**Member Access – How to Run a Pension Estimate**

<table>
<thead>
<tr>
<th>Image</th>
<th>Description</th>
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<tbody>
<tr>
<td><img src="image1" alt="Image" /></td>
<td>After logging into Member Access, click the “Pension Estimator” widget.</td>
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<tr>
<td><img src="image2" alt="Image" /></td>
<td>After reading the disclaimer, click the checkbox next to “I understand and agree with the terms of the disclaimer” then click “continue”.</td>
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</table>
Under the “Estimate” tab, enter up to three retirement scenarios on the left-hand side under “My projection parameters”.

Use the slider to enter an expected annual salary increase and when the increase takes effect. If unused and unpaid sick days will be reported to IMRF at retirement, this can be added as additional service.

Please use the Purchase of Service Estimator to identify your service buyback periods as well as the estimated cost of the buyback.

Additional service  

0.250 year(s)
To see how the sick days will be converted to IMRF service credit, click the “I” next to “Additional service”.

Click “Recalculate” then “Display details” to take a closer look at the estimates.
Here you will see the estimated monthly pension amounts payable over time for the selected scenario. Toggle between scenarios to view those estimates.

Under the “Payment options” tab you will see any other forms of pension payments that may be available to you.
All IMRF members contribute toward a surviving spouse pension. For a spouse to be eligible for a surviving spouse pension, you must be married or in a civil union for at least one year before you terminate IMRF participation. If you do not have a qualifying spouse when you retire, you will receive a refund of your surviving spouse contributions at retirement.
The “Projection parameters and projected results” tab will recap the projected assumptions used in the estimates.

The “How the amounts are calculated” section will provide information about IMRF pensions and the 13th payment.
The disclaimer section reminds you of the disclaimer accepted upon opening the pension estimator widget.

At the top right you will see “Save assumptions” and “Printable version”. If you wish to save or print the pension estimate you created, these buttons will allow you to do so.

To view saved pension estimates, go to the “Saved assumptions” tab. Pension estimates prepared by IMRF will be saved under “Administrator’s saved assumptions”. Pension estimates prepared by you will be saved under “Member’s saved assumptions”.

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**Disclaimer**

The amounts calculated by the Pension Estimator are only estimates.

If the personal information in the plan administration system is incorrect, or if the assumptions used differ from the actual experience, the Pension Estimator may not provide you with reasonable estimates. This may also be the case if your personal situation is one that requires special calculations such as:

- You are currently on disability or unpaid leave of absence.
- You become disabled or take a leave of absence before retirement.
- Your pensions or other retirement savings are subject to a settlement on marriage breakdown or end of spousal relationship now or in the future.
- You were part of reciprocal and are not vested with IMRF.

Every effort has been made to ensure that the information presented in this tool is accurate. If there are any discrepancies between the information found in this tool and the official plan documents, the latter will prevail at all times.