

*Your  
Rights & Responsibilities*

**E M P L O Y E E  
H A N D B O O K**

*Printed by Authority of the State of Illinois - 3/08*

Judges' Retirement System of Illinois  
2101 South Veterans Parkway  
P. O. Box 19255  
Springfield, IL 62794-9255  
217-782-8500

*MAY 1, 2008*

*The Judges' Retirement System of Illinois (JRS) exists to serve you, the member. JRS provides you and your family with a source of security through retirement, disability and death benefits.*

*This handbook explains JRS eligibility requirements, service, contributions and benefits.*

*If you terminate service, your benefits will be determined by the law in effect on your last day of employment.*

*This handbook is intended to serve as a supplement to the Annual Benefit Statement, which includes personal benefit information about you. If you have questions about your Annual Benefit Statement or this handbook, call us at 217-782-8500.*

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### JRS MISSION STATEMENT

To establish an efficient method of permitting retirement, without hardship or prejudice, of judges who are aged or otherwise incapacitated, by enabling them to accumulate reserves for themselves and their dependents for old age, disability, death and termination of employment.

Membership in the Judges' Retirement System of Illinois is comprised of judges and associate judges of any court and the director of the Office of the Illinois Courts, if the director had previously established membership in JRS as a judge.

### ELIGIBILITY

You automatically become a member of JRS unless you file an election with the Board of Trustees not to participate. Your written decision declining participation must be filed within 30 days from the date of being notified of the option.

### BENEFIT CLAIMS

In order to receive any benefit, you or your survivors must apply for it. All benefit claims should be made to the Judges' Retirement System. A copy of your birth certificate is required for all benefits. All JRS records are maintained according to your Social Security number.

After you begin receiving benefits, you should notify JRS if you change your name, address, or you wish to change your beneficiary(ies) for the lump sum death benefit.

*All benefit claims and appeals are reviewed by the JRS Board of Trustees. If your claim is denied, or you question the payment of any benefit, you or your representative may file a written appeal or request a hearing before the Board of Trustees.*

*Upon approval of your JRS benefit claim, participation in the State Group Insurance Program will continue, as described in your CMS Group Insurance & Benefits Handbook.*

## MAILING ADDRESS

JRS maintains a mailing address for each member. This address is taken from your payroll record and appears on your check stub. You must report any change of address directly to the Administrative Office of the Illinois Courts. If you terminate employment, advise JRS of any change of address.

## ANNUAL BENEFIT STATEMENTS

You will receive your annual JRS benefit statement in August for the preceding fiscal year ending June 30. This statement includes information on your beneficiary(ies), credited service, contributions, pension, disability, and death benefits. If you have questions about your statement, contact JRS at 217-782-8500.

## WORKSHOPS & ONE-ON-ONE COUNSELING

A preretirement workshop is held each year in Chicago and downstate Illinois. This workshop is offered to all judges and their spouses. Topics covered include: financial planning, Deferred Compensation, Social Security, JRS benefits and group insurance.

One-on-One counseling sessions are held throughout the year in various locations all over the state.

As an active judge, you contribute a percentage of your salary by payroll deduction for benefits (see table at right). If you are single, you are not required to contribute to the survivor's annuity, but you are required to notify JRS of your decision immediately.

If you are married, or marry while a judge, you may file an "Election Not to Participate

in the Survivor's Annuity Benefit." Your form declining participation is irrevocable and must be filed within 30 days of notifying JRS of your marital status.

If one of the above options is chosen, your total contribution is 8.5% of your salary. Contributions to the survivor's annuity are only required for a spouse to qualify for the survivor annuity benefit, and are not required for an eligible child to qualify for the child's annuity.

If you are not contributing to the survivor's annuity and later marry or remarry, you will receive full credit for the survivor's annuity if:

- You repay any refunded contributions, plus interest at the rate of 3%.
- Payment is made covering the period you were unmarried and not contributing to the survivor's annuity, plus 3% interest.

