



# RETIREE & SURVIVOR BENEFITS

Your  
Rights & Responsibilities

HANDBOOK

## TIER 2

*individuals who became a member of SERS  
or a reciprocal system after December 31,  
2010*

September 2024

# TABLE OF CONTENTS

**1. General Information ..... 1**

Addresses & Phone Numbers ..... 2

Annuitant Workshop ..... 3

Group Insurance..... 4

**2. Retiree Information..... 5**

Annuity Payments..... 6

Reemployment ..... 9

**3. Survivor & Occ. Death Benefits ..... 11**

Annuity Payments..... 12

Lump Sum Death Benefits..... 15

**4. Appendix ..... 17**

Glossary ..... 20

Register for the Member Services Website ..... 23

Map to SERS..... 25

## SERS MISSION STATEMENT

*To provide an orderly means whereby aged or disabled employees may be retired from active service, without prejudice or hardship, and to enable the employees to accumulate reserves for themselves and their dependents for old age, disability, death and termination of employment, thus effecting economy and efficiency in the administration of the State Government.*

# 1. GENERAL INFORMATION

*This handbook presents a general overview of SERS benefits for Tier 2 retired state employees and their survivors who receive benefits. SERS offers a variety of benefits to members and survivors. These benefits, when combined with other income, are designed to provide members with financial security in their retirement years.*

*Read this booklet carefully and keep it for reference. Make sure your loved ones are also familiar with this handbook and that they know where your important papers are located.*

*If you have questions about any of the information in this handbook, call us at any of the phone numbers listed on page 2.*

# ADDRESSES & PHONE NUMBERS

*You may contact us  
Monday – Friday  
8 a.m. – 4:30 p.m.*

*Email us at:  
[sers@srs.illinois.gov](mailto:sers@srs.illinois.gov)*

## **SPRINGFIELD**

2101 S. Veterans Parkway, P. O. Box 19255  
Springfield, IL 62794-9255  
General: 217-785-7444  
Fax: 217-785-7019

## **CHICAGO**

Michael A. Bilandic Building  
160 North LaSalle Street, Suite S200  
Chicago, Illinois 60601  
312-814-5853  
Fax: 312-814-5805

## **TDD/TTY**

A Telecommunications Device for the Deaf (TDD) is available for members and annuitants who are hearing or speech-impaired. You may access this service at 866-321-7625.

## **INTERNET**

SERS is on the Internet at [srs.illinois.gov](http://srs.illinois.gov). Our goal is to educate you about the retirement, survivor and death benefits provided by SERS.

The website provides an overview of benefits, and gives you easy access to a variety of information: current retirement issues, how to contact us, answers to frequently asked questions. Our website contains a wealth of information including our annual financial report, a summary of the Illinois State Board of Investment annual financial report, various educational information, and a link to other state and federal agencies.

You may also sign up for access to your account information through the members services section of the website. The member services section allows members to view key account information. This section of the website also allows you update certain types of information associated with your account, such as bank account changes, address changes, and more.



### **ANNUITANT ADDRESS**

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

It is important to maintain your permanent mailing address and report any changes. Annuitants can report a change of address to the System by obtaining the form from the SERS website and returning a completed copy to the System.

### **ANNUITANT WORKSHOP**

The Understanding Your Retirement Benefits workshop is designed to help you understand your benefits and the services SERS offers. The workshop helps retirees and survivors understand the elections made at retirement, member services account information, annual statements and relevant forms, and provides general insurance information.

***Your “Statement of Account” is available on the SERS Member Services website. The Member Services account includes your calendar year deductions and totals, as well as your nominated beneficiaries and group insurance information.***

# GROUP INSURANCE

***All of your information in your SERS record that is not subject to disclosure under the Freedom of Information Act, is considered confidential, and is only provided to you and to those you permit to have access. SERS takes great measures to ensure your personal information is protected.***



Eligible retirees, survivors, total buyout payment recipients, and occupational death benefit recipients can participate in the State of Illinois Group Insurance Program. Group insurance coverage includes health, prescriptions, dental and vision. Life insurance is also available to eligible members.

