

Understanding Your SURS Benefits Police/Fire Tier I

2024



This presentation is for SURS members who are in Tier I

- **Participation (Certification) date:**
 - The date you ***first*** become a participant with SURS, or another eligible Illinois retirement system covered under the Illinois Retirement Systems Reciprocal Act
 - Determines your eligibility for SURS benefits and vesting requirements
- **Tier I** – Participation **prior to January 1, 2011**

About SURS

State Universities Retirement System

- Defined Benefit Plan (established 1941)
- Defined Contribution Plan (added 1998)
- Tier II (added 2011)

401(a) Qualified Plan

Non-ERISA

- Employee Retirement Income Securities Act

Governed by Illinois Compiled Statutes

SURS Members Are

- Faculty and staff of Illinois public higher education institutions, including universities, community colleges and other affiliated agencies
- Your employer will determine your eligibility to participate in SURS
- Generally, you will participate if your position requires you to work:
 - At least 1 academic term or four months, and
 - Your employment is NOT temporary, intermittent, or irregular

SURS Covered Employers

Community Colleges		Universities
Black Hawk College	Lewis & Clark Community College	Chicago State University
Carl Sandburg College	Lincoln Land Community College	Eastern Illinois University
City Colleges of Chicago	McHenry County College	Governors State University
Harold Washington	Moraine Valley Community College	Illinois State University
Harry S. Truman	Morton College	Northeastern Illinois University
Kennedy-King	Oakton College	Northern Illinois University
Malcolm X	Parkland College	Southern Illinois University - Carbondale
Olive Harvey	Prairie State College	Southern Illinois University - Edwardsville
Richard J. Daley	Rend Lake College	University of Illinois-Chicago
Wilbur Wright	Richland Community College	University of Illinois-Springfield
College of DuPage	Rock Valley College	University of Illinois-Urbana-Champaign
College of Lake County	Sauk Valley College	Western Illinois University
Danville Area Community College	Shawnee College	Other Participating Employers
Elgin Community College	South Suburban College	ILCS Section 15-107(1) Members-Springfield
Heartland Community College	Southeastern Illinois College	ILCS Section 15-107(c) Members-Springfield
Highland Community College	Southwestern Illinois College	Illinois Board of Examiners
Illinois Central College	Spoon River College	Illinois Board of Higher Education
Illinois Eastern Community Colleges	Triton College	Illinois Community College Board
Illinois Valley Community College	Waubensee Community College	Illinois Community College Trustee's Association
John A. Logan College	William Rainey Harper College	Illinois Department of Innovation & Technology
John Wood Community College		Illinois Mathematics & Science Academy
Joliet Junior College		Northern Illinois University Foundation
Kankakee Community College		State Universities Civil Service System
Kaskaskia College		State Universities Retirement System
Kishwaukee College		University of Illinois Alumni Association
Lake Land College		University of Illinois Foundation

Benefits SURS Administers

- Retirement
- Disability
- Disability Retirement
- Separation Refund
- Monthly Survivor Benefits
- Lump Sum Death Benefits
- Service Credit Purchases
- Insurance (withholding agent only)

Retirement Eligibility (Vesting)

Police/Fire – Tier I

Traditional or Portable		
Retirement Vesting	5 of more years of service	Age 62
	8 or more years of service	Age 55
	30 or more years of service	Any Age
Police/Fire Vesting	25 years of service*	Age 50
	20 years of service*	Age 55

***Must meet Police/Fire eligibility**

Retirement Eligibility (Vesting) Police/Fire – Tier I

Retirement Savings Plan (RSP)

Age 62 with 5 or more years of service

Age 55 with 8 or more years of service

Any age with 30 or more years of service

Age 50 with 25+ years of SURS Police/Fire Service

RSP members are NOT eligible for Police/Fire Formula

Police/Fire Eligibility

Member certified prior to 01/26/88

- All service credit will be calculated under Police/Fire Formula

Member certified on or after 01/26/88

- Only actual service credit earned as a police/fire service credit will be calculated under the Police/Fire Formula
 - Sick leave service credit will count as Police/Fire
 - No age reduction applicable
- Other non-Police/Fire service credit will be calculated using the General Formula
 - $2.20\% \times \text{years of non-police/fire service credit} \times \text{FAE}$, less age reduction, if applicable

