

# AT YOUR SERVICE



NEWSLETTER FOR MEMBERS OF THE ORANGE COUNTY EMPLOYEES RETIREMENT SYSTEM | SPRING 2025



## *DIVORCE & RETIREMENT*

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## BOARD OF RETIREMENT

**CHARLES E. PACKARD**  
Chair  
Public Member

**RICHARD OATES**  
Vice Chair  
Safety Board Member

**SHARI L. FREIDENRICH, CPA**  
Orange County Treasurer - Tax  
Collector  
Ex-Officio Member

**IRISS BARRIGA**  
General Board Member

**ADELE LOPEZ TAGALOA**  
General Board Member

**WAYNE LINDHOLM**  
Public Member

**ARTHUR HIDALGO**  
Public Member

**ROGER HILTON**  
Retiree Board Member

**SHAWN DEWANE**  
Public Member

**JEREMY VALLONE**  
Elected Alternate Safety Member

Board of Retirement and Committee Meeting dates can be found online at [ocers.org](http://ocers.org)

This newsletter is intended to provide you with general information. It does not constitute legal advice to members. If there are any discrepancies between the information in this newsletter and the law, the law will prevail. Should you have legal questions, you are advised to consult an attorney.

## OCERS SENIOR EXECUTIVES

**Chief Executive Officer**  
Steve J. Delaney

**Chief Investment Officer**  
Molly A. Murphy, CFA

**Assistant Chief Executive Officer,  
External Operations**  
David Kim

**Assistant Chief Executive Officer,  
Finance and Internal Operations**  
Brenda Shott, CPA

**General Counsel**  
Manuel Serpa

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# OCERS Board of Retirement Election Notice



Notices for the upcoming OCERS Board of Retirement election have been mailed. This election will determine the representatives for the General Membership Trustee and

Retired Membership Trustee positions. The elected individuals will serve a three-year term from January 1, 2026 to December 31, 2028.

The deadline to submit the **Nomination Petition for Election, Statement of Willingness to Serve**, and an optional **Biographical Statement** is **April 16, 2025 at 5:00 p.m.** Please see the notice for more information.

## The Public Law Library is Here for You



Photo courtesy of the Public Law Library

### A message from the Public Law Library

Do you have questions about retirement benefits, special needs trusts, guardianships, long-term care, or other legal issues such as landlord-tenant rights or consumer warranty rights? The Public Law Library and its knowledgeable staff and specialized information resources are here for you.

Our collection of over 380,000 volumes and 14 online databases are available to the public free of charge. While most of our resources must be used within our building, there may be online alternatives to which we can direct you if you are unable to visit.

A lot of helpful information can be found freely online, but high-quality specialized legal information resources can be expensive and unavailable remotely. That's where we come in.

You can visit us at the Civic Center (next to the Plaza of the Flags) or call us at 714-338-6790. Send us an email at [www.ocpll.org/email-a-librarian](mailto:www.ocpll.org/email-a-librarian) and visit [www.ocpll.org](http://www.ocpll.org) for more information.

Scan the QR code for more information on the Orange County Public Law Library.



**Visit Us Online**  
[ocers.org](http://ocers.org)

**Office Hours**  
Mon - Thurs: 8 AM - 5 PM  
Fri: 8 AM - 4:30 PM  
(Closed weekends and holidays)

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# DROad to Retirement

Divorce can be a difficult and traumatic experience. It is often met with fear, anger, and frustration. When a divorce occurs, whether before or during retirement, a person's financial security can be impacted by having to divide the retirement savings they've worked so hard to accumulate. This is particularly crucial in California, where marital assets, commonly referred to as the marital estate, are split evenly.

*This highlights the need for careful guidance from a legal professional knowledgeable about pension division to safeguard your retirement benefits through a Domestic Relations Order (DRO).*

There are several things you can do if you've been divorced during your County service to make your retirement transition less stressful.

