



# PURPOSE-LED PERFORMANCE

Fiscal Year 2023  
**Annual Financial  
Report Summary**



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## Profile

SURS is the administrator of a cost-sharing, multiple-employer public employee retirement system. It was established July 21, 1941, and provides retirement annuities and other benefits for employees, survivors, and other beneficiaries of those employees of state universities, community colleges, and certain other state educational and scientific agencies in Illinois. SURS services 61 employers and approximately 250,000 members and annuitants. The plans administered by SURS include a traditional defined benefit plan established in 1941, a portable defined benefit plan established in 1998, a defined contribution plan established in 1998, and a deferred compensation plan established in 2021.

SURS is governed by an 11-member board of trustees that includes four elected active members, two elected annuitants, and five individuals appointed by the governor, of which one is the appointed chair of the Illinois Board of Higher Education.

## Mission

To secure and deliver the retirement benefits promised to our members.



# Purpose-Led Performance

## A Message From The Executive Director

Fiscal year 2023 was an important year for SURS. We prepared for automatic enrollment of new members into our Deferred Compensation Plan, celebrated receiving full certified state funding, improved our investment returns year over year, continued to make strides toward completing our new pension administration system, and planned for the 2024 trustee election, all while receiving a 95% member service satisfaction rate.

### SYSTEMS DEVELOPMENT AND SECURITY

SURS has completed approximately 50% of the pension administration system replacement project, Project Velocity, which began in July 2021. This project will replace legacy technology with a modern framework, provide opportunities for improved processing for all SURS employers and enhance customer service for members. SURS continues to enhance our security portfolio to safeguard our members' data. In addition to new investments in technologies to aid with detection, mitigation and remediation of security issues, significant time has been devoted to increasing staff awareness via new training opportunities.

### BOARD OF TRUSTEES

SURS next trustee election is May 1, 2024. Members will elect three active-member trustees and one annuitant trustee. Two of the active-member trustee seats are for six-year terms, and one is for a three-year term. The annuitant trustee seat is for a six-year term. The voting period for the election is April 1, 2024, through May 1, 2024. SURS staff kicked off the outreach campaign to members beginning in June 2023.

### DEFERRED COMPENSATION PLAN (DCP)

SURS DCP has been available to active members for nearly three years and interest continues to grow. We are actively promoting the 457(b) plan and the importance of supplemental savings via webinars, in-person counseling, and email communications. As of June 30, 2023, a total of 3,300 SURS members had voluntarily enrolled in the DCP, reflecting 4.18% of eligible enrollees. Beginning July 1, 2023, per Public Act 102-0540, newly certified members will be automatically enrolled in the SURS DCP unless they opt out.

### MEMBER SERVICE

In FY 23 the Member Service teams calculated 8,344 claims, answered 86,755 calls and 5,810 member emails, held 4,940 counseling sessions and 38 educational webinars and other member outreach events, conducted 20 employer trainings and two employer seminars, and responded to 3,323 employer emails.

The Communications team sent over 800,000 informational emails to members, added 60 posts to social media, and made thousands of informational updates to surs.org.

Member satisfaction was outstanding at 95%.

### FUNDING

The FY 23 certified state of Illinois contribution of \$2,118,567,000 was received in full by June 2, 2023. SURS also received \$38,759,300 in supplemental contributions from the Pension Stabilization Fund to reduce unfunded liabilities. As of June 30, 2023, the plan's net position as a percentage of the total pension liability was 44.06%.

### INVESTMENTS

SURS investment assets held in trust increased to \$23.1 billion. Assets in the Retirement Savings Plan (RSP) and the Deferred Compensation Plan (DCP) are valued at approximately \$3.7 billion and \$28.5 million, respectively.

During FY 23 the SURS portfolio returned 5.3%, net of fees, below both the long-term 6.5% assumed rate and the policy benchmark. However, SURS investment program has a long-term horizon. Portfolio returns, net of fees, are 8.8% over the last three years and 7.5% over the last 10 years, each exceeding both the long-term assumed rate and the policy benchmark.

I want to thank SURS Board of Trustees, dedicated staff, employers, advisors and others whose efforts throughout this last year demonstrated our shared dedication to secure and deliver the retirement benefits promised to our members.

