



January 2024

# ADVISOR

*"Dedicated to Providing Retirement Security for Firefighters and Police Officers – Past, Present, and Future."*

## From the Executive Director, *Warren J. Schott, CFA*



I hope each of you had a safe and happy holiday season with family and friends. Time seems to move by quicker each year. I pray that each of you has a wonderful 2024.

2023 was a solid year for the Pension Fund on many different levels. Our investments worked well. Our Legislative effort produced results for our members. The Board continues to keep a close eye on the issue of cost-of-living adjustments. Our external reviews were excellent.

**Investment Returns Recovered from 2022.** The Board of Trustees, working with our Chief Investment Officer and staff, were able to achieve a solid investment return which should be slightly above our goal of 7.25%. We will not have the final investment returns until the first quarter in 2024 due to the lag in reporting on our private investments and real estate assets. Bottom line: the Fund is doing very well after the severe market downturn in 2022. As of the printing of this newsletter, we don't have a final report on the annual COLA that will be provided to our retirees. However, we are expecting it to be in the 3% range. You can rest assured that your promised benefits will be there for you when you retire and will continue as they are if you are already retired. **Cary Hally**, our chief investment officer, provides details about the investment strategy and portfolio on page 7.

**Some Benefits Increased After Successful Legislative Session.** The Pension Fund was able to gain several very important changes to our Pension Law by passage through the Texas Legislature this year. We increased the death benefit of an active member from a 50 percent annuity to a 75 percent annuity for their surviving beneficiaries. We also added a "slayer" provision that prevents someone who causes the death of a member from collecting a beneficiary pension from our Fund. In addition, the Fund made numerous changes to our Pension Law to clarify language and keep us in compliance with IRS, USERRA, and other federal laws.

To celebrate the meaningful passage of this legislation, the Board held a big "Thank You" ceremony at its September meeting for **Senator Jose Menendez, Representative Steve Allison** and the whole Bexar County delegation for their support in ensuring the passage of our Bill. All of them have always been big supporters of our Pension Fund and we appreciate their friendship. I would also be remiss if I didn't thank the SAPOA, Local 624, the Retirees' Association and the City of San Antonio for their support. Everyone really worked together to get this important piece of legislation passed. The Pension Fund's Legal Counsel **Gail Jensen** gives a more thorough review on page 5.

**Clean Bill of Health.** Our external auditors and actuaries returned good, clean reports. As of

*(Continued, next page)*



*The Trustees of the San Antonio Fire and Police Pension Fund on Sept. 26 recognized State Senator Jose Menendez and State Representative Steve Allison for shepherding changes to the system's pension law in the 2023 Texas Legislature's regular session. From left are Victoria Roeder, City of San Antonio; Trustee Shawn Griffin, SAFFD; Andrew Estrada, Deputy Chief SAFFD; Trustee Justin Rodriguez, Bexar County Commissioner; Trustee James Smith, SAPD; Trustee Amanda Viera, SAPD; Trustee Larry Reed, SAFFD (ret.); Senator Jose Menendez; Representative Steve Allison; Trustee Harry Griffin, SAPD (ret.); Mike Trainer, president of the San Antonio Fire and Police Pensioners' Association; Danny Diaz, president of the San Antonio Police Officers' Association; Joe Jones, president of the San Antonio Professional Firefighters' Association; and Trustee Marc Whyte, San Antonio City Councilman.*

### **Executive Director Update, Continued**

December 2022, we were 85 percent funded and expect to be 100 percent funded in 20 years. We continue to rank among the healthiest billion dollar-plus systems in Texas.

**Increased Cost of Living Adjustments for Post-1999 Retirees are a Priority, But....** I seem to be getting more and more questions from recent retirees asking when their COLA will be increased from 75% to 100% of the inflation rate. The systemic inflation of the last couple of years has negatively impacted everyone's buying power.

As a reminder, only members that retired prior to October 1, 1999, receive a full 100 percent COLA each year. Those that retired after October 1, 1999, receive a COLA that is 75 percent of the inflation rate. For example, if you retired in 2005 and the inflation rate this year is 4 percent, your retirement check will increase by 3 percent, which is 75 percent of 4 percent.

