The effects of the 2008 global economic crisis — some are calling it the “Great Recession” — will be felt by all Wisconsin Retirement System (WRS) members for years to come. For active employees and their employers, poor market performance in 2008 continues to put upward pressure on WRS contribution rates. For retirees, it may mean additional reductions in WRS Core Fund annuity payments in 2011 and beyond.

WRS Core Fund investment returns (increases and decreases) are smoothed over a five-year span to limit the effect of wide swings in investment experience caused by market volatility. Without smoothing, the stock market performance of 2008 would have caused retirees’ Core annuities to decrease more than 30% in 2009. Instead, there were enough deferred gains (from previous years) in the system that negative Core annuity adjustments were -2.1% in 2009 and -1.3% in 2010.

Additionally, members may recall that in 2000, 2001 and 2002 the trust funds "A chicken doesn’t stop scratching just because worms are scarce.” — Unknown

You don’t need me to tell you these are difficult economic times. Budgets are tight for everyone – your own, that of your employer, and your state and local units of government. Everyone is looking for ways to do things more cost effectively.

It’s no different here at the Department of Employee Trust Funds (ETF). We are committed to developing new, more efficient ways to improve services to Wisconsin Retirement System (WRS) members and employers. For example, as you will note on page three, we will soon shift some resources in order to provide more convenient access to our informative benefit presentations and counseling opportunities.

We are also partnering with the State of Wisconsin Investment Board, the state agency that invests WRS assets, to provide a newsletter that regularly covers both WRS investment and WRS benefit-related information. This newsletter will have a new look and feel.

In addition, participants in the state or local health group health insurance programs that we administer will start using a new online health insurance enrollment, verification and payment system this fall. They will be able to view their personal health insurance information and make enrollment changes online.

While we are pleased with our service improvements thus far, there is much work to be done and we are determined to keep driving toward our goals. Resource challenges will come along for the ride, but we won’t let that erode our commitment to doing all we can in order to serve you better.
ETF Rate Projections
Core Effective Rate and Annuity Adjustment

If SWIB’s net investment return on 12/31/10 is...

<table>
<thead>
<tr>
<th></th>
<th>10%</th>
<th>5%</th>
<th>0%</th>
<th>-5%</th>
<th>-10%</th>
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</thead>
<tbody>
<tr>
<td>...the Core Effective Rate will be...</td>
<td>4% to 5%</td>
<td>3% to 4%</td>
<td>2.1% to 3%</td>
<td>1.2% to 2.1%</td>
<td>0.2% to 1.2%</td>
</tr>
<tr>
<td>...the Core Annuity Adjustment will be...</td>
<td>-1% to -1.9%</td>
<td>-1.9% to -2.8%</td>
<td>-2.8% to -3.6%</td>
<td>-3.6% to -4.4%</td>
<td>-4.4% to -5.2%</td>
</tr>
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</table>

ETF Temporarily Adds Evening Customer Service Hours

The Department of Employee Trust Funds has temporarily expanded its customer service Call Center hours from October 4 through October 29 to better serve members, particularly during this year’s busy It’s Your Choice health insurance enrollment period. Hours from October 4-29 are as follows:

- 7:45 a.m. – 6:00 p.m., Monday through Thursday
- 7:45 a.m. – 4:30 p.m., Friday

*beginning November 1, office hours will be 7:45 a.m. – 4:30 p.m., Monday through Friday.
ETF and SWIB Expanding Publishing Partnership

The Department of Employee Trust Funds (ETF) and the State of Wisconsin Investment Board (SWIB) are pleased to announce an expanded, joint newsletter published three times a year for Wisconsin Retirement System (WRS) members. This joint publishing venture will make it more convenient for members to read and learn about important WRS benefit and trust fund investment news and information in one publication.

We’re excited to launch this new and improved venture with SWIB. Watch for a redesigned and expanded Trust Fund News in January 2011.

ETF Enhancing Service and Outreach Statewide

The Department of Employee Trust Funds (ETF) is pleased to announce a major change in Wisconsin Retirement System (WRS) education and outreach efforts. Improving customer service in all parts of the state has been an important goal, particularly in underserved areas. To that end, the Department will create nine Wisconsin service delivery “districts” for member education and outreach purposes.