You may also provide a pro-rated benefit for your spouse by contributing to the survivor's benefit from the date of your marriage with no back payments required.

Retirement Annuity	7.5%
Automatic Annuity Increase	1.0%
Survivor's Annuity	2.5%
<b>TOTAL</b>	<b>11.0%</b>

*Contributions made after January 1, 1982, have been excluded from your gross income for federal and state income tax purposes. You pay no tax on your contributions until you receive them. See page 18 for information on "Tax Treatment of JRS Benefits."*

# SERVICE

*Service credit starts with the first day you become a contributing member. Your service during any fraction of a month is considered a full month of service.*

## **IF YOUR CONTRIBUTIONS WERE REFUNDED**

A JRS member who terminates service as a judge may apply for and receive a refund of contributions without interest if:

- Immediate eligibility to receive a retirement annuity has not been established.
- The member has no immediate plans for returning to service as a judge.

If you become divorced or widowed, you are entitled to a refund of contributions made for the survivor's annuity. You must apply in order to receive this refund.

If you terminated judicial service, received a refund of your contributions, and later returned to judicial service, you may reestablish your credited service by repaying your refund, plus 4% interest annually. Contributions must be repaid before retirement in order for your service to be credited.

## **TAX-DEFERRING OPTIONAL SERVICE PURCHASES**

JRS allows you to tax-defer optional service credit purchases through payroll deduction. This lets you defer taxation until retirement. The tax-deferred withholding is made through an irrevocable payroll agreement for the total amount of service credit purchased. Service credit is granted only after a refund repayment or service purchase is paid in full.

## **ROLLOVERS**

You may rollover money from another qualified pension plan, or an Individual Retirement Account (IRA), 403b or 457 containing money from a qualified total distribution to purchase optional service credit.

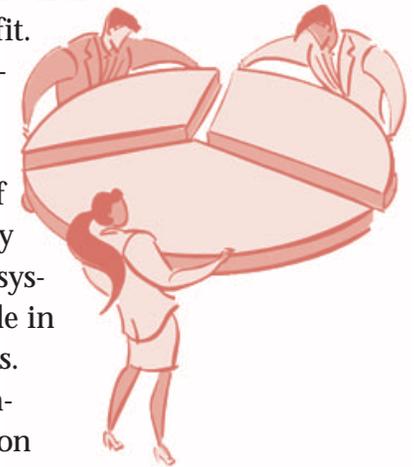
You may also transfer money while still employed from your Deferred Compensation account (457b) or tax-sheltered annuity (403b) to purchase service credit or repay a refund. To do so, you must obtain and complete a Transfer/Rollover Certification form from JRS.

## **SERVICE UNDER OTHER ILLINOIS PUBLIC RETIREMENT SYSTEMS**

If you have established at least one year of credited service under an Illinois Public Retirement System that participates in the Retirement Systems' Reciprocal Act, your service under that system may be used when determining eligibility for a JRS benefit.

In general, the rules of each retirement system apply in determining a benefit. The benefit amount is based on the benefit formula and amount of service in each system on your last day of service, and is paid to you by each system. Annual benefit increases are made in accordance with each system's statutes.

Under the Reciprocal Act, JRS computes benefits using final compensation received as a judge. The reciprocal system involved calculates their share of the benefit based upon their formula.



# RETIREMENT BENEFITS

If their formula requires an average salary to compute their share of the benefit, JRS will provide the reciprocal system with the highest four-year average salary as a judge. In addition, the service you have in a reciprocal system “boosts” your JRS service higher in the formula sooner.

However, your total benefits cannot be higher than it would have been if all service were in one system. If service credit under JRS is granted by a reciprocal system for the same period of time, each system will reduce its credit proportionately.

A complete listing of the Illinois retirement systems that participate in the Retirement Systems’ Reciprocal Act is located on pages 22-23.

## ELIGIBILITY

You may retire:

- At age 55 with 10 years of credited service (reduced 1/2 of 1% for each month under age 60). If you take a reduced benefit, it remains in effect throughout your retirement.
- At age 60 with 10 years of credited service.
- At age 62 with 6 years of credited service.

