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STATE EMPLOYEES'
RETIREMENT SYSTEM
OF ILLINOIS 

RETIREE & SURVIVOR BENEFITS

Your Rights &
Responsibilities

.....
H A N D B O O K

 **STATE
RETIREMENT
SYSTEMS**
2101 S. Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255

OCTOBER, 2001

This handbook is provided by the State Employees' Retirement System (SERS), and presents you with a general outline of benefits for all retired state employees, and their survivors who receive death benefits from SERS.

This information reflects the laws governing SERS on September 1, 2001. Your specific benefits are based on the laws in effect on your last day of employment.

Since each state employee has a personal interest in the finances and benefits of SERS, you should be familiar with your benefits. Read this booklet carefully and keep it for reference.

This handbook is intended to serve as a supplement to the Annual Benefit Statement, which includes personal benefit information about annuities, death benefits and group insurance. The statement is mailed out in March.

In addition to the information in your Annual Benefit Statement and this handbook, you can call us at any of the phone numbers listed on page 2.

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1. GENERAL INFORMATION

IMPORTANT ADDRESSES & PHONE NUMBERS

YOU CAN CONTACT US MONDAY THRU FRIDAY FROM 8 A.M. UNTIL 4:30 P.M.

SPRINGFIELD

2101 S. Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255
217-785-7444
Deaths: 217-785-7366
Pensions: 217-785-7343
Fax: 217-524-2293

CHICAGO

State of Illinois Building
160 North LaSalle Street, Suite N725
Chicago, Illinois 60601
312-814-5853 Fax: 312-814-5805

TDD

A Telecommunications Device for the Deaf (TDD) is available for members and annuitants who are hearing or speech-impaired. You may access this service at 217-785-7218.

SERS WEB SITE

Visit our web site at www.state.il.us/srs to access SERS information. We maintain a home page with a bulletin board to keep retirees informed of legislation, workshop schedules, and other information affecting you. You can also download SERS forms and link to federal and state tax forms.

Our web site also contains a summary of our annual financial report, a summary of the

Illinois State Board of Investment annual financial report, and a link to other state agencies. Be sure to include your Social Security number on all inquiries.

ANNUITANT NEWSLETTER

All retirees, survivors, widows, and occupational death annuity recipients receive at least three editions of the newsletter, *The Informer*, each year. This newsletter keeps you informed of any issues or legislation that affect you.

ANNUITANT ADDRESS

A permanent mailing address is maintained for each annuitant of SERS. This is necessary for the mailing of special notices, newsletters and Group Insurance Program information.

It is important to maintain your permanent mailing address and report any changes. Annuitants can report a change of address by calling or writing the SERS Springfield or Chicago offices.

BENEFIT CLAIMS

In order to receive any benefit, you must apply for it. All benefit claims should be made to the Claims Division. After you begin receiving benefits, you should notify SERS if you change your name or address.

All SERS records are maintained according to your Social Security number.

YOU MAY E-MAIL US WITH ANY QUESTIONS AND/OR COMMENTS AT: SER@MAIL.STATE.IL.US

ANNUITANT WORKSHOP

SERS offers the workshop, Myths & Realities of Retirement (MRR), to all State of Illinois retirees and their survivors.

MRR looks at the important aspects of life during retirement—how inflation can threaten your retirement nest egg and how to preserve your buying power throughout your retirement years.

To enroll in this important workshop call 217-785-6979.

GROUP INSURANCE

Retirees, survivors, widows, and occupational death benefit recipients can participate in the State Employees' Group Insurance Program, as described in your Department of Central Management Services (CMS) group insurance booklet. You may also cover eligible dependents and have the premium deducted from your monthly benefit check.

Several group health plans are available. Benefits may vary among plans, but all benefits are coordinated with Medicare. In addition to group health, dental and vision insurance, term life insurance coverage is also available.

For more information contact SERS's Insurance Section or refer to your CMS Member Benefits Handbook.

