Why is a Member Access Account Important for Me?
A Member Access account lets you keep track of your benefits and contributions in real time, whenever it’s convenient for you!

- Make sure your IMRF contributions were reported correctly
- Estimate your future IMRF pension
- Ask a question, day or night, and hear back in two business days
- Sign up for a Phone Benefit Review, if you are nearing retirement or have specific questions

View your annual Member Statement
Your Member Statement is a little like a bank statement for your IMRF account. Take a minute to look it over and make sure your member contributions and other information are correct—it will save you time and trouble down the road. Each February, the statement for the previous year becomes available in Member Access.

Make sure you get your Fundamentals e-newsletter
Your periodic Fundamentals e-newsletter includes important information about your benefits and the latest IMRF news. To get this newsletter, you need to provide us with your email address. You can quickly update this information in Member Access.

See page 2 on how to create a Member Access account
How to Register for an Account

- Go to the IMRF website at www.imrf.org and click on the “Register” link in the green box, in the upper right corner of the homepage.

- To get your Registration Key, either call 1-800-ASK-IMRF (275-4673) and ask for the Registration Key on your current Member Statement, or choose “No” on the Register screen to request that a Registration Key be mailed to you.

- After receiving your Registration Key, return to the Register page on the website and choose “Yes” to enter your Registration Key.

- Enter your Registration Key and click Continue.

- Follow the prompts to complete account setup. You will be asked to create a User ID. (It is important that you remember this User ID to avoid getting locked out of your account in the future.)

Keep Your Account Active by Logging in Periodically
After 28 months without logging into your Member Access account, your account will be terminated for your security. To avoid account termination, please log in to your account regularly.

Forgot Your Password?
If you forgot your password, go to the green box in the upper right corner of the IMRF website and click on Forgot Password. Enter your User ID (User Name) and email address to reset your password.

Forgot Your User Name (User ID)?
If you forgot your User Name (User ID), you will need to create a new Member Access account. Follow the steps in the left column to register for a new Member Access account.
IMRF 2020 Investment Return
Doubled the Assumed Rate of Return

IMRF had strong investment returns in 2020, despite the pandemic. Here are some of the financial highlights. IMRF:

- IMRF earned about a 14.8% investment return, after portfolio management fees, more than doubling the assumed rate of return for the year.
- IMRF investment assets grew from $44.8 billion at the beginning of 2020 to about $50.3 billion at the end of 2020, a gain of about $5.5 billion for the year.
- IMRF's funded status grew from 90.7% to 94.1% on an actuarial basis.

Why Reviewing Your Member Statement is Important

Member Statements are available online in Member Access. Please take a few minutes to make sure your Member Statement is accurate. If there are any problems, it will be much easier to resolve them now than when you are ready to retire! Please be sure to review all pages of your statement, along with your beneficiary information.

What Information is in Your Statement?
Your annual Member Statement provides detailed information about the benefits available to you as an inactive IMRF member: retirement benefits and survivor benefits. It includes any IMRF account activity for 2020 as well as an overview of past service, contributions, and employers.

Your Member Statement also includes your Member Identification Number. To protect your information, please use this number in place of your Social Security Number when calling or completing paperwork for IMRF.

Please note: Starting in 2021, Member Statements are available online only and will no longer be mailed. A Member Access account is required for viewing online Member Statements.

To view your Member Statement, login to Member Access and click on Member Statements under Quick Links, in the column on the right side of the page.

Should I Apply for a Refund of My IMRF Contributions?

If you have left your IMRF employer and will not continue to participate in IMRF, you can leave your contributions on deposit with IMRF, or you may be able to take a refund.

Leaving your contributions on deposit with IMRF may make sense if you are vested or if you think you may work for another IMRF or reciprocal system employer in the future. When you take a refund of your IMRF contributions, you forfeit all of your service credit and your right to any future IMRF pension and death benefits.

For more information on whether taking a separation refund or leaving your contributions on deposit is right for you: Tier 1 members go to www.imrf.org/refunds-tier1
Tier 2 members go to www.imrf.org/refunds-tier2

Earning a strong investment return is important. First, it strengthens IMRF’s ability to fulfill its pension promises to current and future IMRF retirees. Second, the more money IMRF makes in the markets, the lower the cost of the IMRF benefits program for local government and taxpayers.

To read more and watch the video of IMRF Executive Director Brian Collins discussing the 2020 investment returns and funded status, go to www.imrf.org/2021update.

In 2021 and 2022, we will send one issue of the Fundamentals newsletter by mail, as well as two shorter issues by email. This will allow for more timely news and announcements, quick reference links to online tools, and additional opportunities to provide helpful information and instructions.

An email newsletter was sent in March 2021, and an additional email newsletter will be sent in November 2021. If you did not receive the first email newsletter, please go to www.imrf.org, sign up for a Member Access account, and provide your email address.