



ADVISOR

"Dedicated to Providing Retirement Security for Firefighters and Police Officers – Past, Present and Future."



From the Executive Director, *Warren J. Schott, CFA*

Let me begin by wishing each of you a Happy New Year and thanking you for your continued support of the Pension Fund Board and Staff. This past year was a challenge due to the weak investment markets, but the Pension Fund continues to be one of the best in the State. It is a compliment to both the Board and the membership that the Pension

Fund has been able to weather the numerous downturns in the markets and still maintain our strong funding level. The conservative approach has served the Pension Fund well throughout our long history. While other pension funds across the country have "killed the golden goose" with extravagant benefit increases that they could not afford, this Fund has remained diligent in making only moderate improvements when circumstances allow.

Since the last newsletter, we have closed our fiscal year ending September 30, 2015. As mentioned above, 2015 was a difficult investment environment. The Pension Fund ended the year with a -2.0% investment return. As a reminder, in the last newsletter, I mentioned that the Board lowered our investment return assumption from 7.50% to 7.25% partly due to the expectation of lower investment returns. This reduction in assumption was expected to cause a 2% drop in our funding ratio. The coupling of the drop in investment assumption along with the -2.0% actual investment return resulted in the funding ratio dropping from 92.91% to 88.82%. In January, our actuary presented the Board with the 2015 Valuation Report. It confirmed this drop in funding ratio and also reported the years to pay off our unfunded liability had increased from 6.15 years to 11.14 years. While we assume we will achieve a 7.25% investment return each and every year, we know that there will be years where we underperform this goal and years where we outperform this goal. Please keep in mind, though, that your Pension Fund is still in great shape; an 88.82% funding ratio is still one of the best in the country.

On the legislative front, we are preparing for the upcoming 2017 Legislative Session. We have already conducted a couple of meetings to discuss both state-level issues and fund-specific issues. Regarding any Pension Fund legislation, the Fund is taking a wait-and-see approach. Based on the current economic and political environment, the decision has been made to hold off on drafting any benefit changes. We will continue to monitor the environment over the next six months, but barring any major improvements, there will likely be no opportunity to make any changes this Session.

At the macro level, we continue to monitor the attacks on pension funds throughout the country and especially in Texas. The latest attacks are coming from organizations that are pushing for local control of pension funds by removing them from state law. Local control entails placing the control of the Pension Fund in the hands of the City Council. As you know, the San Antonio Fire & Police Pension Fund currently resides in state law. As such, any changes to the plan need to be approved by the State House and Senate; the City Council cannot make unilateral changes to the Fund. We prefer this third-party oversight and are opposed to local control.

MemberDirect is Here!!!! The Pension Fund has entered the digital age to secure cost savings and bring added convenience to our members. As of the first of this year, we no longer mail annual statements or check receipts to our members. Instead, we are pleased to provide you with **MemberDirect**, a secure, online portal from which you can access all information about your personal pension benefits. To access **MemberDirect**, visit our website at www.safppf.org. You must register to gain access. If you have questions or problems, please call the Benefits Department and they will be able to answer any questions you may have at 210-534-3262.

We have a new employee at the Fund. Sinclair Nagy has joined the investment department as an investment analyst. Sinclair graduated from Texas State University in 2014 with a BBA in Economics. Upon graduation, he worked for one of our investment managers in Austin, Century Management.

Thank you for your support, and please let us know if there is anything the Pension Fund can do for you. We stand ready to serve.



Register Online Now!

If you haven't done so already, we encourage you to register on our website @ www.safppf.org. This allows us to send important information to our members both active and retired in a timely manner. If you need help registering, call us @ (210) 534-3262 and we will be happy to assist you.



I have been in the investment industry for almost 20 years and it still amazes me how quickly the stock market can fluctuate. The reason market prices vary so much is because of human behavior and the differing views of economic conditions. Due to the advances in technology, individual opinions of the economy and specific companies are displayed instantly which I believe further fuels emotional based investment decisions, resulting in added volatility.

