

FUNDAMENTALS

IMRF

ACTIVE MEMBER OVER 40 EDITION

VOLUME 33 | NUMBER 3
FALL 2018

Member Access puts your IMRF financials at your fingertips

Making sure your personal information and member contributions are current with IMRF is key to keeping your future pension secure. Maintaining an IMRF Member Access account is the best and fastest way to do just that.

Track your member contributions

“By maintaining your Member Access account, you’re keeping track of your pension, so you’re making sure that things are getting reported properly,” said Nicole Groveau, IMRF Member Services Analyst. “If not, it could affect your future benefits.”

Keeping track of your contributions with Member Access can alert you to potential problems before they become harder to solve. Left undiscovered, a failure on your employer’s part to report overtime pay that you earned, for example, could negatively impact the amount of your future pension. With Member Access, you have the ability to check those numbers while the memory is fresh, rather than waiting to receive your annual Personal Statement of Benefits.

Keep your information current

Member Access makes it far easier to update personal information like your current address, which is what enables you to receive important documents from IMRF. That includes routine correspondence like your Personal Statement of Benefits and this newsletter, as well as potentially time-

sensitive information you may request directly.

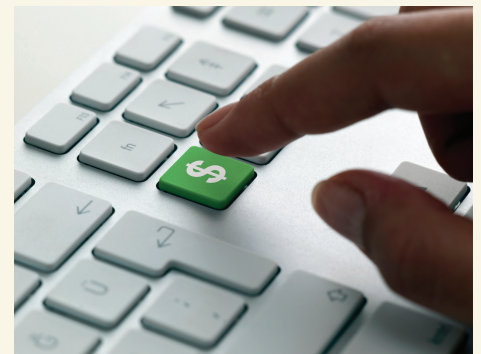
“Maybe you’re an active member purchasing a house, and the loan company needs to see your total contributions on file with IMRF,” Groveau said.

With an IMRF Member Access account, you could log in and retrieve those numbers on the spot. But if you hadn’t already set up a Member Access account, the situation could get more complicated—especially if, as has happened to some members, you had at some point changed your address, but your employer hadn’t updated it with IMRF.

“We can’t mail it if it’s at the wrong address,” Groveau said.

For security reasons, IMRF cannot take the new address over the phone; we need to receive it from you in writing, or your employer has to update it online.

If a situation like this were to arise during IMRF’s office hours (Monday–Friday, 7:30 AM to 5:30 PM), you would be able



to call 1-800-ASK-IMRF (275-4673) for help, and IMRF Member Services Representatives could work with you by fax to update your address and get you the information you need. But outside those hours—for example, on evenings or weekends—you would have to wait for the office to open.

Acting in advance

You can register for a Member Access account at any time at www.imrf.org (learn more on page 3). However, in order to safeguard your private information, you can only initialize your account when you receive your registration key from IMRF in the mail. This makes it even more important to have set up your Member Access account before you need it.

On the following pages, learn more about what you can do with Member Access. ■



TAKE A CLOSER LOOK AT YOUR IMRF CONTRIBUTIONS

To **view your IMRF contributions**, log in to your Member Access account and click "View Wages and Contributions" at the bottom left corner of your homepage.

IMRF
Locally funded, financially sound.

MY ACCOUNT | MEMBERS | RETIREES | EMPLOYERS | INVESTMENTS

My IMRF

Profile
Name: MARY A MEMBER
Member ID: 000-0000
Address: 1 ANYWHERE RD, ANYTOWN IL 60000-0000
Telephone: (000) 000-0000
Mobile Phone: (000) 000-0000
Email: mmember@anywhere.com

Benefits
Monthly Pension:
Disability Amount:
Death Benefit:
* All amounts are estimates only

Beneficiaries
Primary: JACK MEMBER
Secondary: JILL MEMBER
Last Updated: 09/13/2013

Wages and Contributions
Most Recent Wages: \$4,542.52
Most Recent Contributions: \$204.42
Most Recent Report Date: JUNE 2018
2018 Wages: \$29,441.89
2018 Contributions: \$1,324.92

View Wages and Contributions

Then, using the pulldown menu, you can **view your wages and contributions** for each year you've been a member of IMRF.

