We offer you our deepest condolences on the loss of your spouse. Our thoughts are with you at this difficult time.

Your surviving spouse pension
As the surviving spouse of an IMRF member, you will receive your Surviving Spouse pension for the rest of your life. For more information about when your pension starts, your pension increases, your 13th Payment, and more, see your Certificate of Benefits (which was mailed to you after you applied for your pension), or visit www.imrf.org.

In the menu, click on your plan and tier...
(Note: Your Certificate of Benefits will tell you your plan and tier)
...and then click on “Surviving Spouses”

Your Certificate of Benefits
Make sure to keep your Certificate of Benefits with your important papers. It includes:

- The amount of your monthly pension and annual increases
- The effective date of your pension
- Federal income tax information

You can also view a copy of your Certificate of Benefits through your Member Access account (see the enclosed flyer for more information about signing up for Member Access.)
Forms to complete

Two forms are included with this mailing:

- **IRS Form W-4P (Withholding Certificate for Pension or Annuity Payments):** You are required by the IRS to complete a W-4P and return it to IMRF.

- **Application for Direct Deposit (IMRF Form 1199):** If your direct deposit information is different than the bank account your spouse used, you will need to fill out this form.

You can also complete these forms through your Member Access account.

Depending on your circumstances, you may also need to fill out the following forms:

- **Health Insurance Continuation Through Employer - Premium Deduction Authorization (IMRF Form 7.10)**

- **Blind Mailings Removal Request Form**

You can download these forms at [www.imrf.org/retiree-forms](http://www.imrf.org/retiree-forms).

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Social Security and IMRF

Your IMRF Surviving Spouse pension should not reduce any Social Security spousal or survivor benefits you receive, or Social Security benefits based on your own past earnings.

If you have concerns about the amount of your Social Security payment, contact Social Security directly. IMRF Member Services Representatives can help if your local Social Security office is attempting to reduce your benefits when they should not.

For more information, visit [www.imrf.org/social-security](http://www.imrf.org/social-security).

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Health insurance

Your IMRF Surviving Spouse benefits do not include insurance. Your options may include:

**Purchasing an insurance plan**

One option is to purchase an individual health insurance policy.

**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 Doyle Rowe at 1-800-564-7227 or visit Doyle Rowe’s website at [www.doylerowe.com/members/imrf/](http://www.doylerowe.com/members/imrf/).

**HEALTH INSURANCE MARKETPLACE**

If you are under age 65, you can find out about your insurance options under the Affordable Care Act at the Health Insurance Marketplace, [www.healthcare.gov](http://www.healthcare.gov).

**Continuing your spouse’s health insurance**

If your spouse:

- Was on their employer’s health insurance plan when they passed away, or
- Continued their health insurance from their employer after retirement,

you may also be eligible to continue your health insurance under that plan. Call the Illinois Department of Insurance at 877-527-9431 for more information.
Taxes and your IMRF pension

Federal income tax  
Your 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.

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 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 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 make account changes at your convenience.

Click **Register** to create your account.

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

- View your 1099-R and direct deposit statements
- Change your tax withholding and direct deposit information
- View current and past pension payments
- Get answers to your questions within two business days
- Register for informational summer workshops for retirees
- View your annual Benefit Statement
  After you’ve been receiving your pension 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 your new monthly pension amount to begin in January.
  - 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.

**Update your personal information—ensure you keep getting payments**
You receive your pension for the rest of your life, even if you remarry, but we need your current contact information to send you payments and important communications. Make sure to send us your current phone and email address, too!

**Update your tax withholding information if it changes**
If you need to update your tax withholding information, the IRS requires you to complete a new Form W-4P and return it to IMRF. The easiest and fastest way to do this is through your Member Access account.

Join the IMRF community
Follow TheIMRF on Facebook, Twitter, LinkedIn, and Vimeo.