Retirement
Plan
Services

2026 Financial Wellness Fair: Building Tools for Retirement



WELCOME!

National Retirement Security Month

Financial Wellness Vendor Challenge



Your Financial Toolkit Starts Here

Retirement Plan Services Financial Wellness Fair
October 27, 2026

Agenda

- ❑Introduction
- ❑Deferred Compensation (Empower)
- ❑RiverWorks Financial
- ❑BREAK – 30 minutes
- ❑Social Security Administration
- ❑Aging and Disability Resource Center (ADRC)
- ❑Milwaukee County RPS/ERS

Retirement Plan Services

“The mission of Retirement Plan Services is to administer pension disbursements with accuracy and integrity based on County Ordinances to our members and their beneficiaries.”

Retirement Planning

Retirement may seem far away, and it may be competing with other financial goals you have like paying off debt, owning property, and saving for your kids or family. Planning early can help.

What does retirement look like for you?

- What will your lifestyle be?
- Do you want to keep working in some capacity?

When do you want to retire?

- Do you want to align your retirement with benefits like pension, Medicare, or Social Security?
- You may spend 30 or more years in retirement.

How much money do you need to retire?

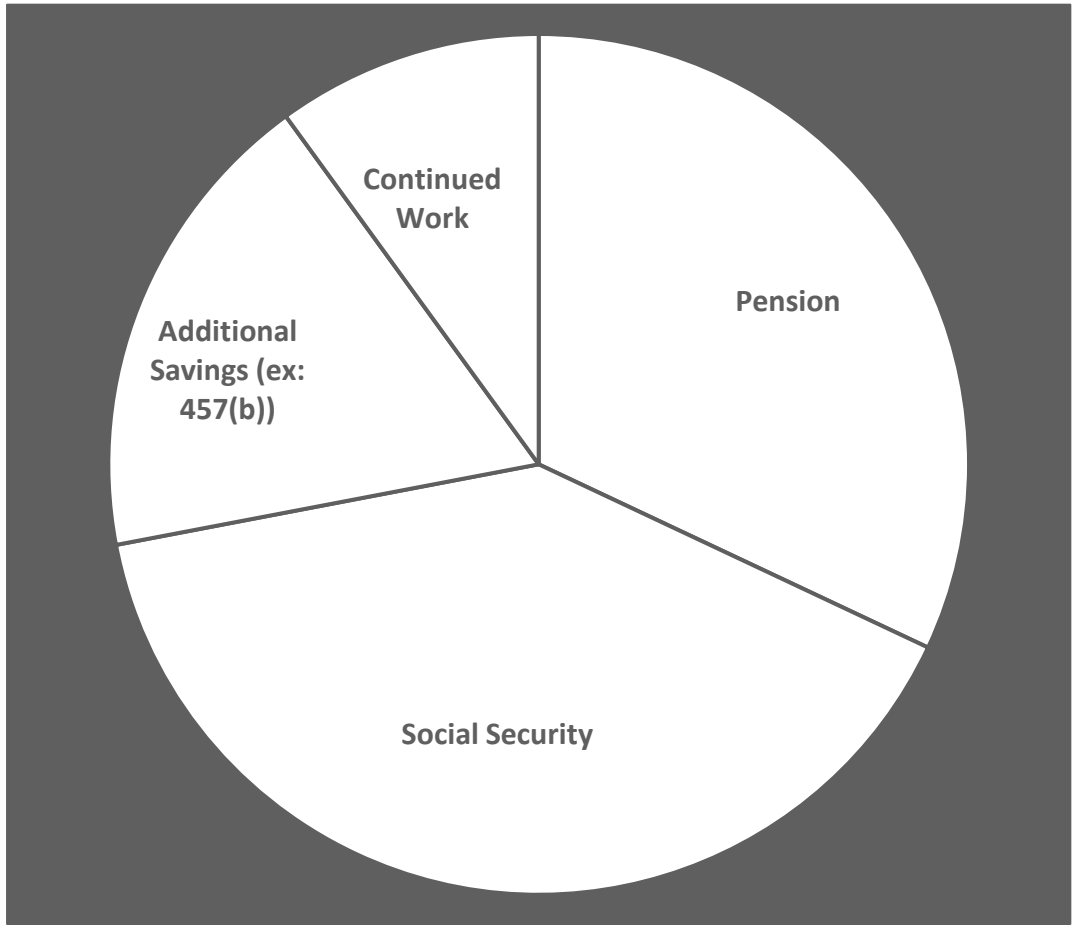
- This will be based on your desired lifestyle, expected expenses, and length of retirement.
- Most people need 70%-90% of their pre-retirement income.

Where will your income come from in retirement?

- Pension and Social Security are a great start, but you will probably need other income.
- Consider saving more with 457(b)/Deferred Compensation.

Retirement Planning

Most people need 70%-90% of their income to maintain their lifestyle in retirement.
Example: Someone making $50,000 might need about $40,000 per year in retirement.

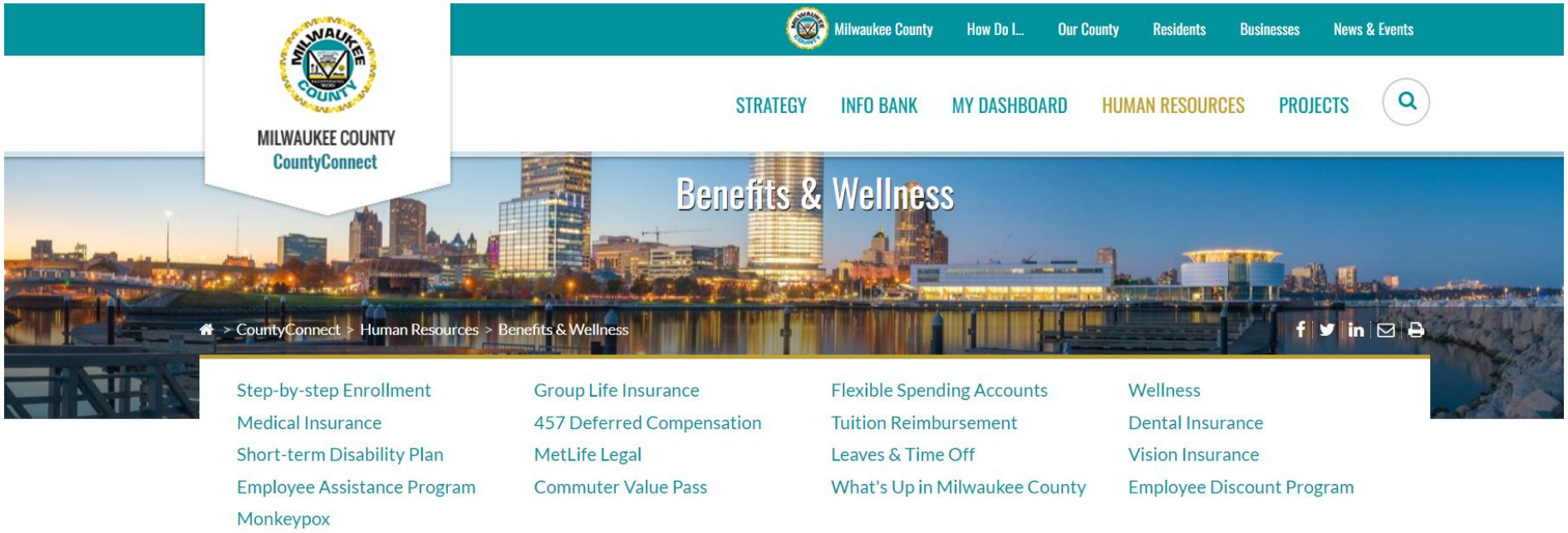


- *Common sources of retirement income:*
  - *ERS Pension provides about 16% for every 10 years of service (20 years is about 32%)*
  - *Social Security provides 30-40% Income Replacement for most*
  - *Other savings such as a 457(b) Deferred Compensation account*
  - *Continued work*

Intro to Retirement Income Benefits from Milwaukee County

ERS	OBRA	457(b)	WRS
“Employees’ Retirement System”	“Omnibus Budget Reconciliation Act”	Deferred Compensation Plan	“Wisconsin Retirement System”
Monthly Annuities	Monthly Annuities and Small Lump Sums	Retirement Investment Account	Monthly Annuities
13,000 Members	6,000 Members	Voluntary Membership	700,000 members across the State of WI
Most permanent employees hired before 2025	Temporary employees, seasonal employees, and others	All Employees Eligible	Full time, permanent Employes hired after 2024
Contact RPS for Information	Contact RPS for Information	Contact Empower Retirement for Information	Contact WRS/ETF for Information

Online Benefits Information - CountyConnect

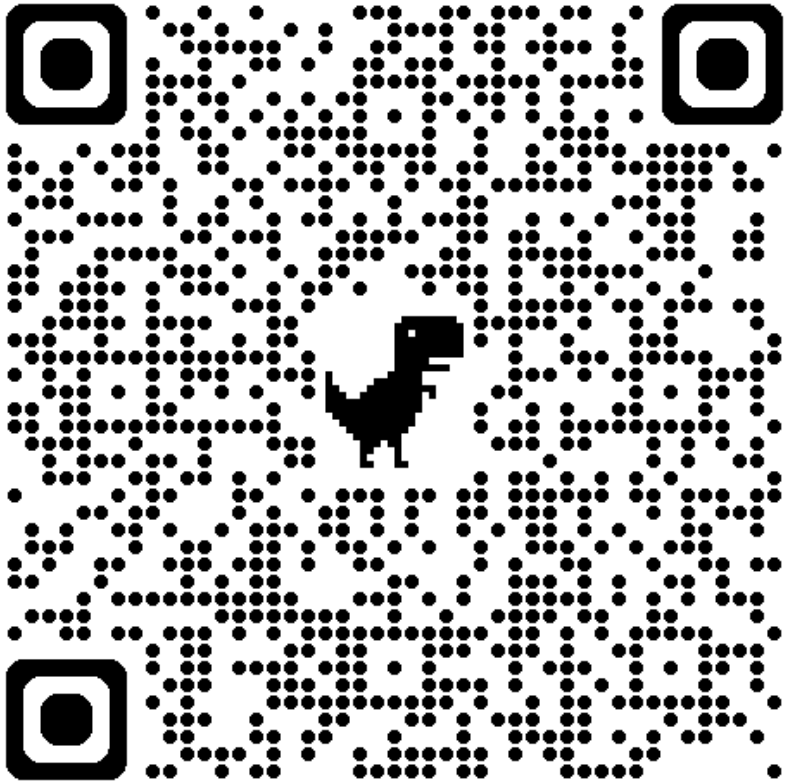


Milwaukee County Benefits

Review & Update Benefits

Reminder: Your user ID is **1083 + your clock number**. Your password is the **first five digits of your Social Security Number**, unless you personalized it.

National Retirement Security Month Resources QR CODE



MILWAUKEE COUNTY457

Pursuing the future you imagine

Patty Whiting | Retirement Plan Advisor

What we do and why we do it

Our goal is to help you replace — for life — the income you made while working.

As your partner, we're here to:

- Help you plan for the retirement you imagine.
- Give you a better view of your retirement picture.
- Help you reach your financial goals.
- Offer ongoing support and guidance.



The goal is to lower your level of financial stress

Financial fitness empowers you to:

- Gain control over your day-to-day and monthly finances.
- Stay on track to meet your goals.
- Handle unexpected expenses.
- Make choices that allow you to enjoy life.



Strike a balance between living for today and planning for tomorrow

Financial wellness is your ability to manage your day-to-day finances while also saving for your long-term goals.

A plan for today

- Create a budget.
- Reduce debt.
- Save for an emergency.



A plan for tomorrow

- Set savings goals (vacation, new home).
- Prepare for healthcare and long-term care costs.
- Plan for retirement.

The benefits of having a budget

Go from wondering where your money went to knowing exactly where it should go

A budget may help you …



PRIORITIZE SPENDING



REDUCE DEBT



PREPARE FOR UNEXPECTED EXPENSES



MEET YOUR SAVINGS GOALS

The foundation of every budget

A budget doesn’t have to be complicated. In fact, a budget is made up of just three main components.



YOUR INCOME



YOUR EXPENSES



YOUR GOALS

A simple plan – ways to shorten your payoff timeline

- Don’t add to the balances on your cards.
- Pay $100 more each month — it can make a big difference.
- Start with the card with the highest interest rate.
- Keep making the minimum payments on other cards.



