



# *RETIREE & SURVIVOR BENEFITS*

*Your  
Rights & Responsibilities*

---

*H A N D B O O K*

***TIER 1***

*for members hired  
before January 1, 2011*

***January 1, 2011***

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## 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 you with a general overview of SERS benefits for all 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 one is also familiar with this handbook and that he or she knows where your important papers are located.*

*This handbook is intended to serve as a supplement to your annual Benefit Statement, which is mailed to you in March. 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 thru Friday from 8 a.m. until 4:30 p.m. E-mail us with any questions and/or comments at: [ser@mail.state.il.us](mailto:ser@mail.state.il.us).

## SPRINGFIELD

2101 S. Veterans Parkway, P. O. Box 19255  
Springfield, IL 62794-9255  
General: 217-785-7444  
Fax: 217-785-7019  
Deaths: 217-785-7366  
Pensions: 217-785-7343  
Insurance: 217-785-7150

## 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 217-785-7218.

## INTERNET

SERS is on the Internet at [www.state.il.us/srs](http://www.state.il.us/srs). Our goal is to educate you about the retirement 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, and education opportunities

through our post-retirement workshops. Our website contains our annual financial report, a summary of the Illinois State Board of Investment annual financial report, and a link to other state and federal agencies.

## ANNUITANT NEWSLETTER

All retirees, survivors, widows, and occupational death annuity recipients receive at least three editions of the newsletter, *The Informer*, each year. This newsletter keeps you informed of any issues or legislation affecting you.

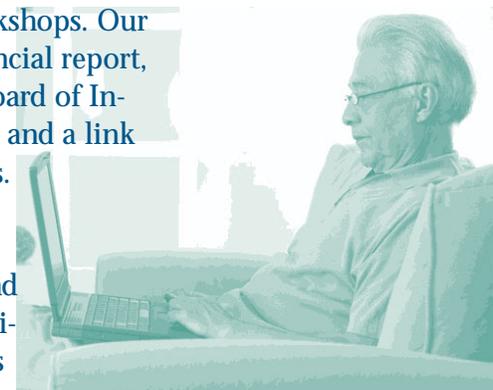
## ANNUITANT WORKSHOP

SERS offers the workshop, Myths & Realities of Retirement (MRR), to all State of Illinois retirees and their survivors. This free, one-day workshop covers a variety of important topics: SERS entitlements, estate planning, group insurance and financial planning. It also discusses other topics pertaining to retirees. To enroll in this informative workshop call 217-785-6979.

## 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 by completing a Change of Address form from the SERS Springfield or Chicago offices, or by downloading it from our website at [www.state.il.us/srs](http://www.state.il.us/srs).



*Your annual Benefit Statement is mailed to you every March. The statement includes information on group insurance and your beneficiaries. It also contains an identification card.*

# GROUP INSURANCE

*To protect your privacy, all information contained in your SERS record is considered confidential, and is provided only to you and to those you permit to have access.*

Eligible retirees, survivors, widows, and occupational death benefit recipients can participate in the State of Illinois Group Insurance Program, as described in the Department of Central Management Services (CMS) group insurance handbook. Group insurance coverage includes health, prescriptions, dental and vision. Life insurance is also available to eligible members.

For more information, contact SERS' Insurance Section, refer to your State of Illinois Member Handbook, or visit our website: [www.state.il.us/srs](http://www.state.il.us/srs).

## 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 become eligible for Medicare, the state health insurance becomes the secondary payer. For more information about Medicare, contact the Social Security Administration.

Contact the SERS Insurance Section for questions about Medicare coordination with the State of Illinois Group Insurance Program.



## 2. RETIREE INFORMATION

# RETIREMENT ANNUITY (PENSION)

*All SERS records are maintained by your Social Security number. In order 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 if you change your name or address.*

## FIRST RETIREMENT ANNUITY PAYMENT

SERS processes your first annuity payment after we receive your pension application and other required information. The normal processing time is 36 days 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 Notice of Pension Approval, which contains information about your retirement annuity; a tax brochure, which provides an overview of your annuity taxes; and a payment stub with information about your payments. (See page 23 for a sample of this stub.)