MEDICARE

Members age 65 or older who qualify for Social Security benefits are also eligible for Medicare. Medicare is made up of two parts: Part A is free hospital insurance; Part B is optional medical insurance which requires a member-paid premium. In certain situations, disabled members under age 65 may also qualify for Medicare.

Illinois State Employees' Group Health Insurance Program benefits coordinate with Medicare to provide overall comprehensive coverage between the two plans. Contact the Social Security Administration if you have questions about Medicare.

2. RETIREE INFORMATION

RETIREMENT ANNUITY PAYMENTS (PENSION)

FIRST RETIREMENT ANNUITY PAYMENT

SERS will process your first annuity payment after we receive your pension application and other required information. The normal processing time is 36 days from the date you leave service.

The Comptroller's office will mail the first annuity payment directly to your home. You will also receive a Notice of Pension Approval, which contains information about your retirement annuity; a tax brochure, which provides an overview of your annuity taxes; and a payment stub with information about your payments. (See page 21 for a sample of this stub.)

FUTURE RETIREMENT ANNUITY PAYMENTS

Future annuity payments are mailed on the 19th of each month, unless the 19th is on a weekend or holiday, when they are mailed on the last working day before the 19th. If your payment is mailed directly to your home, allow six working days for delivery.

If you have not received your payment after the six working days, call SERS. Failure to advise SERS of an address change may result in a delayed payment.

DIRECT DEPOSIT (Electronic Funds Transfer)

When you apply for a SERS benefit, you will receive a Depository Agreement form along with an explanation of this program. We encourage you to have your monthly retirement annuity directly deposited into your bank account. Complete and return this form with your application for benefits.

When you choose direct deposit, your first two payments are mailed to your home. All future payments will be deposited into your bank account on the 19th of each month.

You will not receive a payment stub for each direct deposit payment. Instead, the Comptroller's office will periodically issue an earnings statement with information about your annuity payment. See page 24 for a sample earnings statement.

TAXATION OF YOUR RETIREMENT ANNUITY

Illinois law exempts all SERS benefits from state income tax, but your benefits are subject to federal income tax. When you apply for retirement benefits, SERS sends you an IRS Form W-4P (Withholding Certificate for Pension or Annuity Payments).

If the W-4P is not returned to SERS, taxes are withheld using the rate for a married person with three exemptions. (See the sample W-4P form on page 22.) Each year, the Comptroller's office is required to send you a 1099-R form showing the total annuity amount you received during the past year, as well as any taxes withheld. (See the sample 1099-R on page 23.)

TAXATION OF REFUND ASSOCIATED WITH RETIREMENT

Widow/survivor contribution refunds and alternative retirement formula contribution refunds are also subject to federal income tax withholding, but you can rollover your lump sum payment and defer tax on it until a later date. Refer to the Tax brochure for more information.

If you elect to rollover all or part of your widow/survivor refund, or alternative retirement formula refund, you will receive a 1099-R form by January 31 of the following year from the Comptroller's office which will reflect the amount rolled-over.

INCREASES FOR RETIREES

SERS retirees receive a 3% increase in their pensions on January 1 following their first full year of retirement, or age 60, whichever is later. If you retired using the Rule of 85, you are eligible for your first increase on the January 1 following your first full year of retirement, even if you are not age 60.

Future increases of 3% of your current pension will also be made each January 1 thereafter. Future increases are not limited by the 75% maximum.

If you retired under the alternative formula, you will receive a 3% increase to your pension on January 1 following your first full year of retirement or age 55, whichever is later. Future increases are not limited by the 80% maximum.

RETIREE REEMPLOYMENT

RETURNING TO EMPLOYMENT AFTER RETIRING

If you return to state employment on a contractual basis, or for the private sector, your SERS benefit will not be affected.

If you return to state employment on a non-permanent or permanent basis after retirement, you should notify the SERS Claims Division immediately.