Suzanne Mayer  
Executive Director

# Board of Trustees

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**John Atkinson**  
Chairperson  
Appointed



**Collin Van Meter**  
Vice Chairperson  
Elected



**John Lyons**  
Treasurer  
Appointed



**Andriy Bodnaruk**  
Elected



**Richard Figueroa**  
Appointed



**Jamie-Clare Flaherty**  
Appointed



**J. Fred Giertz**  
Elected



**Scott Hendrie**  
Appointed



**Steven Rock**  
Elected

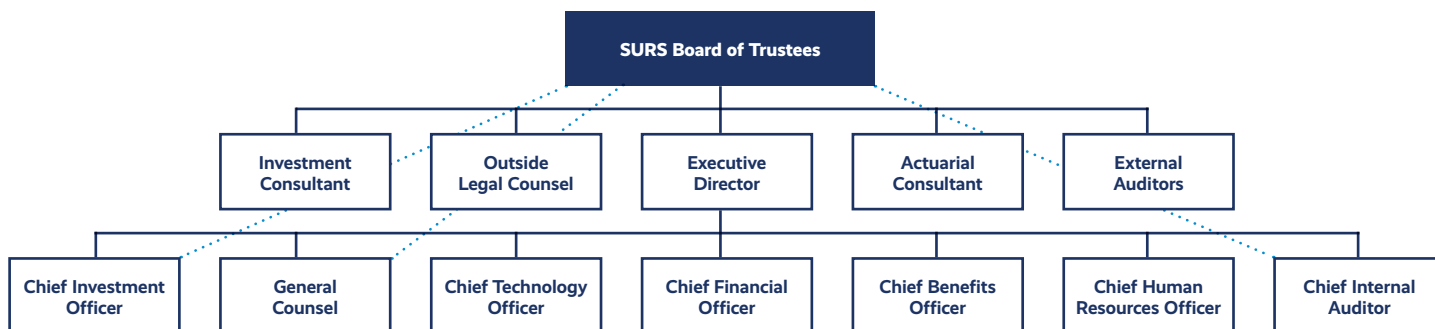


**Antonio Vasquez**  
Elected



**Mitchell Vogel**  
Elected

# Organizational Chart



## Executive Team

Executive Director.....	Suzanne Mayer
Chief Investment Officer .....	Doug Wesley
General Counsel .....	Bianca Green
Chief Technology Officer.....	Jefferey Saiger
Chief Financial Officer.....	Tara Myers
Chief Benefits Officer .....	Suzanne Mayer
Chief Human Resources Officer.....	Nichole Hemming
Chief Internal Auditor .....	Jacqueline Hohn

## Awards & Recognition



The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to SURS for its component unit financial report for the fiscal year ended June 30, 2021. This is the thirty-eighth consecutive year the System has earned this award. To be awarded the Certificate of Achievement, a governmental unit must publish an easily readable and efficiently organized comprehensive annual financial report whose contents conform to program standards. The report must satisfy both generally accepted accounting principles and applicable legal requirements. A Certificate of Achievement is valid for a period of one year only.



The Public Pension Coordinating Council (PPCC), a coalition of three national associations that represents more than 500 of the largest pension plans in the U.S., awarded SURS the Public Pension Standards Award for Funding and Administration. Public Pension Standards are a benchmark to measure public defined benefit plans in the areas of retirement system management, administration, and funding.

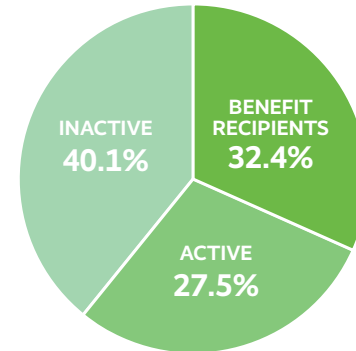
# Membership

## DEFINED BENEFIT – TRADITIONAL & PORTABLE PLANS

At June 30, 2023, membership was:

Benefit Recipients	72,580
Active Members	64,509
Inactive Members	89,724
	223,813

### Defined Benefit Plan



### Number of Benefit Recipients 5-Year Summary

Fiscal Year	Survivors	Disability	Contribution Refunds	Retirement	Disability Retirement Allowance
2019	8,973	599	4,158	57,890	380
2020	9,157	583	3,460	59,060	372
2021	9,332	544	2,865	59,872	363
2022	9,460	536	3,326	61,110	352
2023	9,740	530	3,565	61,967	343