Your benefit is based on your final salary as a judge and your total credited service, and is paid monthly for your lifetime. You must apply for benefits and include a copy of your birth certificate in order to receive them. If you have reciprocal service, you must apply with all systems involved.

Contact JRS approximately 30 days before your retirement date. Your pension will start on the first day following your withdrawal from service. The maximum pension payable to a JRS member is 85% of final salary as a judge.

*A judge is eligible for the 85% maximum benefit at age 55 with 26 years of JRS service.*



The following table illustrates the percentage of salary based on years of service for a retirement benefit.

**YOUR RETIREMENT BENEFIT**

Your retirement benefit is based on your salary and credited service on your last day of service using the following formula:

3.5% for each of the first 10 years of service  
5.0% for each year after 10 years.

*For judges with six years of service but less than ten, benefits payable at age 62 are based on final salary.*

<i>Years of Service</i>	<i>Percent of Salary</i>	<i>Years of Service</i>	<i>Percent of Salary</i>
6	21	6.5	22.75
7	24.5	7.5	26.25
8	28	8.5	29.75
9	31.50	9.5	33.25

*For judges with 10 or more years of service, benefits payable at age 60 are based on final salary.*

<i>Years of Service</i>	<i>Percent of Salary</i>	<i>Years of Service</i>	<i>Percent of Salary</i>
10	35	10.5	37.5
11	40	11.5	42.5
12	45	12.5	47.5
13	50	13.5	52.5
14	55	14.5	57.5
15	60	15.5	62.5
16	65	16.5	67.5
17	70	17.5	72.5
18	75	18.5	77.5
19	80	19.5	82.5
20+	85	(maximum)	

**Example:** A member is age 60, has 20 years of credited service, and a final salary of \$169,555:

First 10 years x 3.5% = 35%  
Second 10 years x 5% = 50%  
**Total = 85%**

85% x \$169,555 = \$144,121.75 annually or \$12,010.15 per month. This same member's reduced retirement benefit with 20 years of service at age 58 is \$126,827.14 annually or \$9,837.20 per month because of the 1/2 of 1% reduction.

**CREDIT FOR ADDITIONAL SERVICE**

If you continue service as a judge after completing 20 years of judicial service and are under age 60, you can accrue 5/12% credit for each month over 20 years. This credit will offset any reduction you may incur if you retire before age 60.

**Example:** A member is age 58 years and 6 months and has 262 months (21.8 years) of judicial service. The age reduction is 1/2 of 1% for each month under age 60.

60 - 58 1/2 = 1 1/2 yrs X 12 mo. = 18 mo.

18 mo. X .5 = 9% reduction in benefit credit

262 mo. - 240 mo. = 22 mo.

22 X 5/12 = 9.1667% credit

9% reduction - 9.1667% credit = No Reduction

*Reciprocal service can be used to determine a member's eligibility to limit contributions for the 85% maximum benefit.*

### **LIMITING CONTRIBUTIONS**

If you are age 60 and qualify for the 85% maximum retirement annuity, you can elect to limit contributions. You would no longer pay full contributions to JRS. Instead, you would only make contributions based on future salary increases.

Limiting your contributions is irrevocable. Pension benefits are based on your final salary at withdrawal from service and are NOT affected by limiting your contributions.

### **ANNUAL PENSION INCREASES**

You will receive a 3% pension increase on January 1 following your first full year of retirement. These annual increases are compounded on your previous year's annuity. Pension increases are not limited to the 85% maximum.

**Example:** Using the previous example of a member age 60 with 20 years of credited service and a final salary of \$169,555 and an initial retirement annuity of \$144,121.75, the automatic 3% increase is:

$3\% \times \$144,121.75 = \$4,323.65$  annually or \$360.30 per month

The new annuity is \$148,445.40 annually or \$12,370.45 per month. The following year, the 3% increase is based on \$148,445.40.

