

FUNDAMENTALS

IMRF

ACTIVE MEMBER OVER 40 EDITION

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How IMRF disability protects you and your future pension

As an IMRF member, you probably know that you may someday be eligible for an IMRF pension when you retire. You may not have heard as much about IMRF's disability program, a benefit that could protect you right now if you were to become unable to work due to an accident or medical condition.

Types of IMRF disability

IMRF provides two types of disability benefits: temporary, and total and permanent.

You always start out receiving temporary disability benefits. If you remain disabled after your temporary benefits run out, and you are medically determined to be unable to work in any position, you will receive total and permanent benefits.

Protecting your other benefits

IMRF disability protection provides a number of valuable benefits:

- You continue to earn service credit toward your future IMRF pension, at no cost to you.
- Your death benefits would still include one year's salary (only up to the wage cap for Tier 2 members), and death benefit options are the same as if you were still working.
- You will receive monthly payments equal to 50% of your average monthly salary (based on the 12 months before the month you became disabled).
- Your retirement benefits will not be affected by the amount of your disability benefit. Your original salary will be used to calculate your retirement benefit.

Why your benefit may be reduced

If you receive Social Security disability and/or workers' compensation benefits, by law IMRF disability benefits **must be reduced by the amount you receive from these benefits**.

However, even if the amount you receive from Social Security disability and/or workers' compensation exceeds 50% of your income, IMRF will always pay you a minimum benefit of \$10 a month to make sure your other IMRF benefits are protected.

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Even if the amount you receive from IMRF is reduced by Social Security disability or workers' compensation, IMRF will always pay you a minimum benefit of \$10 a month to make sure your other IMRF benefits are protected.



How IMRF disability protects you and your future pension

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Why is \$10 a month so important?

Even though it may not seem like a lot of money, this \$10 benefit is worth much more than you might realize. Every month you receive a disability benefit from IMRF:

- **Your service credit is protected:** You earn an additional month of service credit toward your future pension and you avoid any gaps in service that could affect your future benefits.
- **Your pension is protected:** Your retirement benefit will be calculated using your original salary (up to the Tier 2 wage cap), not the reduced disability amount.
- **Your family is protected:** Your death benefits would still include one year's salary (up to the wage cap, for Tier 2 members), and death benefit options are the same as if you were still working.

When are you eligible for disability benefits?

To be eligible for disability benefits you must have:

- At least 12 consecutive months of IMRF service credit since being enrolled in IMRF.
- Service credit in each of the 12 months immediately preceding the date you stop working.

If you have a one-, two-, or three-month gap in service within those preceding 12 months, you may still be eligible for IMRF disability if you:

- Have 12 consecutive months of service credit prior to the gap in service.
- Participated with the same IMRF employer immediately before and after the gap.

To be eligible for benefits, the disability:

- Does not have to be work related.
- Can include disability resulting from elective surgery, pregnancy, and alcoholism.
- Cannot be caused by an addiction to narcotic drugs or a self-inflicted injury.

Before you apply for IMRF disability...

IMRF disability is a complex topic. If you are thinking of applying, please contact IMRF directly and not just the IMRF Authorized Agent at your workplace.

"I can't stress enough that if there are any questions regarding the disability, you need to be in contact with us," said IMRF Disability Supervisor Denise Rockett.

Some of the factors that can affect your claim include:

- **Service credit:** You are eligible for IMRF disability benefits only if you have at least 12 consecutive months of service credit.
- **Seasonal leave:** You are protected by disability coverage only if you earn service credit for the off-season months.
- **Late application:** Disability claims can be applied retroactively, but only going back six months.
- **Missing information:** In order to process your disability claim, IMRF requires certain forms, records, and other information from physicians who have treated you. Because IMRF cannot force physicians to comply with a request for information, it may be necessary for you to contact them if there is a delay.
- **Ineligible condition:** Conditions caused by self-inflicted injury or an addiction to legal or illegal narcotics are ineligible for IMRF disability benefits.
- **Pre-existing condition:** If you have less than five years of IMRF service credit, total and permanent disability benefits are subject to a pre-existing condition investigation.
- **Investigation results:** Disability claims are subject to investigation by IMRF and can be denied depending on the results.
- **Resignation:** If you resign your position while receiving IMRF disability benefits, it is very likely to impact your eligibility. Do NOT resign until you've talked to IMRF and understand your options!

