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Retirement Application FAQs

Q: *How do I begin the retirement application process?*

A: Please contact GARS 90 days prior to your retirement date to request your retirement paperwork or you may download through the website, srs.illinois.gov. We recommend that you return your retirement application and required documents within 60-90 days prior to your retirement date. If you are retiring under the Reciprocal Act, you must apply with all applicable systems 60-90 days prior to your retirement date.

Q: *What documents will I need to provide in order to retire?*

A. GARS cannot process your retirement without a birth certificate on file. Other required documents include your Retirement Application, Withholding Certificate for Pension or Annuity Payments (Form W-4P), and the Direct Deposit Agreement for Benefit Payments Form, if you would like to have your benefit payment directly deposited into your bank account each month. If you are eligible for the State insurance program, you need to return the Retiree Insurance form to continue your insurance in retirement. If you are Medicare-eligible, your Part B of Medicare must be in effect the first of the month in which you retire. You must provide GARS with a copy of your Medicare card. Please be sure to contact the Social Security Administration at least 90 days prior to your retirement date to enroll in Medicare. The Group Insurance Fact Sheet contains additional information regarding Medicare and the TRAIL Medicare Advantage Prescription Drug Plans.

Q: *When is my first pension check paid?*

A. Benefits are generally paid within six to eight weeks following your last day of employment or the date in which all the required information and forms have been submitted by you and the Office of the Illinois Comptroller, whichever is later. If you are retiring reciprocally, your benefit may take longer to process but will always be paid retroactive to the date you were first eligible. Your first check is a paper check mailed by the Comptroller.

Q: *When are future pension checks paid?*

A: Continuing benefits are paid on the 19th of each month, unless the 19th is on a weekend or holiday. In this case, payments are mailed on the last business day before the 19th. If you have signed up for direct deposit, your benefit will be electronically deposited on the 19th of each month, unless the 19th is on a weekend or holiday. In this case, the payment will be deposited on the last business day before the 19th.

Q: *Will I receive a paystub each month when I sign up for Direct Deposit?*

A: No. Once your benefit is processed through Direct Deposit, you can securely view your monthly earnings statement via ePASS through the SRS Member Services website. To view your account information, you may register through our website at www.memberservices.srs.illinois.gov and navigate to the link, "View PDF version on how to secure an ID". You will find the instructions for the one-time registration process that must be completed to access your account information online.

Q: *What is the Retirement Systems' Reciprocal Act?*

A: The Retirement Systems' Reciprocal Act provides that if a member has at least one year of pension credit established in more than one retirement system covered under the Reciprocal Act, then the service credit from all systems will be considered for vesting in all the systems. The purpose of the Act is to ensure full and continuous pension credit for service in public employment in the State of Illinois, and the transfer of employment from one governmental unit to another.

Q: *If I retire using the Reciprocal Act, will I receive one pension check each month?*

A: No. If you retire under the Reciprocal Act, you will receive a separate check each month from each system. GARS will coordinate with each reciprocal system to calculate your benefits and each system will pay you a proportional share of your total monthly benefit in separate checks each month.

Q: *What is the survivor contribution refund?*

A: A portion of your retirement contributions are kept in a separate fund in order to pay a survivor benefit upon your death. If you have contributed to the survivor benefit, are not married and do not have any other dependents at the time of retirement, you are entitled to a refund of these contributions. You may however, elect to keep the funds at GARS in case of future marriage. This is the final opportunity to apply for a survivor contribution refund. The refund cannot be taken after retirement.

Q: *What types of taxes are deducted from my GARS benefit?*

A: Benefits paid by GARS are considered ordinary income and are subject to federal withholding income tax. Benefits paid by GARS are exempt from Illinois income tax, as well as from all types of FICA withholdings.

Q: *Can my pension benefits be divided because of a divorce?*

A: Yes, if a Qualified Domestic Relations Order (QILDRO) has been issued by an Illinois Court. A QILDRO does not establish a new benefit, nor does it create a new member or beneficiary. Generally, the QILDRO orders the payment of a benefit to the spouse as the alternate payee. It may also be payable to a child or other dependent as the alternate payee.

Q: *Do I need to complete new payroll deduction cards for my optional outside insurance and credit union deductions, and if so, can I get them from GARS?*

A: If you are currently authorizing deductions from your paycheck for credit union, dues or private insurance policies, new cards (or copies of your existing cards) must be submitted to GARS and must also include the monthly total amount of the deduction. GARS does not have cards for payroll deductions. If you are currently enrolled in the NCPERS Voluntary Life Program (\$16 per month) and want premiums deducted from your retirement check, you must re-enroll. Visit their website at ncpers.memberbenefits.com/SRS, call 800-525-8056, or email ncpers@memberbenefits.com.