## FUTURE RETIREMENT ANNUITY PAYMENTS

Future annuity payments are mailed on the 19th of each month, unless the 19th is on a weekend or holiday, when they are mailed on the last working day before the 19th. If your payment is mailed directly to your home, allow 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 form along with an explanation of this program. We encourage you to have your monthly retirement annuity directly deposited into your bank account. Complete and return this form with your application for benefits. This form can also be downloaded from our website ([www.state.il.us/srs](http://www.state.il.us/srs)).

When you choose Direct Deposit, your first two payments are 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. Instead, the Comptroller's office will periodically issue an earnings statement with information about your annuity payment. (See page 26 for a sample earnings statement.)

## TAXATION OF YOUR RETIREMENT ANNUITY

Illinois law exempts all SERS benefits from state income tax. However, benefits are subject to federal income tax. If your federal tax withholding information is not on file with SERS, taxes are withheld using the rate for a married person with three exemptions. (See the sample W-4P form on page 24.)

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. (See the sample 1099-R on page 25.)



*SERS is a defined benefit plan. Both you and the State make contributions to us during your employment to cover the cost of your retirement benefit. Your benefits are based on the laws in effect on your last day of employment.*

## TAXATION OF REFUND ASSOCIATED WITH RETIREMENT

Widow/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 widow/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 rollover all or part of your widow/survivor 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 which will reflect the amount rolled-over.

## INCREASES FOR RETIREES

SERS retirees receive a 3% increase to their pensions on January 1 following their first full year of retirement, or age 60, whichever is later. Future increases of 3% of your current pension will also be made each January 1 thereafter. Future increases are not limited by the 75% maximum.

If you retired using the Rule of 85, you are eligible for your first increase on January 1 following your first full year of retirement, even if you are not age 60. If you retired under the alternative formula, you will receive a 3% increase to your pension on January 1 following your first full year of retirement or age 55, whichever is later. Future increases are not limited by the 80% maximum.

## RETURNING TO EMPLOYMENT AFTER RETIRING

If you return to state employment on a contractual basis (the 2002-2003 ERI participants may not work contractually), or for the private sector, your SERS benefit is not affected. However, if you return to state employment on a non-permanent or permanent basis after retirement, you should notify the SERS Claims Division immediately.

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.

## 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. Certification must be submitted to SERS verifying this employment.

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



### 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 benefit earned before reemployment, plus the pension amount earned during your reemployment.

If you reenter state service within three years after retiring, you may qualify to have your new retirement benefit computed as though you never retired. To qualify, you must repay all of the pension benefits you received, plus interest.

The repayment may be made in a lump sum, by installments 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, WIDOW, & OCCUPATIONAL DEATH BENEFITS

*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.*

*SERS must always be notified in the event of your death. We can't process any payments to your beneficiary until we receive a certified copy of your death certificate.*

# ***SURVIVOR, WIDOW, OCCUPATIONAL DEATH ANNUITY PAYMENTS***

*In order 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 if you change your name or address.*

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

## ***FIRST SURVIVOR, WIDOW, 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; a tax brochure, which provides an overview of your annuity taxes; and a payment stub with information about your payment. (See page 23 for a sample of this stub.)

## ***FUTURE SURVIVOR, WIDOW, OCCUPATIONAL DEATH ANNUITY PAYMENTS***

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

If you have not received your payment after ten working days, call SERS. 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 is usually applied to the SERS widow's or 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 widows or survivors benefit by more than 50%.

This offset will not occur if the SERS retiree chose to participate in P.A. 095-1043 when application for the retirement annuity was made or if the SERS member was an active state employee on the date of death.

## ***MARRIAGE***

If a child under age 18, or age 22 if full-time student, marries, their survivor, widow, or occupational death benefit will be terminated.

## ***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 retirement annuity directly deposited in your bank account. Complete and return this form with your application for benefits.