### Average Annuity Payments For Retirees as of June 30, 2023 Years of Credited Service

	0-10	11-15	16-20	21-25	26-29	30+	Total
Number of Retirees	17,260	9,214	9,113	10,108	8,578	7,694	61,967
Avg Monthly Annuity	\$962	2,010	3,223	4,762	6,210	7,923	3,661
Final Average Salary	\$45,083	47,767	59,061	67,885	76,525	85,109	60,621
Avg Service Credit	6.64	13.33	18.53	23.37	27.98	32.15	18.30

## DEFINED CONTRIBUTION – RETIREMENT SAVINGS PLAN

SURS is the plan sponsor and administrator of a defined contribution plan called the SURS Retirement Savings Plan (RSP). The RSP was established as of January 1, 1998, by the Illinois General Assembly as an amendment to the Illinois Pension Code through Public Act 90-0448. The plan was originally called the Self-Managed Plan (SMP). The name change to Retirement Savings Plan was effective September 1, 2020, at the conclusion of an extensive plan redesign. The RSP is offered to employees of all SURS employers who elect to participate. This plan is a qualified money purchase pension plan under Section 401(a) of the Internal Revenue Code. The assets of the RSP are maintained under a trust administered by the SURS Board of Trustees in accordance with the Illinois Pension Code.

At June 30, 2023, membership was:

Benefit Recipients	72,580
Active Members	61,509
Inactive Members	89,724
	223,813

At June 30, 2023, the number of RSP participating employers was:

Universities	9
Community Colleges	39
Allied Agencies	11
State Agencies	2
	61

Note: Excluded from the employer totals above is the state of Illinois, a non-employer contributing entity.

## FINANCIAL HIGHLIGHTS FOR FISCAL YEAR 2023

- Contributions from the state and employers were \$2,233.3 million, an increase of \$4.9 million, or 0.2% from fiscal year 2022.
- The System's benefit payments were \$2,997.9 million, an increase of \$116.4 million, or 4.0% for fiscal year 2023.
- The System's return on investment, net of investment management fees, was 5.3% for fiscal year 2023.
- The System's fiduciary net position at the end of fiscal year 2023 was \$23.4 billion, a decrease of \$0.7 billion, or 3.0%.

## Financial Analysis of the System

The System serves 223,813 members in its defined benefit plan and 25,759 members in its retirement savings plan. Additionally, 3,018 members have balances in the supplemental deferred compensation plan. The funds needed to finance the benefits provided by SURS are accumulated through the collection of member and employer contributions and through income on investments. The fiduciary net position of the System increased from \$22.7 billion as of June 30, 2022, to \$23.4 billion as of June 30, 2023. This \$0.7 billion increase was due to an increase in the fair value of the System's investments.

## Condensed Statement of Fiduciary Net Position

REPORTING ENTITY (\$ in millions)	2023	2022	Change Amount	Change %
Cash and short-term investments	\$ 244.3	\$ 1,073.6	\$ (829.3)	(77.2)%
Receivables and prepaid expenses	302.1	83.4	218.7	262.2
Pending investment sales	28.6	159.0	(130.4)	(82.0)
Investments and securities lending collateral	26,173.7	21,629.0	4,544.7	21.0
Capital assets, net	22.2	15.3	6.9	45.1
<b>Total assets</b>	<b>26,770.9</b>	<b>22,960.3</b>	<b>3,810.6</b>	<b>16.6</b>
Payable to brokers-unsettled trades	56.4	29.9	26.5	88.6
Securities lending collateral	3,311.9	198.4	3,113.5	1,569.3
Other liabilities	42.1	48.6	(6.5)	(13.4)
<b>Total liabilities</b>	<b>3,410.4</b>	<b>276.9</b>	<b>3,133.5</b>	<b>1,131.6</b>
<b>TOTAL FIDUCIARY NET POSITION</b>	<b>\$ 23,360.5</b>	<b>\$ 22,683.4</b>	<b>\$ 677.1</b>	<b>3.0%</b>

