



Summer 2024

Investing for Firefighters and Their Families®

A PUBLICATION FOR THE

MEMBERS & BENEFICIARIES

OF THE HOUSTON FIREFIGHTERS' RELIEF AND RETIREMENT FUND



*Brett Besselman
Chairman of the Board*

MESSAGE FROM THE CHAIRMAN

Dear Fund Members,

We have seen some crazy weather already this year here in Houston, and we aren't even into the hurricane season yet. It was great seeing those of you who, in spite of the rainstorm, were able to attend the Retiree BBQ in May. Everyone seemed to really enjoy catching up with old friends in person and hearing updates on the Fund.



As we are wrapping up another fiscal year this month, once again, our investments are forecasted to provide strong returns to the tune of well over 8%. We continue to drive investment strategies through broad diversification along with fantastic guidance from our forward-thinking investments team. The results have managed to outperform pension benchmarks. I am happy to report that, again this year, your pension is in a strong and healthy position.

Happy Summer, be safe and try to stay cool.

Brett Besselman
Chairman of the Board
Houston Firefighters' Relief and Retirement Fund



TRUSTEE ELECTION

The HFRRF Board of Trustees consists of five active firefighters, one retired firefighter, two citizen members, the city's director of finance (or their designee), and the mayor or their appointed representative. Elections are held annually for expiring firefighter positions. Please make sure you are enrolled in Member Direct to receive communications. If you need help enrolling, or have questions about the election process, please call 281-372-5100.

Position	Term Begins	Eligibility Requirements	Incumbent
I	January 2025	Engineer/Operator or Firefighter from Suppression Division	Brett Besselman
X	January 2025	Retired Firefighter with at least 20 years participation in the Fund	David Lantrip

NOMINATIONS - August 1st through August 16th at 4pm

Members may nominate other members or themselves. The nomination form is available to download on www.hfrrf.org and at the pension office. Completed nomination forms will be accepted at the HFRRF office during business hours (7:30AM–4:00PM Monday-Friday), in the Member Drop Box on the covered porch after hours, and by email to HFRRFelections@hfrrf.org.

NOMINEES

Members are notified of their nomination. To be included as a candidate on the ballot, nominees must submit Accept/Decline Nomination Form (unless self-nominated). Nominees may submit a one-page election profile to be distributed with ballots. Required forms must be received by HFRRF no later than **4pm on August 23**.

VOTING - October 1st through October 22nd

Voting is conducted by secret ballot through an independent auditor/election service. Each ballot is individually numbered & paper ballots cannot be reproduced. The service sends ballots, candidate profiles, and voting instructions to all eligible members via email and USPS first class mail. Votes may be cast electronically or by mailed paper ballot. Ballots containing a write-in candidate and all ballots received after the **October 22nd** deadline, will be invalid and not be counted.

RUN-OFF

A run-off election will be held if a candidate does not receive a majority of votes cast. The two candidates receiving the largest number of votes will be eligible for the run-off and must submit a new Accept/ Decline Nomination Form to the Fund by October 31st. Ballots will be mailed/mailed to eligible voters. Run-off ballots must be received by the service November 4th – November 25th.

RESULTS

The independent auditor/election service certifies election results for trustee positions to the HFRRF Board of Trustees. Election results will be announced October 24th & run-off results on November 26th. HFRRF posts election results on www.hfrrf.org.

Mark your calendar and be sure to vote!

