

Retirement Planning Action Items

- Save for Retirement**
 - Additional WRS Contributions
 - Variable Fund
 - Wisconsin Deferred Compensation Program
 - Other income sources and personal savings
- Learn More**
 - Request a retirement estimate up to 12 months prior to your planned retirement date
 - View webinars and videos
 - Go online to schedule an appointment to speak with an ETF Benefits Specialist
- Review Online Calculators**

Use ETF's calculators to obtain:

 - Estimated WRS Retirement Benefits
 - Income Tax Withholding
 - Accelerated Payments
- Review your Beneficiary Information**
 - Beneficiary information does not automatically change when a life event occurs, such as marriage or divorce
 - Review and update your beneficiary designation as needed
- Review your Statement of Benefits**

This document is sent once a year and provides a summary of your WRS account
- Consider Purchasing Creditable Service**
 - Forfeited Service
 - Other Governmental Service
- Life & Health Insurance**

Consider how your retirement will affect all your insurance benefits. Visit ETF's website under "Benefits Available to Me" for more information

Did you know that the Department of Employee Trust Funds administers the Wisconsin Retirement System benefits? It's never too early to begin planning for your future. ETF is here to help throughout your career. Learn more today!

Important Resources

See ETF's website for information about WRS benefits, forms, brochures, benefit calculators, and various educational offerings.

Retirement Publications

Several retirement resources are available online, including these brochures:

- *WRS Guide to Retirement* (ET-4133)
- *Calculating Your Retirement Benefits* (ET-4107)
- *Choosing an Annuity Option* (ET-4117)
- *Tax Liability on WRS Benefits* (ET-4125)

You may also want to review:

- *Additional Contributions* (ET-2123)
- *Buying Creditable Service* (ET-4121)
- *Variable Trust Fund* (ET-4930)
- *Beneficiary Designation* (ET-2320) and *Beneficiary Designation-Alternate* (ET-2321)

Useful Search Terms:

- Saving for Retirement
- Applying for Retirement
- Annuity Options
- Member Education
- Life Insurance
- Calculating
- WRS Performance
- Sick Leave
- Health Insurance
- Military Service
- Divorce

Call us at 1-877-533-5020
Visit us at etf.wi.gov