



**ALAMEDA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION
BOARD OF RETIREMENT
MINUTES**

Thursday, December 17, 2015

Chair Elizabeth Rogers called the meeting to order at 2:00 p.m.

Trustees Present: Dale Amaral
Ophelia Basgal
Annette Cain-Darnes
Keith Carson
Tarrell Gamble
Liz Koppenhaver
Elizabeth Rogers
Donald White
George Wood
David Safer (Alternate)
Darryl Walker (Alternate)

Staff Present: Margo Allen, Fiscal Services Officer
Victoria Arruda, Human Resources Officer
Angela Bradford, Executive Secretary
Sandra Dueñas, Benefits Manager
Joseph Fletcher, Chief Counsel
Kathy Foster, Interim Chief Executive Officer
Harsh Jadhav, Chief of Internal Audit
Betty Tse, Chief Investment Officer
Latrena Walker, Project and Information Services Manager

15-153

The minutes of the regular meeting of November 12, 2015, were accepted on a motion by Dale Amaral, seconded by George Wood, and approved by a vote of 8 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Koppenhaver, Rogers, Wood*), 0 no, and 0 abstention.

**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

November 12, 2015 Investment Committee Minutes

It was moved by Ophelia Basgal, seconded by George Wood and approved by a vote of 7 yes (*Basgal, Carson, Cain-Darnes, Gamble, Koppenhaver, Rogers, Wood*), 1 recusal (*Amaral*) 0 no, 0 abstentions, that the following resolution is adopted:

15-154

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 **November and December** Committee meeting minutes are posted on the ACERA website (www.acera.org) after approval at the **December 17, 2015**, Board meeting. This month's Committee reports were presented in the following order:*

CEO Succession:

George Wood reported that the CEO Succession Committee met on December 2, 2015, at 1:30 p.m. and highlighted the following:

Prior to adjourning into Closed Executive Session, Joseph Fletcher, Chief Counsel, and Lori K. Schnall, Associate Counsel, left the room.

ADJOURNMENT INTO CLOSED EXECUTIVE SESSION

Pursuant to Government Code Section 54957:

- PUBLIC EMPLOYMENT-CHIEF EXECUTIVE OFFICER.

RETURN TO OPEN SESSION

The Committee reconvened into open session at approximately 3:05 p.m. and reported that six candidates were selected to be interviewed. The date of the hiring interviews is yet to be determined.

Sherrill Uyeda, Alliance Resource Consulting, LLC, was present at the meeting, participated in the discussion, and provided recommendations to the Committee.

15-155

It was moved by George Wood and seconded by Liz Koppenhaver that the Board approve the December 2, 2015, CEO Succession Committee minutes. The motion carried 7 yes (*Basgal, Cain-Darnes, Carson, Gamble, Koppenhaver, Rogers, Wood*), 0 no, and 1 abstention (*Amaral*).

Investment:

George Wood reported that the Investment Committee met on December 9, 2015, at 9:33 a.m. and highlighted the following:

The Investment Committee questioned the potential “conflicts-of-interest” that might be introduced by the merger of Strategic Investment Solutions (SIS) and Verus Advisory – changing from a pure advisory platform serving only non-discretionary accounts to a more complex business platform serving non-discretionary, discretionary, and Outsourced CIO clients.

The representative from Verus Advisory explained his view on the potential “conflicts-of-interest” issue; he explained the steps Verus Advisory had taken to mitigate the issue; he offered the fact that most consultants have adopted business models that place them in a similar “conflicts-of-interest” position; and he concluded that, ultimately, the matter was a governance issue to be decided by the Retirement Board. The representative from SIS offered that, of the four potential acquirers that it had met with before selecting Verus Advisory as its merger partner, Verus Advisory had the fewest “conflicts-of-interest.”

