



Employees' Retirement System Communicator

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Contact Information

Employees' Retirement System

Please contact the Employees' Retirement System (ERS) at **414-278-4207** in Milwaukee or **toll-free at 877-652-6377** outside of Milwaukee for all Pension questions, including Retirement calculations. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits

Please contact the Benefit Division with Life and Health Benefits related questions at **414-278-4198**. You can contact Benefits via email at benefits@milwcnty.com

Newly Retired

Thelma Anderson
Marlon Anwar
Valencia Ballard-Stevens
Kevin Bartelt
Thomas Baumgart
Gloria Beckner
Barbara Berner
Linda Bernier
Debra Bigler
Thomas Callan
Gail Cheatham
Nolan Clifford
Betty Crockett
Theodore Czecholinski
Barbara Dane
Steven Dankert
Laura Dantzler
Donna Drake
Steven Eisenman
Sherry Ellis
Christine Foster
Nancy Gall
Joan Goetsch
Gregory Gordon
Patricia Hogan
Tyrone Hooper
Cherylynn Jacobson
Diana Jenkins
Julie Jorgensen
John Jozwiak
Susan Knaak

From the Desk of the ERS Manager

Public Pension Plans

Employer-sponsored retirement plans exist in public and private organizations across the country. The current trend for both for-profit and non-profit organizations is to offer 401k plans in which employers match restricted contributions by employees. Many employers also embrace Deferred Compensation plans as a tax-sheltered approach to savings. Finally, IRAs are the most accepted approach for individual retirement plans.

Public pension plans generally fall into two categories: Defined Contribution Plans and Defined Benefit Plans. A **Defined Contribution Plan** is based solely on the amount contributed to the employee's account plus any income (or loss) generated by the Plan's investment portfolio. Under Defined Contribution Plans, the amount of pension benefit is not guaranteed. A **Defined Benefit Plan** is based on a specific formula, driven by laws and collective bargaining agreements, by which the employee's benefits are determined. The formula is based on years of service, a multiplier and final average salary. The employer's contributions to the fund are determined actuarially. Under Defined Benefit Plans, a pension benefit is guaranteed. Milwaukee County retirees receive benefits through a Defined Benefit plan.

There are three public pension plans in Wisconsin: State, Milwaukee County and City of Milwaukee. The Wisconsin Retirement System (WRS) operates both a Defined Contribution Plan and a Defined Benefit Plan as employee options. The Milwaukee County Employees' Retirement System (ERS) operates a Defined Benefit Plan, as does the City of Milwaukee Employees' Retirement System (ERS).

As a Milwaukee County ERS retiree, your monthly pension benefit is guaranteed. It will not be reduced or increased based on economic conditions or the success or failure of the market funds where the pension plan money is invested. Finally, it is important to understand that Milwaukee County remains the safety net for guaranteeing retiree pension payments in the unlikely event one or more of the investment funds performs poorly.

Newly Retired (continued)

Kathleen Kovatovic
Elizabeth Kraniak
Lynne Kzebs
John Laatsch
Ben Lackey
Lynda Long
Lynn Loveday
Edward Majors
Denise Mayes
Marilyn McCloud
Michael Milbrath
Joan Mitchell
Lee Newson
Paul Neymeyr
Van Nguyen
Sopia Partipilo
Terrance Piasecki
Mary Quinn
Patrick Robinson
Camille Rose
Charles Schrader
Lucille Schwengel
Susan Shields
Joseph Sosa
Della Staples
Catherine Stegall
Kurt Steinke
Suzanne Stiller
Linda Studzinski
David Szibel
Randall Tabat
Denise Tadych
Patricia Taylor-Berg
Gene Trofimoff
Aaron Williams
Glen Zeiger

In Memoriam

Please keep the families of these recently deceased retirees and spouses in your thoughts:

LeRoy Barker
Jean Blaszak
Bruce Bobber
Kathryn Durkin
Maxine Hartwright
Raymond Komieczka
Irene Kreutz
Timidad Ledesma
Verna Mandli
Agnes Moeller
Emily Morden (Clifford)
Francisco Munoz
Frank Myles (Norma)
Mary Paisley
Amelia Plasil
Margerie Prahf
Ruth Rinder
Bertha Rodgers
Helen Roepke
James Rollins
Diana Schneider
Elisabeth Schoeming
Juanita Smith
Mavis Theisen
Bertha Vanlandingham
Lila Walters
Kathryn Waystedt (Carl)
Irene West
Rose Wolf
Aivars Zeps
Helen Zwiefka