Wages and Contributions

Search Wages and Contributions by Year

Year: 2018 Search

Wages and Contributions Summary for 2018

Employer	Reported Wages	Member Contributions	Member Rate
ANYTOWN PUBLIC LIBRARY (00000)	\$29,441.89	\$1,324.92	4.50%

Wages and Contributions Monthly Details for 2018

Month	Employer Number	Reported Wages	Member Contributions	Plan Name
JANUARY	00000	\$4,458.03	\$200.61	REGULAR TIER 2
FEBRUARY	00000	\$4,542.52	\$204.42	REGULAR TIER 2
MARCH	00000	\$6,813.78	\$306.63	REGULAR TIER 2
APRIL	00000	\$4,542.52	\$204.42	REGULAR TIER 2

Looking for your Voluntary Additional Contributions?

Click "My Account," then "Voluntary Additional Contributions"

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

MEMBER ACCESS

- My IMRF
- Account
- Benefits
- Tools
- Documents
- Profile
- Upload Document
- Secure Online Forms
- Change Direct Deposit Instructions
- Account Summary
- Payment History
- Voluntary Additional Contributions**
- Apply for a Refund of Contributions
- Apply for an IMRF Pension

SIGN UP FOR A WORKSHOP OR PERSONAL BENEFITS REVIEW ONLINE!

Register for a Workshop
IMRF offers practical and informative workshops for members, employers and retirees in convenient locations throughout Illinois. Find and register for a workshop online today.

LEARN MORE

Member Access makes signing up for a workshop fast and easy! You can either go to the menu and click "Members," then "Workshops for Members," to browse available workshop locations, and then click the "Register Now" button. Or, once you've logged in, go to the green "Register for a Workshop" box on the right side of your "My IMRF" profile page, and click "Learn More."

This will take you to the page shown at right, which lets you search for workshops within a certain distance of your home.

Looking for the workshop you signed up for?

When you sign up online, you won't receive a notification in the mail. To find your workshop, just sign in to Member Access, and at the top of your profile page, you'll see a new item: "Important News and Information from IMRF," shown at right:

Click (View/Cancel) to go to the page shown above and to the right; you'll find the location under "Current Registrations."

Find a Workshop

Address: 1 ANYWHERE RD, ANYTOWN, IL
Within: 150 Miles
Type: Pre-Retirement Workshop Benefits Workshop Personal Benefits Review Phone Personal Benefits Review Your Glass is Half Full
Month: July 2018 Find

Workshop Schedule

WATSEKA IL 73.6 mi
PRE-RETIREMENT WORKSHOP
TUESDAY, JULY 17, 2018
01:00 PM - 04:00 PM
Register

MOLINE IL 138.1 mi
PRE-RETIREMENT WORKSHOP
WEDNESDAY, JULY 25, 2018
09:00 AM - 11:30 AM
Register

Current Registrations
Tuesday, November 27
Pre-Retirement Workshop
9:00 am to 12:00 pm
Grizzly Jack Grand Bear Lodge
2643 Illinois 178, Utica, IL, 61373

My IMRF

Important News and Information from IMRF

Registered: Pre-Retirement Workshop For Tuesday, November 27, 2018 (View/Cancel)

NEED TO UPDATE YOUR PERSONAL INFORMATION?

Click here to **change your address or other contact information** so IMRF can reach you!

Click here to **review your beneficiaries** and change them if you need to!

My IMRF

Profile

Name: MARY A MEMBER
 Member ID: 000-0000
 Address: 1 ANYWHERE RD ANYTOWN IL 60000-0000
 Telephone: (000) 000-0000
 Mobile Phone: (000) 000-0000
 Email: MAMEMBER@ANYTOWN.GOV

Beneficiaries

Primary: JACK MEMBER
 Secondary: JILL MEMBER
 Last Updated: 09/13/2013

Service

Total Service Credit: 4 YEARS 10 MONTHS
 Service Credit by Plan: REGULAR TIER 2 (4 YEARS 10 MONTHS)
 Current Employer(s): ANYTOWN PUBLIC LIBRARY

Wages and Contributions

Most Recent Wages: \$4,542.52
 Most Recent Contributions: \$204.42
 Most Recent Report Date: JUNE 2018
 2018 Wages: \$29,441.89
 2018 Contributions: \$1,324.92

Quick Links

- Change Address
- Change Beneficiaries
- Member Statements
- Pension Calculator**
- Secure Message

Or, for many popular actions, just use these **Quick Links!**

IMRF's **Pension Calculator** lets you estimate what your pension will be.

