

# Trust Fund News



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## Wisconsin Retirement System Healthy; Service Challenges Lie Ahead

The Wisconsin Retirement System (WRS) is in "excellent financial condition," according to the system's consulting actuary.

It is also viewed as one of the strongest public employee retirement systems in the United States because of its stable funding design and solid investment management. Currently, 80% of all benefits provided by the WRS come from investment returns.

The WRS is healthy for Wisconsin, too. The \$3 billion in retirement benefits paid out each year boost local economies and contribute to state and local tax collections. Nearly 90% of WRS retirees reside in Wisconsin.

Despite the strong financial health of the WRS, providing basic services to participants and employers will be a challenge for the Department of Employee Trust Funds (ETF) in the coming years.

The first wave of the "baby boom" generation has begun to retire. An ETF analysis projects that the Department will process 120,000 new retirement applications over the next several years, bringing the total retiree population to approximately 209,000. Further proof of what lies ahead:

- In July 2006, the Department paid 5,272 more retirees than it did in the same period in 2005.
- ETF staff recently set a single-month record for the number of retirement benefit estimates completed (2,366).
- Within ten years, ETF will see a 75% increase in new retirement applications, including those submitted by the 65,000 inactive WRS members (50% of the total inactive population) who are currently in the age 45-64 range.

ETF has a solid reputation, both in *System Healthy*, continued on page 2

## Contribution Rates to Remain Stable

At its quarterly meeting in June, the Employee Trust Funds Board (Board) approved slight increases in contribution rates for all Wisconsin Retirement System (WRS) employee groups next year.

Rates will increase by 0.2% of payroll for all employment categories: general/teacher, executive/elected, protective with social security, and protective without social security. The rate adjustments are based on the recommendations of the Board's consulting actuary, and will go into effect on salaries and wages beginning January 1, 2007.

The modest adjustments reflect the continued carry-over of investment losses

from the bear market years of 2000, 2001, and 2002. Most of those losses, the actuary noted, will be fully recognized after this year. The actuary also affirmed that the WRS is funded at 99.5%. This is one example of the strength of the WRS.

Rate changes, whether increases or decreases, are considered normal for retirement systems such as the WRS that pre-fund retirement benefits.

ETF Secretary Stanchfield commented that because the funding design and performance of the WRS is solid, mandatory employer and employee contribution rates remain relatively stable from year to year.

Wisconsin and nationally, for efficient use of limited resources that have been allocated to provide quality customer service. Staff are working hard to ensure that wait times for retirement estimates, benefit counseling and other services are reasonable. Newly implemented strategies to more efficiently manage the estimate-related workload and extra efforts to reduce backlogs in service purchase requests have helped cut wait times. In addition, we have reduced the amount of time it takes to process payments issued to joint survivors and beneficiaries after the death of a loved one.

As workload pressures increase, we at ETF will continue to make sure that current and future retirees receive the critical services they need, and that we do that as cost-effectively as possible. We know this will require additional resources and the flexibility to adapt to the changing retirement landscape.

We will keep you posted as we plan budget initiatives that address these challenges and position the agency for long-term success.

## Department Opens Waukesha Office

Retirement counseling appointments are now available at the Department's Waukesha office, located on the fourth floor of the Dreyfus State Office Building, 141 Northwest Barstow St. The large facility, which houses several other Wisconsin state agencies, has free surface parking, well-equipped meeting rooms, and is handicap accessible. The office is staffed by permanent, fully-trained and experienced ETF employees who provide high-quality, professional service.

**Important note:** Participants must have an appointment in order to meet with a retirement specialist in the Waukesha office. Staff members are unable to accommodate those seeking walk-in appointments. To schedule an appointment, call ETF toll free at 1-877-533-5020 or (608) 266-5717 (local Madison). The Department offers small group counseling at the Waukesha office.

### Driving directions from Interstate-94:

Take exit 294 and go south on Pewaukee Road. Proceed for about two miles (the road will veer

slightly right and become Hwy 18/North Street). Turn left on Barstow Street. Drive 1.5 blocks to the state office building.

