94 applications submitted online from high school seniors of LAPRA members competing for one of five \$10,000 awards. The LAPRAF scholarship committee is busy reviewing all of the applications evaluating the academic qualifications, service engagement and leadership development of each applicant. Recipients of a 2018 LAPRAF scholarship each receive \$2,500 per year awarded over four years. Scholarship recipients must maintain an acceptable grade point average and a full load of college classes to maintain their scholarship each year. Winners of the LAPRAF 2018 scholarship program will be announced in the coming weeks. ■



Los Angeles Police Relief Assistance Foundation

The Los Angeles Police Relief Assistance Foundation (LAPRAF) began in 2007 to provide assistance and support to active and retired officers and their families in dire financial need. In the past year we paid the medical plan premiums for a handicapped member and assisted a cancer patient in paying for treatment. The Foundation also supports the annual academic scholarship program. With your donations along with strong investment returns, we were able to increase the number of academic scholarships given to deserving high school seniors of LAPRA members from four to five.

Commander Ruby Flores, Chair of the Scholarship Committee, commented, “You can’t believe the accomplishments of these law enforcement children. I wish we could give more because there are so many deserving applicants.” Please consider including the Foundation as part of your estate plan designating the Foundation as the beneficiary of

either a specific legacy or a bequest that is a fixed percentage of your estate. The more you give, the more help we can provide.

The Foundation’s investment profile is similar to LAPRA’s with 50% of investments in fixed income and 50% in equities.

Blue Ribbon Trust

In 2015, the Foundation partnered with the Los Angeles Police Federal Credit Union (LAPFCU) to provide oversight of the Blue Ribbon Trust

which is activated when any member of the LAPD believes fellow officers, community members or the general public would make donations for the benefit of an officer or a family in need. If you become aware of any officers or families going through a personal family crisis and you believe they would benefit from funds available through the Blue Ribbon Trust, call LAPRA at (213) 674-3724 for more information. The Blue Ribbon Trust committee is chaired by Officer Jules Sohn. ■



Huge Crowd Honors the Life of Paul Enox

By Tim McBride

Paul Enox, a LAPRA, LAPRAF and Los Angeles Retired Fire and Police Association board member, died on June 11, 2018. We remembered Paul and celebrated his life at a service on June 19 with his wife Cheryl, daughter Sgt Shannon Enox, the new twins and their many friends.

It isn’t often that three Chiefs of Police eulogize one individual. But Paul Enox was a special individual who touched many lives. He was distinctive, bright, thoughtful, generous, and full of humor that he shared with everyone. He never let anyone off the hook, and they were always better for it. He questioned everything, and willingly gave of himself to solve problems and create solutions. Eulogies were offered by Charlie Beck — retired Los Angeles Police Chief, Mike Moore — newly appointed LAPD Police Chief, Dan Watson — retired Mammoth Police Chief and former South Pasadena Police Chief, and Commander Ruby Flores — LAPRA and LAPRAF board member. Paul, we were all better for knowing you and working with you. Many heartfelt thanks to his family for sharing this remarkable man. ■





Los Angeles Police Relief Association, Inc.
 600 North Grand Avenue
 Los Angeles, California 90012

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Get Fit with the LAPRA Wellness Program!

New membership kits were mailed to eligible LAPRA members earlier this month. See page 1 for more information.



The GUARDIAN is a quarterly publication for members of the Los Angeles Police Relief Association. All rights reserved. If you have an idea for a future newsletter article, send an email to benefits@lapra.org. Members with specific concerns are urged to contact the appropriate Board member at the number listed below.

Los Angeles Police Relief Association Board of Directors — 2018	
President	Kevin McCarthy 213-972-2460
Vice President	Ruby Flores 213-216-3973
Secretary	Connie Dial, Insurance, Benefits & Membership 213-674-3701
Treasurer	Tim McBride, Finance/Audit 213-674-3701
Directors/Committee Chairs	Dana Berns, Emergency Relief 818-832-3712
	John Shah, Administration 213-840-0277
	Gerald Woodyard 213-674-3701
	Garrett Zimmon, Retired Liaison 909-841-6143
	Jules Sohn 310-883-8956
	Darius Trugman 310-497-9819
	Lugman Watkins 818-263-9271

Mark Your Calendar

LAPL Membership Outreach Days

Thursday, July 12 - Southeast
 Thursday, July 19 - Harbor
 Thursday, August 9 - Hollywood
 Thursday, August 23 - West Valley
 Thursday, September 6 - Topanga
 Thursday, September 27 - N. Hollywood

LAPRA 2017 Annual Report

By Tim McBride, Treasurer

The LAPRA Annual Report is intended to provide members a financial review of the previous calendar year. As part of the 2017 Annual Report, a financial audit was completed by the accounting firm of Beeson, Hoffman and Siddall and an actuarial report was completed by Mercer.

