



ALAMEDA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION  
*BOARD OF RETIREMENT*  
MINUTES

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**Thursday, September 18, 2014**

Chair Annette Cain-Darnes called the meeting to order at 2:30 p.m.

Trustees Present: Dale Amaral  
Annette Cain-Darnes  
George Dewey  
Liz Koppenhaver  
Elizabeth Rogers  
Donald White  
George Wood  
David Safer (*Alternate*)  
Darryl Walker (*Alternate*)

Trustees Excused: Ophelia Basgal  
Keith Carson

Staff Present: Margo Allen, Fiscal Services Officer  
Victoria Arruda, Human Resources Officer  
Angela Bradford, Administrative Specialist II  
Vincent Brown, Chief Executive Officer  
Kathy Foster, Assistant Chief Executive Officer  
Harsh Jadhav, Chief of Internal Audit  
Rose Kwong, Benefits Manager  
Marguerite Malloy, Associate Counsel  
Betty Tse, Chief Investment Officer  
Latrena Walker, Project and Information Services Manager

**14-106**

**The minutes of the Special Board meeting of September 10, 2014 were accepted on a motion by George Wood, seconded by Liz Koppenhaver, and approved by a vote of 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

**CONSENT CALENDAR  
REPORTS AND ACTION ITEMS**

**APPLICATION FOR SERVICE RETIREMENT**

*Appendix A*

**APPLICATION FOR RETIREMENT, DEFERRED**

*Appendix B*

*Appendix B-1*

**APPLICATION FOR DEFERRED TRANSFER**

*Appendix C*

**LIST OF DECEASED MEMBERS**

*Appendix D*

**REQUESTS FOR 130 BI-WEEKLY PAYMENTS TO RE-DEPOSIT  
CONTRIBUTIONS AND GAIN CREDIT**

*Appendix E*

**APPLICATION FOR DISABILITY RETIREMENT – NON CONTESTED ITEMS:**

*Appendix F*

**APPLICATION FOR DISABILITY RETIREMENT – HEARING OFFICER  
RECOMMENDATIONS**

*Appendix G*

It was moved by Elizabeth Rogers, seconded by George Wood, and approved by a vote of 6 yes (*Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), (*Amaral recused*), 0 no, 0 abstentions, that the following resolution is adopted:

**14-107**

BE IT RESOLVED BY THIS BOARD that the Consent Calendar is approved as presented.

**REGULAR CALENDAR – REPORTS AND ACTION ITEMS  
DISABILITIES, CURRENT AND CONTINUING RECOMMENDATIONS AND  
MOTIONS**

None.

**COMMITTEE REPORTS, RECOMMENDATIONS AND MOTIONS**

*Note: Per Committee Chairs, copies of the Committee meeting minutes were available for attendees. All **September** Committee meeting minutes are posted on the ACERA website ([www.acera.org](http://www.acera.org)) after approval at the **September 18, 2014** Board meeting. This month's Committee reports were presented in the following order:*

***Operations:***

Dale Amaral reported that the Operations Committee met on September 3, 2014 at 9:32 a.m., and highlighted the following:

Kathy Foster, Assistant CEO, explained that as a result of the implementation of AB 197 certain pay items are no longer considered “compensation earnable” and will not be included in final compensation. Harvey Leiderman, Fiduciary Counsel, Reed Smith, was present at the meeting and advised the Board not to proceed with considering or making any refunds to legacy members of ACERA affected by this change until after the Court of Appeals renders its decision.

**14-108**

**It was moved by Dale Amaral and seconded by Elizabeth Rogers that the Board not proceed with the administrative and actuarial process that would be required if the Board concluded that refunds should be made on pay items no longer considered “compensation earnable” until the uncertainty of the appellate process has been resolved. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

Kathy Foster, Assistant CEO, presented a proposed resolution concerning the value of payments for accrued leave cash-outs that will replace two previously approved resolutions (12-150 and 12-151). This new resolution is being proposed due to the final judgment in the *DSA v. ACERA* lawsuit regarding the implementation of AB 197. Harvey Leiderman, Fiduciary Counsel, Reed Smith, was available at the meeting to answer questions.

