



*Judges' Retirement  
System of Illinois*

**Your  
Rights & Responsibilities**

---

**M E M B E R  
H A N D B O O K**

**TIER 1**

*For judges who became  
members before  
January 1, 2011*

**APRIL 1, 2021**

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# GENERAL INFORMATION

This handbook, which is provided by the Judges' Retirement System of Illinois (JRS), presents you with a general overview of your JRS benefits in nontechnical language. It includes explanations of JRS eligibility requirements, pension contributions, and optional service credit, as well as other information about your JRS benefits. These benefits, when combined with other sources of income, are designed to provide you with financial security in retirement and during periods of disability.

JRS is primarily governed by various provisions in the Illinois Pension Code, including especially Articles 1, 18, and 20. These portions of the Code and the administrative rules and Board policies adopted pursuant to these portions of the Code comprise the “plan document.” The statutory provisions referenced above are codified at 40 ILCS 5/Arts. 1, 18, and 20, and the Board’s administrative rules are set out at 80 Ill. Adm. Code 1750. If there is any conflict, discrepancy, or inconsistency between this handbook and the plan document, the plan document controls.

The information in this handbook applies to all active judges who first became members of JRS before January 1, 2011. Read this handbook carefully, keep a copy for future reference, and make sure your loved ones are familiar with the handbook and know where it and your other important papers are located.

This handbook is intended to serve as a supplement to your Annual Benefit Statement, which includes personal benefit information pertaining specifically to you. It is being provided for general informational purposes only and is not intended to and does not implement, apply, interpret, or prescribe any law or policy. If you have questions about the information in this handbook, please contact us by e-mail at [jrs@srs.illinois.gov](mailto:jrs@srs.illinois.gov) or by phone at one of the phone numbers listed on page 2. However, please note that JRS staff cannot provide legal, financial, or tax advice of any kind.

# JRS ADDRESSES & PHONE NUMBERS

## SPRINGFIELD

2101 South Veterans Parkway  
P. O. Box 19255  
Springfield, Illinois 62794-9255  
217-782-8500 Fax: 217-524-9039

**Office Hours:**  
**8 a.m. – 4:30 p.m.**

**Email:**  
***jrs@srs.illinois.gov***

**Website:**  
***srs.illinois.gov***

## TDD/TTY

A Telecommunications Device for the Deaf (TDD/TTY) is available for members and annuitants who are hearing or speech-impaired. If you have a TDD device, you may access this service at 866-321-7625.

## INTERNET

JRS is online at ***srs.illinois.gov***. Our website provides an overview of retirement and death benefits, and gives you easy access to a variety of information: current retirement issues, how to contact us, answers to frequently asked questions, educational opportunities, the JRS annual financial report and a link to other state agencies.

***You can access your current account information using our secure and easy to use Member Services website at memberservices.srs.illinois.gov***

# JRS MEMBERSHIP

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

***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.***

## ELIGIBILITY

You automatically become a member of JRS unless you file an election with JRS 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 and membership record are required for all benefits. All JRS records are maintained according to your Social Security number or Member ID.

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

**MAILING ADDRESS**

JRS maintains a mailing address for each member. This address is taken from your payroll record and is maintained by the Office of the Comptroller. 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**

Your annual JRS benefit statement is published to your SRS Member Services account in August for the preceding fiscal year ending June 30. This statement includes information on your contributions, credited service, reciprocal service, retirement, disability, death benefits and beneficiaries. You can view your annual statement by signing up for an SRS Member Services account at [srs.illinois.gov](https://srs.illinois.gov).

# CONTRIBUTIONS

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 21 for information on “Tax Treatment of JRS Benefits.”***

As a Tier 1 active judge, you contribute a percentage of your salary by payroll deduction for benefits (see chart to left).

If you are single at the time you become a judge and do not wish to contribute to the survivor’s

annuity, your contributions will be reduced to 8.5% once you return a completed Election Not to Participate in the Survivor’s Annuity Provisions – Unmarried Judges form. If you later become married while an active judge, you must notify JRS.

JRS will give you options to either:

1. Establish a full survivor benefit from the date you first became a judge by making contributions to cover the survivor annuity for the period you were unmarried plus 3% interest, or
2. Begin contributing from the date of your marriage forward to provide a pro-rated benefit for your surviving spouse.