The Board is very aware of this difference in benefits among the two groups of retirees and has made this their number one priority once the Pension Fund is able to make benefit improvements in the future. The good news is that all retirees will continue to receive a COLA every January. Comparatively, COLAs are not the

norm for retirees at other retirement systems around the state. The reason is that COLAs are very "expensive" compared to other benefits which the Pension Fund provides. Most other systems cannot afford automatic, annual, compounding COLA increases like your Pension Fund does.

For example, the Dallas Police and Fire Pension Fund has recently noted that their retirees should not expect any COLA increases until 2073. That's right, 2073: not 100 percent of the COLA, not 75 percent, instead, none.

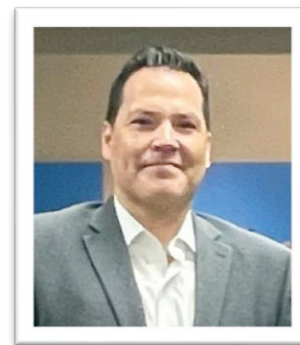
**Board and Fund Updates.** The Board added a new member and said "Goodbye" to another since our last newsletter. San Antonio Councilwoman **Melissa Cabello Havrda** stepped off the Board and was replaced by District 10 Councilman **Marc Whyte**. We wish Ms. Cabello-Havrda well and welcome Mr. Whyte!

Also in 2023, retired Assistant Police Chief **Harry Griffin** was re-elected to his position as representative for retired police officers, and SAPD Sergeant **Jim Smith** and Fire Battalion Chief **Shawn Griffin** ran unopposed in their elections.

Thanks for all your support throughout the years and please let us know if you ever need anything. Please feel free to call me anytime.

# From the Chairman: Teamwork Carries the Day in Austin

*Justin Rodriguez, Mayor's Designee*



It is a great honor and privilege to serve as Chairman of the Board of Trustees for the San Antonio Fire and Police Pension Fund. In my ten years of service as a Trustee, dating back to 2007, I have always been proud to serve our uniformed personnel and their beneficiaries. It is indeed a humbling responsibility to now lead the board as chair.

I have gotten to know many of you during my public service here in Bexar County — first on the San Antonio City Council, then in the Texas House of Representatives, and now as a Bexar County Commissioner. Along the way, I have served three different mayors as their delegates to the pension fund.

By every measure, we have great momentum at the fund and our team — staff and board — is working in tandem to maximize your benefits. We have consistently been recognized among the top five best performing multi-billion-dollar systems in Texas.

In light of this success, we worked with all stakeholders — especially our partners at the City of San Antonio — to increase benefits for our members in the 2023 Legislative session. Believe me — based on my experience in the legislature — these sorts of victories don't come easily. But, in large part due to the sound reputation and prudent management of our fund, our bill sailed through the Legislature this past spring. I could not be more proud of this achievement.

As a new year dawns, I look forward to the challenges and opportunities ahead. On behalf of the board, I wish you and yours the very best in 2024!

*Justin Rodriguez*

How We Compared Among Texas' \$1 billion+ Pension Systems		
Pension System	Amortization Period (yrs)	Market Value of Assets
Houston Firefighters' Relief and Retirement Fund	7.7	\$ 5,093,736,000
Texas Municipal Retirement System	14.9	\$ 35,600,740,860
Texas County & District Retirement System	15.4	\$ 41,968,517,717
El Paso Fire and Police Pension Fund	16.5	\$ 1,941,772,114
<b>San Antonio Fire and Police Pension Fund</b>	<b>20.1</b>	<b>\$ 3,586,483,199</b>
Dallas Co. Hospital District Retirement Income Plan	21.0	\$ 1,426,685,005
CPS Energy Pension Plan	25.0	\$ 2,190,958,467
Houston Police Officers Pension System	25.0	\$ 6,861,988,000
Houston Municipal Employees Pension System	25.1	\$ 3,952,351,000
Teacher Retirement System of Texas	26.0	\$ 184,185,614,796
Employees Retirement System of Texas	32.0	\$ 31,986,091,790
Austin Employees' Retirement Fund	34.0	\$ 2,959,775,761
Fort Worth Employees Retirement Fund	36.0	\$ 2,576,294,075
Dallas Employees' Retirement Fund	51.0	\$ 3,516,280,000
Dallas Police and Fire Pension (Combined Plan)	68.0	\$ 2,157,840,430

The Pension Review Board recommends that Amortization Periods are maintained below 25 years, so the lower the better.  
Source: Texas Pension Review Board Actuarial Valuation Report November 21, 2023.

