



Fall/Winter 2026

Investing for Firefighters and Their Families[®]

MESSAGE FROM THE CHAIRMAN

Dear Fund Members,

Our memorial wall is now complete. Please take a moment to visit it the next time you're at the Fund. The final phase of the project will include remodeling and relocating the benches to complete this special space.

We recently released the new DROP and COLA rates, and while we are happy about the COLA, the DROP interest rate will require legislative change, which we are seeking to improve this legislative session for our members.

This year also marks 25 years since September 11, 2001. In the aftermath of that tragic day, HFRRF opened its conference center doors to help stranded travelers stuck in Houston by providing shelter, food, and cots. We want to commemorate that effort and the spirit of service and compassion that brought us together.

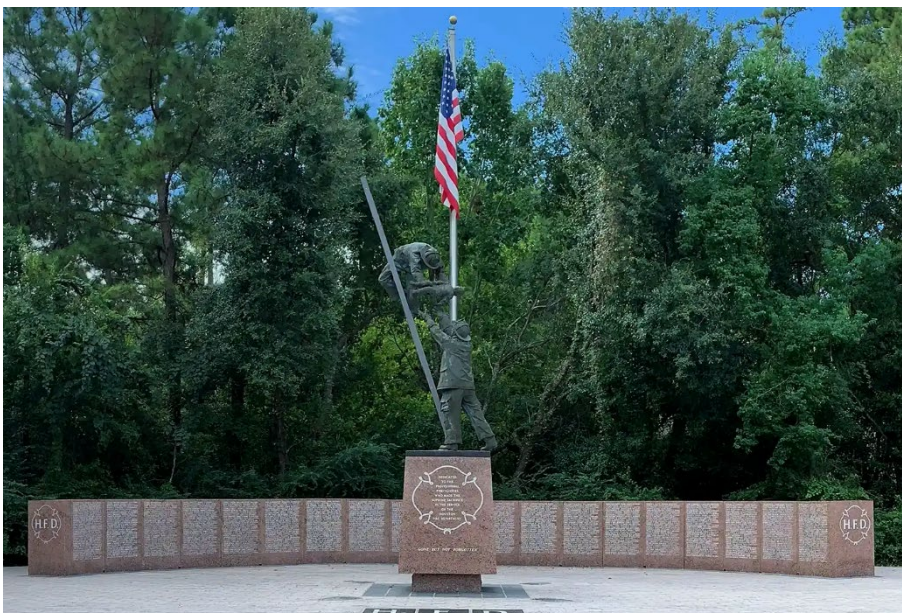
We look forward to seeing everyone at the Christmas party. Enjoy the holiday season and accept our warmest wishes to you and your families.

Sincerely,

Brett Besselman
Chairman
Houston Firefighters' Relief and Retirement Fund



*Brett Besselman
Chairman of the Board*



News from the Board

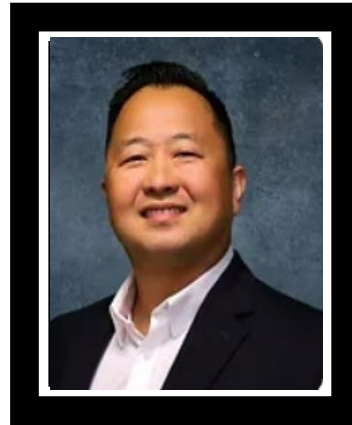
HFRRF BOARD OF TRUSTEES ELECTION

In accordance with the HFRRF Policies and Procedures, candidates for the current HFRRF Board of Trustee election were announced as follows:

Ed Llewellyn
Position III



Pete Ng
Position IV



Both candidates will be sworn in at the January 2027 board meeting. The new 3-year term will begin on January 1, 2027, and will end December 31, 2029.

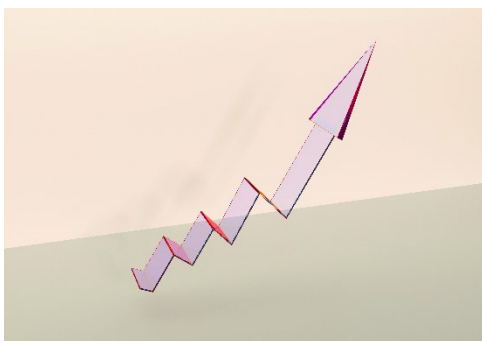
Memorial Benches – SOLD OUT!

Memorial Pavers - \$100

If you would like to purchase a paver in the Memorial Garden, the order form is available on www.hfrrf.org under HFRRF Memorial on the home page.

