

## AGENDA

### GENERAL EMPLOYEES' RETIREMENT SYSTEM

January 15, 2025 at 2:00 PM

City Hall | Conference Room 106

40555 Utica Rd | Sterling Heights, MI 48313

Dialing in with any mobile or stationary telephone system will work. To accomplish accessing the conference call, use the "External Dial-In" number and wait for the prompt to dial in the "Pin Code", both listed directly below.

External Dial-In: 586-446-2663 (586-446-CONF)

Internal Dial-In: 2663 (CONF)

PIN Code: 4462795

### CALL TO ORDER

### ROLL CALL

### APPROVAL OF AGENDA

### APPROVAL OF MINUTES

Meeting of November 20, 2025

### COMMUNICATION FROM CITIZENS

To communicate your concerns or comments on the meeting, please speak when this line item is reviewed or during general discussion as thoughts and feedback arise.

The City of Sterling Heights will provide necessary reasonable auxiliary aids and services to individuals with disabilities at the meeting upon 7 days' notice to the Community Relations Department at 446-CITY.

### REPORT FROM LEGAL COUNSEL

**CONSENT AGENDA** - Consent Items I.A through I.D2

I. **RECEIVE AND FILE:**

- A. Benefit Register listing for November & December 2025 from Comerica Bank
- B. Cash and Assets Statement for month ending December 2025 from Comerica Bank and Morgan Stanley
- C. Correspondence items
- D. Approval items

**REGULAR AGENDA**

II. **OLD BUSINESS**

- A. None

III. **NEW BUSINESS**

- A. Application for Service Retirement for Everett Chamberlain, Laborer, DPW Field
- B. Pension Administrator Comments
- C. Trustee Comments

**ADJOURN**

**MINUTES FROM MEETING OF THE  
STERLING HEIGHTS  
GENERAL EMPLOYEES' RETIREMENT SYSTEM**

**November 20, 2025**

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**LOCATION** 40555 Utica Rd., Sterling Heights, MI 48313 Conference Room 106  
External Dial-In: (586) 446-2663 PIN Code: 4462795

**CALL TO ORDER** 1:37 p.m.

**BOARD MEMBERS PRESENT:** Jennifer Varney, Secretary  
Brian Geldhof, Trustee  
John Lamerato, Chairperson

**BOARD MEMBERS ABSENT:** Jia Hang, Treasurer  
Michael Moore, Trustee

**ALSO PRESENT:** Tom Michaud, Legal Counsel  
Cruz Bell, Treasury Services Coordinator  
Tim Brice, the Brice Group

**APPROVAL OF AGENDA**

Motion by Geldhof, supported by Varney, to approve agenda as presented.

Ayes: All. Motion carried unanimously

**APPROVAL OF MINUTES**

Motion by Geldhof, supported by Varney, to approve the minutes from the following meetings:

- October 16, 2025 Regular Meeting

Ayes: All. Motion carried unanimously

**COMMUNICATION FROM CITIZENS** - None

**REPORT FROM LEGAL COUNSEL**

Legal counsel, Tom Michaud, would comment on items as they were discussed.

**CONSENT AGENDA:** Items I.A through I.D2

Motion by Varney, supported by Geldhof, to approve consent agenda items I.A through I.D2

Ayes: All. Motion carried unanimously.

I. RECEIVE AND FILE:

- A. Benefit Register Listing for October 2025 from Comerica Bank with 350 active retirees with a payout for the benefit month of \$948,428.45 and a year-to-date of \$10,509,085.34.
- B. Cash and Asset Statements for October 31, 2025, month end from Comerica Bank and Morgan Stanley showing a total market value outlined below:

<u>Desired Allocation</u>	<u>Percent</u>	<u>Asset Class</u>	<u>Manager / Fund</u>	<u>\$ Balance</u>
2.88%	3.26%	LARGE CAP GROWTH	Clearbridge - Large Cap Growth Equity	3,736,762
2.88%	0.75%	LARGE CAP GROWTH	Vanguard Russell 1000 Growth ETF - Large Cap	865,376
2.88%	3.35%	LARGE CAP GROWTH	Janus Capital - Large Cap Growth Equity	3,845,040
2.88%	3.42%	LARGE CAP VALUE	Confluence - Large Cap Value Equity	3,920,634
2.88%	2.38%	LARGE CAP VALUE	Vanguard Russell 1000 Value ETF - Large Cap	2,732,310
2.88%	3.18%	LARGE CAP VALUE	MFS - Large Cap Value Equity	3,642,983
2.88%	3.07%	LARGE CAP CORE	John Hancock - Large Cap Core Equity	3,524,219
2.88%	3.55%	LARGE CAP CORE	iShares S&P 500 ETF - Large Cap Core Equity	4,074,378
7.50%	6.48%	SMID CAP VALUE	Edge - SMID Cap Value Equity	7,434,972
7.50%	6.72%	SMID CORE	Earnest Partners - SMID Core Equity	7,704,934
5.00%	8.64%	INTERNATIONAL	Aristotle - International Equity	9,911,393
5.00%	7.58%	INTERNATIONAL	WCM - International Equity	8,695,362
5.00%	6.39%	INTERNATIONAL	Harding Loevner - International Equity	7,326,841
5.00%	3.52%	INTERNATIONAL	Victory - International Small Cap Equity	4,036,059
5.50%	3.27%	EMERGING	Am Funds New World - Emerging Markets	3,745,867
10.00%	8.83%	FIXED INCOME	Allspring - Fixed Income	10,124,747
10.00%	9.70%	FIXED INCOME	Boyd Watterson - Fixed Income	11,128,951
2.00%	3.23%	REITS	Principal - REITS	3,701,896
1.00%	1.15%	INFRASTRUCTURE	Energy Income Partners - MLPs	1,324,117
1.00%	1.20%	INFRASTRUCTURE	Lazard Global Infrastructure	1,379,006
1.50%	1.78%	HEDGE FUND	SEG Partners	2,040,411
3.00%	0.00%	PRIVATE REAL ESTATE		-
4.00%	3.94%	PRIVATE EQUITY		4,523,787
4.00%	3.45%	PRIVATE CREDIT		3,958,779
0.00%	0.01%	CASH	Cash Account	7,011
0.00%	0.27%	CASH	AI Cash	305,933
0.00%	0.00%	CASH	Federated Hermes	3,721
0.00%	0.86%	CASH	Comerica Cash Account1	981,408
100.00%	100.00%			\$ 114,676,895

C. Communication items listed below:

Item	Date	Communication
1	Nov 06, 2025	Comerica 10/31 monthly statement
2	Nov 05, 2025	eMS 10/31 monthly statement
3	Nov 05, 2025	eMS 10/31 Market Value
4	Nov 05, 2025	Comerica 10/01 Deduction Report
5	Oct 29, 2025	Blackstone 9/30 Monthly Statement
6	Oct 27, 2025	BW Q3 invoice
7	Oct 27, 2025	GRS Pension estimates for 1 employee

D. Approval items:

1	Payable from City Assets for the service period:	None
	Comerica - Bank fees	
	GRS - Actuarial fees	
	VMT - Legal service fees   Advisory + Casework	
	MAPERS - Membership Fee	
	Operating Supplies	
2	Payable from Fund Assets for the service period:	\$ 124,718.38
	MS Consolidated – monthly mgr fees	\$15,971.96
	MS Consolidated – quarterly advisory fees	\$85,852.22
	Allspring – quarterly mgr fees	
	Boyd Watterson – quarterly mgr fees	\$4,148.00
	WCM – quarterly mgr fees	\$18,746.20

REGULAR AGENDA

II. OLD BUSINESS

A. Motioned by Geldhof, supported by Varney, to approve the Service Retirement for James Stepp, Equipment Operator, Bargaining Unit 30 – DPW Field effective September 12, 2025, with service credit of 22 years 2 months, under the Option A 100% with Pop-Up with Annuity Withdrawal based on a final compensation of \$8,260.76 and a monthly benefit of \$3,707.72 with a one-time annuity withdrawal of \$153,060.49

III. NEW BUSINESS

A. Motioned by Geldhof, supported by Varney, to approve cessation of Option B 50% retiree benefit in the amount of \$2,991.78 for Karen Herman due to death on October 03, 2025.

Ayes: All. Motion carried unanimously.

B. Motioned by Geldhof, supported by Varney, to approve cessation of Option C 120 Months Certain benefit in the amount of \$259.29 for Donald Franklin due to death on November 07, 2025.

Ayes: All. Motion carried unanimously.

C. Motioned by Geldhof, supported by Varney, to receive and file Timothy Lindquist for processing and that the final calculation request be sent to the actuary once leave bank payouts and FAC can be calculated.

Ayes: All. Motion carried unanimously.

D. Tim Brice presented the quarterly portfolio review. Earnings went up 1.22% for the quarter, giving GERS a total portfolio of over \$115 million.

