



Special Concerns Related to Accelerated Payment Options

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Special Concerns for Alternate Payees

An alternate payee is a former spouse or domestic partner of a Wisconsin Retirement System member who received a portion of the member's retirement benefits through a Qualified Domestic Relations Order. An alternate payee who is younger than age 62 and applies for their monthly WRS retirement benefit (annuity), may be eligible to select an accelerated payment option. These payments provide a higher benefit amount *until* age 62.

An accelerated option consists of a permanent lifetime annuity payment and a temporary (accelerated) payment that ends at age 62. At that time, your WRS annuity payment automatically and permanently decreases even if you choose not to begin your Social Security benefit.

As an alternate payee, your accelerated payment options are based on the Department of Employee Trust Fund's estimate of the **original participant's** (your former spouse or domestic partner) Social Security benefit. ETF uses their WRS earnings and assumes a full working career covered under Social Security. This estimated amount may be very different from your actual Social Security benefit at age 62.

To help limit a potential decrease in your total income at age 62, you may obtain an online estimate of your projected Social Security benefits at ssa.gov. If you submit this estimate to ETF, it will be used to calculate your accelerated payment options.

For more information, see the [Choosing an Annuity Option \(ET-4117\)](#) or the [How Divorce Can Affect Your WRS Benefits \(ET-4925\)](#) brochures available at etf.wi.gov.

Special Concerns for Firefighters

If you are a protective category member who is not covered under Social Security (i.e., most firefighters), but have other employment that is covered under Social Security, you may be eligible for accelerated payment options. Please submit a copy of your Social Security Administration (SSA) statement to ETF if you would like estimates for accelerated payment options.

For more information, see the [Choosing an Annuity Option \(ET-4117\)](#) brochure available at etf.wi.gov.