

# FUNDAMENTALS

IMRF

ACTIVE MEMBER OVER 40 EDITION

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## How IMRF keeps your information safe

*Anyone who watches the news knows that cybersecurity is an ongoing challenge for any organization that stores customer data. IMRF is no exception, facing more than 900 million attempts to breach its firewall each year.*

In order to keep your information safe, “cybersecurity has been elevated to the highest levels of attention that IMRF can give,” said Kathy Goerd, IMRF Performance Excellence Manager.

IMRF’s security approach is three-pronged, according to Glenn Engstrom, IMRF’s Chief Information Security Officer.

“Security is sort of like a triangle,” Engstrom said. “You have people, you have technology, and you have processes. All of these elements play a role in securing members’ information.”

**“Our most important way to protect data is to educate the person sitting behind each computer.”**

*Glenn Engstrom,  
IMRF’s Chief Information  
Security Officer*

### People

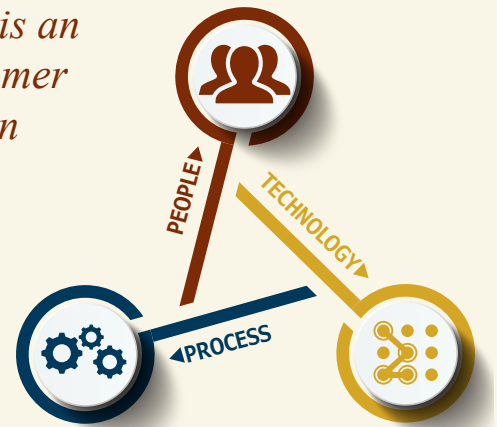
“Our most important way to protect data is to educate the person sitting behind each computer,” Engstrom said.

Any number of high-profile security breaches at other organizations have occurred because of an action taken by someone inside the organization—for example, clicking on a dangerous link in an unsolicited email.

To protect against this kind of attack, IMRF provides ongoing phishing training for its employees. Phishing is fraudulent email that appears to be from a reputable source, but is actually designed to trick the recipient into revealing sensitive information or taking an action that could give a hacker access to their computer.

“Our training is really focused on helping our staff identify when they’re getting email that is dangerous, or could be dangerous,” Engstrom said.

In addition to phishing training, IMRF staff is trained in other security protocols, such as physical security and proper handling of sensitive information.



### The Three Elements of Cybersecurity

An outside security firm tests IMRF’s security protocols to ensure that the lessons have been well-learned, reporting back to IMRF about any weaknesses so they can be corrected.

### Technology

To support the people on the front lines, IMRF harnesses technology, periodically upgrading its various systems to address changing security concerns.

- **Firewall:** In early 2017, IMRF upgraded its firewall using the latest security technology in order to better guard against attacks.

*continued on page 2*



continued from page 1

- **Email filtering:** IMRF filters its email so that many phishing emails and other malicious messages are never even seen by staff.
- **Detection systems:** “We have strong detection systems, which constantly analyze activity that’s going on in our systems and on our network,” Engstrom says. IMRF staff uses the information provided by the detection systems to evaluate potential threats.

“It’s an ever-moving target,” Goerdts said. “The smarter we get, the smarter the hackers get, so we have to be constantly looking at not just what’s happening now, but what could occur in the future.”

### Process

Using the cybersecurity framework provided by the National Institute of Standards in Technology (NIST), IMRF

is constantly improving its security processes in light of known best practices and developing threats.

“One of the advantages of utilizing NIST is that the federal government has much broader resources, and they have intelligence as to what the threats are—not just at the local level like we have, but state, federal, global,” Goerdts explained. “They have all of this knowledge which we could not afford to garner on our own, that they are taking and compiling and boiling down into a framework that we can utilize.”

The NIST framework, which stretches across industries, provides an approach for identifying critical systems and improving security practices. It also offers methods for achieving consistency in documenting processes and analyzing how well they’ve been put into practice.

