

Message from the Administrator

Dear Valued Member:

I hope that your 2021 is off to a great start. As we continue to navigate the never-before-seen circumstances surrounding the COVID-19 pandemic, it is with extreme pride that I look back on the unique challenges our staff faced and overcame in having to quickly adapt to the pandemic while ensuring all our core services were delivered to members uninterrupted. The COPERS team has consistently delivered in all key areas: benefit payments were made on time every time; applications and other administrative services were processed uninterrupted; service levels for answering calls and emails were at or above pre-pandemic levels, virtual meetings with our members were enabled, new educational opportunities for our members were created and presented in safe online and virtual platforms, and our investment program continued uninterrupted while offering ample liquidity.

Looking Back

In 2020, COPERS kicked off a multi-year project to replace our aging pension administration system. The project will ensure that we have technology going forward that meets the needs of both active and retired members and moves all retirement information into one central system that will allow us to better serve you.

Considering the events of 2020, it was a strong year for investment returns. At the close of 2020, COPERS was managing over \$3 billion in investments, which will continue to provide the foundation for your hard-earned retirement. Our strategic asset allocation is designed to meet long-term obligations and protect your benefits. For calendar year 2020, COPERS' net investment return was 10.2%.

Looking Forward

The economic effects of COVID-19 came swiftly in 2020, bringing along significant market volatility, falling interest rates, and a prevalent concern for many about the next paycheck and being able to meet upcoming bills. While few predicted the precise consequences of a global pandemic, good investors plan for market instability. COPERS has planned for market instability by having a well-diversified investment portfolio and focusing on being a long-term investor. While this economic downturn is severe, we built into our expectations that investments will fluctuate over the short-term. Over the long run these fluctuations are expected to balance out.

For our members, there are a few key things that we would like to emphasize, with the most important being that, the volatility in the financial markets will not impact retiree benefits. Retirement security earned after a public service career with the City of Phoenix is an important benefit provided to our members, and we are here to support you on your road to retirement.

Thank you for your hard work with the City, please stay safe and healthy, and COPERS looks forward to continuing to serve you.

Scott Steventon
Retirement Administrator

Updating Your Information

As retirees, you may travel and live in multiple places during the year. Isn't life great? Life might be good, but if your information is not up to date, then you may be missing some vital information. It is crucial to keep your information up to date with our office, so you can receive important information regarding your pension.

If you move or will be in any place for an extended time, be sure to fill out a Change of Address form and submit it to the Retirement Office. Doing this ensures that you will receive all communications promptly. This is extremely important to ensure we send your Annual Benefit Entitlement Affidavit to the correct address. Annual Benefit Entitlement Affidavits are received every three years. If we do not receive the affidavit back, your monthly pension payments may be suspended until you contact the Retirement Office.

Other information you may want to ensure is accurate and/or update is your Tax Withholdings (both Federal and State) and your direct deposit. You can update this information through eCHRIS or through the Retirement Office.

We also encourage you to keep your beneficiaries up to date. Failure to make changes could result in payment being made to a previously designated beneficiary who is no longer your choice to receive your benefits. For more information, please visit the Retirement Office located at 200 W. Washington Street 10th Floor, Phoenix, AZ 85003 or contact us at (602) 534-4400. All forms can be found on our webpage at www.phoenix.gov/copers or you can contact us via email at copers@phoenix.gov. Once you know your information is up to date, then you can continue to enjoy your retirement wherever you may be.

Alive and Well! Benefit Entitlement Affidavits Coming Soon!

COPERS and the City of Phoenix take protecting the delivery of your benefits and protecting your personal information seriously. Confirming that we can reach you to deliver and protect your benefits and personal information takes many forms. One form that many retirees recognize is COPERS' yearly review of pensioners. Starting in calendar year 2018, this review was changed to an automatic 3-year review for all retirees.

