



Los Alamitos Area Chapter News

Military Officers Association of America
P.O. Box 665, Los Alamitos, CA 90720

AUGUST 2026



Los Alamitos Area Chapter Web Presence: <https://www.MOAA.org/chapter/losalamitosarea>

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Aug 4 th	Chapter Board Meeting									
Aug 27 th	Chapter Luncheon									
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Surviving Spouses Corner-Legislation to Watch

House of Representatives -June 25 2026

H.R. 9489 GRACE for Military Survivors Act is a bipartisan bill introduced on June 25, 2026. It allows surviving military families three years, rather than the current one-year window, to penalty-free deposit military death gratuity and Servicemembers' Group Life Insurance (SGLI) benefits life insurance payouts into tax-advantaged accounts. The bill would:

- Extend from one year to three years the period in which military death gratuities and SGLI payments may be contributed to Roth IRAs and Coverdell Education Savings Accounts without penalty.
- Ensure military families are not penalized while grieving and adjusting to life after the loss of a service member

California Legislation-All of the following currently in the Assembly Appropriations Committee

SB 1407 proposes to expand California's tax exclusion for military retirement pay and survivor benefits, raising the cap and extending the exemption period.

Background Overview-Last year, the state budget included a **\$20,000 tax break**, but many advocates argued this cap was insufficient, especially for retirees with second careers or living in high-cost areas

California Senate Bill 1407, introduced by Senator Bob Archuleta, aims to amend the **Personal Income Tax Law** to provide broader tax relief for military retirees and survivors.

Key Provisions

- **Exclusion Expansion:** The bill increases the income limit for the state's uniformed services retirement pay exclusion. Initially, the exclusion was capped at \$20,000 per year; SB 1407 raises this limit to **full retirement pay** for eligible taxpayers .
- **Income Limit Removal:** The bill eliminates prior income restrictions for "qualified taxpayers," allowing more retirees and survivors to benefit from the exclusion

SB 888 (Property Taxation: Disabled Veterans' Exemption)

SB 888 modifies how California calculates household income for disabled veterans seeking enhanced property tax exemptions. By excluding service-connected disability payments from income calculations, the bill makes it easier for disabled veterans to qualify for the larger \$150,000 property tax exemption rather than the standard \$100,000 exemption. This change is temporary: it applies only through January 1, 2037, when the amended section automatically repeals and the law reverts to its current definition of "household income" unless the Legislature takes action to extend or make the policy permanent.

Information to be aware of

After more than a decade of community organizing, proposals, setbacks, and legislative action, Assembly Bill (AB) 1595 which was sponsored by the County of Orange allows the California Department of Veterans Affairs (Cal Vet) to study, acquire, design, develop, construct and equip a state-owned and state-operated Southern California Veterans Cemetery in Orange County. One December 8, 2021 "Flag One" was raised at the groundbreaking ceremony for the new Veterans cemetery in Anaheim Hills. The 30-by-60-foot American flag on a 100-foot pole marks the first step towards building a Veterans cemetery site in Orange County

7 Exercises for the Healthy Traveler

(This article by Capt. M.J. Hessert, USN, originally appeared in the June 2026 issue of Military Officer, a magazine available to all MOAA Premium and Life members who can log in to access our digital version and archive. Basic members can save on a membership upgrade and access the magazine.)

I spent the COVID-19 pandemic aboard USS *Carl Vinson* (CVN-70). Aside from the normal challenges of life at sea, there were additional hardships due to the coronavirus, including closure of the ship's gyms. So I switched to bodyweight workouts that could be done in my stateroom.

I still use these workouts when traveling because they are perfect for hotel rooms or even a quiet corner of the airport. Furthermore, people unaccustomed to resistance training will find this to be a good beginner workout for home and away.

While it's difficult to perform pulling exercises without equipment, pushing exercises are readily available with your bodyweight and can provide nearly a full body workout.

"Your gym is wherever you are, and the best training equipment is your own body," said George Cruz, a certified strength and conditioning specialist at Marine Corps Base Camp Pendleton, Calif. "Many critique calisthenics and claim that they do not provide enough of a stimulus. However, we can alter volume and intensity to ensure a good workout."

