

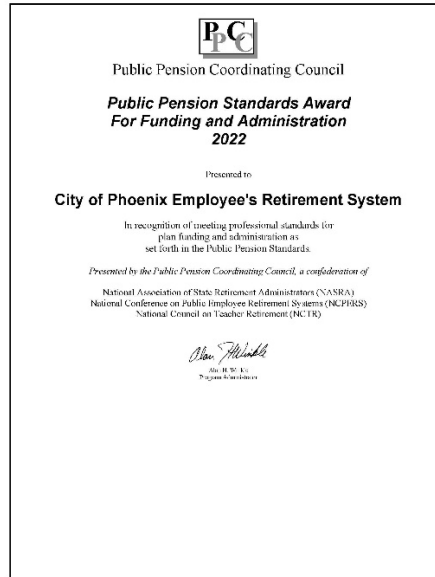
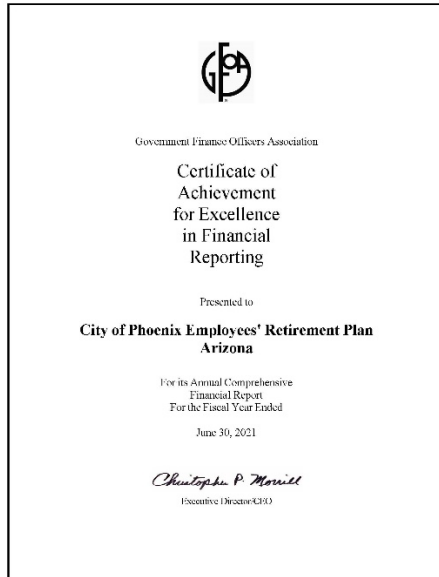
Benefit Entitlement Affidavits - Coming February 2023

COPERS and the City of Phoenix take protecting the delivery of your monthly benefit and your personal information seriously. Confirming that we can reach you to deliver and protect your benefits and personal information takes many forms. One form that many retirees recognize is COPERS' yearly review of pensioners. All members receive a Benefits Entitlement Affidavit once every three years based on an alpha designation. This document must be notarized and returned to COPERS to avoid interruption to your monthly payments.

2021 – Last names beginning A – F
2022 – Last names beginning G – M
2023 – Last names beginning N - Z

COPERS asks that you please review the information, complete the form, and return it to the COPERS office in the enclosed self-addressed envelope as quickly as possible. Did you know COPERS offers free notary services to all retirees? An appointment is required. Simply call our office at (602)534-4400 to schedule an appointment. Notary attestations are also available through many different providers such as financial institutions and private vendors. You can visit the [Arizona State Notary Search Website](#) to find a notary in your service area.

COPERS Honored for Over Three Decades of Excellence in Financial Reporting



For the 36th consecutive year, COPERS has been awarded the Government Finance Officers Association (GFOA) Certification of Achievement for Excellence in Financial Reporting for COPERS's Annual Comprehensive Financial Report (ACFR) for the fiscal

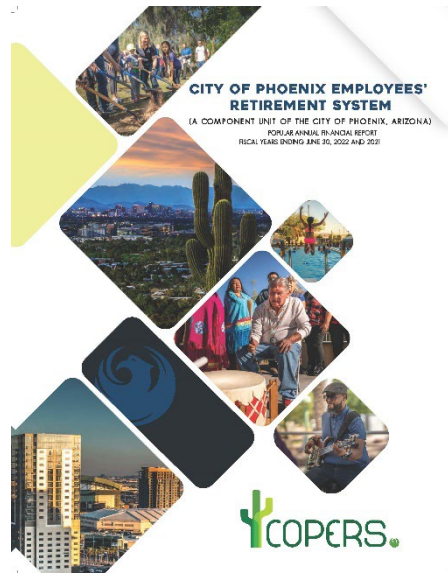
year ended June 30, 2022. This award represents the highest possible recognition of governmental accounting and financial reporting. The Plan also received the Public Pension Standards Award for Funding and Administration, which was presented by the Public Pension Coordinating Council. This was the 12th year the Plan has received the award.