2021 - Last names beginning A-F

2022 - Last names beginning G-M

2023 - Last names beginning N-Z

COPERS asks that you please review the information, complete the form, and return it to the COPERS office in the enclosed self-addressed envelope as quickly as possible. COPERS offers free notary services to all retirees. Notary attestations are also available through many different providers such as financial institutions and private vendors. The Arizona Secretary of State has a referral website to find a notary service in your area.



Pension Equalization Program (PEP) Increase for 2021

On February 4, 2021, the COPERS Board of Trustees reviewed the requirements, an analysis by COPERS' actuary and staff, and voted to grant a PEP increase.

For calendar year 2021, a PEP increase of 1.23% was processed on your March pension payment and included in the check received on the April 1, 2021. The April 1, 2021 pension payment also included PEP retroactive payments for January and February 2021.

PEP Background

The PEP program, along with the 13th Check, was added to the Plan in 1992. The PEP and 13th check are not guaranteed increases but must meet certain criteria each year in order to be given. Importantly, reserve funds (described below) must be available to fund such increases. The criteria for the PEP is that a member is eligible for the increase if they've been retired for 36 months as of January 1st. Further, the PEP amount is the lesser of the prior year's Consumer Price Index, or CPI, (not less than zero), or a percentage supported by the reserve fund.

The PEP and 13th check are self-funded by the Pension Equalization Reserve (PER) Fund. This PER Fund is only increased when COPERS' five-year arithmetic average return exceeds 8%. Any amount in excess of 8% is transferred to the fund to cover the cost of the benefit.



Working After Retirement

When you picture yourself in your golden years, are you sitting on a beach, hitting the golf course or working behind a desk? For many people of retirement age or preparing for retirement,

continuing to work makes perfect sense. Here are some things to consider when deciding if working after retirement would work for you.

Extra Funds for a Better Lifestyle

A retirement job can provide extra funds for traveling, gifts for grandchildren or social activities. Those who haven't accumulated enough savings to pursue the retirement lifestyle they want can stay on the job to help bridge the financial gap.

Delaying Social Security Benefits

The longer you wait to receive Social Security payments, the larger your eventual monthly check. If you can remain in the workforce longer and delay receiving Social Security, you'll be able to collect bigger monthly payments for the rest of your life, which can really add up.

Similarly, if you can delay tapping into your 401k or IRA, it will give those accounts more time to grow, and you could ultimately have a bigger nest egg built up when you do start withdrawing.

Health Insurance Coverage

Coverage under Medicare does not begin until the age of 65, so if you retired from your previous job before that age, taking another job with health benefits can bridge the gap. Additionally, even if you do have Medicare, you may still face healthcare related expenses, such as prescription drug costs. If you have health insurance through your workplace, using both your health insurance and Medicare's coverage means lower costs for you.

Staying Physically and Mentally Healthy

Not only can working delay the onset of age-related diseases like dementia but keeping mentally and physically active helps you feel younger longer. Working can also keep you socially active, prevents isolation and can provide a sense of purpose.

Learn Something New

Many jobs offer the opportunity to keep learning and stay current with changes in the industry. Many retirees train for new careers or begin new jobs doing something they enjoy, even though it may not be as lucrative as their previous career.



Visiting the Retirement Office

Due to the ongoing public health crisis, City Hall remains closed to the public. Retirees are welcome to come into the Retirement Office; we just ask that you contact our main number at

602-534-4400 to schedule an appointment with a team member. Once your appointment is scheduled, please arrive at your designated appointment date and time. We also ask that you help us stay safe by honoring the six-foot social distancing and mask guidelines.

Fraud Prevention Edition



Year after year, a destructive flood of fraud sweeps the nation, leaving countless victims in its wake. Unfortunately, new and improved technology only gives fraudsters an edge. This makes it easier than ever for scam artists to siphon financial data from unsuspecting consumers. This personal data fuels a long list of financial crimes. Here are eight important tips that can help you avoid being a victim of fraud.

