

# Trust Fund News

Inactive Member Edition Volume 1 May 2003

## ETF Sets Effective Interest Rates and Annuity Adjustments

The Department of Employee Trust Funds (ETF) established the 2002 fixed and variable effective interest rates for active Wisconsin Retirement System (WRS) members and eligible inactive members. The **fixed effective rate** is 5% and the **variable effective rate** is negative 23% (-23%). These rates affect the retirement accounts of all active employees, and inactive members who began employment before January 1, 1982 or terminated employment after December 29, 1999. The Department also set the annual post-retirement adjustments affecting retirees. The **fixed annuity adjustment** is 0% (no change) and the **variable annuity adjustment** is negative 27% (-27%).

“Paper” investment gains from previous years helped keep this year’s fixed effective rate (for actives) positive and enabled a 0% fixed annuity dividend (instead of a negative fixed dividend), in spite of last year’s fixed fund losses.

*Special Feature Inside:*  
**Pull-out section from the State of Wisconsin Investment Board (SWIB)**

**Retirees:** It is important for you to know that this year’s dividend computation process actually resulted in a negative three-tenths of one percent (-.3%) fixed annuity dividend. However, the Department did not pass through that loss this year because the loss did not meet or exceed the “threshold” of negative five-tenths of one percent (-.5%) set last December by the ETF Board. Instead of reducing retirees’ fixed annuities this year, that loss will be carried over into next year’s dividend computation process.



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## Department Distributes Annual Statement of Benefits

Each year, the Department of Employee Trust Funds (ETF) produces *the Annual Statement of Benefits* for inactive participants, such as yourself, who have Wisconsin Retirement System (WRS) account balances. As an “inactive” participant, you have WRS account balances but are not currently employed in a WRS-covered position. The inactive group also includes alternate payees who have WRS accounts as a result of a Qualified Domestic Relations Order

(QDRO) following a divorce. You will not receive a *Statement of Benefits* if:

- You have closed your WRS account by taking a lump sum benefit, or
- You are receiving a monthly WRS annu-

ity (unless you have an additional contribution account balance remaining), or

- We have no valid home mailing address for you.

Your *Statement* shows your WRS creditable service by employment category and by “Before 2000” and “After 1999” and “Total Service.” Your account balances are as of January 1, 2003. The 2002 fixed interest and variable gains/losses credited to your required contributions (and additional contribution balances, if any) are also shown.

For security and privacy reasons, annual *Statements* no longer display your complete Social Security Number. Instead, your *Statement* now displays only the last four digits of your Social Security Number for ETF identification purposes.

**If you terminated WRS-covered employment during 2002**, your *Statement* includes any 2002 service, earnings and contributions reported by your employer. If you have questions regarding this reported

*Statement of Benefits* continued on page 2

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information, you should contact your former employer for an explanation. Your employer is responsible for reporting any corrections of this information to the Department.

Carefully review the information on your *Statement of Benefits* and thoroughly read the materials enclosed with it. Compare your *statement* to the one you received last year (or that of other years) to see how your WRS account balances and benefits have changed. Keep this Statement with your important personal papers as it is your record of the information and balances in your WRS Account as of January 1, 2003.

#### **Important Note:**

If you elected variable fund participation effective January 1, 2001 or later, your *Statement* now accurately reflects 2001 and 2002 variable contributions. Due to significant programming changes, ETF was unable to display 2001 variable contributions separately on last year's *Statement*. System changes have now been completed and the January 1, 2003 Statement accurately displays variable contributions.



## **ETF Advises How to Work Around Anticipated Customer Service Delays**

**A**t the end of June, the department will lose nearly two dozen positions in the retirement services division. At the same time, many state employees will face the loss of their jobs. These members, along with the “usual” number of Wisconsin Retirement System (WRS) participants needing our services at that time of year, may experience delays in getting information from us about their benefit options. We apologize for any inconveniences or delays you may experience. We continually strive to provide you the very best service possible.

### **Here are some hints that may help you:**

**Plan your calls.** Our telephone call volumes are highest on Mondays, on the first two business days of each month, and after 4:00 p.m. Call on another day or at another time if possible.

