

SELF-MANAGED PLAN MEMBER GUIDE



**SURS
MISSION STATEMENT**

*To secure and deliver
the retirement benefits
promised to our members.*

This booklet is intended to serve only as a brief summary of the provisions of the law governing the State Universities Retirement System. It should not be considered a substitute for the provisions of the law, which are set forth in Articles 1, 15, and 20 of the "Illinois Pension Code." The provisions of the law prevail over any statements, errors, or omissions of this booklet.

The benefits in this booklet pertain to the Self-Managed Plan (SMP). A Traditional Benefit Package Guide and a Portable Benefit Package Guide are also available as separate publications to explain the benefits pertaining to those options.

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CHANGES IN THE LAW

Generally, changes in the retirement law are applicable only to persons who are contributing members on or after the effective date of legislation. If you terminated your employment status before the effective date of the legislation, the changes will not be applicable to you unless the legislation specifically provides for retroactive application.

INTRODUCTION

The State Universities Retirement System of Illinois (SURS) provides retirement, disability, death and survivors' benefits to eligible SURS participants and annuitants. SURS covers faculty and support staff of Illinois public higher education including universities, colleges, Class I community colleges, scientific surveys and other related agencies.

SURS ELIGIBILITY

Your SURS-covered employer will determine your eligibility to participate in SURS. Generally, you are eligible if your position requires you to work continuously for at least one academic term or four months, whichever is less, and your employment is not temporary, intermittent, or irregular. Your SURS participation ends on the date you retire or terminate your employment with a SURS-covered employer.

You are not eligible to be covered by SURS if:

- You are a student regularly attending classes at a college or university that participates in SURS and are employed on a part-time, temporary basis;
- You were employed under the Comprehensive Employment Training Act on or after July 1, 1979;
- You hold a J-1 or F-1 visa and have not yet established residency status; or
- You are currently receiving a retirement annuity from SURS or from funds contributed to the SMP.

Part-Time Employment

Part-time employment with a SURS-covered employer does not affect your eligibility to qualify for benefits.

SURS PLAN OPTIONS

SURS members must choose one of three retirement options:

1. Traditional Plan
2. Portable Plan
3. Self-Managed Plan

New members must choose a retirement plan within the first six months from the date SURS receives their certification of employment from the employer.

SURS Traditional Plan

This is the historical SURS defined benefit retirement plan. Until 1998, it was the only SURS plan available. It provides lifetime retirement benefits and provides for a survivor benefit at no additional cost. However, the separation refund feature is not as generous as the Portable Plan.

SURS Portable Plan

This is also a defined benefit retirement plan that has much in common with the Traditional Plan. It provides a more generous separation refund if you leave the System. However, the provisions for survivor benefits require a reduction to the retirement and death benefits.

Comprehensive information about the three retirement options can be found at www.surs.org.

SURS Self-Managed Plan (SMP)

This is a defined contribution plan that establishes an account in your name into which your contributions and the employer (state of Illinois) contributions are placed. You decide how your account balance will be invested, selecting from a variety of mutual funds, stable value funds, and variable annuities.

SELF-MANAGED PLAN FEATURES

Enrollment	<p>You must first choose the SMP as your SURS retirement plan by logging into your SURS member account at www.surs.org. Once you have chosen the SMP, you will be directed to www.netbenefits.com/surs to select your investment service provider(s) and investment options. Click Register to get started.</p>
Contributions	<p>Total contributions to the SMP equal 15.6 percent of your earnings. You contribute 8.0 percent of earnings and the state contributes 7.6 percent — of which up to 1 percent is used to provide you with eligibility for disability benefits. Member contributions are made automatically through convenient payroll deductions.</p>
Investment Options	<p>Fidelity Investments and TIAA are the investment service providers for the plan. See the Investment Options section for details on selecting your investments. Visit www.netbenefits.com/surs for more information on the various fund options.</p>
Vesting	<p>When you are “vested” in your savings, it effectively means the money is yours to keep. You are always 100 percent vested in all of your contributions to your plan, plus or minus your investment return. You become vested in state of Illinois contributions upon completion of five years of service with a SURS member organization.</p>
Beneficiaries	<p>Your beneficiary or beneficiaries will inherit your account in the event of your death. You should consider identifying a beneficiary when you enroll in the plan, and updating the information if you experience a life-changing event such as marriage, divorce, the birth of a child, or a death in the family. To select or update your beneficiaries, please visit www.surs.org to log in to your SURS Member Account and access the form or call SURS at 800-275-7877.</p>
Withdrawals	<p>Withdrawals from the SMP are permitted when you terminate your employment or retire. Please call SURS at 800-275-7877 to obtain more information about withdrawals.</p>
Confidential Consultations	<p>Now is a great time to schedule a confidential consultation to discuss your retirement planning goals.</p> <p>For confidential consultations with Fidelity, call 800-642-7131.</p> <p>For confidential consultations with TIAA, call 888-219-8310.</p> <p>You may also visit www.netbenefits.com/surs to sign up for a confidential consultation.</p>

INVESTMENT OPTIONS

As an SMP participant, you choose how to invest your account balance. This means you control the investment of your contributions, as well as the employer (state) contributions plus any rollovers from previous employers.

SURS has selected two investment service providers for the SMP:

- Fidelity Investments
- TIAA

Each investment service provider sponsors a family of funds with different levels of investment risk and potential return. SURS reserves the right to add, delete, or change investment service providers and/or funds as necessary to meet SMP objectives.

You can find information on the historic performance of each available fund by requesting a fund prospectus from each investment service provider. Be sure to read all information carefully before making your investment choices. You can also obtain more information at www.netbenefits.com/surs.

You may schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA to discuss your retirement planning goals.

For confidential consultations with Fidelity, call 800-642-7131.

For confidential consultations with TIAA, call 888-219-8310.

You may also visit www.netbenefits.com/surs to sign up for a confidential consultation.