## Condensed Statement of Changes in Fiduciary Net Position

REPORTING ENTITY (\$ in millions)	2023	2022	Change Amount	Change %
Employer contributions	\$ 76.0	\$ 69.0	\$ 7.0	10.1%
Non-employer contributing entity contributions	2,157.3	2,159.4	(2.1)	(0.1)
Member contributions	425.9	399.3	26.6	6.7
Net investment income	1,338.1	(687.8)	2,025.9	294.5
<b>Total additions</b>	<b>3,997.3</b>	<b>1,939.9</b>	<b>2,057.4</b>	<b>106.1</b>
Benefits	2,997.9	2,881.5	116.4	4.0
Refunds	79.2	82.5	(3.3)	(4.0)
Contributions sent to third-party administrator	218.3	198.4	19.9	10.0
Administrative expense	25.3	23.8	1.5	6.3
<b>Total deductions</b>	<b>3,320.7</b>	<b>3,186.2</b>	<b>134.5</b>	<b>4.2</b>
<b>NET INCREASE (DECREASE) IN FIDUCIARY NET POSITION</b>	<b>\$ 676.6</b>	<b>\$ (1,246.3)</b>	<b>\$ 1,922.9</b>	<b>154.3%</b>

### Additions

Additions to fiduciary net position come from employer contributions, member contributions and returns on investment funds. For fiscal year 2023, the System's non-employer contributing entity — the State of Illinois — contributed \$2,157.3 million, which included a supplemental contribution of \$38.8 million from the Pension Stabilization Fund pursuant to PA 102-698. The Pension Stabilization Fund is used to reduce the unfunded liabilities of the five State-funded retirement systems. Employer contributions increased by \$7.0 million, or 10.1%, to \$76.0 million. Member contributions increased by \$26.6 million, or 6.7%, to \$425.9 million. Net investment gain for fiscal year 2023 was \$1,338.1 million for the System, representing a \$2,025.9 million increase from the prior year. The System's investment rate of return was 5.3% (time-weighted, net of all investment management fees).

# Funding

SURS is funded through contributions from non-employer, employer, and employee contributions as well as investment earnings. The State of Illinois, a non-employer contributing entity, provides recurring funding from two sources: the General Revenue Fund and the State Pensions Fund.

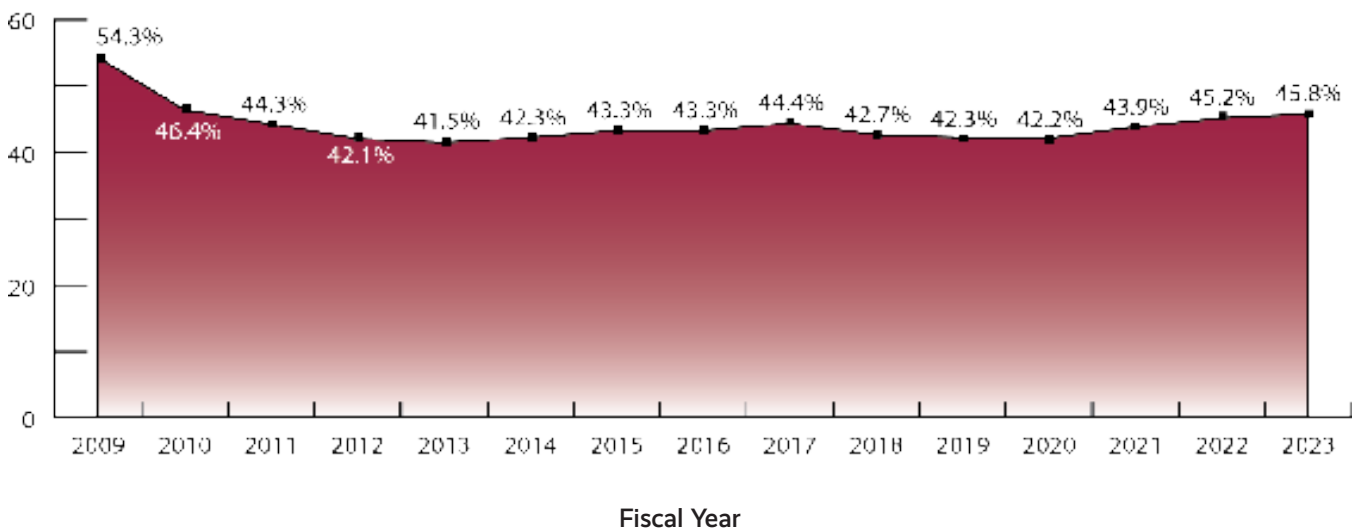
Annually, the SURS actuary determines the annual statutory contribution needed to meet current and future benefit obligations in accordance with the Illinois Pension Code, which sets forth the manner of calculating the statutory contribution under the Statutory Funding Plan. The Statutory Funding Plan requires the State to contribute annually an amount equal to a constant percent of pensionable (capped) payroll necessary to allow the System to achieve a 90% funded ratio by the end of fiscal year 2045, subject to any revisions necessitated by actuarial gains or losses, or changes in actuarial assumptions. The fiscal year 2023 certified State of Illinois contribution of \$2,118,567,000 was received in full by June 2, 2023. SURS also received \$38,759,300 in supplemental contributions from the Pension Stabilization Fund to reduce unfunded liabilities. As of June 30, 2023, the plan net position as a percentage of the total pension liability was 44.06%. The funding issue confronting SURS continues to represent a challenge to the System. Although the statutory contribution requirement was met in fiscal year 2023, the Statutory Funding Policy creates a perpetual contribution variance of underfunding the System in earlier years. In later years, the statutory contribution would exceed a contribution equal to normal cost plus a 30-year closed period level percent of pay amortization of the unfunded liability. Further information is presented in the Required Supplementary Information related to employer contributions and the funding of the plan.