Pension Calculator

Member Information:
 Birth Date: 11/22/1970 (29 YEARS)
 Service Credit by Plan: REGULAR TIER 2: 04 YEARS 10 MONTHS
 Total Service Credit: 04 YEARS 10 MONTHS
 Current Working Status: YOU ARE NOT HELD FOR AN IMRF PENSION

Retirement Information:
 Age at Retirement: [dropdown]
 Last Day of Work: (MM/DD/YYYY) [dropdown]
 Average Annual Wage (Income): (\$) [input]

Additional Service Information:
 Unvested, Unpaid Sick Days (Days): [input]
 TIER Service Purchased: (Quantity) [input]
 FBI Service Plan: N/A*

Buttons: Calculate, Print

Your IMRF Member ID
Member ID: 000-0000

For increased privacy protection, use this number for all communications with IMRF in place of your Social Security Number.
Print your own Member ID card today.

LEARN MORE

Register for a Workshop

IMRF offers practical and informative workshops for members, employers and retirees in convenient locations throughout Illinois. Find and register for a workshop online today.

LEARN MORE

If you have questions or concerns about something in your account, you can contact IMRF safely and securely at any time of day or night using our Secure Message Center, and a Member Services Representative will get back to you within 48 hours.

If you need to add numbers the estimator doesn't account for, call 1-800-ASK-IMRF (275-4673) for help.

FILE A CLAIM ONLINE

When the time comes for you to apply for **retirement**, a **refund of contributions**, or IMRF **temporary disability**, you can securely apply online, no paper involved.

Click "My Account" in the menu, then "Secure Online Forms."

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

MEMBER ACCESS

- My IMRF
- Account
- Benefits
- Tools
- Documents
- Profile

- Upload Document
- Secure Online Forms**
- Change Direct Deposit Instructions
- Account Summary
- Payment History
- Voluntary Additional Contributions
- Apply for a Refund of Contributions
- Apply for an IMRF Pension

Secure Online Forms

Secure Online Forms help you manage your IMRF account. You can complete common tasks like applying for a refund, updating your address information, or changing your tax withholding and direct deposit instructions.

- Address: [Change Name, Mailing Address or Telephone](#)
- Beneficiary: [Change Beneficiary Information](#)
- Direct Deposit: [Change Direct Deposit Instructions](#)
- Refund: [Apply for a Refund of Member Contributions](#)
- Disability: [Apply for IMRF Disability Benefits](#)
- Tax Withholding: [Change Tax Withholding Instructions](#)
- Reinstatement: [Apply for Reinstatement of IMRF Service Credit](#)

"If you need to discuss your account, instead of sending an email, you can log in and send a secure message. It's a lot safer. And it's open 24/7, so you don't have to wait for IMRF's phones to open. A Member Services Rep should respond within 48 hours."

Nicole Groveau, Member Services Analyst

SIGN UP TODAY FOR MEMBER ACCESS!

1. Go to www.imrf.org.
2. Click "Register" in the little green box on the top right of the page.
3. If you've already taken this step and have a registration key, click "yes" and enter it.
4. If you don't have a registration key, click "no" and enter your information (name, last four digits of your Social Security Number, birth date, address), then "continue."
5. IMRF will then send you your 16-digit registration key code by mail. You have 60 days to use it.
6. When you receive your registration key code, go back to www.imrf.org, click "Register," click "yes," and enter your registration key.
7. Verify your security questions, then pick your username and password.
8. Now you have access!

Member Access Tips:

- Once you have a Member Access account, make sure it stays active by logging in regularly! If you don't log in for 27 months, your account will be terminated, and you'll have to sign up for an account again. A handy way to do this is to set a recurring reminder on your calendar.
- If you forget your password, go to www.imrf.org and click "Forgot Password," then enter the email you used to register. IMRF will email you a temporary password. (Note: If you enter your password incorrectly five times, you will be locked out of your account. If you're locked out, wait 24 hours and follow the above instructions for resetting your password.)