First, ensure that OCERS has your divorce paperwork, including a court-filed copy of your Judgment of Dissolution. Read and understand

the legally-binding judgment, since it defines what happens to your OCERS pension. If you don't know what your judgment says, ask a legal professional to discuss it with you.

**If your pension needs to be divided per the judgment, it's crucial that you follow the court's direction and obtain a Domestic Relations Order.**

Doing so before you file your retirement application will help you avoid additional stress and a potential delay of your first benefit payment.

*What's a Domestic Relations Order (DRO), and why does OCERS need one?*

A DRO is a court order issued separately from a Judgment of Dissolution, which is not legally binding on OCERS. The DRO provides us with direction on how to split your pension, who to pay, and how your former spouse's benefit is allocated when you pass away.

We require the parties to submit a draft DRO to OCERS for review before

it's filed with the court to ensure it can be administered. If we receive a DRO that we can't administer, we will file a motion to vacate the DRO, with any changes paid for at you and your former spouse's expense.

Additionally, OCERS will need to be joined, making us a Claimant in your divorce. This now makes OCERS legally bound to follow what is written in the DRO.

Without these necessary steps, OCERS is unable to divide your pension, which can lead to a delay in your payment benefit.



Scan the QR code to view model DROs, see more divorce terms, and read FAQs about divorce and OCERS.

## Divorce Dictionary

### Domestic Relations Order (DRO)

A DRO is a court order — it does NOT come from OCERS. This court order is filed separately from the Judgment of Dissolution of Marriage. It details the division of pension benefits of the separated parties, and it must be reviewed by OCERS before it is submitted to the court.



### Need assistance with your divorce case?

*The County of Orange Courts (and other California Courts) offer self-help assistance for different types of legal cases. This service can be useful in getting your forms properly filled out and answer your legal questions. Scan the QR code to view the resources and services they offer at various Orange County locations. **Please note that they do not provide legal advice.***



Ben E. Fits (aka 'Ask Benny') provides guidance on pension-related queries, retirement benefits, beneficiaries, and retirement planning. If you have any questions, feel free to email us at [AskBenny@ocers.org](mailto:AskBenny@ocers.org).

**D**ear Benny,  
*How does divorce affect my retirement?*  
— *Untying the Knot*



## How do I notify OCERS of my divorce?

Planning your retirement does not need to be more difficult if you've been or are going through a divorce.

It's important that you submit all of the proper documentation for OCERS to review before you retire to ensure you know what your benefit will look like.

All we need from you is:

Conformed copy of Judgment of Dissolution of Marriage (FL-180 or FL-825), stamped and signed by the judge, attorneys, and parties

Make sure your judgment includes any and all attachments — otherwise, OCERS will not be able to move forward. OCERS will review your form and process your retirement benefit based on the judge's determination. You'll be notified if any additional steps are needed.

Visit [www.ocers.org/divorce](http://www.ocers.org/divorce) to learn more.

### Dear Untying the Knot:

OCERS staff thoroughly reviews your file when you submit your retirement application. If we notice a change in your marital status since you started with the county or you removed a spouse as a beneficiary, staff will review court records to determine if a divorce has occurred. If so, we may request additional documentation.

Your OCERS pension is an important part of your marital estate and is subject to California community property law, meaning your spouse may be entitled to a portion of your retirement benefit. OCERS will need to review the court's Judgment of Dissolution of Marriage to determine if your pension is subject to division. If the court determines that your pension is to be divided, OCERS will need to be joined in your divorce action and require a Domestic Relations Order (DRO).

To notify OCERS of your divorce, you must submit a complete court-filed copy of the Judgment of Dissolution issued by the court for our review. Staff will then determine what effect the judgment may have on your pension and will contact you if your pension is subject to division.

Additional information about divorce and retirement can be found at [www.ocers.org/divorce](http://www.ocers.org/divorce).