**Be prepared to wait.** Whether you call or come into the office, wait times will likely be significantly increased.

**Contact us as early as possible** if you need to order any type of calculation — for example, a retirement estimate or verification of pension for mortgage refinancing.

**Keep us informed of any address changes** so that department mailings will reach you.

**Make use of our automated service to order forms, and when you retire, to change your tax withholding or address.** You can reach this service by dialing toll-free 1-877-533-5020 or (608) 266-3285 (local Madison) 24 hours a day, 7 days a week.

**Visit our Web site** at [etf.wi.gov](http://etf.wi.gov) to download forms, read about various topics, follow the latest WRS news, or to send us an e-mail.

**When you retire,** consider electronic deposit of your check. It is much more reliable than a paper check mailed to your home, and will reduce the chance that you will have a problem requiring ETF intervention.

## How Will Recent Fixed Fund Losses Affect Future Interest and Dividend Rates?



As you may already know, the fixed trust fund has experienced investment losses for the last three years. However, due to the smoothing effects of the Transaction Amortization Account (TAA) and now the Market Recognition Account (MRA), the department has always been able to credit fixed interest to all participant accounts (active and inactive members) and, until this year, grant a dividend increase to annuities paid from the fixed fund.

Unfortunately, three consecutive years of investment losses will eventually catch up with us. The primary reason why there has not yet been a negative fixed dividend rate, despite fixed fund losses over the past three years, is because there were exceptional investment gains in the 1990s. These exceptional gains were credited to the TAA and will continue to be distributed through 2004.

**What's going to happen after 2004?** Eventually, the distribution of the pre-2000 gains in the TAA will not be sufficient to offset the cumulative losses that began in 2000. This will become a problem beginning in 2005 because all of the pre-2000 investment gains in the TAA will have been distributed by that time, and the fixed interest and dividend rates will be based **only** on the investment returns from 2000 through 2004 and thereafter. The MRA, created by 1999 Wisconsin Act 11, smooths the fixed returns over a five-year period, but so far all of the invest-

ment returns being smoothed through the MRA have been losses.

It is very unlikely that any fixed fund investment gains in the next couple of years will be large enough to offset the cumulative effect of the investment losses from the last three years. As a result, even if there are investment gains in the fixed fund in 2003 and thereafter, it is still likely that there will be some years with negative fixed annuity dividends beginning in 2004 or 2005.

Below is a sample projection of fixed effective and annuity dividend rates through 2008. These projections are for illustration purposes only. They were created to show what the fixed effective and dividend rates *could be* after State of Wisconsin Investment Board (SWIB) investment returns have been smoothed through the Market Recognition Account (MRA). These projected rates assume that SWIB's investment returns will be exactly 8% for 2003 through 2008. If the investment returns differ from the assumed 8% earnings shown for each of the next six years, the actual fixed effective and dividend rates will be different than those shown below.

*Future Dividends continued on page 4*

### Recent and Projected Future Fixed Fund Rates

	2000*	2001*	2002*	2003*	2004*	2005	2006	2007	2008
<b>SWIB's Investment Returns</b>	-8%	-2.3%	-8.8%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
<b>Fixed Effective Interest Rates</b>	10.9%	8.4%	5.0%	4.8%	4.7%	2.4%	4.3%	7.6%	7.9%
<b>Fixed Annuity Dividend Rates**</b>	5.7%	3.3%	0.0%	0.0%	-0.5%	-2.5%	-0.6%	2.5%	2.8%

\*The remainder of the December 31, 1999, Transaction Amortization Account (TAA) balance (after the \$4 billion transfer under 1999 Wis. Act 11) was divided into equal amounts that are being added to SWIB's investment returns for each year from 2000 through 2004. After 2004 the rates will only be based on the investment returns, which will be "smoothed" through the MRA.

\*\* The annuity dividend rates are shown in the year in which the investment gains or losses were recognized; the dividend will actually be paid in the following year. For example, the 3.3% dividend shown in 2001 was actually applied to monthly annuities on the May 1, 2002, payment.

