



# Past Service

If you are able to purchase past service, you could increase the amount of your pension. Your IMRF pension amount is based on your years of IMRF service credit, your age, and an average of your salary. Purchasing past service increases your total service credit, which will increase the amount of your pension.

## THE PAST SERVICE PROCESS

1. Start by looking at the list of Types of Past Service on our website and determining which type applies to you.
2. Read more on the Deciding Whether to Purchase Past Service page.
3. Apply using the correct form as explained on the Types of Past Service page.
4. To apply to purchase past service:
  - You must be actively participating in IMRF. (In some cases you may be able to purchase IMRF past service if you are participating in an Illinois reciprocal system.)
  - You must return your application to IMRF before you stop working for your IMRF or reciprocal retirement system employer.
  - For some types of service, you may need to participate in IMRF or a reciprocal system for at least two years following the date of your last refund.
5. When IMRF receives your form, we will determine your eligibility and send out a payment schedule.
6. To determine whether purchasing past service makes sense for you, request estimates from IMRF.
7. If you don't decide whether to apply within a year of starting the process, you may want to call IMRF and request an updated schedule.

## Purchase of service is voluntary

Purchase of any service credit is voluntary. You are not obligated to purchase any or all of the service credit just because you receive a payment schedule.

## Deciding whether to purchase past service

Only you can decide whether purchasing any service credit will be "worth it" and provide enough of a pension increase to make up for the cost of the service.

How can you find out? Once you have your payment schedule, begin by requesting pension estimates from IMRF (or your reciprocal retirement system) to see how purchasing service will change your pension amount. In most cases, you will need to request two pension estimates—one with your current service through retirement, and one that includes the service you may purchase. However, if you are trying to decide between buying all or only a portion of your service, you may wish to request several estimates with different amounts of purchased service credit.

Once you receive your pension estimates, you will be able to see the difference purchasing service credit will have on your pension. Compare the amounts of your standard monthly pensions and the yearly increases from each of your estimates, with and without the additional service. Then determine how long it will take you to "make back" the amount you paid for your purchased service credit in the form of an increased pension benefit.

Read more about these calculations on the Deciding Whether to Purchase Past Service page. See the flip side of this page for more information.

**Note:** This flyer replaces IMRF's *Purchasing IMRF Past Service* booklet. As part of our web-centric initiative, IMRF has eliminated print versions of many of our benefit booklets. All of the information from these booklets has been integrated into our website.

Click on your plan and tier.

Click "Past Service," and then click the topic you want to know more about.

If you are paying back a refund, you can complete your application quickly and easily through Member Access.

Navigation menu: MY ACCOUNT | MEMBERS | RETIREES | EMPLOYERS | INVESTMENTS | ABOUT IMRF | FORMS AND PUBLICATIONS ARCHIVE

**TIERS AND PLANS**

- Tier 1 Regular Plan
- Tier 2 Regular Plan
- Tier 1 SLEP Plan
- Tier 2 SLEP Plan
- Original ECO Plan
- Tier 1 Revised ECO Plan
- Inactive Members
- New Members

**MEMBERS MUST KNOW**

- Your Member Access Account
- Member Support Videos
- Update Your Personal Information
- Naming Beneficiaries
- Member Statements Explained
- Pension Estimates
- Member Workshops and Materials
- Your Reciprocal Service
- IMRF and Military Service
- IMRF Internal Audit
- Leaving Your IMRF Employer
- Disability Appeal Procedures
- Non-Disability Appeal Procedures
- Division of Benefits in Divorce
- Endorsed Insurance Plans
- IMRF and IRAs
- Reporting a Death to IMRF
- After You Apply For Your Pension — Next Steps

**Understanding Plans and Tiers**  
Not sure which plan you participate in? [Learn More](#)

**TIER 2 REGULAR PLAN**

Most IMRF members are in the Regular Plan. If your first participation date in IMRF or any Reciprocal System (except for Judges' Retirement System and the General Assembly Retirement System) is January 1, 2011 or later, you are in Tier 2.

**TIER 2 REGULAR PLAN INFORMATION**

- Your Contributions
- Service Credit
- Retirement Benefits
- Death and Survivor Benefits
- Disability Benefits
- Pension Options & Refunds at Retirement
- Special Needs Annuity
- Past Service
- Unused, Unpaid Sick Days
- Voluntary Additional Contributions
- Applying for Your Pension
- Refunds Before Retirement
- Early Retirement Incentive

## TYPES OF PAST SERVICE

- **Reinstated Service (Pay back a refund):** This is the most common type of refund. If you stopped working for your IMRF employer and took a refund of your contributions, you may redeposit those withdrawn contributions plus interest. You can apply for this past service online in Member Access.
- **Omitted Service:** Occasionally, an employer incorrectly omits a member from IMRF coverage.
- **Military Service:** If you served in the U.S. military, you may be eligible to convert your military service to IMRF service.
- **Prior Service:** If you were already working for your employer when it joined IMRF, you received prior service credit (assuming your position qualified for IMRF participation).
- **Benefit Protection Leave:** If you are taking a leave of absence, your employer can provide you with IMRF service credit and IMRF disability and death benefit protection.
- **Retroactive Service:** Some IMRF members can purchase service credit for time they worked in an IMRF-covered position before the member was enrolled in IMRF.
- **Out-of-State Service:** If you have service credit earned through working for a local governmental unit in another state, you may be able to transfer that service to IMRF.
- **Conversion of Service Credit:** You participate in the Elected County Officials (ECO) plan and want to convert your existing SLEP or Regular service credit to ECO service credit. Or you participate in the SLEP plan and want to convert your existing Regular service credit to SLEP service credit.

## Requesting a pension estimate

To request a pension estimate from IMRF, call an IMRF Member Services Representative at 1-800-ASK-IMRF (275-4673), or submit a Request for Pension Estimate form.

Note: If you currently participate in a reciprocal retirement system, request pension estimates from your current system, not IMRF. When you request your reciprocal estimate, let your system know you intend to purchase IMRF service.

**Do not use an estimate from the pension estimator in Member Access to decide whether to purchase service.**

## Paying for past service

You can pay for your past service credit in several ways:

- Rollovers from other qualified retirement plans.
- Unit Payment Plan—purchase one or more months at a time, using after-tax dollars.
- Lump Sum Payment Plan—purchase all or a portion of your service with one payment, using after-tax dollars.
- A refund of contributions received at retirement.

## 100% return of contributions

When you make contributions to purchase past service, you are guaranteed a 100% return of those contributions in the form of a pension or refund, or your beneficiaries will receive them as part of the IMRF death benefit.