



# Tier 1 | Investing in Your Future



Revised 02/26/2026

# General Contact Resources

**Web Address:**

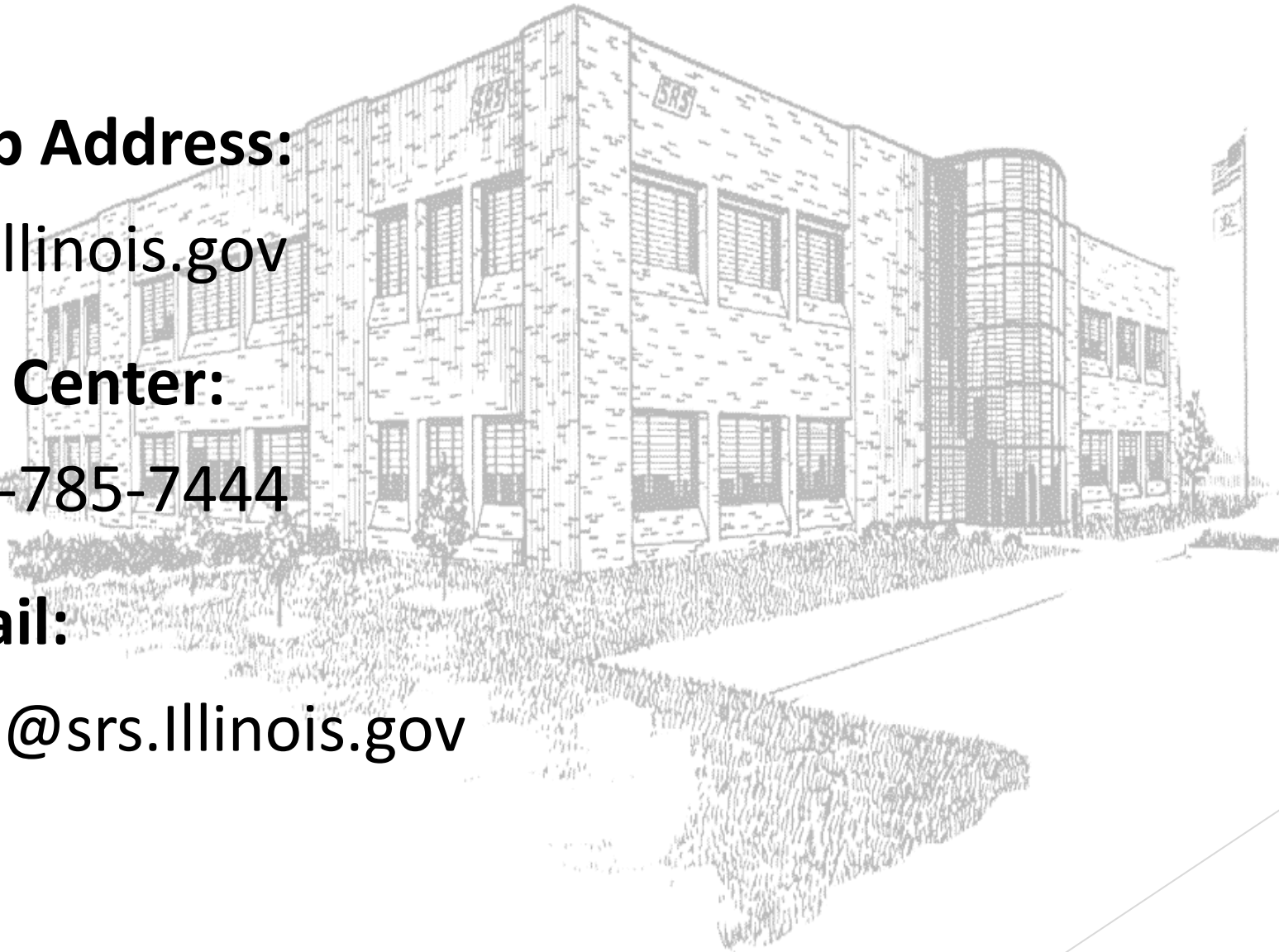
[srs.illinois.gov](http://srs.illinois.gov)

**Call Center:**

217-785-7444

**Email:**

[sers@srs.Illinois.gov](mailto:sers@srs.Illinois.gov)



# SERS Terminology

- **Annuity**: Monthly pension payment paid for the member's lifetime.
- **Tier 1**: Individuals who became a member of SERS or a reciprocal system before December 31, 2010.
- **Vested**: Once vesting service credit has been met, members will qualify for a monthly annuity after reaching their eligibility date to retire.
  - Tier 1 – needs 8 years service credit to be vested

# **Website / Member Services**



Select Language

Search

State Employees' Retirement System Judges' Retirement System General Assembly Retirement System



# State Retirement Systems of Illinois



Member Services Login Instructions



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Support



Reciprocal Login

## Helpful Links



Retirement Coordinators



Open IFBs/RFPs



Closed and Awarded IFBs/RFPs



Sign in using ILogin



Employer Services Login



Member Services Registration Instructional Video



# State Employees' Retirement System

  
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Paystubs &  
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## Helpful Links



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Member Services Registration  
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State Employees Retire...