Making Your Investment Choices and Managing Your Account

You may choose to have your contributions invested with one or both investment service providers. You decide how your contributions will be invested among each provider's approved investment funds. To select your provider(s) and investment options, visit www.netbenefits.com/surs

The SMP NetBenefits website is easy to use, and allows you to:

- Log in to your account at Fidelity or TIAA
- Select or change your SURS SMP investment service provider(s)
- Select or change your fund allocations
- View SURS SMP details
- Schedule a confidential consultation with a Fidelity or TIAA professional
- Use interactive tools and calculators to help you set financial goals

New Members/First-Time Enrollees

You must first choose the SMP as your SURS retirement plan by logging into your SURS member account at www.surs.org. Once you have chosen the SMP, you will be directed to www.netbenefits.com/surs to select your investment service provider(s) and investment options. Click Register to get started. Once registered, you will be prompted through a step-by-step enrollment process.

If you are a current Fidelity customer and already have a username and password, you can use them to access the NetBenefits website. If you have forgotten your username and/or password, click Need Help? at the top of the website to reset your username and password.

Step 1: Select retirement provider (Fidelity and/or TIAA)

Step 2: Choose investments

Updating Investment Service Providers

Step 1: Visit www.netbenefits.com/surs and log in to your Fidelity account.

Step 2: Select "Contribution Amount" from the dropdown and then follow the link for "Retirement Providers." Choose how much of your SMP contribution you would like to allocate to each provider: Fidelity Investments and/or TIAA.

Updating Investment Options

Step 1: Visit www.netbenefits.com/surs and use the login box at the top of the page to log in to either your Fidelity or TIAA account.

Step 2: Select your SMP account and select new investment options for the portion of your SMP contribution which goes to that provider.

If you prefer to make your selections via phone, you may also access your account by calling Fidelity toll free at 800-343-0860. For changes to TIAA only accounts, contact 800-842-2252.

Daily Account Adjustments

Your SMP account will be credited with contributions that SURS receives on your behalf. Your account will also be charged for any distributions or expenses and adjusted to reflect the investment of your designated investment funds.

Statements

You will receive a quarterly statement from each investment service provider with whom you have invested funds. SURS will also generate electronic statements showing your contributions, employer contributions, and any investment gain or loss. You will receive an electronic notification when a new statement is available to view on the secure SURS Member Website.

Withdrawal Options

Should you terminate your employment, SURS must forward that information to the providers. Your unvested employer contributions and earnings/losses will be forfeited immediately. You will receive a letter from SURS advising you of your options as a terminated member, together with forms to be filled out indicating your withdrawal choice. Withdrawal forms are to be returned to SURS, where they will be used to coordinate your withdrawal instructions among the providers. In the event of your death, the beneficiaries on file at SURS will be contacted by SURS. A beneficiary designation form specific to the SMP must have been completed by you and be on file at SURS.

You also have the option to leave your money in the account so it can continue to earn investment returns until you are ready to retire or take a distribution.

If you have terminated your employment and are later rehired, SURS will continue to use your current allocations. If you wish to change your investment service provider(s) or investment options, visit www.netbenefits.com/surs.

Who to Contact:

SURS

- Changes to address and other personal information
- Changes in designated beneficiaries
- Coordinating withdrawals
- Guidance preparing for retirement
- Combined statement of all providers

Investment service provider

- Choosing your provider*
- Selecting or changing your investment options*
- Guidance allocating investments
- Quarterly statements specific to the provider

*Fidelity serves as the lead administrative service provider for the plan. All provider allocation selections and changes must be initiated through Fidelity by visiting www.netbenefits.com/surs or calling 800-343-0860.

CONTRIBUTIONS

Employee Contributions

Because SURS is a contributory system, you must contribute a percentage of your earnings to receive benefits. Your contributions are equal to 8 percent of your gross earnings, including earnings for overtime and summer sessions. Also, 8 percent will be deducted from any vacation payments you may receive from your employer — if you are paid for unused vacation days when you terminate employment. Police and firefighters also contribute at the rate of 8 percent.

Full-time community college employees (except City Colleges of Chicago) pay an additional 0.5 percent of earnings to fund a health insurance plan designed for community college retirees. This contribution is forwarded to the Department of Central Management Services and is not part of your SURS account.

Your employer is required to forward your contributions to SURS as soon as feasible. SURS then transfers these contributions to the investment service provider(s) you select.

Timing of Contributions

You will receive quarterly reports from your investment service provider(s) which show the amount of contributions put in your SMP account and when these amounts were deposited. You will also be able to see whether they are employee or employer contributions, and to which payroll they apply.

There will be a delay between the end of the payroll period and the date of the contribution deposit. This is due to the time it takes the employer to process the payroll information and remit the contribution data and funds to SURS. This delay varies between employers according to their payroll processing schedules, and ranges from five to 30 days. Once the information and funds reach SURS and their accuracy is verified, they are forwarded to your account within three to five business days.

Generally, employee and employer contributions are forwarded to your SMP account at the same time. However, SURS cannot forward employer contributions until it receives the monthly appropriation payment from the State of Illinois. Any delay in this payment reaching SURS may result in the employer contribution being forwarded later than the employee contribution.

Exclusive Benefit of Plan Participants

All contributions to the Self-Managed Plan are for the exclusive benefit of SMP participants.

Social Security

Because SURS participants are not eligible for Social Security coverage, no Social Security taxes will be withheld from your earnings. However, if you began working for a SURS-covered employer on or after April 1, 1986, Medicare contributions will be withheld from gross earnings. Currently this contribution equals 1.45 percent of gross earnings.

Employer Contributions

The state of Illinois shares the cost of providing benefits to SURS participants. These contributions equal 7.6 percent of your earnings. Up to 1 percent of your earnings, as determined by the SURS Board of Trustees, will finance your SURS disability benefits.

The state will forward the employer contributions to SURS monthly. The money will be sent to your investment service provider(s) along with your own

contributions. The employer funds begin with your first full payroll period starting after SURS receives your election choosing the SMP. State funds do not accumulate on your behalf prior to that time.

