



Application for Reinstatement of Service Credit

(Repaying a Refund)

IMRF Form 6.03 (Rev. 01/2013)

Avoid delays—read the instructions below and on back before completing this form

Requirements for reinstatement of service credit

If you have received an IMRF separation refund and have forfeited your IMRF pension credits (service), you may have those credits restored **provided** you meet all of the following:

- A. Your application is received by IMRF while you are currently participating in IMRF or another retirement system covered by the Illinois Retirement Systems Reciprocal Act. “Currently participating” means that you are employed in a position covered under one of the systems. It does **not** include individuals who are retired.
- B. If you participate in IMRF’s Regular or ECO plan, you have completed two or more years of contributing service under IMRF or another retirement system covered by the Illinois Retirement Systems Reciprocal Act following the date of your last refund. If you currently participate in IMRF’s SLEP plan, you can repay the refund after you have completed 1,000 hours of contributing IMRF service under SLEP.
- C. You complete this form and mail it to IMRF.
- D. You repay the refund and pay interest on it from the date of the refund.

Instructions for completing this form

1. Member information

Enter the requested information, including a daytime telephone number.

2. Retirement system information

Check the system you **currently** participate in, enter the date you joined that system, and the name of your current employer. Optional: enter your anticipated retirement date.

3. Forfeited/refunded IMRF coverage

If you separated from more than one governmental unit (more than one employer), show **all** of the governmental units (employers) you worked for and each year that you received a separation refund check from IMRF. You are **not** required to reinstate all refunded service (to pay back all of your refunds). However, you must list all refunds you received.

4. Elected County Official plan

In order to establish service as Elected County Official (ECO) service, you must have previously participated in or be currently participating in IMRF under the ECO plan. In addition, you must have IMRF Form 6.21B, “Election to Contribute under the ECO Plan,” on file with our office and the county under which you opted to participate under the ECO plan must have a standing resolution on file allowing such participation.

5. Member certification

Sign and date where indicated.

6. Options for completing Form 6.03:

- **eFORM** — You may submit Form 6.03 online by signing into your IMRF Member Access account and selecting “Secure Online Forms” under the “Tools” tab. To create a Member Access account, visit www.imrf.org.
- **Enterable PDF** — You may enter information into the PDF form 6.03 at www.imrf.org. Print, sign, and mail or fax the form to IMRF (contact information below).
- **Paper form** — You may request a paper form be mailed to you by calling 1-800-ASK-IMRF (1-800-275-4673).
- **IMRF Member Services Representative** — You may have a Member Services Representative complete the form for you by calling 1-800-ASK-IMRF (1-800-275-4673).

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2211 York Road Suite 500 Oak Brook Illinois 60523-2337

Member Services Representatives 1-800-ASK-IMRF (1-800-275-4673) Fax: (630) 706-4289

How do you **repay** the refund to IMRF?

IMRF will mail you a Past Service Payment Schedule which offers **two payment plan options** for establishing the past service:

Option 1 - Lump Sum Payment Plan

The Lump Sum Payment Plan allows you to pay the total cost with a single payment and purchase all of the eligible service you choose. You can purchase a portion, all, or none of the past service listed on the payment schedule.

Option 2 - Unit Payment Plan

The Unit Payment Plan allows you to purchase one or more months of service credit at a time. You may pay as often as you like, buying back credit from the latest month to the earliest month of eligible service. However, you may not buy more months than indicated on the Past Service Payment Schedule. In addition, after you terminate IMRF or reciprocal participating employment, you may make **only one final payment** to purchase your IMRF service.

Do you want to use funds from an IRA or another pension plan to pay back the refund?

You may pay for forfeited service with a qualified pension plan as defined by Section 401a, 457, 403b, etc. of the Internal Revenue Code or traditional individual retirement account (IRA).

Please complete and submit IMRF Form 6.01, “Request for Rollover Approval,” for determination of eligibility.

How repaying the refund will affect your future pension

If you want to know how the reinstated service will affect your pension, you should wait until you receive the Past Service Payment Schedule. Then, you can request a formal pension estimate by calling 1-800-ASK-IMRF (1-800-275-4673) or at www.imrf.org through your secure Member Access account. If you are participating in a reciprocal system, you should contact your current system for an estimate.