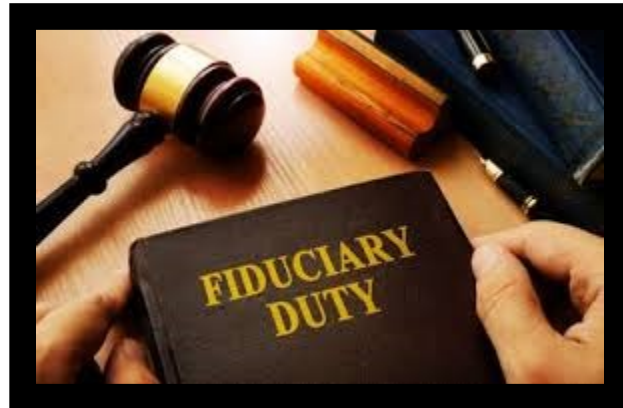
1. Never Wire Money to a Stranger

Whether you receive an email from a wealthy traveler who needs your help getting back to the U.S. or your long-lost cousin who claims to be in an emergency situation – NEVER wire money to a stranger. Once you wire cash (especially overseas), it's virtually impossible to reverse the transaction or trace the money. If you're worried about a family member or friend, check separately. They're probably safe at home. Be sure to alert them that their email has been hacked.

2. Don't Give Out Financial Information

Never reveal sensitive financial information to a person or business you don't know, whether they reach out to you via phone, text or email. This common scam is known as **phishing**. Scammers will contact you claiming to be from a retailer, financial institution or government agency. They may say your account has been compromised or needs to be updated. Remember, your bank or credit card company will never contact you and ask for your personal information. If you receive a suspicious call or email and are concerned about your account, call the credit card company or bank directly to check on your account status.

COPERS and the Prudent Investor Rule



The concept of prudence entered the lexicon of trust asset management by way of the 1830 Massachusetts case, *Harvard College vs Amory*. Harvard College and Massachusetts General Hospital were the ultimate beneficiaries of a trust for which Francis Armory was the trustee. The plaintiffs alleged that his investment in the common stock of two manufacturing companies that lost value, was speculative and negligent. In the final judgement the court found that Mr. Armory was not liable for the losses in part because “he had invested how men of *prudence*, discretion and intelligence manage their own affairs”. The Prudent Investor Rule has over the years become the gold standard for fiduciaries overseeing the investment of trust assets. COPERS has adopted this rule and it can be found in the City Charter, Chapter XXIV, Section 34.2. There are seven basic tenants for the COPERS board to consider when investing:

1. General economic conditions
2. The possible effect of inflation or deflation
3. The expected tax consequences of investments or strategies
4. The role each investment plays in the overall portfolio
5. The expected total return from income and capital appreciation
6. The need for liquidity, regular income, preservation or appreciation of capital
7. Fiduciary duty to incur only reasonable and appropriate costs in relation to the assets

The details of how these considerations are met can be found in COPERS' Investment Policy Statement, policy 154, posted on the [Retirement website](#).

The goal of these rules and policies are to construct a portfolio with the highest probability of achieving the long term actuarial assumed rate of return (currently 7%) and to do so while assuming a prudent level of risk. The long-term actual rate of return was 7.7% as of 4/30/21.

Risk is controlled through diversification of COPERS holdings which helps to cushion the portfolio from the impact of large stock market corrections. With the onset of COVID in the first quarter of 2020 stock markets were down 20+% while COPERS was down less than half of that. Smaller drawdowns mean there is less ground to make up in a recovery. In the subsequent twelve months through 3/31/21 the plan value was up 26.5%.

The prudent, deliberate and patient investing of plan assets by the COPERS' board helps ensure that there will be funds available to pay benefits now and well into the future.



How Could Divorce Impact Your Retirement?

If you are considering dissolving your marriage, you should know the impact a divorce can have on your pension.