Staff explained that the current SIS business model is obsolete and Staff is fairly impressed with the expanded consultant resources that the SIS/Verus Advisory combined services can provide. Staff added that it has done a lot of due diligence on Verus Advisory but will be continuing to conduct due diligence by doing a full review of Verus Advisory during 2016. Trustees Carson and Gamble requested that a nationwide search of general investment consultants be conducted in 2016 to see “what else is out there” because it has been 15 years since ACERA’s last search for a general consultant. The Committee agreed and directed Staff to pursue the consultant search while continuing to work with SIS. Staff agreed.

15-156

It was moved by George Wood and seconded by Annette Cain-Darnes that the Board approve of the assignment of the ACERA Investment Consulting Services Agreement with Strategic Investment Solutions Inc. to Verus Advisory, Inc. The motion carried 8 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood*), 0 no, and 1 abstention (*Koppenhaver*).

The representatives from CIM Group outlined its organization, investment philosophy, strategy, process, performance objectives, and other key characteristics. They described the improving market conditions for infrastructure investing in the U.S. and CIM Group’s previous and planned water, energy, waste management, transportation, communications, and social infrastructure projects. SIS described the fee discounts available to ACERA from CIM, including the discount for closing the transaction before December 31, 2015.

15-157

It was moved by George Wood and seconded by Dale Amaral that the Board adopt an “up to \$35.0 million” commitment to the CIM Infrastructure Fund II, L.P. pending completion of legal due diligence, background investigations, and successful contract negotiation. The motion carried 8 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood*), 0 no, and 1 abstention (*Koppenhaver*).

The representatives from SIS provided updated information on the topic of active vs. passive management environment and presented three alternative manager structures for ACERA's U.S. Equity and International Equity asset classes.

For U.S. Equities, SIS suggested three different alternatives of passive management for the large cap equity sub-asset class only. For International Equities, SIS presented a similar series of three alternatives, which reduced exposure to the large cap active managers in favor of a passive management component; and, separately, added a sub-asset class specifically for emerging markets.

The Committee discussed the alternatives suggested and acknowledged SIS's preference for the third alternative for both the U.S. Equity and International Equity asset classes. The Trustees suggested that changes in the public equity manager structure need to take the whole portfolio into consideration, as well. SIS requested feedback from the Committee in preparation of the next discussion on the Public Equity Manager Structure.

For 3Q2015, ACERA's Total Fund returned -6.1% (gross), compared to the policy index return of -6.2%. For the year ending on 09/30/15, the Total Fund returned -1.3% (gross) compared to the policy index of -1.9%. The Total Fund ranked in the 90th and 64th percentiles for the quarter and one year periods, respectively. U.S. Equity accounted for 34.3% of the Total Fund, International Equity 27.3%, Fixed Income 16.5%, and the Real Return Pool 3.8%.

For 3Q2015, ACERA's U.S. Equity, International Equity, Fixed Income, and Real Return Pool asset classes returned -7.6%, -12.2%, -1.5%, and -9.8% (gross) compared to their benchmarks -7.2%, -11.8%, 0.7%, and 1.0%, respectively. On a 1-year basis, these asset classes returned 1.2%, -10.5%, -0.5%, and -22.6%, respectively.

As of 09/30/2015, the market value of the Total Fund was \$6,474,919,377.

As of June 30, 2015 the Private Equity and Alternatives Return Leading Strategies Portfolio (“PEARLS”) had a total market value of \$680.2 million, with \$432.5 million in Private Equity and \$247.7 million in Alternatives.

The PEARLS portfolio has produced +13.9% IRR since inception, including all inactive funds. Private Equity investments, averaging 2.7 years, produced +17.2%; and the Alternatives portfolio, now averaging 2.5 years, produced +8.1%.

During the first half of 2015, ACERA increased its commitment to one existing Venture Capital manager and made a commitment to a new buyout manager for ACERA.

ACERA's real estate portfolio returned 3.1% (net) for Q3 2015 and 15.0% (net) for the latest one year period (excluding the Oakland Office building) compared to the NCREIF-ODCE benchmark of 3.4% and 13.9%, respectively.