2024 Board Meetings	
<p>The SAFPPF Board of Trustees has placed its Board Meetings on the Event Calendar of the <a href="http://www.SAFPPF.org">www.SAFPPF.org</a> website. These are the meetings for the first six months of 2024. Meetings begin at 9:30 a.m.</p>	Trustee Board Meetings
	<b>January 30</b>
	<b>February 27</b>
	<b>March 26</b>
	<b>April 30</b>
	<b>May 28</b>
<b>June 25</b>	
<p>The Public and All Members are encouraged to attend Board Meetings. @SAFPPF HQ, 11603 W Coker Loop, Suite 201 San Antonio, TX</p>	

# 2022 By the Numbers



Harry Griffin  
SAFPPF Trustee

## By Harry Griffin, Retired Police Trustee, SAFPPF

Our Pension Fund is one of the best in Texas but occasionally it is good to step back to see just how much it impacts the lives of our police officers and firefighters, their spouses and beneficiaries.

I have had the great honor of being a part of the growth of our fund and I hope the following number descriptions will convey the importance of the work performed daily by your Trustees and Staff for the benefit of all of us.

The following numbers for the year ended 2022 are referenced in our pension fund's Annual Report which is available at [www.SAFPPF.org](http://www.SAFPPF.org).

## Plan Participants

**4,188** Active Members  
**538** Beneficiaries

**2,674** Retired Members  
**59** Disabled (**34** Police; **25** Firefighters)

## Average Ages

Active Members:	<b>41.2</b> yrs. old with <b>13.4</b> yrs of service
Average Age at Retirement:	<b>57.2</b> yrs. police; <b>59.4</b> yrs, firefighters
Average Age, Police Retirees:	<b>67</b> yrs. old
Average Age, Fire Retirees:	<b>68.7</b> yrs. old
# of Retirees 85+ Yrs Old:	<b>50</b> Police; <b>33</b> Firefighters; 112 Beneficiaries

## Changes to the Fund in 2022

Deaths, Police and Firefighters:	<b>56</b>
Deaths, Beneficiaries:	<b>17</b>
Active Duty Deaths:	<b>9</b>
Retirements:	<b>147</b>
New Active Participants:	<b>234</b>

## Pension Assets, Contributions, Retirements Paid

<b>\$3.59 Billion</b>	Market value of assets
<b>\$242.7 Million</b>	Annual benefits paid to retirees, beneficiaries, disabled
<b>\$162 Million</b>	Average yearly investment gains, 10 Yrs.
<b>\$132.7 Million</b>	Contributions to Pension Fund, actives and city
<b>\$420 Million</b>	Best year ever, 2021
<b>(\$560 Million)</b>	Worst year ever, 2022
<b>Asset Holdings by Type:</b>	43.7% Stocks; 23.2% Bonds; 16.8% Private Stocks & Bonds; 9.2% Real Estate 5.3% Real Assets; 1.8% Cash/other



# Legislative Package – Overview of Changes

Gail Jensen, SAFPPF General Counsel



As you have probably heard, the hard work of the last several years has paid off!

Thanks to the efforts of Texas Senator **José Menéndez**, Texas Representative **Steve Allison**, the San Antonio Police

Officers' Association, the San Antonio Professional Firefighters Association, the San Antonio Fire and Police Pensioners Association and the City of San Antonio, the Pension Fund Board of Trustees has made many significant improvements to the Pension Law. These are the first changes to the Pension Law since 2009. Here are the most significant changes.

- **Survivor Benefits for Active Member Deaths:** Survivors of active members who pass away will now receive an annuity that is 75% of the member's total average salary. Previously, the annuity was 50% of the member's total average salary.
- **13<sup>th</sup>/14<sup>th</sup> Checks:** The circumstances in which a 13<sup>th</sup> or 14<sup>th</sup> check will be prorated were clarified: when an active member dies during the year before the check is issued or when a retiree retires and dies during the year before the check is issued. It also was made clear that 13<sup>th</sup> and 14<sup>th</sup> checks will be paid to the estates of members, retirees and beneficiaries who qualified to receive a 13<sup>th</sup>/14<sup>th</sup> check but died prior to receiving it.