Your debt-reduction plan in action



$4,000 balance
$100 minimum payment



$4,000 balance
$75 minimum payment



$3,000 balance
$40 minimum payment

Total balance
$11,000

Monthly payment
$215

Total Payoff with Interest
$17,225

If you make the minimum payments each month, it will take **8 years, 9 months** to pay these off and cost you **$17,225**.

FOR ILLUSTRATIVE PURPOSES ONLY. Not intended to be investment, fiduciary, financial, legal or tax advice.

Pursuing the future you imagine

What will your retirement look like?

No matter how far or near you are to retirement, you probably have a picture in your head of what you'd like it to look like. How you want to live in retirement will help determine how much you need to save.



Travel to places you've always wanted to visit



Spend more time with friends and family



Split time between two homes



Have more quiet time at home or a busy social calendar

Pursuing the future you imagine

Salary Contribution rate

- You will be automatically enrolled at 3% (minimum contribution rate is 1%)
- You may raise or lower at any point
- Your contribution will automatically increase 1% annually, up to 6%
- Contributions are made with pre-tax dollars



Within 60 days you may opt out

- Opting out is easy, simply change your deferral rate to 0%

Every January, employees contributing 0% - 2% will be automatically enrolled at 3%

You’re in charge

You choose the percentage you want to save and the types of investments you’d like to make. After all, it’s your future you’re saving for. But remember, we’re always here to help you.

- Save as much or as little as you like (up to the IRS maximum).
- You can change your contribution rate anytime.
- Invest in a way that suits your needs.

Consider all your options and their features and fees before moving money between accounts



The different ways to contribute

One account, many ways to help it grow…



Pretax



Roth



Rollover

As with any financial decision, you are encouraged to discuss moving money between accounts, including rollovers, with a financial advisor and to consider costs, risks, investment options and limitations prior to investing.

A side-by-side comparison

	Pretax paycheck contributions	Roth paycheck contributions
Effect of contributions on paycheck	Prior to tax withholding	After taxes withheld
Taxation on distributions	Contributions taxed as ordinary income* Any earnings taxed as ordinary income*	Contributions not taxed Any earnings not taxable with qualified withdrawals*

Note: When choosing between contribution types, participants must take into consideration their complete personal financial situation.

*May be subject to a 10% early withdrawal penalty if taken before age 59 1/2.

How Pretax and Roth contributions may affect your paycheck

Salary: $2,500 a month (before taxes are taken out)

Savings rate: 6% of gross salary

Paycheck if you save pretax	Paycheck if you save with Roth	The difference
$1,998	$1,975	$23

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes 15% federal income tax withholding. It doesn't account for state and local taxes, Social Security, Medicare, or other taxes. Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

The beauty of compound earning

With the potential of compound earnings, not only would your contributions potentially grow, but you also could gain earnings on any earnings.

The money you start saving today could theoretically double in just 12 years — and triple in 19 years.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not reflect a particular investment and is not a guarantee of future results. This is a demonstration of the rules of 72 and 114 used to approximate the number of years it takes a given investment to double and triple in value. It assumes a 6% rate of return. Rates of return may vary. This illustration does not reflect any associated charges, expenses, or fees, which could change the outcomes provided.

The power of one – rolling money in

If you'd like, you can roll money from previous employers into your new plan. That way you only have one account to manage.

- You can roll qualified balances into your account.
- Rollovers don't count as a part of your annual contribution limits.



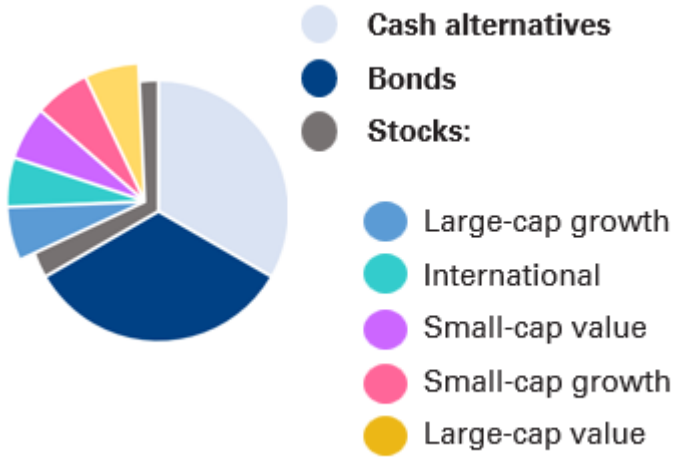
Consider all your options and their features and fees before moving money between accounts

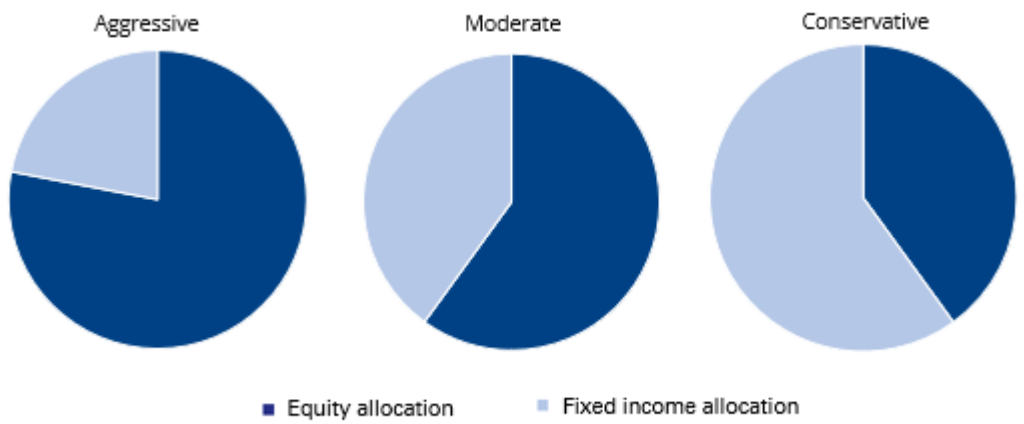
Money from other types of plans or accounts that are rolled over into a governmental 457 plan may still be subject to the 10% federal early withdrawal penalty upon distribution from the 457 account prior to the investor reaching age 59½.

Why diversification matters

Diversifying your investments may help you offset market volatility and manage the overall risk of your portfolio.

Sample of diversified investments





FOR ILLUSTRATIVE PURPOSES ONLY. The models shown illustrate hypothetical investment allocations by risk profile. Each of the models represents the equity allocation midpoint of each of the five Morningstar U.S. Fund Allocation peer groups. These models were backtested using historical monthly returns since 1977 (when data was first available for each index) from the S&P 500® and the Bloomberg US Aggregate Bond Index to represent each model's equity and fixed-income allocations, respectively. By comparing the performance of each of these models, you can observe that the historical return and risk both increase as equity allocations increase from the conservative to aggressive models. In line with that expectation, the range of outcomes in any rolling one-year period becomes wider as the equity allocation increases. In applying a particular asset allocation model to your individual situation, you should consider other assets, income, and investments in addition to the account you are considering for investment to the extent the model does not consider these additional assets.

What kind of investor are you?

Knowing your investing style can help you determine how you want to manage your retirement plan account — and how.

Do-it-for-me investor

- If you're more comfortable leaving the investing to professionals, you may consider a managed account service.



Help-me-do-it investor

- The choices available to you generally include options such as target date funds or risk-based funds.

Do-it-myself investor

- You may want to apply investing principles to build your portfolio with the funds available as part of your plan

My Total Retirement™

An investment strategy created just for you
You may want to look into a professionally managed account that offers a personalized approach to planning for the future you want.

Personalized

- We develop an investment strategy that fits your needs and goals.

Simple

- We do the work for you to help you stay on track for your future.

Comprehensive

- We look at your saving, investing and retirement income needs.

One-to-one

- You have ongoing access to investment adviser representatives.

Personalized planning vs. online advice

Whether you want to manage your investments yourself or have someone do it for you, here's what you can expect.

HOW MUCH HELP IS RIGHT FOR YOU? View and compare the benefits of each offering	My Total Retirement™	ONLINE ADVICE
	✓	✓
Saving and investment recommendations	✓	
A personalized retirement strategy managed by professionals	✓	
Investment advice implemented for you	✓	
One-to-one access to investment professionals	✓	
Retirement income advice	✓	
Fee-based service paid for your account		✓
Control over your investment transactions		✓
No additional cost to you		

How target date funds work

Target date funds provide a diversified mix of investments from different asset classes or investment categories that align with an expected retirement date. The date in a target date fund's name is the approximate date of retirement.



- Professionally managed
- Provide diversification through a single fund
- Adjust over time to become more conservative
- Principal value of the fund is never guaranteed.

Asset allocation investment options and models are subject to the risks of their underlying investments.

Building your portfolio on your own

You can choose from the individual core funds included as part of your plan to create a diversified mix of investments to match your risk tolerance.

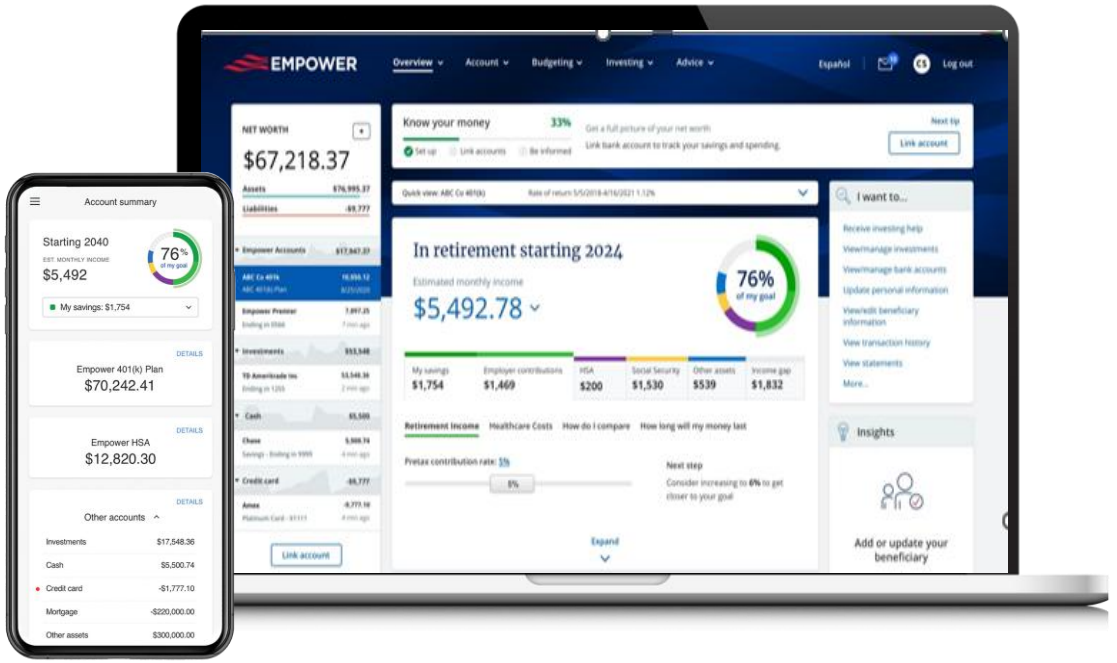
- Select your own mix of individual funds
- Decide how much to invest in each fund
- Manage and monitor your account accordingly



Get help online

You can manage most aspects of your Plan account through the website or mobile app, including:

- Enrollment.
- Schedule a Retirement Readiness Review with a Retirement Plan Advisor.
- Change your investments/allocations.
- Update your My Total Retirement™ profile.
- Check investment performance and your account balance.
- Request or change distributions.
- Set up or change your log in credentials.
- Update personal contact information.
- Update your beneficiaries.



See where your retirement savings stand

Log in to your account to see your estimated monthly retirement income and what percent of your retirement income goal you're on track to reach. Plus enjoy access wherever you are with the mobile app.

Available on the App Store

GET IT ON Google Play

Download the app in the App Store® and on Google Play™. After you download the app, open it and follow the prompts to register your account.