If you receive a pension from more than one Illinois public retirement system which participates in the Retirement Systems' Reciprocal Act, you must notify all retirement systems. Each reciprocal retirement system has specific rules to determine if retirees are eligible to receive pension benefits during reemployment.

NON-PERMANENT REEMPLOYMENT

If your employment with the state will last for 75 or less working days during a calendar year (any part of a day is counted as a full day), you will continue to receive your pension payment while employed. During your employment, you make no contributions to SERS, but you must contribute to Social Security.

If you work more than 75 working days, your pension benefit will end on the 76th day, and you will resume contributing to SERS.

PERMANENT REEMPLOYMENT

If you are reemployed by the state on a permanent basis, you won't be eligible for pension benefits while working. You will make contributions to both SERS and Social Security during your employment and earn additional service credit.

After you again retire from state employment, you must reapply for a pension. Your new pension amount will be the total amount before reemployment, plus the amount earned during your reemployment.

If you reenter state service within three years after the date you retired, you may qualify to have your new retirement benefit computed as though you never retired. To qualify, you must repay all of the money you received, plus interest.

The repayment may be made in a lump sum, by installments paid within five years after your reemployment, or before your next retirement date, whichever is first.

If you choose not to complete installment payments before retirement or the end of the five-year period, your installment payments will be refunded and your pension will not be recomputed.

**WIDOW/SURVIVOR
CONTRIBUTION REFUND**

If you receive a widow/survivor contribution refund because you were not married at retirement and you later remarry, you can repay the refund, plus interest, to qualify your spouse for a survivor benefit.

3. SURVIVOR, WIDOW, & OCCUPATIONAL DEATH BENEFITS

SURVIVOR, WIDOW, OCCUPATIONAL DEATH ANNUITY PAYMENTS

FIRST SURVIVOR, WIDOW, OCCUPATIONAL DEATH ANNUITY PAYMENT

SERS will process your first annuity payment after we receive your application and other required information from the deceased member's agency. The normal processing time is 30 days.

The Comptroller's office will mail the first annuity payment directly to your home. You will also receive a Notice of Benefit Approval, which contains information about your annuity; a tax brochure, which provides an overview of your annuity taxes; and a payment stub with information about your payment. (See page 21 for a sample of this stub.)

FUTURE SURVIVOR, WIDOW, OCCUPATIONAL DEATH ANNUITY PAYMENTS

Future annuity payments are mailed on the 19th of each month, unless the 19th is on a weekend or holiday, when they are mailed on the last working day before the 19th. If your payment is mailed directly to your home, allow six working days for delivery.

If you have not received your payment after six working days, call SERS. Failure to advise SERS of an address change may result in a delayed payment.

SOCIAL SECURITY OFFSET

If an employee contributed to both SERS and Social Security, an offset of 50% of the survivor's Social Security benefit is usually applied to the SERS widow's or survivor's benefit when the survivor reaches age 60.

If the survivor is over age 60 when the benefit begins, the offset starts with the first payment. These offsets do not reduce the SERS widows or survivors benefit by more than 50%.

MARRIAGE

If a child under age 18, or age 22 if full-time student, marries, their survivor, widow, or occupational death benefit will be terminated.

TAXATION OF THE SURVIVOR, WIDOW, OCCUPATIONAL DEATH ANNUITY PAYMENTS

All SERS benefits are exempt from state income tax under Illinois law. The occupational death benefit annuity is not subject to federal tax, but the survivor and widow annuities are.

When you apply for benefits, SERS sends you an IRS Form W-4P (Withholding Certificate for Pension or Annuity Payments). If the

DIRECT DEPOSIT (Electronic Funds Transfer)

When you apply for a SERS benefit, you will receive a Depository Agreement form along with an explanation of this program. We encourage you to have your monthly retirement annuity directly deposited in your bank account. Complete and return this form with your application for benefits.

When you choose direct deposit, your first two payments are mailed to your home. All future payments will be deposited into your bank account on the 19th of each month.