If you are married, or marry while an active judge, you may file an Irrevocable Election Not to Participate in the Survivor’s Annuity Provisions. Your form declining participation is irrevocable and must be filed within 30 days of notifying JRS of your marital status. No survivor annuity will be payable upon your death. 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 YOUR CONTRIBUTIONS WERE REFUNDED

A JRS member who terminates service as a judge may apply for a refund of contributions without interest if they are not immediately eligible to receive a retirement annuity.

If you become divorced or widowed, you are eligible to apply for a refund of your survivor contributions. 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 per annum compounded annually. Contributions must be repaid before retirement in order for your service to be credited.

***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.***

## TAX-DEFERRING OPTIONAL SERVICE PURCHASES

JRS allows you to tax-defer optional service credit purchases (i.e. military service, refunded service, etc.) through payroll deduction. The tax-deferred withholding is an irrevocable payroll agreement for the total service credit purchase. 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) to purchase optional service credit. You can transfer money while still employed from your deferred compensation account (457(b)) or tax-sheltered annuity (403(b)) 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 calculates benefits using the salary on the last day of employment as a judge for membership dates prior to August 10, 2009. For membership dates on or after August 10, 2009 through December 31, 2010, JRS calculates benefits using the four highest consecutive years of salary within the last 10 years of service. The reciprocal system involved calculates their share of the benefit based upon their formula.

The reciprocal system's formula requires an average salary to calculate their share of the benefit. JRS will provide the reciprocal system with your service credit and earnings history as a judge. In addition, nonconcurrent credited service in a reciprocal system preceding your JRS service is considered in the graduated formula, which allows you to reach the higher 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 26-27.***

# RETIREMENT BENEFITS

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

## 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 55 with 26 years of JRS service.
- At age 60 with 10 years of credited service.
- At age 62 with 6 years of credited service.

You must submit a retirement application and include a copy of your birth certificate in order to receive benefits. If you elect to retire under the Reciprocal Act, it is your responsibility to file an application with each system involved.

Contact JRS approximately 90 days before your retirement date. Your pension becomes effective on the first day following your withdrawal from service.

YOUR RETIREMENT BENEFIT

Your retirement benefit is based on your total JRS credited service, age and salary, and uses the following formula:

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

The salary used in computing your benefit is based on your JRS Membership Date:

Membership date prior to August 10, 2009:

- JRS uses your final salary on last day of employment

Membership dates from August 10, 2009 through December 31, 2010:

- JRS uses your four highest consecutive years of salary within your last 10 years of service as a judge.

The maximum pension payable to a JRS member is 85% of salary as a judge with 20 years of JRS service credit.

For judges with six years of service but less than ten, benefits payable at age 62:			
Years of service	Percent of salary	Years of service	Percent of salary
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:			
Years of service	Percent of salary	Years of service	Percent of salary
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, a membership date prior to 8/10/09 and a final salary of \$188,171.00.

First 10 years	x	3.5%	=	35%
Second 10 years	x	5%	=	50%
<b>Total =</b>				<b>85%</b>

$85\% \times \$188,171.00 = \$159,945.35$  annually or  $\$13,328.78$  per month. This same member's reduced retirement benefit with 20 years of service at age 58 is :  $60-58=24$  months  $\times 1/2$  of  $1\% = 12\%$  reduction. ( $100-12=88\%$ )  
 $\$159,945.35 \times 88\% = \$140,751.90/12 = \$11,729.33$  per month.

**Example:** A member whose membership date falls within 8/10/09-12/31/10 has a four-year average as follows:

- FY 18 \$188,171
- FY 17 \$184,301
- FY 16 \$181,220
- FY 15 \$177,667

Total:  $\$731,359 \div 4$  (to determine average) =  $\$182,839.75$

$\$182,839.75 \times 85\% = \$155,413.78$  annually or  $\$12,951.15$  monthly

This same member's reduced retirement with 20 years of service at age 58 is:  $60-58=24$  months  $\times 1/2$  of  $1\% = 12\%$  reduction. ( $100-12=88\%$ )  
 $\$155,413.78 \times 88\% = \$136,764.12 \div 12 = \$11,397.01$  per month.