## **MEDICARE**

Medicare is a federally funded health program for individuals age 65 and older and certain disabled individuals under age 65. Medicare is made up of Part A (hospitalization), Part B (other medical services) and Part D (Prescription Drugs).

When retirees, survivors, disabled members and their covered dependents first become eligible for Medicare, the state health insurance becomes the secondary payer. Questions about Medicare should be directed to the CMS Medicare Unit at 217-782-7007.

Additional information regarding group insurance eligibility and benefits can be found on [mybenefits.illinois.gov/](http://mybenefits.illinois.gov/), or on the SRS website under “insurance”.

# 2. RETIREE INFORMATION

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# RETIREMENT ANNUITY (PENSION)

*All SERS records are maintained by your Social Security and Member ID numbers. To receive any benefit, you must apply for it. All benefit claims should be made to the SERS Claims Division. After you begin receiving benefits, you should notify SERS in writing if your name or address changes.*

## FIRST RETIREMENT ANNUITY PAYMENT

SERS processes your first annuity payment after we receive your pension application and other required information from your employing agency. The normal processing time is approximately 8-10 weeks from the date you leave service.

The Comptroller's office will mail the first annuity payment directly to your home. You will also receive a tax brochure and a Notice of Preliminary Retirement Annuity Approval, which contains information about your annuity.

## FUTURE RETIREMENT ANNUITY PAYMENTS

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

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

## **DIRECT DEPOSIT** ***(Electronic Funds Transfer)***

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

When you choose to have your monthly retirement annuity directly deposited into your bank account, your first payment may be mailed to your home. All future payments will be deposited into your bank account on the 19th of each month. You will not receive a payment stub for each direct deposit payment.

## **TAXATION OF YOUR RETIREMENT ANNUITY**

Illinois law exempts all SERS benefits from State income tax. If you retired prior to January 1, 2023 but did not direct the System to withhold federal taxes in a specific manner by submitting a valid W-4P form, taxes are withheld using the rate for a married person with three exemptions. If you retired on or after January 1, 2023 but did not direct the System to withhold federal taxes in a specific manner by submitting a valid W-4P form, taxes are withheld using the rate for a single person/married person filing separately.

Each year, the Comptroller's office is required to send you a 1099-R form showing the total annuity amount you received during the past year, as well as any taxes withheld.



***SERS is a defined benefit plan. Both you and the State make contributions to SERS during your employment to cover the cost of your retirement benefit.***

## TAXATION OF REFUND ASSOCIATED WITH RETIREMENT

Survivor contribution refunds and alternative retirement formula contribution refunds are subject to federal income tax withholding. You can rollover your lump sum payment and defer tax on it until a later date. (Refer to the Tax brochure for more information.)

***If you receive a survivor contribution refund because you were not married at retirement and you later remarry, you can repay the refund plus interest after you have been married one full year, to qualify your spouse for a survivor benefit.***

If you elect to receive a survivor contribution refund, or alternative retirement formula refund, you will receive a 1099-R form by January 31 of the following year from the Comptroller's office.

## INCREASES FOR RETIREES

SERS Tier 2 regular formula plan retirees receive a non-compounded increase to their pensions on January 1 following their first full year of retirement, or age 67, whichever is later. Such increase shall equal the lesser of 1/2 the increase to the Consumer Price Index-U or 3%. Future increases will also be made each January 1 thereafter. Future increases are not limited by the 75% maximum.

If you were an alternative formula member that retired with 20 years of alternative formula service, you are eligible for your first increase on January 1 following your first full year of retirement or age 60, whichever is later. Future increases are not limited by the 80% maximum.

