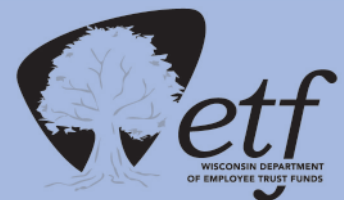


# Information for Retirees







## Table of Contents

Accessing Your Account . . . . .	2
Date Payments Are Issued . . . . .	2
Changes to Your Payment Amount . . . . .	2
Direct Deposit Information . . . . .	3
Changing Your Home Address . . . . .	4
Insurance Premiums . . . . .	4
Tax Information . . . . .	6
Returning to Work After Retirement . . . . .	7
Commonly Asked Questions by Retirees . . . . .	9

## Forms

Name/Address Change form . . . . .	11
------------------------------------	----

## Accessing Your Account

- **Confidentiality**

The information in your records is confidential and will not be disclosed to anyone without written authorization signed by you authorizing the Department of Employee Trust Funds (ETF) to disclose information. With proper identification, we can provide information about your account to you by telephone. Information about bank name, account number, or any other information relevant to where payments are sent cannot be provided by phone.

- **Power of Attorney**

You may authorize another person to act on your behalf through a power of attorney. Your attorney-in-fact, with a valid power of attorney that authorizes a person to deal with ETF, may, for example, review your file, authorize disclosure of your confidential information to others, change your mailing address, and may be able to sign a benefit application. A power of attorney is valid until the expiration date, until rescinded by you, or until you die or become incompetent. A **durable** power of attorney may take effect or continue in effect despite the incompetency of the member. A copy or facsimile of the appointment papers must be submitted to ETF.

- **Court-Appointed Guardian**

A legal guardian or conservator of your estate appointed pursuant to Chapter 54, Wis. Stat. (or its equivalent), may sign a document on your behalf. A copy or facsimile of the guardianship papers must be provided to ETF before a guardian's signature can be accepted. Copies of these documents should be either signed by a judge, have a judge's signature stamp, or have a stamp of a clerk of courts. If papers submitted have not been certified within the last six months, re-certification may be necessary. The guardianship papers must be for the annuitant's "estate" and not for the annuitant's "person."

## Date Payments are Issued

- **Direct Deposit**

Payments directly deposited to a financial institution via the Automated Clearing House (ACH) electronic transfer system are credited to your account on the first business day of each month.

- **Paper Checks**

Your benefit check is issued the first day of each month for the previous month. All checks are delivered by the US Postal Service.

The Postal Service has delivery standards of one to three days, depending on the location of your delivery address. Federal holidays may also affect the delivery date. Direct deposit will ensure access to your payment on the first business day of each month.

Please note: Paper checks mailed to financial institutions are problematic. Many times the posting of the check to the annuitant's account is delayed. If you want your payment to go directly to your financial institution, use the ACH direct deposit system.

## Changes to Your Payment Amount

Whenever a change is made to your monthly benefit payment, an "Annuity Payment Statement" will be sent explaining the change. This is sent a few days before your payment is mailed or sent electronically so you will know the new amount of your next payment. A statement is sent when the annual core\* and variable adjustments are applied to retirement benefits. These adjustments are based on the investment experience of the fund and are reflected on the May 1 payment.

---

\* Legislation enacted in 2006 changed the name of the Fixed Trust Fund to the Core Trust Fund.

## Direct Deposit Information

ACH is an electronic transfer system that allows the safe, fast, efficient crediting of your annuity payment directly to your checking or savings account. Some financial brokerage firms also accept ACH. It is a nationwide system covering United States financial institutions as members of the National Automated Clearing House Association (NACHA). Your financial institution must be a member of the NACHA to receive ACH direct deposits.\* Social Security Administration uses a similar method of electronic transfer of funds for Social Security benefit recipients.

ETF does not have a direct link with the ACH computer system. Therefore, we do not have access to your personal financial records.

ETF uses direct deposit to improve service to our annuitants. Also, by reducing the volume of paper checks, production and mailing costs are decreased for ETF.

