

NON-CERTIFICATED EMPLOYEES RETIREMENT PLAN

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COLUMBIA MANAGEMENT'S INVESTMENT PRESENTATION AS OF MARCH 31, 2014

Mr. James Wilkinson, Columbia Management, Senior Institutional Relationship Manager, began his quarterly presentation by reviewing what has occurred during the last quarter ending March 31, 2014.

He reminded the NCERP committee that the first quarter has had some tough challenges: basically the cold weather and other issues were problematic. The GDP for last year was reported at 1.9 percent, unemployment rate currently 6.3 percent, and housing recovery has been interrupted by slight increase in interest rates. As he has previously mentioned on several occasions, "we are experiencing a slow economic recovery."

As we look to the future, the outlook is promising, with an anticipated annual GDP growth for the upcoming year expected to be around three percent. Interest rates and home prices both are anticipated to increase. The Federal Reserve anticipates that more slow growth will probably be the outcome. The new Fed Chief, Mrs. Janet Yellen, has assumed her new position and markets have and are currently responding well to her new leadership.

The quarterly S&P indices are up nearly two percent; interest rates are anticipated to increase by at least one percent. The only strong headwinds that would be perceived as problematic would be the declining unemployment rates and higher inflation. We do anticipate equities to be the dominate performer in the near future, explained Mr. Wilkinson.

The Plan's beginning market value at the beginning of the quarter (1/1/2014) was \$72,224,555; net contributions and withdrawals were \$614,054; the income earned was \$355,090; change in market value was \$1,008,261; and the ending market value (3/31/2014) was \$72,973,852.

The recent quarterly increase measured at 1.92 percent. The last 12 months the plan earned at the rate of 13.20 percent; three-year gains are at 9.36 percent; the five-year return has been 14.77 percent; and the 10-year point has been 7.26 percent.

MILLER ASKS IMPORTANT QUESTION CONCERNING RETIREES BENEFIT PAYMENTS

During the recent NCERP quarterly committee meeting, May 14, 2014, Mr. Bill Miller, Associate Vice Chancellor of Human Resources, posed a question concerning a potential increase in retirees seeking benefit payments and whether or not the number of future NCERP participants would affect the plan, should that percentage entering the plan be less? Mr. Schisler, of Towers Watson, the plan's actuary, was able to respond to these concerns by questioning if the college is replacing the projected losses with new hires. Mr. Miller responded with, "not on a one-to-one basis, but more on an as-needed basis." In general, after much discussion the committee members agreed that as the economy improves there will/should be increases in the plan's market value, but agreed to proceed with great caution and will monitor the level of benefit payouts in the future. "The situation does require some attention, but no significant problems are expected," per the NCERP committee chair, Mr. Kevin White.

REPORT FROM ACTUARY TOWERS WATSON'S QUARTERLY REPORT, AS OF MARCH 31, 2014

Mr. Schisler, Towers Watson, Plan Actuary, at the previous NCERP quarterly committee meeting on May 14, 2014, reported to the NCERP committee that he has discussed this year's actuarial report, which is utilized for the Plan's annual audit with Mr. Mike Hillary, the college's contracted auditor, from Clifton Larson Allen. He went on to explain they have discussed new GASB requirements for the upcoming audit year ending June 30, 2014. Schisler further explained that Mr. Hillary will forward to his office examples of exhibits of the new GASB requirements to assist in this year's actuarial reporting. Mr. Schisler pointed out there could be some additional cost for the supplemental work necessary to meet the new GASB requirements. He also shared with the NCERP committee that the three-year contract for cost of service will expire on December 31, 2014 and anticipates that a new three-year contract will be provided in the near future.

Also at the meeting on May 14, 2014, Mrs. Julie Hupperts, Towers Watson, updated the committee on two issues. First, the interest on employee/participants contributions has been set at 0.1 percent, down from 0.2 percent in 2013. All NCERP participants will gain 0.1 percent on their retirement contributions. She further explained that the lump sum factors utilized to determine the lump sum payout amounts will remain unchanged and said a letter indicating this information will be forwarded to Mr. Hayden in the near future.

NCERP COORDINATOR'S PROPOSED SCHEDULE OF CAMPUS VISITS:

Date:	Location:	Time:
July 10, 2014	Forest Park	Noon
July 17, 2014	Florissant Valley	2 p.m.
July 24, 2014	Meramec	2 p.m.
July 31, 2014	Cosand Center	2 p.m.
August 7, 2014	Forest Park	Noon
August 14, 2014	Florissant Valley	2 p.m.
August 21, 2014	Meramec	2 p.m.
September 4, 2014	Forest Park	Noon
September 11, 2014	Florissant Valley	2 p.m.
September 18, 2014	Meramec	2 p.m.
September 25, 2014	Cosand Center	2 p.m.
October 2, 2014	Forest Park	Noon
October 9, 2014	Florissant Valley	2 p.m.
October 16, 2014	Meramec	2 p.m.
November 6, 2014	Forest Park	Noon
November 13, 2014	Florissant Valley	2 p.m.
November 20, 2014	Meramec	2 p.m.
December 4, 2014	Forest Park	Noon
December 11, 2014	Florissant Valley	2 p.m.
December 18, 2014	Meramec	2 p.m.
January 8, 2015	Forest Park	Noon
January 15, 2015	Florissant Valley	2 p.m.
January 22, 2015	Meramec	2 p.m.
February 5, 2015	Forest Park	Noon
February 12, 2015	Florissant Valley	2 p.m.
February 19, 2015	Meramec	2 p.m.
February 26, 2015	Cosand Center	5 p.m.
March 5, 2015	Forest Park	Noon
March 12, 2015	Florissant Valley	2 p.m.
March 19, 2015	Meramec	2 p.m.

