Appendix 6B
Functional Requirements

RFP ETE0061 - Pension Administration System
Follow the instructions below and submit this completed appendix with your proposal as directed in RFP Section 2.

The tables below list the Department's Functional Requirements for the Pension Administration System. Requirements have been broken into categories to enable flexibility in the proposed solution. Vendors must confirm that they meet all Mandatory Functional Requirements as identified below (ETF designated Flexibility Ratings of 1 and 2).

The tables in the following sections reference different Flexibility Ratings. The table below describes the Department's definitions of these Flexibility Ratings and the specific implementation rules. The Vendor must include in their fixed price bid all requirements denoted with a Flexibility Rating of 1 and 2. In Tab 4 Extensions and Optional Costs, Table 2 of Appendix 13: Cost Proposal, the Vendor must provide line-item optional pricing for each requirement denoted with a Flexibility Rating of 3 that is not included in Vendor's fixed-price, base PAS Solution.

ETF Designated Flexibility Rating		
Flexibility Rating	**Flexibility Type**	**Flexibility Type Definition**
1	**Mandatory – Completely Inflexible**	These are mandatory requirements that must be implemented exactly as specified.
2	**Mandatory – Somewhat Flexible**	These are mandatory requirements that must be implemented so that the functional and/or operational goal is achieved. ETF will attempt to follow the Contractor's recommended approach wherever practical.
3	**Optional - Flexible**	This is a desired (nice-to-have) requirement. The vendor must identify any "Flexible" (3) requirements that are NOT included in Vendor's fixed price, base PAS solution and must provide the associated pricing and customization impact for consideration. All items that are not listed in Appendix 13 – Cost Proposal Tab 4, Table 2 will be assumed to be included in Vendor's fixed price, base PAS solution at no additional cost to ETF.

Appendix 6B
Functional Requirements

Each Functional Requirement category is identified by a number and name. There is nothing to be implied from the category identification numbers other than simple identification. The individual requirements listed are numbered as an extension to the category number. Do not alter the Functional Requirement ID numbers.

For all Functional Requirements, designated by ETF as Flexibility Rating 1, 2, or 3, indicate the Degree of Compliance in the applicable field:

Vendor Designated Degree of Compliance
Configurable. Existing system functionality will be configured to deliver the requirement. This includes setting of parameter values, updates to factor and value tables, updating rules engines, and selection from any available configuration options within the existing software release. Configuration changes would not be expected to have any impact on future software updates.
Customizable. To meet the requirement, existing functionality will be modified to incorporate unique Department customizations not within the existing software release. This includes customization within well-defined exit/entry points within the system, interface file format definitions, custom formulas, custom SQL or SQR code for queries or reports, and addition/modification of data fields. Not native to the tool and needs to be built by vendor.
Non-Compliant. Existing functionality for this requirement does not exist and vendor cannot and will not accommodate. Therefore, this will not be included on your cost proposal. As appropriate, provide any explanation in Appendix 10 - Assumptions and Exceptions and/or Appendix 13 - Cost Proposal Tab 2 where assumptions and exception are related to cost (e.g., can't do it now but maybe in 5 years and so we can't cost it out now).

Note: There is an essay question associated with each topic area in Appendix 6A - Functional Essay Questions for proposers to provide context, e.g. An essay about Benefit Calculations, an essay about Variable Elections, etc. There is no essay about the General System Requirements. Proposers are still expected to explain any Non-Compliant responses to a Flexibility 1 or 2 item in Appendix 10 – Assumptions and Exceptions. Proposers need not explain Non-Compliant responses to a Flexibility 3 item in Appendix 10 – Assumptions and Exceptions, but should explain them, among other things, in their essay response to the topical essay question in Appendix 6A - Functional Essay Questions.

01 – Benefit Calculation

The goal of the Benefit Calculation process is to provide members with accurate calculations based on their retirement eligibility and other factors impacting their final allowance, including the calculation of service credits, the determination of final average earnings, and the application of age and benefit factors. It also details the various retirement options available to members and the steps required to compute their retirement benefits.

User Story Requirements

No	Feature	User Story	Flexibility

01.01	Benefit Calculation (Creditable Service)	As a LOB User, I want the system to calculate the different types of creditable service correctly, so that I do not have to calculate them manually.
		
		I will be satisfied when:
		
		• The system uses the provided employer data to calculate creditable service.
		
		• The system can calculate and store different types of service credit, included, but not limited to:
		    ○ Military Service Credit
		    ○ Authorized Leave of Absence
		    ○ Part-Time Service
		    ○ Forfeited Service
		
		• The system uses the ETF business rules to calculate service credits.
		
		• I can manually add / edit service credit provided by the employer, if needed.
		
		• The system factors in purchased service when determining total service credits, so that all eligible time is included.
		
		• I can enter and adjust service dates, as needed.
		
		• The system flags service amounts that do not align with employment dates, so that discrepancies can be investigated.
			2

01.02	Benefit Calculation (Credited Service)	As a LOB User, I want the system to determine the member's years of credited service so that their retirement eligibility can be verified. I will be satisfied when: • The system determines years of credited service according to the plan rules. **Business Rules:**	2

		• If the member first became WRS eligible on or after July 1, 2011, the member needs five years of creditable service to be eligible for a retirement annuity or lump-sum retirement benefit.
		
		    ○ The full-time equivalent of one year of creditable service for a teacher is 1,320 hours.
		    ○ The full-time equivalent of one year of creditable service for all other employment categories is 1,904 hours.
		
		• Members cannot earn more than 1.00 service year credits in any given calendar or fiscal year.	

01.03	Benefit Calculation (Service Credit Projections)	As a LOB User, I want the estimate calculation to project service credits if the final data is not on file, so that I do not have to enter this data manually. I will be satisfied when: • The system has logic to determine whether an estimate is eligible for projected service credits. • If an estimate can use projected service credits, the system will calculate the projected service credits. • I have the option to choose whether or not to use projected data in the calculation. • I have the option to override estimate input values for certain prepopulated fields. • The estimate generates calculation details, so they can be audited. • The system clearly indicates which portions of service are actual vs. projected in all calculations and reports.	2
01.04	Benefit Calculation (Vesting Service)	As a LOB User, I want the system to determine the member's vesting status, so that their retirement eligibility can be verified. I will be satisfied when: • The system determines vesting status according to the plan rules. • The system accurately tracks and applies different vesting rules for different employment categories (e.g., general employees, protective category employees). • The system accurately tracks and applies different vesting rules for different account types (e.g., members, alternate payees). • For members with multiple periods of WRS employment, the system correctly aggregates all periods of service to determine vesting status. **Business Rules:**	2

		• Participants who first began WRS employment after 1989 and terminated employment before April 24, 1998, must have some WRS creditable service in five calendar years; or • Participants who first began WRS employment on or after July 1, 2011, must have five years of WRS creditable service. • If neither vesting law applies, participants were vested when they first began WRS employment. • Vested participants may receive a retirement benefit at age 55 (age 50 for protective category participants) once they terminate all WRS employment.	
01.05	Benefit Calculation (Vesting Status)	As a LOB User, I want the system to determine the member's vesting status, so that the correct benefit options are available to the member. I will be satisfied when: • Members with validated vesting status can elect a lump sum benefit option or a monthly annuity option. • Members not vested can only elect a lump sum benefit.	2
01.06	Benefit Calculation (FAE)	As a LOB User, I want the system to calculate the FAE correctly, so that manual effort is reduced. I will be satisfied when: • The system is configured to include or exclude salary in the FAE calculation based on the plan rules. Examples include the following: • 401(a)17 FAE • I can see the details of the FAE calculation, including both the regular and 401(a)17 FAE, so that I can audit the calculation. • I can print off / export the member's FAE calculation including the breakdown information. • The system selects the highest three annual earnings in a year when three or more years of annual earnings are available. • The system selects a member's earnings based on reported compensation and does not extrapolate full-time earnings for part-time positions. • The system utilizes available annual earnings if less than three years of annual earnings are available. • The system can use either calendar or fiscal years, based on the member's employment, to determine the highest three years of earnings. • The system includes all eligible earnings types in the total earnings for each of the three highest years.	2

		• The system correctly identifies and includes applicable types of pensionable compensation in the FAE calculation. **Business Rules:** • FAE is calculated by taking the total of the three highest annual earnings, dividing that amount by the total service earned in those three years, then dividing by 12 to get a monthly amount. • The three highest years of earnings do not need to be consecutive years or the most recent years. • The three highest years may be earned in any combination of fiscal year or calendar year, but they may not overlap.	
01.07	Benefit Calculation (FAE – Projections)	As a LOB User, I want the system to project FAE at retirement, so that future estimated retirement benefits can be generated. I will be satisfied when: • The system projects the FAE based on current compensation data and the plan FAE calculation rules. • The system provides the ability to allow for annual salary increases, if needed.	2
01.08	Benefit Calculation (FAE – 401(a)17)	As a LOB User, I want the system to calculate the IRC 401(a)17 amount correctly, so that manual effort is reduced. I will be satisfied when: • Each year's IRC 401(a)17 amount is saved in the system. • The system compares each member's reported and projected annual compensation to the applicable 401(a)17 limit. • The system caps the annual compensation used in benefit calculations at the 401(a)17 limit for members whose compensation exceeds the limit.	2
01.09	Simultaneous Service	As a LOB User, I want the system to calculate simultaneous service correctly, so that I do not have to calculate it manually. I will be satisfied when: • The system can select the correct three-year period to include in the FAE calculation for members with simultaneous service based on ETF business rules. **Business Rules:** • A member's highest year of earnings cannot overlap the fiscal and calendar year periods when selecting the three-highest years of earnings in the FAE. • Members cannot earn more than 1.00 service year credits in any given calendar or fiscal year. • ETF will select the highest three years of annual earnings that can be a combination of fiscal or calendar years. If a fiscal and calendar year overlap due to simultaneous service, ETF will use the highest period as the primary service year and shorten the	2

		conflicting overlapping period so there's only 1 year of service in the conflicting period. Only the service is adjusted, hours and earnings are not adjusted.	

01.10	Normal Retirement Date	As a LOB User, I want the system to determine a member's normal retirement age, so that the retirement annuity can be calculated correctly.
		
		I will be satisfied when:
		
		• The system identifies all a member's employment category(ies) (e.g., protective occupation, elected official, general employee) and relevant service dates.
		
		• The system determines the member's normal retirement age based on all employment categories and service history, according to the defined age criteria.
		
		Business Rule:
		• The normal retirement ages for the various employment categories follow:
		   • Age 53: Protective occupation employees with at least 25 years of creditable service, including creditable military service.
		   • Age 54: Protective occupation employees with less than 25 years of creditable service, including creditable military service.
		   • Age 62: Elected officials, state executive retirement plan employees, and judges who first began in one of these categories before January 1, 2017.
		   • Age 65: General employees, teachers, and educational support staff. Additionally, elected officials, state executive retirement plan employees, and judges who first began in one of these categories after December 31, 2016.
			2

01.11	Reduction Factor (Age Reduction Factor)	As a LOB User, I want the system to calculate the age reduction factor, so that the annuity is adjusted correctly for members retiring prior to normal retirement age. I will be satisfied when the system: • Calculates the age reduction factor for protective category employees as 0.4% per month for each month of age below normal retirement age. • Calculates the age reduction factor for nonprotective employees as 0.4% per month between ages 55 and 57 and reduces the 0.4% by 0.001111% for each month of creditable service (including active military service) between age 57 and normal retirement age.	2

		- Does not apply an age reduction factor for nonprotective employees who are age 57 with 30 years of service. - Calculates the age reduction for early retirement separately for each employment category based on the respective normal retirement ages. - Displays that calculated reduction factor for audit purposes. - Applies the calculated age reduction factor to the member's retirement annuity. - Displays both the reduced amount and the unreduced amount. - Calculates the age reduction factor after a QDRO using the member's unreduced service.	
01.12	Reduction Factor (Option Conversion Factor – Formula)	As a LOB User, I want the system to apply the appropriate option conversion factors when calculating benefit amounts for options for the formula option, so that I do not have to manually calculate them. I will be satisfied when: - The system uses the option conversion factors effective January 1, 2023, for formula calculations. - The system applies the option conversion factors for the member's actual age or age 62, whichever is lower, for non-protective category employees. - The system applies the option conversion factors for the member's actual age or normal retirement age, whichever is lower, for protective category employees.	2
01.13	Reduction Factor (Option Conversion Factor – Money Purchase)	As a LOB User, I want the system to apply the appropriate option conversion factors when calculating benefit amounts for options for the money purchase option, so that I do not have to manually calculate them. I will be satisfied when: - The system uses the option conversion factors effective January 1, 2023, for formula calculations. - The system applies the option conversion factors based on the member's actual age for money purchase calculations, regardless of their employment category or normal retirement age. - They system calculates options using both formula and money purchase when the member is over the option conversion age for their category. - The system determines which calculation type (formula or money purchase) is higher when formula and money purchase factors differ. **Business Rule:**	2

		• When a member is over the option conversion age for their category (age 62 for all categories except protective or which is age 53/54), it is possible that their options could be calculated as a mix of formula and money purchase. This option conversion age is when the formula and money purchase option conversion factors are no longer the same so each option must be calculated both ways to compare which calculation type is higher.	
01.14	Reduction Factor (Management)	As ETF, I want to maintain accurate and up-to-date option conversion factor tables within the system, so that benefit calculations always use the most current factors. I will be satisfied when: • The system stores the option conversion factor tables. • Authorized users have the ability to update the option conversion factor tables when new factors are adopted. • The system automatically applies the correct option conversion factors to all relevant benefit calculations based on the member's benefit effective date.	2
01.15	Reduction Factor (Age Reduction Factor Part-Time Service)	As a LOB User, I want the system to calculate the age reduction factors for eligible part-time service, so that the annuity is adjusted correctly for members to get the maximum age reduction factor. I will be satisfied when the system: • Calculates the age reduction factor for eligible part-time service according to ETF business rules. • Displays that calculated reduction factor for audit purposes. • Applies the reduction factor for the part-time service to the member's retirement annuity. • Displays both the original factor and the adjusted factor for audit purposes. **Business Rule:** • Members with part-time service in five of the last ten years who are the educational support employment categories can add-on service to adjust the age-reduction factor. For members whose part-timer service qualifies and whose termination dates are after 7/1/2009, their part-time service must be between .75 and .99.	2
01.16	Benefit Calculation (Benefit Options)	As a LOB User, I want the system to calculate all applicable retirement benefit options, so that manual effort is reduced. I will be satisfied when: • The system displays all eligible benefit options, including the single life annuity plan, a reduced joint and survivor option,	2

		annuity certain option, social security leveling option, or lump sum, if applicable. • The system will calculate the monthly benefit for the member and the beneficiary(s) (when applicable) applying an actuarial reduction to the member only monthly benefit based on the ages of the retiree and the beneficiary(s) at retirement. • The system equally splits the monthly survivor benefit between all beneficiaries for their lifetimes. • The system pulls in the Social Security Estimated amount at age 62 to apply the proper additions and reductions based on the Social Security Option reflected.	
01.17	Benefit Calculation (Benefit Options – Lump Sum)	As a LOB User, I want to process a one-time lump-sum payment for members with small accounts, so that they receive their retirement benefit in accordance with IRS regulations. I will be satisfied when: • The system calculates the member's Single Life Annuity benefit and compares it to the current IRS minimum and maximum amounts. • The system identifies whether the member is restricted to a one-time lump-sum payment, may choose between a lump-sum or monthly payment, or is only eligible for a monthly payment based on the IRS limits. • The system identifies members whose monthly annuity is less than the minimum amount set by the IRS. • The system allows me to process a one-time lump-sum payment for these members.	2
01.18	Benefit Calculation (Minimum and Maximums)	As a LOB User, I want to easily retrieve the current IRS minimum and maximum amounts for annuity payments, so that I can accurately determine a member's eligibility for payment options. I will be satisfied when: • The system provides an easy way to access and update the current IRS minimum and maximum amounts for annuity payments. • The system uses these current amounts to determine a member's eligibility for lump-sum or monthly payments.	2
01.19	Spousal Consent	As a LOB User, I want the system to automatically determine the need for spousal consent when a member selects a benefit option, so that the application is legally compliant. I will be satisfied when: • The system requires spousal consent for all benefit options excluding:	2

		• Joint and survivor options with the spouse named as the beneficiary. • Annuities for additional contributions only. • Retiree has been married to their spouse for less than one full year immediately preceding the annuity effective date. • Retiree is legally separated from their spouse on the annuity effective date.	
01.20	Notification for Non-Spouse Beneficiary	As a LOB User, I want the system to automatically notify a member applying for retirement of the appropriate joint & survivorship options available when designating a non-spouse beneficiary to receive a joint & survivorship benefit if the adjusted age difference between the member and beneficiary is greater than 10 years or 19 years, whichever applies. I will be satisfied when: • The system can identify members designating a non-spouse beneficiary whose adjusted age difference is greater than ten years and limits the options available to be selected. • The system has configurable eligibility tables that I can change based on federal guidelines. • The system automatically generates and sends communications to the member via their preferred method of communication. • The system will prevent a member from selecting a survivorship option that is not allowed based on the beneficiary designation. • The system will calculate the adjusted age difference and select the appropriate reduction factor based on the ages of the member and beneficiary at retirement. • I can review / edit the generated correspondences prior to distribution.	2
01.21	Benefit Calculation (Early Retirement Factor)	As a LOB User, I want the system to calculate and apply early retirement reduction factors, so that manual effort is reduced. I will be satisfied when: • The system has configurable early retirement tables and formulas (no hardcoding). • The system calculates and applies early retirement reduction factors according to plan rules. • The system allows me to override the reduction factors, as needed. • Reduction factors are included on correspondences to members. • Reduction factors are viewable on the benefit estimate through the self-service portal.	2

01.22	Benefit Calculation (Maximum Benefit Percentage)	As a LOB User, I want the system to calculate the Maximum Benefit Percentage, so that the member's benefit is not overstated.
		
		I will be satisfied when:
		
		• The system correctly identifies the member's employment category (general or protective).
		
		• The system correctly applies the benefit maximum percentages, based on plan rules.
		   • 70% of final average earnings for general employees.
		   • 85% of final average earnings for protective employees without Social Security.
		   • 65% of final average earnings for protective employees with Social Security.
		
		• The system uses the calculated benefit maximum percentage to determine the maximum benefit amount allowed for the member.
		
		• The system can use a blended maximum for members with service in multiple categories.
		
		Business Rule:
		• If a member has service in multiple categories with different maximum benefit percentages, they will have a blended max.
			2

01.23	Benefit Calculation (Maximum Benefit Amount)	As a LOB User, I want the system to calculate the Maximum Benefit Amount, so that the member's benefit is not overstated. I will be satisfied when: • The system accurately calculates the maximum benefit amount payable for members, based on plan rules. • The system displays a message when the regular benefit amount is over the maximum benefit amount. • I can view the member's unreduced maximum benefit amount for comparison and auditing purposes. • The system clearly labels the unreduced maximum benefit amount separately from the actual benefit amount after reductions. • I can see both the regular and maximum benefit amount so that I can audit the calculation.	2
01.24	Benefit Calculation (Formula Method)	As a LOB User, I want the system to calculate the eligible benefit amount using the formula method, so I do not have to do this manually. I will be satisfied when: • The system calculates the eligible benefit amount, taking into account the following:	2

		• Final average monthly earnings • Total years of creditable service • Formula multiplier(s) for service and employment categories • Applicable age reduction factor(s) • The system reflects any gain or loss from Variable Trust Fund participation and any additional contributions made in the calculation if applicable to the member.	
01.25	Benefit Calculation (Money Purchase)	As a LOB User, I want the system to calculate the eligible benefit amount using the money purchase method, so I do not have to do this manually. I will be satisfied when: • The system calculates the eligible retirement benefit by, multiplying current total contributions (employee- and employer-required contributions, plus accrued interest) by an actuarial factor based on age when the annuity begins. • The system reflects any gain or loss from Variable Trust Fund participation and any additional contributions I made in the calculation.	2
01.26	Benefit Calculation (Highest Benefit)	As a LOB User, I want the system to automatically pay members the higher benefit amount, so that I do not have to complete this process manually. I will be satisfied when: • The system displays both benefit calculation options and details the selected option, for audit purposes. • The system automatically selects and pays members the higher benefit amount between the two calculation methods.	2

01.27	Benefit Calculation (Automation)	As a LOB Manager, I want the capability to set up automatic approval levels, so that LOB Users do not have to review every calculation.
		
		I will be satisfied when:
		• The system has configurations to allow for straight through processing including, but not limited to:
		  • Calculation type (e.g., retirement, disability, etc.).
		  • Benefit amount thresholds
		  • Plan Design (e.g., members with only one employer or plan, certain approved employers)
		• Authorized users can update parameters as needed to the following (but not limited to):
		  • Calculation type
		  • Benefit amount thresholds
			2

		• I can batch add flags to multiple records that should be included or excluded from automation, if needed.	
		• I can flag both individual records to be included or excluded from automation, as needed.	
		• I can configure auto-approval or straight through processing rules based on user roles.	
		• The system requires manual review for complex benefit cases, as defined by ETF.	
		• I can perform periodic random sampling (spot checks) to validate a sample of auto-approvals.	
		• I can override auto-approvals with manual adjustments as needed.	
		• The system logs any changes made to the auto-approval rules.	
01.28	Formula Factor (Formula Method)	As a LOB User, I want the system to apply the appropriate option formula factors when calculating benefit amounts using the formula method, so that I do not have to manually calculate them. I will be satisfied when: • The system applies formula factors that correspond to the employment category and period when the service occurred. • The system can apply the correct formula factors for multiple employment categories and periods of service.	2
01.29	Variable Adjustment Factor (Formula Method)	As a LOB User, I want the system to apply the variable adjustment factor to a member's benefit calculation so that I can produce an accurate benefit calculation. I will be satisfied when: • The system applies the correct variable adjustments to the formula benefit calculation. • The system applies a variable adjustment only if the member participated in the variable trust fund.	2
01.30	Benefit Calculation – Accelerated Payment (Eligibility)	As a LOB User, I want the system to validate eligibility for an Accelerated Payment Benefit, so that it can be included for members to select from when reviewing their retirement options. I will be satisfied when: • The system correctly identifies members who are under age 62 and eligible for the benefit. • The system calculates the accelerated payment option for all members meeting eligibility for the accelerate payment benefit option. • The system properly flags firefighters for manual review of Social Security eligibility documentation.	2

		• The system maintains a record of Social Security eligibility documentation for firefighters. **Business Rule:** • Available if retirement annuity begins before age 62 and the For Annuitant's Life Only after-age-62 payment meets the monthly minimum requirement, set annually. • Firefighters are not typically entitled to accelerated payments unless they provide documentation from Social Security demonstrating they will receive a Social Security benefit.	

01.31	Benefit Calculation – Accelerated Payment (Benefit Option)	As a LOB User, I want the system to calculate an accelerated payment option for members so that it can be included for members to select from when reviewing their retirement options.
		
		I will be satisfied when:
		• The accelerated payment options include two annuity payments:
		  • A temporary payment that ends the month following the month the annuitant turns 62
		  • A post-age 62 lifetime annuity
		• These annuity payments can be viewed and tracked separately on the member's account.
			2

01.32	Benefit Calculation – Accelerated Payment (Factors)	As a LOB User, I want the ability to override the Social Security factors used for accelerated payments, so that I can adjust estimates when a member submits their own validated estimates from the Social Security Administration. I will be satisfied when: • I can adjust the Social Security factors used in the accelerated payment calculation. • I can save a copy of the member provided Social Security estimate to the member's account. • I can view the member's original and adjusted social security factors for comparison and auditing purposes.	2
01.33	Additional Contributions (Benefit Options)	As a LOB User, I want the system to calculate all applicable retirement benefit options for additional contributions, so that manual effort is reduced. I will be satisfied when: • The system displays all eligible benefit options, including the single life annuity plan, annuity certain option, or lump sum option. • The benefit option for the additional contributions does not have to match the benefit option for the required contribution option. • The system will calculate the monthly benefit options for the member and the beneficiary(s) by applying an actuarial reduction	2

		to the member only monthly benefit based on the ages of the retiree and the beneficiary(s) at retirement. • The system equally splits the monthly survivor benefit between all beneficiaries for their lifetimes. • The system pulls in the Social Security Estimated amount at age 62 to apply the proper additions and reductions based on the annuity option reflected.	
01.34	Additional Contributions (Benefit Options Eligibility)	As a LOB user, I want the system to automatically determine eligibility benefit option types for additional contribution benefits, so that members receive their benefits in compliance with the plan rules. I will be satisfied when: • Members whose payment amount meets the minimum monthly amount or if the annuity from the additional contributions begins on the same date as the monthly annuity from required contributions can select a monthly annuity or lump sum option. • Members whose payment amount does not meet the minimum monthly amount (annuitant's life only or annuity certain) or if the annuity from the additional contributions begins on a different date from the monthly annuity from required contributions are only able to select a lump sum benefit option.	2
01.35	Additional Contributions (Rollover)	As a LOB user, I want the system to automatically determine eligibility for direct rollovers for additional contributions, so that members receive their benefits in compliance with the plan rules. I will be satisfied when: • The system provides an option for direct rollover of the taxable portion of a member's benefit for annuities certain options paid for fewer than 10 years and lump sum benefit options.	2

System Requirements

No	Category	Requirement	Flexibility
01.36	Benefit Calculation (Estimates)	The system will have the ability to apply option factors based on the factor effective date (historic or future-dated) and estimate calculation date.	2
01.37	Usability	The system will have the ability to display conditional calculation data input fields based on the member's profile. For example, projected salary data is not needed for deferred member benefit estimates.	2

01.38	Benefit Data	The system will have the ability to store and display original and modified benefit amounts with effective dates.	2
01.39	Benefit Data	The system will have the ability to store and maintain the retirement option selected by the member.	2
01.40	Calculation Reports	The system will have the ability to produce a benefit calculation summary report for retirement member, non-member, surviving spouse, or alternate payee.	2
01.41	Benefit Data	The system will have the ability to differentiate and store taxable and non-taxable portions of the final benefit annuity separately.	2
01.42	Calculation Maintenance	The system will have configurable tables for benefit calculation factors that authorized users will have the ability to update when new factors are adopted.	2
01.43	Benefit Data	The system will provide the ability to allow ETF users to override the taxable and non-taxable benefit amounts that were determined by the system with auditing of any changes or modifications and proper role permissions.	2
01.44	Benefit Calculation	The PAS will provide the ability for ETF staff to add missing information / data required to support the IRC calculations. Data may include, but not limited to: • Actual Service • ETF membership entry date • Final Average Earnings (FAE) • Other Benefit Amount (for aggregation)	2
01.45	Benefit Calculation	The PAS will provide the ability for ETF to adjust or override the calculated variable excess benefit amount.	2
01.46	Benefit Calculation	The PAS will have the ability to appropriately calculate the eligible tax deferred additional benefits.	2

02 – Variable Election

The purpose of the Variable Election Process is to ensure accurate and consistent handling of member requests to participate in or cancel their involvement with the Variable Trust Fund, from initial form receipt through final processing or rejection, including error resolution and special case management.

User Story Requirements

No.	Feature	User Story	Flexibility

02.01	Eligibility (Variable Election)	As Retirement Planning and Outreach (RPO), I want the system to verify a member's eligibility for variable election, so that I do not have to complete this manually.
		I will be satisfied when the system:
		• Determines variable election eligibility for:
		   o Active participants
		   o Inactive participants
		   o Rehired annuitants
		   o Alternate Payees
		   o Guaranteed beneficiary recipients
		• Checks if the participant is active after the variable election start date.
		• Applies appropriate business rules for each member type.
		• Provides clear indication of eligibility status and reasons for ineligibility.
		   o Allows manual override of eligibility determination, by authorized users.
			2

02.02	Variable Cancellation	As RPO, I want the system to automatically verify a member's eligibility for variable cancellation, so that I can ensure accurate processing of cancellation requests. I will be satisfied when the system: • Determines variable cancellation eligibility by applying appropriate business rules. • Provides clear indication of eligibility status and reasons for ineligibility. • Allows manual override of eligibility determination, by authorized users.	2
02.03	Variable Transfer Processing	As Division of Trust Finance (DTF) - Retirement Accounting Bureau (RAB), I want the PAS system to handle the processing of variable transfers for non-annuitants and annuitants who cancel in their retirement year, so that all variable transfers are processed appropriately based on the member's status, benefit effective date, and transfer date. I will be satisfied when: • The system identifies the member's status at the time of transfer.	2

		• The system applies the appropriate transfer rules based on:
		   ○ Member's status
		   ○ Benefit Effective Date
		   ○ Transfer Date
		• Reports can be generated to review and verify transfer processing accuracy.	

02.04	Member Self Service	As a Member, I want to elect to participate in the Variable Trust Fund, so that I can diversify my retirement investments. I will be satisfied when: • I can access and submit the Election to Participate in the Variable Trust Fund (ET-2356) form online or via paper. • The system validates that all information is submitted. • The system validates that I am eligible for variable fund participation. • I receive a confirmation of receipt within 24 hours of submission. • The election is processed within five business days of receipt. • I receive official confirmation of the variable fund election and its effective date. • I can access information related to the Variable Election program on the self-service portal. • There is application deadline information on the self-service portal for the Variable Election program.	2
02.05	Workflow & Case Management	As RPO, I want to efficiently review and enter variable fund elections, so that I can process requests accurately and timely. I will be satisfied when: • The processor can access all necessary member information in a single, integrated system view. • The system automatically flags any discrepancies or missing information on the election form. • The processor can enter the election into VPS with minimal manual data entry. • The system performs real-time validation of entered data. • The processor receives immediate confirmation of successful election processing.	2
02.06	Member Self Service	As a Member, I want to cancel my participation in the Variable Trust Fund, so that I can adjust my investment strategy. I will be satisfied when: • Member can submit a cancellation request online or via the ET-2313 form. • The system validates the member's current participation status before processing. • The member receives immediate acknowledgment of their cancellation request.	2

		• The cancellation is processed effective the next January 1st, as per policy. • The member receives official confirmation of their cancellation and its effective date.	
02.07	Workflow & Case Management	As RPO, I want to monitor the processing of variable fund elections and cancellations, so that I can ensure timely and accurate handling of all requests. I will be satisfied when: • The manager has access to a dashboard showing all pending, processed, and rejected elections / cancellations. • The system provides analytics on processing times, error rates, and common issues. • The manager can easily identify and address any backlogged or suspended transactions. • The system generates automated reports on variable fund participation trends.	2
02.08	Workflow & Case Management	As RPO Lead, I want to ensure all variable fund elections and cancellations adhere to organizational policies. I will be satisfied when: • The system automatically applies all relevant rules and policies during the election / cancellation process. • Any non-standard cases are flagged for manual review. • The system maintains a complete audit trail of all actions taken on each election / cancellation. • Compliance reports can be generated showing adherence to all applicable regulations and policies.	2
02.09	Batch Processing (Transfer Process)	As Bureau of Information Technology Services (BITS), I want the ability to run the variable transfer process within the system, so the manual effort is reduced. I will be satisfied when: • Batch processes can be initiated manually on demand or can be scheduled to run automatically on a yearly basis. • The system provides confirmation of successful batch process completion. • I can set specific dates and times for batch processes to run. • Authorized users can change the frequency of the batch process within system. • Schedule changes take effect immediately without requiring system restarts or code deployments.	2
02.10	Validations (Variable Transfer)	As BITS, I want the system to validate prerequisites before running the variable transfer process, so that I can ensure accuracy and compliance. I will be satisfied when:	2

		• The system validates that effective rate interest crediting (non-annuitants), or the dividend (annuitants) has been applied for the previous calendar year before allowing the transfer process to occur. • The system provides clear error messages if validation fails. • I can review a log of all validation checks performed.	

02.11	Variable Transfer	As Bureau of Information Technology Services (BITS), I want the system to handle variable transfers accurately, so that I can manage individual cases with unique circumstances.
		I will be satisfied when:
		• The system can correctly run the transfer on a specific account when changes occur, including but not limited to:
		    o Change in benefit effective dates.
		    o Change in values on the account.
		    o Issues with timeframe of variable transfer not taking place at the correct time.
		• The system provides a detailed log of changes made to individual accounts.
			2

02.12	Workflow & Case Management	As RPO, I want automated workflows to process variable elections, so that the process is efficient and streamlined. I will be satisfied when: • A workflow is created after the member submits variable election, cancelation, or rescindment documents. • Separate workflow queues exist for elections, cancelations, and rescindments. • A system checklist is used as part of a workflow to process each type of variable elections request. • I can route workflows and create tasks as needed. • The member receives notifications when there are changes to their request or processing delays (status changes, actions required, etc.). • The system has dashboard views tracking the time for each step in the workflow. o I can filter workflows by fields (i.e., date ranges, etc.).	2
02.13	Reports, Forms & Letters	As a DTF-RAB, I want to estimate the number of members expected to transfer out of variable, so that I can ensure the core and variable reserves are being invested appropriately. I will be satisfied when: • The system generates a report of an estimate of members expected to transfer out of variable.	2
02.14	Reports, Forms, & Letters	As a DTF-RAB, I want to generate a report of annuitants who transferred out of variable, so that I can provide this information to the actuary. I will be satisfied when: • The system generates a comprehensive list of annuitants who transferred out of variable.	2

		• The report can be generated for any specified period of time, with a default of the current year. • The report includes relevant information needed by the actuary. • The report can be exported in various formats.	

System Requirements

No.	Topic	Requirement	Flexibility
02.15	Data Validation	The system will automate the verification and processing of variable fund elections and cancellations.	2
02.16	Member Self-Service	The system will provide a self-service portal for members to submit and manage their variable fund elections online.	2
02.17	Batch Processing	The system will offer batch processing capabilities for variable transfers, with configurable scheduling options.	2
02.18	Batch Processing	They system has the ability to define dependencies between scheduled batches.	3
02.19	Reports, Forms, & Letters	The system will provide reporting and analytics capabilities to monitor variable fund participation trends and process efficiency.	2
02.20	Reports, Forms, & Letters	The system will provide the ability to query actuarial data of annuitants who transferred out of the variable fund.	2

03 – Disability

The primary objectives of the Disability Process are to: (1) manage disability cases and all required inputs/outputs; (2) review and access the eligibility of applicants; (3) provide comprehensive statistical reporting; and (4) administer the disability retirement benefits of approved applicants.

User Story Requirements

No	Feature	User Story	Flexibility

03.01	Member Self-Service	As a Member, I want to apply for a disability benefit online, so that I do not have to mail in my application.
		I will be satisfied when:
		• I can request an estimate through a self-service portal.
		• I can receive an estimate from ETF through a self-service portal.
		• I can submit a disability retirement application or duty disability application online through a secure member portal.
		• I can populate any necessary information through the self-service portal for the disability requests / applications.
		• I can submit / complete any necessary documentation through a secure member portal.
		• The system determines whether I am eligible to apply for disability retirement benefits or duty disability benefits based on ETF eligibility criteria.
		   o If I am ineligible, the system provides a clear explanation to me.
		   o If I am eligible, the system allows me to submit the application and provides me notification that the application has been successfully submitted.
		• I can see the status of my application / claim.
		• I receive a notification when a determination has been posted for my
			2

		application based on my communication preference.	
03.02	Eligibility (Disability)	As a Benefits Specialist, I want the system to determine if a member is eligible to receive an application (duty disability or disability retirement), so that I do not have to do this manually. I will be satisfied when: - The system calculates whether the member is eligible for a disability retirement and/or duty disability application based on ETF eligibility criteria. - I can see the member's service and employment information. - The system identifies protective category for duty disability. - I can generate a disability retirement estimate and/or duty disability application to send to the member. - I can generate a disability retirement letter. - I can add custom text to the cover letter, as needed. - I can submit documents to print on demand or in a batch print job. - I can send documents to the member's self-service portal account, as needed. Business Rules: - Disability Retirement: - Active WRS employee who hasn't taken benefits - Under normal retirement age - Meets service requirements - Disability must cause work stoppage before normal retirement age - Duty Disability: - Limited to WRS protective occupation employees - Injury sustained during duty performance	2
03.03	Workflow & Case Management	As a Benefits Specialist, I want the system to automatically generate a workflow when a disability retirement application and/or duty	2

| | | disability application, or other disability program related documents, are submitted, so that various activities can begin in a timely manner.

I will be satisfied when:

• The system automatically generates a task / workflow when disability program related documents are submitted.

• I can manually open (and close), the workflow, if needed.

• I can submit the workflow for review and receive a "rejected" review back.

• The system generates a list of required documents that correspond to the transaction / process (e.g., conditional list of documents).

• I can follow-up on and facilitate requests for additional information at all stages using an automated process.

• I can be automatically notified of cases that were approved / denied throughout the process.

• I can enter social security benefits information, worker's compensation information, other employment earnings, same (WRS) employer earnings, unemployment insurance information, and tax return information into the system.

Business Rules:

• Required documentation examples include but are not limited to:

   o Applications for disability benefits
   o Medical Reports
   o Employer Statements
   o Income Certifications
   o Monthly Salary Certifications
   o Annual Income Statements
   o Medical Recertification Reports
   o SSA-1099s (Social Security)
   o 1040 and Supporting Documents (IRS Tax Forms) | |

03.04	Workflow & Case Management	As a Benefits Specialist, I want to manage multiple types of disability benefits for a single account, so that I can accurately administer complex cases. I will be satisfied when: • I can pay multiple types of disability benefits (including disability death benefits) to a single account based on the defined business rules. • The system can administer different disability programs (Disability Retirement and Duty Disability) and is expandable to administer new disability programs based on applicable law / rule changes. • I can view and manage all disability claims associated with an account. • I can track status / progress of different disability claims.	2
03.05	Workflow & Case Management	As a Benefits Specialist, I want the system to easily manage disability documents, so I do not have to manually complete this. I will be satisfied when: • I can easily link documents to specific cases. • I can flag medical documents as qualifying, non-qualifying, or unable to determine. • The system generates the appropriate follow-up letters based on the document flags. • The system prevents duplication of documents. • I can search and view all disability documents associated with a specific case.	2
03.06	Employer Self-Service (Disability)	As an Employer, I want to securely submit required information and certifications to ETF, so that employees can receive the appropriate disability benefits. I will be satisfied when: • I can enter required information for a member's disability application through a secure portal.	2

		• The system verifies the information I enter and alerts me if it is incorrect. • The system rejects submissions of incorrect information until it is corrected. • The portal automatically sends me required documentation that must be completed for the application process. • I can complete and submit employer-required forms / documentation via the portal.	
03.07	Employer Self-Service (Disability)	As an Employer, I want a simple process to upload relevant supporting documentation for employee disability claims, so that ETF has all necessary information to process the claim. I will be satisfied when: • I can easily upload all documents relevant to a claim to the correct member's account. • The system confirms the successful upload of my documents. • I can securely access and manage the documents I have uploaded.	2
03.08	Data Validation	As a Benefits Specialist, I want the system to have data validation rules, so that benefit options offered and processed are correct. I will be satisfied when: • The system performs industry standard and ETF-defined data validations. • The system validates data that I enter and generates error or warning messages prompting me to correct the data, ensuring incorrect data does not get added to the system.	2
03.09	Reports, Forms, & Letters	As a Benefits Specialist, I want the system to automatically generate and populate a disability claim / application summary, so that I can efficiently review application details. I will be satisfied when: • The system automatically pulls members and claim information to populate the summary.	2

		• I can view a comprehensive summary screen for each application showing, but not limited to, the following:
		   o Demographics
		   o Determination
		   o Service
		   o Normal Retirement Age
		   o Last Day Paid
		   o Insurance
		   o Medical Report Information
		   o Status of disability claim
		• The summary is automatically updated when relevant information changes.	

03.10	Person Data (Proofs)	As a Benefits Specialist, I want to record when documents have been received and whether they have been approved / rejected, so that the status of a member's application is up to date.
		I will be satisfied when:
		• I can view documents submitted through the member self-service portal, including date / time stamps.
		• I can upload documents to a specific member account.
		• I can indicate which documents have been received, the date received, and whether the documents have been approved or rejected.
		• I can indicate the type / category of the document, including, but not limited to:
		   o Application for disability benefits
		   o Declaration of disability
		   o Medical records release authorization
		   o Physician's reports
		• Related workflows reference the related supporting documentation. Some transactions will display warning / error messages depending on whether certain documents are received, as defined by ETF.
			2

03.11	Benefit Calculation (Disability)	As a Benefits Specialist, I want to send the member an estimate or a final benefit calculation, so that the member is informed of their disability benefit.	2

		I will be satisfied when:
		• I can select the disability program (disability retirement [40.63 (1) or 40.63(4)], duty disability, LTDI or LTDI Special, ICI).
		• Calculation rules, formulas, and factors are configured and not hard coded in the system.
		• The system will generate an estimate or an actual benefit based on the plan rules.
		• I can print the calculation to send to the member.
		• I can view the calculation that was generated.
		• I can override benefit amounts, if needed.
		Business Rules:
		• Disability Retirement:
		   ○ The member's disability benefit will be calculated based on their final average earnings and their years of combined actual service and assumed service projected to their normal retirement age.
		• Duty Disability:
		   ○ State employees receive 80% of monthly salary as of qualifying date.
		   ○ Local employees receive 75% of monthly salary as of qualifying date, which may increase by 5% if the member qualifies for WRS or Social Security disability.	

03.12	Benefit Calculation (Retroactive Adjustments)	As a Benefits Processor, I want to calculate retroactive adjustments, so that I can ensure accurate adjustments to member accounts. I will be satisfied when: • I can input the necessary data to calculate retroactive adjustments. • the system automatically applies the correct adjustment amounts to member accounts. • I can generate a report of all retroactive adjustments made for audit purposes.	2

		• I can review and approve the calculated adjustments before they are applied. • The system provides an audit trail for all adjustments, including user actions and timestamps.	
03.13	Benefit Calculation (Overpayments)	As a Benefits Processor, I want to calculate overpayments, so that I can identify and rectify overpayments in member accounts. I will be satisfied when: • The appropriate department(s) receive notification that an overpayment has occurred. • I can input data to identify overpayments. • The system recognizes when an overpayment of benefits has occurred, based on values and established business rules. • The system calculates the exact overpayment amounts. • I can review and approve the identified overpayments before generation of correspondence. • I can generate correspondences to inform members of overpayments. • The system provides an audit trail for all overpayment calculations and notifications, including user actions and timestamps.	2
03.14	Member Self-Service	As a Member, I can access my disability benefit information via a web portal, so I can stay informed about my benefits and required actions. I will be satisfied when: • I can view the details and status of my disability application(s) and/or benefit payments. • I can see any required actions I need to take. • I can report my earnings information through the secure self-service portal and upload any necessary information, including but not limited to ○ tax returns	2

			o SSA-1099s	
			o Unemployment and Workers' Compensation documentation	
03.15	Workflow & Case Management	As a Benefits Specialist, I want to access a disability case summary screen, so that I can quickly review the details of a case. I will be satisfied when: • I can easily access a comprehensive disability case summary screen that displays all relevant information in a clear and organized manner. • I can easily navigate to the disability case summary screen from the disability application workflow. • I can easily navigate from the disability case summary to supporting documentation from which the disability case summary information was obtained.	2
03.16	Medical Review Portal	As a Benefits Specialist, I want to request required information from the Disability Medical Professional, through a secure portal, so that they can submit required information. I will be satisfied when: • I can create a new request on a secure portal. • I can upload documents needed by the medical professional. • The medical professional is notified when new request or documents have been submitted. • The system confirms that information has been sent to the medical professional.	2
03.17	Medical Review Portal	As a Disability Medical Professional, I want to submit requested materials, so that a disability decision can be provided to ETF. I will be satisfied when: • I can view any necessary information and documentation requested by ETF. • The system prompts me to input any necessary information, including review notes and documentation.	2

		• The system confirms that the requested information has been sent to ETF.	
03.18	Medical Review Portal	As a Benefits Specialist, I want to view disability documents, so that I can update the disability application status. I will be satisfied when: • The system notifies me about a response from the Disability Medical Professional. • I can upload any documents posted by medical professional into the member's account.	2
03.19	Workflow & Case Management	As a Benefits Specialist, I want the system to identify disability benefit recipients who are due for a reevaluation, so I don't have to manually do it. I will be satisfied when: • The system identifies disability benefit recipients who are due for a reevaluation based on ETF plan rules and last review date and calculates the next reevaluation date. • I can run a report of disability benefit recipients with an upcoming reevaluation date. • I can manually override the reevaluation date. • I can set revaluation time frames on an individual member basis. • I can turn off reevaluations for specific members. • I can have multiple reevaluation criteria and dates specified.	2
03.20	Batch Processing (Annual Review)	As a Benefits Specialist, I want the system to automate the annual review processes for disability benefits, so that I can efficiently manage ongoing eligibility and benefit adjustments. I will be satisfied when: • The system automatically identifies members who should receive annual review mailings. • The system automatically generates annual mailings to be reviewed, approved, generated, and sent.	2

03.21	Reports, Forms, & Letters	As a Benefits Specialist, I want the system to generate reevaluation packages to send to disability members, so that I don't have to manually generate them.	2
		I will be satisfied when:	
		• The system generates and sends notifications to disability benefit members, according to the reevaluation date.	
		• Notifications include information about the reevaluation requirement.	
		• Members receive the necessary forms or URL to access the portal along with the notification.	
		• A batch job that generates these packages can be scheduled or run on demand.	
		o Notifications should be sent at least ninety (90) days before the re-evaluation deadline.	
		o Two rounds of reminder letters are sent at thirty (30) day intervals.	
		o If no response after the third (3rd) reminder letter deadline, a benefit suspension letter is sent.	
03.22	Reports, Forms, & Letters	As a Benefits Specialist, I want the system to generate correspondences to send to disability benefit members with their reevaluation results, so that I don't have to manually generate them.	2
		I will be satisfied when:	
		• The system generates and sends notifications to disability benefit members containing their reevaluation results.	
		• The system generates a missing information letter to recipients who did not submit their reevaluation paperwork by their deadline.	
		• A batch job that generates these notifications can be scheduled or run on demand.	
03.23	Payment Maintenance (Disability)	As a Benefits Specialist, I want to suspend, terminate, or resume the disability benefit for recipients based on their reevaluation results, so that ETF pays the correct benefit.	2
		I will be satisfied when:	

		• The system will terminate a disability benefit payment if the member does not pass the reevaluation. • The system suspends the disability retirement benefit if reevaluation forms have not been received by the deadline. • I can run a report of terminated and suspended benefits. • I can resume disability benefit payments as needed. • I can add notes to the member's account.	
03.24	Disability (Return-to-Work)	As a Benefits Specialist, I want to manage cases where disability benefit recipients return to work, so that I can ensure benefits are adjusted appropriately. I will be satisfied when: • I can adjust benefits based on the return-to-work status. • I can track and report on return-to-work cases.	2
03.25	Disability Processing (Suspensions & Reinstatements)	As a Benefits Specialist, I want to manage suspensions and reinstatements of disability benefits, so that I can ensure compliance with program rules and accurate benefit payments. I will be satisfied when: • I can suspend benefits due to non-receipt of required documentation (e.g., annual earnings statement, medical recertification). • I can override automatic suspensions, when necessary. • The system can automatically reinstate suspended benefits at the end of mandated periods based on ETF business rules. • I can generate appropriate correspondences for suspensions and reinstatements.	2
03.26	Member Information (Disability)	As a Benefits Specialist, I want to view and edit information about the member, so that I can verify benefit amounts. I will be satisfied when: • I can view and edit information about the member including:	2

		o Date of disability
		o Member's current disability claim status
		o Disability type
		o Supporting documentation
		• I can use the system search function to locate the member using name, taxpayer ID, or ETF Member ID. The system will display all occurrences of the individual on file (e.g., exists as a member and beneficiary).
		• I can enter account notes for references and record keeping purposes.