Save the Date

Cost of Living Adjustment (0-4%) - October 31, 2024

RMD Distribution Deadline - December 1, 2024

HFD Annual Memorial Ceremony



October 19, 2024

10:30am - 1pm

HFRRF Memorial Garden
4225 Interwood N Pkwy, Houston 77032

Annual Retiree Holiday Luncheon

1st Thursday in December



December 5, 2024

11am - 1pm

HFRRF Greer & Lowdermilk Conference Center
4225 Interwood N Pkwy, Houston 77032

Watch your email for invitation and please RSVP

Annual Retiree BBQ

1st Thursday in May



May 1, 2025

11am - 1pm

HFRRF Greer & Lowdermilk Conference Center
4225 Interwood N Pkwy, Houston 77032

Watch your email for invitation and please RSVP

2024 KEY DATES

JULY						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SEPTEMBER						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

NOVEMBER						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

BOARD MEETINGS:

3rd Tuesday of every month

OFFICE CLOSINGS:

July 4 - Independence Day
September 2 - Labor Day
October 14 - Columbus Day
November 11 - Veterans Day
November 28 & 29 - Thanksgiving
December 24 & 25 - Christmas
January 1 - New Year's Day

NOON CLOSURES:

August 30
October 11
November 8
November 27
December 23
December 31

Hurricane Season - June 1st - Nov 30th
Are you ready?

Prepare a disaster kit with water, nonperishable food, clothes, flashlight, batteries, first aid supplies, and hygiene products for your entire family including pets. Register for AlertHouston and stay alert!
www.houstonemergency.org

RETIREE BBQ

May 2, 2024

Photography by
Matt Milam



HFRRF OFFICE NEWS

HAPPY WORKIVERSARY

Silver Achievement

Adelina (Lyn) Goldwater

Executive Assistant

July 26, 2024

Celebrating 25 years

**25 YEARS
OF SERVICE
300 MONTHS
1,304 WEEKS
9,132 DAYS
219,168 HOURS
13,150,080 MINUTES
COUNTLESS PROJECTS**



Bright Horizons

Chelsea Tieman

Investment Compliance Analyst

July 1, 2024

Celebrating 10 years



Plan Participants

3,656 Active Members
888 Beneficiaries

2,861 Retired Members
30 Disabled

Average Ages

Active Members: 42.4 yrs. old with 15.55 yrs of service
Average Age at Retirement: 53.31 yrs.
Average Age, Fire Retirees: # 68.51 yrs. old
of Retirees 85+ Yrs Old: 62

Changes to the Fund in 2024

Deaths, Firefighters: 41
Deaths, Beneficiaries: 13
Active Duty Deaths: 0
Retirements: 29
New Active Participants: 72

Pension Assets, Contributions, Retirements Paid

\$5.34 Billion Market value of assets (as of 03/31/2024)
\$283.1 Million Annual benefits paid to retirees, beneficiaries, disabled
\$314.64 Million Average net investment and other income, 10 Yrs.
\$1.34 Billion Best year ever, 2021
-\$623.61 Million Worst year ever, 2009
Asset holdings by Asset Class: 34.12% Private Equity; 15.35% Domestic Equity; 13.71% Intermediate High Yield; 12.99% International Equity, 10.73% Private Debt; 7.43% Real Estate; 2.34% Hedge Funds; 1.37% Cash; 1.35% Aggregate Bonds; .54% Digital Assets; .08% Other

HFRRF Memorial Garden



Memorial Benches - \$3,500

If you are interested in purchasing a bench in the Memorial Garden at HFRRF to honor a Houston firefighter, this may be your last chance. The application is available online at www.hfrrf.org under Memorial Garden on the home page. Take the completed form and full payment to the pension office. Guidelines are on page 2 of the application. Please email any questions to benches@hfrrf.org

Memorial Pavers - \$100

If you would like to purchase a paver in the Memorial Garden, the order form is available on www.hfrrf.org under Memorial Garden on the home page.



Greer & Lowdermilk EVENT CENTER

281-372-5124

35% MEMBER DISCOUNT

Call now to book your family's next event:
weddings, birthdays, reunions, holiday parties, & retirement celebrations

Use code HFRRF for complimentary linen
*valid for events until 2/28/2025

www.GLEventCenter.com

MEMBER SERVICES

Planning for the Unexpected

Kristi Marx, LCSW

As I answered the ringing phone, I was met with the sound of someone in distress on the other end. After allowing a moment for the caller to calm themselves, I gently asked how I could be of assistance. Our conversation unfolded as follows:

Caller: "Ms. Marx, we were just informed that my father doesn't have very much time left. Do you know what my daddy would have wanted? Did he give you any paperwork of how he wanted things?"