Engstrom said that, while NIST’s approach touches on many different aspects of what any good business must do to protect itself, it can be summed up in five steps:

1. Identifying what the organization needs to protect.
2. Figuring out how to protect it.
3. Being able to detect unusual activity.
4. Addressing the anomaly in the system—putting a stop to it if it’s harmful, or noting it for reference “if it’s an employee who’s just doing something unusual,” Engstrom said.
5. Having a recovery plan in place in the event of a security breach.

“No matter how our technology or our business or anything changes, these five steps will always help us maintain a secure environment,” Engstrom said. “It’s timeless.” ■

## How you can protect your personal data

**Thieves don’t need to hack into IMRF directly to access your account, but you can take steps to protect your private information and your Member Access account.**

In October 2017, 103 members of the Iowa Public Employees’ Retirement System (IPERS) discovered their member accounts had been compromised when they did not receive their scheduled pension payment.

The Des Moines Register reported that IPERS’s computer system was not hacked. Instead, cybercriminals had obtained stolen Social Security Numbers and other personal information from another source, then used that personal data to register for IPERS online access accounts in those members’ names and change their direct deposit information. This is one reason that, as a cautionary measure, IMRF doesn’t provide immediate Member Access account access; instead, we send User ID’s through the mail to your address on file to thwart this type of attack.

Your account contains personal information like your beneficiaries, salary, service credit, and Member ID, so even though you are not yet receiving an IMRF pension, it’s to your advantage to keep this information private. **(IMRF has purchased cyber-liability insurance to make sure its members are protected in the event of a breach.)**

The following tips for protecting your private data, at IMRF and elsewhere, are not a comprehensive list of what to do to keep your information secure, cautions Glenn Engstrom, IMRF’s Chief Information Security Officer. However, taking these steps today will make you safer than you were before.

- **Keep your login and password private.** “Don’t share it with your spouse; don’t share it with your kids. And of course, don’t write it down next to your computer and say ‘this is my password,’” Engstrom said. “Keep it private, and make it something that you’ll remember.” If you have difficulty remembering your passwords, there are security products that function as a password vault for which you only have to maintain a single password.
- **Change your password periodically.** “You don’t have to do it every month, but change it a couple times a year,” Engstrom said. If you are hacked or your security is otherwise compromised, change your passwords immediately. “You can even create a whole new Member Access account,” he said.
- **Install antivirus software on your computer.** “If you don’t have an antivirus, there are plenty of free ones,” Engstrom said. “A lot of Internet service providers have an antivirus that you can download and use.”
- **Keep your operating system and your software up to date.** “The software companies and especially your operating systems are continually sending updates to ensure your security,” said IMRF Performance Excellence Manager Kathy Goerdts. “If you’re five updates behind, you have a whole bunch of holes that have not been patched.”
- **Don’t contact IMRF on social media with private details about your account.** Facebook is a third-party site, and IMRF cannot guarantee the safety of information you share in that forum. Instead, contact us through Member Access secure messages or at 1-800-ASK-IMRF (275-4673).
- **Back up your files and essential information.** If you back up your files regularly, not even ransomware will be able to part you from the files you rely on. ■

# Investment portfolio returns 15.73%

IMRF's fiduciary net position up \$4.9 billion last year, \$8.1 billion over five years

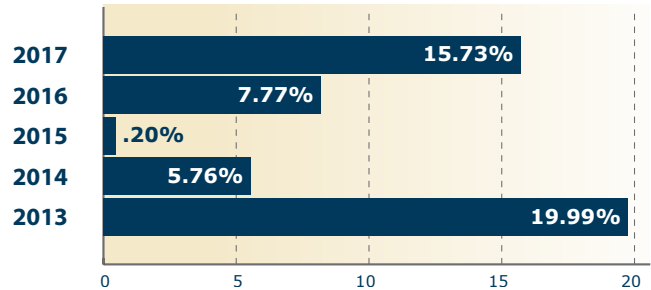
## INVESTMENTS

The IMRF investment portfolio returned 15.73%, after investment-management fees, during 2017.