For more information about IMRF disability benefits, download our disability benefit book at www.imrf.org/publications.

"If you've got the handbook in front of you, we can walk you through the process," Rockett said. ■

How long will my benefits last?

IMRF disability benefits are not paid for the first 30 days of disability. Temporary disability benefits are effective on the 31st day following the date of disability, as long as you are no longer receiving salary, sick, or vacation pay from your employer. If you are still getting paid, your benefits will begin the day after the last day you were paid.

- Temporary disability benefits are paid for a period of time equal to one-half of your service credit, but not more than 30 months.
- Total and permanent disability benefits are paid after you have exhausted your temporary benefits. To qualify, you must be totally and permanently disabled and unable to engage in any gainful employment.

Total and permanent disability benefits

After you have exhausted your temporary disability benefits you will receive total and permanent disability benefits if you are:

- Totally and permanently disabled.
- Unable to engage in any gainful employment.

If you remain totally and permanently disabled, you may receive these benefits until the later of:

- The date you reach full retirement age for Social Security.
- The last day of the month which is five years after you became eligible for IMRF temporary disability benefits.

Improving our disability process

IMRF continues to refine our disability application process to make your experience with us smoother and less stressful during what can often be a difficult time.

Dedicated disability unit

In order to serve members better, IMRF's dedicated disability unit began taking all disability-related calls in February 2017. If the member has an existing or pending claim, the call goes directly to the disability unit. Disability-related calls to IMRF's 800 number are transferred to the disability unit.

Currently, IMRF's disability unit includes seven Disability Claims Examiners and two Senior Disability Claims Examiners who give members' disability claims their expert attention.

Changes to disability forms

In March 2018, we implemented changes to IMRF Form 5.40, "Member's Application for Disability Benefits," to clarify that:

- We do not need a member's birth certificate to process an initial claim—one less document you need to provide.
- We now request an IMRF Member ID Number rather than a Social Security Number in order to safeguard members' privacy.

If you are denied IMRF disability benefits

IMRF will send you a denial letter if we deny or terminate your disability benefits. If you do not agree with this decision, you can request a hearing before the IMRF Board of Trustees Benefit Review Committee. IMRF must receive a completed "Request for a Hearing" form within 63 days of the date of your denial letter. The form and additional information about the appeal process will be included with your letter. ■

Disability and IMRF Benefit Protection Leave

IMRF Benefit Protection Leave might be an option for you if:

- Your IMRF disability benefits have ended but you didn't return to work immediately after your doctor released you.
- You didn't apply for disability benefits when you should have. (IMRF can only apply disability claims retroactively for six months.)
- You applied for but were denied disability benefits.

You are allowed to establish a maximum of 12 months of benefit protection leave over your entire IMRF career. In other words, you may be granted a one-time leave of 12 months, or several leaves totaling no more than 12 months. To establish the service, you must pay the member contributions that would be due on your unpaid earnings.

Your employer's governing body approves the purchase of Benefit Protection Leave service on a case-by-case basis. Your employer is not obligated to approve your request for a Benefit Protection Leave.

Your employer's governing body must grant and file with IMRF an **IMRF Benefit Protection Leave** (IMRF Form 6.32, "Application for Benefit Protection Leave"). IMRF must receive your completed Form 6.32 while you are currently participating in IMRF or a reciprocal system. ■

Trustee Elections

IMRF employers to elect Executive Trustee

This fall, IMRF employers will elect one IMRF Executive Trustee for a five-year term of office that will run from January 1, 2019, through December 31, 2023. The candidates are:

- **Sue Stanish**, Director of Finance for the Naperville Park District.
- **Brad Trent**, Deputy Highway Commissioner for Rockford Township.