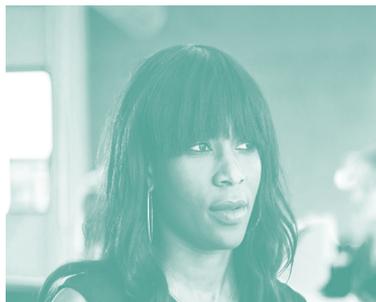
# RETIREE REEMPLOYMENT

## RETURNING TO EMPLOYMENT AFTER RETIRING

If you return to State employment on a non-permanent or permanent basis after retirement, you should notify the SERS Claims Division immediately as your benefit may be subject to suspension. If you become employed full-time with another public employer covered by the Illinois Retirement Systems' Reciprocal Act, your SERS benefit is subject to suspension.

If you return to work as a contractor with the employer from which you retired, your benefit shall be suspended.

If you receive a pension from more than one Illinois public retirement system which participates in the Retirement Systems' Reciprocal Act, you must notify each retirement system. Each reciprocal retirement system has specific rules to determine if retirees are eligible to receive pension benefits during reemployment. If you become reemployed by an employer covered by a retirement system from which you retired reciprocally in a manner that causes your benefit to be suspended under that reciprocal system, then your SERS benefit shall be suspended as well.



## NON-PERMANENT REEMPLOYMENT

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

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

After you again retire from state employment, you must reapply for a pension. Your new pension amount will be the amount payable at time of reentry to service, plus an additional amount based on the service and earnings credits earned during your reemployment.

If you reenter state service within three years after retiring, you may qualify to have your prospective full retirement benefit based on the service and earnings credits earned during your reemployment. To qualify, you must repay all of the pension benefits you received, plus interest.

The repayment may be made in a lump sum, or by an installment plan and must be paid within five years after your reemployment, or before your next retirement date, whichever is first. If you choose not to complete installment payments before retirement or the end of the five-year period, your installment payments will be refunded and your pension will not be recomputed.



## **PERMANENT REEMPLOYMENT**

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

After you again retire from state employment, you must reapply for a pension. Your new pension amount will be the amount payable at the time of reentry to service, plus an additional amount based on the service and earnings credits earned during your reemployment.

If you reenter state service within three years after retiring, you may qualify to have your prospective full retirement benefit based on the service and earnings credits earned during your reemployment. To qualify, you must repay all of the pension benefits you received, plus interest.

The repayment may be made in a lump sum, or by an installment plan and must be paid within five years after your reemployment, or before your next retirement date, whichever is first. If you choose not to complete installment payments before retirement or the end of the five-year period, your installment payments will be refunded and your pension will not be recomputed.

# 3. SURVIVOR & OCCUPATIONAL DEATH BENEFITS

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*Beginning June 1, 2011, Illinois recognizes legal civil unions between two people. They are entitled to the same SERS benefits as spouses if they have been legal partners for one year. Throughout this handbook, the terms 'civil union partner' and 'spouse' are used interchangeably.*

*Your beneficiaries must always notify us in the event of your death. We can't process any payments to your beneficiary until we receive a copy of your death certificate.*

# SURVIVOR OR OCCUPATIONAL DEATH ANNUITY PAYMENTS

*To receive any benefit, you must apply for it.*

*All benefit claims should be made to the Claims Division. After you begin receiving benefits, you should notify SERS in writing if your name or address change.*

*All SERS records are maintained according to your Social Security or Member ID number.*

## FIRST SURVIVOR OR OCCUPATIONAL DEATH ANNUITY PAYMENT

SERS will process your first annuity payment after we receive your application and other required information. The normal processing time is 30 days after all necessary information is received.

The Comptroller's office will mail the first annuity payment directly to your home. You will also receive a Notice of Benefit Approval, which contains information about your annuity and a tax brochure.

## FUTURE SURVIVOR OR OCCUPATIONAL DEATH ANNUITY PAYMENTS

Future annuity payments are mailed on the 19th of each month, unless the 19th is on a weekend or holiday, then they are issued on the last working day before the 19th. If your payment is mailed directly to your home, allow up to 10 business days for delivery.

