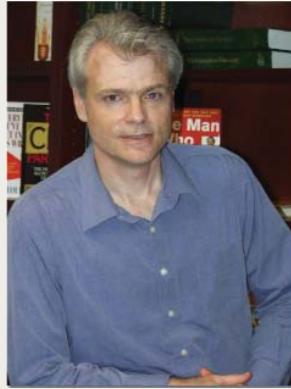


HMEPS' New Financial Counselor Is Eager to Help Members Plan For Retirement

Steve Waas has a passion for helping people with their financial questions, especially when it comes to retirement planning. Waas, who was recently hired by HMEPS to serve as financial counselor, says he can't wait to help members plan properly for their retirements. "The benefit of an HMEPS pension is not always fully appreciated until one starts planning for retirement – I plan on helping members realize just how important their pension benefit is."

Waas understands that with more than 12,500 active City of Houston employees (who are members of HMEPS), he has a big task ahead of him. But it is an important one. "I want the members to have someone to go to for objective, professional financial planning and retirement information. This should be information that applies to their personal situations, and comes from someone who isn't trying to sell them any kind of financial product or service."

"Steve comes to HMEPS with real-world expertise, an impressive educational background and a deep desire to help our members with their retirement planning," said David L. Long, Executive Director. "We are confident his expertise



Financial Counselor
Steve Waas

will add to the already superior customer service experience our members receive from the staff of HMEPS."

Waas received his undergraduate degree from the University of Colorado. He earned his Master's Degree from New York University. After graduate school, Waas worked in banking in New York City for about seven years. He moved to Houston in 1990 and worked with Tenneco, Vastar Gas and Calpine in energy trading and financial positions. He ultimately joined UBS in 2004 as a financial adviser, helping individuals with financial planning, investing and insurance issues. Waas completed his CFP (Certified Financial Planner) certification in 2007.

Another quality HMEPS felt was important in choosing Waas was his understanding of the effect of "family" on a member's retirement planning. Children, the cost of schooling and tuition for college, and caring for relatives can have a great impact on how one plans for the future.

Waas will implement new retirement planning sessions and financial education for participants. You can contact him at 713-595-0100.