In the event a divorce occurs after you have started receiving your monthly retirement pension benefit, the divorce decree should state what portion, if any, each spouse will receive from the monthly retirement benefits. You, as the member, are responsible for notifying the City of Phoenix Employees' Retirement System (COPERS) in the event of a divorce; and a copy of the divorce decree should be given to COPERS to be kept on file. If you listed your current spouse as your survivor on the day you retired and you have already received your first pension check, that person will remain your survivor for life, even if you get divorced.

If the divorce decree states your spouse will receive a portion of your monthly retirement benefits, COPERS can only pay that monthly retirement benefit directly to a former spouse/alternate payee via a court-certified Qualified Domestic Relations Order (QDRO). The QDRO authorizes COPERS to make the monthly payment directly to the alternate payee on your behalf, manage deductions for their state/federal taxes, and distribute annual tax documents (1099-R) to the alternate payee. The lack of a QDRO **does not** absolve you from making the monthly benefit payments directly to your ex-spouse; the QDRO simply gives COPERS the authority to dispense the payment on your behalf.

For more information on QDRO guidelines, please click on the following link: <https://www.phoenix.gov/copers/forms> and refer to **Domestic Relations Order Guidelines** form.

3. Never Click on Hyperlinks in Emails

If you receive an email from a stranger or company asking you to click on a hyperlink or open an attachment and then enter your financial information, delete the email immediately. Even if the email appears to be from your bank or credit card company, it's more likely a scam known as **pharming**.

4. Use Tough-To-Crack Passwords

These days, a password like "12345" or "[P@ssword](#)" just isn't going to cut it. Hackers can easily crack passwords that are simple number combinations or a common pet name. Create passwords that are at least eight characters long and that include lower- and upper-case letters, numbers and special characters. You should also use a different password for every website you visit.

5. Install Antivirus and Spyware Protection

Protect the sensitive information stored on your computer by installing antivirus, firewall and spyware protection. Once you install the program, turn on the auto-updating feature to make sure the software is always up to date.

6. Don't Shop with Unfamiliar Online Retailers

When it comes to online shopping, only do business with familiar companies. If you're interested in purchasing a product from an unfamiliar retailer, do some research to ensure the business is legitimate and trustworthy. You can visit the Better Business Bureau's [Website](#) or search online for consumer feedback and complaints.

7. Don't Download Software from Pop-Up Windows

When you're online, be wary of pop-up windows that appear and claim your computer is unsafe. If you click on the link in the pop-up to start the "system scan" or some other program, malicious software known as "malware" could damage your operating system.

8. Make Sure the Websites You Visit Are Safe

Before you enter your financial information on any website, double-check the website's privacy rules. Also make sure the website uses encryption, which is usually symbolized by a lock to the left of the web address. When you see the lock, this means the information you're entering is safely encrypted and protected against hackers.

Five Interesting Jobs for Retirees Who Want to Go Back to Work

When retirement isn't all you thought it would be or your retirement income isn't cutting it, consider going back to work. Today's workplace is trending toward flexible work options, and there are many opportunities available for retirees who want to stay active and earn a paycheck. You don't have to commit to full-time employment to get hired. There are many jobs available that you can do on a freelance, temporary, short-term, part-time, or seasonal basis.

Tip: Keep an open mind and think about what you could do, rather than what you did in the past. Think about jobs you might enjoy doing, especially on a part-time basis.

Here are five options to consider that might just work for you.

1. Consultant/Freelancer

Working for yourself is a great way to earn extra money on your schedule. There are freelance jobs available for just about any skillset, so keep an open mind. Consulting or freelancing gives you a way to do what you want, as well as boost your earnings.

2. Tax Preparer

You don't need to be an accountant to prepare taxes. Most tax preparation companies offer training courses and other opportunities. Work on a short-term, seasonal basis as a tax preparer.

3. Pet Sitter

If you're an animal lover, you can get started as a pet sitter in a variety of different ways. Family, friends, and neighbors may need someone to help out when they are at work or away on vacation or business.

