WRS Contribution Rates

A Saving and Investing topic
Objectives

By the end of this presentation, you will be able to:

- Define Wisconsin Retirement System (WRS) contribution rates
- Describe how contribution rates are calculated
- Describe why the rates change every year
- Find contribution rates and WRS investment performance information
Contribution Rates

Defined
WRS Benefits are Pre-funded

- Employee Contributions
- Employer Contributions
- Investment Earnings

WRS Benefits
Definition of Contribution Rate

Contribution

Salary

Employee Contribution

WRS Retirement Benefit

Employer Contribution
Why Rates Change

From Year to Year
Contribution Rate Calculation

Contribution Rate Adjustment = Investment Return (Positive or Negative) + Actuarial Analysis
Contribution Rate Differences

- **Employee Contribution**
  - Salary
  - Contribution

- **Matching Employer Contribution**
  - Salary
  - Contribution

- **Protective Services Category Employer Contribution**
  - Salary
  - Contribution
Resources
WRS Contribution Rates Page

Current employee rates

Current employer rates

Yearly rates since 1989

WRS Contribution Rates

See the current employer and employee contribution rate and how rates have changed since 1989.

The money to pay WRS benefits comes from employee- and employer-required contributions and investment earnings. Contribution rates are a percentage of an employee’s annual salary. The rates change from year to year, based on investment earnings and an actuarial analysis. The table below shows the required contribution rates since 1989. Note: Employers also pay for disability, the state’s Accumulated Sick Leave Conversion Credit Program, and unfunded liabilities. These rates are not included in the figures below because they vary from employer to employer.

The contribution rate tables are separated by employment category. Click on the employment category name in the list below to be taken to the contribution rate table. Type a year or rates in the keyword filter to search the table quickly. Click on “Back to Top” at the bottom of the table to return to this list.

- General and Teacher Members
WRS Annual Actuarial Valuation and Gain/Loss Analysis

Valuation Results

Value of Assets

Gain/Loss

Census Data
### Annual Returns, Rates and Adjustments Page

<table>
<thead>
<tr>
<th>Rate of return</th>
<th>Effective rate of interest</th>
<th>Annuity adjustment</th>
<th>Yearly list of each since 1986</th>
</tr>
</thead>
</table>

The table below shows investment performance of the WRS trust funds and the impact on WRS members since 1986.

- Preliminary year-to-date returns are communicated monthly and yearly via our website, social media and member newsletters.
- Effective rates are applied to your WRS account balances and appear on your annual WRS Statement of Benefits. ETF distributes these statements in April.
- Investment returns also affect annual adjustments to WRS retirees’ monthly pensions. ETF notifies retirees about benefit payment changes in April.
Customize your experience:

Learn about benefits available to you by entering your employer.

Click Benefits → Benefits Available to Me
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