

## Reinstated Service Credit

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If you stopped participating in IMRF and took a refund of your contributions, you may redeposit those withdrawn contributions with interest and reinstate your months of service credit. This type of past service is known as Reinstated service credit.

### Eligibility requirements

- Your application must be received by IMRF while you are currently participating in IMRF or another Illinois reciprocal retirement system.

#### AND

- You have participated in IMRF or another Illinois reciprocal retirement system and have earned two or more years of service credit following the date of your last refund.

Even if you do not meet these requirements, you may request a cost estimate to purchase this service from IMRF. You can also get an estimate of your cost to repay your refund in the Member area of IMRF *Online* ([www.imrf.org](http://www.imrf.org)). Follow the link for “Estimate your cost to repay a refund” under “Refunds of Contributions” on the Member homepage.

### What you must do

You must complete and return IMRF Form 6.03, “Application for Reinstatement of Service Credit,” to IMRF. This form asks you to list all IMRF employers from which you received a refund of IMRF contributions. You are not obligated to reinstate all of your service credit, but you must list each IMRF refund you received.

### What your employer must do

Nothing. You do not need to get approval from any former or current employer(s) to purchase this type of service.

### How much Reinstated service credit can you purchase?

The amount of service credit you may purchase is limited only by the amount of service you forfeited when you took a refund.

**Example:** You earned five years and 10 months of service credit and took a refund of your contributions for that period. You may purchase from one month up to five years and 10 months of Reinstated service credit.

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Purchasing any amount of service is optional to you. You may purchase all, none, or a portion of your Reinstated service credit; however, you cannot choose the specific months of service.

You purchase reinstated service beginning with your most recent month of service. For example, if you are reinstating service for the months of October, November, and December 2000 and January and February 2001, you would purchase February 2001, then January 2001, then December 2000, etc.

### How costs are calculated

Your cost is calculated using the member contribution rate in effect during the time you earned the original service, plus interest. (The current Regular IMRF contribution rate of 4.5% has been in effect since January 1, 1973.) The interest portion is calculated using the IMRF board-determined interest rates in effect from the time the refund was issued through December 31 of the year prior to your application being received.

**Example:** After leaving Employer Y, you took a refund of contributions totalling \$3,000 on June 20, 1994. It is now June 2008. Since you wish to repay your entire refund of contributions (and reinstate all of your service credit), the amount in contributions you will pay back to IMRF is equal to the amount of your refund (\$3,000).

Interest is then calculated from June 20, 1994 through December 31st of the year prior to receipt of your application. These two amounts, added together, will give you your Total Lump Sum payment to purchase your service credit in the current calendar year.