The total market value of ACERA's real estate portfolio was \$479.5 million; approximately 7.4% of ACERA's total Fund.

15-158

It was moved by George Wood and seconded by Dale Amaral that the Board approve the December 9, 2015, Investment Committee minutes. The motion carried 8 yes (Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood), 0 no, and 1 abstention (Koppenhaver).

Governance:

George Wood reported that the Governance Committee met on December 9, 2015, at 1:09 p.m. and highlighted the following:

The Committee reviewed Staff's December 9, 2015, memo and its recommendation regarding the *Service Provider Policy*. Staff advised the Committee that the content of the Policy continues to meet the needs of ACERA and should be renewed, without revisions, as recommended by Staff. The Policy was last reviewed by the Board on December 19, 2013.

It was moved by George Wood and seconded by Annette Cain-Darnes that the Board affirm the *Service Provider Policy*, without revisions, as recommended by the Committee and Staff. The motion carried 8 yes (Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood), 0 no, and 1 abstention (Koppenhaver).

15-159

The Committee reviewed Staff's December 9, 2015, memo and its recommendation regarding the *Senior Management Contingency Plan*. Staff advised the Committee that the content of the Plan continues to meet the needs of ACERA and should be renewed, without revisions, as recommended by Staff. The Plan was last reviewed by the Board on December 4, 2013.

15-160

It was moved by George Wood and seconded by Dale Amaral that the Board affirm the *Senior Management Contingency Plan*, without revisions, as recommended by the Committee and Staff. The motion carried 8 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood*), 0 no, and 1 abstention (*Koppenhaver*).

The Committee reviewed Staff's December 9, 2015, memo and its recommendation regarding the *Chief Executive Officer Annual Performance Evaluation Policy*. Staff advised the Committee that the content of the Policy continues to meet the needs of ACERA and should be renewed, with revisions, as recommended by Staff. The Policy was last reviewed by the Board on December 4, 2013.

15-161

It was moved by George Wood and seconded by Dale Amaral that the Board affirm the *Chief Executive Officer Annual Performance Evaluation Policy*, with revisions, as recommended by the Committee and Staff. The motion carried 8 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood*), 0 no, and 1 abstention (*Koppenhaver*).

The Committee reviewed Staff's December 9, 2015, memo and its recommendation regarding the *Board Governance and Policy Development Process*. Staff advised the Committee that the content of the Policy continues to meet the needs of ACERA and should be renewed, without revisions, as recommended by Staff. The Policy was last reviewed by the Board on December 4, 2013.

15-162

It was moved by George Wood and seconded by Annette Cain-Darnes that the Board affirm the *Board Governance and Policy Development Process*, without revisions, as recommended by the Committee and Staff. The motion carried 8 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood*), 0 no, and 1 abstention (*Koppenhaver*).

15-163

It was moved by George Wood and seconded by Annette Cain-Darnes that the Board approve the December 9, 2015, Governance Committee minutes. The motion carried 8 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Rogers, White, Wood*), 0 no, and 1 abstention (*Koppenhaver*).

Actuarial:

Keith Carson gave an oral report regarding today's Actuarial Committee meeting wherein the Committee recommended adoption of ACERA's Interest Crediting Policy. There were no informational items or Public/Board input.

15-164

It was moved by Keith Carson and seconded by Ophelia Basgal that the Board adopt the ACERA Interest Crediting Policy. The motion carried 9 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.

Note: The formal written December 17, 2015 Actuarial Committee minutes will be included for approval on the January 21, 2016 Board Consent Calendar.