The 2017 Summary Financial Statement on the reverse side of this insert shows Obligation Reserves of \$45,398,673 which is available should the Association suffer adverse claims experience. This is a fluctuating number from year-to-year, requiring a substantial amount maintained in reserve. Previous Annual Reports noted Obligation Reserves of \$58,936,226 in 2016 and \$73,458,024 in 2015. The decline in the reserve balance over the past three years occurred because the Association did not increase member contributions in line with the claims experience. The current reserve amount is below industry standard and below the amount advised by our consultant, so a slight increase in member premiums was required.

The 2017 calendar year was similar to previous years. We posted a 10.31% return exceeding the 7.5% actuarial assumption. We continued our conservative approach to investing with 60% in fixed income of which 40% is invested in government insured instruments and 40% is invested in equities (with a maximum of 20% invested internationally). In general, fixed income investments were lower resulting from tightening interest rates which the government is expected to continue over the next several years. Subsequently, fixed income investments are reduced to intermediate, short-term and ultra-short-term durations which negatively impact returns. Fortunately, 2017 posted outstanding equity returns as described below.

Returns on LAPRA's 2017 equity investments were strong, with the Association investing primarily in actively managed funds. In addition, we periodically invest in ETFs (Exchange-Traded Funds) or Index Funds. The focus is on total return, low fees and long-term



management success. Fund families include Vanguard, T. Rowe Price, PIMCO, Dodge & Cox and Primecap, among others. Shown below are examples of investment returns on some of our equity investments as posted by Morningstar.

Although the Association's equity investment results in 2017 were outstanding, 2018 is shaping up to be a much different year. Rising interest rates, political events and a tiring bull market make returns on our investments in 2018 somewhat uncertain. ■

Fund	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized
T. Rowe Price Communication & Tech Investor Fund	33%	17%	18.6%	12.7%
T. Rowe Price Capital Appreciation Fund	15.4%	9.6%	12.6%	9.0%
Vanguard Wellington Income Fund	14.7%	8.4%	10.9%	7.5%
Primecap Odyssey Growth Fund	32.1%	15.0%	19.3%	11.4%
Dodge & Cox Stock Fund	18.3%	11.1%	16.3%	7.7%

Los Angeles Police Relief Association, Inc.

Summary Financial Statement Statement of Net Assets Available for Benefits and Benefit Obligations December 31, 2017

	Self-Insured and Insured Plans	Emergency Relief Fund	Total
NET ASSETS AVAILABLE FOR BENEFITS			
ASSETS			
Investments, at Fair Value			
• Certificates of Deposit	\$ 2,484,261	-	\$ 2,484,261
• Mutual Funds	59,057,403	-	59,057,403
• Cash in Interest Bearing Accounts	<u>2,564,000</u>	-	<u>2,564,000</u>
TOTAL INVESTMENTS	<u>64,105,664</u>	-	<u>64,105,664</u>
Receivables	<u>157,438</u>	\$ 73,424	<u>230,862</u>
Prepaid Expenses and Deposits	83,867	-	83,867
Obligation Reserves	45,398,673	-	45,398,673
Cash	8,524,202	-	8,524,202
Net Property and Equipment	<u>7,462,280</u>	-	<u>7,462,280</u>
TOTAL ASSETS	125,732,124	<u>73,424</u>	<u>125,805,548</u>
LIABILITIES			
Accounts Payable and Accrued Expenses	1,577,819	-	1,577,819
Advanced Contributions and Deferred Income	8,299,770	-	8,299,770
Police Charity Plan	<u>89,578</u>	-	<u>89,578</u>
TOTAL LIABILITIES	<u>9,967,167</u>	-	<u>9,967,167</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>115,764,957</u>	<u>73,424</u>	<u>115,838,381</u>
BENEFIT OBLIGATIONS			
Amounts Currently Payable for Participants	598,387	-	598,387
Amounts Due to Insurance Companies	15,361,698	-	15,361,698
Dental Claims Liability	1,018,660	-	1,018,660
Paid-Up Life Insurance for Participants	1,218,102	-	1,218,102
Estimated Future Death, Policy Surrender and Sick Benefits	<u>23,796,635</u>	-	<u>23,796,635</u>
TOTAL BENEFIT OBLIGATIONS	<u>41,993,482</u>	-	<u>41,993,482</u>
EXCESS OF NET ASSETS AVAILABLE FOR BENEFITS OVER BENEFIT OBLIGATIONS	<u>\$ 73,771,475</u>	<u>\$ 73,424</u>	<u>\$ 73,844,899</u>