



Employees' Retirement System City of Milwaukee

789 N. Water Street, Suite 300

Milwaukee, WI 53202

Call Us: (414) 286-3557 or (800) 815-8418

Visit Our Website: <http://www.cmers.com/>

Questions/Comments: norm@cmers.com



January 2026 Retiree Newsletter

1099-R Information

Forms 1099-R (tax reporting for your pension payments, similar to the W-2 you received as an active employee) for the tax year 2025 will be mailed no later than January 31, 2026. (All 1099-R's will be mailed on the same date, but they may arrive at your address at different times. The post office will be delivering millions of these forms at about the same time, so there is a possibility your form might be delayed in the mail.)

If you have not received your form by February 15, 2026, please call the ERS office to request a replacement. Please note that these forms are produced and mailed offsite; therefore, they will not be available on a walk-in basis. Requests will be processed in the order received.

1099-R forms may be returned to our office if we do not have your current mailing address – including seasonal moves. ERS cannot take address changes over the phone. A change of address form is available on our website or you may change your address through Member Self Service. In addition, you may call our office and request a change of address form or simply take a standard-sized sheet of paper and provide the new information by mailing it in. Be sure to include your printed name and signature.

If you are a recent retiree and you received a GPS lump-sum bonus during 2025 and elected to rollover all or part of your GPS lump sum bonus, you will receive a separate 1099-R for your GPS lump sum bonus rollover. If you elected to receive all or part of the GPS lump sum bonus in cash, the payment you received in cash will be included with the 1099-R containing your monthly annuity payments.

If you receive multiple benefits from the ERS (e.g., your own benefit as well as a survivorship benefit from the account of your deceased spouse), you will receive a separate 1099-R for each benefit you received in 2025.

If you receive a Duty Disability benefit from the ERS, you will not receive a 1099-R because this benefit is not taxable or reportable to the IRS.

If you owe additional income tax this year or are getting a large refund, you might want to adjust the amount of your tax withholdings. You may download the tax withholding form from our website at: www.cmers.com under “Forms” – “Other” – “Tax Withholding Form.” If you do not have internet access, you may contact the ERS office, and we will mail you the required form.

The ERS staff is not allowed to give tax advice or answer tax questions. We cannot recommend how much you should have withheld or tell you if you need to file a tax return. Please consult the applicable IRS instructions or a tax professional. There are taxpayer assistance programs, often at no cost, through organizations such as AARP and Volunteer Income Tax Assistance (VITA).

In Memoriam

ERS Retirees who have recently died:

Michael Alles-MPD
Elaine Anderson-MPS
Verna Banks-MPS
Gerald Beffa-MPD
David Benske-MPD
Brian Bowser-DPW - Administration
Shirley Brunt-Wisconsin Center
Joyce Budish-MPS
Benjie Crumpton-MPS
John Czarnecki-DCD
Donna Dirkman-Veolia
Earl Equitz-DPW - Operations
James Frank-MPS
Maria Garcia-Library
Eula Glass-MPS
Marjorie Hanke-MPS
Janet Harrington-MPS
Viola Hawkins-Housing Authority
Richard Heder-MPD
Dorothy Heinrich-Health
Patricia Herrick-MPS
Alfred Huebscher-MPS
David Kaminski-MFD
Lawrence Kober-MMSD
Ronald La Porte-Health
Rodney Libby-MPD
Patricia Lipsey-MPS
Joseph Lorincz-MPD
Miguel Machado-MFD
William Marek-MPD
James Marr-MPD
John Molzen-Building Inspection
Caroline Mont-MPS
Robert Oberbrunner-MPS
Humberto Paniagua-MPS
Robert Patla-DPW - Water
Michael Prudhomme-Veolia
Vera Reed-MPS
Donald Richards-Common Council
Rodolfo Salcedo-Health
Gertheen Sampson-MPS
Suzanne Schwenker-City Attorney
Elfrieda Sikora-MPS
Dennis Sirna-DPW - Operations
Plummer Taylor-DPW - Infrastructure
Lori Thomas Hamberlin-MPS
Rhia Thornton-MPS
John Timmerman-MPD
Gordon Walsh-MFD
Francis Wasielewski-City Attorney
Martin Weber-MPS
Wayne Whittow-City Treasurer
Franklin Woppert-DPW - Infrastructure
Gary Wuttken-DPW - Water

Recently Retired ERS Members

Joe Adams- MPD
Bernard Allen- ERS
Steven Benthien- MPS*
Raymond Bogust- MPD
Chad Boyack- MPD
Steven Buechner- DPW - Operations
Odessa Burnett- MPS*
Colleen Cleary- MPD*
Todd Crider- DPW - Infrastructure*
David Davila- DPW - Operations
Nedra Gladney- MPS*
Linda Greer- MPS
Billy Handy- DPW - Water
Kathy Harris- Health
Tony Herring- DPW - Operations
Donna Hrobsky- Wisconsin Center*
Alfred Ifarinde- DPW - Water*
James Kendzierski- DPW - Operations
John Laura- DPW - Operations
Carl Love- MPS
Kenneth Martinez- MFD
Larry Mason- DPW - Infrastructure
Lynne Moeller- MPD
Pamela Nash- Comptroller
Edward Nevins- MFD
Dennis Nowak- MPS*
Carol Palaszewski- MPS*
Jon Piotrowski- DPW - Water
Josephine Rivas Castillo- MPS*
Barbara Ross- DPW - Operations
Donna Salfer- Library
Sandra Santamaria- MPS
Michelle Schara- Health*
Jason Schulz- MPD
Lyn Smith- MPS
Sandra Sykes- MPS
Loretta Thomas- MPS
Luke Warnke- MPD*
Suzanne Wawrzyniakowski- MPD
Timothy Zielinski- MPD

***Deferred**

2025 Tax Reporting: Form 1095-B

Note for Retirees with the City’s Health Insurance: As a health plan sponsor, The Affordable Care Act (ACA) requires the City of Milwaukee to send out Form 1095-B to retirees who have health insurance coverage through the City. Please note that you **DO NOT** need this form to file your taxes; however, you should keep Form 1095-B with all your tax records as supporting documentation. This form is only used to verify medical coverage to the IRS that you (and your covered tax dependents on your federal income tax filing) had health insurance coverage during the year—no amounts are listed on this form. If you need to reference year-to-date deductions that occurred during 2025, please refer to your December 2025 payment stub. Receiving Form 1095-B does not mean you owe income taxes on the value of the health care benefits you receive. Please note that additional benefits such as dental plans, life insurance or disability (through the ERS) do not need to be reported to the federal government and will not be included on Form 1095-B. If you have not received this form by February 15, 2026, please contact our office.

Investment Update

As of November 30, 2025, the Fund value was \$6.33 Billion, and the YTD return was 11.9%, net of fees.

Important Dates in February

- 2nd – Groundhog Day
- 14th - Valentine’s Day
- 16th - Presidents’ Day

February Pension Payments

- * Checks will be mailed Thursday, February 26th; payable Friday, February 27th.
- * **Direct deposit** payments will be deposited in accounts on Friday, February 27th.
- * Processing affidavits for lost January checks will start on Tuesday, February 10th.

