



## Which State's Tax Laws Are Best if You Are Retired?

The following information pertains to the taxation of a JRS retirement pension in each of the 50 states and D.C. For definitive tax laws, you should consult a tax professional. For more information on the Web, go to [www.retirementliving.com/RLtaxes.html](http://www.retirementliving.com/RLtaxes.html).

### States with little or no personal income tax and therefore no state tax on JRS pensions:

Alaska	South Dakota
Florida	Texas
Nevada	Washington
New Hampshire	Wyoming

### JRS pensions are exempt from state income taxes:

Alabama	Michigan
Hawaii	Mississippi
Illinois	Pennsylvania
Massachusetts	

### JRS pensions are fully taxed for state income tax purposes:

Arizona	Nebraska
California	North Dakota
Connecticut	D. of C.
Idaho	Rhode Island
Indiana	Vermont
Kansas	Wisconsin

## Active Judges Benefit Statement

Enclosed with this edition of the Panel is your annual Benefit Statement if **you are currently serving on the bench**. Your JRS Benefit Statement shows any reciprocal service you may have, along with a retirement benefit estimate at your normal retirement date using the Reciprocal Act. To determine your total benefit, add the projected JRS benefit to the amount from the reciprocal system(s).

If your statement shows reciprocal service but no amount, you either don't have enough service to use the Reciprocal Act, you have concurrent service with JRS and another system, or you don't need the service to qualify for the maximum benefit. Although we make every effort to provide you with an accurate benefit estimate, it is only an approximation. If you have questions, contact our office at 217-782-8500.

*Benefit Statements for retirees & survivors are NOT included with this Panel. These statements will be mailed in March, 2012.*

### States that tax JRS pensions, if the pension amount exceeds certain limits. Consult with a tax professional for particulars.

Arkansas	New Jersey
Colorado	New Mexico
Delaware	New York
Georgia	North Carolina
Iowa	Ohio
Kentucky	Oklahoma
Louisiana	Oregon
Maine	South Carolina
Maryland	Tennessee
Minnesota	Utah
Missouri	Virginia
Montana	West Virginia

## The Ease of Direct Deposit

Choose the convenience of Direct Deposit instead of waiting for your retirement benefit in the mail. Direct Deposit automatically deposits your pension check into the bank account of your choice.

Over 95% of our annuitants choose to direct deposit their monthly benefit payment. Your first two payments are mailed to your home, then future payments are electronically deposited into your bank account on the 19th of each month.

The Comptroller's office will issue an earnings statement whenever the net amount of your benefit changes. To enroll in Direct Deposit, call us at 217-782-8500.

Visit our website at  
[www.state.il.us/srs](http://www.state.il.us/srs)

# Imaging Coming to JRS



How do you protect 250,000 pieces of paper, which comprise the confidential records of our entire membership, from fire, tornadoes or other disaster? To solve this problem, JRS is implementing an imaging system that will convert our paper-based files into electronic images.

These electronic files can then be stored in a secure computer system. This will allow JRS staff to provide even faster service to our members and provide safe, reliable storage of member information. It will also allow a more complete recovery of this information in case of a disaster.

The conversion process utilizing the latest imaging technology has been approved by the JRS Board of Trustees. This project will be completed by our JRS staff using new hardware and software at a relatively minor cost of approximately \$15,000.

So if a disaster strikes, your membership record and other confidential documents will be tucked safely away in a computer, where we could easily retrieve them!

*The NCPERS voluntary life insurance enrollment period begins September 1 thru November 30, 2011. Information about this benefit, including a Schedule of Life Benefits, can be found at [www.ncpersvoluntarylife.com/srs](http://www.ncpersvoluntarylife.com/srs). If you have questions, or problems enrolling, contact the Plan's administrator at 1-800-525-8056 or email [ncpers@healthsmart.com](mailto:ncpers@healthsmart.com) for assistance.*

# 2011 JRS Deceased

	<i>Date of Death</i>
Lawrence Genesen	1-09-11
Thomas Russell	1-10-11
Joseph Salerno	2-10-11
George Skillman	2-24-11
Patrick Dixon	3-16-11
Stephen Peters	3-22-11
Angelo Mistretta	4-11-11
Charles Iben	4-14-11
Dorothy Spomer	4-23-11
Charles Travis	5-03-11
Christy Berkos	5-10-11
Charles Chapman	5-15-11
Donald Anderson	6-03-11
James Sherrick	6-20-11
Thomas Gallagher	6-25-11
Thaddeus Kowalski	6-27-11
Lois Bell (active)	7-02-11
Fred Carr, Jr.	7-09-11
Charles Perrin	8-13-11

## Judges Workshop

Judges of all ages and years of service should attend the *Education for Tomorrow's Choices* (ETC) preretirement workshop. This very popular, one-day workshop is held each year in Chicago and southern Illinois.

The ETC features a certified financial planner to discuss money management and investment strategies. Other speakers cover Deferred Compensation, Social Security, insurance and JRS benefits.

A judges workshop will be held **Wednesday, October 12, 2011** in the JRS Springfield office. To make a reservation for this workshop, call the JRS office at 217-782-8500. Spouses are always welcome to attend.

# 1-on-1 Counseling

Below are the dates and locations for the remaining 2011 1-on-1 counseling sessions. The Court Administrator at each location will be asked to contact their judges about our upcoming 1-on-1 sessions. They will then schedule 1-on-1 appointments with Jayne Waldeck from the JRS office.

### **August 17**

LaSalle County Courthouse  
Ottawa in the afternoon

### **August 18**

Will County Courthouse  
Joliet in the morning

Kankakee County Courthouse  
Kankakee in the afternoon

### **September 27**

3rd Municipal District  
Rolling Meadows in the afternoon

### **September 28**

2nd Municipal District  
Skokie in the morning

### **October 12**

Judges' ETC Workshop  
Springfield 9 a.m. - 3:30 p.m.

### **November 29**

4th Municipal District  
Maywood in the afternoon

### **November 30**

5th Municipal District  
Bridgeview in the morning

6th Municipal District  
Markham in the afternoon

### **December 07**

New Judges Seminar  
Chicago