### *Future of Dividends continued from page 3*

It is important to remember that once your annuity begins, even if there are “negative” fixed annuity dividend rates, your fixed annuity amount can never go below your finalized original annuity amount. A “negative fixed dividend” is really the repeal of a previously granted fixed dividend. If you have never received a fixed dividend increase, you have no dividend that can be repealed. If a negative fixed dividend would reduce your annuity to an amount below your final-

ized original annuity amount, your annuity would only be reduced to that original amount. This is different than a variable annuity, where there is no minimum guaranteed benefit amount below which your annuity can never be reduced.

For more information on how a variable cancellation affects your minimum guaranteed annuity amount, please refer to *How Participation in Variable Fund Affects Your WRS Retirement Benefits* on page 5.

## Department Works Hard to Protect and Secure Confidential Member Information

The Department of Employee Trust Funds (ETF) recognizes that it has some *very* personal information about you, our participants. Data such as your Social Security number, birthdate, marital status, and income are critical for us to maintain your account and ensure that you receive the benefits to which you are entitled. We consider account security of paramount importance, and work very hard to protect your account. Wisconsin Statutes mandate that we keep your account information secure. We have policies and procedures in place



to verify caller identity, for example, and we do monitor compliance in this regard.

### **Access to Account Information**

The department is committed to giving you complete and ready access to all of your account information, except for personal information specifically restricted by statute. Access to information is governed by section 40.07, Wisconsin Statute, and section ETF 10.70, Wisconsin Administrative Code. In most cases, only **you** are able to obtain your own account information. You may request information in writing, you may call us, or you may stop by in person. We will always verify your identity before releasing any account-specific information. If you call us, for example, we will at a minimum ask for your full name, birth date, and Social Security number. It does take a minute or two to verify identity, but it is for your privacy and the protection of your account.

In some cases, under very strict rules, others may obtain information about your account. Wisconsin law allows disclosure of information (a) to your representative, as authorized in writing by you (b) to a public

employee who requires the information to discharge official duties, (c) in response to a court order when the information is relevant to a pending action, or (d) when the department determines that a limited disclosure is necessary for proper administration of benefits. The last two situations rarely arise, although the department has occasionally used its authority to identify participants who appear to have abandoned or forgotten about their Wisconsin Retirement System (WRS) accounts.

### **Authorized Representatives**

An authorized representative may obtain your account information. The source of their authority could be your written instructions, or perhaps an order from a court appointing someone to act for you. Usually, an authorized representative is someone with whom we may communicate according to your written instructions. It could be that you signed an Authorization to Disclose Individual Personal Information form (ET-7406), or that you executed a Power of Attorney. The representative's authority may be broad, or it may be restricted to certain information. For example, you may authorize your accountant to have your tax information but not to see a copy of your beneficiary designation or other confidential information.

If you have not filed some type of written authorization with us, we could still speak with a third party if we had both of you on the telephone together and you had given us permission to speak with that other person on the line. This is often a convenient way for spouses to share account information. Remember: Without authorization, we cannot give information even to your spouse.

An authorized representative could also be someone a court has ordered to act on your behalf. For example, we would accept a court-certified copy of the order appointing a guardian for you. After your death, we would also accept a court-certified copy of the order appointing your personal representative.

*Confidential continued on page 5*

## How Participation In Variable Fund Affects Your WRS Retirement Benefits



The variable fund investment losses in the last three years have generated many questions about how those losses will affect participants' future benefits, and what happens if they cancel variable participation to avoid the possibility of more losses in the future. *After the investment losses in 2002, approximately 90% of all accounts with variable balances now have a "variable deficiency".* If you are considering canceling participation in the variable fund, it is important to understand what the effects would be on your future retirement benefits.

**What is a variable excess or a variable deficiency?** Your variable contributions are credited each year with that year's variable fund investment gains or losses. The department keeps a record of how much interest has been credited to your variable account compared to how much fixed interest those contributions would have earned if they had been invested in the fixed fund instead. The difference between the amount that is **actually** in your WRS account and the amount that **would be** in your account if you had never participated in the variable fund is your "variable excess" (the amount you are "ahead" as a result of your variable participation) or your "variable deficiency" (the amount you are "behind" from your variable participation).

