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 & the Rule of 75
ERS members 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 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 eligible for the Rule of 75:

- Only if you retire while in active service

- If you were a non-represented employee on September 29, 2011 <u>and</u> you became a member of the Employees' Retirement System prior to January 1, 2006

- If you were represented by one of the following unions on September 29, 2011 <u>and</u> you became a member of the Employees' Retirement System prior to the date listed below for the respective unions:

  -AFSCME: 1/1/1994
  -Machinists: 1/1/1994
  -TEAMCO: 1/1/1994
  -Attorneys: 1/1/2006
  -Building Trades: 2/21/2006

- If you were represented by the nurses' union (FNHP) on December 31, 2012 <u>and</u> you became a member of the Employees' Retirement System prior to January 1, 2013

- If you are represented by the Deputy Sheriffs' union at the time of your retirement <u>and</u> you became a deputy sheriff prior to January 1, 1994

- If you are represented by the Firefighters' union at the time of your retirement <u>and</u> you were an employee on December 1, 1996.

Note:

Part-time employees and employees who have had unpaid leaves of absence over thirty (30) days in any year should contact the Retirement Plan Services office for questions related to calculating service credit and the Rule of 75.

How can I contact Retirement Plan Services?

Telephone:	414-278-4207 (inside Milwaukee County) 877-652-6377 (toll free outside Milwaukee County)
By Email:	ers@milwaukeecountywi.gov
In Person:	Retirement Plan Services Courthouse Room 210 901 N. 9th 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/Ordinance Chapter 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 June 1, 2015.

Subsequent changes to Ordinances, Rules or CBA (or later determined interpretations of 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.