03.27	Disability Processing (Overrides)	As ETF, I want to override certain business rules and time limits, so that I can handle exceptional cases that require special processing. I will be satisfied when: • Authorized users have the ability to override specific business rules and time limits. • The system records and displays the reason for each override, along with the user who performed it.	2
03.28	Benefit Setup (Disability)	As a Benefits Specialist, I want to set up the disability benefit on payroll, so that the member can begin receiving their disability benefit. I will be satisfied when: • I can enter the member's information, such as bank account and tax withholding information. • I can enter the member's option election, if applicable. • The system applies the correct tax withholding depending on whether the disability benefits are Service- or Non-Service-Connected disability. • The system validates that all mandatory information has been entered before submitting the payment to payroll. • I can add notes to the member's account.	2
03.29	Disability (Adjustments & Offsets)	As a Benefits Specialist, I want the system to calculate adjusted salaries and offsets for	2

		disability benefits, so that I can ensure accurate and timely benefit calculations. I will be satisfied when: • The system calculates the salary adjustments for Duty Disability benefits. • The system calculates offsets for Duty Disability benefits. • I can review and approve adjustments, as necessary.	
03.30	Benefit Calculation (Social Security Amounts)	As a Benefits Specialist, I want the system to store social security amounts, so that can be used to calculate the disability benefit. I will be satisfied when: • The system allows me to upload a copy of the social security disability benefits. • I can indicate within the system if the member applied for social security disability benefits. • I can include the social security disability amount as an input in the disability benefit calculation. • The system reduces an applicant's duty disability benefit by an estimated Social Security disability amount if they fail to apply for Social Security disability benefits when required.	2
03.31	Benefit Calculation (Workers Compensation)	As a Benefits Specialist, I want the system to store workers compensation disability claims information, so that can be used to calculate the disability benefits. I will be satisfied when: • The system allows me to upload a copy of the member's workers compensation benefit documentation. • I can include the workers compensation benefit as an input in the disability benefit calculation.	2
03.32	Member Self-Service	As a Member with a disability benefit, I want the ability to notify ETF if I receive compensation from workers compensation or Social Security, so that my benefit is correct. I will be satisfied when: • I can easily provide ETF with additional information, as needed through the self-service portal.	2

		• I receive an acknowledgement notification that my information has been received.	
03.33	Reports, Forms, & Letters	As a Member on Disability, I want to be notified of my responsibility to report any unemployment compensation, so that I understand my duty disability benefit may be offset. I will be satisfied when: • The system generates a notice informing me that I must report receipt of unemployment compensation. • The notice clearly states that my duty disability benefit will be offset by unemployment compensation, regardless of the employer. • The notice is sent to me in a timely manner upon my approval for duty disability benefits.	2
03.34	Disability Offsets (Unemployment Insurance)	As a Benefits Specialist, I want to store unemployment insurance information and use it in disability offset calculations, so that I can accurately adjust benefit payments for eligible members. I will be satisfied when: • The system allows input and storage of unemployment insurance amounts for members. • The stored unemployment insurance value is incorporated into disability offset calculations. • The system applies the calculated offset to the member's disability benefit payment. • An audit trail of the offset calculation and application is maintained. • The system flags cases that require manual review based on predefined criteria.	2
03.35	Interface	As an ETF staff member, I want the system to interface with external systems, so that I can streamline the disability application process. I will be the satisfied when:	2

		• The system can automatically retrieve relevant data from external systems (e.g., Workers' Compensation, Unemployment Insurance, SSA, DOR/IRS). • The system uses the retrieved data to support disability determinations and benefit calculations. • The system uses integrated data to support benefit calculations and eligibility determinations.	
03.36	Reports, Forms, & Letters (Earnings Request Letter)	As a Benefits Specialist, I want the system to generate earnings request letters to send to disability benefit members, so that I don't have to manually generate them. I will be satisfied when: • The system generates and sends earnings request letters to disability benefit members in their communication preference. • A batch job that generates these packages can be scheduled or run on demand. o First Mailing goes out 3/1. o Second Mailing goes out within the first two weeks of May. o Third Mailing goes out at the end of June (a suspension notice).	2
03.37	Batch Job (Annual Earnings)	As a Benefits Specialist, I want the system to determine if a disability benefit member is close to or exceeds the earnings limit, so that their benefit can be adjusted. I will be satisfied when: • I can run a report of members who are close to or exceeding the earnings limit. • I can adjust the annual earnings limit for specific individuals. • The system generates and sends notifications to disability benefit members that their benefit is suspended because they have exceeded the annual earnings and an overpayment for benefits paid over the annual earnings limit has occurred. • The batch job that generates these notifications can be scheduled or run on demand. Business Rules: • Disability Special Retirement (40.63 (4)) does not have an earnings limit. • Income information is still collected from the claimants annual, but they are not suspended for exceeding the earnings limit like other disability annuities are.	2

| 03.38 | Overpayments | As a Benefits Specialist, I want the system to detect and manage benefit overpayments, so that I can ensure accurate accounting and initiate recovery processes when necessary.
I will be satisfied when:
• The system identifies potential overpayments based on predefined criteria.
• Overpayment details are recorded, including amount, cause, and affected time period.
• The system generates notifications for staff to review detected overpayments.
• The system generates and send correspondences to recipients, via their preferred method of communication, about overpayments.
• Options for recovery methods (e.g., lump sum, installments, benefit reduction) are available, within established business rules and processes.
• The system tracks the status and progress of overpayment recovery efforts.
• Reports on overpayments and recovery statuses can be generated. | 2 |
| 03.39 | Payment Maintenance (Disability Annual Earnings) | As a Service Counselor, I want to suspend, terminate, or resume the disability benefit for recipients based on their evaluation results, so that ETF pays the correct benefit.
I will be satisfied when:
• The system suspends the disability retirement benefit if member has exceeded the annual earnings limit.
• I can run a report of suspended benefits.
• I can run a report of terminated benefits.
• I can resume disability benefit payments as needed.
• I can add notes to the member's account. | 2 |

System Requirements

No	Category	Requirement	Flexibility
03.40	Workflow & Case Management	The system will provide the ability to launch a disability workflow when an Application for Disability benefits is submitted.	2
03.41	Person Data	The system will provide the ability to set a member's status as 'pending disability' for as long as the claim adjudication process may take.	2
03.42	Benefit Calculation	The system will provide the ability to produce a disability retirement benefit estimate that uses the same eligibility rules and calculation logic, but with the ability to adjust the factors and inputs used in the benefit calculation to produce the estimate.	2

03.43	Benefit Calculation	The system will provide the ability to allow ETF users to override system calculated disability benefit amounts with auditing on any changes or modifications and proper role permissions.	2
03.44	Benefit Payments & Refunds	The system will provide the ability to differentiate between taxable and non-taxable disability benefits on member accounts.	2
03.45	Benefit Payments & Refunds	The system will provide the ability to allow ETF users to override the taxable and non-taxable amounts that were determined by the system with auditing of any changes or modifications and proper role permissions.	2
03.46	Reports, Forms, & Letters	The system will provide the ability to track document statuses such as sent, received, and due dates that are required to process disability applications and benefit reevaluations.	2
03.47	Workflow & Case Management	The system will provide the ability for ETF to add and remove items to/from the disability workflows such as documents and events that does not require assistance from the solution vendor.	2
03.48	Reports, Forms, & Letters	The system will provide the ability to generate disability-related letters that are editable, such as, but not limited to: • Standard notices to members • Letters to plan sponsors, HR, and other applicable entities • Letters to Doctors	2
03.49	Reports, Forms, & Letters	The system will provide the ability for ETF to create new template disability-related letters either using existing or blank templates that does not require assistance from the solution vendor.	2
03.50	Reports, Forms, & Letters	The system will provide the ability for ETF to delete template disability-related letters that do not require assistance from the solution vendor.	2
03.51	Workflow & Case Management	The system will provide the ability to issue reminders to ETF staff of approaching appointment and due dates on the disability claim processing.	2
03.52	Workflow & Case Management	The system will provide the ability to display messages when the member's work history includes reciprocity that is a factor in processing the disability claim.	2
03.53	Workflow & Case Management	The system will provide the ability to suspend and/or terminate a disability benefit and record the reason, such as, but not limited to: • Refuses to submit required medical documentation or earnings information. • Medical re-examination is considered no longer disabled.	2

04 – Reciprocity

The goal of the Reciprocity process is to allow ETF to track incoming and outgoing members in reciprocal agreements that allow them to retain retirement and related benefit rights, such as vesting and retirement eligibility, when moving from one eligible retirement systems in Wisconsin to another.

User Story Requirements

No	Feature	User Story	Flexibility
04.01	Reciprocity	As ETF, I want to handle reciprocity agreements between reciprocal retirement systems, so that members can seamlessly maintain their accrued benefits when moving between eligible systems. I will be satisfied when: • The system can store and maintain reciprocity agreements between reciprocal systems. • The system identifies members who are eligible for reciprocity agreements based on their employment history with different reciprocal systems. • The system properly applies reciprocity benefit rights for members according to the reciprocity agreements.	2
04.02	Reciprocity	As ETF, I want to ensure the rules for sharing information about member's benefit rights between participating reciprocal systems are met, so that I can ensure compliance and accurate benefit options and calculations. I will be satisfied when: • I can view the rules applied by ETF within the PAS. • I can easily update corresponding rules, as they change.	2

04.03	Member Self-Service	As a Member, I want to submit reciprocity information to Wisconsin ETF, so my reciprocity can be reflected in the PAS.
		I will be satisfied when I can:
		• View my employment and service history online.
		• I can use an interactive tool or calculator to estimate the potential impact of reciprocity on my retirement benefits (prior to submitting a reciprocity request).
		• Enter information for previous employment and reciprocity information including:
		   o Member Information (such as name, SSN, birth date, address, and phone number)
		   o Current Retirement System
		   o Previous Employer(s) / Retirement System
			2

		○ Previous Employment History / Dates ○ Authorization **Note:** This should mimic the same information that the ET-7356 Reciprocity Employee Summary form includes. - Print, fill out, and upload reciprocity forms to Wisconsin ETF. - Fill out & submit reciprocity forms electronically. - Initiate employment certification requests online.	
04.04	Eligibility	As ETF, I want to determine if an employee is eligible for reciprocity benefits, so that I can accurately calculate their retirement benefits. I will be satisfied when: - I can view the employee's service history across participating Wisconsin public retirement systems. - The system can determine if the employee meets the criteria for reciprocity. - I can determine the termination date of the Reciprocal Retirement System(s), - The system computes the correct benefit by entering in the EFF date(s) of the Reciprocal Retirement System(s). - The system calculates reciprocity benefits based on the configured rules and the employee's data, with the ability to be displayed (and stored) as an estimate and actual calculation. - The system provides reasons for ineligibility, if applicable	3
04.05	Workflow & Case Management	As a Reciprocal Retirement System, I want to receive and complete reciprocity Employment Certification requests electronically, so I can certify a member's employment information. I will be satisfied when I can: - Receive employment certification requests from members electronically. - Verify necessary fields for employment certification including: ○ Employer / Department Name ○ Employment Begin & End Dates ○ Member's Authorization - Complete an electronic version online on the "Retirement System Verification". - Update member information as needed to support reciprocity requests. - Communicate errors / revisions / updates / discrepancies electronically. - Securely exchange member information with ETF.	2

04.06	Member Self-Service	As a Member, I want to be able to elect reciprocity electronically so that I can save time and ensure my request is processed efficiently. I will be satisfied when I can: • Complete and submit necessary information (like what is found on the ET-7366 Reciprocity Election form) electronically. • Receive an electronic confirmation of my reciprocity election submission. • Electronically track the status of my reciprocity request and receive notifications about any additional actions required.	2
04.07	Workflow & Case Management	As RPO, I want the system to automatically create and route cases when reciprocity forms are received, so that I can process them more efficiently. I will be satisfied when: • The PAS automatically creates a case when an ET-7356 form is received. • Cases are routed to specific queues / teams / staff members based on predefined rules. • Validations are run on fields that could impact reciprocity data such as estimated retirement date and prior employment dates (if known). • The system determines if reciprocity data will not increase benefit. • Incomplete forms are automatically flagged for immediate follow-up. • The system allows case notes to be logged. • Follow up or Confirmation letters are generated and sent automatically when forms are processed. • I can indicate if forms are complete or incomplete. • I can communicate why a form is incomplete. • The system links a reciprocity case to a retirement estimate case. • The system logs reciprocity dates as a key data element.	2
04.08	Reports, Forms, & Letter	As RPO, I want a comprehensive dashboard for managing reciprocity cases, so that I can prioritize work and ensure timely processing. I will be satisfied when: • I can view all active reciprocity cases with their current status in one place. • I can easily sort, filter, and assign cases based on various criteria. • I can generate necessary reports having to do with reciprocity process and reciprocity-related information.	2

System Requirements

No	Category	Requirement	Flexibility
04.09	Person Data	The system will provide the ability to record reciprocal information on incoming reciprocity about a member.	2
04.10	Eligibility	The system will determine eligibility for benefit based on the reciprocity rules in effect.	2
04.11	Person Data	The system will flag an active/deferred member as a reciprocal member, if applicable.	2
04.12	Reports, Forms & Letters	The system will produce an automated reciprocity data extract that is populated with the member's specific information for reciprocity requests.	2
04.13	Benefit Data	The system will have the ability to consider and track vesting status based on the eligible reciprocal service (without adding service to a member's creditable service balance and then using it in their formula benefit calculation).	2
04.14	Reports, Forms & Letters	The system will provide the capability to automatically generate a reciprocity confirmation (or rejection) letter to the member for reciprocity.	2
04.15	Reports, Forms & Letters	The system will provide the capability to produce customizable reports on reciprocity, such as a list of members who have reciprocity and the respective systems and summary reports with counts.	2
04.16	System Data	The system will provide for easily maintaining additional information for reciprocal systems including, but not limited to • System name, address, phone number, email, fax • Contact name, address, phone number, email, fax	2
04.17	System Data	The system will store and allow easy maintenance of reciprocity salary index factors (or the systems will store national average annual salary data and correctly compute reciprocity salary index factors).	2
04.18	Workflow & Case Management	The system will provide a reciprocity workflow designed to assist the user in conducting and tracking the establishment of reciprocity on behalf of a member.	2
04.19	Workflow & Case Management	The system will launch and assign a reciprocity workflow, or will re-launch a suspended reciprocity workflow, upon receipt of required forms / documentation.	2
04.20	Workflow & Case Management	The system will allow the reciprocity workflow process to be manually launched when needed.	2
04.21	Workflow & Case Management	The system will provide the ability to track both inbound and outbound reciprocity.	2
04.22	Workflow & Case Management	The system will provide the ability to flag an active member's account as having established reciprocity with one or more prior reciprocal systems.	2
04.23	Workflow & Case Management	The system will provide the ability to suspend all requests associated with the reciprocity process.	2

04.24	Person Data	The system will provide the ability to apply its own formula factors in effect on a member's last termination date from all participating systems (factoring in if a member terminated covered employment with the previous system(s) before those factors went into effect).	2

05 – Qualified Domestic Relations Order

The primary objective of the Qualified Domestic Relations Order (QDRO) process is to properly track and apportion pension benefits in the event of legal separation or the dissolution of marriage.

User Story Requirements

No	Feature	User Story	Flexibility
05.01	Person Data	As ETF, I want to recalculate a Member's benefit amount when a DRO is received, so I can determine the payment amounts. I will be satisfied when: • The system generates customizable communications requesting additional information from the Member via their preferred communication method. • The system recalculates benefits to incorporate DRO amounts for Members in pay status or with pending benefit applications. • The system calculates any over/underpayments to the Member or the Alternate Payee resulting from the DRO.	2

05.02	Person Data (DRO)	As ETF, I want to record the terms of the DRO in the system, so that the benefit can be accurately processed and set up for both the Member and Alternate Payee.
		I will be satisfied when:
		• I can view all supporting DRO documents associated with a Member's account.
		• I can accept or reject DRO requests and enter review notes visible to other internal users.
		• I can enter comprehensive DRO information into the system, including:
		  o Personal details of the Member and Alternate Payee
		  o Benefit allocation details
		  o Relevant calculation periods
		  o Other payment conditions
			2

05.03	Person Data	As ETF, I want to record Alternate Payee information accurately, so that the system maintains comprehensive and correct records. I will be satisfied when: • The system allows identification of different types of Alternate Payees (former spouse or registered domestic partner). • The system associates Alternate Payees with the corresponding Member's account.	2

		• The system captures and stores comprehensive Alternate Payee information, including demographic and financial details. • The system provides Alternate Payees with separate access to their own account on the self-service portal. • Key Alternate Payee details are readily accessible on the Call Center Member-overview screen.	
05.04	Reports, Forms, & Letters	As ETF, I want to generate DRO-related correspondence, so that the Member and Alternate Payee are informed about their DRO application status and requirements. I will be satisfied when: • The system can generate correspondence both in batch and on an ad hoc basis. • Correspondence templates are easily modifiable within the system. • The system auto-populates correspondence with relevant Member or Alternate Payee data. • The system supports conditional text in correspondence based on system data. • The system sends correspondence via the recipient's preferred communication method. • The system can generate various types of DRO-related correspondence, including notifications, requests for information, and determination letters.	2
05.05	Workflow & Case Management	As ETF, I want to confirm receipt of all required documentation prior to processing a Domestic Relations Order (DRO), so that the application and benefits can be processed accurately and efficiently. I will be satisfied when: • The system provides a document checklist to track receipt of all required documents. • The system automatically creates and routes workflow tasks to the Legal Department upon document receipt. • The system generates communications for missing documentation and relaunches workflow tasks upon receipt of outstanding documents. • The system updates work item status based on document receipt within designated timeframes. • The system stores and provides easy access to imaged documents for both Participant and Alternate Payee records.	2
05.06	Workflow & Case Management	As ETF, I want a benefit workflow to incorporate additional DRO-related steps when applicable, so that a Member's benefit can be adjusted accurately, and an Alternate Payee can receive their assigned portion of the Member's benefit.	2

		I will be satisfied when: • The system automatically includes DRO-related steps in the benefit workflow if a DRO is on file. • The system provides easily accessible summarized processing status for both staff and Members via the self-service portal. • The system allows authorized users to view and manage all DRO workflows, including their statuses and key details.	
05.07	Benefit Calculation	As ETF, I want the system to calculate the DRO benefit based on input data, so that both the Member and Alternate Payee receive their correct benefit entitlements. I will be satisfied when: • The system automatically adjusts the Member's benefit based on the DRO-specified percentage. • The system can apply effective dates to benefits and make retroactive adjustments as specified in court documents. • The system correctly withholds federal tax amounts from monthly benefit payments. • The system supports various formula types, including fractional formulas, in its benefit calculation logic.	2
05.08	Benefit Calculation (Adjustments)	As ETF, I want the ability to adjust benefits associated with Domestic Relations Orders (DROs) and court orders, so that I can accurately distribute benefit amounts. I will be satisfied when: • The system allows adjustments to be applied flexibly, including for partial periods, to Member and/or Alternate Payee benefits, shared payments, and benefit type changes. • The system records and tracks all adjustment transactions. • Adjustment history is easily viewable on both Member and Alternate Payee records.	2
05.09	Payment Processing	As ETF, I want to accurately set up benefit payments for a Domestic Relations Order (DRO), so that the payment aligns with the court order. I will be satisfied when: • The system can set up Alternate Payee benefits as either separate accounts, as required by the DRO. • The system supports both percentage-based amount payment options for Alternate Payees. • The system maintains separate tax withholding, direct deposit, and deduction information for Members and Alternate Payees.	2

05.10	Payment Processing	As ETF, I want the system to auto-populate Alternate Payee data on file when setting up a payment, so that I can efficiently process payments with reduced manual data entry. I will be satisfied when: • The system automatically populates applicable information from the DRO on file when setting up a new Alternate Payee benefit payment. • I can manually adjust any auto-populated Alternate Payee information in the payment setup process.	2
05.11	Payment Processing (DRO Death)	As ETF, I want the system to automatically adjust retirement benefits with a Domestic Relations Order (DRO) if a death occurs, so that ETF is disbursing the correct benefit amount. I will be satisfied when: • The system automatically updates benefits and payments to the Member and Alternate Payee based on plan rules when a death occurs. • The system handles benefit reversions and payment stoppages appropriately, depending on whether the Member or Alternate Payee dies first. • The system tracks and manages overpayment balances and amounts payable under the Member's account. • The system caps how much is deducted from overpayment (if applicable) and will set up multiple payments until overpayment is complete (while using determined threshold). • The system generates retroactive payments or invoices as necessary to rectify any incorrect payments made after a death.	2
05.12	Member Self-Service	As a Member, I want to submit and access DRO information through a secure self-service portal, so that my DRO is processed efficiently. I will be satisfied when: • I can access general information about DRO benefits and procedures on the self-service portal. • I can view DRO-related information specific to my account. • The portal provides DRO-related messages and prompts during benefit requests if I have an active or pending DRO. • I can report significant life events, such as a former spouse's death, through the portal. • I can submit DRO and other supporting documents securely through the portal.	2
05.13	Terminating DRO	As ETF, I want the ability to terminate DRO orders efficiently within the system, so that I do not have to process benefit changes manually. I will be satisfied when:	2

		• I can save termination orders to the Member's account. • I can update DRO termination dates in the system, which are maintained for audit purposes. • The system automatically terminates Alternate Payee payments and reverts the DRO amount to the Member upon termination. • The system recalculates pension benefits according to the DRO termination date. • Recalculated benefits are accurately reflected in Member statements and records.	
05.14	User Roles	As an ETF administrator, I want to manage user roles and permissions for the QDRO processing system, so that I can ensure proper access control and segregation of duties. I will be satisfied when: • I can create and modify user roles with specific permissions. • I can assign roles to users based on their job functions. • The system enforces role-based access control for all functions. • There is an audit trail of role and permission changes.	2

System Requirements

No	Category	Requirement	Flexibility
05.15	Person Data	The system will have the ability to store and maintain key DRO data elements such as marriage date, separation date, order date, etc., on a Member's account. This includes the Member having one or more DROs.	2
05.16	Person Data	The system will have the ability to store and maintain demographic information such as name and contact information for a Member and Alternate Payee's attorney in a marital dissolution proceeding.	2
05.17	Person Data	The system will have the ability to show that an account has an active DRO once the official DRO has been received and approved.	2
05.18	Person Data	The system will have the ability to easily identify the DRO status on a Member's account.	2
05.19	Person Data	The system will have the ability to change the spousal relationship of the now-former spouse on the Member's account.	2
05.20	Person Data	The system will have the ability to create a separate ETF account for Alternate Payee when they become a benefit recipient but still links the Alternate Payee to the originating Member account.	2
05.21	Benefit Calculation	The system will have the ability to utilize one centralized calculation tool regardless of if Member is an annuitant or non-annuitant.	2
05.22	Benefit Calculation	The system will have the ability to calculate QDROs for all decree dates.	2

05.23	Benefit Calculation	The system will have the ability to handle vesting logic when restriction codes are analyzed under the QDRO process.	2
05.24	Benefit Calculation	The system will have the ability to only add an Alternate Payee account to the system only after certain validations are met.	2
05.25	Benefit Calculation	The system will have the ability to enter instructions on how to divide and allocate ETF benefits between the Member and Alternate Payee as specified in the DRO.	2
05.26	Benefit Calculation	The system will have the ability to apply adjustments to the Alternate Payee's benefits based on the plan rules.	2
05.27	Benefit Calculation	The system will have the ability to exclude components of the benefit (e.g., COLA) from the Alternate Payee's benefits based on the plan rules.	2
05.28	Benefit Calculation	The system will have the ability to identify the non-taxable portion of the retirement benefit and contributions for the Member and Alternate Payee's benefits.	2
05.29	Benefit Calculation	The system will have the ability to include or exclude purchased service credit in the division of Member's benefit, as specified in the DRO.	2
05.30	Benefit Calculation	The system will have the ability to calculate minimum and maximum benefit splits to a Member and Alternate Payee, based on the plan rules and the DRO.	2
05.31	Benefit Calculation	The system will have the ability to correctly calculate multiple DROs for a Member and administer the benefits for the Member and respective Alternate Payees according to the plan rules and DRO instructions entered.	2
05.32	Benefit Calculation	The system will have the ability for ETF users to run DRO estimates.	2
05.33	Benefit Calculation	The system will provide the capability to enter dollar amounts, percentages, and/or a combination of percentage, as ordered by the DRO.	2
05.34	Benefit Calculation	The system will withhold the proper amount of tax (federal and, if applicable, state) from monthly benefit payments.	2
05.35	Benefit Data	The system will have the ability for ETF users to enter benefit split input data (e.g., % amounts, etc.) that is to be used in the DRO calculation.	2
05.36	Benefit Data	The system will provide the capability to track any amount withheld from a retired Member's existing monthly benefit pending the result of a dissolution of marriage proceeding.	2
05.37	Configuration	The system will allow payments for the DRO to be issued either as direct deposit or paper check.	2
05.38	Configuration	The system will be able to assign and store the check numbers and direct deposit statement numbers for the DRO payments.	2
05.39	Configuration	The system will be able to process the DRO Beneficiary's distributions using the DRO Alternate Payee's tax information regardless of the tax information for the Member's benefit.	2
05.40	Configuration	The system will display a history of payments after the DRO has been applied to both the Member and the DRO Beneficiary accounts.	2

05.41	Configuration	The system will use the payment history to accurately deduct and report all federal and state tax withholdings for the Member and ex-spouse.	2
05.42	Configuration	The system will provide the capability to use the payment history to accurately create the annual IRS tax reporting form 1099R for the Member and DRO Beneficiary.	2
05.43	Configuration	The system will be able to establish individual accounts for both the Member and the DRO Beneficiary.	2
05.44	Reports, Forms, & Letters	The system will provide the capability to issue various letters to the Member or Member's attorney to request or provide information related to the marital dissolution proceedings.	2
05.45	Reports, Forms, & Letters	The system will allow the user to generate a letter to the Member that provides existing beneficiary information, which may include the ex-spouse, and requests that the Member consider updating beneficiary information.	2
05.46	Reports, Forms, & Letters	The system will allow ETF users to generate a letter informing the Member or DRO Beneficiary that the DRO has been applied to the Member's account and the benefit amount has changed.	2
05.47	Reports, Forms, & Letters	The system will provide queries for information regarding the DRO for both the Member and the DRO Beneficiary.	2
05.48	Workflow & Case Management	The system will provide the capability to set calendar events that will automatically take actions stated in the DRO (e.g., reduction of benefit, etc.).	2
05.49	Workflow & Case Management	The system will provide the document management capability to help administer DROs.	2
05.50	Workflow & Case Management	The system will provide checklists and other integrated tools to help administer DROs.	2
05.51	Workflow & Case Management	The system will alert the user that when a dissolution of marriage is processed, the Member's beneficiary designations may need to be revised.	2
05.52	Workflow & Case Management	The system will be capable of linking payees established during the DRO process to the new benefit setup and refund processes, thus eliminating the need to re-enter payee information when establishing payments to new these payees.	2
05.53	Workflow & Case Management	The system will provide the capability to assist ETF in tracking the various administrative steps in processing a DRO to completion.	2
05.54	Workflow & Case Management	The system will provide the ability to place a "temporary freeze" on a Member account, so that no payments can be made or retirement processed during an ongoing dissolution proceeding.	2
05.55	Workflow & Case Management	The system will have the capability to automatically generate a reminder every XX days (where XX is a value determined by ETF) to the assigned ETF user on account that is subject to a "temporary freeze" to evaluate the status of the dissolution of marriage case. The reminder will automatically occur indefinitely every XX days until the "temporary freeze" is removed.	2
05.56	Workflow & Case Management	The system will provide the ability to remove holds previously placed on a Member's account as a result of a pending dissolution of	2

		marriage proceeding in the event that the proceeding indicates no division of properties.	
05.57	Workflow & Case Management	The system will prompt the user to verify receipt of a court approved document to dismiss the DRO prior to removing the "hard freeze."	2
05.58	Workflow & Case Management	The system will have the ability to suspend a benefit distribution while the Member's account is "on hold" for a pending DRO.	2
05.59	Workflow & Case Management	The system will have the capability to account for a review process (within a workflow) where a reviewer / verifier will audit the DRO calculation, setup, and all DRO-related details prior to finalizing the DRO and splitting of accounts.	2

06 – Member Enrollment

New Member Enrollment is the process by which new members are enrolled in WRS plan(s) and their data is tracked. The goal of the process is to accurately establish new member information in the PAS, as well as identify and enter updated information for rehired retirees and any special circumstances.

User Story Requirements

No.	Feature	User Story	Flexibility

06.01	Reports, Forms, & Letters	As a Benefits Specialist, I want to automate enrollment-related correspondence, so that members and employers receive timely and accurate information about their enrollment status.
		I will be satisfied when the system:
		• Automatically generates and distributes enrollment correspondences based on member data and status.
		• Generates various types of enrollment-related documents. Examples include:
		   o Enrollment Waiver Acknowledgements
		   o Benefit Eligibility Notifications
		   o Enrollment Welcome Packets
		• Allows for the personalization or customization of documentation based on member status.
			2

06.02	Employer Self-Service	As an Employer, I want to access a self-service portal, so that the enrollment processes are simplified. I will be satisfied when: • I have access to a Self-Service portal. • I can complete member enrollments through the portal. • The system provides confirmation of enrollment actions.	2
06.03	Eligibility	As an Employer, I want the system to determine an employee's WRS eligibility, so that I can accurately enroll them when required. I will be satisfied when: • The system evaluates employee eligibility based on WRS criteria, including expected hours and employment duration. • I can enter and validate required enrollment information for eligible employees. • The system supports enrollment in multiple categories for qualifying employees. • I can verify an employee's previous WRS enrollment status to apply appropriate eligibility criteria.	2

		• The system validates all applicable information prior to submission to ETF.	
06.04	Service	As an Employer, I want to determine if a new employee has previous WRS service, so that I can properly enroll them and report any reinstatement of prior service. I will be satisfied when: • I can query ETF's system to verify if the employee has an existing WRS account. • I can categorize and report the employee as a new or rehired participant based on previous service.	2
06.05	Enrollment	As an Employer, I want to correct any errors made during the enrollment process, so that the employee's WRS account information is accurate. I will be satisfied when: • I can submit corrections to an employee's enrollment information. • I receive confirmation of enrollment corrections. • The system provides a clear process for identifying and correcting enrollment errors.	2
06.06	Reports, Forms, & Letters	As a Benefits Specialist, I want to streamline eligibility questionnaires and applications processing, so that determinations and processing can be done efficiently. I will be satisfied when: • The system can generate pre-filled questionnaires and applications based on available data. • The system can track the distribution, turn-around, and processing of questionnaires and applications. • The system can automatically acknowledge receipt of member requests.	2
06.07	Eligibility (Employment Category)	As a Benefits Specialist, I want the system to determine the employment category for an eligible employee, so that I can ensure they are enrolled in the appropriate category. I will be satisfied when: • The system determines the employment category based on the entered information and WRS rules.	2

06.08	Reports, Forms, & Letters	As a Benefits Specialist, I want to access comprehensive enrollment reports and perform ad hoc queries, so that I can analyze trends, make decisions, and improve the enrollment process.
		I will be satisfied when the system:
		• Generates a variety of enrollment reports. Examples include:
		   o Enrollment statistics
		   o Errors
		   o Open enrollment
			2

		o Insurance benefit enrollments segmented by demographic factors • Allows for ad hoc querying of enrollment data with flexible parameters. • Identifies members without an enrollment application on file and initiates appropriate follow-up actions.	
06.09	Workflow & Case Management	As a Benefits Specialist, I want the system to manage, so that I can track tasks, handle exceptions, and maintain a clear record of all activities and decisions. I will be satisfied when the system: • Generates alerts and notifications for pending or overdue tasks related to enrollments and beneficiary designations. • Allows workflows to be held or pended when immediate completion is not possible. • Provides a clear audit trail of activities and decisions for both enrollment and beneficiary designation processes. • Enables efficient tracking and management of all member-related workflows in a centralized manner.	2
06.10	Usability	As a Benefits Specialist, I want to see all of a member's active beneficiary designations on file, so I can correctly process a beneficiary designation change request. I will be satisfied when: • All the active designations are summarized in a single screen. • I can easily navigate from the summary screen to view details of particular beneficiaries. • I can send notifications to other units or staff members for further review and approval / rejection of beneficiary designation changes. • The system prevents updates to beneficiary designations for deceased members.	2

06.11	Person Data (Beneficiary)	As a Benefits Specialist, I want to add or modify a beneficiary to a member's account, so their designations are up to date.
		I will be satisfied when:
		• I can add different types of beneficiaries. Examples include:
		  o Trusts
		  o Estates
		  o Organizations
		  o Individuals
		• I can enter and modify beneficiary details including demographic information, contact information, and relationship to the member.
			2

- I can specify designations for specific programs (e.g., WRS benefit, insurance).
- The system performs data validations and generates errors / warning messages for invalid entries. Examples include:
  - The system requires certain mandatory fields for beneficiary information
  - Valid date of birth
  - Valid SSN or TIN
  - Multiple active spouses on file not allowed
- The sum of all % allocations must equal 100%.
- The system ensures the sum of all percentage allocations equals 100%.
- The system prevents multiple active spouse designations.

System Requirements

No.	Topic	Requirement	Flexibility
06.12	Reports, Forms, & Letters	The system will automatically generate and distribute appropriate enrollment correspondence based on member data and status.	2
06.13	Member Data	The system will have the ability to automatically create a member account for newly reported employees that are not identified as possible duplicates.	2
06.14	Eligibility	The system will allow employers to enter the required enrollment information for eligible employees.	2
06.15	Eligibility	The system shall allow employers to report the employee as a new or rehired participant based on previous service.	2
06.16	Eligibility	The system shall determine the employment category based on the entered information and WRS rules.	2
06.17	Reports, Form, & Letters	The system shall generate comprehensive enrollment reports, including but not limited to enrollment statistics, errors, open enrollment, and insurance benefit enrollments segmented by demographic factors.	2
06.18	Reports, Forms, & Letters	The system shall allow for flexible, ad hoc querying of enrollment data.	2
06.19	Workflow & Case Management	The system shall generate alerts and notifications for pending or overdue enrollment tasks.	2
06.20	Audit	The system shall provide a clear audit trail of enrollment activities.	2
06.21	Beneficiary Data	The system will have the ability to allow ETF users to enter beneficiary information for a member. If the beneficiary is another member, the system will have the ability to allow ETF users to assign the other member as a beneficiary rather than having to create a separate beneficiary profile.	2

06.22	Beneficiary Data	The system will have the ability to allow ETF users the ability to modify beneficiary information. If the beneficiary is also a member, certain data changes such as address changes must be reflected in both their member and beneficiary profiles.	2
06.23	Beneficiary Data	The system will have the ability to record and maintain comprehensive beneficiary information. This includes: • Personal and demographic details • Relationship to the member • Contact information • Relevant dates • Allocation percentages • Supporting documentation	2
06.24	Beneficiary Data	The system will have the ability to maintain a history of beneficiary designations.	2
06.25	Reports, Forms & Letters	The system will have the ability to send notifications to members based on certain account changes or updates.	2

07 – Benefit Estimate and Member Counseling

The primary objective of the Benefit Estimate process is to aid the member in determining the optimal retirement date to maximize retirement benefits. Benefit Estimates are currently available through phone via the call center, online via the ETF website, or via paper form submission. Benefit Counseling generally refers to the process that occurs when ETF staff meet with a member to discuss information related to the member's retirement.

User Story Requirements

No.	Feature	User Story	Flexibility
07.01	Benefit Estimate	As a Member, I want to be able to request a formal benefit estimate from ETF so that I can understand my future pension benefits. I will be satisfied when: • I can initiate a request through the member self-service portal. • I can make a request through ETF's call center and the LOB user at the call center can initiate the formal request in the system. • I can make the request in person at ETF and the LOB user can initiate the formal request in the system. • I can submit a benefit estimate request form (paper) to request the formal estimate.	2
07.02	Workflow & Case Management	As a LOB User, I want the system to provide a workflow(s) and associated capabilities for requested benefit estimates, so all related tasks can be found, referenced, and worked in one central location in the system. I will be satisfied when: • A workflow for benefit estimates can be initiated by an LOB User or by a received document. • The workflow(s) can manage all benefit estimate types (retirement and disability). • The system utilizes configurable workflows that include audit steps to generate a benefit estimate for the member and include all benefit options requested by the member. • The system will provide a notification to ETF staff and flag a member's account when a benefit estimate is generated for a member whose estimated retirement benefit is greater than a configurable threshold of the IRC 415(b) limit.	2
07.03	Benefit Estimate (Validations)	As a LOB User, I want the system to prevent a benefit estimate from being completed if the member does not qualify for an estimate at	2

		the time of the request, so that only eligible members receive estimates. I will be satisfied when: • The system verifies the member's eligibility for an estimate based on ETF business rules. • The system displays an error notice if an estimate is attempted, and the member is not eligible. • The system logs all attempts to initiate and request benefit estimates including the reasons for disqualification. • The system sends a communication to the member portal to inform a member when their estimate request cannot be completed because they are ineligible. • I can override the block on the member's account that restricts the estimate and complete an estimate for a member when an exception is necessary. **Business Rule:** • Formal retirement benefit estimates are provided for vested members within 12-18 months of minimum retirement age.	
07.04	Benefit Estimate (Qualifications)	As a LOB User, I want to easily change the qualifications for a member to receive a benefit estimate, so that I can update the parameters when ETF policies change. I will be satisfied when: • The system has a user-friendly interface where an LOB user can view and edit the business rules for completing a benefit estimate. • The system only permits authorized LOB users with appropriate permissions the ability to make changes to the business rules permitting benefit estimates. • The system implements updates to benefit estimate business rules immediately and they are applied to all subsequent benefit estimate requests. • The system maintains an audit log of all changes made to the business rules that permit benefit estimates.	2
07.05	Benefit Estimate (Self-Service)	As a Member, I want to be able to generate and view personalized benefit estimates, so I do not have to rely on ETF to secure a benefit estimate. I will be satisfied when: • I can generate benefit estimates that utilize real-time system data through member self-service. • System uses key data when running the estimate:	2

		• Service Type (Earned, Purchased, Transferred, Breaks, Projected) • Employment information • Salary and Projected Earnings • System identifies the data that was used when running the estimate. • I can input, modify, or override fields that affect my benefit estimate calculation. • I can include survivors/beneficiaries in my estimate. • I am prevented from running a calculation for a benefit option I am not eligible for. • My permanent data is not impacted when a benefit estimate is produced. • The system will save the benefit estimates I run including the inputs I selected and the date each estimate was run so I can access it later.	

07.06	Benefit Estimate (LOB Generated)	As a LOB User, I want to be able to generate a personalized benefit estimate for a member, so I can effectively respond to their request for detailed benefit information.
		
		I will be satisfied when:
		• The system generates benefit estimates that utilize real-time system data.
		• System uses key data when running the estimate:
		   • Service Type (Earned, Purchased, Transferred, Breaks, Projected)
		   • Employment information
		   • Salary and Projected Earnings
		• System identifies the data that was used when running the estimate.
		• I can include survivors/beneficiaries in my estimate.
		• I can input, modify, or override fields that affect a member's benefit estimate calculation.
		• The system prevents me from running a calculation for a benefit option the member is not eligible for.
		• The member's permanent data is not impacted when a benefit estimate is produced.
		• The system will save the benefit estimates I run, including the inputs selected and the date each estimate was run, so they can be accessed at a later date.
			2

07.07	Benefit Estimate (Overrides)	As a LOB User, I want to be able to input, modify, or override certain fields that affect the benefit estimate calculation, so I can factor in different hypothetical scenarios. I will be satisfied when: • The system allows me to enter a Termination Date and Retirement Date utilized for a benefit estimate. • I can modify key fields in the estimate to project different benefit scenarios. • The system indicates which fields can be modified or overridden and which fields are read only. • The system allows me to add temporary service transactions, including service purchases, to be used in a benefit estimate that do not impact a member's permanent record.	2
07.08	Benefit Estimate (Dual Estimates)	As a LOB User, I want to generate both retirement and disability estimates for members requesting disability estimates who are at or above the minimum retirement age so that I can provide a complete picture of all their options to them. I will be satisfied when: • The system automatically calculates both retirement options and disability options for disability estimate requests of a member at or above the minimum retirement age. • The system provides a combined disability estimate packet that includes all estimate options for disability and retirement and all supplemental forms and documents for disability and retirement. • The system notifies me when a member qualifies for both estimate types. **Business Rule:** • Members requesting disability estimates are also provided retirement estimates if they are at or above the minimum retirement age.	2
07.09	Benefit Estimate (Review)	As a LOB User, I want to be able to view ETF or member-created estimates so that I can help answer question members may have regarding their benefits. I will be satisfied when: • I can view all benefits estimates generated for a member. • I can determine who ran the estimate upon review. • I can search for historical benefit estimates for a member. • I can file and sort estimates based on various criteria such as, date created or type of estimate.	2

		• I can compare multiple estimates side-by-side to help members understand difference and implication of various scenarios. • I can print previous requested or run benefit estimates.	
07.10	Member Notes	As a LOB User, I want to be able to document discussions from member counseling sessions, so that I have a record of the session and can reference what was discussed. I will be satisfied when: • I can add notes to document topics discussed during a counseling session and access these notes from the member's account. • The system documents the date and time when the notes were made.	2
07.11	Benefit Counseling (LOB Scheduled)	As a LOB User, I want to be able to schedule counseling sessions with members so that I can efficiently manage appointments and ensure members receive timely guidance. I will be satisfied when: • I can select from available times and schedule a counseling session. • I can cancel or change appointments for a member. • I can select the correct appointment type when making the appointment. • I can schedule individual or group appointments. • I can add participants to the appointment. • I can schedule in-person or online appointments.	2
07.12	Benefit Counseling (Member Scheduled)	As a Member, I want to be able to schedule a counseling session so that I can receive timely guidance on my benefits. I will be satisfied when: • I can schedule an appointment on the self-service portal. • I can select from available times and schedule a counseling session. • I can cancel or change my appointment. • I can select the correct appointment type when making the appointment. • I can schedule an individual or group appointment • I can add participants to the appointment. • I can schedule an in-person or online appointment.	2
07.13	Benefit Counseling (Appointment Reminders)	As a Member, I want to receive appointment reminders so that I do not forget about my counseling appointment. I will be satisfied when:	2

		• I receive an appointment confirmation communication immediately after the appointment is made. • I receive an appointment reminder via email and/or text message one day before my appointment.	

07.14	Benefit Estimate Letter	As a LOB User, I want to be able to generate a benefit estimate letter, so that I provide members with personalized benefit information in a form that is accurate and tailored to their data.
		
		I will be satisfied when:
		
		• The system will automatically generate an estimate letter as part of the Benefit Estimate workflow that utilizes accurate and current data from the system.
		
		• The estimate letter will include:
		
		    • Member's personal information
		
		    • Summary of benefit estimate
		
		    • Detailed breakdown of benefits
		
		    • Assumptions used in the estimate
		
		• The system will allow me to manually edit the content of the Estimate Letter before finalizing it.
		
		• The letter can be printed for mailing to the member or electronically sent via the member self-service portal.
		
		• The estimate letter can be saved to the member's account.
			2

07.15	Benefit Estimate Packet	As a LOB User, I want to be able to generate a benefit estimate packet so that I provide members with personalized benefit information in a form that is accurate and tailored to their data.
		
		I will be satisfied when:
		
		• The system will automatically generate an estimate packet to share with the requesting member.
		
		• The estimate packet will include relevant benefit estimate documents such as:
		
		    • Benefit Estimate Letter
		
		    • Related worksheets
		
		    • Related forms
		
		• I can tailor the benefit estimate packet to include the documents specific to the requesting member.
		
		• The documents in the packet can be printed for mailing to the member or electronically sent via the member self-service portal.
			2

07.16	Benefit Estimate Summary	As a Member, I want to generate and print a benefit estimate summary document so that I can review and understand my pension benefits. I will be satisfied when:	2

		• The system automatically generates a benefit estimate summary document that includes:
		  • A summary of the benefit estimate
		  • Detailed calculations and assumptions used in the estimate
		  • Relevant supporting data
		  • Document is generated in a standard format suitable for printing and sharing
		• The Benefit Estimate Summary is saved to my account and can be accessed at a future date.
		• I can print items from member self-service that document the benefit estimate including:
		  • Benefit summary document.
		  • Benefit estimate-related information.	

07.17	Historical Estimate Documents	As a Member, I want to generate historical benefit estimate documents so that I can review and understand my pension benefit's changes over time. I will be satisfied when: • I can access and view previous requested or run benefit estimates on the member self-service portal. • I can print previous requested or run benefit estimates from the member self-service portal. • I can search for a previously run or requested benefit estimate and filer and sort historical estimates based on various criteria such as, date created or type of estimate.	2

System Requirements

Req No.	Topic	Requirement	Flexibility
7.18	Benefit Calculations	The system will calculate different types of service credit accurately based on ETF business rules.	2
7.19	Benefit Calculations	The system will account for breaks in service when calculating a benefit estimate.	2
7.20	Benefit Calculations	The system will have the ability to calculate benefit estimates for all benefit options applicable to the member who requested the estimate.	2
7.21	System Data	The system will have the logic to appropriately include or exclude data for an estimate calculation.	2
7.22	Benefit Calculations	The system will have the ability to calculate estimates using both the formula benefit calculation and money purchase calculation.	2
7.23	Benefit Calculations	The system will have the ability to calculate estimates based on ETF's benefit data used for retirement benefit calculations and/or disability benefit calculations.	2

7.24	Benefit Calculations	The system will have the ability to calculate estimates using the same benefit calculation rules for ETF's retirement benefit calculations and/or disability benefit calculations.	2
7.25	Benefit Calculations	The system will have the ability to store and use various factor tables with historic and future-date effective dates in benefit calculations	2
7.26	Benefit Calculations	The system will utilize the same calculations and member data for different benefit estimate sources (e.g. member generated, or ETF generated).	2
7.27	Benefit Calculations	The system will have the ability to calculate a benefit estimate prior to and after applying a QDRO benefit.	2
7.28	Benefit Calculations	The system will have the ability to include multiple beneficiaries, with their corresponding date of birth and relationships to the member in the benefit estimate calculation.	2
7.29	Self-Service Portal	The system will have the ability to allow survivors entitled to a benefit to run a survivor benefit estimate through a self-service portal.	2
7.30	Reports, Forms and Letters	The system will allow ETF to print benefit estimate documents on-demand or in a batch job.	2
7.31	Self-Service Portal	The system will allow ETF to restrict how many estimates are saved in the member's history and available for the member or survivor to view.	2
7.32	Reports, Forms and Letters	The system will allow authorized users to delete benefit estimates from a member's account.	2
7.33	Self-Service Portal	The system will have the ability to notify a member or survivor that a benefit estimate is available on the self-service portal.	2
7.34	Integrations	The system will have the ability to integrate with a third-party scheduling tool to support the organization and management of benefit counseling sessions.	2

08 – Actuarial Valuation

The goal of the Actuarial Valuation process is to quickly and easily provide critical member and employer data to the actuary, to facilitate required system valuation and study necessary for overall plan administration.

