



ALAMEDA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
BOARD OF RETIREMENT
REVISED MINUTES

Thursday, December 15, 2016

Chair Ophelia Basgal called the meeting to order at 2:05 p.m.

Trustees Present: Dale Amaral
Ophelia Basgal
Tarrell Gamble
Liz Koppenhaver
Elizabeth Rogers
David Safer (Alternate)
Donald White
George Wood

Trustees Excused: Annette Cain-Darnes
Keith Carson
Darryl Walker (Alternate)

Staff Present: Margo Allen, Fiscal Services Officer
Victoria Arruda, Human Resources Officer
Angela Bradford, Executive Secretary
Sandra Dueñas, Benefits Manager
Kathy Foster, Assistant Chief Executive Officer
Harsh Jadhav, Chief of Internal Audit
David Nelsen, Chief Executive Officer
Betty Tse, Chief Investment Officer

16-154

The minutes of the regular meeting of November 17, 2016, were accepted on a motion by Elizabeth Rogers, seconded by Dale Amaral, and approved by a vote of 7 yes (*Amaral, Basgal, Gamble, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.

**CONSENT CALENDAR
REPORTS AND ACTION ITEMS**

APPLICATION FOR SERVICE RETIREMENT

Appendix A

APPLICATION FOR RETIREMENT, DEFERRED

*Appendix B
Appendix B-1*

APPLICATION FOR DEFERRED TRANSFER

Appendix C

LIST OF DECEASED MEMBERS

Appendix D

**REQUESTS FOR 130 BI-WEEKLY PAYMENTS TO RE-DEPOSIT
CONTRIBUTIONS AND GAIN CREDIT**

Appendix E

APPLICATION FOR DISABILITY RETIREMENT – NON CONTESTED ITEMS:

Appendix F

**APPLICATION FOR DISABILITY RETIREMENT HEARING OFFICER
RECOMMENDATIONS**

Appendix G

APPROVAL COMMITTEE MINUTES

- *None.*

MISCELLANEOUS MATTERS

- *None.*

16-155

It was moved by Elizabeth Rogers, seconded by Liz Koppenhaver, and approved by a vote of 6 yes (*Basgal, Gamble, Koppenhaver, Rogers, White, Wood*) (*Amaral recused because he stated that there are a number of members listed on the Consent Calendar that he knows and/or that are retiring from the same employing department as him*), 0 no, and 0 abstentions, that the following resolution is adopted:

BE IT RESOLVED BY THIS BOARD that the Consent Calendar is approved as presented.

REGULAR CALENDAR – REPORTS AND ACTION ITEMS
DISABILITIES, CURRENT AND CONTINUING RECOMMENDATIONS, AND
MOTIONS

- None

COMMITTEE REPORTS, RECOMMENDATIONS AND MOTIONS

*Note: Per Committee Chairs, copies of the Committee meeting minutes were available for attendees. All **December** Committee meeting minutes are posted on the ACERA website (www.acera.org) after approval at the **December 15, 2016**, Board meeting. This month's Committee reports were presented in the following order:*

Investment:

George Wood reported that the Investment Committee met on December 14, 2016, at 9:40 a.m. and highlighted the following:

Upon completion of all due diligence procedures and in accordance with ACERA's Private Equity and Alternatives Return Leading Strategy (PEARLS) Policy, and the 2015 - 2017 Investment Plan for ACERA's PEARLS Portfolio, Verus recommended and Staff approved an up to \$25.0 million commitment to ABRY Senior Equity V, L.P. ("ABRY SE V" or "Fund") as part of the Debt-Related/Special Situations allocation in ACERA's PEARLS portfolio, pending completion of legal due diligence, background checks, and successful contract negotiation.

ABRY Partners (ABRY) is an existing manager and in good standing. This commitment is an extension of an existing strategy (ABRY SE IV) in ACERA's portfolio; the strategy is unchanged and will be managed by the same ABRY staff members that manage ABRY SE IV. According to the Policy, a commitment of up to \$25 million is within Staff's delegated authority.

ABRY has indicated a likely allocation to ACERA of from \$8.0 million to \$9.0 million.

A couple of Trustees questioned the additional cost of keeping monies in the traditional strategies from the committed but yet to be invested allocations of PEARLS investments. The trustees requested that an estimate of such allocation cost be prepared by the end of 1Q2017.