Complete the Direct Deposit Authorization section of your benefit application to have your payment deposited directly into your financial institution. Use the *Direct Deposit Authorization* form (ET-7282) to request or change your direct deposit at a later date.

### WHAT ARE THE ADVANTAGES OF HAVING MY MONTHLY ANNUITY PAYMENTS DEPOSITED VIA ACH?

- **TIMELY DEPOSITING:** Your monthly annuity payments are credited to your account on the first business day of the month without the mail delays associated with paper check processing.
- **SAFE:** Direct deposit eliminates the risk of checks being lost in the mail, sent to the wrong address, or stolen.
- **FREE:** You are not charged for using the direct deposit system. In fact, if your payments are credited to an interest-bearing account, faster depositing could result in additional interest credit.

---

\*ETF cannot transfer payments internationally.

- **CONVENIENT:** With direct deposit, you no longer need to make a special trip to your financial institution to deposit your payment. If you are ill, out of town, or otherwise unable to receive and deposit your payment, the ACH system continues to deposit your payment automatically.



### WHY DO I NEED TO COMPLETE A DIRECT DEPOSIT AUTHORIZATION TO RECEIVE THIS SERVICE?

ETF requires an authorization form signed by the payee or legally-designated representative for security purposes.

### WHEN WILL MY ANNUITY PAYMENT START BEING DEPOSITED VIA ACH?

Time is required to set up or change your ACH direct deposit with your financial institution through the ACH system. Once your direct deposit is set up or changed, your annuity benefit payments will go electronically to your financial institution as a direct deposit.

### CAN MY PAYMENT BE DEPOSITED TO A JOINT CHECKING OR SAVINGS ACCOUNT?

Yes. However, if the payment is deposited to a joint account, the non-annuitant joint party must notify ETF and the financial institution immediately upon the death of the annuitant.

### WHAT IF I HAVE MULTIPLE ACCOUNTS AT ETF?

All accounts will be combined into one monthly payment. If you use direct deposit, all monies will be deposited according to the most recent direct deposit form you submitted.

### HOW WILL I KNOW MY ANNUITY PAYMENT HAS BEEN DEPOSITED?

Your financial institution will notify you of the deposit. They may send you a statement or provide you

with a phone number to confirm the deposit. Ask your financial institution what method they use.

### WHAT IF MY DIRECT DEPOSIT IS NOT CREDITED?

- First, contact your financial institution to verify that your deposit has not been processed.
- Notify ETF if your financial institution confirms that your payment was not credited via direct deposit.

### HOW DO I APPLY FOR DIRECT DEPOSIT AFTER MY ANNUITY BEGINS?

Complete the *Direct Deposit Authorization* form (ET-7282), following the instructions carefully.

NOTE: A person with power of attorney or a court-appointed guardian or conservator may sign for the annuitant. See requirements on page 2.

It is extremely important that all the information on your *Direct Deposit Authorization* form is complete and accurate. Incomplete forms will be returned to you; this will delay your direct deposit.

### WHAT IF I WANT TO CHANGE FINANCIAL INSTITUTIONS OR ACCOUNT NUMBERS?

Changing financial institutions requires you to submit a new authorization form. Use the *Direct Deposit Authorization* form (ET-7282) found on our Internet site at <http://etf.wi.gov>, or contact ETF for a new form. Changing account numbers requires you to either submit a new authorization form or contact us by telephone or in writing. **Do not close your old account until deposits start posting to your new account.**

## Changing Your Home Address

You must notify ETF either in writing or by telephone when your address changes. Allow up to 30 days for the change to be completed. If your annuity benefit payment (as a paper check) is returned to us by the US Postal Service as undeliverable, future checks will not be issued until you notify us of your new address.

You can provide an address change notice in writing. If you are unable to sign, a person with power

of attorney or a court-appointed guardian or conservator may sign for you. See requirements on page 2. We cannot accept an address change or direct deposit authorization signed by someone other than you, unless that person has been legally appointed to represent you (durable power of attorney, guardian, etc.) and ETF has received a copy or facsimile of the appointment papers. Copies of these documents should be either signed by a judge, have a judge's signature stamp, or have the stamp of a clerk of courts.