- **Service Credit and Benefits for Members in the Military:** The requirements and deadlines for members to "buy back" service credit they missed while serving in the military were clarified to align with federal law and to allow the Board to approve such "buy back" even if the federal law deadlines have passed, *if* the member shows good cause for missing the deadlines and pays interest on the missed contributions. In addition, beneficiaries of members who die while performing military service now may be entitled to certain death benefits, consistent with federal law.
- **Criteria for Dependent Children:** The definition of "Dependent Child" was revised to make clear that both natural and adopted children are included, and to remove the

*(Continues next page)*



## 2024 Financial Planning and Pre-Retirement Seminars

For First Six Months of 2024

	Date & Type of Event	Times
<b>Financial Planning:</b> <ul style="list-style-type: none"> <li>• Understanding your pension benefits</li> <li>• Retiree Health Care Benefits</li> <li>• Medical insurance</li> <li>• Need for financial planning</li> </ul>	January 5 Financial Planning	9:30 a.m. – 12 p.m.
	February 2 Financial Planning	1 p.m. – 3:30 p.m.
	March 4 Financial Planning	9:30 a.m. – 12 p.m.
	April 5 Financial Planning	9:30 a.m. – 12 p.m.
	May 6 Pre-retirement Seminar*	8:30 a.m. – 3:30 p.m.
	June 7 Financial Planning	1 p.m. – 3:30 p.m.
<b>Pre-Retirement Topics</b> <ul style="list-style-type: none"> <li>• Need for financial planning</li> <li>• Review of benefits</li> <li>• Need for legal planning</li> <li>• Tax implications at retirement</li> <li>• Deferred compensation</li> <li>• Medical insurance</li> <li>• More</li> </ul>		

**Spouses are encouraged to attend.**  
**Space is limited – Free – (210) 534-3262 ext. 200**

Financial Planning events are hosted at SAFPPF HQ,  
 11603 W Coker Loop, Suite 201. San Antonio, TX

- Pre-Retirement Seminar is at the Alzafar Shrine Auditorium,  
 901 N. Loop 1604 W, San Antonio, TX

## Legislative Package, continued

requirement that an Adult Dependent Child be claimed as a dependent on the member's tax return to qualify for survivor benefits. The latter change addresses situations where the parents are divorced and they alternate years in which they claim the child as a tax dependent.

- ***Killed in the Line of Duty Death Benefit:*** Definitions of "killed in the line of duty" and "total salary of the member" were added to more clearly set out the criteria to qualify for the 100% death benefit and how the benefit is calculated.
- ***When a Suspension is Considered "Final":*** Changes were made to specify when a member's suspension is considered "final" for determining whether a member is eligible for a disability pension and when a member's beneficiaries are entitled to survivor benefits.
- ***Reinstatement of Survivor Benefits for Beneficiaries who Married before October 1, 1995:*** Surviving spouses and dependent children whose survivor benefits were terminated because they married prior to October 1, 1995, can now apply to have their benefits reinstated if that marriage terminated.
- ***Disability Benefits:*** Changes were made to clarify the process and requirements to receive a disability

pension. In addition, the Board can now waive the requirement that a retiree receiving a catastrophic disability pension be medically re-evaluated every five years. Finally, the Board's options with regard to continuing, reducing, restoring or discontinuing a disability pension were more clearly defined.

- ***Slayer Provision:*** The Pension Law now prohibits a beneficiary who caused or contributed to a member or retiree's death from receiving survivor benefits.

The Pension Fund bill was signed into law by Texas Governor Greg Abbott on May 15, 2023, and became effective September 1, 2023.

You can access the updated Pension Law and a summary of the Pension Law (the Summary Plan) on the Pension Fund's website: [www.safppf.org](http://www.safppf.org).



## SAVE THE DATES

### Retirement Ceremonies

**February 27, @ 9:30 a.m**

**2023 Retired Firefighters**

**March 26, @ 9:30 a.m.**

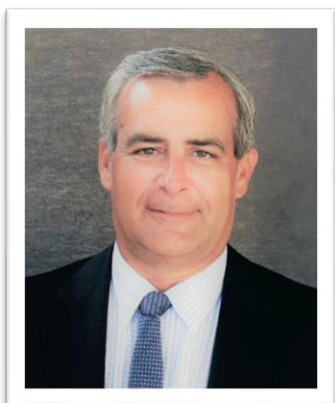
**2023 Retired Police Officers**

Spouses, Family and Friends are encouraged to attend.  
SAFPPF will have a professional photographer at the event.  
SAFPPF HQ, 11603 W Coker Loop, Suite 201. San Antonio, TX



# 2023 Investment Update: Recovery Underway

*Cary Hally, SAFPPF Chief Investment Officer*



Through September 30, 2023, the San Antonio Fire and Police Pension Fund returned +4.6%, which is a welcome reversal of the -10.6 % loss experienced in 2022.