Employee Rollover Contributions

If you receive a lump-sum distribution from another employer's qualified retirement plan, you may deposit any or all of it to the SMP within 60 days of receipt, subject to the procedures established by the SURS Board of Trustees. In general, you can roll over amounts into the SMP from:

- A tax qualified retirement plan
- A Traditional or Roth IRA
- A 403(b) plan
- A 457 plan

Rollover contributions will be allocated to and become part of your SMP account and will be fully vested at all times. However, you will not receive a state match. To make a rollover contribution, you should request the necessary forms from the appropriate investment service provider.

SERVICE CREDIT

Although service credit is important when calculating Traditional and Portable benefit amounts, its effect on SMP participants is mainly in determining eligibility for benefits. For example, your employer contributions will be forfeited and sent back to SURS if you have not reached five years of service credit upon termination.

The period used to calculate service credit begins Sept. 1 and ends Aug. 31. During this period, you may receive no more than one year of service credit. You can earn service credit for a fractional year of service, as shown in the following chart.

Length of Employment	Service Credit Earned
15 or more calendar days in a month	1 month
1 or 2 months	1/4 year
3 thru 5 months	1/2 year
6 thru 7 months	3/4 year
8 thru 12 months	1 year

QUALIFYING FOR MORE SERVICE CREDIT

The following sections explain how you may qualify for service credit in addition to your regular SURS employment. These possibilities include: deferred leaves of absence, disability leave, unused sick leave, prior service, military service, other public employment (OPE), Illinois reciprocal system service and repayment of a refund.

You must be currently employed by a SURS-covered employer to purchase service credit, unless you are repaying a refund.

If you think you may qualify for additional service, contact SURS as early in your career as possible. SURS can help you determine how to verify any additional service for which you may be eligible, and help you understand how this service may increase your retirement benefit.

Deferred Leaves of Absence

Leaves with Pay

If you are granted a leave of absence with pay, you are protected under SURS. To receive full earnings credit, however, you must make the 8 percent employee contribution on any portion of your salary that you are forfeiting during the leave.

When the leave expires, you must return to work at a percentage of time equal to or greater than that immediately preceding the leave for at least eight consecutive months or a period of time equal to the leave, whichever is less. If you do not fulfill the return-from-leave requirement you will not be allowed to make contributions.

You will receive service credit even if you do not make these contributions. However, if your leave continues for more than three years and you do not make the leave contributions, your service credit may be adjusted.

Leaves without Pay

To receive service and earnings credit for an unpaid leave, you must pay the employee contributions on the salary you are forfeiting during the leave. This payment may be made as a lump sum later. Payment will require the payment of

interest, which is compounded annually based on the effective rates.

Service credit provided by the leave contributions may not exceed three years in any 10-year period. When the leave expires, you must return to work at a percentage of time equal to or greater than that immediately preceding the leave for at least eight consecutive months or a period of time equal to the leave, whichever is less. SURS can calculate the cost for payment of the deferred leave after you have fulfilled this requirement.

Disability Leave

You continue to receive full protection during the first 60 days of disability leave and while receiving disability or worker's compensation benefits, even though you do not make contributions. When your retirement annuity is calculated, for the purpose of determining final average earnings, SURS will assume your earnings are equal to the basic compensation on the date the disability occurs or the average earnings during the 24 months immediately preceding the month in which the disability occurs, whichever is greater. This applies only when retiring under the Illinois Retirement Systems Reciprocal Act.

UNUSED, UNPAID SICK LEAVE	
Additional Full Work Days	Service Credit
20 - 59 Days	1/4 Year
60 - 119 Days	1/2 Year
120 - 179 Days	3/4 Year
180 - 259 Days	1 Year

Unused Sick Leave

You will receive additional service credit for any unused and unpaid sick leave earned in accordance with an employer's generally applicable sick leave policy if your retirement annuity begins within 60 days after you terminate your employment covered by SURS or one of the other systems subject to the Illinois Retirement Systems Reciprocal Act.

Your employer may pay you for a portion of your unused sick leave when you terminate employment. If so, you will receive additional service credit only for any unpaid portion.

Any payment you receive from your employer for sick leave is not earnings for retirement purposes and will not increase your retirement benefit.

However, if the sick leave payment has been collectively bargained between the employer and the recognized collective bargaining agent pursuant to the Illinois Educational Labor Relations Act, payment received during a period of up to two academic years for unused sick leave may be considered as earnings in accordance with the applicable collective bargaining agreement, subject to the 20 percent increase limitation in the final average earnings. Any unused sick leave considered as earnings in the final average earnings shall not be taken into account in calculating service credit.

Under this type of agreement, employer payment for unused sick leave received during any one or two of the four final average earnings (FAE) years would have the appropriate amount of SURS contributions deducted and would be considered earnings for SURS purposes. This applies only when retiring under the Illinois Retirement Systems Reciprocal Act.

Prior Service with Another SURS-Covered Employer

You may purchase service credit for employment with another SURS-covered employer. This employment must have been at least 50 percent time and must have occurred before you began SURS participation.

The payment of this service credit is based on your full-time (or full-time equivalent) rate of pay on the date you began SURS participation and the contribution rate that was in effect during your prior employment.

Your payment will also include interest. The interest is calculated as follows:

- 6 percent compounding annually from the date you began SURS participation through Aug. 31, 1982.
- Beginning Sept. 1, 1982, the interest compounds annually based on the effective rates.

Interest compounds through the month in which the payment is made, regardless of the day of the month the payment is received (see Effective Interest Rate table on Page 7).

PRIOR SERVICE EFFECTIVE INTEREST RATE TABLE	
9-1-41 - 8-31-82	6.0%
9-1-82 - 8-31-88	8.0%
9-1-88 - 8-31-89	7.5%
9-1-89 - 8-31-96	8.0%
9-1-96 - 8-31-97	8.5%
9-1-97 - 8-31-98	9.0%
9-1-98 - 8-31-99	9.5%
9-1-99 - 8-31-00	10.0%
9-1-00 - 8-31-02	10.0%
9-1-02 - 8-31-03	9.0%
9-1-03 - 8-31-04	8.0%
9-1-04 - 6-30-05	8.0%
7-1-05 - 6-30-09	8.5%
7-1-09 - 6-30-10	8.0%
7-1-10 - 6-30-13	7.5%
7-1-13 - 6-30-17	7.0%
7-1-17 - 6-30-18	6.5%

Military Service

Military Leave

If you take a leave of absence for active duty military service that interrupts your SURS-covered employment, you will receive up to five years of service credit if:

- You enter military service immediately following a period of employment with a SURS-covered employer, and
- You return to work with a SURS-covered employer within one year of receiving an honorable discharge.

In accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), you may be eligible to make up any missing SURS contribution during your active duty military service. For more information, visit www.surs.org.

Purchase of Military Service Credit

If your military service occurred before you began SURS participation, and if you were a SURS participant on or before Sept. 1, 1974, you may be eligible to purchase active duty military service under the provision of SURS Other Public Employment (see next section).

If your military service does not qualify as other public employment, you can purchase up to two years of service credit for your active duty military service. You will pay both employee and employer contributions for the service based on your full-time (or full-time equivalent) rate of pay on the date you began SURS participation. Your payment will also include interest compounded annually based on the effective rates.

This military service may be used to meet SURS minimum vesting requirements, but not to fulfill the five years of service credit required to receive employer contributions.

To determine your eligibility for military service credit, submit a copy of your military separation papers to SURS (in many cases this is federal form DD-214). If you do not have a copy of your military separation papers, contact your local Veterans' Affairs office.

Other Public Employment (OPE)

If you were employed by another public agency before your SURS participation began, your eligibility to qualify for purchase of additional service credit depends in part on when you became a SURS participant.

The payment required to purchase each year of service credit is 8 percent of your full-time (or full-time equivalent) rate of pay on the date you began SURS participation. Your payment will also include interest which, as with prior service, is calculated as follows:

- 6 percent compounding annually from the

date you began SURS participation through Aug. 31, 1982.

- Beginning Sept. 1, 1982, the interest compounds annually based on the effective rates. Interest compounds through the month in which the payment is made, regardless of the day of the month the payment is received (see Effective Interest Rate table on Page 7).

Eligibility

- You must contribute to SURS at least five years following the public employment. The five years may include service with the Teachers' Retirement System (TRS) or the Chicago Teachers' Pension Fund (CTPF).
- Other public employment (OPE) must be with a public school, college, or university in the U.S. If you began SURS participation on or before Sept. 1, 1974, you may also purchase employment with the U.S. government, a state government, a political subdivision of a state, or any agency or instrumentality of the foregoing.
- You may purchase up to 10 years of OPE, but not more than 2/3 of your direct SURS service credit. This 10-year maximum includes any out-of-state employment purchased with TRS or CTPF.
- If you began SURS participation on or after Sept. 5, 1975, the OPE must be full time, except under the following conditions:
 - If SURS participation terminated prior to Aug. 18, 1965, you are not eligible to purchase OPE.
 - If SURS participation terminated between Aug. 18, 1965, and June 30, 1967, the OPE must be full time.
 - If you were a SURS member between July 1, 1967, and Sept. 4, 1975, the OPE must be at least 50 percent time.
- You cannot qualify for a retirement pension or other benefit based on employer contributions from another retirement system (excluding Social Security) for the period of OPE you wish to purchase with SURS.
- Military service may be purchased as OPE if you began SURS participation on or before Sept. 1, 1974.
- OPE may not be used to meet SURS minimum vesting requirements.

Reciprocity with Other Systems

SURS has reciprocity only with other Illinois public retirement systems in determining your eligibility for, and amount of, SURS retirement and survivor benefits. These other systems are:

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

The Illinois Retirement Systems Reciprocal Act ensures that pension credits remain in the system in which they are earned. You may not transfer your credits from one system to another. You will be entitled to a retirement annuity from each system, and your survivor(s) will qualify for a survivors annuity, if:

- You have at least one year of pension credit in more than one of the retirement systems; and
- Your combined service credits are equal to the longest minimum service requirement of any of the systems in which you have credit.

How Your Benefit Will Be Calculated Under Reciprocity

Each system will abide by its own law in calculating your retirement or survivor annuity. Your salary from all systems will be considered in determining your average earnings. Each system will apply the benefit formula in effect on the date you last terminated employment with an employer covered by the Reciprocal Act. Therefore, while

you are employed with such an employer, your benefit will reflect any liberalizing changes in benefits that are made by all systems in which you have credits.

If you wish to apply for benefits under the Illinois Retirement Systems Reciprocal Act, you should request an application from each employing system at least 90 days before your planned retirement date.

For more information, review the Distributions After Normal Retirement Age and Optional Forms of Payment sections on Pages 13 and 14.

Repayment of a Separation Refund

If you previously participated in SURS and accepted a separation refund, you may reinstate that service credit if you again become a participating employee of SURS or another retirement system covered by the Illinois Retirement Systems Reciprocal Act and continue as such for at least two years subsequent to the date of the refund.

DISABILITY BENEFITS

You may claim a disability benefit if, after you have at least two years of service credit, you are sick or injured and unable to work. If you become disabled due to an accident, however, there is no minimum service credit required to claim a disability benefit.

Pregnancy and childbirth are treated as a disability. The same rules apply.

When Disability Payments Begin

If you qualify for disability payments, there is a 60-day waiting period before you are eligible to receive a payment from SURS. During this 60-day period you may be eligible to receive sick pay from your employer. Your benefits will begin on the later of:

- The date you have been disabled for 60 continuous calendar days, or
- The date your salary or sick leave payments end.

You need not use vacation pay before receiving disability benefits. However, if you think your disability is permanent, you may want to remain on full salary using vacation payments before your disability benefit begins.

Your benefit cannot begin more than 30 days before the date SURS receives your application, unless the SURS Board of Trustees determines there was good cause for missing the filing deadline.

If it has been determined that you are disabled, your payment will be processed on the last working day of the month. Your payment will be prorated if you become disabled after the first of the month.

For example, if you become disabled on Nov. 7, the benefit would begin 60 days later, on Jan. 6 — assuming you were not eligible for sick leave or vacation pay beyond Jan. 6.