I did an internship at Merrill Lynch, a well-regarded investment firm, and I thought this is my opportunity to learn the secrets of investing. I'll share with you what I learned; there is no secret sauce! The only secret sauce is having a philosophy to purchase a stock or bond that you deem to be a good value and hold on as long as your thesis for investing has not changed. In order to make money, you have to take risks, but knowing the risks is critical. The goal in managing a portfolio is trying to maximize your return given your level of risk.

For most individuals, having a plan and knowing the duration of your investment horizon are key components for success. If you buy a house, that typically is a long-term investment and I hope you have the same view when you invest in stocks. Many people look at the market movements daily to see how much money they made or lost. I don't think you do that with your house so why do that with your investment portfolio? If you look at the stock market daily to find good buying opportunities or to stay on top of your portfolio, then that is a wise strategy. If, however; seeing losses in the market gives you an ulcer, then stop looking at your profit and loss daily and think of the purpose and duration of the investment. If the volatility of your stock portfolio stresses you out, then bonds are perhaps a better alternative. Many people make poor investment decisions based on personal behaviors and fear. If that happens right after a big drop in the market, it's usually too late to react. You have likely already lost more money than you can tolerate, hence the key to successful investing is to know your risk tolerance from the beginning.

An important distinction between selling stocks just because you lost money and selling to obtain better-suited investments is not a market-timing issue, but a goal-oriented one. By selling inappropriate investments now and replacing them with more appropriate, goal-oriented investments, you move from a market timing model to a more suitable and appropriate investment strategy.

I think most people have heard the saying, "you can't time the market"; I believe that to be true as you can't get in and out of the market perfectly. I do believe you can regularly adjust your portfolio to optimize it and also take advantage of buying opportunities as they arise. Let me give you a few statistics to think about it a bit more. Depending on the time periods analyzed, many reports will show that if you stayed invested in the stock market for a decade, the portfolio would have generated a return of 8.4%. If you missed the 10 best days, the portfolio would have only generated a return of 3.4% and without the 40 best days the portfolio actually would have lost money (-6.4%). That is over a decade! The takeaway of this is that market advances can occur rapidly and market timing is futile.

Financial planners will often say 110 minus your age is how much you should invest in equities. You may decide to change that if: 1) your risk tolerance is more or less aggressive and 2) the duration of your investment horizon is longer or shorter.

If you looked at broad market benchmarks for the last one year ending March 4, 2016, the S&P 500 was down 2.6%, small-cap stocks were down 10.8%, and international stocks were down 10.1%. Clearly just within the last few months, equities have experienced large fluctuations. The broad fixed income benchmark performance was a slightly positive 1.6%. The equity markets, especially the international markets, have been tough to stomach due to the volatility and losses lately. In conclusion, over a longer period of time rebalancing and selecting good buying opportunities while managing your risk will prove to generate great risk-adjusted returns.



Fire & Police Pension Fund

Sergeant Jim Smith, Legislative Committee Chairman



As the Legislative Committee Chair of both our Pension Fund and TEXPERS, I want to thank everyone for voting during the primary elections. Many of these elections were crucial because many of these candidates do not have opponents in the General Election in November. This is not to say that there are not important elections in November, because there are, but numerous State House Representative offices were decided during the primary elections.

Probably the most important election victory was that of Speaker Joe Straus. Speaker Straus' opponent, Jeff Judson, did nothing in his campaign but perpetuate lies and misinformation against the Speaker. Judson was backed by outsider special interest groups from throughout the State. Jeff Judson is a past president of the Texas Public Policy Foundation (TPPF). This group advocates for eliminating Defined Benefit pensions and replacing them with Defined Contribution savings plans. Publicly, this group says it supports first responders, but this is mere lip service. Groups like the TPPF and Empower Texas are no friends of first responders.

Another crucial election that was decided in the primary was that of Senator Jose Menendez. Senator Menendez has always been a great friend to first responders. I want to remind the membership that it was Senator Menendez who filed the Pension Fund's legislative proposal during the last session in the Senate and always supported prior legislation. **(Article continues on Page 3)**

Fire & Police Pension Fund (Continued from Page 2)

The re-election of Representative Dan Flynn was also a major victory. Representative Flynn served as Chairman of the Pensions Committee last Session and will most likely hold that position in the future. He always had an open mind and listened to facts, not rhetoric from individuals or groups who would like to take away our earned benefits.

