

**From:** New Hampshire Retirement System  
**Sent:** Friday, January 5, 2018 2:11 PM  
**Subject:** NHRS Winter 2018 Member Newsletter



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**Winter 2018**

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## ***For Your Benefit***

### ***NHRS Member Newsletter***



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## **Decennial retirement commission update**

A statutory commission charged with reviewing and making recommendations to ensure the long-term viability of the retirement system released a series of legislative recommendations in December and is close to issuing a final report. The 17-member Decennial Commission, established under RSA 100-A:57, met 15 times between August and December. The commission's findings and any recommendations for proposed legislation, per statute, had to be reported to the Speaker of the House of Representatives, the President of the Senate, the House Clerk, the Senate Clerk, the Governor, and the State Library on or before December 1. Because the commission had not finalized its full report by the statutory deadline, it issued an eight-page interim report on December 1 listing 12 recommendations. All of the recommendations are non-binding; legislation would have to be introduced and enacted into law. ([Read more](#))

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## **2018 member interest rate**

Per statute, the NHRS member interest rate for calendar year 2018 will be 5.25 percent. This interest rate is applied to a member's accumulated contributions on an annual basis. ([Read more](#))

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## **Legislative updates available online**

Information regarding bills introduced in the 2018 legislative session related to the retirement system can be found on the [NHRS website](#) starting in early January.

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## **NHRS investment news**

**Retirement system realizes 13.5% investment return in FY 2017:** The retirement system realized a 13.5% return on investments in the fiscal year ended June 30, 2017, outperforming the Total Fund benchmark return of 11.9%.

The three-year, five-year, 10-year, 20-year, and 25-year returns for the periods ended June 30, 2017, were 5.8%, 9.8%, 5.7%, 6.8%, and 8.2%, respectively. The retirement system's assumed rate of investment return is 7.25%. Compared to the members in the InvestorForce Public Defined Benefit Net Universe, which represents 283 public plans totaling more than \$599 billion in assets, NHRS performed better than 90% of its peers over the three and five-year periods and better than 80% of its peers over the one-, 10-, 20-, and 25-year periods. All returns are net of fees. ([Read More](#))

**NHRS Director of Investments recognized as a top public pension CIO:** Larry Johansen, Director of Investments for the New Hampshire Retirement System, was recently recognized as one of the top 30 pension chief investment officers in the country by Trusted Insight, an investment trade publication. ([Read More](#))

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## **New security enhancements added to *My Account***

Two new security upgrades were added this fall to *My Account*, the secure online portal for NHRS members and retirees.

While previous security procedures met industry standards, NHRS has added another layer of security to further protect against any attempts to fraudulently access member information. ([Read More](#))

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## NHRS releases annual reports

NHRS has released its Comprehensive Annual Financial Report, Summary Annual Financial Report, and Comprehensive Annual Investment Report for the fiscal year ended June 30, 2017. The reports are [posted here](#).

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## Short takes

**Pass it on:** Not all members and retirees are on the NHRS email list. If you see items in this newsletter that a co-worker or friend may find interesting, please forward it along.

**50 years ... and counting:** NHRS marked its 50th anniversary in 2017. [Click here](#) to check out a photo gallery of our members through the years and learn some fun facts about the retirement system.

**How are we doing?** NHRS strives to provide high-quality customer service to our membership. Have you had recent contact with NHRS? Let us know how we are doing by visiting our [survey page](#). Surveys can be submitted anonymously, but please leave your name and contact information if you would like us to follow-up with you.

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## Good reads for members

NHRS provides you with a public pension, but there's a lot more to retirement than that.

In an effort to help provide a well-rounded view of retirement and related issues to our members and retirees, we share retirement-related articles to our [Facebook](#) and [Twitter](#) pages, along with articles dealing with financial literacy and protecting yourself against scams. If you find articles like those listed below to be useful, follow our social media

accounts for more articles that we believe offer some great information and insight.