Indeed, because fitness levels and free time vary, I recommend two to four sets of each of these exercises to fatigue, depending on your needs:

- **Air squats:** Stand with your feet slightly wider than shoulder width and squat down with arms in front of you for balance. You can hold a door frame if needed. This primarily targets the quadriceps and gluteal muscles.
- **Multidirectional lunges:** Standard lunges are performed in the normal walking plane or perhaps side to side. For this exercise, imagine you are standing in the middle of a clock face. Lunge toward each number on the clock. Moving in many different planes is especially good for balance and small stabilizer muscles in addition to the quadriceps, glutes, and hamstrings.
- **Pushups:** Place your hands shoulder width apart. Keeping elbows close to your sides, engage your core while lowering your chest toward the floor, and then push up. This is excellent exercise for the pectoralis (chest) muscles, triceps, and abdominal muscles.
- **Side planks:** Lay on your side and push up so that your elbow and forearm are under your shoulder and you are balanced on the side of your downward foot. Engage your latissimus, obliques, and gluteal muscles on the downward side. Hold until fatigued.
- **Flutter kicks:** Lay flat on your back with your legs straight and toes pointed. Place your arms at your side or, for extra support of your lower back, put your hands under your buttocks. Lift your legs a few inches off the ground, then alternately kick in small, quick motion, which exercises the abdominal muscles and quadriceps.
- **Prone overhead back extensions:** Lay on your stomach with arms stretched ahead and legs straight. Simultaneously lift your chest, arms, and shoulders off the floor while raising your legs off the ground. Hold until fatigued.
- **Rows:** To incorporate this exercise, use your backpack or carry-on. Hold the bag in one hand, bend over at the hip, and pull the bag up to your lower rib cage on that side. You may stabilize yourself on the side of the bed with the other hand. Repeat on the opposite side.

"By utilizing our own bodyweight as resistance, we are still able to improve strength, endurance, coordination, and flexibility, even while traveling," Cruz said. *Capt. M.J. Hessert, USN, is an emergency physician and aerospace medicine physician in San Diego.*

6 military hospitals and clinics recognized as Centers of Excellence

The military hospitals and clinics receiving Center of Excellence designation are:

- Alexander T. Augusta Military Medical Center: Fort Belvoir, Virginia
- Brooke Army Medical Center: Joint Base San Antonio-Fort Sam Houston, Texas
- Madigan Army Medical Center: Joint Base Lewis-McChord, Washington
- Naval Medical Center San Diego: San Diego, California
- Walter Reed National Military Medical Center: Bethesda, Maryland
- Wilford Hall Ambulatory Surgical Center: Joint Base San Antonio, Texas

MOAA--Los Alamitos Area Chapter Luncheon Coupon

Aust 27th Luncheon is to be held at the Navy Golf Course, 5560 Orangewood, West of Valley View, Cypress, CA.

Social: 1130-1200 **Lunch:** 1200-1300 **Program,** if scheduled: 1300-1400

Circle One: Classic Hamburger Hot Pastrami Sandwich Chipotle Chicken Sandwich Steak Sandwich Pizza
Chicken Caesar Salad

BE SURE TO CIRCLE YOUR SIDE FOR SANDWICHES: Regular FF Fruit Salad Sweet Potato FF
Cole Slaw Cottage Cheese Onion Rings

\$ 25 each! (Check payable to the Los Alamitos Area Chapter.)

LUNCHEON RESERVATIONS.

Name/s _____ Guest/s _____ (spouse is not guest)

Mail Check to: Bill Eveland, 3729 Nipomo Ave., Long Beach, CA, 90808; phone 562-425-3434

[Please have your reservation in by August 20th - Call me if you must!]

*****Remember*****

Chapter Executive Board Meeting: Tuesday, August 4th at 0930 in the Retired Activities Office, NWSSB

I'm switching jobs. What should I do with my retirement plan?

From the Expert: The average person changes jobs just over 12 times in a lifetime. That's a lot of moving around, and sometimes things can fall through the cracks: According to one estimate, there were nearly 32 million forgotten 401(k) accounts as of 2025 holding a combined \$2.1 trillion in assets.

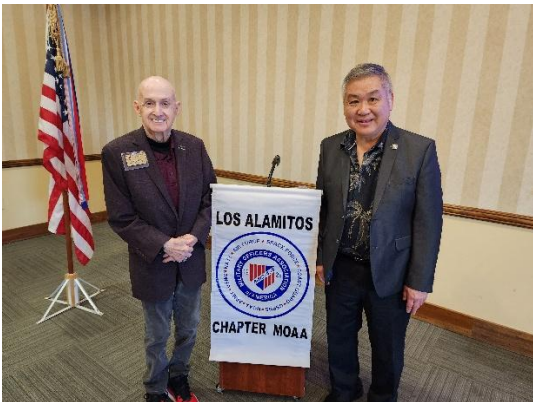
While there is not a lot of published data on accounts that might be left behind in the Thrift Savings Plan (TSP), some 200,000 servicemembers transition to civilian life each year.

