

FUNDAMENTALS

IMRF

ACTIVE MEMBER OVER 40 EDITION

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Honoring IMRF Trustee Sharon U. Thompson

Thompson passed away on October 3, 2019. The IMRF family is deeply saddened by this loss, and grateful for Sharon's many years of service.

A legacy of accomplishment

Thompson, the Board Secretary and Legislative Committee Chairperson during 2019, served more than two decades as an IMRF Trustee. She first served from 1993 to 1994 as an Executive Trustee, representing the units of government that participate in IMRF.

After her retirement, IMRF retirees elected her Annuitant Trustee four separate times. Thompson held the role from January 2001 until her passing.

In 2019 alone, she represented 133,261 retirees. In total she served 21 years on the IMRF Board. She was the second-longest tenured Trustee in IMRF history.

As one of the eight members of the IMRF Board of Trustees, Thompson was responsible for the governance of the IMRF pension system, including the prudent management of its retirement assets. The Board has many significant responsibilities, such as the approval of IMRF's Strategic Plan and the hiring of an Executive Director.

During her tenure, IMRF assets grew from about \$16 billion in 2001 to more than \$40 billion today. At the time of her death, IMRF's funded status was more than 90%, and the organization had won numerous awards for customer service.

A great loss for IMRF

IMRF Executive Director Brian Collins said that IMRF staff members are deeply saddened by Thompson's passing and extend condolences to her family.



"Sharon dedicated two decades of her life to the service of IMRF members and employers," Collins said. "As a Trustee, she helped chart a course for IMRF to become one of the leading public pension systems in the nation. The entire IMRF family is grateful to Sharon and her family for her many years of passion and dedication. We will miss her very much."

A resident of Dixon, Illinois, Thompson served 20 years as the Lee County Treasurer. She was a past president of both the Illinois County Treasurers' Association and the Illinois Association of County Officials. ■



What can Voluntary Additional Contributions do for you?

Finding a savings method that is both low-risk and profitable can be difficult. U.S. savings bond (Series I) interest rates were only 1.90% as of September 2019, and many Certificates of Deposit earn even less.

One higher interest option for IMRF members is our Voluntary Additional Contributions (VAC) program, a savings vehicle unique to IMRF that can help you build additional resources for retirement.

“To live comfortably in retirement, you will need sources of income other than your pension,” says Kate Setchell, IMRF Field Services Manager. “VAC is great tool to help you maintain your lifestyle in retirement.”

How VAC works

VAC lets you save between 1% and 10% of your reported earnings in an account that currently earns 7.25% interest. Contributions are after-tax and do not reduce your taxable income as in a 457 or 403(b) plan. The interest is credited at the end of the year, based on the opening balance at the beginning of the year.

“If you retire at age 62 or 67, and you contribute to VAC up until then, there’s an awful lot of compounding interest that can occur,” said Setchell. “Put some dollar amount in there that is not going to harm your current lifestyle. You will be amazed by the amount of money that will accrue in the account by the time you retire.”

If you would like to start making Voluntary Additional Contributions, fill out IMRF Form 6.30 and take it to your employer to be signed by your Authorized Agent. Your contributions will be deducted from your paycheck automatically and will continue to earn interest for as long as you leave them on file.

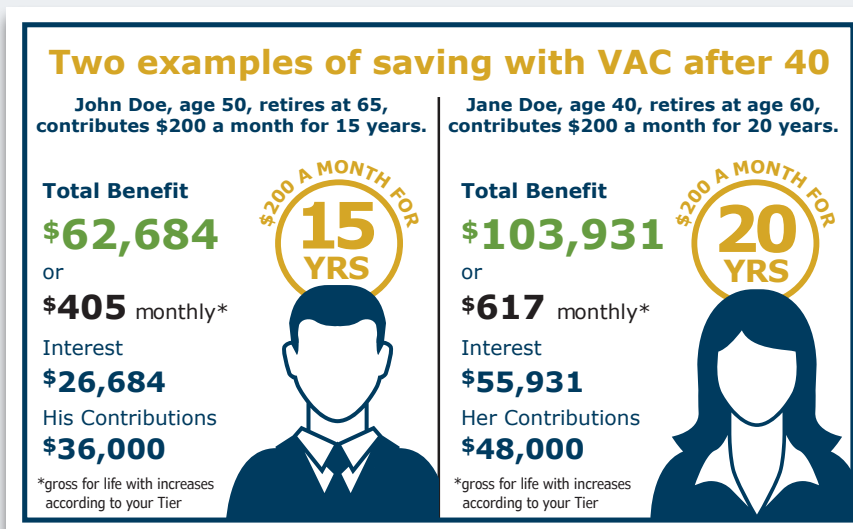
“This is an investment that’s going to continue to draw interest even if you leave your IMRF position,” says Christine Fine, IMRF Field Services Representative.

