

# FUNDAMENTALS

IMRF

ACTIVE MEMBER UNDER 40 EDITION

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## How IMRF keeps your information safe

*Anyone who watches the news knows that cybersecurity is an ongoing challenge for any organization that stores customer data. IMRF is no exception, facing more than 900 million attempts to breach its firewall each year.*

In order to keep your information safe, “cybersecurity has been elevated to the highest levels of attention that IMRF can give,” said Kathy Goerd, IMRF Performance Excellence Manager.

IMRF’s security approach is three-pronged, according to Glenn Engstrom, IMRF’s Chief Information Security Officer.

“Security is sort of like a triangle,” Engstrom said. “You have people, you have technology, and you have processes. All of these elements play a role in securing members’ information.”

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**“Our most important way to protect data is to educate the person sitting behind each computer.”**

*Glenn Engstrom,  
IMRF’s Chief Information  
Security Officer*

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### People

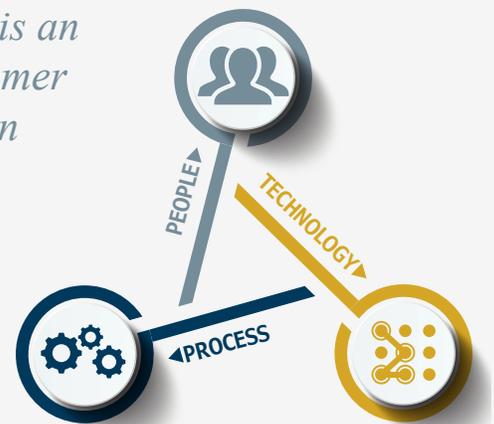
“Our most important way to protect data is to educate the person sitting behind each computer,” Engstrom said.

Any number of high-profile security breaches at other organizations have occurred because of an action taken by someone inside the organization—for example, clicking on a dangerous link in an unsolicited email.

To protect against this kind of attack, IMRF provides ongoing phishing training for its employees. Phishing is fraudulent email that appears to be from a reputable source, but is actually designed to trick the recipient into revealing sensitive information or taking an action that could give a hacker access to their computer.

“Our training is really focused on helping our staff identify when they’re getting email that is dangerous, or could be dangerous,” Engstrom said.

In addition to phishing training, IMRF staff is trained in other security protocols, such as physical security and proper handling of sensitive information. An



### The Three Elements of Cybersecurity

outside security firm then tests IMRF’s security protocols to ensure that the lessons have been well-learned, reporting back to IMRF about any weaknesses so they can be corrected.

### Technology

To support the people on the front lines, IMRF harnesses technology, periodically upgrading its various systems to address changing security concerns.

- **Firewall:** In early 2017, IMRF upgraded its firewall using the latest security technology in order to better guard against attacks.

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- **Email filtering:** IMRF filters its email so that many phishing emails and other malicious messages are never even seen by staff.
- **Detection systems:** “We have strong detection systems, which constantly analyze activity that’s going on in our systems and on our network,” Engstrom says. IMRF staff uses the information provided by the detection systems to evaluate potential threats.

“It’s an ever-moving target,” Goerdts said. “The smarter we get, the smarter the hackers get, so we have to be constantly looking at not just what’s happening now, but what could occur in the future.”

### Process

Using the cybersecurity framework provided by the National Institute of Standards in Technology (NIST), IMRF

is constantly improving its security processes in light of known best practices and developing threats.

“One of the advantages of utilizing NIST is that the federal government has much broader resources, and they have intelligence as to what the threats are—not just at the local level like we have, but state, federal, global,” Goerdts explained. “They have all of this knowledge which we could not afford to garner on our own, that they are taking and compiling and boiling down into a framework that we can utilize.”

The NIST framework, which stretches across industries, provides an approach for identifying critical systems and improving security practices. It also offers methods for achieving consistency in documenting processes and analyzing how well they’ve been put into practice.

Engstrom said that, while NIST’s approach touches on many different aspects of what any good business must do to protect itself, it can be summed up in five steps:

1. Identifying what the organization needs to protect.
2. Figuring out how to protect it.
3. Being able to detect unusual activity.
4. Addressing the anomaly in the system—putting a stop to it if it’s harmful, or noting it for reference “if it’s an employee who’s just doing something unusual,” Engstrom said.
5. Having a recovery plan in place in the event of a security breach.

“No matter how our technology or our business or anything changes, these five steps will always help us maintain a secure environment,” Engstrom said. “It’s timeless.” ■

## How you can protect your personal data

Thieves don’t need to hack into IMRF directly to access your account, but you can take steps to protect your information.

In October 2017, 103 members of the Iowa Public Employees’ Retirement System (IPERS) discovered their member accounts had been compromised when they did not receive their scheduled pension payment.

The Des Moines Register reported that IPERS’s computer system was not hacked. Instead, cybercriminals had obtained stolen Social Security Numbers and other personal information from another source, then used that personal data to register for IPERS online access accounts in those members’ names and change their direct deposit information. (This is one reason that, as a cautionary measure, IMRF doesn’t provide immediate Member Access account access; instead, we send User ID’s through the mail to your address on file to thwart this type of attack.)

Your account contains personal information like your beneficiaries, salary, service credit, and Member ID, so even though you are not yet receiving an IMRF pension, it’s to your advantage to keep this information private. **(If someone manages to gain access to an IMRF retiree’s Member Access account and diverts their pension payment, IMRF guarantees that we will pay the retiree the money they are due.)**

The following tips for protecting your private data, at IMRF and elsewhere, are not a comprehensive list of what to do to keep your information secure, cautions Glenn Engstrom, IMRF’s Chief Information Security Officer. However, taking these steps today will make you safer than you were before.