Also as of Sept. 30, the market value of assets for the Pension Fund was \$3.71 billion, up from \$3.59 billion at the beginning of 2023.

Since the end of the third quarter, as of the writing of this update in mid-December, we have seen a strong rally in stock and bond markets driven by the continued pause in the Federal Reserve's interest rate adjustments, and the market's sentiment that the Fed will lower interest rates in 2024. As long as the current rally holds through the end of December (knocking on wood with fingers crossed), we expect to report strong returns for the fourth quarter and 2023 calendar year. All comments below are based on results at the end of September 2023.



Investments' Market Value  
Thru Sept. 30, 2023  
**\$3.71 Billion**

## Public Equities

The largest portion of our investment portfolio, publicly traded stocks (44% of Fund assets) was up +7.9% for the 2023 nine-month period. The domestic stock portion of our overall equity portfolio led the way with a return of +11.3%,

followed by the international stock performance of +4.5% for year-to-date (YTD) performance. The emerging market stocks portfolio were down -2.6%.

## Fixed Income Investments

The total fixed income portfolio – the next largest allocation of assets representing 22% of the total Fund – was up +3.6%. Again, this is a welcome reversal of the negative fixed income returns of -9.1% for 2022. Our portfolio's fixed income performance through September 30 was strong on a relative basis when compared to the return of the Bloomberg U.S. Aggregate Index (a broad market benchmark for the U.S. bond market) of -1.2%. Our exposure to high yield bonds (up +6.9% for the period) and bank loans (up +10.1%) were big contributors to the strong relative bond performance.

## Private Market Investing

Our year-to-date results for private market investments were mixed, as shown in the table below. It is important to note the return for private market assets are lagged one quarter due to timing constraints involved in aggregating and auditing private market data.

### 2023 Private Market Returns

Asset	Percent of Portfolio %	2023 Performance %
Real Assets	5	4.5
Private Debt	9	(3.4)
Private Equity	9	4.2
Real Estate	10	(0.6)

*(Continued, next page)*



## 2023 Investment Update, continued

### Asset Allocations

Periodically we review our asset allocation, using updated expected return and risk estimates for each asset class. Given the changed investment environment driven by much higher interest rates, the Trustees went through this process in the spring of 2023. As a result, the asset allocation targets for the Fund were modestly adjusted. The target of 5% to emerging market debt was eliminated, while the targets to core bonds was increased by 2%, real estate was increased by 2% and the target to private debt was increased by 1%.

The table below shows the asset allocation targets for the Fund as well as the actual allocation as of September 30, 2023.

Asset Class	Target %	Actual %	Over/Under %
Cash	0	1	1
Public Domestic Equity	27	27	0
Public Non-Domestic Equity	19	17	-2
Private Equity	8	10	2
High Yield Bonds	6	5	-1
Bank Loans	5	4	-1
Unconstrained Fixed Income	3	3	0
Core Fixed Income	7	8	1
TIPS	3	2	-1
Private Debt	9	9	0
Real Estate	9	9	0
Real Assets	5	5	0
Hedge Funds	0	1	1
Opportunistic	0	0	0
Total	100	100	

SAFPPF is on YouTube!



Subscribe

<https://tinyurl.com/SAFPPF-YouTube>

## Welcome the New Council Appointment: Marc Whyte

San Antonio Mayor **Ron Nirenberg** appointed **Councilman Marc Whyte** to the Board of Trustees of the San Antonio Fire and Police Pension Fund, effective August 29, 2023, to replace Councilwoman **Melissa Cabello Havrda**.

Whyte was elected to the position of District 10 Councilman in May 2023. He serves on the City Council's Audit, Economic and Workforce Development, and Public Safety committees. He has been involved in the grassroots of his district through serving on his Marymont neighborhood association and the board of the Northeast Neighborhood Alliance.



Whyte has served on the City's Ethics Review Board, the City's Bond Committee (Parks) and the Board of the Port of San Antonio. From 2019-2023, he served as District 10's Zoning Commissioner while at the same time serving on the State of Texas' Public Transportation Advisory Committee.