Service Credit

Earned Service

Part-time

Unused, unpaid sick leave

Purchases

Reciprocal Service

- Service with another Illinois public retirement system

Earned Service Credit

Service year is September 1 – August 31

Days/Months Worked	Service Credit Earned
15 or more calendar day	1 month
1-2 months	0.25 year
3-5 months	0.50 year
6-7 months	0.75 year
8 months or more	1.00 year

Only 1 year of service is allowed per service year

Part-Time Service Credit

- Employer verifies all academic contracts at the time of retirement
 - Any changes could affect your eligibility for retirement
 - Service credit and age determines retirement eligibility
- Employer reports the part-time percentage to SURS on payrolls
 - If 50% time or less for more than 3 years, service credit may be adjusted for calculation of the benefit
- Recent Legislation – Public Act 103-0548
 - Eliminates the part-time adjustment **and** changes the method in which service credit is granted for participants of SURS on or after September 1, 2024

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Service Credit Purchases

Types of purchases

Repayment of
refund

Prior service

Military

Leave of
Absence

Other Public
Employment*



To learn more about eligibility, cost, and payment options for these purchases, please contact the SURS office at (800)-275-7877.

***Does NOT apply towards vesting service**

Purchases – General Information

- All purchase types must be verified
 - Contact SURS to initiate this process
- Not required to make the purchase
- Payments must be made prior to retirement date
 - Various payment options available
 - Check
 - Rollover
 - Installment Plan
- RSP members must be actively employed in the SURS system to make purchases
 - Except repayment of a refund
- Cost increases each month due to interest

Reciprocal Service

SURS has a reciprocal agreement with other Illinois public retirement systems

- Can provide a retirement benefit from public pension system for which you might not normally be eligible
- May enhance the retirement benefit from one or more of the retirement systems involved

Minimum requirements

- At least 1 year of pension credit in each of the retirement systems, and
- Age and combined service credit must meet the longest minimum vesting requirement in EACH system

Reciprocal Systems

CEABF	County Employees' Annuity & Benefit Fund of Cook County
CTPF	Chicago Teachers' Pension Fund
FPEABF	Forest Preserve District Employees' Annuity & Benefit Fund of Cook County
IMRF	Illinois Municipal Retirement Fund
JRS/GARS*	Judges' & General Assembly Retirement Systems
LABF	Laborers' Annuity & Benefit Fund
MEABF	Municipal Employees' Annuity & Benefit Fund
MWRD	Metropolitan Water Reclamation District
PEABF	Park Employees' Annuity & Benefit Fund of Chicago
SRS	State Employees' Retirement System
SURS	State Universities Retirement System
TRS	Teachers' Retirement System (of Illinois)

***These systems are NOT included in the Tier assignment**

Police/Fire Contribution Rate

Police/Firefighter Contribution		9.50%
Traditional Portable	“Normal” retirement contributions	8.00%
	Survivor Benefit (Traditional), or Portability (Portable)	1.00%
	Automatic Annual Increase (AAI)	0.50%
RSP	“Normal” Retirement Contributions	8.00%
	Police/Fire Formula does NOT apply to RSP benefit amount	

Earnings Limits – Tier I

	Traditional	Portable	RSP
Maximum Pensionable Earnings or IRS Limit	<ul style="list-style-type: none">• Set each year by IRS 401(a)-17 limit*• FY 2024: \$330,000• FY 2025: \$345,000		
	<p>*IRS limit applies to Tier I members hired on or after July 1, 1996.</p> <p>For computing SURS benefits, pensionable earnings include gross salary, overtime, summer teaching pay, or other eligible pay for work performed.</p> <p>Contributions will not be deducted from earnings that exceed above limits in a fiscal year.</p>		

Retirement Calculations

Traditional & Portable

Police/Fire Formula

General Formula

- Years of service x 2.20% x Final Average Earnings (FAE), less age reduction, if applicable

Money Purchase

- Actuarial calculation based on contributions, interest accumulated, and actuarial age factor
- Money purchase calculation not applicable if certification date is on or after 07/01/05

Minimum & Guarantee (PA89-616)

Police/Fire Formula – Tier I

2.25% x years 1 – 10

2.50% x years 11 – 20

2.75% x years 21 +

Note:

- Maximum benefit is 80% of final average earnings (FAE)
- Takes 31.819 years of service to reach maximum benefit under this formula
- Any non-Police/Fire years will be calculated at 2.20%, less age reduction, if applicable

Police/Fire FAE – Tier I Traditional & Portable

Final Average Earnings (FAE):

