Congratulations on your retirement with IMRF! Your IMRF pension will provide you with retirement income as long as you live.

Visit [www.imrf.org](http://www.imrf.org) for more information about:

- Your first pension payment
- Your ongoing pension payments
- Your 13th Payment
- Your annual pension increases
- Death and survivor benefits
- Surviving spouse benefits

Your Certificate of Benefits

After we finalize your pension (about 6-8 weeks after retirement), you should receive your Certificate of Benefits in the mail. Keep it with your important papers. It includes:

- The amount of your monthly pension and annual increases
- The effective date of your pension
- An explanation of your “guaranteed amount”
- An explanation of death benefits for your beneficiaries
- Federal income tax information

You can also download a copy of your Certificate of Benefits using your Member Access account.

Forms to complete at retirement

Once you retire, log in to your Member Access account as soon as possible to fill out the following forms:

- **Designation of Beneficiary for Annuittant $3,000 Death Benefit (IMRF Form 6.11A):** Death benefits change after retirement; make sure to fill out a new beneficiary form.
- **Withholding Certificate for Pension or Annuity Payments (IRS Form W-4P):** The IRS requires you to fill out a W-4P and return it to IMRF. (If you applied for retirement online, you don’t need to fill out this form again.)

Some retirees may also need the following forms:

- **Health Insurance Continuation Through Employer - Premium Deduction Authorization (IMRF Form 7.10)**
- **Blind Mailings Removal Request Form**

You can download them at [www.imrf.org/retiree-forms](http://www.imrf.org/retiree-forms).
Your Option Letter
You may have choices to make about your retirement benefits—for example, if you’re eligible for a refund of your surviving spouse contributions. In those cases, you will receive an Option Letter explaining your payment options.

Typically, you will receive your Option Letter about six or eight weeks after you receive your final paycheck from your employer. After returning your Option Letter, you’ll receive your Certificate of Benefits.

Social Security and IMRF
Most IMRF members contributed to Social Security and are entitled to both IMRF and Social Security benefits.

It is your responsibility to ensure that you receive the full Social Security benefit you are entitled to. IMRF Member Services Representatives can help you if your local Social Security office is attempting to reduce your benefits when they shouldn’t.

For more information, visit www.imrf.org/social-security.

Special Needs Annuity
IMRF’s Special Needs Annuity allows you to choose a smaller IMRF pension and provide someone else in your life with a survivor’s pension when you pass away. This pension is separate from the IMRF’s surviving spouse pension.

You can only choose the Special Needs Annuity before your retirement is finalized. Learn more by visiting www.imrf.org, hovering on “Members,” clicking your plan and tier, and then clicking “Special Needs Annuity.”

Health insurance
Your IMRF benefits do not include insurance. Here are some of your insurance options after retirement.

Health insurance continuation before age 65
Federal and state legislation may require your employer to let you continue your health insurance if you retire before age 65. Visit www.imrf.org/health-insurance or call the Illinois Department of Insurance at 877-527-9431 for more information.

IMRF-endorsed insurance plans
IMRF works with insurance consultant Doyle Rowe to give our members access to insurance plans with discounted group rates.

IMRF cannot answer questions about insurance benefits. For questions on IMRF Endorsed Insurance Plans, call a Doyle Rowe LTD customer service representative at 1-800-564-7227 or visit Doyle Rowe’s website at www.doylerowe.com/members/imrf/.

Are you a retired public safety employee?
Retired public safety employees may be eligible for a $3,000 tax deduction. Visit www.imrf.org/health-insurance to learn more.

Don’t risk your pension! Call us before working after retirement
You could face severe financial consequences if you work for a public sector employer after retirement without first talking to IMRF, or if you violate Separation of Service rules.

In either of these circumstances, if you work when your pension should have been stopped, you could have to pay back your pension and unpaid member contributions. This money could be deducted from your future pension payments, reducing or even eliminating your pension for years to come.

You certified on your retirement application that you are complying with Separation of Service rules. As a reminder, you also cannot work even part-time for any IMRF employer for at least 60 days after you retire. After 60 days the usual Return to Work rules apply.