E. Pension Administrator Comments – None

F. Trustee Comments – None

ADJOURN 2:28 p.m.

Motion by Geldhof, supported by Varney, to adjourn meeting.

Ayes: All. Motion carried unanimously.

Respectfully Submitted,

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Jennifer L. Varney, Secretary

January 15, 2026

CONSENT AGENDA

Suggested motion: to receive and file the Consent Agenda Items I.A through I.D2

I RECEIVE AND FILE

A. Benefit Register Listing for December 1, 2025 & January 1, 2026 from Comerica Bank with 348 & 349, respectively, active retirees with a payout for the benefit month of \$945,177.29 & \$958,648.64, respectively, and a year-to-date of \$11,454,262.63 for 2025 & \$958,648.64 for 2026.

Benefit Listing	Active Retirees	Current	YTD
12/1/2025	348	\$945,177.29	\$11,454,262.63
1/1/2026	349	\$958,648.64	\$958,648.64
2/1/2026			
3/1/2026			
4/1/2026			
5/1/2026			
6/1/2026			
7/1/2026			
8/1/2026			
9/1/2026			
10/1/2026			
11/1/2026			
12/1/2026			

STERHGTBASKET (1-101133)

CITY OF STERLING HGTS-BASKET CLA

Total Market Value (USD): \$1,182,912.89 USD

YTD Fee Revenue (USD): \$0.00 USD

YTD Net Flows (USD): \$0.00 USD

## Transaction Information

Portfolio Number :1-101133.1

Date Posted :11/25/2025

Portfolio Name :CITY OF STERLING HGTS-BASKET CLA PUSD

Date Reported :11/25/2025

Base Currency :USD

Date Traded :11/25/2025

Units :

Date Settled :11/25/2025

Transaction Amount :-\$945,177.29 USD

Security Description :

Net Amount Broker :

CUSIP :

Gross Amount :

Transaction GREF :0001YB8DZ000

Transaction Type :Disbursement

Transaction Description :PENSION BENEFITS

Pay To :VARIOUS PARTICIPANTS

Cost for Tax Purposes :0

ISIN :

Clearing Broker :

Sedol :

Tax Treatment: PENSION PAYMENT

Narrative: PENSION BENEFITS

Paid To VARIOUS PARTICIPANTS

=====Explanation=====

348 PAYMENTS MADE

STERHGTBASKET (1-101133)

CITY OF STERLING HGTS-BASKET CLA

Total Market Value (USD): \$1,182,912.89 USD

YTD Fee Revenue (USD): \$0.00 USD

YTD Net Flows (USD): \$0.00 USD

## Transaction Information

Portfolio Number :1-101133.1

Date Posted :12/26/2025

Portfolio Name :CITY OF STERLING HGTS-BASKET CLA PUSD

Date Reported :12/26/2025

Base Currency :USD

Date Traded :12/26/2025

Units :

Date Settled :12/26/2025

Transaction Amount :-\$958,648.64 USD

Security Description :

Net Amount Broker :

CUSIP :

Gross Amount :

Transaction GREF :00020JFKF000

Transaction Type :Disbursement

Transaction Description :PENSION BENEFITS

Pay To :VARIOUS PARTICIPANTS

Cost for Tax Purposes :0

ISIN :

Clearing Broker :

Sedol :

Tax Treatment: PENSION PAYMENT

Narrative: PENSION BENEFITS

Paid To VARIOUS PARTICIPANTS

=====Explanation=====

349 PAYMENTS MADE

I RECEIVE AND FILE

B. Cash and Asset Statements for December 31, 2025 month end from Comerica Bank and Morgan Stanley showing a total market value outlined below:

<u>Desired Allocation</u>	<u>Percent</u>	<u>Asset Class</u>	<u>Manager / Fund</u>	<u>\$ Balance</u>
2.88%	3.15%	LARGE CAP GROWTH	Clearbridge - Large Cap Growth Equity	3,609,657
2.88%	0.74%	LARGE CAP GROWTH	Vanguard Russell 1000 Growth ETF - Large Cap	843,484
2.88%	3.29%	LARGE CAP GROWTH	Janus Capital - Large Cap Growth Equity	3,775,458
2.88%	3.54%	LARGE CAP VALUE	Confluence - Large Cap Value Equity	4,055,066
2.88%	2.45%	LARGE CAP VALUE	Vanguard Russell 1000 Value ETF - Large Cap	2,808,689
2.88%	3.33%	LARGE CAP VALUE	MFS - Large Cap Value Equity	3,813,889
2.88%	3.16%	LARGE CAP CORE	John Hancock - Large Cap Core Equity	3,619,357
2.88%	3.10%	LARGE CAP CORE	iShares S&P 500 ETF - Large Cap Core Equity	3,556,893
7.50%	6.65%	SMID CAP VALUE	Edge - SMID Cap Value Equity	7,631,831
7.50%	6.88%	SMID CORE	Earnest Partners - SMID Core Equity	7,894,171
5.00%	8.48%	INTERNATIONAL	Aristotle - International Equity	9,728,182
5.00%	7.32%	INTERNATIONAL	WCM - International Equity	8,391,794
5.00%	6.53%	INTERNATIONAL	Harding Loevner - International Equity	7,483,809
5.00%	3.67%	INTERNATIONAL	Victory - International Small Cap Equity	4,213,346
5.50%	3.30%	EMERGING	Am Funds New World - Emerging Markets	3,786,833
10.00%	8.87%	FIXED INCOME	Allspring - Fixed Income	10,169,884
10.00%	9.76%	FIXED INCOME	Boyd Watterson - Fixed Income	11,191,116
2.00%	3.20%	REITS	Principal - REITS	3,666,783
1.00%	1.17%	INFRASTRUCTURE	Energy Income Partners - MLPs	1,344,702
1.00%	1.22%	INFRASTRUCTURE	Lazard Global Infrastructure	1,395,907
1.50%	1.76%	HEDGE FUND	SEG Partners	2,013,474
3.00%	0.00%	PRIVATE REAL ESTATE		-
4.00%	3.81%	PRIVATE EQUITY		4,373,187
4.00%	3.44%	PRIVATE CREDIT		3,942,925
0.00%	0.01%	CASH	Cash Account	7,146
0.00%	0.17%	CASH	Al Cash	189,745
0.00%	0.00%	CASH	Federated Hermes	3,734
0.00%	1.03%	CASH	Comerica Cash Account1	1,176,921
<b>100.00%</b>	<b>100.00%</b>			<b>\$ 114,687,981</b>

I RECEIVE AND FILE

C. Communication items listed below:

Item	Date	Communication	
1	Jan 08, 2026	Comerica	12/31 monthly statement
2	Jan 07, 2026	eMS	12/31 monthly statement
3	Jan 06, 2026	eMS	12/31 Market Value
4	Jan 06, 2026	Comerica	12/01 Deduction Report
5	Dec 29, 2025	VMT LAW	Q3 & Q4 invoice
6	Dec 22, 2025	Participant	Application for Service Retirement - Chamberlain
7	Dec 16, 2025	eMS	Monthly indices
8	Dec 08, 2025	Comerica	11/30 monthly statement
9	Dec 05, 2025	eMS	11/30 monthly statement
10	Dec 04, 2025	Comerica	11/01 Deduction Report
11	Dec 03, 2025	eMS	11/30 Market Value
12	Nov 29, 2025	Blackstone	10/31 Monthly Statement
13	Nov 17, 2025	eMS	Monthly indices

I RECEIVE AND FILE

D. Approval items

1	Payable from City Assets for the service period:	\$ 2,598.60
	Comerica - Bank fees	
	GRS - Actuarial fees	
	VMT - Legal service fees   Advisory + Casework	
	MAPERS - Membership Fee	
	Operating Supplies	
2	Payable from Fund Assets for the service period:	\$ 15,616.05
	MS Consolidated – monthly mgr fees	\$15,616.05
	MS Consolidated – quarterly advisory fees	
	Allspring – quarterly mgr fees	
	Boyd Watterson – quarterly mgr fees	
	WCM – quarterly mgr fees	

December 24, 2025

Account # 179-00

Invoice: 112793

Board of Trustees of the City of Sterling Heights  
General Employees Retirement System  
P.O. Box 8009  
Sterling Heights, MI 48311

**Statement for Legal Services  
07/01/2025 through 12/31/2025**

**Members of the Board:**

**The following invoice is for legal services rendered and is itemized as follows:**

	<u>Fees</u>	Hours
07/14/2025	Kebbe Domestic Relations Order issues	0.30
07/17/2025	Preparation for and attendance at meeting.	1.40
08/05/2025	Divorce review. Kebbe JOD, review Judgment of Separate Maintenance and discussion of benefit elections and survivor eligibility	0.30 0.70
08/21/2025	Preparation for meeting.	0.70
09/18/2025	Preparation for and attendance at meeting.	2.20
10/07/2025	Deferred issue.	0.50
10/10/2025	Tax research.	0.50
10/16/2025	Preparation for and attendance at meeting.	2.00
10/21/2025	Tax matter.	0.40
10/29/2025	FOIA issue.	0.30
11/20/2025	Preparation for and attendance at meeting.	2.30
12/12/2025	Review tax issues.	0.30
12/17/2025	Investment consultant agreement amendment.	0.30