Upon retirement, you can take your contributions with interest as a lump sum. Alternatively, you may be able to annuitize them. Annuitizing your VAC will give you an additional monthly benefit alongside your pension that will increase yearly as your pension does and never runs out.

If you take a refund of your VAC prior to retirement, your interest must remain on file until you stop working for your IMRF employer. (That interest will continue to earn additional interest.) Not taking a refund will generate much more interest for you over time.

A powerful savings vehicle

See the graphic below for a demonstration of how saving with VAC can add to your retirement income. ■



Traditional vs. Roth IRA—What’s the difference?

TRADITIONAL IRA	ROTH IRA
Pay taxes when you withdraw money*	Pay taxes when you put money in**
Almost anyone can contribute	Income limits for contributing
No contributions after age 70½	Contribute at any age
Penalty for withdrawing money under age 59½	Withdraw contributions any time, for any reason, penalty free
Must start withdrawing money at age 70 ½	Leave money in for as long as you want

* One of the tax advantages of a traditional IRA is that you can deduct the amount you contribute from your taxable income. However, there are limitations on what you can deduct if you are covered by a pension plan. The IRS considers you to be covered by a pension plan as of the first date you began participating in IMRF, even if you are not vested.
** Contributions you make to a Roth IRA are not deductible from your taxable income.

Each contribution you make to IMRF better prepares you for a secure retirement. However, you may need to supplement your future pension with personal savings. In addition to any 403(b) or 457 plans offered by your employer, you may want to consider the pros and cons of contributing to a Traditional or Roth IRA. Consult with a tax advisor to determine the best retirement savings vehicle for your individual circumstances.

For more information visit:
www.imrf.org/IRA ■

IMRF is going Web-Centric!

IMRF recently finalized plans to implement a Web-Centric Customer Service Delivery Model. With this program, we aim to:

- **Expand members' use of IMRF's existing digital tools.**
- **Provide better customer service using these tools.**
- **Generate cost savings that benefit all IMRF stakeholders.**
- **Become better stewards of the global environment by reducing paper consumption.**

As IMRF increases its focus on Web-Centric customer service, you will receive more digital communication and content from IMRF than ever before. You will also be able to access this content—and execute business with IMRF—online and on your terms, at any time.

“With this new approach, we’re excited to provide members with more timely, relevant information that reaches them where they are,” said Dawn Seputis, IMRF Customer Service Director.

What does this mean for members?