User Story Requirements

No	Feature	User Story	Flexibility
08.01	Batch Processing	As a LOB user, I want to run extracts for a given time period (i.e. as of 12/31/20xx), so we can send the files to the Actuary. I will be satisfied when: • I can select which extract to run (e.g., WRS Retired Lives, WRS Active Lives, Active Sick Leave, Annuitant Sick Leave and Duty Disability, etc.). • I can specify the date range to use in the query. • I can view the status of the batch job in real time including number of records exported. • The resulting data file meets the expected file and field-level requirements (e.g., format, type). • The resulting data file is saved on the system. • I can delete an extract that has been run. • I can rerun an extract with the same input parameters. This will create a separate instance of the export. • I can save the resulting data file to an external location. • I can query on the history of exports created, by type, date, status, and view / access the resulting data file for any given export.	2
08.02 .	Workflow & Case Management	As a LOB user, I want a structured workflow system for actuarial extract processes, so that I can ensure all tasks are completed accurately and on time. I will be satisfied when: • The system provides real-time status updates of each task in the workflow. • The system sends automated notification to responsible parties when their tasks are due or overdue. • The system allows administrators to assign and reassign tasks. • The system maintains an audit trail of all actions taken within the workflow • The system provides a mechanism for review and approvals at critical stages of the workflow.	2

| 08.03 | Validation | As a LOB user, I want to review the extracts so that the Actuary receives correct valuation data. I will be satisfied when:
• The system provides a summary report of the extract, including key data such as, total member count, total pensionable earnings, and other key aggregate statistics.
• The system performs automated data consistency checks (e.g., birth date vs. hire date, salary vs. contributions).
• The extract includes all active, deferred, and retired members as appropriate to the extract as of the valuation date.
• The system provides a detailed exception report highlighting data anomalies or outliers.
• I can drill down into individual member records from the exception report.
• The system flags any missing critical data fields (e.g., date of birth, hire date, salary) for review.
• The extract provides a breakdown of members by status, gender, and age groups for demographic analysis.
• The system generates a variance report comparing key statistics with the previous extract.
• I can re-run the validation process after making corrections to ensure all issues are resolved. | 2 |

System Requirements

No.	Category	Requirement	Flexibility
08.4	Reports, Forms, & Letters	The system will have the ability to allow ETF users to define and produce extract files and reports in various file formats.	2
08.5	Reports, Forms, & Letters	The system will have the ability to maintain separation of member statuses that a member can have when producing the actuarial extract files. For example, an active member can receive a distribution as a beneficiary. The data related to each member status must be reported in the corresponding actuarial extract file.	2
08.6	Interfaces	The system will have the ability to properly populate interfaces and reports when an individual has multiple relationships in the plan. For example, a person can be both a member and a survivor and should appear on both the Active lives and Retired lives extracts.	2
08.7	Validation	The system will have the ability to allow ETF users to preview a "trial run" of extract data files.	2

08.8	Validation	The system will have the ability to generate an exception report to highlight data anomalies or potential issues in the extract.	2
08.9	Validation	The system will have the ability to allow for manual review and annotation of flagged records before finalizing the extract.	2
08.10	Reports, Forms, & Letters	The system will have the ability to allow ETF users to view, print, and save extract data files.	2
08.11	Usability	The system will have the ability to allow ETF users to modify the logic and selection criteria used to extract data without requiring assistance from the system vendor, e.g., the ability to extract and or map new plans, member status, etc.	2
08.12	Usability	The system will have the ability to allow ETF users to add, change, or remove the data fields included in data extracts.	2

09 – Tax Reporting and RMD

The goal of the Tax Reporting and Required Minimum Distribution (RMD) Process is to generate and provide accurate 1099-R and 1042-S forms to payees, to fulfill state and federal tax reporting requirements in accordance with the Federal and State reporting requirements, and to disburse benefits in accordance with minimum required distribution tax regulations.

User Story Requirements

No	Feature	User Story	Flexibility
09.01	Validation	As a LOB user, I want the system to automatically validate key member data (dates of birth, hire, salary, etc.), so that any errors can be corrected before year end. I will be satisfied when the system: • Validates the member's date of birth to ensure it is in a valid date format and falls within a reasonable range (e.g., not in the future). • Validates the member's date of hire to ensure it is in a valid date format and is not later than the current. • Validates salary data to ensure it is a numeric value and it is greater than zero (0). • Provides clear and specific error messages that indicate what needs to be corrected. • Allows users with the appropriate permissions to correct data errors within the system.	2
09.02	Reports, Forms, & Letters	As a LOB user, I want the system to generate a report of any missing member data that is required for tax reporting, so I can ensure information is complete. I will be satisfied when the system: • Allows users to specify date ranges for date ranges of reports. • Enables users to schedule automated report generation at predefined intervals. • Allows analysts to customize the format of the report, such as choosing between PDF, CSV, Excel, or other common report formats. • Allows users to specify the member data included in the report.	2
09.03	Audit	As a LOB user, I want the system to provide an audit trail and reports of all manual updates or adjustments made to member accounts during the plan year, so I have a record of changes. I will be satisfied when:	2

		• The system automatically records and timestamps all manual updates or adjustments made to the member accounts. • Each recorded entry in the audit trail includes details such as the date and time of the update, the UserID, and a description of the change. • The audit trail is easily accessible to authorized users. • Authorized users can search and filter the audit trail entries by specific criteria, such as UserID, date range or type of update.	
09.04	System Data	As a LOB user, I want the system to store and use rates and data with corresponding effective dates, so year-end calculations are correct. I will be satisfied when: • Authorized users can easily input and update rates and data, specifying the effective date for each entry. • The system validates that the effective date provided is in a valid format. • Authorized users can associate specific rates with relevant categories. • The system allows authorized users to specify the expiration date for rates and data, if applicable. • The system automatically selects and applies rates and data based on their corresponding effective dates and category.	2
09.05	Batch Processing	As a LOB user, I want the system to allow me to enter plan activity dates and parameters that drive tax reporting processes, so I have flexibility to control when processing occurs. I will be satisfied when: • Authorized users can input or update plan activity dates, including start and end date for key plan-related activities (e.g., interest posting, member statements).	2
09.06	Batch Processing	As a LOB user, I want the system to allow me to run step-by-step testing of tax reporting processes in a test environment or mode before final production runs, so that I can validate results. I will be satisfied when: • The system provides a dedicated test environment or trial mode allowing analysis to tax reporting processes without affecting the production data or calculations. • The system provides options to start, pause, and resume testing as needed. • Users can review and analyze the outcomes, including any errors and or discrepancies.	2

		• The system allows analysts to repeat or rerun processes, as necessary to validate any adjustments or corrections.	
09.07	Batch Processing	As a LOB user, I want the system to automatically back up all databases and data prior to tax reporting processes, so I have restore options available. I will be satisfied when: • The system automatically triggers a comprehensive backup of all necessary data and data associated with year-end processes before initiating any year-end processing. • Backup processes are performed securely and efficiently, with minimal impact on system performance. • The system automatically stores backup files in a designated secure location, separate from production data. • Authorized users can initiate data restoration processes from backup files, in case of errors, data corruption, or other issues that may occur during year-end processing.	2
09.08	Workflow & Case Management	As a LOB user, I want the system to send me notifications when each significant tax related process finishes running, so I can monitor progress and results. I will be satisfied when: • The system sends notifications when each significant tax related process finishes running to keep me informed about the progress and results. • The system generates and sends notifications upon the completion of each individual tax process. • Notifications include relevant details, such as the name of the completed year-end process, the start and end times, and a brief summary of the outcome (e.g., success, completion with errors).	2

09.09	Audit	As an Auditor, I want the system to maintain detailed logging of each tax related process that was executed, so there is a complete audit trail.
		I will be satisfied when:
		• The system maintains a comprehensive log for each tax related process that is executed.
		• Each log entry includes the parameters such as:
		   o Name of year-end process
		   o Parameters and configurations settings used
		   o Date and time process was initiated
		   o Date and time process was completed
		   o Number of records processed
			2

		○ Errors encountered and any error codes or descriptions ○ UserID who initiated the process • Authorized users can search, filter, and view the logs based on various criteria such as: ○ Name ○ Date range ○ UserID ○ Specific error type • The system maintains a standardized format for log entries, making them easily readable and consistent for auditing purposes.	
09.10	Reports, Forms, & Letters	As a LOB user, I want the system to generate a report of any missing member data that is required for tax reporting, so I can ensure information is complete. I will be satisfied when the system: • Allows users to specify date ranges for date ranges of reports. • Enables users to schedule automated report generation at predefined intervals. • Allows analysts to customize the format of the report, such as choosing between PDF, CSV, Excel, or other common report formats. • Allows users to specify the member data included in the report.	2
09.11	System Data	As a LOB user, I want the system to automatically identify and categorize different types of distributions, so that appropriate tax treatment and reporting requirements can be applied accurately. I will be satisfied when: • The system distinguishes between various distribution types (e.g., periodic payments, lump-sum distributions, direct rollovers, overpayment). • Correct tax treatment and reporting requirements are applied based on the identified distribution type. • Users can view and verify the distribution type categorization for transactions. • Manual override of the distribution type is possible when necessary. • The system's distribution type identification aligns with current IRS regulations.	2
09.12	System Data	As a LOB user, I want the system to map appropriate tax codes and distribution codes to various distribution types and events,	2

		so that tax reporting is accurate and compliant with IRS regulations. I will be satisfied when: • The system maintains current tax codes and distribution codes as defined by the IRS. • Codes are automatically assigned to transactions based on distribution type and event. • Authorized users can review and adjust assigned codes if needed. • The mapping logic can be updated to reflect changes in tax regulations. • An audit trail of changes to code assignments is maintained.	
09.13	Batch Processing	As a LOB user, I want the system to support the submission of tax forms and information returns to appropriate tax authorities by required deadlines, so that we remain compliant with regulatory requirements. I will be satisfied when: • The system can generate submission-ready files for electronic filing with tax authorities. • Batch processes are available for both electronic and paper filing methods. • The system tracks submission deadlines and provides reminders to users. • Users can initiate and monitor the submission process within the system. • The system maintains records of submitted forms and filing dates for audit purposes.	2
09.14	Batch Processing	As a LOB user, I want the system to schedule the tax reporting processes, so that I can ensure timely and accurate tax reporting without manual intervention. I will be satisfied when: • I can schedule at regular intervals or specific times. • I can preview the number of forms in a batch before confirming the schedule. • I receive notification if an error is produced while running a batch job. • The system verifies all prerequisite tasks are completed prior to running the tax processes and will notify me when there are any pending tasks. • The system notifies me before the schedule tax form process begins, upon completion and in case of any errors.	2

		• The system maintains an audit trail and history for all automated tax form production processes.	
09.15	System Data	As a LOB user, I want to the system to collect and validate data used for tax reporting, so that I can ensure accuracy and completeness of tax reports. I will be satisfied when: • The system collects and validates participant tax information such as: o Distribution amounts o Withholding amounts • Changes in participant information are updated in real-time and available for tax reporting.	2
09.16	Reprints and Amended Forms	As a LOB user, I want to process a correction on a recipient's tax form after it has been reported to IRS, so that regulatory requirements are met. I will be satisfied when: • I can amend a form to make a correction and still preserve the original data. • I can reprint tax forms to provide corrected copies to recipients if needed. • I can generate supplemental tax forms so that amended returns can be filed if prior year corrections are needed. • I can send the benefit recipient the revised form in their communication preference. • Amended and reprinted forms are clearly labeled to indicate what version of the form it is. • Correction files are generated in the proper format to be filed with the IRS. • Forms can be corrected to show a revised address.	2
09.17	Reports, Forms, & Letters	As a LOB user, I want to edit the current year's tax form templates, so the current year's templates are up to date. I will be satisfied when: • I can retrieve the prior year's templates. • I can make changes in the editable sections in the current year's templates. • I can save the current year's templates and not lose the prior year templates. • The tax form batch job uses the current year's statement templates.	2
09.18	Reports, Forms, & Letters	As a LOB user, I want to research a member's tax related information, so that I can resolve issues on the account and respond to member inquiries.	2

		I will be satisfied when: - The system archives all tax form information for historical reporting needs. - I can query recipients who have received or will receive tax forms for current and historical tax years by form type. - I can generate reports tax related information. - I can customize the format of reports (e.g., PDF, CSV, Excel).	
09.19	Reports, Forms, & Letters	As an Accountant, I want access to comprehensive tax form information, so financial and tax reporting is correct. I will be satisfied when: - The system generates summary reports to validate tax reporting against payments. - Tax form amounts match the general ledger for accurate financial reporting. - Tax form data is available in IRS-ready formats for smooth tax filings. - Authorized users can easily modify tax forms based on IRS changes.	2
09.20	Interfaces	As a LOB user, I want the system to generate the tax report export files, so that I can send the file to external parties and to the IRS. I will be satisfied when: - I can have the export layout updated as required by the IRS (e.g., 945, 1220 IRS Data File), and third-party printer. - I can have the export layout updated as required by the State of Wisconsin and third-party printer. - I can specify the tax year to be generated. - The system exports the data according to the layout specifications. - I can rerun the export as many times as I need to and indicate which exports I want to purge. - I can request the full population or based on specific criteria such as plan, plan status, distribution code, etc.	2
09.21	Self-Service Portal	As a Benefit Recipient, I want to access my tax forms on my self-service account, so I can accurately file my taxes. I will be satisfied when: - I can find current and historical tax form information on the self-service portal. - I can select my preferred method of delivery through the self-service portal.	2

		• I receive a notification when the current year's tax form has been loaded to my account. • I can view and save / print the current and previous year's tax forms. They are marked as "Duplicate," "Reprint," etc., as appropriate.	
09.22	Reports, Forms, and Letters	As a LOB user, I want to process corrections on recipients' tax forms after they have been reported to the IRS, so that regulatory requirements are met. I will be satisfied when: • I can reprint corrected tax forms to provide to recipients as needed. • I can generate supplemental tax forms for filing amended returns for prior year corrections. • I can send revised forms to benefit recipients using their preferred communication method. • Correction files are generated in the proper format for IRS filing. • I can correct forms to show revised addresses.	2
09.23	Taxable and Nontaxable Distributions	As a LOB user, I want to identify which pension distributions are taxable and non-taxable, so that I can report the taxable amount accurately. I will be satisfied when: • The system accurately calculates the taxable and non-taxable distribution amounts according to ETF business rules.	2
09.24	System Data Maintenance	As a System Administrator, I want to update tax rates and rules in the system, so that tax calculations remain accurate and compliant. I will be satisfied when: • The system provides an interface for updating federal and state tax rates. • The system allows for setting effective dates for new tax rates and rules. • Updates to tax rates and rules are logged with user and timestamp information. • The system supports importing tax table updates from authorized sources. • The system notifies relevant users when tax rate or rule updates are made.	2
09.25	Tax Withholding Management	As a LOB user, I want to manage tax withholding preferences for benefit recipients, so that I can ensure correct tax amounts are withheld from pension payments. I will be satisfied when:	2

		• The system calculates correct withholding amounts based on current tax tables and recipient elections. • The system supports updating withholding preferences throughout the year. • The system applies withholding defaults for recipients with no withholding elections. • The system allows for manual overrides of calculations with proper authorization. • The system maintains a history of withholding changes for audit purposes.	
09.26	Reports, Forms, & Letters	As a LOB user, I want to generate ad hoc tax reports, so that I can respond to audits and special requests. I will be satisfied when: • The system allows custom report generation based on various tax-related parameters. • Reports can be generated for specific date ranges. • The system supports exporting reports in multiple formats (e.g., PDF, Excel, CSV). • Generated reports include clear headers and footers with generation date and parameters. • The system maintains a log of all ad hoc reports generated.	2
09.27	Workflow & Case Management	As a LOB supervisor, I want a structured workflow system for tax reporting processes, so that I can ensure all tasks are completed accurately, on time, and in compliance with regulations, while maintaining oversight of the entire process. I will be satisfied when: • The system provides a visual representation of the tax reporting workflow, showing all steps from data collection to form distribution. • The system provides real-time status updates of each task in the workflow. • The system sends automated notifications to responsible parties when their tasks are due or overdue. • The system allows administrators to reassign tasks in case of staff absences or workload balancing. • The system maintains an audit trail of all actions taken within the workflow, including task completions and reassignments. • The system allows for attaching relevant documents or notes to specific tasks in the workflow. • The system provides a mechanism for approvals at critical stages of the workflow (e.g., before final form generation).	2

		• The system allows for parallel workflows to manage different types of tax forms (e.g., 1099-R, 1042-S) simultaneously.	
09.28	Reports, Forms, & Letters	As a LOB user, I want the system to store bulletins and other relevant documents to 1099-R mailings, so that benefit recipients receive important information. I will be satisfied when: • Authorized users are allowed to upload documents to attach to 1099-R mailings. • The system stores effective begin and end dates for applicable documents. • Authorized users are allowed to edit / add effective dates for 1099-R attachments. • The system successfully attaches to physical and digital copies of documents.	2
09.29	Batch Processing (1099-R)	As a LOB user, I want the system to generate 1099-R tax forms and file them automatically for all benefit recipients, so that regulatory deadlines are met. I will be satisfied when: • I can enter the tax year and select to run the 1099-R batch job in a trial or production mode. • I can enter batch job parameters such as fund, plan status, distribution code, etc. • The system determines whether the benefit recipient is to receive tax forms. • The system determines which tax form and file that income should be reported on according to tax reporting rules. • I can mark special exception accounts that should be included or excluded from the batch job. • The system auto-populates tax form recipient and payment data, so that manual effort is reduced. • The resulting tax form values from any auto-populating and batch processing are viewable on the system by tax year. • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs. • I can see in real-time the batch job processing status, including statistics on how many records have been processed.	2

09.30	Distribution Calculation (1099-R)	As a LOB user, I want the system to automatically calculate the distribution amounts to recipients who receive a 1099-R, so that I don't have to determine that manually. I will be satisfied when: • The system accurately calculates the distribution amounts for recipients who should receive a 1099-R. • The system properly applies any applicable tax exclusions to reduce a member's 1099 taxable benefit amount. • The system withholds the correct amount based on IRS rules. • I can override system-generated tax information on recipient's account, as needed. • The system recalculates reportable amounts if changes are made before IRS reporting. • The system accurately determines which payments to include or exclude as reportable income, avoiding under- or over-stated reporting due to voided or replacement checks. • The system includes overpayment balances and statuses when determining which payments are reportable as income.	2
09.31	Workflow & Case Management (1099-R)	As a LOB supervisor, I want to use workflow to review and approve the 1099-R process, so eligible recipients' tax forms are accurate. I will be satisfied when: • I can use workflow to manage issues related to the 1099-R process, either at the process or individual recipient level. • The system warns or restricts users from tax form tasks if prerequisite processing has not been completed for the applicable year. • The system provides production deadline notifications. • The workflow includes steps to indicate when information has been filed with the IRS and the state. • I have controls and approvals around tax reporting to prevent incorrect amounts.	2
09.32	Reports, Forms, and Letters	As a LOB user, I want to issue 1099-R forms for returned payments that are re-issued to individuals, so that I am compliant with 1099-R tax reporting. I will be satisfied when: • The system reports reissued payments on the 1099-R form in alignment with ETF reporting rules • I can make a correction and reissue a 1099-R form.	2

		• 1099-R forms that have a correction have an indication that they are the corrected form. • I can access both the original and the corrected 1099-R form in the system.	
09.33	Reports, Forms, & Letters	As a LOB user, I want the system to store bulletins and other relevant documents to 1042-S mailings, so that retirees receive important information. I will be satisfied when: • Authorized users are allowed to upload documents to attach to 1042-S mailings. • The system stores effective begin and end dates for applicable documents. • Authorized users are allowed to edit / add effective dates for 1042-S attachments. • The system successfully attaches to physical and digital copies of documents.	2
09.34	Batch Processing (1042-S)	As a LOB user, I want the system to generate 1042-S tax forms and files automatically for all benefit recipients, so that regulatory deadlines are met. I will be satisfied when: • I can enter the tax year and select to run the 1042-S batch job in a trial or production mode. • I can enter batch job parameters such as fund, plan status, distribution code, etc. • The system determines whether the benefit recipient is to receive tax forms. • The system determines which tax form and file that income should be reported on according to tax reporting rules. • I can mark special exception accounts that should be included or excluded from the batch job. • The system auto-populates tax form recipient and payment data, so that manual effort is reduced. • The resulting tax form values are viewable on the system by tax year. • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs. • I can see in real-time the batch job processing status, including statistics on how many records have been processed.	2

		• The resulting tax form values are viewable on the system by tax year.	
09.35	Distribution Calculation (1042-S)	As a LOB user, I want the system to automatically calculate the distribution amounts to recipients who receive a 1042-S, so that I don't have to determine that manually. I will be satisfied when: • The system accurately calculates the distribution amounts who receive 1042-S in alignment with IRS guidelines. • The system properly applies any applicable tax exclusions to reduce a member's 1042 taxable benefit amount. • The system withholds the correct amount based on IRS rules. • I can override system-generated tax information on recipient's account, as needed. • The system recalculates reportable amounts if changes are made before IRS reporting. • The system accurately determines which payments to include or exclude as reportable income, avoiding under- or over-stated reporting due to voided or replacement checks. • The system includes overpayment balances and statuses when determining which payments are reportable as income. • The system reports the net taxable amount, in alignment with IRS guidelines.	2
09.36	Workflow & Case Management (1042-S)	As a LOB supervisor, I want to use workflow to review and approve the 1042-S reporting, so eligible recipients' tax forms are accurate. I will be satisfied when: • I can use workflow to manage issues related to the 1042-S process, either at the process or individual recipient level. • The system warns or restricts users from tax form tasks if prerequisite processing has not been completed for the applicable year. • The system provides production deadline notifications. • The workflow includes steps to indicate when information has been filed with the IRS and the state. • I have controls and approvals around tax reporting to prevent incorrect amounts.	2
09.37	Missing Tax ID	As a LOB user, I want to process a tax form for individuals without a tax id number, so that I can report payment and remain complaint with the IRS.	2

		I will be satisfied when: • The system places a default placeholder on specified value in the TIN field if the individual does not have a tax ID. • The system automatically applies the statutory withholding rate as designated by the IRS for individuals without a tax ID number. • The system generates an IRS-compliant 1042-S form that can be filed electronically or by mail with the appropriate codes to indicate the absence of a tax ID number. • Forms processed without tax id numbers do not impede the generation of forms processed with tax id numbers.	
09.38	Reports, Forms, and Letters	As a LOB user, I want to issue 1042-S forms for returned payments that are re-issued to individuals, so that I am compliant with 1042-S tax reporting. I will be satisfied when: • The system includes reissued payments in the 1042-S reporting for the year in which the payment was issued. (e.g., payment in December is returned and re-issued in January, that payment is captured in the 1042-S for tax year that includes January). • I can make a correction and reissue a 1042-S form. • 1042-S forms that have a correction have an indication that they are the corrected form. • I can access both the original and the corrected 1042-S form in the system.	2

09.39	System Data	As a LOB user, I want the ability to update federal and state tax rate tables annually, so that tax withholdings on benefit payments are accurate.
		I will be satisfied when:
		• Tax table updates are made through system configuration (basic updates such as rate changes) or updates (complex updates such as rule changes).
		   o Updates can be made to accommodate annual federal tax updates.
		   o For lump sum distributions, the system can accommodate and change percentage amounts with the ability to add additional percentages in alignment with the W4-R form.
		• Tax rates have corresponding effective dates.
		• Rate changes can be made through a file import or manually.
		• I can add other rules, if necessary, such as:
		   o Other state or non-resident rates by country
			2

		- By payment type (pension vs lump sum) - By taxable (cash) vs tax exempt (rollover) status. - By beneficiary type (member / spouse vs non-member / spouse).	
09.40	Tax Table Validations	As a LOB user, I want to peer review the rate changes, so that the correct withholding taxes are applied to benefit payments. I will be satisfied when: - I can run a payroll cycle in test to validate the results before the tax rates changes are promoted into Production. - I can provide the test results for approval to update the system. - I can validate the results once the rate changes have been promoted into Production.	2
09.41	Reports, Forms, and Letters (RMD)	As a LOB user, I want the system to automatically initiate a batch process to generate RMD letters, so that manual effort is reduced. I will be satisfied when: - The system can automatically identify members nearing the RMD deadline and who meet the requirements of RMD (inactive with ETF covered employer). - The system has configurable eligibility tables that I can change based on federal guidelines for eligibility requirements for RMD. - The system automatically generates and sends communications to the member via their preferred method of communication, at a predefined time [e.g., every 6 months, 3 months prior to RMD date] informing them about RMD. - Authorized users can modify correspondence reminder intervals within the system. - I can schedule RMD batches to automatically run or generate correspondence via an ad hoc process. - The system generated notification includes the RMD amount and the deadline to begin benefits. - I can review / edit the generated correspondences prior to distribution.	2
09.42	Required Minimum Distribution (RMD) – Initiation	As a LOB user, I want to initiate the Required Minimum Distribution (RMD) process for eligible members, so that we can ensure compliance with federal regulations. I will be satisfied when: The system can identify eligible members who need to start receiving an RMD.	2

		• The system can generate notifications to inform members about their RMD obligations. • The initiation of the RMD process in the system can be recorded. • I can initiate the RMD process manually or it can be scheduled to run automatically.	
09.43	Reports, Forms, & Letters	As a LOB user, I want the system to send timely notifications about RMD requirements, so that members are informed and can take necessary actions. I will be satisfied when: • The system generates notification letters for members approaching RMD eligibility via their preferred method at predefined interval (e.g., 12 months prior to RMD date). • The notification includes the RMD amount, the deadline to begin benefits, and information about payment options. • The system includes information about overpayment balances and how the RMD balance will be applied towards these balances. • The system sends reminders to members who haven't taken their RMD as the deadline approaches via their preferred method at predefined interval (e.g., every six months, three months prior to RMD date). • The system provides options for electronic and paper-based notifications. • The system logs all notifications sent and allows administrators to view notification history. • The system allows customization of notification content and scheduling.	2
09.44	Required Minimum Distribution (RMD) – Eligibility	As a LOB user, I want to verify the eligibility of members for the RMD process, so that only those who meet the criteria are included. I will be satisfied when: • I can access accurate member age and account information. • I can confirm that the member meets the age requirement for RMD. • I can update the member's record to reflect their eligibility status.	2
09.45	Required Minimum Distribution (RMD) – Calculation	As a LOB user, I want to calculate the required minimum distribution amount for each eligible member, so that we can provide accurate distribution figures. I will be satisfied when:	2

		• The system automatically calculates the RMD amount. • I can review and verify the calculated amount for accuracy. • The system retrieves and applies the current IRS life expectancy tables for RMD calculations. • The system calculates the RMD amount based on the member's account balance and life expectancy factor. • The system handles calculations for members with multiple accounts within the system. • The system recalculates RMD annually or upon significant account balance changes. • The system provides a detailed breakdown of the RMD calculation for review. • I can override the RMD amount if necessary.	
09.46	Required Minimum Distribution (RMD) – Payments	As a LOB user, I want to process RMD payments for members, so that they receive their distributions on time. I will be satisfied when: • I can schedule and disburse RMD payments to members. • I can confirm that the payments have been successfully processed. • I can generate reports of processed RMD payments for auditing purposes.	2
09.47	Reports, Forms, and Letters	As a LOB user, I want the system to generate and distribute a communication with RMD payments, so that benefit recipients are informed on the significance of each benefit payment they receive. I will be satisfied when: • Benefit recipients receive a communication indicating what each payment type is (e.g., Rollover with a RMD the communication explains why there are two payments). • I can edit the format or content of the communication that accompanies the payment.	2
09.48	RMD Eligibility (Beneficiaries)	As a LOB user, I want the system to handle RMDs for beneficiaries of deceased members, so that I can ensure proper distribution and compliance. I will be satisfied when: • The system identifies accounts of deceased members subject to beneficiary RMD rules. • The system calculates RMDs for beneficiaries based on applicable IRS regulations. • The system supports different RMD schedules for spouse and non-spouse beneficiaries.	2

		• The system allows for the setup of inherited accounts for beneficiaries. • The system generates appropriate notifications and tax forms for beneficiary RMDs.	
09.49	Workflow and Case Management	As a LOB Supervisor, I want to use workflow to review and approve the RMD calculations, so eligible recipients receive accurate benefit amounts. I will be satisfied when: • The system automatically initiates RMD calculations workflow based on an individual's parameters that would qualify them for an RMD. • The system allows for manual initiation of the RMD calculation by an authorized administrator. • There is a step in the workflow to audit and approve the RMD calculated benefit. • Notes related to the calculation can be added to the member's account if necessary. • The workflow adapts to handle different scenarios, such as lump sum payments, partial distributions, or continuous pension payments that satisfy RMD requirements. • The system sends automated notifications to responsible parties when their tasks are due or overdue. • The system maintains an audit trail of all actions taken within the workflow, including task completions and reassignments.	2
09.50	Payment Processing	As a LOB user, I want to initiate a lump sum payment that satisfies the RMD requirement, so that I can ensure timely distribution and compliance with IRS regulations. I will be satisfied when: • I can initiate a lump sum payment. • The system verifies that the requested lump sum amount satisfies the RMD requirement. • The system calculates and displays any tax withholding applicable to the lump sum payment. • The system processes partial lump sum requests while ensuring RMD requirements are met. • The system generates appropriate disbursement instructions once the lump sum request is approved.	2
09.51	Reports, Forms, & Letters	As a LOB supervisor, I want the system to generate RMD compliance reports, so that I can ensure the pension plan meets IRS regulations. I will be satisfied when:	2

		The system generates a report of all RMDs due in the current year.
		The system produces a report of RMDs satisfied through lump sum payments.
		The system flags and reports any missed RMDs or underpayments.
		The system calculates and reports any excise taxes due for missed RMDs.
		The system allows export of compliance reports in various formats (e.g., PDF, Excel).

09.52	Exception Handling	As a LOB user, I want the system to handle exceptions to standard RMD rules, so that I can manage special cases accurately. I will be satisfied when: • The system supports delayed RMD for members still employed beyond age 72 (if plan allows). • The system allows for waiver of RMDs in federally declared disaster years. • The system handles RMD calculations for members with qualifying longevity annuity contracts (QLACs). • The system supports manual adjustments to RMD calculations with proper authorization and audit trail. • The system flags and reports all exceptions for review and compliance checks.	2
09.53	945/945-A Generation	As a LOB user, I want the system to generate 945 and 945A forms and files, so that regulatory deadlines are met. I will be satisfied when: • I can enter the tax year and select to run the 945 and 945A job in a trial or production mode. • The system correctly includes/excludes deposit and withholding data. • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs. • I can see in real-time the processing status. • The system archives all tax form information for historical reporting needs.	2
09.54	Workflow & Case Management (945/945-A)	As a LOB Supervisor, I want to use workflow to review and approve the 945 and 945A forms, so income tax withheld from non-payroll payments are reported accurately. I will be satisfied when:	2

		• I can use workflow to manage issues related to the 945 and 945-A process. • The system has the 945 and 945-A production deadline notifications. • There is a step in the workflow to indicate when information has been filed with the IRS. • I have controls and approvals around tax reporting to prevent incorrect amounts.	
09.55	Corrections (945/945-A)	As a LOB user, I want the ability to make corrections to 945/945-A form information, if necessary, so that I can ensure data accuracy. I will be satisfied when: • Authorized users can access and edit 945/945-A form data. • The system track and logs all corrections made. • Changes to data triggers recalculation of relevant 945/945-A forms. • I can override system-generated tax information as needed. • The system will recalculate the amounts to be reported on the tax form, if applicable, if the tax form has not been reported to the IRS.	2
09.56	Reports, Forms, & Letters (945/945-A)	As a LOB user, I want to process a correction on a 945/945-A form after it has been reported to IRS, so that regulatory requirements are met. I will be satisfied when: • I can select the tax year form that requires a revision and make required edits. • The system will generate a corrected form. • The system has the ability to file corrected form with the IRS.	2
09.57	State Tax Form Generation	As a LOB user, I want the system to generate Wisconsin state tax forms and files, so that regulatory deadlines are met. I will be satisfied when: • I can enter the tax year and select to produce Wisconsin state tax forms. • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs. • I can see in real-time the processing status. • The system archives all tax form information for historical reporting needs.	2

09.58	Workflow & Case Management (State Tax Forms)	As a LOB supervisor, I want to use workflow to review and approve the Wisconsin State tax forms, so state tax withholdings are reported accurately. I will be satisfied when: • I can use workflow to manage issues related to the state tax withholding process. • The system has a state tax withholding production deadline notification. • There is a step in the workflow to indicate when information has been filed with the state of Wisconsin. • I have controls and approvals around tax reporting to prevent incorrect amounts.	2
09.59	Corrections (State Tax Forms)	As a LOB user, I want the ability to make corrections to state tax form information, if necessary, so that I can ensure data accuracy. I will be satisfied when: • Authorized users can access and edit state tax form data. • The system tracks and logs all corrections made. • Changes to data triggers recalculation of relevant state tax forms. • I can override system-generated tax information as needed. • The system will recalculate the amounts to be reported on the state tax form, if applicable, if the state tax form has not been reported to the state of Wisconsin.	2
09.60	Reports, Forms, & Letters (State Tax Forms)	As a LOB user, I want to process a correction on a state tax form after it has been reported to IRS, so that regulatory requirements are met. I will be satisfied when: • I can select the tax year form that requires a revision and make required edits. • The system will generate a corrected form.	2

System Requirements

No	Category	Requirement	Flexibility
09.61	Reports, Forms, & Letters (General)	The system will have the ability to generate reports for various calculations and tax processes to allow ETF users to perform quality assurance.	2
09.62	Reports, Forms, & Letters (General)	The system will have the ability to allow ETF to select whether to generate tax documents for printing and mailing and/or electronic delivery on the member self-service portal.	2
09.63	Reports, Forms, & Letters	The system will have the ability to allow ETF to adjust the format, content, and/or data on tax forms to comply with IRS requirements.	2

		The system will have the ability to use all standard boxes on the tax forms but will allow boxes not used by ETF to be left blank.	
09.64	Reports, Forms, & Letters	The system will have the ability to produce WT-6, WT-7, and other tax forms that comply with Wisconsin state tax reporting requirements.	2
09.65	Reports, Forms, & Letters	The system will have the ability to produce 1099-R, 1042-S, 945, 945-A and other tax forms that comply with IRS tax reporting requirements.	2
09.66	Reports, Forms, & Letters	They system will have the ability to generate tax forms both individually and in bulk.	2
09.67	Reports, Forms, & Letters (1099-R)	The system will have the ability to produce 1099-R and other tax forms that comply with IRS requirements for all refund (one-time payment) and benefit payment recipients.	2
09.68	Reports, Forms, & Letters	The system will have the ability to allow ETF to select whether to outsource production and mailing of tax forms or to perform in-house.	2
09.69	Reports, Forms, & Letters (1042-S)	The system will have the ability to generate and issue separate 1042-S's to a single payee receiving multiple benefit streams of the same payment type and Distribution Code. For example, a retiree receiving his/her own monthly retirement benefit and receiving a survivor monthly retirement benefit from a deceased spouse must receive separate 1042-S's for each benefit stream although both are the same payment type and Distribution Code.	2
09.70	Reports, Forms, & Letters (1099-R)	The system will have the ability to generate and issue separate 1099-R's to a single payee receiving multiple benefit streams of the same payment type and Distribution Code. For example, a retiree receiving his/her own monthly retirement benefit and receiving a survivor monthly retirement benefit from a deceased spouse must receive a separate 1099-R for each benefit stream although both are the same payment type and Distribution Code.	2
09.71	Reports, Forms, & Letters (1099-R)	The system will have the ability to generate, and issue separate 1099-R's for each type of payment to the same payee, even if they both have the same Distribution Code. For example, a survivor pension and a refund of residual unused contributions are different payment types, but both use distribution Code 4, and thus must have different 1099-R's.	2
09.72	Reports, Forms, & Letters (1042-R)	The system will have the ability to generate separate 1042-S forms for each type of payment to the same payee, even if they both have the same Distribution Code. For example, a survivor pension and a refund of residual unused contributions are different payment types, but both use distribution Code 4 and thus must have different 1042-S's.	2
09.73	Reports, Forms, & Letters	The system will have the ability to issue a single 1099-R for multiple payments of the same type and benefit stream to a single payee. For example, a retired member receiving multiple monthly retirement benefits will receive a single 1099-R for the total monthly benefit payments paid in a tax year.	2

09.74	Batch Processing	The system will have the ability to allow ETF to change the frequency that they report state and federal taxes to a monthly, quarterly, semi-annual, or yearly basis.	2
09.75	Reports, Forms and Letters	The system will support both electronic delivery and physical mailing of tax forms.	2
09.76	Reports, Forms, and Letters	The system will track delivery status of all tax forms.	2
09.77	Person Data	The system will have the ability to allow ETF users to flag the account of payees that are pending confirmation of citizenship or resident alien status.	2
09.78	Tax Tables	The system will have the ability to maintain a comprehensive database of tax withholding and tax treaty tables.	2
09.79	Tax Tables	The system will support customizable tax tables to accommodate international and domestic tax withholdings.	2
09.80	Financial Reporting	The system will comply with state and federal regulations for tax reporting processes.	2
09.81	System Data	The system will be able to track non-payroll payments and withholdings.	2
09.82	System Data	The system tracks all benefit payments made during the tax year, adjusting the year-end totals for returned payments, reissues, recoupments and other exception handling.	2
09.83	System Data	The system will be flexible to accommodate changes in statutes, tax codes, administrative codes, or other program changes.	2

10 – Employer Reporting

The primary objective of the Employer Reporting process is to receive, analyze, and process salary, service, and contribution data from ETF's participating employers. This includes maintaining a secure and efficient system for employers to submit reports and make payments, and implementing and maintaining data validation processes to catch errors early in the reporting cycle.

User Story Requirements

No	Feature	User Story	Flexibility
10.01	Employer Self-Service	As an Employer, I want to securely upload contribution data files and payments, so that monthly remittances are submitted on time. I will be satisfied when: • I can log into the secure employer portal and upload contribution data files (including employee additional contributions and military-related service credit). • The system generates invoices at the time of my remittance (regardless of what day it is). • I can choose between manual data entry and file upload options as agreed to with ETF. • The system validates the data before I can submit it to ETF. • I am notified if there are any errors / warnings before the file is submitted. • I can review and resolve errors / warnings, as needed. • I can see which administrator accounts resolve errors / warnings. • I can partially process remittances, meaning that records without errors / warnings can process. • The system produces detailed and summary warning and error reports detailing which members generated warnings and errors and how they were processed. • I receive confirmation that my files and payments have been submitted successfully. • I receive a system-generated notification for missing the reporting deadline. • The system produces detailed and summary transaction reports.	2
10.02	Employer Self-Service	As an Employer, I want to submit my monthly payment details, so that I can remit contribution payments. I will be satisfied when:	2

		• I can specify payment is being made for the appropriate payment amounts. • I can specify the corresponding bank accounts for the payments. • Payment details are securely saved, so that I can use it for future payments. • I can edit payment details until the monthly deadline. • I receive confirmation that payment was successfully submitted. • I have the ability to make monthly payments with one or more bank accounts. • The system can identify when its cutoff period is for payment and will automatically apply to following business day.	
10.03	Workflow & Case Management	As Employer Services Section (ESS), I want submitted remittances from the employer to be routed directly to me, so that manual effort is reduced. I will be satisfied when: • A task / workflow is created when an employer completes their monthly remittance. • I am notified when a new remittance that belongs to my department is submitted.	2
10.04	Batch Processing	As ESS, I want the system to process files that have been submitted by the employer, so that member data is loaded into the system. I will be satisfied when: • The system automatically processes submitted files. • The system produces error / warning messages if there is an issue with the file format or data and data exception reports. • I can select the file(s) I want to manually process if there are issues to be resolved. • I can cancel / void a file import before it is released to the system. • The system identifies which administrator accounts manually intervene if data is corrected, overwritten, or if a file is cancelled / voided.	2
10.05	Validation	As ESS, I want the system to perform validation checks, so that data anomalies can be investigated. I'll be satisfied when: • I am notified when a file has been received and can see its processing status. • I can view, update, and/or override validation issues.	2

		• I can easily assign a case manager to work with employer regarding remittance validation issues. • I can send data issues to employers through a secure employer portal. • I can communicate remittance issues with employer over secure messaging and/or an online employer portal. • I can change member data or override validations as needed. • The system automatically updates member accounts that do not have errors / warnings. • The system produces error / messages as well as data exception reports.	
10.06	Reports, Forms, & Letters	As ESS, I want to generate reports and logs from employer remittances, so that I can research both processed transactions and any issues. I will be satisfied when: • The system produces detailed and summary transaction reports. • I can see any additional contributions that were part of a remittance, and I can work with applicable internal ETF areas / departments if needed. • I can use workflow to help set up tasks to review remittances and any issues. • I can route tasks to different departments as part of the workflow. • I can review what was reported vs what was paid. • I can run a delinquency report after the monthly reporting deadline. • The reports can be scheduled or run on demand. • I can enter my own query report parameters (such as reporting period, employer, etc.).	2
10.07	Workflow & Case Management	As ESS, I want to track delinquent employers, so that I can follow up with them. I will be satisfied when: • The system automatically sends notifications to employers who have delinquent monthly reporting. • I receive a report of delinquent employers after the monthly deadline has passed. • I can track delinquent employers based on criteria such as number and age of delinquent reports.	2
10.08	Employer Payment	As ESS / RAB, I want the ability to manually apply a payment to an employer's account if needed, so that their accounts reflect the latest transactions. I will be satisfied when:	2

		• I can select the appropriate payment to process. • I can override auto-allocations and customize payment amounts as needed for flexibility. • I can cancel / reverse a payment, if necessary. • I can enter notes in each transaction. • The system generates the corresponding GL entries.	
10.09	Late Filing Penalty	As ESS, I want the system to automatically calculate late fees based on days past due, so that penalties are applied consistently. I will be satisfied when: • The system calculates the penalty amount according to the plan's rules and policies. • The system determines when penalties apply. • The penalty formula and rules are configurable and can be updated by authorized users. • The system generates late interest / fees monthly regardless of if the remittance or payments have been received or not. • The system applies a threshold for remittance differences where if under (or over) a certain threshold the system will not determine a penalty or credit and will not expect employer to pay the difference (or ETF to apply a credit). Also, thresholds for underpaid or overpaid scenarios for employees who have already separated or retired will have the same logic.	2
10.10	Self-Service	As a Member, I want to remit additional contributions, so I can enhance my retirement benefits. I will be satisfied when: • I can make an additional contribution payment online using the member portal. • I receive a confirmation after successfully submitting an additional contribution. • I can see a history of all additional contributions made on the member portal and download the history for my records. • I can choose between making a one-time additional contribution or setting up recurring additional contributions. • The system calculates and displays how the additional contribution(s) will impact my estimated retirement benefit. • The system notifies me if I am approaching annual contribution limits. • I can modify or cancel any recurring additional contributions I have set up.	2
10.11	Payment Processing	As ESS, I want to accurately track and manage all additional contributions made by WRS members, so that member accounts are reflected appropriately when additional contributions are made.	2

		I will be satisfied when: • The system determines if member is eligible to make additional contributions prior to accepting the additional contributions. • The system automatically records all additional contributions made by members in real-time. • Each contribution is linked to the correct member account and categorized as an additional contribution. • Contributions are automatically checked against annual limits, flagging any that exceed these limits. • The system has the capability to generate daily, monthly, and annual reports of all additional contributions received. • I can easily view a member's history of additional contributions, including dates, amounts, and types. • Additional contributions are properly factored into benefit calculations when a member retires or takes a distribution. • The system allows for easy reconciliation of additional contributions with financial records and bank statements. • Administrators can generate custom reports on additional contributions based on various criteria (e.g., date range, employer, contribution type). • The system maintains an audit trail of all transactions and administrative actions related to additional contributions.	

