

FUNDAMENTALS

IMRF

ACTIVE MEMBER OVER 40 EDITION

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SPRING 2016

IMRF recognizes those who give back

On December 10, 2015, IMRF held its “Year of the Volunteer” Awards Ceremony, honoring seven individuals among its membership for outstanding service in their community.

It was the culmination of a year-long event in which IMRF celebrated its volunteers, encouraged volunteerism among its membership, and highlighted the ways in which the security of an IMRF pension allows its retirees to give back to their community.

The honorees

Our winning volunteer, **Hilda Marshall** of Matteson, took home a \$1,000 donation from IMRF staff for her organization, the YMCA of Metropolitan Chicago.

Our other honorees each received a \$100 staff donation to the organization they represent:

- **Marilyn Campbell** of Georgetown—Danville VA Hospital

“It’s not necessarily about your house, the size of your car, the size of your bank account—those are all transitory things. What will be remembered is what you’ve done, the relationships you’ve built, the people you helped,” said IMRF Executive Director Louis Kosiba.

- **Scott Garrison** of Lake Zurich—Lake Zurich Ancient Oaks Foundation
- **Shelly Kellums** of South Elgin—Concerns of Police Survivors, Illinois Chapter (ILCOPS)
- **Marianne Marlow** of Rockford—United Way of Rock River Valley, I-READ Program
- **Domingo and Blanca Mata** of Carpentersville—Friend, I Shall Help (F.I.S.H.) Food Pantry
- **Sherron Nance** of Carterville—Memorial Hospital of Carbondale

The ceremony

Along with our honored volunteers, IMRF welcomed several special guests who have been involved with the “Year of the Volunteer” since the beginning:

- Jane Angelis, Director, Generations Serving Generations
- Scott McFarland, Director, Serve Illinois Commission (serve.illinois.gov)
- Dr. Darlene Ruscitti, Superintendent of Schools, DuPage County Regional Schools

They, along with IMRF Executive Director Louis Kosiba, who also serves

\$1,000 Honoree



Hilda Marshall

Mentor to at-risk children

“It was just an hour a week, a one-year commitment; that’s what it started off as. The young lady that I had was six years old at that time; I mentored her until she went to Northern Illinois University.”

with Generations Serving Generations, congratulated the honorees and thanked them for their service.

“I have taught history, civics, political science, and government much of my life, and I do believe this country was founded on that spirit of volunteerism. We are as

continued on page 2



\$100 Honorees



Shelly Kellums

Aiding survivors of fallen officers

"Throughout my life, I was encouraged early on by my parents to volunteer at a number of organizations, but after the loss of my brother, this is where I spend most of my time volunteering."



Scott Garrison

Restoring natural beauty

"You can see the result of all the work we've done now when you go and walk through the nature park in the summertime and see all the natural wildflowers and fauna that grow now."



Marianne Marlow

Reading with children

"There's a little girl from Syria who's a refugee. She had to struggle with learning our language. We read books. We play games to learn the letters. She's looking for me when I come in, smiling."



Sherron Nance

Helping hospital patients

"At one veteran's home, they brought a veteran in and he was almost lying flat in his chair, and he didn't have his eyes open. But when we started singing 'God Bless America,' his eyes opened up."



Domingo Mata

Helping the hungry

"[A food pantry volunteer] said, 'We need people there that are bilingual, so come over and see what you think about it.' We decided to go, and we've been there ever since."



Marilyn Campbell

Bringing pet therapy to patients

"I always wanted to work with people in need and my dog Hannah gave me the perfect outlet to do so. If Hannah's visit can brighten someone's day, I know that I have done my job right."

good as we are in this country because of the people who give of themselves on behalf of those who need it most," Ruscitti said.

Kosiba added, "It's not necessarily about your house, the size of your car, the size of your bank account—those are all transitory things. What will be remembered is what you've done, the relationships you've built, the people you helped."

The volunteers spoke about their service and expressed appreciation for IMRF's recognition of their efforts.

"I thank IMRF for providing the opportunity," Marshall said through tears. "I've been reading about all the volunteers, who have been doing wonderful work, and I don't know how you all could've made a choice."