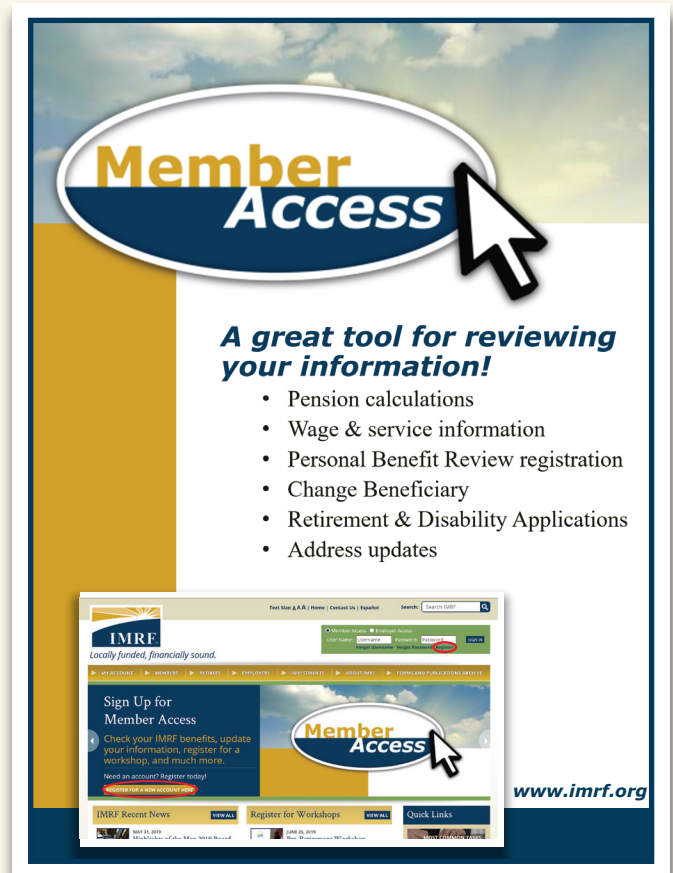
It means IMRF will focus on providing you the best possible customer service through online IMRF Member Access. IMRF will completely replace and upgrade the site in the near future. Our current website will continue to provide a high level of service until the new and enhanced system is implemented.

It also means IMRF will send you less paper-based communication. For example, you will get two print editions of this newsletter next year instead of four. If you have a Member Access account, you will receive additional digital editions packed with the latest IMRF news and benefit information.

Also, 2020 is the last year IMRF will send you a paper copy of your annual Member Statement. However, by having an active Member Access account, you can continue to receive and view a digital version.

How do I open a Member Access account?

It's easy! Simply go to www.imrf.org and follow the prompts to create an account. ■



Natalie Copper to be confirmed as Employee Trustee

Current Trustee Natalie Copper is running unopposed for the 2019 Employee Trustee election. Therefore, IMRF will not hold an election for Employee Trustee.

The Board of Trustees will certify Copper as Employee Trustee at its December meeting. Her term will run from January 1, 2020, through December 31, 2024.

Copper has served on the IMRF Board as an Employee Trustee since January 2010. Twice she has been Board President, in 2014 and 2018. She is currently the chair of the Benefit Review Committee and serves on the Legislative and Investment Committees.

Copper is a School-Age Child Care Site Coordinator at Evanston School District 65. She has been an active member of the Illinois

Education Association since 1982, and the President of her local association since 2000.

“I’m grateful for the opportunity to continue to represent education-support professionals on the IMRF Board. IMRF is one of the leading public pensions in the nation, and I look forward to continuing to help it stay that way.”

- Natalie Copper



Optional pension—an alternate choice

The Optional pension gives you a higher monthly payment before afterward. If you think the Optional pension may be right for you,

“No one can handle having their income drastically reduced at a certain age without a plan to replace some or all of it,” said IMRF Field Services Manager Kate Setchell. “You have to look at your budget and plan ahead.”

Only about one in every four IMRF retirees who are eligible end up choosing the Optional pension over the Standard pension.

Standard pension—the default option

At retirement, you are always eligible for the Standard pension. In fact, you **must** receive the first few months of your pension under the Standard pension before you can choose the Optional pension.

“Everyone at IMRF starts on the Standard pension, because we’re waiting for final payroll from your employer,” Setchell said.

Under the Standard pension, you receive a payment every month for the rest of your life. This payment is increased by 3% of the original amount annually. (Tier 2 retirees receive different increases than Tier 1 retirees. For more information, visit www.imrf.org/t2options)



Are you in Tier 1 or Tier 2?

If you joined IMRF or another Illinois pension system before January 1, 2011, you are in Tier 1.

“No one can handle having their income drastically reduced at a certain age without a plan to replace some or all of it. You have to look at your budget and plan ahead.”

Kate Setchell, IMRF Field Services Manager

Optional pension—a second possibility

The Optional pension is a lifetime pension where you receive a larger pension until age 62, but a reduced pension once you reach age 62.

If you are eligible to receive a pension before age 62, IMRF will notify you about the Optional pension selection six to eight weeks after retiring.

Optional pension reductions

If you choose the Optional pension, how much your pension is reduced when you turn 62 depends on how early you retire.