Staff reported that it has been working with Verus on development of a proposed timeline, set of search criteria (minimum qualifications), and evaluation matrix for the International Emerging Markets Equity Fund Manager RFP. The Investment Committee and Staff discussed the proposed search criteria, notably the minimum AUM required and the rationale for the stated level according to the General Investment Guidelines, Policies, and Procedure. Staff referenced to the Policy which states that the Emerging Markets (EM) portfolio comprises no more than 25% of the Manager's total assets under management (AUM) at any time. The Committee further discussed proper consideration be given to possibly having more than one EM manager if appropriate. The Committee opined its desire to have issues such as various risks and tracking-error be checked within the RFP. At the conclusion of the discussion, the Committee fully vetted its concerns, and maintained the proposed weightings in the evaluation matrix.

Staff will formally submit these three items (Timeline, Search Criteria, and Evaluation Matrix) for approval as an Action Item at the January 11, 2017 Investment Committee Meeting.

For 3Q2016, ACERA's Total Fund returned 5.0% (gross) compared to the Policy Index return of 4.4%. For the year ending 9/30/2016, the Total Fund Returned 10.0% (gross) compared to the Policy Index return of 12.1%. The Total Fund's results ranked in the 1st and 37th percentile for the quarter and one year periods, respectively.

For 3Q2016, ACERA's U.S. Equity, International Equity, and Fixed Income asset classes returned 5.9%, 7.2%, and 2.2% (gross) compared to their benchmarks with returns of 4.4% (Russell 3000), 7.1% (MSCI ACWI ex USA IMI Gross), and 1.0% (75% Barclays Aggregate, 10% Barclays High Yield, and Citigroup WGBI ex US), respectively. On a 1-year basis, these asset classes returned 11.8%, 11.7%, and 9.1%, respectively.

As of 9/30/16, U.S. Equity accounted for 32.5% of the Total Fund, International Equity 28.5%, and Fixed Income 16.7%. As of 9/30/2016, the market value of the Total Fund was \$6,947,581,532.

As of 6/30/2016 the Private Equity and Alternatives Return Leading Strategies Portfolio ("PEARLS") had a total market value of \$769.5 million, with \$437.9 million in Private Equity and \$331.6 million in Alternatives.

The PEARLS portfolio has produced 11.4% IRR since inception, including all inactive funds. Private Equity investments with a weighted average of 3.1 years, produced 15.2%; and the Alternatives portfolio, now with a weighted average of 2.5 years, produced 4.7%.

ACERA made one new investment to Private Equity in the first half of 2016, a re-up to Oak Hill Strategic Credit Fund II for \$47.5 million. No new investments were made in Alternatives in the same period.

In response to a Trustees' question, a Verus representative explained Verus's due diligence process in detail, explaining the importance of timing in evaluating the pricing and in manager selection and onboarding.

As of 6/30/2016, the Real Assets had a total market value of \$270,649,387, approximately 4.1% of ACERA's Total Fund at 6/30/2016.

A Representative from Verus reported that one infrastructure fund commitment had been made to the Real Assets portfolio during the 1H16 period reported. He added that two energy fund commitments had been transferred from the PEARLS portfolio to the Real Assets portfolio at the start of the reporting period. The Verus representative explained that the Liquid Pool portion of the Real Assets class will be restructured first to reduce commodity exposure and increase infrastructure and natural resources exposures. He mentioned also that Verus is actively considering a power production fund for the Real Assets portfolio.

ACERA's real estate portfolio returned net 1.8% for Q3 2016 and 11.2% for the 1-year period ending 9/30/2016 compared to the NCREIF-ODCE benchmark of 1.8% and 9.1%, respectively.

The total market value of ACERA's real estate portfolio was \$481.3 million; approximately 6.9% of ACERA's total Fund.

While income returns have been increasing slightly over the last few years, recent returns have been driven by appreciation returns. The capital flows illustrate the moderation of returns as Real Estate appreciation is expected to moderate with the 3Q2106 data showing capital outflows and inflows becoming more equal. Callan considers this to be a health Real Estate Market.

Betty Tse CIO, thanked the Committee for its support for the year of 2016 and updated the Investment Committee about the market value of ACERA's Total Fund. As of 12/12/2016, the Total Fund's estimated market value was about \$22 million under \$7 billion and we look forward to achieving this milestone.