Investments Update

The geographically diversified portfolio navigated a volatile fiscal year shaped by elevated inflation and interest rates, geopolitical tension, and a market rally concentrated in a narrow group of AI-related public equities. The portfolio returned 9.0 percent for Fiscal Year 2026, trailing the Policy Benchmark of 12.3 percent, as the Fund's sizeable private markets allocation, which is valued with a lag, did not keep pace with the strong public market advance. The portfolio's longer-term record remains strong, with annualized returns of 9.3 percent over ten years and 8.3 percent over fifteen years, ahead of the Policy Benchmark over both periods. Net assets as of 6/30/26 were \$6,111,130,977. Looking ahead to FY 2027, the portfolio will continue to emphasize diversification and long-term discipline as it adapts to higher rates, geopolitical realignments, and the continued influence of artificial intelligence.



Save
the
Date

34th Annual Retiree Holiday Luncheon



December 3, 2026

11am – 1pm

(Buffet Closes at 12:30pm)

HFRRF Greer & Lowdermilk Conference Center

Retirees - There is an Invitation that will be mailed to everyone's address starting 10/30/26 that we have on file. The invitation will have a QR code for you to RSVP. We will also send out an email invitation (through Constant Contact) that will have an RSVP link at the bottom.

Retiree BBQ



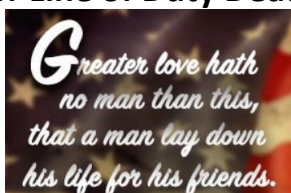
May 6, 2027

11am – 1pm

HFRRF Greer & Lowdermilk Conference Center

HFD Annual Memorial Ceremony

For Line of Duty Deaths



October 16, 2027

11am – 1pm

HFRRF Memorial Garden

Key Dates



HFRRF Board & Committee Meetings

3rd Tuesday of every month
except December

Office Closings

November 11	Veterans' Day
November 26 - 27	Thanksgiving
December 24 - 25	Christmas
January 1	New Year's Day
January 18	MLK Day
February 15	Presidents' Day

Office Noon Closures

November 25	January 15
December 23	February 12
December 31	March 26

News from Member Services

Service	Amount	Start Date
Cost of Living Adjustment	4.00%	October 31, 2026
DROP/PROP Interest	4.47%	October 1, 2026
Annual Supplemental Benefit (ASB)		January 8, 2027
Annual Exclusion Letters	\$3,000	January 22, 2027
PROP/DROP Withdrawal		Deadline for 2026: December 20, 2026
Reminder: 1099s are mailed out in January by Bank of New York (BNY), not HFRRF. Please make sure your address is up-to-date.		

DECEMBER 1, 2026 REQUIRED MINIMUM DISTRIBUTION (RMD) FORM OR FORCE

If you are 73 or older and have a DROP and/or PROP account, you are required by the IRS to withdraw an RMD or a 50% tax penalty could be assessed. The required amount is based on your age, spouse's age (if applicable), and your 12/31/2025 DROP/PROP account balance: [RMD Calculator](#) - note this calculator is not accurate if you are 10+ years older than your spouse. Remember, previous withdrawals in 2026 count toward RMD. If member services has not received your DROP or PROP Disbursement Form by December 1, 2026, HFRRF will **force** out your RMD at 10% tax withholding and deposit it to your account on file.

January 2027 Annual Supplemental Benefit (ASB)

You can expect your annual supplemental benefit payment to be disbursed on or before January 8, 2027. Your payment will be distributed to you in the same manner as your monthly pension payment unless otherwise noted. If eligible, and you will be completing a rollover form or W-4P, please have those forms submitted to the Fund no later than December 11, 2026.

Online DROP/PROP Withdrawals

Did you know that you can make DROP/PROP withdrawals online? Log into [MemberDirect](#) and go to My Account. Choose Forms. For a lump sum withdrawal up to \$50k, use the Disbursement Form. If you want to set up recurring monthly or quarterly withdrawals, submit the Periodic Disbursement Form.

REMINDERS:

- If you recently got married, make sure you submit a marriage license along with your spouse's social security number and date of birth to the pension office, so we can add it to your record.
- If you are a member and have lost a spouse, please contact our office so that your file can be updated.
- If you are a survivor beneficiary and re-marry, move, or change your phone number please update your information with our office so there is no disruption in your pension benefits.
- Keep your contact information updated to help ensure we can connect with you about important information regarding your benefit or account.