Failure to advise SERS of an address change may result in a delayed payment.

## SOCIAL SECURITY OFFSET

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

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

This offset will not occur if the SERS retiree chose to participate in the Social Security Offset Removal Option created by Public Act 095-1043 when application for the retirement annuity was made. If the SERS member was an active or inactive State employee on the date of death, such offset will not apply.

## MARRIAGE

If a child who is receiving a survivor's annuity or occupational death benefit is under age 18, (or under age 22 if full-time student), and marries, then their survivor, or occupational death benefit will be terminated. Furthermore, a child that attains age 18 who is not a full-time student, or a full-time student that attains age 22 are not eligible to receive a survivor's annuity or occupational death benefit.

## DIRECT DEPOSIT

### *(Electronic Funds Transfer)*

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

The Comptroller's office will mail the first annuity payment directly to your home. All future payments will be deposited into your bank account on the 19th of each month.

## TAXATION OF THE SURVIVOR OR OCCUPATIONAL DEATH ANNUITY PAYMENTS

All SERS benefits are exempt from Illinois State income tax. The occupational death benefit annuity is not subject to federal tax. The survivor's annuity is subject to federal tax. If you began receiving a survivor's annuity prior to January 1, 2023 but did not direct the System to withhold federal taxes in a specific manner by submitting a valid W-4P form, taxes are withheld using the rate for a married person with three exemptions. If you began receiving a survivor's annuity on or after January 1, 2023 but did not direct the System to withhold federal taxes in a specific manner by submitting a valid W-4P form, taxes are withheld using the rate for a single person/married person filing separately.



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

## INCREASES FOR SURVIVOR OR OCCUPATIONAL DEATH BENEFIT RECIPIENTS

If you are a survivor of a retired State employee, a non-compounded increase equal to the lesser of 1/2 the increase to the Consumer Price Index-U or 3% is applied on January 1 on or after the effective date of your benefit.

If you are a survivor of an active or inactive State employee, the increase is applied on January 1 following the first anniversary of your benefit commencement. Future increases will be made each January 1 thereafter.

## SURVIVOR EMPLOYMENT

The only employment restriction for individuals receiving a survivor, or occupational death benefit from SERS is for disabled, unmarried children over age 18. This benefit is payable if the disabled child is unable to engage in any gainful activity (i.e., is unable to work for the State of Illinois or otherwise earn more than the "substantial gainful activity" rate as determined by the Social Security Administration per calendar quarter).

# LUMP SUM DEATH BENEFITS

## DEATH IN SERVICE WITH SURVIVOR ANNUITY PAYABLE

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

The named beneficiary may choose to rollover the payment and defer tax on it until a later date. After receiving the lump sum payment, you will receive a 1099-R form by January 31. *(Refer to our Tax brochure for more information.)*

The Comptroller's office is required to send you an IRS form 1099-R by January 31 of the year following receipt of this payment. The 1099-R shows the taxable portion of the lump sum benefit, and any tax withheld.

## DEATH IN SERVICE WITHOUT SURVIVOR ANNUITY PAYABLE

If an active employee dies without a payable monthly survivor annuity, the nominated beneficiary on file with SERS receives a lump sum death benefit. The payment consists of all the member's contributions plus interest, and one month's salary for each year of service, up to a maximum of six months' salary.

***Refer to your Member Services account for specific information about the amounts that will be paid to your beneficiary/survivor after your death.***

The named beneficiary may choose to rollover the payment and defer tax on it until a later date.

After receiving the lump sum distribution, you will receive a 1099-R form by January 31 of the following year. Refer to the Tax brochure for more information.

The Comptroller's office is required to send you a 1099-R by January 31 of the year following the receipt of this payment. The 1099-R shows the taxable portion of the lump sum benefit received, and any taxes withheld.



