



# Annual Financial Summary 2025

**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 the 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 Brasgalla  
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

Emilia H. Avila  
Benefits Technician

Maria Cenicerros  
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 Baker Tilly US, LLP. The financial statements reflect the most recent audit period, which represents the fiscal year from September 1, 2024 through August 31, 2025.



#### **Report of Independent Auditors**

The Board of Trustees  
City of El Paso Employees Retirement Trust

##### **Report on the Audit of the Financial Statements**

###### ***Opinion***

We have audited the financial statements of the City of El Paso Employee Retirement Trust (the Fund) as of and for the year ended August 31, 2025, 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 accompanying financial statements referred to above present fairly, in all material respects, the respective financial position of the Fund, as of August 31, 2025, 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 (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*). 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***

As discussed in Note 1, the financial statements of the Plan present the fiduciary net position and changes in fiduciary net position of the City of El Paso, Texas that are attributable to the transactions of the System. The financial statements do not present fairly the financial position of the City of El Paso, Texas as of August 31, 2025, the changes in its financial position, and its cash flows 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.

## ***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 is not a guarantee that an audit conducted in accordance with GAAS and *Government 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 GAAS and *Government 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.

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.

## ***2024 Financial Statements***

The financial statements of the City of El Paso Employee Retirement Trust as of and for the year ended August 31, 2024, were audited by other auditors, whose report thereon dated February 21, 2025, expressed an unmodified opinion on the presentation of those financial statements in accordance with accounting principles generally accepted in the United States of America.

## ***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis, schedule of changes in net pension liability and related ratios, schedule of employer contributions, and schedule of investment returns (collectively, the required supplementary information) to 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 GAAS, 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 City of El Paso Employee Retirement Trust's basic financial statements. The comparative summary of revenue by source, and expense by type, comparative summary of administrative expenses, and schedule of investment manager expenses (collectively the supplementary information) are presented for purposes of additional analysis and are 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 GAAS. 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.

### ***Other Reporting Required by Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated January 22, 2026, on our consideration of the City of El Paso Employee Retirement Trust's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Fund's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Fund's internal control over financial reporting and compliance.

*Baker Tilly US, LLP*

Albuquerque, New Mexico January 22, 2026



**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>	<b>2025</b>	<b>2024</b>
<b>Assets</b>		
Cash and cash equivalents	\$ 15,142,991	\$ 8,990,085
Receivables		
Employer contributions	1,067,245	865,748
Plan member contributions	679,747	551,491
Accrued interest and dividends	65,998	157,498
Other receivables	25,943	25,445
Total receivables	1,838,933	1,600,182
Investments, at fair value		
U.S. government securities	-	10,223,415
Bank collective investment funds	630,116,585	534,280,655
Commingled funds		
Fixed income	147,013,877	144,776,170
Corporate stocks	-	62,256,350
Private real estate	95,995,549	83,351,202
Private equity investments	169,426,972	144,790,553
Total investments, at fair value	1,042,552,983	979,678,345
Capital assets		
Capital assets not being depreciated	521,174	521,174
Capital assets being depreciated	2,692,278	2,692,278
Less accumulated depreciation	(1,478,158)	(1,405,081)
Total capitals assets	1,735,294	1,808,371
Total assets	1,061,270,201	992,076,983
<b>Liabilities</b>		
Accrued expenses	629,067	1,141,480
Unearned revenue-commission credits	-	-
Total liabilities	629,067	1,141,480
<b>Net position - restricted for pensions</b>	<b>\$ 1,060,641,134</b>	<b>\$ 990,935,503</b>

**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>	<b>2025</b>	<b>2024</b>
<b>Additions</b>		
Contributions:		
Employer	\$ 38,536,521	\$ 34,170,525
Plan members	24,649,953	21,776,219
Total contributions	63,186,474	55,946,744
Investment (loss) income:		
Net appreciation (depreciation) in fair value of investments	90,049,039	103,144,695
Interest	2,096,364	2,205,574
Dividends	6,108,606	5,172,263
Investment advisor fees	(1,967,333)	(1,975,655)
Miscellaneous income	-	583
Net investment income (loss)	96,286,676	108,547,460
Total additions	159,473,150	164,494,204
<b>Deletions</b>		
Benefits paid to plan members	82,988,129	81,386,508
Refunds	4,402,128	3,777,606
Prepaid COLA payments	36,000	48,000
Administrative expenses	2,341,262	2,658,478
Total deletions	89,767,519	87,870,592
<b>Net increase (decrease) in fiduciary net position</b>	69,705,631	76,623,612
<b>Net position restricted for pensions, beginning of year</b>	990,935,503	914,311,891
<b>Net position restricted for pensions, end of year</b>	\$ 1,060,641,134	\$ 990,935,503

## 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. An interim valuation was performed as of September 1, 2025 using the Fund's unaudited financial data as of August 31, 2025. The results of this interim valuation are included as part of this annual summary.