Your benefit will begin to accrue on Jan. 6 and will be a prorated benefit for the period between Jan. 6 and Jan. 31. Future payments will also be mailed at the end of each month and will include a benefit for the full month.

If You Return to Work and Become Disabled Again

If you have returned to work for less than 30 calendar days and have another disability due to the same cause, it will be considered a recurrence of the previous disability. In this case, you will not be required to meet another 60-day waiting period before benefits begin, but you will need to file a new disability application.

How to Apply for Benefits

If it appears you will be disabled for more than 60 days and your disability will extend beyond the period you are eligible for sick pay, you should request a Disability Application from your personnel office.

When you and your employer have completed the required sections of the Disability Application, you should see your physician. Your physician should review the Employer Section concerning job requirements, complete the Attending Physician's Initial Statement of Disability, and attach any appropriate documentation.

To avoid unnecessary delays, be sure all parts of the application are completed according to the instructions and submitted to SURS together. Incomplete applications will be returned to you. You may also be required to see a special examining

physician selected by SURS.

You must submit continuing evidence of your disability as often as required. When your physician determines you are able to return to work, you must notify SURS immediately.

Your employer will submit an Employer's Report of Disability that contains information including the last day you worked, the date your salary and sick leave payments will expire, and whether you will be eligible for workers' compensation or disability income insurance.

Your Disability Benefit Amount

The amount of your benefit depends on how much you were earning when you became disabled. You will receive the greater of:

- 50 percent of your basic compensation on the day you became disabled, or
- 50 percent of your average earnings for the 24 months prior to the date you became disabled.

Basic compensation is your normal contract salary; it does not include your earnings for summer sessions or overtime.

Your disability benefit is considered income and is subject to federal income taxes. Disability benefits are not subject to Illinois state income taxes.

Benefit Reductions and Other Limitations

While receiving a disability benefit, you may receive other income, such as workers' compensation or disability income insurance. Your disability benefit will be reduced for:

- Workers' compensation or occupational disease payments for an on-the-job accident or occupational illness. Some exceptions apply.
- Disability income insurance payments under a policy paid for in whole or in part by your employer.

While you are disabled, your physician may allow you to return to work part time. Your payment will be reduced by the amount you earn in excess of the amount of your disability benefit. This ensures that your combined earnings and disability benefit do not exceed your earnings prior to your disability.

Example: Assume you are receiving a disability benefit of \$800 a month. Through part-time employment you earn an additional \$900 a month. Your disability benefit would be reduced by \$100, so that your total monthly income is \$1,600, or 100 percent of your earnings prior to your disability.

How Participation in a Reciprocal System Affects Your Disability Benefit

There is no reciprocity for disability benefits between SURS and other systems covered by the Illinois Retirement Systems Reciprocal Act. However, if you have service credit for employment in either the Teachers' Retirement System (TRS) or the State Employees' Retirement System (SERS), it will be considered in determining your eligibility for disability benefits and how long they can be paid.

In addition, if you were "involuntarily transferred" by law to SURS from another system covered by the Reciprocal Act, your combined earnings and service are considered in determining your eligibility for disability benefits and how long they can be paid. You are considered to be involuntarily transferred if:

- You were an employee of the transferring government unit on the date your employer was transferred to coverage under SURS; or
- You accepted employment with the employer within six months after the transfer date.

How Long Your Disability Benefit Lasts

Your disability benefit will continue until the earlier of the following:

- You no longer meet the definition of disabled;
- You refuse to submit to reasonable physical examinations;
- You refuse to accept a position offered by your employer, even though your disability would not preclude you from performing the duties of that position;
- You have received 50 percent of your total earnings while a participant of SURS, TRS, or SERS;
- Sept. 1 of the year following your 70th

birthday. However, if you become disabled after age 65, you may receive a benefit for up to five years, assuming you continue to be disabled and have not reached the maximum earnings amount described above;

- You apply for retirement or refund, or you die.

Options Available After Your Disability Benefit Stops

If you are still disabled when your disability benefit stops, you have three options:

1. Resign your position and apply for a refund of your account value.
2. Leave your contributions on deposit; the money continues to gain any investment growth earned and can be withdrawn later or be paid to your beneficiary if you die. Ultimately, it must be paid by April 1 following the year you reach age 70 1/2.
3. Apply for a retirement annuity to begin at age 62 if you have at least five years, but less than eight years of service. If you have eight or more years of service, you may begin receiving an annuity as early as age 55.

Eligibility for Other Benefits

While on disability, you continue to earn service credit.

Medical Insurance Premium Payments

During the first four months of your disability, contact your employer's insurance office for information about your medical premium payments. After you have been continuously disabled for four months, MyBenefits Marketplace will bill you directly.

BENEFITS PAID AFTER YOUR DEATH

Your Designated Beneficiary

As a general rule, your designated beneficiary is your surviving spouse. If you are not married, or if your spouse consents to the designation of another beneficiary, your beneficiary will be the

person you designate to receive any benefits payable upon your death.

To designate, revoke, or change your beneficiary, you must file an SMP Beneficiary Designation form with SURS. Do not request this form from the investment service providers. You may designate both primary and contingent beneficiaries. If you are married, your spouse must consent to your designation of a different beneficiary.

If your spouse had consented to your designation of a different beneficiary, and the beneficiary dies before you or before receiving complete payment of your benefits, your beneficiary will be your surviving spouse. If you do not designate a beneficiary, your beneficiary will be your surviving spouse. If you do not have a surviving spouse, your beneficiary will be your estate.

Death Before Retirement

Prior to retirement, a lump-sum death benefit will be payable to your spouse, or alternate designated beneficiary. A spouse may elect to use the lump-sum death benefit to purchase an annuity contract. If there is no spouse, your designated beneficiaries must receive the death benefit in a lump sum.

Active Members

- If your death occurs while actively employed and before establishing one and a half years of service credit, the death benefit is the current value of employee accumulations.
- If your death occurs while actively employed and after establishing one and a half years of service credit, the death benefit is the current value of employee and employer accumulations.