16-156

It was moved by George Wood and seconded by Elizabeth Rogers that the Board approve the December 14, 2016, Investment Committee minutes. The motion carried 7 yes (*Amaral, Basgal, Gamble, Koppenhaver, Rogers, White, Wood*), 0 no, 0 abstentions.

OLD BUSINESS

- None

NEW BUSINESS

Collection of Diversity Information in Connection with Investment Consultant Search:

Chief Executive Officer David Nelsen reminded the Board that at the October 2016 Board meeting at the Board Off-Site, there was a discussion regarding the Request for Proposal (RFP) concerning ACERA's General Investment Consultant Search. During the discussion, the Board passed a motion directing Staff to collect diversity information during the RFP Selection Process from the respondents to the RFP. Staff was further directed to perform research and analysis regarding the potential impact of the collection of such information in light of Proposition 209 and the changes to the California Constitution. Mr. Nelsen referenced legal advice which stated that diversity information **cannot** be used in the selection of any vendor during the RFP Selection Process. Mr. Nelsen also presented his December 15, 2016 memo wherein he explained how Staff could comply with the Board's direction and protect the RFP Selection Process. Mr. Nelsen proposed that he collect the information separately from the RFP (for informational purposes only) and have it protected by Staff not involved with the RFP Selection Process. However, the Board would not receive the information during the time it is considering the selection of a vendor. Mr. Nelsen stated that if the Board wanted to further mitigate any potential challenges during the selection of a vendor, the Board could pass a motion at today's meeting to collect the information as part of ACERA's contractual reporting process on an annual basis or in the alternative, the Board could reverse its October 21, 2016 motion regarding the collection of this information and pass a motion to not collect this type of information at all.

After discussion, Mr. Nelson stated that Staff also checked with other organizations, including the County, to determine whether or not they collect diversity information and were informed that they do not. However, CALSTRS and CALPERS do collect this type of information, as they have special legislative requirements to do so, but they do not collect this information during the procurement process.

Trustee Gamble stated that since this information was requested by the retirees and would be collected for informational purposes only, the information should be collected. Trustees Koppenhaver, Wood, and Amaral expressed their concerns regarding why this information is being requested at all since the Board is unable to use the information and it may put ACERA at risk for potential litigation. It was noted that ACRE President Pete Albert requested that applicants include a diversity report along with their other responses to ACERA's RFP. Board Chair Ophelia Basgal provided some possible context to Mr. Albert's request by stating that there was a report that was issued by SEIU, in concert with another pension plan, wherein they researched the diversity of different pension fund managers in order to encourage opportunities for diversity in investment advising and management.

16-157

It was moved by George Wood and seconded by Liz Koppenhaver that the Board not collect diversity information at all. The motion carried 5 yes (*Amaral, Basgal, Koppenhaver, Rogers, Wood*), 1 no (*Gamble*), 1 abstention (*White*).

Voluntary Elected Member Employer Reimbursement:

Due to the lack of a quorum, the Board took no action on the Voluntary Elected Member Employer Reimbursement Policy or the continuation of the voluntary elected member employer reimbursement for 2017. These items will be brought back to the January 19, 2017 Board meeting.

Medicare Part B Reimbursement Plan (MBRP) benefit to eligible retirees in 2017:

Assistant Chief Executive Officer Kathy Foster presented her December 15, 2016 memo regarding the Medicare Part B Reimbursement Plan Benefits (MPBR) for 2017 and stated that this benefit is available to eligible retirees who have at least 10 years of service or who have retired under a service-connected disability and, as required by the Supplemental Retiree Benefit Reserve (SRBR) Policy, ACERA provides this benefit at the lowest monthly standard premium. Ms. Foster reported that *The Centers for Medicare & Medicaid Services* (CMS) provided for *two* monthly standard premium amounts for 2017. Therefore, ACERA now has to consider *three* standard monthly premium amounts for those retirees who earned \$85,000.00 or less. The three premiums are as follows: *1*) \$109.00 if retired as of 12/31/15; *2*) \$126.80 if retired during 2016; and *3*) \$134.00 for new Medicare eligibles in 2017. Staff recommended \$109.00, the lowest standard premium amount for 2017.

