



PENSION PRESS

The Newsletter of the Houston Municipal Employees Pension System



Update From the Chairman

Sherry Mose
Chairman

Dear Participants,

I want to extend to you warm greetings and well wishes for this Fall season. As we enter the final few months of 2020, it is an understatement to say that the City of Houston has faced many challenges recently -- economic downturns, Hurricane Harvey, and now the COVID-19 pandemic. The pandemic and its impact on our health, well-being, and our local economy have been profound. To all of those struggling with its numerous effects, you have my sincere sympathies.

In the face of these challenges, City employees continue their dedicated service to the people of Houston. With little fanfare, you work each day to keep our great city moving. I am grateful for all you do.

I also want to express my gratitude for the trust you have placed in me as Chairman. Working with our excellent staff and my colleagues on the Board of Trustees, our top priority is to sustain and strengthen this system to deliver secure retirement benefits to our participants for the long term.

During these challenging market conditions, it is important to remember that HMEPS is a long-term investor with a time horizon that lasts decades. Additionally, the HMEPS investment portfolio is professionally managed and well diversified in many different asset classes. This long-term focus, combined with a prudent, diversified approach, is designed to provide consistent and meaningful investment returns over time. Retirees and active members of HMEPS should feel secure that their benefits and pensions are safe and will be paid.

(Cont. on Page 2)

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IMPORTANT REMINDER!



If you are a retiree or beneficiary and you have changed your address, you must submit a change of address form to the HMEPS office before November 30, 2020 in order to have your Form 1099-R and other pension information mailed to the correct address. See page 3 for more information.

HMEPS NEEDS YOUR E-MAIL ADDRESS TO KEEP YOU UPDATED ON PENSION MATTERS

VISIT WWW.HMEPS.ORG
TO SIGN UP

Update From the Chairman cont.

(Cont. from Page 1)

I am excited to report the success of our 16th annual Financial Retirement Employees Educational (F.R.E.E.) Symposium, which took place under different circumstances this year. On Thursday, October 29, and Friday, October 30, 2020 we offered our first ever “virtual” F.R.E.E. Symposium. It was conducted online and featured a slightly abbreviated program covering Social Security, Medicare, Deferred Compensation and Pensions. See page 6 for more information on the event, and I hope you will join us next year!

Over the summer, elections were held for several positions on the Board of Trustees. I would like to congratulate Lenard Polk and Lonnie Vara, who were re-elected to new terms on the Board, and Rhonda Smith, who won a runoff election for Position 4, an active employee trustee position. In addition, I would like to congratulate Barbara Chelette, who was reappointed to the Board by the elected Trustees, and David Donnelly, Ed Hamb, Adrian Patterson and Denise Castillo-Rhodes, who were reappointed by City officials. I look forward to continuing to work with all of the Board members to provide a secure plan with the highest quality service to all of our participants. See page 4 for more information on these Board members.

As we approach the holiday season, I want to wish each of you and your families health and happiness. Be assured that HMEPS will continue our work on behalf of our participants, and that better days are ahead.

Your Chairman,

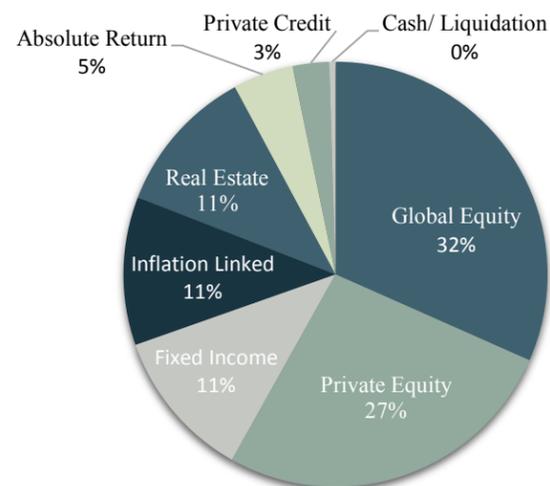
Sherry Mose

HMEPS Investment Update

Market Value by Asset Class

	March 31, 2020	June 30, 2020
Global Equity	\$ 765,819	\$ 907,715
Fixed Income	369,075	330,022
Private Credit	85,511	79,673
Real Estate	307,466	322,755
Inflation Linked	323,255	323,623
Private Equity	800,807	760,693
Absolute Return	139,459	132,354
Cash	27,622	13,652
Total	\$ 2,819,012	\$ 2,870,488

Asset Allocation as of June 30, 2020



CyberSecurity Awareness: Scams to Watch Out For

Can you recognize when someone is trying to scam you?



