The North Miami Pension Systems

RETBUZ

VOLUME 22

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RETIREMENT IS CLOSER THAN YOU THINK!

Whether retirement is 20 years away, five years away, or right around the corner, understanding your pension now can make planning for later much easier.
Do you know your retirement eligibility date? Have you reviewed your beneficiary information lately? Have you tried the online pension calculator? Do you understand the retirement options available under your plan?
You don't have to wait until you're ready to retire to start asking questions.
The Pension Office is here to help you understand your benefits throughout your career — not just at retirement.
Start planning today for the retirement you want tomorrow.

A NEW LOOK IS COMING!

We've been working behind the scenes to give the North Miami Pension website a fresh new look! Our redesigned website is being created with YOU — our members and retirees — in mind. The goal is to make pension information easier to find, easier to understand, and easier to access whether you're on your computer, tablet, or phone.

The new site will feature improved pages for both the Clair T. Singerman Employees' Retirement System (691) and the North Miami Police Pension Plan (748), along with easier access to forms, plan documents, a link to the pension calculator, Board information, retirement resources, and more.

Keep an eye out — your new pension website is coming soon!



Your November Starts Now!

Retirement isn't the end of the calendar—it's finally having a little more freedom to fill it with the things you enjoy. This November, challenge yourself to check off at least three items from our bucket list. Try something new, revisit an old favorite, spend time with someone you love—or enjoy a day where absolutely nothing is on the schedule!

Which three are you choosing?

☐ _____

☐ _____

☐ _____

📸 We Want to See It!

Checked something off the list? Send us a picture! Whether you caught the sunrise, took a day trip, tried a new restaurant, or simply had a great day with family, we'd love to see our retirees enjoying life beyond the workplace.

Your photo could even be featured in the next edition of The Rebuz!
Because retirement isn't just about the years you worked—it's about enjoying the years you worked for. 🌴

Board Discussing Potential Changes to Trustee Eligibility

One of the topics discussed at the most recent Board of Trustees meeting was a potential update to the Clair T. Singerman Employees' Retirement System (CTS) Ordinance regarding Board membership. Currently, the Ordinance provides for active Police and Fire representatives to serve on the Board of Trustees. However, because the CTS Pension Plan is a closed plan, there are no longer any active Police or Fire employees participating in the System. As a result, filling these Board seats has become increasingly difficult. To address this challenge, the Board is exploring a possible ordinance amendment that would allow eligible retirees to serve in these positions.

What Could This Mean for You?

If ultimately approved, retired members of the CTS Pension Plan who have left at least 50% of their pension funds invested in the Plan would become eligible to run for one of these Trustee positions.

Serving as a Trustee is an opportunity to:

✔️ Represent the interests of fellow members and retirees.

✔️ Participate in decisions affecting the long-term health of the Pension Fund.

✔️ Work alongside fellow Trustees and professional advisors to help safeguard the retirement benefits earned by members.

Why Is This Change Being Considered?

The proposed change reflects the evolving nature of the CTS Pension Plan. Since the Plan is closed and no longer has active Police or Fire participants, allowing qualified retirees to serve would help ensure these important Board positions can continue to be filled by individuals who have firsthand knowledge of the Plan and remain invested in its success.

What's Next?

At this time, no changes have been adopted. The Board has simply begun discussing the concept. Any modification to Trustee eligibility would require an amendment to the City's Pension Ordinance and approval through the City's legislative process before taking effect.

We will continue to keep members informed as discussions progress.

Stay tuned—you may soon have a new opportunity to help shape the future of your pension system.



Have you ever wondered what happens to your pension contributions after they leave your paycheck? Your pension dollar has quite a journey ahead of it!

For members of both the Clair T. Singerman Employees' Retirement System (CTSERS/691) and the North Miami Police Pension Plan (NMPP/748), retirement security is built over time.

Contributions made to the pension fund are combined with other plan assets and professionally invested across different types of investments.

The goal is to grow and preserve the assets needed to pay pension benefits now and well into the future.
And here's an important part of the story: your pension isn't simply a savings account with your name on it. It is part of a larger retirement system designed to provide eligible members with benefits based on the provisions of their respective plan.