NEW BUSINESS

Ms. Foster presented her 12/17/15 memo regarding the Medicare Part B Reimbursement Plan (MBRP) process and stated that this benefit is available to eligible retirees who have at least 10 years of service or who have a Service-Connected Disability Benefit and, as required by the Supplemental Retiree Benefit Reserve (SRBR) Policy, ACERA provides this benefit at the lowest monthly standard premium. The issue at hand is that ACERA must consider *two* standard premiums, the current standard premium of \$104.90 and the new standard premium of \$121.80 for 2016 for new enrollees or for retirees that earn \$85,000 or more per year and have an income adjustment added to their premium amount. Ms. Foster reported that at least 70% of the entire population would remain at the \$104.90 premium in a "hold harmless" group because there is no COLA increase for social security beneficiaries for 2016. Therefore, ACERA must decide whether or not to provide a higher reimbursement. It was noted that in 2017, and up to the year 2024, there would be additional increases to the standard premium of up to \$176.90 per month.

Isabella Janus of Keenan and Associates, ACERA's Benefits Consultant, referred to her PowerPoint Presentation which provided the history of Medicare benefits. After a brief discussion, Staff was instructed to compare the Kaiser Group plan to the Kaiser Medicare Advantage plan reflecting the costs and penalties involved with enrollment in MBRP.

Jon Orellana stated that the \$121.80 rate was being waived for a significant number of retirees and requested that the Board consider both the \$104.90 and \$121.80 rates.

Pete Albert inquired whether the \$121.80 increase would be permanent for new Medicare enrollees after January 2016 and is there a plan for the remaining Medicare enrollees to pay the higher premium. It was noted that the increase depends upon the COLA for 2016.

15-165

It was moved by Liz Koppenhaver and seconded by Donald White that the Board continue to provide the Medicare Part B Reimbursement Plan (MBRP) benefit to eligible retirees in 2016, and approve the reimbursement based on the lowest standard monthly Medicare Part B premium at the rate of \$104.90. 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 (CERL), ACERA treats an equal amount of Supplemental Retiree Benefit Reserve (SRBR) assets as employer contributions for pensions. The motion carried 9 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.

Ms. Foster presented her 12/17/15 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 in order for Resolution 07-29 to remain current for the upcoming 2016 Plan Year, Appendix A was amended to reflect the changes to the Monthly Medical Allowance (MMA) amounts for Group and Individual Plans and for the RHB contribution amounts for Plan Year 2016, as adopted by the Board for 2016.

15-166

It was moved by Liz Koppenhaver and seconded by George Wood 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 (MMA) amounts for Group and Individual Plans as well as the Retiree Health Benefit contribution amounts for Plan Year 2016. The motion carried 9 yes (*Amaral, Basgal, Cain-Darnes, Carson, Gamble, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.

Margo Allen, Fiscal Services Officer, presented her 12/17/15 memo regarding ACERA's operating expenses for October 31, 2015 and reported that ACERA is approximately \$2 million under budget with a net surplus of \$643K. Trustee Gamble suggested that ACERA eliminate some of the defunded positions instead of including them in the budget which would reduce and/or eliminate the surplus. Ms. Allen described ACERA's budgeting process and explained that the reason for the surplus is due to hiring delays for 15 unfilled budgeted positions.

Interim Chief Executive Officer’s Report:

Ms. Foster reported that at the SACRS Business meeting on November 20, 2015, it was decided to defer any formal action regarding the proposed SACRS sponsored legislation to allow more time for the ’37 Act Systems to consider the operating authority initiative. Ms. Foster will inform the SACRS Legislative Committee that ACERA is abstaining from the vote at this time until receipt of the proposed language, which should be available in April 2016 for the Board’s consideration. The “official” vote on the proposed legislation will take place at the SACRS Spring Conference in May 2016. Detailed information regarding the status of this issue is available in the Legislative Committee Chair’s memo. There is also a video of the SACRS Business Meeting.

Ms. Foster reported that the Board received Joseph Fletcher’s, ACERA Chief Counsel, December 10, 2015 memo regarding the Reed/DeMaio Pension Initiative wherein the Attorney General issued summaries on the outcome on two measures and the next steps for ACERA. Mr. Fletcher explained the signatory process required for passage of this measure and stated that other Retirement Associations, law firms, SACRS, CALAPRS etc. are in the process of developing analytical documentation regarding the effects of the circulation of the proposed measure. Staff will keep the Board abreast of the status of this issue.