10.12	Person Data	As an Employer, I want to update and maintain my organization's demographic information, so that I can ensure that accurate and current data is on file with ETF.
		I will be satisfied when:
		• I can use a secure employer portal to communicate updates.
		• I can view my current employer demographic information online.
		• I can edit fields such as (but not limited to):
		  o Employer name
		  o Mailing address
		  o Phone number
		  o Primary contact person
		  o Email address for official communications
		• I receive a confirmation when changes are successfully saved / updated.
		• I can view a history of changes made to employee demographic information.
		• I am notified if any required fields are left blank or contain invalid data.
			2

10.13	Employer Self-Service	As an Employer, I want to submit prior year adjustments, so that I can correct previously reported member data. I will be satisfied when: • I can submit prior year adjustments online for previously reported members. • The system can identify if the adjustment is considered a prior year adjustment or current year adjustment. • I have the flexibility to submit individual or multiple (mass) prior year adjustments.	2
10.14	Person Data	As ESS, I want the system to notify me of a submitted Prior Year Adjustment, so that the member's records are handled correctly. I will be satisfied when: • The system generates a prior year adjustment workflow / task. • I can continue a prior year adjustment task, confirming or specifying the adjustment type from a pre-defined list. • I can enter or confirm the adjustment data. • The system performs validations before the member's account is updated. • I can review the adjustments, make manual updates, as needed, and edit / delete the changes. • I can add notes to the member's account. • The system identifies if the prior year adjustment affects a member's earnings or anything else that would result in modifying a benefit that was or is being received by a member. • The system will not create an invoice for prior year adjustments where there is no financial change. • I can communicate with employer via secure messaging to discuss prior year adjustment questions / follow-up. • Member statements are reflected appropriately immediately after a prior year adjustment is processed.	2
10.15	Audit	As a RAB, I want to review Prior Year Adjustments, so that proper records are maintained. I will be satisfied when: • The system does not allow the same user to submit a correction and approve the correction. • The system notifies me when a new correction is ready to be reviewed or approved. • I can review the correction. • Authorized users can make updates, as needed, and edit or delete the changes.	2

		• I can add notes to the member's account. • The appropriate GL transactions are generated, and reserve balance entries are available for review before being updated or uploaded to GL.	
10.16	Prior Year Adjustments (Payments)	As an Employer, I want to be able to pay for prior year adjustments online, so that I can efficiently correct historical reporting errors and ensure accurate retirement benefits for my employees. I will be satisfied when: • I can log into a secure employer portal in the new ETF system to pay a prior year invoice. • I can see detailed information for each adjustment, including affected employees, original reported amounts, and corrected amounts. • The system automatically calculates the financial impact of each adjustment, including applicable interest charges. • Penalties continue to accrue for unpaid prior period adjustments until paid. • I can select multiple adjustments to process and pay for in a single transaction. • The system provides an itemized summary of the total amount due for the selected adjustments before I submit the payment. • I can choose a payment method authorized by ETF. • I receive a confirmation and printable receipt for my records after payment. • The system updates the status of paid adjustments in real-time, reflecting them as resolved. • The system notifies me of any new prior year adjustments that require my attention. • I can dispute or request review of an adjustment if I believe it is incorrect, with the ability to provide supporting documentation.	2
10.17	Workflow & Case Management	As ESS, I want the new system to automatically track instances of late reporting from employers, so that I can identify compliance issues and maintain accurate records of reporting timeliness. I will be satisfied when: • The system automatically flags employer reports that are submitted after the established due date. • The system has the ability to distinguish if a late reporting is for the current year or prior year and can initiate the appropriate tasks or workflow that need to occur for both current year and prior year.	2

		• A dashboard displays an overview of all late reports, sortable by employer, date, and duration of lateness. • I can easily view a history of late reporting for each employer, including frequency and patterns. • The system generates monthly and annual reports on late reporting trends across all employers.	
10.18	Workflow & Case Management	As ESS, I want the new system to handle notifications and communications related to late reporting, so that I promptly address issues and maintain clear communication with employers. I will be satisfied when: • The system sends automated reminders to employers before the reporting deadline. • When a report becomes late, the system automatically generates and sends a notification to the employer. • The system provides a mechanism for employers to submit explanations for late reports, which are logged and can be reviewed by ETF.	2
10.19	System Data	As ESS / RAB, I want the new system to manage the processing and resolution of late reports, so that I can efficiently handle late submissions and maintain accurate financial records. I will be satisfied when: • The system calculates and applies appropriate late fees or interest charges based on ETF's established rules. • Late reports are automatically prioritized in the processing queue to minimize further delays. • The system generates reports to have oversight on (but not limited to) outstanding late reports, approaching deadlines, and past deadlines. • The system tracks the resolution of late reports, including when they were eventually submitted and processed. • I can generate compliance reports for auditing purposes, showing late reporting statistics and resolution times.	2
10.20	Workflow & Case Management	As ESS, I want a system to automate and streamline the annual reconciliation process, so that I can ensure accuracy, identify discrepancies, and efficiently close out the fiscal year. I will be satisfied when: • The system automatically compiles all employer reports for the fiscal year. • The system generates a comprehensive summary of contributions, earnings, and service hours for each employer. • The system performs automatic cross-checks between reported data and processed transactions.	2

		• The system flags any discrepancies or anomalies for review. • The system generates customizable reports for different levels of analysis (e.g., by employer, by employee category). • The system helps me identify which employers have reconciliation issues and need to be reached out to. • The system tracks the progress of the reconciliation process, including which employers have been fully reconciled. • The system generates correspondence to employers outlining action items and due dates regarding the annual reconciliation process.	
10.21	Workflow & Case Management	As an Employer, I want to actively participate in the annual reconciliation process, so that I can verify reporting accuracy and resolve any discrepancies efficiently. I will be satisfied when: • I can access a dedicated reconciliation function via a portal. • I am provided the necessary tools online to help with the reconciliation process. • I can see / review my annual reporting data, and any discrepancies or flags identified by ETF. • I can upload additional documentation or explanations for any discrepancies. • I can track the status of the reconciliation process. • The system notifies me of any required actions or deadlines. • The system tracks any changes or communication back to ETF regarding changes. • I can generate a final reconciliation report for our internal records once the process is complete. • I can report (and update) individual details as frequently as I would like, rather than updating member demographic information on an annual basis.	2
10.22	Workflow & Case Management	As RAB, I want the system to provide advanced tools for the annual reconciliation process, so that I can perform detailed financial analysis, ensure compliance, and prepare accurate financial statements. I will be satisfied when: • The system provides detailed drill-down capabilities from summary data to individual transactions. • It allows for complex queries and data manipulations to identify patterns or issues. • The system can generate journal entries for any necessary adjustments resulting from the reconciliation.	2

		• The system can apply write-off thresholds for annual reconciliation amounts that can be configured and changed by ETF. • The system has the capability to integrate with other financial reporting tools for seamless data transfer (if applicable). • The system maintains a comprehensive audit trail of all reconciliation activities and adjustments. • It allows for side-by-side comparison of reconciled data with previous fiscal years. • The system can produce specialized reports required for external audits and compliance checks. • I can force balance multiple employers at one time, meaning I can reconcile multiple employers all under one batch case (or work function) vs processing employers under their own case (or work function). • The system offers the ability to have a preliminary test run with report ability at each stage of the process and option to move forward to production.	
10.23	Employer Self-Service	As ESS, I can assist employers with their online account, so that their customer satisfaction is high. I will be satisfied when: • I can view / mirror everything they can view. • I can perform certain account transactions such as unlocking a locked account, password resets, etc., in real time.	2
10.24	Employer Data	As ESS, I want to maintain employer data, so that their account is up to date. I will be satisfied when: • I can manage employer account profile information and employer portal access. • I can log interactions with an employer in the system (e.g., type of interaction, notes, etc.). • I can run transactional, informational, and statistical reports on employer data.	2
10.25	Reports, Forms, & Letters	As ESS / RAB, I want to have a robust reporting and query capabilities, so that I can access essential information more efficiently. I will be satisfied when: • The system has centralized reporting catalogues, access controls, and version histories. • The system has the ability to schedule and automate report delivery to stakeholders. • I can run reports and queries as a batch or on demand.	2

		• Reports have complex filtering functionality, so that specific query criteria can be applied if required.	
		• The system has intuitive tools to build custom reports and queries that can be saved as templates or at the user level.	
		• The system has easy report / query result downloading in multiple formats, so that offline analysis or merging content is enabled.	
10.26	Invoices (Write-Off)	As RAB, I want the ability to cancel, write-off, or modify outstanding invoices, so amounts can be updated appropriately in the system. I will be satisfied when: • Authorized users can cancel or modify outstanding invoices. • The system updates the status of the invoice appropriately when the invoice is modified, written-off, or canceled. • The system generates the appropriate GL transactions, and the appropriate reserve balance entries are available for review. • The audit log shows all corresponding information for the canceled invoice, including, but not limited to the canceled amount, date, and user.	2
10.27	Interfaces	As a LOB user, I want to load the employer contribution rates from the Actuary, so that the employer contribution rates are updated for the upcoming calendar year. I will be satisfied when: • I can import the Actuary file by plan year. • The system performs various validations on the import such as file format, filed format, field valid, or acceptable values, etc., and produces a resulting error warning report. • The system only loads records without errors or warnings. • The system holds records with errors or warnings in a pending status until the data issue is resolved. • I can modify loaded rates, as needed. • There is an audit trail when rates are loaded or changed. • The system can support multiple contribution rate schedules for different rate categories. **Business Rule:** Employer and employee rates for the upcoming calendar year are calculated by the Actuary by employment category. There are separate rates for employer and employee required contributions, Accumulated Sick Leave Conversion Credit Program, unfunded liabilities, and duty disability if applicable.	2

System Requirements

No	Category	Requirement	Flexibility
10.28	Member Data	The system will have the ability to allow authorized ETF internal users to flag members as "auto-exception" for employer reporting purposes. Accounts with an auto exception should appear on exception reports (e.g., known exception accounts).	2
10.29	Member Data	The system will have the ability to correctly process retroactive contributions and service to a member's account and calculate any resulting amounts owed and resulting penalties.	2
10.30	Member Data	The system will have the ability to allow employers to view employee data or previously submitted reports as reference for the current monthly reports.	2
10.31	Reports, Forms, & Letters	The system will have the ability to allow employers to run pre-defined reports for their reporting population via the employer portal. For example, exception reports, contribution file posting reports, etc.	2
10.32	Validation	The system will have the ability to evaluate multiple member data points (e.g., last name and DOB) to identify a possible duplicate account.	2
10.33	Member Data	The system will have the ability to automatically create a member account for newly reported employees that are not identified as possible duplicates.	2
10.34	Validation	The system will have the ability to identify missing members from an employer's monthly remittance and report these on the error report (e.g., active last month, not reported this month).	2
10.35	Accounting	The system will have the ability to automatically create appropriate general ledger transactions for an employer monthly remittance.	2
10.36	Reports, Forms, & Letters	The system will have the ability to allow ETF users to produce detailed transaction level and summary reports used to verify and reconcile data loads and updates. The system should also allow ETF users to specify query criteria such as employer, time period, etc.	2
10.37	Interfaces	The system will have the ability to import data in a variety of file formats (e.g., HTML, csv, txt).	2
10.38	Validations	The system will have the ability to perform various validations on an interface such as file format, field format, field valid or acceptable values, etc., and produce a resulting error / warning report.	2
10.39	Batch Processing	The system will have the ability to process records on a monthly submission that do not have any errors or warnings while the records with issues are being resolved (e.g., partially process a file). The system will allow authorized ETF users to select whether a file can be partially processed or not (must be error free).	2

10.40	Batch Processing	The system will have the ability to allow authorized ETF users to reverse or cancel a monthly report if it has not been posted to the system and no corresponding employer or member account updates occur. The system will keep a record of the reversed / cancelled transaction.	2
10.41	Batch Processing	The system will have the ability to process employer reports with different monthly reporting frequencies (e.g., weekly, biweekly, monthly, etc.).	2
10.42	Batch Processing	The system will have the ability to identify and ignore data received for non-ETF employers.	2
10.43	Processing	The system will have the ability to store and maintain ineligible employee data received from ETF participating employers.	2
10.44	Reports, Forms, & Letters	The system will provide the ability for me to print reports and export to a predefined format including (PDF, Excel file).	2
10.45	Member Data	The system will provide the ability to recognize a member who is rehired.	2
10.46	Employer Self-Service	The system will provide the ability for ETF users to view / mirror everything that an employer can view.	2
10.47	Employer Self-Service	The system will provide the ability for ETF users to perform certain functions for the employer portal, such as unlocking a locked account, password resets, closing an employer account, modifying access for employer users, etc.	2
10.48	Employer Data	The system will provide the ability to publish and communicate monthly remittance due dates to each employer.	2
10.49	Employer Data	The system will provide the ability to have different remittance due dates published for different employers.	2
10.50	Workflow & Case Management	The system provides the capability to route tasks to different people and departments within a workflow.	2
10.51	Workflow & Case Management	The system provides the capability to generate review tasks within a workflow that can be configured by ETF.	2
10.52	Self-Service	The system provides the capability to have a knowledge base that includes helpful information for employers regarding prior year adjustments, submitting remittances, paying invoices, etc.	2
10.53	Self-Service	The system provides the capability to have secure messaging between ETF and employers, which includes a record on date, time, and users involved.	2
10.54	System Data	The system provides the capability to apply thresholds for payment differences which are configurable by ETF. Thresholds include, but not limited to, monthly remittance amounts, annual reconciliation amounts, late reporting amounts, prior year adjustment amounts, and member benefit payment amounts.	2
10.55	Employer Data	The system provides the capability for periodic reporting on demographic data.	2
10.56	Employer Data	The system provides the capability to identify pay frequency by employer and by employer groups, meaning an employer can report multiple frequencies.	2

10.57	Workflow & Case Management	The system provides the capability to include an electronic checklist in any workflow.	2
10.58	Workflow & Case Management	The system provides the capability to offer workflow for each of the following processes: • Monthly Remittance • Maintaining & Updating Demographic Information • Prior Year Adjustments • Late Reporting (for both Prior and Current Year) • Annual Reconciliation	2
10.59	Audit	The system provides the capability to maintain an audit trail for all manual overrides, which tracks the change date, time, and user associated with the change.	2
10.60	System Data	The system provides the capability to confirm payments that were received through bank deposits and general ledger entries.	2
10.61	Audit	The system provides the capability for all transactions to be audited / reviewed before posting to the G/L.	2
10.62	System Data	The system would have the ability to not accept new 403(B) Tax Deferred Salary Agreement contributions into the PAS based on ETF business rules.	2
10.63	Reports, Forms, & Letters	The system would have the ability to report member 403(B) tax deferred salary balances based on the employer that reported the 403(B) contributions by ETF defined reporting categories.	2

11 – Service Purchase

The goal of the Service Purchase process is to allow eligible members to purchase qualified service time based on ETF plan rules and using various payment methods.

User Story Requirements

No	Feature	User Story	Flexibility
11.01	Member Self-Service	As a Member, I want to generate and submit a service purchase request through an online portal, so that I can help streamline the request. I will be satisfied when: • I can submit service purchase requests through a portal. • I can indicate in which eligible service purchase type(s) I am interested in based on ETF business rules and eligibility criteria. • I can request and schedule an appointment through the portal to discuss service purchase details with ETF.	2
11.02	Member Self-Service / Benefit Calculation	As a Member, I want to view my service, available purchase options, and use an estimator tool, so I can make informed decisions. I will be satisfied when: • I can see if I have time periods that I can purchase. • I can initiate my own estimate. • The system notifies me of which type of service I am eligible to purchase. • The system populates information needed to run the estimate (such as cost factors). • I can indicate which time periods I want to purchase. • The portal warns / restricts me from selecting certain purchase types or filling in time periods, based on system validations. • I can use an estimator tool (which differentiates between all service purchase types and applies correct rules and calculations). • The estimator tool only allows me to see the purchase types I am eligible for. • I can enter information in certain fields applicable to the type of service I am able to purchase as part of the estimate.	2
11.03	Member Self-Service	As a Member, I want to submit and sign off on a service purchase, so it can be applied towards my account. I will be satisfied when: • I can submit service credit purchase documentation and correspondences through a portal.	2

		• I can indicate which payment method(s) I want to use. • The system will generate the payment options and amounts available to me. • If applicable, I can complete the payment transaction (for example Required minimum 10% payment or full payment) securely through the portal. • I can electronically sign and date a service purchase request and application. • The system will apply purchased service towards retirement eligibility, and benefit calculation, as appropriate. • The system allows and properly accounts for pre-tax and after-tax dollars when applying Required minimum 10% payments.	
11.04	Member Self-Service	As a Member, I want to view my updated service credit, so I can track the process through completion. I will be satisfied when: • I receive service purchase documentation online. • I can see my updated service credit reflected in my account so that I can verify the purchase has been completed. • I can access my service purchase documentation and history.	2
11.05	Validation	As a Retirement Accounting Bureau Team Member, I want the system to automatically pull member details, determine eligibility, and validate requests based on configurable business rules, so I can efficiently process service purchases. I will be satisfied when: • The system automatically pulls the member's WRS account details from the ETF database. • The system displays the service purchase type(s) and service period(s) available for purchase for each member request. • I can select the type of service the member wants to purchase and enter the relevant details (such as the dates of service and the employer) into the system. • The system has configurable business rules to determine allowed service types, eligibility, and deadlines based on Wisconsin ETF policies and plan rules. • The system has logic to handle multiple eligible service purchase requests. • The system displays warning / restrictions from selecting certain purchase types based on programmed system validations. • The system flags / validates any potential errors or inconsistencies in the member's information or the service purchase request (such as duplicate or in-progress service purchase requests).	2

		• I can approve / deny a service purchase application.	
11.06	Benefit Calculation	As a Retirement Accounting Bureau Team Member, I want the system to have calculation tools and the ability to generate cost estimates, so I can accurately determine service purchase costs. I will be satisfied when: • The system has configurable calculation rules and calculates service purchase costs based on actuarial factors and plan rules. • The system's calculation tool can differentiate between service purchase types. • The system calculates the estimated cost of the service purchase based on the necessary fields required to determine a calculation (such as the service credit type, member's current age, employment, years of service, and actuarial assumptions). • The system restricts me from moving forward in a calculation if required documentation or payment is missing. • I can add / modify / override any member fields that the system pulls in for the sake of the calculation. • The system generates a detailed breakdown of the factors used to calculate the estimate. • The system automatically saves the estimate in the member's record and generates a printable version for the member's reference through the member / self-service portal. • The system validates inputs and outputs prior to generating the contract for the member. • The system generates a unique contract and contract ID for the member's service purchase.	2
11.07	Workflow & Case Management	As a Retirement Accounting Bureau Team Member, I want the system to use workflow to help manage all service purchase-related tasks, so I can work through the service purchase request as efficiently as possible. I will be satisfied when: • Service purchase documents are automatically imaged and added to a member's account once scanned (or uploaded). • A workflow is created after the member submits a service purchase request. • Certain workflow tasks can have deadlines set with programmed resulting actions if the deadline expires (e.g., purchase is cancelled, purchase not fully paid for). • The system determines if adjustment / cost recalculation or service issues exist.	2

		- I can review all items that the member filled out, uploaded, and submitted on the portal. - I can route workflows and create tasks as needed. - The member receives notifications when there are changes to their service purchase request (e.g., application status changes, action required, etc.).	
11.08	Reports, Forms & Letters	As a Retirement Accounting Bureau Team Member, I want the system to manage required documents, generate necessary to-do items, and create communication between ETF, members, and employers, so all service purchase-related tasks run efficiently. I will be satisfied when: - The system indicates which information is required based on the service purchase type. - The system generates all required items and sends them to the member. - I can review and modify all items that are generated to be sent to the member. - I can indicate which documents have been received and whether it has been accepted or rejected. - I can send follow-ups to members and current / former employers through secure portals.	2
11.09	Workflow & Case Management	As a Retirement Accounting Bureau Team Member, I want to audit throughout the service purchase process, so I can ensure accuracy and compliance. I will be satisfied when: - I can run meaningful and accurate service purchase reports to assist with accounting transactions, reconciliation(s), service purchase status, amount paid, etc. - I can run custom reports where I can indicate which system fields I want pulled into the report. - I can view and export reports in different formats (i.e., PDF, CSV, Excel). - The system has the ability to force audits at defined points within the service purchase process. - I can create additional audit tasks. - The system displays relevant service purchase details in a condensed spot for the audit. - I can review all details including the service purchase contract (along with overpayment details). - I can return the request back to the original processer to adjust after an audit is completed.	2

		• The system tracks all financial-related service purchase details so it is logged and can easily be reconciled against a general ledger.	
11.10	Workflow & Case Management	As a Retirement Accounting Bureau Team Member, I want the system to assist in processing updates when necessary, so I can track all changes that occur throughout the service purchase process. I will be satisfied when: • The system can handle reversal of service purchases in case of errors so that member data remains accurate. • The system can handle overpayment processing. • I can recalculate service purchases to account for updated data (e.g., payments, new or trailing data) so that final amounts are accurate. • I am notified of any changes in payment status (e.g., the required minimum 10% payment, full payment, shortfall payment, or Plan-to-plan up to 90% payment is received). • If eligibility for a refund is met or approved as needed, I can return full or a portion of the payment to the member.	2

System Requirements

No	Category	Requirement	Flexibility
11.11	Member Self-Service	The system will have the ability for members to model and submit service purchases requests on a self-service portal.	2
11.12	Workflow & Case Management	The system will have the ability to provide automated and intuitive workflows to generate tasks and trigger processes, calculations, and notifications.	2
11.13	Workflow & Case Management	The system will have the ability to track and alert ETF, member, or external party if any tasks are not completed within the allowable timeframe. Example: requested information is not received.	2
11.14	Person Data	The system will have the ability to store and maintain financial institution data for service purchase payments such as bank accounts and plan-to-plan transfers. The system / processes for storing banking information must be NACHA compliant.	2
11.15	Person Data	The system will have the ability to allow authorized users to override and add member information related to service purchases and calculations.	2
11.16	Person Data	The system will have the ability to maintain the member's original entry date regardless of prior service purchase.	2
11.17	Person Data	The system will have the ability to track employee additional contribution balance transfers for service purchase eligibility.	2
11.18	Person Data	The system will have the ability to maintain a history of all service purchase requests in a member's record.	2

11.19	Person Data	The system will have the ability to record and use service dates from other plans for service purchase purposes, as appropriate.	2
11.20	Person Data	The system will have the ability to record whether a member is receiving benefits from another plan for a service purchase, as appropriate, and will prevent them the ability to purchase service.	2
11.21	System Data	The system will have the ability to allow ETF to maintain and modify actuarial factors.	2
11.22	Eligibility	The system will have the ability to allow ETF to configure business rules to determine allowed service types, eligibility, and deadlines based on ETF policies and plan rules.	2
11.23	Benefit Calculation	The system will have the ability to allow ETF to configure calculation logic and formulas for all service purchase types based on actuarial factors and plan rules.	2
11.24	Benefit Calculation	The system will have the ability to calculate a member's (estimate or actual) retirement benefit with purchased service.	2
11.25	Benefit Calculation	The system will have the ability to forecast an estimate for a potential future cost of a service purchase made up to one year in the future.	2
11.26	Benefit Calculation	The system will have the ability to apply interest to a service purchase according to ETF business rules.	2
11.27	Benefit Calculation	The system will have the ability to recalculate interest after any adjustment is made that affects the interest.	2
11.28	Benefit Calculation	The system will have the ability to allow ETF users to adjust an existing service contract term if the original contract term was entered incorrectly.	2
11.29	Benefit Data	The system will have the ability to identify service types attributed to a service purchase.	2
11.30	Validation	The system will have the ability to apply and display validation rules for purchasing and crediting service that vary by purchase type.	2
11.31	Validation	The system will have the ability to generate unique contract numbers that cannot be modified, to prevent duplicates.	2
11.32	Validation	The system will have the ability to require ETF users to enter a reason when changing a service purchase status, for auditing purposes.	2
11.33	Reports, Forms, & Letters	The system will have the ability to generate a service purchase package or statement to send to the member in their communication preference.	2
11.34	Reports, Forms, & Letters	The system will have the ability to allow ETF users to view and print service purchase-related reports.	2
11.35	Benefit Election	The system will have the ability to default a service credit purchase effective date to the application date. The system will allow ETF users to override the system default.	2
11.36	Benefit Election	The system will have the ability for members to make one-time full payment for service purchase payments based on the plan rules.	2
11.37	Benefit Election	The system will have the ability to track service purchase payments and link payments and service with a particular purchase agreement.	2

11.38	Benefit Election	The system will have the ability to allow authorized ETF users to manually post service purchase payments to member records.	2
11.39	Benefit Election	The system will have the ability to allow authorized ETF users to adjust payment amounts or the number of payments. The system will recalculate values based on the overrides.	2
11.40	Benefit Election	The system will have the ability to allow members to securely set up payments online following NACHA guidelines with tracking and management capabilities.	1
11.41	Benefit Election	The system will have the ability to allow members to set up payments that come from various pre- and post-tax sources. Pre- and post-tax amounts must be tracked separately.	2
11.42	Benefit Election	The system will have the ability to record and maintain the history of payment plan details and financing interest rates.	2
11.43	Benefit Calculation	The system will have the ability to record keep / store historical prior service purchase data (which can easily be referred to), including received application date, payment types, payment dates, service purchase rate, service credit applied to members account, and any other applicable notes regarding the prior service purchase.	2
11.44	Benefit Calculation	The system will have the ability to credit service incrementally as payments are made or to credit full-service amount purchased at the end of the contract without rounding issues resulting in decimal differences as payment is made.	2
11.45	Benefit Data	The system will have the ability to record and maintain details of service purchase agreements such as: • Contract ID • Service purchase period and type • Status (Active, Paid, Cancelled) and corresponding effective date • Payment option (for example, check, cashier's check, money order, or employee additional contribution balance transfer) • Total service purchased • Total purchase cost • Payment amounts received from pre- or post-tax sources • Balance due with effective date	2
11.46	Accounting	The system will have the ability to map the components of a purchase to corresponding G/L account numbers.	2
11.47	Refund	The system will have the ability to generate a total or partial refund on a purchase agreement for cancellations and overpayments to be compliant with other systems, processes, and interface with finance system.	2
11.48	System Data	The system will have the ability to identify and separate pre-tax and after-tax money.	2

12 – Deferred Compensation

The Wisconsin Deferred Compensation (WDC) Program is a supplemental retirement savings plan under Internal Revenue Code Section 457 available to all active state and university employees in Wisconsin. It allows participants to save money directly from their paychecks and offers tax benefits and different investment options.

User Story Requirements

No	Feature	User Story	Flexibility
12.01	Interface	As the Record Keeper (TPA), I want to send any required data to ETF, so that they have updated information. I will be satisfied when: • I can securely submit participant data through an interface file. • I can initiate manual, ad hoc data submissions when necessary. • I can view a history of all data submissions, including dates and file identifiers. • The system provides error notifications for failed transmissions. • I can easily retransmit data in case of transmission failures. • The system supports data validation before submission to minimize errors. • I receive confirmation that the file has been successfully transmitted to ETF.	3
12.02	Data Validation	As ETF, I want the system to validate the integrity of incoming deferred compensation data, so that I can ensure the accuracy and reliability of the information being integrated into the system. I will be satisfied when: • The system performs automated checks for data completeness. • The system flags any discrepancies, missing data, or inconsistencies. • The system verifies data formats and types match expected standards.	3
12.03	Data Management	As an ETF data administrator, I want to store applicable deferred compensation data for all eligible participants and employers, so that we can accurately manage and report on deferred compensation benefits. I will be satisfied when: • The system can securely store deferred compensation data for all eligible participants.	2

		The system can securely store deferred compensation data for all eligible employers.	
		• The system can securely store deferred compensation data for all eligible employers. • The system associates deferred compensation data with the correct participant records. • The system stores historical deferred compensation data to track changes over time. • I can easily update and maintain deferred compensation data as new information is received. • The system can store data for multiple deferred compensation plans or programs.	
12.04	Batch Processing	As ETF, I want to transmit applicable data to the Third-Party Administrator (TPA), so that participant accounts can be accurately managed and updated. I will be satisfied when: • The system allows for regular, automated uploads of relevant data to the TPA. • The data transmission includes, but is not limited to, termination dates and other pertinent participant information. • The lag time between data updates at ETF and receipt by the TPA is minimized. • The system provides confirmation of successful data transmission.	2
12.05	Member Data	As ETF, I want to receive and align data from external record keepers with our internal system, so that we can maintain accurate and consistent information across all participant records. I will be satisfied when: • The system can accept data in standardized formats from multiple record keepers. • Authorized users can define and maintain data mapping rules to align incoming data with internal data structure. • The system automatically applies these mapping rules during data ingestion. • The system validates incoming data against business rules before integration. • The system can track the source and timestamp of all incoming data for auditing purposes. • Authorized users can easily update our data mapping rules to accommodate changes in record keepers' data formats or our internal data structure.	2
12.06	Member Data	As ETF, I want to identify and manage duplicate entries while reconciling new data with historical records, so that I can	3

		maintain data consistency and ensure continuity of member information over time. I will be satisfied when: • The system detects potential duplicate entries. • The system compares new data with existing historical records. • The system alerts about detected duplicates and discrepancies. • The system provides tools to investigate, merge, or resolve duplicate entries and data discrepancies.	
12.07	Reports, Forms, & Letters	As ETF, I want to have robust reporting and query capabilities, so that I can access essential information more efficiently. I will be satisfied when: • The system has centralized reporting catalogues, access controls, and version histories. • The system has scheduled and automated report delivery to stakeholders on key dates. • I can run reports and queries as a batch job or on demand. • Reports have complex filtering functionality, so that very specific query criteria can be applied if required. • The system has intuitive tools to build custom reports and queries that can be saved as templates or at the user level. • The system has easy report / query result downloading that is available in multiple formats, so that offline analysis or margining content is enabled. • There are no discrepancies between different reports that should produce the same value (e.g., average monthly benefit).	3
12.08	Document Sharing	As ETF, I want to share applicable documents and images with the TPA, so that we can streamline processes and reduce duplicate submissions from members. I will be satisfied when: • The system allows for secure transmission of various documents (such as death certificates and images to the TPA. • The process can handle different types of documents, including, but not limited to, death certificates. • The transmission process is automated and triggered when relevant documents are received by ETF. • The TPA confirms receipt of the transmitted documents. • The system maintains a log of all document transmissions for auditing purposes.	2

System Requirements

No	Category	Requirement	Flexibility
12.09	Reports, Forms, & Letters	The system will have the ability to provide intuitive features that allow users to build or modify custom reports across multiple data sources.	3
12.10	Reports, Forms, & Letters	The system will have the ability to allow users to run and save parameterized reports.	3
12.11	Integration	The system shall provide secure methods for record keepers to submit participant data.	2
12.12	Integration	The system shall provide secure, bi-directional data transmission capabilities between ETF and external parties (e.g., Record Keepers, TPAs).	2
12.13	Batch Processing	The system shall support both automated scheduled transmissions and manual ad hoc submissions.	2
12.14	Data Validation	The system shall include data validation and error notification capabilities.	2
12.15	Data Management	The system shall securely store and manage deferred compensation data for all eligible participants.	2
12.16	Data Management	The system shall maintain historical data and support multiple deferred compensation plans.	2
12.17	Data Integration	The system shall provide tools for defining and maintaining data mapping rules.	2
12.18	Member Data	The system shall detect and manage duplicate entries and data discrepancies.	3
12.19	Member Data	The system shall provide tools for resolving data conflicts.	3
12.20	Audit	The system shall maintain a comprehensive log of all data transmissions, including dates, file identifiers, and transmission status.	2
12.21	Data Validation	The system shall provide error notifications and support easy retransmission of failed data transfers.	3
12.22	Data Validation	The system shall flag discrepancies, missing data, and inconsistencies for review.	3
12.23	Data Validation	The system shall verify that data formats and types conform to predefined standards.	3
12.24	Document Management	The system shall support secure transmission of various document types to external parties.	2
12.25	Document Management	The system shall maintain a comprehensive log of all document transmissions for auditing purposes.	2

13 – Death Benefits

The goal of the Death Benefits process is to properly identify the deceased member and the member's status with ETF at the time of death and properly reflect the member's death in ETF's records. If receiving a benefit, cease payment of benefits to the deceased member and to pay any benefits due to the survivors or beneficiaries of a deceased member. If not receiving a benefit, determine eligible survivor(s) or beneficiaries, calculate the appropriate benefit to be paid, and distribute that benefit to the eligible party.

User Story Requirements

No.	Feature	User Story	Flexibility

13.01	Beneficiary Designation	As a Member, I want to designate beneficiaries, by benefit or account type, so that any death benefits available can be paid to them when I die.
		I will be satisfied when I can:
		• Add one or more beneficiaries with the minimum following information:
		    o Beneficiary name
		    o Beneficiary birthdate
		    o Beneficiary gender
		    o Relationship to me
		    o Contact Information including:
		        ▪ Mailing address, includes international
		        ▪ Phone number
		        ▪ Email address
		    o Distribution share (%)
		        ▪ The sum of all percentages must equal 100%
		    o Beneficiary US taxpayer ID (optional)
		• Receive a confirmation that my designation changes have been processed in my communication preference.
			2

13.02	Beneficiary Designation Maintenance	As a Member, I want to manage my beneficiary designations, by benefit or account type, through a self-service portal, so that I do not have to submit forms or call customer service.
		I will be satisfied when I can:
		• View, at a minimum, the following information about my beneficiary on a self-service portal:
		    o Beneficiary name
		    o Beneficiary birthdate
		    o Date of Death
		    o Beneficiary gender
		    o Beneficiary US taxpayer ID
		    o Relationship to me
		    o Contact Information including:
			2

		- Mailing Address - Phone Number - Email Address - Distribution share (%) - Update my beneficiary designations (add / delete / change) through various channels such as online via the Member Self-Service portal or form submitted to ETF. At a minimum I want to specify name, contact details and distribution share for my beneficiaries. - Receive a confirmation that my designation changes have been processed in my communication preference. - View historical beneficiary information for reference. - Receive automated reminders to update beneficiary information after significant life events or if there are no beneficiaries on record.	
13.03	Death Notification	As a Personal Representative, I want to report a death of an ETF active or inactive member, retiree, or survivor, so that ETF can update their records and determine if any death benefits are payable. I will be satisfied when: - ETF will accept death notifications in a variety of channels (e.g., form, customer service). - I receive confirmation that ETF has received the information as well as information on next steps. - The system triggers the appropriate workflow based on the type of death and flags accounts requiring manual review.	2
13.04	Death Notification (Third-party vendor death match)	As a LOB User, I want to send a list of individuals to a third-party vendor to perform a death match, so that ETF can update their records and determine if any death benefits are payable. I will be satisfied when: - The system generates a list of individuals based on criteria defined by ETF to send to a third-party vendor to perform a death match. - The system will load the vendor's result file, update matching records with the death date and change the employment and plan status, generate a death notification for the deceased, and create a death workflow. - The system will generate a file load result report identifying which records were updated successfully and which vendor death results were not processed for me to review.	2
13.05	Workflow & Case Management	As a LOB User, I want the system to automatically create a work item when a date of death has been added, so that I can review / research the death benefit request. I will be satisfied when: A new work item is automatically created when a date of death is added to a member, retiree, or beneficiary profile.	2

		• The system automatically notifies me that I have a new work item assigned to me.
		
		• The work item contains, at minimum, the following data:
		
		  o Name of deceased active or deferred member, retiree, or beneficiary
		  o Date of death
		  o Social Security Number or US taxpayer ID
		  o How death was reported
		
		• I can initiate death processing based on the plan rules.
		
		• I can track and manage a death processing case in the system.
		
		• I am alerted to high-priority cases with time-sensitive tasks.	

13.06	Member Information	As a LOB User, I want to view and edit information about the member, so that I can verify benefit options for survivors.
		I will be satisfied when:
		
		• I can view and edit information about the member, including:
		
		  o Date of death
		  o Deceased member's current plan status
		  o If an active member has died, whether the death was In the Line of Duty (ILOD) or not
		  o Supporting documentation such as birth, marriage, and death certificates
		  o Whether an overpayment exists or is created by death and timing of when it was reported
		
		• I can use the system search function to locate the member or beneficiary using name or taxpayer ID. The system will display all occurrences of the individual on file (e.g., exists as a member and a beneficiary).
		
		• I can indicate which supporting documents have been received and accepted (e.g., death certificate).
		
		• I can enter account notes for reference and record keeping purposes.
			2

13.07	Benefit Eligibility (Death)	As a LOB User, I want the system to determine death benefit options available if an active or deferred member, retiree, or beneficiary dies, so that I do not have to do this manually.
		I will be satisfied when:
		
		• The system determines whether the beneficiary is eligible for death benefits:
		
		  o Retirement death benefit
		  o Disability retirement death benefit
		  o Duty disability death benefit
		  o LTDI supplemental contributions
		
		• The system automatically determines what benefit options are available based on data including but not limited to:
		
		  o Member or retiree status
		  o Current beneficiary designations
			2

		- o Survivor relationships, including Alternate Payee and minor children - o Who has died - o Benefit options available - o Whether an overpayment exists or is created by death and timing of when it was reported - The system correctly determines the payment options available such as: - o Lump sum payout of the member's contribution balance, including residual contribution balance. - o Survivor pension and whether the pension is payable immediately or deferred to a later time.	
13.08	Data Validation	As a LOB User, I want the system to have data validation rules, so that benefit options offered and processed are correct. I will be satisfied when: - The system performs industry standard and ETF-defined data validations. - The system validates data that I enter and generates error or warning messages prompting me to correct the data, ensuring incorrect data does not get added to the system.	2
13.09	Correspondence	As a LOB User, I want the system to generate letters and benefit packets, so that survivors and beneficiaries receive information about their benefit entitlement. I will be satisfied when: - The system generates communications / correspondence based on the available benefit options and information needed from the survivors / beneficiaries including, but not limited to: - o Condolence letters - o Death notification packets, including: ▪ Deceased member Official Notification ▪ Direct Deposit Authorization Form ▪ Tax Withholding W4P Change Form ▪ Tax Withholding W4-R Form - o Zero Due Letter - o Deceased Refund Due Letter - o Death Benefit Estimate - o Missing information / documentation letters - I can edit the correspondence before it is sent to the survivor / beneficiary in their communication preference. - I can see a copy of the correspondence sent to the survivor / beneficiary, including the dates it was sent.	2
13.10	Workflow & Case Management	As a LOB User, I want the system to track and manage document submissions so that benefit processing is not delayed. I will be satisfied when:	2

		• The system automatically sends reminders to beneficiaries who have not submitted required documents. • The system flags cases where documents are overdue, prompting follow-up actions.	
13.11	Document Maintenance	As a LOB User, I want to view supporting documents received, so that I can validate data and benefit eligibility. I will be satisfied when: • I can upload documents to a specific member or survivor account. • The system can generate bar-coded and pre-filled forms for the survivor / beneficiary to complete and return. • I can view documents submitted through the member self-service portal. • I can see document upload date / time stamps. • I can indicate the type / category of document including but not limited to: o Guardianship papers o Copy of death certificate o Minor certified birth certificate o Beneficiary's birth certificate o Marriage certificate o Domestic partner registration o Divorce judgements • Related workflows incorporate the related supporting documents.	2
13.12	Benefit Calculation (Death Benefits)	As a LOB User, I want the system to calculate benefit amounts payable to a survivor / beneficiary, so that payments can be processed and distributed. I will be satisfied when: • Calculation rules, formulas, and factors are configured and not hard coded in the system. • The system determines the benefit amounts and options based on the plan rules. This includes: o Inactive Death Retirement o Active Death Retirement o Retiree Death Retirement o Disability Death Retirement o Duty Disability death o Supplemental LTDI contributions • I can review the calculation, benefit amount and option details. • I can override benefit amounts, if needed. **Business Rules:** • If an active member is under MRA at time of death, the member's beneficiaries receive employee- and employer- required contributions,	2

		additional member contributions (if applicable) and accumulated interest.	
		• If an active member is at or above the MRA at the time of death, the member's beneficiaries receive the greater of the money purchase or special death benefit calculation.	
		• For inactive members- Beneficiaries receive employee-required contributions, additional member contributions (if applicable) and accumulated interest. They do not receive employer contributions.	
		• For retired members-Death benefits are determined by the annuity option the member selected upon retirement.	
		• For retired members who selected an accelerated payment option and die before age 62- The survivor is paid the accelerated portion of the annuity until the member would have reached age 62 and any additional benefits after are based on the after-age 62 portion of the annuity that is paid to the beneficiary.	
		• For duty disability deaths of state and local government employees who submitted applications prior to 5/3/88- The surviving spouse receives 1/3rd of the participant's monthly salary as reflected at time of death. A guardian of any unmarried surviving children under age 18 receives $15 per month for each child until the child marries, dies or reaches age 18. The total benefit cannot exceed 65% of the participant's monthly salary.	
		• For duty disability deaths for local government employees who submitted applications on or after 5/3/88- Surviving spouse receives 50% of the participant's monthly salary at time of death reduced by other income sources. A guardian of unmarried surviving children younger than age 18 receives 10% of the participant's monthly salary at the time of death for each child. The total amount payable to the spouse or domestic partner and children cannot exceed 70% of the member's monthly salary at time of death, less offset income.	
		• For duty disability deaths for any employee approved under the cancer presumptive law- The surviving spouse / eligible domestic partner receives 70% of the participant's monthly salary at the time of death. The spouse's benefits are reduced by any other income sources. If there is no surviving spouse, or the surviving spouse dies, the guardian or any unmarried surviving children under age 18 receives 10% of the participant's monthly salary at time of death for each child.	
		• For retirement disability deaths- the beneficiaries receive the guaranteed amount that can be further reduced depending on the annuity option chosen.	
13.13	Death Benefit (Recalculations)	As a LOB User, I want the system to automatically recalculate death benefits, when beneficiary information changes, so that the payout reflects accurate data.	2

		I will be satisfied when:	
		• The system recalculates benefits when there are updates to the beneficiary information.	
		• The system flags discrepancies between initial calculations and recalculated amounts.	
		• The system maintains an audit trail of any updates or changes.	
13.14	Employer Self-Service	As an Employer, I want to certify final wage data for active deaths through self-service, so that the process is streamlined and accurate. I will be satisfied when: • I am notified of a new active death certification. • The system prompts me to input the necessary information, including the deceased employee's details and final wage data. • The system validates the information, ensuring the data being submitted is in the correct format. • I can certify final wage data. • The system generates a confirmation of the certification. • I receive reminder notifications to certify the wage data if I do not complete the task in the time period designated by ETF.	2
13.15	Member Data (Wages and Contributions)	As a LOB User, I want to verify that final wages have been posted, so the death benefit can be calculated correctly. I will be satisfied when: • I can view the most recent wage and contribution data that has been posted. • Final wage and contribution data is loaded through employer reporting, employer certification (via self-service), or manually entered. • The employer certification is logged and timestamped for auditing purposes.	2
13.16	Benefit Validation	As a LOB User, I want to view the retiree's option elected, so I can determine what death benefits are available and to audit the results. I will be satisfied when I can: • View the retiree's benefit election. • View the retirement beneficiary on file. • Add the retirement beneficiary if the last valid designation is not on the system.	2

13.17	Payment Processing (Setup)	As a LOB User, I want to make payments to eligible payees, so they receive the benefit to which they are entitled.
		I will be satisfied when I can:
		• Indicate which required documents have been received and accepted.
		• Set up payments to eligible payees including:
		   o Spouses
		   o Minor children
		   o Adult children
			2

		○ Beneficiaries ○ Estates ○ Guardians or other court designated minor child representatives - Select the benefit elections payable to one or more recipient. ○ The system will determine the corresponding payment type and amount for each recipient. ○ I can review each payment (e.g., pension, lump sum, rollover), their corresponding amounts, and payment instruction details (e.g., initial and final disbursement dates). - Set up payments, including payment instruction and any deductions or adjustments. - Submit the payment for the next available disbursement queue. - Enter account notes for reference and recordkeeping purposes.	
13.18	Payment Processing (Multiple Payees)	As a LOB User, I want to divide the death benefits for eligible payees, so that multiple payees can receive their entitled benefit. I will be satisfied when I can: - Designate multiple payees. - Set the thresholds / portions for each payee - View percentage paid to individual payees and view the overall percentage paid out on the original member's account along with any remaining balances. - Set up benefits at different times; for example, being able to set up a beneficiary once their paperwork is received, regardless of whether paperwork for all beneficiaries has been received. - Enter additional information for minor child required to track age of majority. - The system handles multiple payees with different tax statuses and payment methods accurately.	2
13.19	Payment Processing (Estate)	As a LOB User, I want to set up an estate as a payee, so that I do not have to do this manually. I will be satisfied when: - The system stores estate related information such as: ○ Estate contact information (name, address, etc.) ○ Tax ID also known as Employer Identification Number (EIN) ▪ The system performs formatting validations specific to EINs and displays error / warning messages if corrections are required. - I can set up the estate as a payee. - Authorized users can enter, query, and manage estate information. This includes being able to retrieve / find an account based on EIN. - Payments to estates are reported on the correct tax form.	2

13.20	Payment Processing (Overpayment)	As a LOB User, I want to identify overpayments, so that ETF is made whole and can collect them from payment recipients. I will be satisfied when I can: • Receive an overpayment report that contains details such as the gross amounts, net amounts, deductions, tax withholdings, and overpayment balances. • Receive a report on recipients who are eligible to receive / have received benefits after member's death (such as survivors, beneficiaries). • Generate an overpayment letter from the system to the deceased's representative outlining repayment options and instructions. • Edit the correspondence before it is sent to the representative in their communication preference. • See a copy of the correspondence sent to the representative, including the dates it was sent. • Send follow-up correspondence / reminders, at defined times, if repayment is not received in a timely manner. • I can route an escalation workflow if recoupment was unsuccessful using business rules defined by ETF. • Apply any recouped payments to the overpayment. • Set up a recoupment deduction to the survivor benefit, if applicable. • I can view the number of beneficiaries and how overpayments are distributed across each beneficiary's benefit. • The system tracks and documents any manual withholdings from beneficiary benefits.	2
13.21	Payment Processing (Pension Overpayment)	As a LOB User, I want the system to automatically detect and flag overpayments due to death, so that I can initiate recovery actions. I will be satisfied when: • The system flags potential overpayments as soon as a death is recorded in the system. • The system initiates the recovery workflow and generates communication templates for notifying survivors.	2
13.22	Member Self-Service (Survivor)	As a Beneficiary, I want to make benefit elections online, so that I can submit them from my device. I will be satisfied when I can: • Log in to the secure site and see my options. • Get onscreen information to help me make my decision. • Understand the benefit amounts, frequency, and duration. • Compare options against each other. • Submit my benefit elections and receive a confirmation. • Submit any necessary information or forms to ETF.	2

		o Indicate the category of document. o Leave a comment about the document for staff. o Receive confirm that document successfully uploaded.	
13.23	Taxation	As a LOB User, I want the system to calculate the tax applicable to the recipient's benefit, so that I do not have to calculate this manually. I will be satisfied when: • The system calculates the taxable and non-taxable portions of benefits correctly for death benefit payments. • The system reports benefit payments on the correct tax form.	2
13.24	Benefit Processing	As a LOB User, I want the deceased retiree / survivor's account status to be updated once the death benefits have been processed, so that their account shows no further benefits payable. I will be satisfied when: • The system updates the deceased retiree's account status to show no further benefits payable once the survivor pension and/or refunds have been processed. • The system updates the deceased survivor's account status to show no further benefits payable once any residual contribution refunds have been processed. • If any death benefit transactions are incomplete, the system will display warning messages requiring action before the account status can be updated. • Refunds should result in a $0 contribution balance.	2
13.25	Payment Processing (Suspend Payments)	As a LOB User, I want the ability to suspend benefit payments, so that payments are not made while post-retirement death benefits are being determined. I will be satisfied when I can: • Suspend a payment while other related death tasks are being performed. • Remove the suspension and o If the date of death has been confirmed, enter an end date on the benefit and the system will calculate any overpayments. o If the death has been reported in error, the system will calculate any underpayments.	2
13.26	Forms, Reports & Letters	As a LOB User, I want to run built-in death reports, so that I do not have to submit a query request to IT. I will be satisfied when: • I can run standardized death reports, as defined by ETF, such as status of death benefit applications, pending tasks, and processing deadlines. • The reports are run on real-time data. • I can run reports on a scheduled or ad-hoc basis. • The reports can be filtered by various criteria.	2

		• The reports can be exported in multiple formats (e.g., PDF, CSV, Excel).	
13.27	Payment Processing (Missed and Excluded Payments)	As a LOB User, I want the system to automatically identify payments that have been set up but not processed ("missed payments") or meet other processing exclusion criteria defined by ETF, so I can review and resolve the underlying issue. I will be satisfied when: • The system contains logic to identify payments that have been set up but not processed ("missed payments") or that meet other processing exclusion criteria defined by ETF. • Payments meeting these criteria are flagged within the system. • The system generates a report listing missed and excluded payments. • A workflow is created once the missed / excluded payment report is generated and is automatically assigned to designated individuals or teams responsible for resolution. • I can query for missed or excluded payments so that I can review and resolve them.	2
13.28	Transfer by Affidavit	As a LOB User, I want to process a Transfer by Affidavit for benefit payments, so that I can accurately pay beneficiaries in a timely manner. I will be satisfied when: • The system uses a structured workflow with audit and approval steps for processing Transfer by Affidavits. • The system allows for attaching relevant documents or notes to specific tasks in the Transfer by Affidavit workflow. • The system determines the correct payment method based on the affidavit details. • The system calculates the benefit and completes the benefit payment upon approval of the Transfer by Affidavit. • The system maintains an audit trail of tasks related to processing a Transfer by Affidavit.	2
13.29	Member Data – Beneficiary	As an LOB User, I want to update the status of a member's beneficiary so that I can ensure accurate and up-to-date records. I will be satisfied when: • I can mark a beneficiary as deceased, updating their status in the member's account. • I can record when a beneficiary has been successfully contacted. • I can document instances where attempts to contact a beneficiary were unsuccessful. • I can attach relevant notes or documents to the member's account to provide additional context and details regarding the status of their beneficiaries.	2

13.30	Reports, Forms, & Letters	As a LOB User, I want the system to periodically remind beneficiaries to report any changes, such as the death of a spouse, so that the benefit amounts remain accurate. I will be satisfied when: • The system sends annual reminders, if necessary, to update beneficiary information. • The system generates and sends correspondence about changes via the member's preferred method of communication.	2
13.31	Payment Processing	As a LOB User, I want to adjust individual payment items, so that adjustments can be applied in accordance with ETF business rules. I will be satisfied when: • I can make individual adjustments to payment items such as tax withholdings or deductions during the recovery process. • The system provides an alert if the adjustment falls outside acceptable parameters. • The system allows for recording of reason and notes for each adjustment made. • The system logs adjustment with timestamps and identification of who made the change for audit purposes.	2
13.32	Audit	As an LOB User, I want the system to maintain a detailed audit trail of all actions and changes related to death processing, so that all actions can be reviewed and verified when needed. I will be satisfied when: • The system maintains an audit trail for all actions taken in the death processing workflow, including notifications sent, manual interventions, and automated processes. • The audit trail can be filtered by date, user, action type, and other relevant criteria for easy review and reporting.	2
13.33	Tax Recovery	As a LOB User, I want the system to automatically handle the recovery of overpayments, including withheld taxes, when an annuitant's death is reported after pension payments have already been issued, so that financial records are accurate, and any tax implications are managed correctly. I will be satisfied when: • The system calculates the overpayment amount, including any taxes that were withheld and initiates a recovery process for appropriate amounts. • The system generates a notification to inform the estate / beneficiaries of the overpayment including details of the withheld taxes and guidance on seeking a tax refund. • The system automatically adjusts financial records to reflect the recovery of the overpayment ensuring all amounts including taxes are accurately accounted for.	2

		• The system issues a corrected 1099-R to reflect recovery of the overpayment in accordance with ETF reporting rules.	
13.34	Tax Recovery	As a LOB User, I want to update general ledger entries for recovered overpayments, so that our financial records are accurate. I will be satisfied when: • The system automatically generates the appropriate general ledger entries to reflect the recovery of the overpayment, including the gross amount and taxes withheld. • The system ensures that recovered amounts are correctly allocated to the appropriate accounts, including any specific accounts designated for tax withholdings. • The system automatically reverses or adjusts previous general ledger entries associated with the overpayment. • The system generates a detailed audit trail of all general ledger entries related to the overpayment recovery, including timestamps and user identification. • Any discrepancies in general ledger entries during the recovery process are automatically flagged for review and correction.	2

System Requirements

No.	Category	Requirement	Flexibility
13.35	Usability	The system will have the ability to allow ETF users to locate each instance of a deceased individual in the database.	2
13.36	Person Data	The system will have the ability to store and indicate the source of the reported death (e.g., death match report, third-party report).	2
13.37	Person Data	The system will have the ability for ETF users to record the death notification source / method.	2
13.38	Person Data	The system will have the ability to allow the ETF user to enter beneficiary information and associate the beneficiary with the member. If the beneficiary is another member, the system will allow ETF users to connect the existing accounts rather than having to create a new / duplicate beneficiary profile.	2
13.39	Benefit Eligibility	The system will have the ability to use ETF business rules to determine the survivor benefits available to designated beneficiaries when an active, deferred, or retired member dies.	2
13.40	Benefit Eligibility	The system will have the ability to differentiate between people (e.g., spouse, guardian) and organization type (e.g., estates) beneficiaries and allow certain options to be calculated and paid only to living people (e.g., monthly pension) based on the plan rules.	2
13.41	Benefit Eligibility	The system will have the ability to determine the requirements for each death benefit option that a survivor qualifies for (e.g., proof documents, age criteria, relationship criteria, etc.).	2

13.42	Usability	The system will provide the ability for ETF users to view all potential benefit options available to a survivor based upon their eligibility.	2
13.43	Benefit Calculation	The system will have the ability to allow users to manually override certain calculation results and/or other values in special circumstances while processing a benefit.	2
13.44	Benefit Calculation	The system will have the ability to calculate the amounts payable to the beneficiary by option type.	2
13.45	Taxation	The system will have the ability to calculate taxable and non-taxable portions of benefits correctly and to calculate a secondary taxation rate for a portion of a benefit.	2
13.46	Payment Processing	The system will have the ability to automatically suspend the benefit payment to a retiree / payee once a date of death is entered.	2
13.47	Payment Processing	The system will have the ability for a user to initiate a death workflow to stop benefit payments when a returned undeliverable benefits payment check is received and reason for return is confirmed as death.	2
13.48	Payment Processing	The system will have the ability to restart benefit payments to a payee whose payments have been stopped due to a returned benefit payment check if the payee is alive.	2
13.49	Payment Processing	The system will have the ability to calculate any benefits underpaid to the deceased member.	2
13.50	Payment Processing	The system will have the ability to pay survivor benefits to one or more recipients following the death of an active or deferred member or retiree.	2
13.51	Payment Processing	The system will have the ability to pay lump-sum and monthly benefit payments to the survivor(s) or beneficiary as an (electronic fund transfer) EFT.	2
13.52	Payment Processing	The system will have the ability for multiple beneficiaries to receive a portion of the retiree death payment (any lump sum), based on the percentage stated on the beneficiary form at different dates. The system will ensure the lump sum of the portions paid to multiple beneficiaries does not exceed 100% of the total amount.	2
13.53	Payment Processing	The system will have the ability to calculate overpayments due to delayed death notifications.	2
13.54	Payment Processing	They system will have the ability to apply one payment to multiple accounts, if needed.	2
13.55	Payment Processing	The system will be able to receive transactional data from financial institutions, including deposits from various methods (e.g., ACH, wire transfer), check statuses (e.g., cleared, suspended, open), and account balances.	2
13.56	Payment Processing	The system will have the capability to assign and track the status of each deposit, such as "reconciled," "pending," or other relevant statuses, to accurately reflect its current processing stage.	2
13.57	Retired Member Death	The system will have the ability to generate a direct deposit recall interface file for overpayments to send to ETF's vendor bank.	2
13.58	Payment Processing	The system will have the ability to track recoupments and overpayment balances.	2

13.59	Payment Processing	The system with automatically save a copy of all invoices to the appropriate self-service account (member or employer).	2
13.60	Workflow & Case Management	The system will have the ability to alert users if the survivors / beneficiaries have not completed the death benefit application two or more years since the last contact with them.	2
13.61	Reports, Forms, & Letters	The system will have the ability to generate and issue a benefit application and letters pre-populated with system data, where possible, to the spouse or primary beneficiary(ies) of the deceased member or payee.	2
13.62	Taxation	The system will have the ability to correctly calculate tax for payments to beneficiaries, per IRS rules, statutes, and policies.	2
13.63	Taxation	The system will have the ability to generate a tax form extract for each distribution and recipient type.	2
13.64	Taxation	The system will have the ability to update the YTD totals for tax form purposes for payments that were processed after a benefit recipient's death.	2
13.65	Taxation	The system will have the ability for ETF users to generate a revised tax form for a recipient as necessary.	2
13.66	Usability	The system will support multiple account types to facilitate the transfer of balances and the payment of death benefits within the pension administration system. (e.g., survivors have account separate form members).	2

14 – Coordination of Benefits

The Coordination of Benefits process at the Wisconsin Department of Employee Trust Funds (ETF) ensures that members receive appropriate benefits while preventing overpayments across multiple benefit programs. This process encompasses the coordination of Wisconsin Retirement System (WRS) benefits, such as retirement and separation applications, with disability benefits like Income Continuation Insurance (ICI) and Long-Term Disability Insurance (LTDI).