When you choose direct deposit, your first two payments are 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. Instead, the Comptroller's office will periodically issue an earnings statement with information about your annuity payment. (See page 26 for a sample earnings statement.)

# LUMP SUM DEATH BENEFITS

## TAXATION OF THE SURVIVOR, WIDOW, OCCUPATIONAL DEATH ANNUITY PAYMENTS

All SERS benefits are exempt from state income tax under Illinois law. The occupational death benefit annuity is not subject to federal tax, but the survivor and widow annuities are.

If your federal tax withholding information is not on file with SERS, taxes are withheld using the rate for a married person with three exemptions. (See the sample W-4P on page 24.)

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. (See the sample 1099-R on page 25.)

## INCREASES FOR SURVIVOR, WIDOW, OCCUPATIONAL DEATH BENEFIT RECIPIENTS

If you receive a monthly annuity from SERS due to the death of an active, inactive, or retired state employee, you will receive a 3% increase on January 1 following a full year of payments. Future increases of 3% will be made each January 1 thereafter.

## SURVIVOR EMPLOYMENT

The only employment restriction for individuals receiving a survivor, widow, or occupational death benefit from SERS is for disabled, unmarried children over age 18. This benefit is payable if the disabled child is not gainfully employed and earning more than \$2490 per quarter.

## BEFORE RETIREMENT

### WITH SURVIVOR ANNUITY

If an active employee dies and a monthly survivor annuity is payable, 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. If all or part of a lump sum payment is rolled-over, you will receive a 1099-R form by January 31, which reflects the amount rolled-over. (Refer to the 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, the portion attributable to capital gains and ordinary income, and any tax withheld. (See the sample form 1099-R on page 25.)

### WITHOUT SURVIVOR ANNUITY

If an active employee dies without a payable monthly survivor annuity, the nominated beneficiary on file with SERS receives a lump

*Refer to your annual Benefit Statement for specific information about the amounts that will be paid to your beneficiary/survivor after your death.*



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.

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

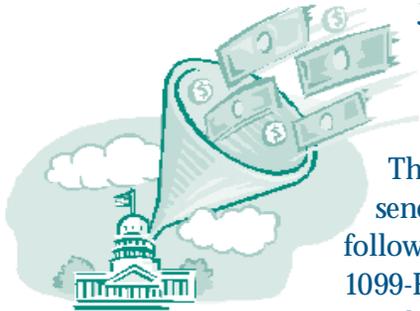
If all or part of a lump sum distribution is rolled-over, you will receive a 1099-R form by January 31 of the following year, which reflects the amount rolled-over. Refer to the Tax brochure for more information.

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, the portion attributable to capital gains and ordinary income, and any taxes withheld. (See the sample form 1099-R on page 25.)

#### ***AFTER RETIREMENT***

If a retired SERS member dies with no payable survivor annuity, the nominated beneficiary(ies) receive any contributions and interest remaining in the retiree's account, 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, the portion attributable to capital gains and ordinary income, and any taxes withheld. Refer to the Tax brochure for more information. (See the sample form 1099-R on page 25.)



*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. The official document describing SERS benefits is the Illinois Compiled Statutes, 40 ILCS 5/14, which legally governs the operation of the plan. If there is any variance between this handbook and the plan document, the plan document will rule.

### **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 because of their particular expertise. Still 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, four 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 pension fund, 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 Increase in Retirement Annuity:***

A 3% increase of a member's retirement annuity each January 1 following the first full year of retirement, or age 60, whichever is later. Under the Rule of 85, the increase is paid on January 1 following the first full year of retirement, regardless of age.

*For alternative formula members*, the 3% increase is paid on January 1 following the first full year of retirement or age 55, whichever is later.

*For survivor, widow or occupational death annuity*, a 3% increase is paid on January 1 following one full year of benefits.

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

The beneficiary chosen by the member to receive SERS 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.

***Benefit Statement:*** The annual benefit statement is mailed in March to SERS annuitants. This statement summarizes your account, benefits and lists your beneficiaries.