October was Cybersecurity Awareness Month and we want to help protect you and your information all year long. Online scams are widespread and fraudsters are using old scams as well as new tricks to get access to you, your information and your money.

Remote Access Scam or Imposter Scam: This is when a criminal poses as someone from a reputable or trusted company who tries to trick you into compromising your information. For example, someone poses as a co-worker to access your computer, or a caller pretends to be from your bank to get a passcode sent to your phone. Protect yourself:

- Don't click on pop-ups or attachments if you don't know who they're from
- Never share your password with someone on the phone
- Don't allow anyone to control your computer remotely

COVID-related scams: Criminals are taking advantage of the pandemic with scams that include posing as contact tracers or government agencies, pitching unproven or dangerous cures, treatments, or test kits, and “selling” pandemic supplies but not shipping them after taking payment. For more information on avoiding these scams, visit: <https://www.ftc.gov/coronavirus/scams-consumer-advice>

Phishing is a form of fraud in which attackers disguise themselves as a trustworthy person or business in an email to send malicious links or attachments that can install malware on the user's device or direct the victim to a malicious website to trick them into giving personal and financial information. Protect yourself:

- Be suspicious of every email you receive.
- Always review email message headers and check email addresses by hovering your mouse over the address. Do the same with links before clicking them.
- Be cautious about any email that expresses urgency.
- Do not provide any confidential or personal information when requested to do so by email, particularly if you were not expecting to do so.

Google and Jigsaw have created a quiz to teach you how to spot phishing emails and better protect yourself. How well do you score? Visit <https://phishingquiz.withgoogle.com/>

Remember:

- Keep your security software updated. Go to a reputable company you know and trust for technical support.
- Report identity theft. The Federal Trade Commission provides more information regarding identity theft. For more information, visit <https://identitytheft.gov>.

Visit <https://www.cisa.gov/publication/national-cybersecurity-awareness-month-publications>

HMEPS Mailing Address Requirements

If you are a retiree or beneficiary, HMEPS mails pension-related correspondence using your address of record in our database. In order for you, as a current retiree or beneficiary, to receive information and materials from HMEPS, your address of record must be current and correct.

If you have changed your address or need to update your address:

If you are a retiree or beneficiary, it is your responsibility to maintain your current mailing address with HMEPS. If you have moved or if you plan to move in the future, you must complete and submit a change of address form to HMEPS. The Change of Address form is available on the “Retirees” page of the HMEPS website at www.hmeps.org, or by calling the HMEPS office.

If you have sent a change form to the post office, your address will not be automatically changed in the HMEPS database. Instead, you must submit a signed change of address form to HMEPS in order for the change to be made.

Even if you are having your pension benefit paid by direct deposit (ACH) to a bank or other account, you still must submit a signed change of address form in order for the change to be made in the HMEPS database. Failure to keep HMEPS informed of your current mailing address means that you will likely not receive information, 1099-R forms, and other materials from HMEPS.

If you have authorized another person to act as your agent or attorney-in-fact under a power of attorney, or if someone has guardianship over your estate, HMEPS must receive and accept the power of attorney or guardianship papers in order for the person to complete a change of address for you.



2020 HMEPS Board of Trustees Election Results, Appointments and Profiles

The 2020 Trustee Election and Runoff Election results are in! Lenard Polk was re-elected unopposed to employee trustee Position 3, Lonnie Vara was re-elected unopposed to retiree trustee Position 7, and Rhonda Smith won in a runoff election for employee trustee Position 4. Barbara Chelette, David Donnelly, Edward J. Hamb II, Adrian Patterson, and Denise Castillo-Rhodes were reappointed for new 3-year terms. They all join Chairman Sherry Mose, Vice-Chairman Roy W. Sanchez and Roderick J. Newman on the HMEPS Board. Read more about your Trustees here and at www.hmeps.org/hmeps-board.html.

Sherry Mose, Chairman, Employee Trustee



Sherry Mose is Plan Administrator of the City of Houston Deferred Compensation Plan. She is responsible for all aspects of this program, which is available to over 23,000 employees.