### Directions for taking public transportation:

The Waukesha office is located a block from the Waukesha Transit Center, which is located at 212 E. St. Paul Ave.

### There are two public transit options:

(1) Take a Wisconsin Coach Lines Express from downtown Milwaukee to the Waukesha Transit Center. For more information, go to:

[http://www.waukeshametro.org/rt901mke\\_wauk.html](http://www.waukeshametro.org/rt901mke_wauk.html)

(2) Ride the Milwaukee County Transit System to Brookfield Square; transfer to the Waukesha Metro Transit system; ride to the Downtown Waukesha Transit Center. For more information, go to:

[http://www.waukeshametro.org/bus\\_routes\\_main.html](http://www.waukeshametro.org/bus_routes_main.html)

## Dual Choice Enrollment Period Set

The Dual-Choice health insurance enrollment period for 2007 has been set for October 9-27, 2006. Dual-Choice is for currently insured active employees and retirees who take part in the State of Wisconsin Group Health Insurance program. Participants have the opportunity to change from one health plan to another or switch from single to family coverage without a waiting period for pre-existing medical conditions. Changes become effective January 1, 2007.

Refer to the September issue of *It's Your Benefit* for more details on this important time period. In it, we review important changes to Uniform Benefits for 2007 and any changes to the Standard Plan. The Department mails *It's Your Benefit* to annuitants covered under the group health insurance program. State and local government employees covered under the program receive the newsletter directly from their employers.

## Do You Have a Retirement Savings Plan?

Active employees: Have you figured out how much of a “nest egg” you will need to live out your retirement years? Even if retirement is a long way off, have you implemented a savings plan? According to the Employee Benefit Research Institute, one third of all workers aren’t saving anything for retirement, and those who are don’t have nearly enough to retire. Boston College’s Center for Retirement Research says that over 40% of households are at risk of not having enough to maintain their living standard in retirement.

### How stable and secure will your retirement be?

When it comes to planning for a secure retirement, it helps to think in terms of the traditional “three-legged stool” model: one leg is your Social Security benefit; one leg is your employer-sponsored pension, and one leg is your personal savings. All three legs are vital to a stable retirement.

The federal government helps you keep track of the Social Security benefits you may be entitled to. Each year, the Social Security Administration mails you a *Social Security Statement*, a personal record of the earnings on which you have paid Social Security taxes during your working years and a summary of the estimated benefits you and your family may receive as a result of those earnings.

The Department of Employee Trust Funds (ETF) helps you keep track of your Wisconsin Retirement System (WRS) pension benefits. Each May we send you an annual *Statement of Benefits* which shows your pension account balances. In addition, you may use ETF’s online calculator to estimate the WRS retirement benefits for which you may be eligible. Using data that you supply about your age, salary, and years of service, the calculator provides an unofficial projection of your benefit amount. It also calculates monthly and lump sum benefits from additional contributions as well as the variable adjustment to formula benefits (if applicable). Important note: The calculator does not provide an official WRS estimate; it is a tool to help project future benefits.

The third leg of retirement planning, personal savings, is up to you. The **Wisconsin Deferred Compensation (WDC) Program**, a Section 457 supplemental retirement savings program, is a good way to help achieve your goals. The WDC Program allows you to defer a portion of your paycheck in a variety of investment options, on a tax-deferred

basis. Any interest or gains on your investments also grow on a pre-tax basis. If your employer offers the WDC Program, you may begin participation at any time. More than 27,000 state and 15,000 local government employees currently participate in the WDC.

If you already have a WDC account, you’re off to a good start. The maximum contribution to Section 457 plans like the WDC is 100% of taxable income, up to \$15,000 per year in 2006.

Are you over age 50? If so, you may want to consider using one of the program’s “Catch Up” provisions. The **Age 50+ Catch Up Provision** allows you to contribute an additional \$5,000 per year above the maximum annual deferral, for a total contribution of \$20,000. Or, you may want to take advantage of the **Standard Catch Up Provision**, which allows you to save an additional \$15,000, for a total of \$30,000 in 2006. To do so, you must meet eligibility requirements, which include being within three years of your normal WRS retirement age (age 65 for general category employees) or whenever you no longer have an age reduction factor and have unused deferrals.