Whyte also served on the Board of the Faith Family Clinic, as President of the Defense Counsel of San Antonio, and as a member of the Valero Alamo Bowl Committee. He graduated from Wake Forest University in 2002 with a business degree and from St. Mary's University School of Law in 2006. He is married with two daughters and owns his own law practice.



# BENEFITS SPOTLIGHT: Steps to Retirement

*Rick Matye, SAFPPF Payroll & Benefits Supervisor*



With a steady stream of retirements lately, I thought I would offer the following “Steps to Retirement.”

If you follow these steps, you will have what you

need to process your retirement application with the Pension Office. However, there are other helpful tips when thinking about retiring. Retirement is a big step. It is something you do not want to rush. It is important to plan ahead and get all the information you can.

## Attend SAFPPF Seminar

At least three to five years before retiring, attend a Financial Planning Seminar at the Pension Office. The seminars are offered the first Friday or Monday of each month, other than the months of May and November. We alternate mornings and afternoons. Please see the Events Calendar on the Pension Fund website [www.safppf.org](http://www.safppf.org) for the schedule. The seminars include pension benefits, retiree health care, and information from a 457 representative from Mission Square or Nationwide. It is usually a fairly small group and we encourage questions. They last approximately 2 ½ hours. You may attend the seminars as many times as you wish.

## 457 Plan Timing is Critical

It is a good idea to do some advance planning on your 457 deferred compensation plan. You may be able to make section 457 compensation deferrals in excess of the normal limits as you

get close to retirement. Contact Mission Square or Nationwide because there are timing issues concerning the paperwork. Mission Square or Nationwide can also help you if you plan on deferring any of your muster pay.

## Attend Pre-Retirement Seminar

At least one year before retiring, attend a Pre-Retirement Seminar. The seminars are offered in May and November. In addition to the topics covered at the monthly seminars, you get valuable information about social security, tax issues, psychological factors, and legal planning. The seminars run from 8:00 a.m. until approximately 2:45 p.m.

## Get Benefit Projections from SAFPPF Specialists

Well in advance of retiring you should have a fairly good estimate of your monthly pension benefit and your backdrop lump sum, if you so elect. It is never too early to get benefit projections.

The Benefits Specialists at the Pension Office are available to provide projections and explain all the information on the form. There are a lot of numbers, and it is important to understand what they mean and how they are calculated.

You can also get projections from the **Members Only** section on the Pension Fund website, [www.safppf.org](http://www.safppf.org). The benefit calculator is very accurate for most members. However, if you have a break in service, the website calculator may be off quite a bit.

As you get closer to retirement, you should get projections from the Pension Office to obtain the most accurate estimates possible.

*(Continued, next page)*

## Benefits Spotlight, continued

### Plan Your Backdrop

The backdrop option gives you the opportunity to receive a lump sum payment at retirement in addition to a monthly benefit. Deciding what to do with the lump sum is a big decision. There are financial, tax, and peace of mind issues to consider. Plan ahead so that by the time you complete your retirement application you know where the money is going.

### Additional Tasks

Here are a few more steps you should take outside of the Pension Fund:

- Make an appointment with your accounting personnel 30 days in advance of retirement date. You may not be able to just walk in if there are a lot of other retirements during the same time period.
- The Retiree Health Care Fund is in the same building as the Pension Fund. If you have everything in order, you can take care of Steps 2 and 3 in one trip. Make an appointment with the Health Care Fund and call the Pension Fund with the appointment information. We will do our best to set an appointment time immediately following your time with the Retiree Health Care Fund.
- Check the deductions on your pay stubs to decide what you want to continue as a retiree. We do not have any information on your insurance policies. It is up to you to tell us which deductions you want to continue and the amount of the monthly deductions.

At the Pension Fund, we are here for you. If you have any questions or concerns, do not hesitate to contact us. We want to make the retirement

process as easy as possible, but we do not want you to overlook anything important.

**As always, if you have any questions, please contact a Benefits Specialist at the Pension office. Our number is 210.534.3262.**



## Thinking of Retiring?

*You're only three steps away.*

1

30 Days in Advance -- Make appointment with your department accounting personnel.

- a. Fire Dept. contact: 210.207.7941
- b. Police Dept. contact: 210.207.1308

Receive from them:

- a. Sick Leave Letter
- b. Long-term Leave Notice
- c. Final Pay Estimate

Make sure all forms above have Separation Date – your last day of employment with the department.