We will announce the election results in next year's Spring edition of *Fundamentals*. ■

Protecting your assets if you no longer can

As we (and our parents) get older, we have to ask ourselves an important question: If an accident or medical condition rendered us unable to make financial decisions, who would take care of our affairs? Designating a power of attorney (POA) for property is one way to ensure that, if you are incapacitated and unable to make your own financial decisions, someone you trust will be able to do so in your stead.

“A power of attorney is a way of designating someone who can make decisions in your place, as if they were you,” said financial educator Karen Chan.

A POA for property, in which you appoint an “agent” to make financial decisions on your behalf for actions like paying bills or selling property, is a separate document from a POA for healthcare, which enables your designated agent to make your health care decisions.

Your spouse is automatically granted your POA for healthcare, but not your POA for property. A spouse would still have access to joint property such as bank accounts, but their powers are limited. Unless you designate your spouse as your agent in a financial POA, they would not, for example, be able to sell property the two of you own jointly without going to court to be appointed your legal guardian.

You can only sign a POA while you are still legally competent to do so. Planning ahead will ensure that your wishes are enacted.

Defining the scope, effective date, and duration

When you create a POA, you can define the powers you grant your agent to be as narrow or broad as you want. Additionally, the POA might go into effect immediately, or upon a certain triggering event, known as a “springing” POA.

Chan gives the example that, if you were on an international trip, you might have a POA that is limited in scope, and has triggering events both for when the POA goes into effect and when it ends.

You could specify that the POA would only take effect when you set foot on the plane, and would expire upon your return. You could also define the scope to be limited to paying bills from your checking account or authorizing transactions in a particular investment account. The agent couldn’t, for example, gift any of your money to other people, sell your house, or request a distribution from your IRA.

For other situations, you want a POA with broad powers and that is “durable,” meaning that it will remain in effect even if you are no longer competent to make



decisions for yourself. In this case, your POA will probably have much broader powers so that your agent could take whatever actions were needed, such as selling your house to pay for your care in assisted living.

This POA could be a springing POA, with the triggering event being your doctor certifying that you are no longer competent to make your own decisions. Otherwise, “your agent or your attorney in fact has legal authority to make decisions for you, in your place, immediately,” Chan says.

POWER OF ATTORNEY (POA) TERMINOLOGY

Principal: The person who designates another to make financial decisions for them if they are unable to.

Agent (also referred to as “attorney in fact”): The person who is designated to make financial decisions for the principal.

Successor agent: If the designated agent is unable or unwilling to fulfill this duty, the responsibility passes to this person. You can name multiple successor agents.

Springing: A POA that goes into effect by a specified triggering event.

Regular POA: Considered valid only until you are no longer considered legally competent.

Durable POA: Valid even after you become incapacitated, as long as you were legally of sound mind when you created the POA.

“Looking at long-term needs between now and the point of death, normally you’re going to want that power to be durable,” Chan said. However, because these powers are much broader than a regular POA, she cautioned that you must only name somebody as your agent if you can trust them completely.

Making your POA stick

Sometimes, financial institutions have been known not to honor a POA due to liability concerns.

“You could take them to court and force them to honor the POA, but it kind of defeats the purpose of the POA to start with,” Chan said. “The whole purpose was to avoid going to court to get things done. So it behooves us to make sure our POA will be honored when the time comes.”

She described several things you can do to help ensure your POA is honored:

- Name only one agent in your POA, with additional people named as “successor agents,” to whom the responsibility will fall in the order you list them if the first named agent is unable or unwilling to carry out the duty. Because some financial institutions only deal with sole agents to a POA, as of 2011, Illinois’s POA statutory forms make it so that you can only name one person as the agent.
- Take your POA to your financial institution and have them approve it in advance.
- Complete a POA using your financial institution’s form, if that’s the only way they will honor a POA. Chan cautions that you may want to have your lawyer look this over to see if you want to go this route.
- Make sure the POA is relatively recent, though this is not a guarantee because it is subject to individual bank policy.

How to create a POA

If you live in Illinois, you can start the process of creating your POA by downloading the state’s short form at www2.illinois.gov/sites/gac/forms/pages/forms.aspx. Other states will have their own forms.