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# Retirement

## Retirement Benefits

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Tier 1 Alternative Formula

Tier 2 Regular Formula

Tier 2 Alternative Formula

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Credited Service/Contributions

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Retirement Annuity Payments

Refunds

Refunds FAQs

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### SERS CONTACT INFORMATION

2101 S. Veterans Parkway  
Springfield, IL 62704  
Phone: 217-785-7444  
Fax: 217-785-7019  
[Email SERS](#)

### HELPFUL LINKS

Illinois State Board of Investments  
[Report SERS Fraud](#)  
[Report JRS Fraud](#)  
[Report GARS Fraud](#)

### JRS/GARS CONTACT INFO

2101 S. Veterans Parkway  
Springfield, IL 62704  
Phone: 217-782-8500  
Fax: 217-524-9039  
[Email JRS](#)  
[Email GARS](#)

FOR JRS/GARS MEMBERS ONLY  
JRS/GARS representatives do not have the ability or authorization to access SERS member data, or to assist SERS members.



# State Employees' Retirement System



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search [magnifying glass icon]

# Calculators

[Social Security Benefit Estimate Calculator](#)

[Service Credit Calculator](#)

[Sick Leave and Vacation Chart](#)

[Pension Estimate Calculator Training Video](#)

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## SERS CONTACT INFORMATION

2101 S. Veterans Parkway  
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# State Employees' Retirement System



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Member Services Registration  
Instructional Video

# ILogin

Sign In

Email or Username

Next

[Unlock account?](#)

[Help](#)

Don't have an account? [Sign up](#)

If you already have an account, sign in as usual

First time users should click "Sign up"



## Sign up

Email

First name

Last name

Honorific suffix

Optional

Middle name

Optional

Password



Sign Up

[Already have an account?](#)

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

Account as of 8/20/2015

**SERS MEMBERSHIP RECORD**

**BASIC**

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TOTAL BUYOUT

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Retirement System	State Employees' Retirement System
Status	Active
Birth Date	3/12/1974
Age	41 years 5 months
Membership Date	07/01/2000
Tier	<u>Tier 1</u>

**LAST PAYROLL OR DISABILITY POSTING**

Type	Salary
Current Plan	[1] SERS Regular - Coordinated, Tier 1, 4%
Pay Code	<u>10-000</u>
Agency	Human Services, Department of
Position Code	65325
Timeworked Basis	Monthly
Pickup Code	00 (None)
Last Salary Date	07/31/2015
Current Rate	\$2,917.28

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

Account as of 8/20/2015

**SERS MEMBERSHIP RECORD**

BASIC **ACCOUNT** BENEFIT COLA BUYOUT TOTAL BUYOUT

CALCULATORS

Total Service Credit ⓘ 26 years 9 months

NOMINATED BENEFICIARIES

Total Contributions \$85,434.07

DEMOGRAPHICS

Final Average Compensation (FAC) ⓘ \$10,983.14

FORMS & APPLICATIONS

**EARNINGS AND SERVICE CREDIT**

SERVICE PURCHASES

Earnings and Service Credit [Earnings and Service Credit by Calendar Year](#)

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Contributions Summary

FAC Summary

Earnings Calendar

# Contribution Summary

**SERS CONTRIBUTION SUMMARY**

Type	Pre-Tax	Post-Tax	Employer Pickup	Total
Retirement	\$18,582.20	\$0.00	\$4,564.56	\$23,146.76
Widow & Survivor	\$2,655.38	\$0.00	\$993.72	\$3,649.10
	<b>\$21,237.58</b>	<b>\$0.00</b>	<b>\$5,558.28</b>	<b>\$26,795.86</b>

Close

**SRS STATE RETIREMENT SYSTEMS**

Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

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Log Out

Account as of 8/20/2015

15 years 1 month

\$26,795.86

\$2,917.28

Earnings and Service Credit

Earnings and Service Credit by Calendar Year

# Final Average Compensation Summary

**SERS FAC SUMMARY**

Calculated Date	08/20/2015
Calculated FAC	\$2,917.28
Earnings for FAC	\$140,029.44
Months	48.00
Used Start Date	09/2011
Used End Date	08/2015

Close

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Doe, Jane

Log Out

Account as of 8/20/2015

15 years 1 month

**\$26,795.86**

\$2,917.28

Logs and Service Credit by Calendar Year



Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

Account as of 8/20/2015

- SERS MEMBERSHIP RECORD**
- CALCULATORS
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- BASIC
- ACCOUNT
- BENEFIT**
- COLA BUYOUT
- TOTAL BUYOUT

Print Statement On-Demand

Your estimated benefits have been calculated as of 1/29/2025. The estimate is based on the most recent payroll data that we have received and posted to your account (12/31/2024). As additional payrolls are received and posted to your account, the benefit calculations will be updated accordingly.

ESTIMATED RETIREMENT BENEFITS		
These benefits assume continuous service at current rate of pay through benefit effective date.		
<b>Regular Retirement - Monthly Benefit</b>	<b>2/1/2027</b>	<b><u>\$5,675.99</u></b>
Rule of 85: Your age and service must be equal to or greater than 85.		
<b>Reduced Retirement - Monthly Benefit</b>	<b>11/1/2025</b>	<b><u>\$3,662.54</u></b>
You must be age 55 with 25 years of service. Your benefit is reduced by ½ of one percent for each month under the age of 60.		
<b>Earned Retirement - Monthly Benefit</b>	<b>2/1/2029</b>	<b><u>\$4,906.44</u></b>
You have currently earned a benefit of \$4,906.44 that is payable on 02/01/2029. This amount is based on what you have earned in retirement benefits up to the present date. If you left state employment on 01/29/2025, this is the amount you can receive in retirement benefits on 02/01/2029.		
For each month (21 days) of unpaid sick days and/or paid sick and vacation days, your projected monthly gross is anticipated to increase by \$16.40.		