“If you retire at 55 and then switch at age 62, there’s going to be a huge drop. Sometimes it will almost cut in half what you’re getting,” Setchell said. “If you retire at age 60, the difference is not as drastic.”

When you reach age 62, your 3% annual increase and your 13th Payment will also be reduced. Both will be based on the new, lower amount of your monthly payment.

Make your decision carefully

Often the decrease in your pension once you turn 62 results in a much smaller monthly pension amount. Think carefully about whether you can afford the reduction in income before choosing this option.

“You need to look at your budget, see if it works,” Setchell said. Talk to your spouse, your family, your financial planner if you have one.

How can I compare the Optional and Standard pensions?

Get a pension estimate from IMRF to compare what your monthly payment will look like under both the Optional and Standard pensions.

To get a pension estimate, call us at 1-800-ASK-IMRF (275-4673). You’ll need to tell us:

- **The retirement date you’re considering.**
- **Your unused, unpaid sick days.**
- **Amount of any lump sum payouts.**
- **An estimate of your annual raises.**

Your estimate contains a chart that shows the cumulative difference between the payouts of the Standard and the Optional pension. This includes the “break-even” age when

for eligible members

age 62, and a reduced monthly payment
consider your finances carefully.

Of IMRF's current retirees,
76,878 were eligible for
the Optional pension.

Only **19,661**
actually chose it.

That's
about **25%**

you will have received more total money from the Standard pension than the Optional.

"A member whose break-even age is 70 might look at that and say, 'I know that my house and my car are going to be paid off, so I can afford the reduction.' Whereas if a member's break-even age is 62, they might feel they would do better staying with the Standard pension," said IMRF Field Representative Christine Fine. "It truly is an individual decision."

When can I choose the Optional pension?

You can only choose the Optional pension after you've received a month or two of the Standard pension.

If you are eligible for the Optional pension, you will receive an Option Letter offering you this choice six to eight weeks after starting your pension. The Option Letter will give you details about your monthly pension amounts and annual increases under the Optional pension.

You will have 90 days to make your choice and return your letter to IMRF. If you don't return the Option Letter, you will continue receiving the Standard pension.

If you choose the Optional pension, you will receive payment for the difference between the Optional pension amount and the Standard pension amount that you received for the first few months. ■



Important factors to consider before choosing the Optional pension:



Whether you'll have another source of income when your pension reduces:

Do you have additional resources to draw on at age 62, such as Social Security, a spouse's pension, or a Traditional IRA or other savings?



What your expenses will be:

"You know what your cell phone and your car payment and your insurance costs; you have to look at your budget," Setchell said.



That you'll make less money over time:

"If you live until 85 or age 90, you're going to get less money over the long term than you are from the standard plan," Setchell said.



That choosing the Optional pension is irrevocable:

"You cannot change your mind mid-stream," Fine notes.



Eligibility for Medicare:

Most people only become eligible for Medicare at age 65. "Many of us are working for health insurance," Fine said.



Your full retirement age for Social Security:

While you can begin receiving Social Security at age 62, your payments will be reduced if you claim them before reaching your full retirement age. Visit www.ssa.gov/planners/retire/retirechart.html to find out your full Social Security retirement age.

Prepare for your future 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.

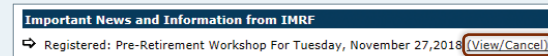
Who should attend?

- 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.

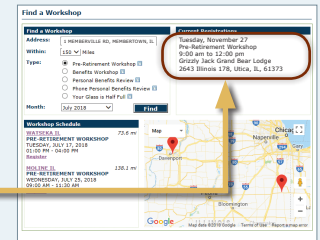
The Pre-Retirement Workshop schedule for 2020 is here! Register online today through your Member Access account (the best and fastest way) or by calling IMRF. These workshops, which are approximately three hours long, can benefit you no matter how close you are to retirement. We recommend attending a workshop five years before your earliest possible retirement date and again when you are 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."