A POA must be signed, witnessed, and notarized by an adult to be valid. You can also hire an attorney to draw up the POA for you. ■

Karen Chan is a financial educator, speaker, and consultant who has been educating the public on financial matters for 20 years. Since 2016 she has presented IMRF’s summer financial workshops for retirees. She also partners with numerous Chicago-area libraries to present well-researched, in-depth financial workshops that help participants make wiser decisions with their money. Visit www.karenchanfinancial.com to learn more about Chan and the programs she offers.

POWERS OF ATTORNEY & IMRF

An agent to whom you have granted power of attorney might have reason to deal with IMRF if you were incapacitated while receiving IMRF disability, or, after you retire, an IMRF pension.

IMRF only accepts powers of attorney for property, never a power of attorney for healthcare.

For IMRF to accept your power of attorney (POA) document, it must meet the requirements of the Illinois Power of Attorney Act. A copy of the entire POA must be submitted for our review. If the original POA is more than a year old, we will send your POA agent an affidavit that he or she must complete, sign, have notarized, and return to our office.

IMRF will allow a designated POA agent to act for you in all aspects except the ability to change and sign a beneficiary form. IMRF will not accept a designation of beneficiary form signed by anyone other than the member.

Make sure your designation of beneficiary form is up to date. The fastest and easiest way to submit a designation of beneficiary is through your Member Access account.

To ensure your POA is accepted by IMRF:

1. Make sure the POA you send us is for property and not health care.
2. If your document states that the power of attorney must be accompanied by a written physician’s statement, you must include the physician’s statement when you send the documents to IMRF. We will not accept the document without the written physician’s statement.
3. Send all required documentation together.
4. Please write the following information on the document:
 - The POA agent’s current address
 - The member’s IMRF Member ID Number.

For more information about designating a POA, consult a lawyer. ■

Start the new year off right by learning more about your benefits with a free IMRF Pre-Retirement Workshop

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.

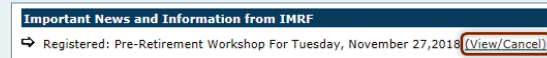
Who should attend?

- 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.

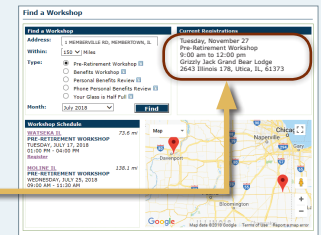
The Pre-Retirement Workshop schedule for early 2019 is here! Register online today through your Member Access account (the best and fastest way) or by calling IMRF. These workshops, which are approximately three hours long, can benefit you no matter how close you are to retirement. We recommend attending a workshop as soon as you've 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.

Signed up online and looking for your workshop?

When you sign up online, you won't receive a notification in the mail. To find your workshop, just sign in to Member Access, and at the top of your profile page, you'll see a new item: "Important News and Information from IMRF," shown below.



Click (View/Cancel); it's under "Current Registrations."



2019 Pre-Retirement Workshop Dates and Locations

January

DATE	LOCATION	STARTS AT
1/15 (Tue)	Northbrook	3 PM
1/19 (Sat)	Collinsville	9 AM
1/19 (Sat)	Oak Lawn	10 AM
1/22 (Tue)	Barrington	1 PM
1/23 (Wed)	Mount Vernon	1 PM
1/23 (Wed)	Peoria	6 PM
1/24 (Thu)	Homewood	1 PM
1/29 (Tue)	Crystal Lake	1 PM
1/29 (Tue)	Mount Prospect	1 PM
1/30 (Wed)	Geneva	1 PM

February

DATE	LOCATION	STARTS AT
2/02 (Sat)	Naperville	9 AM
2/02 (Sat)	Gurnee	9 AM
2/05 (Tue)	Dundee	3 PM
2/05 (Tue)	Elk Grove Village	1 PM
2/06 (Wed)	Champaign	5 PM
2/12 (Tue)	Sandwich	6 PM
2/12 (Tue)	Marion	1 PM
2/12 (Tue)	Quincy	6 PM
2/13 (Wed)	Tinley Park	5 PM
2/23 (Sat)	Springfield	9 AM
2/25 (Mon)	Centralia	4:30 PM
2/26 (Tue)	Elmhurst	5 PM
2/27 (Wed)	Highland Park	1 PM
2/27 (Wed)	Peoria	6 PM
2/28 (Thu)	Rockford	9 AM