- Ms. Foster congratulated Staff for finalizing the Crediting Interest Policy and thanked the Board for its support in this process.
- Ms. Foster reported that Staff will be issuing Requests for Proposals (RFPs) and have several upcoming work projects.
- Ms. Foster wished the Board and Staff a happy and healthy holiday season.

TRUSTEE/PUBLIC INPUT

Trustee Walker inquired about the status of the Compliance Officer position, in response, Mr. Fletcher reported that the position has been temporarily filled by an existing Staff member that is being paid on an “out of class” bases. Mr. Fletcher explained that Staff is currently building the position based on information and materials received from ACERA’s Chief of Internal Auditor, which primarily deals with contract administration, investment document management, conflict of interests requirements, insurance, etc. Mr. Fletcher further reported that he surveyed ’37 Act Systems, private pensions, etc. to determine the skill-set required for the position and that Staff will continue to evaluate other duties and responsibilities they feel may fall under this job description. It was noted that once Staff has a sense of the full-scope of responsibilities involved with this position, ACERA can then begin the recruitment process.

Pete Albert announced that Congress will vote on the Federal Budget and one of the provisions included in the budget is the two-year postponement regarding the vote on the Cadillac Tax.

CONFERENCE REPORTS

- None

ESTABLISHMENT OF THE NEXT MEETING

- Thursday, January 21, 2016, at 2 p.m.

ADJOURNMENT

The meeting adjourned at approximately 2:47 p.m.