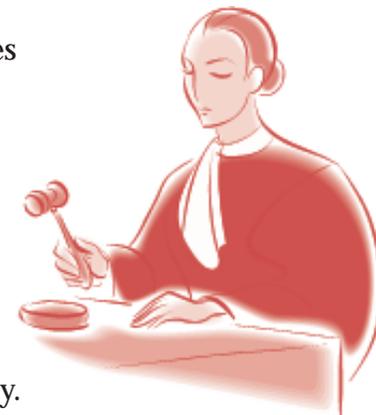
## **RETURNING TO EMPLOYMENT**

If you return to service as a judge, your retirement benefit is suspended. It is also suspended if:

- You accept a permanent state position.
- You retired using the Reciprocal Act and return to a position which causes your Reciprocal benefit to be suspended.

Your JRS benefit will continue if you:

- Return to work for a county and did not originally retire using reciprocity with the county.
- Teach at a junior college or university.
- Accept private employment.
- Work for the state in any temporary position, except judge, for 75 days or less per calendar year.



### **IF YOU ARE RECALLED**

If you are recalled as a judge, your retirement annuity will be suspended. After returning to retirement, your original JRS benefit is reinstated with an increase based on your additional judicial service.

If you retired with the maximum annuity and return to service as a judge, upon returning to retirement, you WILL be given the 3% automatic benefit increase in January during your recall service.

*If your recall service is at a higher rate of pay, your additional benefit is based on the higher rate.*

## ***QUALIFIED ILLINOIS DOMESTIC RELATIONS ORDER (QILDRO)***

Effective July 1, 2006, a QILDRO allows for the division of a retirement benefit, lump sum death benefit, or a refund of contributions due to divorce. These benefits may be divided on a percentage basis. It does not establish a new benefit, nor does it create a new member or beneficiary.

Generally, the QILDRO orders the payment of a benefit to the spouse as the alternate payee. It may also be payable to a child or other dependent as the alternate payee.

Any member employed with a reciprocal retirement system before July 1, 1999 must sign a consent form for the QILDRO to go into effect. The member's consent is irrevocable and applies only to the alternate payee named.

A member who begins employment with an Illinois public retirement system after July 1, 1999 accepts the QILDRO as a condition of employment. A copy of the QILDRO process may be obtained from JRS.

QILDRO information and forms may be downloaded from our website at [www.state.il.us/srs/Judges/Forms\\_jrs.htm](http://www.state.il.us/srs/Judges/Forms_jrs.htm).

## ***DISABILITY BENEFITS***

If you become disabled and unable to perform the duties of your position, you may receive disability benefits at any age which will partially replace your working income.

### ***RETIREMENT ANNUITY FOR PERMANENT DISABILITY***

If you are permanently disabled, you may receive a retirement annuity if you have at least 10 years of pension credit (*reciprocal service may be used*) and your disability occurs while you are a judge.

The JRS Board of Trustees must determine if you are totally and permanently disabled and unable to perform your judicial position.

### ***APPLYING FOR AND RECEIVING PERMANENT DISABILITY BENEFITS***

You must apply for disability benefits with a copy of your birth certificate in order to receive them. The application process requires you to obtain two physician's reports certifying you as unable to perform the duties of your position, and sign a JRS medical release form.

Your permanent disability benefit equals your earned retirement benefit, and begins on the day following your removal from



the payroll. You will receive a 3% increase on January 1 following your first full year of receiving a retirement annuity for permanent disability.

### **TEMPORARY TOTAL DISABILITY BENEFITS**

To qualify for this benefit, you must have at least two years of service as a judge, and your disability must occur while you are a judge. The Board of Trustees must determine that you are totally disabled and temporarily unable to perform the duties of a judge.

While you are receiving temporary total disability benefits, your JRS account is credited with service as if you remained on the bench.

### **APPLYING FOR AND RECEIVING TEMPORARY DISABILITY BENEFITS**

You must apply for disability benefits in order to receive them. The application process requires you to obtain two physician's reports certifying that you are unable to perform the duties of your position, and sign a JRS medical release form.