Me: "Are you referring to final arrangements? Are you asking if he left instructions about services, whether he wanted to be buried vs cremated? Things like that?"

Caller: "Exactly, or if he wanted to be an organ donor, or if he wanted an honor guard service? We are being bombarded with so many questions and I just want to honor his wishes. This is so hard!" Caller began sobbing.

It is a scenario I encounter all too often, particularly with family members seeking clarity during challenging times. Conversations about end-of-life decisions are undoubtedly difficult, but they are immensely important. Family members, especially, want to uphold their loved ones' wishes.

Here are three practical tips to ensure your wishes are known:

1. Initiate these conversations during times of good health. They can be revisited if your health status changes. While it may feel uncomfortable, you can broach the subject using recent life events such as the passing of a friend, or family member, movies, news articles, recent health check-up, and even during family gatherings where memories are shared.
2. Create a letter of instructions which explains who to call after your death and may also include a summary of your final wishes (if those are not in your estate planning documents).
3. Help relieve the stress of your loved ones by keeping your beneficiaries up-to-date, especially if your spouse pre-deceases you. You may also want to make sure your contact information is up to date with your life insurance policies (like the Local 341), or other entities in which you may have assets.

Taking care of these details today can greatly ease the burden on your loved ones when the time comes to honor your final wishes. Planning ahead is a choice you will not regret.

ARE YOU READY TO RETIRE?

When you start considering retirement, contact the Houston Firefighters' Relief and Retirement Fund at 281-372-5100, or 1-800-666-9737, and ask for a Member Services representative or send an email to memberservices@hfrf.org so that we can schedule an appointment for you and help you make an informed decision.

We will schedule a pre-retirement counseling appointment for you. During this appointment, we will discuss the retirement process, your beneficiary designations and eligible survivors, various benefit options, and other important topics.

When discussing benefit options, we will go through any benefit option available to you, based upon your years of service, and whether or not you are a DROP participant.

Once you have completed your Pre-Retirement Counseling and Service Retirement Application with the Fund, you will also need to meet with the City's Human Resources Department to complete all necessary forms and discuss City insurance benefits. Contact the City of Houston and send your retirement request to Hfd.retirement@houstontx.gov.

Upon retirement, if applicable, you will need to contact the Union Hall to ensure your benefits continue with Local 341. If you do not contact or go to the Union Hall 30 days from the date off payroll, your benefits will be terminated.

Note: Disability benefit options are discussed during the pre-retirement counseling session. If you feel you may be eligible for a certain type of disability retirement, we will explain the disability application process and you can be scheduled for further counseling. In order to apply for Disability Retirement benefits you must go through the Medical Separation Process with the City of Houston.

MEMBER SERVICES *cont'd*

Online DROP/PROP Withdrawals

Did you know that you can make DROP/PROP withdrawals online? Log into [MemberDirect](#) and go to My Account. Choose Forms. For a lump sum withdrawal up to \$50k, use the Disbursement Form. If you want to set up recurring monthly or quarterly withdrawals, submit the Periodic Disbursement Form.

Know Your Deductions

COH - HR Benefits Services 832-393-6000
benefits@houston.tx.gov houston.tx.gov/hr/
 Cigna 800-997-1406, 832-393-6191
cityofhouston.service.inquiries@cigna.com
 Cigna Dental 800-401-4041 www.cigna.com
 Dearborn National (Life Ins.) 800-348-4512
[Claims Customer Service@dearbornnational.com](mailto:Claims.Customer.Service@dearbornnational.com)
 Dennis Holder Scholarship Fund 281-385-8525
hfdscholarship@gmail.com
 Standard Life 713-223-9166
 HFD Honor Guard, James Wick 346-266-5633 or 832-394-5940
 HFD Honor Guard 713-376-6640
 HFD Pipes and Drums 713-417-8348
 HFFA Medical Supplemental 713-223-9166 ext 1
 HFFA Dental/Vision 800-833-2223
 Houston Fire Museum 713-524-2526
 Relative Assistance/Hosp Fund 713-223-9166 ext 5

UPDATED WEBSITE

Have you checked out the updated hfrf.org website? We now have a searchable Memorial page! If you want to search which panel your loved one's name is engraved on, you can easily search by last or first name. That way, when you see the Memorial Garden in person, you can easily locate their name on the wall.