***COLA (Cost-of-Living Adjustment):*** An automatic, annual 3% compounded increase to certain benefits.

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

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

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

***Final Average Compensation (FAC):***

*For Retirement and Survivor Benefits* - Final Average Compensation is the 48 highest consecutive months of service within the last 120 months of service. For alternative formula employees, FAC is the final rate of pay or final 48 months, whichever is higher.

*For Death and Disability Benefits* - Final Average Compensation is the rate of pay at the date of death or disability, or the 48 highest consecutive months of service within the last 120 months, whichever is greater.

***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.

***Informer:*** The SERS newsletter for retirees and survivors that contains timely and pertinent information. This newsletter is usually mailed in January, March and September.

# SAMPLE ANNUITY PAY STUB

**Nominated Beneficiary for a Lump Sum Death Benefit:** The beneficiary chosen by the member to receive SERS 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 qualified under the Internal Revenue Code allowing SERS and its members certain tax advantages.

**Retirement Annuity (Pension):** Monthly annuity paid for life.

**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 back of your Benefit Statement.

**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 annuity upon the death of the member.

**Widow/Survivor Refund:** If a member has no eligible survivor beneficiary, a refund of the widow/survivor contribution is made at retirement.

- A.** Indicates the month paid.
- B.** The gross amount paid during the current year. Year-to-date (YTD) is from January 1 through December 31.
- C.** Year-to-date federal tax withheld.
- D.** Year-to-date non-taxable portion of the annuity. If the cost of annuity has been recovered, this section blank.
- E.** Year-to-date state tax withheld. SERS benefits are not subject to Illinois income taxes, but annuitants can request state tax withholding.
- F.** The gross amount of this annuity payment.

- G.** Health and life insurance premium paid by the state.
- H.** Deductions from this payment are listed here. They include: state health insurance premiums for dependent coverage; optional life insurance premiums; spouse life & child life insurance premiums; dues for ISEA, RSEA, RSPA, or AFSCME; other insurance carrier premiums; and credit union deductions.
- I.** Non-taxable portion of this payment. This is blank if the cost of annuity has been recovered.
- J.** The net amount of this payment.

JOHN Q. PUBLIC  
COMPTROLLER - STATE OF ILLINOIS  
RETIREMENT  
EARNINGS STATEMENT  
FOR THE MONTH ENDING 12 - 31 - XX **A**

WARRANT NUMBER <b>RA2508204</b> SRS	YEAR TO DATE EARNINGS INFORMATION <b>B</b> GROSS <b>2613.54</b> <b>C</b> FEDERAL TAX <b>188.12</b> <b>D</b> NON TAXABLE <b>7.74</b> <b>E</b> STATE TAX <b>.00</b>
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SOCIAL SECURITY ***--4056 <b>G</b> ST PAID LIFE DEDUCTIONS: <b>H</b> FEDERAL TAX	FUND 478 1.80 66.04	LAW 1 ST PAID HLTH	VOUCHER NUMBER P07-925 389.70	CURRENT EARNINGS AND DEDUCTIONS GROSS EARNINGS <b>F</b> 871.18
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TOTAL DEDUCTIONS	66.04
<b>I</b> NON TAXABLE	2.58
<b>J</b> NET PAY	805.14

# SAMPLE FORM W-4P

**A. Exemption from withholding.** Check this box if you do not want any tax withheld from your payment. You do not have to give a reason for this.

**B. Withholding based on specified withholding allowances.** For periodic payments, withholding is automatically based on a rate for a married person claiming three allowances. If you want withholding to be based on a specified number of allowances, write the number on this line and check the appropriate filing status box.

**C. Additional amount, if any, you want deducted from each payment.** If you are not having enough tax withheld, you may ask the payer to withhold more tax by entering an additional amount on line 3.

You may need to have additional tax withheld if you have other income such as interest, dividends, capital gains, rents, alimony, taxable Social Security benefits, etc.