The Popular Annual Financial Report: Our Financial Condition at a Glance

\$3.243 billion - The total net position of COPERS

71.2% - The funded ratio of COPERS

\$258 million - The total amount of benefits paid for Fiscal Year 2022



The COPERS Board and staff are pleased to present the 2022 Popular Annual Financial Report (PAFR), which offers an easy-to-read summary of the full Annual Comprehensive Financial Report (ACFR) for the fiscal year ending June 30, 2022. This report is a great way to learn more about COPERS and our work towards ensuring a stable, sustainable retirement system.

The PAFR is intended to increase awareness about COPERS' financial operations. We want to guarantee that you have access to high-quality, easily understandable financial information so you can be well informed and have the utmost confidence in the way your retirement plan is being administered. The PAFR can be viewed on the [Pension Plan Reports](#) page of our website.

Please know that the COPERS team is dedicated to serving you and is here to assist you.

Contacting COPERS

Mailing address:

200 W. Washington St., 10th Floor

Phoenix, AZ 85003

Phone: (602) 534-4400

Email: copers@phoenix.gov



Message from the Administrator

Dear Valued Member:

I hope that your 2023 is off to a great start. As we move from the dark days of winter into spring, now is great time to take a look back at what the last year held and look forward at the exciting things to come.

I would be remiss if I did not take the opportunity first to recognize the amazing team in Retirement that work hard every day to ensure we provide top-notch customer service and relevant, useful information to you, our members. As City employees, the work we do matters and touches so many lives; both the citizens we serve and our fellow employees.

Looking Back

As you may recall in 2020, COPERS kicked off a multi-year project to replace our aging pension administration system. The project, which has remained on track and will go live in late 2023, will ensure that we have technology going forward that meets the needs of both active and retired members and moves all retirement information into one central system that will allow us to better serve you.

2022 was a tough year for investments. If you looked at your deferred compensation (457/401(a)/PEHP) accounts, that ever-looming negative number was there. COPERS' investment portfolio, which is used to pay most benefits, is designed to achieve a steady rate of return over time and is not as greatly affected by sudden market changes. Even with that, we took slight losses in 2023, but the plan overall is still in good health, and we will continue to hold our commitment of paying the benefits you earned. As of December 31, 2022, COPERS was managing just over \$3.3 billion in assets. For calendar year 2022, our net investment return was -7.8%. While this number sounds bad, our overall investment return since inception is 7.3% which is just slightly over our assumed rate of return for the portfolio.

Looking Forward

We continue to see and feel the economic effects of COVID-19, increasing inflation and interest rates, and a concern for many about their next paycheck and being able to meet upcoming bills. While COPERS has planned for market volatility by having a well-diversified investment portfolio and focusing on being a long-term investor, we recognize that many of you face financial challenges.

In 2022, with our valued business partners at Nationwide Retirement, we launched our Financial Wellness Program to help guide you in your financial wellness journey and provide information and tools to help you down this road. I would encourage you to log into your Phoenix Deferred Compensation Plan account at www.phoenixdcp.com and visit the financial wellness tool. In February of 2023 we launched a specialized tool to help determine eligibility for the Public Sector Loan Forgiveness (PSLF) Program. Since going live, over 60 of our colleagues have completed the program and are well on their way to have over \$300,000 of student loan debt forgiven. Looking forward over the next year the team will be bringing new learning opportunities and information to ensure you are on the right track for retirement.

For you, our members, there are a few key things that I would like to emphasize, with the most important being that the volatility in the financial markets will not impact retiree benefits. Retirement security earned after a public service career with the City of Phoenix is an important benefit provided to our members, and we are here to support you on your road to retirement.

Thank you for your hard work with the City, please stay safe and healthy, and COPERS looks forward to continuing to serve you.

Scott Steventon
Retirement Administrator

PENSION PLAN



Pension Equalization Program (PEP) Increase for 2023

There will not be a PEP increase granted in 2023.