Terminated Members

- If your employment terminates prior to your death and you had established less than five years of service credit, the death benefit is the current value of employee accumulations.
- If your employment terminates prior to your death and you had established five years of service credit, the death benefit is the current value of employee and employer accumulations.

Death After Retirement

If your death occurs after you have retired, benefits to your designated beneficiaries will be determined by the annuity contract purchased at the time of your retirement.

WHEN BENEFITS ARE PAID

Your vested plan benefit becomes payable when you retire or when you terminate employment. You cannot receive plan benefits while actively employed by a SURS-covered employer. The plan does not allow for “hardship withdrawals” or loans. No partial distributions are allowed, you must withdraw the entire value of your account.

Distributions

To receive a distribution from the SMP, you must apply for benefits directly with SURS. Upon receipt of the employer’s termination report, SURS will notify the investment service providers of your date of termination, your total service credit, and your retirement eligibility based on years of service with a SURS-covered employer. If you have less than five years, the state match will be forfeited; however, if you retire under the Illinois Retirement Systems Reciprocal Act and your combined service is greater than five years, the forfeited match will be reinstated. SURS will send you the appropriate distribution packet. Before you apply, be sure to review the following information:

- You may choose any distribution date that occurs on or after your termination of employment. However, your payments must begin by April 1 of the calendar year following the year you reach age 70 1/2 or the calendar year in which you terminate employment with a SURS-covered employer, whichever is later.
- You may choose only one form of payment regardless of how many investment service providers you have. If your contributions are invested with more than one service provider when your benefit payments begin, you will receive a separate payment or annuity contract distribution from each one.
- After you file a distribution election with

SURS, you can no longer transfer your account balances between service providers — unless you choose to defer the start of your distribution.

- You may purchase annuity contracts from one or more insurance companies approved by SURS. The amount payable under the annuity contract depends on the value of your account when the contract is purchased, the form of annuity you select, and the insurance company's applicable rates and factors. Please contact each insurance company for details regarding their processes and payment start dates before purchasing your annuity contract.
- If you are entitled to health insurance through the state of Illinois after retirement and wish to enroll, all of your account must be used to buy an annuity contract.

Distributions Prior to Normal Retirement Age

If you leave your job, you may:

- Take a lump-sum distribution of your account;
- Leave your account balance in the plan until you reach normal retirement age, assuming you have the required years of service and wish to receive an annuity; or
- Leave your account balance in the plan and take a lump-sum distribution at a later date.

If you leave your vested account balance in the plan until you reach normal retirement age, your benefit will be paid as described below.

Distributions After Normal Retirement Age

You will qualify for an annuity:

- If you are at least age 55 and have eight or more years of service;
- If you are at least age 62 and have five or more years of service;
- At any age when you achieve 30 years of service;
- At age 50 with at least 25 years of service as a police officer or firefighter covered by SURS; or

- At age 55 with at least 20 years of service as a police officer or firefighter covered by SURS.

The Self-Managed Plan features a normal form of payment based on your marital status as of your distribution date:

- If you are single on your distribution date, you will receive a Single Life Annuity that provides monthly payments for life. This form of payment does not provide any survivor benefits.
- If you are married, your benefit will be in the form of a 50 percent Joint & Survivor Annuity. This form provides monthly payments for life. After you die, your surviving spouse may receive continued monthly payments for life.
- If you return to work with a SURS-covered employer, there is no limitation on earnings or waiting period. However, you may no longer make contributions to the System.

Optional Forms of Payment

If you prefer, you may choose one of the following optional forms of payment:

- Single Life Annuity — You receive monthly payments for life. This is an option for married participants.
- Single Life Annuity with a Guaranteed Period — You receive monthly payments for life. If you die before the end of your chosen guaranteed period of 10, 15, or 20 years, monthly payments will continue to your designated beneficiary until the end of the guaranteed period.
- 50% or 100% Joint & Survivor Annuity — You receive monthly payments for life, with continued monthly payments to your designated beneficiary for life in an amount equal to either 50 percent or 100 percent of your monthly benefit.
- 50% or 100% Joint & Survivor Annuity with a Guaranteed Period — As with the regular Joint & Survivor Annuity, you receive monthly payments for life. After you die, monthly payments will continue to your designated beneficiary for life in an amount equal to either 50 percent or 100 percent of

your monthly benefit. If both you and your designated beneficiary die before the end of your chosen guaranteed period of 10, 15, or 20 years, monthly payments will continue to your contingent beneficiary in an amount equal to 50 percent or 100 percent of your monthly benefit until the end of the guaranteed period.

- **Lump-sum Payment** — You can receive your account balance in a lump sum. However, if any portion of your account is invested in a deferred annuity contract that does not permit lump-sum distributions or imposes a penalty for them, you may elect to receive the alternate distribution method selected by SURS and your annuity provider.

Electing an Optional Form of Payment

To choose an optional form of payment, you must file a written election with SURS during the 90-day election period before your distribution date. You may revoke any previous election for an optional form of payment and reinstate the normal form of payment at any time during this 90-day period.

If you are married and wish to choose a form of payment that designates a beneficiary other than your surviving spouse, your spouse must consent to this in writing. Your spouse's consent must acknowledge your election and must be witnessed by a Notary Public. Spousal consent is not required if:

- You and your spouse are legally separated or you have been abandoned (within the meaning of local law) and you have a court order to that effect;
- You provide satisfactory proof that the spouse's consent cannot be obtained because there is no spouse, or your spouse cannot be located or due to some other approved circumstance.

Your spouse's consent to one of the optional forms of payment described above is irrevocable.

Before your distribution date, you will receive a written explanation of all available forms of payment, as well as your right to choose one of the plan's optional forms of payment, and your spouse's rights.

Reinstatement of Service

If you do not take a distribution of your vested account when you leave your job, you will retain all service credit earned. However, if you have less than five years of service credit, any employer (state) contributions in your account will be forfeited. If you are later reemployed by a SURS-covered employer, any employer (state) contributions you previously forfeited will be reinstated without earnings or interest as soon as practicable.