Ms. Foster presented information and charts reflecting the out-of-pocket expenses that eligible retirees would be required to pay and the percentage of retirees affected at all income levels if they enrolled in Medicare. It was noted that income levels are based on retirees' income from ACERA retirement allowances only. Ms. Foster reported that the total annual cost of the MBRP benefit for 2017 at the lowest standard premium rate of \$109.00 is \$7,258,092.00.

Board Chair Ophelia Basgal inquired about the impact on combined (married) household incomes and requested that due to the proposed changes in Medicare that Staff provide status updates. Ms. Foster will request from Keenan and Associates, ACERA's Benefits Consultant, monthly Healthcare Reform status updates for the Board's review.

16-158

It was moved by Liz Koppenhaver and seconded by Elizabeth Rogers that the Board continues to provide the Medicare Part B Reimbursement Plan (MBRP) benefit to eligible retirees in 2017, and approve the reimbursement based on the lowest standard monthly Medicare Part B premium at the rate of \$109.00. The MBRP benefit is a non-vested benefit funded by contributions from ACERA Employers to the 401(h) account. After contributions are made, in accordance with the County Employee Retirement Law, ACERA treats an equal amount of Supplemental Retiree Benefit Reserve assets as employer contributions for pensions. The motion carried 8 yes (*Amaral, Basgal, Carson, Gamble, Koppenhaver, Rogers, White, Wood*), 0 no, 0 abstentions.

Revision of Resolution No. 07-29, Appendix A:

Ms. Foster presented her December 15, 2016 memo regarding Revision of Resolution No. 07-29, Appendix A, outlining the cost and eligibility requirements for the Retiree Health Benefits (RHBs) paid to ACERA retirees through the 401(h) Account. Ms. Foster explained that Appendix A was amended to reflect the changes to the Monthly Medical Allowance (MMA) amounts and for the RHB contribution amounts for Plan Year 2017.

16-159

It was moved by Dale Amaral and seconded by Liz Koppenhaver that the Board adopt the revised and updated Appendix A to Resolution No. 07-29, which reflects the changes approved by the Board of Retirement to the Monthly Medical Allowance amounts for Group and Individual Plans as well as the Retiree Health Benefit contribution amounts for Plan Year 2017. The motion carried 8 yes (*Amaral, Basgal, Carson, Gamble, Koppenhaver, Rogers, White, Wood*), 0 no, 0 abstentions.

Operating Expenses:

Margo Allen, Fiscal Services Officer, presented her December 15, 2016 memo regarding ACERA's total operating expenses for October 31, 2016 and reported that ACERA is approximately \$1.4 million under budget. The memo reflected surpluses and overages within the budget.

David Nelsen, Chief Executive Officer's Report

Chief Executive Officer David Nelsen presented his December, 2016 written CEO Report which provided an update on the following items: **1)** Senior Manager Recruitment; **2)** Committee/Board Action Items; **3)** Conference Schedule; **4)** CEO Outreach; and **5)** Other Items.

Mr. Nelsen reported that the due to a lack of applications received for the Chief Counsel position, the recruitment was extended from November 23, 2016 to December 16, 2016. After the extension, Staff had six (6) qualified candidates – additional applications may be received before close of business today.

Mr. Nelsen further reported that ACERA received nine (9) well qualified candidates for the Information Technology Department Manager position and that ACERA will start conducting interviews in January 2017.

Mr. Nelsen announced that ACERA received the Government Financial Office of Accounting (GFOA) *Certificate for Excellence in Financial Reporting Award* for its 2015 Comprehensive Financial Accounting Report (CAFR). Trustee Donald White commended Staff for its achievement in receiving this Award, as 2015 was a very difficult year with all the changes in Government Accounting Standards Board (GASB) reporting requirements.

Mr. Nelsen announced the results of ACERA's 2016 Board Election stating that two Safety positions were up for election this year and that our current Board Trustees Dale Amaral (Safety Member) and Darryl Walker (Alternate Safety Member) were both re-elected to serve on the Board for another three-year term.

CONFERENCE REPORTS

None.

ANNOUNCEMENTS

Mr. Nelsen announced that there will be a Recognition Ceremony in honor of Trustee Safer in the 11th Floor Training Room directly following this Board meeting.

PUBLIC INPUT

None.