Ms. Mose serves as the Chairman of HMEPS. She holds the positions of Chair of the External Affairs Committee, Chair of the Investment Committee and Vice Chair of the Personnel and Procedures

Committee. Ms. Mose serves on the Texas Association of Public Employee Retirement Systems' (TEXPERS) Board of Directors where she previously served as the first vice president and currently serves as secretary. Ms. Mose currently also serves on the Board of Directors for the National Conference on Public Employee Retirement Systems (NCPERS), and is a member of Houston Organization of Public Employees (HOPE).

Ms. Mose served as President for the National Association of Government Defined Contribution Administrators (NAGDCA) and is a frequent speaker at deferred compensation and pension conferences. Ms. Mose has received her Chartered Trustee (CT) and Chartered Pension Executive (CPE) designations from the National Society of Pension Professionals, as well as Certified Retirement Administrator (CRA) and Certified Retirement Counselor (CRC) certifications from The International Foundation for Retirement Education (InFRE). She has obtained certificates from the Program for Advanced Trustee Studies at Harvard Law School and has completed the TEXPERS Certified Trustee Training (CTT), an in-depth course on ethics, investments, fiduciary duties, actuarial matters and accounting matters. She received her bachelor's degree from the University of Louisiana at Lafayette, Louisiana and completed her financial planning courses at the University of St. Thomas.

Ms. Mose received the Director's Award for Outstanding Achievement, the City of Houston Communicator Award for excellence in employee communication, the NAGDCA Leadership Recognition Award, and the National Association of Securities Professionals (NASP) Joyce Johnson Award for outstanding leadership in advancing the ideals and principles of NASP and its mission to make a difference for minorities and women professionals in the securities industry.

Ms. Mose was involved in the School-To-Work program with the Houston Independent School District. As a former member of Brentwood Baptist Church, she served as President of the New Members Orientation Committee, and she currently volunteers as a kindergarten associate at River Pointe Church (RPC+)

Roy W. Sanchez, Vice-Chairman, Employee Trustee



Roy W. Sanchez was elected to the Board of Trustees in 2010 and currently serves as Vice Chairman. He is also Chair of the Audit Committee, Vice Chair of the Investment Committee, and previously chaired the Disability Committee. Mr. Sanchez has served the City of Houston for over 26 years as a Senior Electrical Inspector in the Code Enforcement Division of Houston Public Works Department.

Mr. Sanchez is currently serving as President of American Federation of State County and Municipal Employees (AFSCME) Houston Organization of Public Employees (HOPE) Local 123, former 4 term Treasurer of Houston Organization of Public Employees (HOPE) Local 123. He also serves as a Departmental Union Representative and was part of the negotiation team for the Meet and Confer for all Houston municipal employees. He is currently a Member of the Executive Board of the Texas Gulf Coast Area Labor Federation, AFL-CIO and Texas AFL-CIO Vice President of District 3.

Mr. Sanchez completed the Certified Trustee Training (CTT) offered by the Texas Association of Public Employee Retirement Systems (TEXPERS), an in-depth course on ethics, investments, fiduciary duties, actuarial matters and legal matters. He also completed the Program for Advanced Trustee Studies at Harvard Law School. Mr. Sanchez attended San Jacinto Junior College, the University of Houston, Houston Community College and Eastern Community College.

Lonnie Vara, Secretary, Retiree Trustee



Lonnie Vara brings a wealth of experience to his role as Trustee and Board Secretary. Mr. Vara began working in the City's Civil Services Department in 1974 and retired as the Human Resources Director in 2006 after 32 years. Mr. Vara was a long-time Board member prior to his retirement, and was first elected to the Board as a retiree Trustee in 2008. He serves as the Chair of the Personnel and Procedures Committee. He also serves

on the Budget and Oversight, External Affairs, and Investment Committees. Mr. Vara was a founding member of the Association of Retired Houston Municipal Employees (ARHME) and currently serves on its Board of Directors. He also serves on the Board of the Houston Employee Relief Organization (HERO).

Roderick J. Newman, Retiree Trustee



Mr. Newman graduated from the University of Houston in 1977 with degrees in Social Science, Teacher Education and Sociology. Prior to attending college, he served honorably in the United States Air Force and is also a Vietnam veteran.

Mr. Newman was a 32-year city employee and was first elected to the HMEPS Board in 1992. He was the first

African American to be elected to the Board and served in an active employee Trustee position for more than 16 years. He was also the first African American to serve as Chairman of the HMEPS Board. He serves as Chair of the Budget and Oversight Committee and Vice Chair of the Disability Committee. He also serves on the External Affairs, Investment, Personnel and Procedures, and Audit Committees.

