

## Protective Survivorship Option (PSO)

### What is the Protective Survivorship Option (PSO)?

- A member in active service (not retired, resigned or terminated)
- Who is eligible for a normal retirement
- May elect option 2 or option 3 and
- Designate a person to receive a pension
- If he/she dies before retiring

### When am I eligible for a normal retirement?

You are eligible for a normal retirement:

- At age 60 for general employees
- At age 57 for Deputy Sheriffs
- Or if you qualify for the Rule of 75

### What is Option 2 or Option 3?

- Option 2: Upon your death, your designated beneficiary will receive 50% of your normal pension
- Option 3: Upon your death, your beneficiary will receive 100% of your normal pension

### Does a designated beneficiary have to be my spouse?

- Anyone may be designated as your beneficiary for option 2 or option 3
- Only one beneficiary may be named

### How do I elect a Protective Survivorship Option?

- You can contact the Employees' Retirement System office and request a form to be mailed to you
- You can come to the Human Resource office Room 210 in the Courthouse and request a form

### What should I do when I become eligible for a normal retirement?

- As soon as you become eligible for a normal retirement
- Contact the Employees' Retirement System office and request a Protective Survivorship form

### What if I do not complete a Protective Survivorship form?

- If you are not married and do not elect a Protective Survivor Option and die before you retire, your beneficiary or estate will *only* receive a lump sum death benefit payment of \$2,000.00
- If you are married and do not elect a Protective Survivor Option, and you die before retiring, your spouse will automatically receive option 3 (100% of the pension you would have received).

Additional information may be found in Milwaukee County Ordinances, Chapter 201, Section 7.1 and your union contract or contact ERS

## **How can I contact ERS?**

### **In Milwaukee**

**Telephone: 414-278-4207**

### **Outside Milwaukee**

**Toll free: 877-652-6377  
(877 ML CO ERS)**

Website:

Internet

[www.county.milwaukee.gov/retirement](http://www.county.milwaukee.gov/retirement)

Intranet:

[www.county.milwaukee.gov/ContactUs](http://www.county.milwaukee.gov/ContactUs)

**Where is ERS located?  
Employees' Retirement System  
Courthouse Room 210  
901 N. 9<sup>th</sup> Street  
Milwaukee, WI 53233**

### **Disclaimer**

This brochure highlights certain aspects of your ERS benefits. In an effort to keep the brochure's language as clear and non-technical as possible, the information provided is only a brief overview of your benefits.

For a more detailed description of our benefits, including limitations on the exclusions, please consult the County Ordinances and Pension Board Rules. (General Ordinances of County of Milwaukee/Ord. Section 201.24 and Appendix B).

You should also consult any Collective Bargaining Agreements ("CBA") applicable to your position.

The information contained in this brochure is current through 10/9/2009.

Subsequent changes to Ordinances, Rules or CBA or later determined interpretations or Ordinances or Rules may affect the information in this brochure.

In case of any ambiguity or contradiction between the information in this brochure and the Ordinances and Rules, the Ordinances and Rules will govern.

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