On-Demand Statement

Benefit Calculation

# On-Demand Statement Sample



Membership Date:	[REDACTED]	Service Credit:	[REDACTED]
Total Contributions:	[REDACTED]	Final Ave. Comp.:	[REDACTED]
Monthly Rate of Pay:	[REDACTED]		

*Your estimated benefits have been calculated as of 1/7/2026. The estimate is based on the most recent payroll data that we have received and posted to your account (12/15/2025). As additional payrolls are received and posted to your account, the benefit calculations will be updated accordingly.*

## Estimated Retirement Benefits

These benefits assume continuous service at current rate of pay through benefit effective date.

### Regular Retirement - Monthly Benefit

Age 67 with 10 Years of Service: You must be at least age 67 with 10 years of service.

### Reduced Retirement - Monthly Benefit

You must be age 62 with 10 years of service. Your benefit is reduced by 1/2 of one percent for each month under the age of 67.

**SERS ESTIMATED REGULAR RETIREMENT - MONTHLY BENEFIT**

Plan	Service Credit (Years)	Formula	% of FAC
SERS Regular - Tier 1	20.0000	X 1.67%	= 33.400%
Total Percentage of FAC =			33.400%
Projected FAC X			\$4,291.00 <b>i</b>
<b>Estimated Benefit</b>			<b>\$1,433.14</b>
<b>Projected Retirement Date</b>			<b>7/1/2056</b>

**Notes:**

- The benefit was calculated as of 12/15/2022 instead of 01/06/2023, because of the Member's latest posted earnings date.
- Eligibility rule met: Tier 1: 60 and 8 yrs.
- Additional projected service: 0 years.
- Receiving Regular formula (40 ILCS 5/14-108).
- Projected monthly gross increase for unused benefit time: \$12.67.

Close



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SERS MEMBERSHIP

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PAY STUB

Doe, Jane ▾

Log Out

Account as of  
8/20/2015

15 years 1 month

\$26,795.86

\$2,917.28

edit by Calendar Year



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### SERS ESTIMATED ALTERNATIVE RETIREMENT - MONTHLY BENEFIT

Plan	Service Credit (Years)	Formula	% of FAC
SERS Alternative - Tier 1	20.3333	X 2.50 %	= 50.8333 %
SERS Regular - Tier 1	10.4167	X 1.67 %	= 17.3959 %
Total Percentage of FAC =			68.2292 %
Projected FAC X			\$6,043.93
<b>Estimated Benefit</b>			<b>\$4,123.73</b>
<b>Projected Retirement Date</b>			<b>9/1/2016</b>

#### Notes:

- The benefit was calculated as of 07/15/2016 instead of 08/03/2016, because of the Member's latest posted earnings date.
- Eligibility rule met: Tier 1 Alternative: 55 and 20 yrs.
- Additional projected service: 0 years.
- Age at which eligibility met: 55.6667.
- Receiving Alternative formula (40 ILCS 5/14-110).

Doe, Jane

Log Out

Account as of  
8/20/2015

15 years 1 month

\$26,795.86

\$2,917.28

Service Credit by Calendar Year

### ESTIMATED DISABILITY BENEFITS

If you become disabled and meet SERS qualifications for disability benefits you may be eligible to receive one of the following estimated benefits below:

**Non-Occupational - Monthly Benefit** **\$1,458.64**

(These benefits will be reduced by any Social Security Disability benefits received.)

**Occupational - Monthly Benefit** **\$2,187.96**

(These benefits will be reduced by Workers' Compensation benefits received.)

While you receive SERS disability benefits, your SERS account will continue to be credited with service and contributions as if you were working.

### ESTIMATED DEATH/SURVIVOR BENEFITS

**Non-Occupational Death - Survivor Monthly Benefit** **\$400.00**

When death results from non-work related cause, this benefit is payable to your eligible spouse at age 50 (or sooner if you have eligible children).

**Non-Occupational Death - Family Maximum Monthly Benefit** **\$600.00**

**Occupational Death - Survivor Monthly Benefit\*** **\$1,458.64**

When death results from work-related duties, this benefit is payable to your eligible survivors. This benefit will be reduced by any Workers' Compensation benefits received.

**Lump Sum Death Benefit without Eligible Survivors** **\$44,299.54**

**Lump Sum Death Benefit with Eligible Survivors** **\$23,146.76**

\*Occupational benefits may have additional amounts payable if you have children under 18 or under 22 if a full time student.

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

Account as of  
8/20/2015

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**FEDERAL TAX WITHHOLDING CALCULATOR**

[Federal Tax Withholding Calculator](#)

**SERS BENEFIT ESTIMATE**

[SERS Pension Estimate](#) [ [View Pension Estimate Tutorial](#) ] 🔄



## Pension Estimate



### PENSION ESTIMATE DISCLAIMER

- **This is just an estimate and does not guarantee a certain benefit.**
- The estimate provided is based on information given at the time of the estimate and is subject to change.
- Any estimate provided is not binding upon SRS as actual benefits must comply with state law.

By checking this box, I acknowledge that I have read the above statements and I am ready to do a pension estimate.



Start Estimate

Cancel

Pension Estimate

**SERVICE CREDIT**

Plan	Months of Service
[1] SERS Regular - Coordinated, Tier 1, 4%	51

**Total Service Credit: 51**

**SICK AND VACATION DAYS**

Please enter total unused sick days earned you would like to include:

Prior to January 1, 1984:

After December 31, 1997:

After December 31, 1983 and before January 1, 1998:

Please enter vacation days you would like to include:

Vacation Days:

**LEVEL INCOME**

Only members who contribute to Social Security are eligible to choose the Level Income option.

Please enter the level income option you would like to include:

Next Cancel

Input the amount of unused sick time in each of the three date ranges requested.

Input the amount of unused vacation time separately.