Creating the service districts (see map at right) will allow ETF to offer one-on-one sessions, group counseling and large public presentations more often and in more convenient and accessible locations for WRS members and employers. Broadening service in a cost-effective way is a very important initiative, especially as large numbers of public employees who are in the “baby boom” generation begin to retire.

As part of this new initiative, ETF will also close the stand-alone Waukesha office in the near future and dedicate staff and resources to a more focused approach in the southeast Wisconsin region. The last day for individual appointments at ETF’s Waukesha office is October 6, 2010. However, group counseling sessions will be offered there until the end of the year. Under the new arrangement, beginning in 2011, two ETF specialists will be assigned to serve southeast Wisconsin, doubling the Department’s service in that area. This change will give us the flexibility to offer more comprehensive services to members and employers in that area in a cost-effective way.

Many of the details were still under development as of Trust Fund News printing deadlines. Please monitor our website and/or check with your employer for updates later this fall. We hope you will take advantage of having quicker, easier access to ETF staff and retirement information and resources. As always, let us know how we can serve you better. Send us an e-mail through the “Contact ETF” section of our website; we appreciate your comments and suggestions.
Information to Help You Make Fully-Informed Year-End Decisions

Each year the Department of Employee Trust Funds (ETF) receives inquiries from Wisconsin Retirement System (WRS) members who ask whether it would be in their best interest to take certain actions before or after the end of the calendar year. The answers depend on many factors, but here are some basic facts that can help guide your decisions.

Additional Contributions
By law, contributions to the WRS do not begin to accrue interest until the year after ETF receives the contributions. No interest is credited for the year in which ETF actually receives the contributions. Consequently, you may wish to make any additional contributions during the month of December, so you will have earned interest (elsewhere) on those monies. Note: ETF must actually receive the additional contributions by the last working day of the year (December 30 in 2010). Contributions received after that date will not begin to earn interest until 2012.

Purchasing Service
If your WRS earnings are based on calendar year earnings, your cost to purchase service may increase if ETF receives your service purchase application after January 3, 2011 (the first working day in 2011). However, if your WRS earnings are based on fiscal year earnings (teachers, educational support personnel and judges only), the cost will not increase if you apply after the end of the year. Note: ETF must receive your service application no later than your WRS termination date. Once you have terminated employment, you are no longer eligible to purchase service.

Variable Fund Cancellations and Elections
If you wish to either cancel your participation in the Variable Fund or elect to participate, ETF must receive your election no later than January 3 (the first working day in 2011). Elections received by that date will become effective on January 1, 2011.

Beginning Your Annuity Before vs. After the End of the Year
Your retirement benefit is calculated in two ways: the money purchase calculation and the formula calculation. By law, you receive the higher of the two. If your WRS annuity will be higher under the money purchase calculation, the interest credited to your account for 2011 will affect the amount of your benefit. If your annuity effective date is in 2010, your account will be credited with prorated 5% interest for each full month of 2010 before the month in which your annuity begins. However, if your annuity begins in 2011, you will receive Core (and Variable, if applicable) effective rate interest for 2011. Effective rate interest that is less than 4.6% will be less than the prorated 4.58% you would receive if your annuity becomes effective in December 2010.

For More Information

ETF documents
• When Should I Retire?
• Things to Consider Before Canceling Variable
Find these on our Internet site, under the Core/Variable menu in the What’s New? column. http://etf.wi.gov.

ETF brochures
• Additional Contributions (ET-2123)
• Buying Creditable Service (ET-4121)
• How Participation in the Variable Trust Affects Your Benefits (ET-4930)
• Calculating Your Retirement Benefits (ET-4107)
Find these under the Publications menu on our Internet site, http://etf.wi.gov/publications/wrs.htm.

ETF videos
• Additional Contributions
• Buying WRS Creditable Service
• WRS Trust Funds: Core & Variable
• Canceling Variable Fund Participation
• Annual Retirement Annuity Adjustments
Find these in our Video Library at http://etf.wi.gov/webcasts.htm.
What to Do After the Retirement Packet Arrives

After obtaining a retirement packet from the Department of Employee Trust Funds (ETF), members’ next steps vary greatly, based on personal preference. Some review the packet materials and complete and return their enclosed retirement application without our help. Others use the many additional resources we offer to guide their decisions. Some of the most frequently-used resources are:

**Public Presentations**
Free, comprehensive Wisconsin Retirement System (WRS) benefits presentations conducted each fall and spring at various locations throughout the state. See page 11 for details, including the fall 2010 presentation schedule.