Retirement Readiness Reviews

Retirement Readiness Review includes:

- One-on-one meeting with your local MC457 Retirement Plan Advisor
- A review of your personal data and establishing goals
- Discussion of outside investments and expenses with projected income and cash flows throughout retirement
- Analysis and diagnosis in areas of improvement and recommendations to help strengthen your savings rate and investment strategies
- Receive a detailed spend-down plan

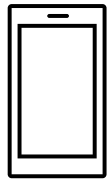


Schedule a Retirement Readiness Review:
Visit the website at **milwaukeecounty457.com** and click on the *Schedule a Meeting* tile on the home screen or call the local office at **(414) 223-1921**

The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide tailored retirement education and guidance at no additional cost to participants.

We’re local!

If you need a personal touch, we’re here



Reach us on the phone at 414-223-1921
Local representatives are available
Mon – Thurs, 9am – 4pm



Set-up a 1-on-1appointment at milwaukeecounty457.com



Or give us a call and setup a meeting at the Courthouse
Mon – Thurs, 8am – 4:30pm
901 N. 9th St., Rm 203-K
Milwaukee, WI 53233



For further assistance, you can call our service center at (877) 457-MILW (6459) to speak with a customer service representative.

Weekdays 7am – 9pm
Saturdays 8am – 4:30pm

Important information regarding your meeting with representatives of Empower

Your Empower representative is a retirement plan advisor (RPA) acting on behalf of Empower Advisory Group, LLC (EAG) and Empower Financial Services, Inc. (EFSI). EAG is a federally registered investment adviser that provides investment advisory services to retirement plan participants and IRA accountholders nationwide. EAG's goal, through the RPAs and otherwise, is for you to leverage EAG's investment expertise to make retirement planning smarter and more accessible than ever before. EFSI is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. EFSI primarily provides broker-dealer services to employer-sponsored retirement plans. Both EAG and EFSI are members of the Empower family of companies.

Your RPA is authorized to act as both an investment advisor representative of EAG and a registered representative of EFSI. Your RPA acts as an EAG investment advisor representative when providing investment counseling or recommendations and as a EFSI registered representative when executing securities transactions on your behalf.

Your RPA may conduct a Retirement Readiness Review with you and educate you about available investment options and products offered by EAG. During a Retirement Readiness Review, you will meet with a plan advisor to discuss your current and future goals. Your RPA will look at your full financial picture and provide tailored recommendations in order to help you achieve your personal retirement readiness. Your RPA will assist you with learning about (and, when appropriate, enrolling in) Empower managed accounts solutions, rollovers into plan options, optimized investment allocation and savings amounts, financial planning, general financial wellness, health savings accounts (HSAs), distribution options, and additional products/ solutions offered by your plan and aligned with your needs. While basic investment strategies consider only your age, the service of your RPA includes consideration of a wide range of factors to develop a more in-depth picture of who you are before creating a strategy that best fits your individual needs. Your RPA considers your individual financial situation and goals to create a plan designed to help you reach the future you want. Your RPA, acting on behalf of EFSI, can assist you with executing securities transactions related to the recommendations they provide. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Investing involves risk, including possible loss of principal.

IMPORTANT: The projections or other information generated by MoneyGuidePro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. MoneyGuidePro results may vary with each use and over time. Empower Retirement, LLC and its affiliates are not responsible for the third-party content provided.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.

By engaging in a dialogue with your RPA, you will receive ongoing direction and advice, including professional support through education when it comes to making important savings, investing and retirement income decisions. Although your RPA cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments. If you feel that you need specific tax advice, please consult with your personal tax advisor.

To obtain the EAG and EFSI Form CRS, or for more information about Empower representatives, visit **empower.com**.

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Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value

Not Insured by Any Federal Government Agency

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Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling





LEGACY PLANNING

Your Legacy Matters: Protecting What You've Built





Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling

Who We Are





- The Riverworks Financial Clinic = home of the City of Milwaukee Financial Empowerment Center
- Free, professional one-on-one financial counseling
- Now offering Legacy Planning support at no cost






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AMERICAN
NTERCON
NIVERSIT












BABY
SHARK



Estate Planning Throughout Your Life

20's	Designate beneficiaries on retirement accounts	Complete a healthcare directive	Designate a Power of Attorney (POA) for Healthcare and Finance
30's	Review beneficiaries on all retirement and bank accounts, insurance, make necessary changes	Review Healthcare directive and POAs and update if necessary	Make a will or trust to protect spouse and children
40's & 50's	If you haven't done 1) Healthcare directive, 2)POA for healthcare, 3)POA for finance, 4)Will or Trust, do them. If you have, review.	Talk to your parents about their estate plan. Make sure you understand their wishes	Talk to your family so they are clear about your wishes
60's & Up	Your estate plan should be complete.	Review your plan and update as necessary	Have a clear document and record system for safe keeping



Document Execution Clinic Will Include:

Power of Attorney for Finances & Property
Power of Attorney for Healthcare
Living Will/Declaration to Health Care Professionals
Payable Upon Death (POD) Bank Accounts
Assistance with a Will
Assistance with Advanced Directives
Completed Estate Planning Questionnaire
Assistance with a Transfer on Death Deed (TODD)
Termination of Decedent's Interest
Assistance with a Transfer by Affidavit

Estate & Legacy Planning

A Simple, Practical Guide

Estate planning is not a one-time task. It evolves as your life changes. This handout walks you through **what to do**, **when to do it**, and **what information to gather** so your wishes are clear and your loved ones are protected.

Part 1: Core Estate & Legacy Planning Tasks

Prepare for Legacy Planning

☐ Create a list of your assets
☐ Estimate estate and legacy planning expenses
☐ Complete preparation materials (e.g., Trust & Will intake documents)
☐ Review life insurance policies
☐ Review other insurance plans (disability, accident, homeowners, auto)
☐ Review property titles
☐ Review vehicle titles
☐ Organize and safely store all executed estate planning documents

Protect Your Assets

☐ Add beneficiaries to bank accounts
☐ Add beneficiaries to retirement and investment accounts
☐ Add beneficiaries to insurance policies
☐ Update property titles (if needed)
☐ Update vehicle titles (if needed)

Legal Documents to Execute

☐ Last Will & Testament
☐ HIPAA Authorization
☐ Power of Attorney (Financial)
☐ Power of Attorney (Health Care)
☐ Living Will / Advance Directive
☐ Transfer on Death Deed (or equivalent, if applicable)

“This program is an absolute MUST for every parent once their kid turns 18. Do not put off protecting your family for one more minute.”

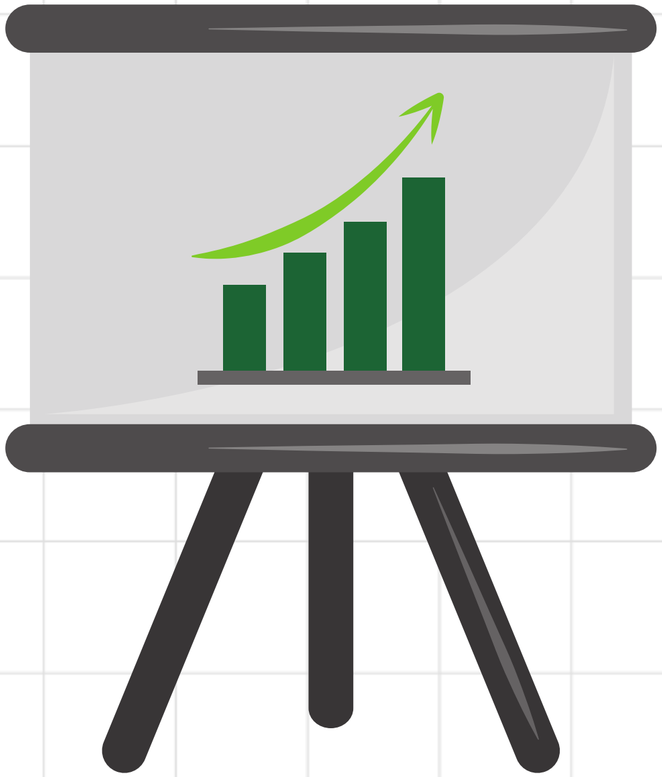
- Suze Orman

Young Adult Power of Attorney for Healthcare

Young Adult Power of Attorney for Finance

makes it easy for you to create BOTH of the Must Have Documents that parents need in place to continue to be a financial and health care decision maker for their children after they turn 18.

Plus, it only takes 30 minutes to complete these comprehensive legal forms! You can’t afford to miss out on this.



Legacy Planning?

- TAXES
- PUBLIC BENFITS
- MISC. & Q & A


Estate Planning
Life
Insurance

TOD



Investment Accounts
Securities, Real Estate



Transfer on
th

POD



Bank Accounts,
Certificates of Deposit



Payable on
Death





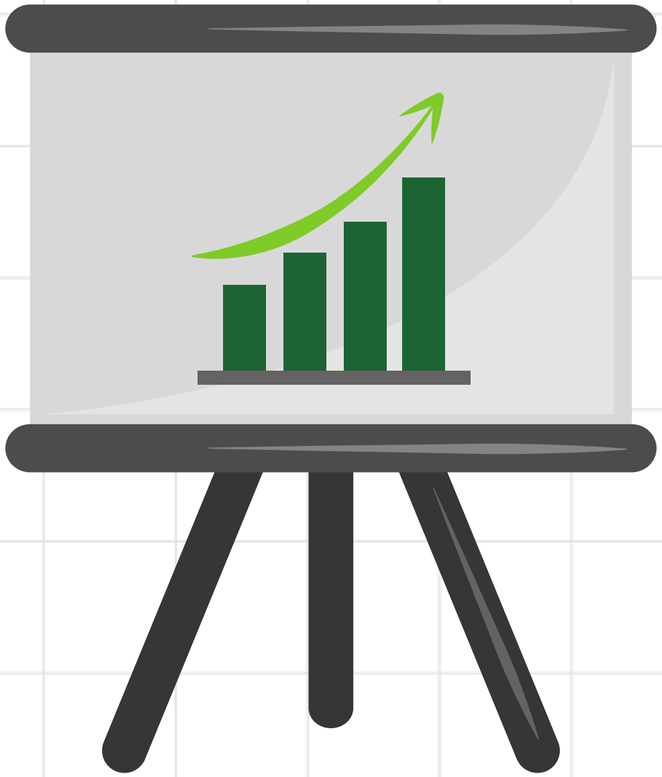




Legacy Box

NOKBOX

https://share.thenokbox.com/mQD930a



What Is Legacy Planning?

- More than just a will
- A Plan for how your story continues
- Covers: Money, home, decisions, and values

Why It Matters in Our Communities

- For many families, the home is the main source of wealth
- Without a plan, property can be lost or tied up for years
- Even "a little" is worth protecting
- Helps break cycles of loss and displacement









Myths That Hold Us Back

- "Estate planning is for rich people."
- "My kids will just figure it out."
- "Talking about death brings bad luck."
- "I'll plan later, when I have more."









Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling

It's More Than a Will



- Will and basic estate documents
- Powers of attorney (medical and financial)
- Advance directives/healthcare wishes
- Beneficiary check-ups
- Cleaning up titles and deeds
- Organizing documents and passwords

Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling

Protecting Your Home and Property

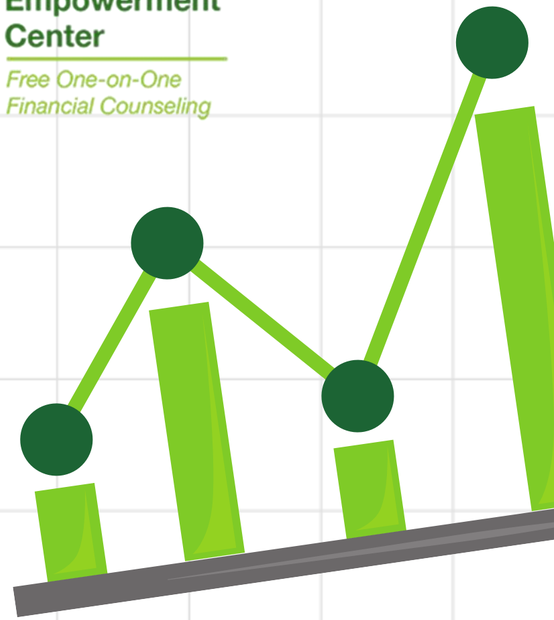
- Clear the title (remove deceased owners, fix heirs' property issues)
- Stay current on property taxes; address tax liens early
- Avoid long, expensive probate where possible
- Use tools like transfer-on-death deeds, with legal help

Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling

Planning for Minor Children





- Name a legal guardian for minor children in your will
- Decide who manages money for them until they are adults
- Without a plan, courts decide, and conflict or foster care is possible
- Legacy planning = Stability and safety for your kids

Milwaukee Financial Empowerment Center
Free One-on-One Financial Counseling

Preventing Displacement and Loss

- Heirs' property and unclear ownership make homes vulnerable
- Families can lose homes over small tax debts or legals costs
- Legal aid and community land trusts can help keep homes in the family
- Planning NOW helps keep families rooted in their neighborhoods



Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling

How the FEC Helps You



- Free, confidential sessions
- Review your financial picture and goals
- help organize documents and questions
- Provide checklists and referrals

Milwaukee Financial Empowerment Center
Free One-on-One Financial Counseling

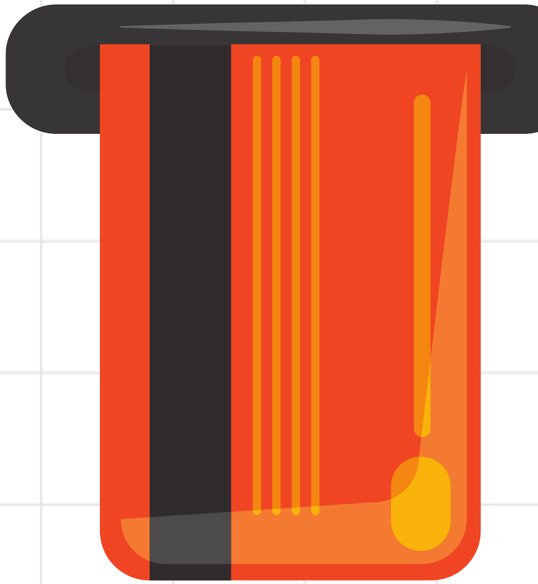
Community and Public Resources

- City of Milwaukee FEC
- Legal Aid MKE/Legacy planning clinics
- Housing nonprofits
- City/county programs with legacy planning support





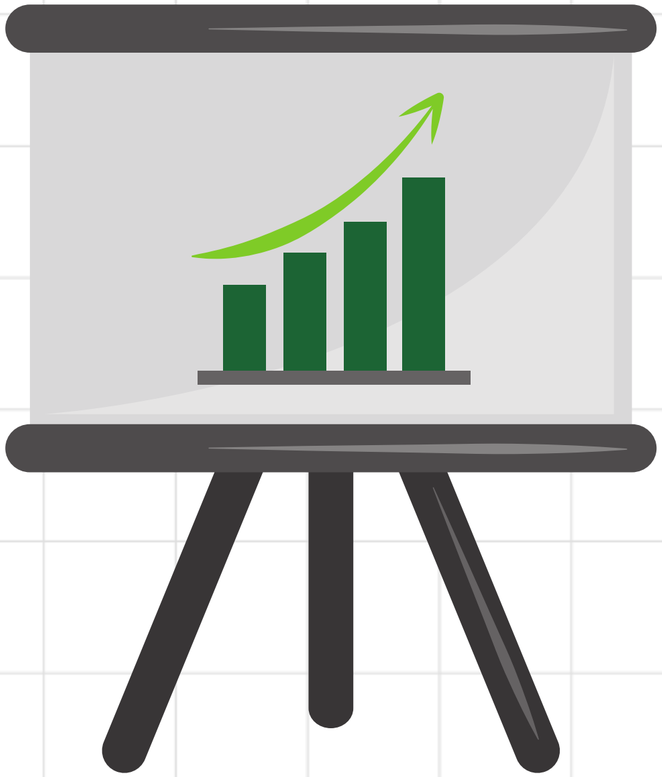




Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling

Getting Started: 3 Simple Steps

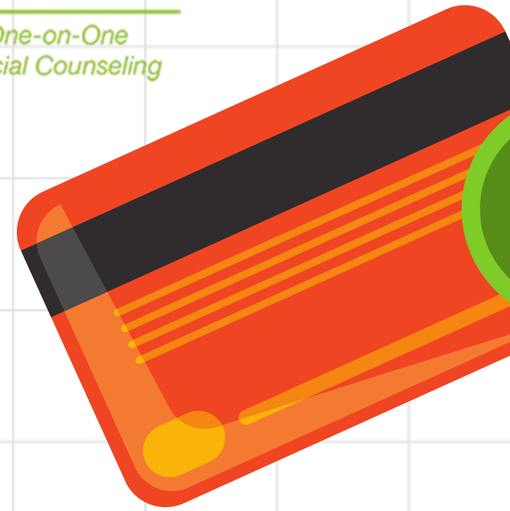


- Step 1: Make a list-people, property, and priorities
- Step 2: Check your beneficiaries (bank, retirement, life insurance)
- Step 3: Schedule a free FEC session

Milwaukee Financial Empowerment Center

Free One-on-One Financial Counseling

What to Bring to Your Appointment





- Any wills, deeds, or legal papers
- Mortgage and property tax statements
- Life insurance and retirement info
- A list of family members and wishes
- Your questions

Milwaukee Financial Empowerment Center
Free One-on-One Financial Counseling

Your Legacy Is a Gift

- Planning is an act of love
- Reduces stress and conflict
- Protects homes and assets
- You don't need to be wealthy to have a legacy



Ready to Start Your Legacy Plan?

- Call 414-882-7430
- Visit: www.riverworksmke.org
- Email: info@riverworksmke.org











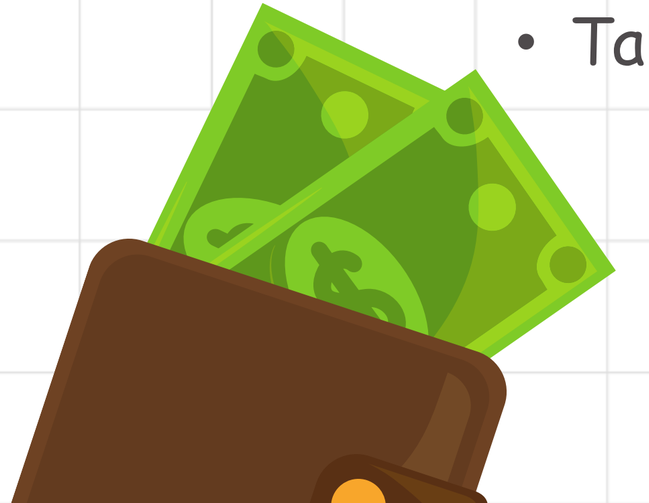


THANK YOU!

Any Questions?

- Grab a legacy checklist and FEC Flyer!
- Take ONE Concrete step this month





Retirement
Plan
Services

Break

Please enjoy refreshments and feel free to visit the vendor tables






“Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.”

Securing today and tomorrow







Produced at U.S. taxpayer expense






Social Security:
With You Through Life's Journey…

GO DIGITAL







Produced at U.S. taxpayer expense

GO! DIGITAL

Before the presentation starts, please use your smartphone to create your personal *my* Social Security account at **ssa.gov/myaccount** or scan the QR code below.

To create an account, you must:



Be at least 18 years of age



Have a Social Security number



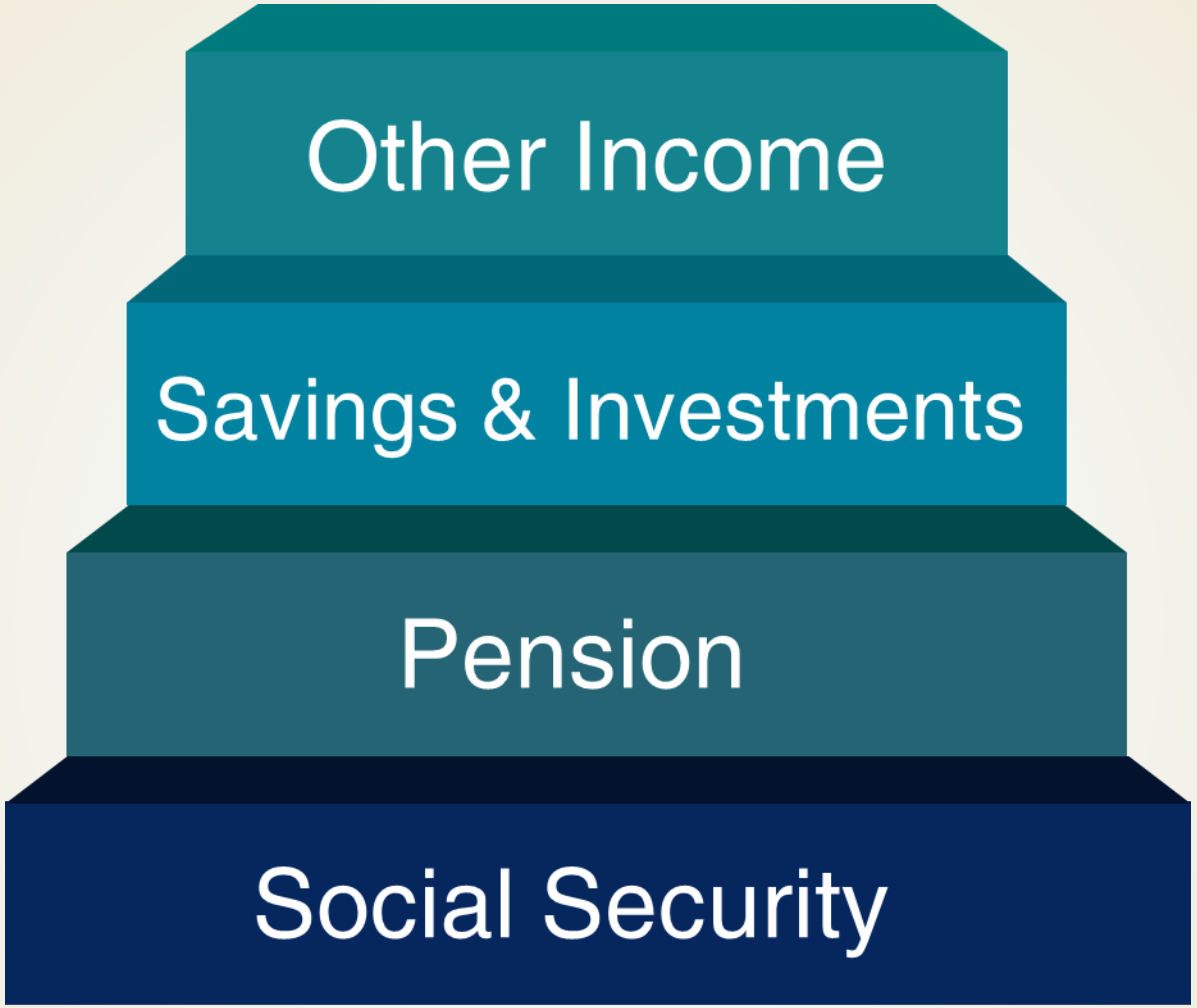
Have an email address

We Wouldn't Miss Your Retirement Party



Securing today and tomorrow

SocialSecurity.gov


Other Income
Savings & Investments
Pension
Social Security



What is FICA?

