



What Can IMRF's Voluntary Additional Contributions Program Do for Me?



VAC SALARY CONTRIBUTION COMPARISON

Both members started contributing to VAC at age 25 and earned \$31,500 with 2% raises each year before retiring at age 67.

Total Benefit

\$107,625

or

\$802 monthly*

Interest

\$86,470

His Contributions

\$21,155

*gross for life with 3% increases

SALARY CONTRIBUTION
1%



Total Benefit

\$538,127

or

\$4,010 monthly*

Interest

\$432,351

Her Contributions

\$105,776

*gross for life with 3% increases

SALARY CONTRIBUTION
5%



Take a Voluntary Additional Contributions quiz to test your knowledge!



IMRF's Voluntary Additional Contributions program is a unique retirement savings opportunity available to IMRF members only. With this program, members can choose to make additional, after-tax contributions to an individual VAC account that earns a higher rate of interest than most other retirement savings plans.

The robust interest rate of IMRF's VAC program makes it a particularly attractive retirement savings option during times of market volatility.

To learn more about the VAC program, go to the IMRF web page at imrf.org, and navigate to the correct pension plan under the Members ribbon. You'll find the VAC page near the bottom right of the dropdown menu options.

- Open the QR reader application or the camera on your smartphone.
- Point it at the QR code above.

1-800-ASK IMRF (275-4673)

www.imrf.org