

DEPARTMENT OF EMPLOYEE TRUST FUNDS
 WISCONSIN RETIREMENT SYSTEM (WRS)
 ANNUAL STATEMENT OF BENEFITS
 January 1, 2011
 IRS Codes: 401(a) & 403(b)



Review carefully. The amounts shown reflect our records as of 1/1/2011 and may be subject to corrections. Strict time limits apply to corrections or appeals concerning WRS accounts, service history, earnings, contributions and other records.
Keep this document with your important personal records.

ACCOUNT INFORMATION

Member ID

2010 Earnings and Service

These are earnings and service as reported by your WRS employer for the calendar year just prior to the date of this statement. Earnings and service for Teachers/Judges/Educational Support Personnel are also shown for the fiscal year.

<u>Category</u>	<u>Year</u>	<u>Earnings</u>	<u>Years of Service</u>
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<u>Category</u>	Years of Creditable Service as of 1/1/2011		
	<u>Before 2000</u>	<u>After 1999</u>	<u>Total Service</u>

Total Years of Creditable Service:	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Employee Required Contributions

Core: Total employee contributions plus interest as of the date of this statement.

Variable:	<u>Core</u>	<u>Variable</u>	<u>Total</u>
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1/1/2010 Balance			
2010 Interest			
2010 Contributions			
Adjustment			
1/1/2011 Balance			
Non-taxable portion of employee contributions (Investment in Contract):	<input type="text"/>		

Additional Contributions

Core:	Employee Additional		Tax-Deferred		Employer Additional / LTDI	
Variable:	<u>Core</u>	<u>Variable</u>	<u>Core</u>	<u>Variable</u>	<u>Core</u>	<u>Variable</u>

1/1/2010 Balance					
2010 Interest					
2010 Contributions					
Adjustment					
1/1/2011 Balance					
Non-taxable portion of employee contributions (Investment in Contract):	<input type="text"/>				

CONTINUED ON BACK

The enclosed explanation form is important for understanding your Statement of Benefits. Please retain it with your statement.

RETIREMENT ACCOUNT INFORMATION

Primary Beneficiary Designation(s) for WRS Required Account

Separation Benefit

Death Benefit

Active

OR

Inactive

Required Contributions:

Additional Contributions:

Total:

Active death benefit is the amount payable if you die while employed in a position covered under the WRS.

Inactive death benefit is the amount payable if you die while not employed in a position covered under the WRS.

Formula Benefit Data

Three Highest Years of Earnings as of 1/1/2011

Year

Earnings

Service

Variable Excess / Deficiency

Employee

Employer

Total

Money Purchase Balance

Total required employee and matching employer contributions including interest.

Core

Variable

Total

Employee Required Contributions

Matching Employer Contributions

Total:

RETIREMENT BENEFIT PROJECTIONS

When you retire you are entitled to the higher of the money purchase or formula retirement benefit amount. Money purchase benefits are based on your money purchase account balance and your age. Formula benefits are based on your age, final average monthly earnings, employment category, years of service, and variable excess/deficiency (if applicable).

The projected monthly money purchase amounts are based on your current money purchase balance shown in section 9. The projected monthly formula benefit amounts displayed are based on your current three high years of earnings shown in section 8 and your service shown in section 2 on this statement. These projections do not include any additional contributions.

The ages shown reflect your earliest possible retirement age and the age when you first can receive an unreduced benefit (no age reduction because of age). The amounts shown reflect the benefit payable under the highest paid option - **paid for your life only**. At retirement you will be given other option choices to protect a beneficiary.

If you plan to retire within the next 12 months, you must contact the Department of Employee Trust Funds for a retirement packet that includes an estimate and application form.