The spirit of volunteerism continues

Generations Serving Generations and Serve Illinois hope to use the momentum built by the "Year of the Volunteer" to promote volunteerism and build up infrastructure.

"First, the good news. Illinois is the top volunteering state among the five largest states in the country. The other good news is, we have 2.51 million volunteers, and they give \$6.8 billion of impact in terms of their hours of service every year. The bad news is, that's only a quarter of us—25% of us volunteer," McFarland told the honorees. "So imagine if we can get other people to come and join us in our work—the billions of dollars of impact that we could have on our communities. The lives that we could save on a daily basis, which is what you all do."

McFarland continued, "You're already there—you've bought into it. Now we're going to take your stories and get other people interested in doing this."

Over the course of 2016 and beyond, IMRF will continue to find ways to highlight volunteerism and non-profit organizations. ■

Read more about IMRF's outstanding volunteers and the service they have given to our state: www.imrf.org/volunteer-celebration

From the Executive Director:

Investing for your future: staying the course

2015 was a lackluster year for financial markets. During the first half, IMRF was on its way to meet its assumed return of 7.5%. But by the end of the year, defeat was snatched from the jaws of victory. IMRF will end the year with pretty flat returns—to slightly negative.

IMRF's investment portfolio

IMRF does not change how it invests assets based on one year of poor returns. It is a long-term investor which can ride out the financial market peaks and valleys. Every three years, IMRF does review its assets and liabilities in greater detail to determine whether it has the right mix of stocks, bonds, real estate, and other types of investments. I mention it because it demonstrates the due diligence your Board of Trustees undertakes to ensure your monies (and futures) are properly invested for the long-term.

Saving for retirement

Volatile financial markets underscore the value of contributing to a defined benefit plan, such as IMRF, where the investment decisions are made by professionals and you are guaranteed a monthly pension for

life. I opened statements from my 457 plan and IRA last night—and the news was not pretty. I get to sleep at night (without my savings under my mattress) because of IMRF.

An anniversary

In 2016, IMRF commemorates its 75th anniversary. Who knew then, the success IMRF would achieve? After all, providing pensions to local government employees all over the state had never been done before. After the five original units of government joined IMRF, who knew if others would follow? Who knew if benefits would actually be paid? In hindsight, IMRF's growth and success seemed guaranteed. But as we all know, success is not guaranteed. For IMRF, success was dependent upon the vision and hard work of past staff and Trustees.



Louis W. Kosiba
IMRF Executive Director

I am reminded of a quote from Albert Einstein:

“A hundred times a day I remind myself that my life depends on the labors of other men, living and dead, and that I must exert myself in order to give, in measure as I have received and am still receiving.”

Future issues of *Fundamentals* and other IMRF programs will be highlighting our 75th anniversary. ■

“Volatile financial markets underscore the value of contributing to a defined benefit plan, such as IMRF, where the investment decisions are made by professionals and you are guaranteed a monthly pension for life.”

2016 IMRF Legislative Agenda

The Board of Trustees has approved IMRF's Legislative Agenda for 2016. This includes four proposals that IMRF will pursue through the Illinois General Assembly over the course of the year:



- Allowing more members to opt to receive a refund of contributions in place of a relatively small monthly pension.
- Allowing the IMRF Board of Trustees to assess a penalty on employers for certain retiree return-to-work violations.
- Clarifying that IMRF will accept one past service purchase payment after a member's termination, as long as it receives a valid application while the member is still active.
- Removing the one-year limitation for the retroactive payment of surviving spouse annuities.

These agenda items must be introduced by a legislator as a House or Senate bill before they are considered by the Illinois legislature. ■

Board of Trustees

IMRF Board certifies 2015 election results

New Employee Trustee Trudy Williams joins Board; Employee Trustee John Piechocinski, Annuitant Trustee Sharon U. Thompson, and Executive Trustee Gwen Henry return.

At their December meeting, the IMRF Board of Trustees certified the results of the 2015 Board elections.

Employee Trustees

Two Employee Trustees were elected by active members:

- **Trudy Williams** of Canton. An administrative assistant for the Fulton County State's Attorney's Office, Williams is new to the IMRF Board.
- **John Piechocinski** of Plainfield was re-elected to the Board. Head custodian for the Plainfield Community Consolidated School District, Piechocinski has been a Trustee since January 2011.

