

FUNDAMENTALS

IMRF

ACTIVE MEMBER OVER 40 EDITION

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How reciprocal retirement could benefit your bottom line

If you have service with both IMRF and one or more of the state's reciprocal retirement systems, retiring reciprocally could significantly increase the amount of your pension. To understand your options and responsibilities, start planning early.

IMRF is one of 13 public pension systems covered by the Illinois Retirement Systems Reciprocal Act. This law allows you to combine service credit from any of these systems when you retire.

Reciprocal retirement is optional, but in most cases, you will receive a higher combined benefit by retiring under the Reciprocal Act than if you retired individually with each system. (For some of the exceptions, see our article on page 2.)

Each year, a significant number of IMRF retirees benefit from the Reciprocal Act.

"In 2018, we approved about 7,400 retirement claims, of which about 1,000 were reciprocal claims," said IMRF Field Representative Tecya Anderson.

The benefits of reciprocal retirement

Reciprocal retirement can increase your retirement benefits in a number of ways, depending on your circumstances:

- **Someone who would not otherwise be eligible for a pension with any one system may be able to qualify for benefits.** "Let's say you have a person with five years in IMRF plus five years in TRS. Independently they wouldn't qualify for a pension through IMRF because it's only five years," Anderson said. "But by coordinating IMRF service with the TRS service, the person has 10 years of pension credit, and would therefore be eligible for a pension whether they're in Tier 1 or Tier 2."
- **Service credit earned with different systems can be combined to receive a larger pension.** Even in situations where you have enough service credit to retire with each system individually (for example, 10 years in IMRF and 12 years in SURS), retiring reciprocally allows each system to consider all of your service credit across all of the systems. This usually results in a higher pension from each system.
- **Both systems use the same Final Rate of Earnings when it calculates your pension.** "If a person went from a lower paid job to a higher paid job in a different system, by and large both benefits would end up being based on the higher paid position," Anderson said. *continued on page 2*

Illinois Reciprocal Systems

Do you have service credit with any of these systems? Depending on your circumstances, you could qualify for reciprocal retirement.

- Chicago Teachers' Pension Fund: www.ctpf.org
- County Employees' Annuity & Benefit Fund of Cook County: www.cookcountypension.com
- Forest Preserve District Employees' Annuity & Benefit Fund of Cook County: www.cookcountypension.com
- General Assembly Retirement System (GARS): srs.illinois.gov
- Judges' Retirement System (JRS): srs.illinois.gov
- Laborers' Annuity & Benefit Fund of Chicago: www.labfchicago.org
- Metropolitan Water Reclamation District Retirement Fund: www.mwrdrf.org
- Municipal Employees' Annuity & Benefit Fund of Chicago: www.meabf.org
- Park Employees' Annuity & Benefit Fund of Chicago: www.chicagoparkpension.org
- State Employees' Retirement System of Illinois (SERS): srs.illinois.gov
- State Universities Retirement System (SURS): www.surs.org
- Teachers' Retirement System (TRS): www.trsil.org



Reciprocal retirement

continued from page 1

Eligibility for reciprocal retirement

To retire reciprocally:

- You must have at least 12 months of service credit with a system for that service to be counted. (Education support staff, or paraprofessionals, are the one exception to this rule.)
- Your total service must meet the vesting requirements of each system.
- You can't use service credit you earned with a system toward a reciprocal pension if you're already collecting a pension from that system.
- You can't use service credit that has been refunded to you toward a reciprocal pension; first, you have to pay back the refund and reinstate the service.
- You must retire with each system at the same time.

Start planning early

Because every reciprocal retirement situation is different, if you

1-2 years before your retirement date

Contact the system you most recently participated with for a formal pension estimate

3-6 months before your retirement date

Start gathering applications from each system you've earned service credit with

At least 60 days before your retirement date

Apply for retirement with all your systems at the same time

plan to retire reciprocally, we recommend you start gathering information well before you retire.

"Don't wait until the last minute, because it's something that's going to take time," Anderson said.

The earlier you start planning and gathering information, the more time you'll have to compare the data and make certain you'll be better off retiring reciprocally.