You will not receive a payment stub for each direct deposit payment. Instead, the Comptroller's office will periodically issue an earnings statement with information about your annuity payment. See page 24 for a sample earnings statement.

W-4P is not returned to SERS, taxes are withheld using the rate for a married person with three exemptions. (See the sample W-4P on page 22.)

Each year, the Comptroller's office is required to send you a 1099-R form showing the total annuity amount you received for the past year, as well as any taxes withheld. Use the 1099-R when preparing your income tax return. (See the sample 1099-R on page 23.)

INCREASES FOR SURVIVOR, WIDOW, OCCUPATIONAL DEATH BENEFIT RECIPIENTS

If you receive a monthly annuity from SERS due to the death of an active, inactive, or retired state employee, you will receive a 3% increase on January 1 following one full year of payments. Future increases of 3% will be made each January 1 thereafter.

SURVIVOR EMPLOYMENT

The only employment restriction for individuals receiving a survivor, widow, or occupational death benefit from SERS is for disabled, unmarried children over age 18. This benefit is payable if the disabled child is not gainfully employed and earning more than \$743 per month.

LUMP SUM DEATH BENEFITS

BEFORE RETIREMENT

WITH SURVIVOR ANNUITY

If an active employee dies and a monthly survivor annuity is payable, the nominated beneficiary on file with SERS receives a lump sum death benefit. The lump sum death benefit consists of the member's retirement contributions and interest.

If the member's spouse is the named beneficiary, the spouse may choose to rollover the payment and defer tax on it until a later date. If all or part of a lump sum payment is rolled-over, you will receive a 1099-R form by January 31, which reflects the amount rolled-over. Refer to the Tax brochure for more information.

The Comptroller's office is required to send you an IRS form 1099-R by January 31 of the year following receipt of this payment. The 1099-R shows the taxable portion of the lump sum benefit, the portion attributable to capital gains and ordinary income, and any tax withheld. (See the sample form 1099-R on page 23.)

WITHOUT SURVIVOR ANNUITY

If an active employee dies, the nominated beneficiary on file with SERS receives a lump sum death benefit. The payment consists of the member's contributions plus interest, and

one month's salary for each year of service, up to a maximum of six months' salary.

If the member's spouse is the named beneficiary, the spouse may choose to rollover the payment and defer tax on it until a later date.

If all or part of a lump sum distribution is rolled-over, you will receive a 1099-R form by January 31 of the following year, which reflects the amount rolled-over. Refer to the Tax brochure for more information.

The Comptroller's office is required to send you a 1099-R by January 31 of the year following the receipt of this payment. The 1099-R shows the taxable portion of the lump sum benefit received, the portion attributable to capital gains and ordinary income, and any taxes withheld. (See the sample form 1099-R on page 23.)

AFTER RETIREMENT

If a retired SERS member dies with no survivors, the nominated beneficiary(ies) receive any contributions and interest remaining in the retiree's account, or \$500, whichever is greater.

The Comptroller's office is required to send you a 1099-R by January 31 of the year following the receipt of this payment. The 1099-R shows the taxable portion of the lump sum benefit received, the portion attributable to capital gains and ordinary income, and any taxes withheld. Refer to the Tax brochure for more information. (See the sample form 1099-R on page 23.)

4. APPENDIX

PLAN DOCUMENT

This handbook attempts to describe SERS benefits in nontechnical language.

The official document describing SERS benefits is the Illinois Compiled Statutes, 40 ILCS 5/14, which legally governs the operation of the plan. If there is any variance between this handbook and the plan document, the plan document will rule.

BOARD OF TRUSTEES

The Board of Trustees is responsible for the operation of SERS. The board includes both employees and representatives of the state.

They are as of July 1, 2001:

Mark W. Gallagher, Chairman, appointed by the Governor.

John Stevens representing Stephen Schnorf, Director, Bureau of the Budget.