Board of Trustees of the City of Sterling Heights

Statement Date: 12/24/2025  
Statement No. 112793

	Hours	
	12.20	
For Current Services Rendered	12.20	2,598.60
Total Current Work		2,598.60
Balance Due		<u>\$2,598.60</u>
Please Remit		<u>\$2,598.60</u>

# MORGAN STANLEY GRAYSTONE CONSULTING

## THE BRICE GROUP

City of Sterling Heights General Employees Retirement System

Account	Bill Date	Bill From	Bill To	Days In Month	Days in Year	Blended Rate(%)	Billable Mkt Val	Client Fee
333-XXX783	12/05/2025	11/01/2025	11/30/2025	30	365	0.40	\$1,384,098.45	\$455.05
333-XXX756	12/05/2025	11/01/2025	11/30/2025	30	365	0.23	\$4,450,598.86	\$828.68
333-XXX757	12/05/2025	11/01/2025	11/30/2025	30	365	0.28	\$3,793,305.19	\$872.98
333-XXX759	12/05/2025	11/01/2025	11/30/2025	30	365	0.17	\$8,259,371.94	\$1,127.53
333-XXX760	12/05/2025	11/01/2025	11/30/2025	30	365	0.28	\$3,750,794.97	\$863.20
333-XXX761	12/05/2025	11/01/2025	11/30/2025	30	365	0.27	\$7,589,025.13	\$1,669.31
333-XXX762	12/05/2025	11/01/2025	11/30/2025	30	365	0.30	\$7,784,997.86	\$1,919.59
333-XXX763	12/05/2025	11/01/2025	11/30/2025	30	365	0.30	\$9,965,468.20	\$2,457.24
333-XXX765	12/05/2025	11/01/2025	11/30/2025	30	365	0.36	\$3,783,371.39	\$1,119.46
333-XXX187	12/05/2025	11/01/2025	11/30/2025	30	365	0.35	\$7,330,633.69	\$2,108.81
333-XXX991	12/05/2025	11/01/2025	11/30/2025	30	365	0.35	\$7,627,445.31	\$2,194.20
							\$65,719,110.99	\$15,616.05

Source: Consulting Group Portal Fee Track

The information and data contained herein is from sources considered reliable, but their accuracy and completeness is not guaranteed. This report has been prepared for illustrative purposes only and is not intended to be used as a substitute for account statements provided on a regular basis from Morgan Stanley Smith Barney LLC, and data in this report should be compared carefully with account statements to verify its accuracy. The Firm strongly encourages clients to consult with their own accountants or other advisors with respect to any tax questions. This report is being provided as a courtesy. By providing this report, we do not represent or agree that we will monitor the investments in your account(s) or deliver future reports.

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**TIMOTHY M. BRICE ®**

MANAGING DIRECTOR - WEALTH MANAGEMENT

INSTITUTIONAL CONSULTING DIRECTOR

CORPORATE RETIREMENT DIRECTOR

INSTITUTIONAL CONSULTANT

[timothy.brice@mgraystone.com](mailto:timothy.brice@mgraystone.com)

34901 Woodward Avenue, Suite 300

Birmingham, MI 48009

**Graystone**  
**Consulting**<sup>SM</sup>

A business of Morgan Stanley

REGULAR AGENDA

II        OLD BUSINESS

- A.        None

III        NEW BUSINESS

- A.        Application for Service Retirement for Everett Chamberlain, Laborer, DPW Field
- B.        Pension Administrator Comments
- C.        Trustee Comments

Regular Agenda Item III-A  
January 16, 2026

III. NEW BUSINESS

A. Application for Service Retirement for Everett Chamberlain, Laborer,  
DPW Field

Suggested Motion: to receive and file Everett Chamberlain for processing and that the final calculation request be sent to the actuary once leave bank payouts and FAC can be calculated.