If you **do** take a distribution of your vested account when you leave your job, and are later reemployed by a SURS-covered employer or reciprocal system for at least two years, you may restore your forfeited service and contributions if you remain reemployed and repay the amount of your refund.

If you are reemployed after receiving a refund under the Traditional Benefit Plan, you may repay the amount of your distribution to the SMP and have your prior service restored after you have remained reemployed for at least two years. This assumes you withdrew prior to the date the retirement plan choice was available (in general, prior to April 1, 1998) and that, upon your return, you chose the SMP as your permanent option.

Rollovers

To defer taxes on your refund, you may want to "roll over" or transfer your refund directly into a Traditional Individual Retirement Account (IRA) or other qualifying 401(a), 403(b), or 457(b) plan within 60 days of receiving it. If you do not make a direct transfer or roll over your refund check, federal law requires your investment service provider to withhold 20 percent and may require you to pay an additional federal tax penalty of 10 percent if you are under the age of 59 1/2. Previously taxed contributions can be rolled over. Consult your tax advisor if you have any questions about rolling over your refund.

Income Tax Information

Federal Income Taxes

Generally, most of your monthly benefit will be taxable as ordinary income for federal income tax purposes, beginning with the first payment you receive. If you previously paid federal income

taxes on some contributions, such as those made before 1981, they will not be taxed again. Instead these contributions will be prorated over your future monthly benefit payments according to Internal Revenue Service (IRS) procedures. IRS Form 1099-R, which you will receive each January, shows the gross and taxable portions of your annuity and the amount of federal income taxes withheld.

State of Illinois Income Taxes

Your retirement benefit from SURS is not subject to Illinois income tax. However, SURS benefits may be taxable by other states. If you do not live in Illinois, or you plan to move after retirement, check with your state's Department of Revenue to find out if your benefit is taxable.

HEALTH INSURANCE

At Retirement

Certain SURS retirees and their survivors may qualify for health insurance benefits through their former employment. While no universal health coverage is offered to all retirees, SURS helps administer the benefits for some of these programs.

SMP members who are entitled to receive health insurance benefits in retirement, and wish to do so, must use all of their account balance to buy a lifetime annuity contract.

Community College Retiree Health Insurance

Full-time active community college employees* pay 0.5 percent of gross earnings to help fund a health plan for retirees of community colleges called the College Insurance Program (CIP).

SURS acts as agent in this regard by forwarding the 0.5 percent payment to Central Management Services (CMS), a division of Illinois state government that oversees such benefits.

SURS community college retirees may be eligible for the CIP if their employment was considered to be full time and eligible for benefits.

Enrollment for eligible community college retirees is part of the retirement process, and decisions about participation may be made at retirement time.

Any premiums for you or your dependents will be billed to you. Details about this coverage may be obtained by visiting www.MyBenefits.illinois.gov.

*Note that employees of the City Colleges of Chicago do not participate in the CIP. If you retire from the City Colleges of Chicago, contact their insurance office for information about health insurance benefits available to you.

State of Illinois Retiree Health Insurance

SURS retirees who have at least five years of qualified service are eligible to participate in the State of Illinois Insurance Program at the time of retirement. Qualified service includes those years that a member contributed to a state of Illinois university or a state agency.

Health insurance benefits available to retirees under the State of Illinois Insurance Program or the College Insurance Program (CIP) are administered by the Department of Central Management Services (CMS). The benefits, premiums, and qualifications for this plan are negotiated for and determined by CMS. CMS obtains guidance for this plan through the Illinois Compiled Statutes, Chap. 5, Act 375, and makes changes in coverage and premium rates as needed. Current benefit details may be obtained by accessing the MyBenefits Marketplace at www.MyBenefits.illinois.gov. If you have questions, please contact MyBenefits service center toll free at 1-844-251-1777 or TTY toll free at 1-844-251-1778.

OTHER INFORMATION

Plan Sponsor

SURS is the official Plan Sponsor of the SMP. In that capacity, SURS enrolls plan participants, sends contributions to the investment service providers, and performs other required duties. You must notify SURS to change a beneficiary designation or to change your address. You must also notify SURS to elect a distribution method.

SURS has discretionary and final authority to determine all questions concerning eligibility and contributions to the plan, to make factual findings, to interpret and construe all plan terms, and to render decisions on disputes arising under the plan.

and all questions concerning plan administration.

Total Plan Contribution

All employee contributions will be forwarded to SURS prior to being forwarded to the investment service providers. The total contribution made on behalf of each plan participant, including employer contributions, will be determined by SURS law.

This determination by SURS is final and binding on all plan participants, as well as their beneficiaries or contingent beneficiaries, and any other person claiming an interest in the plan.

Plan Amendment and/or Termination

SURS expects to continue this plan indefinitely, but retains the right to amend, modify, or terminate it. Employers may discontinue contributions under the plan. Although SURS retains the right to amend this plan, no amendments can be made that would reduce your account balance.

If the plan is terminated, you will become 100 percent vested in all contributions and will have the right to participate in the other retirement programs offered by SURS.

Loans, Garnishment, Bankruptcy

Your creditors generally may not attach, garnish, or otherwise interfere with your plan account. Your interests in your account may not be sold, used as collateral for a loan, given away, or be otherwise transferred until you are entitled to take a distribution. They are also protected from seizure in bankruptcy and other court proceedings.

Divorce

Under state law, SURS benefits may not be paid to anyone other than the member, except to an alternate payee named in a Qualified Illinois Domestic Relations Order (QILDRO). SURS can accept QILDROs as of July 1, 1999. It is the member's obligation to honor a divorce decree that directs payments to an ex-spouse.

You or your attorney may contact SURS two to three months prior to a divorce court proceeding to receive the informational packet regarding QILDROs.

Withholding Orders

Once disability or retirement benefits become payable to you, the court may issue a withholding order directing SURS to pay the court clerk certain amounts to cover any delinquency in support payments to your spouse or children.

Appeal Procedure

If your claim for disability, retirement, or refund benefits is denied, or if you disagree with the amount of the benefit, you or your attorney may file a petition for written appeal and a hearing before the Claims Committee of the SURS Board of Trustees. You should also request a copy of the Hearing Rule established by the board.

