



without

Losing Your Pension!

Congratulations on your IMRF retirement! You've worked hard for this time in your life. IMRF wants to help you protect the pension that you've earned. You may not be thinking about returning to work at the moment, but there may come a time when an employment opportunity may present itself or you may decide to run for elected office.

Before you enter into any employment, contractual, or elected office agreement with any IMRF employer, **CONTACT IMRF IMMEDIATELY at 1-800-ASK-IMRF (1-800-275-4673)**. **Returning to work without contacting IMRF could have serious financial consequences for you.** Save yourself time, stress, expense and loss by following the Return-to-Work facts and advice below:

You could lose your IMRF pension if:

- \$** You perform qualifying work for ANY unit of government that participates in IMRF once you begin receiving your IMRF pension.
- \$** You hold a compensated elected office with a unit of government that participates in IMRF.
- \$** You perform independent contract work with a unit of government that participates in IMRF.
- \$** You fail to inform IMRF of a return to work (full-time, part-time, or contractual) that qualifies for IMRF participation.

Protect your IMRF pension by:

- \$** Contacting IMRF first **BEFORE** you return to work, **REGARDLESS** of what your employer tells you regarding your pension status.
- \$** Contacting IMRF to discuss your individual situation and how your pension, and current financial situation, may be affected.
- \$** Recognizing that it is **YOUR RESPONSIBILITY** to contact IMRF, to report your return to work, and to confirm the effect it may have on your pension.

Help us help you—contact IMRF today with any questions:

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 2211 York Road • Suite 500 • Oak Brook, IL 60523-2337
 Member Services Representatives 1-800-ASK-IMRF (1-800-275-4673)
www.imrf.org