**Online Video Library**
Our online videos are tremendously popular and on-point. New programs are added to the video library frequently. Among the titles available, three present information that benefits specialists provide during in-person appointments:
1. **Now That You’re Retiring**
2. **How to Complete a Retirement Application**
3. **WRS Payment Options**

**ETF Benefits Specialists**
Our specialists are available from 7:45 a.m. to 4:30 p.m. Monday through Friday to answer any questions you may have. The highest call volume occurs during the first several days of the month. The best time of day to call is early in the morning.

**E-mail**
Send your questions to ETF through our secure e-mail feature; find it under the Contact ETF section of our Internet site, [http://etf.wi.gov](http://etf.wi.gov).

We will respond within 3-5 business days.

**Schedule an Appointment**
Meeting with a benefits specialist is not required, yet is an option available to all members. Small group appointments have become very popular and are usually available within a week of the day you call. Individual appointments are also available, but the wait time is usually more than six weeks.

**District-Specific Events**
Due to new and expanded outreach efforts (see page 3), small group and individual appointments will be coming to a location near you. Monitor our website for details, including locations and dates.

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**Online Calculators Easy to Use**
Use our online calculators to not only get an unofficial estimate of your benefit, but also to calculate the cost of buying forfeited service, determine your accelerated option threshold, and find out how your Variable excess/deficiency balance will affect your formula retirement benefit. Find them at [http://etf.wi.gov/calculator.htm](http://etf.wi.gov/calculator.htm).

**Note:**
- If you plan to retire within one year, contact us immediately to request an official retirement estimate packet.
- The Variable excess/deficiency calculator is only for members who participate (or have participated) in the Variable Trust Fund and have not yet retired.
- Before you get started with the calculators, watch these related ETF videos: **Calculating Your Retirement Benefits Online; Buying Forfeited Service; and WRS Trust Funds: Core and Variable.** Find them all in our video library at [http://etf.wi.gov/webcasts.htm](http://etf.wi.gov/webcasts.htm).
What to Do if Marriage or Domestic Partnership Ending

If your marriage ends through a divorce, annulment or legal separation, or your domestic partnership is terminated by you or your partner, there may be several steps you should take with respect to your Wisconsin Retirement System (WRS) and insurance benefits. In this article, the term “domestic partnership” refers to one created under Chapter 40 of the statutes for WRS benefit purposes.

Beneficiary Designation: If your beneficiaries will be determined under “standard sequence”,* your spouse or Chapter 40 domestic partner immediately ceases to be your beneficiary on the date that your marriage or domestic partnership ends. However, if you previously filed a beneficiary designation form with ETF designating your spouse/domestic partner as your beneficiary, that designation remains in force until you file a new designation regardless of the changes in your personal situation.

The only way you can remove your spouse/domestic partner as your beneficiary is to file a new beneficiary designation form with ETF, which will supersede your previous designation form. Beneficiary designation forms filed with ETF apply to your WRS account and to the Wisconsin Public Employers Group Life Insurance Program administered by ETF. *Your beneficiaries are determined under standard sequence if you have never filed a beneficiary designation form with ETF or if you designated “standard sequence” on the last designation form you filed with ETF.

Health Insurance: If you participate in the State of Wisconsin Group Health Insurance Program and your spouse/domestic partner is covered under your insurance, his/her coverage ends at the end of the month in which your marriage/domestic partnership terminates.** You must file a Group Health Insurance Application/Change form (ET-2301) to delete your spouse/domestic partner as your dependent. He/she can then apply for separate continuation coverage for up to 36 months. **Exception: If your marriage terminates through a legal separation, rather than through a divorce or annulment, your former spouse can remain as a dependent under your health insurance.

Life Insurance: If you have coverage under the Wisconsin Public Employers Group Life Insurance Program, you may need to update your beneficiary designation. Please refer to the Beneficiary Designation information at left. If you have Spouse and Dependent (S & D) coverage, your spouse/domestic partner ceases to be covered under your S & D plan on the date your marriage/domestic partnership terminates.

If your spouse/domestic partner was your only dependent, contact your employer about cancelling your coverage. However, if you also have children covered under your S & D plan, you may choose to leave your coverage in force.