March

DATE	LOCATION	STARTS AT
3/02 (Sat)	Princeton	9 AM
3/05 (Tue)	Beach Park	1 PM
3/05 (Tue)	Macomb	10 AM
3/06 (Wed)	Effingham	5 PM
3/06 (Wed)	Mount Vernon	5 PM
3/13 (Wed)	Joliet	10 AM
3/13 (Wed)	Alton	5 PM
3/14 (Thu)	Aurora	5 PM
3/16 (Sat)	Kankakee	9 AM
3/20 (Wed)	Dundee	9 AM
3/26 (Tue)	Morris	6 PM
3/26 (Tue)	Oak Park	1 PM
3/27 (Wed)	Moline	9 AM
3/30 (Sat)	Belleville	10 AM

April

DATE	LOCATION	STARTS AT
4/02 (Tue)	Collinsville	5 PM
4/02 (Tue)	Bloomington	1 PM
4/06 (Sat)	Crystal Lake	9 AM
4/09 (Tue)	Springfield	4:30 PM
4/09 (Tue)	Burr Ridge	1 PM
4/09 (Tue)	Galesburg	10 AM
4/10 (Wed)	Mundelein	1 PM
4/10 (Wed)	Utica	9 AM
4/15 (Mon)	Marion	1 PM
4/16 (Tue)	Oak Lawn	2 PM
4/24 (Wed)	O'Fallon	4 PM

4/24 (Wed)	Galena	9 AM
4/24 (Wed)	Peoria	6 PM
4/27 (Sat)	Naperville	9 AM
4/30 (Tue)	Decatur	4 PM

May

DATE	LOCATION	STARTS AT
5/01 (Wed)	Princeton	5 PM
5/04 (Sat)	Tinley Park	10 AM
5/07 (Tue)	Freeport	10 AM
5/07 (Tue)	Carol Stream	1 PM
5/07 (Tue)	Quincy	6 PM
5/08 (Wed)	Bloomington	6 PM
5/08 (Wed)	Champaign	5 PM
5/08 (Wed)	Palatine	1 PM
5/08 (Wed)	Olney	1 PM
5/09 (Thu)	Oregon	9 AM
5/14 (Tue)	Wheaton	1 PM
5/14 (Tue)	Beach Park	9 AM
5/15 (Wed)	Charleston	1 PM
5/17 (Fri)	Collinsville	9 AM
5/18 (Sat)	Peoria	9 AM
5/20 (Mon)	Schaumburg	5 PM
5/21 (Tue)	Northbrook	1 PM
5/21 (Tue)	Rock Falls	9 AM
5/29 (Wed)	Murphysboro	1 PM
5/29 (Wed)	Rockford	9 AM

Visit www.imrf.org for the most current list of workshops! Workshops fill up quickly, and additional dates/locations may be 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 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! If you are unable to attend, please let us know in advance so the spot can go to someone who needs it.

Personal Benefits Reviews... by phone!

If you don't want to attend an in-person meeting, you can also set up a 25-minute phone call with an IMRF Field Representative. To view available times, sign in to your Member Access account. If you don't have an account, call 1-800-ASK-IMRF (275-4673) for more information.

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!

2019 Personal Benefits Review Dates and Locations

January

DATE	LOCATION	STARTS AT
1/09 (Wed)	Gurnee	12:30 PM
1/09 (Wed)	Mount Vernon	10:30 AM
1/16 (Wed)	Bloomington	NOON
1/16 (Wed)	Mascoutah	10:30 AM
1/23 (Wed)	Collinsville	11 AM
1/30 (Wed)	O'Fallon	10:30 AM
1/31 (Thu)	Barrington	3 PM
1/31 (Thu)	Mount Prospect	1 PM
1/31 (Thu)	Peoria	11 AM