Your disability benefit equals 50% of your salary at the time of the disability, and begins on the day following your removal from the payroll. Disability benefits are only payable until the end of your term in office.



## **DEATH BENEFITS**

### **DEATH BEFORE RETIREMENT**

If you die while serving as a judge and have at least 18 months of service credit, your survivors will be eligible for a survivor's benefit.

If you die after termination of service, but before receiving a retirement annuity, you must have at least 10 years of service credit for your survivors to qualify for the survivor's benefit.

If you die with no qualified survivors, your named beneficiary or estate will receive all of your JRS contributions.

### **DEATH AFTER RETIREMENT**

If you die with no qualified survivors while receiving a permanent disability benefit or after retirement, your named beneficiary or estate will receive your total contributions, less any benefits paid.

### **ELIGIBLE SURVIVORS**

#### ***Your Surviving Spouse***

If you are survived by your spouse age 50 or over, and you were married for at least one year prior to your death, (s)he will receive a survivor's benefit.

A surviving spouse under age 50 can receive a survivor's benefit if (s)he supports your unmarried children under age 18 (22 if full-time student), or a disabled child over age 18. This benefit is payable until the

*Your eligible survivors, beneficiaries, or estate may qualify for death benefits.*

*The survivor benefit is reduced by any amounts received under the Workers' Compensation Act or Occupational Diseases Act.*

last child reaches age 18 (22 if full-time student), marries, dies or is no longer disabled. At that point, the benefit is suspended until your spouse reaches age 50.

*If your spouse is under age 50, this benefit is suspended until they reach age 50. Remarriage is permitted without loss of benefits.*

### **Your Surviving Children**

Unmarried children under age 18 (22 if full-time student), or disabled child over age 18, can receive a survivor's benefit. Adopted children of at least six months prior to your death have the same status as your biological children. Your child may apply for the survivor's benefit, even if you did not contribute to the survivor's annuity benefit.

### **ANNUAL SURVIVOR INCREASE**

The survivor benefit is increased and compounded 3% each January 1 following the first full year of receiving this benefit. If the deceased member was an annuitant, the 3% increase is effective on January 1 after the benefit began.

### **AMOUNT OF SURVIVORS' ANNUITY**

	<b>Death in Service</b>	<b>Death After Termination or Retirement</b>
<b>Your Spouse</b>	7.5% of salary or 66 2/3% of earned retirement annuity, whichever is greater.	66 2/3% of earned retirement annuity
<b>Your Eligible Children</b>	5% of salary for each child with a max. for all children of 20% of salary, or 66 2/3% of earned pension, whichever is greater.	5% of salary for each child with a max. for all children of 20% of salary, or 66 2/3% of earned pension, whichever is greater.

If you leave judicial service, you may withdraw your JRS contributions or rollover your contributions to another qualified plan or IRA. All termination refunds must be approved by the Board of Trustees. If you are immediately eligible for retirement, you cannot withdraw your contributions.

### **IF YOU HAVE YOUR CONTRIBUTIONS REFUNDED**

- You will receive no interest on your contributions.
- You will forfeit all rights to a JRS benefit for yourself and your beneficiaries.



### **IF YOU WITHDRAW YOUR CONTRIBUTIONS AND LATER RETURN TO JUDICIAL SERVICE**

You will be eligible to repay your refunded contributions plus interest, and have your previous credited service restored after completing two additional years of credited service.

Service under the Retirement Systems' Reciprocal Act (*listed on page 22 & 23*) can be used to meet this requirement. Payments may be made in a lump sum, or by installments on a pre-tax or post-tax basis.

# TAX TREATMENT

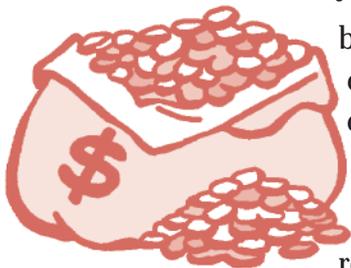
*In general, you will not be taxed on your contributions until you receive benefits.*

Contributions made before January 1, 1982, were taxed when you received them. After January 1, 1982, your contributions were not included in your gross income and therefore are not immediately taxable.

