

MEMBERSHIP MATTERS

FALL 2025

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EXECUTIVE DIRECTOR

IN THIS ISSUE:

- UPCOMING CRS BOARD ELECTION
- CONTRIBUTION INCREASE
- SCHEDULES FOR 2026
- RETIREMENT COUNSELING
- CRS HANDBOOK

city of
CINCINNATI
RETIREMENT

THE CINCINNATI RETIREMENT SYSTEM (CRS) WAS ESTABLISHED IN 1931 AND EXISTS TO ADMINISTER PENSION BENEFITS FOR ACTIVE AND RETIRED CITY OF CINCINNATI EMPLOYEES. CRS IS NOT AFFILIATED WITH OTHER ORGANIZATIONS OR RETIREMENT GROUPS.

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★ VOLUNTEER ★ VOLUNTEER ★

CRS BOARD
★★★
ELECTION

SPRING 2026

VOTE ★ VOTE ★ VOTE ★ VOTE

As a member of the Cincinnati Retirement System, you have a voice in decisions and policies affecting your retirement benefits by being elected to the CRS Board of Trustees. The CRS Board of Trustees is responsible for approving the overall investment plan and asset allocation strategy of the CRS Trust, reviewing and approving CRS budgets, and acting as fiduciaries of the CRS Plan and its membership. Any current active employee is eligible to be elected to an open active board member seat during election periods.

The CRS Board consists of nine (9) trustees: four mayoral appointees, three elected retirees, and two elected active members. Trustees are elected among their respective peers. Elections are staggered, so only one seat is up for election at a time.

Trustees serve four-year terms. CRS Board meetings occur on the first Thursday of every month during business hours at City Hall. Board meetings are open to the public. You can access the CRS Board meetings in person or remotely in real time on Citicable through the CRS website: www.cincinnati-oh.gov/retirement/crs-board-of-trustees/board-meetings-minutes/

The next Active Board Trustee election is right around the corner in **Spring 2026**.

If you are interested in being elected to the CRS Board in the next election, you must submit to CRS a petition consisting of 15 signatures of current CRS employees to be included on the ballot. Petition forms will be available on the CRS website in early 2026. Once candidates for the ballot have been established, it will be mailed to every active CRS member. Once the voting period concludes, ballots will be counted and the person that receives the most votes is elected to the Board.

CRS will be sending out more information for the 2026 CRS Board Election as the date draws closer. Stay tuned!

CITY RETIREMENT CONTRIBUTION RATE INCREASE

The City's retirement contribution rate increased effective June 22, 2025, from 17.75% to 18.5%.

What does this mean for CRS?

This means the City is contributing more on behalf of every CRS employee for the benefit of the CRS pension trust. By law, the City must contribute at least 16.25%, but the City has committed to increasing the City contribution rate in order to increase the CRS funding ratio, which guarantees retirement benefits for all CRS retirees.

Every CRS employee currently contributes 9% of their bi-weekly pay to their own retirement accounts. Employee contributions are always owned by the employee. The City contributions are always owned by CRS.

City contributions are NOT deducted from employee pay, and therefore, are not owned by the employee.



RETIREMENT & DROP SCHEDULES READY FOR 2026

Ready to retire? Nearing 30 years of service and considering DROP?

CRS has published the upcoming 2026 retirement and DROP calendars. Check with your department Human Resources Liaison for retirement and DROP eligibility.

Retirements and DROP entry are reserved for the first of each month with twelve possible dates a year. Applications for both DROP and retirement are typically due to the CRS office two months ahead of time.