2020 Pre-Retirement Workshop Dates and Locations

January

DATE	LOCATION	STARTS AT
1/16 (Thu)	Gurnee	2 PM
1/29 (Wed)	W. Dundee	5 PM
1/29 (Wed)	Peoria	6 PM
1/30 (Thu)	Collinsville	1 PM
1/31 (Fri)	Barrington	1 PM

February

DATE	LOCATION	STARTS AT
2/12 (Wed)	Marion	1 PM
2/22 (Sat)	Elgin	9 AM
2/22 (Sat)	Springfield	9 AM
2/25 (Tue)	Elmhurst	5 PM
2/27 (Thu)	Rockford	9 AM
2/29 (Sat)	Princeton	10 AM

March

DATE	LOCATION	STARTS AT
3/07 (Sat)	W. Dundee	9 AM
3/07 (Sat)	Centralia	1 PM
3/10 (Tue)	Charleston	1 PM
3/14 (Sat)	Champaign	9 AM
3/17 (Tue)	Mt. Vernon	1 PM
3/17 (Tue)	Matteson	2 PM
3/24 (Tue)	Mt. Prospect	1 PM
3/25 (Wed)	Moline	9 AM
3/25 (Wed)	Joliet	10 AM
3/26 (Thu)	Springfield	3 PM
3/28 (Sat)	Belleville	9:30 AM
3/31 (Tue)	Effingham	9:30 AM
3/31 (Tue)	Freeport	10 AM
3/31 (Tue)	Geneva	1 PM

April

DATE	LOCATION	STARTS AT
4/04 (Sat)	Plano	9 AM
4/06 (Mon)	Olney	1 PM
4/07 (Tue)	Elk Grove Vlg.	10 AM
4/08 (Wed)	Utica	9 AM
4/11 (Sat)	Peoria	9 AM
4/11 (Sat)	Oak Lawn	10 AM
4/13 (Mon)	W. Dundee	5 PM

4/14 (Tue)	Naperville	5 PM
4/18 (Sat)	Kankakee	9 AM
4/21 (Tue)	Alton	1 PM
4/21 (Tue)	Bloomington	1 PM
4/22 (Wed)	Galena	9 AM
4/22 (Wed)	O'Fallon	5 PM
4/28 (Tue)	Decatur	1 PM
4/28 (Tue)	Gurnee	1 PM
4/28 (Tue)	Morris	5 PM
4/29 (Wed)	Macomb	1 PM

May

DATE	LOCATION	STARTS AT
5/05 (Tue)	Marion	9:30 AM
5/06 (Wed)	Princeton	10 AM
5/06 (Wed)	Champaign	5 PM
5/07 (Thu)	Barrington	5 PM
5/12 (Tue)	Bloomington	5 PM
5/13 (Wed)	Woodstock	1 PM
5/14 (Thu)	Oregon	9 AM
5/14 (Thu)	Springfield	1 PM
5/19 (Tue)	Effingham	9:30 AM
5/20 (Wed)	Highland Pk.	1 PM
5/27 (Wed)	Rock Falls	9 AM
5/27 (Wed)	Murphysboro	NOON
5/27 (Wed)	Peoria	6 PM

June

DATE	LOCATION	STARTS AT
6/02 (Tue)	Naperville	5 PM
6/02 (Tue)	Schaumburg	5 PM
6/02 (Tue)	Quincy	6 PM
6/03 (Wed)	Rockford	9 AM
6/04 (Thu)	Highland Pk.	1 PM
6/10 (Wed)	Moline	9 AM
6/11 (Thu)	Collinsville	1 PM
6/11 (Thu)	Gurnee	1 PM
6/11 (Thu)	Kankakee	1 PM
6/13 (Sat)	Elk Grove Vlg.	9 PM

July

DATE	LOCATION	STARTS AT
7/8 (Wed)	Freeport	10 AM

7/9 (Thu)	Watseka	1 PM
7/9 (Thu)	Woodstock	1 PM
7/14 (Tue)	Hoffman Est.	1 PM
7/15 (Wed)	Gurnee	1 PM
7/15 (Wed)	Springfield	1 PM
7/18 (Sat)	Bloomington	9 AM
7/22 (Wed)	Robinson	1 PM
7/22 (Wed)	Moline	9 AM
7/25 (Sat)	Matteson	10 AM
7/27 (Mon)	Champaign	5 PM
7/28 (Tue)	Oak Pk.	1 PM