IMRF advises that you contact the system you most recently participated with for a formal pension estimate a year or two before you plan to retire. Pension estimates for reciprocal pensions take much longer to prepare than the typical pension

Exceptions: When reciprocal retirement may not benefit you

In most cases, retiring reciprocally will be to your financial benefit. In some situations, however, you could actually be better off retiring with each system individually.

Concurrent service

If your service with two different systems overlaps—for example, you're working one job covered by IMRF at the same time that you're working another in SURS or SERS—you only gain one month of service credit for any one calendar month of service.

"One person asked me, 'If I end up with 22 years for IMRF service plus 18 years of SURS service, will I have 40 years of pension credit?' The answer in his case was no, because all of the SURS service was concurrent with IMRF," Anderson said.

In a case where only a portion of your service is concurrent, however, you might still be better off retiring reciprocally. Until you get pension estimates with and without reciprocity, you won't know to what extent your pension amount is affected.

Going from a higher paid job to a lower paid job

Your Final Rate of Earnings (FRE) is part of what determines your pension amount.

Depending on whether you are in Tier 1 or Tier 2, your FRE is determined by looking at the highest-paid 48 or 96 consecutive months in your last 10 years of service. Most of the time, that will be your final 48 or 96 months of service. However, if you go from a higher paid position to a lower paid position—for example, if you move to part-time hours toward the end of your career—that won't necessarily be the case.

"I had a Tier 1 member who went from a higher paid job with a different retirement system to a lower paid job with IMRF, and he wanted to protect the wages from the other system, but continue to work at his IMRF employer as long as possible," Anderson said. "In our discussions, I

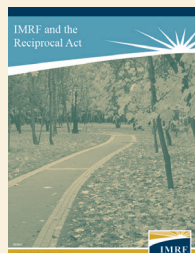
told him 72 months is the cutoff point. If you work beyond that point it's going to start cutting into your FRE from the other system."

In this member's case, he ended up retiring from his IMRF job so that he could retire reciprocally before his FRE was affected.

Purchasing service and windfall elimination

In cases where you had service credit with a reciprocal system but had it refunded, you may be thinking of reinstating that service in order to increase your pension or retire sooner. That could potentially benefit you, but before you make your decision, make sure to request an estimate from Social Security taking that service into account.

If the system where you earned the service is one where you don't pay into Social Security (such as TRS), the Social



For more information about reciprocal pensions, including more examples of how individual circumstances can affect your ability to retire reciprocally, go to www.imrf.org/memberpubs to download *IMRF and the Reciprocal Act*; scroll a little more than halfway down the page.

estimate—anywhere from a few weeks to a few months.

Applying for an estimate from Social Security is also recommended so that you'll understand the complete picture of your retirement income.

We recommend that you start gathering applications from each system you have service credit with at least three months before you retire. You should apply for retirement with all your systems at the same time, at least 60 days (but not longer than six months) before your desired retirement date. ■

Security benefit you earned while working in an IMRF position could be reduced by the Windfall Elimination Provision. This federal rule adjusts the Social Security payment of workers who receive a pension for a job in which they did not pay Social Security taxes by up to half the amount of your pension.

"You may not want to spend \$25,000 buying service credit from another system only to find out it's reducing your Social Security benefits by \$400 a month," Anderson said.

Know your situation

Because each reciprocal retirement situation is so individualized, it's important to get pension estimates early on in your retirement planning process. This will allow you to fully understand your financial situation and the options available to you. ■

IMRF named Plan Sponsor of the Year

On Thursday, March 28, IMRF won the 2019 Plan Sponsor of the Year Award at *PLANSPONSOR Magazine's* Excellence in Retirement Awards ceremony in New York City.

The magazine recognized IMRF as the top public defined benefit plan in the United States.

"The Plan Sponsor of the Year annual award program recognizes retirement plan sponsors that show a commitment to their participants' financial health and retirement success," according to *PLANSPONSOR*. "The award is given in many categories to recognize all plan types, so any plan sponsor can be eligible."

IMRF, serving public employees in Illinois communities since 1941, earned this year's designation for a high funding level,



disciplined investment approach, and focus on continuous improvement.

"This is a great honor and it means a lot to us because it shows that a defined benefit plan can work," Executive Director Brian Collins said.

Visit www.plansponsor.com to read more about the magazine, the award, the categories, and the criteria. ■

Board of Trustees

2019 Employee Trustee election

This fall, active IMRF members like you are scheduled to elect one Employee Trustee to the IMRF Board of Trustees.