2026 DROP SCHEDULE					2026 RETIREMENT SCHEDULE						
DROP ENTRY SESSIONS ARE HELD IN ROOM 325, CITY HALL 10:00 A.M.**					RETIREMENT PROCESSING SESSIONS ARE HELD IN ROOM 328 CITY HALL AT 9:00 AM						
If you want to enter DROP on this date	Your DROP Application must be received by CRS no later than	You must attend the DROP Processing Session that will take place on	Your last date to Rescind your DROP Application is ***	Your Lump Sum Check will be Paid on	Retirement Date	Retirement Application Deadline	Retirement Processing Session	Last Day on City Payroll	Paydate for Last City Paycheck	Lump Sum Check Paydate	1st Pension Check issued
1/1/2026	10/31/2025	11/12/2025	12/31/2025	1/13/2026	1/1/2026	10/31/2025	11/13/2025	12/31/2025	1/13/2026	1/27/2026	3/1/2026
2/1/2026	11/28/2025	12/10/2025	1/30/2026	2/24/2026	2/1/2026	11/28/2025	12/11/2025	1/31/2026	2/24/2026	3/10/2026	4/1/2026
3/1/2026	12/26/2025	1/14/2026	2/27/2026	3/24/2026	3/1/2026	12/26/2025	1/8/2026	2/28/2026	3/24/2026	4/7/2026	5/1/2026
4/1/2026	1/30/2026	2/11/2026	3/31/2026	4/21/2026	4/1/2026	1/30/2026	2/12/2026	3/31/2026	4/21/2026	5/5/2026	6/1/2026
5/1/2026	2/27/2026	3/11/2026	4/30/2026	5/19/2026	5/1/2026	2/27/2026	3/12/2026	4/30/2026	5/19/2026	6/2/2026	7/1/2026
6/1/2026	3/27/2026	4/8/2026	5/29/2026	6/16/2026	6/1/2026	3/27/2026	4/9/2026	5/31/2026	6/16/2026	6/30/2026	8/1/2026
7/1/2026	4/24/2026	5/13/2026	6/30/2026	7/28/2026	7/1/2026	4/24/2026	5/14/2026	6/30/2026	7/14/2026	7/28/2026	9/1/2026
8/1/2026	5/29/2026	6/10/2026	7/31/2026	8/11/2026	8/1/2026	5/29/2026	6/11/2026	7/31/2026	8/11/2026	8/25/2026	10/1/2026
9/1/2026	6/26/2026	7/8/2026	8/31/2026	9/22/2026	9/1/2026	6/26/2026	7/9/2026	8/31/2026	9/22/2026	10/6/2026	11/1/2026
10/1/2026	7/31/2026	8/12/2026	9/30/2026	10/20/2026	10/1/2026	7/31/2026	8/13/2026	9/30/2026	10/20/2026	11/3/2026	12/1/2026
11/1/2026	8/28/2026	9/9/2026	10/30/2026	11/17/2026	11/1/2026	8/28/2026	9/10/2026	10/31/2026	11/17/2026	12/1/2026	1/1/2027
12/1/2026	9/25/2026	10/14/2026	11/30/2026	12/15/2026	12/1/2026	9/25/2026	10/8/2026	11/30/2026	12/15/2026	12/29/2026	2/1/2027
1/1/2027	10/30/2026	11/4/2026	12/30/2026	1/12/2027	1/1/2027	10/30/2026	11/5/2026	12/31/2026	1/12/2027	1/26/2027	3/1/2027

PLEASE NOTE: if you are unsure of when you would be eligible for DROP or retirement, the information can be found on the Home page of your MemberDirect account.

RETIREMENT COUNSELING

You asked. We listened.

Aside from the member handbooks, CRS has added a new feature to help members achieve their retirement goals: **One-on-One Retirement Counseling**.

CRS has recently hired a new Retirement Benefits Counselor with whom you can reserve time to sit down and ask questions about your benefits, so you can be better prepared for your future retirement.

One-on-one counseling sessions can be as high-level or as in the weeds as you need them to be. Counseling sessions can be flexible. Meetings can be remote through Teams, take place in the CRS offices, or even in your department if space and time is available.

How to schedule a One-on-One Retirement Counseling Session?

In 2026, CRS will be adding a new contact feature inside your MemberDirect account to schedule a meeting with the Retirement Benefits Counselor.

In the meantime, you can use this email address to ask questions or schedule your one-on-one counseling sessions: retirementcounselor@cincinnati-oh.gov.

Disclaimer: CRS staff cannot provide legal or financial advice. Consult legal counsel or financial planners for any legal and financial planning questions. Retirement counseling is strictly to offer guidance and clarity concerning the retirement benefits offered by the Cincinnati Retirement System.

CRS MEMBER HANDBOOKS

Be informed. Stay informed.

CRS has recently published retirement handbooks for each CRS Group currently employed in the City. These handbooks offer a level of transparency for members to see how the retirement system works and what retirement benefits are available to each respective CRS Group.

Group Assignments are largely determined by your date of hire. Each CRS Group is different and may be eligible for different retirement benefits. CRS handbooks can act as guides throughout your career, so that you can stay on track with your retirement goals and take advantage of everything CRS has to offer.

While you are employed, your continued public service is earning retirement benefits. Once your employment ends, so does your public service, and your ability to earn retirement benefits is set in stone.

Careers are long, and retirement with CRS is designed to be even longer. Plan accordingly (and early!) to take advantage of all CRS has to offer throughout your career. It's never too late, but the earlier you plan and prepare for the transition from active employment to retirement the better your retirement with CRS can be!

Hard copies of the member handbooks are available at the CRS office. Digital copies can be located on the CRS website: www.cincinnati-oh.gov/retirement/membership/crs-member-handbooks/.

PLEASE NOTE: if you are unsure of your CRS Group Assignment, you can contact the retirement office, or you can find that information on the Home page of your MemberDirect account. If you are not enrolled in MemberDirect, you can enroll at any time at CRSMemberDirect.org.