I have been asked by several members if we will be filing a legislative package for this next Session. Regrettably, with both the current economic and political climate, legislation is not likely. This looks like a year where we will be playing defense in Austin. We will monitor all bills to see if they may affect the rights of those in DB plans.

As stated earlier, I want to remind all of the members that there are still attacks by individuals and groups who would like to eliminate defined benefit pensions and replace them with defined contribution savings plans. Representative Murphy, Houston, filed a bill last Session that would have removed pension funds from state oversight and placed them under local control. There are signs that he will once again be filing this same type of legislation. What we plan to do in the immediate future is to re-educate both our local and state-wide legislators about our concerns with local control. We will remind them that where retirement systems have gotten into trouble is where there was local control and no State oversight to make sure the municipalities and members paid their obligated payments.

I would encourage everyone to join your respective PACs and contribute according to their wishes for our current and future fights. It is imperative to support our current and future leaders who have championed our concerns. Please also get out and vote in November, as there are many important races to be decided.

Once again, if you have any issues, concerns, or rumors that need to be addressed, please do not hesitate to contact any trustee or staff member so we can take care of your needs. Please be careful out there.

God Bless, Jim Smith.



BENEFITS SPOTLIGHT: Unused Sick Leave

Rick Matye, Payroll & Benefits Supervisor

The Pension Fund staff has received questions lately concerning sick leave in relation to pension benefits. Pension Law provides that members will receive service credit for unused sick leave at retirement in excess of 90 days. The City of San Antonio will pay you for the first 90 days and you will get pension service credit for the remainder. There is no option to forego payment by the City and apply the entire sick leave balance to your service credit.

When calculating your service credit for excess sick leave, you will receive credit for full months only. If you are even one one-hundredth of an hour short of a full month, you will not receive credit for the month. When you are nearing retirement and estimating how much sick leave you will have at separation, you may want to give yourself a cushion of a few hours so you don't come up just short of a full month.

So how does the calculation work? We take your total sick leave hours, subtract the 90 days paid by the city, and divide the remainder by the number of hours you work in a month. The Pension Fund uses the following for hours worked in a month:

- 173.33 hours for an eight hour or ten hour employee
- 182 hours for 12 hour EMS
- 229.67 hours for a 12 hour fire department employee

Take the example of an eight hour employee with 1,400 hours of unused sick leave at retirement. The City will pay 90 days multiplied by 8 hours per day or 720 hours. 1,400 hours minus 720 hours leaves 680 hours. 680 hours divided by 173.33 hours per month equals 3.92 months. The member will receive three months of service credit for excess sick leave. Three months is added to the actual service credit to get total service credit used to calculate the monthly pension benefit.

Please note that if you choose to take a BackDROP, excess sick leave time is not considered when computing your BackDROP lump sum amount. Sick leave is applied to your monthly annuity benefit calculation only.

There is no limit to the number of months of service credit you can receive for excess sick leave. In fact, one member retired with sick leave service credit of two years and one month. **(Article Continues on Page 4)**

BENEFITS SPOTLIGHT: Unused Sick Leave *(Continued from Page 3)*

When you get a benefit projection from a Benefits Specialist at the Fund, you will notice a line on the front page for unused sick leave in excess of 90 days. The hours used for the calculation come from a monthly download we receive from the City. You can get benefit projections with or without the excess sick leave. If you have more current or accurate information on sick leave, we can adjust the hours when performing the benefit projection. The Benefit Calculator on the website uses the same sick leave information provided by the City. The Calculator allows the option for projections with or without sick leave. When you complete your retirement application, we will use the sick leave hours on the Sick Leave Letter you bring from your accounting department.

Not every member has more than 90 days of unused sick leave at retirement, but if you do, it is important to understand how the excess impacts the calculation of your pension benefit.



