



Annual Financial Summary 2024

CITY of EL PASO
EMPLOYEES RETIREMENT TRUST





CITY *of* EL PASO
EMPLOYEES RETIREMENT TRUST

Trust in a secure future

I. Background

The following information is presented with the intent of providing the participants and beneficiaries of the City of El Paso Employees Retirement Trust, (the “Trust”), with information regarding the financial status of the retirement trust. While this information is intended to provide information to the participants and beneficiaries of the Trust, selected additional information in more detail is available for inspection at the City of El Paso Employees Retirement Trust office located at 1039 Chelsea St. in El Paso, Texas. Should you desire to review the selected detailed information from which the information contained herein is extracted please call the Trust administrative office for an appointment.

Included in this annual report is information related to the financial condition of the Trust. Information regarding the results of Trust’s biennial actuarial review and the yearly external audit of the Trust are provided. The Trust has taken the liberty of providing some supplemental information regarding the interpretation of the reports referred to above.

II. Administration

The Trust is administered in accordance with the trust document or pension ordinance enacted by the City Council of the City of El Paso. This trust document is found in Chapter 2.64 of the El Paso Municipal Code. The trust document provides, in part, that the Trust may make rules and regulations necessary to provide for effective administration of the Trust. The Trust is governed not only by the pension ordinance but also by any rules and regulations approved by the Retirement Trust’s Board of Trustees.

The Board of Trustees (the “Board”), is a quasi-legislative and quasi-judicial body which is promulgated by the pension ordinance. There are currently nine individuals who serve as your Retirement Trust Board of Trustees. The composition of trustees who serve on the Board are either elected by the members or appointed by the Mayor or City Council. Four employee representatives are elected and serve four (4) year terms. Five members are appointed either by City Council or the Mayor. These appointed Board members serve for a term of two (2) years. Board members may be reelected or reappointed as long as certain qualifications required by the pension ordinance are satisfied. However, appointed members of the Board have lifetime term limits of eight (8) years.

Board members are responsible for a number of decisions, which affect the management of the Trust. Board members pass rules and regulations and approve policies governing the administration of the Trust. Board members hire the Trust staff, provide a yearly budget, make investment decisions and set the policy and direction of the Trust through their efforts, and decide disability claims.

The current members of the City of El Paso Employees Retirement Trust Board of Trustees are:

Elected members:

Karina Braggalla
123 W Mills Ave., Suite 111
El Paso, Texas 79901

Karl Rimkus – Vice Chairman
10151 Montana Ave.
El Paso, Texas 79925

Robert Studer – Chairman
801 Texas Ave.
El Paso, Texas 79901

Isaura Valdez
221 N. Kansas St., Suite 300
El Paso, Texas 79901

Appointed members:

Representative Art Fierro
300 N. Campbell
El Paso, Texas 79901

Deborah G. Hamlyn
1224 Madeline Drive
El Paso, TX 79902

Matt Kerr
5061 Meadowlark
El Paso, Texas 79922

Representative Chris Canales
300 N. Campbell
El Paso, Texas 79901

Rene D. Peña
4171 N. Mesa, Suite B100
El Paso, Texas 79902

Employees of the Trust:

❖ Robert Ash
Executive Director

Adrian Sanchez
Deputy Executive Director

Karina Chavez
Administrative Assistant

David Garcia
Benefits Supervisor

Alma R. Dueñas
Benefits Manager

Esmeralda Aguirre
Benefits Technician

Pauline Castillo
Benefits Technician

Emilia H. Avila
Retiree Benefits Clerk

❖ The Retirement Trust Executive Director serves as Secretary to the Board but does not vote and is not counted for purposes of establishing a quorum.

The address for Retirement Trust Administration staff is:
1039 Chelsea St.
El Paso, Texas 79903

III. Financial Statements

The financial statements and auditors' opinion identified below are compiled as part of the yearly audit performed by the Trust's external auditors Carr, Riggs & Ingram, LLC. The financial statements reflect the most recent audit period, which represents the fiscal year from September 1, 2023 through August 31, 2024.



CARR, RIGGS & INGRAM, L.L.C.