Contact Member Services: 281-372-5100, 800-666-9737, or memberservices@hfrf.org

Looking Back, Moving Forward

By Kristi Marx, Manager of Member Support

As another year comes to a close, it is a good time to look back, laugh a little, and be grateful for the road we have traveled. For firefighters, change has always been part of the job—new shifts, new stations, new crews, and eventually that final alarm calling us away from the firehouse.

Whether retirement is still new or has been part of life for years, this season can remind us that change does not end our purpose. It may simply give us a little more room for family, friendships, hobbies, mentoring, serving the community, or enjoying a cup of coffee that does not get interrupted by tones dropping.

We carry more than memories from the fire service. We carry courage, teamwork, sacrifice, humor, and the habit of showing up when people need us. Those things do not retire when we do, although our knees may occasionally try to convince us otherwise.

So, as we close out the year and look ahead to the next one, may we carry forward the bonds, stories, and values forged in the firehouse. The bell may have rung for our last shift, but our story—and our purpose—are far from over.

Add these to your list of 2027 New Year Resolutions with help from your friends in Member Services

1. Make sure your paperwork is in order here at the HFRRF. Do we have updated documents in your file?
2. Get control of your account 24/7 by signing up for Member Direct - <https://memberdirect.hfrrf.org/Login.aspx>. Open your device (tablet, computer, laptop, phone) then call us

Call 281-372-5100 and speak to someone in Member Services for more information or come by Monday – Friday 7:30 a.m. to 4 p.m. (check for Holiday closures) – we'd love to see you!

Shopping for the Holiday Season and in search of unique HFD merch? Check out these online stores and support great organizations in the process:

Dennis W. Holder Scholarship Fund

<https://auction.biddingforgood.com/auction/341835407>

Address: 4225 Interwood North Parkway, Houston, TX 77032

Monday – Friday, 7:30am – 4:00pm

Phone: 281-385-8525

Email: dwhsfoffice@gmail.com

Local 341 Union Hall

https://www.local341.org/pro_shop

Address: 1907 Freeman Street, Houston, TX 77009

Monday – Friday, 8:00am – 4:00pm

Phone: (713) 223-9166 Fax: (713) 237-0912

Houston Fire Museum

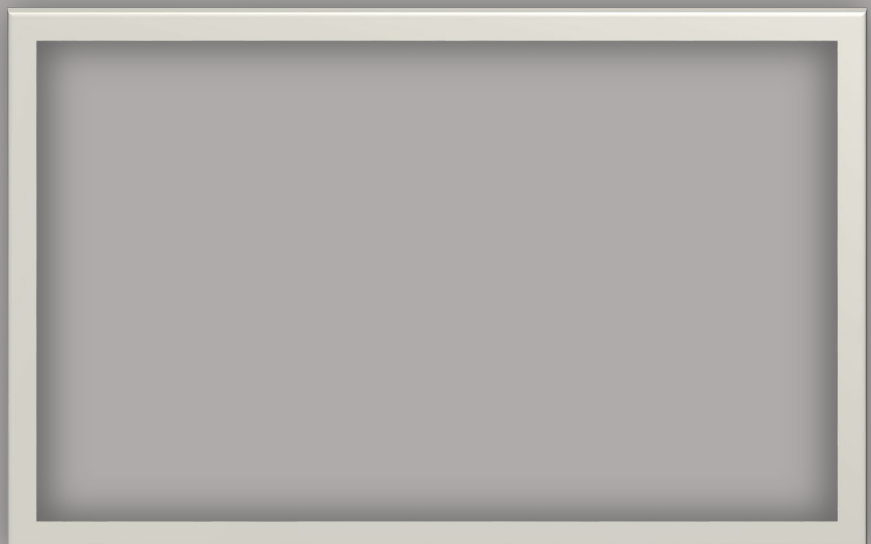
<https://fire-museum-of-houston.myshopify.com/>

Address: 2403 Milam Street, Houston, TX 77006

Tuesday – Saturday, 10:00am – 4:00pm

Phone: 713-524-2526

Email: hfmi@houstonfiremuseum.org



MEMBER COMMUNICATIONS

We are here to help! Regular business hours are Monday – Friday 7:30am – 4:00pm. Member services representatives are available by phone, email, in person, and for virtual appointments. Call member services at 281-372-5100 if you'd like to schedule an individual appointment. A wide range of self-service options are also accessible online 24/7 in [MemberDirect](#). If you need to drop off paperwork after hours, please use the gray drop off box on the front porch.