**Why does the variable excess or deficiency amount only affect formula retirement benefit calculations, and not to retirement benefits calculated under the money purchase method?** Your variable investment gains and losses are already reflected in your WRS account balances. Consequently, all benefits that are calculated based on your account balances will already reflect your variable investment experience. Benefits based on your account balances include separation benefits, retirement

benefits calculated under the money purchase method, and most death benefits when you die before taking a benefit from your WRS account.

**I've heard that there are different options for canceling variable participation. What are they, and what are the differences between them?** A "future contributions only" cancellation becomes effective at the end of the year in which we receive it. Once it is effective, any future contributions to your account will be deposited in the fixed trust fund only.

However, your existing variable balance remains in the variable fund, and continues to earn variable interest each year. A "conditional" cancellation results in your variable fund being transferred to the fixed fund only when your WRS account balance is equal to or greater than what your balance would be if you had never participated in the variable fund. (In other words, you do not have a variable deficiency.) An "unconditional" cancellation means that after the variable gain or loss is applied to your account for the year in which we receive your variable cancellation, your variable bal-

*Participation continued on page 6*

*Confidential* continued from page 4

### Public Employees

All public employees are not entitled to obtain your account information. Only those who actually need it to carry out their job duties may obtain information. The department is very vigilant in this regard. We will verify the identity of the public employee. We must be convinced that the information is truly required to carry out job duties and will limit the disclosure only to absolutely necessary information. In most instances, we require a written request from the public identity as verification.

A good example of this is when a housing agency requests income verification so that an annuitant may obtain or remain in public housing. In this case, the department will provide income verification, but will not provide other account information. This public employee could not, for example, obtain information about where the annuitant worked before he retired.

### Others Who Inquire

Your attorney may have a question about how an account might be split in a divorce situation. Your accountant may stop in with a question about a tax form we issued. In all cases, we will first determine which account is the subject of the inquiry, verify the identity of the person who has asked for information, and establish whether or not that person has the authority to obtain specific account information. If the person has proper authorization, we will discuss your account with that person. If no authorization exists, we will give general information only, and answer general questions about WRS programs and policies.

Our goal is not to create barriers for you but to protect your account from those who lack proper authority. We strive to assist all of our participants in understanding their account information and in obtaining all WRS benefits to which they may be entitled.

Participation continued from page 5

ance will be transferred into the fixed fund.

More detailed information about the types of variable cancellations and other detailed information about variable participation is available in our booklet, *How Participation in the Variable Trust Affects Your WRS Benefits (ET-4930)*. You can find it on our Web site, [etf.wi.gov](http://etf.wi.gov). To request a paper copy, call our Self-Service Line toll-free at 1-877-383-1888 or (608) 266-2323 (local Madison).

**What happens to my variable excess or deficiency amount after my variable balance is transferred to the fixed fund?**

The Department retains a record of your variable excess or deficiency balance as of the date that your variable funds are transferred into the fixed fund. After that transfer of your funds, each year *your variable excess (or variable deficiency) amount will be credited with fixed effective rate interest each year until you take a benefit from your account.* This means that if your account is “behind” due to variable participation (you have a variable deficiency), when you transfer your variable monies to the fixed fund, each year the deficiency amount in your account will be increased to a larger deficiency amount by that year’s fixed effective rate of interest. Conversely, if you are “ahead” (you have a variable excess), the amount of your excess will increase each year by that year’s fixed effective rate of interest.