This Trustee will serve a five-year term that will run January 1, 2020, through December 31, 2024.

According to Illinois law, the election will only be held if more than one candidate has been nominated for the position. If only one candidate is nominated, that candidate will be confirmed as the Trustee at the December Board meeting.

If the Employee Trustee election is held, ballots will be included with the fourth quarter issue of *Fundamentals*. This packet will include instructions and the date when ballots must be returned to IMRF in order to be counted.

An eight-member Board of Trustees governs IMRF. It consists of four Executive Trustees, three Employee Trustees, and one Annuitant Trustee.

What does it take to run for and serve as Employee Trustee?

Trustees are fiduciaries responsible for the governance and oversight of IMRF. They must act solely for the benefit of IMRF members and beneficiaries.

To run for Employee Trustee, you must:

- Be vested in IMRF as of December 31, 2019;
- Gather at least 350 signatures of those who participated in IMRF during July 2019; and
- Submit your nominating petition between August 1, 2019, and September 16, 2019.

Nominating petitions, procedures, and additional information on running for Employee Trustee will become available for download at www.imrf.org beginning June 30, 2019. ■

Do you have one of these types of past service? Buying it back could increase your pension!

Because the amount of IMRF service credit you have is part of what determines the size of your pension, buying back past service could make a big difference to your retirement income. But what kinds of past service can you purchase?

“Time that you want to buy versus time that you’re able to buy aren’t necessarily the same thing,” said IMRF Field Representative Tecya Anderson. “Members sometimes think they can simply buy time, not understanding the time has to be credited under certain circumstances.”

State law determines the kinds of past service members can purchase. Do any of these service types apply to you?

Reinstated service (paying back a refund)

Reinstated service is the most common type of past service that IMRF members purchase. If you worked for another IMRF employer in an IMRF-eligible position, but took a refund of your member contributions when you left that job, you may be eligible to buy that service back by paying back your contributions plus interest.

“Some people forget that they worked for an IMRF employer in the past, or they forget that they’ve taken a refund,” Anderson said. “Fortunately, IMRF has very good records, so if they do have a question, we can produce a copy of the refund application.”

Once you’ve worked for your current

IMRF employer for two years, you become eligible to buy back past service, and IMRF sends you a letter letting you know about your previous refunded service—a great opportunity to follow up and learn more.

Omitted service

Omitted service occurs when you worked in a position qualified for IMRF, but your employer failed to enroll you as an IMRF member. To qualify for purchasing omitted service, your past position can’t just be any position with an IMRF employer. It has to have met the hourly standard, which means you must have worked at least 600 or 1,000 hours per year, depending on the employer.

If you think you may qualify for omitted service, your first step should be to go

to your former employer to gather more information about how many hours you worked and when. If your employer hasn’t kept that data, you could look at W-2s for that specific employer, or request a personal statement of benefits from Social Security to get information about what you were paid while you were working for that employer.

Military service

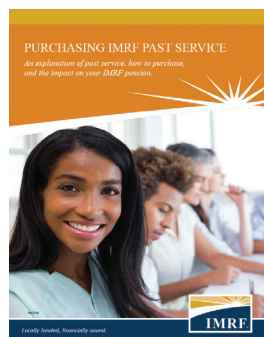
Not everyone realizes that IMRF members who have served in the U.S. military may have the option of converting military service into IMRF service if their employer has adopted a resolution allowing it. If your military service took place before you joined IMRF, you may have the option of purchasing two to four years of service credit, depending on which resolution your IMRF employer has adopted.

The cost to purchase IMRF service credit for your time spent in the military would be member and employer contributions plus interest, based on your first date of participation in IMRF and first salary earned as an IMRF member.

If you think you may have military service that you wish to purchase, contact 1-800-ASK-IMRF (275-4673) for more information.

Prior service

If you were already working for your employer when it joined IMRF, and were granted the maximum free service (20%



For more information about buying back past service, including additional eligibility requirements, how to pay for past service, and what forms to use, visit www.imrf.org/past-service. You can also go to www.imrf.org/memberpubs to download our *Purchasing IMRF Past Service* booklet.

