



Retirement Plan Services Communicator

May 2015

No. 4

From the Desk of the Director

Dear Retirees,

In recent months you may have noticed that your direct deposit notification has been arriving in your mailbox later than usual. On January 1, 2015, the Postal Service implemented phase two of their Network Rationalization Plan, where service standards for First Class Mail delivery were relaxed.

The following is an excerpt from the United States Postal Service website:

How much mail will be delivered overnight once Phase 2 is implemented?

Current estimates indicate approximately 20% of the first-class mail volume is expected to be delivered overnight, more than 35% is expected to be delivered in 2 days and about 44% delivered in 3 days.

What does this mean for you? Be assured that your monthly pension benefit will continue to be deposited in your account on the last business day of the month. We have changed our mailing due date so you will continue to get your direct deposit notification the last business day of the month. However, we cannot guarantee when you will receive it.

Clarification Regarding the MPRA:

You may have heard about recent federal legislation which allows certain private sector pension plans to legally reduce member benefits. This was the Multiemployer Pension Reform Act of 2014 that was passed as part of a larger omnibus budget and spending bill in December of 2014. This legislation applies only to private multiemployer plans in serious danger of insolvency; **public sector pension plans, such as ERS, are not affected by this law.**

Having trouble accessing Member Self Service? Your browser may not be compatible with the system. Below are links to browsers that are compatible:

<http://internet-explorer-10-64bit.en.softonic.com/> and <http://www.safe-setup.com/internet-explorer-10-for-windows-7>

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

IN THIS EDITION:

[AARP'S LIVABILITY INDEX](#), Page 2

Newly Retired Members, Page 3

UHC Meeting Schedule, Page 3

Disbursement Schedule, Page 4

Member Deaths, Page 4

Pension Fund Market Value, Page 4

When I went to school, they asked me what I wanted to be when I grew up. I wrote down "Happy." They told me I didn't understand the assignment and I told them they didn't understand life.

– John Lennon

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By Vivian Aikin

AARP'S LIVABILITY INDEX

In the January 2015 *Communicator* we discussed the growing trend known as "aging in place" with an emphasis on physical modifications to our individual homes. This month we want to tell you about a new Web-based resource from AARP that helps people measure how well their communities are meeting their current and future needs.

The AARP Livability Index is available at www.aarp.org/livabilityindex. It is easy to use and free. The site covers 200,000 communities around the country. You can enter an address, zip code or name of a town and quickly get a detailed ranking from 1 (worst) to 100 (best).

Experts at the AARP Public Policy Institute surveyed 4,500 Americans age 50 and older to gauge what aspects of a community they thought most important. Based on the survey responses, they then established 7 categories and rated communities on each of them. The categories are:

- Housing (affordability & access)
- Neighborhood (access to life, work and play)
- Transportation (safe & convenient options)
- Environment (clean air & water)
- Health (prevention, access and quality)
- Engagement (civic & social involvement)
- Opportunity (inclusion & possibilities)

Each of these categories is then broken down into sub-categories. Housing, for example, is further evaluated by accessibility, options, costs, cost burden and availability of subsidized housing. The Transportation category includes frequency of local transit service, traffic congestion and crashes and household transportation costs. The sub-categories are compared to the median neighborhood in the United States.

The Index allows you to do a side-by-side comparison of 3 communities. This can be a useful tool when considering relocation or an interesting exercise to see how your community stacks up when measured against comparable ones. For example, Milwaukee has a total rating of 62 with high scores in Transportation (80) and Housing (73) and lower ones in Opportunity (47) and Environment (53). By comparison, similarly-sized Kansas City has a total score of 54 and rates lower than Milwaukee in every category except Opportunity.

Considering relocation to a warmer climate? The Index can help you determine which city has the qualities of life that are important to you. For instance, St. Petersburg, FL and San Diego, CA both have a total score of 53. A closer look at the Index shows that San Diego is strong in the Health category (72) but is weak in Engagement (42) while St. Petersburg is strong in Environment (64) but low in Housing (40).

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If you are considering a local move, the Index can also help. Using the Milwaukee area as an example, let's suppose you want to live close to Lake Michigan. You might look at 2 close-in suburbs like Shorewood and St. Francis. Overall Index ratings are similar with Shorewood at 65 and St. Francis at 61. These suburbs have an equal rating in Health (58). Shorewood, however, ranks higher in Transportation (81 vs. 71) with particularly high scores in frequency of local transit service. So if you want to be sure public transportation will be available for trips to your doctor, Shorewood may be a better choice.

The Livability Index is part of a broad initiative by AARP to forge a nationwide network of age-friendly communities. It is a source of valuable information for local officials committed to developing policies that promote livability based on criteria defined as important by the Index. As the population ages and the desire for aging in place grows, it's in every community's best interest to close the gap between what older residents want and what currently exists.

Congratulations to Our April Retirees!

<i>Clayborn Beamon</i>	<i>Matthew Flower</i>	<i>Errol McFarlane</i>
<i>Debra Brawn</i>	<i>Janet Goodoff</i>	<i>Marcia Rosales</i>
<i>Lynette Clark</i>	<i>Laurence Gram</i>	<i>Ute Rueckert</i>
<i>Augustene Cotton Stevens</i>	<i>Jeanette Keller</i>	<i>Fred Rutter</i>
<i>Alfrieda Durrah</i>	<i>Eddie Kentle</i>	<i>Wanda Willis</i>
<i>Karen Eakley</i>	<i>John Littmann</i>	<i>Kevin Wasemiller</i>
<i>Patricia Ehlert</i>	<i>Larry Luckett</i>	<i>Anna Woods</i>
	<i>Genevieve McClintock</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
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:

<i>Merlin Avery</i>	<i>Lois Cummons</i>	<i>Laverne Lockett</i>	<i>Nancy Reed</i>
<i>Clara Busse</i>	<i>Leonard Dorobialski</i>	<i>Howard Mahnke</i>	<i>William Shimeta</i>
<i>Fern Cayer</i>	<i>Regina Keiler</i>	<i>George McNamara</i>	<i>Mary Stuessi</i>
<i>Michael Corriveau</i>	<i>James Keltesch</i>	<i>Wilbert Padgett</i>	<i>Luvenne Thompson</i>
<i>Emma Crews</i>	<i>Herbert Lindner</i>	<i>David Perkins</i>	<i>Thomas Wolski</i>

Market Value of Pension Fund Period Ending February 28, 2015

Total Fund Composite	\$1,786,297,809
Fixed Income Composite	\$335,961,225
US Equity Composite	\$471,653,143
International Equity Composite	\$333,068,118
Hedged Equity Composite	\$194,103,390
Real Estate Composite	\$182,767,244
Infrastructure Composite	\$149,582,772
Private Equity Composite	\$76,678,709
Total Cash Equivalents	\$42,483,207

2015 Check Disbursement Schedule

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

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