



# Illinois Municipal Retirement Fund

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

Service Representatives 1-800-ASK-IMRF

www.imrf.org

## GENERAL MEMORANDUM

**Number:** 540

**Date:** December 30, 2005

**To:** All Authorized Agents

**Subject:** Public Act 94-712

---

### Executive Summary

On December 9, 2005, the governor signed Senate Bill 1693 (Public Act 94-712). The new law is effective June 1, 2006.

Public Act 94-712 eliminates the actuarial reduction in surviving spouse pensions for spouses who are more than five years younger than the deceased member.

---

- Old law:** If a member's spouse is more than five years younger than the member, the surviving spouse pension is actuarially reduced. Although monthly payments may be reduced because of the difference in ages, the total payments received by the spouse are intended to be the same.
- New law:** If an IMRF member dies on or after June 1, 2006, and a surviving spouse pension is payable, the actuarial reduction no longer applies. The surviving spouse pension will not be reduced regardless of the difference in ages. Thus a surviving spouse pension will always equal 50% of the deceased member's pension under the Regular and Sheriff's Law Enforcement Personnel plans. Surviving spouse pensions under the Elected County Official Plan will also no longer be actuarially reduced.

If you have any questions regarding these changes to the Pension Code, please call 1-800-ASK-IMRF (1-800-275-4673), Monday through Friday, 7:30 A.M. to 5:30 P.M.

Sincerely,

Louis W. Kosiba  
Executive Director