If your monthly benefit payment is deposited directly into your account at your financial institution, please notify ETF when your home address changes. We need this to mail other materials to your correct address (benefit payment change notices, annual 1099-R tax statements, etc.) The US Postal Service will forward this material, but will return it to us if they are unable to locate you.

Use the address change form on page 11 to notify us of your address change. You may also obtain the form from our Internet site at: <http://etf.wi.gov>. You can change your address over the telephone if you have direct deposit of your benefit payment by calling our toll-free self-service line at 1-877-383-1888 or (608) 266-2323 (Madison area). If you are a nursing home resident having your benefit checks and other materials mailed to a person appointed to administer business for you, please provide the name and address of your nursing home for our records.

## Insurance Premiums

### LIFE INSURANCE

If you are insured under the Group Life Insurance Program and are eligible to continue coverage, premiums will be paid by deduction from your monthly benefit payment. Premiums are deducted two months in advance (see Monthly Payment and Premium Schedule on page 6). Premiums are payable through the end of the month prior to the month in which you reach age 65. After you reach age 65, no further premiums are required. The insurance coverage continues for your lifetime in reduced amounts according to the policy terms. Coverage also continues if you are receiving a disability benefit, but the premiums are waived after the disability

annuity begins. Your employer can file a *Request for Disability Premium Waiver* form (ET-5306) to begin the waiver process.

## HEALTH INSURANCE

If you are insured under the Group Health Insurance Program and eligible to continue coverage, premiums will be paid by one of the following methods:

### 1. State of Wisconsin Retirees Only

Premiums will be paid from your accumulated sick leave credit account if you are insured under the state program as an active employee at retirement. Premiums are taken in advance. Each January you will receive a statement showing your sick leave credit account balance. When your credits are exhausted, premiums will be paid by deduction from your monthly benefit payment.

You may escrow your sick leave credits indefinitely at retirement or later if you are currently insured in the state program and are covered under comparable health coverage.

If you have 20 or more years of Wisconsin Retirement System (WRS) creditable service and leave state service before reaching minimum retirement age and are insured under the state program, you can preserve your sick leave credits until you take a retirement benefit. When you retire, you can use your sick leave credits to pay state health insurance premiums or you can escrow your sick leave, if eligible. Please contact ETF for more information and the escrow forms. You may elect coverage under any plan in the state program without waiting periods or exclusions for pre-existing conditions, when timely re-enrolled. Please contact ETF for the forms.

If you have 20 or more years of WRS creditable service and are eligible for an immediate annuity,



but are not applying at this time, you can either use your sick leave credits to pay your health insurance premiums, or escrow your sick leave credits.

If your spouse is also a state employee and has “family” coverage, your credits are automatically held in reserve while you remain covered as a dependent under your spouse’s state plan.

If you are retired and have life insurance coverage through the State of Wisconsin, are at least age 66, and **have used up all of your sick leave credits**, you may elect to convert your life insurance to pay health insurance premiums. Contact ETF for more information.

### 2. State of Wisconsin AND Local Retirees

Premiums will be paid by deduction from your monthly benefit payment. Premiums are deducted in advance (see Monthly Payment and Premium Schedule below). If your monthly benefit payment is not large enough to cover the entire premium deduction, your health plan will bill you directly and you will pay premiums directly to your plan.

### 3. Local Retirees Only

If your employer has agreed to pay all or a portion of your health insurance premiums after you retire, your employer will forward the full monthly premium amount to ETF on your behalf.

Notify ETF promptly if a family member dies or if another person should be added to your coverage, so that your premium and coverage are adjusted accordingly.

If you and/or your insured dependents are eligible for coverage under the federal Medicare program and you are retired, you must immediately enroll in both Part A and Part B of Medicare to keep your

insurance through ETF. Notify ETF when you and other family members enroll in Medicare so your premium can be adjusted.

Each October, the Dual-Choice enrollment period allows you to choose coverage with a different health plan. Any change is effective the following January 1.