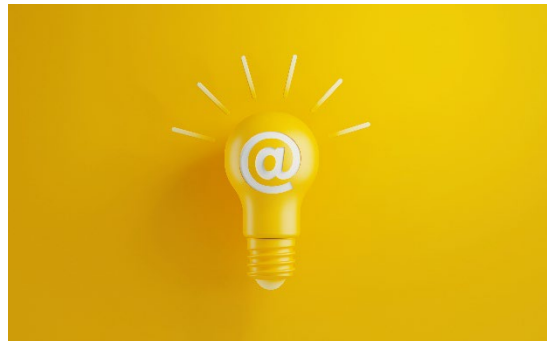
☒ STAY CONNECTED WITH HFRRF

To Log into MemberDirect:

1. Enter your username and password
2. Answer the challenge question
3. A text message with a code will be sent to the cell phone number on file
4. Enter the 4-digit code
5. Select "trust this device" so no code will be required on that device for 3 months
6. Click continue to access your account

From now on, when you log in, you will not need to answer security questions.

In the future, when you need to update contact information, log into MemberDirect, click "Personal Information" on left side, update cell number, address, etc., then click "update" to save.



Questions Regarding Your Deductions?

COH - HR Benefits Services 832-393-6000 benefits@houstontx.gov

Cigna 800-997-1406, 832-393-6191 cityofhouston-serviceinquiries@cigna.com

Cigna Dental 800-997-1406 www.cigna.com

Dearborn National (Life Ins.) 877-442-4207 Claims_Customer_Service@dearbornnational.com

Dennis Holder Scholarship Fund 281-385-8525 hfdscholarship@gmail.com

Standard Life 713-223-9166

HFD Honor Guard 713-376-6640

HFD Pipes and Drums 713-417-8348

HPFFA Medical Supplemental 713-223-9166 ext 1

HPFFA Dental/Vision (Humana) 1-800-833-2223

Houston Fire Museum 713-524-2526

Relative Assistance/Hosp Fund 713-223-9166 ext 5

AI For Retirees – The Easy Cheat Sheet

By Kevin Watkins, Systems Administrator

1. How to talk to AI

Just type what you want in normal language. You do NOT need special computer words. Be specific. If the answer is confusing, say: “Explain that more simply.”

GOOD THINGS TO ASK AI

- “Explain this letter in simple words.”
- “Give me a simple chicken dinner recipe.”
- “Help me write a polite email.”
- “Make a packing list for a 5-day trip.”
- “Explain this phone setting step by step.”

THE EASY FORMULA

Tell AI 3 things:

1. What you need
2. Important details
3. How you want the answer

Example: “Plan 3 easy dinners for two people. Keep them low-cost and give me a grocery list.”

2. Remember: AI can be WRONG

AI may sound confident even when it makes a mistake. For important health, money, legal, travel, or safety decisions, verify the answer with a trusted professional or reliable source.

3. Protect your private information

Do NOT type passwords, Social Security numbers, bank or credit-card numbers, PINs, medical record numbers, or other sensitive personal information into an AI chat. When in doubt, leave it out.

4. Watch for AI-powered scams

A phone call or message can sound like someone you know. If anyone urgently asks for money, gift cards, cryptocurrency, or a wire transfer, STOP. Contact your loved one using a phone number you already know. The FTC specifically warns that scammers can use AI voice cloning.

5. Popular AI Platforms

- ChatGPT by OpenAI <https://chatgpt.com/>
 - Gemini by Google <https://gemini.google.com/>
 - Claude by Anthropic <https://claude.ai/>
 - Copilot by Microsoft <https://copilot.microsoft.com/>
 - Perplexity by Perplexity <https://www.perplexity.ai/>
 - DeepSeek by High Flyer <https://www.deepseek.com/en/>
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THE GOLDEN RULE: Ask • Read • Check • Then Act

You cannot “break” AI by asking a question. Take your time, ask follow-up questions, and never let a computer pressure you into making a decision.

HFRRF Office News



Tanya Pace

Part-Time Accounting/RIM/Admin Associate

Tanya brings more than 20 years of accounting experience, most recently serving as an Accountant Associate with the City of Houston Health Department. Her background includes accounts payable, financial reconciliations, budget support, records management, and administrative operations. We are excited to have her knowledge, attention to detail, and customer-focused approach supporting our team.

Maloni Johnson

Benefits Coordinator

Maloni brings more than seven years of experience in customer service, case management, records management, and compliance. Her background includes managing sensitive information, supporting clients, coordinating complex processes, and delivering exceptional customer service.