**14-109**

**It was moved by Dale Amaral and seconded by George Dewey that the Board adopt a Board Resolution regarding value of payments for accrued leave cash-outs. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

Kathy Foster, Assistant CEO, presented a proposed resolution concerning the payments for additional services rendered outside of normal working hours that will replace a previously approved resolution (13-10). This new resolution is being proposed due to the final judgment in the *DSA v. ACERA* lawsuit regarding the implementation of AB 197. Harvey Leiderman, Fiduciary Counsel, Reed Smith, was available at the meeting to answer questions.

**14-110**

**It was moved by Dale Amaral and seconded by Elizabeth Rogers that the Board adopt a Board Resolution regarding payments for additional services rendered outside normal working hours. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

Vince Brown, CEO, reviewed the changes to the draft Board Off-site agenda with the trustees.

**14-111**

**It was moved by Dale Amaral and seconded by Elizabeth Rogers that the Board approve the Board Off-Site agenda. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

Vince Brown, CEO, discussed the proposed restructure of ACERA from an operational standpoint. Mr. Brown answered numerous questions from the trustees. In addition, he reminded the Committee that the proposed restructure will be discussed at the October 1, 2014 Budget Committee from a budgetary standpoint and again at the October 17, 2014 Board Off-site.

Margo Allen, Fiscal Services Officer, presented the year-to-date operating expenses – budget vs. actual. As of July 31, 2014 actual expenses are \$1,016,344 under budget.

Kathy Foster, Assistant CEO, provided an update, as of August 31, 2014, on the work completed and amounts spent on overtime and temporary employees together with information on the years of service and age at retirement for the 122 members who retired as of July 11, 2014, due to the implementation of AB 197.

Pursuant to Government Code §54956.9(a) the meeting adjourned at 11:01 a.m. into Closed Executive Session to confer with legal counsel regarding pending litigation in the matter of:

- 1) *Alameda County Employees' Retirement Association v. BP PLC*, Case No. 4:12-CV-1256; and
- 2) *Trustees of the Mineworkers' Pension Scheme Limited and Others v The Royal Bank of Scotland Group plc* – HC12D01192.

The Committee reconvened into open session at 11:15 a.m. and reported that no action was taken.

**14-112**

**It was moved by Dale Amaral and seconded by George Wood that the Board approve the September 3, 2014 Operations Committee minutes. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

***Retirees:***

Dale Amaral reported that the Retirees Committee met on September 3, 2014 at 11:25 a.m., and highlighted the following:

Kathy Foster, Assistant Chief Executive Officer, provided additional information on the options for the dental plan that was prepared for the August 21st Board of Retirement meeting, which was rescheduled to September 10th. The Trustees directed Staff to change the recommendation provided in the August 21st memo to reflect one of the specific options described in the memo to be presented at the September 10th Board meeting.

Kathy Foster, Assistant Chief Executive Officer, provided a status report on the work completed and amounts spent on overtime and temporary employees as of August 31, 2014, along with information on the years of service and age at retirement for the 122 members who retired as of July 11, 2014 due to the implementation of AB 197. One final report will be provided at the October Committee meeting, which will include information on the majority of the work completed and costs associated with processing the 122 retirements.

Kathy Foster, Assistant Chief Executive Officer, provided summary information regarding renewal rates from Kaiser Permanente and United Healthcare for the plan year February 1, 2015 through January 31, 2016. In addition, Ava Lavender from the County of Alameda presented more detailed information on the renewal rates.

Kathy Foster, Assistant Chief Executive Officer, reported that Staff is working on a project to provide 1099(R) Forms and Electronic Funds Transfer (EFT) Advice Forms via the Web Member Services (WMS) Portal. Staff will provide a report to the Committee at future meetings on the planned communications to retirees and a timeline of this project.

