

FUNDAMENTALS

IMRF

ACTIVE MEMBER OVER 40 EDITION

VOLUME 34 | NUMBER 1
SPRING 2019

Your road to retirement: what to know before you retire

Members who start planning for their IMRF retirement early on tend to face fewer roadblocks when it comes time for them to retire. Here is what you should focus on during the years and months leading up to your retirement.

Five or more years before you retire

When you're still five or more years away from retirement, your most important task is to familiarize yourself with your IMRF membership, your service credit, and the benefits you are on track to receive when you eventually retire.

"Make sure you understand the basic rules, and keep an eye on your account so that there's nothing missing," said IMRF Field Services Supervisor Dawn Seputis.

"Your Personal Statement of Benefits is so important and has so much information. It's going to tell you what plan and tier you're in, when you're eligible for retirement, and what your estimated benefits could be. It gives you the pieces that you need to start thinking about in order to plan."

—Dawn Seputis, IMRF Field Services Supervisor

One of the best and easiest ways to do this, Seputis said, is to carefully read through the Personal Statement of Benefits (sometimes referred to as your Member Statement) that IMRF sends you each year in February or March.

"Your Personal Statement of Benefits is so important and has so much information," Seputis said. "It's going to tell you what plan and tier you're in, when you're eligible for retirement, and what your estimated benefits could be. It gives you the pieces that you need to start thinking about in order to plan."

Among the most important sections you should look over for accuracy are:

- **Your service credit:** Does IMRF's record of your service credit look accurate? Are there any gaps that concern you? The sooner you contact IMRF with any problems, the easier it will be to get them solved.
- **Your reciprocal credit (if applicable):** Your Personal Statement of Benefits should reflect any service credit you have with the other 12 retirement systems covered under the Reciprocal Act. If you have service



that isn't shown here, you may need to contact IMRF and/or the reciprocal system in question.

- **Past service (if applicable):** If you have previously taken a refund of IMRF contributions or are eligible for other types of past service credit (for example, military service), you may be able to buy back this service to increase the amount of your pension. The sooner you buy back this service, the less it will cost you.
- **Your beneficiaries:** When you first became an IMRF member, you should have filled out IMRF Form 6.11, "Designation of Beneficiary," in which you named one or more people to receive your IMRF death benefits if you were to pass away. Do the beneficiaries you have on file still reflect your wishes?

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Your road to retirement

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Don't have your Personal Statement of Benefits close at hand? You can view past Statements, a detailed history of your service credit, and other important information about your IMRF membership in your Member Access account.

If something in your records doesn't look right, get in touch with IMRF. Call 1-800-ASK-IMRF (275-4673) and a Member Services Representative will help you resolve the situation.

Actions you can take to help you better understand your IMRF benefits include:

- Download and read the IMRF benefit booklet for your plan and tier at www.imrf.org/memberpubs
- Attend an IMRF Pre-Retirement Workshop (see pages 6-7 for a schedule and more detailed description).

12-24 months before you retire

A year or two before your retirement, you should begin to focus on gaining more concrete information about what your retirement income will look like.

You can begin this process by getting a formal pension estimate from IMRF. If you contribute to IMRF's Voluntary Additional Contributions (VAC) program, this document will include an estimate of the additional monthly payment you could receive if you choose to annuitize the VAC you have saved. IMRF will also take note of any reciprocal service you have.

"If you call us for an estimate or you sit down for a Personal Benefits Review and we see that you have reciprocal service, we'll work with the other systems to provide those numbers," Seputis said.

"Those estimates take a little bit longer because we're working with another agency."

When reciprocal service is part of the picture, the estimate will explain how much service credit you have with each system, your earnings with each system, the rules for each system, and when you will be able to draw a pension from each system.

At this point, you should also get a pension estimate from Social Security and determine the age at which you want to begin receiving your Social Security benefit.

One year before you retire

A year from retirement is a time to make some concrete plans. Among the most important decisions to make is what you will do for health insurance.

IMRF retirees do not receive health insurance as a retirement benefit. However, IMRF members are eligible for health care continuation with their employers, and IMRF has endorsed health insurance plans through Doyle Rowe, LTD. These include Medicare supplement plans and a Blue Cross Blue Shield plan for members under 65.

Make sure to take into account your employer's open enrollment period.

"Retirement does not create a life changing event that gives you a special open enrollment period," Seputis said.