Auditors Opinion:

Independent Auditor's Report on Financial Statements and Supplementary Information

To the Board of Trustees
City of El Paso Employees Retirement Trust
El Paso, Texas

Opinions

We have audited the accompanying financial statements of the City of El Paso Employee Retirement Trust (the "Fund"), a component unit of the City of El Paso, Texas (the "City"), which comprise the statements of fiduciary net position as of August 31, 2024 and 2023, the statements of changes in fiduciary net position for the years then ended, and the related notes to the financial statements, which collectively comprise the Fund's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the Fund, as of August 31, 2024 and 2023, and the respective changes in financial position for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Fund, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Emphasis of Matter

Reporting Entity

As discussed in Note 1, the financial statements of the Fund are intended to present the financial position, and the changes in financial position of only the Fund. They do not purport to and do not present fairly the financial position of the City of El Paso, Texas as of August 31, 2024 and 2023, and the changes in its financial position for the year then ended in accordance with accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Fund's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore it is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing

an opinion on the effectiveness of the Fund's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Fund's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 15 to 17 and the required supplementary information, as listed in the table of contents, on pages 49 to 54 be presented to supplement the basic financial statements. Such information is the responsibility of management, and although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Fund's basic financial statements. The supplementary information, as listed in the table of contents, is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplementary information, as listed in the table of contents, is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory section, investment section, actuarial section, and statistical section but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Carr, Riggs & Ingram, L.L.C.

Carr, Riggs & Ingram, LLC
El Paso, Texas
February 21, 2025



City of El Paso Employees Retirement Trust
(A Component of the City of El Paso, Texas)
Statements of Fiduciary Net Position

<i>As of August 31,</i>	2024	2023
Assets		
Cash and cash equivalents	\$ 8,990,085	\$ 9,483,313
Receivables		
Commission credits receivable	-	1,869
Employer contributions	865,748	1,524,780
Plan member contributions	551,491	971,295
Accrued interest and dividends	157,498	378,927
Total receivables	1,574,737	2,876,871
Prepaid insurance	25,445	25,035
Investments, at fair value		
U.S. government securities	10,223,415	30,463,493
Bank collective investment funds	534,280,655	475,660,095
Commingled funds		
Fixed income	144,776,170	111,874,084
Corporate stocks	62,256,350	52,355,203
Private real estate	83,351,202	92,504,202
Private equity investments	144,790,553	139,705,018
Total investments, at fair value	979,678,345	902,562,095
Capital assets		
Capital assets not being depreciated	521,174	521,174
Capital assets being depreciated	2,692,278	2,674,006
Less accumulated depreciation	(1,405,081)	(1,162,893)
Total capitals assets	1,808,371	2,032,287
Total assets	992,076,983	916,979,601
Liabilities		
Accrued expenses	1,141,480	2,665,841
Unearned revenue-commission credits	-	1,869
Total liabilities	1,141,480	2,667,710
Net position - restricted for pensions	\$ 990,935,503	\$ 914,311,891

City of El Paso Employees Retirement Trust
(A Component of the City of El Paso, Texas)
Statements of Changes in Fiduciary Net Position

<i>For the years ended August 31,</i>	2024	2023
Additions		
Contributions:		
Employer	\$ 34,170,525	\$ 33,055,632
Plan members	21,776,219	18,582,860
Total contributions	55,946,744	51,638,492
Investment (loss) income:		
Net appreciation (depreciation) in fair value of investments	103,144,695	33,125,191
Interest	2,205,574	2,194,209
Dividends	5,172,263	4,372,122
Investment advisor fees	(1,975,655)	(1,959,424)
Miscellaneous income	583	50
Net investment income (loss)	108,547,460	37,732,148
Total additions	164,494,204	89,370,640
Deletions		
Benefits paid to plan members	81,386,508	77,170,433
Refunds	3,777,606	3,848,122
Prepaid COLA payments	48,000	48,000
Administrative expenses	2,658,478	2,266,105
Total deletions	87,870,592	83,332,660
Net increase (decrease) in fiduciary net position	76,623,612	6,037,980
Net position restricted for pensions, beginning of year	914,311,891	908,273,911
Net position restricted for pensions, end of year	\$ 990,935,503	\$ 914,311,891

IV. Actuarial Statements

The Trust has employed the actuary firm of Gallagher Benefit Services, Inc. (Gallagher) to review the Trust's funding and liability. The actuary uses mathematical and statistical formulas in order to substantiate their opinion as to the funding status of the City of El Paso Employees Retirement Trust. The last biennial actuarial valuation was performed for the two fiscal years ending August 31, 2024. The results of this valuation are included as part of this annual summary.