Loren Iglarsh representing Daniel Hynes, State Comptroller.

Sharmin Doering, state employee, appointed by the Governor.

Doris M. Clark, elected annuitant.

Caryl Wadley-Foy, elected state employee.

Joseph T. Pisano, annuitant, appointed by the Governor.

ADMINISTRATION

SERS is administered by the board-appointed Executive Secretary, Michael L. Mory.

FUNDING

Contributions are made by the state and its members. All contributions not required for current operations are invested by the Illinois State Board of Investment for the exclusive benefit of members and their beneficiaries.

EMPLOYER IDENTIFICATION NUMBER

The Employer Identification Number of SERS is 37-1026227.

PLAN YEAR

For record-keeping purposes, the plan year is July 1 through June 30.

LEGAL PROCESS

Legal process may be served on Michael L. Mory, SERS Executive Secretary.

GLOSSARY OF RETIREMENT TERMS

Alternative Retirement Formula Refund: If a member has contributed toward the alternative retirement formula, but does not qualify for an alternative formula benefit, the member will receive a refund of any excess contributions made for the alternative formula at retirement.

Nominated Beneficiary for a Lump Sum Death Benefit: The beneficiary chosen by the member to receive SERS benefits. A beneficiary form is kept on file with SERS. This should not be confused with the Group Life Insurance beneficiary, or the Deferred Compensation beneficiary.

Retirement Annuity (Pension): Monthly annuity paid for life.

Rollover: Postponing taxation of distributions by "rolling-over" the taxable portion of the payment to another qualified plan, or to an Individual Retirement Account (IRA).

Survivor Annuity: Monthly annuity paid for life.

Survivor Annuity Beneficiary: A beneficiary (spouse, child under age 18 or 22 if full-time student, dependent parent) designated to receive a monthly annuity upon the death of the member.

Widow/Survivor Refund: If a member has no eligible survivor beneficiary, a refund of the widow/survivor contribution is made at retirement.

SAMPLE ANNUITY PAY STUB

A. Indicates the month paid.

B. The gross amount paid during the current year. Year-to-date (YTD) is from January 1 through December 31.

C. Year-to-date federal tax withheld.

D. Year-to-date non-taxable portion of the annuity. If the cost of annuity has been recovered, this section blank.

E. Year-to-date state tax withheld. SERS benefits are not subject to Illinois income taxes, but annuitants can request state tax withholding.

F. The gross amount of this annuity payment.

G. Health and life insurance premium paid by the state.

H. Deductions from this payment are listed here. They include: state health insurance premiums for dependent coverage; optional life insurance premiums; spouse life & child life insurance premiums; dues for ISEA, RSEA, RSPA, or AFSCME; other insurance carrier premiums; and credit union deductions.

I. Non-taxable portion of this payment. This is blank if the cost of annuity has been recovered.

J. The net amount of this payment.

DANIEL W. HYNES
COMPTROLLER - STATE OF ILLINOIS

RETIREMENT
EARNINGS STATEMENT
FOR THE MONTH ENDING 07-31-2001

A

WARRANT NUMBER
RA0750750
SRS

YEAR TO DATE EARNINGS INFORMATION

B GROSS	2071.02
C FEDERAL TAX	.00
D NON TAXABLE	.00
E STATE TAX	.00

18306 N. 4TH AVE.
COFFEEN IL 62017

CURRENT EARNINGS AND DEDUCTIONS

SOCIAL SECURITY	FUND	LAW	VOUCHER NUMBER	GROSS EARNINGS
	479	3	P02-901	F 295.86
G ST PAID HLTH	262.36			
DEDUCTIONS: H				
LIFE INS	18.30	MISC INS	6.60	

TOTAL DEDUCTIONS	24.90
I NON TAXABLE	.00
J NET PAY	270.96

SAMPLE FORM W-4P

A. Exemption from withholding. Check this box if you do not want any tax withheld from your payment. You do not have to give a reason for this.