BOARD INPUT

The Trustees expressed their appreciation to Trustee David Safer for all the wisdom and knowledge that he brought to the ACERA Board and stated that he is well known for his unique skill in inquiring about complicated issues; specifically real estate issues. Trustees expressed that it has been a pleasure working with Trustee Safer and that he will be truly missed!

Board Chair Basgal announced that Nancy Reilly ran unopposed for the Alternate Retired Seat on the ACERA Board.

ESTABLISHMENT OF THE NEXT MEETING

Thursday, January 19, 2017, at 2:00 p.m.

ADJOURNMENT INTO CLOSED EXECUTIVE SESSION:

- A) Personnel Matter pursuant to Gov. Code §54957 & 88 Ops. Cal. Atty. Gen. 16 – Disability Application of John Payne – Alameda County District Attorney
- B) Personnel Matter pursuant to Government Code Section 54957 & 88 Ops. Cal. Atty. Gen. 16 – Disability Application of Marianna Gebeyehou – Superior Courts of Alameda County
- C) Conference with Legal Counsel – Pending Litigation (pursuant to Gov. Code §54956.9(a)):
 - *Rivera v. ACERA*, Alameda County Superior Court Case No., RG15798109
- D) **Public Employee Performance Evaluation:**
Title: Chief Executive Officer (pursuant to Gov. Code §54957(b)(1)).

RECONVENE INTO OPEN SESSION TO REPORT ON ACTION TAKEN IN CLOSED EXECUTIVE SESSION:

The Board reconvened into Open Session and announced the following:

16-160

It was moved by Donald White and seconded by Elizabeth Rogers that the Board adopt the Hearing Officer’s Recommendation to grant John Payne’s application for an Earlier Effective Date—Service Connected Disability Retirement. The motion carried 6 yes (*Amaral, Basgal, Gamble, Rogers, Safer, White*) (*Koppenhaver and Wood recused*), 0 no, and 0 abstentions.

16-161

It was moved by George Wood and seconded by Liz Koppenhaver that the Board adopt the Hearing Officer’s Recommendation to deny Mariama Gebeyehou’s application for a Service Connected Disability Retirement. The motion carried 6 yes (*Amaral, Basgal, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.

Legal Counsel advised that the *Rivera v. ACERA* matter was for the Board’s information only and that the Board took no action.

The Board took no action on the Public Employee Performance Evaluation matter.

ADJOURNMENT

The meeting adjourned at approximately 3:10 p.m.