## **WHEN BENEFITS OR REFUNDS ARE PAID TO YOU**

- You pay no Illinois state income tax.
- You pay federal tax on your pension based upon the date you became a member of JRS. There may be a small portion of each pension check that is nontaxable.
- All benefits and refunds must be declared as income in the year they are received.
- Specific tax information will be furnished in your first payment letter when your benefit is processed.
- You may postpone taxation of refunds by 'rolling-over' the taxable portion of the payment to another employer plan that accepts it, or to an Individual Retirement Account (IRA).

JRS advises all members to check with a qualified tax consultant or financial planner before receiving benefits or refunds.



*The best tax treatment for you depends on your individual financial situation.*

# GENERAL INFORMATION

## **JRS ADDRESSES AND PHONE NUMBERS**

2101 South Veterans Parkway  
P. O. Box 19255  
Springfield, Illinois 62794-9255  
217-782-8500 Fax: 217-785-7019

Chicago Office:  
Michael A. Bilandic Building  
160 North LaSalle Street  
Suite N-725  
Chicago, Illinois 60601  
312-814-5853 Fax: 312-814-5805

## **TDD SERVICE**

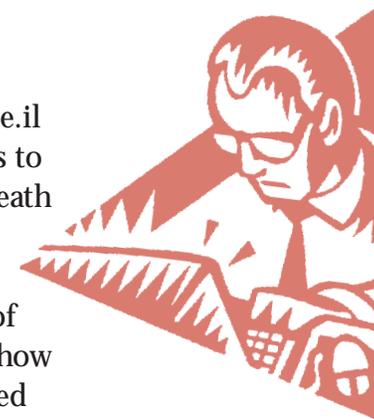
A Telecommunications Device for the Deaf (TDD/TYY) is available for members and annuitants who are hearing or speech-impaired. You may access this service at 217-785-7218.

## **INTERNET**

JRS is on the Internet at [http://www.state.il.us/srs/Judges/home\\_jrs.htm](http://www.state.il.us/srs/Judges/home_jrs.htm). Our goal is to educate you about the retirement and death benefits provided under JRS.

Our website provides an overview of benefits and easy access to a variety of information: current retirement issues, how to contact us, answers to frequently asked questions, and education opportunities through our preretirement workshop.

*Our office hours are 8:00 a.m. until 4:30 p.m. You may also email us at [JRS@srs.illinois.gov](mailto:JRS@srs.illinois.gov)*



## ***BOARD OF TRUSTEES***

The Board of Trustees is responsible for the operation of JRS. The current Board includes:

Justice Thomas Hoffman, Chairman  
Justice John J. Bowman, Vice-Chairman  
Chief Justice Robert R. Thomas  
Chief Judge Timothy C. Evans  
State Treasurer Alexi Giannoulis

## ***PLAN DOCUMENT***

This handbook describes the benefits of JRS in nontechnical language. Some features, particularly those that apply to very few members, are not included.

The official document describing JRS benefits is the Illinois Compiled Statutes, 40 ILCS 5/18, which legally governs the operation of the plan. If there is any variance between this handbook and the plan document, the plan document rules.

## ***PLAN YEAR***

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

## ***ADMINISTRATION***

JRS is administered by the board-appointed Executive Secretary.

*JRS is a defined benefit plan, which bases your retirement benefit on your final salary as a judge and your years of service credit.*

## ***JRS FUNDING***

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

To safeguard the proper operation and funding of this pension fund, operations are monitored both internally and externally. JRS' financial and administrative activities are subject to an annual audit by an independent accounting firm under the direction of the state's Auditor General.

Proper funding includes an actuarial review of the fund balances to ensure that funds will be available for current and future benefit payments.



## ***EMPLOYER IDENTIFICATION NUMBER***

The employer identification number is 37-1254630.