On March 2, 2023, the COPERS Board of Trustees reviewed the requirements to grant a PEP increase including an in-depth analysis completed by COPERS' actuary and staff. Results of the analysis determined that funds are not available to provide an increase to all eligible benefit recipients. Therefore, the board voted to approve the resulting percentage increase of 0.00% in 2023.

PEP Background

The PEP program, along with the 13th Check, was added to the Plan in 1992. The PEP and 13th check are not guaranteed increases and must meet certain criteria each year to be granted. Importantly, reserve funds (described below) must be available to fund such increases. The criterion for the PEP is that a member is eligible for the increase if they've been retired for 36 months as of January 1st. Further, the PEP amount is the lesser of the prior year's Consumer Price Index, or CPI, (not less than zero), or a percentage supported by the reserve fund.

The PEP and 13th check are self-funded by the Pension Equalization Reserve (PER) Fund. This PER Fund is only increased when COPERS' five-year arithmetic average return exceeds 8%. Any amount in excess of 8% is transferred to the fund to cover the cost of the benefit.

IS YOUR CONTACT INFORMATION CURRENT?



Updating Your Contact Information

As retirees, you may travel and live-in multiple places during the year. Isn't life great? Life might be good, but if your information is not up-to-date, then you may be missing some vital information. It is crucial to keep your information up-to-date with our office, so you can receive important information regarding your pension.

If you move or will be in any place for an extended time, make sure to fill out a "Change of Address" form and submit it to the Retirement Office. Doing this ensures that you will receive all communications promptly. This will be extremely important in the next couple of months, as we have distributed the first round of Annual Benefit Entitlement Affidavits to benefit recipients whose last name begins with the letters N–Z (if your last name does not fall within this alpha, you will not receive an affidavit this year).

The Benefit Entitlement Affidavit must be notarized and returned to our office no later than April 7, 2023. Annual Benefit Entitlement Affidavits are mailed to one third of our benefit recipients each year, based on an alpha schedule. All benefit recipients can expect to receive one every three years. If we do not receive the completed notarized affidavit, your monthly pension payments may be suspended until you contact the Retirement Office.

Other information you may want to ensure is accurate is your Tax Withholdings (both Federal and State), and your direct deposit. You can update this information through eCHRIS at hcmprod.phoenix.gov. If you need a password reset, call the City Help Desk at (602)534-4357. All change forms may also be located on our webpage at <https://www.phoenix.gov/retirementoffice> or you can contact us via email at copers@phoenix.gov or by phone at (602)534-4400.

Once you know your information is up to date, then you can continue to enjoy your retirement wherever in the world your journey may take you.

Please know that the COPERS team is dedicated to serving you
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Contacting COPERS

Mailing address:

200 W. Washington St., 10th Floor

Phoenix, AZ 85003

Phone: (602) 534-4400

Email: copers@phoenix.gov



New Electronic Customer Satisfaction Survey

The Retirement Office is excited to introduce a new electronic customer satisfaction survey. This is a convenient way for you to share your feedback with us on any interaction you have had with our staff.

Please scan the QR code below or click on this link: [Customer Satisfaction Survey](#) to let us know how we are doing and if there is anything we can improve.

We appreciate your feedback!



Medicare 101: Navigating the Complexities

The Area Agency on Aging's SHIP Programs can help you navigate the complexities of Medicare. Learn how they can provide local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers.

This workshop and others are provided by the Social Security Administration at no cost to the public. The workshop will answer the following questions and more:

- Help for yourself or your loved ones
- Worried about out-of-pocket costs associated with Medicare?
- Reviewing health or prescription drug plan options
- Unsure about Medicare's eligibility criteria?
- Wondering what Medicare does and doesn't cover?
- Confused about who pays first, Medicare or another insurance?
- Uncertain of yours or your loved one's rights, under Medicare?

The next online workshop is scheduled for Tuesday, May 2 from 4:30-6:00 pm. For more information and to register, please access the link below.

