



*Locally funded, financially sound.*



## *How to apply for Retirement in Member Access*

<p>ONLINE TOOLS</p> <div data-bbox="231 592 674 1031"><p><b>APPLY FOR YOUR PENSION</b></p><p>Your IMRF pension is payable for life.</p><p><b>Start</b></p></div> <div data-bbox="705 602 1121 1016"><p><b>APPLY FOR DISABILITY BENEFITS</b></p><p>IMRF disability benefits protect you.</p><p><b>Start</b></p></div> <div data-bbox="1167 602 1583 1016"><p><b>APPLY FOR A REFUND</b></p><p>You have choices about what to do with your IMRF contributions.</p><p><b>Start</b></p></div>	<p>Click “Start” in the “Apply for your pension” widget under “Online tools”.</p>
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## Disclaimer

You may use this tool to apply to retire. Before submitting your application, visit [www.imrf.org](http://www.imrf.org) to learn about the retirement process. Also, make sure that your personal information on file with IMRF is accurate. If it is not, the retirement options IMRF provides you will be inaccurate.

I understand and agree with the terms of the disclaimer.

**Continue**

If you have any questions, please call IMRF Member Services at 1-800-ASK-IMRF (275-4673).

Click the checkbox to accept the disclaimer then click “Continue”.

- 1 Information On File — 2 Key Dates — 3 Reciprocal Pension — 4 Banking Information — 5 Review — 6 Request Status

### Information On File

Please review the information below. If it is incorrect or incomplete, click **Update** and edit the information.

**My Personal Information**

Full Name	Prior Last Name
<input type="text"/>	<input type="text"/>
Date of Birth	Gender
<input type="text"/>	<input type="text"/>

[Update](#)

**My Contact Information**

Residential Address	Mailing Address
<input type="text"/>	<input type="text"/>

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Email Address

Residential Phone Number	Mobile Phone Number
<input type="text"/>	<input type="text"/>

[Update](#)

Verify your personal and contact information. If anything needs to be updated, click “Update”.

Continue to scroll down the page

### My Spouse Information

Full Name

Prior Last Name

Date of Birth

Gender

Required

Marital Status

Union Date

Update

I confirm that  is my spouse.

### My Spouse Information

No spouse on file.

Update

I confirm that I do not have a spouse.

Verify your spouse information and click “Update” to make changes.

Click the checkbox to confirm the spouse information is correct or to confirm you do not have a spouse.

### My Communication Preferences

#### Delivery Method

Tax Slips  
**Paper and Electronic Versions**

Other Documents  
**Electronic Version Only** ↗

#### Notification Preferences

Notice of Change  **Email**

New Document on Portal  **Email**

Email Address

#### Subscriptions

IMRF Fundamentals Newsletter  
**Subscribed**

Survey Subscription  
**Subscribed**

Allow Mailings from Outside Groups  
**Subscribed**

[Update](#)

Verify your communication preferences.

Click the “Update” button if any changes are necessary.

### My Beneficiary Information

#### Primary Beneficiary(ies)

Designated Beneficiary ⓘ	Date of Birth	Contact Information	Percentage ⓘ
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		Address  Email Address  Mobile Phone Number 	100.00%
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#### Contingent Beneficiary(ies) ⓘ

Designated Beneficiary ⓘ	Date of Birth	Contact Information	Percentage ⓘ
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		Address  Email Address  Mobile Phone Number 	50.00%
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		Address  Email Address  Mobile Phone Number 	50.00%
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[Update](#)

Verify your beneficiary information. Click “Update” if necessary then click “next”.

- ✓ Information On File —
- 2 Key Dates** —
- 3 Reciprocal Pension —
- 4 Banking Information —
- 5 Review
- 6 Request Status

## Key Dates

### End of Employment Date

Please enter the date on which your employment will end.

08-31-2025 



### Retirement Date

Below is the date at which your retirement benefits will begin.

September 1, 2025

#### Working while receiving a pension can hurt you financially

You can face serious financial consequences if you don't follow the laws that apply to receiving a public pension while working for a public sector employer.

Please read about separation from service and return to work rules on the [Working After Retirement](#)  page at [www.imrf.org](http://www.imrf.org)  before you apply for retirement.

[Previous](#) [Next](#)

Enter the date of your last day of employment.

Click “Next”.