August

DATE	LOCATION	STARTS AT
8/05 (Wed)	Oregon	9 AM
8/05 (Wed)	Marion	1 PM
8/06 (Thu)	Oak Lawn	2 PM
8/11 (Tue)	Bloomington	1 PM
8/12 (Wed)	Tinley Pk.	5 PM
8/15 (Sat)	Peoria	9 AM
8/18 (Tue)	Effingham	5 PM
8/18 (Tue)	Utica	9 AM
8/19 (Wed)	Rockford	9 AM
8/22 (Sat)	Gurnee	9 AM
8/25 (Tue)	Carol Stream	10 AM
8/29 (Sat)	Joliet	10 AM

September

DATE	LOCATION	STARTS AT
9/3 (Thu)	Matteson	10 AM
9/9 (Wed)	Belleville	1 PM
9/9 (Wed)	Charleston	5 PM
9/15 (Tue)	Itasca	1 PM
9/15 (Tue)	Springfield	5 PM
9/16 (Wed)	Moline	9 AM
9/19 (Sat)	Champaign	8 AM
9/22 (Tue)	Rockford	9 AM
9/29 (Tue)	Decatur	5 PM
9/30 (Wed)	Oak Lawn	10 AM

October

DATE	LOCATION	STARTS AT
10/03 (Sat)	Naperville	9 AM

10/03 (Sat)	Skokie	9 AM
10/06 (Tue)	W. Dundee	1 PM
10/06 (Tue)	Quincy	6 PM
10/07 (Wed)	Princeton	10 AM
10/13 (Tue)	Highland Pk.	3 PM
10/14 (Wed)	Rock Falls	9 AM
10/20 (Tue)	Effingham	1 PM
10/20 (Tue)	Galesburg	1 PM
10/20 (Tue)	Geneva	1 PM
10/20 (Tue)	Oak Pk.	1 PM
10/22 (Thu)	Alton	9 AM
10/23 (Fri)	Woodstock	1 PM
10/24 (Sat)	Olney	NOON
10/28 (Wed)	Moline	9 AM
10/28 (Wed)	Peoria	6 PM
10/29 (Thu)	Springfield	1 PM
10/29 (Thu)	Barrington	3 PM

November

DATE	LOCATION	STARTS AT
11/09 (Mon)	Carbondale	1 PM
11/10 (Tue)	Elmhurst	5 PM
11/12 (Thu)	Plano	5 PM
11/14 (Sat)	Peoria	9 AM
11/17 (Tue)	Oak Lawn	2 PM
11/17 (Tue)	Geneseo	10 AM
11/19 (Thu)	Highland Pk.	5 PM

December

DATE	LOCATION	STARTS AT
12/04 (Fri)	Mt. Vernon	1 PM
12/05 (Sat)	Rockford	9 AM
12/05 (Sat)	Wheaton	9 AM
12/08 (Tue)	Barrington	1 PM
12/08 (Tue)	Collinsville	1 PM
12/08 (Tue)	Tinley Pk.	2 PM
12/11 (Fri)	Springfield	9 AM
12/11 (Fri)	Moline	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!

2020 Personal Benefits Review Dates and Locations

January

DATE	LOCATION	STARTS AT
1/7 (Tue)	Zion	1 PM
1/7 (Tue)	Mt. Vernon	10:30 AM
1/9 (Thu)	Oak Brook	10 AM
1/9 (Thu)	Northbrook	1 PM
1/14 (Tue)	Mascoutah	10:30 AM
1/14 (Tue)	Gurnee	12:30 PM
1/15 (Wed)	Collinsville	10 AM
1/21 (Tue)	Crystal Lake	1 PM
1/22 (Wed)	Springfield	3 PM
1/28 (Tue)	Effingham	10 AM
1/28 (Tue)	Naperville	10 AM
1/28 (Tue)	O'Fallon	10:30 AM
1/28 (Tue)	Mundelein	1 PM
1/30 (Thu)	Peoria	10:30 AM