Call the WDC Program at 1-877-457-9327 to learn more about the WDC, or to take advantage of the WDC’s Catch Up savings opportunities.

### Resources and Information

There are a number of resources to help ensure your personal savings plan is a strong supplement to your projected Social Security and WRS benefits. Check out the following:

[www.dinkytown.net](http://www.dinkytown.net) — Contains multiple retirement savings and planning calculators.

<http://www.ssa.gov/mystatement> — Request a *Social Security Statement*.

<http://www.bc.edu/centers/crr> — Boston College’s Center for Retirement Research.

<http://www.choosetosave.org/asec> — User-friendly, multimedia materials to help individuals plan and save for their financial future. Developed by the Employee Benefit Research Institute and the American Savings Education Council.

<http://www.choosetosave.org/ballpark> — Contains “The Ballpark E\$timate,” an easy-to-use, easy-to-understand, two-page worksheet that helps you quickly identify approximately how much you need to save to fund a comfortable retirement.

<http://www.wdc457.org> — The Wisconsin Deferred Compensation Program.



## WRS Annuitant Survivor Benefits: What to Do in the Event of a Death

For family members dealing with the loss of a loved one, the days and weeks following the death can be an overwhelmingly busy and stress-filled time. Therefore, it's understandable that people often forget to follow through with one of the most important tasks following the death of a Wisconsin Retirement System (WRS) annuitant: **Notify the Department of Employee Trust Funds (ETF).**

If you are a WRS retiree, it is extremely important, in the event of your death, that your named joint survivor or beneficiary know to contact ETF as soon as possible in order to maintain any payable annuity benefit and/or other associated WRS benefits such as life or health insurance coverage.

The first step is to call the Department's Customer Service Call Center toll-free at 1-877-533-5020 or (608) 266-3285. We will want to know the following:

- Name of the annuitant member who died;
- His/her date of birth and date of death;
- His/her Social Security number;
- Caller's relationship to the annuitant; and
- Contact information

Our service goal, for your named joint survivor, is to ensure that there are no missed annuity payments. Our goal for your beneficiary is to pay any benefits due as soon as possible. **Important note:** We require a certified copy of the death certificate and cannot accept photocopies, faxed copies, or e-mail attachments.

Please remember that the benefits paid to either your joint survivor or beneficiary are based on the annuity option you selected at the time of retirement. To refresh your memory, review our brochure, *Choosing an Annuity Option* (ET-4117). You'll find it on our Internet site or you can call ETF to request a paper copy.

If applicable, you'll also want to remind your survivor about any group health or group life insurance coverage. ETF will send the application form to continue health insurance after receiving notification of your death. This form must be returned within 90 days of the date of death or within 30 days of receipt of this form. Coverage will lapse and the survivor will have to obtain health insurance coverage on his or her own if the 90-day deadline is not met.

Life insurance benefits are paid by Minnesota Life Insurance Company to the named beneficiary (or beneficiaries) upon application by each named beneficiary. Benefits paid are based on the value at the time of the death and payment is generally made within two weeks, once all information is received by Minnesota Life.

We realize that "putting your affairs in order" may not be high on your to-do list, but it is an important responsibility. In the event of your death, WRS benefits due and any insurance coverage must be pursued immediately so they can be processed in a timely manner. For questions about this process or additional assistance, please don't hesitate to contact ETF toll free at 1-877-533-5020 or (608) 266-3285.

## Avoid Surprises: Keep Beneficiary Designation Current

Have your personal circumstances changed since you first filed a Wisconsin Retirement System (WRS) beneficiary form? Keeping your beneficiary designation current is very important because it is NOT automatically updated in the event of divorce, marriage, birth or death of children, or any other changes in your personal situation.