A Giant Amongst First Responders

By Henry Trevino, Retiree Health Care Fund

Gerard P. Clancy, known as "Jerry" to his many friends, passed away on October 17, 2015 at the age of 73. He leaves his sons Patrick and wife Rosa, Mark and wife Irene, and Craig and wife Brenda to remember their dad and all the memories he shared with them. Other family members were nephews and nieces: Brian, Kristy, Melvin and Dona. Jerry dearly loved all his grandchildren: Sean, Lauren, Daniel, Colleen, Carissa and Cutter. He also leaves his brother Matthew Clancy and sister-in-law Susan Clancy Price.

Jerry joined SAPD in 1965 and eventually was promoted to the rank of Detective. He served as President of the San Antonio Police Officers Association from 1973 to 1976. He continued being active in the Police Union until he retired in 1996. He was also one of the original founders of CLEAT.

On a personal note, I considered Jerry a very personal and valued friend. I met Jerry a few times during our active careers, however, our close association started in 1997, when we were both elected as founding Trustees to the Board of the Fire and Police Retiree Health Care Fund.

During the first meeting of the Fund, Jerry agreed to be the temporary Chair of the Fund. The next few meetings were hectic, as we started to organize the operation of the Fund. With Jerry's guidance the Trustees started working as a team. Jerry's leadership was very instrumental while guiding us through the initial organization.

Eventually the Fund stabilized in organization and also increased in value. It was decided to remove the Fund from the unpredictable contract negotiations between the Unions and the City and create a legislative trust in state law. Jerry was the Legislative Chair of the Fund at that time. I sat with Jerry many times during the negotiations with the Unions, the City and the Retirees. He was at the top of his league when it came to negotiations. His suggestions and advice kept the negotiations moving and many times helped to work through an impasse.

In Austin, Jerry was on a first name basis with most of the legislators and officers of State Government. He was very well known in government arenas. Eventually an agreement was forged with the City and the Unions, and the Fund was enacted into state law. Jerry was a prime mover of the legislation that set the Fund into state law. Hard work by the Fund's Trustees and the guidance by Jerry propelled the Fund from a baby of \$42,000,000.00 to the present \$325,000,000.00. Today the Fund is a recognized national model of conservative, prefunded retirement health benefits rather than the "pay-as-you-go" underfunded plans across the country.

All first responders, and especially retirees, should take pause and reflect on all the benefits that we all enjoy today. There were many good men and women that helped us get the benefits and job protections we have now; however, Jerry Clancy clearly stands out as a major contributor to those advancements in benefits and job protections. Your retirement security with pension and health care benefits, and those of your spouses and beneficiaries, is due in large part to Jerry's many contributions.

I know that Jerry would want each of you to remember to "stay strong and safe," working together to insure public safety employees get the benefits and recognition they deserve.

Nothing's Certain, Except Death and Taxes . . . and Divorce?

By Erik Dahler, General Counsel



It would be interesting to know whether marriages of folks in the public safety profession are shorter in duration than those of other professions. Regardless of the statistics, many of our members have been divorced - and some of them have been divorced more than once. No doubt, the unusually stressful work environment of the profession contributes to discord and breakup

of marriages. Sadly, while there are resources out there for counseling and education about how to be the spouse of a public safety professional (and how to help the public safety professional deal with those stresses), many times the marriages end in divorce.

The Pension Fund needs to know when a member gets a divorce. Why? First, because ex-spouses are not entitled to a survivor benefit in the event of death of the Member. What if a Member dies and the ex-spouse applies for a survivor benefit when the Pension Fund is not aware of the divorce? Obviously, it is better for the Member to allow the Pension Fund to update the records before anything can happen to the Member.

Second, the Pension Fund needs to know when a member gets a divorce, especially if the ex-spouse is awarded part of the pension benefit. While we have many members who successfully negotiate to keep their entire benefit, the majority of members have their benefits divided and partially awarded to the ex-spouse. Benefits that are earned during the marriage (whether vested or not) are considered to be community property. As a result, when the Pension Fund is asked to calculate what portion of the benefit should be awarded to the spouse, we calculate how much the Member's benefit would be as of the date of divorce (again, regardless of whether the Member is actually vested and entitled to a benefit at that time), and then we calculate how much of that benefit was earned during the marriage. The formula is: $A \times (B \div C) \times 1/2$; where: A = Accrued Benefit as of Date of Divorce; B = Number of Months Married during Member's Service; and C = Total Number of Months of Member's Service.