February

DATE	LOCATION	STARTS AT
2/1 (Sat)	Flora	11 AM
2/5 (Wed)	Champaign	11 AM
2/5 (Wed)	Benton	1 PM
2/11 (Tue)	Oak Lawn	1 PM
2/13 (Thu)	Tinley Pk.	11 AM
2/19 (Wed)	Alton	9 AM
2/27 (Thu)	Oak Brook	1 PM

March

DATE	LOCATION	STARTS AT
3/4 (Wed)	Rockford	9 AM
3/4 (Wed)	Salem	11 AM
3/11 (Wed)	Charleston	10 AM
3/11 (Wed)	Waterloo	10:30 AM
3/14 (Sat)	Princeton	10 AM
3/18 (Wed)	Springfield	3 PM
3/25 (Wed)	Decatur	3 PM
3/26 (Thu)	Moline	9 AM
3/30 (Mon)	Collinsville	10 AM
3/31 (Tue)	Homewood	11 AM
3/31 (Tue)	Gurnee	12:30 PM
3/31 (Tue)	Mt. Prospect	1 PM

April

DATE	LOCATION	STARTS AT
4/1 (Wed)	Effingham	10 AM
4/7 (Tue)	Nashville	10:30 AM

4/7 (Tue)	Geneva	1 PM
4/8 (Wed)	Joliet	11 AM
4/9 (Thu)	Elk Grove Vlg.	1 PM
4/9 (Thu)	Plano	1 PM
4/14 (Tue)	Utica	9 AM
4/15 (Wed)	Macomb	10 AM
4/17 (Fri)	Champaign	4 PM
4/21 (Tue)	Aurora	10 AM
4/23 (Thu)	Galena	9 AM
4/23 (Thu)	Alton	10 AM
4/23 (Thu)	Bradley	11 AM
4/23 (Thu)	Mt. Vernon	NOON
4/23 (Thu)	Algonquin	2 PM
4/28 (Tue)	Bloomington	1 PM
4/29 (Wed)	Olney	11 AM
4/30 (Thu)	Morris	1 PM
4/30 (Thu)	O'Fallon	10:30 AM

May

DATE	LOCATION	STARTS AT
5/6 (Wed)	DuQuoin	11 AM
5/6 (Wed)	Zion	1 PM
5/7 (Thu)	Champaign	8 AM
5/7 (Thu)	Peoria	10:30 AM
5/12 (Tue)	Northbrook	1 PM
5/12 (Tue)	Oak Lawn	11 AM
5/13 (Wed)	Collinsville	8 AM
5/13 (Wed)	Normal	9:30 AM
5/13 (Wed)	Princeton	10 AM
5/14 (Thu)	Algonquin	2 PM
5/20 (Wed)	Springfield	3 PM
5/26 (Tue)	Benton	11 AM
5/27 (Wed)	Northbrook	1 PM
5/28 (Thu)	W. Dundee	3 PM
5/28 (Thu)	Oregon	9 AM

June

DATE	LOCATION	STARTS AT
6/2 (Tue)	W. Dundee	3 PM
6/2 (Tue)	Carbondale	10:30 AM
6/4 (Thu)	Rock Falls	9 AM
6/4 (Thu)	Montgomery	11 AM
6/4 (Thu)	Schaumburg	1 PM
6/9 (Tue)	Aurora	11 AM

6/11 (Thu)	Moline	9 AM
6/11 (Thu)	Peoria	10:30 AM
6/13 (Sat)	Nashville	11 AM
6/15 (Mon)	Robinson	11 AM
6/16 (Tue)	Mundelein	1 PM
6/17 (Wed)	Rockford	9 AM
6/17 (Wed)	Effingham	10 AM
6/17 (Wed)	Quincy	10:20 AM
6/23 (Tue)	Decatur	11 AM
6/23 (Tue)	Mt. Prospect	1 PM
6/24 (Wed)	Herrin	11 AM
6/24 (Wed)	Collinsville	3 PM
6/25 (Thu)	Oak Brook	10 AM
6/25 (Thu)	Algonquin	2 PM
6/30 (Tue)	Charleston	10 AM