IMRF's international and U.S. equity performed particularly well during 2017, driving much of the overall return. IMRF's allocation to international equity returned 27.53% after fees during 2017. IMRF's U.S. equities returned 19.60% after fees.

IMRF's long-term goal is to earn an annualized total fund return of 7.5%, after investment-management fees. With a return of 15.73% in 2017, IMRF achieved its goal. IMRF has also achieved its investment return goal over longer time horizons. For example, over the last five years, IMRF has earned 9.70% after paying investment-management fees.

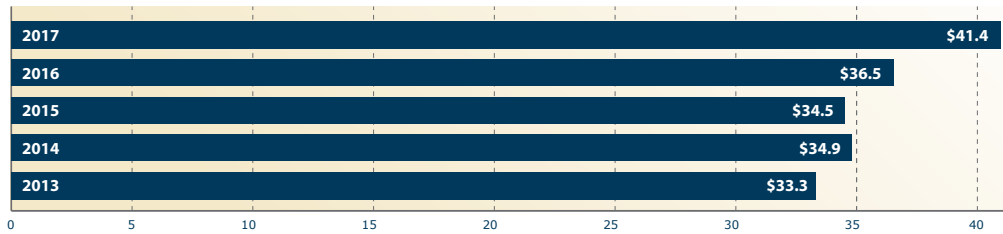
TOTAL FUND RETURNS FOR THE PAST 5 YEARS



## FIDUCIARY NET POSITION

IMRF's fiduciary net position—total assets minus liabilities—was \$41.4 billion as of December 31, 2017.

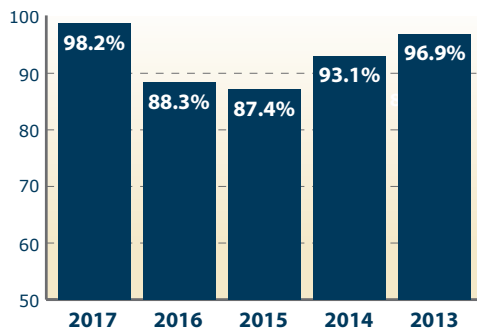
That was an increase of \$4.9 billion, or about 13.4%, from 2016. The increase is attributable to strong 2017 investment returns. Over the last five years, IMRF's fiduciary net position has increased by \$8.1 billion.



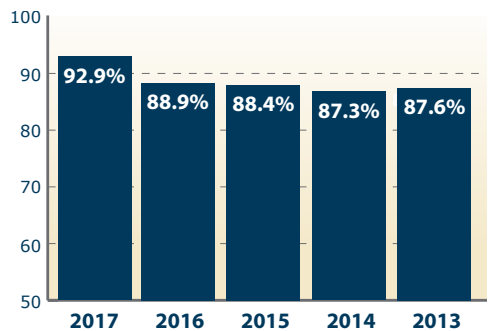
## FUNDING STATUS

IMRF's funding status is a key indicator of its financial health. It reflects the percentage of benefit promises that IMRF has assets to pay. IMRF strives toward full funding because it guarantees that the system can meet its obligations. Full funding is also most cost effective for taxpayers.

MARKET FUNDING STATUS: PAST 5 YEARS



ACTUARIAL FUNDING STATUS: PAST 5 YEARS



There are two measures of funding status. Market funding status describes the percentage of assets IMRF has to pay all current and projected benefits, as of a specific date. As of December 31, 2017, IMRF was 98.2% funded on a market basis. IMRF's market funding status increased from 2016 to 2017 due to strong investment returns.