December 19, 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 provides the results of the September 1, 2025 interim valuation of the City of El Paso Employees Retirement Trust (Plan). It is based on (i) a roll-forward of the September 1, 2024 valuation liabilities and (ii) the August 31, 2025 unaudited asset statement that was provided to us by the City on October 13, 2025. Attached are exhibits that provide the key valuation results (the September 1, 2024 valuation results are shown for comparison purposes).

The primary purposes of the interim 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.

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.

This interim valuation is based on the member data, plan provisions, and actuarial assumptions and methods used in the September 1, 2024 valuation, except as noted in Schedules A and B.

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%.

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 C 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.

Actuarial Standard of Practice No. 27 (ASOP 27) requires 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 Investments practice. A spreadsheet tool created by this practice 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.

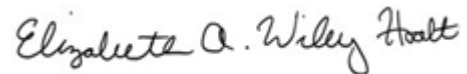
This report was prepared under the supervision of David Kershner and Elizabeth Hoalt. David and Elizabeth are both Fellows of the Society of Actuaries, Enrolled Actuaries, Members of the American Academy of Actuaries, and Fellows of the Conference of Consulting Actuaries. We meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinions contained herein.

Respectfully submitted,

Gallagher Benefit Services, Inc. (Gallagher)



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



Elizabeth A. Wiley Hoalt, FSA, EA, MAAA, FCA  
Director

**Valuation Date:****September 1, 2025****September 1, 2024**Membership<sup>1</sup>

Active		4,634
Terminated with deferred benefits <sup>2</sup>		185
Retired paid from Plan <sup>3</sup>		3,782

## Compensation

Total	\$238,321,016 <sup>4</sup>	\$232,508,308
Average		\$50,174

## Assets

Market value	\$1,056,679,256	\$995,722,888
Actuarial value	\$1,058,293,157	\$1,010,441,422

## Valuation Results

Actuarial Accrued Liability (AAL)	\$1,359,400,776	\$1,323,952,188
Actuarial Value of Assets (AVA)	\$1,058,293,157	\$1,010,441,422
Funded ratio (AVA/AAL)	77.8%	76.3%
Unfunded Actuarial Accrued Liability (UAAL)	\$301,107,619	\$313,510,766
UAAL funding period	15 years	16 years
25-year Funding Cost for the City	11.92%	12.12%

<sup>1</sup> Census data was not collected for the September 1, 2025 interim valuation.

<sup>2</sup> Excludes terminated members entitled to refunds of contributions paid after July 1.

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

<sup>4</sup> Estimate based on total compensation as of September 1, 2024.