User Story Requirements

No	Feature	User Story	Flexibility
14.01	Terminate LTDI Benefits	As a LOB user, I want to terminate a member's LTDI benefit, so that we do not make overpayments. I will be satisfied when: • The system sends a notification to a member that their LTDI benefits will expire a designated number of days prior to their termination date. • The system automatically terminates a member's LTDI benefits based on the member's date of birth and ETF business rules. • I can terminate a member's LTDI benefit before the automatic termination date if required. • The system automatically calculates the necessary LTDI supplemental contributions for a member based on their termination date and current WRS retirement / separation benefit status. **Business Rule:** LTDI benefits are payable only through the end of the month in which the member reaches age 65. However, if a member was 61 or older on the date the LTDI benefit become effective, the benefits will be payable longer according to the LTDI Effective Date / Benefit Term table.	2
14.02	Pay LTDI Benefits	As a LOB user, I want to pay a member's LTDI benefit, so that the member receives their payments accurately and on time. I will be satisfied when: • The system can calculate the LTDI benefit amount based on benefit percentage, final average salary and Social Security eligibility. • Payments are processed monthly. • Taxes are accurately withheld from the LTDI benefit payments. • They system automatically adjusts the benefit amount if there are any changes made to the member that impact their eligibility for the benefit. **Business Rule:**	2

		A member's monthly LTDI benefit is 40% of the member's final average salary if eligible for Social Security benefits based on their employment and 50% of a member's final average salary if not eligible for Social Security benefits based on their employment.	
14.03	Annual Benefit Adjustment	As a LOB user, I want to a member's disability benefit to receive the annual benefit adjustment, so that a member receives the accurate benefit amount. I will be satisfied when: • The system applies the annual core fund annuity adjustment to the LTDI benefits. • The system supports positive and negative adjustments to the benefit. • The system does not allow adjustments that would reduce the gross payment below the original benefit amount. • The system generates notifications to members to communicate the change in their benefits from the annual adjustment. **Business Rule:** LTDI Benefits receive the same annual adjustment that is made to retirement annuities. The adjustment can be positive or negative, but the gross payment will never be lower than the member's original amount. **Note:** LTDI recipients receive the Core Annuitant dividend only, not the Variable Annuitant dividend.	2
14.04	Supplemental Contributions – LTDI	As a LOB user, I want to calculate and pay supplemental contributions for eligible members receiving LTDI benefits, so that members receive their full benefit amount. I will be satisfied when: • The system accurately calculates the amount of supplemental contributions for a member's LTDI benefit. • Supplemental contributions are processed monthly. • They system provides a detailed view of a member's LTDI benefits that show the benefit amount and supplemental contribution amount as separate line items. **Business Rule:** 7% of your final average salary may be added into a member's WRS retirement account each month a member is eligible for LTDI benefits.	2
14.05	Supplemental Contributions – LTDI	As a LOB user, I want to determine a recipient's eligibility for LTDI supplemental contributions, so they receive their maximum eligible benefit. I will be satisfied when: • The system automatically remits supplemental contributions for eligible LTDI benefit recipients.	2

		• The system automatically stops supplemental contributions benefits if a change is made to member's account that alters their eligibility (ex. suspension of benefit, return to work, remittance of a separation benefit).
		
		• A notification is sent to the member when the member's eligibility for supplemental contributions changes.
		
		Business Rule:
		• An LTDI benefit recipient is eligible for supplemental contributions if:
		  o LTDI benefits are not terminated or suspended.
		  o The recipient is not earning WRS creditable service.
		  o The recipient has not taken a separation or retirement benefit.
		  o The recipient is not approved for duty disability.	

14.06	Income Verification – LTDI	As a LOB user, I want to verify the income of LTDI benefit recipients, so that I can ensure compliance with program rules and accurately adjust benefits if necessary. I will be satisfied when: • The system allows me to input and track income data for LTDI recipients on an annual basis. • The system automatically flags accounts where reported income exceeds the annual earnings limit. • I can generate reports of LTDI recipients who have exceeded the earnings limit once and those who have exceeded it multiple times. **Business Rules:** • LTDI Special category members (Protective Category, age 50-55) can exceed the earnings limit without facing termination unless they return to protective work. • Regular LTDI recipients may only exceed the annual earnings limit once. If the annual earnings limit is exceeded a 2nd time the LTDI benefit is terminated.	2
14.07	Recertification – LTDI	As an LOB user, I want to manage the medical recertification process for LTDI recipients, so that I can ensure ongoing eligibility for benefits. I will be satisfied when: • The system flags LTDI accounts that require medical recertification based on predefined rules. • I can generate and send medical recertification requests to members with upcoming due dates. • The system allows me to track the status of pending medical recertifications. • I can input and store the results of medical recertifications in the member's account.	2

		• The system adjusts benefit status based on recertification results (e.g., continue, terminate, or suspend benefits).	
14.08	Termination – Annual Earnings Limit	As a LOB User, I want to terminate an LTDI benefit if the member exceeds the annual earnings limit more than once so that I am compliant with the LTDI program rules. I will be satisfied when: • The system tracks and monitors LTDI benefit recipient's violations of the annual earnings limit. • The system sends a notification to inform the benefit recipient of the first violation of the earnings limit and that a subsequent violation will terminate or suspend benefits. • The system automatically terminates or suspends LTDI benefits when a benefit recipient violates the annual earnings limit more than once. • The system sends notification to the benefit recipient to inform them of the suspension or termination of benefits. **Business Rule:** • An LTDI benefit recipient who exceeds the annual earnings limit more than one time, will terminate their LTDI benefits. o Members who were in protective occupations and receiving LTDI "Special" benefits are only suspended for violating the earnings limit. They cannot be terminated for this.	2
14.09	Death Benefit – LTDI	As a LOB user, I want to calculate and pay partial LTDI benefits for a benefit recipient who dies, so that I am compliant with the LTDI program. I will be satisfied when: • The system calculates partial monthly payment up to the date of death reported on the member's account. • LTDI supplemental contributions are added to the member's WRS retirement account, if eligible. **Business Rules:** • LTDI benefits are payable through the date of death. • An LTDI benefit recipient who is active or inactive but not yet receiving a retirement benefit will receive LTDI supplemental contributions as part of their death benefit.	2
14.10	Reinstatement of Disability Benefits	As an LOB user, I want the system to guide me through the benefit reinstatement process for disability benefits, so that I can efficiently restore benefits when appropriate conditions are met. I will be satisfied when: • The system provides a checklist of required documentation for reinstatement. • Benefit calculations are automatically adjusted based on the reinstatement date.	2

		• Notifications are generated for other affected benefits or departments.	
14.11	Reports, Forms, and Letters	As an LOB user, I want to send communications to a disability benefit recipient, so that they can stay informed on their disability benefit programs. I will be satisfied when: • The system will allow me to schedule recurring communications to disability benefit recipients at predefined intervals. • The system will automatically trigger follow up communications based on specific workflow steps. • The system will utilize editable templates that allow for inclusion of specific and relevant details. • Copies of sent communications are viewable on the member's account.	2
14.12	Offset – LTDI	As an LOB user, I want to calculate and apply offsets to LTDI benefits, so that the benefit recipient receives the correct benefit amount. I will be satisfied when: • The LTDI benefit amount is adjusted to offset for retirement benefit amount including estimated retirement benefit amounts if a member does not retire at NRA. • The LTDI will cease or suspend if the offset from the retirement benefit exceeds the LTDI benefit. • I can override the automatic offset amount to process exceptions. **Business Rules:** • If a member chooses not to apply for retirement when they reach normal retirement age, the LTDI benefit will be reduced by the taxable amount of the highest retirement annuity the member was eligible to receive. • If the taxable portion of the monthly retirement benefit exceeds the LTDI benefit, the LTDI benefit will cease. • If a lump sum benefit is taken, the LTDI benefit will be reduced to $0 until the taxable portion has been recovered. Note: This does not apply for direct roll overs.	2

14.13	Offset – Duty Disability	As an LOB user, I want to calculate and apply offsets to Duty Disability benefits, so that the benefit recipient receives the correct benefit amount.
		I will be satisfied when:
		• The Duty Disability benefit is adjusted to offset for:
		   o WRS benefits (lump sum, annuity, disability separations)
		   o Social Security
		   o Workers Compensation
			2

		○ Earnings		
		○ Unemployment		
		• I can override the automatic offset amount to process exceptions.		

14.14	Offset – Disability Benefits	As a LOB user, I want the correct offsets applied to a member's disability benefits, so they receive the correct benefit amounts.
		I will be satisfied when:
		• The system can provide a detailed breakdown of any offsets applied to a member's disability benefit calculations including:
		   ○ Type of offset applied
		   ○ Amount of each offset
		   ○ Final net benefit amount after all offsets are applied
		• The system can store data required for offset calculations.
		• Offset calculations are performed automatically based on predefined rules.
		• Changes to one benefit automatically update offset calculations for others.
			2	

14.15	Overpayments	As a LOB user, I want the system to identify and process benefit overpayments resulting from benefit offsets, so that I can ensure timely recovery and accurate benefit adjustments. I will be satisfied when: • Overpayments are detected based on benefit changes or corrections. • Recovery plans are generated based on predefined rules. • Affected benefits are automatically adjusted to reflect recovery actions.	2	
14.16	Coordination with ICI Benefits	As an LOB user, I want to extract disability benefit data to share with the third-party administrator, so that they can accurately offset ICI benefits. I'll be satisfied when: • I can extract data for the TPA that includes benefit recipients for all disability programs with known ICI benefits and the corresponding offset value for their disability benefit. • The system can calculate the offset values for inclusion on the extract for the different disability programs based on each program's offset calculation (LTDI, Disability Retirement, Duty Disability). • The system includes an indicator on the member's account if they have known ICI benefits.	2	
14.17	Coordination of Benefits	As a LOB user, I want to receive notifications when a member applies for a disability benefit that may be affected by other benefits, so that I can offer comprehensive counseling on how this will impact their overall benefits.	2	

		I will be satisfied when:	
		• The system automatically generates a notification on the member's account whenever they apply for a disability benefit that could be impacted by other benefits they are currently receiving.	
		• The notification will indicate which benefits may be impacted considering offset and effective date rules.	
		• The system will pause the processing of the member's disability benefit application until it is confirmed that the member has received counseling on the potential impacts of their application.	
		• I can add notes to document topics discussed with the member.	
14.18	Coordination of Benefits – Member	As a Member, I want to receive a notification when I request an estimate or apply for a benefit that may affect my current benefits I receive, so that I have a comprehensive understanding of my overall benefit options. I will be satisfied when: • The system automatically generates a notification to the member indicating current benefits could be impacted by the request made. • Notifications can be sent through multiple channels (e.g., self-service portal, letter in mail).	2
14.19	Workflow & Case Management	As a LOB User, I want disability programs to utilize structured workflows so that I can do fewer manual tasks. I will be satisfied when: • The system has workflows that support all the disability programs (Disability Retirement, Duty Disability and LTDI). • The system sends automated notifications to responsible parties when tasks are due or overdue. • The systems allow administrators to reassign tasks in case of staff absences or workload balancing. • The systems maintain an audit trail of all actions taken within the workflow, including task completions and reassignments. • The system allows for attaching relevant documents or notes to specific tasks in the workflow. • The system provides a mechanism for approvals at critical stages of the workflow. • The system allows for parallel workflows to manage different types of disability transactions.	2
14.20	Reports, Form, & Letters	As an LOB user, I want to generate comprehensive reports for actuarial analysis, so that I can provide accurate data for program evaluation and financial planning. I will be satisfied when:	2

No	Category	Requirement	Flexibility
		• I can generate predefined actuarial reports that include key metrics for all disability programs (LTDI, Duty Disability, Disability Retirement). • The system allows me to set custom date ranges for report generation. • Reports include aggregate data on benefit amounts, recipient demographics, program costs, and other relevant actuarial information. • I can export reports in various formats (e.g., CSV, Excel, PDF) for further analysis or presentation.	
14.21	Employer Reporting LTDI Additional Contributions	As an Employer, I want to make additional contributions for LTDI benefits, so that I am compliant with the LTDI program. I will be satisfied when: • I can provide data on the LTDI additional contributions through a secure employer portal. • I can make payments for the LTDI additional contributions through the secure employer portal. • I can generate reports summarizing the LTDI additional contributions made during specific time periods. • I receive confirmation that the LTDI Additional contributions data and payment have been received and there are no errors.	2

System Requirements

No	Category	Requirement	Flexibility
14.22	Benefit Calculation (Offsets)	The system shall calculate benefit offsets automatically based on configurable rules and multiple benefit types.	2
14.23	Batch Processing (Earnings Limit)	The system shall monitor earnings against predefined limits, flagging cases that exceed these limits.	2
14.24	Workflow & Case Management (Overpayments)	The system shall identify and manage overpayments, generating recovery plans and adjusting benefits accordingly.	2
14.25	Workflow & Case Management (Reinstatement)	The system shall guide users through benefit reinstatement with automated recalculations and notifications.	2
14.26	Batch Processing (Recertification)	The system shall manage the annual benefit recertification process, including reminders and non-compliance flagging.	2
14.27	Workflow & Case	The system shall guide users through the benefit termination process, including automated notifications.	2

	Management (Termination)		
14.28	Audit	The system shall maintain an audit trail of all benefit calculations, adjustments, and user actions.	2
14.29	Report, Forms, & Letters	The system shall generate customizable reports for benefit coordination activities and outcomes.	2
14.30	Workflow & Case Management	The system shall provide a configurable workflow engine to manage complex, multi-step benefit processes.	2
14.31	Integration	The system shall integrate with document management systems to associate relevant documentation with member accounts.	2
14.32	Batch Processing	The system shall support batch processing of benefit adjustments for efficiency in handling large-scale changes.	2

15 – Employer Set-Up & Enrollment

The goal of the Employer Set-up & Enrollment process is to efficiently manage the lifecycle of employer participation in the ETF system, from initial enrollment through potential dissolutions or mergers, while maintaining accurate and up-to-date employer information and plan details.

User Story Requirements

No.	Feature	User Story	Flexibility
15.01	Employer Self-Service	As an LOB User, I want the Employer self-service (ESS) portal to have a knowledge base, so employers can access information 24/7. I will be satisfied when: • Employers can access pertinent plan information and educational materials on the self-service portal. • Information is available based on employer profiles, using conditional logic. • Universal information is accessible to all employers. • Authorized users can update the knowledge base for existing and new plan provisions.	2
15.02	Employer Self-Service	As a LOB User, I want to assist employers with their online account, so that their customer satisfaction is high. I will be satisfied when: • I can view ESS in the same way, as the employer view. • I can request and receive remote access to an employer's ESS session. • I can perform certain account transactions (e.g., unlocking accounts, resetting password, etc.) in real time.	2
15.03	Employer Data	As a LOB User, I want to maintain employer data, so that their account is up to date. I will be satisfied when: • I can manage employer account profile information and ESS access. • I can log interactions with an employer in the system (e.g., type of interaction, notes, etc.). • I can run transactional, informational, and statistical reports on employer data.	2

15.04	Employer Data	As a LOB User, I want to store employer data, so that their account information is accurate.
		I will be satisfied when:
		• The system stores key Employer information such as:
		   o Contact information
		   o Banking information
			2

		o Contribution rates and payment schedules	
		o Online user access	
15.05	Employer Data	As a LOB User, I want to store documents related to employer enrollment, so that I can maintain records and have a history of the employer's account. I will be satisfied when: • Documents can be uploaded and stored with the associated employer's account. • I can access and retrieve uploaded documents when I access the employer's account. • I can search and filter to locate documents using various criteria.	2
15.06	Employer Data (Close Account)	As an LOB User, I want to close an employer account, so that their account status is up to date. I will be satisfied when: • I can close an employer account and select a reason from a predefined list. • The employer representatives' access to ESS is automatically revoked, upon account closure. • The system will produce a warning message if member data is reported after the account is closed.	2
15.07	Employer Data (Inactivate Credentials)	As an LOB User, I want to inactivate an employer credential, so that their account status is up to date. I will be satisfied when: • I can inactivate an employer account's credential and select a reason from a predefined list. • The employer representatives' access to ESS is automatically revoked, upon credential inactivation. • The employer credentials are immediately disabled to prevent future system access.	2
15.08	Enrollment Options	As an LOB, I want to enroll an employer into the correct participation option, so that the correct employee population participates in the WRS. I will be satisfied when: • The system stores the participation option for the employer. • The participation option selected automatically identifies which employees are eligible for participation in the WRS. • The system includes the participation option in the enrollment confirmation letter sent to employers. **Business Rule:** • Employers elect from the following participation options: o Propose a one-time offer to current eligible employees as of the effective date to elect or waive WRS	2

		participation. All eligible employees hired after the effective must enroll in WRS.	
		▪ Note: Employees who waive WRS coverage and continue to be employed by this employer will never be eligible for future WRS coverage and any other related benefits stemming from WRS participation. ○ Cover all current and future employees. ○ Cover future eligible employees only which includes anyone whose eligibility begins on or after January 1st.	
15.09	Enrollment Options-Waiver	As an LOB User, I want to provide waivers to employees whose employer selected the benefit option to provide a one-time waiver for current eligible employees upon enrollment, so that ETF is compliant with the laws on participation options. I will be satisfied when: • The system can generate a participation waiver for employees who want to opt out of participation in WRS. • The waiver includes detailed information on the implications of the employer's selected benefit option. • The system can store and track which employees of an employer's population have waived participation and which are participating. **Business Rule:** • Employers elect from the following participation options: ○ Propose a one-time offer to current eligible employees as of the effective date to elect or waive WRS participation. All eligible employees hired after the effective must enroll in WRS. ▪ Note: Employees who waive WRS coverage and continue to be employed by this employer will never be eligible for future WRS coverage and any other related benefits stemming from WRS participation. ○ Cover all current and future employees. ○ Cover future eligible employees only which includes anyone whose eligibility begins on or after January 1st.	2
15.10	Employer Enrollment-UAAL	As an LOB User, I want to enroll an employer in Unfunded Actuarial Accrued Liability (UAAL) program, so that they can purchase WRS creditable service for employees who worked there before joining the WRS. I will be satisfied when: • I can enroll an employer in the UAAL. • The system can calculate the cost of purchasing the creditable service for the eligible employees.	2

		• The system allows the employer to select a payment option including payment plans to pay for the cost of the creditable service. • The system can process payments for the credited service purchased under the UAAL program. • The system can display the current balance, payment history and remaining payments owed for UAAL on an employer account.	
15.11	UAAL-Interest	As a LOB User, I want to apply interest on an employer's UAAL, so that the correct interest is applied annually. I will be satisfied when: • The system calculates and applies interest annually on the UAAL based on the assumed rate of investment return. • The system allows authorized users to update or adjust the interest rate when the assumed rate of investment return changes.	2

15.12	UAAL-Notifications	As a LOB User, I want to send notifications to employers related to their UAAL balances, so that they can manage their liabilities effectively.
		I will be satisfied when:
		• The system can send notifications to employers regarding UAAL such as:
		   o UAAL balances
		   o UAAL payment history
		   o Warnings for payments not sufficient to cover interest
		• The system logs all notification sent and they are viewable on the employer's account.
			2

15.13	Employer Data	As LOB User, I want to set up abbreviated accounts for prospective employers, so that preliminary data can be captured. I will be satisfied when: • I can create an abbreviated account for a prospective employer with limited functionality. • I can enter and store information and documents required to determine participation eligibility. • I can access a document checklist where I can indicate date received and approved. • I can enter the participation approval decision and related information. • I can close the account if the prospect is ineligible or denied. **Business Rule:** • ETF must receive all four of the following forms no later than November 15th.	2

		o Resolution of Inclusion under the Wisconsin Retirement System (ET-1319) o Designation of Agent (ET-1313) o Online Access Security Agreement (ET-8928) o Automated Clearing House (ACH) Direct Withdrawal Authorization (ET-1734)	
15.14	Reports, Forms, & Letters	As a LOB User, I want to run metric reports, so that activities can be effectively managed. I will be satisfied when: • The system has dashboard views of pending prospect accounts. • I can run metric and status reports on participation requests.	2
15.15	Reports, Forms, & Letters	As a LOB User, I want to generate a participation package, so that the employer can return the required information. I will be satisfied when: • I can generate and send a participation package with barcoding for indexing to the employer's account. • I can generate and send editable letters to the employer, such as follow-up requests or informational letters.	2
15.16	Workflow & Case Management	As a LOB User, I want to track progress on setup and onboarding, so that it is completed by the desired deadline. I will be satisfied when: • The system has related workflows to track and manage setup and onboarding. • Workflows are automatically routed to the corresponding team or department. • I can route workflows to other internal and external resources. • I can set reminder and follow-up tasks and dates.	2
15.17	Employer Data	As an LOB User, I want to set up an employer account, so that they can remit data and contributions for their employees. I will be satisfied when: • I can create a new employer account or upgrade an existing abbreviated account to a full account. • There are separate test and production environments for setup. • The system generates the employer code according to ETF's naming convention. • I can select and tailor pre-configured account setup templates based on approved agreements. • The system validates selected provisions and displays error / warning messages.	2

		• I can select and set up the reporting template and method. • The system produces an error message if member data is reported before the new account is completed.	
15.18	Employer Self-Service	As an Employer, I want access to the self-service portal, so that enrollment processes are simplified. I will be satisfied when: • I have access to ESS. • I can complete participation enrollment online (e.g., enter direct debit information, ESS first time user login, etc.). • I can submit monthly reporting online.	2
15.19	Workflow & Case Management	As a LOB User, I want to track receipt of required enrollment documents, so that documents are received by the desired deadline. I will be satisfied when: • The system has related workflows to track receipt of required enrollment documents. • A series of reminder notices are sent to employers a designated number of days in advance of the document's deadline date. • Past due notices are sent to employers for missing documents. • Reports can be run on employers and their missing or received documents.	2

15.20	Employer Data	As LOB User, I want to manage and process employers' resolutions of inclusion to join WRS, so that employers are enrolled on the correct effective date.
		I will be satisfied when:
		• The system sets the participation start date for an employer correctly based on the resolution submission dates.
		• The resolution submission date can be stored on the employer account.
		• Resolutions of Inclusion can be stored to the employer's account.
		
		Business Rule:
		• Employers must submit a resolution of inclusion to join the WRS no later than November 15th for participation beginning January 1st.
		  o If the resolution is received after November 15th, the effective date will be the January 1st after the upcoming January 1st. For example:
		    ▪ If the resolution is received on or before 11/15/2024, coverage is effective 01/01/2025.
			2

		▪ If the resolution is received after 11/15/2024, coverage is effective 01/01/2026.	
15.21	Employer Events	As a LOB User, I want to manage employer lifecycle events, so that I can accurately reflect organizational changes and maintain up-to-date pension fund participation records. I will be satisfied when: • I can process employer mergers, divestitures, name changes and withdrawals. • I can update relevant data across affected employer and employee records. • I can generate and send appropriate notifications for each lifecycle event. • I can track and report on historical lifecycle events for audit purposes.	2
15.22	Employer Data	As a LOB User, I want to capture the status of an employer, so that I can accurately manage and track the current state of each employer within the system. I will be satisfied when: • I can update an employer's information with the correct status (active, dissolved, merged etc.). • The system maintains a history of all status changes. • When reviewing system dashboard and/or reports with employer data, I can filter based on an employer's current status.	2
15.23	Employer Data	As a LOB User, I want employees from a dissolved employer to terminate automatically, so it doesn't have to be done manually. I will be satisfied when: • The system can terminate employees as a large group or on an individual basis. • Notifications can be sent to the impacted employees regarding the termination. • Confirmation notice detailing the employees who were terminated can be sent to the employer.	2
15.24	Reports, Forms and Letters	As a LOB User, I want to generate a packet to the Social Security Administration (SSA) to inform them of a dissolution, name change, or employer composition change (merger, consolidation, annexation), so that ETF remains compliant. I will be satisfied when: • The system automatically generates the SSA packet as part of the dissolution / composition change workflow(s). • The packet includes key forms and related supporting documentation. • I can manually edit the content of the SSA packet before it is finalized.	2

		• The SSA packet can be saved to the employer(s)' account(s).	
15.25	Workflow	As a LOB User, I want to track progress on dissolution and composition changes, so that it is completed in a timely manner. I will be satisfied when: • The system has related workflows to track and manage dissolution and employer composition changes. • Workflows are automatically routed to the corresponding team or department. • I can route workflows to other internal and external resources. • I can set reminder and follow-up tasks and dates.	2

15.26	Reports, Forms and Letters	As a LOB User, I want to generate a report or access data showing amounts due from or to employers, so that I can accurately track and manage financial obligations between ETF and participating employers.
		I will be satisfied when:
		• The report / data should include:
		   o Employer identification information (name, ID number)
		   o Outstanding invoice amounts (if any)
		   o Over/under balances from contribution reconciliations
		   o Total net amount due from or to the employer
		• The report should be filterable by:
		   o Employer
		   o Date range
		   o Balance type (due from, due to, or both)
		• The data should be exportable in common formats (e.g., CSV, Excel).
		• The report should be accessible through the system's reporting interface.
		• Data should be updated in real time or with a clearly indicated last-update timestamp.
		• Users should have the ability to drill down into individual transactions contributing to the balances.
			2

15.27	Acquisitions	As a LOB User, I want to transfer all future liabilities from an acquired employer to the new employer, so that they are correctly assigned. I will be satisfied when: • The system identifies and reassigns liabilities from the acquired employer to the new employer. • The system updates relevant records and calculations to reflect the transfer of responsibilities (e.g., Late Reported Earnings, Duty Disability rates).	2

		• The system provides audit trails to verify the transfer of liabilities. • The system can generate reports that compare pre- and post-transfer liability balances ensuring the transfer was accurate and complete.	
15.28	System Data	As a LOB User, I want to update the system with the plan or provision amendment, so that ETF administers the plan correctly. I will be satisfied when: • I can store applicable information related to plan amendments in the employer's account. • I can select and tailor plan provisions based on the amendment. • The system validates selected provisions and displays error / warning messages. • I can test changes in a separate environment before implementation in production. • I can manually create and send invoices for amendment costs, if applicable.	2

System Requirements

No.	Category	Requirement	Flexibility
15.29	Employer Data	The system will support real-time updates and validations for employer account management.	2
15.30	Workflow & Case Management	The system will include workflow management tools for tracking and routing employer-related processes.	2
15.31	Employer Set-Up	The system should maintain separate test and production environments for employer account setup and changes.	2
15.32	Employer Events	The system will support employer lifecycle event management, including mergers, divestitures, and withdrawals.	2
15.33	Integrations	The system should integrate with relevant external systems for employer data consistency and financial management.	2
15.34	Audit	The system will maintain a comprehensive audit trail of all transactions and data changes related to employer enrollment.	2
15.35	Data Validation	The system will provide data validation and error-checking capabilities to ensure employer data integrity and accuracy.	2
15.36	Reports, Forms, & Letters	The system should offer document management capabilities, including generation, storage, and retrieval of employer-related documents.	2

16 – Annual Member Processes

The goal of this process is to efficiently and accurately complete all annual member-related processes to maintain up-to-date records, provide clear communication to members, and ensure compliance with tax regulations.

User Story Requirements

No	Feature	User Story	Flexibility
16.01	Validation	As a LOB User, I want the system to automatically validate key member data (dates of birth, hire, salary, etc.), so that any errors can be corrected before year-end. I will be satisfied when the system: • Validates the member's date of birth to ensure it is in a valid date format and falls within a reasonable range (e.g., not in the future). • Validates the member's date of hire to ensure it is in a valid date format and is not later than the current. • Validates salary data to ensure it is a numeric value and it is greater than zero (0). • Provides clear and specific error messages that indicate what needs to be corrected. • Allows users with the appropriate permissions to correct data errors within the system.	2
16.02	Reports, Forms, & Letters	As a LOB User, I want the system to generate a report of any missing or incomplete member data that is required for year-end processing, so I can ensure information is complete and possibly make an adjustment. I will be satisfied when the system: • Allows users to specify date ranges for date ranges of reports. • Enable users to schedule automated report generation at predefined intervals. • Allows users to customize the format of the report, such as choosing between PDF, CSV, Excel, or other common report formats. • Generate report of missing or incomplete member data.	2
16.03	Audit	As a LOB User, I want the system to provide an audit trail and reports of all manual updates or adjustments made to member accounts during the plan year, so I have a record of changes. I will be satisfied when: • The system automatically records and timestamps all manual updates or adjustments made to the member accounts. • Each recorded entry in the audit trail includes details such as the date and time of the update, the UserID, and a description of the change, and a before /after amount differential. • The audit trail is easily accessible to authorized users.	2

		• Authorized users can search and filter the audit trail entries by specific criteria, such as UserID, date range, or type of update.	
16.04	System Data	As a LOB User, I want the system to store and use rates and data with corresponding effective dates, so year-end calculations are correct. I will be satisfied when: • Authorized users are able to easily input and update rates and data, specifying the effective date for each entry. • The system validates that the effective date provided is in a valid format. • Authorized users have the ability to associate specific rates with relevant categories. • The system allows authorized users to specify the expiration date for rates and data, if applicable. • The system automatically selects and applies rates and data based on their corresponding effective dates and category.	2
16.05	Batch Processing	As a LOB User, I want the system to allow me to run specific year-end processes, so I have flexibility to control which processing occurs. I will be satisfied when: • Users can initiate specific year-end processes ad hoc or to run based on a schedule. • Users can configure specific year-end processes. • Users can select and initiate multiple year-end processes in a single session. • Users can select and schedule batches to process at a specific time. • Notifications are issued if a year-end process is initiated before its predecessors have been completed.	2
16.06	Batch Processing	As a LOB User, I want the system to allow me to enter activity dates and parameters that drive year-end processes, so I have flexibility to control when processing occurs. I will be satisfied when: • Authorized users have the ability to input or update plan activity dates, including start and end date for key plan-related activities (e.g., interest posting, member statements).	2
16.07	Batch Processing	As a LOB User, I want the system to allow me to run step-by- step testing of year-end processes in a test environment or mode before final production runs, so that I can validate results. I will be satisfied when: • The system provides a dedicated test environment or trial mode allowing analysts to run year-end processes without affecting the production data or calculations. • The system provides options to start, pause, and resume testing as needed. • Users are able to review and analyze the outcomes, including any errors and or discrepancies.	2

		• The system allows analysts to repeat or rerun processes, as necessary to validate any adjustments or corrections.	
16.08	Batch Processing	As a LOB User, I want the system to automatically back up all databases and data prior to running year-end processes, so I have restore options available. I will be satisfied when: • The system automatically triggers a comprehensive backup of all necessary data and data associated with year-end processes before initiating any year-end processing. • Backup processes are performed securely and efficiently, with minimal impact on system performance. • The system automatically stores backup files in a designated secure location, separate from production data. • Authorized users have the ability to initiate data restoration processes from backup files, in case of errors, data corruption, or other issues that may occur during year-end processing.	2
16.09	Workflow & Case Management	As a LOB User, I want the system to send me notifications when each significant year-end process finishes running, so I can monitor progress and results. I will be satisfied when: • The system sends notifications when each significant year-end process finishes running to keep me informed about the progress and results. • The system generates and sends notifications upon the completion of each individual year-end process. • Notifications include relevant details, such as the name of the completed year-end process, the start and end times, and a brief summary of the outcome (e.g., success, completion with errors).	2

16.10	Audit	As an Auditor, I want the system to maintain detailed audit logging of each year-end process that was executed, so there is a complete audit trail.
		I will be satisfied when:
		• The system maintains a comprehensive log for each year-end process that is executed.
		• Each log entry includes the parameters such as:
		   o Name of year-end process
		   o Parameters and configurations settings used
		   o Date and time process was initiated
		   o Date and time process was completed
		   o Number of records processed
		   o Total amounts applied per fund
		   o Errors encountered and any error codes or descriptions
		   o UserID who initiated the process
			2

		• Authorized users are able to search, filter, and view the logs based on various criteria such as:
		    ○ Name
		    ○ Date range
		    ○ UserID
		    ○ Specific error type
		• The system maintains a standardized format for log entries, making them easily readable, exportable (i.e., Excel) and consistent for auditing purposes.	

16.11	System Data	As a LOB User, I want the system to store interest rates with effective dates, so the correct interest is applied to member accounts. I will be satisfied when: • The system stores interest rates and corresponding effective dates. • I can enter new or modify interest rates and effective dates in the system. • I can override interest rates, if needed.	2

16.12	Interest Calculations	As a LOB User, I want the system to calculate interest to member contribution balances at year-end, so member accounts are updated.
		I will be satisfied when:
		• The system has configurable options for selecting interest calculation methods based on different plan rules.
		• The system uses the correct interest rate and formula as defined by ETF:
		    ○ Results will be rounded to the nearest penny.
		    ○ Principal and interest will be stored separately.
		    ○ Interest is stored by calendar year.
		    ○ Interest is calculated in compliance with state statute.
		• The system determines whether the member is eligible / ineligible to receive interest and the interest is calculated only for member accounts and contributions that are eligible.
			1

16.13	Batch Processing (Interest Posting)	As a LOB User, I want the system to apply interest to member contribution balances at year-end, so member accounts are updated. I will be satisfied when: • The system determines whether the member is eligible / ineligible to receive interest and the interest is applied only for member accounts and contributions that are eligible. • I can enter the plan year-end date and select to run the interest posting batch job in a trial or production mode. • The system produces validations related to interest warnings and errors. • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs.	2

		• I can override system-calculated interest amount on member accounts, as needed. • The system archives all year-end interest calculations for historical reporting needs.	
16.14	Accounting	As a LOB User, I want the system to report principal and interest separately, so that financial reporting is accurate. I will be satisfied when: • The system generates a report summarizing all interest amounts posted for auditing purposes. • Principal and interest applied are mapped to the correct GL account numbers and employer asset buckets. • The system tracks the beginning balance of contributions and interest. • The system allows reversal of incorrect interest postings in case adjustments need to be made.	2
16.15	Member Self-Service	As a Member, I want to see the interest credited to my account, so I can see how my account balance has increased. I will be satisfied when: • I can see the annual interest amount credited to my account on my annual statement and/or the member self-service portal. • I can see the interest amount and percentage. • I can see any interest posting history for all interest that has been applied to my account.	2
16.16	Interest Adjustments	As a LOB user, I want to adjust a member's interest, so that the member's account is accurate. I will be satisfied when: • Authorized users can make adjustments to member's interest amount. • Adjustments can be made as needed or as part of a year-end validation process. • The system generates the appropriate general ledger transactions and appropriate reserve balances are updated to reflect any adjustments made. • The system automatically records and timestamps all updates or adjustments made to a member's interest for audit.	2
16.17	Workflow & Case Management	As a LOB User, I want a structured workflow system for interest posting processes, so that I can ensure all tasks are completed accurately and on time. I will be satisfied when: • The system provides real-time status updates of each task in the workflow. • The system sends automated notification to responsible parties when their tasks are due or overdue.	2

		• The system allows administrators to reassign tasks. • The system maintains an audit trail of all actions taken within the workflow. • The system provides a mechanism for approvals at critical stages of the workflow (e.g., before interest application in production).	
16.18	Dividend Application for Annuitants	As a LOB User, I want the system to apply dividend to annuitant contribution balances at year-end, so annuitant accounts are updated. I will be satisfied when: • The system uses a structured workflow for dividend application. • The system accurately calculates the dividend based on the declared dividend rate and the annuitant's contribution balance as of year-end. • The dividend can be applied to individuals or specific populations. • Authorized users can make adjustments to the annuitant's dividend amount. • Adjustments can be made as needed or as part of a year-end validation process. • The annual dividend amount credited to an annuitant's account is viewable to the annuitant on the self-service portal.	2
16.19	Reconciliation	As a LOB User, I want to extract all cash transactions, such as contributions, disbursements, interest payments, liabilities, transfers and fees from the pension system, so that I have a complete dataset for reconciliation. I will be satisfied when: • All cash transactions within the specified date range are extracted. • The extract includes transaction date, amount, description, and unique identifier. • The data is exported in a format compatible with reconciliation software.	2
16.20	Reconciliation	As a LOB User, I want to extract all cash transactions from the general ledger, so that I can compare them with the pension system data. I will be satisfied when: • All cash transactions within the specified date range are extracted. • The extract includes transaction date, amount, description, and account code. • The data is exported in a format compatible with reconciliation software.	2
16.21	Reconciliation	As a LOB User, I want to automatically match transactions between the pension system and general ledger, so that I can identify discrepancies quickly. I will be satisfied when: • Transactions are matched based on date, amount, and description. • Matched transactions are flagged in the reconciliation software. • A report of matched transactions is generated.	2

		• I can identify discrepancies between the two systems.	
16.22	Reconciliation	As a LOB User, I want to see a list of unmatched transactions, so that I can focus on resolving discrepancies. I will be satisfied when: • Unmatched transactions from both systems are listed separately. • The list includes all relevant transaction details. • Discrepancies in date, amount, or description are highlighted.	2
16.23	Reconciliation	As a LOB User, I want to investigate each unmatched transaction, so that I can determine the cause of the discrepancy. I will be satisfied when: • Each unmatched transaction is assigned a status (e.g., under investigation, resolved). • Notes can be added to each transaction during investigation. • Supporting documentation can be attached to each transaction.	2
16.24	Reconciliation	As a LOB User, I want to correct identified errors in both pension and accounting systems, so that the data is accurate and consistent. I will be satisfied when: • Corrections can be made directly in the reconciliation software. • An audit trail of all corrections is maintained. • Corrected transactions are flagged for review.	2
16.25	Reconciliation	As a LOB User, I want to account for timing differences between pension and accounting systems, so that legitimate discrepancies are not flagged as errors. I will be satisfied when: • Timing differences are identified and categorized. • Adjustments for float are calculated and applied. • A report of timing adjustments is generated.	2
16.26	Reconciliation	As a LOB User, I want to verify all pension contributions and disbursements, so that I can ensure all transactions are accounted for correctly. I will be satisfied when: • All contributions are matched with payroll records. • All disbursements are matched with beneficiary records. • Any discrepancies are flagged for further investigation.	2
16.27	Misclassified Transactions.	As a LOB User, I want to identify any misclassified transactions, so that I can ensure accurate financial reporting. I will be satisfied when: • Transactions are reviewed for correct account classification. • Potential misclassifications are flagged for review. • A report of reclassified transactions is generated.	2
16.28	Reconciliation	As a LOB User, I want to prepare adjusting journal entries, so that I can correct any discrepancies in the general ledger. I will be satisfied when:	2

		• Adjusting entries are created in a standard format.	
		• Each entry includes a clear explanation and supporting documentation.	
		• Entries are reviewed and approved before posting.	
16.29	Reconciliation	As a LOB User, I want to update both the pension system and general ledger with all corrections, so that both systems are accurate and coordinated. I will be satisfied when: • All approved corrections are applied to both systems. • An audit trail of updates is maintained. • A final reconciliation is performed to ensure systems match.	2
16.30	Reports, Forms and Letters	As a LOB User, I want a comprehensive reconciliation report, so that I can review the entire process and results. I will be satisfied when: • The report includes summaries of matched and unmatched transactions. • All corrections and adjustments are detailed. • The final reconciled balance is clearly stated.	2
16.31	Reconciliation	As a LOB User, I want to review and approve the reconciliation, so that I can ensure its accuracy and completeness. I will be satisfied when: • The reconciliation is reviewed for accuracy and completeness. • Any questions or issues are addressed and resolved. • The reconciliation is formally approved and documented.	2
16.32	UAAL Balances	As a LOB User, I want the system to accurately roll up and post the UAAL balance for each employer at year-end, so that all liabilities are correctly accounted for in our financial statements. I will be satisfied when: • The system aggregates each employer's UAAL balance, including any adjustment made during the year. • The year-end UAAL balance is posted to the correct General Ledger accounts. • The system can generate detailed reports for the UAAL roll up, showing starting balance adjustments and final year-end balance for each employer. • The system allows for manual review and approval of year-end UAAL postings before finalizing them.	2

16.33	System Data	As a LOB User, I want the system to calculate the excess / deficiency balance, so that I know when to transfer variable funds to core fund for a member / retiree who cancels their participation in the variable fund. I will be satisfied when: • The system calculates the excess / deficiency balance for both required and additional contributions.	2

		• The system calculates and stores variable excess / deficiency balance and residual excess / deficiency balances for all variable fund participants. • The system stores excess / deficiency balances with their corresponding effective dates. • Excess / deficiency balances for required and additional contributions are calculated and stored separately. • Transferring portion of the excess / deficiency balance is applied only to conditional transfers, while the variable excess / deficiency and residual excess / deficiency are accounted for in all formula calculations.	
16.34	Batch Processing (Annual Annuity Adjustments)	As a LOB User, I want the system to identify members / retirees eligible to cancel variable fund participation, so that I don't have to do it manually. I will be satisfied when: • I can review and modify the cancellation eligibility criteria as needed. • The system determines whether the member / retiree is eligible / ineligible to cancel their variable fund participation. • I can run a query in the system that lists members / retirees who are eligible for cancellation to validate. • I can mark special exception accounts that should be included or excluded from the cancellation.	2
16.35	Variable Fund Transfers	As a LOB User, I want the system to process different variable fund transfers, so that I don't have to do it manually. I will be satisfied when: • The system can process a cancellation based on the rules for each cancellation type (Conditional, Unconditional, Future Only). • The system can process a transfer for an individual on estimate but whose benefit has not yet been finalized. • The system can pend cancellations until they satisfy eligibility rules for cancellation. • The system generates the appropriate general ledger transactions and appropriate asset balances are updated to reflect the fund transfers. • Cash transfers are completed within the required thresholds. **Business Rules:** • ETF allows three cancellation types that result in a variable fund transfer. o Conditional Cancellation: Occurs when member has received equal or greater interest from participating in the variable fund. If variable excess / deficiency balance is greater than or equal to $0 than the member will transfer.	2

			○ Unconditional Cancellation: Occurs January 1st after request regardless of whether the member was ahead or behind in interest by participating in the variable fund. ○ Future Only Request: Only future contributions are deposited in the core fund. All prior contributions remain in the variable fund. • Individuals on estimate whose cancellation is effective prior to 1/1 will be processed as an annuitant. Individuals on estimate 1/1 or later are processed as an active / inactive transfer.	
16.36		Batch Processing (Annual Annuity Adjustments)	As a LOB User, I want the system to cancel variable fund participation in mass, so that I can save time and ensure consistency in participation status. I will be satisfied when: • I can enter the plan year-end date and select to run the variable fund cancellation batch job in a trial or production mode. • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs. • I can override the adjustment amounts on recipient accounts, as needed. • I can see in real-time the batch job processing status, including statistics on how many records have been processed. • I can generate an ad hoc adjustment, as needed. • The batch does not run prior to annual interest crediting.	2
16.37		Workflow & Case Management	As a LOB User, I want a structured workflow system to review and approve the variable transfer process, so cancellations are accurate and timely. I will be satisfied when: • The system provides real-time status updates of each task in the workflow. • The system sends automated notification to responsible parties when their tasks are due or overdue. • The system allows administrators to reassign tasks. • The system maintains an audit trail of all actions taken within the workflow. • I can use workflow to manage issues related to the variable fund transfer process, either at the process or individual recipient level. • I have controls and approvals around the variable transfer process to prevent incorrect cancellations.	2
16.38		Reports, Forms, & Letters	As a LOB User, I want to send a notification to members / retirees who qualify for variable fund transfers, so they are informed that transfer has been complete. I will be satisfied when: • I can generate notifications through a batch job or on demand.	2

		o There shouldn't be overlap or redundancy between this letter and other account change notifications. o Letters can be generated for a group or individuals. • I can run a print job for a specific population or for specific individuals. • I can see in real-time the batch job processing status, including statistics on how many records have been processed. • I can review batch job validations / results. • Notifications are loaded to the recipient's account and available to them on the self-service portal. • Communications are sent to the member's preferred method of contact.	
16.39	Validation	As a LOB User, I want to peer review the variable fund transfers, so that the correct funds are transferred. I will be satisfied when: • I can transfer funds in test to validate the results before the variable fund participation changes are promoted into Production. • I can provide the test results for approval to update the system. • I can validate the results once the variable fund transfers have been promoted into Production.	2
16.40	Reports, Forms & Letters	As a LOB User, I want to edit the current year's annual statement template, so that the current year's template is up to date. I will be satisfied when: • I can retrieve the prior year's template. • I can make changes in the editable sections in the current year's template. • I can easily modify the layout and design of the template. • I can save the current year's template and not lose the prior year templates.	2
16.41	Batch Process (Annual Statement – Frequency)	As a LOB User, I want to set and manage the frequency of statement distributions, so that ETF has control on distribution frequency. I will be satisfied when: • I can define different distribution frequencies for various groups of members, including, but not limited to: o Monthly o Quarterly o Annually • I can easily generate and distribute statements according to defined frequencies. • I can override the default frequency for special circumstances or an ad-hoc request. • The system provides a report of current distribution frequencies.	2
16.42	Annual Statements-	As a LOB User, I want to generate annual statements for eligible active, retired, or deferred members, so they have an account summary. I will be satisfied when:	2