Kathy Foster, Assistant Chief Executive Officer, provided a timeline of milestones for ACERA's annual Open Enrollment and Retiree Health Fair activities.

Kathy Foster, Assistant Chief Executive Officer, reported that there were no relevant benefit issues affecting ACERA retirees or ACERA Staff at this time.

**14-113**

**It was moved by Liz Koppenhaver and seconded by George Dewey that the Board approve the September 3, 2014 Retirees Committee minutes. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

***Investment:***

George Wood reported that the Investment Committee met on September 10, 2014 at 9:34 a.m., and highlighted the following:

The Investment Committee was informed of the change to the search criteria (Minimum Requirements) where the number of years of experience for the primary Investment Consultant assigned to ACERA was shortened from 10 years to 5 years.

To fulfill proactively the Absolute Return Strategies subclass target of the Alternatives Portfolio, as well as the Implementation Roadmap of the 2014-15 PEARLS Investment Plan, Staff and Strategic Investment Solutions (SIS) presented a fund of accounts/funds to be managed by Lighthouse Investment Partners, LLC as a low beta/high alpha product. The proposed fund is designed to generate returns in volatile markets thereby improving the quality of the ACERA Fund returns stream. The discussion was held in two parts:

Staff and SIS explained the reasons for identifying and recommending a skilled fund of accounts/funds manager such as Lighthouse and the reasons for proposing a “Fund of One” to hold a concentrated portfolio of diversified, but “high alpha potential” sub-managers/strategies. SIS explained the importance of the high alpha/low beta combination (absolute return) fund as an integral component to the larger architecture of the ACERA Fund. Staff and SIS explained that the proposed fund is expected to have low correlation to the traditional equity and bond markets. Staff and SIS explained the projected management and incentive fees as well as the quick redemption feature of the proposed fund given its highly liquid account structure.

Representatives of Lighthouse Investment Partners, LLC described its history and philosophy, the qualifications of its staff members assigned to the proposed fund, and the scope of those staff members’ portfolio management activities/experience. They explained Lighthouse’s sub-manager/strategy, operational due diligence, monitoring processes, and risk management. Through real examples, they illustrated how those processes had preserved the assets of other Lighthouse-managed funds over the years.

Quarterly Performance Review for the Second Quarter of 2014 – Equities, Fixed Income, and Real Return Pool. This item was tabled to the October 8, 2014 Investment Committee Meeting.

Quarterly Performance Review for the Second Quarter of 2014 – Real Estate. This item was tabled to the October 8, 2014 Investment Committee Meeting.

The Investment Committee Chair confirmed that the CA Government Code Section 6254.26 and ACERA’s Template Chart for Responses related to this item were available on the side table for the public’s information.

Pete Albert asked questions of the Trustees.

Betty Tse, CIO, introduced new Investment Team Member, Clint Kuboyama, to the Trustees.

**14-114**

**It was moved by George Wood and seconded by Elizabeth Rogers that the Board approve the September 10, 2014 Investment Committee minutes. The motion carried 7 yes (Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood), 0 no, and 0 abstentions.**

***Actuarial:***

George Wood reported that the Actuarial Committee met on September 18, 2014 at approximately 11:08 a.m., and highlighted the following:

Margo Allen, Fiscal Services Officer, explained that during the course of finalizing the interest crediting policy, Segal Consulting (Segal) asked for clarification of ACERA's preferred treatment of the CRA when there is an interest shortfall in one six month interest crediting period and another interest shortfall in the subsequent six month interest crediting period.

Paul Angelo, Segal's Senior Vice President and Actuary, and Andy Yeung, Segal's Vice President and Associate Actuary, discussed the options for the treatment of CRA balance in this alternative scenario. Lori Schnall, Associate Counsel, explained that Government Code Section 31616 is ambiguous with regards to using the restored balance in the CRA in the same interest crediting period or carrying over the restored balance to the subsequent interest crediting period, and therefore the Board can make a choice among the options.