Wisconsin Retirement System (WRS): If you have a WRS account, you may need to update your beneficiary designation. Please refer to the Beneficiary Designation information at left. If you are already retired and receiving a WRS annuity and if you selected a joint and survivor option with your spouse/domestic partner as your named survivor, that person remains as your named survivor. There are only two ways to remove your former spouse/domestic partner as your named survivor:

1. If the court issues a Qualified Domestic Relations Order (QDRO), your annuity will be converted to a non-joint and survivor annuity. You will not be able to designate a new named survivor, however.

What to do, continued on page 8
ETF Launches New Online Service for WRS Members

The Department of Employee Trust Funds (ETF) is pleased to announce a significant step forward in offering online services to Wisconsin Retirement System (WRS) members. The “myETF Benefits” system is now available.

Members covered under the state and local employers group health insurance programs administered by ETF can now view online their health benefit information, historical changes related to health insurance coverage, and information on various benefit topics. During the October It’s Your Choice enrollment period, it can be used to make changes to health insurance coverage. We encourage you to log in to myETF Benefits to view your information. Instructions for accessing the system are at right.

Important Note: Employees of the University of Wisconsin System will not be able to make changes using the myETF Benefits System because the UW System will implement its own benefits administration system in 2011. UW System employees should continue to submit paper applications for the upcoming enrollment cycle.

How to log in to myETF Benefits:
1. Click on the secure “myETFBenefits for Members” link under either the Members or Retirees tabs on our website, http://etf.wi.gov.
2. Select the myETF Benefits link, which will take you to the myETF Benefits log on page.
3. Select the Register Now button if you haven’t already registered for online access. Follow the on-screen instructions to set up a Wisconsin User ID and password. Note: You will also be asked for your ETF Member ID during this registration process.
4. If you previously registered for online access and therefore already have a Wisconsin User ID, then follow the prompts for registered users.

Need help:
• Read the instructions (find them on the myETF Benefits log on page).
• View the instructional webcast (also on the myETF Benefits log on page).
• Call ETF toll free at 1-877-533-5020 or (608) 266-3285.

Where To Find Your Member ID Number

The Department of Employee Trust Funds (ETF) has completed the last phases of assigning member identification (ID) numbers to all Wisconsin Retirement System (WRS) members. Utilizing ID numbers rather than such personal identifiers as Social Security numbers (SSN) and birth dates further protects you and your personal information. It also paves the way for other customer service enhancements, such as the new myETF Benefits system for the group health insurance program (see above).

Be sure to use your Member ID number whenever you contact ETF. However, keep in mind that your SSN and other personal information may still be an important part of the verification process when you contact us.

Active Employees: Your eight-digit ETF member ID number is in the upper right corner of your annual Statement of Benefits, which you receive from your employer in April each year. It also can be found on your Navitus pharmacy benefit card (if applicable). It is not the member ID number found on your health insurance provider card.

Annuitants: Your eight-digit ETF member ID number can be found on any annuity mailer you would have received from ETF since April 2010 and, if applicable, on your Navitus pharmacy benefit card. It is not the member ID number found on your health insurance provider card.
What to do, continued from page 6

2. If you return to work for a WRS employer in a position that qualifies for WRS coverage, you can elect to terminate your annuity and re-establish your WRS account. When you later “re-retire” you must apply for a new annuity, and then you can select a different option and/or designate a new named survivor for your new joint and survivor annuity.

Wisconsin Deferred Compensation: If you participate in the Wisconsin Deferred Compensation Program (WDC), you may need to update your WDC beneficiary designation. Beneficiary designation forms filed with ETF do not apply to WDC accounts.

If you previously filed a beneficiary designation form with the WDC designating your spouse/domestic partner as your beneficiary, that designation remains in force until you file a new designation with the WDC, regardless of the changes in your personal situation. If you have not filed a WDC beneficiary designation, standard sequence applies.

Additional Resources

ETF informational brochures
- Domestic Partner Benefits (ET-2166)
- How Divorce Can Affect Your WRS Benefits (ET-4925)

ETF forms
- Affidavit of Termination of Domestic Partnership (ET-2372)
- WRS Beneficiary Designation forms (ET-2320 or ET-2321)
- QDRO-Order to Divide WRS Benefits (ET-4926)

Find all ETF forms and brochures under the Publications menu on our Internet site, http://etf.wi.gov/publications.htm.