High 4 consecutive academic years

Last 48 months of employment

Final base rate of earnings on last day worked

SURS uses the greater of these calculations

Member Information/Example

- 23 years of Service Credit
- Age 55
- Final Average Earnings (FAE)*

Final Average Earnings (FAE):	<u>Annual</u>	<u>Monthly</u>
High 4 <u>consecutive</u> academic years	\$108,759	\$9,063
Last 48 months of employment	\$117,425	\$9,785
Final base rate of earnings on last day worked	\$118,300	\$9,858

***SURS uses the greater of these calculations**

Police/Fire Formula – Tier I

Traditional and Portable

Police/Fire Formula Tier I :		
First 10 years x 2.25%	=	22.50%
Second 10 years x 2.50%	=	25.00%
Remaining 3 years x 2.75%	=	08.25%
Total Percentage	=	55.75%
Final Average Earnings (FAE)*	X	\$9,858
Monthly Benefit Police/Fire	=	\$5,495
*Highest FAE calculation is Final base rate of earnings on last day worked		

General Formula

Traditional & Portable Plans

1. $2.20\% \times \text{years of service} = \text{percentage}$
2. $\text{Percentage} \times \text{final average earnings (FAE)}$
3. Less age reduction, if applicable

Note:

80% maximum benefit = 36.364 years of service

General Formula

Age Reduction – Tier I

If less than 30 years of service credit, annuity reduced by 0.5% for each month under the age of 60.

Age 60	\$3,465	No reduction
Age 59	\$3,257	6% reduction
Age 58	\$3,049	12% reduction
Age 57-1/2	\$2,945	15% reduction
Age 56	\$2,633	24% reduction
Age 55	\$2,425	30% reduction

General Formula – Tier I Traditional and Portable

General Formula*:

23 years x 2.20%	=	50.60%
Final Average Earnings (FAE)**	X	\$9,785
General Formula	=	\$4,951
Less age reduction	X	70.00%
Reduced General Formula	=	\$3,465

* If not eligible for Police/Fire formula, firsts eligible date to retire is age 55, with age reduction

**If not eligible for Police/Fire formula, final base rate of earnings rate does not apply

Money Purchase Calculation Example – Tier I Only

Money Purchase Calculation:		MP Factors Effective 07/02/22
Normal Retirement Contributions & Interest* (8%/9.5%)		\$327,987
State Employer Match ($\$327,987 \times 1.4$)	+	<u>\$459,182</u>
Total Normal Contributions & Interest* at Retirement	=	\$787,169
Actuarial Age Factor	÷	<u>160.986</u>
Monthly Retirement Benefit =		\$4,889

*Interest is based on Illinois State Comptroller rate

Money Purchase Calculation not applicable if certification date is on or after 07/01/05

Money Purchase Calculation FACTS



PA99-232 effective 08/03/15 requires Money Purchase actuarial factors to be reviewed at least once every 3 years



Both the economic assumption review and the experience study can result in changes to the Money Purchase factors