Maloni also earned a Paralegal Certificate from Penn Foster College. We are excited to have Maloni join the Fund and look forward to the experience, professionalism, and positive attitude she brings to Member Services.

Monica Bautista

Benefits Coordinator

Monica joins the Fund from the Houston Municipal Pension System, where she served this past year as a Benefit Counselor. She brings a strong background in customer support, administration, and stakeholder communication, along with a proven ability to build positive relationships and navigate complex inquiries with care and professionalism. She recently earned her Bachelor of Business Administration in Marketing from the University of Houston-Downtown and is fluent in both English and Spanish. Monica's combination of member-focused service, attention to detail, and collaborative approach will make her a valuable addition to our team.



Lisa Peterson

Records Manager

We are pleased to announce the promotion of Lisa Peterson from Records Management Supervisor to Records Manager. Lisa returned to the Fund in June 2023 as Records Management Supervisor after previously serving as the Fund's Records Management Technician from November 2003 through June 2009. With more than 20 years of experience in records and information management, Lisa brought a wealth of knowledge and expertise. Since returning to HFRRF, she has successfully managed all aspects of the Records and Information Management (RIM) department's operations. Her commitment, professionalism, and leadership have ensured a seamless transition while continuing to advance the Fund's records management program and support the organization's operational needs. Lisa's promotion reflects her dedication, experience, and the significant contributions she has made to the Fund. We are excited to recognize her accomplishments and look forward to her continued leadership and success as Records Manager.



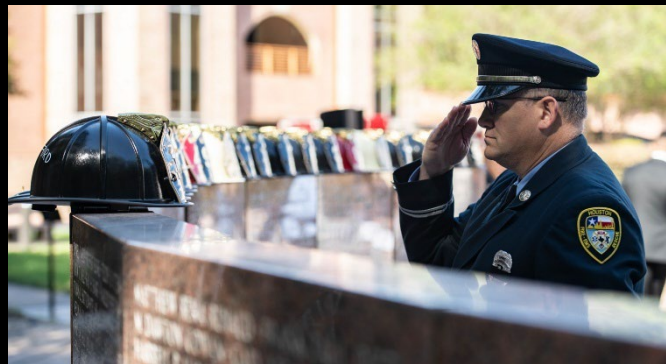
Silver Achievement

Judy Mae Sese

Systems Engineer

May 14

HFD Annual Memorial Ceremony For Line of Duty Deaths October 17, 2026



IN MEMORY

Our condolences & heartfelt sympathies are extended to families of our members who recently passed away.



Gone, but not forgotten.

DATE	RETIRED MEMBERS	HFD SERVICE
6/04/26	Jack Sena	1969-1997
6/05/26	Herbert Parr	1960-1985
6/09/26	William Mizell	1975-1993
7/07/26	John Wedeking	1966-1993
7/08/26	Ronald L. Moore	1972-2007
7/09/26	Vandon Roller	1971-2005
7/10/26	Bobby Wilson	1959-1989
7/15/26	Kenneth Boles	1980-2015
7/15/26	Donny Myers	1974-2005
7/22/26	Governor Crawford	1967-2004
8/01/26	Bob Strahan	1968-2002
8/22/26	Juan Alfredo Garcia Mendoza	1981-2017
8/23/26	Willie Davenport III	1979-2008
8/24/26	Kevin L. Davis	2016-2022
8/26/26	James R. Crowder	1970-2001
9/14/26	Kenneth Malcom	1975-2006

DATE	BENEFICIARY
6/12/26	Margaret Anderson
6/22/26	Laverne Taylor
7/07/26	Kathleen Ward
7/21/26	Betty Hosea
7/27/26	Darla Lawrence
9/06/26	Dorothy Connors

HOUSTON FIREFIGHTERS' RELIEF AND RETIREMENT FUND

HFRRF's mission is to provide a secure retirement benefit plan for our members through professional administration, prudent management of system assets, sound investment practices, & prompt, courteous delivery of accurate benefits & useful information.



HFRRF
Board of
Trustees



Brett Besselman
Chairman



David Lantrip
Vice Chairman



Lisa Slagle
Secretary



David Riegor
Active Member



Ed Llewellyn
Active Member



Pete Ng
Active Member



Gerard Daniels
Active member



Al Mays
Citizen Member



Arif Rasheed
City Treasurer
Designee

Vacant
Mayor's
Representative

4225 Interwood North Parkway, Houston, TX 77032

281-372-5100 800-666-9737

www.hfrrf.org