To learn more about your health insurance options, download IMRF's "Are you planning to continue your employer's health insurance?" and "IMRF-endorsed health insurance programs" booklets at www.imrf.org/retirepubs.

At this time, you may also want to coordinate your retirement with your employer. IMRF suggests that you meet with your employer's human resources department to review potential retirement dates, discuss your options for unpaid sick and vacation time payouts, and whether any IMRF early retirement incentives are planned or under discussion.

If you feel like you could use a refresher course on your IMRF benefits, you may also want to sign up for another Pre-Retirement Workshop.

"You pick up a little more knowledge each time," Seputis said.

Three months before your retire

Three months out, you will need to take several specific steps to make certain everything is in place for your retirement.

- **Apply for Social Security benefits** if you are eligible. When you speak with Social Security, make sure they confirm that, because you contributed to Social Security, there will be no reduction in your benefits.
- **Meet with a tax advisor** to determine your tax withholding status. Bring along your IMRF and Social Security estimates, along with any other income you and/or your spouse will have in retirement.
- **Meet with your employer** to discuss your retirement options, especially if you did not do this previously.
- **Have a plan for applying for your IMRF pension.** Get an IMRF retirement application or note where you can apply online (log in to your Member Access account at www.imrf.org, hover on "My Account," and click "Apply for an IMRF Pension").



Learn more with your Retirement Checklist

IMRF offers a handy checklist at Pre-Retirement Workshops indicating the critical junctures when you should take action to make sure that everything is in order when you retire. You can download this document at www.imrf.org/memberpubs; just scroll to the bottom of the page.

- **Make any final decisions about your health insurance.**
- **Make sure you understand how returning to work can affect your IMRF pension or Social Security.**
- **Get applications from any other Illinois pension systems** where you have reciprocal credit (if applicable).

One month before you retire

A month before you retire, submit your retirement application to IMRF, along with copies of any required documents (for example, your birth certificate, marriage certificate, or divorce decree).

If you're retiring reciprocally, you should also apply with your reciprocal systems at this time.

After you retire

Around the middle of the month following your last day of work, you can expect to start receiving your pension. IMRF will deposit it directly into your checking, savings, or brokerage account.

At first, you will receive an estimated pension based on IMRF's Standard Pension Calculation. This amount will be adjusted once your employer reports your final earnings to IMRF about a month after your official retirement date.

Make sure to read the retirement packet that IMRF sends you after you retire. It includes valuable information about health insurance continuation, the financial implications of returning to work for an IMRF employer, and beneficiary and tax withholding forms for you to fill out and return to IMRF.

Finally, about 6-8 weeks after you retire, you'll receive your IMRF Certificate of Benefits, which details your pension's effective date, your monthly amount, and your annual increase, along with survivor benefits. Keep it with your important papers. Your annual IMRF Benefit Statement, which IMRF will send you every fall starting the year after you retire, covers some of the same ground and also offers information about your 1099-R tax form. ■

IMRF reduces assumed rate of return— what this means for members

In December 2018, the IMRF Board of Trustees reduced the return it assumes it will earn on IMRF's investment portfolio from 7.5% to 7.25%. This assumption plays a role in the amount of additional money IMRF expects to need to fund its benefit system. So how does the change affect IMRF members?

The change DOES NOT affect IMRF retirement benefits or member contributions.

IMRF retirement benefits and member contributions are fixed by state law.

The difference between the cost of IMRF retirement benefits and member contributions must be paid by a combination of employer contributions (funds from local units of government) and investment earnings. In general, slightly reducing the assumption will slightly increase what employers pay to fund IMRF benefits. This relationship reflects the nature of a defined benefit pension plan like IMRF.

The change DOES affect interest on IMRF Voluntary Additional Contributions (VAC).

IMRF members still working for government may make VAC to supplement their standard IMRF pension. Interest paid on VAC is linked to the IMRF assumed rate of return. Therefore, a decrease to the assumed rate of return lowers the rate of interest earned on VAC.

IMRF credits VAC interest on December 31 each year, based on the VAC in the member's account on January 1 of the same year. Interest credited on December 31, 2018, was 7.5%. Due to the change, interest credited on December 31, 2019, will be 7.25%. If the IMRF assumed rate of return changes again in the future, IMRF members should expect the VAC interest rate to change as well.

The change DOES affect any interest on member contribution refunds paid either at retirement or as death benefits.