**Example:** The following sample calculation shows how a participant’s remaining variable deficiency balance could increase after a participant files an unconditional variable cancellation election. The example assumes that the Department receives the unconditional cancellation in 2002, and that the participant has a variable *deficiency* balance of -\$45,000 as of January 1, 2003 (after the variable loss for 2002 was credited to the participant’s variable account). It also assumes that the fixed effective interest rate is 8% for both 2003 and 2004. *This example is for illustration purposes only; we cannot predict what the actual fixed effective rates of interest will be for 2003 or 2004.*

	<u>Variable Deficiency Balance</u>
Deficiency as of Jan. 1, 2003	- \$45,000.00
8% Assumed Fixed interest for 2003	x 1.08
Deficiency as of Jan. 1, 2004	- \$48,600.00
8% Assumed Fixed interest for 2004	x 1.08
Deficiency as of January 1, 2005	- 52,488.00*

**How does a variable excess or deficiency affect my formula retirement benefit?** Your formula retirement benefit is calculated as usual, then is adjusted based on your variable

excess or deficiency balance as of the date that your benefit begins. Your formula annuity will be increased by the monthly value of a variable excess, or will be decreased by the monthly value of a variable deficiency. If you were to retire in 2005 with this \$52,488.00 variable deficiency, the amount that it would decrease your monthly formula annuity would depend on your age. For example:

- Age 55 - \$300.75 per month reduction
- Age 60 - \$337.67 per month reduction
- Age 62 - \$345.89 per month reduction
- Age 65 - \$373.71 per month reduction

**My account now has a variable deficiency. Should I cancel variable participation now to avoid more losses in the future, or should I continue to participate in the variable fund hoping that the variable investment returns will improve, and I can then recoup my losses?** Only you can make the decision on whether to cancel your variable participation, and when to cancel if you do. We cannot advise you on when it would be most advantageous to cancel variable participation. That would depend largely on the investment performance of the fixed and variable funds during the next few years, which (like everyone else) we are unable to predict. However, there are several basic factors to keep in mind when you are making your decision:

- Your personal tolerance level for financial risk.
- How long it will be until you take a benefit from your WRS account. Until you actually take a benefit, your investment gains and losses are on paper only; they have no effect on your current income. However, once you begin receiving a retirement annuity, the investment gains and losses will have a direct impact on how much money you will receive every month. Furthermore, the longer it will be until you take a retirement benefit, the longer you will have to recoup your losses.
- If you stay in the variable fund the deficiency amount could potentially become a variable excess when the variable returns improve, although this approach involves the risk of further losses and therefore a larger variable deficiency. On the other hand, if you transfer your variable balance into the fixed fund, you are permanently locking into a deficiency balance that will grow each year based on each year’s fixed effective interest rate. However, **filing a “conditional” variable cancellation assures that your variable balance will not be transferred to the fixed fund until your account is at least at the “break even” point or better.**

\* When you retire, your retirement benefit will be calculated under both the formula and money purchase methods. You will receive the higher of the two calculations.

## ETF Seeks Persons With Abandoned WRS Accounts

The Department has updated its list of individuals age 70 and older with abandoned Wisconsin Retirement System (WRS) accounts. Each year ETF publishes their names in an attempt to find these individuals or their heirs and let them know this money is available. If you know the whereabouts of anyone on this list, please ask them or their heirs to write to ETF at P.O. Box 7931, Madison, WI 53707-7931. Inquiries must **The latest abandoned account list is as follows:**

Adams, Nellie	Henthorn, Geraldine J.	Schafer, Nancy M.
Baum, Elizabeth S.	Hess, Ruth D.	Schaller, Frederick P.
Beard, Charles W.	Hirschfeld, Jan K.	Scheerer, Wynelle M.
Borden, Eugene	Holliday, Richard	Scherrer, Agnes M.
Callaway, Blanche P.	Kent, Alan B.	Schultz, Shirley J.
Carella, Joan	Kot, Dorothy M.	Sherrill, Laurence L.
Cerello, James A.	Kuapahi, John J.	Sirimangkalak, Somboon
Chrite, C.E.	Leaming, Dorian R.	Smart, Janet R.
Courtney, Beatrice A.	Maxwell, Isaac	Spillebeen, Willie
Dayhoff, Lee E.	McCann, Mary E.	Stearns, Robert J.
Drew, Franklin J.	Moore, Charles R.	Thieme, Alvin W.
Drow, Richard	Munson, Louise	Walker, Alfred E.
Engdahl, Jean P	O'Brien, William A.	Weaver, Marjorie P.
Farrar, Lancelot L.	Richey, Clarence W.	Welke, Betty M.
Freye, Amaryallis	Rothwell, Wade B.	Wolfmeyer, Waldemar W.
Gregory, Harold L	Russell, Kathryn M.	
Hammersten, Carol Ann	Sammartino, Eunice M.	
Helgeson, Beulah		

include the participant's complete name (published name, current and prior name), date of birth, Social Security number and the year that the name was published. To see the complete list of abandoned accounts visit our Internet site, [etf.wi.gov](http://etf.wi.gov).