[Medicare 101 - Navigating the Complexities](#)

Social Security 101: Everything You Wanted to Know

Learn more about social security with Jack Burns, Public Affairs Specialist for the Social Security Administration in Arizona.

This workshop and others are provided by the Social Security Administration at no cost to the public. The workshop will answer the following questions and more:

When are you eligible to receive retirement benefits?

- How does early retirement affect your benefits?
- Do you qualify for disability, survivors, and spouse benefits?
- How do you get the most from your benefit?
- What is the future of Social Security?
- When should you file for Medicare?

The next online workshop is scheduled for Tuesday, May 9 from 4:30-6:00 pm. For more information and to register, please access the link below.

[Social Security 101 - Everything You Wanted to Know](#)



Working After Retirement

When you picture yourself in your golden years, are you sitting on a beach, hitting the golf course, or working behind a desk? For many people of retirement age or preparing for retirement, continuing to work makes perfect sense. Here are some things to consider when deciding if working after retirement would work for you.

Extra Funds for a Better Lifestyle

A retirement job can provide extra funds for traveling, gifts for grandchildren or social activities. Those who haven't accumulated enough savings to pursue the retirement lifestyle they want can stay on the job to help bridge the financial gap.

Delaying Social Security Benefits

The longer you wait to receive Social Security payments, the larger your eventual monthly check. If you can remain in the workforce longer and delay receiving Social Security, you'll be able to collect bigger monthly payments for the rest of your life, which can really add up. Similarly, if you can delay tapping into your 401k or IRA, it will give those accounts more time to grow, and you could ultimately have a bigger nest egg built up when you do start withdrawing.

Health Insurance Coverage

Coverage under Medicare does not begin until the age of 65, so if you retired from your previous job before that age, taking another job with health benefits can bridge the gap. Additionally, even if you do have Medicare, you may still face healthcare related expenses, such as prescription drug costs. If you have health insurance through your workplace, using both your health insurance and Medicare's coverage means lower costs for you.

Staying Physically and Mentally Healthy

Not only can working delay the onset of age-related diseases like dementia but keeping mentally and physically active helps you feel younger longer. Working can also keep you socially active, prevents isolation and can provide a sense of purpose.

Learn Something New

Many jobs offer the opportunity to keep learning and stay current with changes in the industry. Many retirees train for new careers or begin new jobs doing something they enjoy, even though it may not be as lucrative as their previous career.

If Working After Retirement is for you...

Make money by pursuing your passions.

Think about what you want to do. What brings you joy in the workplace? Figure out what feels rewarding, then do the research to determine what jobs or businesses align with your goals and skills.

Be adaptable and patient.

Embrace how things work now. The job market changes constantly. There is more automation, it's a lot less personal and it can move very slowly. By marketing yourself strategically, you can land an opportunity where you make a meaningful impact and leave a valuable legacy.

Update your resume — and your virtual interviewing skills.

Be prepared to develop a resume, cover letter and LinkedIn profile that aligns with current job market trends. Then learn how to interview effectively via video. You need to powerfully show that you are relevant in today's world.

Play up your recent work history.

Focus on your history and achievements from the last 10 to 15 years. Otherwise, you can age yourself out of consideration if you insist on talking about work you did 30 years ago. Ageism is sadly very real.

Consider speaking with a professional.

If you are not sure how to get started, find a career coach experienced with mature and late-career professionals. Whichever route you take, consult with your accountant or tax professional to understand the impact of any new income.

Please know that the COPERS team is dedicated to serving you
and is here to assist you.