Other Trustees

Two other Trustees have returned to the Board after the 2015 elections:

- Annuitant Trustee **Sharon U. Thompson** of Dixon was re-elected by IMRF retirees. Thompson served as Lee County Treasurer before her retirement.
- Executive Trustee **Gwen Henry** of Wheaton, current DuPage County Treasurer, ran unopposed in the 2015 Board election. She was certified as the winner in September 2015.

Outgoing Trustee

At the end of his term in 2015, Jeffrey A. Stulir left the Board of Trustees

2016 Board Officers

President

Tom Kuehne
(Executive Trustee)

Vice President

Sue Stanish
(Executive Trustee)

Secretary

Natalie Copper
(Employee Trustee)

after almost four years of service as an Employee Trustee.

During his tenure, Stulir served on multiple committees, served as Board Secretary for 2015, and played a key role in developing and approving IMRF's 2014-2016 Strategic Plan. IMRF is proud to thank him for his service. ■

Coming soon...

Keep an eye out for your Personal Statement of Benefits

When you receive your 2015 Personal Statement of Benefits, **please take a moment to look it over for accuracy.** If there are any problems, resolving them now could save you time and trouble when you're ready to retire. Please make especially sure to review the front and back pages of your statement, along with your beneficiary information.

What's on your statement?

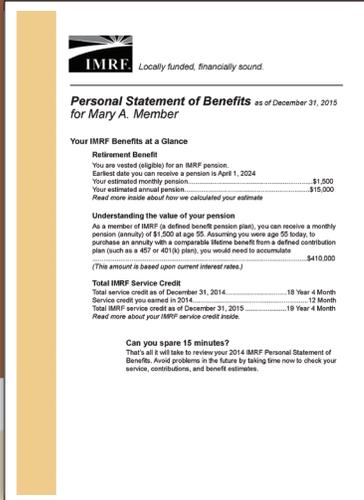
Your annual Personal Statement of Benefits provides detailed information about the benefits available to you as an active IMRF member—retirement, disability, and survivor benefits. It includes your IMRF account activity for 2015 as well as an overview of past earnings, contributions, and employers.

When are statements sent?

You should generally receive your 2015 member statement in February or March. If you already received your statement but didn't have a chance to look at it then, you can find a copy in your Member Access account. Click "My Account," then "Documents," then "Member Statements."

Your Member ID

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



IMRF Locally funded, financially sound.

Personal Statement of Benefits as of December 31, 2015
for Mary A. Member

Your IMRF Benefits at a Glance

Retirement Benefits
You are vested (eligible) for an IMRF pension.
Earliest date you can receive a pension is April 1, 2024
Your estimated monthly pension..... \$1,500
Your estimated annual pension..... \$18,000
Read more inside about how we calculated your estimate

Understanding the value of your pension
As a member of IMRF (a defined benefit pension plan), you can receive a monthly pension (annuity) of \$1,500 at age 55. Assuming you were age 55 today, to purchase an annuity with a comparable lifetime benefit from a defined contribution plan (such as a 401(k) plan), you would need to accumulate..... \$410,000
(This amount is based upon current interest rates.)

Total IMRF Service Credit
Total service credit as of December 31, 2014..... 18 Year 4 Month
Service credit you earned in 2014..... 12 Month
Total IMRF service credit as of December 31, 2015..... 19 Year 4 Month
Read more about your IMRF service credit inside.

Can you spare 15 minutes?
That's all it will take to review your 2014 IMRF Personal Statement of Benefits. Avoid problems in the future by taking time now to check your service, contributions, and benefit estimate.

Get early access to your statement through your Member Access account! Register today at www.imrf.org!

Tell us what you love about your IMRF job!



As IMRF celebrates its 75th anniversary, we want to celebrate **you!** You are IMRF: the workers who make an impact every day in all your varied roles in cities, counties, townships, park districts, hospitals, schools, forest preserves, libraries, sanitary districts, sheriff departments, and so much more. And we want to hear a little more about the work you do.