- Stands for Federal Insurance Contributions Act
  - May show on paycheck as OASDI or Social Security
- Federal payroll tax deducted from workers' paychecks, matched by employer, and reported by employer to IRS
- Total FICA tax = **15.3% of gross wages**. You and your employer each pay 7.65%
  - 6.2% for Social Security up to ***$184,500 in 2026***
  - 1.45% for Medicare- **no limit**
- FICA taxes help fund Social Security retirement, disability, survivor benefits and Medicare health insurance



How Do You Become Eligible for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- In 2026, each $1,890 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2026, you must earn at least $7,560.

ssa.gov/benefits/retirement/planner/credits.html



How Social Security Determines Your Benefit

Benefits are based on earnings

Step 1 - Your wages are adjusted for changes in wage levels over time

Step 2 - Find the monthly average of your 35 highest earnings years

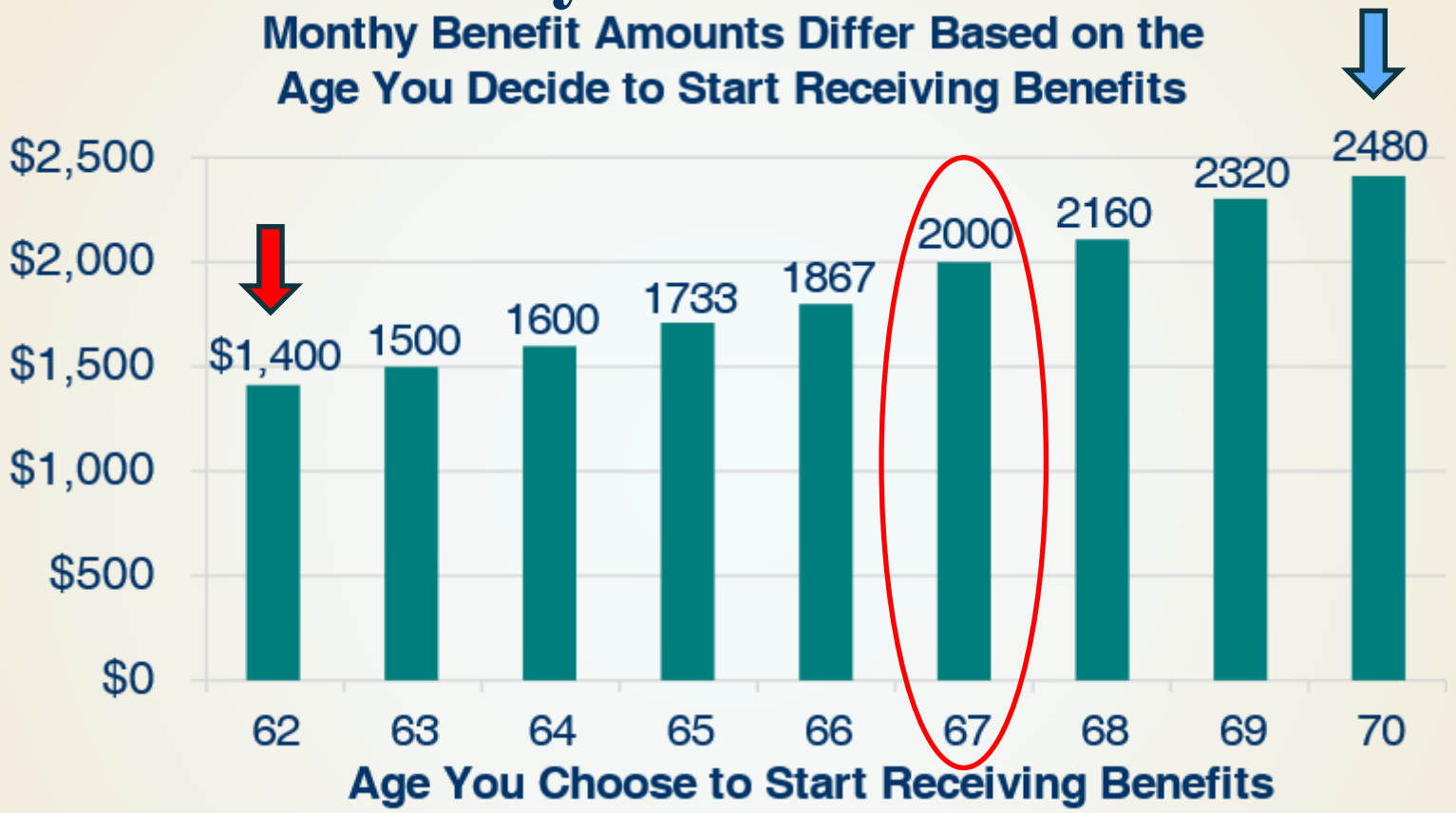
Step 3 - Result is “average indexed monthly earnings”

ssa.gov/OACT/COLA/Benefits.html

Full Retirement Age (FRA) 100%

If the Birth Date is...	The FRA is...
1/2/38 thru 1/1/39	65 years and 2 months
1/2/39 thru 1/1/40	65 years and 4 months
1/2/40 thru 1/1/41	65 years and 6 months
1/2/41 thru 1/1/42	65 years and 8 months
1/2/42 thru 1/1/43	65 years and 10 months
1/2/43 thru 1/1/55	66 years
1/2/55 thru 1/1/56	66 years and 2 months
1/2/56 thru 1/1/57	66 years and 4 months
1/2/57 thru 1/1/58	66 years and 6 months
1/2/58 thru 1/1/59	66 years and 8 months
1/2/59 thru 1/1/60	66 years and 10 months
1/2/60 and later	67 years

What Is the Best Age to Start Receiving Social Security Retirement Benefits?



Note: This example assumes a benefit of $2,000 at a full retirement age of 67



Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- Does not reduce payment to the worker
- Benefit is unreduced if claiming spouse is caring for the worker's child who is under age 16 or who has a disability
- Spouse benefits are not payable until *worker collects*

ssa.gov/family



Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if they have remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62- even if not collecting or on disability

- If spouse's own benefit is less than 50% of the worker's, benefits will be combined to equal 50% of the higher amount.

ssa.gov/family/eligibility



Spousal Benefits – Example

	Franklin's Benefit at FRA	Max Spouse Benefit	Eleanor's Own Benefit at FRA	Spouse Benefit Payable
Example 1	$2,000	$1,000	$800	$200
Example 2	$2,000	$1,000	$1,150	$0

NOTE: Benefits are reduced if filing prior to full retirement age (FRA).



Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time high school student;
- 18 or older and have a disability that started before age 22.

ssa.gov/family

Survivors Benefits

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time high school student
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Surviving Spouse or Divorced Surviving Spouse Note: Remarriage after age 60 will not affect benefits.	May receive full benefits at full retirement age or reduced benefits: • as early as age 60 • as early as 50 and has a disability • at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits

ssa.gov/survivors



Survivors Benefits

When you pass away, your surviving spouse may:

- Claim survivors benefits as early as age 50 if they have a disability, otherwise any age between 60 and full retirement age;
- At age 60, receive 71.5% of your full benefit and increases each month they wait up to 100% if they start at full retirement age; or
- At full retirement age, receive 100% of your unreduced benefit.

Working While Receiving Benefits

(*only wages or net income from self-employment count*)

If you are	In 2026, you can earn up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	$24,480/yr. *$2040.00/mo.*	$1 for every $2 earned above the limit
The Year Full Retirement Age is Reached	$65,160/yr. before month of full retirement age	$1 for every $3 earned above the limit
Month of Full Retirement Age and Above	No Limit	No Limit

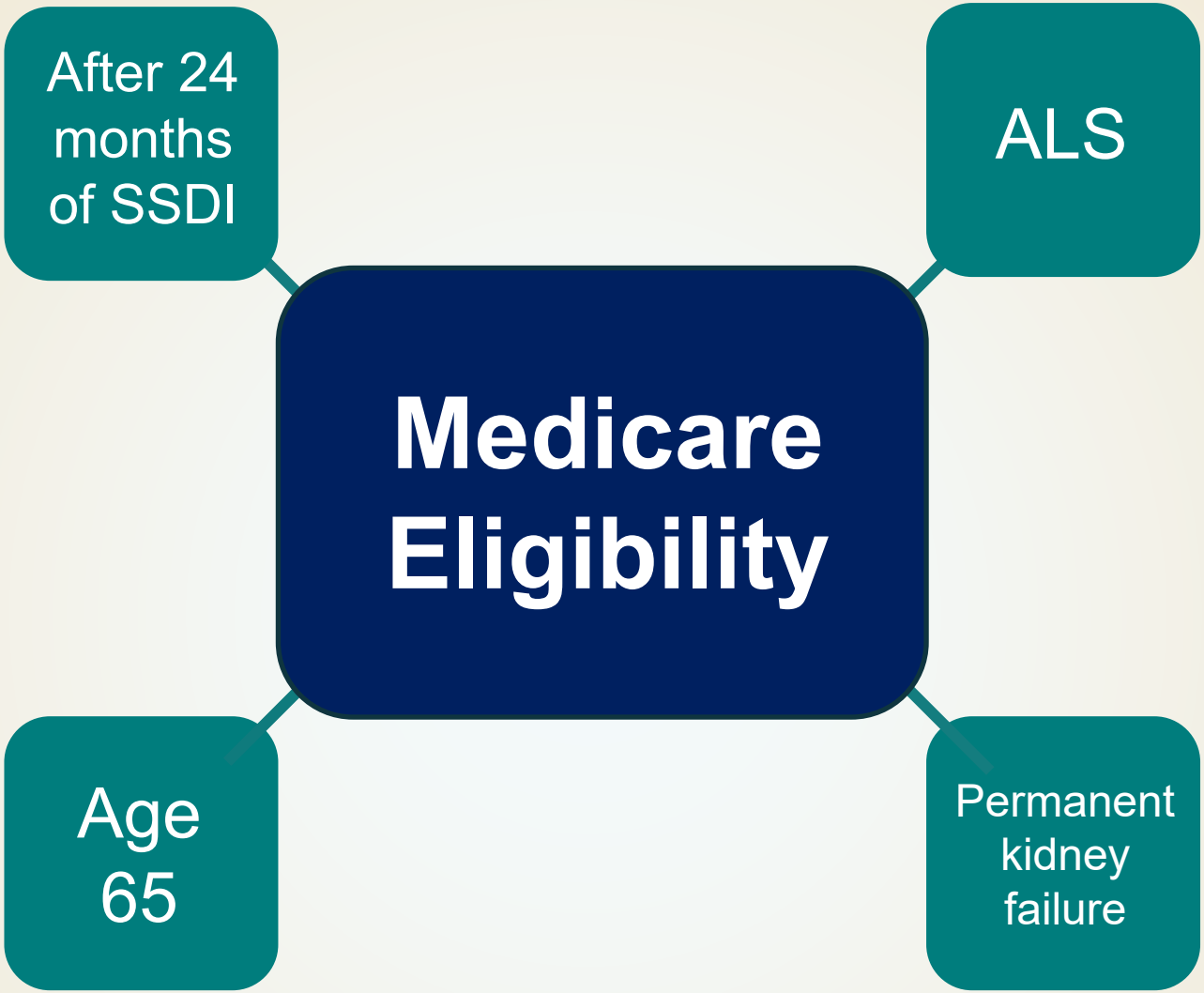
Retirement Earnings Test Calculator:
ssa.gov/OACT/COLA/RTeffect.html

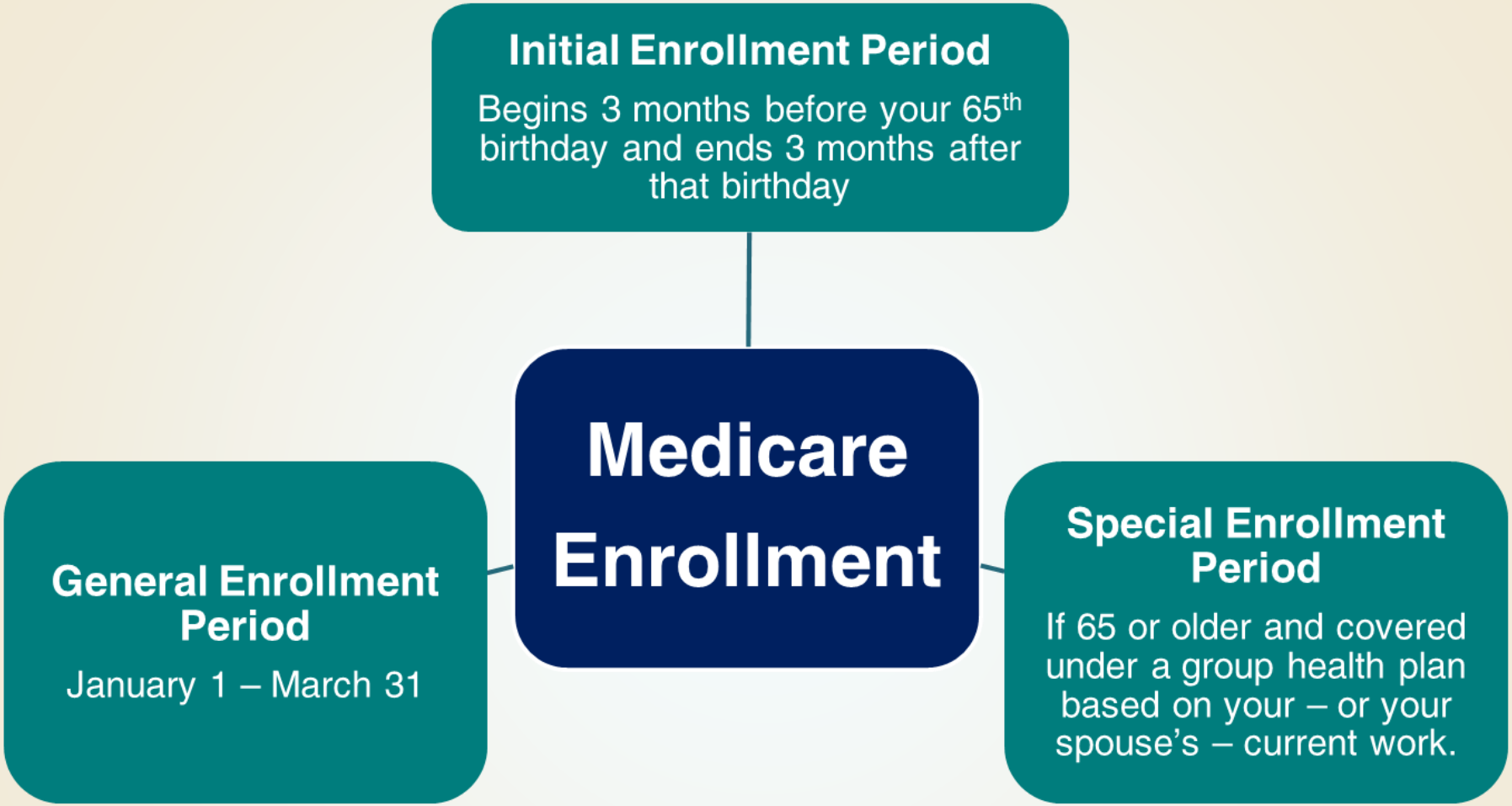


Medicare Card



Your card will have a Medicare number that's unique to you, instead of your Social Security number. To protect your identity. **$202.90 in 2026**