Under WRS law, all death benefits must be paid according to the last beneficiary designation received and accepted by the Department before your death, regardless of any changes in your personal situation. **Your will does not take the place of the beneficiary designation form.** Outdated beneficiary designations, for example, have resulted in death benefits being paid to former spouses.

If you have a WRS account with a death benefit or life insurance benefit payable upon your death, you may update your designation by filing our beneficiary designation form. Simply stating who you want to be your beneficiary(ies) in a letter or e-mail sent to the Department of Employee Trust Funds does not change your beneficiary designation. You must file the Department's form in order for your designation to be valid. You can print the form from our Internet site at the following address: <http://etf.wi.gov/publications/et2347.pdf>.

You may obtain a form by sending us an e-mail through the "contact ETF" page on our Internet site or calling our toll-free Self Service Line at 1-877-383-1888 or (608) 266-2323 (local Madison).

## Department Seeks Candidates for Board Elections

The Department of Employee Trust Funds (ETF) has issued a call for nomination papers for individuals seeking election to seats on the ETF Board and the Teachers Retirement (TR) Board. The terms of two current members on each board expire this spring.

### TR Board

Active teachers in elementary and secondary schools (excluding the Milwaukee Public School District) interested in serving on the TR Board may request nomination papers. There will be one election to select two winners; voting will take place in February and March. The two candidates with the votes will serve five-year terms beginning May 1, 2007.

### ETF Board

Wisconsin Retirement System (WRS) annuitants and educational support personnel employees interested in serving on the ETF Board may request nomination papers. The Department will conduct two separate elections in January and February. The winners will serve four-year terms beginning May 1, 2007.

Both boards meet quarterly in Madison. Board

members act as fiduciaries for all WRS participants and beneficiaries and bear the responsibility of protecting the trust funds to assure funding for the future retirement benefits of all members.

**Completed nomination packets for all seats must be received by the Department of Employee Trust Funds by 4:30 p.m., Tuesday, November 14.** To request a packet, contact the Board Election Coordinator, Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931.

**Make sure you specify which nomination packet you want:**

- Active Teacher (TR Board)
- WRS Annuitant (ETF Board)
- Educational Support Personnel (ETF Board)

To contact the Board Election Coordinator, send an e-mail to [Linda.Esser@etf.state.wi.us](mailto:Linda.Esser@etf.state.wi.us).

For more information on the WRS governing boards, including meeting schedules, agendas, and membership, see the "Governing Boards" section on our Internet site. The address is as follows:

[http://etf.wi.gov/gov\\_boards.htm](http://etf.wi.gov/gov_boards.htm).

## Online Presentations a Good Source of Information on Retirement Benefits, Process

Are you planning to retire soon, or do you want to know more about your Wisconsin Retirement System (WRS) benefits? The Department of Employee Trust Funds (ETF) has three online presentations on several topics that may be helpful. The previously recorded presentations can be viewed at anytime from a computer with an Internet connection. The individual presentations are as follows:

### **How to Complete a Retirement Application**

This new, 35-minute program is a tutorial on how to complete the WRS retirement benefit application process, including how to read and understand the retirement benefit estimate provided by ETF. The presentation assumes that viewers have prior knowledge of WRS retirement benefit options and have already requested and received an estimate.

### **Your WRS Benefits**

This presentation covers WRS retirement, separation, and survivor benefits, as well as health and life insurance. Topics exclusive to local government and protective category employees are not covered in depth.

### **Statement of Benefits**

This presentation reviews information provided on the annual *Statement of Benefits*, including creditable service, the money purchase value of accounts, employer and employee contributions, beneficiaries, and making additional contributions.

For information on the minimum technical requirements and to review the individual presentations, go to the following address: <http://etf.wi.gov/news.htm>.