We have noticed from questions we hear from our Members that there are a few misconceptions about benefit division. One is that the Member has to be married at least 10 years for the spouse to be entitled to a benefit. Not true. Length of marriage determines how much, but not whether, a benefit is awarded to the spouse.

Another misconception is that if the Member is married at least 10 years, the spouse is entitled to 1/2 of the benefit regardless of whether the marriage was of a shorter duration (for example, five years). Not true. Benefits earned before the marriage are considered the Member's separate property. Yet another misconception is that payments to the ex-spouse are limited to a certain number of years. Although the parties can agree to structure payments in this manner; generally, payments are until the earlier of: (a) death of the Member; or (b) death of the ex-spouse. And benefits don't start until the Member retires. In light of this, we have more than a few Members who put off retirement because they don't want their ex-spouses to get any benefit!

So, once the Member is divorced and assuming the divorce decree awards benefits to the ex-spouse, will the Pension Fund make those payments upon retirement? Not necessarily. Most of the divorce decrees we see do not specifically order the Pension Fund to make the payments directly to the ex-spouse (the decree simply awards part of the benefit to the ex-spouse). That is where a Qualified Domestic Relations Order ("QDRO") comes in. Basically, a QDRO is an order that contains specific instructions for the Pension Fund to make payments directly to the ex-spouse and that otherwise meets legal requirements (the Pension Fund can't pay any of the Member's pension annuity to anyone other than the Member, except pursuant to a valid QDRO). Note though, that sometimes the decree will include sufficient language to be considered a QDRO without having a separate document - so a separate QDRO is not always necessary. We can review the decree and let you know if it is a QDRO.

So why on earth would a Member prefer that the Pension Fund make these payments directly? Aside from convenience and avoiding any contact with the ex-spouse (such as the inevitable phone calls "where's my check???" the Pension Fund takes care of withholding taxes so the Member doesn't have taxes deducted. In other words, the ex-spouse takes the tax hit, as opposed to the Member paying out of net pension proceeds.

QDROs and divorce in general, are confusing topics. We can help. But of course, we can't give legal advice to Members and nothing in this article should be considered to be legal advice. Always feel free to e-mail, call or drop by if you have any questions.

Congratulations!!!

2015 Police & Fire Retirees attended the February and March 2016 Board meetings for a plaque presentation acknowledging them for their years of service of hard work and dedication. A big "Thank You" to our Fire and Police for serving and protecting our great City!





Congratulations! 2015 Retirees

January 2015 – Police

Raymond V. Perez, Jr. – 32 years
Ernesto C. Trevino – 20 years
Lori A. Goss – 27 years
Larry D. Blackburn – 35 years
Kent L. Hamilton – 27 years
Rosalinda Vasquez – 27 years
Van Eric Zabava – 21 years

January 2015 – Fire

Richard F. Ozuna – 29 years
Nathan R. Peacock – 35 years
Oscar J. Gutierrez – 33 years

February 2015 – Police

Brett T. Bottenfield – 20 years
Pete Casias, III – 35 years
Julian Garza, Jr. – 24 years
Rodolfo Leal, Jr. – 32 years
Armando G. Martinez – 29 years
Susan M. Messer – 27 years
Barbara A. Moczygomba – 29 years
Rene J. Rodriguez – 26 years
Francisco J. Orta – 25 years
Felipe S. Santos, Jr. – 40 years
Martin A. Tobin – 24 years
Steven M. Winters – 26 years
Richard Bianchi – 24 years
Teresa M. Velazquez – 26 years
Richard Cantu – 30 years
Edwin L. Richter, Jr. – 26 years
Pete Elizalde, III – 29 years
Fidel A. Villegas – 25 years
Timothy J. Quinn – 25 years
Ronald A. Strothman – 24 years
Willie Ng, Jr. – 20 years