Note: If you purchase your service after you retire the benefit enhancement will be effective the first of the month following the date IMRF receives your payment. There is no retroactive enhancement for payments made after retirement.

of your service up to five years), you may still be able to purchase your remaining service.

Retroactive service

Elected officials who held an office qualifying for IMRF and now wish to participate in IMRF can purchase up to 50 months of previous elected official service credit.

Benefit Protection Leave

If you took a leave of absence from your job, Benefit Protection Leave may enable you to purchase service for the time you were away (up to 12 months over the course of your IMRF career) if your employer's governing body approves it.

"Benefit Protection Leave can be used in conjunction with FMLA. Let's say a person is taking time off to care for mom or dad or a spouse, and during some of

Did you know...?

With IMRF's approval, one way to pay for past service is with a rollover from a qualified pension plan, a traditional IRA, an IRC section 457 plan, or an IRC section 403(b) plan. See IMRF Form 6.01 for more details.

the time they're off they're not receiving a paycheck. Well, they're not going to receive service credit from IMRF in the months they are not receiving a paycheck. The Benefit Protection Leave helps to solve that issue," Anderson said.

Additionally, it can be used to close gaps in service credit if a member was unaware

of or didn't qualify for IMRF disability (which also protects service credit but can only be applied retroactively for six months).

Out-of-state service

"People ask about reciprocity with other states or even with the federal government, but out-of-state service is very narrow in its definition—it only applies to forfeited local government service," Anderson said. "They have to have cashed it out of the other retirement system, so they can't double dip and use that same service for a pension with the other state along with service in IMRF."

IMRF will be able to tell you if your service qualifies under these guidelines, but ultimately, this type of service is only available for purchase with the approval of your employer's governing board, which is uncommon. ■

How do I know if I should buy back my past service?

Whether purchasing past service is worth it to you financially is a question only you can answer, but IMRF provides several tools to help you decide.

If you've discovered that you have past service you can buy, you may be wondering if the benefits of purchasing that service will be worth the cost. Different types of past service have different associated costs, and the longer it's been since your service occurred, the more expensive it is to buy back.

To help figure out whether buying back past service is to your advantage, we recommend that you:

- Begin by completing the form for your type of past service (available at www.imrf.org/memberforms) and apply. You will receive a payment schedule that will give you exact figures for what your costs will be. **You are in no way obligated to purchase any or all of the service credit just because you receive a payment schedule.** This schedule is only generated so that you'll know your costs.
- Call 1-800-ASK-IMRF (275-4673) and request two pension estimates from IMRF: one with the purchased past service added, and one without.
- Compare the amount of your monthly payments with and without the added service, and calculate how long it would take to recover your reinstatement cost once you start receiving your pension. (See our Purchasing IMRF Past Service booklet, available at www.imrf.org/memberpubs, for detailed instructions on how to make this calculation.)

"Keep in mind that, except for omitted service, every year the cost to buy back your service increases because interest is added," said Senior Past Service Data Examiner LaDawn Goodwin. "If you can afford to purchase it, if you are interested in buying it, it's best to do it now rather than wait until later." ■

Mary Member's reinstated service

In many cases, purchasing past service can significantly add to your monthly pension. Consider the case of Mary Member:

- Took a refund of \$10,879.54
- Cost to reinstate her 76 months of service: \$17,863.69
- Retired at age 60
- Recouped reinstatement cost in 18 months

**MARY'S
MONTHLY
BENEFITS**

\$3,202

WITHOUT
REINSTATED
SERVICE

**\$977
INCREASE**

\$4,179

WITH
REINSTATED
SERVICE

Gain peace of mind at a free 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.

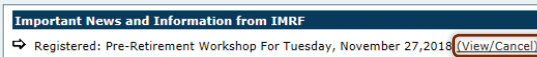
Who should attend?

- 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.