<p>✔ Information On File — ✔ Key Dates — <b>3</b> Reciprocal Pension — 4 Banking Information — 5 Review — 6 Request Status</p> <h3>Reciprocal Pension</h3> <div><p><b>Reciprocal Pension</b></p><p>Are you planning to retire with a reciprocal pension?</p><p><b>Yes</b> No</p><p>ⓘ Information on reciprocal pension is available on <a href="http://imrf.org">imrf.org</a></p></div> <p><b>Previous</b> <b>Next</b></p>	<p>If you are planning to retire under the Illinois Reciprocal Act, click “Yes” and complete the reciprocal service fields. Otherwise, click “No”. Click “Next”.</p>
<p>✔ Information On File — ✔ Key Dates — ✔ Reciprocal Pension — <b>4</b> Banking Information — 5 Review — 6 Request Status</p> <h3>Banking Information</h3> <p>By Direct Deposit</p> <p><b>Update</b></p> <p>Please review the information below. If it is incorrect or incomplete, click <b>Update</b> and edit the information.</p> <p>ⓘ You must provide your banking information before proceeding to the next step.</p> <p><b>Previous</b> <b>Next</b></p>	<p>Enter your direct deposit information by clicking “Update”.</p>

- 1 Update
- 2 Review
- 3 Confirmation

### Update my banking information

Update the following information to change where your pension payment is deposited.

#### Direct deposit information ⓘ

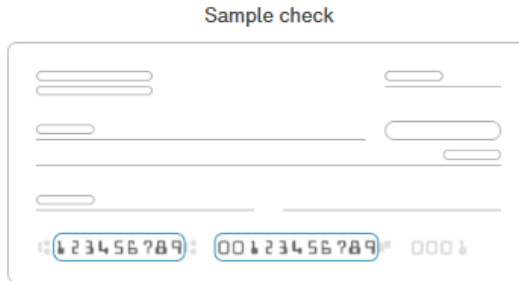
Account Type  
 Checking  Savings

Routing Number (9 digits)

Account Number (5 to 15 digits)

Apply changes to banking information for all incoming payments.

ⓘ Your banking information changes may not take effect until after your next benefit payment.



Cancel Next 4

Complete the fields in the “Direct deposit information” section.

Click “Next”.

### Direct deposit information ⓘ

Account Type  
 Checking  Savings

Routing Number (9 digits)  
..... ⓘ

Account Number (5 to 15 digits)  
..... ⓘ


Confirm Account Number  
**1** ..... ⓘ

Required

Apply changes to banking information for all incoming payments.

ⓘ Your banking information changes may not take effect until after your next benefit payment.

Sample check



**2**

Re-enter your account number in the “Confirm account number” field.

Click “Next”.

<p>Update</p> <p>2 Review</p> <p>3 Confirmation</p>	<h3>Review</h3> <p>Please review and confirm the following information.</p> <div data-bbox="661 357 1438 682"><p>Account Type: Checking</p><p>Routing Number: *****</p><p>Account Number: *****</p></div> <p><a href="#">Previous</a> <a href="#">Confirm</a></p>	<p>In the review stage, verify the information you entered is correct. If a correction needs to be made, click “Previous” otherwise, click “Confirm”.</p>
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## Request Status

✓ Your request has been submitted successfully.

Your Confirmation Number is



You submitted your request on



ⓘ Your request is **pending approval**. You will receive an email shortly once the review has been completed. Once approved, you will be able to complete the final steps.

If your situation requires special calculations, you will receive a benefits package by mail. You will be invited to complete your retirement election with the paper forms provided and send it to IMRF Member Services.

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### How to Finalize Your Request

If any documents are needed to finalize your request, you will receive a Request for information from IMRF Member Services.

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### Additional Actions

View a printer-friendly version of your confirmation

[Printable Version](#)

[Close](#)

Review the information on the confirmation page.

Click “Close”.


- ✔ Information On File —
- ✔ Key Dates —
- ✔ Reciprocal Pension —
- 4 Banking Information** —
- 5 Review
- 6 Request Status

## Banking Information

By Direct Deposit

[Update](#)

Please review the information below. If it is incorrect or incomplete, click **Update** and edit the information.



Account Type  
**Checking**

Routing Number  
\*\*\*\*\*-

Account Number  
\*\*\*\*\*

[Previous](#)

[Next](#)

Click “Next”.

- ✔ Information On File
- ✔ Key Dates
- ✔ Reciprocal Pension
- ✔ Banking Information
- 5 Review
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### Review

Please make sure the information below is correct. Then click **Submit** to request the processing of your request.

#### Information On File

**My Personal Information**

Full Name	Prior Last Name
<input type="text"/>	<input type="text"/>
Date of Birth	Gender
<input type="text"/>	<input type="text"/>

**My Contact Information**

Residential Address	Mailing Address
<input type="text"/>	<input type="text"/>

Scroll to review your online retirement application.

Click “Previous” if any corrections are required, otherwise click “Submit”.