Pension Estimate ×

Total Service Credit: 110

### SICK AND VACATION DAYS

Please enter total unused sick days earned you would like to include:

Prior to January 1, 1984:

After December 31, 1997:

After December 31, 1983 and before January 1, 1998:

Please enter vacation days you would like to include:

Vacation Days:


### LEVEL INCOME

Only members who contribute to Social Security are eligible to choose the Level Income option.

Please enter the level income option you would like to include:

Member elected the Level Income Option for age 62 years and 1 month.

Member elected the Level Income Option for the age at which member will receive unreduced social security benefits.



If you are going to elect the Level Income option at the time of retirement, scroll down and check the level income option that you would like to include in your estimate.

## Pension Estimate



### ELIGIBILITY DETAILS

Date Eligibility Met	Retirement Date	Rule
1/31/2033	2/1/2033	Tier 1: 60 and 8 yrs

### SEPARATION DATE

Please enter separation date you would like to estimate:

Separation Date

### RETIREMENT DATE

Please enter retirement date you would like to estimate:

Retirement Date

## Pension Estimate



### ELIGIBILITY DETAILS

Calculated Benefit	Benefit Available Date	Final Average Compensation (FAC)	Estimate Type
<u>\$2,420.47</u>	2/1/2033	\$11,831.68	Benefit Without Purchase

Download Retirement Estimate Letter 



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Cancel

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

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### SERS NOMINATED BENEFICIARIES

Order Number	Beneficiary Name	Date Added
1	John Doe	8/1/2010
2	Sarah Doe	6/14/2012
2	William Doe	6/14/2012
3	Thomas Doe	11/8/2014

The beneficiaries listed above are your nominated beneficiaries to whom a lump sum death benefit will be payable at your death. Lump sum death benefits will be paid equally to surviving primary beneficiaries (those listed as #1). Secondary beneficiaries are only paid if no primary beneficiaries survive you. The same process applies to remaining beneficiaries with number 3 or greater.

**You may have other nominated beneficiary forms to update for benefits through state-sponsored programs such as MetLife or the State's Deferred Compensation Plan.**

### UPDATE NOMINATED BENEFICIARIES

If you would like to change or update your beneficiaries, you may find the Beneficiary Nomination on the [Forms & Applications](#) tab.



2101 South Veterans Parkway  
P.O. Box 19255  
Springfield, IL 62794-9255

217-785-7444  
855-564-4275  
Email: sers@srs.illinois.gov

## Death Benefit Beneficiary Designation

Refer to instructions on opposite page. Type or print in ink.

### Member information

Name (Last, first, middle)

SSN (last 4) or Member ID

Address (Street, City, State, Zip)

Phone number

Any death benefits payable by State Employees' Retirement System shall be paid in EQUAL SHARES to the following beneficiaries who survive me.

PRIMARY	Beneficiary name (last, first, middle initial)	Street Address	SSN (last 4 digits) (optional)
	Relationship / Phone number	City, State, Zip code	Date of Birth (MM/DD/YYYY)

In the event all primary beneficiaries die before me, the death benefit shall be paid in EQUAL SHARES to the following secondary beneficiary(ies) who survive me.

SECONDARY	Beneficiary name (last, first, middle initial)	Street Address	SSN (last 4 digits) (optional)
	Relationship / Phone number	City, State, Zip code	Date of Birth (MM/DD/YYYY)

By signing below I certify this information is correct and that I am aware that knowingly making a false statement or falsifying a record in an attempt to defraud SERS is a class 3 felony. I understand that if the SERS Board of Trustees has a reasonable suspicion that an attempt has been made to defraud SERS, it is required to report the matter to the appropriate State's Attorney for investigation.

Member signature \_\_\_\_\_ Date \_\_\_\_\_

# Form 101 Death Benefit Beneficiary Designation

# Beneficiary Information

- **Keep current** – State employees have 3 possible beneficiary forms.
- Name and address change
- **How you identify** – spouse, sons, daughters, etc.
- Minors/Guardians
- Your estate is your beneficiary
- Updating SERS beneficiary form
  - **Does not change**
    - Life Insurance
    - Deferred Compensation

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

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### PROFILE

Full Name	Jane Doe
SSN	XXX-XX-9999
Gender	Female
Birth Date	3/12/1974

### ADDRESSES

Home	1123 West Washington Street, Springfield, IL 62704
Work	7854 Taylor Avenue, Springfield, IL 62712

The only way to change your home address is to submit two (2) W4 forms (C-25 Employee's Withholding Exemption Certificate) to your Agency's Payroll Office that indicate your correct address.

### PHONE NUMBERS --

Cell	(217) 444-2222
Fax	(217) 888-9999
Home □	(217) 777-4444
Work	(217) 888-3333

### EMAIL ADDRESSES --

Home □	Jane@gmail.com
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# Address Changes

Make sure SRS has your current address by changing your address by filling out the Employee Address Certification (C-26) Form at your agency.

