



2025 Authorized Agent Workshop Webinar

Part 1 of 2

Introduction, Enrollment, Wage Reporting and Termination



Malcolm Baldrige
National Quality Award

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Authorized Agent Webinar Schedule for 2025



Wed. March 12th
Wed. April 9th

Part 1
Introduction, Enrollment, Wage Reporting and Termination



Wed. March 26th
Wed. April 23rd

Part 2
IMRF Benefits, Employer Rates & Legislation



To sign up for future Authorized Agent webinars, please go to www.imrf.org, under Employers tab and select Workshops & Materials.



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Topics of the Day

- **Your Role as an Authorized Agent**
- **Resources Available to You**
- **Understanding IMRF Participation**
- **Wage Reporting**
- **Service and Earnings**
- **Accelerated Payments**
- **Terminations, Retirees & Health Insurance Continuation**



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Role of an Authorized Agent (AA)

- AA is the Employer Admin (primary)
- One per employer
- Discussed in Section 2 of the Manual for Authorized Agents
- Uses Data Collections to complete administrative tasks



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Resources for Authorized Agents

- Employer Access
- Employer Learning Center
- Workshops
- Authorized Agent Manual



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Employer Access Help Link – Accessing through www.imrf.org

The screenshot shows the IMRF website navigation menu with the following items: MEMBERS, RETIREES, EMPLOYERS, INVESTMENTS, ABOUT IMRF, and PUBLICATIONS AND ARCHIVE. The 'EMPLOYERS' section is active, displaying two columns of content.

FOR AUTHORIZED AGENTS

- Authorized Agents Manual
- New Authorized Agent Information

EMPLOYERS MUST KNOW

- IMRF Employer Representatives
- Employer Workshops and Materials
- Employer Access Learning Center
- GASB 68 Resources
- Employer Rates
- Reports for Employers
- Considering Participation in IMRF
- Early Retirement Incentive
- Employees with Reciprocal Service
- FMLA
- Appeal Procedures
- IMRF Employer Compliance Review
- Converting Military Service
- Hiring IMRF Retirees - Cautions
- Pay Increases - Know the Costs
- NCPERS Group Life Insurance
- 2024 Employer Rate Webinar
- Employer Cost and Participation

New Authorized Agents

Learn about IMRF procedures and how to administer IMRF in this 2-part online webinar series that prepares new Authorized Agents to perform common IMRF tasks. **Effective January 1, 2024, Illinois pension law** requires all new IMRF Authorized Agents to complete an IMRF-provided training course within three months of appointment. **Register today.**



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Employer Access Help Link – Accessing through Partner Portal

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Welcome to the Partner Portal

MY TEAM

Kevin Juhas Employer Admin	Last login 01-09-2025 12:00 AM
Mark Breeden Employer Admin	Last login 01-08-2025 12:00 AM
	Last login 01-04-2025 12:00 AM
Employer Admin	Last login 01-08-2025 12:00

Learning Center
Workshops
Webinars

Welcome to the IMRF Learning Center. In the Learning Center you will find instructions that will guide you through common tasks.



Member Access Learning Center

Learn how to use Member Access



Employer Access Learning Center

Learn how to enroll an employee, respond to RFIs, send wage reports, pay invoices, view documents, and more.



Partner & Reciprocal Learning Center

Learn how to use the Partner Portal



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Who Qualifies for Enrollment?

Enrollment is based on number of hours expected to be worked during a 12-month period.

There is no probation period with IMRF enrollment.

600
HOUR STANDARD

OR

1,000
HOUR STANDARD

- **School districts**
 - **Special education cooperatives**
 - **Employers who have not adopted the 1,000-hour standard**
- **Employers who have adopted the 1,000-hour standard**
 - **All governing body members enrolled 1/1/2018 or after**



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**Please review your
Employer Checklists**



IMRF Election to Participate for Qualifying Position
 Revised July 2019
 Questions? Call 1-800-728-7971.

Upload this form through Employer Access

Please print in capital letters, using black ink.

Member's Social Security Number _____ OR IMRF Member ID Number _____

Member's First Name _____ M.I. _____ Last Name _____ Jr., Sr., II, etc. _____

Current Position Title _____

CERTIFICATION BY CITY HOSPITAL EMPLOYEE

I certify that I am electing to participate in the Illinois Municipal Retirement Fund and have authorized payroll deductions to be made from my earnings as required under the Illinois Pension Code. I understand that this election may not be revoked, and that I must continue IMRF participation as long as the position continues to qualify for participation.

Signature of City Hospital Employee (write, do not print or type) _____ Date (MM/DD/YYYY) _____

CERTIFICATION BY ELECTED OFFICIAL

I certify that:

- I am electing to participate in the Illinois Municipal Retirement Fund and have authorized payroll deductions to be made from my earnings as required under the Illinois Pension Code.
- I understand that my elected position must normally require performance of duty for at least _____ hours in a twelve-month period in order to be eligible for IMRF participation. Governing body members: If you were first elected to this position on or after 1/1/2018, the position must require 1,000 hours to be eligible for IMRF participation.

Employee Status

- Full-time, part-time, temporary
- Seasonal
- Age
- Participation is required; it's a condition of employment; **except for**
 - **Elected officials (Election to Participate for Qualifying Position)**
 - **City hospital employees (Election to Participate for Qualifying Position)**



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Employer Checklists

Please review the helpful checklists below when enrolling an employee, terminating an employee or submitting death, disability and retirement benefits.