B. Withholding based on specified withholding allowances. For periodic payments, withholding is automatically based on a rate for a married person claiming three allowances. If you want withholding to be based on a specified number of allowances, write the number on this line and check the appropriate filing status box.

C. Additional amount, if any, you want deducted from each payment. If you are not having enough tax withheld, you may ask the payer to withhold more tax by entering an additional amount on line 3.

You may need to have additional tax withheld if you have other income such as interest, dividends, capital gains, rents, alimony, taxable Social Security benefits, etc.

Estimate the amount you want withheld. Divide that amount by the number of payments you will receive this year. Enter the additional amount you want withheld from each payment on line 3 of Form W-4P.

..... Cut here and give the certificate to the payer of your pension or annuity. Keep the top part for your records.

Form W-4P		OMB No. 1545-0415	
Department of the Treasury Internal Revenue Service		2001	
Type or print your full name		Your social security number	
Home address (number and street or rural route)		Claim or identification number (if any) of your pension or annuity contract	
City or town, state, and ZIP code			
Complete the following applicable lines:			
1 Check here if you do not want any Federal income tax withheld from your pension or annuity. (Do not complete line 2 or 3.)		☐ A	
2 Total number of allowances and marital status you are claiming for withholding from each periodic pension or annuity payment. (You may also designate an additional dollar amount on line 3.)		▶ B	
Marital status: ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate		(Enter number of allowances)	
3 Additional amount, if any, you want withheld from each pension or annuity payment. Note: For periodic payments, you cannot enter an amount here without entering the number (including zero) of allowances on line 2.		▶ \$ C	
Your signature ▶		Date ▶	

Cat. No. 10225T

SAMPLE FORM 1099-R

- A. Gross amount received.
- B. Member's taxable portion.
- C. Amount qualified for capital gain treatment. This only pertains to a lump sum death benefit.
- D. Federal tax withheld at recipient's request or as required by law.
- E. Non-taxable portion of gross distribution.
- F. Distribution Code listed on the 1099-R instruction sheet sent with this form.
- G. Percentage of the total distribution received.
- H. Retiree's total cost of annuity. (This will appear on the first 1099-R only.)
- I. State tax withheld at recipient's request.

☐ CORRECTED (if checked)

PAYER'S name, street address, city, state, and ZIP code		1 Gross distribution \$ A	OMB No. 1545-0119	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
		2a Taxable amount \$ B	2001 Form 1099-R	
		2b Taxable amount not determined ☐	Total distribution ☐	
PAYER'S Federal identification number	RECIPIENT'S identification number	3 Capital gain (included in box 2a) \$ C	4 Federal income tax withheld \$ D	Copy C For Recipient's Records
RECIPIENT'S name		5 Employee contributions or insurance premiums \$ E	6 Net unrealized appreciation in employer's securities \$	This information is being furnished to the Internal Revenue Service.
Street address (including apt. no.)		7 Distribution code F	8 Other \$ %	
City, state, and ZIP code		9a Your percentage of total distribution G %	9b Total employee contributions \$ H	
Account number (optional)		10 State tax withheld \$ I	11 State/Payer's state no.	12 State distribution \$
		13 Local tax withheld \$	14 Name of locality	15 Local distribution \$

Form 1099-R (Keep for your records.) Department of the Treasury - Internal Revenue Service