The other measure is actuarial funding status. For this measure, independent actuaries determine the actuarial value of IMRF assets using a "smoothing" technique that recognizes investment gains and losses over a five-year period. The actuarial funding status is less volatile than the market funding status, which is why it is used to set IMRF contribution rates for participating units of government. As of December 31, 2017, IMRF was 92.9% funded on an actuarial basis.

Excerpted from IMRF's 2017 Popular Annual Financial Report for Members. You'll be able to read the full report at [www.imrf.org/annual-financial-report](http://www.imrf.org/annual-financial-report) starting on June 30, 2018.

# ‘The journey of excellence never ends’

**IMRF accepted the 2017 Illinois Performance Excellence (ILPEX) Gold Award for “Achievement of Excellence” at the ILPEX Awards for Excellence Ceremony on February 22, 2018.**

During the awards presentation, IMRF Executive Director Brian Collins thanked ILPEX for their support on IMRF’s

journey of excellence as well as the people who have helped IMRF achieve this significant milestone.

“I am honored to accept this award on behalf of our members, our employers, our Board of Trustees, as well as the absolutely fabulous staff at IMRF who have done all this incredible work,” said Collins.



The ILPEX Recognition Program is Illinois’ Baldrige Performance Excellence Program affiliate. Since IMRF’s involvement with ILPEX started in 2009, IMRF has received four ILPEX awards: one Bronze Award for “Commitment to Excellence” in 2009, two Silver Awards for “Progress toward Excellence” in 2012 and 2014, and now the Gold Award.

“The journey of excellence never ends,” said Collins. “This award is really just a recognition of how far we’ve come.” ■

At left: IMRF’s ILPEX Gold Award for Achievement of Excellence. At right: IMRF Deputy Executive Director Dan Duquette, IMRF Performance Excellence Manager Kathy Goerd, ILPEX Board of Trustees Chairman David Fox, IMRF Board of Trustees President Natalie Copper, IMRF Executive Director Brian Collins, and ILPEX Executive Director Ben Krupowicz at the Awards for Excellence Ceremony on February 22, 2018.

## Reminder: No partial refunds of VAC

IMRF’s Voluntary Additional Contributions (VAC) program is a powerful and stable long-term savings vehicle, but you should keep in mind that it does not work the same way as a traditional savings account.

While you can take a refund of your VAC at any time, IMRF will return **all of your contributions**. You cannot withdraw smaller amounts and leave the rest on file like you can with a traditional savings account.

Additionally, if you take a refund of your VAC, you forfeit any future interest on the refunded contributions from the year during which you took the refund.

IMRF cannot refund the interest on your VAC unless you stop working for an IMRF employer.

“So many people start and stop in the same year because they hear about the interest rate, but never see any interest because it isn’t left long term,” said Member and Field Services Manager Connie Fox.

### How to reap the benefits of VAC

Because VAC pays a higher rate of interest than many other low-risk savings methods, it is a safe and easy way to save for retirement.

“It is a very stable rate of return,” said IMRF Field Services Supervisor Dawn Seputis. “The amount could always change, but since 1992 it’s been 7.5%. So over time when you’ve seen interest rates at regular banks go down, ours has remained stable.”



However, you benefit the most from VAC if you leave your contributions on file and let your interest compound.

“If you keep it in, your money is constantly growing,” Seputis said. ■

### More about Voluntary Additional Contributions:

VAC allows you to save up to 10% of your IMRF-reportable earnings in an account that earns 7.5% interest (credited at the end of the year based on the opening balance amount at the beginning of the year; the money you contribute has been previously taxed). Upon retirement, you can take earnings and interest as a lump sum or convert into an additional monthly pension.

Learn more at [www.imrf.org/vac-tier-1](http://www.imrf.org/vac-tier-1) or [www.imrf.org/vac-tier-2](http://www.imrf.org/vac-tier-2).