After a discussion, it was moved by Liz Koppenhaver that the Actuarial Committee recommends to the Board of Retirement, when the beginning balance of the CRA is below 1% because the CRA was used to meet an interest shortfall in the prior interest crediting period and the CRA is restored to 1% of market value in the current interest crediting period, the Board approve NOT using the restored 1% balance in the CRA to credit interest shortfalls in the valuation reserves, the 401(h) reserve account and the SRBR in the current interest crediting period and carry over the 1% ending balance in the CRA to the subsequent interest crediting period. *There was no second to the motion.*

Afterward, it was moved by Elizabeth Rogers that the Actuarial Committee recommends to the Board of Retirement, when the beginning balance of the CRA is below 1% because the CRA was used to meet an interest shortfall in the prior interest crediting period and the CRA is restored to 1% of market value in the current interest crediting period, the Board approve using the restored 1% balance in the CRA to credit interest shortfalls in the valuation reserves, the 401(h) reserve account and the SRBR in the current interest crediting period and carry over the 1% ending balance in the CRA to the subsequent interest crediting period. *There was no second to the motion.*

As a result, the committee requested staff to bring the treatment of the CRA back to the committee for further discussion at a future meeting.

Margo Allen, Fiscal Services Officer, stated that the proposed Actuarial Funding Policy was presented at the June committee meeting and staff is now recommending adoption of the policy.

**14-115**

**It was moved by George Wood and seconded by Elizabeth Rogers that the Board adopt the Actuarial Funding Policy. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

Paul Angelo, Segal's Senior Vice President and Actuary, and Andy Yeung, Segal's Vice President and Associate Actuary, presented the Actuarial Experience Study, which is an analysis of actuarial experience during the period December 1, 2010 through November 30, 2013. Segal is recommending changes in the assumptions for inflation, investment return, individual salary increases, retirement for active employment, pre-retirement mortality, healthy life mortality, disabled life mortality, turnover (vested and withdrawal of contributions), and disability (service connected and non-service connected).

Mr. Angelo stated that Segal is recommending that the Board develop the investment return assumption on a net of investment expenses but *not* net of administrative expenses basis, which appears as Option A in Segal's report. Mr. Angelo explained that this is more consistent with the new practice required by GASB for financial reporting, and will also provide for the funding of administrative expenses in a more transparent manner. The recommendation is to reduce the investment return assumption from 7.8% *net* of administrative expenses to 7.75% *gross* of such expenses, and add an *explicit* administrative expense loading of 1.6% of payroll.

Mr. Angelo also discussed Option B, which he explained is consistent with the current practice for funding. If this option is preferred by the Board, Segal's recommendation is to reduce the investment return assumption used for funding from 7.8% to 7.5%. Under this alternative, setting the investment return assumption at 7.5% for funding and using that same 7.5% for financial disclosure purposes under GASB means that even though the same rate is used, it would be considered *net* of administrative expenses for funding but *gross* of administrative expenses for financial disclosures. The administrative expense would continue to be funded *implicitly*.

Margo Allen, Fiscal Services Officer, stated that no action is intended for this meeting, but rather staff will make a recommendation at the next committee meeting concerning the investment return assumption.

The formal Actuarial Committee minutes for September 18, 2014 will be approved at the October 16, 2014 Board meeting.



**NEW BUSINESS**

Vince Brown, CEO, requested authority from the Board to vote as ACERA's proxy on behalf of the Board of Retirement at the SACRS Fall Conference.

**14-116**

**It was moved by George Dewey and seconded by Liz Koppenhaver that the Board direct the CEO to vote as ACERA's Proxy on behalf of the Board of Retirement at the SACRS Fall Conference. The motion carried 7 yes (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*), 0 no, and 0 abstentions.**

**Vince Brown, Chief Executive Officer's Report.**

The CEO reported that there will be one litigation and one personnel item discussed in Closed Executive Session at the October 16, 2014 Board meeting.