## Schedule of Contributions from Employers and Other Contributing Entities (\$ thousands)

Fiscal Year	Actuarially Determined Contribution	Actual Contribution		Contribution Deficiency (Excess)	Covered Payroll	Actual Contribution as a % of Covered Payroll
		Employers	Other Contributing Entities			
2014	1,560,524	43,899	1,458,965	57,660	3,522,246	42.67
2015	1,622,656	39,934	1,488,591	94,131	3,606,537	42.38
2016	1,811,060	39,348	1,542,946	228,766	3,513,108	45.04
2017	1,864,843	38,386	1,612,165	214,292	3,458,320	47.73
2018	1,862,033	39,659	1,568,221	254,153	3,470,226	46.33
2019	2,239,366	49,415	1,592,639	597,312	3,506,650	46.83
2020	2,299,031	52,968	1,785,818	460,245	3,642,617	50.48
2021	2,303,266	57,001	1,921,742	324,523	3,638,244	54.39
2022	2,377,774	57,906	2,078,153	241,715	3,613,383	59.12
2023	2,373,000	63,760	2,074,952	234,288	3,744,813	57.11

## Historical Funding Ratios

Starting with fiscal year 2009, the funding ratios were calculated using the actuarial value of assets. Prior to FY 2009, the market value of assets were used.