2

Make appointment with Benefits Specialist at Fire and Police Retiree Health Care Fund, in SAFPPF Building

- a. Contact: 866.652.4237 or 210.494.6500
- b. Receive and Sign enrollment form
- c. Receive health insurance packet and health insurance coverage information.

3

Make appointment with Benefits Specialist at the SA Fire and Police Pension Fund.

Contact: 210.534.3262

- a. Required for Processing:
  - i. Marriage license if married;
  - ii. Divorce decree if divorced;
  - iii. Children's birth certificates if under 18 years of age;
  - iv. Social Security cards for children and spouse;
  - v. Voided check for direct deposit
  - vi. Payroll deductions that you want to continue as a retiree;
  - vii. Forms provided by your accounting department;
  - viii. Enrollment form provided by Health Care Fund

# 2023 in Photos



The **San Antonio Fire and Police Pension Fund** Trustees honored District 6 Councilwoman Melissa Cabello Havrda for her service to the pension system at their October 31 meeting. From left are Trustees Amanda Viera, James Smith, Chairman Justin Rodriguez, Councilwoman Havrda, Trustees Harry Griffin and Shawn Griffin.

SAFPPF Trustee James Smith (l) introduced investment consultants on the panel, “Trouble Shooting Pension Opportunities and Challenges,” at the Texas Association of Public Employees Retirement Systems 2023 summer conference in The Woodlands. Smith also is a member of the TEXPERS Board of Directors.



SAFPPF Trustee Harry Griffin (standing, right) visited with SAFPPF members at the Annual Luncheon of the San Antonio Fire and Police Pensioners’ Association in October.





## Fire and Police Pension Fund, San Antonio

11603 W. Coker Loop, Suite 201  
San Antonio, TX 78216  
210.534.3262 fax: 210.534.4339

## THE ADVISOR

© 2024

### Board of Trustees

#### City of San Antonio

County Commissioner Justin Rodriguez, Chairman  
Councilwoman Dr. Adriana Rocha Garcia, Secretary  
Councilman Marc Whyte

#### Police Department

James Smith  
Amanda Viera

#### Fire Department

Shawn Griffin  
Dean Pearson

#### Retiree Representatives

Harry Griffin / Police  
Larry A. Reed / Fire / Vice Chairman

#### Executive Director

Warren J. Schott



We honor the memory of those active  
and retired police officers and  
firefighters who passed away in 2023.  
We continue to be grateful for their  
past service and sacrifice.

FIREFIGHTERS	DATE OF DEATH
Jay Terrell Little	12/26/2023
Gilbert Trevino	12/19/2023
Melvin Wedige	11/28/2023
Richard Martinez	10/01/2023
Michael S. Clark	9/18/2023
Tony Patino	6/11/2023
Bruce Michalczak	6/09/2023
Gregory K. Washington	6/01/2023
Allen Ralph Trejo	5/08/2023
Donald G. Newman	5/05/2023
Kenneth W. Wagoner	5/04/2023
Samuel D. Hudson	3/11/2023
Norvell C. Foster	3/09/2023
Robert A. Fletcher, Jr.	2/13/2023
Emery Kyrisch, Jr.	2/10/2023
Billy Ray O'Neill	1/22/2023
Henry H. Hernandez	1/01/2023

POLICE OFFICERS	DATE OF DEATH
Patrick E. Porter	12/27/2023
Arthur M. Bernstein	11/24/2023
Landon Minnick, Jr.	11/20/2023
Pete Lopez	11/05/2023
John Anthony Ornelaz	11/01/2023
Don C. Garrison	10/23/2023
Lloyd Oliver Griggs	10/05/2023
Reyes M. Lozano, III	8/27/2023
Simeon McNeil	8/23/2023
Richard Conrad	8/02/2023
Raymond Ybarbo	7/23/2023
Robert Gladden	7/14/2023
Jesse Arzate	7/02/2023
Abel Juarez	6/27/2023
Richard A. Roberts	6/23/2023
Elvin Burnes	6/12/2023
James M. Harrison	5/30/2023
James Beck	5/05/2023
Calvin Klaerner	5/02/2023
Antonio Molina, Jr.	4/28/2023
John Thomas Yarbrough	4/19/2023
Charles H. Mikolajczyk	2/15/2023
Juan A. Trevino	1/30/2023
Salvador B. Gomez	1/27/2023
Reginald W. Freeman	1/07/2023