### MONTHLY PAYMENT AND PREMIUM SCHEDULE FOR DEDUCTIONS FROM BENEFIT PAYMENTS

Payment Issued	For This Benefit Month	Life and Health Insurance Premiums Deducted For This Coverage Month
January 1 February 1 March 1 April 1	December January February March	February March April May
May 1 June 1 July 1 August 1	April May June July	June July August September
September 1 October 1 November 1 December 1	August September October November	October November December January

If you have chosen the State Maintenance Plan (SMP) or a Health Maintenance Organization (HMO) as your insurance plan and you move from the service area, you may not be able to continue with the plan because you are limited to specified physicians. If this occurs, you can change to the Standard Plan/Medicare Plus \$1,000,000 (state retirees) or another HMO. You must complete a *Health Insurance Application* if you are changing plans. Your application must be received by ETF within 30 days after the date of your move. If, however, you wish to remain with your present plan, you must complete a health insurance change form to notify the plan of your new address. Please contact ETF for the form.

holding section of your benefit application. You may change your tax withholding at any time. You can call our toll-free self-service line at 1-877-383-1888 or (608) 266-2323 (Madison area) to update your withholding over the phone. You can also complete an *Income Tax Withholding Election* form (ET-4310) found on our Internet site at <http://etf.wi.gov>.

## Tax Information

### CHANGING INCOME TAX WITHHOLDING

If you do not specify how you want taxes withheld, federal regulations require ETF to withhold according to the tax tables assuming you are married with three exemptions. Wisconsin income tax withholding is voluntary. Complete the Income Tax With-

### ANNUAL 1099-R TAX STATEMENT

A statement will be mailed to you yearly by January 31 providing the information to complete your tax return. You do not need to request this information. The statement will provide:

- The amount of your benefit payments defined as taxable income.
- The gross amount of all benefit payments made during the year.
- The total withheld for life and health insurance premiums, and federal and Wisconsin state income taxes, if any.

If you have multiple WRS annuity records (for example, you receive an annuity from both your own

WRS account and as a beneficiary of another account) you will receive a separate annual 1099-R tax statement for each of your annuity accounts. It is important that you file copies of all your 1099-R forms with your annual tax returns, if required by the taxing authority.

## Returning to Work After Retirement

### Private Employment

As a retiree, you can work in private employment and your benefits administered by ETF (retirement and health/life insurance) will not be affected.

### Employment With Any WRS Employer After Retirement

To be eligible for your retirement benefit, if your new WRS employment is in a position that meets WRS participation standards, your employment cannot begin until the **latest** of the following dates:

- the day after your annuity effective date;
- the thirty-first day after the date your WRS employment terminated;
- the thirty-first day after the date ETF receives your retirement benefit application.

Your annuity or lump sum benefit will be cancelled if your return to WRS-eligible employment occurs before this required break in service.

Note: If your WRS employer is the same employer from whom you terminated employment before your annuity began, the 30-day break in service requirement applies even if your new employment does **not** meet WRS participation standards.

### Re-employment Covered by the WRS

If you are rehired in a position that meets WRS participation standards after the 30-day requirement, you will have the choice of:

- Remaining an annuitant. If you decide to remain an annuitant, you should file a *Rehired Annuitant Election* form (ET-2319) with your employer, electing not to participate in the WRS as an active employee. If you do not elect active WRS coverage at this time, you may elect

it in the future, if you meet eligibility requirements.

- Electing coverage under the WRS. You can elect to become covered under the WRS at any time. If you choose to be covered by the WRS again, you must also file a *Rehired Annuitant Election* form (ET-2319) with your employer. Your employer will forward this form to ETF. Your annuity will be terminated and your WRS coverage will begin effective on the first of the month after ETF receives your completed election form.

If you elect coverage under the WRS, you may also be eligible to elect participation in the Variable Trust Fund. If you previously participated in the variable fund but cancelled your variable participation in 1999 or later, you are not eligible to elect variable participation. However, if you have never previously participated in the variable fund, or if you previously participated in the variable fund but cancelled your variable participation before 1999, you are eligible to re-elect variable participation. Your variable election will become effective on January 1 after ETF receives your election, and 50% of all new contributions to your WRS account received after your variable effective date will be deposited in the variable trust.

