



# Illinois Municipal Retirement Fund

2211 York Road Suite 500 Oak Brook, IL 60523-2337

*Service Representatives 1-800-ASK-IMRF*

www.imrf.org

## GENERAL MEMORANDUM

**Number:** 530

**Date:** March 17, 2005

**To:** All Authorized Agents

**Subject:** Protecting members' identities by "masking" Social Security numbers

---

### Executive Summary

To help protect members' identities, IMRF is "masking" member Social Security numbers on automated correspondence generated by our mainframe computer systems. However, if the purpose of the letter requires the Social Security number, the complete number will continue to be shown.

---

With the increased concern surrounding identify theft, IMRF has taken steps to protect our members' identities.

We are revising the automated correspondence generated by our mainframe computer systems to "mask" a member's Social Security number. Either a partial number will print (SSN: XXX-XX-0023), or the number will be replaced by a special participant ID (MID: HOD-0023 A). In both cases, only the last four digits of the member's Social Security number will be shown.

This effort will affect correspondence received by IMRF employers. In many cases, a full Social Security number was provided to help an employer identify a member when two or more of its employees shared the same name. When we began this effort, we investigated the possibility of two members with the same name having the same last four digits in their Social Security numbers. We are satisfied that the chances of that occurring are highly unlikely. It has been statistically proven that the last four digits of a Social Security number are sufficient for an employer to identify any of its current or former IMRF members.

However, a few pieces of automated correspondence will not change. If the purpose of the letter requires the Social Security number, the complete number will continue to be shown.

- over -

General Memorandum 530

March 17, 2005

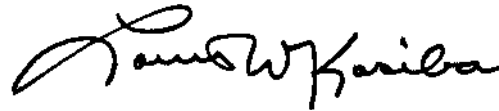
Protecting members' identities by "masking" Social Security numbers

Page 2 of 2

In January 2005 IMRF began masking Social Security numbers in correspondence when there was no need to print the full number. However, IMRF's mainframe computer systems generate several hundred different pieces of correspondence which need to be converted to the new format. We expect to complete the conversion by May.

If you have any questions, please call an IMRF Member Service Representative at 1-800-ASK-IMRF (1-800-275-4673) 7:30 A.M. to 5:30 P.M., Monday through Friday.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis W. Kosiba". The signature is fluid and cursive, with a large initial "L" and "K".

Louis W. Kosiba  
Executive Director