Respectfully Submitted,



Kathy Foster
Interim Chief Executive Officer

1/21/16

Date Adopted

**APPENDIX A
APPLICATION FOR SERVICE RETIREMENT**

BALLESTEROS-SMITH, Norma
Effective: 7/9/2015
Alameda Health System

MOORE, Caty C.
Effective: 8/1/2015
Public Health

BROWN-DOMINICK, Cynthia Ann
Effective: 3/5/2015
Superior Court

PEREZ, Cecil
Effective: 8/1/2015
Public Works Agency

BROWN-WADE, Diane J.
Effective: 9/10/2015
Social Services Agency

PERRIS, Mark
Effective: 6/13/2014
Alameda Health System

CALDEIRA, Sandra M.
Effective: 4/1/2015
Alameda Health System

REGAN SILVEY, Michele M.
Effective: 7/31/2015
Auditor-Controller

CHIABOTTI, Stephen P.
Effective: 9/7/2015
Sherriff's Office - DEF

SCOTT, Dennis M.
Effective: 8/1/2015
Health Care Services Agency - DEF

KANAE, Adeline Naomi
Effective: 3/31/2015
Supeior Court

STECKLER, Andrew A.
Effective: 9/2/2015
Public Defender - DEF

LEE, Jason Y.
Effective: 1/5/2015
Alameda Health System - DEF

THOMAS, Cheryl L.R.
Effective: 6/5/2015
Public Health

LOISEAU, Pierre
Effective: 4/28/2013
Alameda Health System

THURSTON, Jon R.
Effective: 8/21/2015
District Attorney

MARTINEZ, Kimberly J.
Effective: 6/20/2015
Child Support Services

WHITSON, Vicky
Effective: 5/31/2015
Alameda Health System

MATTISON, John M.
Effective: 12/20/2014
Public Works Agency

WILLIAMS, Lois J.
Effective: 7/1/2015
Social Services Agency

MILLER, Jennifer L.
Effective: 7/7/2015
Behavioral Health Care Services

YOUNG, Marvin L.
Effective: 10/5/2015
Superior Court - DEF

APPENDIX B
APPLICATION FOR DEFERRED RETIREMENT

BELFER, Kristine D.
Sheriff's Office
Effective: 9/11/2015

BRANDMEIER, Kathleen K.
Adult & Aging Services
Effective: 8/28/2015

CO, Jennifer J.
District Attorney
Effective: 7/20/2015

FONG-TSE, Daisy
Auditor-Controller
Effective: 10/23/2015

GRAY, John
Alameda Health System
Effective: 8/7/2015

HEEBNER, Erika Z.
Public Health
Effective: 8/14/2015

NGUYEN, Luat D.
Alameda Health System
Effective: 7/9/2015

OSANNA BARBA, Erin M.
Social Services Agency
Effective: 7/24/2015

PHONGPATANAKHUN, Piyapong
County Administrator
Effective: 8/28/2015

RUDNER, Carrie E.
Social Services Agency
Effective: 11/2/2015

TSE, Frederick T.
Auditor-Controller
Effective: 11/6/2015

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

BOURDA, Nina
Alameda Health System
Effective: 8/21/2015

OVIEDO, Maria D.
Alameda Health System
Effective: 7/5/2015

SUMBAD, Rhoda A.
Public Health
Effective: 11/13/2015

THOMAS, Judy M.
Alameda Health System
Effective: 11/6/2015

**APPENDIX C
APPLICATION FOR DEFERRED TRANSFER**

WILLIAMS, Lori
Public Health
Effective: 4/03/2015
Transferred to: San Joaquin County Employees' Retirement Association

**APPENDIX D
LIST OF DECEASED MEMBERS**

BURTON, Ellen E.
10/27/2015
Alameda Health System

LOVING, Bertha A.
11/11/2015
Survivor of Harold F. Loving

FLICK, Wilma
10/30/2015
Alameda Health System

MARKIN, Glendon K.
11/2/2015
Sherrif's Office

HANSEN, Janelle L.
11/24/2015
Probation

MC CARTHY, Frances E.
10/28/2015
Assessor

HELLON-JONES, Ella M.
10/30/2015
Alameda Health System

MC DONOUGH, Lorraine
11/5/2015
Survivor of Mark Mc Donough, Jr.

HIMES, Joan K.
11/5/2015
Alameda Health System

RAUGUST, James J.
11/3/2015
Probation

JONES, Kenneth
11/12/2015
Sherrif's Office

TACKER, Carma L.
10/29/2015
Survivor of W. Mack Stallings, Jr.

KING, Mary V.
11/15/2015
Board of Supervisors

TUCKER, Jacqueline C.
11/15/2015
Superior Court

LAZDOWSKI, Stephanie L.
11/11/2015
Behavioral Health Care Services

TURNER, Robert W.
11/26/2015
Sherrif's Office

**APPENDIX F
APPLICATION FOR DISABILITY RETIREMENT**

Name: Bucher, Samantha
Type of Claim: Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Bucher a service connected disability and to require future annual medical examinations and questionnaires.

Name: Koehler, Todd
Type of Claim: Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Mr. Koehler a service connected disability and to require future annual medical examinations and questionnaires.

Name: Morgan, Cheree
Type of Claim: Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Morgan a service connected disability, pending the earlier effective date determination, and to require future annual medical examinations and questionnaires.

Approve Ms. Morgan to receive a supplemental disability allowance in lieu of the disability retirement allowance.

**APPENDIX F
APPLICATION FOR DISABILITY RETIREMENT**

Name: Thomas, Vincent
Type of Claim: Non-Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Mr. Thomas a non-service connected disability. Since Mr. Thomas is over 55 years old, future annual medical examinations will not be required.

Based on Dr. Wagner's and Staff's review and determination of Mr. Thomas' ability to determine the permanency of his incapacity, to deny Mr. Thomas' request for an earlier effective date.

Name: Williams, Roshon Rene
Type of Claim: Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Williams 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. Williams' ability to determine the permanency of her incapacity, to deny Ms. Williams' request for an earlier effective date.

Name: Zeggai, Teka
Type of Claim: Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Zeggai a service connected disability. Since Ms. Zeggai is over 55 years old, future annual medical examinations will not be required.