Contacting COPERS

Mailing address:

200 W. Washington St., 10th Floor

Phoenix, AZ 85003

Phone : (602) 534-4400

Email: copers@phoenix.gov

The Big Picture

Did you know over the last 69 years COPERS assets have grown from around \$1.7 million to over \$3.2 billion? The program's goal is to ensure that contributions from members and the city are invested wisely. COPERS works to continue growing assets held by the trust through investments and delivering promised benefits when the time comes. To get to that \$3.2 billion mark, COPERS uses three sources of income:

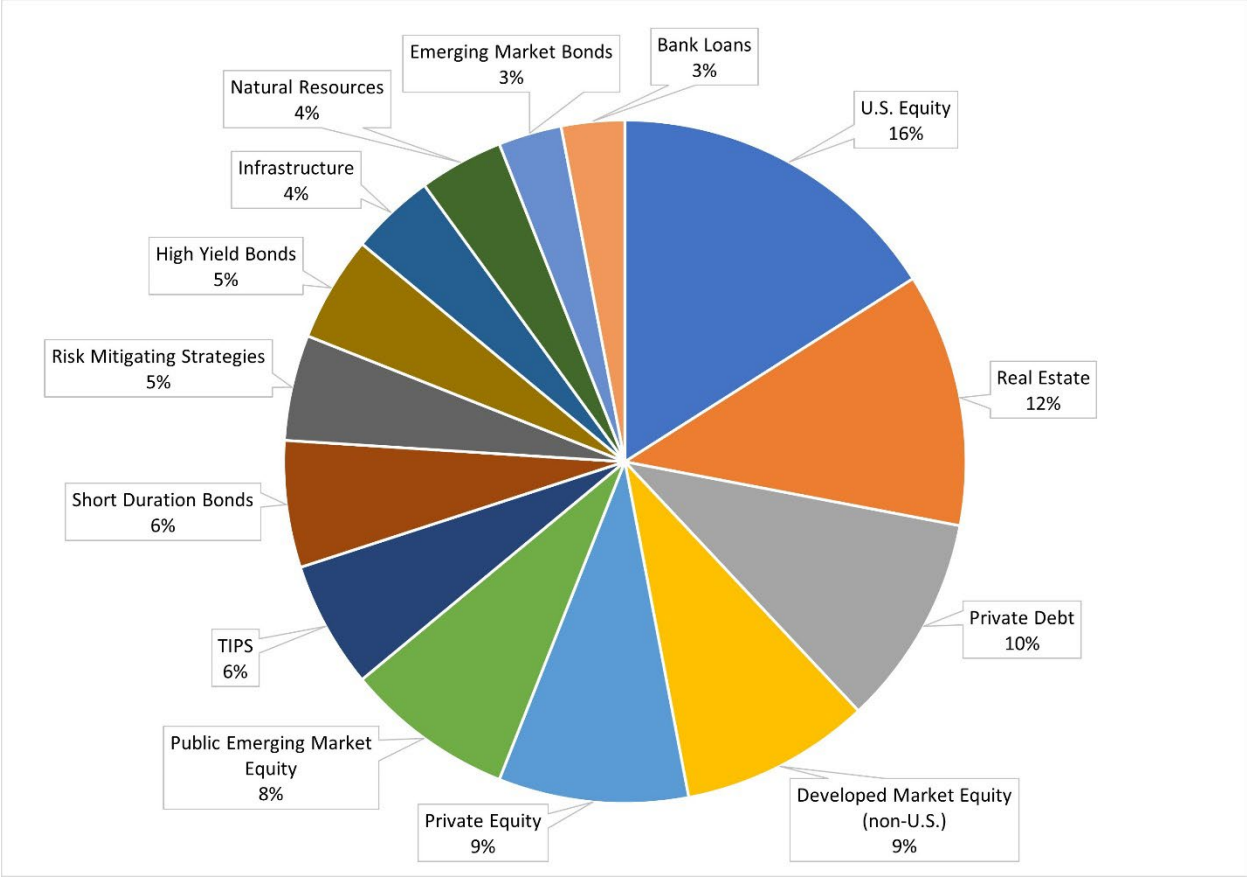
- Employee (Member) Contributions
- Employer Contributions
- Investments

The largest portion of our income comes from earnings on COPERS' investments.

COPERS is guided by the "fiduciary standard" and the "prudent investor" rule. That means, members' interests come first. As the money comes in, it grows to help provide benefits to members when the time comes.