## **DEATH AFTER RETIREMENT**

If a retired SERS member dies with no payable survivor annuity, the nominated beneficiary-(ies) receive either the difference between the credited contributions and interest to the retiree's account less benefit payments, or \$500, whichever is greater.

The Comptroller's office is required to send you a 1099-R by January 31 of the year following the receipt of this payment. The 1099-R shows the taxable portion of the lump sum benefit received, and any taxes withheld. Refer to the Tax brochure for more information.

***If a retired SERS member dies with a payable survivor annuity, then no lump sum death benefit is issued.***

# 4. APPENDIX

***The State Employees' Retirement System is a defined benefit plan governed by Section 401(a) of the Internal Revenue Code. In a defined benefit plan, the amount of your retirement benefit is based on your final average compensation and years of service credit.***

## **PLAN DOCUMENT**

This handbook attempts to describe SERS benefits in nontechnical language and is being provided for general informational purposes only and with the understanding that SERS is not rendering legal, financial, or other professional advice. This publication does not have the force of law and is not intended to and does not implement, apply, interpret, or prescribe any law or policy. If the information in this publication conflicts with any applicable law or administrative rules in any way, the applicable law and administrative rules prevail. SERS does not assume any responsibility for any consequences that may result from application of the information in this publication. The official document describing SERS benefits is the Illinois Compiled Statutes, 40 ILCS 5/1, 40 ILCS 5/14, and 40 ILCS 5/20 which legally governs the operation of the plan.

## **BOARD OF TRUSTEES**

The Board of Trustees is responsible for the operation of SERS. Some trustees serve on the Board because of their position in State government. Others are appointed by the Governor and others are elected by you, our members.

The Board consists of the State Comptroller who acts as Chairman, five trustees who are appointed by the Governor, six elected SERS members and two elected retirees.

## **ADMINISTRATION**

SERS is administered by the board-appointed Executive Secretary.

## SERS FUNDING

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

To safeguard the proper operation and funding of this multi-billion dollar retirement system, operations are monitored both internally and externally. SERS' 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 of SERS is 37-1026227.

## LEGAL PROCESS

Legal process may be served on SERS' Executive Secretary.

## EMPLOYMENT RIGHTS

Membership in SERS does not guarantee a right or claim to any benefit not accrued under the terms of the plan document.

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



# GLOSSARY OF TERMS

**Automatic Annual Increase:**

A non-compounded increase to the member's retirement annuity equal to the lesser of 1/2 of the increase to the Consumer Price Index-U or 3% shall be applied each January 1 following the later of the member turning age 67 or the first full year of retirement.

*For survivor or occupational death annuity from an active or inactive member, the increase is paid on January 1 following the first anniversary of the commencement of the benefit.*

*For survivor or occupational death annuity from a retired member, the increase is paid on January 1 following the commencement of the benefit.*

**COLA (Cost-of-Living Adjustment):** See the definition of Automatic Annual Increase.

**Creditable Service:** The total service certified to a member's record.

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

**Direct Deposit:** By choosing the Direct Deposit option, your benefit is electronically deposited into your bank account.

**Final Average Compensation (FAC):**

*For Retirement, Disability, Occupational Death, and Survivor Benefits* – Final Average Compensation is the average of the highest 96 consecutive months over the last 120 months of service. A benefit calculated with a FAC that consists of the highest 96 consecutive months over the last 120 months of service will exclude earnings received in the last 12 months that exceed the average of the final 48 months by 25%.

**Level Income Option:** An option for members who pay into Social Security as a State employee. Their SERS benefit is increased for the period before receiving Social Security benefits. Their SERS benefit is reduced when Social Security benefits begin. This option provides an income leveling effect throughout an individual's retirement years.

**Nominated Beneficiary for a Lump Sum Death Benefit:**

The beneficiary chosen by the member to receive SERS death benefits. A beneficiary form is kept on file with SERS. This should not be confused with the Group Life Insurance beneficiary, or the Deferred Compensation beneficiary.