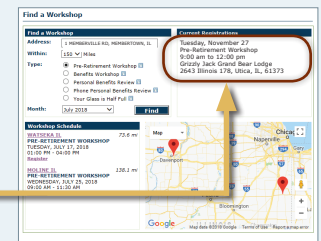
The Pre-Retirement Workshop schedule for 2019 is here! Register online today through your Member Access account (the best and fastest way) or by calling IMRF. These workshops, which are approximately three hours long, can benefit you no matter how close you are to retirement. We recommend attending a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

June

DATE	LOCATION	STARTS AT
6/04 (Tue)	Springfield	5 PM
6/05 (Wed)	Moline	9 AM
6/05 (Wed)	Homewood	2 PM
6/06 (Thu)	Effingham	5 PM
6/11 (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

July

DATE	LOCATION	STARTS AT
7/09 (Tue)	Downers Grove	1 PM
7/09 (Tue)	Northbrook	1 PM
7/09 (Tue)	Joliet	2 PM
7/10 (Wed)	Freeport	10 AM
7/13 (Sat)	Bloomington	9 AM
7/13 (Sat)	Hoffman Estates	10 AM
7/16 (Tue)	Watseka	1 PM
7/22 (Mon)	Gurnee	5 PM
7/23 (Tue)	Oak Park	1 PM
7/24 (Wed)	Moline	9 AM
7/24 (Wed)	Robinson	4 PM
7/30 (Tue)	Pontiac	6 PM
7/31 (Wed)	Crystal Lake	1 PM

August

DATE	LOCATION	STARTS AT
8/06 (Tue)	Bloomington	1 PM
8/07 (Wed)	Oregon	9 AM

8/07 (Wed)	Marion	1 PM
8/07 (Wed)	Springfield	1 PM
8/10 (Sat)	Mundelein	9 AM
8/13 (Tue)	Kankakee	1 PM
8/15 (Thu)	Collinsville	1 PM
8/20 (Tue)	Burr Ridge	1 PM
8/21 (Wed)	Rockford	5 PM
8/23 (Fri)	Champaign	5 PM
8/24 (Sat)	Peoria	9 AM
8/27 (Tue)	Utica	9 AM
8/27 (Tue)	Carol Stream	1 PM
8/28 (Wed)	Grayslake	9 AM

September

DATE	LOCATION	STARTS AT
9/05 (Thu)	Oak Lawn	10 AM
9/05 (Thu)	Gurnee	1 PM
9/09 (Mon)	Effingham	5 PM
9/11 (Wed)	Moline	9 AM
9/11 (Wed)	Belleville	1 PM
9/11 (Wed)	Schaumburg	5 PM
9/17 (Tue)	Northbrook	1 PM
9/17 (Tue)	Naperville	6 PM
9/18 (Wed)	Rockford	9 AM
9/24 (Tue)	Hanover Park	10 AM
9/25 (Wed)	Peoria	6 PM
9/26 (Thu)	Collinsville	5 PM
9/30 (Mon)	Skokie	1 PM

October

DATE	LOCATION	STARTS AT
10/01 (Tue)	Itasca	1 PM
10/01 (Tue)	Tinley Park	2 PM

10/01 (Tue)	Highland Park	3 PM
10/02 (Wed)	Centralia	1 PM
10/03 (Thu)	Princeton	9 AM
10/08 (Tue)	Rock Falls	9 AM
10/08 (Tue)	Quincy	6 PM
10/10 (Thu)	Homewood	2 PM
10/11 (Fri)	Alton	9 AM
10/12 (Sat)	Skokie	10 AM
10/15 (Tue)	Beach Park	1 PM
10/16 (Wed)	Charleston	4 PM
10/19 (Sat)	Springfield	9 AM
10/22 (Tue)	Downers Grove	1 PM
10/23 (Wed)	Moline	9 AM

November

DATE	LOCATION	STARTS AT
11/02 (Sat)	Elgin	9 AM
11/02 (Sat)	Naperville	9 AM
11/07 (Thu)	Champaign	1 PM
11/09 (Sat)	Peoria	9 AM
11/12 (Tue)	Elmhurst	5 PM
11/13 (Wed)	Geneseo	10 AM
11/13 (Wed)	Barrington	1 PM
11/13 (Wed)	Carbondale	1 PM
11/14 (Thu)	Sandwich	6 PM
11/16 (Sat)	Joliet	10 AM
11/19 (Tue)	Geneva	1 PM
11/19 (Tue)	Decatur	5 PM
11/23 (Sat)	Collinsville	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