### WRS Participation Standards

A position meets WRS participation standards if you are expected to work at least one-third of full-time during one or more years. For example, if you return to work for the state in a project or limited term employment position and are expected to work at least one-third of full-time during at least one year, your position will meet WRS participation standards.

### Employment Not Covered by the WRS

- Employment with a private employer.
- Employment with a public employer that does not participate in the WRS. (All Wisconsin state employees and most local government employees are covered under the WRS, except the City and County of Milwaukee and non-teaching employees of Milwaukee Schools.)
- Employment with a WRS-participating employer in a position that does not meet WRS participation standards.

## **Election of WRS Participation**

If you file an election to participate in the WRS, your retirement annuity is terminated effective with the beginning of the month after ETF receives your election to participate. Upon terminating WRS employment, you can reapply for retirement annuity. At that time, you can select any annuity option for which you are eligible, regardless of the option you chose when you originally retired.

Your retirement annuity will be recalculated using your new final average monthly earnings (if applicable) for all your WRS employment, including your covered employment after your return to work. The portion of your annuity, based on the additional creditable service earned after your return to work, will be calculated according to the laws in effect on your most recent termination date.

Your benefit, based on the service earned prior to your original retirement, will be calculated according to the laws in effect when you originally retired. There is one exception: If you have WRS creditable service in at least three continuous years since your return to work, the benefit based on a number of “old” years of creditable service, equal to the years of service you have earned since your return to work, can be calculated under the laws in effect on your most recent termination date. After it has been recalculated, your annuity will be reduced by the value of the payments you received before your normal retirement age. The value of your recalculated retirement benefit may be larger than your original benefit, but it can never be less.

## **Effect on Health Insurance**

The following information applies to annuitants insured under the State Group Health Insurance Program, the Wisconsin Public Employers Group Health Insurance Program, and the Local Annuitant Health Program.

Note: If your new employer offers coverage through the State of Wisconsin Public Employers Group Health Insurance Program and you were not previously covered, you must elect WRS participation to be eligible for coverage.

If you do not elect to participate in the WRS, your health insurance coverage will not be affected.

If you elect to participate in the WRS, you become eligible for the coverage offered to active employees by your employer, and you cease to be eligible for the coverage you had as an annuitant (if different).

- **State Retirees Returning to State Employment**

If you are a retired state employee and you return to work with a state employer, file an election to participate in the WRS and stop your annuity, your unused sick leave account balance is frozen until you again terminate employment. When you “re-retire,” any additional sick leave credits you have accrued since returning to state employment are added to your existing sick leave balance. The additional sick leave amount is based on your highest rate of pay as a state employee. This new sick leave credit amount, plus any “frozen” sick leave balance from your first retirement, will be available to pay your state group health insurance premiums after your new retirement, or after your new termination if you have 20 or more years of creditable WRS service and are eligible for an immediate annuity.

- **State Retirees Returning to Local Employment**

If you become employed as a WRS participant and you are using state sick leave credits to pay for your health insurance premiums, you will have to put these credits in escrow in order to access them at a later date. To escrow sick leave credits, you must have comparable coverage elsewhere. If your credits are already escrowed, you cannot access them until you retire again.

If you terminate from a WRS employer other than the state, you are also eligible for the Local Annuitant Health Program. Open enrollment is available if you apply for both your annuity and for this health coverage within 60 days of termination.

## **Effect on Life Insurance**

If you are insured under the Wisconsin Public Employers Group Life Insurance Program as a retiree and you return to work prior to age 70 for an employer who participates in the program, you

will continue coverage as a retiree. If you elect to participate in the WRS, you will have a choice of either continuing your retiree coverage or applying for coverage as an active employee.

If you apply for coverage as an active employee, your coverage will be based on estimated earnings at the time you elect WRS participation, and that coverage will decrease when you again terminate employment in accordance with applicable state statutes. You can also apply for Age 70 and Over coverage through evidence of insurability if you are age 70 or more at the time you elect WRS participation.