**D**ear Benny,

*When will I receive my share of my ex-spouse's retirement benefit?*  
— *Retiring From My Ex*

Dear Retiring From My Ex:

OCERS does not pay a benefit to you or your ex-spouse until the OCERS member retires. If your ex-spouse is retired and collecting a benefit, OCERS will pay you your community share of the retirement benefit once we receive the court-filed Domestic Relations Order (DRO).

### Joinder

A joinder is required if your former spouse or domestic partner is entitled to a portion of your retirement benefit. It's a procedure that includes OCERS in the marital dissolution, so that the court is in charge of the benefits that OCERS will pay.

This is required first, then a DRO, before any payment to a former spouse/domestic partner is administered. Either party may file for the joinder, but OCERS cannot assist with completing or filing them.

### Judgment of Dissolution of Marriage

This is an order stating the court's decision in ending a marriage or domestic partnership. It includes the date that the parties become single and an agreement all parties must comply with. OCERS uses this Judgment of Dissolution (FL-180 or FL-825) to determine if your retirement benefit is to be split between both parties.

## OCERS Board Approves 3 Percent Retiree COLA



The annual Cost-of-Living Adjustment (COLA) for OCERS retirees and beneficiaries is determined each April based on the change in the region's average Consumer Price Index (CPI) as of January 1.

OCERS provides a COLA of up to 3 percent annually, reflecting increases or decreases in the CPI for goods and services between the 2023 and 2024 calendar years.

At the February 2025 Board of Retirement Meeting, the Trustees approved a 3 percent COLA, determined by the CPI of 3.3 percent. This will take effect on April 1, 2025, with an extra 0.5% for COLA banks, for all eligible payees. Members must retire on or before April 1 to qualify for this increase. The updated COLA will be reflected in the May 1, 2025 retirement allowance payments, as OCERS benefits are paid in arrears.



COLA and Star COLA

Scan the QR code for more information on this year's COLA.



Investments

### SEE THE LATEST ON OCERS' INVESTMENTS

Interested in OCERS' investment portfolio? See the latest updates on the retirement system's over \$24 billion fund, which is used to pay benefits to retirees and their beneficiaries. Visit [ocers.org/investments](https://ocers.org/investments).

## Updated OCERS Pre-Retirement Seminar

The OCERS Pre-Retirement Seminars are getting a refresh! Hear from the Retired Employees Association of Orange County (REAOC), OCERS, Empower, County of Orange Retiree Medical Benefits, and Social Security Administration. For more information and to register for a seminar, visit [ocers.org/retirement-seminars](https://ocers.org/retirement-seminars) or scan the QR code.



Social Security Updates

### Social Security Fairness Act Update

See the Social Security Administration's FAQ regarding the recent Social Security Fairness Act — [www.SSA.gov](https://www.SSA.gov).

#### New 2025 Dates

August 13: In-Person  
 August 27: Virtual  
 September 10: In-Person After Hours  
 September 24: Virtual

#### 2026 Dates

January 14 - In-Person  
 January 28 - Virtual  
 February 11 - In-Person  
 February 25 - Virtual  
 August 12 - In-Person  
 August 26 - Virtual  
 September 9 - In-Person After Hours  
 September 23 - Virtual

#### Seminar Times

Regular:  
 8AM - 12PM  
 After Hours:  
 6PM - 10PM



OCERS Pre-Retirement Seminar

Scan the QR code to register for a seminar.



Orange County Employees Retirement System  
PO Box 1229  
Santa Ana, CA 92702

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In honor of 80 years of superior pension service for members and their families, we are holding a special event at the OCERS headquarters on August 6, 2025 at 11am.

*Cake and light refreshments will be served.*

Scan the QR code for more information.



### *Join the OCERS Focus Group — Make an Impact!*



We're seeking active employees and retired members to provide feedback on our programs and campaigns.

Commit to a few meetings per year for one year, enjoy lunch and other incentives, and help shape the future of our services.

*Spots are limited — email [communications@ocers.org](mailto:communications@ocers.org) to sign up!*