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**Account as of  
5/19/2022

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**SERS MEMBER FORMS**[BENEFICIARY NOMINATION](#) ⬇

Form 101

[MEMBER DEMOGRAPHIC CONFIRMATION](#) ⬇

Form 1006

[TRANSFER/ROLLOVER CERTIFICATION](#) ⬇

Form 2064

**SERS MEMBER PACKETS**[Non Occ Disability Benefit Application Packet](#) ⬇[Occ Disability Benefit Application Packet](#) ⬇[Pension Benefit Application Packet](#) ⬇[Temp Disability Benefit Application Packet](#) ⬇[Termination Refund Application Packet](#) ⬇

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

Account as of 5/9/2022

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### SERS SERVICE PURCHASES

[Request the Cost of Optional Service Purchases for which I May Qualify](#) ☰

[My Service Purchase Offers with Payment Options](#) ☰

[View My Service Purchase Payments and Balances](#) ☰

### SERS PAYABLE BENEFIT TIME (ONLY AVAILABLE UPON RETIREMENT)

[My Sick And Vacation Contribution Election](#) ☰



**Step 1:** Click “Request the Cost of Service Purchases for which I May Qualify”



## Service Purchase Estimate Requests

Step 2: Click "Add New Estimate Request"



[Add New Estimate Request](#)

### SERVICE PURCHASE ESTIMATE REQUESTS

[RETURN TO SERVICE PURCHASES](#)

Employee Name	Planned Retirement Date	Submitted By	Submitted Date	Status
[REDACTED]	9/1/2033	[REDACTED]	8/20/2025	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	4/16/2024	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	9/19/2023	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	3/16/2023	<a href="#">Completed</a>
[REDACTED]	9/1/2033	[REDACTED]	12/15/2021	<a href="#">Completed</a>

## Request to Establish Optional Service Credits



You and/or your employer can create, edit and submit to request to establish optional service credits. Enter your planned retirement date to start. Once the request is created, you can add multiple optional service credits for cost estimation. Only one active request will be accepted. Request can be editable or revised until SRS has accepted and started the review process.

### Enter Planned Retirement Date

The Planned Retirement Date defaults to the earliest calculated date that you would be eligible for a pension benefit. A date is required in this field, but it does not commit you to that retirement date in any way. The date is necessary to help us organize our workflow. You can override it if the Planned Retirement Date is different.



**Step 3:** Enter planned retirement date and click “Create Request”

## Service Purchase Estimate Requests

[RETURN TO ESTIMATE REQUEST LISTING](#)

**Planned Retirement Date:**

7/1/2056

**Request Status:** New Request

### REQUEST TO ESTABLISH OPTIONAL SERVICE CREDITS

Please enter and complete the requested information based on the type of service credit for which you may be interested in purchasing.

**Service Purchase Type**

**Start Date**

**End Date**

**Agency**

[Add Optional Service](#)

No records found. Please click on Add Optional Service to start.

Please use this space to document any additional information about your service purchase request that you feel we need to know.

### REVIEW AND SUBMIT

By submitting this form electronically, I certify this information is correct and that I am aware that knowingly making a false statement or falsifying a record in an attempt to defraud SERS is a class 3 felony. I understand that if the SERS Board of Trustees has a reasonable suspicion that an attempt has been made to defraud SERS, it is required to report the matter to the appropriate State's Attorney for investigation.

[Save](#)

[Submit Request](#)

**Step 4: Click  
"Add Optional Service"**

## Add Optional Service



### Service Purchase Type:

-Select One-



-Select One-

Government Public Service Internship Program

Leave of Absence

Legislative Staff Internship Program

Military Service

Qualifying Period

Repayment of Refund

Short Period

**Step 5:** Select Service Purchase Type and click “Add”

## Service Purchase Estimate Requests

[RETURN TO ESTIMATE REQUEST LISTING](#)

**Planned Retirement Date:**

7/1/2056

**Request Status:** New Request

### REQUEST TO ESTABLISH OPTIONAL SERVICE CREDITS

Please enter and complete the requested information based on the type of service credit for which you may be interested in purchasing.

**Service Purchase Type**

**Start Date**

**End Date**

**Agency**

[Add Optional Service](#)

No records found. Please click on Add Optional Service to start.

Please use this space to document any additional information about your service purchase request that you feel we need to know.

### REVIEW AND SUBMIT

By submitting this form electronically, I certify this information is correct and that I am aware that knowingly making a false statement or falsifying a record in an attempt to defraud SERS is a class 3 felony. I understand that if the SERS Board of Trustees has a reasonable suspicion that an attempt has been made to defraud SERS, it is required to report the matter to the appropriate State's Attorney for investigation.

Save

Submit Request

**Step 6: Click "Submit Request"**

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

Account as of 5/9/2022

SERS MEMBERSHIP RECORD

CALCULATORS

NOMINATED BENEFICIARIES

DEMOGRAPHICS

FORMS & APPLICATIONS

**SERVICE PURCHASES**

ANNUAL STATEMENTS

TERMS AND CONDITIONS

### SERS SERVICE PURCHASES

[Request the Cost of Optional Service Purchases for which I May Qualify](#) 📄

[My Service Purchase Offers with Payment Options](#) 📄

[View My Service Purchase Payments and Balances](#) 📄

### SERS PAYABLE BENEFIT TIME (ONLY AVAILABLE UPON RETIREMENT)

[My Sick And Vacation Contribution Election](#) 📄



**Step 1:** Click “My Sick and Vacation Contribution Election” after you have received the Sick and Vacation Contribution Election email from your Retirement Coordinator/Payroll Coordinator.

### Select Payment Method

Your employer has indicated that you would like to establish extra months of service using your lump sum payment for Paid Sick, Vacation and Personal Days. If this is correct, please select either the Pre-Tax or Post-Tax option, the contributions will be withheld from your lump sum payment. If this is incorrect, please select No, I did not want to establish extra months of service.

**Pre-Tax** (Contributions are not taxed until after employee retires.)  
*I elect and authorize the deduction of employee retirement contributions for my lump sum pay for sick days, vacation and or personal days on a pre-tax (i.e. tax deferred) basis.*

#### IRREVOCABLE PAYROLL AUTHORIZATION

I hereby authorize and understand that this authorization is binding and irrevocable.

