



New Look.  
Same commitment to excellence.

EXHIBIT 6A

## **Personal Statement of Benefits** *as of December 31, 2014* **for Mary Member**

### **Your IMRF Benefits At a Glance**

#### **Retirement Benefit**

You are vested (eligible) for an IMRF pension.

Earliest date you can receive a pension is February 1, 2022.

Your estimated monthly pension..... \$440

Your estimated annual pension.....\$5,280

*Read more inside about how we calculated your estimate.*

#### **Understanding the value of your pension**

As a member of IMRF (a defined benefit pension plan), you can receive a monthly pension (annuity) of \$440 at age 55. Assuming you were age 55 today, to purchase an annuity with a comparable lifetime benefit from a defined contribution plan (such as a 457 or 401(k) plan), you would need to accumulate

.....\$137,000

*(This amount is based upon current interest rates.)*

#### **Total IMRF Service Credit**

Total service credit as of December 31, 2013..... 15 Year 5 Month

Service credit you earned in 2014.....0 Month

Total IMRF service credit as of December 31, 2014..... 15 Year 5 Month

*Read more about your IMRF service credit inside.*

#### **New member identification number**

For increased privacy protection, IMRF has created new member identification numbers for all of our members. You will see your new unique identification number **107-4289** on letters and statements you receive from IMRF, identified as your "MID" or "Member ID." You can now enter your new MID in place of your Social Security Number on any form or letter you send to IMRF. You can also provide your MID in place of your Social Security Number when you call IMRF with questions about your account.

#### **Can you spare 15 minutes?**

That's all it will take to review your 2014 IMRF Personal Statement of Benefits. Avoid problems in the future by taking time now to check your service, contributions, and benefit estimates.