So, if you've left behind an account at an old workplace or simply want to know what to do with your brand new or existing retirement account, here are your four main choices.

1. **Leave the account where it is with your old employer.** Not every employer will allow this, so you'll need to check with the plan administrator to see if it's a possibility. The TSP does allow you to keep your account open if you keep a balance of at least \$200. One important thing to keep in mind: You won't be able to make new contributions to your retirement account once you leave your position.
2. **Roll the money into your new employer's plan.** By consolidating accounts, it makes it easier for you to manage your portfolio and see whether you're diversified and invested in appropriate funds. Make sure you pay attention to whether contributions at your new employer are being defaulted into a particular fund.
3. **Roll your account into an Individual Retirement Account (IRA).** Some IRAs have more investment options and lower expenses and fees than 401(k)s. You'll want to keep the tax treatment the same, only rolling a traditional 401(k)/TSP balance into a traditional IRA and a Roth 401(k)/TSP account into a Roth IRA. Trying to roll a traditional plan into a Roth IRA is considered a conversion and will leave you with a tax bill.
4. **Cash out.** This is by far the least favorable option. If you're under age 59½, you'll be taxed on your distribution as if it's earned income, plus you'll pay a 10% penalty to the IRS. But more importantly, you'll be setting your retirement goals that much further back.

When you're rolling from one employer plan to another or to an IRA, you'll want to see if you can do a direct, or trustee-to-trustee, transfer. Otherwise, if the distribution is made out to you, it may have taxes withheld from it; you'll be responsible for adding those taxes back in and putting it into another retirement account within 60 days, or else it will be treated as a distribution.

Whichever option you choose, you'll want to act quickly: In some cases, if you don't do anything, your employer may just send you a check or simply do a "forced transfer" of the balance into an IRA.



Guest Speaker for June Luncheon

LCDR John Broad, NC, USN (Ret): Chapter President

CAPT Mark Chung, MC, USN (Ret): Guest Speaker



Guest Speaker for July

LtCol John Hendrickson, USA (Ret)

Protect Retirement Pay for All Services:

In June, MOAA joined a broad coalition of military, veteran, and family organizations in sending a simple message to lawmakers: “No retired member of the uniformed services should have to wonder whether a government funding lapse will delay the retirement pay they earned through decades of service.”

Other important developments regarding MOAA's advocacy:

- Comprehensive Veterans Package Includes Several Top MOAA Priorities
- Another Big Step Forward for Duty Status Reform
- New Medicare GLP-1 Program Excludes TRICARE For Life Beneficiaries

ALAMITOS AREA CHAPTER MEMBERSHIP FORM

New Member Enrollment []		Renewal []		January 1--December 31, 2026	
MOAA membership number _____ (located on your MOAA Magazine cover)					
Please enroll/ Continue as a Member of the Los Alamitos Area Chapter MOAA: <u>Regular Member Officers</u> (Active, Retirees and Former officers) @ \$25.00/Year [] <u>Auxiliary</u> (Widow or surviving spouse) @ \$20.00/Year []					
Service Affiliation:		Regular []	Reserve []	National Guard []	
Present Status:		Retired []	Active Duty []	Auxiliary []	Former Officer []
Last Name		First Name	MI	Rank	Branch of Service
Mailing Address		City	State	Zip	Area Code / Phone Number
Spouse's Name		(Surviving spouses indicate your MOAA No.)			
Cell Number: _____		E-Mail Address (for Newsletter) _____			



Los Alamitos Chapter, MOAA
HOLIDAY GET TOGETHER

THURSDAY, 10 DECEMBER 2026

SOCIAL HOUR 1100; LUNCH 1200 TO 1430

**NAVY GOLF COURSE, 5660 ORANGEWOOD AVENUE, CYPRESS, CA,
90630**

SPOUSES AND GUESTS ARE WELCOME

Cost is \$25.00 per person for a delicious buffet lunch

We need a minimum of 25 attendees to make this event happen. Please RSVP Bill Eveland at bulldogeve@aol.com or call 562-425-3434 no later than 3 December 2026.