July

DATE	LOCATION	STARTS AT
7/1 (Wed)	Olney	2 PM
7/14 (Tue)	Watseka	10 AM
7/15 (Wed)	Freeport	10 AM
7/21 (Tue)	Gibson City	10 AM
7/21 (Tue)	Gurnee	12:30 PM
7/21 (Tue)	Skokie	1 PM
7/22 (Wed)	Springfield	3 PM
7/23 (Thu)	Moline	9 AM
7/23 (Thu)	Mundelein	3 PM
7/28 (Tue)	Champaign	8 AM
7/28 (Tue)	Tinley Pk.	11 AM
7/30 (Thu)	Oak Pk.	1 PM

August

DATE	LOCATION	STARTS AT
8/5 (Wed)	Alton	3 PM
8/12 (Wed)	Oregon	9 AM
8/13 (Thu)	Bloomington	1 PM
8/17 (Mon)	Cartersville	11 AM
8/18 (Tue)	Tinley Pk.	11 AM
8/19 (Wed)	Effingham	8 AM
8/25 (Tue)	Centralia	NOON
8/26 (Wed)	Waterloo	10:30 AM
8/26 (Wed)	Rockford	9 AM
8/27 (Thu)	Oak Brook	1 PM

September

DATE	LOCATION	STARTS AT
9/1 (Tue)	Mascoutah	11 AM
9/3 (Thu)	Utica	9 AM
9/10 (Thu)	Charleston	8 AM
9/17 (Thu)	Moline	9 AM
9/22 (Tue)	Itasca	1 PM
9/22 (Tue)	Springfield	3 PM
9/23 (Wed)	Fairfield	11 AM
9/23 (Wed)	Homewood	11 AM
9/24 (Thu)	Champaign	11 AM
9/30 (Wed)	Decatur	8 AM
9/30 (Wed)	Rockford	9 AM

October

DATE	LOCATION	STARTS AT
10/1 (Thu)	Salem	11 AM
10/1 (Thu)	Algonquin	2 PM
10/5 (Mon)	Mundelein	2 PM
10/6 (Tue)	Naperville	10 AM
10/6 (Tue)	Skokie	1 PM
10/7 (Wed)	Quincy	10:30 AM
10/8 (Thu)	Zion	1 PM
10/8 (Thu)	Oak Lawn	11 AM
10/9 (Fri)	Champaign	8 AM
10/20 (Tue)	Northbrook	1 PM
10/21 (Wed)	Rock Falls	9 AM
10/21 (Wed)	Marion	11 AM
10/22 (Thu)	Princeton	10 AM
10/22 (Thu)	Geneva	1 PM
10/22 (Thu)	Oak Pk.	1 PM
10/27 (Tue)	Galesburg	10 AM
10/27 (Tue)	Oak Brook	10 AM
10/27 (Tue)	Algonquin	2 PM
10/27 (Tue)	Effingham	3 PM
10/28 (Wed)	Flora	2 PM
10/29 (Thu)	Moline	9 AM

See PBR dates for November & December at www.imrf.org!

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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**Your Glass is Half Full:
Understanding Your IMRF Benefits**

A two-hour workshop for young and new members.

2020 Workshop Dates & Locations

	DATE	LOCATION	STARTS AT
JAN	1/23 (Thu)	Fairview Hghts.	NOON
	1/30 (Thu)	Freeport	5 PM
MAR	3/18 (Wed)	Oregon	5 PM
	4/9 (Thu)	Princeton	5 PM
APR	4/14 (Tue)	Collinsville	5 PM
	4/22 (Wed)	Peoria	6 PM
	4/30 (Thu)	Springfield	5 PM
MAY	5/19 (Tue)	Oak Park	6 PM
JUN	6/16 (Tue)	Quincy	6 PM
JUL	7/21 (Tue)	Moline	5 PM
	9/9 (Wed)	Mt. Prospect	6 PM
SEP	9/17 (Thu)	Barrington	6 PM
	10/7 (Wed)	Mt. Vernon	NOON
	10/8 (Thu)	Champaign	5 PM
OCT	10/15 (Thu)	Peoria	6 PM
	11/4 (Wed)	Normal	6 PM

Visit www.imrf.org/glass-half-full for the most current list.