Premiums due as an active employee can be deducted from your salary through a participating employer or they may be paid directly to the insurance company. If you are not continuing coverage as a retiree (annuity premium deduction) and your premium is not paid when due, your coverage will lapse.

## Commonly Asked Questions by Retirees

### *I am having my check sent to my home. What if it doesn't arrive?*

First, contact your local US Postal Service or mail carrier. The post office occasionally has delays and may be able to locate your check. Notify ETF if your check has not arrived by the 12th of the month. We will stop payment on the original check and mail a replacement check to you in about seven days. Most checks arrive by the 12th and, if we have stopped payment on the original check, it can no longer be cashed. The original check must be returned to ETF if you receive it later. **DO NOT CASH THIS CHECK.** If you know that your check was thrown out by mistake, stolen, or destroyed, you can contact ETF immediately. We will stop payment on the missing check issued. You may want to consider having your check directly deposited into your checking or savings account. This would avoid any delays due to mail service.

### *What happens if I do not cash my check promptly?*

A check is void one year from the issue date and cannot be honored for payment. Contact ETF immediately if you have a check that is more than one year old.

### *What if my check is stolen or destroyed?*

Notify ETF immediately if you think your check has been stolen; we can stop payment and issue a replacement. If your check is cashed with a forged endorsement, you must complete a notarized affidavit of forgery and submit it for review. Contact ETF for the affidavit of forgery form.

### *How long after I retire will my annuity payments be based on the amounts from my annuity estimates?*

If you are a recent retiree, it takes about three to six months after you retire for ETF to do the final calculation of your annuity. When the final calculation is done, ETF will send you a final calculation notice that provides the total service, earnings, and account balance information on which your final calculation was based. Any retroactive adjustments due will be made to your subsequent payment(s).

### *Do I receive an "Annuity Payment Statement" every month?*

No. An annuity payment statement is sent only when there is a change in your annuity payment (including tax withholding and insurance deduction changes).

### *Do my retirement checks increase after I retire?*

Each year on the May 1 annuity payment, an adjustment is applied to the core portion of your annuity payment. (If you do not participate in the variable trust, your entire annuity is a core annuity and the core adjustment will apply to your entire annuity.) This is not a cost-of-living increase; it is an adjustment based on the investment results of the core investment trust. The core monthly annuity is guaranteed by law never to be less than the original amount. The adjustment is a percentage increase or decrease in your monthly annuity. The adjustment paid on May 1 during the first year after you retire is prorated, based on the number of months you were retired during the previous calendar year. After the first year, you receive the full adjustment every year.

If the adjustment would be less than .5%, no adjustment is made. The gains or losses are held over until the following year and included with that year's adjustment.

***I am in the “variable” trust fund. Do I receive adjustments? Can I transfer to the “core” trust fund after retirement?***

Every May 1, we apply an adjustment to the variable portion of your monthly annuity, based on the investment results of the variable trust fund. The variable portion of your annuity can increase or decrease each May 1. You may transfer to the core fund by submitting a completed *Election to Cancel Variable Participation* form (ET-2313) to ETF. It becomes effective on the January 1 after it is received by ETF. Once you cancel participation in the Variable Trust Fund, there is no opportunity to rejoin.

***Can I change my mailing address over the telephone?***

Yes, if you have direct deposit of your annuity payment, we can accept your home address change over the telephone. You must request the change yourself or have the person with your power of attorney or guardian contact ETF. Use our toll-free self-service line at 1-877-383-1888 or (608) 266-2323 (local Madison).

Paper check: No. If you are receiving your annuity payment as a paper check to your home, you must notify us in writing of an address change.

***Can I change my tax withholding?***

Yes. You can change your federal or Wisconsin state tax withholding by calling our toll-free self-service line at 1-877-383-1888 or (608) 266-2323 (local Madison), or using form ET-4310, found on our Internet site at <http://etf.wi.gov>. Please allow up to 30 days after ETF receives the completed form for the change to be reflected in your payments.