He also serves on the Boards of the Association of Retired Houston Municipal Employees (ARHME), the Houston Employee Relief Organization (HERO), and the Houston Metropolitan Federal Credit Union (HMFCU).

In his personal life, he is married and the father of two lovely

children and is also actively involved in school, church and community activities.

Lenard Polk, Employee Trustee



Lenard Polk has been a Trustee on the HMEPS Board for over 12 years. He currently serves as Chair of the Disability Committee, Vice Chair of the Audit and Budget and Oversight Committees, and serves on the External Affairs, Investment and Personnel and Procedures Committees. Mr. Polk is a Deputy Director in the Controller's Department where his responsibilities include analyzing the City's budget. Mr.

Polk earned a Bachelor of Science degree from the University of Houston and an Associate of Arts degree from Houston Community College. He is also a founding member of HOPE Local #123.

Rhonda Smith, Employee Trustee



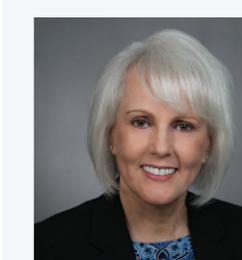
Rhonda Smith serves as the Chief Financial Officer/Deputy Director for the Houston Police Department (HPD). She and her team provide oversight of HPD's general fund, special funds, and capital improvement budgets, procurement administration and grant management. Ms. Smith also oversees HPD City Council liaison responsibility on behalf of the department, and is part of the Executive Command Staff.

Ms. Smith previously served as the Executive Director of HMEPS and the Deputy Director of the Houston Firefighters' Relief and Retirement Fund. Before returning to the public sector, she worked as the CFO for large nonprofit organizations including the Greater Houston American Red Cross and the Greater Houston Convention and Visitors Bureau.

Ms. Smith has served in volunteer roles with numerous professional and non-profit organizations, including National Executive Board Member and Chair of Audit Committee for the Government Finance Officers Association (GFOA), American Leadership Forum (ALF) Senior Fellow and Board Member; Advisory Committee Member for the Texas Wall Street Women organization and general member of Greater Houston Chamber of Commerce, Executive Women Partnership - Greater Houston Partnership and the Houston Organization of Public Employees (HOPE).

Ms. Smith holds a Master's in Business Administration from the University of Houston and a Bachelor's of Science degree in Accounting from The Ohio State University. She is a graduate of the Rice University Certified Financial Planner Certification Education Program. Ms. Smith was recently recognized by the Texas Executive Women as a 2019 Women on the Move recipient and by the Houston Business Journal as one of Houston's top Women Business Leaders - 2018 Women Who Mean Business recipients.

Barbara Chelette, Appointee of Elected Trustees



With over 30 years of dedicated service on the Board, Barbara Chelette has consistently worked and advocated for the highest level of professionalism and performance for the System. Ms. Chelette was employed by the City of Houston Fire Department (HFD) in 1968. She served in many capacities during her career at HFD and retired as a Deputy Director after 33 years of service. Ms. Chelette holds the

distinction as the first non-classified (non-firefighter), and the first woman in the history of the HFD, to hold a position on the Fire Chief's Executive Command Staff.

Ms. Chelette has served on the HMEPS Board since 1989. She has served on and chaired numerous committees during her tenure and holds a "Certified Trustee" distinction. As a Trustee, Ms. Chelette represents the interests of approximately 29,000 active and retired members of HMEPS. She has been a member of the Texas Association of Public Employee Retirement Systems for 22 years and served on the TEXPERS Board of Trustees for 12 years. Ms. Chelette serves as Vice Chair on the External Affairs Committee. She also serves on the Budget and Oversight, Investment, and Personnel and Procedures Committees.

Ms. Chelette served on the Supervisory Committee of the Houston Firefighters Federal Credit Union for five years, has been a Congregational Representative for Northwest Ministries (NAM) for 2 years, and volunteers with Pregnancy Assistance Center North (PACN) along with other various organizations in the community.

David Donnelly, Mayoral Appointee



David Donnelly was first appointed to the Board in October 2016 as the Mayoral Appointee. He serves on the Audit and Investment Committees. Mr. Donnelly is the Tax Director for the Carr, Riggs & Ingram LLC Houston Office. He has more than 35 years of experience providing tax planning services for clients with an emphasis in real estate and individual tax planning in the greater Houston, Texas

area. His industries of focus encompass professional service firms, commodity traders, and real estate investors, developers, and brokers. Mr. Donnelly has previously been named one of the "Nation's Top Most Influential Practitioners" in CPA Magazine and NPA Magazine.