	Member Population	• The system determines whether the member is eligible / ineligible to receive an annual statement. • The system only generates annual statements for eligible members. • I can override a member's eligibility to suppress or enable the production of their annual statement.	
16.43	Batch Process (Annual Statements)	As a LOB User, I want to generate annual statements for active, retired, or deferred members in mass, so that I can save time and ensure consistency in statements produced. I will be satisfied when: • I can enter the plan year-end date and select to run the annual statement batch job in a trial or production mode. • The system produces validations related to annual statement batch job warnings and errors, including messages when other year-end processes that are related to annual statement have not been completed (e.g., interest posting). • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs. • I can see in real-time the batch job processing status, including statistics on how many records have been processed. • I can select which records to process (e.g., break the batch jobs into smaller populations by count or last name or process the entire retiree population). • The batch job completes in a reasonable time and does not cause significant drain on system resources (e.g., the process should take hours and not days, nor should the process cause the system response time to drop noticeably). • I can pause, cancel, and restart the batch process on demand. • I can schedule a date and time to process the batch.	2
16.44	System Data (Annual Statements)	As a LOB User, I want the Annual Statement to display various information, so members can see key benefit information. I will be satisfied when: • The statement displays relevant member data related to: o Demographic data o Plan information o Account summary o Contributions o Vesting information o Projected benefits	2
16.45	Benefit Calculation (Annual Statements)	As a LOB User, I want the Annual Statement to display various calculated values, so members can see key benefit information. I will be satisfied when: • The system calculates and displays each member's service time in years based on employment data and established service purchases. • The system calculates and displays projected retirement ages and benefits using demographic data, service, salary, contributions, plan formula and actuarial assumption. • I can override system-calculated year-end amounts on member accounts, as needed.	2

		• The system archives all annual statement calculations for historical reporting needs.	
16.46	Self Service Portal	As a LOB User, I want the system to load a member's annual statement into self-service portal, so they have access to it. I will be satisfied when: • The statement is uploaded into the member's account. • Statement is categorized with the corresponding document type. • The member can view and print the statement. • The appropriate staff can retrieve and view the statements. • The statement can be generated via ad hoc correspondence to the member if needed. • I can indicate which individual annual statement is to be deleted / excluded from the system / load (aka pull list). o I want to put pull list notes on the member's account. o A message displays on the self-service portal for the member informing them to contact ETF for a statement, if applicable.	2
16.47	Customer Service	As a LOB User, I want to be able to view a member's annual statement, so that I can assist members when they call with inquiries. I will be satisfied when: • I can view the retiree's statement within the system once I access the member's account. • I can view previous versions of their annual statement. • I can send a statement, on demand, to the preferred communication method, if the caller requests. • I can see the annual statement related notes such as pull list information.	2
16.48	Member Self-Service	As a Member, I want my statement to be posted on my self-service account, so I can access it anytime. I will be satisfied when: • My annual statement has been correctly uploaded into my self-service account. • I can view and print the current year statement. • I can view and print historical statements. • If my statement has been pulled / not posted, there is a message that directs me to contact ETF.	2
16.49	Reports, Forms and Letters	As a LOB User, I want the system to store letters and other relevant documents for annual statement mailings so that members receive the correct cover letter with their annual mailing distribution. I'll be satisfied when: • The system associates the correct cover letter and related documents to each member's annual statement based on their member status. • Authorized users can upload and manage letters and relevant documents for annual statement mailings. • Cover letters should be distributed with the annual statements regardless of distribution method (e.g., mail or online portal).	2

16.50	Regeneration of Member Statements	As a LOB User I want to regenerate a member statement after a correction is made, so that a member receives an updated accurate statement. I will be satisfied when: • An updated member statement can be generated that captures any corrections made to the member data related to the statement. • Updated member statements can be automatically triggered based on the data updated or manually triggered by an LOB user. • Updated member statements are labeled to indicate their version e.g., "Revised" or "Original." • The system stores original and regenerated statements with timestamps and change logs. • Historical annual statements are viewable. • The system notifies the member when an updated member statement is available on their self-service portal. • The system should log all actions related to the regeneration process, including who initiated the regeneration and the reasons for the correction. • Regenerated member statements can be sent for printing and mailing.	2
16.51	System Data	As a LOB User, I want the system to store annual annuity adjustment rates with effective dates, so the correct rate is applied to eligible retirees' and survivors' benefits. I will be satisfied when: • The system stores annual annuity adjustment rates and corresponding effective dates. • I can enter new or modify rates and effective dates in the system. • I can override rates, as needed.	2
16.52	Reports, Forms, & Letters	As a LOB User, I want to edit the current year's annual annuity adjustment letter template, so that the current year's template is up to date. I will be satisfied when: • I can retrieve the prior year's template. • I can make changes in the editable sections in the current year's template. • I can save the current year's template and not lose the prior year's templates. • The annual annuity adjustment batch job uses the current year's statement template.	2
16.53	Batch Processing (Annual Annuity Adjustments)	As a LOB User, I want the system to apply annual annuity adjustments on benefits for eligible retirees and survivors, so that only eligible recipients' benefits receive adjustments. I will be satisfied when:	2

		• I can review and modify the current year's annual annuity adjustment eligibility criteria as needed. • The system determines whether the benefit recipient is eligible / ineligible to receive an adjustment. • I can run a query in the system that lists recipients who are eligible for the current year adjustment to validate. • I can mark special exception accounts that should be included or excluded from the adjustment.	
16.54	Batch Processing (Annual Annuity Adjustments)	As a LOB User, I want the system to apply annual annuity adjustments on benefits for eligible retirees and survivors in mass, so that I can save time and ensure consistency in application of the adjustments. I will be satisfied when: • I can enter the plan year-end date and select to run the adjustment batch job in a trial or production mode. • The system alerts me when validations / results are ready for review. • I can review validations / results from both the trial and production runs. • I can override the adjustment amounts on recipient accounts, as needed. • I can see in real-time the batch job processing status, including statistics on how many records have been processed. • I can generate an ad hoc adjustment, as needed.	2

16.55	Benefit Calculation (Annual Annuity Adjustments)	As a LOB User I want the system to automatically apply the appropriate annual adjustment, so eligible recipients receive the correct adjustments.
		I will be satisfied when:
		• The system stores the original pension, and each annual adjustment amount separately for reference and reporting purposes.
		   o Original and adjustment amounts stored in the system are rounded to the nearest penny.
		   o The update monthly pension must equal to the sum of original pension and all adjustment amounts.
		• I can configure the annuity adjustment percent calculations for each plan year.
		
		• I can configure different annuity adjustments calculations / rates (based on fund, etc.).
		
		• Different adjustments for core and variable fund can be applied.
		
		• An account can receive more than one adjustment that correlates to their annuity type (core, variable, combination)
		
		• Annuity adjustments are applied annually.
		
		Business Rules:
		• Annuity adjustments are applied to the May 1st payment each year, reflecting the previous year's investment returns. Retirees receive
			2

		an Annuity Payment Statement in late April showing the amount of the adjustment.	
		• For the Core Fund, annuities are increased if the reserve surplus is sufficient to provide at least a 0.5% increase for all retirees. Annuities are decreased if a shortfall in the reserve would require at least a -0.5% adjustment.	
		• Variable Fund gains and losses are not smoothed, so the Variable annuity adjustment each year closely reflects the prior year's investment performance. Variable annuities are reduced if a shortfall in the reserve would require at least a -2.0% adjustment.	
		• Core annuities have a guaranteed "floor" amount that the payment cannot fall below, based on the retiree's initial Core annuity amount (after any applicable actuarial reductions). There is no floor for Variable annuities.	
16.56	Workflow & Case Management	As a LOB User, I want a structured workflow system to review and approve the annual annuity adjustment process, so eligible recipients' benefits are accurate. I will be satisfied when: • The system provides real-time status updates of each task in the workflow. • The system sends automated notification to responsible parties when their tasks are due or overdue. • The system allows administrators to reassign tasks. • The system maintains an audit trail of all actions taken within the workflow. • I can use workflow to manage issues related to the annual annuity adjustment process, either at the process or individual recipient level. • I have controls and approvals around the annual annuity adjustment to prevent incorrect amounts.	2

16.57	Reports, Forms, & Letters	As a LOB User, I want to send a notification to annual annuity adjustment recipients, so they are informed that their benefit amount has been updated.
		I will be satisfied when:
		• I can generate annual annuity adjustment letters through a batch job or on demand.
		   o There shouldn't be overlap or redundancy between this letter and other account change notifications.
		   o Letters can be generated for a group or individuals.
		• I can run a print job for a specific population or for specific individuals.
		• I can see in real-time the batch job processing status, including statistics on how many records have been processed.
		• I can review batch job validations / results.
			2

		• Notifications are loaded to the recipient's account and available to them on the self-service portal. • Communications are sent to the member's preferred method of contact.	
16.58	Member Self-Service	As a Benefit Recipient, I want to see my annual annuity adjustment on my self-service account, so I can access it anytime. I will be satisfied when: • I can find annual annuity adjustment information on the self-service portal. • I can see the annual annuity adjustment amount applied to my previous benefit. • I receive a notification when annual annuity adjustment correspondence has been loaded to my account. • I can see a history for all annual annuity adjustment amounts that have been applied to my benefit.	2

16.59	System Data	As a LOB User, I want the ability to update annuity rate tables annually, so that annuity adjustments can be accurately applied to benefits.
		I will be satisfied when:
		• Annuity Rate table updates are made through system configuration (basic updates such as rate changes) or updates (complex updates such as rule changes).
		• Annuity rates have corresponding effective dates.
		• Rate changes can made through a file import or manually.
		• I can add other rules, if necessary, such as:
		   o Core vs. Variable
		   o By Recipient type (member, alternate payee, survivor)
		Business Rules:
		• For the Core Fund, annuities are increased if the reserve surplus is sufficient to provide at least a 0.5% increase for all retirees. Annuities are decreased if a shortfall in the reserve would require at least a -0.5% adjustment.
		• Variable Fund gains and losses are not smoothed, so the Variable annuity adjustment each year closely reflects the prior year's investment performance. Variable annuities are reduced if a shortfall in the reserve would require at least a -2.0% adjustment.
		• Core annuities have a guaranteed "floor" amount that the payment cannot fall below, based on the retiree's initial Core annuity amount (after any applicable actuarial reductions). There is no floor for Variable annuities.
			2

16.60	Validation	As a LOB User, I want to peer review the rate changes, so that the correct annuity adjustments are applied to benefit payments. I will be satisfied when:	2

| | | • I can apply annuity adjustments in test to validate the results before the annuity adjustments are promoted into Production.
• I can provide the test results for approval to update the system.
• I can validate the results once the rate changes have been promoted into Production. | |

System Requirements

No	Category	Requirement	Flexibility
16.61	Workflow & Case Management (General)	The system will notify the appropriate department if an error is produced while running a batch job.	2
16.62	Member Data	The system will have the ability to extract variable transfer data for annuitants that can be provided to an actuary for analysis.	2
16.63	Reports, Forms, & Letters (General)	The system will have the ability to generate reports for various calculations and annual processes, to allow ETF users to perform quality assurance.	2
16.64	Reports, Forms, & Letters (Annual Statement)	The system will have the ability to allow ETF to select whether to generate statements for printing and mailing and/or electronic delivery on the member self-service portal.	2
16.65	Benefit Calculations (Interest Posting)	The system will have the ability to calculate and post interest to member and employer accounts according to ETF rules and administrative policies.	2
16.66	Benefit Calculations (Interest Posting)	The system will have the ability to post different interest rates to different accounts based on the legislation that applied during the period at which the member was hired and/or terminated.	2
16.67	Benefit Calculations (Interest Posting)	The system will have the ability to recalculate and apply the correct interest amounts when adjustments are made to contributions or amounts due in prior periods. The system will display error / warning messages if negative adjustments occur.	2
16.68	Benefit Calculations (Interest Posting)	The system will have the ability to calculate interest based on contribution payroll date, not on reported date. For example, June contributions (payroll date) may be reported in July (reported date).	2
16.69	Reports, Forms, & Letters (Annual Statement)	The system will have the ability to generate statements for retired members receiving a benefit from ETF as of the statement date.	2
16.70	Reports, Forms, & Letters (Annual Statement)	The system will have the ability to allow ETF users to recall, display, and print a previously generated statement at any time.	2
16.71	Validations	The system will automatically detect and flag significant spikes in earnings and hours reported by an employer from one reporting period to the next for further review	2
16.72	Validations	The system will validate that all employers are fully reconciled for the calendar year before allowing year-end processing to proceed.	2

16.73	Validations	The system will ensure that all Unfunded Actuarial Accrued Liability (UAAL) payments and associated interest are accurately updated and reconciled for the calendar year before finalizing year-end processing.	2
16.74	Interest Calculations	The system will automatically recalculate interest when there is a change in a member's start and/or termination dates.	2

17 – Member Data Maintenance

The goal of the Member Data Maintenance process is to manage changes to all member and non-member information that is stored in the PAS to ensure the accuracy of information that is used for a variety of functions.

User Story Requirements

No	Feature	User Story	Flexibility
17.01	Person Data	As a LOB User, I want to create or update a member / payee account, so that the account data is current. I will be satisfied when: • I can search for an individual using a variety of key data points such as name, SSN or Tax ID, or unique employee ID. • The system lists all the person's relationship to the plan such as a plan member, survivor in pay status, beneficiary, etc. • I can update the person's account information. • If I change key demographic data such as birthdate, the system will validate whether this change will impact benefits in pay and display an error message. • If a person has multiple relationships to the plan, I only must update their contact information once and not in multiple accounts (e.g. if a person is both a member and a beneficiary, I can update the address in the beneficiary account, and that change is reflected if I open the member account). • If I change key demographic data such as birthdate, the system will validate whether this change will impact benefits in pay and display an error message (e.g., if a person is both a member and a survivor in pay, I can update the birthdate in the member account, and an error message for the survivor account appears). • If an employee is a rehire, I can update an existing account such as adding new employment information. • I can indicate which documents have been received and accepted / rejected. • I can add notes to the person's account. • The system will retain an audit history of data changes.	2
17.02	Person Data	As a LOB User, I want the system to allow for multiple email addresses, including work and personal email address, so that communications can continue after termination of employment. I will be satisfied when:	2

		The system validates email address formats (e.g., name@domain.com).	
		• The system automatically flags undeliverable / returned emails and categorizes them as "Work Email Undeliverable" or "Personal Email Undeliverable."	
		• If a member has terminated employment, the system automatically updates the work email end date with the date of termination.	
		o If the member's communication preference is their work email, the system will change the preference to postal mail.	
17.03	Person Data	As a LOB User, I want to manage multiple addresses for a single member, so that I can ensure accurate communication and benefit distribution. I will be satisfied when: • The system allows storage of multiple address types (e.g., mailing, residential, temporary) for each member. • Authorized users can easily add, edit, and delete addresses. • The system clearly indicates the primary address for communication purposes. • The system maintains the address history for audit purposes. • The system validates addresses to ensure accuracy and completeness.	2
17.04	Usability	As a LOB User, I want to see all a member's active beneficiary designations on file, so I can correctly process a beneficiary designation change request. I will be satisfied when: • All the active designations are summarized in a single screen. • I can easily navigate to a particular beneficiary from the summary screen to see their details. • I can send a notification to another unit / staff member to do a further review and approve / reject the beneficiary designation changes, as appropriate. • I receive an error message if I am updating an active member beneficiary, and the beneficiary has now retired.	2
17.05	Person Data (Beneficiary)	As a LOB User, I want to add or modify a beneficiary to a member's account, so their designations are up to date. I will be satisfied when: • I can enter / modify designation start and end dates. • I can enter / modify demographic and contact information / mailing address. • I can enter / modify the relationship to the member.	2

		• I can add / modify one or more beneficiaries and the corresponding % allocations.	
17.06	Reports, Forms, & Letters	As a LOB User, I want to manage the member's communication preference, so that their information is delivered to their preferred destination. I will be satisfied when: • The system allows me to select the member's preferred communication method, such as email, postal mail, or self-service portal message. • Communication preference changes are immediately reflected in the member's profile. • The system automatically changes the communication preference to postal mail when an Undeliverable Email message is received. • The system will generate and send a notification to the member that their communication preference has changed.	2

17.07	Reports, Forms, & Letters	As a LOB User, I want the system to automatically generate and send correspondences to members if certain data changes are made such as address changes, so that members are informed of these changes.
		
		I will be satisfied when:
		• Automated correspondences are generated and sent to members if certain data changes are made.
		
		Examples include the following:
		   o Change of name / date of birth / marital status – Confirmation sent in the person's communication preference.
		   o Changes to EFT or withholdings – Confirmation sent in the person's communication preference.
		   o ETF is notified of an undeliverable personal email address – Letter requesting person to update their email address.
		   o Change in postal or email address notification – Letter / email at old and new postal / email addresses for security purposes and to verify their validity.
			2

17.08	Usability	As a User, I want to select from a robust list of undeliverable / returned mail reasons, so I do not have to manually enter it. I will be satisfied when: • The system provides a robust list of undeliverable / returned mail reason codes that authorized users can use, create, update, and manage. • The system allows for reason codes to be categorized and organized for easy retrieval. • I can select one or more reason(s) from the list.	2

		• The system requires reason code(s) to be selected for returned mail items. • I can access a report of all returned mail and the corresponding reasons.	
17.09	Document Management	As LOB User, I want the related paperwork and documentation to be scanned and indexed into the member's account, so I can access them easily. I will be satisfied when: • I can scan / upload documents into the system and have them categorized by type and date. • I can search and view scanned documents by type and date. • I can see the status of printed documents as released or queued for printing. • I can clearly differentiate legal documents from other documents. • I can clearly determine who uploaded the documentation, e.g., member self-service (MSS), Internal ETF User.	2
17.10	Audit	As a LOB User, I want to view a history of beneficiary designations and changes, so that I can track the member's beneficiary information over time. I will be satisfied when: • The system maintains a complete history of beneficiary designations and changes. • I can easily access and view the beneficiary history for a specific member. • The history includes details such as designation start and end dates, beneficiary information, and allocation percentages.	2
17.11	Data Validation (Beneficiary)	As a LOB User, I want the system to validate beneficiary relationships and enforce associated rules, so that designations are accurate and compliant. I will be satisfied when: • The system prevents a member from naming themselves as a beneficiary. • The system ensures that a beneficiary cannot be both a primary and contingent beneficiary simultaneously. • The system performs data validations and generates error / warning messages on beneficiary data. Examples of validations include the following: • The system requires certain mandatory fields for beneficiary information • Valid date of birth • Valid SSN or TIN	2

		• Multiple active spouses on file not allowed • The sum of all % allocations must equal 100%	
17.12	Person Data (Accounting Linking)	As a LOB User, I want the system to link beneficiary accounts to corresponding member accounts, so I can easily navigate between related accounts. I will be satisfied when: • The system establishes bi-directional links between member and beneficiary accounts. • I can easily navigate from a member account to the associated beneficiary account(s) and vice versa. • Changes made to shared data fields in one account are automatically reflected in the linked account(s).	2
17.13	Beneficiary Data	As a LOB User, I want to specify effective dates for beneficiary designations, so that designations can be set up in advance or terminated as needed. I will be satisfied when: • I can enter future-dated beneficiary designations that will automatically take effect on the specified date. • I can terminate a beneficiary designation by setting an end date. • The system prevents conflicting or overlapping designation dates for the same beneficiary.	2
17.14	Person Data	As a LOB User, I want to be able to manage member communication status, handle returned mail, and generate reports on member communication statuses, so that we can maintain accurate contact information and ensure effective communication with our pension plan members. I will be satisfied when: • I can manually activate a flag in the system to indicate that mail has been returned for a specific member. • The system ceases all automated mail communications to the member once the flag is activated. • I can view a list of all members with active "undeliverable mail" flags. • I can add notes to the member's record regarding attempts to obtain an updated mailing address. • I can update the member's mailing address in the system when new details are obtained. • I can manually deactivate the "undeliverable mail" flag once an accurate mailing address is confirmed. • The system resumes normal mail communication with the member once the flag is deactivated. • The system maintains an audit trail of all changes to the member's communication status and mailing address.	2

		• I can generate and pull reports on members with undeliverable mail flags and potentially abandoned accounts, including but not limited to:
		  o Summary reports of all flagged accounts
		  o Detailed reports on individual flagged accounts
		  o Trend reports showing changes in undeliverable mail over time
		  o Reports on the status of potentially abandoned accounts
		• I can customize report parameters such as date range, member demographics, and flag status.
		• I can export generated reports in various formats (e.g., PDF, CSV, Excel) for further analysis or distribution.	

17.15	Reports, Forms, & Letters	As an LOB User, I want to have robust reporting and query capabilities, so that I can access essential information more efficiently. I will be satisfied when: • The system has centralized reporting catalogues, access controls, and version histories. • The system has scheduled and automated report delivery to stakeholders on key dates. • I can run reports and queries as a batch job or on demand. • Reports have complex filtering functionality, so that very specific query criteria can be applied if required. • The system has intuitive tools to build custom reports and queries that can be saved as templates or at the user level. • The system has easy report / query result downloading in multiple formats so that offline analysis or margining content is enabled. • There are no discrepancies between different reports that should produce the same value (e.g., average monthly benefit).	2

System Requirements

No	Category	Requirement	Flexibility
17.16	Security	The system will have the ability to provide, enforce, and maintain role-based permission to limit or restrict access to member data maintenance and view functions.	2
17.17	Member Data	The system will have the ability to store and maintain all historical demographic changes such as address changes, email address changes, and phone number changes.	2

17.18	Member Data	The system will have the ability to allow ETF users to manually update termination information for members.	2
17.19	Member Data	The system will have the ability to allow authorized ETF users to override or add previous membership information with appropriate security.	2
17.20	Member Data	The system will have the ability to maintain the member's original date of hire or original date of service, regardless of any prior service or creditable service purchases.	2
17.21	Member Data	The system will enable authorized users to manage historical membership data, including the ability to override or add information.	2
17.22	Beneficiary Data	The system will have the ability to store and maintain all historical beneficiary designation information such as beneficiary name, address, relation, and Social Security Number (SSN).	2
17.23	Beneficiary Data	The system will have the ability to allow ETF users to enter beneficiary information for a member. If the beneficiary is another member, the system will have the ability to allow ETF users to assign the other member as a beneficiary rather than having to create a separate beneficiary profile.	2
17.24	Beneficiary Data	The system will have the ability to allow ETF users the ability to modify beneficiary information. If the beneficiary is also a member, certain data changes such as address changes must be reflected in both their member and beneficiary profiles.	2
17.25	Beneficiary Data	The system will have the ability to record and maintain a record of one or multiple beneficiaries by benefit or account type. Details include the following: • Designation start and end dates • Name • Date of birth • Date of death • Gender • Relationship to member • Marital status, if applicable • Date of marriage, if applicable • Date of divorce, if applicable • % allocation • Sum of all % allocations must equal 100% • Address • Email address • SSN or Taxpayer ID • Documents received and accepted	2
17.26	Beneficiary Data	The system will have the ability to maintain a history of beneficiary designations.	2
17.27	Report, Forms, & Letters	The system will have the ability to allow ETF users to run reports that list demographic changes, beneficiary changes, banking, or tax withholding changes.	2

17.28	Reports, Forms, & Letter	The system will have the ability to send notifications to members based on certain account changes or updates.	2
17.29	Member Data	The system will provide functionality to manage and link multiple Member IDs associated with a single individual, including the ability to track, consolidate, and maintain historical records of all associated identifiers.	2
17.30	Member Data	The system will provide comprehensive search functionality across all data fields for non-standard identifiers such as email addresses, phone numbers, and bank account numbers.	3

18 – Service Retirement

The goal of the Service Retirement process is to provide WRS members with a smooth, efficient, and accurate transition from active employment to retirement, ensuring they receive the appropriate benefits and support throughout the process.

User Story Requirements

No	Feature	User Story	Flexibility
18.01	Member Self-Service (Application Submission)	As a Member, I want to submit my retirement application through a secure channel, so that I can initiate my retirement process online. I will be satisfied when: • I can submit my retirement application and required documentation through a secure online portal, email, or postal mail. • I receive a confirmation notification upon successful submission of my application.	2
18.02	Member Self-Service (Application Workflow)	As a Member, I want to be guided through the retirement application process, so that I can complete it accurately and understand the implications of my choices. I will be satisfied when: • The system provides a clear outline of the steps involved in the retirement application process. • The online application prepopulates various data fields with data from my account or with defaults, and I can override certain fields as needed. • The system allows me to input my desired retirement date and select the type of retirement I'm applying for. • The system calculates and displays any early retirement penalties based on the selected date. • The system provides clear information about the implications of selecting a specific retirement date. • I can electronically sign and date the retirement application.	2
18.03	Member Self-Service (Eligibility)	As a Member, I want the system to validate my retirement eligibility and application details, so that I can be confident in the accuracy of my submission. I will be satisfied when: • The member portal determines if I am eligible to retire. • The portal warns or restricts me from selecting certain dates or retirement types based on system validations. • The system enforces submission deadlines and validates the completeness of the submitted application.	2

18.04	Member Self-Service (Employer Certification)	As a Member, I want my retirement application to be automatically sent to my employer(s) for certification, so that my termination of service can be confirmed efficiently. I will be satisfied when: • The online application submitted goes to my employer for certification. • The system sends the certification to all applicable employers if I am working for more than one employer. • The system only sends approved / finalized applications to the employer. • The system prevents employers from seeing certain information on the application (such as tax withholding and banking information).	2
18.05	Workflow & Case Management	As Benefit Initiation Section (BIS), I want workflows to automatically initiate when a retirement application is received, so that a member's retirement is worked on as soon as possible. I will be satisfied when: • The system prioritizes applications based on configurable criteria, including expected retirement date. • The system automatically creates and routes workflows upon receipt of a retirement application. • The system automatically digitizes and associates all relevant documentation with the workflow. • The system provides customizable dashboard views and filters for workflow management. • The system incorporates key validations, including employer termination date reporting and unresolved issue checks, into the workflow. • The system includes an integrated electronic checklist for member information review. • The system supports a multi-step approval process, including an audit by another team member.	2
18.06	Person Data	As BIS, I want the system to assist me in reviewing / validating a member's record, so I can accurately prepare their retirement benefit. I will be satisfied when: • The system enforces business rules for retirement option selection and eligibility. • The system determines if member is eligible for their selected retirement option. • The system validates application timeliness and determines appropriate payroll start dates.	2

		• The system performs automated checks for relevant financial and legal considerations, such as liens or outstanding accounts. • The system applies configurable business rules to identify conditions requiring review. • The system determines eligibility for lump sum payments based on configurable criteria.	
18.07	Reports, Forms, & Letters	As ETF, I want the system to generate a letter to the member or employer requesting additional information, so that manual effort is reduced. I will be satisfied when: • The letter includes a customizable checklist that I can select to include in the letter. • I can add custom text, as needed. • I can submit this to print as a batch print job or on demand. • The system will send the correspondence to the member's preferred method of contact.	2
18.08	Member Self-Service (Knowledge Base)	As a Member, I want to access information on the portal, so I don't have to contact ETF. I will be satisfied when: • The system has Help features to help me use the portal. • I can access information that answer plan and benefit Frequently Asked Questions (FAQs). • I can access my own personal information to ensure accuracy with my retirement request.	2
18.09	Employer Certification	As an Employer, I want to report member information, so that ETF has what they need to finalize a retirement benefit. I will be satisfied when: • The system supports both individual and batch loading of retiree data. • The system performs automated data validation during the loading process, including checks for duplicates and other data issues. • I receive a notification or confirmation that new retiree records have been loaded into the system. • I can generate and review a report listing any records with errors / warnings.	2
18.10	Workflow & Case Management	As BIS, I want the system to provide different workflows and processing steps depending on if member selected lump sum or monthly benefit, so each option has their own distinct process. I will be satisfied when: • The system can identify between a lump sum payment and monthly payment and provides the appropriate workflow.	2

		• The system applies relevant business rules and calculations based on the selected payment option. • The system uses the member's data on record to calculate vesting and creditable service. • The system can calculate and store different types of service. • The system can automatically determine and initiate appropriate tasks / workflows based on specific changes made to a member's account without needing to restart processes from the beginning.	
18.11	Benefit Data	As BIS, I want the ability to review and adjust retirement benefit calculations when necessary, so that I can ensure accuracy and handle exceptional cases. I will be satisfied when: • I can manually add or edit wages provided by the employer, if needed. • I can manually edit the Final Average Earnings used, if needed. • The system applies all calculation-related business rules for all types of retirement, including early retirement.	2
18.12	Benefit Setup	As BIS, I want to enter a member's retirement election, so that the member's election is set up on payroll. I will be satisfied when: • I can enter or change the member's option election and other information such as bank account and tax withholding. • The system validates that all mandatory information has been entered before submitting the payment to payroll. • I can add notes to the member's account.	2
18.13	Benefit Payment	As BIS, I want the system to manage both interim and final benefit payments appropriately, so that members receive correct payments in a timely manner. I will be satisfied when: • The system can set up and differentiate between interim and final benefit payments, if applicable. • The system prevents a final benefit from being paid too early (minimum of 60 days), if applicable. • The system allows me the ability to finalize the benefit early in certain circumstances.	2
18.14	Benefit Payment	As BIS, I want to set up member for payment, so they can receive their retirement benefit. I will be satisfied when: • The system automatically puts member on benefit payroll after ETF approves calculation and retirement tasks are completed.	2

		• The system prevents member being put on payroll if certain conditions are not met.
		• I can enter the member's option election and other information such as bank account and tax withholding when needed.
		• Member can be set up for lump sum payment as soon as possible.
		• I am notified on any payment-related issues or errors.
18.15	System Data	As BIS, I want the system to apply the annual minimum and maximum annuity amounts for lump sum and monthly benefit, so validations are correct regardless of the year. I will be satisfied when: • I can update the system to reflect what the minimum and maximum amounts should be for both lump sum and monthly benefits. • The system knows to update the validations to reflect the modified amounts. • I can future effect date the amounts, meaning I can enter in what the amounts will be prior to them taking effect.	2
18.16	Benefit Data	As ETF, I want robust adjustment capabilities in the system, so I can efficiently manage updates to member accounts and correct payment errors without initiating complex workflows or manual recovery processes. I will be satisfied when: • The system can recognize and factor in historical actions on an account, such as previously paid taxes, when processing adjustments. • The system provides an adjusting tool that allows staff to easily modify payments processed in error. • The system can calculate and suggest next steps after inputting corrected payment information. • The system can true up calculated payments and automatically trigger necessary tasks / workflows to correct. • The system automatically applies appropriate tax codes and generates necessary tax documents based on adjustments. • Change reason codes are automatically implemented and recorded whenever fund maintenance is performed in the system. • The system can handle complex adjustments involving multiple payments or time periods without requiring manual calculations or interventions.	2

System Requirements

No	Category	Requirement	Flexibility
18.17	Reports, Letters & Forms	The system will have the ability to automatically generate letters that are programmed as being part of the service retirement process where member's data is pre-populated.	2
18.18	Workflow & Case Management	The system will have the ability to provide an automated checklist to assist the member and ETF track tasks.	2
18.19	Benefit Setup	The system will have the ability to set a future-dated retirement date that will be processed in the corresponding payroll cycle.	2
18.20	Reports, Letters & Forms	The system will have the ability to barcode retirement-related forms.	2
18.21	Member Self-Service	The system will have the ability to allow members to review their data when applying for retirement online. This includes the ability to track real-time contributions.	2
18.22	Member Self-Service	The system will have the ability to display a member's retirement application status. For example, pending, processed, on hold, etc.	2
18.23	Workflow & Case Management	The system will have the ability to automatically generate reminder messages / correspondence to members after a certain number of days has passed.	2
18.24	Benefit Calculation	The system will have the ability to display retirement options that are available to the member.	2
18.25	Benefit Calculation	The system will have the ability to track the use of "sick leave" data if applicable.	2
18.26	Benefit Data	The system will have the ability to store and display original and modified benefit amounts with effective dates.	2
18.27	Benefit Election	The system will have the ability to store and maintain the retirement option selected by the member.	2
18.28	Beneficiary Data	The system will have the ability to allow users to select existing beneficiaries on file to assign to the member's retirement or death benefit or death benefit beneficiaries.	2
18.29	Person Data	The system will have the ability to validate that a beneficiary or alternate payee data is complete prior to commencing retirement benefits.	2
18.30	Reports, Forms & Letters	The system will have the ability to produce a benefit calculation summary report for the retiring member, non-member, surviving spouse, or alternate payee.	2
18.31	Workflow & Case Management	The system will have the ability to generate calendar reminders for the Member and ETF to track appointments, due dates, follow-up, and other events when a new retiree is being set up.	2
18.32	Workflow & Case Management	The system will have the ability to allow ETF users to mark / flag a member's account if exceptions exist.	2

18.33	Workflow & Case Management	The system will have the ability to alert ETF users when certain conditions apply to the member's account, including (but not limited to): • Existing QDROs • Pending QDROs • Pending disability retirement application • Pending withdrawals • Incomplete service purchase contracts	2
18.34	Taxability	The system will have the ability to differentiate and store taxable and non-taxable portions of the final benefit annuity separately.	2
18.35	Reports, Forms & Letters	The system will have the ability to allow ETF users to generate reports to identify members who are approaching key dates (retirement or RMD).	2
18.36	Benefit Setup	The system will have the ability to pre-note regardless of payment method after member communicates banking details. *Note: This excludes international payments.*	2
18.37	Benefit Setup	The system will have the ability to validate international ACH payments within state defined banking contract rules.	2
18.38	Benefit Setup	The system will have the ability to insert review (or audit) steps wherever ETF deems necessary.	2
18.39	System Data	The system will have the ability to maintain and bill the original benefit amount to the employer on a monthly basis for the closed Police and Fire pension program.	2
18.40	Person Data	The system will have the ability to close out an inactive account when finalizing and transferring from a non-annuitant to an annuitant.	2

19 – General Ledger

The goal of the General Ledger process is to report pension-related financial transactions as journal entries into the general ledger.

User Story Requirements

No	Feature	User Story	Flexibility

19.01	Chart of Accounts	As a LOB User, I want the PAS to categorize / map financial transactions correctly when sending them to the general ledger, so that financial transactions are consistently categorized and reported across both PAS and GL systems.
		I will be satisfied when:
		• The PAS provides a user interface to view, add, edit, and delete account codes in the Chart of Accounts.
		• Each account in the Chart of Accounts includes attributes such as:
		   o Account code (unique identifier)
		   o Account name
		   o Account type (e.g., asset, liability, income, expense)
		   o Account subtype (e.g., employer or member contribution, benefit payment, etc.)
		   o Description
		   o Status (active / inactive)
		• Users can search and filter the Chart of Accounts based on various criteria (e.g., account type, name, code).
		• The PAS prevents invalid, duplicate, or conflicting codes and mappings.
		• The PAS provides a mechanism to map PAS transaction types to specific account codes.
		• The PAS allows for the assignment of user roles and permissions for managing the Chart of Accounts.
		• Users can archive old or unused accounts without deleting them, preserving historical data integrity.
		• Changes to the Chart of Accounts are tracked with an audit trail, including who made the change and when.
			2

19.02	Integration with General Ledger System	As a LOB User, I want the pension administration system (PAS) to integrate with ETF's general ledger system, so that I can reduce the manual entry required in my day-to-day operations. I will be satisfied when: • The PAS successfully connects to ETF's general ledger system. • All relevant financial data such as contributions, benefits, expenses, adjustments, and transactions are	2

		accurately transferred from the PAS to the GL without errors and omissions. • The integration between the PAS and the general ledger manages accounts payable transactions such as payment requests, voucher approvals and expense reimbursements. • The PAS performs data validation checks to ensure that all transferred data matches the required format and criteria for the ETF general ledger system. • The PAS provides error notifications for any failed transfers or data mismatches. • The PAS maintains a detailed audit trail of all integration activities, including transferred data, user actions, changes made, and transaction approvals.	
19.03	Allocate Funds	As an LOB User, I want to apply funds to the appropriate account, so that I have accurate accounting records. I'll be satisfied when: • The PAS automatically applies funds to the appropriate accounts based on configured Chart of Account and other allocation rules. • I can allocate revenues and expenditures to core and variable funds separately. • I can allocate funds to the correct asset and liability accounts. • I can schedule automatic allocations at regular intervals (e.g., monthly, quarterly) or initiate allocations on-demand as needed. • The PAS performs validation and reconciliation checks before funds are allocated to ensure that the allocation amounts are correct. o The system permits authorized users to override automatic allocations.	2
19.04	Fund Transfers	As an LOB User, I want to transfer funds among different GL accounts in the PAS. so that accounting records are accurate. I'll be satisfied when: • The PAS provides a user interface to initiate fund transfers between accounts. • I can define and configure source and destination accounts from a list of valid general ledger accounts. • Account mappings can be easily updated by an authorized user. • The PAS allows me to specify the transfer amount and date.	2

		• The PAS can automatically transfer amounts to designated accounts in accordance with ETF business rules. • I can schedule regular balance transfers or trigger them on-demand. The PAS validates all transfers before execution and alerts me if there are discrepancies or insufficient funds in the source account. • The PAS requires a second user to approve transfers above a configurable threshold.	
19.05	Journal Entries	As an LOB User, I want to create and post journal entries for routine transactions, so that I have accurate accounting records. I will be satisfied when: • The PAS automatically generates and posts journal entries for routine transactions such as contributions, payments, and interest application. • I can specify which transactions should automatically trigger a journal entry. • Journal entries are accurately posted to the appropriate accounts. • I can review and approve journal entries before they are finalized and posted. • I can designate which journal entry types require review and approval before being finalized and posted. • Journal entries can be accrued to the appropriate accounting period to which the revenue or expense relates.	2
19.06	Workflow	The PAS provides real-time status updates of each task in the workflow. I will be satisfied when: • The PAS sends automated notifications to responsible parties when their tasks are due or overdue. • The PAS allows administrators to reassign tasks in case of staff absences or workload balancing. • The PAS maintains an audit trail of all actions taken within the workflow, including task completions and reassignments. • The PAS allows for attaching relevant documents or notes to specific tasks in the workflow in a secure manner. • The PAS provides a mechanism for approvals at critical stages of the workflow. • The PAS allows for parallel workflows to manage different types of accounting transactions.	2

19.07	Audit	As a LOB Auditor, I want to review financial calculations and transactions, so that I can ensure accuracy of the pension fund's financial records. I will be satisfied when: • The PAS provides a detailed audit trail of all financial calculations and transactions. • The audit trail includes information on the rates used, and any special considerations for each calculation / transaction. • The PAS allows for the generation of reports showing historical calculations, rate changes, and/or transactions. • The PAS flags any significant deviations in remittance amounts compared to historical data.	2
19.08	Invoices-Creation	As a LOB User, I want to generate invoices, so that a member, employer, or agency is charged the appropriate cost. I will be satisfied when: • The PAS can create an invoice with a corresponding transaction note and allocate it to a variety of payment methods (i.e., inter/intra-unit journal, ACH, or check, etc.). • Invoices include all necessary details such as amount due, due date, and payment instructions. • Invoice can be delivered and returned through multiple channels including self-service portal and mail. • The PAS applies any adjustments or credits from previous periods to the current invoice. I can select the posting date of the invoice. • I can write off the invoice with a corresponding transaction note. • The PAS generates the appropriate general ledger entries for invoices generation and write-offs. • The PAS will generate a remittance.	2
19.09	Invoices-Processing	As a LOB User, I want to process invoices, so that a member, employer, or agency can submit payments and financial records can be updated correctly. I will be satisfied when: • Invoice payments can be submitted through multiple channels including self-service portal, bank transfer, inter/intra unit billing or mail. • The PAS correctly applies payments to the corresponding invoice(s). • Partial payments are handled appropriately, with the remaining balance clearly indicated.	2

		- Overpayments are flagged for review and can be applied as credits to future invoices. - The PAS sends confirmation of payment once it has been processed. - The PAS updates account balances automatically upon receipt of payment. - Payments are correctly allocated to the relevant accounts (e.g., contributions receivable, cash). - I can correct errors in payments processing. - The PAS generates the appropriate general ledger entries for received payments. - I can easily trace a payment from the invoice to the general ledger entry.	
19.10	Reports, Forms and Letters	As a LOB User, I want to generate customizable reports related to accounting data, so that I can perform quality checks and make informed decisions. I will be satisfied when: - The PAS generates customizable reports that include reconciliation reports of processed payments and general ledger entries, detailed breakdowns of transactions, totals, and subtotals. - Reports can be filtered by transaction type, date range, employer, or other relevant criteria. - Reports can be generated on a preset schedule or ad hoc basis.	2
19.11	Recovered Payments	As a LOB User, I want to calculate and apply recovered payments, so that I have accurate accounting records. I will be satisfied when: - The PAS automatically calculates the deduction amount from each recovered payment regardless of payment type (e.g., annuity, lump sum). - The PAS identifies the appropriate accounts receivable against which the deduction should be applied. - The PAS automatically applies the deduction amount against the corresponding accounts receivable account. - The PAS generates a transaction record for each deduction applied, including details such as date, amount, annuitant information, and affected accounts. - The PAS will provide reporting capabilities to view all deductions applied from recovered annuity payments within a specified date range.	2
19.12	Recovered Payments	As a LOB User, I want to track recovered payments, so that I have accurate accounting records.	2

		I will be satisfied when: • The PAS will identify and track recovered payments in the system. • The PAS will associate each recovered payment with the corresponding record.	
19.13	Recovered Payments	As a LOB User, I want to adjust deductions on recovered payments, so that I have accurate accounting records. I will be satisfied when: • The PAS permits authorized users to review and if necessary, manually adjust applied deductions. • The PAS maintains an audit trail of all deductions applied, including any manual adjustments made.	2
19.14	Recovered Payments	As a LOB User, I want to be notified if a deduction exceeds the accounts receivable balance so that: • The PAS generates alerts if the deduction amount exceeds the balance in the corresponding accounts receivable account(s). • The PAS allows for the configuration of business rules to determine how to handle excess deduction amounts.	2
19.15	Self Service-Additional and Service Purchase Contributions	As a member, I want to purchase additional and service purchase contributions, so that I can increase my retirement benefits. I will be satisfied when: • I can purchase additional / service purchase contributions on a self-service portal. • I am not permitted to purchase additional / service purchase contributions if I do not qualify. • I can only purchase additional / service purchase contributions with payment options permitted by ETF.	2
19.16	Estimated Annuity Reserve Transfer Program Request	As an LOB User, I want to submit a prefunding request to reverse the employee and employer annuity reserve balances, so that the balances are available to transfer to the annuity reserve. I'll be satisfied when: • The PAS reverses the specified employee and employee annuity estimate reserve balances accurately. • The PAS validates the balances that require the balance reversals. • The PAS includes review and confirmation steps to execute the prefunding request. • The reversal transaction can be tracked. • The reversed amounts are made available for transfer to the annuity reserve immediately after the request is processed.	2

		• The PAS maintains a history of all prefunding requests submitted including their statuses and outcomes. • The PAS maintains an audit trail of all prefunding requests and provides reports to support auditing and confirmation processes, including lists of all members on estimate.	
19.17	Monthly BPS Annuity Reserve Allocation	As an LOB User, I want to transfer the newly finalized employer required, employee required, employee paid additional, employer paid additional, and tax deferred additional reserves to the annuity reserve, so that the reserve balances are accurate. I'll be satisfied when: • I can transfer finalized annuity benefits to the appropriate reserve. • I can specify and calculate the amount to be transferred for each reserve (employee, employer, employee paid additional, employer paid additional, tax deferred additional, and annuity). • The PAS validates the selected reserve to ensure they are finalized and eligible to transfer. • The reserve balances are updated to reflect the transferred amounts in real time. • The PAS maintains a history of all reserve transfers including timestamps, user information, and amounts transferred.	2
19.18	Estimated Annuity Reserve Transfer Program Request	As an LOB User, I want the PAS to automatically initiate the prefunding request process on a predefined schedule each month, so that I can ensure timely and consistent funding requests. I will be satisfied when: • The PAS initiates the prefunding request process automatically on a predefined date each month. • The schedule for prefunding requests is configurable by authorized users (first business day of each month). • The PAS logs the start of each prefunding request process.	2
19.19	Estimated Annuity Reserve Transfer Program Request	As an accountant, I want the PAS to apply any necessary adjustments to the prefunding amount, so that I can account for retroactive payments and overpayment recoveries. I will be satisfied when: • The PAS correctly applies retroactive payment adjustments to the prefunding amount. • The PAS accurately deducts overpayment recoveries from the prefunding amount.	2

		• An itemized list of all applied adjustments is available for review.	
19.20	Estimated Annuity Reserve Transfer Program Request	As an accountant, I want the PAS to categorize the prefunding amount by annuity type, so that I can better understand the distribution of payments. I will be satisfied when: • The PAS categorizes the prefunding amount by annuity type (e.g., service retirement, disability, survivor benefits). • The categorization is accurate and consistent with the organization's defined annuity types. • A summary report shows the total amount and percentage for each type.	2
19.21	Recovered Annuity Deduction	As a LOB User, I want the PAS to automatically reverse deductions from recovered annuity payments to the corresponding accounts receivable, so that I can ensure accurate financial reconciliation and maintain proper accounting records. I will be satisfied when: • The PAS identifies recovered annuity payments and their associated accounts receivable. • The PAS calculates the correct deduction amount from the recovered payment. • The PAS automatically reverses the deduction to the corresponding accounts receivable account(s). • The PAS updates the accounts receivable balance in real time after applying the deduction. • The PAS generates a transaction record detailing the recovery and deduction application. • The PAS allows for manual review and adjustment of the applied deduction if necessary.	2

19.22	Recovered Annuity Deduction Report	As a LOB Manager, I want to view a report of all deductions applied from recovered annuity payments, so that I can verify the accuracy of accounts receivable reconciliation and audit the recovery process. I will be satisfied when: • The PAS generates a report showing all deductions applied from recovered annuity payments within a specified date range. • The report includes details such as the recovery date, annuitant information, recovered amount, deduction amount, and affected accounts receivable account(s). • The report provides a summary of total recoveries and applied or unapplied deductions during the period. • The PAS allows the report to be filtered by various criteria (e.g., annuitant, account type, amount range). • The report can be exported in multiple formats (e.g., PDF, CSV, Excel). • The PAS maintains an audit trail of who generated the report and when.	2
19.23	Sick Leave Payment Allocation	As a LOB User, I want to be able to update sick leave conversion rates annually, so that the system uses the most current rates set by ETF's Board based on the Actuary's recommendation. I will be satisfied when: • The PAS allows authorized users to input new sick leave conversion rates. • The PAS maintains a history of rate changes with effective dates. • The PAS applies the correct rates based on the effective date of the calculation. • The PAS notifies relevant users when new rates are entered and when they become effective. • The PAS prevents unauthorized users from modifying sick leave conversion rates.	2
19.24	Sick Leave Payment Allocation	As a LOB User, I want to be able to set and manage different sick leave rates for specific state employers, so that remittances are accurately calculated for employers with non-standard rates. I will be satisfied when: • The PAS allows authorized users to assign specific sick leave rates to individual employers. • The PAS can apply different rate types (standard or non-standard) to individual employers. • The PAS can store and utilize different sets of rates for different sick leave programs (ASLCC or SHICC).	2

