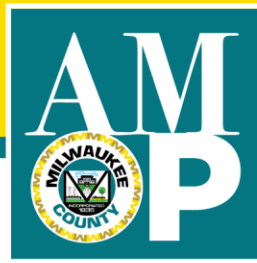


02.06.07 Emergency Retirement Process



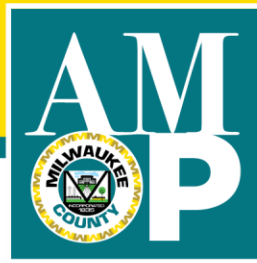
Why This Procedure Is Important

To provide documentation regarding the emergency retirement process. This will equip members of the Employees' Retirement System (ERS) of Milwaukee County with the knowledge of what to expect when planning for retirement and preparing to commence their pension benefit from the Employees' Retirement System without being able to provide the notice required for the Active Retirement process. This AMOP is intended for Milwaukee County employees hired before January 1, 2025, who are eligible for membership in the ERS.



To Whom Does This Procedure Apply?

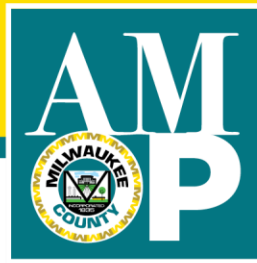
All Milwaukee County pension-eligible employees hired before January 1, 2025, who are eligible for membership in the ERS



Here Is What the Procedure Says:

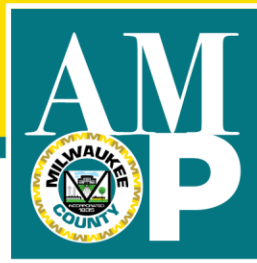
Decision to Retire and Contact Retirement Plan Services (“RPS”)

- Occasionally extenuating circumstances make it necessary for a member to retire without being able to give the appropriate advance notice to RPS. Any appointments scheduled less than three weeks in advance of a member’s termination date is considered an “Emergency Retirement Appointment”.
- The active member should contact RPS at 414-278-4207 with as much advance notice to ensure that RPS staff will be available to conduct and prepare for an emergency retirement appointment.
 - If the member is eligible to retire from active service, an emergency retirement appointment is scheduled for a date prior to, on, or within one day of the member’s termination date.



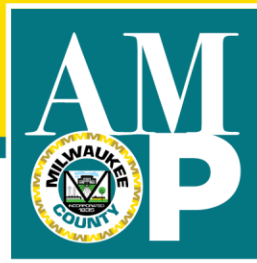
Attend the Emergency Retirement Appointment and Complete Emergency Retirement Forms

- The purpose of an emergency retirement application is to preserve a member's retirement effective date as well as any benefits only available to those who retire under an active retirement, including retiree life insurance, BackDROP, and Rule of 75. The member will elect a temporary form of payment and designate a temporary beneficiary.
 - No calculation containing a member's pension benefit is provided during the emergency retirement appointment. RPS requires at least three weeks' notice to prepare a member's calculation and generate their personalized retirement packet.
- During the appointment, RPS and the member will schedule a follow-up retirement appointment at least three weeks from the emergency retirement appointment date.
 - The member is informed that a personalized retirement packet will be mailed prior to their scheduled follow-up appointment. This retirement packet will include a calculation of their estimated pension benefit using projected service credits through their termination date and earnings on file.
 - During the follow-up retirement appointment, the member will complete forms to permanently elect a form of payment and designate a beneficiary. The form of payment and beneficiary selected in the member's retirement paperwork shall supersede that designated in the application for emergency retirement.
- After the emergency retirement appointment, RPS will notify the member's department head regarding the upcoming retirement and forwards the member's completed emergency retiree benefits paperwork to the Benefits department. An individual's department is not notified until they sign a retirement application.



Pension Calculation and Retirement Packet Mailed

- RPS calculates the member's estimated pension benefit using projected service credits through their desired termination date and current earnings on file. A final calculation will be completed prior to the payment being set up that incorporates the member's final payroll data once their termination date has passed and final pay data is received by RPS from the payroll system.
- Prior to being mailed, the member's estimated retirement calculation and packet are reviewed by RPS for accuracy and completeness. The retirement packet will be mailed prior to the member's follow-up appointment date to give the member time to review the packet and their options.
- Once the packet has mailed, RPS completes an outreach call, notifying the member that the packet is on its way and confirms the date and time of the follow-up retirement appointment. RPS asks the member to review the packet contents and notify RPS of any changes, such as changes to their beneficiary.



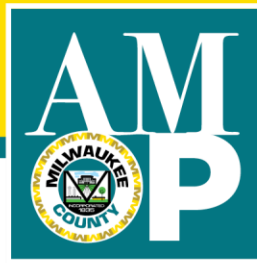
Review Retirement Packet and Prepare for Follow-Up Appointment

- The member should review the pension benefit estimate, pension benefit options available to them, and their retirement packet prior to their scheduled follow-up appointment.
 - If there are any changes that may affect the pension benefit such as beneficiary changes or change to their last day worked, members should notify RPS as soon as possible. These types of changes could require a new calculation to be completed, which could delay the retirement process.
- The member should gather or complete the following documents/forms and bring them to their retirement appointment.
 - Proof of Age and Proof of Identity documents for themselves and their beneficiary
 - Federal and State tax withholding forms (included in their Retirement packet)
 - Direct Deposit form (included in their Retirement packet)



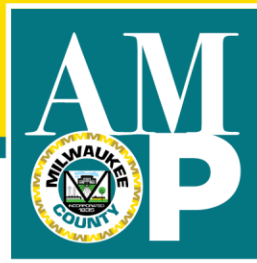
Follow-Up Emergency Retirement Appointment

- The member should arrive at the Milwaukee County Department of Human Resources offices a few minutes before their scheduled appointment time and contact RPS at 414-278-4207 or check in at the HR Reception Desk to announce their arrival.
- During the retirement appointment the Retirement Analyst will assist the member in completing the final retirement application, explain how the member's benefit was calculated, and answer any questions that the member may have regarding their pension.
- Once all forms are completed, the Retirement Analyst will make copies of the completed retirement forms for the member to keep as documentation.
 - If additional documentation, not provided during the retirement appointment, is required to complete their application, the member must submit that to RPS as soon as possible to not delay their initial payment.



Post Appointment

- RPS will file the member's paperwork and enter their election information in the pension administration system so that the member's benefit can be finalized once final payroll information is received.
- After a member's final payroll data is available, RPS finalizes the pension benefit calculation as of their retirement effective date by incorporating final earnings and service.
- A letter is mailed informing the member of their updated pension benefit amount which includes their final pension amount. This letter is typically provided to members roughly one week prior to payments being issued.
- Typically, the member's initial pension check is issued on the last business day of the month 6-8 weeks after their follow-up retirement appointment.
 - Ongoing annuity payments, after the initial payment, will always be the last business day of the month.



Quiz Questions?

After reviewing the Procedure, you will be asked the following questions to complete the training:



True of False

If the member requests to retire from active employment less than three weeks before their anticipated termination date, their retirement will be considered an “Emergency Retirement.”



What information should the member bring to their follow-up retirement appointment?

- A. Their retirement packet***
- B. Proof of Age and Proof of Identity for themselves and their beneficiary***
- C. Federal and State Tax withholding forms***
- D. Direct Deposit forms***
- E. All the above***



True of False

Members can expect to receive their first monthly pension payment the week after their emergency retirement appointment.