Gaining IMRF service credit for serving your country

Current and former members of the U.S. Armed Forces may have multiple options for earning IMRF service credit based on their military service.

WHAT IS SERVICE CREDIT?

Service credit is your total time under IMRF, measured in years and months. Your years and months of service credit partially determine the amount of your IMRF pension.

Purchasing additional service credit can enhance your pension.

Military service is only one of several circumstances in which a member may be eligible to purchase service credit. One of the most common reasons members purchase service credit is that they previously worked in another IMRF position but took a refund of their IMRF contributions, and now they want to pay back the refund and reinstate that service.

For more information about purchasing IMRF service, download the "Purchasing IMRF Past Service" booklet at www.imrf.org/publications.

"We have a tremendous number of veterans who have returned from either active duty or National Guard service," said IMRF Field Representative Randy Stevens.

IMRF members who have served in the U.S. military may have the option of converting military service into IMRF service. This benefit is designed to partially compensate veterans for their service in the Armed Forces, but is available at the discretion of your IMRF employer.

Military service prior to joining IMRF

If your employer offers the benefit and your military service took place before you joined IMRF, you may have the option of purchasing two to four years of service credit, depending on what resolution your IMRF employer has adopted.

In this case, the cost to purchase IMRF service credit for your time spent in the military would be member and employer contributions plus interest, based on your first date of participation in IMRF and first salary earned as an IMRF member. You can pay back the service credit in a lump sum or, while you're participating in IMRF, you can make multiple payments toward the cost.

When military leave interrupts IMRF service

IMRF members whose service is interrupted by military leave may not have to pay the total cost of their contributions—or sometimes, any cost at all.

If you have recently been called to active duty, or expect to be in the near future, your IMRF employer may be required to continue to pay you during your military service. In this case, you will not need to purchase service credit. For more information, please download our "Benefits for Activated Military Reservists" booklet at www.imrf.org.

If the military service that interrupted your IMRF participation has already taken place, you may have a couple different options:

- **Under Illinois law:** You may be able to get service credit for time served in the military for free under certain circumstances.
- **Under federal law (USERRA):** If less than five years have elapsed since your return to work, you may be able to purchase service by paying only the member contributions, with no requirement to pay interest.

To determine what military service credit is most appropriate for you, we recommend that you review IMRF Form 6.02J, "Application for Military Service Credit," available at www.imrf.org.

Thinking of buying back military service?

If you are interested in buying back military service and want to know more about your options, contact us at 1-800-ASK-IMRF (275-4673).

"The earlier members buy back their service, the less expensive it will be to them," Stevens said. ■



Q: I named my minor children as my IMRF beneficiaries. If I die, how is the money transferred to them?

A: By state law, IMRF cannot pay out a death benefit directly to a minor. Death benefits payable to a minor (**someone who is under age 18**) are paid in care of the minor's guardian.

If you want someone other than the minor's guardian to receive the IMRF benefit on behalf of the minor, or you want to **prevent your beneficiary from receiving the benefit payment until they reach age 21**, you may name a custodian under the Illinois Uniform Transfers to Minors Act (IUTMA).

Your options for naming a minor as a beneficiary

To name your beneficiaries, fill out IMRF Form 6.11, "Designation of Beneficiary." Your options are:

- **Name your beneficiary without naming a custodian.**
 - If your beneficiary is 18 or older at the time of your death, the benefit payment will be paid directly to him or her.
 - If your beneficiary is under the age of 18, the benefit payment will be paid in care of his or her legal guardian.
- **Name your beneficiary along with a custodian for your beneficiary under the Illinois Uniform Transfer to Minors Act (IUTMA).**

If you choose this option, your beneficiary must be 21 years of age or older to receive the benefit payment directly. (The custodian must also be 21 years of age or older.)

The IUTMA option:

- Allows you to direct the benefit payment to someone other than the minor's guardian.
- Prevents your beneficiary from receiving a benefit payment directly **until the beneficiary reaches age 21**.