To aid the COPERS Board in making investment decisions, an in-house investment officer works with many outside investment managers and consultants to develop an asset allocation and invest assets that will help the COPERS fund to grow and meet future obligations.

The goal is to invest funds across different markets or asset classes to dampen the overall volatility of COPERS' investment returns. The chart below outlines COPERS' current asset allocation.



More information about COPERS' investment program, including definitions of each of the above asset classes, is available on the [Investments Page](#) of the Retirement website. You can also view the [quarterly investment performance reports](#) on the website.

For more information about COPERS or to speak with a Retirement Assistant, please contact the Retirement Office at (602) 534-4400.



IT'S TIME TO ENROLL, UPDATE, LEARN & PLAN

ENROLL: There's no better time to begin saving in your Deferred Compensation 457 Plan. You can start saving with as little as \$5.00 or 1%. You may choose pre-tax, Roth or both, contributions are flexible! Investment options are through highly-rated institutional funds, and you pay zero commission or transaction fees. You can enroll directly by visiting the City of Phoenix Deferred Compensation website. (<https://www.phoenixdcp.com>)

UPDATE: Please make sure your beneficiaries are up-to-date in both the 457 and 401(a) Plans. You may also want to consider updating your email address on the website and opting into Nationwide communications. This will ensure you receive announcements regarding upcoming live [webinars](#) and have access to on-demand videos. (<https://www.phoenixdcp.com/rsc-web-preauth/resource-center/webinars>)

LEARN: Take advantage of all the [tools and calculators](#) available on the website, specifically the **new** pilot program, My Financial Wellness Planner! (<https://www.phoenixdcp.com/rsc-web-preauth/tools>)

PLAN: As a reminder, all City of Phoenix retirees have an opportunity to have a financial, health care and social security income analysis run by Christina Lessard. This is a free benefit available to you and your family. Email: lessac1@Nationwide.com or schedule an appointment [here](https://phoenixdcp.myretirementappt.com/). (<https://phoenixdcp.myretirementappt.com/>)

For questions and contact information, please visit the Phoenix DCP website. (<https://www.phoenixdcp.com/rsc-web-preauth/contact/index.html#reps>)



Pension Administration System Update

In early 2020, COPERS kicked off a multi-year project to replace our aging pension administration system. COPERS continues to make excellent progress on implementing this new system. This project includes staff in the Retirement Office, Levi, Ray & Shoup, Inc. (LRS) our software vendor and The Segal Group, our project consulting team. Currently we are in Phase 6 of 10 of the project. The go-live date for initial implementation is slated to occur in January 2024. Additionally, one key goal of the project is to make more account information accessible to our members and retirees. We anticipate the go-live date for member access to take place in the early winter of 2024. We are excited about the progress and look forward to all the enhancements that will be provided by the new system.



How Could Divorce Impact Your Retirement?

If you are considering dissolving your marriage, you should know the impact a divorce can have on your pension.

In the event a divorce occurs after you have started receiving your monthly retirement pension benefit, the divorce decree should state what portion, if any, each spouse will receive from the monthly retirement benefits. You, as the member, are responsible for notifying the City of Phoenix Employees' Retirement System (COPERS) in the event of a divorce; and a copy of the divorce decree should be given to COPERS to be kept on file. If you listed your current spouse as your survivor on the day you retired and you have already received your first pension check, that person will remain your survivor for life, even if you get divorced.

If the divorce decree states your spouse will receive a portion of your monthly retirement benefits, COPERS can only pay that monthly retirement benefit directly to a former spouse/alternate payee via a court-certified Qualified Domestic Relations Order (QDRO). The QDRO authorizes COPERS to make the monthly payment directly to the alternate payee on your behalf, manage deductions for their state/federal taxes, and distribute annual tax documents (1099-R) to the alternate payee. The lack of a QDRO **does not** absolve you from making the monthly benefit payments directly to your ex-spouse; the QDRO simply gives COPERS the authority to dispense the payment on your behalf.