Member contributions may be refunded with interest in certain circumstances at retirement, or they may be refunded with interest in certain circumstances in the form of death benefits. In these instances, the rate of interest paid will be affected. In the vast majority of IMRF retirements, member contributions are not refunded but returned to members through pension payments.

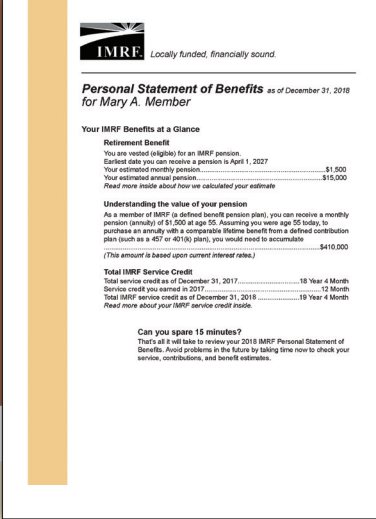
The change DOES affect purchasing of IMRF past service credit.

In certain circumstances, IMRF members may purchase IMRF past service credit. IMRF members may purchase past service credit after previously taking a refund of IMRF member contributions; when their employers first join IMRF; when members aren't properly enrolled; and when they previously served in the military.

When members purchase additional past service credit, interest is included in calculating the amount owed. The amount of interest paid is linked to the assumed rate of return. Past service payment schedules will first apply the new 7.25% interest rate in 2020. ■

Coming soon...

Take a few minutes to read your Personal Statement of Benefits



Get early access to your statement through your Member Access account! Register today at www.imrf.org!

When you receive your 2018 Personal Statement of Benefits, **please take a moment to look it over for accuracy.** If there are any problems, resolving them now could save you time and trouble when you're ready to retire. Please make especially sure to review the front and back pages of your statement, along with your beneficiary information.

What's on your statement?

Your annual Personal Statement of Benefits provides detailed information about the benefits available to you as an active IMRF member—retirement, disability, and survivor benefits. It includes your IMRF account activity for 2018 as well as an overview of past service, contributions, and employers.

When are statements sent?

You should generally receive your 2018 member statement in late February or March. If you already received your statement but didn't have a chance to look at it then, you can find a copy in your Member Access account. Log in to your account, and then click "Member Statements" under the Quick Links on the right side of the page. To register for a Member Access account, go to www.imrf.org.

Your Member ID

Your Personal Statement of Benefits also includes your Member Identification Number. To protect your information, please use this number in place of your Social Security Number when calling or completing paperwork for IMRF. ■

Financial Corner

IMRF investment return as of the end of 2018

-4 PERCENT

Value of IMRF portfolio as of the end of 2018

\$38 BILLION

IMRF's funded status on an actuarial basis

93 PERCENT

All numbers are approximate and unaudited.

UPDATE ON IMRF'S FINANCIALS



IMRF has posted a **new video** in which Executive Director Brian Collins shares an update on IMRF's 2018 finances and overall financial position.

View the video on IMRF's website at: www.imrf.org/2018-financials

Board of Trustees

Sue Stanish re-elected

The IMRF Board of Trustees certified the results of the 2018 Board Election at its December meeting.



Sue Stanish
Executive Trustee

Executive Trustee Election

Sue Stanish, director of finance for the Naperville Park District, was re-elected to the Board as an Executive Trustee. Her new term will run from January 1, 2019 through December 31, 2023. Stanish has served on the Board for the past five years.

Executive Trustees are elected by IMRF employers, the units of government that participate in IMRF.

2019 Board Officers

At the same meeting, the Board selected its officers for 2019:

- President: Alex Wallace, Jr. (Employee Trustee)
- Vice President: David Miller (Executive Trustee)
- Secretary: Sharon U. Thompson (Annuitant Trustee) ■



IMRF is hiring!

We are looking for candidates to fill several open positions

IMRF offers comprehensive benefits, professional development, and so much more! To view IMRF's job board, go to www.imrf.org, hover on "About IMRF," click "Employment at IMRF," and then click "Career Opportunities."