To name a custodian for a minor beneficiary under IUTMA, enter the name of the individual in the designated space on IMRF Form 6.11, followed by the words "as custodian for (name of minor) under the IUTMA."

Reviewing your beneficiaries

The best and fastest way to review your beneficiary information is through your Member Access account. We cannot give out beneficiary information or accept changes to your beneficiaries over the phone or email. (Learn more about creating a Member Access account on page 3 of this newsletter.)

If you wish to change your beneficiary information, or to name a custodian for a minor beneficiary, you can do so through "Secure Online Forms" in Member Access, or by downloading IMRF Form 6.11, "Designation of Beneficiary," at www.imrf.org/forms, filling it out, and returning it to IMRF. If you don't have Internet access, you can request a form by calling 1-800-ASK-IMRF (275-4673). ■

Trustee Elections

Running for Executive Trustee? Petitions due September 17

As IMRF employers prepare to elect an Executive Trustee to the Board of Trustees this fall, IMRF continues to accept nominations for candidates through September 17.

A candidate for Executive Trustee must:

- Be employed by a participating governmental unit as a chief executive officer, chief finance officer, or other officer, executive, or department head.
- Be an active IMRF member who is vested with IMRF as of December 31, 2018.
- **Gain the nomination of at least three IMRF employers**, each of which must submit a nominating petition to IMRF between August 1, 2018, and September 15, 2018.

You can find all the information and materials you'll need to run for Executive Trustee at www.imrf.org/2018-Board-Election.

About the Board of Trustees

IMRF is governed by an eight-member Board of Trustees. Three are elected by actively participating IMRF members, four by IMRF employers, and one by IMRF retirees. The IMRF Board remains the only public pension fund board in Illinois that is fully elected by its membership, with no appointed or *ex-officio* trustees. ■

Sign up for a Pre-Retirement Workshop today and learn more about what your IMRF membership does for you!

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.

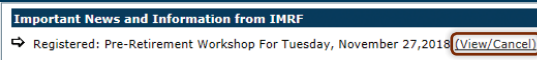
Who should attend?

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

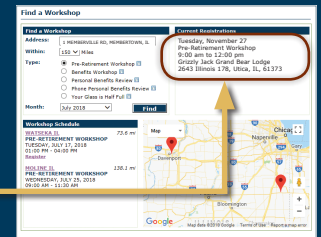
The Pre-Retirement Workshop schedule through the end of 2018 is here! Register online today through your Member Access account (the best and fastest way) or by calling IMRF. These workshops, which are approximately three hours long, can benefit you no matter how close you are to retirement. We recommend attending a workshop as soon as you're vested, then again five years before your earliest possible retirement date, and once more when you're ready to retire. 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.

Signed up online and looking for your workshop?

When you sign up online, you won't receive a notification in the mail. To find your workshop, just sign in to Member Access, and at the top of your profile page, you'll see a new item: "Important News and Information from IMRF," shown below.



Click (View/Cancel); it's under "Current Registrations."



2018 Pre-Retirement Workshop Dates and Locations

September

DATE	LOCATION	STARTS AT
9/06 (Thu)	Collinsville	5 PM
9/11 (Tue)	Moline	9 AM
9/12 (Wed)	Joliet	2 PM
9/13 (Thu)	Champaign	5 PM
9/18 (Tue)	Rockford	9 AM
9/25 (Tue)	Schaumburg	1 PM
9/25 (Tue)	Mount Vernon	5:30 PM
9/25 (Tue)	Barrington	6 PM
9/26 (Wed)	Peoria	6 PM
9/29 (Sat)	Northbrook	9 AM

October

DATE	LOCATION	STARTS AT
10/02 (Tue)	Geneva	9 AM
10/02 (Tue)	Oak Lawn	2 PM
10/03 (Wed)	Macomb	9 AM
10/04 (Thu)	Princeton	9 AM
10/10 (Wed)	Moline	9 AM
10/11 (Thu)	Dundee	9 AM
10/12 (Fri)	Springfield	1 PM
10/13 (Sat)	Belleville	9:30 AM
10/13 (Sat)	Skokie	10 AM
10/23 (Tue)	Elk Grove Village	1 PM
10/23 (Tue)	Sandwich	6 PM
10/24 (Wed)	Northbrook	1 PM
10/25 (Thu)	Effingham	5 PM
10/27 (Sat)	Peoria	9 AM