While browsing the website, you can also take a look at the "Member Services" area, where you can find information about retirement, as well as resources and forms. Go to the "About Us" section to learn more about the Pension Fund, its history, and the Board. Of course, you can also access your member portal, as well, to review your personal information and documents.

Don't forget to book your next event at the Greer & Lowdermilk event center! As a member, you will receive a 35% discount. If you have an upcoming reunion for the Summer, wedding, or any other kind of family event, make sure you take advantage of that coupon. Check out the GLEventCenter.com website for more information.

IN MEMORY

RETIREES	DEPARTED	HFD SERVICE
Ralph Boshears	3/18/2024	1964-1991
Douglas M Duncan	3/21/2024	1969-2003
Jesse Pruitt	3/23/2024	1951-1974
Frank Gilbert	3/25/2024	1955-1979
Alan Taylor	3/26/2024	1951-1973
Frank L. Willis	4/15/2024	1973-1987
Jessie Price	4/17/2024	1959-1988
Manuel Davila	4/20/2024	1969-1974
Regginal Brown	4/25/2024	1995-2023
Jody Harris	4/26/2024	1974-2009
Billy Craighead	4/27/2024	1966-1997
Stephen Polikowsky	5/03/2024	1975-2008
Jarvis Butler	5/05/2024	1979-2021
Henry Juenke	5/05/2024	1955-1977
Sam DeForke	5/09/2024	1962-2001
Charlie S. Wilson, Jr.	5/12/2024	1967-2002
Milton R. Parks	5/13/2024	1962-1987
William Kimmey	5/14/2024	1963-1987
William Edmonds	5/21/2024	1963-1985
Stephen Gooch	5/22/2024	1954-1979
Kenneth Bryan	5/25/2024	1961-1981
William Underwood	5/26/2024	1967-1990
Richard See Sr.	5/26/2024	1955-1983
Fred F. Watters	5/26/2024	1959-1983
Larry Damrell	5/29/2024	1969-2005
Frank Bryan	5/31/2024	1947-1972
Billy Sheffield	6/01/2024	1969-2003
Charles Warner	6/01/2024	1970-1991
Christopher Hiebel	6/09/2024	1993-2023

BENEFICIARIES	DEPARTED
Threcia Blalock	3/25/2024
Verna Eaglin	3/25/2024
Dolores Pruitt	4/27/2024
Sue Rogers	5/15/2024
Sharon Koehne	5/30/2024
Helen Estes	5/31/2024
Mary Jean Johnson	6/02/2024
Laverne Lewis	6/03/2024



RED LINE

Houston Firefighters' Relief and Retirement Fund

4225 Interwood North Parkway
Houston, Texas 77032-3866

PRSRT STD
U.S. POSTAGE
PAID
N. Houston, TX
Permit No. 4224

HOUSTON FIREFIGHTERS' RELIEF AND RETIREMENT FUND

HFRRF's mission is to provide a secure retirement benefit plan for our members through professional administration, prudent management of system assets, sound investment practices, and prompt and courteous delivery of accurate benefits and useful information.

HFRRF Board of Trustees

Brett Besselman	Chairman
David Lantrip	Vice Chairman
Lisa Slagle	Secretary
David Riegor	Active Member
Pete Ng	Active Member
Gerard Daniels	Active Member
Ed Llewellyn	Active Member
Al Mays	Citizen Member
Arif Rasheed	City Treasurer Designee
Earnest Wotring	Mayor's Representative

HFRRF Executive Director

Tim Schauer