February 2015 – Fire

Charles Cantu – 29 years
Carlos A. Cordell – 29 years
Roger Fuentes – 42 years
Baltazar Longoria, Jr. – 31 years
David E. Martinez – 34 years

March 2015 – Police

Ralph P. Delgado – 28 years
Edward V. Torres – 25 years
Laura S. Tate – 30 years
Gregory O. Severns – 29 years
Guadalupe M. Campbell – 29 years
Kenneth L. Mahl – 28 years
Richard J. Villarreal – 29 years

March 2015 – Fire

James M. Brown – 34 years

April 2015 – Police

William A. Stroud, Jr. – 20 years
Michael A. Garcia – 31 years
Raymond Castillo – 32 years
Robert G. Esquivel – 21 years
Jay B. Saltzman – 28 years

April 2015 – Fire

Richard A. Werner – 25 years
Michael A. Rodriguez – 33 years
David J. Gonzalez – 26 years
Luis O. Valadez, Jr. – 39 years

May 2015 – Police

Jose M. Carrillo – 35 years
Richard Ruiz – 29 years
Jimmie P. Cole, Jr. – 25 years
Thomas H. Tirey, Jr. – 20 years
Timothy A. Sorrell – 21 years

May 2015 – Fire

Paul E. Vidal – 34 years
Samuel S. Gonzales – 34 years
Daniel M. Fernandez – 34 years
Frank A. Xiques – 34 years

June 2015 – Police

Gilberto Reyna – 33 years
Mario Campos, Jr. – 33 years
Robert E. Stricklin – 28 years
Victor Flores – 33 years

June 2015 – Police (Continued)

Jorge Felan – 33 years
Teri L. Gonzales – 27 years
Juan Marines – 25 years

June 2015 – Fire

Michael W. Greenwood – 34 years
Allen R. Williams – 35 years
David B. Murillo – 33 years
Jim B. Sanchez – 35 years

July 2015 – Police

Fernando J. Jimenez – 29 years

July 2015 – Fire

Jessie A. Collins – 32 years
Richard Santoyo, Jr. – 29 years

August 2015 – Police

Robert E. Sullivan – 35 years
Peter J. Holder – 25 years
Marc A. Gallardo – 31 years
Michael A. Ramirez – 27 years
Richard R. Hernandez – 28 years
Elba B. Vega – 27 years
Gilberto Santos – 26 years
Michael J. Schott – 26 years

August 2015 - Fire

Ernest Hernandez – 25 years
Richardo R. Alva – 29 years
Lino R. Vallejo – 29 years
Antonio X. Valencia – 28 years
Paul R. Garza, Jr. – 24 years

September 2015 - Police

Richard A. Riojas – 28 years
Richard L. Patula – 28 years
Johnny G. Rios, Jr. – 31 years

September 2015 – Fire

Billy Dean Washburn – 29 years

October 2015 – Police

Carthel W. Williams – 34 years
James E. Warner – 33 years
Cynthia Uriegas – 29 years
Richard A. Johnson – 24 years
Steve J. Christian – 34 years
Kenneth S. Granato – 31 years
Jeffrey W. Wooldridge – 20 years
Ruben S. Gonzales – 27 years

October 2015 – Fire

Doris Lee Savage – 20 years
Jesus B. Perez, Jr. – 25 years
Reynaldo P. Martinez – 29 years

November 2015 – Police

Mark S. McDaniel – 32 years
Larry S. Hamilton – 23 years
Dennis R. Faulkner – 27 years
Robert P. Ruiz – 26 years
Jaime R. Aleman – 32 years

November 2015 – Fire

Daniel C. Zertuche – 31 years
James E. Powell – 41 years
Paul R. Ocampo – 35 years
Richard A. Hernandez – 37 years
James W. Harlos – 33 years
Pedro M. Garza, Jr. – 32 years
Vicente Alvarado – 32 years
Jay Lane Sikes – 26 years