Visit www.imrf.org/return-to-work for more information about Return to Work and Separation of Service rules. Call 1-800-ASK-IMRF (275-4673) to ask about your specific situation.
Federal income tax
Your retirement pension, beginning with your first payment, is subject to federal income tax.

Illinois state income tax
If you live in Illinois, your pension is not subject to Illinois state income tax.

Other states’ income tax
If you live in a state other than Illinois, check with that state for whether it taxes your pension.

Form W-4P:
Withholding Certificate for Pension Payments
You are required by the IRS to complete Form W-4P and return it to IMRF. The easiest and fastest way to do this is through your Member Access account. (If you applied for retirement online, you don’t need to fill out this form again.)

Amount of withholding
IMRF cannot offer tax advice. If you are not sure how much money should be withheld from your pension payments, talk with your tax consultant or visit the IRS website at www.irs.gov and enter the search term “withholding calculator.”

Withholding without Form W-4P
If you do not return Form W-4P to IMRF and your pension exceeds a certain dollar amount, by law IMRF must withhold an amount based upon the IRS tax tables. The IRS adjusts this amount each year.

For current withholding amounts and other withholding information, visit www.imrf.org/taxes.

Form 1099-R:
Your annual tax statement
You will receive a 1099-R tax statement from IMRF every January. This statement shows:

• The gross amount of benefits you received the previous year.
• The taxable portion of your pension.
• Any federal income tax that was withheld from your payments.

Use this information for filing your federal and state income tax returns. IMRF will report the taxable amount of your pension on your 1099-R using the method indicated on your Certificate of Benefits.

Your 1099-R statement will be available in your Member Access account before it is mailed to you. You can also view 1099-R statements from earlier years in Member Access.

To learn more about how your pension is taxed, visit www.imrf.org/taxes

Do you wish to receive mailings from outside groups?
IMRF occasionally receives requests from various organizations to mail information to our retired members.

These mailings are done as what’s known as a “blind mailing.” The outside organization never sees the mailing list; members’ names and addresses are never given to anyone but a bonded mail house. At no time are retired members’ names and addresses provided to these organizations.

An example of a blind mailing is material sent by IMRF-endorsed insurance broker Doyle Rowe, LTD.

If you would like to remove your name from these blind mailings, visit www.imrf.org/blind-mailings.
Member Access lets you send messages to IMRF and update your information whenever it’s convenient for you.

1. Go to [www.imrf.org](http://www.imrf.org) and click “MEMBER LOGIN” at the top right of the page.

2. Then, click the yellow “Click here to register for Member Access” graphic and activate your account using your registration key, found in the letter in this packet.

**WITH A MEMBER ACCESS ACCOUNT, YOU CAN SAFELY AND SECURELY...**

- Register early for a free summer workshop
- View your 1099-R and direct deposit
- Change your tax withholding and direct deposit information
- View current and past pension payments
- Get answers to your questions within two business days

**View your annual Benefit Statement**

After you’ve been retired for a full year, you will get annual Benefit Statements. You can view them in Member Access starting in late November. They include:
- The amount of your annual increase and pension amount.
- Your current beneficiaries.
- Your 1099-R tax form.

**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, we need your email address. You can quickly update your email address in Member Access.

After signing up for Member Access, you should...

1. **Fill out your W-4P—send us your tax withholding information**
   The IRS requires you to complete Form W-4P and return it to IMRF. The easiest and fastest way to do this is through your Member Access account.

2. **Enter your beneficiaries—ensure your wishes are carried out**
   After retirement, your death benefits change. To ensure that your death benefits will go to the recipient you choose, make sure to fill out a new beneficiary form.

3. **Update your contact information—ensure you keep getting payments**
   Make sure you receive important mailed and emailed communications from IMRF—keep your contact information up to date in Member Access.

**Join the IMRF community!**

Follow TheIMRF on Facebook, Twitter, LinkedIn, and Vimeo.