**ADJOURNMENT INTO CLOSED EXECUTIVE SESSION:**

1. Pursuant to Government Code Sections 54957.1 and 54956.9 to discuss and make recommendations regarding disability applications:
  - A) Discussion and possible motion regarding application for Service Connected Disability Retirement for:

***Guangsen Chen***

2. Pursuant to Government Code Sections 54957.1 and 54957:
  - A) PUBLIC EMPLOYEE APPOINTMENT: Title: Chief Counsel

The Board will meet in closed executive session to consider and advise the appointment of ACERA Chief Counsel.

**RECONVENE INTO OPEN SESSION TO REPORT ON ACTION TAKEN IN CLOSED EXECUTIVE SESSION:**

The Board reconvened into Open Session and announced the following:

**14-117**

**It was moved by Liz Koppenhaver and seconded by Donald White that the Board adopt the Hearing Officer's recommendation to deny Guangsen Chen a Service Connected Disability benefit. The motion carried 7 yes, 0 no, and 0 abstention (*Amaral, Cain-Darnes, Dewey, Koppenhaver, Rogers, White, Wood*).**

PUBLIC EMPLOYEE APPOINTMENT: Title: Chief Counsel – No action was taken.

**TRUSTEE INPUT**

George Wood, Board Trustee, explained that the issue concerning the treatment of the 1% balance in the Contingency Reserve Account (CRA) will be brought back for further discussion at a later Actuarial Committee and/or Board meeting.

It was noted that the Actuarial Funding Policy has no impact on the 1% balance contingency reserve account, actuarial assumption rates, etc.

George Wood, Board Trustee, stated that the Actuarial Experience Study will be further discussed at the October 16, 2014 Actuarial Committee and Board meetings.

**PUBLIC INPUT**

- None

**ADJOURNMENT**

The meeting adjourned at 4:10 p.m.

Respectfully Submitted,



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Vincent P. Brown  
Chief Executive Officer

10/16/14

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Date Adopted

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**APPENDIX A  
APPLICATION FOR SERVICE RETIREMENT**

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AJOSE, Olusegun  
Effective: 1/25/2014  
Alameda Health System

COTANCHE, Jeanette  
Effective: 1/27/2014  
Alameda Health System - DEF

ANGUIANO, Frances J.  
Effective: 11/8/2013  
Public Health

COTRUFO, John H.  
Effective: 2/14/2014  
Behavioral Health Care Services

BAGDONAS, Michael  
Effective: 3/29/2014  
Alameda Health System

DAVIS, Michael  
Effective: 8/26/2013  
Alameda Health System

BAILEY, Frank W.  
Effective: 3/15/2014  
Probation

DORLAND, Margarita  
Effective: 12/29/2012  
Health Care Services Agency

BENDER, Deborah E.  
Effective: 3/29/2014  
General Services Agency

DOS SANTOS, Anthony M.  
Effective: 3/29/2014  
Library

BOLTON, Winona  
Effective: 3/29/2014  
Probation

DREHER, Rita F.  
Effective: 7/9/2014  
Probation - DEF

BOYKINS, Linda M.  
Effective: 6/30/2014  
Behavioral Health Care Services - DEF

GARDNER-WHITE, Brenda J.  
Effective: 3/29/2014  
Social Services Agency

BRANCH, Mary L.  
Effective: 3/29/2014  
Social Services Agency

HOFACKET, Naomi J.  
Effective: 5/1/2014  
Library

BRYANT, Claudette G.  
Effective: 1/11/2014  
Alameda Health System - DEF

HOLLINQUEST, Patricia A.  
Effective: 4/30/2014  
Probation

CHIN, Milianne K. W.  
Effective: 4/1/2014  
Sheriff's Office

HOLSEY, Denyce L.  
Effective: 3/31/2014  
Human Resource Services - DEF

CHRISTENSEN, Wilma  
Effective: 7/2/2014  
DRO - DEF

JARQUIN, Arnaldo A.  
Effective: 6/7/2014  
General Services Agency - DEF

**APPENDIX A  
APPLICATION FOR SERVICE RETIREMENT**

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KOLBE, Pamela R.  
Effective: 3/29/2014  
Social Services Agency