Respectfully Submitted,



David Nelsen
Chief Executive Officer

1/19/17

Date Adopted

**APPENDIX A
APPLICATION FOR SERVICE RETIREMENT**

AMSSO, Ala A.
Effective: 7/30/2016
Information Technology

GRANT, Sharon
Effective: 7/1/2016
LARPD

BEERS, Lenora A.
Effective: 4/1/2016
Alameda Health System

HARRIS, Carolyn A.
Effective: 8/27/2016
Sheriff's Office

BRAZIL, Cynthia
Effective: 8/27/2016
Social Services Agency

HERNANDEZ, Yvette
Effective: 5/15/2015
Alameda Health System

CARR, Joyce
Effective: 3/3/2016
Alameda Health System

HOLLFELDER, Gregory D.
Effective: 7/2/2016
Public Works Agency

CASTON, Johnnie V.
Effective: 7/2/2016
Social Services Agency

HONG, Suezhen
Effective: 9/1/2016
Community Development Agency

ENGEL, Timothy
Effective: 7/27/2016
Sheriff's Office

LEWIS, Brenda S.
Effective: 8/2/2016
Social Services Agency

ENRIQUEZ, William O.
Effective: 4/28/2016
Alameda Health System

MARTIN, Joseph A.
Effective: 6/5/2016
Sheriff's Office

FERREIRA, Susan D.
Effective: 7/6/2016
Superior Court

MERCADO, Erlinda R.
Effective: 7/30/2016
Auditor-Controller

FISCHER, Raymond M.
Effective: 7/29/2016
Alameda Health System

MOSS, Faith L.
Effective: 9/20/2016
Probation

GARCIA, Alejandra
Effective: 4/1/2016
Alameda Health System

NAGAC, Carlo M.
Effective: 7/30/2016
Public Works Agency

GORMLEY, Mary Ellyn
Effective: 7/2/2016
County Counsel

PIERRE-BRAND, Sonja
Effective: 9/10/2016
Social Services Agency

APPENDIX A
APPLICATION FOR SERVICE RETIREMENT

RANKL, Donn W.
Effective: 9/9/2016
Public Works Agency

RENO, Dennis C.
Effective: 3/31/2016
Public Works Agency

RIOS, Jaime S.
Effective: 7/23/2016
Zone 7

SCHAPERO, Shirley M.
Effective: 9/10/2016
Social Services Agency

SENG, Sothan
Effective: 1/16/2016
Alameda Health System

SMITH, Mary J.
Effective: 10/24/2015
Social Services Agency

SWENSON, Vickie L.
Effective: 6/18/2016
Sheriff's Office

TEJADA, Kimberly E.
Effective: 11/1/2016
District Attorney - DEF

WATSON, Thornwell N.
Effective: 9/10/2016
Public Health

WEIDMAN, Bruce D.
Effective: 5/18/2016
LARPD

WINTON, Gloria J.
Effective: 8/15/2016
Social Services Agency

**APPENDIX B
APPLICATION FOR DEFERRED RETIREMENT**

DOOLITTLE, Ericka S.
Public Health
Effective: 12/28/2015

WILLIAMS, Lauren M.
Public Defender
Effective: 10/7/2016

**APPENDIX B-1
APPLICATION FOR NON-VESTED DEFERRED**

BOSLEY, Liebchen L.
Superior Court
Effective: 9/30/2016

CARRILLO, Elena
Probation
Effective: 10/21/2016

CHAUHAN, Monika
Public Health
Effective: 9/22/2016

**APPENDIX C
APPLICATION FOR DEFERRED TRANSFER**

EGGERT, Allyson J.
Child Support Services
Effective: 9/30/2016
Transferred to: Contra Costa County Employees' Retirement Association

**APPENDIX D
LIST OF DECEASED MEMBERS**

Avelino, Elizabeth A.
11/8/2016
Superior Court

Hicks, Edward W.
11/4/2016
Public Health

Baker, Martha V.
10/30/2016
Survivor of Porter Baker

Hopkins, Willie
10/12/2016
Probation

Brackett, Stanley
10/11/2016
Health Care Services Agency

Jow, Bertha
11/3/2016
Superior Court

Brenzel, Norman P.
10/22/2016
Public Works Agency - DEF

Kearn, Elaine
10/21/2016
Survivor of Charles E. Kearn

Carter, Clarence
10/27/2016
Probation

Klettke, Dale
10/26/2016
Environmental Health - DEF

Courneen Jr, Fordyce D.
11/12/2016
Assessor

Leong, Allen H.
11/7/2016
Assessor

Dajani, Saeb
11/9/2016
Environmental Health

Mc Cullough, Mary S.
11/7/2016
Housing Authority - DEF

Davis, Ronald C.
11/24/2016
Sheriff's Office

Scarbrough, Robert W.
11/25/2016
General Services Agency

Dowd, Marie J.
11/4/2016
Survivor of James A. Dowd

Souza, Irene A.
10/10/2016
Alameda Health System - DEF

Grant, Jean C.
10/17/2016
General Services Agency

Valinoti, Ronald L.
11/7/2016
Public Health - DEF

Halstead, Roslyn T.
11/27/2016
Survivor of Daniel P. Halstead, Jr.

Williams, Florida
11/10/2016
Survivor of John Williams, Jr.

APPENDIX F
APPLICATION FOR DISABILITY RETIREMENT

Name: **Briggs, Jeffrey**
Type of Claim: Annual Review for SCD (Granted on 6/18/2015)

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to continue the allowance for service connected disability and to waive future annual medical examinations and questionnaires at this time.

Name: **Garrett, Leon**
Type of Claim: Annual Review for SCD (Granted on 11/12/2015)

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to continue the allowance for service connected disability and to waive future annual medical examinations and questionnaires at this time.

Name: **McCullum, Gail**
Type of Claim: Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. McCullum a service connected disability and to not require future annual medical examinations and questionnaires at this time.

Based on Dr. Wagner's and Staff's review and determination of Ms. McCullum's ability to determine the permanency of her incapacity, to grant Ms. McCullum's request for an earlier effective date.

Name: **Morgan, Cheree**
Type of Claim: Annual Review for SCD (Granted on 12/17/2015)

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to continue the allowance for service connected disability and to not require future annual medical examinations and questionnaires at this time.