## Trustee Elections

# Are you an executive or department head? You could run for IMRF Executive Trustee!

**IMRF is accepting nominating petitions August 1–September 17.**

This fall, IMRF employers will elect one Executive Trustee to the Board of Trustees for a five-year term running from January 1, 2019 through December 31, 2023.

### To become a candidate

A candidate for Executive Trustee must:

- Be employed by a participating governmental unit as a chief executive officer, chief finance officer, or other officer, executive, or department head.
- Be an active IMRF member with at least eight years of service credit as of December 31, 2018.
- **Gain the nomination of at least three IMRF employers**, each of which must submit a nominating petition to IMRF between August 1, 2018, and September 15, 2018.

Download nominating petitions, procedures, IMRF's Trustee candidate packet, and everything you'll need to run for Executive Trustee at [www.imrf.org](http://www.imrf.org) starting June 29, 2018.

### Facts to remember

Nominating employers can, but do not have to, include the nominee's own employer. Nominating petitions can be submitted either by the employer's Authorized Agent or the governing body, depending on whether the governing body has given the Authorized Agent the authority to nominate. If a governing body files a petition, the petition must be adopted by the governing body and certified by the clerk or other official. Potential nominees should consider time and logistics as they prepare.

### About the Board of Trustees

IMRF is governed by an eight-member Board of Trustees. Three are elected by actively participating IMRF members, four by IMRF employers, and one by IMRF retirees. The IMRF Board remains the only public pension fund board in Illinois that is fully elected by its membership, with no appointed or *ex-officio* trustees. ■



## What does it take to be an IMRF Trustee?

First and foremost, serving as an IMRF Trustee is about trust. Trustees are fiduciaries responsible for the governance and oversight of IMRF. They are obliged to act solely for the benefit of IMRF members and beneficiaries.

Candidates for Trustee should be willing to devote at least five hours to preparing for each Board meeting and meeting of individual committees in which they participate. Trustees must prepare by reading reports from IMRF's Chief Financial Officer, financial and investment publications, and a variety of other materials. They must also undergo at least eight hours of training per year.

Downloadable petitions, forms, and additional election information will be available at [www.imrf.org](http://www.imrf.org) on June 29, 2018. ■

## When you speak, IMRF listens

**Every time you share your opinions with us, you are helping us improve our service to you.**

IMRF's Voice of the Customer program allows us to better understand what you value about IMRF and where you think we can improve.

Through surveys, IMRF reaches out to members, retirees, and employers after you've interacted with us—for example, when you've attended a workshop or applied for disability or retirement.

We also record suggestions you make through 1-800-ASK-IMRF (275-4673), email, social media, and in person, looking for ways to enhance our service.

"We want to hear it, good or bad," said Member and Field Services Manager Connie Fox. "We can't improve ourselves if you don't tell us that you're not happy about something."

**The feedback you give us is helping us make any number of improvements to your service experience:**

- **Personal Benefit Reviews by phone:** Because in-person Personal Benefit Reviews have been in such demand, members suggested making them available by phone. Now you have another way of getting your IMRF questions answered without even leaving your home!
- **Better Member Access navigation:** Due to comments via phone and survey, IMRF is adding quick links to Member Access so you can find forms and applications more easily.
- **Shorter wait times at 1-800-ASK-IMRF:** When IMRF introduced its employer-only number based on employer feedback, it helped members as well. "Employer calls tend to be longer, so members would have to wait for a representative to become available," said IMRF Field Services Supervisor Dawn Seputis. "Now they're getting faster service, because the employers have their own line."
- **Document improvements:** Based on member and employer requests, IMRF recently made clarifications to the Voluntary Additional Contributions enrollment form and the Personal Statement of Benefits for inactive members aged 70-1/2. ■

# Sign up for a Pre-Retirement Workshop today and learn more about what your IMRF membership does for you!



The Pre-Retirement Workshop schedule through the end of 2018 is here! Register online today through your Member Access account (the best and fastest way) or by calling IMRF. These workshops, which are approximately three hours long, can benefit you no matter how close you are to retirement. We recommend attending a workshop as soon as you're vested, then again five years before your earliest possible retirement date, and once more when you're ready to retire. The closer you are to retirement, the more important it is that you attend. Many first-time attendees tell us they wish they'd gone to one sooner.

