

Rule of 75

What is the Rule of 75?

The Rule of 75 allows some members of ERS to qualify for a normal retirement when the combination of their age and service credit equals 75.

Protective Survivorship Option and the Rule of 75

Members of ERS, who meet the requirement for a normal retirement, including the Rule of 75, are eligible to elect a Protective Survivorship Option (PSO) under section 7.1. Election of a PSO is the opportunity for an employee who is eligible for a normal retirement, to select a survivorship option and to name a beneficiary to receive benefits if you die while still employed.

How is the Rule of 75 Calculated?

Your age plus service credit must equal or exceed 75. Partial years of age and service credit are included. For example, age 55 and 4 months plus service credit of 19 years and 8 months equals 75.

You are not eligible for the Rule of 75:

- If you have terminated your employment and are eligible for a deferred retirement
- If you are a non-represented employee or an elected official who became a member of the Employees' Retirement System on or after January 1, 2006.
- If you are a represented employee at the time of your retirement who became a member of the Employees' Retirement System on or after the date listed below for the respective unions:

AFSCME	1/1/94
Deputy Sheriff	1/1/94
Machinists	1/1/94
Teamco	1/1/94
Firefighters	12/2/96
Nurses	1/1/97
Attorneys	1/1/06
Trades	2/21/06

Note:

- Eligibility for the Rule of 75 is determined by the member's union status at the time of retirement.
- Please contact ERS if you are a member of the Employees' Retirement System, who was previously eligible for the Rule of 75, but because of a change in union status are no longer eligible.
- Part-time employees and employees who have had unpaid leaves of absence over thirty (30) days in any year, should contact ERS for questions related to calculating service credit and the Rule of 75.

Additional information may be found in Milwaukee County Ordinances Chapter 201, Section 4.1, and your union contract.

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

Intranet

www.county.milwaukee.gov/ContactUs

Where is ERS located?

Employees' Retirement System

Courthouse Room 210

901 N. 9th Street

Milwaukee, WI 53233

DISCLAIMER

This information 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 or 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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