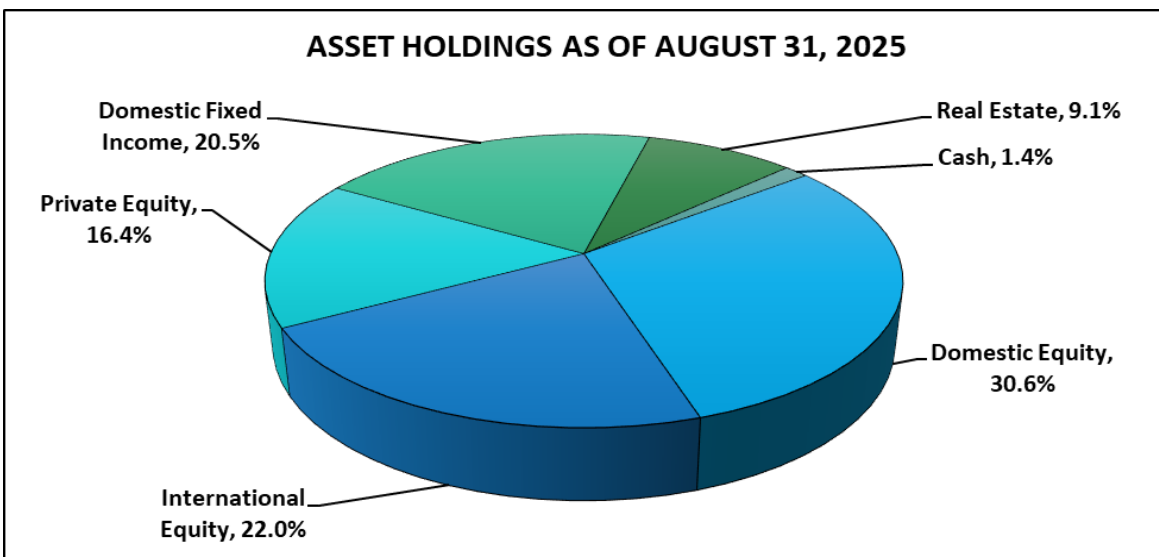
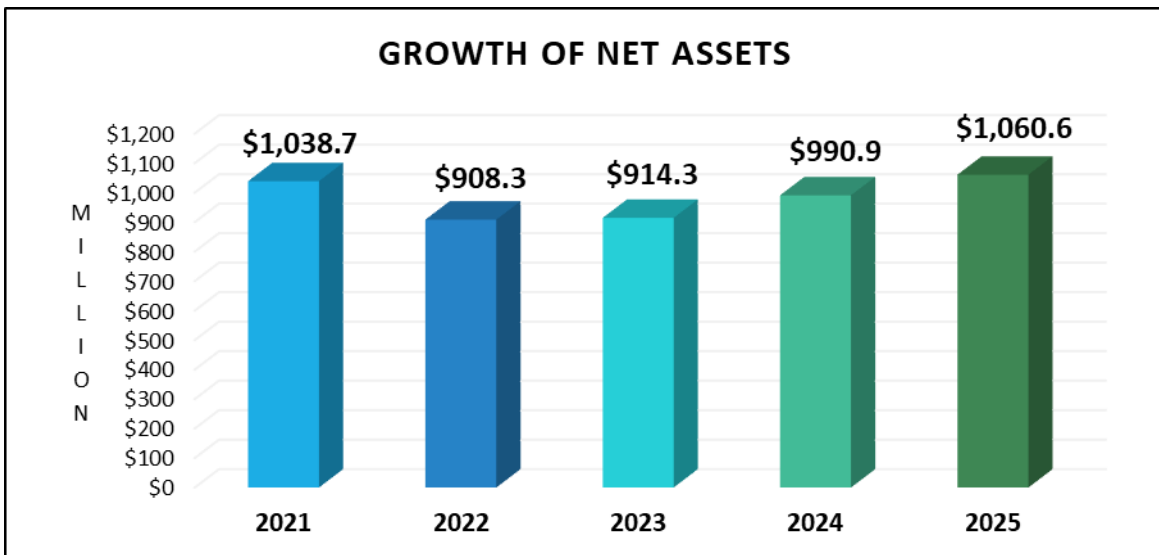
## V. Rates of Investment Return and Expenses

The rate of return on the investments made by the Trust during the last fiscal year was 9.85%. The net total investment expense on total assets was \$1,967,333 during the last fiscal year. Administrative expenses for the last fiscal year were \$2,341,262.

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:

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%
2025	Investment Expense	0.19%	Administrative Expense	0.22%

The growth of the Trust's 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	\$ 755,893	\$ 904,071	\$ 1,659,964	\$ -	\$ -	\$ 1,659,964
Fixed Income	\$ 263,999	\$ -	\$ 263,999	\$ -	\$ -	\$ 263,999
Real Assets	\$ 292,178	\$ 484,736	\$ 776,914	\$ -	\$ -	\$ 776,914
Alternative/Other	\$ 1,341,070	\$ 630,116	\$ 1,971,186	\$ -	\$ 765,145	\$ 2,736,331
<b>TOTAL</b>	<b>\$ 2,653,140</b>	<b>\$ 2,018,923</b>	<b>\$ 4,672,063</b>	<b>\$ -</b>	<b>\$ 765,145</b>	<b>\$ 5,437,208</b>

### 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
TA Realty
UBS
Wellington

### Total Investment Expenses

<b>Total Direct and Indirect Fees and Commissions</b>	<b>\$ 5,437,208</b>
<b>Investment Services</b>	
Custodial	\$ 158,791
Research	\$ -
Investment Consulting	\$ 330,000
Legal	\$ -
<b>Total</b>	<b>\$ 488,791</b>
	\$ 5,925,999
<b>Total Investment Expenses (Total Direct and Indirect Fees and Commissions + Investment Services)</b>	

## 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](http://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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[www.eppension.org](http://www.eppension.org)

[eppension@elpasotexas.gov](mailto:eppension@elpasotexas.gov)