## Workshop topics include:

- How and when to file for retirement.
- How earnings and service affect your retirement benefit calculations.
- How to purchase past service credit.

## Who should attend?

- Vested members who want to learn about their IMRF benefits.
- Members within five years of retirement.
- Spouses, partners, or others who assist with your retirement planning.

## 2018 Pre-Retirement Workshop Dates and Locations

### July

DATE	LOCATION	STARTS AT
7/10 (Tue)	Geneseo	10 AM
7/10 (Tue)	Joliet	10 AM
7/10 (Tue)	Oak Park	1 PM
7/10 (Tue)	Decatur	5 PM
7/11 (Wed)	Freeport	10 AM
7/12 (Thu)	Robinson	4 PM
7/14 (Sat)	Bloomington	9 AM
7/17 (Tue)	Beach Park	9 AM
7/17 (Tue)	Watseka	1 PM
7/24 (Tue)	Oak Lawn	5 PM
7/25 (Wed)	Moline	9 AM
7/25 (Wed)	Charleston	4 PM

### August

DATE	LOCATION	STARTS AT
8/07 (Tue)	Galena	9 AM
8/07 (Tue)	Countryside	1 PM
8/07 (Tue)	Tinley Park	2 PM
8/08 (Wed)	Kankakee	1 PM
8/09 (Thu)	Springfield	5 PM
8/11 (Sat)	Effingham	9 AM
8/11 (Sat)	Hoffman Estates	10 AM
8/14 (Tue)	Gurnee	1 PM
8/14 (Tue)	Peoria	6 PM
8/18 (Sat)	Waterloo	9:30 AM
8/21 (Tue)	Bloomington	1 PM
8/21 (Tue)	Naperville	1 PM
8/23 (Thu)	Homewood	2 PM
8/25 (Sat)	Quincy	10 AM
8/28 (Tue)	Utica	9 AM
8/29 (Wed)	Grayslake	1 PM

### September

DATE	LOCATION	STARTS AT
9/06 (Thu)	Collinsville	5 PM
9/08 (Sat)	Crystal Lake	9 AM
9/11 (Tue)	Moline	9 AM
9/12 (Wed)	Joliet	2 PM
9/13 (Thu)	Champaign	5 PM
9/15 (Sat)	Naperville	9 AM
9/18 (Tue)	Rockford	9 AM
9/25 (Tue)	Schaumburg	1 PM
9/25 (Tue)	Mount Vernon	5:30 PM
9/25 (Tue)	Barrington	6 PM
9/26 (Wed)	Peoria	6 PM
9/29 (Sat)	Northbrook	9 AM

### October

DATE	LOCATION	STARTS AT
10/02 (Tue)	Geneva	9 AM
10/02 (Tue)	Oak Lawn	2 PM
10/03 (Wed)	Macomb	9 AM
10/04 (Thu)	Princeton	9 AM
10/10 (Wed)	Moline	9 AM
10/11 (Thu)	Dundee	9 AM
10/12 (Fri)	Springfield	1 PM
10/13 (Sat)	Belleville	9:30 AM
10/13 (Sat)	Tinley Park	10 AM
10/13 (Sat)	Skokie	10 AM
10/23 (Tue)	Elk Grove Village	1 PM
10/23 (Tue)	Sandwich	6 PM
10/24 (Wed)	Northbrook	1 PM
10/25 (Thu)	Effingham	5 PM
10/27 (Sat)	Peoria	9 AM