November

DATE	LOCATION	STARTS AT
11/01 (Thu)	Crystal Lake	6 PM
11/03 (Sat)	Joliet	10 AM
11/06 (Tue)	Evanston	1 PM
11/06 (Tue)	Champaign	5 PM
11/07 (Wed)	Homewood	5 PM
11/07 (Wed)	Peoria	6 PM
11/08 (Thu)	Minooka	6 PM
11/13 (Tue)	Charleston	5 PM
11/17 (Sat)	Springfield	9 AM
11/19 (Mon)	Collinsville	9 AM
11/27 (Tue)	Elmhurst	5 PM
11/29 (Thu)	Aurora	1 PM
11/29 (Thu)	Olney	2 PM

December

DATE	LOCATION	STARTS AT
12/01 (Sat)	Elgin	9 AM
12/04 (Tue)	Rockford	9 AM
12/05 (Wed)	Mt. Prospect	1 PM
12/07 (Fri)	Northbrook	9 AM
12/07 (Fri)	Springfield	9 AM
12/08 (Sat)	Wheaton	9:30 AM
12/08 (Sat)	Oak Lawn	10 AM
12/11 (Tue)	Tinley Park	5 PM
12/12 (Wed)	Decatur	4 PM
12/15 (Sat)	Moline	9 AM
12/15 (Sat)	Centralia	1 PM

Visit www.imrf.org for the most current list of workshops! Workshops fill up quickly, and additional dates/locations may be added throughout the year. Workshops that have already been filled do not appear on this list.

Is an optional Personal Benefits Review right for you?

A Personal Benefits Review (PBR) is an optional, one-on-one, 15-minute meeting with an IMRF Field Representative to discuss specific questions about your account. We know your time is precious—if you don't have particular concerns, there's no need to attend one of these sessions. **Remember: Before you schedule a PBR, you should already have attended a Pre-Retirement Workshop.** Try to book your PBR several months before you need it; appointments fill up fast! If you are unable to attend, please let us know in advance so the spot can go to someone who needs it.

Personal Benefits Reviews... by phone!

If you don't want to attend an in-person meeting, you can also set up a 25-minute phone call with an IMRF Field Representative. To view available times, sign in to your Member Access account. If you don't have an account, call 1-800-ASK-IMRF (275-4673) for more information.

Is a Personal Benefits Review right for you?

- Have you already attended a Pre-Retirement Workshop?
- Do you have specific account questions that weren't answered in the workshop?
- After a call to 1-800-ASK-IMRF (275-4673), has a representative referred you to a PBR?

If you answered yes to all of these questions, a PBR might help you answer your remaining questions.

What to bring to your PBR:

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

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

2018 Personal Benefits Review Dates and Locations

September

DATE	LOCATION	STARTS AT
9/05 (Wed)	Quincy	10 AM
9/06 (Thu)	Grayslake	9 AM
9/06 (Thu)	Bradley	10 AM
9/06 (Thu)	Homewood	1 PM
9/12 (Wed)	Moline	9 AM
9/12 (Wed)	Woodstock	9 AM
9/13 (Thu)	Oak Brook	10 AM
9/18 (Tue)	Naperville	1 PM
9/18 (Tue)	Barrington	5 PM
9/19 (Wed)	Champaign	8 AM
9/19 (Wed)	Peoria	11 AM
9/25 (Tue)	Oak Brook	10 AM
9/26 (Wed)	Rockford	9 AM
9/26 (Wed)	O'Fallon	10:30 AM