December 2015 – Police

Esperanza Reyna Ytuarte – 29 years

December 2015 – Fire

Armando O. Martinez – 33 years

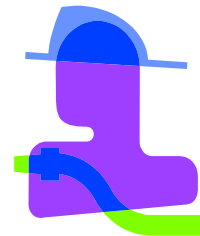
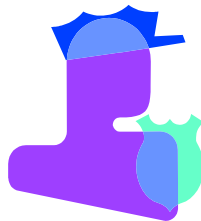


PRE-RETIREMENT SEMINAR **Monday, May 2, 2016**

Fire & Police Pension Fund
11603 W. Coker Loop, Suite 201

8:00 a.m. - 3:30 p.m.

- **Seminar Topics:**
- *Need for Financial Planning*
 - *Review of Benefits*
 - *Medical Insurance*
- *Need for Legal Planning*
- *Tax Implications @ Retirement*
 - *Social Security*
- *Deferred Compensation*
 - *Psychological*
 - *Health & Wellness*



Register now by calling the Pension Fund @ (210) 534-3262.
Space is Limited.



As this is the first newsletter of the New Year, we would like to take this opportunity to honor the memory of those active and retired police officers and firefighters who passed away in 2015. We will continue to be grateful for their past service and sacrifice.

FIRE DEPARTMENT

<u>NAME</u>	<u>PASSED AWAY</u>
AUTRY, BARRY D	1/7/2015
SEBERA JR, EDWARD V	1/10/2015
DUNIVAN, JOHN LEE	1/15/2015
GUERRA, JOE C	2/3/2015
GARCES, ROBERT	2/16/2015
LUKASIK, ERNEST E	3/1/2015
POLLOCK, REX A	4/12/2015
SEIDEL, RONNIE J	4/14/2015
LOPEZ JR, SEVERIANO	4/14/2015
ANDERSON, JOHNNY	6/13/2015
AGUIRRE, GILBERT	6/19/2015
DE LEON, JOSE JAIME	7/3/2015
QUINTANILLA, RENE	8/6/2015
HUDGINS, EVERETT D	8/23/2015
FOLKS, JIMMIE D	8/26/2015
RIEBE, NORMAN HERBERT	9/25/2015
BRUNO, JUAN H	10/10/2015
CADENA, ARTHUR S	12/16/2015

POLICE DEPARTMENT

<u>NAME</u>	<u>PASSED AWAY</u>
CUELLAR, JAMES A	1/16/2015
BROWN, LLOYD R	2/9/2015
BRIGHTWELL, BILLY G	2/20/2015

<u>NAME</u>	<u>PASSED AWAY</u>
KNAUS, GREGORY J	2/23/2015
RING, BARNEY M	3/2/2015
STRAHAN, J W	3/22/2015
MC MURTREY, MICHAEL L	4/5/2015
MOEN, BRYAN A	4/28/2015
REINA JR, LOUIS A	4/28/2015
ZAPATA, EDWARD G	6/7/2015
DIAZ, LEROY	6/24/2015
DIAL, GORDON C	6/26/2015
RIOS, PAUL T	7/10/2015
JAKEMAN III, CHARLES E	7/15/2015
WILLBORN, JAMES	8/11/2015
MURRAY, NATHAN PATRICK	8/17/2015
GORHUM, MICHAEL L	8/20/2015
KEMPF, WALTER C	8/29/2015
DAVIS, GERALD D	9/6/2015
SALVATIERRA, ROBERT A	9/10/2015
NORTON, BARRY W	9/14/2015
FLORES, EDWARD P	9/30/2015
CAMPOS, EDUARDO A	10/4/2015
CLANCY, GERARD P	10/17/2015
MANGOLD, GODFREY T	10/26/2015
SNYDER, CHARLES A	10/31/2015
DAVIS, WILLIAM R	11/27/2015
BIEDRZYCKI II, STANLEY R	12/15/2015



Fire and Police Pension Fund, San Antonio
 11603 W. Coker Loop, Suite 201
 San Antonio, TX 78216
 (210) 534-3262 (210) 532-4339 Fax
www.safppf.org

THE ADVISOR

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