- **Keep your private data private.** “Keep your login and password private,” Engstrom said. “Don’t share it with your spouse; don’t share it with your kids. And of course, don’t write it down next to your computer and say ‘this is my password.’ Keep it private, and make it something that you’ll remember.” If you have difficulty remembering your passwords, there are security products that essentially function as a password vault for which you only have to maintain a single password.
- **Change your password periodically.** “You don’t have to do it every month, but change it a couple times a year,” Engstrom said. If you are hacked or your security is otherwise compromised, change your passwords immediately. “You can even create a whole new Member Access account,” he said.
- **Install antivirus software on your computer.** “If you don’t have an antivirus, there are plenty of free ones,” Engstrom said. “A lot of Internet service providers have an antivirus that you can download and use.”
- **Keep your operating system and your software up to date.** “The software companies and especially your operating systems are continually sending updates to ensure your security,” said IMRF Performance Excellence Manager Kathy Goerdts. “If you’re five updates behind, you have a whole bunch of holes that have not been patched.”
- **Back up your files and essential information.** If you back up your files regularly, not even ransomware will be able to part you from the files you rely on. ■

# Is your IMRF beneficiary form up to date?

If you don't make your wishes known, your loved ones could be left unprotected if you pass away unexpectedly.

If your life is going through major changes—like a marriage or divorce, the death of a parent, or the birth of a child—updating your IMRF beneficiary information probably isn't at the forefront of your mind. However, making sure that your designated beneficiaries are current could make a huge difference to your loved ones if you were to pass away unexpectedly.

## Unintended consequences

If your beneficiary information isn't up to date, this could have consequences you do not intend:

- If you do not have a beneficiary form on file, the default beneficiary is your estate.
- If you have an old form on file, IMRF must follow that directive, even if it names someone you no longer want to get this benefit.
- If you are married and you do not name your spouse as your only primary beneficiary, they will not be eligible for a surviving spouse benefit if you die while you are an active IMRF member.

## Cautionary tales

"It's incredible, the number of members that don't have a beneficiary form on

file," said IMRF Field Representative Kate Setchell.

Setchell has heard many cautionary tales from members and their beneficiaries. Some members, after attending one of her workshops, discovered that they had only listed their oldest child as a beneficiary, having had several more since filling out the form back when they first became an IMRF member. Others failed to list their spouse as their sole primary beneficiary before passing away as an active member, not realizing that would mean their spouse wouldn't receive a surviving spouse pension.

"I had a man who passed away suddenly and didn't change his form to list his spouse as the sole primary beneficiary, and his parents received the lump sum death benefits of one year's salary, plus all his member contributions and interest," Setchell said.

"I am sure they gave it to their daughter-in-law," she continued. "However, she

was 46 with two children, and she would have received more money had she been listed as the sole primary beneficiary, eligible to receive a monthly benefit for the rest of her life."

## Complete your form through Member Access

The fastest and easiest way for you to complete a new form is through Member Access. You can view your beneficiary information through Member Access at any time, and make necessary updates.

## We can only accept your signature

If you complete a paper "Designation of Beneficiary" form, we cannot accept the signature of anyone other than you. This includes Powers of Attorney, conservators, trustees, or guardians.

IMRF cannot tell you your current beneficiary information by phone and will not accept any beneficiary changes over the telephone—only by filling out IMRF Form 6.11, "Designation of Beneficiary." You can do this through Member Access using Secure Online Forms, or by downloading the form from [www.imrf.org](http://www.imrf.org), printing and filling it out with your desired changes, and sending it back to IMRF by mail or fax. ■

## To learn more about updating your beneficiaries...

Go to [www.imrf.org](http://www.imrf.org), click on "Members," then click "Naming Beneficiaries" (under the header "Members Must Know").

## Trustee Elections

### Are you an executive or department head? You could run for Executive Trustee!

This fall, IMRF employers will elect one Executive Trustee to the Board of Trustees for a five-year term that will run January 1, 2019, through December 31, 2023. IMRF is accepting nominating petitions August 1 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 with at least eight years of service credit 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 17, 2018. ■

Find everything you'll need to run for Executive Trustee, including petition forms, procedures, your candidate packet, and more starting June 29 at [www.imrf.org](http://www.imrf.org)!



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# Your Glass is Half Full

## Understanding Your IMRF Benefits

If you want to better understand IMRF and why you are making contributions, this workshop is for you! At this two-hour workshop for young and new members, an IMRF Field Representative will explain how your pension is funded, your benefits as an IMRF member, the opportunity of Voluntary Additional Contributions, and much more!

### 2018 Workshop Dates & Locations

	DATE	LOCATION	STARTS AT
<b>JUL</b>	7/11 (Wed)	Gurnee	6 PM
	7/17 (Tue)	Springfield	5 PM
<b>AUG</b>	8/02 (Thu)	Joliet	5 PM
	8/08 (Wed)	Mt. Prospect	5 PM
<b>SEP</b>	9/13 (Thu)	Oak Park	5 PM
	9/13 (Thu)	Grayslake	6 PM
	9/18 (Tue)	Champaign	5 PM
	9/18 (Tue)	Peoria	6 PM
<b>OCT</b>	10/10 (Wed)	Naperville	6 PM
	10/23 (Tue)	Galesburg	6 PM
<b>DEC</b>	12/04 (Tue)	Crystal Lake	6 PM

To register, visit [www.imrf.org/glass-half-full](http://www.imrf.org/glass-half-full), where you'll find the most current list of workshop dates and locations.