### November

DATE	LOCATION	STARTS AT
11/01 (Thu)	Crystal Lake	6 PM
11/03 (Sat)	Naperville	9 AM
11/03 (Sat)	Joliet	10 AM
11/06 (Tue)	Evanston	1 PM
11/06 (Tue)	Champaign	5 PM
11/07 (Wed)	Homewood	5 PM
11/07 (Wed)	Peoria	6 PM
11/08 (Thu)	Minooka	6 PM
11/13 (Tue)	Charleston	5 PM
11/17 (Sat)	Springfield	9 AM
11/19 (Mon)	Collinsville	9 AM
11/27 (Tue)	Elmhurst	5 PM
11/29 (Thu)	Aurora	1 PM
11/29 (Thu)	Olny	2 PM

### December

DATE	LOCATION	STARTS AT
12/01 (Sat)	Elgin	9 AM
12/04 (Tue)	Rockford	9 AM
12/05 (Wed)	Mt. Prospect	1 PM
12/07 (Fri)	Northbrook	9 AM
12/07 (Fri)	Springfield	9 AM
12/08 (Sat)	Wheaton	9:30 AM
12/08 (Sat)	Oak Lawn	10 AM
12/11 (Tue)	Tinley Park	5 PM
12/12 (Wed)	Decatur	4 PM
12/15 (Sat)	Moline	9 AM
12/15 (Sat)	Centralia	1 PM

Visit [www.imrf.org](http://www.imrf.org) for the most current list of workshops! Workshops fill up quickly, and additional dates/locations are added throughout the year. Workshops that have already been filled do not appear on this list.

# Is an optional Personal Benefits Review right for you?

A Personal Benefits Review (PBR) is an optional, one-on-one, 15-minute meeting with an IMRF Field Representative to discuss specific questions about your IMRF account. We know your time is precious—if you don't have particular concerns, there's no need to attend one of these sessions. **Remember: Before you schedule a PBR, you should already have attended a Pre-Retirement Workshop.** Try to book your PBR several months before you need it; appointments fill up fast!

## Is a Personal Benefits Review right for you?

- Have you already attended a Pre-Retirement Workshop?
- Do you have specific account questions that weren't answered in the workshop?
- After a call to 1-800-ASK-IMRF (275-4673), has a representative referred you to a PBR?

If you answered yes to all of these questions, a PBR might help you answer your remaining questions.

## What to bring to your PBR:

- A pension estimate or your Personal Statement of Benefits—available through your Member Access account or by calling 1-800-ASK-IMRF (275-4673).
- Questions you have that are specific to your IMRF account.

Personal Benefits Review time is limited; make sure you are on time and prepared!

## 2018 Personal Benefits Review Dates and Locations

### July

DATE	LOCATION	STARTS AT
7/09 (Mon)	Crystal Lake	1 PM
7/11 (Wed)	Decatur	9:30 AM
7/12 (Thu)	Oak Park	1 PM
7/12 (Thu)	Homewood	2 PM
7/16 (Mon)	Norris City	12:30 PM
7/17 (Tue)	Geneseo	10 AM
7/17 (Tue)	Tinley Park	1 PM
7/24 (Tue)	Northbrook	1 PM
7/25 (Wed)	Mount Vernon	NOON
7/26 (Thu)	Moline	9 AM
7/30 (Mon)	Barrington	1 PM
7/31 (Tue)	Freeport	10 AM

### August

DATE	LOCATION	STARTS AT
8/01 (Wed)	Collinsville	4 PM
8/07 (Tue)	Watseka	10 AM
8/08 (Wed)	Galena	9 AM
8/09 (Thu)	Oak Brook	1 PM
8/14 (Tue)	Schaumburg	1 PM
8/15 (Wed)	Springfield	3 PM
8/20 (Mon)	Paxton	10 AM
8/21 (Tue)	Gurnee	9 AM
8/22 (Wed)	Effingham	10 AM
8/23 (Thu)	Rockford	9 AM
8/23 (Thu)	Wheaton	10 AM
8/23 (Thu)	Bloomington	1 PM
8/28 (Tue)	Gibson City	10 AM
8/28 (Tue)	Oak Lawn	2 PM
8/29 (Wed)	Waterloo	10:30 AM
8/30 (Thu)	Utica	9 AM