***When I approach age 62, does ETF contact Social Security Administration about starting my benefit under their program?***

No. It is your responsibility to contact the Social Security Administration (SSA) about starting your benefit, normally about three months before you reach age 62. You can call SSA at 1-800-772-1213 for information or visit their Internet site at [www.ssa.org](http://www.ssa.org).

***What happens to my health insurance when my spouse or I reach age 65? Are we required to enroll in Medicare? Will I be notified?***

When each of you reach age 65, each must enroll in Medicare (both Parts A & B) to continue state or local health insurance. We will automatically mail you a reminder before your 65th birthday. Your premiums decrease when either of you become enrolled in Parts A & B of Medicare. You will need to provide ETF with a copy of your Medicare card.

***What happens if payments are issued after my death?***

A payment issued after the death of the annuitant must be returned promptly to ETF. We will review the deceased's account for benefits that may be due the beneficiary(ies). Any checks cashed or payment deposits removed from the annuitant's financial institution's account after the annuitant's death will become a legal liability for the individual cashing the checks or withdrawing the deposits.

*Great effort has been made to ensure that the information in this circular is accurate. However, if there is any conflict between the information and the law, the law must be followed.*

*The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech, hearing or visually impaired and need assistance, call toll free at 1-877-533-5020 or (608) 266-3285 (local Madison) or TTY (608) 267-0676. We will try to find another way to get the information to you in a usable form.*

PLEASE PRINT

## NAME/ADDRESS CHANGE

Annuitant Social Security Number (required)		Original Participant's Social Security Number (If Applicable)
Current Last Name	First Name, Middle Init.	
Change Name to	First Name, Middle Init.	

Check here if this is a Name Change

### MAILING/HOME ADDRESS

Check here if this is a Address Change

Return this form to:  
DEPARTMENT OF EMPLOYEE TRUST FUNDS  
P.O. Box 7931  
Madison, WI 53707-7931

Box No. or Street	
2 <sup>nd</sup> Address Line (If Needed)	
3 <sup>rd</sup> Address Line (If Needed)	
City, State	Zip Code (+ 4-digit)
Country and Code (for Foreign Address)	
Daytime Telephone Number	E-mail Address
Date Change To Be Made	Signature of Annuitant



# For Additional Information

## Contact the Department of Employee Trust Funds

### Self-Service Toll Free Telephone Services

Available 24 hours a day, seven days a week. You must have a touch-tone telephone to use these systems.

**SELF-SERVICE LINE:** Call 1-877-383-1888 or (608) 266-2323 (local Madison) to request forms or brochures. Wisconsin Retirement System annuitants may also change their home mailing address or tax withholding election through this self-service line.

**TELEPHONE MESSAGE CENTER:** Call 1-800-991-5540 or (608) 264-6633 (local Madison) to hear detailed recorded messages covering a variety of Wisconsin Retirement System topics.

**Note:** You will not be able to talk to a "live" person using these systems. To speak to a benefits specialist, call the telephone numbers listed below.

### Visit our Internet Site

Access the internet site at: [etf.wi.gov](http://etf.wi.gov). A tremendous amount of information is online regarding the Wisconsin Retirement System and other benefit programs. You may e-mail the Department through this site.

### Call During Office Hours

**Office Hours:** 7:45 am to 4:30 pm, Monday through Friday  
(except holidays)

**Telephone:** 1-877-533-5020 (toll free)  
(608) 266-3285 (local Madison)

Wisconsin Relay Service (for hearing & speech impaired)  
7-1-1 or  
1-800-947-3529 (English)  
1-800-833-7813 (Spanish)

### Write Us

Department of Employee Trust Funds  
P. O. Box 7931  
Madison, WI 53707-7931

### Visit Us

**Appointments:** (608) 266-5717

**Madison:** **An appointment is recommended**  
801 West Badger Road

**Waukesha:** **An appointment is required**  
141 N. W. Barstow Street, Rm. 411, in Waukesha

**Department of Employee Trust Funds**  
Wisconsin Retirement System  
P.O. Box 7931  
Madison, Wisconsin 53707-7931