		• The PAS applies the correct rate type when calculating remittances for each employer. • The PAS provides a report of all employers with non-standard rates for easy reference and auditing. • The PAS provides a report of the total remittance amount and the ASLCC / SHICC breakdown for each employer. • The PAS allows for the effective dating of rate changes for specific employers.	
19.25	Sick Leave Payment Allocation	As an LOB User, I want the PAS to calculate the monthly employer remittance attributable to sick leave credits, so that I can accurately determine the funds due from each employer. I will be satisfied when: • The PAS identifies and applies the correct sick leave rate for each employer, including those with non-standard rates. • The PAS calculates the remittance amount separately for ASLCC and SHICC programs. • The PAS provides a breakdown of the total sick leave amount between ASLCC and SHICC. • The calculation considers each employee's eligibility for ASLCC and SHICC programs. • The PAS generates a report showing the total remittance amount and the breakdown for each employer.	2
19.26	Sick Leave Payment Allocation	As a LOB Auditor, I want to review the calculation of sick leave credit remittances, so that I can ensure the accuracy of the pension fund's financial records. I will be satisfied when: • The PAS provides a detailed audit trail of all sick leave credit calculations. • The audit trail includes information on the rates used, employee eligibility, employment category, and any special considerations for each calculation. • The PAS allows for the generation of reports showing historical calculations and rate changes. • The PAS flags any significant deviations in remittance amounts compared to historical data. • The PAS allows for drill-down into individual employee calculations contributing to the total remittance amount.	2
19.27	Monthly BPS Reserve Allocation	As a LOB User, I want to calculate the annuity core and variable revenues and expenditures, so that I can allocate them to the proper funding reserve. I will be satisfied when:	2

		• The PAS accurately calculates the final benefit from the employee and employer reserves and transfers to the annuity reserves.	
		• The PAS calculates the final benefit from the employee and employer reserves and transfers to the annuity reserves separately for the core and variable fund.	
19.28	Monthly BPS Reserve Allocation	As an LOB User, I want to allocate the annuity core and variable revenues and expenditures, so that the funding reserves are accurate. I'll be satisfied when: • I can allocate core and variable revenues and expenditures to the proper funding reserve. • I can specify the amount to be transferred. • Amounts for core and variable fund are transferred separately. • The PAS validates the selected amounts to ensure they are finalized and eligible to transfer. • The reserve balances are updated to reflect the transferred amounts in real time. • The PAS maintains a history of all reserve transfers including timestamps, user information and amounts transferred.	2

19.29	Monthly WRS Employee Contribution Allocation	As a LOB User, I want to receive and process employer contribution revenue and receivables, so that I can accurately enter journal entries for WRS employer contribution transactions for the current month. I will be satisfied when: • The PAS can automatically process employer reported contributions at pre-defined regular intervals, such as monthly. • The PAS can accurately process employer reported contributions including totals and subtotals for various accounts such as the WRS employee contributions and prior service balance. • Contributions can be broken down by categories and employers with clear and accurate calculations of totals and sub-totals for each category. • The PAS can reconcile employer-reported contributions with recorded data and flag any discrepancies for further investigations. • The PAS automatically creates journal entries for WRS employer contributions transactions. • The PAS will enforce funding threshold limits for transfers between core and variable accounts.	2
19.30	Monthly Employee Additional Contribution Allocation	As LOB User, I want to accurately receive and process additional contribution transactions, so that I can accurately enter journal entries for additional contributions. I will be satisfied when: • The PAS can automatically process additional contribution transactions at pre-defined regular intervals, such as monthly. • The PAS accurately processes additional contributions to the core or variable funds. • Contribution amounts can be applied separately to the core or variable funds. • Contributions can be broken down by categories with clear and accurate calculations of totals and sub-totals for each category. • The PAS can reconcile additional contributions with recorded data and flag any discrepancies for further investigations. • The system automatically creates journal entries for additional contributions transactions. • The PAS will enforce funding threshold limits for transfers between core and variable accounts.	2

		• The PAS will validate additional contribution eligibility and enforce annual threshold limits prior to allocating.	
19.31	Monthly Service Purchase Allocation	As LOB User, I want to accurately allocate the service purchase revenue, so that journal entries are accurate. I will be satisfied when: • The PAS can automatically process service purchase revenue transactions at pre-defined regular intervals, such as monthly. • The PAS accurately allocates service purchase revenue to the correct account(s) • Allocations of service purchase revenue can be made to the core or variable fund separately. • The PAS can reconcile additional applied service purchase revenue with recorded data and flag any discrepancies for further investigations. • The PAS automatically creates journal entries for service purchase revenue transactions.	2

19.32	Monthly Employer Invoice Allocation	As LOB User, I want to accurately record employer invoice maintenance activity, so that our accounting records are accurate.
		I will be satisfied when:
		• The PAS can process various types of employer invoice maintenance transactions such as:
		   o regular invoices
		   o adjustments to existing invoices
		   o invoices created manually
		   o adjusting interest assessed on late invoices
		   o UAAL invoices
		• The PAS can determine totals and subtotals for various employer invoice maintenance transactions.
		• The PAS automatically creates journal entries for transactions related to employer invoice maintenance activity.
			2

19.33	Monthly Late Reported Earnings Invoices (LRE) Allocation	As LOB User, I want to allocate revenue received from employers due to unreported service earnings and/or unreported contributions, so that the accounting records are accurate. I will be satisfied when: • The PAS can automatically process transactions related to employer revenue from unreported service earnings, unreported contribution, and/or prior year adjustments. • The PAS accurately calculates and applies any late interest associated with unreported service earnings, unreported contributions, and/or prior year adjustments.	2

		• The PAS accurately allocates employer revenue from unreported contributions / earnings and/or prior year adjustments to the correct account(s). • Allocations of employer revenue from unreported service earnings, unreported contributions and/or prior year adjustments can be made to the core or variable fund separately. • The PAS can reconcile allocations of employer revenue from unreported service earnings, unreported contribution and/or prior year adjustment revenue with recorded data and flag any discrepancies for further investigations. • The PAS automatically creates journal entries employer revenue from unreported service earnings, unreported contribution, and/or prior year adjustment transactions.	
19.34	Monthly Lump Sum Recovery Reconciliation	As a LOB User, I want to calculate the monthly lump sum variable revenues and expenditures, so that I can transfer them to the proper funding reserve. I will be satisfied when: • The PAS accurately calculates annuity revenues and expenditures. • The PAS calculates the revenues and expenditures separately for the core and variable fund.	2
19.35	Monthly Lump Sum Recovery Reconciliation	As an LOB User, I want to allocate the lump sum core and variable revenues and expenditures, so that the funding reserves are accurate. I'll be satisfied when: • I can allocate core and variable revenues and expenditures to the proper funding reserve. • I can specify the amount to be transferred. • Amounts for core and variable fund are transferred separately. • The PAS validates the selected amounts to ensure they are finalized and eligible to transfer. • The reserve balances are updated to reflect the transferred amounts in real time. • The PAS maintains a history of all reserve transfers including timestamps, user information and amounts transferred. • The PAS can reconcile allocations lump sum core and variable revenue and expenditures with recorded data and flag any discrepancies for further investigations.	2

19.36	Monthly STAR to PAS Account Receivable (AR) Reconciliation	As a LOB User I want to reconcile account receivables in the PAS with data in our general ledger system, so that accounting records are aligned and accurate. I will be satisfied when: • The PAS integrates with ETF's general ledger system. • The PAS can import accounts receivable data from the general ledger for reconciliation. • Imported data is validated to ensure completeness and accuracy before starting any reconciliation processes. • The PAS can automatically compare accounts receivable entries from both systems and identify discrepancies. • A workflow is available to guide users through investigating and resolving discrepancies. This includes options to adjust entries, add missing records, or correct errors.	2
19.37	Monthly Account Receivable Payment Reconciliation Entry	As a LOB User, I want to accurately allocate, and correct interest applied to receivables based on specific billing codes, so that accounting records are accurate. I'll be satisfied when: • I can allocate interest to receivables based on specific billing codes or programs. • I can adjust entries to reallocate interest for entries where it is misapplied. • The system can identify and flag misapplied interest and generate a report with discrepancies. • An audit trail is maintained for all interest allocation activities, recording changes, approvals, and user actions.	2
19.38	Monthly Annuity Payment Delete Transfer	As a LOB User, I want to transfer returned money due to ACH deletions to the appropriate account, so that we maintain accurate accounting records. I will be satisfied when: • The PAS automatically transfers the money received from the bank for ACH delete back to the appropriate clearing receivable expense account. • The transaction is recorded with detailed information including the original payment reference, deletion reason and correction action taken. • A journal entry is automatically created for ACH deletion, debiting the bank account, and crediting the clearing receivable expense account. • An audit trail is maintained for all ACH deletions activities including, recording changes, approvals, and user actions.	2

| 19.39 | Reports, Forms and Letters - Employer and Member Contribution Schedule Data | As a LOB Manager, I want to generate detailed reports on employer and member contributions, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR).
I will be satisfied when:
• The PAS can generate reports with contribution data including:
  o Total employer and member contributions deposited to the WRS fund for the plan year
  o Total Contributions and Prior Service Contributions receivable:
• Total employer current and prior service contributions and member required contributions as a dollar amount and a percentage of payroll, respectively
• WRS additions by source (member and employer contributions) as a dollar amount and percentage of annual payroll
• Interest payments received for the plan year related to prior service receivables (UAAL)
• The PAS allows reports to be filtered by various criteria.
• The report can be exported in multiple formats (e.g., PDF, CSV, Excel).
• The PAS maintains an audit trail of who generated the report and when. | 2 |
| 19.40 | Reports, Forms and Letters - Benefit Payment Schedule Data | As a LOB Manager, I want to generate detailed reports on benefit payment schedule data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR).
I will be satisfied when:
• The PAS can generate reports with payment data including:
  o Total benefits paid from the WRS fund for the plan year
  o Total benefits payable
  o Total benefit overpayments receivable
  o Total benefits payable by type (retirement, disability, beneficiary)
  o Annuity type
  o Annuity approval date
  o Years of Service for annuities
  o Annuity amounts
  o Annuity benefit type
  o Annuity payment option
  o Final average salary for annuitants | 2 |

		- Total deductions paid by type (Retirees, Beneficiaries, Disability Benefits, Death Benefits, and Separation Benefits) - The PAS allows reports to be filtered by various criteria. - The report can be exported in multiple formats (e.g., PDF, CSV, Excel). - The PAS maintains an audit trail of who generated the report and when.	

19.41	Reports, Forms and Letters - Member Contribution Refund Data	As a LOB Manager, I want to generate detailed reports on member contribution refund data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR).
		I will be satisfied when:
		- The PAS can generate reports with refund contribution data including:
		    o Total refunds paid from the WRS fund for the plan year
		    o Total refunds payable
		    o Total refund overpayments receivable
		    o Total benefits payable by type: retirement, separation, disability, beneficiary
		    o Number of lump sum benefits paid
		    o Lump sum benefit type
		- The PAS allows reports to be filtered by various criteria.
		- The report can be exported in multiple formats (e.g., PDF, CSV, Excel).
		- The PAS maintains an audit trail of who generated the report and when.
			2

19.42	Reports, Forms and Letters - Employer Statistical Schedule Data	As a LOB Manager, I want to generate detailed reports on employer statistical schedule data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR).
		I will be satisfied when:
		- The PAS can generate reports with employer statistical schedule data including:
		    o Number of participating employers (current and historical)
		    o Employer type
		    o Employer category (state agency, public authority etc.).
		    o Number of covered employees for each employer (current and historical)
		- Total contributions made by each employer (current and historical).
			2

		o Total number of covered employees in the entire PAS (current and historical) o Employer unfunded liability balances o Total employer covered payroll o Total employer unfunded liability balance • The PAS allows reports to be filtered by various criteria. • The report can be exported in multiple formats (e.g., PDF, CSV, Excel). • The PAS maintains an audit trail of who generated the report and when.	
19.43	Reports, Forms and Letters - Member Statistical Schedule Data	As a LOB Manager, I want to generate detailed reports on member statistical schedule data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR). I will be satisfied when: • The PAS can generate reports with member statistical schedule data including: o Number of WRS members by plan status and member type o WRS active participants data: o Employment category o Gender o Occupation o Age o Creditable Service o Employer Type o Total WRS participants by plan status o WRS participants who elected variable elections o WRS covered payroll by employer type o WRS covered payroll by employment category o Average annual earnings by employment category o Average creditable service by employment category o Average age by employment category • The PAS allows reports to be filtered by various criteria. • The report can be exported in multiple formats (e.g., PDF, CSV, Excel). • The PAS maintains an audit trail of who generated the report and when.	2
19.44	Reports, Forms and Letters - Core and Variable Fund Annuity Adjustment History Data	As a LOB Manager, I want to generate detailed reports on core and variable fund adjustment data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR). I will be satisfied when:	2

		• The PAS can generate reports with core and variable fund adjustment data including Core and Variable Fund annuity adjustments granted. • The system allows reports to be filtered by various criteria. • The report can be exported in multiple formats (e.g., PDF, CSV, Excel). • The PAS maintains an audit trail of who generated the report and when.	
19.45	Reports, Forms and Letters - Accumulated Sick Leave Conversion Credit Data	As a LOB Manager, I want to generate detailed reports on Accumulated Sick Leave Conversion Credit (ASLCC) data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR). I will be satisfied when: • The PAS can generate reports on ASLCC data including: ○ Total employer contributions deposited to the ASLCC fund for the plan year ○ Total contributions receivable, including contributions received by WRS prior to year-end not yet allocated to ASLCC (Due-From WRS Fund) ○ Total benefits paid from the ASLCC fund for the plan year ○ Total prepaid benefits ○ Total benefits payable ○ Total benefit overpayments receivable ○ Current amount Employers owe to pay for insurance premiums with unused sick leave for current retirees ○ Future amount Employers will owe to pay for insurances premiums with unused sick leave for employees who are not yet retired ○ Total sick leave depletion amounts from the ASLCC fund for the plan year ○ Total sick leave transferred amounts to annuity deduction (Due-To Health Fund) • The PAS allows reports to be filtered by various criteria. • The report can be exported in multiple formats (e.g., PDF, CSV, Excel). • The PAS maintains an audit trail of who generated the report and when.	2
19.46	Reports, Forms and Letters - Supplemental Health Insurance Conversion Credit Data	As a LOB Manager, I want to generate detailed reports on Supplemental Health Insurance Conversion Credit (SHICC) data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR). I will be satisfied when:	2

		• The PAS can generate reports on SHICC data including:
		
		    o Total employer contributions deposited to the SHICC fund for the plan year
		    o Total contributions receivable, including contributions received by WRS prior to year-end not yet allocated to SHICC (Due-From WRS Fund)
		    o Total benefits paid from the SHICC fund for the plan year
		    o Total prepaid benefits
		    o Total benefits payable
		    o Total benefit overpayments receivable
		    o Total sick leave depletion amounts from the SHICC fund for the plan year
		    o Total sick leave transferred amounts to annuity deduction (Due-To Health Fund)
		• The PAS allows reports to be filtered by various criteria.
		• The report can be exported in multiple formats (e.g., PDF, CSV, Excel).
		• The PAS maintains an audit trail of who generated the report and when.	

19.47	Reports, Forms and Letters - Duty Disability Data	As a LOB Manager, I want to generate detailed reports on Duty Disability data, so that I can utilize this data effectively in our Annual Comprehensive Financial Report (ACFR).
		I will be satisfied when:
		• The PAS can generate reports duty disability data including:
		
		    o Total employer contributions deposited to the Duty Disability fund for the plan year
		    o Total contributions receivable, including contributions received prior to year-end not yet allocated to Duty Disability (Due-From WRS)
		    o Post-Actuarial Adjustment Contribution rate range
		    o Interest charged on accounts receivable for the Duty Disability fund for the plan year
		    o Write-off amounts for uncollectible accounts receivables for the Duty Disability fund for the plan year
		    o Total benefits paid from the Duty Disability fund for the plan year
		    o Total benefits payable
		    o Total benefit overpayments receivable
		    o Unpaid Claims Liabilities for current and prior year
		    o Insurance claims development information
			2

		o Number of participating employers by type o Active participants count o Disabled members count by Employer o Duty disability benefit payments and contributions by Employer o Annuities by Type of Benefit (Disability, Beneficiary) including monthly benefit amount and number of annuitants o Years of service for disability benefits o Average final average salary for duty disability annuitants o The PAS allows reports to be filtered by various criteria. o The report can be exported in multiple formats (e.g., PDF, CSV, Excel). o The PAS maintains an audit trail of who generated the report and when.	
19.48	Duty Disability Payment Allocation	As a LOB User, I want to be able to update duty disability rates annually, so that the system uses the most current rates set by ETF's Board based on the Actuary's recommendation. I will be satisfied when: • The PAS allows authorized users to input new duty disability rates. • The PAS maintains a history of rate changes with effective dates. • The PAS applies the correct rates based on the effective date of the calculation. • The PAS notifies relevant users when new rates are entered and when they become effective. The PAS prevents unauthorized users from modifying duty disability rates.	2
19.49	Duty Disability Payment Allocation	As an LOB User, I want the PAS to calculate the monthly employer remittance attributable to duty disability, so that I can accurately determine the funds due from each employer. I will be satisfied when: • The PAS identifies and applies the correct duty disability rate for each employer. • The calculation considers each employee's eligibility for duty disability programs. The PAS generates a report showing the total remittance amount and the breakdown for each employer.	2

19.50	Duty Disability Payment Allocation	As a LOB Auditor, I want to review the calculation duty disability remittances, so that I can ensure the accuracy of the pension fund's financial records. I will be satisfied when: • The PAS provides a detailed audit trail of all duty disability calculations. • The audit trail includes information on the rates used, employee eligibility, employment category, and any special considerations for each calculation. • The PAS allows for the generation of reports showing historical calculations and rate changes. • The PAS flags any significant deviations in remittance amounts compared to historical data. The PAS allows for drill-down into individual employee calculations contributing to the total remittance amount.	2
19.51	Reports, Forms, and Letters	As a LOB User, I want to query for duty disability claims and employer earning information so that I can analyze trends. I will be satisfied when: • I can run reports and queries for duty disability claims and employer earning information on a scheduled basis or on demand. • I can filter duty disability claims and employer earning information. • I can export the disability claims and employer earnings data in multiple formats so that I can complete offline analysis.	2

System Requirements

No	Category	Requirement	Flexibility
19.52	Invoicing	The system will enable customization of invoices based on employer groups, including State Employers in STAR, State Employers not in STAR, Local Employers, and member accounts receivable.	2
19.53	Integration	The system will support integration with multiple ledgers within ETF's general ledger system	2
19.54	Adjustments	The system will have the ability to adjust additional employer and member paid contributions from prior years due to employer error.	2
19.55	Integration	The system will integrate with a payment processor to facilitate the secure processing of ACH and credit card payments.	2
19.56	General Ledger Management	The PAS shall support a general ledger accounting string that includes the following segments: General Ledger Unit, Budget Reference, Appropriation Fund, Department ID, Account, Program and Operating Unit.	2

19.57	General Ledger Management	The PAS will provide the capability to apply, track, and report on any necessary adjustments across all general ledger (GL) functionalities, including entries, activities, and reporting.	2
19.58	General Ledger Management	The PAS will categorize transactions by type (e.g., contributions, benefit payments, administrative expenses).	2
19.59	General Ledger Management	The PAS will support summarization of transactions at various levels (e.g., daily totals, individual transactions).	2
19.60	General Ledger Management	The PAS will include transaction dates, posting dates, and effective dates in the extract.	2
19.61	General Ledger Management	The PAS will provide detailed descriptions for each transaction in the extract.	2
19.62	General Ledger Management	The PAS will generate unique identifiers for each transaction to facilitate tracing and reconciliation.	2
19.63	General Ledger Management	The PAS will include relevant reference numbers (e.g., check numbers, wire transfer IDs) in the extract.	2
19.64	General Ledger Management	The PAS will allow for the exclusion of specific transaction types from the extract based on user-defined criteria.	2
19.65	Audit	The PAS will provide an audit trail of all extract generations, including user, time, and extract parameters.	2
19.66	General Ledger Management	The PAS will support the generation of reversing entries for accruals and adjustments.	2
19.67	General Ledger Management	The PAS will allow for flexible date range selection when exporting cash transactions.	2
19.68	Reports, Forms and Letters	The PAS will export data in standard formats (e.g., CSV, Excel, JSON) compatible with the general ledger system.	2
19.69	General Ledger Management	The PAS will include unique transaction identifiers for each cash movement.	2
19.70	General Ledger Management	The PAS will categorize cash transactions by type (e.g., contributions, benefit payments, penalties).	2
19.71	Audit	The PAS will maintain an audit trail of all cash-related activities.	2
19.72	General Ledger Management	The PAS will provide real-time access to current cash balances.	2
19.73	General Ledger Management	The PAS will provide a secure interface for extracting cash transaction data.	2
19.74	Reports, Forms and Letters	The PAS will support automated scheduling of cash transaction exports.	2
19.75	General Ledger Management	The PAS will allow manual adjustments to cash transactions with appropriate authorization.	2
19.76	General Ledger Management	The PAS will track the status of reconciliation items (e.g., pending, resolved, escalated).	2
19.77	General Ledger Management	The PAS will support drill-down capabilities from summary to detailed transaction levels.	2
19.78	Workflow and Case Management	The PAS will support electronic approvals for reconciliation reports.	2

19.79	General Ledger Management	The PAS will maintain a historical record of all reconciliations performed.	2
19.80	Reports, Forms and Letters	The PAS will generate general ledger extracts on a user-defined schedule (e.g., daily, weekly, monthly).	2
19.81	Reports, Forms and Letters	The PAS will allow ad hoc generation of general ledger extracts for any specified date range.	2
19.82	Reports, Forms, and Letters	The PAS will provide a preview function for users to review the extract before final generation.	2
19.83	Reports, Forms, and Letters	The PAS will support automated delivery of extracts to designated secure locations or systems.	2
19.84	Reports, Forms and Letters	The PAS will generate a summary report alongside each extract, highlighting key totals and transaction counts.	2
19.85	Reports, Forms, and Letters	The PAS will maintain a historical archive of all generated extracts for future reference and auditing purposes.	2
19.86	Reports, Forms, and Letters	The PAS will provide an interface for users to define and save custom extract templates for recurring use.	2
19.87	Validations	The PAS will support data validation checks to ensure the integrity and completeness of the extract before transmission.	2
19.88	Reports, Forms, and Letters	The PAS will generate exception reports for any transactions that cannot be properly mapped or categorized.	2
19.89	Reports, Forms, and Letters	The PAS will support the generation of extracts for multiple pension plans or entities within a single output.	2
19.90	General Ledger Management	The PAS will provide a reconciliation feature to compare extract totals with internal system balances.	2
19.91	Interest Crediting	The PAS will provide an interface for authorized users to input and update interest crediting formulas and business rules.	2
19.92	Interest Crediting	The PAS will associate interest crediting formulas with the correct business rules and maintain a historical record of formulas and business rules.	2
19.93	Audit	The PAS will log all changes to crediting formulas and business rules, including the user who made the change and the timestamp.	2
19.94	Interest Crediting	The PAS will provide an interface for authorized users to input and update annual effective rate interest rates for the current plan year.	2
19.95	Interest Crediting	The PAS will associate input interest rates with the correct plan year and maintain a historical record of rates.	2
19.96	Interest Crediting	The PAS will validate that input interest rates are within a predefined acceptable range.	2
19.97	Interest Crediting	The PAS will log all changes to interest rates, including the user who made the change and the timestamp.	2
19.98	Interest Crediting	The PAS will not apply annual interest to accounts with zero or negative balances.	2
19.99	Interest Crediting	The PAS will correctly handle interest calculations for accounts that took a lump sum benefit and later re-enrolled within the same Calendar Year.	2

19.100	Interest Crediting	The PAS will provide tools for data cleanup and individual account interest calculation adjustments based on issues identified in the test run.	2
19.101	Interest	The PAS will enforce the business rule that contributions must be in the fund for a full year to receive interest credits.	2
19.102	Calculations	The PAS will calculate the total amount of the current month's estimated annuitant payroll, by employee and employer annuity reserve amounts.	2
19.103	General Ledger Management	The PAS will maintain separate records for employee and employer contributions in the annuity reserve transfers.	2
19.104	Workflow and Case Management	The PAS will allow authorized users to review and approve the annuity reserve prefunding request before submission.	2
19.105	Validations	The PAS will generate alerts if there are significant discrepancies between the prior month's estimated and actual annuitant payroll for the annuity reserve prefunding request.	2
19.106	General Ledger Management	The PAS will allow for the reconciliation of applied deductions against the accounts receivable balances.	2
19.107	Integrations	The PAS will integrate with the ETF's general ledger system to ensure accurate financial reporting of recovered amounts and account balances.	2
19.108	Validations	The PAS will flag significant deviations in remittance amounts compared to historical data for review.	2
19.109	Adjustments	The PAS will allow authorized users to manually adjust calculations, if necessary, with proper documentation.	2
19.110	General Ledger Management	The PAS will enforce a daily threshold for fund transfers, requiring pre-approval from SWIB for any transaction exceeding the limit to ensure cash availability before execution in the general ledger.	2
19.111	General Ledger Management	The PAS will support inter/intra-unit billing.	2

20 – Retiree Benefit Payroll

The goal of the Retiree Benefit Payroll process is to ensure accurate and timely distribution of all benefit payments to all eligible retirees, along with proper processing of taxes, withholdings, and deductions.

User Story Requirements

No.	Feature	User Story	Flexibility
20.01	Payment Maintenance	As a LOB User, I want the ability to manage direct deposit information for members, so payments are sent to the right destination. I will be satisfied when: • I can update direct deposit information (e.g., routing number, account number, account type). • I can update direct deposit information for multiple payments, without impacting the original benefit amount or calculation. • I can distribute / split a payment among different destinations. • I can inactivate current banking instructions when necessary. • I can change the payment method.	2
20.02	Self-Service	As a Member / Payee, I want to see benefit payment details on the member self-service portal, so I do not have to contact ETF. I will be satisfied when: • I can see benefit payment details on the member self-service portal. • I am notified when there are changes made to my benefit payment or information in my communication preference. • I can view a complete history of all benefit payments. • I can keep my address, banking information and tax withholding instructions up to date. • I can utilize multi-factor authentication (MFA) to make changes on my account. • The member self-service portal prompts me to update my payment address if I am in payment status but do not have a valid address on file.	2
20.03	Self-Service	As a Member / Payee, I want to manage multiple bank accounts for my pension payments, so I can flexibly distribute my funds across different accounts. I will be satisfied when: • I can add, edit, and remove multiple bank accounts (e.g., checking, savings) in my profile. • I can designate a primary account for receiving pension payments.	2

		• I can specify allocation percentages or fixed amounts for distributing payments across multiple accounts. • I can view and verify all my linked bank accounts. • I receive notification for any changes made to my banking information.	

20.04	Calculation	As a LOB User, I want the system to calculate withholding taxes based on defaults or recipient-provided elections, so there is an appropriate amount of tax withheld.
		I will be satisfied when:
		
		• The system withholds tax based on defaults if no other elections are entered.
		
		• Authorized users can update flat percentage amounts for historical payees.
		
		• I can update federal and state tax withholding election for a benefit recipient such as:
		    ○ Filing status
		    ○ Tax exemptions
			2

20.05	Validation	As a LOB User, I want the system to validate, reconcile, and perform quality assurance checks on payments, so the quality of payroll runs is high and less prone to errors. I will be satisfied when the system: • Performs an eligibility review for members starting their monthly or lump sum benefits (including looking for receipt of termination date, age, service, etc.). • Can identify, calculate, and separate interim payments and final payments where both types of payments can be referenced and reported on. • Performs validation, reconciliation, and quality assurance checks on payments and payroll runs. • Generates and stores various reconciliation reports generated during each refund and payroll process. • Displays error and warning messages for me to review and resolve before a payment is posted. • Trial payroll batches can be run for the purposes of validation and reconciliation prior to posting the payments, without impacting production data. • The trial payroll process presents me with descriptive and instructive validations that help me resolve them.	2
20.06	Interface	As a LOB User, I want the system to offer interface capabilities, so external reports can be interfaced into system eliminating manual tasks. I will be satisfied when the system:	2

		• Is able to interface or program certain fields from reports that are sent from DOA / STAR / GL / Bank / etc. • Displays certain information sent from DOA (such as the monthly cancel draft distribution list), so all applicable areas / departments can view applicable information sent from DOA / STAR / GL / Bank / etc. • Is able to interface receivables (recoveries) and account payable voucher information.	
20.07	Usability	As a LOB User, I want to reestablish closed accounts, so benefits can be provided for accounts that were closed due to error. I will be satisfied when: • I can reestablish a closed account when needed without having to create a new account. • I can indicate a reason on why an account is being reestablished that the system can track and can be reported on (such as payment should not have been paid out, benefit payment was paid in error, rollover was not accepted, tax change, etc.). • All payments that are needed to be recovered prior to a repayment occurring have been completed per ETF defined business rules.	2
20.08	Person Data	As a LOB User, I want to add notes for payment adjustments and updates, so information on the member account for reference and audit. I will be satisfied when: • I can add free-form text notes and attach supplemental documentation to the member account. • I can review all current notes and attachments on the member's account.	2
20.09	Person Data	As a LOB User, I want to adjust payroll amounts as needed, so that amounts are correct for the current payroll run. I will be satisfied when: • I can manually update one-time and recurring recoupments, retroactive payment amounts, and withholding information. • I can enter a new third-party payee without requiring a system change. • I can add, delete, cancel, suspend, or stop a payment or adjustment, based on established business rules. • I can enter notes on the member's account for reference and auditing purposes. • I can initiate payment adjustments where necessary, with the ability to make tax adjustments while preparing payments.	2

		• The system can identify changing from a lump sum to a monthly benefit and produce the appropriate calculations and necessary follow up actions via a workflow. • I can apply annuity corrections with necessary tax impacts (such as present value offsets, reductions of amount, increases, and retroactive payments), within established business rules. • The system is capable of calculating missed payments and determines appropriate correction and interest. • The system can delete ACH payments prior to the actual payment being processed within ETF business rules (with a history of deleted ACH payments). • The system can identify benefit payments that were paid in error along with how the benefit paid in error was corrected. • The system can make changes to annuities per ETF's standards and procedures and approvals.	
20.10	Payroll Processing	As a LOB User, I want the system to store, track, and process one-time and recurring payroll information, so benefit recipients can be paid. I will be satisfied when: • I can use different designated workflows to process benefit payments including monthly payroll, weekly lump sum payroll, and out of cycle payments. • A system checklist is used as part of a workflow to process benefit payments. • I can enter new or modify existing payment instructions based on established business rules, timelines, and available payment options. • The system processes different types of payments for different fund sources following ETF procedures (such as recurring monthly payroll, weekly lump sum, and out of cycle). • The system calculates and processes taxes, deductions, etc.	2
20.11	Payroll Processing	As a LOB User, I want to set up retirement payments for all eligible annuitants, so they can receive their retirement benefits. I'll be satisfied when: • The system processes new payment instructions. • Initial payment can be issued using multiple methods, if eligible, to use multiple methods. • A default payment method can be selected. • The default payment method can be temporarily overridden within established business rules. • Changes to the payment method selection can be made before the payroll cutoff date internally or in the self-service portal.	2

		• The system displays detailed history of payment method selection changes. • Each benefit payment can be set up with an effective start date and end date, if applicable (including future effective dates). • Payments and deductions can be set up to be sent to third parties (such as IRS, Insurance carriers, Child Support agencies, other organizations defined by ETF) within established business rules. • Withholdings can be managed on the member self-service portal within established business rules. • Withholding tax is set to automatic defaults if the recipient does not specify other values.	
20.12	Payroll Processing	As a LOB User, I want to disburse payments to payees using their preferred method (which would be approved by ETF), so payments are deposited appropriately. I'll be satisfied when: • Direct deposit can be selected as a payment option. • Members can modify direct deposit details on the self-service portal. • Financial data for the set-up of direct deposit payments can be stored (such as name of institution, bank account number, routing number, checking or savings account type indicator within established business rules and according to NACHA or other privacy of information standards.	2
20.13	Reports, Forms, & Letters	As a LOB User, I want to see a list of uncashed payments, so I can resolve issues for unpaid benefits. I will be satisfied when: • The system generates a report of uncashed payments that are older than a timeframe that ETF selects to use (such as three months). • The system generates and sends a warning letter to the recipient via the preferred communication method. • The list can be filtered by key fields such as check number, payee name, issue date, check amount, payment type etc. • The list can be generated on a preset schedule or ad hoc basis.	2
20.14	Payment Maintenance (Stop Payments)	As a LOB User, I want the ability to stop payments on stale or lost checks, so they are not cashed. I will be satisfied when: • The system allows me to select and stop a payment. • The system allows me to view the payment actions, including but not limited to: o Issued	2

		○ Stopped - I can specify the reason for the stop payment request, including but not limited to: ○ Lost check ○ Stale-dated check ○ Recall of an overpayment - The system is capable of having logic to determine if a check is stale and will also be capable of showing an equivalent to a "stale check" status. - The system creates and reports stop payment requests for payments after a defined period of time in an outstanding (uncashed) status. - Authorized users can update the outstanding stop payment period. - The system generates a confirmation notification to the member when a stop payment has been processed. - The system displays a list of all active stop payment requests, including but not limited to request date and reason. - I can search for, and filter stop payment requests based on various criteria. - I have the ability to update or cancel a stop payment request, if necessary. - The system logs all changes made to a stop payment request for auditing purposes.	
20.15	Payment Maintenance	As a LOB User, I want the system to identify when checks that have been marked as stale are redeemed, so I can take the appropriate action if a replacement payment is being or has been processed. I will be satisfied when: - Bank files have the ability to be uploaded to automatically adjust the payments status (such as cleared, voided, active, and other). - The system automatically updates the "stale" payment's status and cashed date - does not require special IT intervention. - I can run a report of cashed "stale" checks, so I can cancel or stop any replacement / reissued payments or initiate an overpayment recovery.	2
20.16	Payment Maintenance (Reissue)	As a LOB User, I want the system to be able to reissue payments, so benefit recipients receive failed or lost payments. I will be satisfied when: - I can put a stop payment on the failed or lost payment. - Authorized users can initiate payment reissues.	2

		• EFT updates in self-service trigger a payment reissue, if necessary.	
		• The system generates a new payment record for the reissued payment.	
		• The system updates relevant payment records to reflect the reissuance (e.g., cancel old payment that was replaced by reissued payment).	
		• The system provides an audit trail or record of the reissue transaction for tracking and reporting.	
20.17	Reports, Forms, & Letters	As a LOB User, I want to notify the recipient if their payment is deemed ineligible for reissue, so they are informed. I will be satisfied when: • I can enter information / reasons for the denial on the recipient's account. • The system generates a denial or missing information letter that I can tailor and save on the recipient's account. • I can send the denial or missing information letter to the recipient in their communication preference.	2
20.18	Reports, Forms, & Letters	As a LOB User, I want to notify the recipient that their payment was returned, so they can request a reissue. I will be satisfied when: • I can enter information / reasons for the returned payment on the recipient's account. • The system generates a notification letter that I can tailor and save on the recipient's account. • I can send the notification letter to the recipient in their communication preference. • An Ad hoc payment can be issued for the balance owed to undeliverable payees once a valid address is on file.	2

20.19	Payment Maintenance	As LOB User, I want to cancel, void, or suspend a benefit payment, so that it will not be issued.
		 I will be satisfied when:
		 • I can select the payment that I want to cancel, void, or suspend.
		 • I can verify the payee that the payment is being / was issued to.
		 • The disbursement status of the payment is updated:
		     o One-time payment is cancelled / voided.
		     o Recurring payments are suspended.
		 • Once a payment is cancelled:
		     o Withheld taxes that have already been submitted to the government and any reissued payments that must be
			2

		adjusted for tax previously remitted are processed in accordance with ETF's business rules.	
		○ For pensions, payment amounts are reversed (net and deductions). Withholding taxes cannot be reversed if the taxes have been remitted to the government.	
		○ The YTD balances for gross, deductions, and net payment amounts are recalculated based on the cancelled payment.	
		• I can override / manually adjust system-generated values for exception cases.	
		• I can add notes to the member's account.	
		• I can run reports that list cancelled and suspended payments, so that I can inform other interested parties.	
20.20	Accounting	As a LOB User, I want reverse journal entries created for voided payments, so I can reconcile the account. I will be satisfied when: • The system generates reversing GL transactions, if appropriate, that map to the correct GL accounts. • I am able to access reporting on all reversed journal entries for reconciliation of these transactions. • The system includes an audit trail that details the time of the reversal and who initiated it.	2
20.21	Payment Maintenance	As ETF, I want to resume a suspended pension, so the benefit recipient receives their payment. I will be satisfied when: • I can change the suspended payment status, so that the payment can resume. • I can specify the effective date that the payment resumes. ○ The system will calculate any retroactive amounts due or additional interest, if applicable. • I can transfer a deceased retiree's uncashed payments to their survivor, based on business rules.	2
20.22	Workflow & Case Management	As an ETF Supervisor, I want to review and approve suspended accounts, so I can ensure no accidental suspensions take place. I will be satisfied when: • I can review all letters that are queued for payment return and account suspension. • I can review all accounts and payment data associated to requests for printed replacement checks. • I can indicate the letters have been reviewed.	2
20.23	Payment Maintenance	As a LOB User, I want the system to put a stop payment on returned payments, so I can notify the affected recipients. I will be satisfied when:	2

		• A designated workflow exists to handle ACH returns, which will eliminate manual communication done outside of the system.
		• I can change the status of a returned payment. If the returned check is:
		    o A one-time payment, the payment is cancelled.
		    o A recurring payment, the returned payment is cancelled, and payments are suspended as of the returned check date.
		• The system provides an audit trail or record of the returned transaction for tracking and reporting.
		• I can run a report of returned payments for Payroll and Accounting to review and confirm.
		• Payees can be flagged as "undeliverable" when there is a known invalid bank account or known invalid address, and the member is receiving a payment.
		• Balances owed for undeliverable payees are maintained in the system.	

20.24	Payment Maintenance	As a LOB User, I want the system to put a stop payment on returned rollover checks, so I can notify the affected recipients. I will be satisfied when: • I can change the status of a returned rollover check (e.g., cancelled). • The system provides an audit trail or record of the returned transaction for tracking and reporting. • I can run a report of returned rollover checks for Payroll and Accounting to review and confirm. • I can generate a file of participants with 'undeliverable' addresses and submit it to a third party to execute address research.	2
20.25	Reports, Forms, & Letters	As a LOB User, I want to notify the recipient that their rollover check was returned, so they can request a reissue. I will be satisfied when: • I can enter information / reasons for the returned rollover on the recipient's account. • The system generates a notification letter that I can tailor and save on the recipient's account. • I can send the notification letter to the recipient in their communication preference.	2
20.26	Payment Maintenance	As a LOB User, I want the system to put a stop payment on returned payments, so ETF can notify the affected recipients. I will be satisfied when: • The system can upload a failed payment file from the bank and update the status of the affected payments. If the returned EFT payment is:	2

		o A one-time payment	
		o Cancelled	
		• For a recurring payment, the returned payment is cancelled, and payments are suspended as of the returned check date.	
		• The system provides an audit trail or record of the returned transaction for tracking and reporting.	
		• I can run a report of returned payments for Payroll and Accounting to review and confirm.	
20.27	Reports, Forms, & Letters	As a LOB User, I want to notify the recipient that their payment was returned, so they can request a reissue. I will be satisfied when: • I can enter information / reasons for the returned payment on the recipient's account. • The system generates a notification letter that I can tailor and save on the recipient's account. • I can send the notification letter to the recipient in their communication preference.	2
20.28	Reports, Forms, & Letters	As a Member, I want confirmation that my payment information has been updated, so I can receive my benefit payments. I will be satisfied when: • I update my banking (or rollover) information either through member self-service or by submitting a written request. • I receive a confirmation using my communication preference. • The system provides the effective dates and timing associated to payment information changes.	2
20.29	Payment Maintenance	As a LOB User, I want to update and manage members' banking information, so I can ensure accurate and flexible disbursement of pension payments. I will be satisfied when: • I can add, edit, and remove multiple bank accounts for each member. • I can designate a primary account for a member's pension payment. • I can specify allocation percentages or fixed amounts for distributing a member's payment across multiple accounts. • The system logs all changes made to a member's banking information.	2
20.30	Payment Maintenance	As a LOB User, I want the system to process returned bank files, so that payment data is updated to reflect failed EFTs. I will be satisfied when: • The system uploads and processes rejected EFT files from the bank and the reason for the payment return.	2

		• The system clearly identifies, and records returned EFT payments or checks. • The system triggers a notification to the defined ETF users for follow up on the failed transaction. • The system updates recipient payment records to reflect the status of the returned payment, indicating the reason for the return. • The system maintains an audit trail of returned bank files for auditing purposes.	

20.31	Payment Maintenance (Deductions)	As a LOB User, I want to view, edit, set up, and process deductions on a benefit recipient's account, so their deductions are up to date. I will be satisfied when:
		 • I can set up, edit, and process deductions for a payment, such as:
		      o Deduction type (including but not limited to child support deductions, tax levies, insurance-related deductions, etc.)
		      o Third-party payee
		      o Deduction start / end date(s)
		      o Deduction amount or percentage, based on the recipient's benefit amount, can be noted as applicable.
		      o Frequency (e.g., recurring, or one-time)
		      o Recoupment amount
		      o Payment method (e.g., bank name, routing number, etc.)
		 • The system generates a payroll deduction workflow when deduction information is received.
		 • The system applies deductions based on a hierarchy specified by ETF.
		 • The system validates that the deduction total will not cause a $0 or negative payment amount for ACH or check and display error and warning messages as applicable.
		 • The system automatically updates the outstanding recoupment balance after each payroll run and adjusts the last deduction, if necessary, so that total recoupment deductions equal the recoupment amount.
		 • The amount of each deduction applied to a payee's benefit can be tracked, flagged, and stopped when a specified limit has been reached.
		 • I can view or print the retiree's payment detail for auditing purposes.
		 • I can communicate and track my communication with all relative parties in relation to payroll deductions.
		 • The system assists with reviewing deduction information for completeness.
			2

System Requirements

No.	Category	Requirement	Flexibility
20.32	Workflow & Case Management	The system will have the ability to provide an electronic checklist for relevant payroll processes to help ETF staff track completed tasks and progress.	2
20.33	Payroll Processing	The system will have the ability to process recurring, one- time, and off-cycle payments to various recipients in various payment methods.	2
20.34	Payroll Processing	The system will also have the ability to cancel, suspend, stop, recall, reissue, and pay partial payments.	2
20.35	Workflow & Case Management	The system will have the ability to prompt ETF users to confirm and update benefit recipient demographic or benefit information during a new retiree benefit set up.	2
20.36	Benefit Data	The system will have the ability to allow ETF users to set up each benefit payment with effective start and end dates.	2
20.37	Benefit Data	The system will have the ability to maintain a history of the benefit recipient's original and revised benefit option and pension amounts.	2
20.38	Benefit Data	The system will have the ability to pay a benefit directed to one or more payment methods or destinations.	2
20.39	Benefit Data	The system will have the ability to keep benefit payments separate when an individual has multiple payee relationships (e.g., both a retiree and a survivor).	2
20.40	Benefit Data	The system will have the ability to allow ETF users and recipients to specify multiple types of deductions and amounts to be withheld or deducted from a recipient's benefit. Deductions can be set as dollar amounts or percentages of the overall benefit. Examples include the following: • State tax withholding • Federal tax withholding • Tax Levies • Child Support • Insurance premiums • Milwaukee Teacher Health File • Milwaukee Teacher Insurance File • Third-party payments to Vendor (insurance - life, vision, dental) • Various deductions	2
20.41	Benefit Data	The system will have the ability to apply certain defaults defined by ETF if the data is not manually entered (e.g., default settings for federal and state withholding, recoupment percentage or amount). The system will also have the ability to allow ETF users override / manually adjust deduction values.	2
20.42	Benefit Data	The system will have the ability to allow ETF users to enter positive or negative payroll adjustments and will maintain a record of the	2

		adjustment. Adjustments may be at the person level or apply to a defined population with an effective date.	
20.43	Benefit Data	The system will have the ability to allow ETF users to apply manual benefit payroll credits or debits to a benefit recipient's payroll. These credits or debits must be assigned to specific vendors and/or agencies, defined by effective date start and end dates and amount.	2
20.44	Benefit Data	The system will have the ability to track total deduction amounts and stop certain deductions when a specified limit has been reached. Deduction total incorporates adjustments from overpayments and recoupments.	2
20.45	Interfaces	The system will have the ability to import payment confirmation files into the system as well as allow ETF to manually enter data and update the status of the corresponding payment (e.g., paid, rejected, etc.).	2
20.46	Benefit Calculation	The system will have the ability to calculate and apply the interest as of the Benefit Effective Date or Approval Date (versus relying on a separate process to be run).	2
20.47	Benefit Calculation	The system will have the ability to calculate amounts owed or payable based on ETF plan rules when late-reported contributions or service are received after a benefit has already been paid.	2
20.48	Benefit Calculation	The system will allow authorized ETF users to adjust the previously paid benefit by creating a receivable or supplemental benefit as needed. All changes will be tracked and auditable to ensure accuracy and compliance.	2
20.49	Batch Processing	The system will have the ability to allow ETF users to initiate payroll batch jobs either through a payroll calendar or ad hoc for both monthly, lump sum, and off-cycle payments.	2
20.50	Batch Processing	The system will have the ability to allow ETF users to produce a "trial run" of the payroll run for validation and reconciliation prior to posting payroll.	2
20.51	Batch Processing	The system will have the ability to allow ETF users to rerun a payroll batch job if errors were found and corrected prior to posting payroll and authorizing payments (without duplicating already processed payments).	2
20.52	Batch Processing	The system will have the ability to allow ETF users to change an individual record in a payroll file without requiring that the entire batch is rerun.	2
20.53	Security	The system will have the ability to require proper approval and/or authorization to make the change to a payroll record.	2
20.54	Batch Processing	The system will have the ability to automatically determine which payments to process for a given payroll run based on the start and end dates of each payment.	2
20.55	Interfaces	The system will have the ability to produce interfaces to send to external parties to generate EFT, ACH, and check payments within established business and banking rules (including NACHA).	2
20.56	Interfaces	The system will have the ability to receive payments from third parties.	2

20.57	Interfaces	The system will have the ability to produce a prenote interface for direct deposit accounts to send to third parties to preauthorize direct deposits.	2
20.58	Benefit Setup	The system will have the ability to validate international ACH payments within state-defined banking contract rules.	2
20.59	Interfaces	The system will have the ability to default the payment method to the method of ETF's choice if a recipient's direct deposit account setup occurs after the prenote interface has been created. If after prenote interface has been created, then the recipient's payment method on file is followed.	2
20.60	Taxation	The system will have the ability to compute proper tax withholding based on effective-dated tax tables.	2
20.61	Taxation	The system will provide the capability to recognize when an off-cycle payment exists versus a re-issued payment and apply taxes to off-cycle payments (but not to re-issued payments).	2
20.62	Taxation	The system will have the ability to compute proper tax withholding based on Non-Resident Alien tax rules. Note: Two sets of Non-Resident Alien tax withholding treaty tables will be needed: one set for annuitant payroll and one set for lump sum payments.	2
20.63	Benefit Payment	The system will have the ability to have international payments to those outside of the USA.	2
20.64	Benefit Payment	The system will have the capability to process wire transfers and other viable international payment options for members residing outside of the USA.	2
20.65	Benefit Payment	The system will ensure compliance with Office of Foreign Asset Controls (OFAC) sanctions and validations for all international transactions.	2
20.66	Taxation	The system will apply the appropriate non-resident withholding rate for payments made by check to non-resident members if the check is not deposited into a U.S. bank account.	2
20.67	Taxation	The system will have the ability to allow ETF users to adjust the amount of tax withholding for the current payment and future payments separately.	2
20.68	IRC Compliance	The system will have the ability to allow ETF users to identify payees that have 415(b) limited benefits, and to store individual limits and cumulative YTD 415(b) benefit payout amounts in their accounts.	2
20.69	Benefit Data	The system will have the ability to calculate and store yearly gross check amount, taxable amount, basis recovery amount, deductions, excludable amounts, ratios, and recovered amounts for 1099-R reporting.	2
20.70	Validation	The system will have the ability to validate payment amounts such as deductions, tax limits, etc.	2
20.71	Reports, Forms & Letters	The system will have the ability to generate reports for ETF users to reconcile and remit taxes monthly and annually.	2

20.72	Interfaces	The system will have the ability to generate interfaces to send withholding information to IRS and State.	2
20.73	Interfaces	The system will have the ability to import tax table data into the system as well as allow ETF to manually enter data.	2
20.74	Reports, Forms & Letters	The system will have the ability to allow ETF users to generate, view, and print a variety of payroll reports that can be tailored to meet ETF's needs.	2
20.75	Reports, Forms & Letters	The system will have the ability to generate required Federal and State reports in the required format at the frequency of ETF's choosing.	2
20.76	Workflow & Case Management	The system will not require a blackout period when payroll is being processed. At a minimum, the system will have the ability to automatically notify ETF users to exit the system and log them off based on the payroll calendar (and payroll runs not included in a payroll calendar).	2
20.77	Usability	The system will ensure that payment runs do not interfere with its performance or prevent other users from completing their tasks while the process is running.	2
20.78	Usability	The system will have the ability to enforce payroll calendar cut-off dates.	2
20.79	Usability	The system will have the ability to allow ETF to configure certain functionality to be available based on role-based profiles. For example, managers / supervisors can override / manually adjust payroll data.	2
20.80	Reports, Forms & Letters	The system will have the ability to generate correspondence related to benefit payments, so recipients are informed about their benefit payments.	2
20.81	Reports, Forms & Letters	The system will have the ability to generate payment correspondence automatically as part of a workflow and on an ad hoc basis.	2
20.82	Reports, Forms & Letters	The system will have the ability to store payment correspondence templates that can support multiple conditional scenarios and paragraphs which can be modified.	2
20.83	Reports, Forms & Letters	The system will have the ability to generate and send automatic confirmation notices.	2
20.84	Reports, Forms & Letters	The system will have the ability to auto populate payroll data from a specific member record into correspondence.	2
20.85	Workflow & Case Management	The system will have the ability to track and process returned funds (including but not limited to checks, rollover institution checks, EFTs, and bank files) within established business rules by ETF.	2
20.86	Benefit Data	The system will have the ability to track all changes made in relation to payment including user ID, date, and time stamps.	2
20.87	Usability	The system will have the ability to provide a "notes" field designated for benefit payroll-related items and maintenance.	2
20.88	Security	The system will follow the National Automated Clearing House Association (NACHA) standards for electronic payments, ensuring the integrity, security, and efficiency of transactions processed through	2

		the ACH network such as:	
		• Authorization Requirements	
		• Format and Data Standards	
		• Security Requirements	
		• Processing and Settlement Requirements	
		• Fraud Prevention and Risk Management	
		• Compliance and Audits	
20.89	System Data	The system will have the ability to track, flag, and review suspended payments.	2
20.90	System Data	The system will have the ability to determine appropriate factors to include related to payment status, start / end dates, and other relevant factors that may impact which payments to process for a given payroll based on established business rules and processes.	2
20.91	System Data	The system will have the ability to follow payment standards enforced by NACHA, DOA, and State.	2
20.92	System Data	The system will have the ability to check for Office of Foreign Asset and Control (OFAC) Sanctions.	2
20.93	System Data	The system will have the ability to pay and respond to Federal and State Tax Levy, Income Withholding Orders and add deductions (such as insurance, AR, etc.).	2
20.94	Payroll Processing	The system will support payroll processing that includes the closing of active and inactive benefit accounts.	2
20.95	Validation	The system will validate the routing numbers associated with payments.	2
20.96	Member Data	The system will capture and store proof of non-residency documentation for non-resident members.	2
20.97	Taxation	The system will generate and provide the appropriate tax forms associated with payments, including both foreign and local tax forms, based on the member's residency status and the nature of the payment.	2
20.98	Validation	The system will ensure the name of the account matches the name of the member.	2
20.99	Validation	The system will have the ability to complete pre-note validations of accounts.	2
20.100	IRC Compliance	The system will ensure compliance with applicable federal legislation by adhering to the following acts: • Taxpayer Act of 1997: Apply appropriate tax exemptions and benefits to eligible individuals. • Fallen Hero Survivor Benefit Fairness Act of 2001: Exclude eligible survivor benefits from taxation. • 2015 Don't Tax Our Fallen Public Safety Heroes Act: Exclude benefits for survivors of fallen public safety officers from taxation, ensuring the tax-free status is applied correctly.	2

20.101	Benefit Payment	The system will provide the ability to close a non-annuitant account and transfer it to the annuity reserve when applicable.	2
20.102	Benefit Payment	The system will provide the ability to close out a non-annuitant account when a lump sum benefit is being paid.	2
20.103	Benefit Payment	The system will prevent issuing duplicate payments by ensuring that no payment is made to a recipient for the same amount that has already been processed and paid.	2

21 – General System Requirements

General system requirements are critical for smooth and accurate pension administration, across numerous complex processes. These requirements are applicable to many or all of the functional processes documented in Appendix 6B.