### September

DATE	LOCATION	STARTS AT
9/05 (Wed)	Quincy	10 AM
9/06 (Thu)	Grayslake	9 AM

9/06 (Thu)	Bradley	10 AM
9/06 (Thu)	Homewood	1 PM
9/12 (Wed)	Moline	9 AM
9/12 (Wed)	Woodstock	9 AM
9/13 (Thu)	Oak Brook	10 AM
9/18 (Tue)	Naperville	1 PM
9/18 (Tue)	Barrington	5 PM
9/19 (Wed)	Champaign	8 AM
9/19 (Wed)	Peoria	11 AM
9/25 (Tue)	Oak Brook	10 AM
9/26 (Wed)	Rockford	9 AM
9/26 (Wed)	O'Fallon	10:30 AM

### October

DATE	LOCATION	STARTS AT
10/02 (Tue)	Mundelein	9 AM
10/02 (Tue)	Schaumburg	1 PM
10/04 (Thu)	St. Charles	10 AM
10/04 (Thu)	Joliet	10 AM
10/10 (Wed)	Princeton	9 AM
10/10 (Wed)	Alton	4 PM
10/11 (Thu)	Moline	9 AM
10/11 (Thu)	Tinley Park	10 AM
10/11 (Thu)	Peoria	11 AM
10/11 (Thu)	Geneva	1 PM
10/13 (Sat)	Collinsville	8 AM
10/15 (Mon)	Dundee	1 PM
10/15 (Mon)	Niles	1 PM
10/16 (Tue)	Springfield	4 PM
10/24 (Wed)	Macomb	10 AM
10/24 (Wed)	Salem	11:30 AM
10/25 (Thu)	Elk Grove Village	1 PM
10/25 (Thu)	Saint Charles	1 PM
10/26 (Fri)	Effingham	8 AM
10/30 (Tue)	Oak Brook	10 AM
10/30 (Tue)	Vandalia	4 PM

### November

DATE	LOCATION	STARTS AT
11/01 (Thu)	Peoria	11 AM
11/06 (Tue)	Robinson	10:30 AM
11/07 (Wed)	Champaign	8 AM
11/07 (Wed)	Montgomery	1 PM
11/07 (Wed)	Crystal Lake	1 PM
11/08 (Thu)	Evanston	1 PM
11/13 (Tue)	Minooka	10 AM
11/14 (Wed)	Charleston	8 AM
11/14 (Wed)	Northbrook	9 AM
11/14 (Wed)	Peoria	11 AM
11/27 (Tue)	Naperville	10 AM
11/28 (Wed)	Woodstock	9 AM
11/28 (Wed)	Homewood	11 AM
11/29 (Thu)	Oak Brook	1 PM

### December

DATE	LOCATION	STARTS AT
12/04 (Tue)	Aurora	10 AM
12/04 (Tue)	Collinsville	4 PM
12/06 (Thu)	Mount Prospect	1 PM
12/10 (Mon)	Springfield	4 PM
12/11 (Tue)	Rockford	9 AM
12/11 (Tue)	Oak Brook	10 AM
12/11 (Tue)	Newton	10:30 AM
12/11 (Tue)	Northbrook	1 PM
12/18 (Tue)	Champaign	10:30 AM
12/18 (Tue)	O'Fallon	11 AM

Visit [www.imrf.org](http://www.imrf.org) for the most current list of appointments! Meetings fill up quickly, and additional dates/locations are added throughout the year. Meetings that have already been filled do not appear on this list.



PRESORTED STANDARD  
U.S. POSTAGE PAID  
ILL MUNICIPAL  
RETIREMENT FUND

**IMRF**

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