January 31, 2025

Mr. Robert B. Ash
Pension Administrator
City of El Paso Employees Retirement Trust
1039 Chelsea Street
El Paso, TX 79903

Dear Robert,

This report summarizes the results of the September 1, 2024 actuarial valuation of the City of El Paso Employees Retirement Trust (Plan).

The primary purposes of the valuation are to (i) determine the adequacy of the current contribution rate of the City, (ii) describe the current financial condition of the Plan, and (iii) analyze changes in the Plan's condition since the last valuation.

Valuations are prepared biennially, as of September 1st of even years. September 1st is the first day of the Plan's plan year. Interim valuations are prepared as of September 1st of odd years based on updated assets and a roll-forward of liabilities from the previous valuation.

Use of this report for any other purpose or by anyone other than the City or the Board may not be appropriate and may result in mistaken conclusions because of failure to understand applicable assumptions, methods, or inapplicability of the report for that purpose. Because of the risk of misinterpretation of actuarial results, Gallagher recommends requesting it to perform an advance review of any statement, document, or filing based on information contained in this report. Gallagher will accept no liability for any such statement, document or filing made without prior review by Gallagher.

The actuarial valuation reflects the benefit and contribution provisions set forth in the Plan's statutes. A summary of the benefit provisions used in the valuation is presented in Schedule B. There were no changes in benefit provisions since the previous valuation.

The actuarial assumptions and methods used in the valuation are presented in Schedule C. In our opinion, the actuarial assumptions are reasonable, taking into account the experience of the Plan and reasonable long-term expectations, and represent our best estimate of the anticipated long-term experience under the Plan. The assumptions and methods used in the valuation were adopted by the Board based on (i) the experience study for the period September 1, 2018 to August 31, 2022, and (ii) the funding policy that was formalized in 2019. All assumptions are evaluated and discussed annually with the appropriate parties, and actuarial gain/loss experience is reviewed during each valuation to see if any changes are needed. In our professional judgement, the combined effect of the assumptions is expected to have no significant bias.

The calculation of the Actuarially Determined Contribution shown in this report is reasonable as defined in Actuarial Standard of Practice No. 4 (ASOP 4). When determining the smoothing period for the actuarial value of assets and the amortization period for the unfunded actuarial accrued liability, the following items were considered: (i) the balance among benefit security, intergenerational equity, and stability of actuarially determined contributions, (ii) the timing and duration of expected benefit payments, and (iii) the nature and frequency of plan amendments.

Absent future gains/losses, actuarially determined contributions are expected to remain relatively level as a percent of pay and the funded status of the trust is expected to increase to 100%. Once 100% funded status is achieved, the actuarially determined contributions are expected to remain relatively level as a percent of pay at the normal cost rate. The current funding policy is expected to remain fixed at 23% of pay (City – 14.05%; Member – 8.95%) and the funded status is expected to increase to 100%.

Member data for active, retired, and inactive members was supplied as of July 1, 2024 by the City. The City is solely responsible for the accuracy and comprehensiveness of the data. We did not verify the data submitted but did perform tests for consistency and reasonableness. Asset information (unaudited) was supplied by the City on September 27, 2024.

Governmental Accounting Standards Board (GASB) Statement No. 67 (GASB 67) was effective for the Plan beginning with fiscal year ending August 31, 2014. We have prepared the member data tables shown in Schedule A of this report for the Statistical Section of the ACFR, as well as the summary of actuarial assumptions shown in Schedule C of this report. Please see our separate GASB 67 reports for other information needed for the ACFR.