For our retirees, the journey has already reached its most rewarding stage—the monthly benefit earned through years of service. For active Police Plan members, today's service and contributions are helping build toward that same destination.

So, whether you're still wearing the uniform or have been enjoying retirement for years, you're part of the same pension life cycle:
You serve → Contributions are made → Funds are invested → Investments have the opportunity to grow → Benefits are paid → Retirement continues.

That's the journey of a pension dollar—and unlike your last vacation, this is one trip you definitely want planned for the long haul!

Please note: The provisions, contribution requirements, and benefits of CTSERS/691 and the North Miami Police Pension Plan/748 differ. Members should refer to the provisions applicable to their individual plan for specific benefit information.



- **Its that time of the year again...Verification of Life time! They will be sent out by mail by mid- October and should be received by the last week the month. If you have not received it by November please contact our office. Due Date February 1, 2027**

- **Your 1099-R will be sent out by Northern Trust at the end of January. If you need to update your address please also contact our office.**



YEAR-END Highlights

THANK YOU FOR AN INCREDIBLE YEAR!

Same Purpose. Brighter Days Ahead!

AWARDS & RECOGNITION

CELEBRATING OUR MEMBERS

We are proud to recognize the dedication, service and achievements of our members. Your commitment helps make the City of North Miami a stronger community.

POLICE PLAN (748)

Honoring the dedication and service of our police members.

CTSERS (691)

Recognizing the contributions of our general employees.

THANK YOU

To all of our active members, retirees, and beneficiaries for being part of our pension family.

HOLIDAYS & OFFICE CLOSURES

FOR THE REST OF THE YEAR

NOV 11	**Veterans Day**	Office Closed Tuesday, November 11, 2026
NOV 26-27	**Thanksgiving Holiday**	Office Closed Thursday, November 26 – Friday, November 27, 2026
DEC 24-25	**Christmas Holiday**	Office Closed Thursday, December 24 – Friday, December 25, 2026
DEC 31	**New Year's Holiday**	Office Closed Thursday, December 31, 2026

THINGS TO LOOK FOR

COMING IN 2027

MORE EDUCATIONAL VIDEOS

Helpful, easy-to-understand videos on pension topics.

PENSION CALCULATOR USAGE UPDATES

We'll be sharing stats and insights on how our members are using the pension calculator.

YEAR IN REVIEW

A look back at 2026 — including plan highlights, accomplishments, and key information for the year ahead.

A LOOK AHEAD

IN THE NEXT NEWSLETTER

- Year in Review – A look back at 2026
- Important Dates for the New Year
- FAQ Corner
- Member Spotlight
- Important Reminders

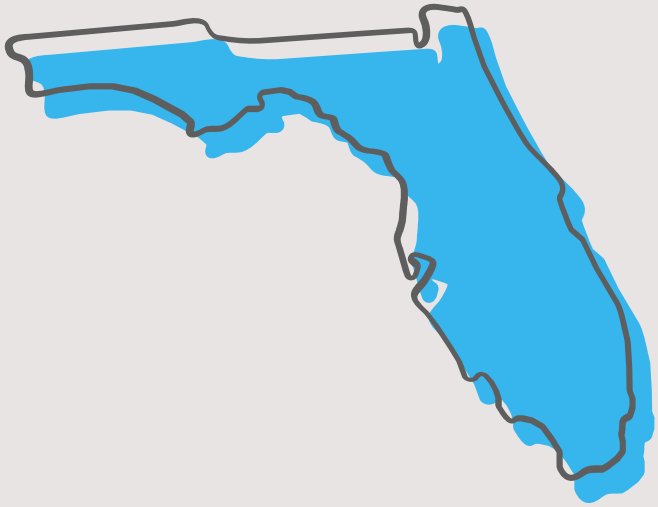
Stay Connected for More Updates!



As we close out this year,

Thank You♡

to our active members, retirees, beneficiaries, trustees, and partners for your continued trust and support. We look forward to serving you in 2027!