Mr. Donnelly is a Certified Public Accountant (CPA), and a member of the American Institute of Certified Public Accountants (AICPA) and the Texas Society of Certified Public Accountants (TSCPA). He serves on the Federal Tax Policy Committee for the TSCPA, and the TSCPA and Houston CPA Society Board of Directors. Mr. Donnelly received his Bachelor's degree from the University of Texas.

Edward J. Hamb II, Controller Appointee



Ed Hamb was first appointed to the Board in March 2013. He serves on the Budget and Oversight and Investment Committees. Mr. Hamb has over 20 years of experience in establishing and executing the strategies necessary to transform go-to-market initiatives in organizations from startups to multi-billion dollar global enterprises. His practice focuses on managing inside turnarounds and translating conceptual

models into specific growth strategies. He has worked in various senior capacities at Noble Commodities, Transalta and Enron. Mr. Hamb has generated over \$1.5B in contract value while in these roles.

Mr. Hamb is married to Dr. Joslyn Campbell-Hamb and he has two sons: Edge and Ethan.

(Cont. on Page 6)

Adrian Patterson, Council Appointee



Mr. Patterson was first appointed to the Board in February 2013 as a City Council appointee. He serves on the Investment and Personnel and Procedures Committees. Mr. Patterson's practice focuses on public finance, acting as bond counsel, underwriters counsel and disclosure counsel for bonds for cities, counties, school districts, state agencies, university systems, hospitals, special districts, municipal water and sewer systems and airports.

Mr. Patterson also has experience acting as counsel to banks providing credit and liquidity support for tax-exempt financings for municipal, healthcare and school district borrowers.

In addition, Mr. Patterson represents political subdivisions with respect to numerous public law issues, including compliance reviews, elections, the Open Meetings Act and the Public Information Act.

Denise Castillo-Rhodes, Council Appointee



Denise Castillo-Rhodes was first appointed to the Board in April 2017 as a City Council Appointee. She serves on the Disability and Investment Committees. Ms. Castillo-Rhodes is Executive Vice President and Chief Financial Officer of Texas Medical Center, with oversight and leadership of accounting, finance, budgeting, risk management, investments, debt financing and tax compliance. Additionally, as a member

of the executive leadership team, she is involved in the formation of the long-term strategic initiatives and planning, which includes the development of the collaborative bio-life science ecosystem.

Ms. Castillo-Rhodes serves in leadership roles with numerous non-profit organizations such as University of St. Thomas, St. Thomas High School, Medical Bridges, Greater Houston Women's Chamber of Commerce, American Red Cross, and the American Heart Association. In 2016, Ms. Castillo-Rhodes was named Businesswoman of the Year and "Top 100 Women to Watch in America". In 2017, she was honored as an "Outstanding Woman in Banking and Finance," was named the University of St. Thomas Cameron School of Business Distinguished Alumnus and was a University of Texas at El Paso College of Business Gold Nugget Award recipient. In 2018, Ms. Castillo-Rhodes was among the women honored as the 2018 ABC 13 Women of Distinction.

Fall F.R.E.E. Symposium Roundup



On October 29 and 30, the Fall F.R.E.E. Symposium was in full swing – virtually, of course! The event was held using webinar technology that allowed City employees and retirees who registered for the event to view the speakers and ask questions. The line-up included highly informative sessions on Social Security, Medicare, 457 deferred compensation and pensions, and the questions from the audience were excellent. The topics included:

- "Let's Talk Social Security" and a "Follow-up with Medicare" - presented by Andy Hardwick with the Social Security Administration
- "Pathway for People in Retirement" - presented by Gary Wilkins with Empower Retirement
- "The CARES Act and Other Changes" - presented by Steve Waas with HMEPS

The F.R.E.E. Symposium is a bi-annual event co-sponsored by HMEPS, the City of Houston, and Empower Retirement that helps employees and retirees better plan for their financial futures. Join us next year for more information and insights into reaching financial milestones and preparing for retirement.