ETF videos
- Divorce and Your WRS Benefits (for non-annuitants)
- Divorce and Your WRS Benefits (for annuitants)

Find these in ETF’s Video Library at http://etf.wi.gov/webcasts.htm.

WDC form
Print a WDC beneficiary designation form from the WDC website at www.wdc457.org or call the WDC at 1-877-457-9327.

Staff Furloughs Close ETF Offices
Due to mandatory furloughs for state agencies, the Department of Employee Trust Funds, including all customer service phone lines, will be closed for business on specific days in 2010 and 2011. We encourage members to utilize the Department’s Internet site to view and print forms and brochures, and review other needed information. For the period ending June 30, 2011, ETF will be closed on the following days. This list includes holiday closures.

2010
- September 3 (furlough)
- September 6 (holiday)
- October 11 (furlough)
- November 25 (holiday)

2011
- January 17 (holiday)
- February 21 (furlough)
- May 27 (furlough)
- May 30 (holiday)

2010
- November 26 (furlough)
- December 24 (holiday)
- December 31 (holiday)

2011
- November 26 (furlough)
- December 24 (holiday)
- December 31 (holiday)
Nominations Sought for Three Retirement Board Elections

The process to elect board members to the Employee Trust Funds (ETF) and Teachers Retirement (TR) Boards has begun. Nomination papers are available for the following board seats:

<table>
<thead>
<tr>
<th>Board</th>
<th>Seat</th>
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<tbody>
<tr>
<td>ETF Board</td>
<td>Annuitant Member (current seat holder: Theron Fisher)</td>
</tr>
<tr>
<td>ETF Board</td>
<td>Educational Support Personnel Member (current seat holder: Kathleen Kreul)</td>
</tr>
<tr>
<td>TR Board</td>
<td>TR Board-Active Teacher Member (two seats available; current seat holders: Robin Starck, Patrick Phair)</td>
</tr>
</tbody>
</table>

Any candidate successfully meeting the nomination criteria outlined in the nomination packet, including gathering the necessary amount of valid signatures, will be placed on the official ballot for these elections. Details are as follows:

ETF Board
- Any retired Wisconsin Retirement System (WRS) member may compete for the ETF Board-WRS Annuitant Member seat.
- Any actively employed, WRS covered educational support employee of a technical college district or a school district may compete for the ETF Board-Educational Support Personnel Member seat.

TR Board
- Any current teacher (except those employed by the Milwaukee Public School District) may compete for the two TR Board-Active Teacher Member seats available.

Contact ETF for a nomination packet if you are interested in running for election. Please specify which retirement board seat you want to run for, and we will send you the corresponding packet.

Completed nomination papers must be received by ETF by 4:30 p.m., Thursday, November 4, 2010. Contact Cindy Gilles, Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931. E-mail: cindy.gilles@etf.state.wi.us. For more information on the WRS governing boards, including board member responsibilities, meeting schedules and agendas, go to http://etf.wi.gov/gov_boards.htm.

Keep Your Beneficiary Designation Current

Do you know if your beneficiary designation still reflects how you would want your Wisconsin Retirement System death benefits paid?

Keeping your beneficiary designation up to date is very important — it does NOT automatically change in the event of divorce, marriage, birth or death of children, or any other changes in your personal situation. By law, all death benefits must be paid according to the last beneficiary designation received and accepted by the Department of Employee Trust Funds (ETF), regardless of any changes in your personal situation. For example, outdated beneficiary designations have resulted in death benefits being paid to former spouses or relatives of former spouses.

The easiest way to ensure your beneficiary designation meets your desires is to file a new Beneficiary Designation form with ETF. You must use our form in order for your designation to be valid. Find it on our website under the Publications menu or call our toll-free Self Service Line at 1-877-383-1888 to request a paper copy.

Note: If you have a Wisconsin Deferred Compensation (WDC) Program account, make sure your beneficiary designation for your WDC account, which is separate from the WRS, is current as well. Contact the WDC at (877) 457-9327 or online at www.wdc457.org.
“Asset Recovery” Companies: No Association with ETF or WRS

Recently, the Department of Employee Trust Funds (ETF) has been notified by several Wisconsin Retirement System (WRS) retirees who have been contacted by “asset recovery companies” regarding uncashed government checks. The companies claim they can assist the retiree in the recovery of these checks and assess a fee for the work. ETF and the WRS have no association with such companies. If you believe you may have lost a paper WRS annuity check, or forgotten to cash it, please contact ETF directly at 1-877-533-5020 or (608) 266-3285. You do not need to work with an asset recovery company in order to determine if you have an uncashed check from your WRS annuity and do not need to pay a fee to anyone for this information.