You could start your own pet sitting business, or you could work for a company that provides animal care. You can sign up to be a dog walker or pet sitter on [Rover](#) or [Wag](#). If you have extra time, consider volunteering for your local animal shelter. Even though you won't get paid, it's a great way to help out, and shelters do occasionally hire paid employees.

4. Caretaker/House Sitter

Caretaking and house sitting are great ways to travel without all the expenses. If you're part of a couple, you may both be able to get hired. Many caretaker jobs offer positions for both. You can find short term or long-term options, and, if you're very flexible, you could use work as a house sitter as a way to see the world. Search Google using terms like "house sitter" or "caretaker" to find sources of job openings.

5. Hotel Concierge

When you live in a town or city you know well and know all the best things to do and places to go, consider a second career as a hotel concierge. Resorts are wonderful places for retirees who want to get away from the 9-to-5 office routine. If you're near the beach or the mountains, consider a resort job. You'll be able to use the skills you acquired during your career or do something completely different. If you've got the flexibility, a resort job offers a lot of great benefits and perks.

How to Get Hired for a Retiree Job

Once you've decided what you want to do there are a variety of ways to find a job.

- Try job search sites like Indeed.com and Monster.com, using keywords that match the job type and location.
- Use Coolworks.com to look for seasonal and resort jobs. You'll find a lot of listings at resorts around the country. You can search all jobs, or browse jobs listed by season, state, category, and national park.

Word of mouth works as well. Tell everyone you know that you're interested in going back to work, even if it's on a limited part-time basis. You may be able to get some good leads that pan out into a job.

Tips on How We Can Age Better

Why do some people seem to age better than others? When neuroscientist Daniel J. Levitin wondered about that, he began considering what is going on in the brain that drives these changes, and what we can do to slow the cognitive and physical changes that accompany aging.

The result is "Successful Aging," a book in which Levitin presents a positive approach to making the most of our later years.

Levitin says improved decision-making skills and increased happiness are some of the advantages to aging. An increased enthusiasm about life, positive personality changes, meaningful pursuits, paying more attention to the positive things in life and being in better control of our feelings are the makings for a valuable second wind as we age.

Levitin goes on to describe ways to stay sharp in our later years, and they are many.

Staying socially engaged is one of the best preventions against cognitive decline, he says. Increasing your social network, maintaining quality relationships, volunteering for causes that matter to you – and working longer – add to a greater sense of self-worth and accomplishment.

Meanwhile, too much time spent without a purpose leads to unhappiness. Associating and empathizing with others staves off our inclination to focus on ourselves, which can lead to cognitive decline and negative changes in our demeanor.

What steps can we take to be mentally active? Stay busy with meaningful activities, such as taking classes, joining a current events discussion group or tutoring students. Men, especially, showed a reversal of three years of aging over two years' time spent volunteering, Levitin relates.

The importance of exercising, preferably in nature; living a healthy, moderate lifestyle; appreciating your wisdom, accumulated knowledge and other cognitive strengths; doing new things; looking forward rather than backward; and not thinking of yourself as old are other ways Levitin suggests to rejuvenate your brain.

Please know that the COPERS team is dedicated to serving you and is here to assist you.

Contacting COPERS

200 W. Washington St., 10th Floor

Phoenix, AZ 85003

Phone: (602) 534-4400

Email: copers@phoenix.gov

Website: phoenix.gov/copers

Practicing Social Media Safety



Every day we see stories on the news or from friends about internet hackers obtaining login and password information to various websites and financial institutions. One tip to stay safe is to be mindful of the information you post online.

Many of us are frequent users of social media and enjoy catching up with friends and family. We have all seen those quizzes that ask you to answer questions like “What was your favorite teacher’s name?”, “Who was your childhood best friend?”, “What is your favorite color?”, “What was your first car?”, and many more. Do these questions sound familiar? They should. These are the same questions you are asked as security questions when setting up access to your bank account, credit card and health insurance portals. When answering these types of questions and posting them online, you are giving out answers to security questions that you may be using without realizing it. Hackers are setting these up as “get to know each other better” games on Facebook and other social media platforms. They can take this information to easily gain access to your other accounts.