Training Topic	Format
Should this employee be enrolled in IMRF?	PDF
Participation - Steps to enroll employees in IMRF	PDF
Death Benefit Checklist	PDF
Disability Checklist	PDF
Termination Checklist	PDF
Retirement Application Checklist	PDF

Employer Resources

EALC Home

Employer Access Management

Wage Report Procedures

Wage Adjustment Procedures

Manage Member Events

Documents and Reports

Pay Online Procedure

Find Important Information

Secure Messages

Employer Access FAQs

Employer Checklists



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Did you know?

IMRF participation for your elected officials is optional.



COMMON AUDIT FINDING

Contact your Employer Representative
For Elected Official Enrollment Protocol

**Section 3.65E of the Authorized Agent manual
Confirm if elected position requires resolution and
meets hourly standard**



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Multiple Positions & IMRF Eligibility



Position 1

- Bus driver
- 500 hours
- **School District 83**

Position 2

- Lunch monitor
- 200 hours
- **School District 83**

Position 1

- Landscaper
- 400 hours
- **Park District**

Position 2

- Maintenance Staff
- 400 hours
- **County**

At least 600 (or 1,000) hours with the same employer are required for eligibility.



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What are some problem positions?



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Employer Enrollment Issues

- Pension Code mandates participation
- Timely enrollment reduces future employer cost
- Enroll prior to submitting wage report
- Tier assignment determined by IMRF
- Pension funding begins immediately



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Compliance Review

MEMBERS		RETIREES		EMPLOYERS 1		INVESTMENTS		ABOUT IMRF		PUBLICATIONS AND ARCHIVE	
FOR AUTHORIZED AGENTS						EMPLOYERS MUST KNOW					
<ul style="list-style-type: none"> Authorized Agents Manual New Authorized Agent Information 			<ul style="list-style-type: none"> IMRF Employer Representatives Employer Workshops and Materials Employer Access Learning Center 			<ul style="list-style-type: none"> GASB 68 Resources Employer Rates Reports for Employers Considering Participation in IMRF Early Retirement Incentive Employees with Reciprocal Service FMLA Appeal Procedures IMRF Employer Compliance Review 2 			<ul style="list-style-type: none"> Converting Military Service Hiring IMRF Retirees - Cautions Pay Increases - Know the Costs NCPERS Group Life Insurance 2024 Employer Rate Webinar Employer Cost and Participation 		
IMRF EMPLOYER COMPLIANCE REVIEW						MORE INFORMATION ABOUT EMPLOYER COMPLIANCE REVIEWS 3					
<p>An employer compliance review does not mean you are doing anything wrong—it is an opportunity to confirm compliance with the provisions of the Pension Code and is considered best practice for public pension funds.</p>						<ul style="list-style-type: none"> What is an Employer Compliance Review? Employer Compliance Review Preparation IMRF Employer Compliance FAQs 			<ul style="list-style-type: none"> Common Employer Compliance Findings Employer Compliance Tools and Resources 		



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Common Employer Compliance Findings

- Commingled IMRF/Social Security Funds
- Enrollment and Termination
- Reporting optional wages without resolution



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Voluntary Additional Contributions (VAC) Plan

Optional Contributions

- Up to 10% of IMRF reportable earnings after tax
- Currently earn an interest rate of 7.25%
- Caution for mid-month changes in VAC

Based on IMRF wages, do not deduct:

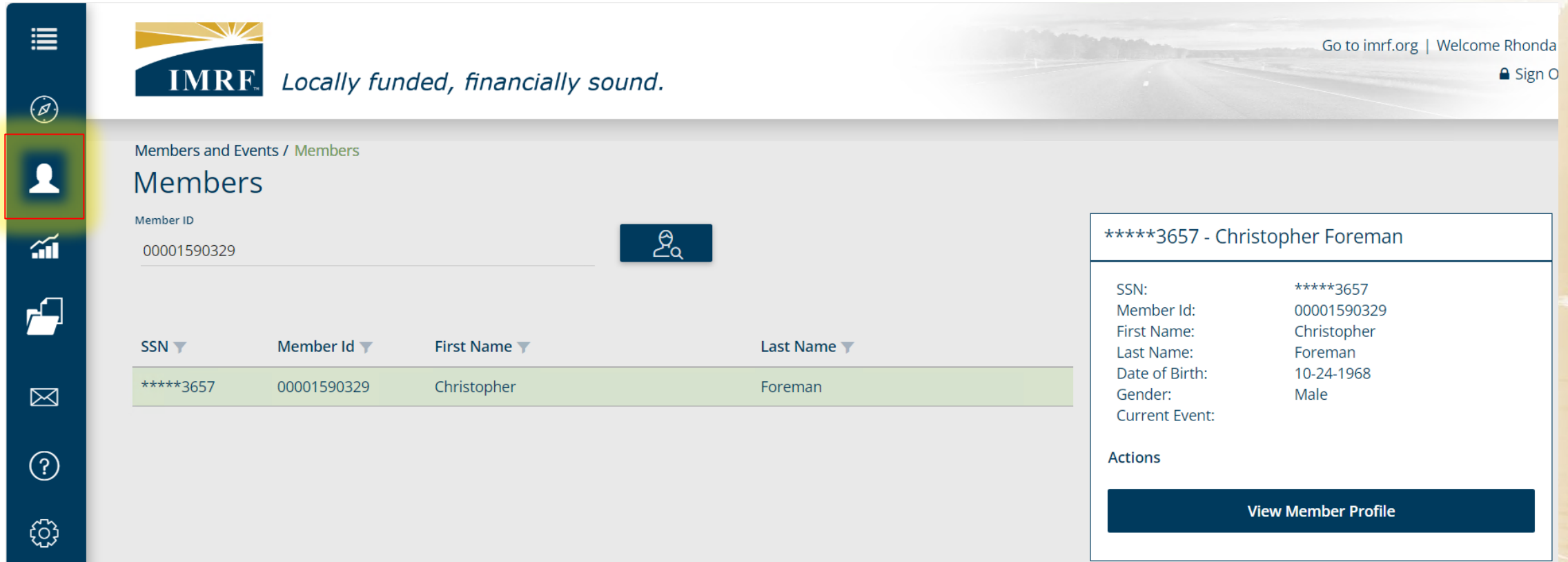
- From SLEP Tier 2 overtime
- Tier 2 cap \$127,283.01 effective 1/2025
- If employee has over 40 years of service and has stopped contributing