### Beneficiaries of Life Insurance Claims Sought

The Department also seeks people who, under Wis. Stat. 40.02 (8)(a), are the beneficiaries of the deceased life insurance policy holders listed below. For an application and additional information, write to ETF at P.O. Box 7931, Madison, WI 53707-7931. Inquiries should include the participant's complete name (including published names and former name(s)), date of birth, Social Security Number and year the name was published.

Allen, Agnes  
Anderson, Gertrude  
Bartholomew, Florence  
Best, Lottie  
Chaudoir, Doris  
Ervin, Irene E.  
Gelman, Mary  
Havelek, Rose  
Hyde, Helen  
Kelly, Patrick  
Kriewald, Esther  
Lord, Helen B.  
Lorenz, Leona  
Mueller, Catherine  
Niles, Bernard  
Phillips, Henry  
Roach, Maude  
Rochau, Adolph  
Rohde, Charles  
Ruffalo, Emil  
Sehrt, Naomi  
Steele, Helen  
Vogelbaugh, Cecile

## Is Your Beneficiary Designation Up to Date?

Do you know who would receive the death benefits payable if you were to die? Many people assume that their beneficiaries change automatically for certain events, such as marriage, divorce, the birth of their children, or other significant changes in their personal situation.

However, this is not the case with beneficiary designations filed with the Department of Employee Trust Funds. Under current WRS law all death benefits must be paid according to the last beneficiary designation you filed with the Department, regardless of any changes in your personal situation. Therefore, **it is extremely important that you keep your designation up-to-date.**

If you filed one or more beneficiary designation forms with us in the past, your death benefits will be paid according to your most recent designation.

If you have filed a designation since 1988, in most cases your primary beneficiaries will be shown on your annual Statement of Benefits. (Designations filed before 1988 will not be shown on your annual State-

ments.) If you have never filed a beneficiary designation form with us, your death benefits will be paid according to statutory standard sequence (spouse, children, grandchildren, parents, siblings, estate). You can also designate "standard sequence" on your beneficiary designation form if standard sequence best meets your needs.

If you think that your designation may be out of date, the easiest way to make sure that your designation meets your current needs is to file a new designation. Your new designation will replace any old designation you have filed, and will provide us with current information about your beneficiaries that will help us locate them upon your death.

You can get a beneficiary designation form on our Web site, [etf.wi.gov](http://etf.wi.gov). You can also call us toll-free at 1-877-533-5020 or (608) 266-3285 (local Madison).



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For an appointment in Madison:  
(608) 266-5717

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(414) 227-4294

**Send an e-mail via our Internet site:**  
[etf.wi.gov](http://etf.wi.gov)

**Telephone Message Center:**

1-800-991-5540 or (608) 264-6633  
*Listen to pre-recorded messages on a variety of  
WRS topics*

**Toll-Free Self-Service Line:**

1-877-383-1888 or (608) 266-2323  
*Request ETF forms and brochures; Report home  
address changes or make tax withholding changes  
(annuitants only)*

**Write Us:**

ETF, P.O. Box 7931, Madison, WI 53707-7931.  
*Include your Social Security number (SSN) with all  
correspondence. Retirees wanting to change mailing  
addresses should contact Payment Services at the  
address above. Include SSN, signature, and old and  
new addresses.*

**Fax:** (608) 267-4549

The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services, or employment. If you are speech, hearing, or visually impaired and need assistance, call 1-877-533-5020; (608)266-3285 (local Madison) or TTY (608)267-0676. We will try to find another way to provide you with usable information.