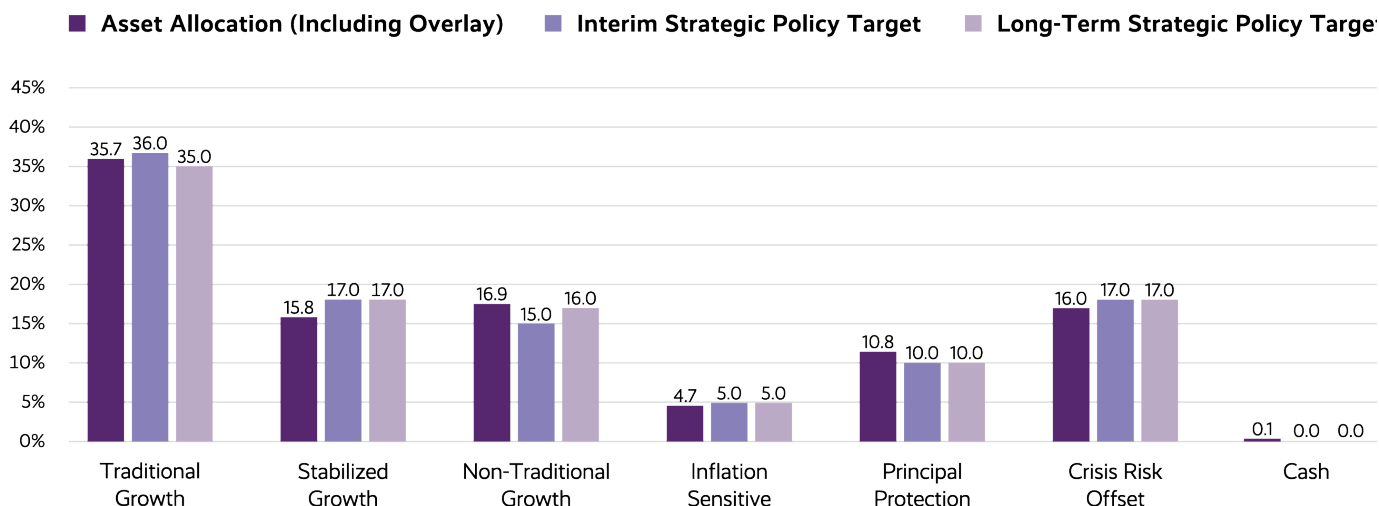
# Investments

## Strategic Asset Allocation

The purpose of the strategic allocation is to establish a framework that has a high likelihood, in the judgment of the Board, of realizing the System's long-term funding success. Strategic allocation involves establishing target allocation percentages for each approved strategic class and their sub-class components. The most recent asset-liability study was completed in June 2021. In April 2023, modest asset allocation changes were approved that increase the target exposure to investment grade and credit fixed income, while slightly reducing the target allocation to the Crisis Risk Offset portfolio and eliminating option strategies. These changes are anticipated to provide a similar portfolio risk-return profile albeit with a lower cost.

### Policy vs. Actual

Percentage



## Investment Objectives

The investment objective of the total portfolio is to achieve long-term, sustainable, investment performance necessary to meet or exceed the System's assumed rate of return, net of all management fees with appropriate consideration for portfolio volatility (risk) and liquidity.

## Fiscal Year 2022 Results

The SURS investment portfolio produced modest returns over the course of the fiscal year, its defensive posture keeping total portfolio risk in check. The portfolio returned 5.3%, net of fees, trailing the policy benchmark return of 6.1%. From a long-term perspective, the SURS portfolio has performed well, earning a 7.9% annualized rate of return over the past 30 years, exceeding both the 7.6% policy portfolio return and the 7.8% actuarial assumed rate of return in effect over that time. Key accomplishments during fiscal year 2023 include the successful completion of searches for emerging markets equity managers, General Investment Consultant, Defined Contribution Consultant and Real Assets Consultant. A steady pace of commitments to private market investments continued, increasing our Core Real Assets allocation to its 8% target during the year while also increasing the policy allocation to Private Credit from 1% to 2.5%, halfway to its ultimate 5% policy allocation. In addition, at their April meeting, the SURS Board of Trustees approved updated strategic policy allocations to take advantage of improved return expectations for fixed income assets. The policy changes increased the target allocation to Principal Protection with a corresponding decrease to the Crisis Risk Offset portfolio, while also reallocating assets within the stabilized growth portfolio.

## Long-Term Investment Results

For the 10-year period ended June 30, 2023, SURS total fund earned an annualized total return, net of all investment management expenses, of 7.5%. This exceeded the policy portfolio benchmark by 0.2% annualized.

## Commitment to Diversity

SURS continues to display a strong commitment to diversity as investments with firms owned by minorities, women, and persons with a disability (MWDB) represent approximately \$10.2 billion, or 44.3%, of the total fund.

## Defined Contribution Plans

### Retirement Savings Plan

Fiscal year 2023 marks the twenty-fifth complete year of the Retirement Savings Plan (RSP). As of June 30, 2023, RSP members had \$3.7 billion invested in the plan. This represents an increase of approximately \$449 million since the end of fiscal year 2022. During the past several years, RSP participants have continued to maintain a balanced exposure to equities. In aggregate, the total funds invested by RSP participants have an allocation of 68.8% equity, 28.0% fixed income, and 3.2% real estate.

### Deferred Compensation Plan

Beginning March 1, 2021, SURS introduced a new supplemental defined contribution plan, called the Deferred Compensation Plan (DCP). As of June 30, 2023, DCP participants had \$28.5 million invested in the plan. This represents an increase of approximately \$20.5 million since the end of fiscal year 2022. DCP participants maintain a balanced exposure to equities. In aggregate, the total funds invested by DCP participants have an allocation of 74.8% equity, 21.1% fixed income, and 4.1% real estate.

# Legislation

The following bills impacting SURS passed the General Assembly in fiscal year 2023:

- Public Act 103-0548 eliminates the requirement that a participant be employed for at least 15 calendar days in a month to receive one month of service credit; instead, a participant will receive service credit for any month in which they are a participating employee and make contributions to SURS. Public Act 103-0548 also repeals the part-time adjustment, which modified pension benefits for participants who worked 50% time or less for 3 or more years. This applies to SURS participants beginning on September 1, 2024.
- Public Act 103-0468 authorizes the Illinois State Treasurer to vote proxies on behalf of a state-funded retirement system, if directed to do so by the board of trustees of the retirement system, until January 1, 2027. It also requires each state-funded retirement system to produce an annual report detailing its guidelines for proxy voting and how it considers sustainability factors, beginning September 1, 2023.
- Public Act 103-0080 creates a line of duty disability benefit for police officers under SURS. The amount of the benefit is the greater of 65% of basic compensation or 65% of the average earnings during the 24 months prior to becoming disabled. This applies to line of duty disabilities occurring on and after January 1, 2022.
- Public Act 103-0006 appropriated additional funding to the state-funded retirement systems to reduce unfunded liabilities, bringing the total additional appropriations for this purpose to \$700 million. SURS received \$58,138,900 in fiscal year 2022 and \$38,759,300 in fiscal year 2023 for a total of \$96,898,200 in additional funding to reduce unfunded liabilities.