Future actuarial measurements may differ significantly from current measurements due to plan experience differing from that anticipated by the economic and demographic assumptions, increases or decreases expected as part of the natural operation of the methodology used for these measurements, and changes in plan provisions or applicable law. An analysis of the potential range of such future differences is beyond the scope of this valuation.

Actuarial Standard of Practice No. 51 (“ASOP 51”) applies to funding calculations such as those presented in this report and requires certain disclosures of potential risks. Schedule D presents an assessment of the key risks applicable to this plan, as well as historical information and plan maturity measures.

Actuarial Standard of Practice No. 56 (“ASOP 56”) provides guidance to actuaries when performing actuarial services with respect to designing, developing, selecting, modifying, using, reviewing, or evaluating models. Gallagher uses third-party software in the performance of annual actuarial

valuations and projections. The model is intended to calculate the liabilities associated with the provisions of the plan using data and assumptions as of the measurement date under the funding rules specified in this report. The output from the third-party vendor software is used as input to an internally developed model that applies applicable funding rules to the liabilities derived and other inputs, such as plan assets and contributions, to generate the exhibits found in this report. Gallagher has an extensive review process whereby the results of the liability calculations are checked using detailed sample output, changes from year to year are summarized by source, and significant deviations from expectations are investigated. Other funding outputs and the internal model are similarly reviewed in detail and at a high level for accuracy, reasonability and consistency with prior results. Gallagher also reviews the third-party model when significant changes are made to the software. The review is performed by experts within the company who are familiar with applicable funding rules as well as the manner in which the model generates its output. If significant changes are made to the internal model, extra checking and review are completed. Significant changes to the internal model that are applicable to multiple clients are generally developed, checked and reviewed by multiple experts within the company who are familiar with the details of the required changes.

ASOPs 27 and 35 require the actuary to disclose the information and analysis used to support the actuary's determination that the assumptions selected by the plan sponsor do not significantly conflict with what, in the actuary's professional judgment, are reasonable for the purpose of the measurement. In the case of the plan sponsor's selection of expected return on assets ("EROA"), the signing actuaries have used economic information and tools provided by Gallagher's Financial Risk Management ("FRM") practice. A spreadsheet tool created by the FRM team converts averages, standard deviations, and correlations from Gallagher's Capital Markets Assumptions ("CMA") that are used for stochastic forecasting into approximate percentile ranges for the arithmetic and geometric average returns. It is intended to suggest possible reasonable ranges for EROA without attempting to predict or select a specific best estimate rate of return. It takes into account the duration (horizon) of investment and the target allocation of assets in the portfolio to various asset classes. Based on the actuary's analysis, including consistency with other assumptions used in the valuation and the percentiles generated by the spreadsheet described above, and review of actuarial gain/loss analysis, the actuary believes the assumptions do not conflict with what, in the actuary's professional judgment, are reasonable for the purpose of the measurement.

Where presented, references to "funded ratio" and "unfunded accrued liability" typically are measured on an actuarial value of assets basis. It should be noted that the same measurements using market value of assets would result in different funded ratios and unfunded accrued liabilities. Moreover, the funded ratio presented is appropriate for evaluating the need and level of future contributions but makes no assessment regarding the funded status of the Plan if the Plan were to settle (i.e., purchase annuities) for all or a portion of its liabilities.

This report was prepared under our supervision and in accordance with all applicable Actuarial Standards of Practice. The assumptions and methods used for funding purposes meet the requirements of all applicable Actuarial Standards of Practice. We are Fellows of the Society of Actuaries, Enrolled Actuaries, Fellows of the Conference of Consulting Actuaries, and Members of the American Academy of Actuaries. We meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Respectfully submitted,

Gallagher Benefit Services, Inc. (Gallagher)