After 24 months of SSDI
ALS
Medicare Eligibility
Age 65
Permanent kidney failure


Initial Enrollment Period
Begins 3 months before your 65th birthday and ends 3 months after that birthday
Medicare Enrollment
General Enrollment Period
January 1 – March 31
Special Enrollment Period
If 65 or older and covered under a group health plan based on your – or your spouse's – current work.

Wisconsin SHIP



1-800-242-1060

How to Apply for Benefits

File online for Retirement, Spouse, Disability, or Medicare Only

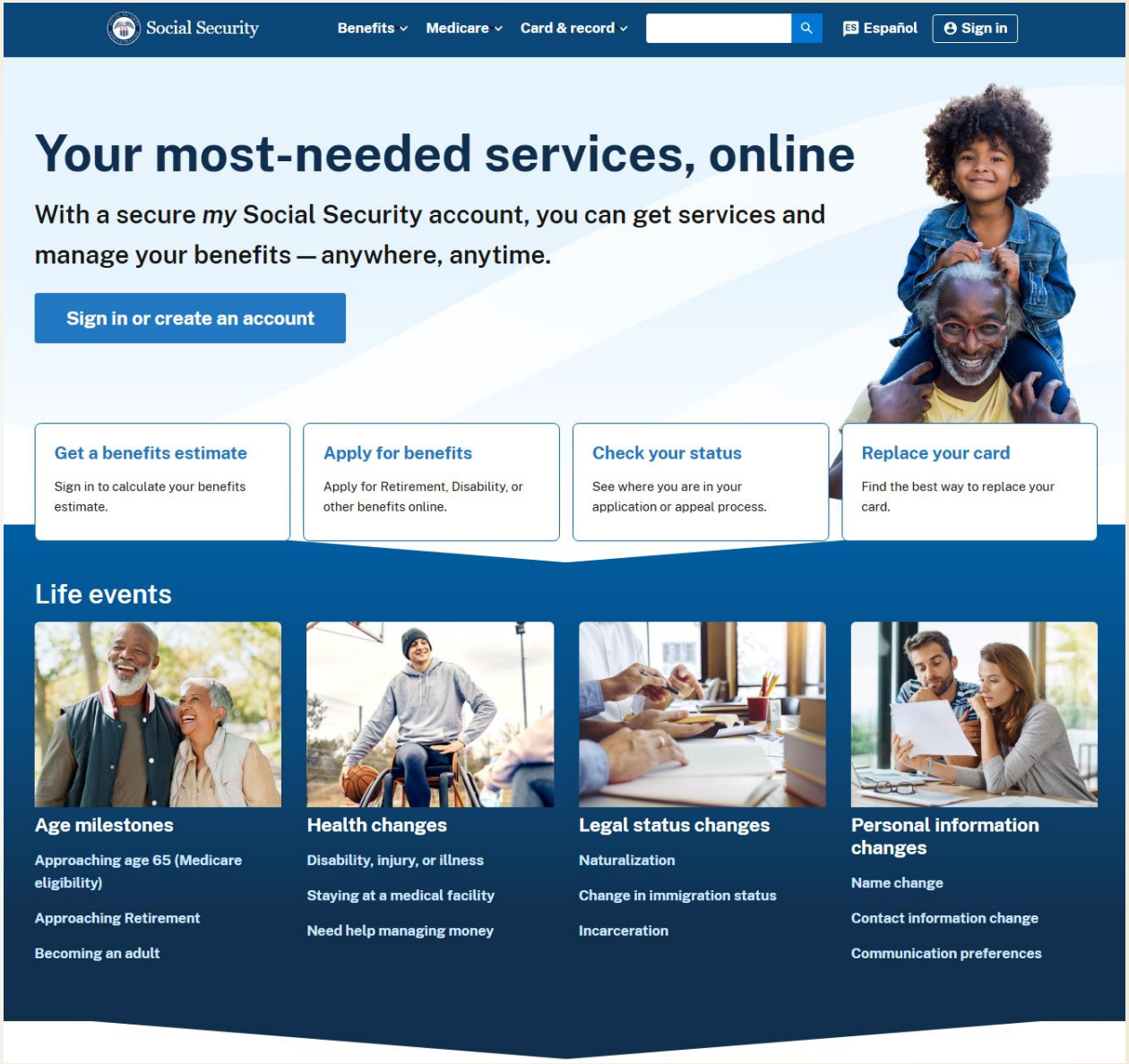
- If you have a disability, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.

Schedule a phone appointment at **1-800-772-1213**, 8 a.m. – 7 p.m. Monday through Friday.

Schedule an in-office appointment at **1-800-772-1213**.

****Child and survivor claims can only be done by phone or in the office.***

GO DIGITAL


Social Security
Benefits
Medicare
Card & record
Español
Sign in
Your most-needed services, online
With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.
Sign in or create an account
Get a benefits estimate
Sign in to calculate your benefits estimate.
Apply for benefits
Apply for Retirement, Disability, or other benefits online.
Check your status
See where you are in your application or appeal process.
Replace your card
Find the best way to replace your card.
Life events
Age milestones
Approaching age 65 (Medicare eligibility)
Approaching Retirement
Becoming an adult
Health changes
Disability, injury, or illness
Staying at a medical facility
Need help managing money
Legal status changes
Naturalization
Change in immigration status
Incarceration
Personal information changes
Name change
Contact information change
Communication preferences

Your Social Security Statement

WANDA WORKER

October 2, 2021

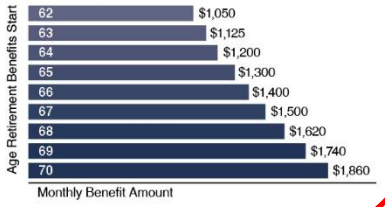
Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is **67**, based on your date of birth: April 10, 1960. As shown in the chart, you can start your benefits at any time between ages 62 and 70. **For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn $51,995 per year until you start your benefits.

To learn more about retirement benefits, visit *ssa.gov/benefits/retirement/learn.html*.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about **$1,656 a month**.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	**$2,129**
Spouse, if caring for a disabled child or child younger than age 16:	**$2,129**
Spouse, if benefits start at full retirement age:	**$2,838**
Total family benefits cannot be more than:	**$4,968**

Your spouse or minor child may be eligible for an additional one-time death benefit of $255.

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit *medicare.gov* or *ssa.gov/medicare* or call **1-800-MEDICARE (1-800-633-4227)** (TTY **1-877-486-2048**).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at *ssa.gov/ThereForMe*.

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with *my* Social Security. **If you find an error** view your full earnings record online and call **1-800-772-1213.**

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	$ 20,000	$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	35,591	35,591
2003	36,717	36,717
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,346	44,346
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,850	50,850
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,957	50,957
2020	51,995	51,995
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: $34,288	You paid: $19,396
Employer(s): $36,003	Employer(s): $19,396

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit *ssa.gov/gpo-wep*.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit *ssa.gov/benefits/retirement/planner/applying7.html*.
- When you are ready to apply, visit us at *ssa.gov/benefits/retirement/apply.html*.
- The *Statement* is updated annually. It is available upon request, either online or by mail.

SSA.gov | Follow us on social media *ssa.gov/socialmedia*

Form SSA-7005-SM-OL (05/21)

Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit SSA.gov for up-to-date information on our programs.

Q&A Session



Milwaukee County Department of Health and Human Services (DHHS) Aging & Disabilities Services

Located at:
1230 West Cherry Street
Milwaukee, Wisconsin 53205
Phone: (414) 289-6874

MILWAUKEE COUNTY

Department of Health & Human Services

Our Mission: Empowering safe, healthy, and meaningful lives

Our Vision: Together, creating healthy communities

Our Values:

Partnership
Respect
Integrity
Diversity
Excellence

MILWAUKEE COUNTY

Department of Health & Human Services

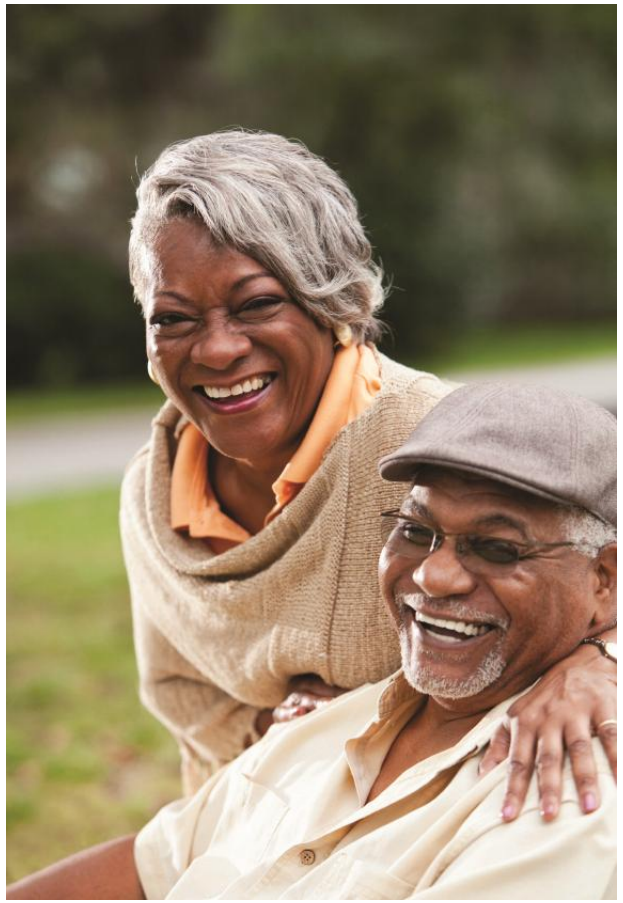
(DHHS) Director Shakita LaGrant- McClain

DHHS Service Areas:

• Aging & Disabilities Services	(ADS)	Administrator Tina Anderson
• Behavioral Health Services	(BHS)	Administrator Amy Lorenz
• Child Support Services	(CSS)	Administrator David Comer
• Children, Youth & Family Services	(CYFS)	Administrator Kelly Pethke
• Housing Services	(HS)	Administrator James Mathy
• Management Services	(MS)	Administrator Dennis Buesing
• Veterans Services	(VS)	Administrator Rick Flowers

MILWAUKEE COUNTY

Aging & Disabilities Services (ADS)



Empowering safe, healthy, and meaningful lives by connecting older adults and individuals with disabilities to **resources** that promote **independence** and **inclusion**, giving them choices for living in, and giving to our community.

MILWAUKEE COUNTY

Aging & Disabilities Services Programs

- Aging & Disability Resource Center (ADRC)
- Area Agency on Aging (AAA)
- Adult Protective Services (APS)
- IDAP, Burial and WisGo Reduced Fare
- Office for Persons with Disabilities (OPD)



MILWAUKEE COUNTY

Aging & Disability Resource Center (ADRC)

The Aging & Disability Resource Center is the first place to go to get **accurate, unbiased information on all aspects of life related to aging or living with a disability**.



