

## JRS Federal Withholding Issue FAQs

- Why was my January benefit amount different than my December benefit?
  - Many factors may have affected your benefit amount:
    - 3% COLA increase effective in January for eligible payees.
    - Federal tax tables changed in January.
    - Insurance premiums decreased significantly for many MAPD retirees in January.
    - JRS failed to withhold the full amount of federal taxes in January.
- Will my February benefit be less than my January benefit check?
  - Federal taxes will be withheld from your February benefit based on your current W-4P on file. If you normally have federal taxes withheld from your monthly benefit, your February benefit may be less than your January benefit.
- Will my February benefit be reduced to make up for the January withholding error?
  - JRS will NOT withhold additional federal taxes in February to “make up” for the January under withholding.
  - You may take one of the following actions:
    - Set aside the amount that should have been withheld.
    - Send a written authorization to JRS to withhold the January taxes from your March benefit.
    - Submit a new W-4P form to authorize JRS to withhold additional federal tax in future months. (Due to timing of receipt of the form and preparing the next benefit, this may not take effect until March 2023).
    - Discuss your individual situation with your tax advisor.
- What form do I need to complete to adjust my federal tax withholding in future months?
  - You can submit a new W-4P which can be found at [www2.illinois.gov/sites/SRS/Documents/fw4p.pdf](http://www2.illinois.gov/sites/SRS/Documents/fw4p.pdf). **Please write JRS at the top of the form.**
  - This form has been redesigned. You may need to consult with your tax advisor.
  - Please submit the form to the following address.
    - Judges’ Retirement System
    - PO Box 19255
    - Springfield, IL 62794-9255
- How much federal tax should have been withheld in January?
  - You may access your Member Services account through the [SRS Member Services website](#). Log in and click on “Federal Withholding” to see the amount that should have been withheld in January.
  - You may contact JRS at 217-782-8500 and staff can provide you with the amount that should have been withheld from your January benefit.
  - You can wait until your February benefit to see the amount that should have been withheld in January.
- How do I receive a monthly earning statement when I have direct deposit?
  - You may access your earnings statement through [SRS’ Member Services website](#). Log in and click on the Pay Stub tab and you will see a link to the ePASS system.