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Location of Member Information



The screenshot shows the IMRF website interface. On the left is a dark blue navigation sidebar with icons for home, search, members, analytics, documents, email, help, and settings. The 'Members' icon is highlighted with a red box. The main header features the IMRF logo and tagline 'Locally funded, financially sound.' on the left, and navigation links 'Go to imrf.org | Welcome Rhonda' and 'Sign O' on the right. Below the header, the breadcrumb 'Members and Events / Members' is shown, followed by the title 'Members'. A search bar contains the Member ID '00001590329' and a search icon. Below this is a table with columns for SSN, Member Id, First Name, and Last Name. A single row is highlighted in green, representing Christopher Foreman. To the right of the table is a detailed profile card for '*****3657 - Christopher Foreman' with fields for SSN, Member Id, First Name, Last Name, Date of Birth, Gender, and Current Event. At the bottom of the profile card is a 'View Member Profile' button.

Members and Events / [Members](#)

Members

Member ID

00001590329

SSN ▼	Member Id ▼	First Name ▼	Last Name ▼
*****3657	00001590329	Christopher	Foreman

*****3657 - Christopher Foreman

SSN: *****3657
 Member Id: 00001590329
 First Name: Christopher
 Last Name: Foreman
 Date of Birth: 10-24-1968
 Gender: Male
 Current Event:

Actions

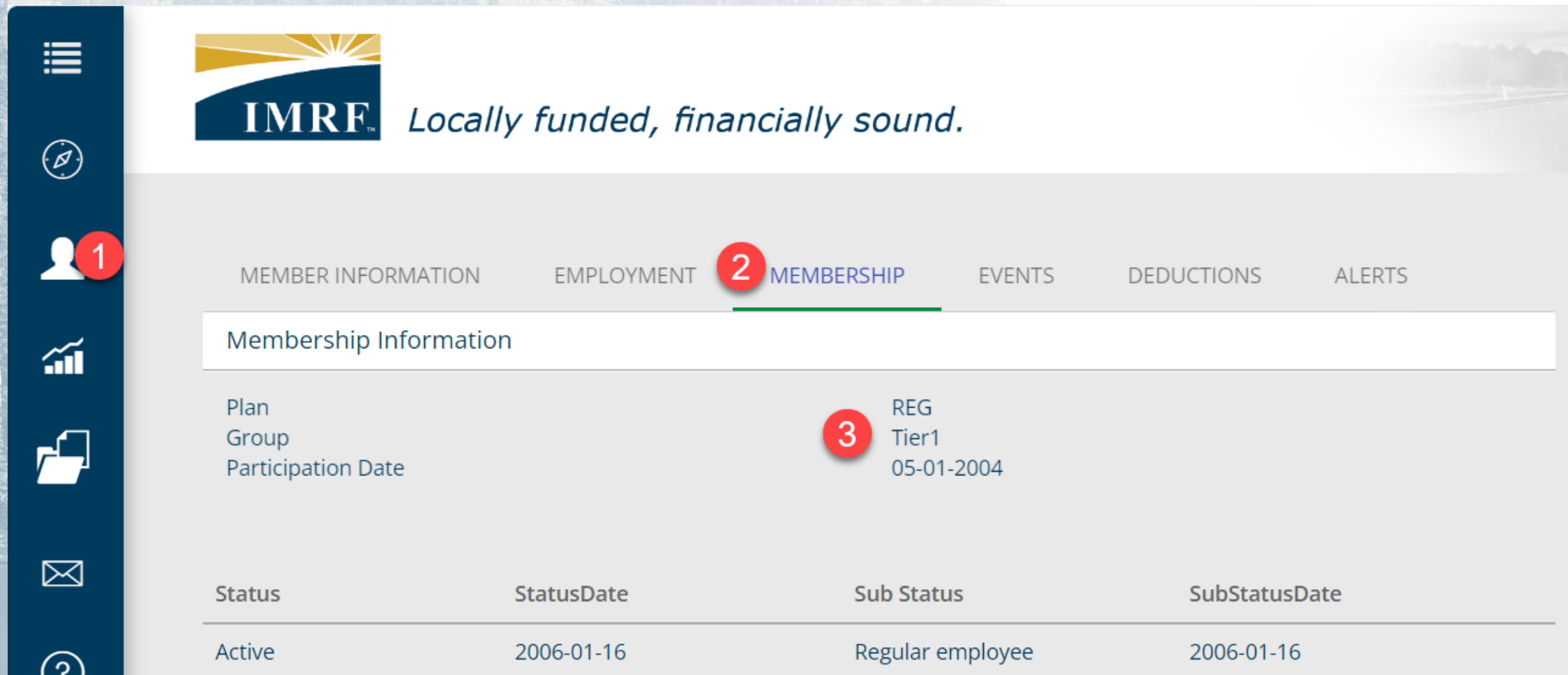
[View Member Profile](#)