# Customer Service

## SURS MEMBER SERVICES/OUTREACH STATISTICS – FISCAL YEAR 2023

### Counseling

Individual Retirement Counseling Appointments.....	4,940
Written Retirement Estimates Mailed.....	993
Retirement Education Seminars .....	8
Benefit Fairs .....	4
Webmails.....	5,807
Webinars/Group Presentations .....	29

### Call Center

Incoming Calls.....	86,755
Front Desk Walk-Ins .....	6,171

### Employer Services

Emails/phone calls with employers .....	3,316
Employer Trainings.....	20

### Electronic Service

SURS Website Page Views.....	2,305,376
Informational Emails Sent To Members .....	868,904

### Claims Processed - 6,736

Retirement .....	3,084
Refund.....	3,557
Death.....	1,492
Disability.....	155

### Support Services

Items Mailed .....	182,121
Documents Scanned/Imported.....	568,154

# SURS Employees

## Number of SURS Employees (full-time equivalents) – 10-Year Summary

Fiscal Year	Human Resources & Administration	Investments & Accounting	Member Services & Outreach	Information Systems & Support Services	RSP & DCP	Total
2014	12.00	10.55	67.00	26.25	4.20	120.00
2015	13.00	11.55	72.00	24.25	4.20	125.00
2016	14.00	11.55	73.00	22.25	4.20	125.00
2017	14.00	13.55	73.00	22.25	4.20	127.00
2018	14.00	14.00	68.00	30.00	3.00	129.00
2019	13.00	15.00	75.00	31.00	3.00	137.00
2020	14.00	17.00	82.00	41.00	3.00	157.00
2021	15.00	18.00	88.00	38.00	3.00	162.00
2022	18.00	17.00	91.00	39.00	4.00	169.00
2023	18.00	19.00	87.00	41.00	4.00	169.00

# Employers

## Number of defined benefit plan participating employers

	2023
Universities	9
Community Colleges	39
Allied Agencies	11
State Agencies	2
	61

*Note: Excluded from the employer totals above is the state of Illinois, a non-employer contributing entity.*

## SURS Participating Employers

Black Hawk College	Lincoln Land Community College
Carl Sandburg College	McHenry College
Chicago State University	Moraine Valley Community College
City Colleges of Chicago	Morton College
College of DuPage	Northeastern Illinois University
College of Lake County	Northern Illinois University
Danville Area Community College	Northern Illinois University Foundation
Eastern Illinois University	Oakton Community College
Elgin Community College	Parkland College
Governors State University	Prairie State College
Heartland Community College	Rend Lake College
Highland Community College	Richland Community College
ILCS Section 15-107(l) Members	Rock Valley College
ILCS Section 15-107(c) Members	Sauk Valley College
Illinois Board of Examiners	Shawnee College
Illinois Board of Higher Education	South Suburban College
Illinois Central College	Southeastern Illinois College
Illinois Community College Board	Southern Illinois University Carbondale
Illinois Community College Trustees Association	Southern Illinois University Edwardsville
Illinois Department of Innovation and Technology	Southwestern Illinois College
Illinois Eastern Community College	Spoon River College
Illinois Mathematics and Science Academy	State Universities Civil Service System
Illinois State University	State Universities Retirement System
Illinois Valley Community College	Triton College
John A. Logan College	University of Illinois Alumni Association
John Wood Community College	University of Illinois Chicago
Joliet Junior College	University of Illinois Foundation
Kankakee Community College	University of Illinois Springfield
Kaskaskia College	University of Illinois Urbana-Champaign
Kishwaukee College	Waubonsee Community College
Lake Land College	Western Illinois University
Lewis & Clark Community College	William Rainey Harper College



State Universities Retirement System of Illinois  
A Component Unit of the state of Illinois

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