#### **December 2017:**

5 ways to rebuild your retirement savings:

<https://www.usatoday.com/story/money/personalfinance/2017/12/11/5-ways-rebuild-your-retirement-savings/932311001/?platform=hootsuite>

U.S. Marshals won't call you about jury duty:

[https://www.consumer.ftc.gov/blog/2017/12/us-marshals-wont-call-you-about-jury-duty?utm\\_source=govdelivery](https://www.consumer.ftc.gov/blog/2017/12/us-marshals-wont-call-you-about-jury-duty?utm_source=govdelivery)

How much income will you actually need in retirement?:

<http://money.cnn.com/2017/11/29/retirement/retirement-income/index.html?platform=hootsuite>

How to stop your grown kids from ruining your retirement:

<http://www.nextavenue.org/stop-grown-kids-ruining-retirement/>

#### **November 2017:**

3 Ways to have a happy retirement, according to people who've already retired:

<http://time.com/money/5023300/3-ways-to-have-a-happy-retirement-according-to-people-whove-already-retired/?platform=hootsuite>

Your teenager should have a retirement account. Here's why:

<https://www.fool.com/retirement/2017/11/02/your-teenager-should-have-a-retirement-account-her.aspx?platform=hootsuite>

Call from 877-382-4357? Hang up: [https://www.consumer.ftc.gov/blog/2017/10/call-877-382-4357-hang?utm\\_source=govdelivery](https://www.consumer.ftc.gov/blog/2017/10/call-877-382-4357-hang?utm_source=govdelivery)

7 retirement catch-up strategies for lifelong procrastinators:

<https://money.usnews.com/money/blogs/on-retirement/articles/2017-10-20/7-retirement-catch-up-strategies-for-lifelong-procrastinators?platform=hootsuite>

#### **October 2017:**

A quick and dirty guide for retirement saving:

[https://www.nytimes.com/2017/07/09/smarter-living/a-quick-and-dirty-guide-for-retirement-saving.html?WT.mc\\_id=SmartBriefs-Newsletter&WT.mc\\_ev=click&ad\\_keywords=smartbriefs](https://www.nytimes.com/2017/07/09/smarter-living/a-quick-and-dirty-guide-for-retirement-saving.html?WT.mc_id=SmartBriefs-Newsletter&WT.mc_ev=click&ad_keywords=smartbriefs)

Before retiring, do this homework: <http://squaredawayblog.bc.edu/squared-away/before-retiring-do-the-homework/?platform=hootsuite>

#### **September 2017:**

Malware that steals personal data targets popular android apps like Instagram, Chase Bank: <http://www.wmur.com/article/malware-that-steals-personal-data-targets-popular-android-apps-like-instagram-chase-bank/12438122>

Avoid international travel document scams:

[https://www.consumer.ftc.gov/blog/2017/07/avoid-international-travel-document-scams?utm\\_source=govdelivery](https://www.consumer.ftc.gov/blog/2017/07/avoid-international-travel-document-scams?utm_source=govdelivery)

6 things you need to know about retirement before you turn 30:

<https://www.forbes.com/sites/mayakachroolevine/2017/09/18/6-things-you-need-to-know-about-retirement-before-you-turn-30/#4eb25b3f123f>

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## **2018 retirement filing deadlines**

Members must file an application for retirement with NHRS no more than 90 days or fewer than 30 days before their effective date of retirement, which is always the first of a

month.

**Effective Date of Retirement = Filing Period**

March 1, 2018 = 12/1/17 – 1/30/18

April 1, 2018 = 1/1/18 – 3/2/18

May 1, 2018 = 1/31/18 – 4/1/18

June 1, 2018 = 3/3/18 – 5/2/18

July 1, 2018 = 4/2/18 – 6/1/18

August 1, 2018 = 5/3/18– 7/2/18

September 1, 2018 = 6/3/18 – 8/2/18

October 1, 2018 = 7/3/18 – 9/1/18

November 1, 2018 = 8/3/18 – 10/2/18

December 1, 2018 = 9/2/18 – 11/1/18

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