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

**Qualified Plan:** A retirement plan that meets the requirements of Section 401(a) of the Internal Revenue Code of 1986.

**Retirement Annuity (Pension):** A monthly payment paid to a retired member for life that is calculated on that member's service and earnings records.

**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. They are listed on the pages 2-3 of the SERS employee handbook.

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

**Survivor Annuity Beneficiary:** A beneficiary (spouse, child, dependent parent) designated by statute to receive a monthly survivor's annuity upon the death of the member.

**Survivor Contribution Refund:** If a member has no eligible survivor at the time of retirement, then he or she may elect to receive a refund of contributions made towards the survivor benefits.

# HOW TO REGISTER FOR THE SRS MEMBER SERVICES WEBSITE

## Step 1: Create a New ILogin Profile

If you're an existing user in any of the below Illinois programs, do not create a new ILogin account. Use your existing user name (email address) and password to sign in to the member services website and proceed to Step 5: Member Services Account Registration. **Duplicate email accounts are not allowed.**

- Illinois Department of Employment Security (IDES) Unemployment Insurance
- Illinois Medicaid Program Advanced Cloud Technology (IMPACT)
- Illinois Department of Public Health (IDPH) Vax Verify Immunization
- Illinois Department of Insurance (IDOI)

Visit [member.srs.illinois.gov](http://member.srs.illinois.gov). Select the Sign up link at the bottom. Enter your email, first name, last name, and password. Click Sign Up.

## Step 2: Activate ILogin Account

On the Setup Security Methods menu, click the "Set Up" button under the Email option to start the account activation process. A verification email is sent to the email address you entered. Check your email for the user account activation email, sent from State of Illinois <ILogin.No-Reply@Illinois.gov>. Note: If you do not see this email, check your junk or spam folder. In the email, click the Activate ILogin Account link, Then set up a multi-factor authentication.

*Illinois.gov email addresses are not allowed. However, there are several free email clients available. They are commercial providers who are not affiliated with the State of Illinois, and email messages are not stored in State of Illinois systems.*

- Google: [gmail.com](http://gmail.com)
- Yahoo Mail: [yahoo.com](http://yahoo.com)
- Microsoft: [hotmail.com](http://hotmail.com), [outlook.com](http://outlook.com)

## Step 3: Set Up Security Methods

As part of account registration, at least one MFA (Multifactor Authentication) security method (not including email) **must be added** to secure your account and complete your ILogin account creation.

- Phone | **Note:** This is the simplest authentication option and if you upgrade your phone, this method follows your phone number without downloading apps.
  - SMS Text Message
  - Voice/Landline
- Okta Verify (Mobile App Installation Required)
- Google Authenticator (Mobile App Installation Required)

# HOW TO REGISTER FOR THE SRS MEMBER SERVICES WEBSITE

## Step 4: (Optional) Add Additional MFA

After setting up your first MFA, you can add additional MFA methods to increase the security of your ILogin account. This step is optional but recommended.

Otherwise, your ILogin account setup is now complete.

Click **Set up later** to finish the setup and access your new ILogin account.

## Step 5: Member Services Account Registration

Once your ILogin account setup is complete, you will need to register your Member Services account by filling out basic personal information and a one-time activation code. If you've already received a letter from SRS with an activation code, proceed to [member.srs.illinois.gov](https://member.srs.illinois.gov) and input your code to activate your account.

If you need an activation code, navigate to [srs.illinois.gov](https://srs.illinois.gov), click "Member Services Login Instructions", then click "Request Activation Code". Follow the on-screen instructions to access your account.

## Step 6: View SRS Membership Data

View your membership data, phone numbers, email addresses, and earnings statements.

Access Member Services at [member.SRS.Illinois.gov](https://member.SRS.Illinois.gov). Remember to keep your member information up to date.