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Location of Tier on Member Widget



The screenshot shows the IMRF Member Widget interface. On the left is a dark blue sidebar with icons for a menu, navigation, a person (labeled with a red '1'), a bar chart, folders, an envelope, and a question mark. The main content area features the IMRF logo and tagline 'Locally funded, financially sound.' Below this is a navigation bar with tabs: MEMBER INFORMATION, EMPLOYMENT, MEMBERSHIP (labeled with a red '2'), EVENTS, DEDUCTIONS, and ALERTS. The MEMBERSHIP tab is active, showing 'Membership Information' in a white box. Below this, the membership details are displayed: Plan Group Participation Date, REG Tier1, and 05-01-2004 (labeled with a red '3'). At the bottom, a table shows the member's status and sub-status.

Status	StatusDate	Sub Status	SubStatusDate
Active	2006-01-16	Regular employee	2006-01-16



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New Members

Welcome Letter Specifics

Your Membership Information	
Age	36
IMRF Member ID:	[REDACTED]
IMRF Plan and Tier:	Regular Plan Tier 2
IMRF Employer Name:	[REDACTED]
IMRF Participation Date:	October 23, 2024

MEMBERS

▶ RETIREES

▶ EMPLOYERS

▶

TIERS AND PLANS

- Tier 1 Regular Plan
- Tier 2 Regular Plan
- Tier 1 SLEP Plan
- Tier 2 SLEP Plan
- Original ECO Plan
- Tier 1 Revised ECO Plan
- Inactive Members
- **New Members**



Understanding Plans and Tiers

Not sure which plan you participate in? [▶ Learn More](#)

Benefit Processing Time

After IMRF has received all the information we need for your benefit claim, it will take approximately eight weeks to process your benefit. This includes retirements, death benefits, member contribution refunds, disability benefits, and Voluntary Additional Contributions refunds.



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Wage Reporting

- Contributions
- Service and Earnings
- Reporting Wages



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Member Contributions

Regular
4.5%

SLEP
7.5%

- Member contributions are tax-deferred
- Established by the Illinois Pension Code



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Average 2025 Employer Rates

Regular
6.99%

SLEP
18.47%

**Stay tuned 2025
May 14-16
Rate Meetings
Sign up will be
soon!**

Reminder to update the Employer Rate in your payroll system (effective January 1st)

Final Rate for 2025 posted in Employer Access

Attend the Authorized Agent Part 2 to learn more about Employer Contributions and Rates



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How to locate Employer Rate

CONTACT METHODS INDICATORS RESERVES **CONTRIBUTIONS**

Contribution Rates

2025

Filter by Plan (REG, SLEP or ECO)

Year	Effective Date	Pension Plan	Rate Type	Contribution Rate
2025	01-01-2025	REG	Employer retirement normal contribution	4.94%
2025	01-01-2025	REG	Employer retirement funding adjustment contribution	1.75%
2025	01-01-2025	REG	Employer death contribution	0.12%
2025	01-01-2025	REG	Employer disability contribution	0.04%
2025	01-01-2025	REG	Employer supplemental benefit payment contribution	0.62%
Total				7.47%

Partner Information



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How Do IMRF Employees Earn Service Credit?

- **Working for an IMRF employer**
 - Full-time
 - Part-time
- **Being on IMRF disability**
- **Seasonal position**
- **Unused/unpaid sick time converted to service credit**
 - can not be used to vest
- **Purchasing service credit**

- Military Service
- Reinstatement
- Retroactive
- Omitted
- SLEP Conversion
- Benefit Protection Leave
- Out of State



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Process for Acquiring Past Service



Submit application while participating



Payment information will be mailed to members directly



Members should request comparative estimates with and without additional service

Past Service Employer Issues

- **Employer costs are factored into the employer contribution rate**
 - Two-year lag after member purchases service
- **Employer resolution or approval may be required**
- **Contributions and cost**
 - Determined by Pension Code
 - Vary by type of service



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Unused/Unpaid Sick Time

■ Did You Know?

- Full days are applied
- Pension effective date needs to be within 60 days of the IMRF termination date
- Final employer only, unless retiring from certain educational employers

1-20	1 month	121-140	7 months
21-40	2 months	141-160	8 months
41-60	3 months	161-180	9 months
61-80	4 months	181-200	10 months
81-100	5 months	201-220	11 months
101-120	6 months	221-240	12 months



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IMRF Earnings

Submit wage report (data collection) and payments monthly

Report IMRF wages through the calendar month after termination

- **For example, if the termination date is June 1, wages paid through July 31 are reported**
- **Make sure to indicate "Y" for Final Wages**

See Section 3.96 of the Authorized Agents Manual for more information



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Employer Optional Earnings

- ❖ Resolution to Include Cash Payments in Lieu of or Related to Health Insurance as IMRF Earnings;
- ❖ Resolution to Include Compensation Directed into a Retirement Health Savings Plan as IMRF Earnings;
- ❖ Resolution to Include Compensation Paid Under an IRC Section 125 Plan as IMRF Earnings;
- ❖ Resolution to Include Taxable Allowances as IMRF Earnings