Wisconsin Retired Educators’ Association (WREA)

WREA has a long history and will celebrate its 60th anniversary in 2011. A grassroots organization with over 14,000 members and 72 local units, WREA has an independent board of directors and sets its own policy and legislative agenda, but maintains a national connection through its affiliation with the National Retired Teachers Association (NRTA), AARP’s Educator Community.

A non-partisan organization, WREA does not make campaign contributions or candidate endorsements. Lobbying activities include a statewide legislative alert network, which matches constituents to legislators. WREA also provides social, leadership and volunteer opportunities and offers a range of member benefits including discounts on long term care insurance, travel programs, AAA roadside assistance and auto and homeowners insurance. Members have access to dental, vision and hearing plans, health insurance, life insurance, identity theft prevention and Medicare information and more.

Information about membership dues can be found online at www.wrea.net or call WREA at (608) 831-5115. ($40 for regular members; retired teachers, administrators and school personnel; $20 for associate members; other WRS annuitants, active educators and friends of education. Lifetime memberships are also available. You may also send payment to WREA, 2564 Branch Street, Middleton, WI 53562.

Special Note: In partnership with the Wisconsin Coalition of Annuitants, WREA is pleased to offer its dental plans to all WRS participants without requiring membership in WREA. Go to http://www.gisconline.com/wcoa or call Greater Insurance Service at 1-877-817-4805.

<table>
<thead>
<tr>
<th>“WRS by the Numbers”</th>
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<tr>
<td><strong>Number of Retirement Estimates Requested</strong></td>
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</tr>
<tr>
<td>9,962</td>
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<tr>
<td><strong>Number of New Retirements</strong></td>
</tr>
<tr>
<td><strong>ETF Statistics: E-mails Received</strong></td>
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<tr>
<td><strong>ETF Statistics: Phone Calls Received</strong></td>
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</table>
ETF Sets Fall 2010 Public WRS Presentation Schedule

The Department of Employee Trust Funds (ETF) has scheduled free, public presentations for Wisconsin Retirement System (WRS) members, especially those considering or planning retirement in the near future. ETF specialists will discuss WRS retirement, death and separation benefits, as well as health and life insurance benefits. No reservations are needed. All locations are handicap accessible.

Note: To watch the online video version of one of these presentations, see Your WRS Benefits, located in our Video Library at http://etf.wi.gov/webcasts.htm.

ETF Offers Small Group Retirement Appointments

The Department of Employee Trust Funds (ETF) offers small group retirement appointments for Wisconsin Retirement System (WRS) members approaching retirement. Currently, the two-hour group sessions are held at our Madison office, located at 801 W. Badger Road, and the Waukesha Office, located at 141 NW Barstow Street.

Beginning in 2011, ETF will expand group appointments to more parts of the state. We plan to offer small group retirement appointments early next year in Eau Claire, Hayward, La Crosse, Platteville, Milwaukee, Oshkosh, Green Bay and Stevens Point.

In a small group retirement appointment, members receive an overview of WRS benefits and annuity calculations, along with a step-by-step explanation of the retirement estimate, annuity options, and application process. Members may ask questions throughout the session and benefit from the questions, comments, and information shared by others.

Reservations for group retirement appointments are required. To schedule a group appointment, call ETF’s appointment line at (608) 266-5717 or toll-free 1-877-533-5020, ext. 65717. Exact dates and locations for the sessions in Eau Claire, Hayward, La Crosse, Platteville, Milwaukee, Oshkosh, Green Bay, and Stevens Point are still being determined. However, if you call our appointment line and indicate your interest and preference, we will follow up with you to confirm details.

Group retirement appointment attendees must:
• Be within one year of their retirement date;
• Have a valid retirement estimate from ETF (less than one year old); and
• Bring the retirement estimate/packets to the session.
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 the Wisconsin Relay Service at the numbers listed above. We will try to find another way to provide you with usable information.