February

DATE	LOCATION	STARTS AT
2/02 (Sat)	Flora	11 AM
2/05 (Tue)	Geneva	1 PM
2/05 (Tue)	Oak Lawn	11 AM
2/06 (Wed)	Benton	10:30 AM
2/07 (Thu)	Naperville	10 AM
2/07 (Thu)	Champaign	8 AM
2/07 (Thu)	Crystal Lake	12:30 PM
2/07 (Thu)	Elk Grove Village	10 AM
2/13 (Wed)	Quincy	11 AM
2/14 (Thu)	Plano	1 PM
2/19 (Tue)	Northbrook	3 PM
2/27 (Wed)	Springfield	4 PM
2/27 (Wed)	Marion	10:30 AM
2/28 (Thu)	Oak Brook	1 PM

March

DATE	LOCATION	STARTS AT
3/02 (Sat)	Salem	10 AM
3/05 (Tue)	Waterloo	10:30 AM
3/05 (Tue)	Tinley Park	10 AM

3/06 (Wed)	Rockford	9 AM
3/07 (Thu)	Effingham	8 AM
3/07 (Thu)	Gurnee	12:30 PM
3/07 (Thu)	Peoria	11 AM
3/13 (Wed)	Nashville	11 AM
3/14 (Thu)	Highland Park	3 PM
3/14 (Thu)	Princeton	9 AM
3/14 (Thu)	Macomb	10 AM
3/19 (Tue)	Aurora	1 PM
3/19 (Tue)	Alton	4 PM
3/19 (Tue)	Woodstock	1 PM
3/19 (Tue)	Mount Vernon	10:30 AM
3/26 (Tue)	Joliet	11 AM
3/27 (Wed)	Bradley	10 AM
3/27 (Wed)	O'Fallon	10:30 AM
3/28 (Thu)	Morris	1 PM
3/28 (Thu)	Moline	9 AM
3/28 (Thu)	Oak Park	1 PM
3/29 (Fri)	Oak Brook	10 AM

April

DATE	LOCATION	STARTS AT
4/01 (Mon)	Gurnee	12:30 PM
4/03 (Wed)	Collinsville	3 PM
4/04 (Thu)	Oak Brook	10 AM
4/04 (Thu)	Dundee	2 PM
4/04 (Thu)	Bloomington	1 PM
4/04 (Thu)	Peoria	11 AM
4/11 (Thu)	Highland Park	3 PM
4/11 (Thu)	Fairview Heights	10:30 AM
4/11 (Thu)	Oak Brook	1 PM
4/16 (Tue)	Utica	9 AM
4/16 (Tue)	Galesburg	10 AM
4/17 (Wed)	Bloomington	NOON

4/17 (Wed)	Mundelein	9 AM
4/22 (Mon)	Springfield	4 PM
4/23 (Tue)	DuQuoin	10:30 AM
4/25 (Thu)	Galena	9 AM

May

DATE	LOCATION	STARTS AT
5/01 (Wed)	Benton	2 PM
5/02 (Thu)	Peoria	11 AM
5/07 (Tue)	Oak Lawn	11 AM
5/08 (Wed)	Princeton	5 PM
5/08 (Wed)	Quincy	11 AM
5/09 (Thu)	Champaign	8 AM
5/09 (Thu)	Bloomington	1 PM
5/13 (Mon)	Woodstock	1 PM
5/14 (Tue)	Tinley Park	1 PM
5/14 (Tue)	Freeport	10 AM
5/21 (Tue)	Wheaton	10 AM
5/21 (Tue)	Decatur	3 PM
5/22 (Wed)	Flora	2:30 PM
5/22 (Wed)	Oregon	9 AM
5/23 (Thu)	Bloomington	9 AM
5/23 (Thu)	Collinsville	11 AM
5/23 (Thu)	Zion	1 PM
5/29 (Wed)	Montgomery	1 PM
5/29 (Wed)	Charleston	10 AM
5/30 (Thu)	Woodstock	3 PM
5/30 (Thu)	Rock Falls	9 AM
5/30 (Thu)	Schaumburg	1 PM
5/30 (Thu)	Peoria	11 AM

Visit 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.



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FUNDAMENTALS

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1-800-ASK-IMRF (275-4673) • www.imrf.org



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