SAMPLE DIRECT DEPOSIT EARNINGS STATEMENT

Office of the Comptroller
State of Illinois

PAGE 1

EARNINGS STATEMENT OF DIRECT DEPOSIT PAYMENTS
FOR THE PERIOD OF 01/01/01 THROUGH 07/31/01
PAID IN 2001

12,840

SOCIAL SECURITY NO.		NAME & ADDRESS									
LAW	1										
FUND	479										
MONTH ENDING	01/31/2001										
GROSS	226.64	FD TX	0.00	NON TX	12.00	DED HLTH INS	.00	UN DUJES	1.50	NET	202.74
		ST TX	.00			DED LIFE INS	22.40	CR UNION	.00		
						DENTAL INS	.00	BONDS	.00		
						ST PD LIFE	2.05	ASSN DUJES	.00		
						ST PD HLTH	357.00	OTHER DED	.00		
						SECA	.00	MISC INS	.00		
MONTH ENDING	02/28/2001										
GROSS	226.64	FD TX	0.00	NON TX	12.00	DED HLTH INS	.00	UN DUJES	1.50	NET	202.74
		ST TX	.00			DED LIFE INS	22.40	CR UNION	.00		
						DENTAL INS	.00	BONDS	.00		
						ST PD LIFE	2.05	ASSN DUJES	.00		
						ST PD HLTH	357.00	OTHER DED	.00		
						SECA	.00	MISC INS	.00		
MONTH ENDING	03/31/2001										
GROSS	226.64	FD TX	0.00	NON TX	12.00	DED HLTH INS	.00	UN DUJES	1.50	NET	202.74
		ST TX	.00			DED LIFE INS	22.40	CR UNION	.00		
						DENTAL INS	.00	BONDS	.00		
						ST PD LIFE	2.05	ASSN DUJES	.00		
						ST PD HLTH	357.00	OTHER DED	.00		
						SECA	.00	MISC INS	.00		
MONTH ENDING	04/30/2001										
GROSS	226.64	FD TX	0.00	NON TX	12.00	DED HLTH INS	.00	UN DUJES	1.50	NET	202.74
		ST TX	.00			DED LIFE INS	22.40	CR UNION	.00		
						DENTAL INS	.00	BONDS	.00		
						ST PD LIFE	2.05	ASSN DUJES	.00		
						ST PD HLTH	357.00	OTHER DED	.00		
						SECA	.00	MISC INS	.00		
MONTH ENDING	05/31/2001										
GROSS	226.64	FD TX	0.00	NON TX	12.00	DED HLTH INS	.00	UN DUJES	1.50	NET	202.74
		ST TX	.00			DED LIFE INS	22.40	CR UNION	.00		
						DENTAL INS	.00	BONDS	.00		
						ST PD LIFE	2.05	ASSN DUJES	.00		
						ST PD HLTH	357.00	OTHER DED	.00		
						SECA	.00	MISC INS	.00		
MONTH ENDING	06/30/2001										
GROSS	226.64	FD TX	0.00	NON TX	12.00	DED HLTH INS	.00	UN DUJES	1.50	NET	202.74
		ST TX	.00			DED LIFE INS	22.40	CR UNION	.00		
						DENTAL INS	.00	BONDS	.00		
						ST PD LIFE	2.05	ASSN DUJES	.00		
						ST PD HLTH	357.00	OTHER DED	.00		
						SECA	.00	MISC INS	.00		
MONTH ENDING	07/31/2001										
GROSS	226.64	FD TX	0.00	NON TX	12.00	DED HLTH INS	.00	UN DUJES	1.50	NET	203.24
		ST TX	.00			DED LIFE INS	21.90	CR UNION	.00		
						DENTAL INS	.00	BONDS	.00		
						ST PD LIFE	1.80	ASSN DUJES	.00		
						ST PD HLTH	262.36	OTHER DED	.00		
						SECA	.00	MISC INS	.00		

ADDITIONAL INFORMATION MAY BE OBTAINED BY CONTACTING
THE STATE EMPLOYEES RETIREMENT SYSTEM (217) 785-7444
2101 SOUTH VETERANS PARKWAY
P. O. BOX 19256
SPRINGFIELD, IL 62794-9256

YEAR-TO-DATE GROSS 1,586.48
YEAR-TO-DATE NOW TAXABLE GROSS 84.00
YEAR-TO-DATE FEDERAL TAX 0.00
YEAR-TO-DATE STATE TAX 0.00