- A deduction is to be made from my lump sum sick and vacation payment in the amount of **\$1,540.54** .
- For the effective period of this agreement, payments are to be made by my employer. While this agreement is in effect, I understand that SERS will only accept payment from my employer and not directly from me.
- My employer is obligated to make payment pursuant to this agreement only if there are sufficient funds from my earnings to do so after any other mandatory deductions.

**Post-Tax (Uncommon)** (Contributions are taxed at the time of Lump Sum payment.)  
*I elect and authorize the deduction of employee retirement contributions on my lump sum pay for sick days, vacation and/or personal days on a post-tax (i.e. NOT tax deferred) basis.*

**No, I DID NOT want to establish extra months of service.**

[Review and Confirm Sick and Vacation Election](#)

**Step 2/3:** Make your election. Choose either Pre-Tax or Post-Tax. If you DID NOT want to establish extra months of service, mark that box instead. Click “Review and Confirm Sick and Vacation Election”.

### SICK AND VACATION MEMBER ELECTION

Lump Sum Payment from Paid Sick, Vacation and Personal Days \$6,052.47

Paid Months of Service Established 1.50

Contributions Due \$514.46

Tax Option Pre-Tax

I understand that by checking this box I elect and authorize the deduction of employee retirement contributions for my lump sum pay for sick days, vacation and or personal days on a pre-tax (i.e. tax deferred) basis.

I understand that checking this box constitutes a legal signature under Illinois Law that confirms I acknowledge and warrant the truthfulness of the information provided in this official record of the retirement system. I understand that pursuant to State law, any person who knowingly makes a false statement or falsifies a record in an attempt to defraud the retirement system is guilty of a Class 3 felony.

Please send me an e-mail receipt of this election confirmation. Your notification e-mail address is: d-witt1969@hotmail.com. Click [Profile](#) to update your e-mail address.

Submit

Close

**Step 4/5:** Review the cost information. Check the two boxes that begin with “I understand”. Review your email address on file. It is listed in the yellow text box.

When you are satisfied with your selection, click “Submit”. This will send your election to SERS.

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

Account as of 5/9/2022

- SERS MEMBERSHIP RECORD
- CALCULATORS
- NOMINATED BENEFICIARIES
- DEMOGRAPHICS
- FORMS & APPLICATIONS
- SERVICE PURCHASES
- ANNUAL STATEMENTS**
- TERMS AND CONDITIONS

**OPT OUT PREFERENCES** ✎

Opt Out of Paper Annual Statements: **Yes**

**SERS ANNUAL STATEMENTS**

SERS Active Member Statement	<a href="#">6/30/2022 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2021 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2020 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2019 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2018 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2017 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2016 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2015 SERS Active Member Statement</a> ⬇
SERS Active Member Statement	<a href="#">6/30/2014 SERS Active Member Statement</a> ⬇

Annual Statements are no longer published for Active Members.

# Retirement Benefits



How many years of service credit does it take to receive the maximum benefit of 75% under the regular formula?

**44 years and 11 months**

How many years to achieve the max benefit of 80% for coordinated alternative formula?

**32 years**

How much is a state worker's regular formula contribution rate to SERS?

**Regular Formula**

**4% Coordinated**

**8% Non-Coordinated**

# **Tier 1 Benefits**

**Tier 1 members are individuals who became a member of SERS or a reciprocal system before December 31, 2010.**

# Tier 1 Contributions Coordinated

	Regular	Alternative
Retirement	3.5%	8.0%
Survivor	0.5%	0.5%
Total	4.0%	8.5%

# Tier 1 Contributions Non-Coordinated

	Regular	Alternative
Retirement	7.0%	11.5%
Survivor	1.0%	1.0%
Total	8.0%	12.5%

# Tier 1 Regular Formula

## Rules for eligibility

Age 60 with 8 years service credit

Rule of 85 (age + service = 85)

**FAC**: Final Average Compensation is the average of the highest consecutive 48 months over the last 120 months of service.

# Early Option

## Tier 1 Reduced Regular

Age Service	55	thru	59
Credit	25 – 29 years		

½ of 1% per month under 60

**Example:** Age 55 is a 30% reduction from your pension.

# Tier 1 Regular Formula Coordinated Employees who pay into Social Security

Years of  
Service X 1.67% X FAC = Pension  
Credit

FAC is the highest consecutive 48 months out  
of the last 120 months.

# Tier 1 Regular Formula Non-Coordinated Employees who do not pay into Social Security.

Years of  
Service X 2.2% X FAC = Pension  
Credit

FAC is the highest consecutive 48 months out  
of the last 120 months.

# **Tier 1 Alternative Formula**

## **How Soon?**

### **No rule of 75**

- **Age 50-54 with 25 years of service credit**
- **Age 55-59 with 20 years of service credit**

# **Tier 1 Eligibility for Alternative Formula for Dept. of Transportation**

Must have 20 years in an alternative formula position to meet the eligibility:

- 25 years of service to retire at age 50
- 20 years of service to retire at age 55

# Tier 1 Alternative Formula Coordinated

Years of  
Service X 2.5% X FAC = Pension  
Credit

If hired before 1/1/1998

1. FAC
2. Last rate of pay
3. Average of last 48 months

If hired after 1/1/1998

1. Average of last 48 months
2. Last rate of pay

Member must be paid at rate for at least one full month for rate to be eligible for their “Final Average Compensation” calculation.

# Tier 1 COLA Increase Regular Formula

You are eligible for a COLA pension increase every January 1 following your first full year of retirement if:

- You are 60 years of age or;
- You meet the Rule of 85  
(age + service = 85)

**COLA**: Cost of Living Adjustment.

# Tier 1 COLA Increase Alternative Formula

You are eligible for a COLA pension increase every January 1 after age 55 with one full year of retirement.