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How to locate resolution adoption/end dates

Dashboard Administration / Partner Information

Partner Information

Partner Code:

CONTACT METHODS INDICATORS RESERVES CONTRIBUTIONS

Indicators

Indicator	Start Date	End Date
ANNUAL 1,000-HOUR STANDARD (668)	09-28-1983	
INCLUDE TAXABLE ALLOWANCES AS IMRF EARNS (674)	01-01-2015	
MEMBER CONTRIBUTIONS TAX-DEFERRED (667)	07-01-1984	
AGE DISCRIMINATION - RETRO TO 1/1/1979 (679)	01-26-1983	
MILITARY SVC BEFORE IMRF PARTICIPATION (663)	01-27-1999	
ANNUAL 600-HOUR STANDARD (600)	01-01-1947	

The best way to contact us is by sending a secure message through Employer Access. You may also call our employer-only phone number, 1-800-728-7971.



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Not Reportable Earnings

- **Workers' compensation payments (Unless supplemented)**
 - See Section 3.96 R in the AA MANUAL
 - Call IMRF Legal Department *(for clarification if needed)*
- **Tier 1 wages in excess of \$350,000 if member participation started after January 1, 1996**
 - Tier 2 participants, 2025 limit is **\$127,283.01**
- **SLEP Tier 2 overtime**



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Address Postponed and Rejected Data Collections

Dashboard Business Functions / Data Collections

My Data Collections

Create Data Collection View: In Progress

Partner Code	Data Type	Data Collection Name	Status
[Redacted]	Wage Report	[Redacted] - Wage Report - 09-01-2024 - 1 (Postponed)	Initial Data Entry
[Redacted]	Wage Report	[Redacted] - Wage Report - 08-01-2024 - 1 (Postponed)	Initial Data Entry
[Redacted]	Wage Report	[Redacted] - Wage Report - 07-01-2024 - July 2024 (Postponed)	Initial Data Entry
[Redacted]	Wage Report	[Redacted] - Wage Report - 06-01-2024 - 1 WAGE REPORT JUNE (Postponed)	Action definition
[Redacted]	Wage Report	[Redacted] - Wage Report - 02-01-2024 - 14 (Verification Required)	Verification Rejected - Action definition



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Review Invoices/Credits

Business Functions / Account Summary

Account Summary

Partner:*

PAYABLES RECEIVABLES RECEIVABLES HISTORY

Outstanding Invoices

<input checked="" type="checkbox"/>	Invoice ID ▼	Invoice Type ▼	Due Date ▼	Creation Date ▼	Amount Due ▼
<input checked="" type="checkbox"/>	[REDACTED]	Contributions - Regular	10-31-2024	10-20-2024	\$5,861.26
<input checked="" type="checkbox"/>	[REDACTED]	Late Payment Fee	11-20-2024	10-21-2024	\$34.69
Selected Invoice Total:					\$5,895.95

Unapplied Credits

<input checked="" type="checkbox"/>	Credit ID ▼	Credit Type ▼	Creation Date ▼	Amount ▼
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	02-27-2024	\$13.97
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	02-27-2024	\$104.98
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	02-27-2024	\$110.43
Selected Credit Total:				\$229.38

Current Selection

Selected Invoice Total:	\$5,895.95
Selected Credit Total:	\$229.38
Total:	\$5,666.57



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How to locate Invoices and Payment Notifications

B Specific Document General Document

1943 Members and Events

5573

A

628

Name ▾	Document Type	Creation Date ▾ E	
Invoice - [redacted]	Invoice	09-04-2024	
Invoice - [redacted]	Invoice	09-04-2024	⬇ F
Invoice - [redacted]	Invoice	09-04-2024	⬇
Invoice - [redacted]	Invoice	09-20-2024	⬇
Invoice - [redacted]	Invoice	09-24-2024	⬇

From: 09-01-2024 [calendar icon]

To: 09-30-2024 [calendar icon]

Search Parameters

Partner: [redacted]

Search By:

- Event Type
- Document Category **C**

Invoice **D**

Search

Additional Information

Paying Your IMRF Contributions

Administration / Partner Information

Partner Information

Partner Code:

[CONTACT METHODS](#) [INDICATORS](#) [RESERVES](#) [CONTRIBUTIONS](#) [Pre-Authorized Debit](#) [Reimbursements](#)

Contact Methods

Preferred Language:

Address Line 1:

Address Line 2:

Address Line 3:

Access Management

Partner Information



















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Submitting a Wage Adjustment

Plan* 	REG 
Period Start Date* 	03-01-2024 
Period End Date* 	03-31-2024 
Payment Date* 	03-31-2024 
Adjusting Wages 	-500.00
Adjusting Overtime 	
Adjusting Contributions 	-22.50
Adjusting Voluntary Additional Contributions 	
Final Wages* 	No 
Adjustment Reason* 	Wages Previously Over-Reported 
Member Contributions Tax Deferred* 	Yes 

 Delete



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Accelerated Payments



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Accelerated Payments

MEMBERS		RETIREES		EMPLOYERS		INVESTMENTS		ABOUT IMRF		PUBLICATIONS AND ARCHIVE	
FOR AUTHORIZED AGENTS						EMPLOYERS MUST KNOW					
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<h2>2024 Employer Rate Webinars</h2> <p>Watch IMRF's 2024 Employer Rate Webinars. The Webinars are designed for Authorized Agents, finance officers and their staff, governing body members, and any other interested employer representatives. Executive Director Brian Collins and Chief Financial Officer Mark Nannini provides an update on IMRF's financial performance from the prior fiscal year, its impact on employers' future IMRF contribution rates, and other topics of strategic significance to the pension system.</p>											
SUMMARY						LINKS OF INTEREST					
<p>Certain increases in reported earnings during a member's Final Rate of Earnings period result in additional pension costs. Some payments made to retiring employees must be certified in an open meeting by your governing body. IMRF employers must request a Pension Impact Statement before increasing the earnings of officers, executives, or managers by 12% or more.</p>						<ul style="list-style-type: none"> Accelerated Payments Payments to Retiring Employees Pension Impact Statements 					



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What is an Accelerated Payment?