Retirements: First & Second Quarters 2020

Admin & Regulatory Affairs

Mary Bolden

Aviation

Joseph Babineaux
Anne Cronin
Bill Gaw
Robert Mills
David Moore
Jeffrey Overby
Susan Taylor
Clarence Ward

City Council

Ellen Cohen
Sharon Shanahan
Laura Thorp

Controller

Creshaunda Robinson
Catherine Smith

Convention & Entertainment

Mohammad Khan

Dept. of Neighborhoods

Matti Terrell
Trina Tillman

Finance

Latanja Bolden-Gilliam
Casey Crossnoe
Stephanie Emmers
Angela Jones-Browne

Fire

Vicki Morris

Fleet

Joe Perez

General Services

Laconni Mitchell
Richard Odlozil
Mable Pickett

Health & Human Services

Moses Ayinbode
Amelia Gutierrez
Luther Harrell
Elizabeth Haynes
Leanora Isaac
Armand Jackson
Debra Kately
Rosalba Martinez
Willie McClintock
Kevin Powell
Joann Scott
Elois Thompson
Juanita Velasquez
Monica Villalon
Catherine Wiley

Housing & Community

Development
Norma Garcia

Houston Emergency Center

Linda Giles-Terrell
Helen Kelley
Monica Simon
Tamara Thorn Jennings

Human Resources

Dwight Allen
Dorothy Dwellingham
Mary Ivanhoe
Judith Taub

Legal

Norman Davis
Timothy Douglass
Henri Merceron

Library

Craig Bertuglia
Merly Bote
Patricia Tucker

Municipal Courts

Esmeralda Garcia

Parks & Recreation

Marisela Blanco
John Davis
Martin Dominguez
Hillery Green
Nancy Joshua
Anthony La Faso
Edward Robinson
Morris Sims

Police

Rosalie Flores
Ivory Hamilton
Wendy Heard
Evelyn Navarro
Mary Olvera
Mary Pakoejoe
Shirley Smith
Vanessia Sterling
Teresa Wilson

Public Works

Sterling Andrus
Jack Beard
Jimmy Cantu
Aurora Carrasco-Perez
Azell Carter

Maurice Carter
Johnny Clemons
Gordon Copeland
David Cossey
Charles Dessens
Jeanette Flores
Legesse Gashaw
Linda Godine
Cathy Harden
Londell Haskin
Lonnie Jackson
Michael Kisinger
Frank Lee
Edward Lemm
Emanuel Manzano
Diane Marsh
Bruce May
Kolthida Mengheang
Timothy Mills
Joes Mireles
Rueben Morales
Gwendolyn Perkins
Paula Porter
Jose Ramirez
Gilbert Rodriguez
Alfred Scott
Kim Shell
Sonia Sherman
Thomas Shupak
Adam Sosa
Glenn Taylor
Nelson Weiman
Donald Williams
William Workcuff

Solid Waste

Isah Bell
Donnie Birden

The Retirements section lists names and departments of those retiring participants who have indicated on their retirement applications that they wished to have an announcement of their retirement included.

2020 - 2021 Pension Payment Schedule: November - February

Direct Deposits (ACH) will be deposited on the last business day of each month. If you receive a pension check by mail, it is typically mailed 3-4 days before the last business day of the month. However, postal delays may lengthen the period of time before check delivery. Call HMEPS for information on signing up for direct deposit of your benefit.

November							December							January							February							
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8	9	10	11	12	13	14	6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12	13	
15	16	17	18	19	20	21	13	14	15	16	17	18	19	10	11	12	13	14	15	16	14	15	16	17	18	19	20	
22	23	24	25	26	27	28	20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26	27	
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BOARD OF TRUSTEES

ELECTED AND APPOINTED TRUSTEES

Sherry Mose, *Chairman*
Roy W. Sanchez, *Vice Chairman*
Lonnie Vara, *Secretary*
Roderick J. Newman
Lenard Polk
Rhonda Smith
Barbara Chelette, *Appointed*

CITY APPOINTED TRUSTEES

Denise Castillo-Rhodes
David Donnelly
Edward J. Hamb II
Adrian Patterson

PENSION PRESS

David L. Long,
Executive Director
Gabby Zamarripa,
Editor

Thanks to the HMEPS staff for their
contributions to the ongoing success
of the *Pension Press*.



HMEPS

HOUSTON MUNICIPAL EMPLOYEES PENSION SYSTEM

NEWSLETTER CONTENT

The material contained in this newsletter is intended to provide you with important information about your pension participation. The content cannot be taken as the basis of any contractual rights between HMEPS and its participants. If there is a question of interpretation, retirement laws are the final authority.