Tell us a little bit about yourself—the place you work, the position you hold, and what you love most about your job—and you could be featured in the upcoming 75th anniversary issue of this newsletter! You can contact us at ecochran@imrf.org or on Facebook and Twitter at **TheIMRF** (#IamIMRF). If you can, send us a selfie of yourself at work!



Follow **TheIMRF** on Facebook and Twitter!

The new retirement planning workshop schedule is here; sign up in 2016 and learn more about your benefits!

The schedule for our 2016 retirement planning workshops has arrived! Workshop openings fill quickly, so register online today through your Member Access account (the best and fastest way) or by calling IMRF. These workshops can benefit you no matter how close you are to retirement. We recommend attending a workshop as soon as you're vested, then a second time five years before your earliest possible retirement date, and once more when you're ready to retire. But the closer you are to retirement, the more important it is that you attend. Many first-time attendees tell us they wish they'd gone to one sooner.



Workshop topics include:

- How and when to file for retirement.
- How earnings and service affect your retirement benefit calculations.
- How to purchase past service credit.

Who should attend?

- Vested members who want to learn about benefits.
- Members within five years of retirement.
- Spouses, partners, or others who assist with your retirement planning.

2016 Pre-Retirement Workshop Dates and Locations

March

DATE	LOCATION	START TIME
(Thurs) 3/24	Yorkville	1 PM
(Tues) 3/29	Bloomington	9 AM
(Tues) 3/29	Carbondale	5:30 PM
(Wed) 3/30	Moline	9 AM
(Wed) 3/30	Barrington	1 PM

April

DATE	LOCATION	START TIME
(Tues) 4/05	Jerseyville	5 PM
(Tues) 4/12	Geneva	9 AM
(Tues) 4/12	Effingham	5:30 PM
(Wed) 4/13	Bolingbrook	9 AM
(Sat) 4/16	Peoria	9 AM
(Sat) 4/16	Wheaton	9 AM
(Tues) 4/19	Beach Park	9 AM
(Wed) 4/20	Moline	9 AM
(Wed) 4/20	Danville	5 PM
(Thurs) 4/21	Tinley Park	9 AM
(Tues) 4/26	Galena	10 AM
(Thurs) 4/28	Champaign	5:30 PM

May

DATE	LOCATION	START TIME
(Mon) 5/02	Centralia	5 PM
(Wed) 5/04	Palatine	9 AM
(Wed) 5/04	Mt. Vernon	5 PM
(Sat) 5/07	Freeport	10 AM
(Tues) 5/10	Kewanee	9 AM
(Tues) 5/10	Oregon	9 AM
(Tues) 5/10	Utica	5 PM
(Tues) 5/10	Springfield	5:30 PM
(Thurs) 5/12	Carol Stream	1 PM

(Thurs) 5/12	Northbrook	1 PM
(Tues) 5/17	Collinsville	9 AM

June

DATE	LOCATION	START TIME
(Wed) 6/01	Quincy	9 AM
(Wed) 6/01	Rock Falls	10 AM
(Tues) 6/07	O'Fallon	1 PM
(Tues) 6/07	Oak Lawn	5 PM
(Wed) 6/08	Elk Grove Village	1 PM
(Wed) 6/08	Moline	9 AM
(Mon) 6/13	Collinsville	9 AM
(Tues) 6/14	Bartlett	5 PM
(Wed) 6/15	Charleston	5 PM
(Sat) 6/18	Mundelein	9 AM
(Mon) 6/20	Murphysboro	5:30 PM
(Tues) 6/21	Kankakee	9 AM
(Wed) 6/22	Geneva	9 AM
(Thurs) 6/23	Skokie	1 PM
(Thurs) 6/23	Champaign	5:30 PM
(Thurs) 6/23	Rockford	9 AM
(Sat) 6/25	Bolingbrook	10 AM

July

DATE	LOCATION	START TIME
(Thurs) 7/07	Barrington	1 PM
(Thurs) 7/07	Decatur	5:30 PM
(Sat) 7/09	Bloomington	9 AM
(Tues) 7/12	Utica	5 PM
(Thurs) 7/14	Bolingbrook	9 AM
(Mon) 7/18	Northbrook	9 AM
(Mon) 7/18	Olney	1 PM
(Tues) 7/19	Freeport	10 AM

