



Retirement Plan Services Communicator

April 2015

No. 3

From the Desk of the Director

Dear Retirees,

Wow — It's hard to believe that the first quarter of this year is already over. We have been very busy in Retirement Plan Services these past few months retiring members, responding to questions from both active and retired members and getting ready for a major upgrade to our pension system.

I recently attended a conference where I got to see the new system in operation. I think you will all be very happy with the new Member Self Service capabilities. It will take many months to complete the upgrade — we are looking to go live in late 2017— but in the end, we will have a more user friendly and faster system.

As you know, the Annual Meeting of the Pension Board was held April 15, 2015. We had about 60 guests at the meeting who heard presentations from our actuary, Milwaukee County Comptroller Scott Manske, our investment consultants, and one of our investment managers. From the feedback received, there is an interest in knowing how our pension fund is doing. We will be publishing monthly numbers in the *Communicator* starting this month.

Many of you have expressed an interest in receiving your direct deposit notices and the *Communicator* via email. While we cannot offer this option immediately, we do hope we can roll out this option in the next few months. To that end, we would like to start collecting email addresses from those members who would like to receive their direct deposit notices and the *Communicator* electronically. Please send an email to: ers@milwaukeecountywi.gov with "Email Address" in the subject line.

Please contact ERS by email at ers@milwaukeecountywi.gov with questions or concerns. We monitor the site frequently throughout the day and respond as quickly as possible. We have both local (414-278-4207) and toll-free (877-652-6377) phone numbers.

Marian Ninneman
Director — Retirement Plan Services

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The most common way people give up their power is by thinking they don't have any. —Alice Walker

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By Vivian Aikin

SLEEP – A VITAL COMPONENT OF GOOD HEALTH

Are you getting enough sleep? If you are like many Americans, you probably aren't. Experts agree that seven or eight hours sleep per night is optimal. Yet the Centers for Disease Control and Prevention ("CDC") estimates that more than 25% of the U. S. population reports not getting enough sleep and nearly 10% experience chronic insomnia. Why is this a cause for concern?

Poor or insufficient sleep has serious public health implications. Lack of sleep has been linked to the onset of several chronic diseases and conditions such as diabetes, cardiovascular disease, obesity, depression and other mental illness. Sleep deprivation is also associated with motor vehicle and machinery-related accidents, decreased work productivity, increased health care costs and a general poor quality of life and well-being.

For older adults (age 55 and over) lack of sleep is especially alarming. A 2014 study by researchers at Duke University-National University of Singapore Graduate Medical School found evidence that the less older adults sleep, the faster their brains age. It is generally acknowledged that difficulty sleeping is more common with age and some shrinkage of certain brain structures is normal in the aging process. But the Duke-NUS study found that those changes accelerated slightly with each hour less of sleep each night. The cumulative effect of sleep loss is an increase in the rate of brain aging and decline in cognitive function.

There are several reasons why so many of us are not getting sufficient sleep. Many people suffer from chronic sleep disorders like sleep apnea, insomnia, restless leg syndrome and narcolepsy. Certain medications can also disrupt initiating and maintaining sleep. Many aspects of our lifestyle impact sleep as well: stress, inappropriate sleeping environment, watching television immediately before bedtime, using electronics or reading in the bedroom, eating large meals, drinking alcohol or engaging in strenuous physical activity before going to bed.

If you think you aren't getting enough sleep and want that to change, make sleep a priority in your life. One thing experts agree on is the importance of establishing a regular bedtime routine. Try to go to bed and wake up at the same time each day. Switching sleep times can cause a feeling similar to jet lag. Make sure your bedroom is conducive to rest by keeping it dark, quiet and comfortably cool. Skip watching TV or surfing the web from bed. Research suggests that artificial light coming from laptop screens or TVs may suppress melatonin, a sleep-inducing hormone. Avoid drinking alcohol or caffeine at bedtime. Consult with your physician if none of these suggestions are effective.

Sleep is not just a nicety but a function as critical to your well-being as a healthy diet and physical activity. Respect the fact that sleep is essential for good health, is restorative and will help you function well.

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Congratulations to Our March Retirees!

<i>Lynn Ashworth</i>	<i>Barbara Puza</i>
<i>Brenda Brandt</i>	<i>Janice Reed</i>
<i>Margaret Bryant</i>	<i>Laura Riggle</i>
<i>Broderick Clark</i>	<i>Scott Schroeder</i>
<i>Mary Ellen Eisenhower</i>	<i>Gussie Sellers</i>
<i>Suzanne Erato</i>	<i>Loleta Sherman</i>
<i>Gilbert Francis</i>	<i>Janice Tyner</i>
<i>Esperanza Gutierrez</i>	<i>Janet Theoharris</i>
<i>William Honrath</i>	<i>James Thomas</i>
<i>Jacquelyn Johnson</i>	<i>Christine Vogds</i>
<i>Shawn Marks</i>	<i>Patricia Walslager</i>
<i>Beatrice May</i>	<i>Christine Wanasek</i>
<i>Sherry Narloch</i>	<i>Martha Williams</i>
<i>Jon Nilsen</i>	

Meet with a UHC Representative

A UnitedHealthCare representative will again be available during 2015 to answer questions regarding services, explanation of benefits and billing questions at different Milwaukee County facilities. Please see the schedule below for the time and location of upcoming meetings. We hope this continues to be a helpful service!

Date	Day	Reserved Time	Location
5/6/15	Wednesday	9:00am - 12:00pm	Clinton Rose Senior Center 3045 N Martin Luther King Drive 1st Floor Conference Room
6/3/15	Wednesday	9:00am - 12:00pm	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2

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In Memoriam

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

Lawrence Baravetti
Albert Hightire
Mary Kotajarvi

Orville Pitts
Marilyn Redell
Virginia Williams

Robert Wissing
Yolanda Zarate

Market Value of Pension Fund Period Ending February 28, 2015

Total Fund Composite	\$1,802,108,892
Fixed Income Composite	\$341,916,887
US Equity Composite	\$471,626,017
International Equity Composite	\$355,493,405
Hedged Equity Composite	\$192,678,719
Real Estate Composite	\$180,279,902
Infrastructure Composite	\$150,340,432
Private Equity Composite	\$73,202,204
Total Cash Equivalents	\$36,571,326

2015 Check Disbursement Schedule

Friday, May 29	Wednesday, September 30
Tuesday, June 30	Friday, October 30
Friday, July 31	Monday, November 30
Monday, August 31	Thursday, December 31

CONTACT INFORMATION

Retirement Services

In the Milwaukee area:

414-278-4207

Toll Free:

877-652-6377

Email: ers@milwaukeecountywi.gov.

Life & Health Benefits

Phone: **414-278-4198**.

Email: benefits@milwaukeecountywi.gov