## 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  $\frac{1}{2}$  of 1% for each month under age 60.

$$60 - 58\frac{1}{2} = 1\frac{1}{2} \text{ yrs} \times 12 \text{ mo.} = 18 \text{ mo.}$$

$$18 \text{ mo.} \times .5 = 9\% \text{ reduction in benefit credit}$$

$$262 \text{ mo.} - 240 \text{ mo.} = 22 \text{ mo.}$$

$$22 \times 5/12 = 9.1667\% \text{ credit}$$

$$9\% \text{ reduction} - 9.1667\% \text{ credit} = \text{No reduction}$$

## LIMITING CONTRIBUTIONS

If you are age 60 and qualify for the 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 of service or your four highest consecutive years within the last 10 years of JRS credited service (depending on date of membership) and are NOT affected by limiting your contributions.

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

Reciprocal service can be used to reach the maximum benefit. However, if the member retires from a reciprocal system in which their service was used to reach the maximum benefit and limit contributions, that member is required to make a payment to JRS as determined by the Board.

Contact JRS if reciprocal service allows you to reach the maximum benefit and before accepting an independent benefit from a reciprocal system.

## **ANNUAL PENSION INCREASES**

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

**Example:** Using the previous example of a member age 60 with 20 years of credited service and a final salary of \$188,171.00 and an initial retirement annuity of \$159,945.35 annually or \$13,328.78 monthly, the automatic 3% increase is:

$$3\% \times \$159,945.35 = \$4,798.36 \text{ annually or } \$399.86 \text{ per month.}$$

The new annuity is \$164,743.71 annually or \$13,728.64 per month. The following year, the 3% increase is based on \$164,743.71.

# RETURNING TO EMPLOYMENT

As a Tier 1 retiree, your JRS retirement benefit will be suspended if you return to service as a judge.

It is also suspended if:

- You accept a permanent state position.
- You retired using the Reciprocal Act and exceed the post retirement employment limits in a reciprocal system from which you are receiving retirement benefits.

Your JRS benefit will continue if you:

- Return to work for a county:
  - did not retire using reciprocity with the county's retirement system or;
  - did retire using reciprocity with the county's retirement system and post-retirement employment limitations are not exceeded.
- Accept employment in a public school district, junior college, or university unless the position contributes to SERS.
- Accept private employment.
- Work for the state in any temporary position, except judge, for 75 days or less per calendar year.
- Supreme Court Arbitration Service Program or Supreme Court Commission or Committee that receives no State appropriations
- Independent State contractor if payments for services are not on a regular payroll.

***If you retired with the maximum annuity, upon returning to retirement, you will be given the 3% automatic benefit increase for any January during your recall service.***

## IF YOU ARE RECALLED

If you are recalled as a Tier 1 judge, your retirement annuity will be suspended. At the end of your recall period, you will be required to submit a retirement application to JRS. JRS will recalculate your benefit based on your additional judicial service. Your pension benefit will be reinstated the day following your removal from the bench.





## QUALIFIED ILLINOIS DOMESTIC RELATIONS ORDER

A QILDRO allows for the division of a retirement benefit, lump sum death benefit, or a refund of contributions due to divorce. 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.

A member may not choose a benefit type that would diminish the alternate payee's benefit without written consent from the alternate payee. The QILDRO is usually issued at the time of divorce and sent to the member's retirement system. It is recorded and retained until the member applies for a refund, retirement benefit or dies.

A member who begins employment with an Illinois public retirement system after July 1, 1999 accepts the QILDRO as a condition of employment. QILDRO information and forms may be downloaded from our website at ***srs.illinois.gov***.

# DISABILITY BENEFITS

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

## 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. You cannot be engaged in any form of gainful occupation during the disability.

## APPLYING FOR AND RECEIVING TEMPORARY DISABILITY BENEFITS

You must apply to receive a disability benefit and include a copy of your birth certificate. The application process requires you to obtain two physician's reports certifying that you are unable to perform the duties of your position and also requires you to sign a JRS medical release form.