August

DATE	LOCATION	START TIME
(Wed) 8/03	Dundee	10 AM
(Tues) 8/09	Bloomington	9 AM
(Tues) 8/09	Skokie	9 AM
(Tues) 8/09	Mt. Vernon	1 PM
(Wed) 8/10	Homewood	5 PM
(Thurs) 8/11	Burr Ridge	1 PM
(Sat) 8/13	Springfield	9 AM
(Tues) 8/16	Gurnee	1 PM
(Wed) 8/17	Rockford	9 AM
(Sat) 8/20	Tinley Park	10 AM
(Tues) 8/30	Bartlett	1 PM
(Wed) 8/31	Schaumburg	5 PM

September

DATE	LOCATION	START TIME
(Thurs) 9/01	Kankakee	9 AM
(Thurs) 9/01	Woodstock	9 AM
(Tues) 9/06	Makanda	5 PM
(Wed) 9/07	Aurora	9 AM
(Wed) 9/07	Peoria	6 PM
(Thurs) 9/08	Collinsville	9 AM
(Thurs) 9/15	Carol Stream	1 PM
(Thurs) 9/15	Bolingbrook	5 PM
(Sat) 9/17	Belleville	9:30 AM
(Tues) 9/20	Yorkville	1 PM
(Wed) 9/21	Rockford	9 AM
(Tues) 9/27	Beach Park	9 AM
(Tues) 9/27	Marion	1 PM
(Wed) 9/28	Wheaton	9 AM

Additional dates and locations will be added throughout the year at www.imrf.org

Is an optional Personal Benefits Review right for you?

Do you have a particular issue about your account that wasn't covered at the retirement planning workshop you attended? A Personal Benefits Review is an optional, one-on-one, 15-minute meeting with an IMRF Field Representative to discuss specific account issues. We know your time is precious—if you don't have particular questions or concerns about your account, there's no need to attend one of these sessions. **Remember: Before you schedule a Personal Benefits Review, you should already have attended a retirement planning workshop.**

Do you need a Personal Benefits Review?

- Have you already attended a retirement planning workshop?
- Have you begun to make retirement plans and have specific account questions that weren't answered in the workshop?

If you answered yes, a Personal Benefits Review might help you answer your remaining retirement questions.

What to bring to a Personal Benefits Review

- Bring a pension estimate or your Personal Statement of Benefits—available through your Member Access account or by calling 1-800-ASK-IMRF (275-4673).
- Bring the questions you have that are specific to your IMRF account.

Personal Benefits Review time is limited; make sure you are on time and prepared!

Does a Personal Benefits Review sound right for you?

Dates, locations, and registration information are available at www.imrf.org.

2016 Personal Benefits Review Dates and Locations

March

DATE	LOCATION	START TIME
(Tues) 03/22	Grayslake	1 PM
(Tues) 03/22	Oswego	2 PM
(Thurs) 03/24	Marion	10 AM
(Thurs) 03/31	Moline	9 AM
(Thurs) 03/31	Bloomington	10 AM
(Thurs) 03/31	Fairfield	10:30 AM

April

DATE	LOCATION	START TIME
(Tues) 4/05	Barrington	1 PM
(Wed) 4/06	Peoria	10:30 AM
(Wed) 4/06	Mt. Vernon	11 AM
(Thurs) 4/07	Normal	10 AM
(Thurs) 4/07	Collinsville	11 AM
(Tues) 4/12	Darien	3 PM
(Wed) 4/13	Mundelein	10 AM
(Wed) 4/13	Fairview Hghts	10:30 AM
(Tues) 4/19	Geneva	9 AM
(Wed) 4/20	Naperville	10 AM
(Thurs) 4/21	Moline	9 AM
(Mon) 4/25	Zion	1 PM
(Wed) 4/27	Galena	9 AM
(Thurs) 4/28	Carbondale	10 AM
(Thurs) 4/28	Peoria	10:30 AM

May

DATE	LOCATION	START TIME
(Wed) 5/04	Effingham	11 AM
(Wed) 5/04	Tinley Park	1 PM
(Fri) 5/06	Nashville	10:30 AM
(Tues) 5/10	Palatine	10 AM
(Thurs) 5/12	Freeport	10 AM