Estimate the amount you want withheld. Divide that amount by the number of payments you will receive this year. Enter the additional amount you want withheld from each payment on line 3 of Form W-4P.

<b>Form W-4P</b>		<b>Withholding Certificate for Pension or Annuity Payments</b>		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		▶ For Privacy Act and Paperwork Reduction Act Notice, see page 4.		<b>20XX</b>
Type or print your first name and middle initial.		Last name		Your social security number
Home address (number and street or rural route)		City or town, state, and ZIP code		Claim or identification number (if any) of your pension or annuity contract
<b>Complete the following applicable lines.</b>				
1 Check here if you <b>do not want any</b> federal income tax withheld from your pension or annuity. (Do not complete lines 2 or 3.) ▶		<input type="checkbox"/> <b>A</b>		
2 Total number of allowances and marital status you are claiming for withholding from each <b>periodic</b> pension or annuity payment. (You may also designate an additional dollar amount on line 3.) ▶		<input type="checkbox"/> <b>B</b>		
Marital status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher "Single" rate		(Enter number of allowances.)		
3 Additional amount, if any, you want withheld from each pension or annuity payment. (Note. For periodic payments, you cannot enter an amount here without entering the number (including zero) of allowances on line 2.) ▶		\$ <b>C</b>		
Your signature ▶		Date ▶		
Cat. No. 10225T		Form <b>W-4P</b> (2009)		

# SAMPLE FORM 1099-R

- A.** Gross amount received.
- B.** Member's taxable portion.
- C.** Amount qualified for capital gain treatment. This only pertains to a lump sum death benefit.
- D.** Federal tax withheld at recipient's request or as required by law.
- E.** Non-taxable portion of gross distribution.
- F.** Distribution Code listed on the 1099-R instruction sheet sent with this form.
- G.** Percentage of the total distribution received.
- H.** Retiree's total cost of annuity. (This will appear on the first 1099-R only.)
- I.** State tax withheld at recipient's request.

PAYER'S name (street address, city, state, and ZIP code)		<input type="checkbox"/> CORRECTED (if checked)		OMB No. 1545-0047		Distribute to: Former Pension S, Annuities, Retirement or Profit-sharing Plans, IRAs, Insurance Contracts, etc.	
STATE OF ILLINOIS 69-0330001 COMPTROLLER - WITHHOLDING AGENT 325 WEST ADAMS STREET SPRINGFIELD, ILLINOIS 62704-1871		1 Gross distribution \$ <b>A</b>	2a Taxable amount \$ <b>B</b>	<b>20XX</b> Form 1099-R		Copy B	
PAYER'S record reference number 37-6002057 W		RECIPIENT'S identification number 479 1		3 Capital gain (includes a net net) \$ <b>C</b> .00	4 Federal income tax withheld \$ <b>D</b> .00	Recent tax income or (loss) Federal income tax withheld on Form 1041, attach this copy to your return.	
RECIPIENT'S home street address (including apt. no.), city, state, and ZIP code		5 Employee contributions/ Designated Roth contributions or insurance premiums \$ <b>E</b> .00	6 Net unapplied appreciation in employee's securities \$ .00	7 Distribution code <b>F</b>	8 Other \$ .00 %	This information is being furnished to the Internal Revenue Service.	
1st year of annuity (Ret. comm.)		9 Your percentage of total distribution <b>G</b> %	10 State tax withheld \$ <b>I</b> .00	11 State/Payer's state number	12 Stock distribution		
Account number (see instructions)		13 Bond tax withheld \$ .00	14 Name of entity	15 Local distribution			
Form 1099-R		Department of the Treasury Internal Revenue Service					

# SAMPLE DIRECT DEPOSIT EARNINGS STATEMENT

- A. Month of payment.
- B. Gross amount received.
- C. Monthly deductions and State-paid insurance.
- D. Net amount received.

