



Employees' Retirement System Communicator

December 2014

No. 12

From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Best wishes to you and yours this holiday season. How the time did fly this past year — blinked and it was the middle of summer and now we are at the end of the year. Now we are reflecting on the past year and formulating plans and priorities for the coming year. Rest assured, ERS renews its commitment to offer our members the best service possible in 2015.

The 2015 payment schedule is located on Page 3. Frequently asked questions regarding Form 1099-R can also be found on Page 3.

Approximately 250 County employees can add retired from Milwaukee County to their 2014 list of accomplishments. Our retiree group is now close to 8020 strong. Sadly, over 250 of our members passed on this year.

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.

May your new year be filled with much joy and happiness. On behalf of the Pension Board and ERS staff, we wish you a happy holiday season and look forward to serving you in 2015.

Marian Ninneman
ERS Manager

By Vivian Aikin

ETHICAL WILLS: LEAVING VALUES, NOT JUST VALUABLES

An ethical will (sometimes called a "legacy letter") is a non-legal, personal statement created to communicate values, wisdom, life lessons and more to your loved ones. Unlike a last will and testament that tells who gets your possessions, or a living will that tells your wishes regarding life-prolonging medical treatments, an ethical will tells what you think is important for your survivors to know.

Ethical wills can be traced back to ancient times and were originally an oral tradition. Later they typically took the form of a letter from a father to his son(s). Today an ethical will can take many forms from low tech

Contact Information

Employees' Retirement System

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](mailto:benefits@milwaukeecountywi.gov)

@milwaukeecountywi.gov

Newly Retired Members

New Retirees

Pamela Bergen

Vernon Burris

Helen Evans

Martha Freeman

Araceli Garcia

Gary Grivetz

Christine Hinton

Douglas Jenkins

Wendell Jones

Jennine Kenny

Susan Kovatovich

Karen Kunzler

Deborah Ludington

Coraga Nolden

Stephen Pauloski

Leslie Jo Salick

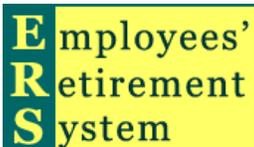
Katherine Shekoski

Kathleen Siegel

Mary Smith

Julie Summers

Lydia Torres



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pen and paper to high tech video or audio recording (yes, there is even an app for that). The format is less important than what you decide to include. Following is a list of possibilities:

- Family history, heritage and tradition
- Cultural, personal and spiritual values and beliefs
- Knowledge and insights gleaned from your life experience
- Historical events that have impacted you
- Hopes and dreams for others
- Expressions of or requests for forgiveness
- Explanations and reasons for your charitable bequests and financial inheritance decisions
- Personal stories about property items being passed down to inheritors
- How you would like to be remembered after your death

Writers of ethical wills should be careful to leave some things out. There is no place for negativity, criticism, scolding or blame. Any lingering anger or resentment you may have should be resolved in a different forum.

Creating an ethical will can seem like a daunting task. Those knowledgeable on the subject recommend you start by jotting down notes about the things you find important. After a few months, use your notes to draft your ethical will perfecting it as you write. There are also several good resources you can turn to for help. Here are few suggestions:

- *"Ethical Wills: Putting Your Values on Paper"* and *"The Ethical Will Writing Guide Workbook"* by Dr. Barry K. Baines, an acknowledged authority on legacy issues
- *"So Grows the Tree – Creating an Ethical Will"* by Jo Kline Cebuhar
- *"Healthy Aging: A Lifelong Guide to your Physical and Spiritual Well-Being"* by Andrew Weil, M.D.
- The website <http://celebrationsoflife.net>

Once your ethical will is completed, you must decide when to share it with your loved ones. There is no one right or wrong way to share an ethical will. Many people choose to share their ethical will with family and friends while they're still living. Others prefer to have it read after their death. Only you can select the appropriate moment.

According to Dr. Baines, ethical wills are often among the most prized possessions of those who receive them. His own father wrote one toward the end of his life and presented it to Dr. Baines. Each year on the anniversary of his father's death, he reads it again and describes it as his most cherished gift. But an ethical will can benefit the writer of the document just as much as the recipient. Many people experience great peace of mind or a sense of relief after completing an ethical will. While the process of creating an ethical will requires your time, energy and commitment, it might just be the most profound legacy you can leave behind.

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FAQ for Form 1099-Rs

The end of the year is here and soon you will receive your year-end tax statements for 2014. The tax forms are required to be sent to members by January 31, 2015.

Here are a few common questions asked by our members:

1. How many copies of Form 1099-Rs will I receive?

Members will receive three copies for each Form 1099-R. These copies are for filing your federal (copy B) and state tax returns (copy 2), and also a copy for the member's records (copy C).

2. I received more than one Form 1099-R from ERS. Why?

You most likely have different IRS distribution codes, which are found in Box 7 of the form. Different types of payments (i.e. annuity payments, lump sum rollovers, disability payments, etc.) require different IRS distribution codes. Members who turn 59 ½ in 2014, will also receive two separate Form 1099-R's as well.

3. I rolled over funds in 2014 and received the 1099-R, but I not sure how to tell if I am going to be taxed on it?

If there is a "G" in Box 7 and Box 2a shows a \$0.00, you will not be taxed for this year. The amount may be subject to tax when you withdraw it from your IRA.

4. I made contributions to my pension as an employee. How does that get reflected on the 1099-R?

Some members made pension contributions that were deducted from their paychecks pre-tax. These types of contributions will not change the taxable amount of the pension payments. After-tax contributions made by members (i.e. seasonal employees who opted into ERS or members who bought back service using after-tax funds), will reduce the taxable amount reported in Box 2a of the 1099-R.

5. I did not receive my Form 1099-R or I think that there may be an error on the form. Who should I contact?

You can contact our general information line at (414) 278-4207. The toll-free number is (877) 652-6377. You can also reach us at the following email address:

ers@milwaukeecountywi.gov

2015 Check Disbursement Schedule	
Friday, January 30	Friday, July 31
Friday, February 27	Monday, August 31
Tuesday, March 31	Wednesday, September 30
Thursday, April 30	Friday, October 30
Friday, May 29	Monday, November 30
Tuesday, June 30	Thursday, December 31

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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
1/7/15	Wednesday	1:00pm - 4:00pm	Wilson Park Senior Center 2601 W Howard Ave. Room 145B
2/4/15	Wednesday	9:00am - 12:00pm	Clinton Rose Senior Center 3045 N Martin Luther King Drive 1st Floor Conference Room
3/4/15	Wednesday	9:00am - 12:00pm	Washington Park Senior Center 4420 W Vliet St - Meeting Room 2
4/1/15	Wednesday	1:00pm - 4:00pm	Wilson Park Senior Center 2601 W Howard Ave. Room 145B
5/6/14	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

In Memoriam

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

*Eleanore Berka
Shirley Beyer
Karen Biankowski
Beatrice Carmody
Marilyn Donnell*

*Lynn Drummer
Norma Erickson
Wayne Klosky
Helen Lampkins
Geraldine Larson*

*Ronald Licht
Hubert Michalski
Eva Porter
Robert Swiderski
Dorothy Tofte*

*Kenneth D. Vick
Fabian Wrecza
Irene Wronski
Peter Zoeller*