**COLA**: Cost of Living Adjustment.

# Tier 1

If you have a combination of regular and alternative service credit, you will need 20 years of service credit to get the mixed combination of formulas. Must also meet Regular formula eligibility.

This does NOT apply to State Police Officers and Highway Maintenance.

# Optional Service

# Optional Service Purchases

## Qualifying Periods: Tier 1 only

- 0 months: 1-1-72 to 12-31-83
- 6 months: 1-1-84 to 12-31-10
- 0 months: after 12-1-10 (Tier 2 began) Check with Service Purchase Unit

## Short periods:

- Does not allow for temporary or contractual time

## Previously Refunded Service Credit

- Must have 24 months of service credit with SERS or a reciprocal system to be eligible to purchase with SERS or a reciprocal system.

# Optional Service Purchases

## Military Time:

- Maximum of 48 months of active duty (can be purchased in one-month increments)

## Leaves of Absence service credit:

- Must be after 1982 and less than one year

# Is it worth it to buy service credit?

## EXAMPLE:

6 months Qualifying period costs to purchase:  
\$2,000.00

Every month of service credit you add to your projected monthly increase is  $\$9.50 \times 6 = \$57.00$

$\$2,000.00$  divided by  $\$57.00 = 35.09$  months

Less than 3 years to recover the cost of purchase

# Service Purchase Payment Options

## PRE-TAX OPTIONS

- Payroll deduction (irrevocable)
- Sick & vacation payment (upon retirement)
- Tax Deferred lump sum
- Rollovers
  - Deferred Compensation
  - IRA
  - Eligible pension plan

# Optional Service Payment Options

## POST-TAX OPTIONS

- Lump sum
- Post-tax installment periods
- **NO CASH ACCEPTED**

# **Sick & Vacation**



# Sick & Vacation Days

- Can Make You Eligible to Retire Sooner
- Can Increase Your Pension
- Counts for Insurance

# Sick Leave & Vacation Service Credit Conversion Chart

Days	=	Months	Days	=	Months
1-5	=	0.25	131-135	=	6.25
6-10	=	0.50	136-140	=	6.50
11-21	=	1.00	141-151	=	7.00
22-26	=	1.25	152-156	=	7.25
27-32	=	1.50	157-161	=	7.50
33-43	=	2.00	162-173	=	8.00
44-48	=	2.25	174-178	=	8.25
49-53	=	2.50	179-183	=	8.50
54-65	=	3.00	184-195	=	9.00
66-70	=	3.25	196-200	=	9.25
71-75	=	3.50	201-205	=	9.50
76-86	=	4.00	206-216	=	10.00
87-91	=	4.25	217-221	=	10.25
92-96	=	4.50	222-226	=	10.50
97-108	=	5.00	227-238	=	11.00
109-113	=	5.25	239-243	=	11.25
114-118	=	5.50	244-248	=	11.50
119-130	=	6.00	249-260	=	12.00

# Payable Time

- Vacation Days 55
  - Personal Days\* 1.5
- 56.5 = 3.00 Months

\* Personal time is payable at half the rate.

**Example:** 3 days = 1.5 days payable.

# Unpaid Time

Sick days earned after 1997

88 = 4.25 Months

**Lump Sum Checks for paid sick & vacation days are issued from your respective Agency.**

Members can pay their contribution rate to establish additional service credit from their paid vacation days and paid accumulated sick days. This is done by completing Form 1404 with your payroll officer.

# Reciprocity

The background features a series of overlapping, semi-transparent triangles in various shades of brown and orange, creating a dynamic, layered effect on the right side of the page. The triangles vary in size and orientation, some pointing upwards and others downwards, contributing to a sense of movement and depth.

# Reciprocal Time

- 13 Systems
- Make the choice at retirement to use reciprocity
- Repay the contributions to the reciprocal system that you took a refund from
- Must be employed with SERS for 24 months
- Required minimum of 12 months of employment at a reciprocal system to use reciprocity. To purchase a refund from another reciprocal system, contact other reciprocal systems directly.

# Reciprocal Time

- Must have at least one year (12 months), of credit with the other reciprocal system.
- May be used to meet Rule of 85 and the minimum vesting of eight years

# Reciprocal Time

- Can NOT be used to meet the Alternative formula eligibility.
- Not all Reciprocal Systems service counts towards insurance, only eligible SURS time and TRS time if the member is vested with SERS.

# Reciprocal Systems

- Chicago Teachers' Pension Fund
- County Employees' Annuity & Benefit Fund of Cook County Forest Preserve District Employees' Annuity & Benefit Fund of Cook County
- Illinois Municipal Retirement Fund
- General Assembly Retirement System
- Judges' Retirement System
- Laborers' Annuity & Benefit Fund of Chicago
- Metropolitan Water Reclamation District Retirement Fund
- Municipal Employees' Annuity & Benefit Fund of Chicago
- Park Employees' Annuity & Benefit Fund of Chicago
- State Employees' Retirement System
- State Teachers' Retirement System
- State Universities Retirement System

# Disability

- Nonoccupational
- Occupational
- Temporary

# Occupational Disability

## Work-Related Injury or Illness

### Requirements:

- Be a member of SERS.
- File a claim with Workers' Compensation and receive benefits or a settlement.
- File the required forms with SERS.
- Members DO NOT have to use any benefit time to receive an occupational disability benefit.