## ***LEGAL PROCESS***

Legal process may be served on the Executive Secretary.

## ***EMPLOYMENT RIGHTS***

Membership in JRS does not guarantee continued state employment, nor does it guarantee a right or claim to any benefit not accrued under the terms of the plan document.

# ILLINOIS RECIPROCAL SYSTEMS

## ***Chicago Teachers' Pension Fund***

203 North LaSalle, Suite 2600  
Chicago, IL 60601  
312-641-4464 Fax 312-641-7185  
[www.ctpf.org](http://www.ctpf.org)

## ***County Employees' Annuity & Benefit Fund of Cook County***

33 North Dearborn, Suite 1000  
Chicago, IL 60602-3103  
312-603-1200 Fax 312-603-9760

## ***Forest Preserve District Employees' Annuity & Benefit Fund of Cook County***

33 North Dearborn, Suite 1000  
Chicago, IL 60602-3103  
312-603-1200 Fax 312-603-9760

## ***General Assembly Retirement System***

2101 South Veterans Parkway  
P. O. Box 19255  
Springfield, IL 62794-9255  
217-782-8500 Fax 217-557-5154  
[www.state.il.us/srs/gars/home\\_gars.htm](http://www.state.il.us/srs/gars/home_gars.htm)

## ***Illinois Municipal Retirement Fund***

2211 S. York Road, Suite 500  
Oak Brook, IL 60523-2337  
1-800-275-4673 Fax 630-368-5399  
[www.imrf.org](http://www.imrf.org)

## ***Laborers' Annuity & Benefit Fund of Chicago***

321 North Clark, Suite 1300  
Chicago, IL 60654-4739  
312-236-2065 Fax 312-236-0574

## ***Metropolitan Water Reclamation District Retirement Fund***

111 East Erie, Suite 330  
Chicago, IL 60611-2898  
312-751-3222 Fax 312-751-5699  
[www.mwrd.org](http://www.mwrd.org)

## ***Municipal Employees' Annuity & Benefit Fund of Chicago***

321 North Clark, Suite 700  
Chicago, IL 60654-4767  
312-236-4700 Fax 312-527-0192  
[www.meabf.org](http://www.meabf.org)

## ***Park Employees' Annuity & Benefit Fund of Chicago***

55 East Monroe, Suite 2720  
Chicago, IL 60603  
312-553-9265 Fax 312-553-9114  
[www.chicagoparkpension.org](http://www.chicagoparkpension.org)

## ***State Employees' Retirement System***

2101 South Veterans Parkway  
P. O. Box 19255  
Springfield, IL 62794-9255  
217-785-7444 Fax 217-524-2293  
[www.state.il.us/srs/](http://www.state.il.us/srs/)  
Chicago Office: 312-814-5853  
Fax: 312-814-5805

## ***Teachers' Retirement System***

2815 West Washington Street  
P. O. Box 19253  
Springfield, IL 62794-9253  
800-877-7896 Fax 217-753-0394  
[www.tr.s.illinois.gov](http://www.tr.s.illinois.gov)

## ***State Universities Retirement System***

1901 Fox Drive, P. O. Box 2710  
Champaign, IL 61825-2710  
1-800-275-7877 Fax 217-378-9800  
[www.surs.org](http://www.surs.org)

# RETIREMENT CHECKLIST

**1.** Resignation from the office of judge must be in writing to the Chief Justice of the Illinois Supreme Court, with copies provided to the Justice over the district where the resignation occurs, and the Director of the Administrative Office of the Illinois Courts.



**2.** Contact JRS approximately 30 days prior to leaving the bench to request a retirement application packet.

**3.** Request a retirement application packet from all reciprocal systems involved with your benefit approximately 60 days prior to leaving the bench. Return the completed application to the appropriate retirement system.

**4.** Return your completed retirement application, the direct deposit form completed by your financial institution, a photocopy of your birth certificate, and a photocopy of your Medicare card (*if applicable*) to JRS.