Office of the Comptroller State of Illinois		EARNINGS STATEMENT OF DIRECT DEPOSIT PAYMENTS FOR THE PERIOD OF 8-01-XX THROUGH 8-01-XX PAID IN 20XX										PAGE 1
SOCIAL SECURITY NO. ***-**-4732												6,264
LAM FUND 1479												
MONTH ENDING	01/31/20XX	<b>A</b>										
GROSS	195.28	<b>B</b>	0.00	NON TX	12.99	DED HLTH INS	.00	UN DUES	.00	NET	151.78	<b>D</b>
			.00			DED LIFE INS	27.50	CR UNION BONDS	.00			
						DENTAL INS	.00	ASSN DUES	.00			
						ST PD LIFE	1.80	OTHER DED	.00			
						ST PD HLTH SECA	380.88	MISC INS	16.00			
							.00					
MONTH ENDING	02/28/20XX		0.00	NON TX	12.99	DED HLTH INS	.00	UN DUES	.00	NET	151.78	
GROSS	195.28		.00			DED LIFE INS	27.50	CR UNION BONDS	.00			
						DENTAL INS	.00	ASSN DUES	.00			
						ST PD LIFE	1.80	OTHER DED	.00			
						ST PD HLTH SECA	380.88	MISC INS	16.00			
							.00					
MONTH ENDING	03/31/20XX		0.00	NON TX	12.99	DED HLTH INS	.00	UN DUES	.00	NET	151.78	
GROSS	195.28		.00			DED LIFE INS	27.50	CR UNION BONDS	.00			
						DENTAL INS	.00	ASSN DUES	.00			
						ST PD LIFE	1.80	OTHER DED	.00			
						ST PD HLTH SECA	380.88	MISC INS	16.00			
							.00					
MONTH ENDING	04/30/20XX		0.00	NON TX	12.99	DED HLTH INS	.00	UN DUES	.00	NET	151.78	
GROSS	195.28		.00			DED LIFE INS	27.50	CR UNION BONDS	.00			
						DENTAL INS	.00	ASSN DUES	.00			
						ST PD LIFE	1.80	OTHER DED	.00			
						ST PD HLTH SECA	380.88	MISC INS	16.00			
							.00					
MONTH ENDING	05/31/20XX		0.00	NON TX	12.99	DED HLTH INS	.00	UN DUES	.00	NET	151.78	
GROSS	195.28		.00			DED LIFE INS	27.50	CR UNION BONDS	.00			
						DENTAL INS	.00	ASSN DUES	.00			
						ST PD LIFE	1.80	OTHER DED	.00			
						ST PD HLTH SECA	380.88	MISC INS	16.00			
							.00					
MONTH ENDING	06/30/20XX		0.00	NON TX	12.99	DED HLTH INS	.00	UN DUES	.00	NET	151.78	
GROSS	195.28		.00			DED LIFE INS	27.50	CR UNION BONDS	.00			
						DENTAL INS	.00	ASSN DUES	.00			
						ST PD LIFE	1.80	OTHER DED	.00			
						ST PD HLTH SECA	380.88	MISC INS	16.00			
							.00					
MONTH ENDING	07/31/20XX		0.00	NON TX	12.99	DED HLTH INS	.00	UN DUES	.00	NET	153.28	
GROSS	195.28		.00			DED LIFE INS	26.00	CR UNION BONDS	.00			
						DENTAL INS	.00	ASSN DUES	.00			
						ST PD LIFE	1.80	OTHER DED	.00			
						ST PD HLTH SECA	357.44	MISC INS	16.00			
							.00					
ADDITIONAL INFORMATION MAY BE OBTAINED BY CONTACTING THE STATE EMPLOYEES RETIREMENT SYSTEM (217) 785-7444 2101 SOUTH VETERANS PARKWAY P.O. BOX 19255 SPRINGFIELD, IL 62794-9255		YEAR-TO-DATE GROSS 1,366.96 YEAR-TO-DATE NON TAXABLE GROSS 90.93 YEAR-TO-DATE FEDERAL TAX 0.00 YEAR-TO-DATE STATE TAX 0.00										

## Springfield