*Editorial policy statement: Trust Fund News periodically runs brief announcements submitted by and about retiree organizations, subject to space availability and made on a first-come, first-served basis. The Department of Employee Trust Funds does not guarantee publication of submitted articles.*

### Wisconsin Retired Educators' Association

The Wisconsin Retired Educators' Association (WREA) is an independent, non-partisan organization committed to monitoring and improving pension benefits for retired educators and other members of the Wisconsin Retirement System (WRS). WREA offers a broad range of member services, including pension fund protection. A statewide legislative alert network matches constituents and legislators to help assure ongoing communication and participation in the legislative process. WREA members are also eligible for discounts on long-term care insurance, health insurance, travel programs, roadside assistance, and auto and homeowners insurance. In addition, WREA has den-

tal, vision, and hearing programs. A number of free publications and six newsletters provide important information. WREA is a grassroots organization with more than 11,700 members and 72 local units. It is affiliated with the National Retired Teachers Association—AARP's educator community. Annual dues of \$40 for regular members (retired teachers, administrators, school personnel) and \$20 for associate members (other WRS annuitants, friends of education, active educators) are payable to WREA and can be sent to: WREA, 2564 Branch St., Middleton, WI 53562. Phone (608) 831-5115; Fax (608) 831-1694. Internet site: [www.wrea.net](http://www.wrea.net); e-mail: [wrea@wrea.net](mailto:wrea@wrea.net).

### Wisconsin Coalition of Annuitants – Dental Coverage Announcement

The Wisconsin Coalition of Annuitants has explored the availability of dental insurance for Wisconsin Retirement System (WRS) retirees and will support Department of Employee Trust Funds efforts to strengthen the status of dental insurance. Some WRS retirees already have dental insurance; those who do not may want to consider these options:

- Dental insurance through the Wisconsin Retired Educators' Association (WREA). To learn more, see the WREA information above.
- Most state employees currently have access to DentalBlue payroll deduction plans and, if enrolled while working, can continue coverage at retirement.

This same plan at the same cost is now available to WRS retirees and their dependents. Retirees pay the entire premium annually, in December, for coverage starting January 1. To access DentalBlue Group Dental Coverage information and application forms, go to the Internet site of the Office of State Employment Relations (OSER), <http://oser.state.wi.us> and look under "Quick Links." The site will be updated when 2007 premium information becomes available. Those without Internet access should contact Brian Siegenthaler, DentalBlue, P.O. Box 910, New Glarus, WI 53574; 1-800-992-2255. **If you apply, please identify yourself as a WRS retiree.**

### Wisconsin Education Association Council-Retired

The Wisconsin Education Association Council-Retired is the only retiree affiliate of the Wisconsin Education Association Council (WEAC) and the National Education Association (NEA). WEAC-Retired has over 9,000 members and 24 Chapters, set up statewide on a UniServ or large local basis...and we're growing! Membership in WEAC-Retired keeps you connected with your colleagues and provides a continuous voice in the building of quality public education. Our chapter programs are diverse and often include information on issues such as Medi-

care Part D, Social Security, as well as senior travel, volunteerism, and nutrition. The state program offers opportunities to mentor young educators and actively participate in *Read Across America*. If you are a former WEAC member, you're invited to join. Membership is also open to all retired public education personnel (teacher, education support professional, or administrator).

For more information and a membership form, go to [www.weac.org/constit/retired.htm](http://www.weac.org/constit/retired.htm), or call the WEAC-Retired office toll free at 1-800-362-8034.

## ETF Sets Fall Public Presentation Schedule

The Department of Employee Trust Funds (ETF) has scheduled free, public presentations for Wisconsin Retirement System (WRS) participants, especially those considering or planning retirement in the near future. ETF specialists will discuss WRS retirement, death, and separation benefits as well as health and life insurance benefits. Presentations run from 7:00 p.m. to 9:00 p.m., unless otherwise noted. All locations are handicap accessible.