October

DATE	LOCATION	STARTS AT
10/02 (Tue)	Mundelein	9 AM
10/02 (Tue)	Schaumburg	1 PM
10/04 (Thu)	St. Charles	10 AM
10/10 (Wed)	Princeton	9 AM
10/10 (Wed)	Alton	4 PM
10/11 (Thu)	Moline	9 AM
10/11 (Thu)	Tinley Park	10 AM
10/11 (Thu)	Peoria	11 AM
10/11 (Thu)	Geneva	1 PM
10/13 (Sat)	Collinsville	8 AM
10/15 (Mon)	Dundee	1 PM
10/15 (Mon)	Niles	1 PM
10/16 (Tue)	Springfield	4 PM
10/24 (Wed)	Macomb	10 AM
10/24 (Wed)	Salem	11:30 AM

10/25 (Thu)	Elk Grove Village	1 PM
10/25 (Thu)	Saint Charles	1 PM
10/26 (Fri)	Effingham	8 AM
10/30 (Tue)	Oak Brook	10 AM
10/30 (Tue)	Vandalia	4 PM

November

DATE	LOCATION	STARTS AT
11/01 (Thu)	Peoria	11 AM
11/06 (Tue)	Robinson	10:30 AM
11/07 (Wed)	Champaign	8 AM
11/07 (Wed)	Montgomery	1 PM
11/07 (Wed)	Crystal Lake	1 PM
11/08 (Thu)	Evanston	1 PM
11/13 (Tue)	Minooka	10 AM
11/14 (Wed)	Charleston	8 AM
11/14 (Wed)	Northbrook	9 AM
11/14 (Wed)	Peoria	11 AM
11/27 (Tue)	Naperville	10 AM
11/28 (Wed)	Woodstock	9 AM
11/28 (Wed)	Homewood	11 AM
11/29 (Thu)	Oak Brook	1 PM

December

DATE	LOCATION	STARTS AT
12/04 (Tue)	Aurora	10 AM
12/04 (Tue)	Collinsville	4 PM
12/06 (Thu)	Mount Prospect	1 PM
12/10 (Mon)	Springfield	4 PM
12/11 (Tue)	Rockford	9 AM
12/11 (Tue)	Oak Brook	10 AM
12/11 (Tue)	Newton	10:30 AM
12/11 (Tue)	Northbrook	1 PM
12/18 (Tue)	Champaign	10:30 AM
12/18 (Tue)	O'Fallon	11 AM

Visit www.imrf.org for the most current list of appointments! Meetings fill up quickly, and additional dates/locations are added throughout the year. Meetings that have already been filled do not appear on this list.



PRESORTED STANDARD
U.S. POSTAGE PAID
ILL MUNICIPAL
RETIREMENT FUND

IMRF

Suite 500
2211 York Road
Oak Brook, IL 60523-2337

Locally funded, financially sound.

IMRF 2018 Board of Trustees

BOARD OFFICERS

Natalie Copper
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Employee Trustee
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District 65

David Miller
Vice President
Executive Trustee
North Shore Water
Reclamation District

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Tom Kuehne
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Village of Arlington Heights

Sue Stanish
Executive Trustee
Naperville Park District

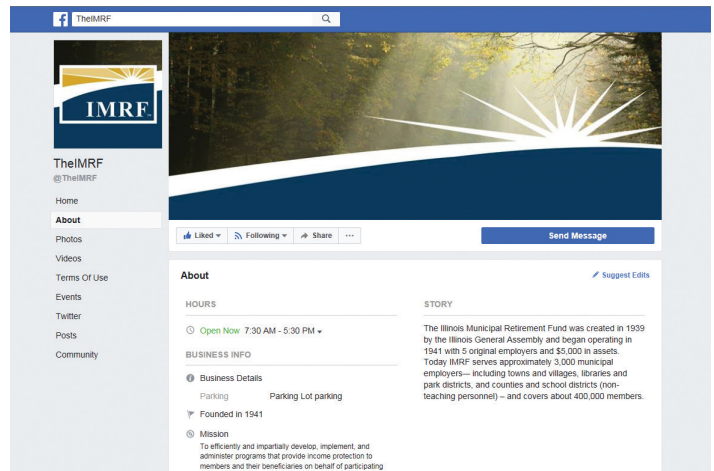
Sharon U. Thompson
Annuitant Trustee
(Formerly) Lee County

Trudy Williams
Employee Trustee
Fulton County State's
Attorney's Office

FUNDAMENTALS

is published quarterly for active members
of IMRF over age 40.

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