User Story Requirements

No.	Feature	User Story	Flexibility
21.01	Data Validation	As a LOB User, I want the system to have data validation rules for both data entered online and through batch processing, so that the benefit options offered and processed are correct. I will be satisfied when: • The system performs industry standard and Wisconsin ETF-defined data validations. • The system validates data that I enter and generates error or warning messages prompting me to correct the data, ensuring incorrect data does not get added to the system.	2
21.02	Data Validations	As a LOB User, I want the system to validate entered data, so I don't have to manually make corrections. I will be satisfied when: • The system either accepts suffixes and addresses with punctuation correctly or truncates unnecessary punctuation. • The system completes data validations to prevent incorrect suffixes, phone numbers, email addresses, or addresses, including time stamps and who made the update.	2
21.03	Person Data	As a LOB User, I want the system to automatically flag duplicate member records, so I can merge them into a single accurate record. I will be satisfied when the system: • Automatically identifies and flags potential duplicate member records based on predefined criteria, such as social security number or unique identifiers. • Allows analysts to review flagged duplicate member records, including all relevant details of each record, such as name, contact information, and other identifying data. • Allows importing of data from the MDM to merge records.	2

| 21.04 | Audit | As a LOB User, I want the system to have a robust audit trail and data history for the PAS, so that I can track changes, ensure compliance, and investigate any discrepancies.
I will be satisfied when:
• The system maintains a detailed audit trail that logs all changes made to member and employer data, including but not limited to:
    o   UserID
    o   Timestamp
    o   Transaction ID
    o   Description of the modification
• The audit trail is easily accessible and searchable by authorized users.
• The system tracks how the change was made, examples include: MSS, ESS, Payroll, Wisconsin ETF.
• The system will log and track any audit or review activity on all ETF-specified transactions. | 2 |
| 21.05 | Audit | As a LOB User, I want to audit transactions, so that I can ensure compliance and accuracy in the management of the pension fund.
I will be satisfied when:
• The system provides Universal Update Capability that permits tracked modifications to almost any field of any record or table in the database.
• The system captures a date / time stamp and user ID for every change made to the database.
• I can audit transactions / accounts based on a trigger event or on an ad hoc basis.
• The system flags accounts transactions that are in audit.
• I can view time periods for prior audits that occurred on a transaction or account.
• I can view, query and/or print a history of all changes on a transaction or account. | 2 |

21.06	Data Maintenance	As a LOB User, I want to manage and track different transactions within the PAS, so that I can ensure accurate and comprehensive record keeping for all related data. I will be satisfied when: • The system will capture, maintain, inquire, and display multiple transactions of the same type with effective dates (e.g., Address or Employment information). • The system will capture, and display comments related to transactions and restrict comment updates based on a user's permission level.	2

21.07	Historical Data	As a LOB User, I want to access and manage historical data within the PAS, so that I can review past records and ensure data integrity over time.
		I will be satisfied when:
		• The system records, tracks, and displays the history of a member's data (as needed).
		• The system maintains a history of purged accounts, ensuring that records of deleted or archived accounts are retained for audit.
		• The system logs, queries and displays the history of changes including:
		   o Showing before and after values
		   o Time the change was made
		   o Who made the change
			2

| 21.08 | Document Management | As a LOB User, I want the system to utilize barcodes, so that I can efficiently manage workflows based on referenced information.

 I will be satisfied when:
 • The system can read and interpret information from barcodes on forms.
 • The system can identify key data points, such as member or employer information and communication type, based on the barcode.
 • The system can initiate appropriate workflows or tasked based on the barcode information.
 • The system supports consistent management of received documents across all supported channels, including indexing and workflow routing.
 • The system provides flexible access control mechanisms for documents, allowing for different visibility levels based on user roles and document types.
 • Administrators have the ability to delete documents, with process access controls and permissions.
 • I can retrieve / restore deleted documents within a set timeframe. | 2 |
| 21.09 | Template Management | As a LOB User, I want a robust template management system for all types of communications, so that I can efficiently create, maintain, and use standardized templates across multiple channels and languages.

 I will be satisfied when:
 • I can create, modify, and manage templates for various communication types (documents, emails, SMS) in a user-friendly environment.
 • Templates support conditional text, data bookmarks, and are stored in an industry-standard format.
 • The system supports template versions for different channels and languages (English and Spanish).
 • I can specify applicable channels for each template and track effective dates.
 • The system maintains template version history.
 • Templates incorporate bar-coding where appropriate. | 2 |

| 21.10 | Document Upload and Storage | As an LOB User, I want comprehensive document upload, storage, and generation capabilities, so that I can efficiently manage all types of documents within the system.

I will be satisfied when:

• Both internal and external users can upload documents through appropriate interfaces based on their access and permissions.
• The system supports single and multiple document uploads simultaneously.
• The system automatically stores all types of documents, including, but not limited to:
   o   User-uploaded documents
   o   System-generated documents
   o   Distributed emails with attachments
   o   Transcriptions of chat sessions
• The system allows for easy search and retrieval of documents.
• Documents are managed consistently across all supported channels, including indexing and workflow routing.
• The system applies standard naming conventions to systematically generated and stored documents.
• The system applies internal controls and appropriate segregation of duties to manage documents (e.g., the ability to approve letters for printing). | 2 |

| 21.11 | Document Viewing | As a LOB User, I want comprehensive document viewing capabilities with granular access control, so that both internal staff and external users can securely access appropriate documents.

I will be satisfied when:

• Authorized ETF staff can view all documents, including legacy historical documents, associated with customer accounts.
• Members and Employers can view their uploaded documents and ongoing communications through the Customer self-service portal, based on their access permissions.
• The system provides document preview capability, displaying the first page without opening the file in its native application.
• Documents can be marked as 'viewable' or 'unviewable' for members or employers, either manually by staff or automatically through PAS business rules.
• ETF staff can change a document's status between 'viewable' and 'unviewable' as needed.
• The system enforces document visibility rules in the self-service applications based on user type and document status. | 2 |

| 21.12 | Document Handling | As a LOB User, I want advanced document handling capabilities including annotations, redactions, and associated security measures, so that I can manage sensitive information effectively while maintaining document integrity.

I will be satisfied when:

• The system allows annotation of documents, storing annotations independently without altering original documents.

• Viewing of document annotations can be restricted based on security roles, including for authorized external users.

• The system tracks versions of annotations associated with documents.

• Users can redact documents, with redactions stored separately from the original document.

• Viewing of redacted and original documents is restricted based on security roles, including for authorized external users.

• Users can search for annotations, comments, and redactions associated with documents, folders, or groups of documents.

• The system logs the viewing of content with sensitive information or based on other specified criteria.

• Version history is maintained for annotations and redactions.

• The system provides flexible access control for annotations and redactions based on user roles and document types. | 2 |

21.13	Document Integrity & Retention	As a LOB User, I want robust document integrity and retention capabilities, so that I can ensure compliance with legal and regulatory requirements while maintaining the authenticity of records. I will be satisfied when: • The system can 'lock down' electronic records to prevent alteration or premature archival/deletion, avoiding 'spoilage' of records. • The system maintains the integrity of all electronic records, especially those received from customers. • The system provides a controlled process for document deletion, restricted to administrator roles only. • There is a mechanism to retrieve or restore deleted documents within a specified timeframe.	2
21.14	Minimum Distribution Incidental Benefit (MDIB) Rule	As ETF, I want the system to automatically notify members applying for retirement about joint & survivorship options when designating a non-spouse beneficiary with a significant age difference, so that members are informed of their available options and potential adjustments. I will be satisfied when: • The system can identify members designating a non-spouse beneficiary whose adjusted age difference is greater than ten years and limits the options available to be selected. • The system has configurable eligibility tables that I can change based on federal guidelines. • The system automatically generates and sends communications to the member via their preferred method of communication. • The system will prevent a member from selecting a survivorship option that is not allowed based on the beneficiary designation. • The system will calculate the adjusted age difference and select the appropriate reduction factor based on the ages of the member and beneficiary at retirement. • I can review / edit the generated correspondences prior to distribution.	2

21.15	Benefit Calculation (AFC – 401(a)17)	As ETF, I want the system to calculate the IRC 401(a)17 amount correctly, so that manual effort is reduced. I will be satisfied when: - Each year's IRC 401(a)17 amount is saved in the system. - The system automatically retrieves the applicable IRC 401(a)(17) amount based on the relevant plan year. - The system accurately applies the IRC 401(a)17 limit to each member's compensation when calculating pension benefits. - The system generates a report listing members whose compensation exceeds the IRC 401(a)17 limit for each plan year.	2
21.16	IRS Screening (401(a)(17))	As ETF, I want the system to validate active payroll transmittals and alert users when a member's reported compensation exceeds the 401(a)(17) limit, so excess compensation is not used in benefit calculations. I will be satisfied when: - The system checks each active payroll transmittal against members' 401(a)(17) compensation limits. - The system limits the compensation utilized during the benefit calculation to not exceed the 401(a)(17) compensation limit. - The system sets a flag for members who exceed the compensation limit.	2
21.17	IRS Screening (401(a)(17))	As ETF, I want the ability to set a flag for active members whose compensation exceeds the 401(a)(17) limit, so that the excess compensation can be excluded from benefit calculations in compliance with IRS regulations. I will be satisfied when: - I can set the compensation exceeds limit flag on an individual member basis. - I can set the compensation exceeds limit flag through a batch process. - Setting the flag triggers the exclusion of excess compensation from benefit calculations.	2

21.18	Benefit Calculation (415(b))	As a LOB User, I want the system to utilize the 415(b) limit for each member's pension benefit, so that the system can properly cap pension benefits, when necessary.	2
		I will be satisfied when:	
		• The system stores the annual 415(b) limit.	
		• Authorized users are easily allowed to update, delete, or add 415(b) limit data.	
		• The system compares each member's calculated annual pension benefit to the 415(b)-dollar limit for the corresponding year.	
		• The system calculates payment amounts when the 415(b) limitation is invoked.	
		• The system provides the 415(b)-calculation used for each benefit, so it can be assessed or audited.	
		• The system has the ability to flag participant records when pension benefits exceed the 415(b)-dollar limit.	
		• I can easily generate a list of members exceeding the 415(b) limit.	
		• I can generate and send notification letters to affected members that clearly explain the 415(b) limits and the impact on their benefit.	
21.19	Communication Generation and Management	As a LOB User, I want to generate and manage various types of communications, so that I can prepare effective correspondence for members.	2
		I will be satisfied when:	
		• The system supports creating documents, emails, self-service portal messages, and SMS in both English and Spanish.	
		• I can use and edit pre-defined templates for different types of correspondence.	
		• I can dynamically populate communications with member / employer information based on business rules.	
		• I can manually create individual or bulk communications when needed.	
		• I can view and manage a comprehensive history of all communications sent to each member or employer.	
		• The system will save a copy of documentation sent to the member to the member's account or record.	

21.20	Automated Communication Generation	As a LOB User, I want the system to automatically generate communications based on specific triggers, so that timely information is sent without manual intervention. I will be satisfied when: • The system allows me to set up automated communication generation based on predefined business rules. • Automatic communication generation can be triggered by specific events or status changes in the system. • The system generates appropriate communications for various transaction types (e.g., rescindments, elections, cancellations, rejections) across all business processes.	2
21.21	Communication Customization and Templates	As a LOB User, I want to customize communications and manage templates, so that I can ensure consistency and relevance in correspondences. I will be satisfied when: • I can configure and manage templates for different types of communications and business processes. • Communications are customizable based on transaction type and business process. • The system allows for easy updating and versioning of templates.	2
21.22	Communication Workflow and Audit	As an LOB User, I want communications integrated into our workflow system with proper logging, so that I can track and audit our correspondence effectively. I will be satisfied when: • Generated correspondences are automatically imported into the workflow system. • The system provides a detailed log of all generated and sent communications. • Users can review and edit communications before sending, if necessary. • I can easily search and retrieve communication history for auditing purposes.	2

21.23	Communication Distribution and Tracking	As a LOB User, I want to distribute communications through multiple channels and track their history, so that I can effectively reach members and maintain accurate records. I will be satisfied when: • The system can send communications via email, SMS, self-service portal, and postal mail. • The system tracks and uses the member's preferred communication method. • I can attach relevant documents to email communications. • The system stores a history of all communications in the member's electronic format that can be transferred to ETF. • I can generate copies of past correspondences as needed.	2

21.24	Communication Management	As a LOB User, I want to send information to the member, so that they know what actions are required.
		
		I will be satisfied when:
		
		• I can send a URL allowing members to access the portal where they can download and submit required forms.
		• The system has the ability to mask sensitive data (PII / PHI) on system generated correspondence.
		• The system has the ability to store and apply digital signatures for outbound correspondence.
		• The system has the ability to send reminder messages to users if action is not taken by the user.
		• The system has the ability to support correspondences for multiple recipient types, including, but not limited to:
		  o Participants (Active, Deferred, Retired)
		  o Non-Participant Payees (Surviving Spouse, Survivor, Beneficiary)
		  o Alternate Payee (QDRO)
		  o Dependents
		  o Legal Designees (POA, Conservatorship, Guardianship)
		  o Employers
			2

21.25	Correspondence Generation and Template Management	As a LOB User, I want the system to generate and manage correspondences, so that I can efficiently communicate with members. I will be satisfied when: • The system can generate bar-coded and pre-filled forms for the member to complete and return. • I can produce system-generated letters that are editable (e.g., approval / rejection letters, follow-up letters). • I can create, edit, and store correspondence templates to be populated with participant-specific data.	2
21.26	Store and Manage Communication History	As a LOB User, I want the system to store and manage correspondence history, so I can easily access past communications. I will be satisfied when: • The system provides the ability to store a history of correspondences issued in the participant and payee records. • The system provides the ability to generate copies of correspondences, properly indexed and in the appropriate format. • The system stores correspondence copies in the participant and/or employer's electronic file. • The system maintains a record of the customer's preferred communication method (e.g., email, text, secure portal, postal mail) and uses it for future communications.	2

21.27	Participant Flagging & Reporting System	As a LOB User, I want the ability to flag participants based on various criteria, so that I can efficiently identify and manage population groups for reporting and processing.	2
		I will be satisfied when:	
		• I can define and apply flags to participant records at the individual and batch level.	
		• The system maintains all participant flagging history in the database.	
		• I can generate queries and reports based on the flags.	
		• The system allows flags to be sorted within the following groups:	
		o Participants (Active, Deferred, Retired)	
		o Non-Participant Payees (Surviving Spouse, Survivor, Beneficiary)	
		o Alternate Payees (QDRO)	
		o Legal Designees (POA, Conservatorship, Guardianship)	
		o Dependents	
21.28	Reporting & Query Capabilities	As a LOB User, I want to have robust reporting and query capabilities, so that I can access essential information more efficiently.	2
		I will be satisfied when:	
		• The system has centralized reporting catalogues, access controls, and version histories.	
		• I can define and configure different report types and data elements.	
		• The system has scheduled and automated report delivery to stakeholders on key dates.	
		• I can run reports and queries as a batch job or on demand.	
		• Reports have complex filtering functionality, so that very specific query criteria can be applied if required.	
		• The system has intuitive tools to build custom reports and queries that can be saved as templates or at the user level.	
		• The system has easy report / query result downloading in multiple formats so that offline analysis or margining content is enabled.	
		• There are no discrepancies between different reports that should produce the same value (e.g., average monthly benefit).	

21.29	Email Access	As a LOB User, I want to securely access and view emails across various devices and platforms, so that I can efficiently manage communication while maintaining data security. I will be satisfied when: • Secure emails are accessible on multiple devices and platforms. • Email history is viewable and searchable for each user. • Emails and attachments can be downloaded and saved securely. • User access rights can be managed and controlled by administrator. • The system provides audit logs for email access and actions.	2
21.30	Communication Export	As a LOB User, I want to print and export documents, so that I can retain physical and digital copies for record-keeping or distribution. I will be satisfied when: • I can print any document directly from the system. • I can export documents in common file formats (e.g., PDF, CSV, Word). • The system maintains the document's formatting and integrity during export. • I can select multiple documents for batch printing or exporting. • The system provides the ability to select specific pages or sections of a document for printing or export. • The system logs export and print activities for audit purposes. • The system provides a confirmation message after successful print or export.	2

21.31	Member Self-Service (Portal Access)	As a Member or Payee, I want to be able to register for the self-service portal, so I can access and maintain my account details without contacting ETF.	2
		I will be satisfied when:	
		• I can enter my sensitive identification information such as Social Security Number, Date of Birth, ZIP code, or net monthly payment amount for validation.	
		• The system integrates with standard ETF identity management solutions.	
		• The system performs data validations and generates error messages on verification data such as the following:	
		o The system requires mandatory fields for verification information.	
		o Valid Social Security Number	
		o Valid Date of Birth	
		o Valid ZIP code for active members	
		o Valid monthly net payment amount for retirees	
21.32	Member Self-Service (Knowledge Base)	As a Member or Payee, I want to access information on the portal, so I don't have to contact Wisconsin ETF Customer Service.	2
		I'll be satisfied when I can:	
		• The system has Help features to help me use the self-service site.	
		• I can access information that answer plan details, benefit estimates, and Frequently Asked Questions (FAQs).	
		• I can review tutorials, help text, etc., for additional guidance.	
		• I can access training / support videos.	
		• I can easily find information on the different programs and determine which ones I am eligible for based on criteria such as length of retirement.	
21.33	Secure Messaging	As a Member or Payee, I want to be able to correspond securely through the portal, so I can communicate with ETF.	2
		I'll be satisfied when:	
		• I can initiate secure communications to ETF and receive secure communications from ETF.	
		• I am notified via preferred communication method when I have received a communication from ETF.	

21.34	Customer Service	As a Member or Payee, I want to be able to send secure email messages to ETF, so that I do not have to call the customer service number. I will be satisfied when: • I can send a secure message to ETF, through the online self-service portal. • My messages with ETF are securely stored in an archive. • I can easily access achieved messages. • The messaging system allows me to attach and share files securely. • ETF can receive and access the shared files securely.	2
21.35	Customer Service	As a Member or Payee, I want to send instant messages to ETF, so that I can quickly and conveniently communicate with ETF. I will be satisfied when: • There is a messaging feature within the self-service portal. • I can compose and send messages to ETF securely. • I receive timely responses or acknowledgements for my messages. • I am notified of new messages or responses. • There is an option to securely attach relevant documents or files to my messages. • An email is sent to my secure messages on my self-service portal, including the message string.	2
21.36	Customer Service	As a Member or Payee, when I call in with a question, I want the ETF Call Center staff to be able to reference and talk to me about prior interactions with me via phone or other means, even if I have never talked to the particular Call Center staff, and I want the Call Center staff to easily be able to reference notes in the PAS about those prior conversations and interactions, including – • The prior interaction's topic (insurance, retirement, other, or all), • How long ago the prior call or interaction happened; and, • The interaction's format (phone call, instant message, email, etc.)	2

21.37	Security	As ETF, I want to monitor web portal access, so that I can determine which employers and individuals have access to the portal. I will be satisfied when: • I can grant or revoke access to any member. • I can grant or revoke access to an employer or employer representative. • Site functionality is conditional on the user access profile.	2
21.38	Member Self-Service (Calculation Details)	As a Member, I want to be able to see all taxable information, so that I can make an informed retirement decision. I will be satisfied when: • I can see on the refund / retirement / disability applications; what funds are pre-tax contributions and post-tax contributions. • The form provides a breakdown of the post-tax contribution amount, indicating the taxable and non-taxable portions. • I can see on the self-service portal a dedicated section that displays the breakdown of my post-tax contribution amount, distinguishing between taxable and non-taxable portions.	2

21.39	Member Self-Service (Benefit Estimates)	As a Member, I want to run my own benefit estimate online, so I don't have to rely on ETF.
		
		I will be satisfied when:
		• I can run my own benefit estimate on the member self-service portal, examples include:
		   o Retirement estimate
		   o Disability estimate
		   o Separation benefit
		   o Service purchase estimate
		• I can see the key input and data values such as birth dates and marital status that will be used in the estimate calculation.
		• I can either input my own estimate data or the system can prepopulate my data automatically.
		• I can include salary increases for projected Final Average Earnings (FAE).
			2

		• I can choose to include or exclude a service purchase that is approved for purchase or entered as an estimate. • I can modify my data in the estimate, such as retirement date, total years of service, money purchase value, and final average compensation, so I can run hypothetical estimates. • I can start a benefit estimate, save, and resume later without losing any of the information that was already entered and saved. • I can run multiple benefit estimates within the same task. • I can compare generated benefit estimates. • I can print or save a PDF version of my estimates. • There is information on the site if I want to request an audited benefit estimate.	
21.40	Member Self-Service (Benefit Estimate Correspondence)	As a Member, I want correspondences and a record of my estimate, so I can reference details of the estimate letter. I will be satisfied when: • I can print and export estimates directly from the system. • I can receive correspondences via the member portal with estimate information. • I can see all documents that were part of any estimate in my account. • I can message ETF quickly and securely that there is a discrepancy in critical data I do not have access to modify.	2
21.41	Member Self-Service (Retirement)	As a Member, I want to submit a retirement application online, so that the process is simple. I will be satisfied when: • I can submit a retirement application online. • The portal determines if I am eligible to retire. • I can select the type of retirement I'm applying for. • The portal warns / restricts me from selecting certain dates or retirement types based on system validations. • The system displays the type of information that is required based on the type of retirement. • I can submit supporting documentation or correspondences to ETF through the portal or secure email. Examples include the following:	2

		○ Birth certificates for myself and beneficiary(ies) ○ Marriage / registered domestic partnership license and/or dissolution (if applicable) ○ Picture identification ○ Age 62 social security estimate (if applicable) - The online application prepopulates various data fields with data from my account or with defaults and I can override certain fields as needed. ○ For example: Select a valid retirement date - The application presents estimated calculations of the member's benefit based on the member and selected beneficiaries' dates of birth when selecting an option, so I'm aware what the benefits will likely be based on the option I select. - If the member has an estimate completed in the last year: ○ I can submit questions to ETF through the portal. ○ I can electronically sign and date the retirement application. - I receive communication to my preferred method of contact with the details of the application I submitted for my records. - I can see a status tracker on self-service, visually informing me where my retirement application is in the process. - I can select to have notifications sent to me when my application status changes in my communication preference. - If the retirement application has been set up for payment, display the payment date.	
21.42	Member Self-Service (Beneficiary Designation Maintenance)	As a Member, I want to manage my beneficiary designations through a self-service portal, so that I do not have to submit forms or call customer service. I will be satisfied when I can: - View, at a minimum, the following information about my beneficiary on a self-service portal: ○ Beneficiary name ○ Beneficiary birthdate ○ Date of Death ○ Beneficiary gender ○ Beneficiary US taxpayer ID ○ Relationship to me	2

		○ Contact Information including: 　■ Mailing Address 　■ Phone Number 　■ Email Address ○ Distribution share (%) ○ Beneficiary Type (i.e., pension, life insurance, etc.) • Update my beneficiary designations (add / delete / change) through various channels such as online via the Member Self-Service portal or form submitted to ETF. At a minimum, I want to specify name, contact details, and distribution share for my beneficiaries. • Receive a confirmation that my designation changes have been processed in my communication preference. • View historical beneficiary information for reference. • Receive automated reminders to update beneficiary information after significant life events or if there are no beneficiaries on record.	
21.43	Member Self-Service (Benefit Payment Information)	As a Member / Payee, I want to see benefit payment details on the member self-service portal, so I don't have to contact ETF. I will be satisfied when: • I can see benefit payment details on the member self-service portal. • I am notified when there are changes made to my benefit payment or information in my communication preference. • I can view a complete history of all benefit payments, including current month payment and future month payment changes (i.e., future annuity adjustments). • I can view the benefit payment option selected and the payable death benefit. • I can keep my banking information and tax withholding instructions up to date. • I can view and export reports in different formats (i.e., PDF, CSV, Excel).	2
21.44	Employer Self-Service (Portal Access)	As an Employer, I want to be able to register for the self-service portal, so I can access and maintain my account details without contacting ETF. I will be satisfied when:	2

		• The system integrates with ETF's standard identity management solution for employers. • The system performs data validations and generates error messages on verification data.	

21.45	Employer Self-Service (Portal Access)	As an Employer, I can view and manage our account online, so the process is simplified.
		
		I will be satisfied when:
		• I can manage certain account profile information online such as:
		   o Maintaining company contact information (employer name, address, phone, etc.).
		   o Adding, deleting, and modifying employer contacts.
		• Submitted changes are updated in the system in real time.
		• I receive confirmation of account profile changes.
		• I can view pension plan documents in the ESS portal.
			2

21.46	Employer Self-Service (Knowledge Base)	As an Employer, I want to access information on the portal, so I don't have to contact ETF Customer Service.
		
		I'll be satisfied when:
		• The system has Help features to help me use the self-service site.
		• I can access information that answer plan and Frequently Asked Questions (FAQs).
		• I can review tutorials, help text, etc.
		• I can access training / support videos.
		• I can contact ETF through secure messaging for assistance.
		• I can access pertinent plan information on the self-service portal.
		   o Some information will be available based on the employer profile (conditional logic).
		   o Other information will be universal to all employers.
		• Authorized users can update the knowledge base for existing and new plan provisions.
			2

21.47	Workflow & Case Management	As a LOB User, I want a structured workflow system to support business processes, so that I can ensure all tasks are completed accurately, on time and in compliance with regulations, while maintaining oversight of each process. I will be satisfied when:	2

		• The system provides the workflow functionality sufficient to route work items and approvals from person to person in a process.	
		• I can manually create a workflow and assign tasks to other Wisconsin ETF resources, as needed. The system supports integration with external applications or systems to initiate workflows based on data received from or being sent to external applications.	
		• Authorized users have the ability reassign workflows as needed to maintain continuous operations.	
		• The system has the ability to manage and execute reminders, notifications, and ticklers to the appropriate staff at appropriate times.	
		• The system allows for parallel workflows to manage different types of processes simultaneously.	

21.48	Workflow & Case Management	As a LOB User, I want a dashboard of open cases / workflows, so that I can assign new requests to the team.
		I will be satisfied when:
		• I have a dashboard's view of open workflows that I can drill down to see underlying details. For example, view can be by:
		   o Workflow status / duration
		   o Processor
		• I can select specific workflows / cases and assign them to a specific processor.
		• I can assign specific workflows or cases to processors directly from the dashboard.
		• Various documents can be attached to a specific request. I do not have to assign individual documents to the processor.
		• The system includes configurable dashboards for supervisors to monitor work and work-in-progress.
		• Dashboards display metrics.
			2

21.49	Workflow & Case Management-Audit	As a LOB User, I want the system's workflow functionality to include review and audit steps, so that I can ensure accuracy in the process. I will be satisfied when: • I can, as a reviewer, correct any errors or irregularities myself or return the transaction to the originator for re-work at my discretion.	2

| | | I can, as a reviewer, include notes or messages explaining what changes / corrections are needed when returning work after a review. I can assign appropriate priority levels and dates for review work. I can send a transaction for review and audit. I can notify my reviewer of special situations prior to them completing their audit step. | |

System Requirements

No.	Topic	Requirement	Flexibility
21.50	Configuration	The PAS must maintain compliance with changing state and federal government regulations, rules, and rates, either through system configuration or by the implementation of new software versions.	2
21.51	ADA	The application interface must be ADA compliant.	2
21.52	NACHA	The solution must comply with the National Automated Clearing House Association (NACHA) requirements for transactions that are performed electronically (EFTs, ACHs, and others).	2
21.53	Postal Standards	The system will store addresses in a format that supports capture, storage, and presentation of all international postal addressing standards.	2
21.54	Postal Standards	The system will, regardless of storage format, ensure addresses are capable of rendering for mailing purposes according to U.S. Postal Service standards.	2
21.55	Postal Standards	The application should also support the use of 11-digit ZIP codes required for NCOA, CASS, and DPV list certification.	2
21.56	Browser	The vendor must provide a browser-based solution.	2
21.57	UI Design	The user interface must have an intuitive look and feel.	2
21.58	HTML5	The application interface must conform to a recent W3C standard such as HTML5.	2
21.59	Mobile	The system will provide benefit recipients with access via mobile devices, including smartphones, tablets, and computers, to the system ensuring full functionality and usability throughout the lifetime of the proposed system.	3
21.60	Mobile	Pages should scale attractively and maintain functionality from mobile browser to large screen size.	2
21.61	Benefit Calculation	The member portal will provide members with a basic benefit calculator. The basic benefit calculator will use the member's information available from the PAS that is appropriate to the calculation and provide options based on that information.	2
21.62	Benefit Calculation	The member portal will allow members to do 'what if' calculations and accept manual inputs for Final Average Compensation, years of service retirement date, age at retirement, and the money purchase value, and then produce an estimated benefit amount.	2

21.63	Benefit Calculation	The estimates on the member self-service portal will include disclaimer information for the member.	2
21.64	Benefit Estimates	The member self-service portal calculators will present benefit estimates in such a way that the member knows what the estimates are based on.	2
21.65	Benefit Estimates	The member self-service portal will allow the member to save benefit estimates done through the portal, and it will allow ETF Staff the opportunity to see the benefit estimates created on the portal in the PAS.	3
21.66	Self-Service Portal	The system will advise the member to contact ETF if information is incorrect on the member self-service portal.	2
21.67	Reports, Forms, & Letters	The system will have the ability to enable members to set their communication preferences through the self-service portal.	2
21.68	Employer Self-Service	The system will provide a secure website that provides self-service capability to employers for several routine tasks that would normally require the employer to mail / fax / email ETF.	2
21.69	General System Functionality	The member self-service portal will have the ability to display a member's retirement, refund, service purchase, benefit estimate, disability, and return to work application status. For example, pending, processed, on hold, etc.	2
21.70	General System Functionality	The member self-service portal must be able to discern how an individual is linked to member account(s) (e.g., QDRO, beneficiary).	2
21.71	General System Functionality	The member self-service portal will display the date and time of the last data refresh once the member has signed in successfully.	2
21.72	General System Functionality	The member self-service portal will integrate with ETF's standard identity management solution to allow members to create and/or change their identity information.	2
21.73	Data Validation	The system will check the validity of submitted banking routing numbers when members add or change direct deposit account information for their pension payments.	2
21.74	Integration	The member self-service portal will provide the capability for file uploading and downloading.	2
21.75	Integration	The member self-service portal capability will allow direct update of member information. Updates submitted by the portal user may require internal review prior to being updated in the PAS.	2

21.76	Member Data	The member self-service portal will provide the capability for members to view and change their beneficiary data on file at ETF subject to business rules.	2
21.77	Member Data	The system will accurately divide benefits among multiple beneficiaries, so that the sum of allocations equal 100% (e.g., three beneficiaries would be split into 33.33%, 33.33%, 33.34%).	2
21.78	Member Data	The member self-service portal will provide the capability for members, non-members, and payees to view their name, address, and other demographic information on file at ETF and initiate changes subject to business rules.	2
21.79	Member Data	The member self-service portal will provide the member with commonly requested information about the member's account, such as shown in the list below, for example: • What is my current plan information? • What is my current Final Average Earnings figure? • What are my breaks in service (portal must state that this data is unverified until retired)? • Who are my beneficiaries on file? • What documents do I have on file? Birth certificate, death certificate, DROs, marriage certificate, etc. • For retirees, what Benefit Option did I choose and who is receiving what benefit? • Member's employment history • Date of member's original membership • Account values – separation and money purchase balances • Member's dates of service at each employer • Service purchases and purchases pending	2
21.80	Member Data: Contributions	The member self-service portal will provide the capability for active and inactive members to view contribution and interest balances, both taxable and non-taxable, current as of the last refresh.	2
21.81	Member Data: Payroll	The member self-service portal will provide the ability to view federal and state tax withholding information.	2
21.82	Member Data: Payroll	The member self-service portal will provide the capability for retirees and payees to view their own payment data, current as of the last refresh.	2
21.83	Member Self-Service	The member self-service portal will provide self-service capability to members for several routine tasks that would normally require the member to contact ETF.	2

21.84	Member Self-Service	The system will provide an easy-to-use tax withholding calculator on the member self-service portal, to assist users in determining their proper tax withholding allowances based on their personal financial situation.	3
21.85	Messaging	The system will allow ETF users to create and manage news articles and alerts to be posted on the member and employer portals.	2
21.86	Secure Messaging	The system will allow members and employers to attach files in a secure message.	2
21.87	Employer Self-Service	The system should provide a configurable self-service portal for employers with role-based access control.	2
21.88	Reports, Forms, & Letters	The system will have the ability to submit any necessary documentation through a self-service portal.	2
21.89	IRC Screening	The PAS must be able to store the IRC limits and supporting data, such as an age reduction table, on a historical as well as prospective basis and must be effective date driven. The tables must be editable by non-technical ETF staff having the proper permissions to do so.	2
21.90	IRC Compliance	The PAS must compute the Internal Revenue Code Section 415 Limits in accordance with ETF's approved formula for computing the Internal Revenue Code Section 415 limits. ETF's staff must have the ability to update the rates and formula in the PAS accordingly.	2
21.91	IRC Compliance	The PAS will provide the capability to identify existing members who are susceptible to IRC and other federal limitations in any given year for the following: • IRC 401(a)(17) • IRC 415(b) • IRC 415(c) • IRC 457(b)	2
21.92	Active Payroll	The PAS will provide the following when the 401(a)(17) limitation is invoked for active member contributions received: • Ability to set a flag that may be set on an annual basis for active members who require reversal of contributions due to invocation of the 401(a)(17) contribution limit. • Ability to reset all members 401(a)(17) contribution limit on a global / batch and individual basis. • Validation on the active payroll transmittal process must be available to alert ETF that the contributions are to be stopped due to 401(a)(17) limits.	2

		• Validation alerts are required if ETF has received contributions for a member who has exceeded the 401(a)(17) contribution limit.	
21.93	Benefit Calculation	The PAS will provide the capability to capture and store all current, historical, and prospective data supporting IRC 415(b) calculations.	2
21.94	Benefit Calculation	The PAS will provide the capability to set, as a system parameter, a threshold percent of the IRC415(b) limitation such that ETF can be proactive in identifying members who may be limited by IRC415(b).	2
21.95	Benefit Calculation	The PAS must provide full automation to calculate payment amounts when the 415(b) limitation is invoked during the benefit set-up and benefit estimate.	2
21.96	IRC Screening	The PAS will provide full automation to calculate payment amounts when the 401(a)(17) limitation is invoked during the Benefit Calculation (Benefit Estimates and Benefit Set-up).	2
21.97	IRC Screening	The PAS will provide the capability to indicate on the benefit calculation whether a member may be susceptible to IRC limitations under the following code sections: • IRC 415(b) • IRC 401(a)(17) The PAS must include, at a minimum, the following data elements in the estimate: • Original benefit amount • Limited benefit amount • Calculated Final Average Earnings (FAE) • Limited Final Average Earnings	2
21.98	Benefit Calculation	The PAS will provide the ability to flag an account that is within a configured dollar amount of the 415(b) limit.	2
21.99	Reports, Forms, & Letters	The PAS will provide the ability to screen all applicable retirees, against the annual 415(b) limit with age reduction. The data elements should include but not limited to the following: • Name • SSN • ID Number • Age at Retirement • Monthly benefit amount • Total years of credited service • Retirement type (e.g., service retirement)	2

		· 415(b) limit w/age reduction	
		· Calculated amount over limit	
		· Amount of additional contributions	
21.100	Reports, Forms, & Letters	The PAS will calculate, identify, and report the amount of the benefit that is more than the limit. The amount of the excess benefit must be "viewable" in the member's record and accessible by staff. The calculated capped and uncapped benefit amounts must be stored and viewable by staff.	2
21.101	Reports, Forms, & Letter	The PAS will provide the capability to generate reports for those members susceptible to IRC and other federal limitations for the following: · IRC 401(a)(17) · IRC 415(b) · IRC 415(c) · IRC 457(b) The Reports must contain information including, but not limited to, the following: · Calculation summary data · Audit trail of member's account · Service data · Contribution data · Benefit data · FAE data · Projected or applied annuity adjustment data	2
21.102	Benefit Payroll	The PAS will provide the capability to generate a letter to the member limited by IRC415(b) explaining the limitation and containing information on the benefit payout amount.	2
21.103	Reports, Forms and Letters	The PAS will provide the capability to generate a letter and/or electronic notification to the employer when an employee is approaching one or more of the following limits: · IRC 401(a)(17) · IRC 415(c) · IRC 457(b) The correspondence will provide member-specific information and employer responsibilities to comply with the applicable limit(s).	2
21.104	IRC Screening	The system will provide the capability to record all a member's reported salary as submitted by the employer	2

		although contributions will not be made beyond the annual IRC 401(a)(17) cap.	
21.105	IRC Screening	When calculating a member's service purchase, the PAS must test and determine if the completion of the purchase will exceed the limits specified by 401(a)(17).	2
21.106	IRC Compliance	The PAS will provide the capability to accommodate exceptions to IRC415(b), thereby excluding members meeting certain other criteria from the limitation of IRC415(b).	2
21.107	IRC Screening	The PAS will provide validation that all criteria necessary for IRC testing is available and entered upon the set-up of each new benefit created within the PAS.	2
21.108	IRC Screening (415(b))	The PAS will provide the ability to test for 415(b) limitations following the annual COLA granting. Ideally, the PAS will provide a report as part of the COLA granting process indicating the payees who will exceed the 415(b)-limit threshold due to the granting of the COLA adjustment.	2
21.109	IRC Screening (415(b))	The PAS will provide a warning if an annuity adjustment is applied to an account that has been flagged as approaching the 415(b) limit.	2
21.110	IRC Compliance	The system will ensure compliance with all applicable federal legislation, including but not limited to IRS regulations and ERISA guidelines, by supporting updates and configurations that align with current legal requirements.	2
21.111	Correspondence Management	The system will provide the capability to generate correspondence to members in intervals leading up to age 73. This correspondence will describe the 401(a)(9) rules, the RMD calculation, and options available to the member.	2
21.112	Correspondence Management	The system will provide the capability to include disclaimers and other boilerplate language on various pages of the portal.	2
21.113	Document & Template Management	The system will allow users to edit system-generated letters and memos before sending them to the member (e.g., reciprocity confirmation letter, denial letter), including templates that support conditional variables and paragraphs.	2
21.114	Document & Template Management	The system will automatically index and save generated correspondences to member accounts.	2

21.115	Correspondence Management	The system will generate and manage member correspondences, including pre-filled forms and customizable templates.	2
21.116	Correspondence Management	The system will store the date(s) correspondence to other retirement systems was sent out.	2
21.117	Correspondence Management	The system will allow users to create system-generated letters before sending them to the member (e.g., reciprocity confirmation letter, denial letter).	2
21.118	Document & Template Management	The system will provide for the ability to store, view, and print any letter or form generated for members.	2
21.119	Document & Template Management	The system will provide the ability to produce an automated form or letter populated with the member's specific information.	2
21.120	Document & Template Management	The system will allow ETF to update system letter templates without requiring a major system code change.	2
21.121	Data & Document Tracking	The system will have the ability to allow ETF users to query any data field that exists in the system.	2
21.122	Data & Document Tracking	The system will have the ability to track which documents are incoming and outgoing.	2
21.123	Process Tracking & Management	The system will include calendar capabilities to generate timely triggers, notices, and reminders throughout different processes.	2
21.124	Automated Workflow Management	The system will implement automated workflows for processing variable elections, including member notifications and status updates.	2
21.125	Manual Review & Exception Handling	The system will have the ability to flag non-standard cases for manual review.	2
21.126	Automated Workflow Management	The system will provide workflow and case management tools and automation in the form of checklists, calendars, calculations, and other tools.	2
21.127	Process Tracking & Management	The system will provide the ability for ETF to set up workflows to include specific documents and activities and the deadlines in which those activities are due (e.g., within ten days of issue, etc.).	2
21.128	Automated Workflow Management	The system will provide the ability for automated follow ups. For example, if a member does not return a document, within the requested timeframe, the system	2

		will generate a follow-up communication to the member.	
21.129	System Data	The system will have the ability to capture user-defined parameters for calculating employer penalties, service charges, and interest charges for late reports / remittances.	2
21.130	System Data	The system will support various transaction types and status code throughout the system.	2
21.131	Data Management-Extracts	The system will have the ability to extract data from ad hoc queries using an integrated reporting tool.	2
21.132	Data Management-Imports	The system will be able to import data (e.g., bank files).	2
21.133	Data Validation	The system will have the ability to validate data to ensure data quality and completeness of member accounts.	2
21.134	Data Validation	The system shall validate all applicable information prior to submission to ETF.	2
21.135	Audit	The system will maintain a comprehensive audit trail of all transactions and data changes.	2
21.136	Audit	The system will have the ability to generate audit reports identifying all people, processes, dates, and/or times involved in changing member and employer data.	2
21.137	Audit- Finance	The system will ensure that whenever a user changes a check's status to "void," the transaction is reviewed and approved by another authorized user before it is saved in the database.	2
21.138	Audit-Finance	The system will have the ability to enable management approval and controls for all money-related transactions or adjustments.	2
21.139	System Data	The system will have the ability to provide an audit trail of all overridden items and identifies which users made the change(s).	2
21.140	Audit	The system will have the ability to log and track when internal users access or view records of sensitive individuals, including but not limited to government officials such as the governor and legislators.	3
21.141	Retirement	The system will have the ability to allow members to review their data when applying for retirement online.	2
21.142	Configuration	The system will have the ability to configure when real-time processing or batch jobs run.	2

21.143	Configuration	The system will configure print destinations, for both real-time and batch printing.	2
21.144	Configuration	The system will have the ability to define configurable rules for automatically directing documents to the appropriate teams based on established ETF business rules when documents are scanned or uploaded into the system.	2
21.145	Data Logging	The system will have the ability to provide the same activity tracking capabilities to organizations (like employers and banks) as are used for individuals (such as members and beneficiaries).	2
21.146	Data Logging	The system will be able to link documents and related items to any activity log entry.	2
21.147	Benefit Calculations	The system will provide the calculation used for each benefit, so it can be assessed or audited.	2