**CITY OF STERLING HEIGHTS EMPLOYEES RETIREMENT SYSTEM**  
**Application for Service Retirement Benefits or (Deferred) Vested Benefits**

TO: Board of Trustees of the City of Sterling Heights Employees Retirement System

CC: Department Head

Name: EVERETT J. CHAMBERLAIN

Address: 20743 CLETER LANE, CLINTON TWP, MI

Telephone Number: 586-854-0269 48038

I hereby apply for:  Service Retirement Benefits

Vested Benefits (Deferred Pension)

I request my retirement to be effective: Month 12 Day 01 Year 2025

I am covered by the following collective bargaining agreement or Ordinance Resolution:

0030 DW Field

I have been on non-duty disability while working for the City:  Yes  No

If I elect an option form of retirement, my option beneficiary will be:

Name of Beneficiary: JENNIFER WETZEL Sex F

Date of Birth: Month 07 Day 31 Year 1963

Relationship: SPOUSE

I understand and acknowledge that if I do not nominate my spouse as the beneficiary of a reduced pension under Option A, B, or C, no pension will be paid to my spouse upon my death after the effective date of my retirement.



Full Signature of Member

EVERETT J. Chamberlain  
Print Full Name

Dated this 12-22-25 day of \_\_\_\_\_, 20 \_\_\_\_\_

Please submit this form and a certified copy of:

(1) your birth certificate; (2) your beneficiary's birth certificate; and (3) your marriage license to the Retirement System.

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**(For Board of Trustees Use Only)**

Date Received: \_\_\_\_\_ By: \_\_\_\_\_

Approved by Board of Trustees on (Date): \_\_\_\_\_

Remarks:

## CITY OF STERLING HEIGHTS EMPLOYEES RETIREMENT SYSTEM

## **ELECTION OF TYPE OF PENSION**

TO: BOARD OF TRUSTEES OF THE CITY OF STERLING HEIGHTS EMPLOYEES RETIREMENT SYSTEM

I, EVERETT J. CHAMBERLAIN, born 07/21/1965,  
having made application for retirement, hereby elect to receive my pension under the type of pension indicated below:

**CHECK TYPE OF PENSION ELECTED:**

- Straight Life (Life Pension with Terminal Payment Provision)
- Option A (Life Pension with 100% Survivor Pension Provision)
- Option B (Life Pension with 50% Survivor Pension provision)
- Option C ( 120 Months Certain)

Annuity Withdrawal: Yes  No   
Annuity Withdrawal: Yes  No   
Pop-Up Option: Yes  No   
Annuity Withdrawal: Yes  No   
Pop-Up Option: Yes  No

[HANDWRITTEN, IN FULL, THE TYPE OF PENSION ELECTED]

**THIS SECTION COMPLETED ONLY IF OPTION A, OPTION B, OR OPTION C IS ELECTED  
NOMINATION OF AN OPTION BENEFICIARY**

I hereby nominate the following individual as my option beneficiary:

Jennilyn Wetzel  
Name 207463 Cueter Lane  
Street Address  
Spouse  
Relationship

07/31/1963  
Date of Birth Clinton Twp, MI 48038  
City State Zip  
[REDACTED]  
Social Security No. F Gender

**THIS SECTION COMPLETED ONLY IF NO ANNUITY WITHDRAWAL IS ELECTED  
NOMINATION OF PRIMARY AND CONTINGENT BENEFICIARY(IES)**

In the event of my death (and the death of my named beneficiary, if applicable) and there are no benefits otherwise payable, I hereby Nominate as my beneficiary for a return of my accumulated contributions, if any:

Name(s) \_\_\_\_\_, date of birth is \_\_\_\_\_, whose relationship to  
me is \_\_\_\_\_, whose residence address is \_\_\_\_\_.

In the event my primary beneficiary predeceases me, I hereby nominate as my contingent beneficiary:

Name(s) \_\_\_\_\_, date of birth is \_\_\_\_\_, whose relationship to me  
is \_\_\_\_\_, whose residence address is \_\_\_\_\_.

Note: A member may designate a trust as a beneficiary for the return of accumulated contributions, if any. If no beneficiary designated above survives the member, payment shall be made to the member's estate.

I understand and acknowledge that if I do not nominate my spouse as the beneficiary of a reduced pension under Option A, B or C, no pension will be paid to my spouse upon my death after the effective date of my retirement.

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_.

Figure 1. The effect of the number of training samples on the performance of the proposed model.

For Retirement Use Only  
By:

Date Received: \_\_\_\_\_ By: \_\_\_\_\_  
Approved by the Board of Trustees on: \_\_\_\_\_

Approved by the Board of Trustees on: \_\_\_\_\_