For more information on QDRO guidelines, please click on the following link: <https://www.phoenix.gov/copers/forms> and refer to **Domestic Relations Order Guidelines** form.

Social Security 101: Everything You Wanted to Know

Learn more about social security with Jack Burns, Public Affairs Specialist for the Social Security Administration in Arizona.

This workshop and others are provided by the Social Security Administration at no cost to the public. The workshop will answer the following questions and more:

- When are you eligible to receive retirement benefits?
- How does early retirement affect your benefits?
- Do you qualify for disability, survivors, and spouse benefits?
- How do you get the most from your benefit?
- What is the future of Social Security?
- When should you file for Medicare?

Online workshops are scheduled from 4:30-6:00 pm. For more information and to register, please access the link below.

[Social Security 101 - Everything You Wanted to Know](#)



COPRA ~ City of Phoenix Retirees Association

COPRA Membership

New to retirement? Congratulations! Consider joining the City of Phoenix Retirees Association (COPRA). The COPRA Board works diligently to develop, promote and carry out activities for the benefit of retired City of Phoenix employees. For more information, visit the COPRA website and view the most recent issue of the COPRA Chronicle.

Website: <https://phoenixcopra.com/>

Please know that the COPERS team is dedicated to serving you and is here to assist you.

Contacting COPERS

Mailing address:

200 W. Washington St., 10th Floor

Phoenix, AZ 85003

Phone: (602) 534-4400

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PBI Research Services/Berwyn Group Cybersecurity Breach

The City of Phoenix Employees' Retirement System (COPERS) was informed about a recent cybersecurity breach at our prior third-party vendor PBI Research Services/Berwyn Group ("PBI"). PBI provided services to many entities including the federal government, many state/local governments, universities, healthcare organizations, and corporations around the world. While COPERS had entered into an agreement with PBI to use their services; no data was sent from COPERS to PBI. Under the terms of their agreement, PBI is required to notify all parties of the breach. Since that time, **the contract agreement with PBI has been severed.**

It is a good idea to always monitor your credit and ensure no suspicious activity is taking place by following the below simple steps:

1. Take a moment to review your accounts and credit history to ensure everything looks as you expect. (Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228.)
2. If you suspect you are a victim of identity theft or fraud, contact your local police and follow instructions in the communication received from PBI.
3. The Federal Trade Commission also has additional information on how to protect your identity at: <https://consumer.ftc.gov/features/identity-theft>



Keeping Your Contact Information Current

Members receive essential communication from COPERS including newsletters and tax documents. Keeping your mailing address current is important to ensure you receive these materials in a timely manner. If you move or will be in any place for an extended period of time, be sure to fill out a [Change of Address Form](#) and submit it to the Retirement Office. Address changes must be completed in writing and include the benefit recipient's signature.

Having an accurate address on file will be extremely important in the next few months, as we prepare to send out our Annual Benefit Entitlement Affidavits. One-third of our retiree population will receive the affidavit every three years, based on the first letter of your last name. If we do not receive the affidavit back, your monthly pension payments may be suspended. While these payments can be reinstated, there is a delay in receiving the monthly payment due to:

1. Payments are created outside of the regular monthly payment cycle
2. A paper check is produced with no direct deposit option
3. The check will be mailed to the address on file

Additional information you may want to ensure is accurate and/or update is your [Arizona State Tax Withholding A4 Form](#) your [Federal Income Tax Withholding W4 Form](#) or your [Direct Deposit Form](#). This information may also be updated through eCHRIS member portal at www.hcmprod.phoenix.gov or by scheduling an in-person visit to the Retirement Office.

It is also important to review your beneficiary designation when significant life events occur such as, marriage, divorce, or death of a spouse or designated beneficiary. If you want to change your beneficiary(s), you should complete and return a COPERS [Retiree Beneficiary Designation Form](#).

All forms can be accessed on our webpage at www.phoenix.gov/retirementoffice or you can contact us via email at copers@phoenix.gov or by phone at (602) 534-4400.