Your Glass is Half Full: Understanding Your IMRF Benefits

AN INFORMATIONAL WORKSHOP FOR MEMBERS WHO ARE NEW TO IMRF

At this two-hour workshop for young and new members, an IMRF Field Representative will explain **how IMRF can benefit you right now, the opportunity of Voluntary Additional Contributions, the importance of saving for your future, and much more!**

2019 Workshop Dates & Locations

	DATE	LOCATION	STARTS AT		DATE	LOCATION	STARTS AT
MAR	3/05 (Tue)	Rockford	5 PM	AUG	8/13 (Tue)	Fairview Hgts	NOON
	3/12 (Tue)	Centralia	NOON		8/13 (Tue)	Mt. Prospect	5 PM
	3/19 (Tue)	Peoria	6 PM		9/03 (Tue)	Joliet	1 PM
APR	4/02 (Tue)	Aurora	5 PM	SEP	9/05 (Thu)	Springfield	5 PM
	4/25 (Thu)	Champaign	5 PM		9/17 (Tue)	Oak Park	5 PM
MAY	5/09 (Thu)	Gurnee	6 PM		9/17 (Tue)	Peoria	6 PM
	5/22 (Wed)	Bloomington	6 PM	OCT	10/01 (Tue)	Naperville	6 PM
JUL	7/23 (Tue)	Dundee	5 PM		DEC	12/03 (Tue)	Gurnee
	7/23 (Tue)	Moline	5 PM				

To view the most current list of workshop dates and locations, visit www.imrf.org/glass-half-full. Register online with a Member Access account, or call IMRF at 1-800-ASK-IMRF (275-4673).

Correction

In "Protecting your assets if you no longer can" in the Winter 2018 issue of *Fundamentals*, we stated that spouses are automatically granted Power of Attorney for healthcare. In fact, in Illinois the powers granted to a spouse are less broad than the powers granted by a healthcare POA. Additionally, laws vary by state. If you have questions or concerns about your state's laws, we recommend consulting with an attorney.

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.

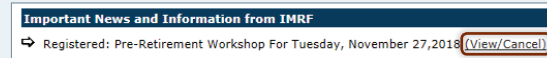
Who should attend?

- 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.

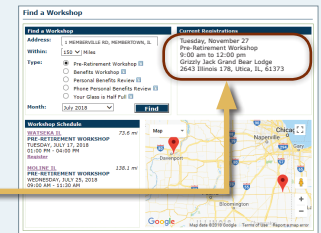
The Pre-Retirement Workshop schedule for 2019 is here! Register online today through your Member Access account (the best and fastest way) or by calling IMRF. These workshops, which are approximately three hours long, can benefit you no matter how close you are to retirement. We recommend attending a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

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

March

DATE	LOCATION	STARTS AT
3/02 (Sat)	Princeton	9 AM
3/05 (Tue)	Macomb	10 AM
3/05 (Tue)	Beach Park	1 PM
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)	Oak Park	1 PM
3/26 (Tue)	Morris	6 PM
3/27 (Wed)	Moline	9 AM
3/30 (Sat)	Belleville	10 AM

April

DATE	LOCATION	STARTS AT
4/02 (Tue)	Bloomington	1 PM
4/02 (Tue)	Collinsville	5 PM
4/09 (Tue)	Galesburg	10 AM
4/09 (Tue)	Burr Ridge	1 PM
4/09 (Tue)	Springfield	4:30 PM
4/10 (Wed)	Utica	9 AM
4/10 (Wed)	Mundelein	1 PM

4/15 (Mon)	Marion	1 PM
4/16 (Tue)	Oak Lawn	2 PM
4/24 (Wed)	Galena	9 AM
4/24 (Wed)	O'Fallon	4 PM
4/24 (Wed)	Peoria	6 PM
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)	Olney	1 PM
5/08 (Wed)	Palatine	1 PM
5/08 (Wed)	Champaign	5 PM
5/08 (Wed)	Bloomington	6 PM
5/09 (Thu)	Oregon	9 AM
5/14 (Tue)	Beach Park	9 AM
5/14 (Tue)	Wheaton	1 PM
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)	Rock Falls	9 AM

5/21 (Tue)	Northbrook	1 PM
5/29 (Wed)	Rockford	9 AM
5/29 (Wed)	Murphysboro	1 PM

June

DATE	LOCATION	STARTS AT
6/04 (Tue)	Aurora	1 PM
6/04 (Tue)	Springfield	5 PM
6/05 (Wed)	Moline	9 AM
6/05 (Wed)	Homewood	2 PM
6/06 (Thu)	Effingham	5 PM
6/08 (Sat)	Crystal Lake	9 AM
6/08 (Sat)	Elk Grove Village	10 AM
6/11 (Tue)	Barrington	1 PM
6/11 (Tue)	Skokie	1 PM
6/12 (Wed)	Carlyle	9:30 AM
6/18 (Tue)	Beach Park	1 PM
6/25 (Tue)	Itasca	1 PM
6/27 (Thu)	Highland Park	5 PM