Locations are:

Florissant Valley, Training Center, TC-109; **Forest Park**, SC-117;
Meramec, BA-106; **Cosand Center**, Room 208.

THE QUARTERLY UPDATES

There were seven new participants added to the plan this quarter and three who separated; their returned contributions totaled \$67,210.94.

Departed retirees consisted of five plan participants: one chose the monthly annuity option; three opted for the lump sum payment option; and one elected the 50 percent annuity/50 percent lump sum option.

NCERP'S ACCOUNTING SYSTEM NCERP'S OPERATIONAL BUDGET — ENDING JUNE MARCH 31, 2014

Mr. Hayden reported the original budget for the 2013-2014 fiscal year was \$407,019.00 and as of, March 31, 2014, with the deduction of all approved expenditures including the encumbered charges this meeting, the remaining balance is \$151,674.78. Without any unforeseen expenditures, in all likelihood, the plan should complete the fiscal year under the established budget.

RETIREMENT INTERVIEW SCHEDULE

If employees would like an estimate of their retirement benefits, attend any of the campus visits made by **James Hayden**, plan coordinator, **ext. 5217**. Please call at least one week before the scheduled visit to ensure the retirement assessment is complete. Every participant is encouraged to contact Hayden at any time to obtain a retirement benefit assessment.

NCERP MEETING SCHEDULE

The quarterly NCERP Committee meetings now are being rotated from various campus locations. The tentative schedule is as follows:

- August 13, 2014, Florissant Valley, 9:15 a.m.
- November 12, 2014, Meramec, 9:15 a.m.
- February 13, 2015, Forest Park, 9:15 a.m.
- May 14, 2015, Cosand Center, 9:15 a.m.

BENEFICIARY ACCURACY

Make sure beneficiary information on file for NCERP retirement contributions is accurate. Failure to do so could result in retirement contributions being paid to the employee's estate versus having the contributions going to loved ones. If there are questions or concerns, contact **James Hayden**, plan coordinator, at **ext. 5217**.

Overcoming Overload at Work

You're up against a big deadline, the phone's ringing off the hook and you haven't seen the bottom of your desk in days. Does this sound familiar? If so, you may have a classic case of work overload. This job stress doesn't just affect how you feel at work, but can also strain your health, your family and your personal well-being. By learning to manage your time and stress level, you can successfully overcome overload on the job. Here are some steps to get you started:

- Schedule tasks in your planner by order of importance. Focus on high-priority work and make significant progress on these items before attending to minor details.
- Talk with your supervisor. Find out which tasks and deadlines take priority and your boss' expectations for your productivity level. Be honest if your workload is unrealistic.
- Learn to say "no." Knowing the tasks and responsibilities that take priority in your job will enable you to say "no" to others requests.
- Identify time drains. For one week, keep a record of how you use your time to discover how it could be better spent.
- Minimize interruptions. Screen your calls and close your office door when you need to focus on a high-priority task.
- Read mail and email at specific times. Sort mail according to its level of importance and then set aside for later.
- Discern when to delegate. Delegate routine jobs and details that others can handle when you have too much to do.
- Focus. Instead of getting overwhelmed at all you have yet to do, focus on one thing at a time.
- Avoid unnecessary rushing. You'll make more mistakes that will take even more time to correct. Concentrate on how best to spend time rather than worrying about how to save it.
- Recharge. Don't skimp on sleep, exercise, or healthy eating. Avoid isolating yourself and spend time developing your relationships and interests outside work.
- Take a break. When you get stressed, take a walk or close your eyes and breathe deeply for at least 30 seconds. Take a day off to relax, or plan a vacation to get away and get perspective.

YOUR NCERP REPRESENTATIVES:

Board of Trustees Appointment

Calla White

6688 Chesapeake Drive, Apt. C
Florissant, MO 63033

Phone: 314-355-9112

Term expires: BOT's pleasure

Board of Trustees Appointment

Ruth Lewis - Vice Chair

10455 Litzsinger Road

St. Louis, MO 63131

Telephone: 314-567-7098

Term Expires: BOT's pleasure

Non-Unit Representative

Keisha Robinson - Chair

Office of Institutional Development

Phone: 314-539-5756

E-mail: krobinson229@stlcc.edu

Term expires: June 30, 2017

Unit Representative

Kevin White - Chair

FP – Media Services

Phone: 314-644-9213

E-mail: kwhite@stlcc.edu

Term expires: June 30, 2016

Physical Plant

Mike Wibbenmeyer

MC – Utilities/HVAC

Phone: 314-984-7749

E-mail: mwibbenmeyer@stlcc.edu

Term expires: Oct. 30, 2016

Any suggestions for improvements, questions, comments or other concerns about the retirement plan may be directed to any of the NCERP Committee representatives. Any proposed agenda items may be sent to **James Hayden** or the employee representative 10 days prior to the meeting date.

100560 7/2014

NON-DISCRIMINATION STATEMENT

St. Louis Community College is committed to non-discrimination and equal opportunities in its admissions, educational programs, activities and employment regardless of race, color, creed, religion, sex, sexual orientation, national origin, ancestry, age, disability, genetic information or status as a disabled or Vietnam-era veteran and shall take action necessary to ensure non-discrimination.

For information or concerns relating to discrimination matters, contact the following: for matters relating to disabilities, contact Section 504/Title II Coordinator Donna Dare at 314-539-5285; for matters relating to sex discrimination, contact Title IX Coordinator Pam McIntyre at 314-984-7763.