You can also refer to the IMRF Past Service Booklet, which can be found online at www.imrf.org, or by calling 1-800-ASK-IMRF. The section titled “Is it worth it to

purchase service?” provides a detailed description of how to calculate the impact of service on a pension.

If you retire under the **Reciprocal Act**

The Illinois Retirement Systems Reciprocal Act requires a minimum of 12 months (one year) of service credit with any single reciprocal pension system. If you have less than 12 months of service in a reciprocal retirement system, that service will not be counted in the calculation of your reciprocal pension.

The 13 systems covered by the Act are listed in Section 5 of the IMRF Manual for Authorized Agents and on the IMRF website, www.imrf.org. Local police and fire pension funds are not covered by the Act.

Exception: A former teacher aide who transferred to a position covered by the Teachers’ Retirement System (TRS) and who has less than 12 months of IMRF service credit can apply that service toward a reciprocal pension.



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PLEASE PRINT

NOTE: You may also submit Form 6.03 online via IMRF Member Access.
Log on to www.imrf.org to create your IMRF Member Access account today.

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|--------------------------|----------------|---------|--------------------|--|
| MEMBER'S FIRST NAME | MIDDLE INITIAL | LAST | JR., SR., II, ETC. | IMRF MEMBER ID |
| STREET (MAILING) ADDRESS | | | | CITY |
| STATE | | ZIP + 4 | | DAYTIME TELEPHONE NO. (with Area Code) () |

INDICATE SYSTEM/FUND YOU ARE CURRENTLY PARTICIPATING UNDER:

- | | | |
|--|--|---|
| <input type="checkbox"/> Illinois Municipal Retirement Fund | <input type="checkbox"/> State Employees' Retirement System | <input type="checkbox"/> State Teachers' Retirement System |
| <input type="checkbox"/> State Universities Retirement System | <input type="checkbox"/> Judges' Retirement System | <input type="checkbox"/> Cook County Annuity & Benefit Fund |
| <input type="checkbox"/> General Assembly Retirement System | <input type="checkbox"/> Chicago Public School Teachers' | <input type="checkbox"/> Cook County Forest Prsv. Ann. & Bnft. Fund |
| <input type="checkbox"/> Laborers' Annuity & Benefit Fund | <input type="checkbox"/> Municipal Employees Ann. & Bnft. Fund | <input type="checkbox"/> Park Employees' Annuity & Benefit Fund |
| <input type="checkbox"/> Metro Water Reclam. Ret. Sys. (Chgo. San. Emp. Tr.) | | |

| | |
|---|--|
| DATE PARTICIPATION BEGAN IN CURRENT SYSTEM (MM/DD/YYYY) | OPTIONAL: ANTICIPATED RETIREMENT DATE (MM/DD/YYYY) |
| CURRENT EMPLOYER | |

FORFEITED/REFUNDED IMRF COVERAGE INFORMATION

| | | |
|--|----------------------------|---------------------------------------|
| IF YOU PREVIOUSLY USED A DIFFERENT NAME WITH IMRF, PLEASE INDICATE: | DATE OF BIRTH (MM/DD/YYYY) | |
| LIST ALL IMRF EMPLOYERS FOR WHICH YOU WERE COVERED AND RECEIVED A REFUND CHECK | COVERAGE PERIOD | YEAR RECEIVED SEPARATION REFUND CHECK |
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CERTIFICATION BY MEMBER:

I hereby certify that

- I have re-entered public employment with a governmental employer participating under the Illinois Municipal Retirement Fund or under another retirement system covered by the Illinois Retirement Systems Reciprocal Act, **and**
- If I participate in the IMRF Regular or ECO plan, I have rendered two or more years of service since I re-entered public employment and have contributed for that time to the retirement system indicated above, **and**
- I now request you to advise me of the payment required to reinstate the service credits I accumulated under the Illinois Municipal Retirement Fund and forfeited by acceptance of a separation refund.

Choose one:

- I wish to establish the service on this application as:
- Regular Service
 - Elected County Official Service—ECO (see instructions for eligibility)
 - SLEP Service (limitations may apply)

Signature of Member _____ Date (MM/DD/YYYY) _____

X _____

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