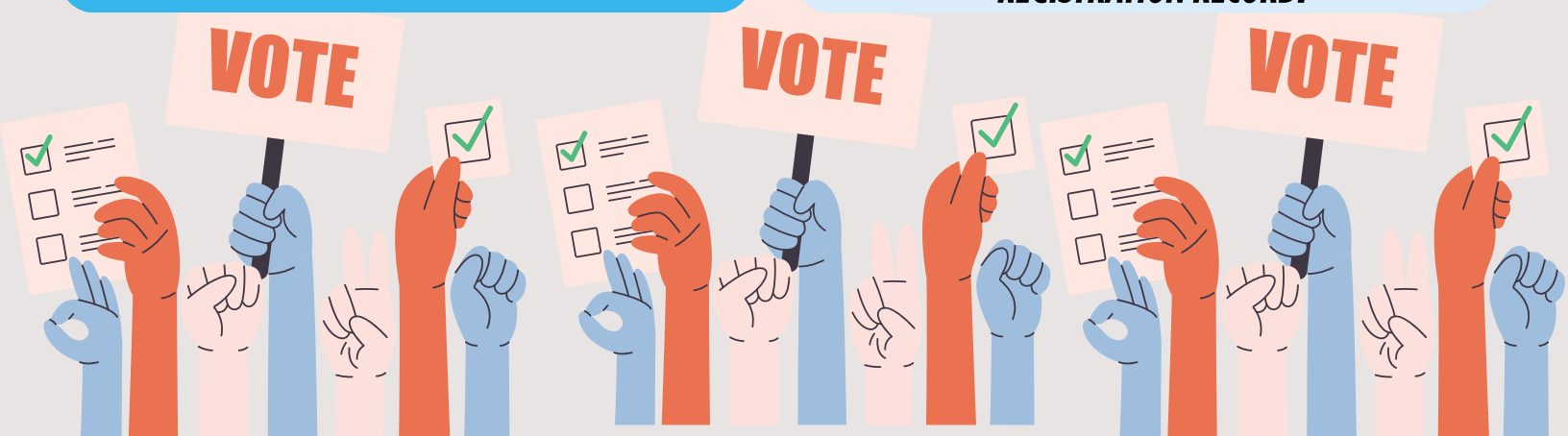
DON'T FORGET TO VOTE ON NOV. 3

Want to try Early Voting?

EARLY VOTING ALLOWS REGISTERED AND ELIGIBLE FLORIDA VOTERS TO CAST THEIR BALLOT BEFORE ELECTION DAY AT ANY DESIGNATED EARLY VOTING LOCATION WITHIN THEIR COUNTY.
FOR ELECTIONS WITH STATE OR FEDERAL OFFICES ON THE BALLOT, EARLY VOTING IS AVAILABLE AT LEAST 10 DAYS BEFORE ELECTION DAY THROUGH 3 DAYS BEFORE ELECTION DAY, WITH VOTING SITES OPEN 8–12 HOURS PER DAY.
SOME COUNTIES MAY OFFER ADDITIONAL EARLY VOTING DAYS AND HOURS. FOR LOCAL-ONLY ELECTIONS, EARLY VOTING MAY BE OFFERED AT THE DISCRETION OF THE SUPERVISOR OF ELECTIONS.

Voting on Election Day

POLL HOURS: POLLS ARE OPEN FROM 7:00 A.M. TO 7:00 P.M. LOCAL TIME. IF YOU ARE IN LINE AT 7:00 P.M., YOU WILL STILL BE ABLE TO VOTE.
FIND YOUR POLLING LOCATION: CHECK YOUR PRECINCT AND POLLING LOCATION THROUGH THE VOTER PRECINCT LOOKUP FOR YOUR COUNTY.
BRING PHOTO & SIGNATURE ID: FLORIDA VOTERS MUST PRESENT A CURRENT AND VALID PHOTO ID WITH A SIGNATURE. ACCEPTED IDS INCLUDE A FLORIDA DRIVER LICENSE OR ID CARD, U.S. PASSPORT, MILITARY ID, STUDENT ID, DEBIT/CREDIT CARD, AND SEVERAL OTHER GOVERNMENT-ISSUED OR RECOGNIZED IDS.
IF YOUR PHOTO ID DOES NOT INCLUDE A SIGNATURE, YOU MUST PROVIDE AN ADDITIONAL ID WITH YOUR SIGNATURE.
NO ID? YOU MAY STILL VOTE USING A PROVISIONAL BALLOT. THE BALLOT CAN COUNT IF YOU ARE ELIGIBLE, VOTE IN THE CORRECT PRECINCT, AND YOUR SIGNATURE MATCHES YOUR VOTER REGISTRATION RECORD.