Your temporary disability benefit equals 50% of your salary at the time of the disability, and begins on the day following your removal from the payroll. Temporary disability benefits are payable until the end of your term in office. While you are receiving temporary disability benefits, your JRS account is credited with service as if you remained on the bench through your current term.

## 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.

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

# DEATH BENEFITS

If you elected not to participate in the survivor's annuity provisions, no survivor's benefit will be payable to an eligible spouse upon your death.

## 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 monthly survivor's annuity 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 prior to retirement or while receiving a temporary disability benefit, your named beneficiary or estate will receive your JRS contributions.

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

## DEATH AFTER RETIREMENT

If you die with no qualified survivors while receiving a permanent disability benefit or retirement benefits, your named beneficiary or estate will receive your total JRS 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 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 (s)he reaches age 50.

### Eligible Children

Unmarried children under age 18 (22 if full-time student), or a disabled child over age 18, may be eligible to receive a child's annuity. Your child may apply for the child's annuity even if you did not contribute to the survivor's annuity benefit. The child's annuity is equal to 5% of your last salary. If multiple children survive, the total benefit may be subject to limitation and cannot exceed the greater of: 20% of your last salary or 66 2/3% of the annuity received or earned by you.

*If your spouse is under age 50, this benefit is suspended until (s)he reaches age 50. Remarriage is permitted without loss of benefits.*

### ANNUAL SURVIVOR INCREASE

The survivor benefit is increased and compounded by 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 SPOUSE AND CHILD ANNUITY

	Death in service	Death after termination or retirement
<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 plus any awarded annual increases
<b>Your eligible children</b>	5% of salary for each eligible child, but the combined benefits for all eligible children shall be limited to 20% of salary or 66 2/3% of the earned retirement annuity, whichever is greater.	5% of salary for each eligible child, but the combined benefits for all eligible children shall be limited to 20% of salary or 66 2/3% of the earned retirement annuity, whichever is greater.

# LEAVING JRS

If you leave judicial service, you may withdraw your JRS contributions or rollover your contributions to another qualified plan or IRA. If you are immediately eligible for retirement, you are not eligible for a refund of 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.
- You may be subject to additional tax withholding and penalties.



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

If you return to judicial service, you will be eligible to repay your refunded contributions plus 4% interest per annum compounded annually from the date of the refund to the date of repayment. Payments may be made in a lump sum, via a rollover from a qualified plan, or by installments on a pre-tax or post-tax basis.

If you become a participant in another reciprocal retirement system, you must establish two years of credited service before you will be eligible to repay your JRS refund. Service earned in any system covered under the Retirement Systems' Reciprocal Act (listed on pages 26 and 27) can be used to meet this requirement.

# TAX TREATMENT

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



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

Your contributions are 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 JRS benefits.
- 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 transferring (direct rollover) the payment to another qualified plan or an individual retirement account (IRA) that accepts it.

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

## BOARD OF TRUSTEES

The Board of Trustees is responsible for the operation of JRS. The Board consists of the State Treasurer, the Chief Justice of the Supreme Court and three participating judges.

## PLAN DOCUMENT

This handbook describes the benefits of JRS in non-technical 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 Secretary.

## 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.

# APPENDIX

*JRS is a defined benefit plan, which uses a formula factor, service credit and final average salary or final salary, depending on date of your membership, to determine your retirement benefit.*



***The JRS annual  
financial report is on  
our website at:***

***srs.illinois.gov/Judges/  
annreports\_jrs.htm***

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 Secretary.

## **EMPLOYMENT RIGHTS**

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

# GLOSSARY OF TERMS

**Annual Benefit Statement:** The annual benefit statement summarizes the member's personal account and benefits. Participants can view their annual statement by signing up for an SRS Member Services account at [srs.illinois.gov](http://srs.illinois.gov).

**Automatic Increase in Retirement Annuity:** A 3% pension increase on January 1 following the first full year of retirement. These annual increases are compounded on the previous year's annuity. Pension increases are not limited to the 85% maximum.

**Board of Trustees:** The Board of Trustees is responsible for the operation of JRS. The Board consists of the State Treasurer, the Chief Justice of the Supreme Court and three participating judges.

**Child's Annuity:** Eligible children may apply to receive a child annuity in the amount of 5% of the decedents last salary. The combined benefits for all eligible children shall be limited to 20% of salary or 66 2/3% of the earned retirement annuity, whichever is greater.