2023 Community Service Fund Drive Information City of Phoenix Retirees are Invited to Participate

The City is once again partnering with Valley of the Sun United Way in its annual campaign where City employees and retirees give back to the community—supporting organizations that give back to families and individuals.

With the help of City retirees, the Community Service Fund Drive (CSFD) raised almost \$25 million since inception in 1998 for health and human services programs. The CSFD Executive Committee is counting on your generous support again. Thank you for your continued generosity.

[2023 Community Service Fund Drive Information and Form](#)



BECOME A COPERS BOARD MEMBER

Eligible employees are invited to apply for three employee positions on the City of Phoenix Employees' Retirement System (COPERS) Board. The positions, with terms beginning on January 1, 2024 through December 31, 2026, will be filled during a December 2023 election.

Chapter 24, Section 4 of the City Charter establishes a nine-member COPERS Board to administer, manage, and operate the COPERS Plan which provides retirement, survivor, refund, and disability benefits to general employees. Three of the members are elected from and by active general employees to serve three-year terms. The terms of the current elected members will expire on Dec. 31, 2023.

Eligible candidates for the office of employee board member shall be vested members of the plan with 10 calendar years of credited service and shall be elected for 3-year terms. Service credit for the purpose of this section shall include service credit purchased under Policy No. 180.

Any active member wishing to be a candidate for the board election must complete an application available by request from the Retirement Office. If you are interested in receiving an application or in learning more about the COPERS' Board responsibilities and procedures, contact Trista Eaden at trista.eaden@phoenix.gov. Applications must be received by 5 p.m. on Wednesday, September 27, 2023 in the Retirement Office, 200 W. Washington St., 10th Floor, Phoenix, AZ 85003.

September is Healthy Aging Month



Healthy aging should always be a priority whether you are an active or retired member of COPERS. Maintaining a healthy lifestyle is more important than ever. Here are some expert tips to help you create healthy habits and to promote healthy aging.

1. Exercise Regularly

Staying physically fit improves cardiovascular and muscular health and helps fight disease. Exercising also has been shown to reduce stress and improve your overall mood. Try to squeeze in at least 150 minutes of moderate-intensity aerobic exercise each week, the minimum recommended by the American Heart Association, plus at least two days of muscle-strengthening activities.

Five interesting facts about exercise...

1. It's good for the brain
2. It slows down aging
3. It makes the skin healthier
4. It improves sleep quality
5. It boosts confidence

2. Eat Right

In addition to getting enough fruits, vegetables, and whole grains throughout the day, focus on protein in the morning. Packing your breakfast with protein will keep blood sugar and some "hunger hormones" more stable throughout the day, helping to control your appetite. Egg-white omelets, Greek yogurt, and protein shakes are examples. Focus on eating vegetables cooked in olive oil and natural spices, fruits, whole grains, and healthy fats.

Extra Tip: Read more about health and nutrition

Leading a healthy, active lifestyle is important, especially after the age of 45, when our bodies tend to be more prone to injuries and ailments. Hence, it is important to gather knowledge to help you live a long, healthy, and happy life.

3. Get Enough Sleep

It's critical to keep a regular sleep schedule and get about eight hours of sleep a night. Having a strong, healthy immune system gives us a little more of a barrier against developing an illness or infection, so it's important to prioritize sleep.

Here are some basic steps...

- Establish a regular bedtime and wake-up time
- Avoid caffeine later in the day
- Turn off electronics before bedtime
- Set boundaries around your media consumption
- Exercise regularly
- Avoid naps

4. Stick to Your Plan

Whether you're looking to lose weight, get in better shape, stay in better touch with family and friends, or have another goal in mind, there are simple strategies you can adopt to stick with your plan.

Here are a few ideas...

- Recognize what needs to be changed
- Write out your goals and corresponding action plan in weekly parts
- Create incentives
- Get an accountability partner
- Remember your "why"

Please know that the COPERS team is dedicated to serving you and is here to assist you.

Contacting COPERS

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