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

Accelerated Payments

for IMRF Employers

What is an Accelerated Payment?
 Certain increases in reported earnings during a member's Final Rate of Earnings (FRE) period result in additional pension costs. Employers are required to pay this additional cost immediately upon the member's retirement. This payment is called an Accelerated Payment.

IMRF Will Send You an Accelerated Payment Invoice
 If a member retires from your employer with an end-of-career increase in reported earnings of 6% or higher, IMRF will send you an Accelerated Payment Invoice that details the amount your employer must pay to IMRF.

Accelerated Payment Exemption Request
 Certain increases in reported earnings are eligible for an exemption from the Accelerated Payment. Your Accelerated Payment Invoice will include an Accelerated Payment exemption request form. If your Accelerated Payment qualifies and you want to apply for an exemption, you must return the completed form along with the required supporting documentation. The following increases in reported earnings may be considered for an exemption:

- Overtime or overload hours
- Increase in required hours
- Standard promotion
- Vacation time payout
- Certain personnel policies or collective bargaining agreements

Quick Links
[Accelerated Payment Estimator Tier 1](#)
[Accelerated Payment Estimator Tier 2](#)

The IMRF Accelerated Payment is not a Penalty

The IMRF Accelerated Payment is not a penalty. If the cost of a member's retirement is greater than the employer contributions made over the member's working career, it creates a shortage in the employer reserve account.

The Accelerated Payment replenishes the employer reserve to fund the shortage created when the member retires.

The IMRF Accelerated Payment is **not** a Penalty

The IMRF Accelerated Payment is not a penalty. If the cost of a member's retirement is greater than the employer contributions made over the member's working career, it creates a shortage in the employer reserve account.

The Accelerated Payment replenishes the employer reserve to fund the shortage created when the member retires.



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Accelerated Payment

- Look at each 12-month period in the FRE
- For each period, look for wages that are more than 6% greater (or 1½ times the CPI-U if greater) than the previous period
- Invoice if AP is greater than \$5,000
- Quarterly statements




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Accelerated Payment



Accelerated Payment Estimator
Clear Entries Print AP Estimate

Estimator only Applicable for Tier 1 Regular or SLEP retirements (Not Applicable for ECO)

Member's Name: *Example Member

Member's Date of Birth: 5/20/1961

Member's Estimated Termination Date: 3/4/2021

Include Wages for Month Following Termination: YES NO

Member's Estimated Retirement Date: 4/1/2021

IMRF Service (at Retirement): 28 Years 5 Months

Unused/Unpaid Sick Days: 0 Days

Retirement Service Credit: 28.417

Male/Female: Male

Marital Status (at Retirement): Married

IMRF Service Type: Regular

Accelerated Payment Estimate Calculation for *Example Member

	Wage Period	Wages for Pension	Increase	6%	Excess	Wages as Entered
Base Year	October 2014 - September 2015	\$ 58,239.47				\$ 58,239.47
Year 1	October 2015 - September 2016	\$ 65,886.78	\$ 7,647.31	\$ 3,494.37	\$ 4,152.94	\$ 65,886.78
Year 2	October 2016 - September 2017	\$ 60,220.00	\$ (5,666.78)	\$ 3,953.21	\$ -	\$ 60,220.00
Year 3	October 2017 - September 2018	\$ 63,315.06	\$ 3,095.06	\$ 3,613.20	\$ -	\$ 63,315.06
Year 4	October 2018 - September 2019	\$ 73,678.61	\$ 10,363.55	\$ 3,798.90	\$ 6,564.65	\$ 73,678.61
		\$ 321,339.92			\$ 10,717.59	\$ 321,339.92

CLEAR WAGES		PRINT WAGES	
Wages for *Example Member			
April 2010	\$ -	October 2015	5,852.00
May 2010	\$ -	November 2015	5,032.72
June 2010	\$ -	December 2015	7,256.48
July 2010	\$ -	January 2016	5,559.40
August 2010	\$ -	February 2016	4,813.27
September 2010	\$ -	March 2016	4,681.60
October 2010	\$ -	April 2016	7,135.78
November 2010	\$ -	May 2016	4,783.24
December 2010	\$ -	June 2016	4,787.20
January 2011	\$ -	July 2016	6,365.48
February 2011	\$ -	August 2016	4,820.86
March 2011	\$ -	September 2016	4,798.75
April 2011	\$ -	October 2016	4,787.20
May 2011	\$ -	November 2016	5,157.46
June 2011	\$ -	December 2016	4,788.75

Birth Date: 5/20/1961

Retirement Date: 4/1/2021

Member's Age: 59.866

IMRF Service at Retirement: 28 Years 5 Months

Male/Female: Male

Marital Status at Retirement: Married

IMRF Service Type: Regular

Excess (AP Wages): \$ 10,717.59

Divide by 48: \$ 223.28

Times Service Factor: 51.630%

Retirement from AP Wages: \$ 115.28

Annuity Factor: 171.95112

Increase to Present Value Caused by Excess: \$ 19,823.00

Member Contributions on Excess: \$ 482.00

AP Amount: \$ 19,340.00

BASED ON THE INFORMATION ENTERED, THE ESTIMATED ACCELERATED PAYMENT FOR *EXAMPLE MEMBER WILL BE \$19,340.00

*Rounding For Example



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Accelerated Payment Exemption

Message Center / Secure Messages

Secure Messages

Type for a partner...