A tip to staying safe online is to avoid posting information on social media about when you’re traveling. We’ve all seen posts where a friend or family member is “checking in” at the airport, or “traveling” to a specific destination. This can serve as an open invitation to people that your house will most likely be empty. Those wishing to do harm can scroll through non-private photos on your account which may give enough clues to where you live. Thanks to many free public records websites, a quick internet search may reveal property records attached to your name. So be discreet about your whereabouts.

For more information on how to stay safe on social media:

<https://www.experian.com/blogs/ask-experian/9-ways-to-stay-safe-on-social-media/>

<https://www.nortonlifelockpartner.com/security-center/15-social-networking-safety-tips.html>

<https://www.realsimple.com/work-life/technology/safety-family/social-media-safety-tips>

2021 Community Service Fund Drive Information - City of Phoenix Retirees are Invited to Participate

The City is once again partnering with Valley of the Sun United Way in its annual campaign where City employees and retirees give back to the community—supporting organizations that give back to families and individuals.

With the help of City retirees, the Community Service Fund Drive (CSFD) raised almost \$25 million since inception in 1998 for health and human services programs. The CSFD Executive Committee is counting on your generous support again. Thank you for your continued generosity.

2021 Community Service Fund Drive Information and Form

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Tips for a Healthy Fall Season



Get Your Screenings and Yearly Check-Ups: Visit your doctor regularly for preventive services like cancer and diabetes screenings.

Get Your Flu Shot: An annual flu vaccine is the best way to protect against the flu.

Practice Social Distancing: Stay at least 6 feet from other people who are not from your household in both indoor and outdoor spaces.

Wear a Face Covering: Use masks to help slow the spread of COVID-19.

Boost your immune system: Drink plenty of water, eat healthy, nutritious foods with plenty of Vitamin C; and wash your hands often with soap and clean running water for 20 seconds to prevent sickness.

Eat Healthy: Delicious fruits, vegetables, whole grains, lean meats, and low-fat dairy products make healthy meals.

Get Your Sleep: Get at least 7 hours of sleep every night.

Rethink Your Drink: Substitute water for sugary or alcoholic drinks to reduce calories.

Move More, Sit Less: Adults need at least 150 minutes of moderate-intensity aerobic activity every week, plus muscle-strengthening activities at least 2 days a week.

Take Some Time for Yourself: Autumn and winter are nature's way of telling us to slow down. Start a journal or track your moods to get more in touch with how you're feeling.

Be Kind to Yourself: Listen to your body and give it what it needs. Don't beat yourself up! Try reframing negative thoughts into positive ones.

September is Healthy Aging Month!

Try these resources for more information:

- Healthy Aging - <https://healthyaging.net/>
- Health.gov - <https://health.gov/news/tag/healthy-aging>
- National Council on Aging - <https://www.ncoa.org/older-adults/health>

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THE 13TH CHECK



There will be no 13th check in 2021. The “13th Check” is one of the components of the Pension Equalization Program. The Pension Equalization Program was established on October 1, 1991 when voters of the City of Phoenix approved an amendment to Chapter 24 of the City Charter, allowing pension adjustments to be paid to eligible retirees.

Just as the existence of a potential “13th check” is explained in the City Charter, so too are the criteria that must be met for payment and the rate used to determine the amount.

CRITERIA: funds must be available in the Pension Equalization Reserve Fund to cover the 13th check for all eligible retirees.

RATE (minimum of 1%) the lesser of:

- ½ of Consumer Price Index OR
- Excess investment return rate OR
- 3% maximum

Over the decade, the number of retirees has increased by nearly 50%, about 5,000 in 2010 to over 7,500 in 2020. This rise in the number of retirees has increased the cost to provide benefits such as the “13th Check”. COPERS was able to fund a “13th check” in 2014, 2015, 2016, and 2018. Other components of the program resulted in increases during the same time frame.