David J. Kershner, FSA, EA, MAAA, FCA
Principal



Elizabeth Wiley, FSA, EA, MAAA, FCA
Director



Valuation Date:	September 1, 2024	September 1, 2022
Membership¹		
Active	4,634	4,128
Terminated with deferred benefits ²	185	173
Retired paid from Plan ³	3,782	3,657
Compensation		
Total (excluding 4% overtime load)	\$232,508,308	\$180,531,963
Average	\$50,174	\$43,734
Assets		
Market value	\$995,722,888	\$907,610,032
Actuarial value	\$1,010,441,422	\$947,404,127
Valuation Results		
Actuarial Accrued Liability (AAL)	\$1,323,952,188	\$1,171,459,737
Actuarial Value of Assets (AVA)	\$1,010,441,422	\$947,404,127
Funded ratio (AVA/AAL)	76.3%	80.9%
Unfunded Actuarial Accrued Liability (UAAL)	\$313,510,766	\$224,055,610
UAAL funding period	16 years	14 years
25-year Funding Cost for the City	12.12%	11.02%

¹ Census data as of July 1 preceding valuation date.

² Excludes terminated members entitled to refunds of contributions paid after July 1.

³ Excludes retirees for whom annuities were purchased from Prudential, but whose cost-of-living increases are paid by the Plan.



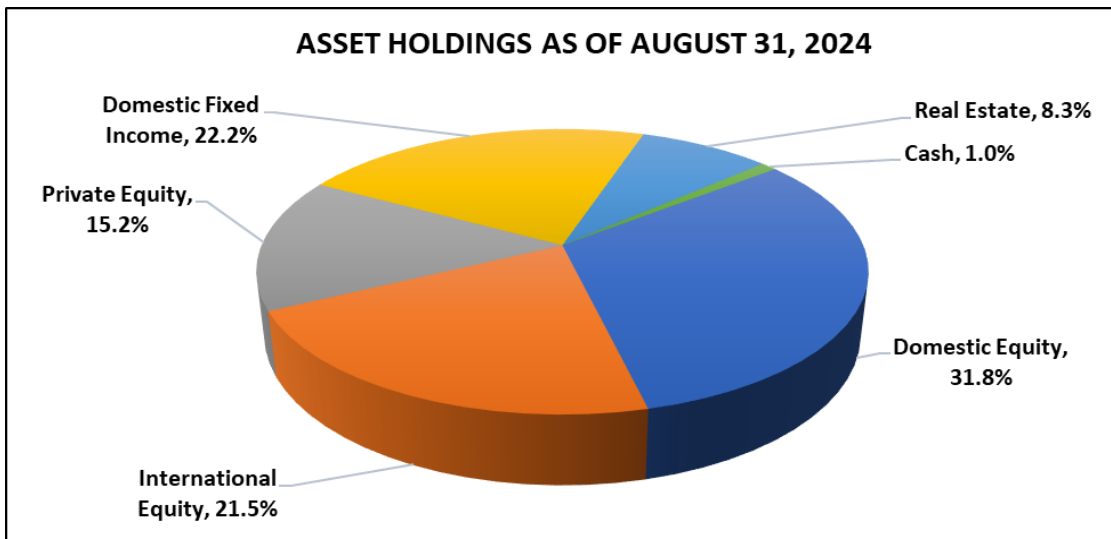
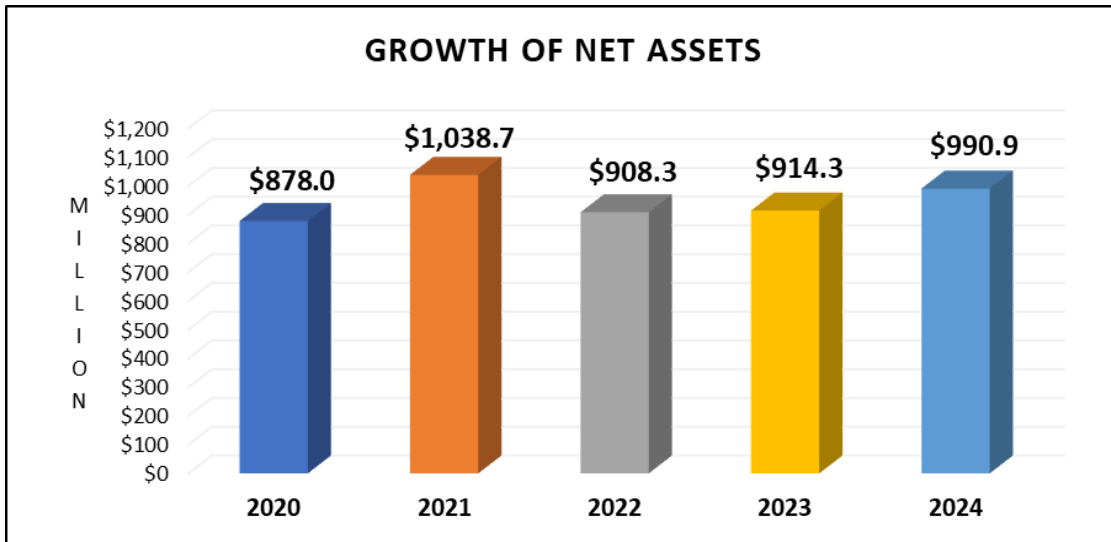
V. Rates of Investment Return and Expenses