728

19438

6

1

2 To: IMRF

Topic*: Accelerated Payment

3 -- Select topic --
Accelerated Payment
Account Summary
Data Collection
Death Notification
Deductions
Disability
Early Retirement Incentive
Employer Rates
Enrollments
General Request

4 Subject*: AP Exemption Form

Normal text

Hello,

Could you please send me an AP Exemption Form?

Thank you,

IMRF Authorized Agent

IMRF Request for an Accelerated Payment Exemption
Revised August 2023
Questions? Call 1-800-728-7971.

Upload this form through Employer Access

Please print in capital letters, using black ink.

Employer Number _____
Employer Name _____

IMRF Member ID Number _____ OR Last 4 Digits of SSN _____

Member First Name _____ M.I. _____ Member Last Name _____
Jr., Sr., II, etc.

Visit www.imrf.org for qualifying exemptions and descriptions of the documentation you must include for each type of exemption. We cannot process your claim unless you enter the exemption you are claiming.

Enter your qualifying exemption below:

CERTIFICATION BY AUTHORIZED AGENT
I certify that information for the above named member is in agreement with the governmental unit's records.

Signature of Authorized Agent (write, do not print or type) _____ Date (MM/DD/YYYY) _____

Submit this form and your required documentation as ONE package within 30 days of the date of your AP Invoice. If your AP Invoice covers more than one wage period, you must include the required documentation for each wage period listed on your AP Invoice.

For more information about accelerated payments, visit www.imrf.org
IMRF, 2211 York Road, Suite 500, Oak Brook, Illinois 60523-2337
Employer Services: 1-800-728-7971 FAX: 630-706-4289
www.imrf.org



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Pension Impact Statements are Required by Law

Public Act 97-0609 effective January 1, 2012

Employers must request a Pension Impact Statement *before* increasing the earnings of an officer, executive, or manager by 12% or more.



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Request for Pension Impact Statement Form

IMRF will provide the resulting effect the salary increase could have:

- On the employee's pension
- On the estimated Accelerated Payment due from the employer the time of the employee's retirement from IMRF

Request for Pension Impact Statement
Revised December 2021
Questions? Call 1-800-728-7971.

Upload this form through Employer Access

Please print in capital letters, using black ink.

Employer Number: _____ Employer Name: _____

MEMBER INFORMATION

IMRF Member ID Number: _____ OR Last 4 Digits of SSN: _____

First Name: _____ M.I.: _____ Last Name: _____ Jr., Sr., II, etc.: _____

Single Divorced Married Widowed Civil Union

Member Marital Status: _____

Member Salary Prior to Increase: _____ Estimated Retirement Date (Month/Year): _____

Member Salary after the Increase: \$ _____

Estimated Percentage Increase in Member's Annual Salary: % _____

Estimated Date (Month and Year) of Increase: (Month/Year) _____

Name of Authority Approving the Increase (Print Name): _____ Title (Print Title—for example: Board President, Board Chair, Director): _____
(Will sign and return the Pension Impact Statement)

CERTIFICATION BY AUTHORIZED AGENT
I certify that the salary information and salary increase for the above named member is in agreement with the governmental unit's records.

Signature of Authorized Agent (write, do not print or type): _____ Date (MM/DD/YYYY): _____

- IMRF employers are required by law to request a Pension Impact Statement from IMRF before increasing the earnings of an officer, executive, or manager by 12% or more.
- Your employer must pay IMRF a \$25 cost to prepare this Pension Impact Statement.
- For more information, including exemptions, see IMRF General Memo 620 at www.imrf.org

IMRF, 2211 York Road, Suite 500, Oak Brook, Illinois 60523-2337
Employer Services: 1-800-728-7971 FAX: 630-706-4289
www.imrf.org

Request for Pension Impact Statement (Rev. 12/2021)

Page 1 of 1



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Termination, Retirees (Return to Work) and Health Insurance Continuation



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2019 Award Recipient



Termination Data Collection

- **If employee does not leave employment**
 - ✓ Submit online termination
 - ✓ Submit second termination when employee leaves
 - ✓ For a Reduction In Force (RIF), postpone submission of termination
- **Must report unused/unpaid sick days for all terminations (whether eligible for retirement or not)**



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Retirement Date vs. Termination Date

- DELORES BRINGS YOU A LETTER STATING SHE IS RETIRING 07/01/2025
- PLEASE CONFIRM IF SHE IS LEAVING THE END OF JUNE OR IS SHE ACTUALLY WORKING ON 07/01/2025
- IF CHOOSES 07/01/2025, HER PENSION WILL NOT START UNTIL 08/01/2025

Termination Due to Retirement

- ❖ **ALL IMRF RETIREMENTS START ON THE FIRST OF A MONTH**
- ❖ **RETIREMENT DATE CANNOT BE SAME DAY AS THE MEMBER'S TERMINATION DATE**

ISSUE: Many employers putting the 1st of the month as their last day on payroll/termination date when member intended on retiring on that day



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Helpful Hint for Retirees

Benefit Processing Time

After IMRF has received all the information we need for your benefit claim, it will take approximately **eight weeks to process your benefit**. This includes retirements, death benefits, member contribution refunds, disability benefits, and Voluntary Additional Contributions refunds.