June

DATE	LOCATION	STARTS AT
6/06 (Thu)	Dundee	9 AM
6/07 (Fri)	Effingham	8 AM
6/08 (Sat)	Cartersville	NOON
6/12 (Wed)	Palatine	1 PM
6/12 (Wed)	Springfield	4 PM
6/25 (Tue)	Nashville	11 AM
6/25 (Tue)	Mundelein	1 PM
6/27 (Thu)	Itasca	1 PM

July

DATE	LOCATION	STARTS AT
7/11 (Thu)	Downers Grove	1 PM
7/16 (Tue)	Fairfield	11 AM
7/19 (Fri)	Aurora	10 AM
7/23 (Tue)	Watseka	10 AM
7/23 (Tue)	Marion	12:30 PM
7/24 (Wed)	Northbrook	9:30 AM
7/25 (Thu)	Moline	9 AM
7/25 (Thu)	Gibson City	10 AM
7/25 (Thu)	Gurnee	12:30 PM
7/25 (Thu)	Oak Park	1 PM
7/29 (Mon)	Barrington	3 PM
7/30 (Tue)	Monmouth	10 AM
7/30 (Tue)	Joliet	11 AM
7/31 (Wed)	Macomb	10 AM

August

DATE	LOCATION	STARTS AT
8/01 (Thu)	Pontiac	10 AM
8/06 (Tue)	Waterloo	11 AM
8/06 (Tue)	Dundee	1 PM

8/08 (Thu)	Bloomington	1 PM
8/13 (Tue)	Crystal Lake	1 PM
8/14 (Wed)	Oregon	9 AM
8/14 (Wed)	Normal	NOON
8/14 (Wed)	Springfield	4 PM
8/20 (Tue)	Bradley	10 AM
8/20 (Tue)	Collinsville	3 PM
8/21 (Wed)	Carbondale	10:30 AM
8/21 (Wed)	Mundelein	1 PM
8/22 (Thu)	Oak Brook	1 PM
8/24 (Sat)	Champaign	8 AM
8/27 (Tue)	Crystal Lake	1:30 PM
8/28 (Wed)	Rockford	5 PM
8/29 (Thu)	Bloomington	1 PM

September

DATE	LOCATION	STARTS AT
9/03 (Tue)	Robinson	11 AM
9/05 (Thu)	Utica	9 AM
9/10 (Tue)	Effingham	8 AM
9/12 (Thu)	Moline	9 AM
9/12 (Thu)	Schaumburg	10 AM
9/12 (Thu)	Gurnee	12:30 PM
9/24 (Tue)	Naperville	10 AM
9/24 (Tue)	O'Fallon	10:30 AM
9/25 (Wed)	Rockford	9 AM
9/25 (Wed)	Oak Lawn	11 AM
9/25 (Wed)	Northbrook	3 PM
9/26 (Thu)	Skokie	1 PM

October

DATE	LOCATION	STARTS AT
10/02 (Wed)	Collinsville	10 AM

10/03 (Thu)	Peoria	11 AM
10/03 (Thu)	Itasca	1 PM
10/07 (Mon)	Mascoutah	10:30 AM
10/10 (Thu)	Princeton	9 AM
10/10 (Thu)	Highland Park	1 PM
10/16 (Wed)	Rock Falls	9 AM
10/17 (Thu)	Alton	10 AM
10/22 (Tue)	Tinley Park	11 AM
10/22 (Tue)	Harrisburg	11:30 AM
10/22 (Tue)	Crystal Lake	3 PM
10/23 (Wed)	Charleston	11 AM
10/24 (Thu)	Moline	9 AM
10/24 (Thu)	Downers Grove	1 PM
10/29 (Tue)	Oak Brook	10 AM
10/29 (Tue)	Zion	1 PM
10/29 (Tue)	Springfield	4 PM
10/30 (Wed)	Homewood	1 PM

November

DATE	LOCATION	STARTS AT
11/05 (Tue)	Naperville	10 AM
11/07 (Thu)	Centralia	4 PM
11/08 (Fri)	Champaign	9 AM
11/14 (Thu)	Peoria	11 AM
11/14 (Thu)	Oak Brook	1 PM
11/19 (Tue)	Geneseo	10 AM
11/19 (Tue)	Marion	10:30 AM
11/19 (Tue)	Woodstock	3 PM
11/20 (Wed)	Decatur	8 AM
11/25 (Mon)	Collinsville	3 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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