**Defined Benefit Plan:** Provides a predetermined benefit amount using a formula combining service credit and salary.

**Final Average Salary:** Those who became members between 8/10/09 through 12/31/10, final average salary is the average of the highest 48 consecutive months over the last 120 months of service.

*The active statement summarizes the member's account and benefits, which includes service credit, projected and accrued pension benefits and lists the member's beneficiaries.*

*The inactive statements include service credit and lists the member's beneficiaries.*

**Final Salary:** *For retirement and survivor benefits* – those who became members prior to 8/10/09, benefits are determined based on their final salary as a judge and total credited service.

**Panel:** The Panel is an online newsletter for JRS members and contains timely and pertinent information. The Panel is published on the System’s website, [srs.illinois.gov](http://srs.illinois.gov), in January for retirees and in August for active members.

**Pension:** Retirement annuity paid for a member’s lifetime.

**Qualified Plan:** A retirement plan qualified under the Internal Revenue Code allowing JRS and its members certain tax advantages.

**Reciprocal Retirement Systems:** There are thirteen Illinois public retirement systems participating in the Retirement Systems’ Reciprocal Act.

**Reciprocity:** A member who has at least one year of credited service under another Illinois public retirement system, may use their service under that system to determine eligibility for a JRS benefit.

**Retirement Systems’ Reciprocal Act:** Provides continuity of pension credits for individuals who have participated in more than one Illinois public employee retirement system. There are currently thirteen retirement systems participating in the Retirement Systems’ Reciprocal Act.

**Rollovers:** Postponing taxation of distributions by transferring the payment to another qualified plan or an individual retirement account.

**Service:** The total credited service certified to a member’s record.

**Survivor's Annuity:** A monthly benefit payable to a qualified spouse upon the death of the member.

**Tax-Sheltered/Tax-Deferred:** Contributions made by a member that are not taxed until a benefit is paid.

**Tier 1:** A member of the Judges’ Retirement System who first became a judge prior to January 1, 2011.

# ILLINOIS RECIPROCAL SYSTEMS

## **Chicago Teachers' Pension Fund**

425 S. Financial Place, Suite 1400  
Chicago, IL 60605  
312-641-4464 Fax 312-641-7185  
***ctpf.org***

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

70 W. Madison St.  
Suite 1925  
Chicago, IL 60602-3103  
312-603-1200 Fax 312-603-9760  
***cookcountypension.com***

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

70 W. Madison St.  
Suite 1925  
Chicago, IL 60602-3103  
312-603-1200 Fax 312-603-9760  
***cookcountypension.com***

## **General Assembly Retirement System**

2101 South Veterans Parkway  
P. O. Box 19255  
Springfield, IL 62794-9255  
217-782-8500 Fax 217-524-9039  
***srs.illinois.gov***

## **Illinois Municipal Retirement Fund**

2211 S. York Road  
Suite 500  
Oak Brook, IL 60523-2337  
800-ASK-IMRF (800-275-4673)  
Fax 630-706-4289  
***imrf.org***

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

321 North Clark Street,  
Suite 1300  
Chicago, IL 60654-4739  
312-236-2065 Fax 312-236-0574  
***labfchicago.org***

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

111 East Erie, Suite 330  
Chicago, IL 60611-2898  
312-751-3222 Fax 312-751-5699  
***mwrdrf.org***

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

321 North Clark Street,  
Suite 700  
Chicago, IL 60654-4767  
312-236-4700 Fax 312-527-0192  
***meabf.org***

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

55 East Monroe  
Suite 2720  
Chicago, IL 60603  
312-553-9265      Fax 312-553-9114  
***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  
***srs.illinois.gov***

Chicago Office: 312-814-5853  
Fax: 312-814-5805

**State Universities Retirement System**

1901 Fox Drive  
P. O. Box 2710  
Champaign, IL 61825-2710  
800-275-7877      Fax 217-378-9800  
***surs.org***

**Teachers' Retirement System**

2815 West Washington Street  
P. O. Box 19253  
Springfield, IL 62794-9253  
877-927-5877      Fax 217-753-0394  
***trsil.org***

## **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.*

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