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USE CAUTION WHEN REHIRING IMRF RETIREES

Returning to work may affect pension benefits of IMRF Retirees

- You must call IMRF at 1-800-728-7971 if you hire or re-hire an IMRF retiree
- Potential employer liability
- Retiree must call IMRF too!
- If retiree does not qualify for IMRF, don't deduct IMRF contributions



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2019 Award Recipient



Health Insurance Continuation

Illinois Insurance Code

- PA 86-1444



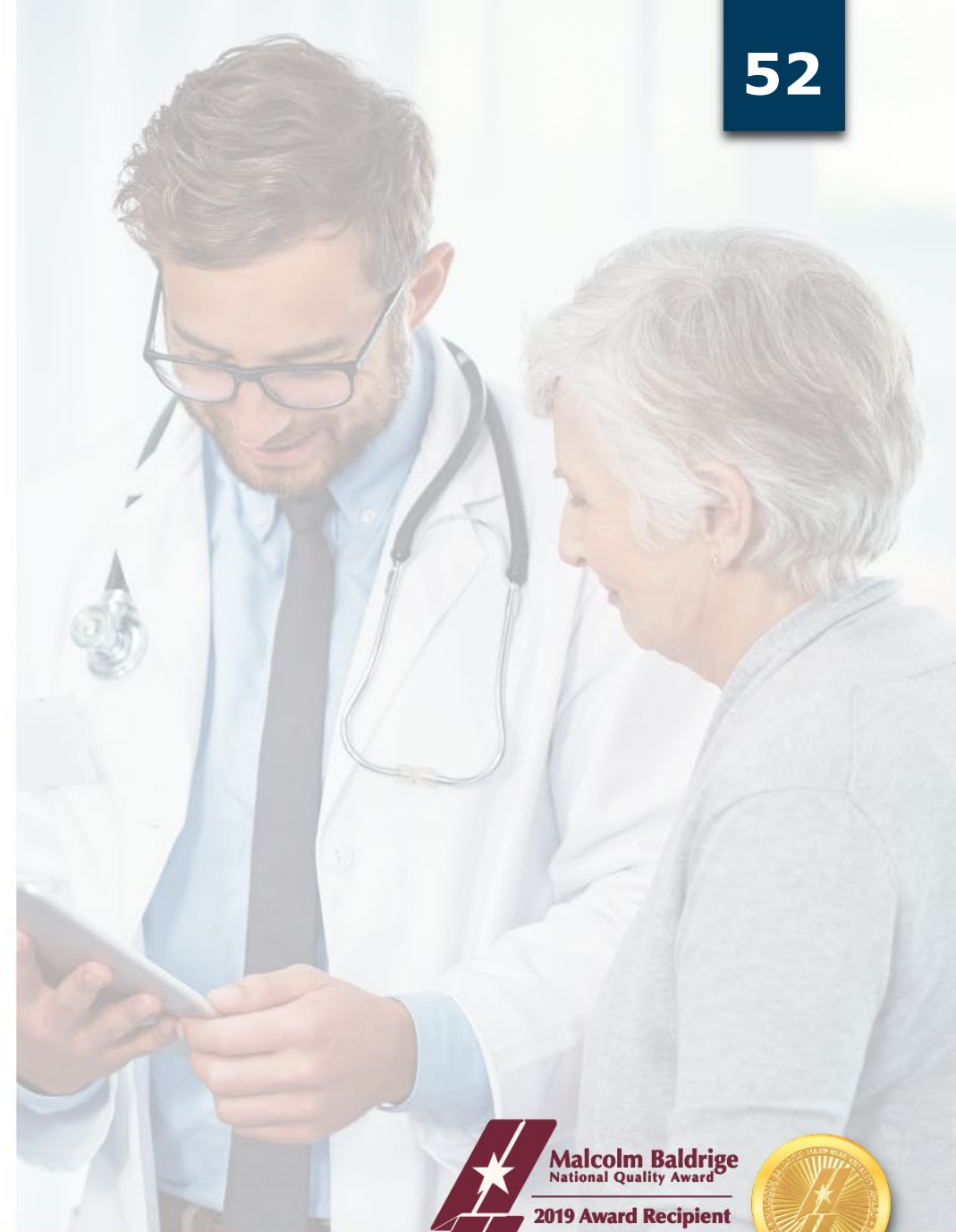
Department of Insurance

- Contact the Consumer Service Division 877-527-9431 (toll free)

COBRA is a federal provision



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Malcolm Baldrige
National Quality Award

2019 Award Recipient



Many Resources are Available Online



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What we covered today:

- Your Role as an Authorized Agent
- Resources Available to You
- Understanding IMRF Participation
- Wage Reporting
- Service and Earnings
- Accelerated Payments
- Terminations, Retirees & Health Insurance Continuation



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Questions and Answers



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Thank you for joining us.



Remember to encourage your employees to register with new Member Portal



A link to the presentation along with a survey will be emailed to you today.

We appreciate your feedback!



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