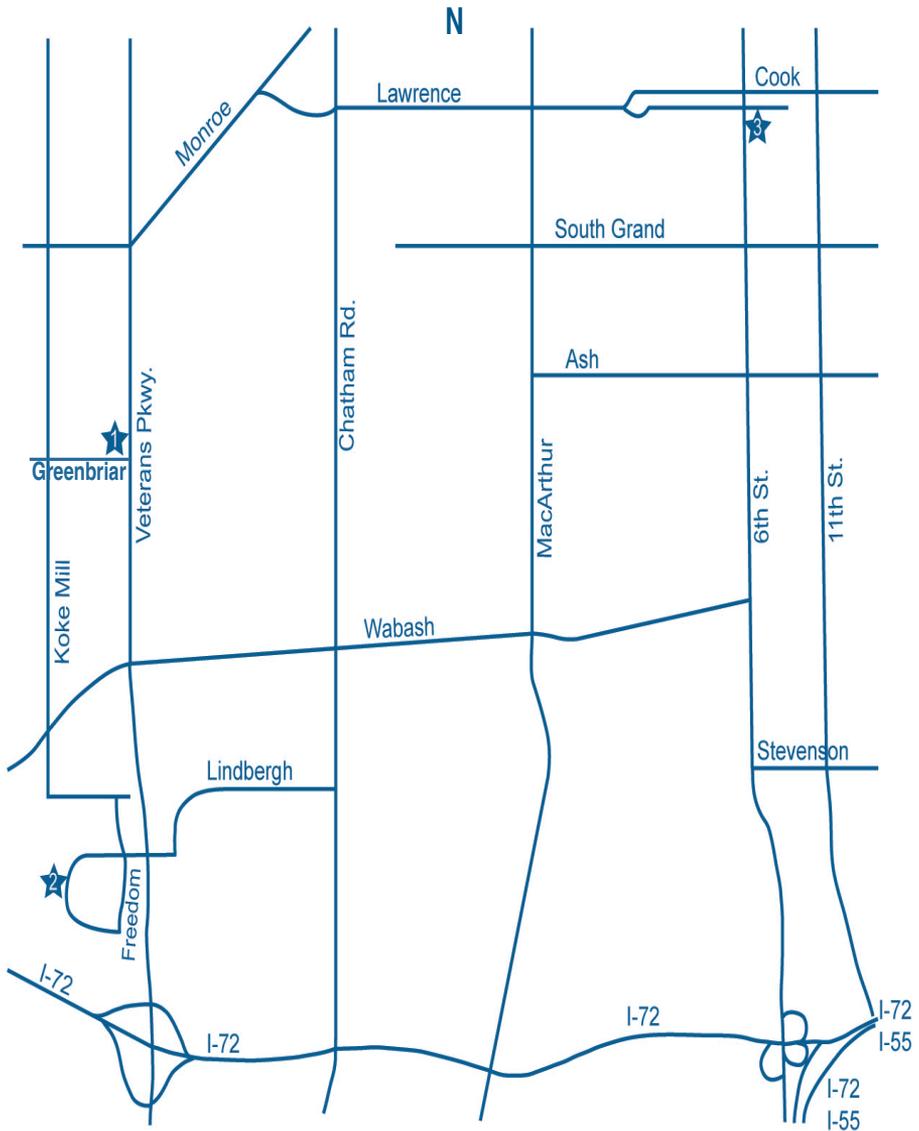
## FAQs

<https://iloginhelp.illinois.gov/frequently-asked-questions.html>

## How To Guides

<https://iloginhelp.illinois.gov/how-to-guides.html>

# SPRINGFIELD



★ SERS  
 2101 S. Veterans Parkway  
 P. O. Box 19255  
 Springfield, IL  
 62794-9255

★ Social Security  
 3112 Constitution Drive  
 Springfield, IL  
 62704

★ Deferred Compensation  
 801 South 7th Street  
 P. O. Box 19208  
 Springfield, IL  
 62794-9208