(Thurs) 5/12	Danville	11 AM
(Mon) 5/16	Northbrook	1 PM
(Tues) 5/17	Bolingbrook	10 AM
(Tues) 5/17	Yorkville	10 AM
(Tues) 5/17	Waterloo	10:30 AM
(Tues) 5/24	Oregon	9 AM
(Thurs) 5/26	Springfield	5 PM

June

DATE	LOCATION	START TIME
(Wed) 6/01	Bloomington	10 AM
(Wed) 6/01	Ullin	10:30 AM
(Sat) 6/04	Benton	10:30 AM
(Tues) 6/07	Oak Brook	10 AM
(Thurs) 6/09	Moline	9 AM
(Thurs) 6/09	Ottawa	10 AM
(Thurs) 6/09	Benton	10:30 AM
(Tues) 6/14	Oak Lawn	10 AM
(Tues) 6/14	Quincy	4:30 PM
(Tues) 6/14	Bartlett	5 PM
(Wed) 6/15	Mt. Vernon	10:30 AM
(Fri) 6/17	Bloomington	10 AM
(Tues) 6/21	Rock Falls	9 AM
(Tues) 6/21	Mundelein	10 AM
(Tues) 6/21	Tinley Park	10 AM
(Wed) 6/22	Galesburg	10 AM
(Wed) 6/22	Fairview Hghts	10:30 AM
(Thurs) 6/23	Bartlett	10 AM
(Tues) 6/28	Skokie	1 PM
(Tues) 6/28	Oak Brook	10 AM
(Wed) 6/29	Geneva	9 AM
(Wed) 6/29	Carbondale	4 PM
(Thurs) 6/30	Rockford	9 AM

(Thurs) 6/30	Bradley	10 AM
(Thurs) 6/30	Collinsville	11 AM

July

DATE	LOCATION	START TIME
(Wed) 7/06	Charleston	5 PM
(Thurs) 7/07	Homewood	10 AM
(Mon) 7/11	Carmi	1 PM
(Tues) 7/12	Barrington	1 PM
(Wed) 7/13	Champaign	11 AM
(Thurs) 7/14	Peru	10 AM
(Tues) 7/19	Decatur	11 AM
(Wed) 7/20	Grayslake	10 AM
(Tues) 7/26	Bolingbrook	10 AM
(Wed) 7/27	Moline	9 AM
(Thurs) 7/28	Freeport	10 AM

August

DATE	LOCATION	START TIME
(Tues) 8/02	Flora	10:30 AM
(Thurs) 8/11	Dundee	10 AM
(Thurs) 8/11	Skokie	1 PM
(Fri) 8/12	Naperville	10 AM
(Wed) 8/17	Normal	10 AM
(Wed) 8/17	Pickneyville	10:30 AM
(Thurs) 8/18	Oswego	3 PM
(Thurs) 8/18	Grayslake	1 PM
(Thurs) 8/18	Springfield	5 PM
(Wed) 8/24	Rockford	9 AM
(Fri) 8/26	Newton	11:30
(Wed) 8/31	Tinley Park	10 AM

Additional dates and locations will be added throughout the year at www.imrf.org



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of IMRF over age 40.

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1-800-ASK-IMRF (275-4673) • www.imrf.org

Update! **New Social Security filing rules**

In the Fall 2014 edition of *Fundamentals* for active members over 40, we described several filing strategies for maximizing your Social Security benefits. For those who have not already filed, some of those strategies will no longer be an option after April 29, 2016.

File and suspend

Before: A worker could file for benefits at full retirement age but suspend them, allowing their retirement credits to increase until they began collecting them at a later date. Additionally, their spouse could begin collecting spousal benefits on their work record.

Now: A worker can file and suspend, but their spouse cannot receive spousal benefits while those benefits are suspended. Additionally, workers cannot receive suspended benefits in a lump sum if they unsuspend.

Choose between spouse and worker benefits

Before: If you waited until full retirement age to apply for benefits, you could choose whether to apply for your spousal benefits or your worker benefits.

Now: When you file, Social Security will regard it as filing for all benefits you are eligible for. You can no longer choose.

For more information, see educator Karen Chan's blog post at: web.extension.illinois.edu/cfiv/eb141/entry_10748/ ■