The Aging & Disability Resource Center offers information, referral, consultation and assistance regarding access to short and long-term care services for older adults and people with disabilities in Milwaukee County.

ADRC
Aging and Disability Resource Center
of Milwaukee County

MILWAUKEE
COUNTY

Learn more about ADRCs around the state at the State of Wisconsin's website.

Core Services of the ADRC



- Information and Assistance
- Disability Benefits Specialists
- Elder Benefits Specialists
- Options Counseling
- Youth Transition
- Dementia Care Specialist Program
- Community Health Workers
- Link to APS and access to Community Programs

ADRC
Aging and Disability Resource Center
of Milwaukee County

MILWAUKEE
COUNTY

Area Agency on Aging (AAA)

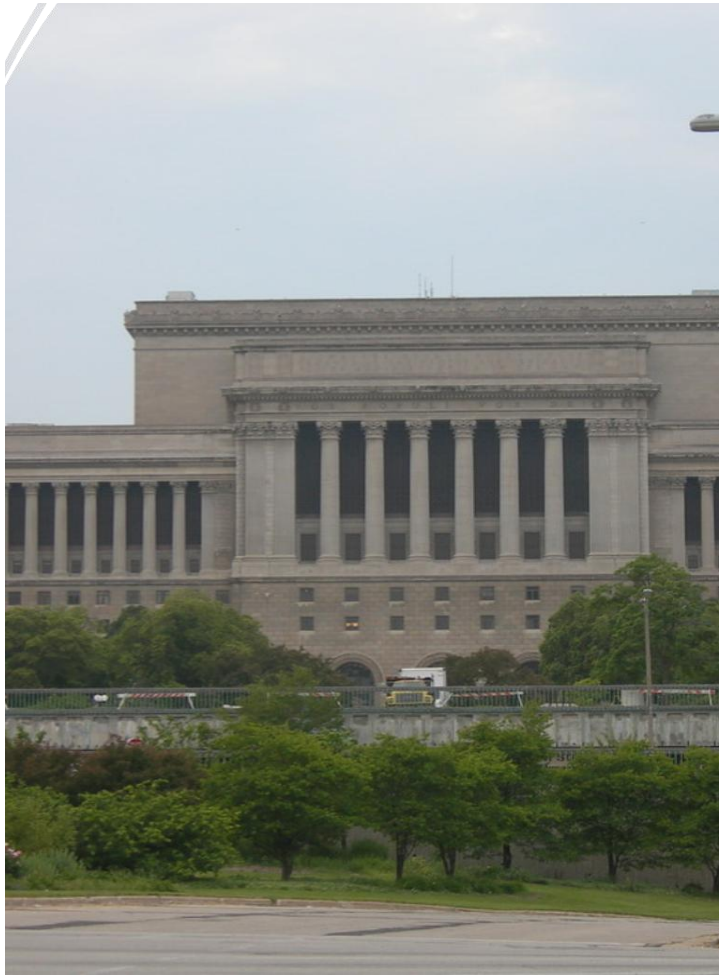
The Milwaukee County Area Agency on Aging is Community Led through the Commission on Aging. They are responsible for the developing an Aging Plan as well as a Comprehensive and Coordinated Network of Community Services for Older Adults including:



- **Advocacy**
- **Caregiver Supports**
- **Medicare Counselor**
- **Senior Dining and Meals on Wheels**
- **Social Support Services**
- **Transportation and WisGo Reduced Fare**
- **Wellness Programs**

MILWAUKEE COUNTY

Adult Protective Services (APS)



Our Adult Protective Services Unit investigates allegations of abuse of adults at risk, ages 18 through end-of-life span. The Adult Protective Services unit is not a crisis response unit. If this is an emergency, call 911 or contact your local law enforcement. All referrals are kept anonymous.

Types of Abuse

- Financial Exploitation
- Neglect
- Self-Neglect
- Physical Abuse
- Emotional Abuse
- Sexual Abuse

How To Make A Referral:

- Online Form Elder Abuse Referral Form (milwaukee.gov)
- Phone 414-289-6874

MILWAUKEE COUNTY

Overdose doesn't discriminate.
Neither do we.



MILWAUKEE COUNTY
DEPARTMENT OF HEALTH
& HUMAN SERVICES
AGING & DISABILITIES
SERVICES

Overdose Prevention Team

The Aging & Disabilities Services Overdose Prevention Project is dedicated to supporting older and disabled adults in Milwaukee County who may be at risk of opioid misuse. We joined the Better Ways to Cope Campaign to promote free harm reduction tools, including fentanyl test strips and Narcan, along with essential recovery resources. Our Overdose Prevention Team is currently doing outreach in areas that have been identified as at risk for opioid overdose.

To learn more or get support, call 414-363-0765.



- Test Strip Kits
- Nasal Narcan Kits
- Gun Locks
- Medication Lock Bags
- Medication Deactivation Bags

MILWAUKEE COUNTY

Interim Disability Assistance Program (IDAP)

The Interim Disability Assistance Program (IDAP) provides a monthly payment to financially needy residents 18 years and older and married couples without children who are unable to work due to a disability and have a high probability of receiving federal Supplemental Security Income (SSI).

- IDAP is an interest-free loan that must be repaid once a case is decided.
- You can only be considered for participation in the program after the first denial letter for SSI benefits has been received from the Social Security Administration. If the first denial letter has not yet been received, IDAP eligibility cannot be determined.
- IDAP eligibility will end 18 months from the date of approval, or when the Social Security Administration approves or denies the SSI application, whichever occurs first.
- Applicant must reside in Milwaukee County for at least 60 consecutive days with intent to remain.

MILWAUKEE COUNTY

Burial Assistance Program

Burial Eligibility

- The Milwaukee County Burial Assistance Program provides financial assistance to indigent Milwaukee County residents who are not eligible for the State of Wisconsin's burial assistance program. The decedent, must meet a 60-day residency requirement, meet income and asset guidelines and have burial costs not to exceed $2500 for a funeral and $1500 for a burial or cremation, respectively.
- Prior to filling out an application the decedent's next of kin must bring the funeral, burial, and/or cremation agreements when applying for burial program assistance. If the decedent is found eligible, a voucher is prepared for a burial program network provider. We provide $200 for a funeral and $200 for a burial or $200 for cremation services.
- Contact for the Burial Assistance program can be reached at (414) 289-6714.

MILWAUKEE COUNTY

Office for Persons with Disabilities

- **Make information accessible**
- **Support employment for people with disabilities**
- **Support accessible recreation for people with disabilities**
- **Rent accessible recreation facilities to the public**
- **Receive guidance and implement change**

MILWAUKEE COUNTY

Contact Milwaukee County Aging and Disabilities Services

Phone

Aging and Disability Resource Center - (414) 289-6874

Email Contacts

- ADRC inbox – adrc@milwaukeecountywi.gov or
- AgingDisabilityServices@milwaukeecountywi.gov

Website

county.milwaukee.gov/DHHS

The services and programs provided in this presentation are subject to change. This information is accurate as of 5/2026. Please contact the ADRC or visit our website to inquire about current service information.

MILWAUKEE COUNTY

MILWAUKEE
COUNTY



Milwaukee County Pension Benefits

Milwaukee County Retirement Plan Services

Today's Agenda

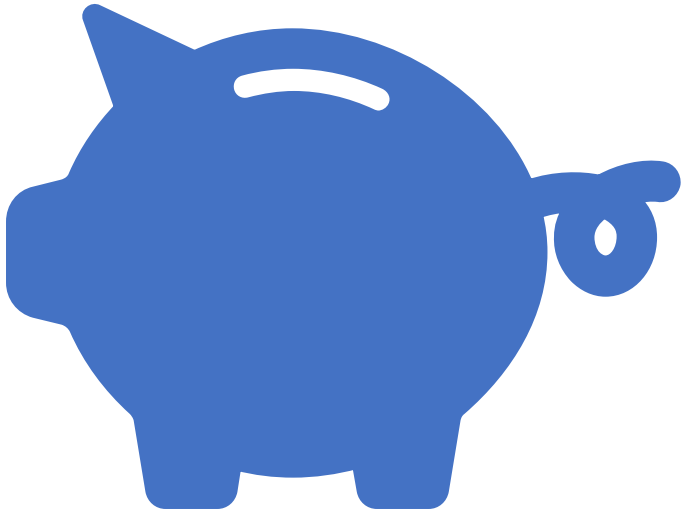
- Pension Benefit
  - Benefits Offered
  - Earning a Benefit *(ERS Membership, Vesting, Eligibility)*
  - Benefit Formula
  - Forms of Payment
  - Planning your Retirement
  - Pension Contributions and Withdrawals
- Disability Benefit
- Death Benefit
- RPS Reference Info



ERS BENEFITS OFFERED:

Generally, only one benefit may be paid per member:

Pension/ Annuity	• Monthly benefit paid for life based on a specific formula
Contribution Withdrawal	• Receive contributions made while employed, plus interest
Disability Benefits	• Monthly benefit paid for life if member is too disabled to work and meets other eligibility criteria
Death Benefits	• Various benefits may be payable to beneficiary/survivor



Earning a Benefit: ERS MEMBERSHIP

- Automatic, mandatory enrollment
- Mandatory contributions to fund ½ of future pension benefit
- Current, former, and retired full-time employees with the exception of:
  - County Board and Commission Members
  - Interns
  - Temporary and Seasonal Employees

Earning a Benefit: VESTING

What is Vesting?

- Being “Vested” in a benefit means you have earned the right to it

What are the Vesting requirements?

- Attainment of Normal Retirement Age while Employed ***OR***
- Five total Service Credits (SC)
  - Regular Active Service Credit
  - Reciprocity Service Credit (Prior Service with State of WI or City of Milwaukee)

Earning a Benefit: ELIGIBILITY

Normal Retirement	**Early Retirement (Reduced)**	**Deferred Vested Retirement**
Age 55 + 30 SC *OR* Normal Retirement Age*	Age 55 + 15 SC	Vested + Normal Retirement Age
No Reduction	5% Reduction per year prior to Normal Retirement Age	No Reduction

**Can be age 57, 60, or 64 depending on enrollment date and union coverage*

BENEFIT FORMULA COMPONENTS

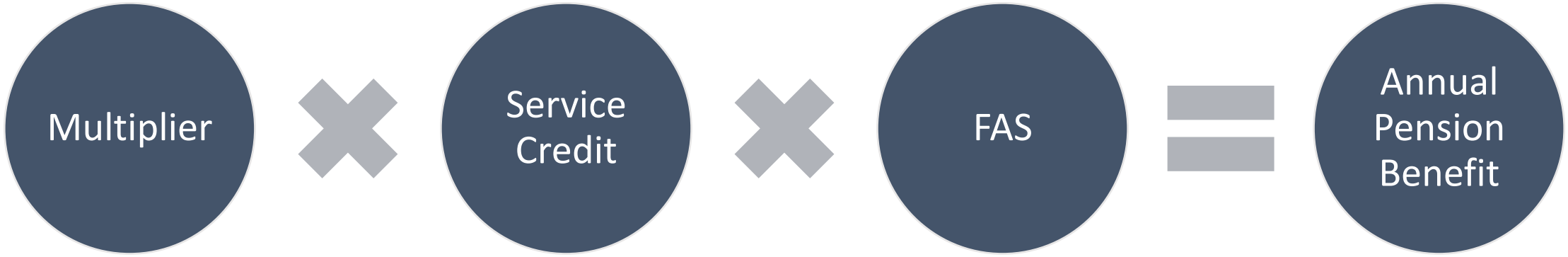
Primary Components

- Service Credits
- Final Average Salary *(average of the highest 78 or 130 consecutive pay periods)*
- Multiplier *(may be 1.5%, 1.6%, 2.0%, or 2.5%)*

Other Factors

- Age at retirement
- Payment Option Selected
- Beneficiary's Age *(if applicable)*

PENSION CALCULATION



Multiplier % x **Service Credit** (SC) x **FAS*** = Annual Benefit

*Yearly Final Average Salary (FAS) =Gross Earnings / Number of Pay Periods

Annual Pension Benefit / 12 = Monthly **Pension Benefit**

PENSION CALCULATION

Example:

Alex worked full time for 20 years and has a $50,000 FAS

1.6% x **20 years SC** x **$50,000** = $16,000 annual pension

$16,000 / 12 months = **$1,333** Monthly Pension Benefit



SIX FORMS OF PAYMENT

- **Single Life Annuity "Maximum Option"**
  - Monthly payment that continues for retiree's life
  - Benefit stops upon the retiree's death
- **10-Year Certain and Life Annuity**
  - Monthly payment that continues for retiree's life
  - 120 total payments are guaranteed

    If a member dies prior to receiving their 120th payment, the monthly benefit continues for the remainder of the guaranteed period to a beneficiary (i.e. a member dies after 4 years, or 48 payments. The remaining 6 years, or 72 payments, are made to a beneficiary)
- **Joint and Survivor Annuities (100%, 75%, 50%, 25%)**
  - Payable for the member's lifetime AND their surviving beneficiary's lifetime
  - Actuarially adjusted for member and beneficiary ages
  - % selected determines continuing benefit (i.e. if 50% is selected, a surviving beneficiary is entitled to 50% of what the member was receiving for their lifetime)

Progress Checkpoint

- ✓Pension Benefit
  - ✓Benefits Offered
  - ✓Earning a Benefit *(ERS Membership, Vesting, Eligibility)*
  - ✓Benefit Formula
  - ✓Forms of Payment
  - Planning your Retirement
  - Pension Contributions and Withdrawals
- ❑Disability Benefit
- ❑Death Benefit
- ❑RPS Reference Info



Retirement Process



1. Determine Retirement Date

*(more than six weeks prior to last day of work)**

First of the month following your termination date

Accrued time paid out in a lump sum (80% can be rolled over to 457(b) account)



2. Schedule Appointment

(six weeks prior to last day of work)

Contact RPS with retirement date and beneficiary information

Available slots at 9:00 and 11:00 Monday through Thursday

Packet of forms mailed two weeks prior to appointment



3. Attend Appointment

(On or before your last day of work)

Review and complete retirement forms such as application, direct deposit, tax withholding

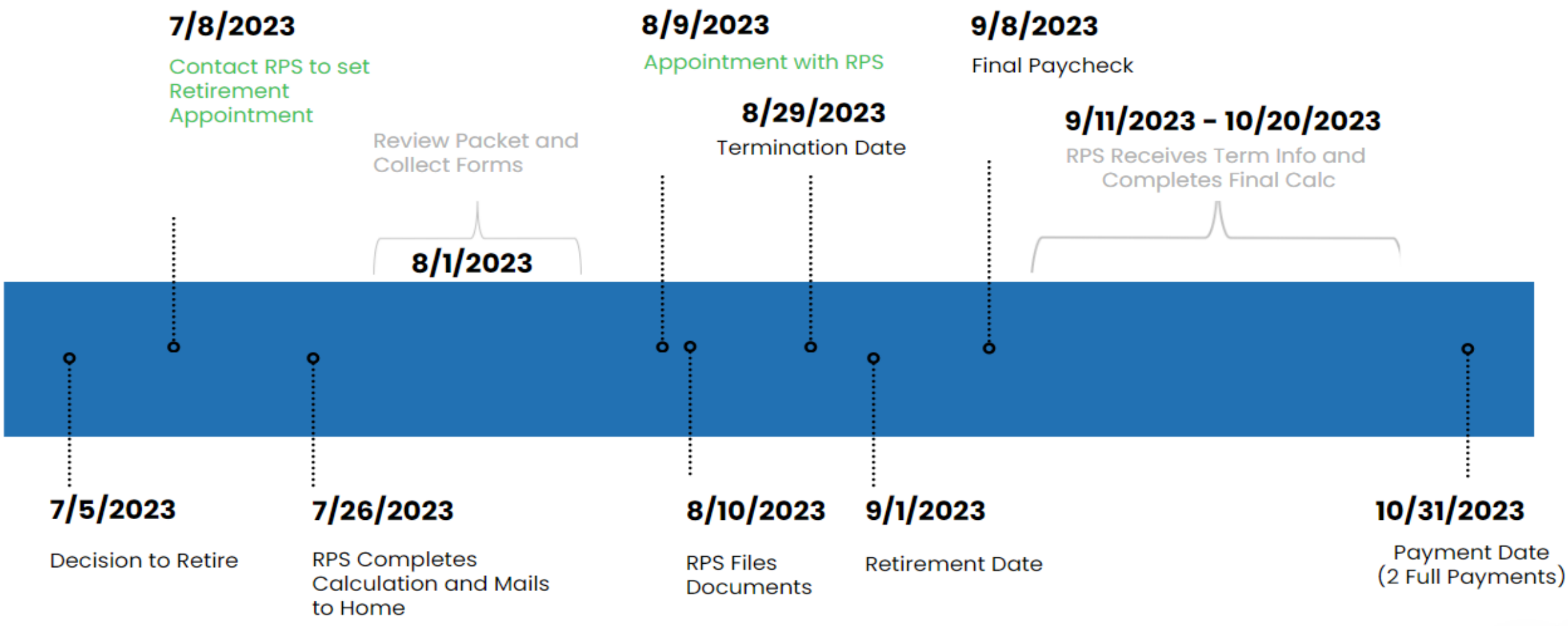
Discuss retirement information including timing of payment and COLAs

RPS notifies your department once application is signed

Meet with Empower on 457(b)/deferred compensation benefit *(if desired)*

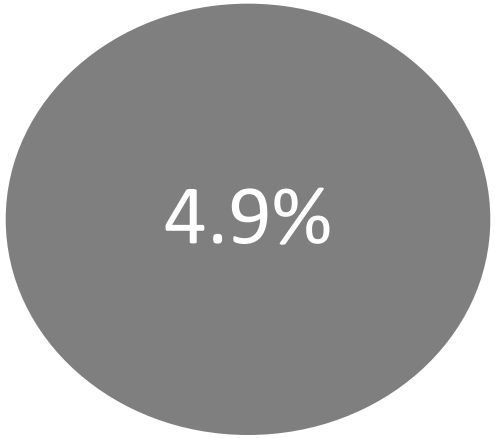
**Emergency retirement available if unable to plan in advance*

SAMPLE TIMELINE



Pension Contributions: 2027

General Employees



Public Safety Employees



Withdrawal Options at Separation

Non-Vested Members

- Elect to receive a refund of your contributions; OR
- Return within 5 years and continue earning a benefit

Vested Members

- Elect to receive a refund of your contributions; OR
- Receive a future monthly pension benefit at retirement age

*Will be automatically sent to you after your last day (have 5 years to decide)

DISABILITY BENEFIT

Accidental Disability Retirement (ADR)

- Must be expected to be permanent
- On-the-job injury occurring at a specific time and place during work
- Mental Injuries
  - Medical Board Recommended
  - Employer + Pension Board Decision
- Physical Injuries
  - Medical Board Recommended
  - Pension Board Decision

Ordinary Disability Retirement (ODR)

- Must be expected to be permanent
- 15 years of service required
- Condition, illness, injury outside of work
- Medical Board Recommended
- Pension Board Decision

DEATH/SURVIVOR BENEFITS

Death During Active Service
$2,000.00 Death Benefit + Survivor benefit may be payable depending on eligibility and age at death Otherwise, $2,000.00 Death Benefit + Membership Account
Death After Terminating Employment (Prior to Retirement)
Distribution of Membership Account (Sum of Employee Contributions)
Death After Retiring
Survivor benefit payable IF the Single Life Annuity option NOT elected
Survivor Death
No Benefits payable after a Survivor Passes Away ONE EXCEPTION: 10-Year Certain and Life Annuity is elected AND 120 total payments have not been made yet.

Progress Checkpoint

- ✓Pension Benefit
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- ✓Death Benefit
- ❑RPS Reference Info



Staying Informed

Online	• county.milwaukee.gov/retirement • General information on all aspects of retirement benefits
Retirement Self Service	• Information specific to you (Address, Beneficiary, Calculation Data) • Estimates
Informational Sessions	• Monthly Webinars • Annual In-Person Sessions
Email	• ers@milwaukeecountywi.gov • General inquiries, form/letter submission
Phone	• 414-278-4207 or Toll Free 877-652-6377 • Schedule appointments, general inquiries
Fax	• 414-223-1387 • Form/letter submission
Mail	• 901 N. 9th St. Suite 210, Milwaukee, WI 53233 • Form/letter submission
In-Person Appointments	• Retirement appointments
AMOPs	• Online Pension Estimate Calculator Process • Active Retirement Process • Employee Contribution Withdrawal Process • Estimate Request Process
County Ordinance	• Chapter 201. 24

Digital Self-Service Website

Active Members:

- Update dependents and beneficiaries
- Create and view pension estimates
- Download and Upload documents
- Print Forms
- Submit Electronic Forms
- RPS News and Alerts

Retired Members:

- Data and Records Storage
  - Review Pension Payment History
  - Maintain Demographic Information Address/Telephone/Email
- Download and Upload Documents
- Print Forms
- Submit Electronic Forms

Accessing Digital Self-Service Website

Locate Website:

a) Log into County Connect county.milwaukee.gov

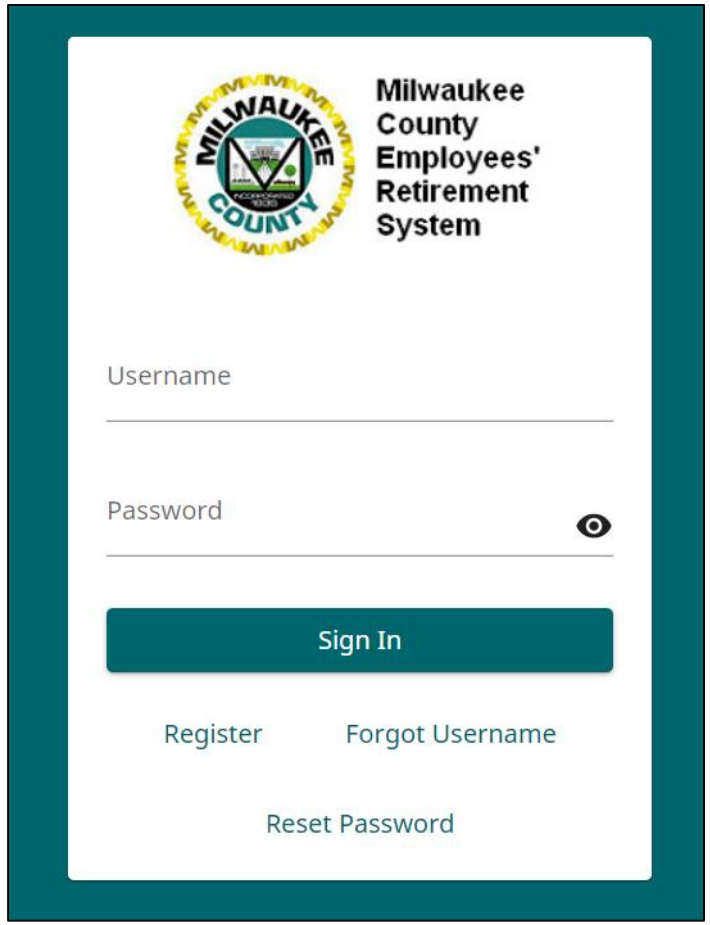
b) Under Human Resources Menu Click/Retirement Plan Service, Select Digital Self Service link

-or-

Type the following address mcersprodmss.v3locity.com in the URL box

-or-

Use the QR Code on this slide



Helpful DSS Tutorials

Resources for members

Digital Self Service (DSS)

Retirment Plan Services offers a Digital Self Service (DSS) Portal for memebrs of the Milwaukee County Employee's Retirement System (ERS). DSS provides quick secure access to many tools, including pension estimates, accessing digital statements and more!

Click Here to visit the DSS log in page.

Learn more about how to use DSS with these short tutorials:

01. DSS Overview | 02. Creating a DSS Account | 03. DSS Tools and Resources for Active Employees

04. Creating a Pension Estimate in DSS | 05. Updating Dependents and Beneficiaries in DSS

If you are looking for additonal resources on DSS, there is an AMOP and Dayforce Learning module on the topic.

Visit CountyConnect Retirement page →Tools and Resources, or use the QR code

(please note, you will need to be on the County's network to access)

Retirement
Plan
Services

Thank you for joining us!