SURS will notify you of the trustees' final decision. If you are not satisfied with this decision, you may file a petition with the Circuit Court of Champaign County, Ill., requesting that the court review the trustees' decision under the Illinois Administrative Review Law. You must file this petition within 35 days after the trustees' decision has been served upon you.

Counseling Requests

With a SURS retirement counselor

Members who are within four years of retirement can schedule a private appointment with a SURS retirement counselor. These meetings are 30-45 minutes in length and are specific to the member's personal SURS history. Death and survivor benefits, insurance, and many other topics are reviewed. Members are limited to one counseling session every 12 months.

These meetings are conducted at your institution, at the SURS office or by telephone. Log in to the SURS Member Website or call SURS to schedule an appointment. Benefit estimates may be obtained by contacting your fund provider(s).

With your investment service provider(s)

Members at any point in their career may schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA to discuss retirement planning goals and receive guidance on investment options.

For confidential consultations with Fidelity, call 800-642-7131.

For confidential consultations with TIAA, call 888-219-8310.

You may also visit www.netbenefits.com/surs to sign up for a confidential consultation.

Confidentiality

Our employees are required to follow procedures with respect to maintaining the confidentiality of our members' non-public personal information. Additionally, we maintain physical, electronic and procedural safeguards to protect information.

Information stored, processed, given to and created by the State Universities Retirement System may be determined to be a matter of public record and may be subject to the state of Illinois Freedom of Information Act (IL FOIA)(5 ILCS 140/1).

CONTACTING INVESTMENT SERVICE PROVIDERS

Fidelity Investments

82 Devonshire Street
Boston, MA 02109
800-343-0860
www.netbenefits.com/surs

Principal

(provider of monthly annuities for Fidelity Investments)
P.O. Box 10478
Des Moines, IA 50306-9906
1-877-210-5565 x 202

TIAA

730 3rd Avenue
New York, NY 10017-3206
888-219-8310
www.tiaa.org/illinois

CONTACTING SURS

The State Universities Retirement System is located at 1901 Fox Dr., Champaign, IL 61820. Office hours are 8 a.m. to 4:30 p.m. Monday, Tuesday,

Wednesday, and Friday. Thursday hours are 9 a.m. to 4:30 p.m.

Mailing address:

SURS
P.O. Box 2710
Champaign, IL 61825-2710

Please include your SURS Member ID or the last four digits of your Social Security number with all correspondence.

Telephone

Toll free: 800-275-7877
Direct: 217-378-8800

Fax

217-378-9800

SURS Website

www.surs.org

For the most up-to-date information about SURS, visit our website. Updates to this site ensure timely communication of newly proposed legislation, recent newsletters, important information about benefits, various forms, and other topics pertaining to SURS members.

Register for the SURS Member Website to check on your summary of benefits, view your employment history, view your earnings history, and update your personal information. To register, visit www.surs.org and click on Member Login in the top right. Follow registration instructions.

SMP Net Benefits Site

www.netbenefits.com/surs

To select or update investment service provider(s) and/or investment options, visit www.netbenefits.com/surs and log in to your account (see detailed instructions on Page 3).

Newsletter

SURS publishes the Advocate to inform benefit recipients about legislation, funding, insurance, federal income tax withholding notification, and other relevant information. This newsletter may be viewed online at www.surs.org.

CURRENT SURS-COVERED EMPLOYERS

Black Hawk College (Moline)
Carl Sandburg College (Galesburg)
Chicago State University
City Colleges of Chicago
College of DuPage (Glen Ellyn)
College of Lake County (Grayslake)
Danville Area Community College
Eastern Illinois University (Charleston)
Elgin Community College
Governors State University (University Park)
Heartland Community College (Normal)
Highland Community College (Freeport)
ILCS Section 15-107(c) Members (Springfield)
ILCS Section 15-107(l) Members (Springfield)
Illinois Board of Examiners (Naperville)
Illinois Board of Higher Education (Springfield)
Illinois Central College (Peoria)
Illinois Department of Innovation and Technology (Springfield)
Illinois Community College Board (Springfield)
Illinois Community College Trustee Association (Springfield)
Illinois Eastern Community Colleges
Illinois Mathematics & Science Academy (Aurora)
Illinois State University (Normal)
Illinois Valley Community College (Oglesby)
John A Logan College (Carterville)
John Wood Community College (Quincy)
Joliet Junior College
Kankakee Community College
Kaskaskia College (Centralia)
Kishwaukee College (Malta)
Lake Land College (Mattoon)
Lewis & Clark Community College (Godfrey)
Lincoln Land Community College (Springfield)
McHenry County College (Crystal Lake)
Moraine Valley Community College (Palos Hills)
Morton College (Cicero)
Northeastern Illinois University (Chicago)
Northern Illinois University (DeKalb)
Northern Illinois University Foundation (DeKalb)
Oakton Community College (Des Plaines)
Parkland College (Champaign)
Prairie State College (Chicago Heights)
Rend Lake College (Ina)
Richland Community College (Decatur)
Rock Valley College (Rockford)
Sauk Valley College (Dixon)
Shawnee College (Ullin)
South Suburban College (South Holland)
Southeastern Illinois College (Harrisburg)
Southern Illinois University - Carbondale
Southern Illinois University - Edwardsville
Southwestern Illinois College (Belleville)
Spoon River College (Canton)
State Universities Civil Service System (Urbana)
State Universities Retirement System (Champaign)
Triton College (River Grove)
University of Illinois - Chicago
University of Illinois - Springfield
University of Illinois - Urbana-Champaign
University of Illinois Alumni Association (Urbana)
University of Illinois Foundation (Urbana)
Waubonsee Community College (Sugar Grove)
Western Illinois University (Macomb)
William Rainey Harper College (Palatine)

LOCATION MAP

The State Universities Retirement System office is located at 1901 Fox Drive, Champaign, IL. Be sure to schedule an appointment if you plan to visit us.



State Universities Retirement System of Illinois

1901 Fox Drive
Champaign, IL 61820-7333

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