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

March

DATE	LOCATION	STARTS AT
3/02 (Sat)	Salem	10 AM
3/05 (Tue)	Waterloo	10:30 AM
3/07 (Thu)	Effingham	8 AM
3/07 (Thu)	Peoria	11 AM
3/07 (Thu)	Gurnee	12:30 PM
3/13 (Wed)	Nashville	11 AM
3/14 (Thu)	Princeton	9 AM
3/14 (Thu)	Macomb	10 AM
3/14 (Thu)	Highland Park	3 PM
3/19 (Tue)	Mount Vernon	10:30 AM
3/19 (Tue)	Woodstock	1 PM
3/19 (Tue)	Alton	4 PM
3/26 (Tue)	Joliet	11 AM
3/27 (Wed)	O'Fallon	10:30 AM
3/28 (Thu)	Moline	9 AM
3/28 (Thu)	Morris	1 PM
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)	Peoria	11 AM
4/04 (Thu)	Bloomington	1 PM
4/04 (Thu)	Dundee	2 PM
4/11 (Thu)	Fairview Heights	10:30 AM

4/11 (Thu)	Oak Brook	1 PM
4/11 (Thu)	Highland Park	3 PM
4/16 (Tue)	Utica	9 AM
4/16 (Tue)	Galesburg	10 AM
4/17 (Wed)	Mundelein	9 AM
4/17 (Wed)	Bloomington	NOON
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)	Quincy	11 AM
5/08 (Wed)	Princeton	5 PM
5/09 (Thu)	Champaign	8 AM
5/09 (Thu)	Bloomington	1 PM
5/13 (Mon)	Woodstock	1 PM
5/14 (Tue)	Freeport	10 AM
5/14 (Tue)	Tinley Park	1 PM
5/21 (Tue)	Wheaton	10 AM
5/21 (Tue)	Decatur	3 PM
5/22 (Wed)	Oregon	9 AM
5/22 (Wed)	Flora	2:30 PM
5/23 (Thu)	Bloomington	9 AM
5/23 (Thu)	Collinsville	11 AM
5/23 (Thu)	Zion	1 PM
5/29 (Wed)	Charleston	10 AM

5/29 (Wed)	Montgomery	1 PM
5/30 (Thu)	Rock Falls	9 AM
5/30 (Thu)	Peoria	11 AM
5/30 (Thu)	Schaumburg	1 PM
5/30 (Thu)	Woodstock	3 PM

June

DATE	LOCATION	STARTS AT
6/06 (Thu)	Dundee	9 AM
6/06 (Thu)	Moline	9 AM
6/06 (Thu)	Aurora	1 PM
6/07 (Fri)	Effingham	8 AM
6/08 (Sat)	Carterville	NOON
6/12 (Wed)	Rockford	9 AM
6/12 (Wed)	Palatine	1 PM
6/12 (Wed)	Springfield	4 PM
6/13 (Thu)	Skokie	1 PM
6/25 (Tue)	Nashville	11 AM
6/25 (Tue)	Mundelein	1 PM
6/26 (Wed)	Homewood	11 AM
6/27 (Thu)	Itasca	1 PM

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

is published quarterly for active members
of IMRF over age 40.

Erin Cochran, editor, ecochran@imrf.org
1-800-ASK-IMRF (275-4673) • www.imrf.org

**Manage your IMRF benefits
with **Member Access****

Member Access Employer Access

User Name: Password:
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A Member Access account provides you with early access to your documents and a secure, convenient way to communicate with IMRF—24 hours a day, seven days a week! Register now at www.imrf.org!

With Member Access you can:

- Register online for “Your Glass is Half Full” new member workshops and Pre-Retirement Workshops, as well as Personal Benefits Reviews!
- Safely and speedily update your beneficiaries and other personal information with Secure Online Forms.
- Create a variety of pension estimates based on different retirement scenarios and payment options.
- View your annual Personal Statement of Benefits and correspondence IMRF has sent you.