



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

The following information pertains to the taxation of a GARS 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.

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

Alaska	South Dakota
Florida	Texas
Nevada	Washington
New Hampshire	Wyoming

GARS pensions are exempt from state income taxes in:

Alabama	Michigan
Hawaii	Mississippi
Illinois	Pennsylvania
Massachusetts	

GARS pensions are fully taxed for state income tax purposes in:

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

Active Member Benefit Statements

Enclosed with this edition of the Solon is your annual Benefit Statement if **you are an active member of the General Assembly**. Keep your Benefit Statement in a safe, secure place.

Your GARS 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 GARS 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 GARS 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 Solon. These statements will be mailed in March, 2012.

States that tax GARS 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, which automatically deposits your pension check into the bank account of your choice. Over 80% of our annuitants choose to direct deposit their monthly benefit payment.

Your first two monthly 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.

1-on-1 Counseling

The dates and locations for the remaining 1-on-1 counseling sessions in 2011 are listed below. The Court Administrator at each location will schedule 1-on-1 appointments for GARS members to meet with Jayne Waldeck from the GARS 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 (Cook Co.)
Rolling Meadows in the afternoon

September 28

2nd Municipal District (Cook Co.)
Skokie in the morning

October 12

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

November 29

4th Municipal District (Cook Co.)
Maywood in the afternoon

November 30

5th Municipal District (Cook Co.)
Bridgeview in the morning

6th Municipal District (Cook Co.)
Markham in the afternoon

*Visit our website at
www.state.il.us/srs*

GARS Board Member Beaubien Dies



State Representative Mark Beaubien Jr., a seven-term Republican and member of the GARS Board of Trustees since May

2007, collapsed while attending a House Republican fundraiser on June 5, 2011 and died. He was 68 years old.

"Mark Beaubien dedicated his life to service and making his community a better place," Gov. Pat Quinn said. "As a state representative, he served the people of the 52nd District with integrity and fortitude, and his sudden passing is a tremendous loss.

Beaubien had remained active in Springfield up until his death despite fighting a serious case of pneumonia in April that left him hospitalized.

Imaging Coming to GARS



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, GARS 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 GARS 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 will be completed by our GARS 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. If you have questions, or problems enrolling, contact the Plan's administrator at 1-800-525-8056 or email ncpers@healthsmart.com for assistance.