A LITTLE
November
REMINDER...
November has a way of reminding us to slow down and appreciate the things we sometimes rush past—the people we love, the places we enjoy, and the simple moments that make a good life.
Retirement gives you something incredibly valuable: time. And while every day doesn't have to be an adventure, every now and then, use some of that time to make a memory.
Call the friend you keep saying you're going to call. Take the drive. Try the restaurant. Watch the sunrise. Spend the afternoon with the grandkids. Or put your phone on silent, find your favorite chair, and do absolutely nothing without feeling guilty about it. ☺
Good Days Ahead ♡
Today I choose
Relax
Explore
Make Memories
Be Grateful
Enjoy Retirement
This November, don't just check off the list... check in with what makes you happy. ♡
You spent years preparing for retirement.
DON'T FORGET TO ENJOY IT.

Let's Get Cooking : Dessert Edition

COOKED ✓ 4★

Microwave Nutella Pudding Cake



By Ali Slagle

Updated September 29, 2026



Christopher Testani for The New York Times. Food Stylist: Simon Andrews.

Total Time	5 minutes
Prep Time	0 minutes
Cook Time	5 minutes

INGREDIENTS

Yield: 1 to 2 servings

¼ cup/75 grams chocolate hazelnut spread (preferably Nutella)

1 large egg

¼ teaspoon baking powder

Vanilla ice cream or Greek yogurt, for serving (optional)

PREPARATION

Step 1

In a microwave-safe bowl, ramekin or mug that holds at least 12 fluid ounces/1½ cups, whisk together the chocolate hazelnut spread and egg until smooth. Sprinkle with the baking powder and whisk until combined. Microwave until the edges are set but the middle is still slightly wet, 40 to 60 seconds. Top with a spoonful of ice cream or yogurt, if desired, and eat right away.

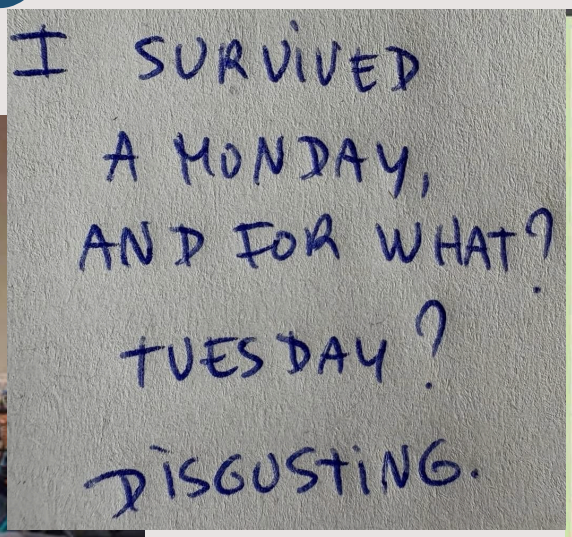






THE FUNNIES


Parking was a nightmare at my retirement party
imgflip.com


I SURVIVED A MONDAY, AND FOR WHAT? TUESDAY? DISGUSTING.


ALARM CLOCKS FOR RETIREES
GO BACK TO SLEEP! ...OR GET UP! ENTIRELY UP TO YOU!


WELL, AFTER JUST A WEEK AT HOME, I'VE COME UP WITH A COMPREHENSIVE LIST ON HOW TO DO THINGS MORE EFFICIENTLY AROUND HERE, HONEY...
THE REAL REASON MANY MEN DON'T LIVE LONG AFTER RETIRING


A WISE WOMAN ONCE SAID...
"I'm outta here!"
AND SHE LIVED HAPPILY EVER AFTER.