The Pension Equalization Reserve is funded at the end of each calendar year only when COPERS’ five-year average investment performance exceeds 8%. The strong 2021 market means the chances of funding the Pension Equalization Reserve in early 2022 are strong. Therefore, there will be no 13th check in 2021.

The exacting criteria and rate evaluation required by the City Charter are meant to safeguard COPERS’ plan assets and ultimately your pension.

Holiday Cybersecurity Tips

The holidays can be a hectic time of year – buying gifts online, making travel arrangements and wanting to give back to charitable organizations. It is also a busy time for cybercriminals who are trying to take advantage of you. But you can fight back against thieves and better protect your personal information.

Keep a clean machine. Before picking out that perfect gift, be sure that all internet-connected devices – including PCs, smartphones and tablets – are free from malware and infections by running only the most current versions of software, web browsers and other apps.

Use secure Wi-Fi. Using free public Wi-Fi to shop online while at your favorite coffee shop is tremendously convenient, but it is not cyber safe. Don't make purchases while connected to public Wi-Fi; instead use a virtual private network (VPN) or your phone as a hotspot.

Lock down your login. Create long and unique passphrases for all accounts and use multi-factor authentication wherever possible. Multi-factor authentication will fortify your online accounts by enabling the strongest authentication tools available, such as biometrics or a unique one-timecode sent to your phone or mobile device.

Resist the urge. Be wary of offers too good to be true – no matter how tempting. Buy only from trusted and established online retailers and avoid retailer websites of which you are not familiar.

Think before you click. Pay attention to the emails you receive. Don't open emails from unknown senders or click on links in suspicious messages.

Shop securely. Make certain your internet connection is secure. Check to make sure you're shopping on a site that uses SSL protection. The easiest way to tell is to check your browser's address bar. Look for "HTTPS" in the URL. Sites without the s are not safe to submit payment information or other personal details.

Pay wisely. Use a credit card or pre-paid debit card instead of a debit card linked to your bank account. Or use a reliable and established third-party payment service, such as Google Pay, Apple Pay or PayPal.

Monitor your accounts. Check your online financial accounts regularly for suspicious spending. Also, take advantage of text and email alerting services that many banks and credit card companies now offer.

COPRA Membership

New to retirement? Congratulations! Consider joining the City of Phoenix Retirees Association (COPRA). The COPRA Board works diligently to develop, promote and carry out activities for the benefit of retired City of Phoenix employees. For more information, visit the COPRA website and view this month's issue of the COPRA Chronicle.

Website: <https://phoenixcopra.com/>

Newsletter link: <http://phoenixcopra.com/wp-content/uploads/2021/11/November-2021-Chronicle.pdf>

December 2021 Pension Payments

COPERS' pension payments for December 2021 will be processed on January 1, 2022. Transaction processing schedules are determined by each financial institution and will vary. For direct deposit transactions, please check with your financial institution for their processing schedule for transactions received on a non-business day.

2022 Pension Check Schedule

The 2022 Pension Check Schedule is now available on our website at: <https://www.phoenix.gov/COPERS/Retirees> under 2022 Pension Check Schedule.

Verifying Your Contact Information in eCHRIS

Is your address up to date? You can help ensure your contact information is printed correctly on your 2021 1099R tax form by verifying it in eCHRIS Self Service at www.hcmprod.phoenix.gov.

Please confirm your address by clicking on the **Personal Details** icon, and then select **Addresses** to verify your address. If your address needs updating, please call our office at (602)534-4400 to request a Change of Address form. This document will need to be completed, signed, and returned to our office either by mail, fax at (602) 495-2008, or via email submission to COPERS@phoenix.gov. If you prefer a mailing address can be added as well. You may also access a form at www.phoenix.gov/COPERS by clicking on Forms, and selecting the Change of Address form under **Retired Member Forms**.

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