The rate of return on the investments made by the Trust during the last fiscal year was 12.08%. The net total investment expense on total assets was \$1,975,655 during the last fiscal year. Administrative expenses for the last fiscal year were \$2,658,478.

The total of administrative expenses and total investment expenses as a percentage of the fair value of assets of the system on the last day of the past five fiscal years is as follows:

2020	Investment Expense	0.41%	Administrative Expense	0.24%
2021	Investment Expense	0.27%	Administrative Expense	0.24%
2022	Investment Expense	0.27%	Administrative Expense	0.21%
2023	Investment Expense	0.21%	Administrative Expense	0.25%
2024	Investment Expense	0.20%	Administrative Expense	0.27%

The growth of retirement trust net assets over the last five fiscal years, and the Trust's asset allocation are depicted by the following charts.



VI. Fees and Commissions

ASSET CLASS	MANAGEMENT FEES PAID FROM TRUST	MANAGEMENT FEES NETTED FROM RETURNS	TOTAL INVESTMENT MANAGEMENT FEES (Management Fees Netted from Returns + Management Fees Paid From Trust)	BROKERAGE FEES/COMMISSIONS	PROFIT SHARE/CARRIED INTEREST	TOTAL DIRECT AND INDIRECT FEES AND COMMISSIONS (Management Fees + Brokerage Fees/Commissions + Profit Share)
Cash	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public Equity	\$ 1,159,011	\$ 826,203	\$ 1,985,214	\$ -	\$ -	\$ 1,985,214
Fixed Income	\$ 232,087	\$ -	\$ 232,087	\$ -	\$ -	\$ 232,087
Real Assets	\$ 246,011	\$ 501,909	\$ 747,920	\$ -	\$ -	\$ 747,920
Alternative/Other	\$ 1,079,375	\$ 466,418	\$ 1,545,793	\$ -	\$ 380,260	\$ 1,926,053
TOTAL	\$ 2,716,485	\$ 1,794,530	\$ 4,511,014	\$ -	\$ 380,260	\$ 4,891,274

Alternative/Other

List of Alternative/Other Investments*
Private Equity

Investment Managers

List of Investment Manager Names*
Adams Street
Alliance Bernstein
Arrowstreet
BlackRock
Heitman
Lazard
Mellon Capital
Newton
Portfolio Advisors
UBS
Wellington

Total Investment Expenses

Total Direct and Indirect Fees and Commissions	\$ 4,891,274
Investment Services	
Custodial	\$ 159,281
Research	\$ -
Investment Consulting	\$ 340,000
Legal	\$ -
Total	\$ 499,281
Total Investment Expenses (Total Direct and Indirect Fees and Commissions + Investment Services)	\$ 5,390,555

VII. Additional Publications

Copies of the Summary Plan Description are available in the Retirement Trust Administration Office located at 1039 Chelsea St, El Paso, Texas 79903. In addition, the complete auditors and actuary reports are maintained at the Trust's office. If you should desire to review any of these documents, please call to schedule an appointment, or log on to the Trust's website at WWW.EPPENSION.ORG where these documents are posted.





City of El Paso Employees Retirement Trust

Administration Building

1039 Chelsea Street

El Paso, Texas 79903

Phone: 915-212-0112

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