MC KENZIE, David B.  
Effective: 3/29/2014  
Sheriff's Office

PATTERSON, Sharon L.  
Effective: 3/29/2014  
Child Support Services

QUIJANO, Guillermina  
Effective: 2/28/2014  
Alameda Health System

ROTHMAN, Carol  
Effective: 4/1/2014  
Social Services Agency

SANCHAS, David P.  
Effective: 6/21/2014  
Sheriff's Office

SHAW, Kenneth D.  
Effective: 3/29/2014  
Social Services Agency

SPARKS, Karol L.  
Effective: 3/29/2014  
Library - DEF

TEREFE, Nilsa M.  
Effective: 6/1/2014  
Social Services Agency

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**APPENDIX D  
LIST OF DECEASED MEMBERS**

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BARRETT, Minnie L.  
7/27/2014  
Survivor of Charlie T. Barrett

HORTON, Angela D.  
8/6/2014  
Alameda Health System

CAMITTA, Donna L.  
8/23/2014  
Probation

LEE, Chan-Chung  
7/21/2014  
Public Works Agency

DAVIS, Gary H.  
8/7/2014  
General Services Agency

LONG, Valerie A.  
8/6/2014  
Probation

DEITZ, Shirley L.  
8/9/2014  
Board of Supervisors

MC GREGORY, Flora  
7/30/2014  
Alameda Health System

DUNN, Ophelia  
7/22/2014  
Probation

MEEKS, Jo Ann F.  
8/21/2014  
Social Services Agency

GILSTRAP, Ronald L.  
8/6/2014  
Information Technology Department -  
DEF

NGUYEN, Huong  
8/9/2014  
Social Services Agency

HARPER, Meddie L.  
7/10/2014  
Probation

NGUYEN, Huong  
8/9/2014  
Survivor of Loc H. Luu

HARRIS, Linda J.  
8/3/2014  
Library

OSHEA MD, James L.  
7/31/2014  
Alameda Health System

HARRISON, Robert R.  
7/30/2014  
Public Works Agency

SANTICH, Jacquelyn A.  
7/28/2014  
Probation

HAWKINS, J. Marianne  
8/14/2014  
Survivor of Floyd Hawkins

SLACK, Ada R.  
8/11/2014  
Library

HERRING, Virginia M.  
7/25/2014  
Social Services Agency

WASHINGTON, Sandra D.  
8/3/2014  
Sheriff's Office

**APPENDIX D  
LIST OF DECEASED MEMBERS**

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WILLIAMS, Geraldine  
8/3/2014  
Survivor of John Williams

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**APPENDIX F**  
**APPLICATION FOR DISABILITY RETIREMENT**

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**Name:** **Bivins, Brenda**  
**Type of Claim:** Non-Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant a non-service connected disability and to require future annual medical examinations and questionnaires at this time.

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**Name:** **Grasso, John**  
**Type of Claim:** Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant a service connected disability and to require future annual medical examinations and questionnaires at this time.

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**Name:** **Lopez, Martha**  
**Type of Claim:** Non-Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Lopez a non-service connected disability and to not require future annual medical examinations at this time.

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**Name:** **Lopez, Sandra**  
**Type of Claim:** Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant a service connected disability and to require future annual medical examinations and questionnaires at this time.

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**APPENDIX F  
APPLICATION FOR DISABILITY RETIREMENT**

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**Name:** Schwartz, Michael  
**Type of Claim:** Annual Review for SCD (Granted on 7/19/2012)

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to continue the allowance for service connected disability and to require future annual medical examinations and questionnaires at this time.

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**Name:** Sullivan-Adams, Dawn  
**Type of Claim:** Service Connected

Staff's Recommendation:

Approve the recommendation contained in Dr. Wagner's report to grant Ms. Sullivan-Adams a service connected disability and to not require future annual medical examinations at this time.

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