# Occupational Disability

- 75% of member's Final Average Compensation or monthly rate of pay on the date removed from payroll, whichever is greater
- The benefit amount is reduced by any payments made under the Workers' Compensation Act or the Workers' Occupational Diseases Act
- The member is not required to use sick time
- FAC for Tier 1 members is the average of the 48 highest consecutive months of service within the last 10 years

# Occupational Disability Ends

- Your disability ends, when your doctor releases you.
- You resume employment
- Workers' Compensation TTD payments end
- You reach age 65
- If your disability begins after age 60, benefits are payable up to 5 years.

# Temporary Disability

- An approved medical leave of absence is NOT required
- Members do not have to exhaust their sick time

## **If claim for TTD is denied**

- SERS determines you are disabled
- You have at least 18 months of credited service with SERS (includes reciprocal service with TRS or SURS)
- Your claim for TTD was denied
- You filed an appeal with the Illinois Workers' Compensation Commission (Application for Adjustment of Claim)
- You submit the required forms to SERS
- You have not received, or had a right to receive, any compensation for at least 30 days

# Temporary Disability

## If TTD is terminated

- SERS determines you are disabled
- You have at least 18 months of credited service with SERS (includes reciprocal service with TRS or SURS)
- You submit the required forms to SERS
- You have filed an appeal with the Illinois WCC (19b)
- You have served a 30-day waiting period from the date last paid

# When a WC claim is denied

- If WC denies a claim and the member is NOT going to appeal the decision, they can apply for a nonoccupational benefit.
- They MUST submit a letter to SERS stating they are not appealing their denial.
- The letter MUST say that they are not now, and will not in the future, seek any compensation from the Illinois Workers' Compensation Commission for their injury or illness.

# Requirements for Nonoccupational Disability Benefits

- 18 months of credited service with SERS (reciprocal service with TRS or SURS can apply)
- Must use all accumulated sick leave
- Must be granted a medical leave of absence by agency
- Must apply by submitting all required forms to SERS
- SERS determines you are disabled
- Disability must continue beyond 30 days after stopping work

# Nonoccupational Disability

## How Long Can I Stay on Nonoccupational Disability?

- Eligible for 1/2 of your active service credit.
- When member reaches age 65 (if disability began after age 60, benefits are payable up to five years)

**Example:** worked 10 years, is eligible for disability benefits for 5 years

# Nonoccupational Terminated After ½ Time Ceasing

If a nonoccupational benefit is terminated because of ½ time ceasing, but the member is still disabled, they are eligible for an unreduced pension if:

- Member is 60 and has 8 years of credited service
- Member is 55 and has 15 years of credited service
- Member is 50 and has 20 years of credited service
- Member is not eligible to receive a COLA until age 60.

# Nonoccupational Disability

How much am I allowed to receive?

## Tier 1 members

- 50% of salary OR Final Average Compensation (FAC) on date removed from payroll, whichever is greater

# **Pregnancy and Nonoccupational Disability**

Since members now receive 12 weeks of maternity leave, most will no longer qualify for SERS' nonoccupational disability benefit. If the member has a medical condition that would keep her off work after her maternity leave, she will have to supply medical evidence to support her inability to return to work.\*

\*Does not apply to Tollway employees

# Early Pregnancy Leave

Members who are taken off work for a medical condition prior to delivery can apply for SERS' Nonoccupational disability. Medical evidence of the member's need to be off work must be submitted and the member must be off work more than 30 days prior to the expected date of delivery to qualify.

# Benefit Reduction

- Nonoccupational disability benefits will be reduced by:
  - the amount payable from Social Security, if approved for Social Security disability benefits
  - the amount of pension a member is eligible to receive from Social Security if member has reached full retirement age – SERS' benefits are reduced even if the member is not drawing their full SSA retirement benefit.
- Any SERS benefits received during the same time as a retroactive Social Security payment will result in an overpayment

# **Occupational, Temporary, & Nonoccupational Disability**

While receiving a disability benefit with SERS, your service credit continues to be applied to your account as if you were working.

That way you will not be missing service credit when you are ready to retire. Please keep in mind, if you did not have enough benefit time to cover the 30-day waiting period, you may want to purchase that time after returning to work.

# My Agency wants me to resign?

- Members may resign from their agency and remain on SERS disability benefits as long as they are still disabled and continue to meet the SERS eligibility requirements.
- Members must be established on SERS disability benefit **BEFORE** they resign from their agency.
- The resignation allows the agency to post and fill your position.

# Death Benefits

# Active Employees Death Benefits (Qualified Survivors if 18 months of service)

## Survivor Benefits

- \$1,000 Lump Sum Payment
- Monthly Annuity
  - **Tier 1:** 50% of accrued pension
- Insurance (possibly)

## **AND**

- Retirement contributions portion to nominated beneficiary plus interest

# Active Employees Death Benefits With No Qualified Survivors

- All contributions plus interest to nominated beneficiary or estate

## **AND**

- One month's salary for each full year of service credit, up to six years
  - Six month maximum
  - One month minimum

# Important Resources

- State Employees' Retirement System  
217-785-7444  
[srs.illinois.gov](http://srs.illinois.gov)  
[sers@srs.illinois.gov](mailto:sers@srs.illinois.gov)
- CMS Deferred Compensation  
800-442-1300 ext. 3  
217-782-7006
- Social Security Administration  
800-772-1213  
[ssa.gov](http://ssa.gov)
- MyBenefits Service Center  
844-251-1777  
[mybenefits.illinois.gov](http://mybenefits.illinois.gov)
- Empower  
833-969-4532  
[myillinoisdcplan.com](http://myillinoisdcplan.com)

**Any Questions?**

The background features a series of overlapping, semi-transparent triangles in various shades of brown and orange, creating a dynamic, abstract geometric pattern on the right side of the slide.