### Public Presentations

No reservations are needed except at Interactive Television (ITV) sites marked with \*.

| <u>City/Area</u>   | <u>Date</u>     | <u>Location</u>   |
|--|-----------------|---|
| Balsam Lake* ITV   | Tues., Sept. 26 | Unity High School-Reservations Required; Call Connie Manske at (715) 986-2020                 |
| Barron* ITV  | Tues., Sept. 26 | Barron High School-Reservations Required; Call Connie Manske at (715) 986-2020                |
| Chippewa Falls   | Wed., Oct. 4    | Chippewa Falls Senior High-Cafeteria, 735 Terrill, Chippewa Falls                             |
| Grantsburg* ITV  | Tues., Oct. 24  | Grantsburg High School-Reservations Required; Call Connie Manske at (715) 986-2020            |
| Hayward  | Wed., Sept. 27  | Hayward High School-Auditorium, 10320 Greenwood Lane, Hayward                                 |
| La Crosse  | Wed., Oct. 25   | UW-LaCrosse-Graf Main Hall, Room 260, 1725 State St., LaCrosse                                |
| Note: a presentation by a representative from the Social Security Administration will begin at 6:00 p.m.   |                 |   |
| Merrill ITV*   | Tues., Sept. 26 | Merrill High School-Reservations Required; Call Connie Manske at (715) 986-2020               |
| Mineral Point  | Mon., Oct. 16   | Mineral Point High School-Cafetorium, 705 Ross Street, Mineral Point                          |
| Minocqua   | Wed., Oct. 18   | Lakeland Union High School-Auditorium, 9573 Hwy 70 West, Minocqua                             |
| Monona* ITV  | Tues., Oct. 24  | Monona Public Library-Reservations Required; Call Melissa Clark at (608) 877-5004             |
| Oshkosh**  | Wed., Nov. 1    | Oshkosh North High School-Auditorium, 110 W. Smith Ave., Oshkosh                              |
| **4:00 p.m. to 6:30 p.m. Program hosted by the Winnebago chapter of the Wisconsin Retired Educators' Association (WREA). Includes presentations by Social Security representatives and the WREA beginning at 4:00 p.m. |                 |   |
| WRS presentation begins at 4:30 p.m.   |                 |   |
| Prairie Farm* ITV  | Tues., Oct. 24  | Prairie Farm High School-Reservations Required; Call Connie Manske at (715)986-2020           |
| Prescott* ITV  | Tues., Oct. 24  | Prescott High School-Reservations Required; Call Connie Manske at (715)986-2020               |
| Racine   | Thurs., Nov. 16 | Case High School-Auditorium, 7345 Washington Ave., hosted by the Racine chapter of the WREA   |
| Richland Center  | Thurs, Sept. 28 | Richland Center High School-Large Group Instructional Room, 23200 Hornet Dr., Richland Center |
| Schofield  | Wed., Oct. 4    | DC Everest Middle School-Theater, 9302 Schofield Ave., Schofield                              |
| Waunakee* ITV  | Tues., Sept. 26 | Waunakee High School-Reservations Required; Call Melissa Clark at (608) 877-5004              |
| Waupaca  | Tues., Oct. 3   | Waupaca High School-Auditorium, E2325 King Road, Waupaca                                      |
| West Allis   | Thurs., Oct. 5  | Nathan Hale High School-Cafeteria, 11601 W Lincoln Ave, West Allis                            |
| Whitehall  | Tues., Oct. 10  | Whitehall Memorial High School-Auditorium, 19121 Hobson St., Whitehall                        |

## Annuitants: Sign up for E-Routing

Registration is ongoing for retired participants of the Wisconsin Retirement System (WRS) who want to receive *Trust Fund News* electronically, via E-Routing. A service of the Department of Administration, E-Routing offers e-mail notification of the availability of the latest issue of *Trust Fund News*.

Retired WRS participants who register for the service voluntarily forgo receiving a paper copy of the newsletter and instead read it online. Trust fund

dollars are saved through lower costs for postage and handling.

Simply register on the E-Routing database with a current e-mail address and select *Trust Fund News* for E-Routing delivery. To learn more, go to the E-Routing registration center at the following address:

<http://wsp3.state.wi.us/state/erouting>.

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**Call Toll-Free:**

1-877-533-5020 or (608) 266-3285  
*Have your Social Security Number available.*

**TTY:** (608) 267-0676

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

**Send an e-mail via our Internet site:**  
<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 listed above. Include SSN, signature, and old and new addresses.*

**ETF Fax Number:**  
(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.