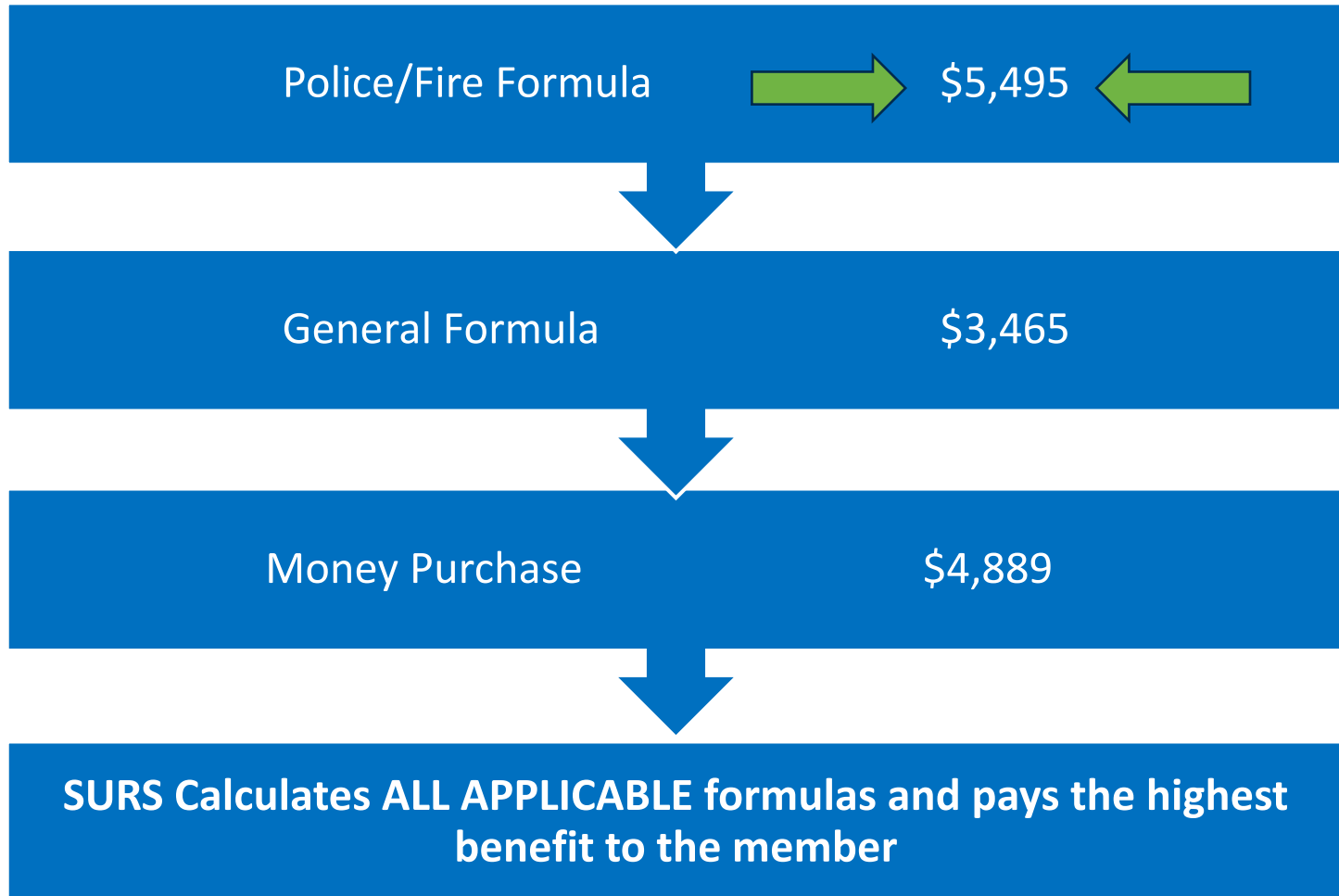


Money Purchase Factors do not affect:

General Formula or Police/Fire Formula
Members in the RSP Plan

Members who certified after 07/01/05
(including Tier II Members)

Calculation Results



Calculation Recap

- Police/Fire Formula
 - Years of service x graduated percentages = total percentage
 - Total percentage x final average earnings (FAE)
 - No age reduction applicable
- General Formula
 - Years of service x 2.20% = total percentage
 - Total percentage x final average earnings (FAE)
 - Less age reduction, if under age 60
- Money Purchase Formula (not applicable if certification date is on or after 07/01/05)
 - Retirement contributions and interest
 - Plus employer (State of Illinois) share
 - Divided by actuarial factor

SURS pays the highest of all applicable formula calculations

SURS Deferred Compensation Plan (DCP)

Public Act 100-769, passed in August 2018, required SURS to implement a new Supplemental Plan

Supplemental savings plays a critical role in retirement readiness

SURS Deferred Compensation Plan:

- 457(b) plan
- Provides a vehicle for all active SURS members to save additionally via payroll deductions
- Offers the same investment lineup as the RSP
- Is a voluntary supplemental retirement plan designed to complement your SURS core retirement plan
- Beginning July 1, 2023, newly hired members are automatically enrolled into the plan unless they opt-out within the 30 day opt-out period

SURS Deferred Compensation Plan (DCP)

Why save supplementally?

- SURS members do not contribute to Social Security
- Approximately 70-80% of pre-retirement needed income to maintain lifestyle
- Can help you to reach retirement goals

Why choose the SURS DCP?

- Save as little as \$10 (or 1%) per paycheck
- Offers 16 best-in-class investment options over multiple asset classes and competitive fees
- SURS Lifetime Income Strategy is a flexible, hands-off target date fund
- Closely monitored by trusted fiduciaries

SURS Deferred Compensation Plan (DCP) (cont.)

- How to enroll in SURS DCP?
 - Go to [SURS.org](https://surs.org) and click on the “Member Website Login” button
 - Click on “enroll in SURS DCP” button
 - Follow Instructions to choose your contribution rate and investments
 - You will have the option to name beneficiaries
 - After you confirm your choices and complete your enrollment, you will receive a welcome email
 - You may use the SURS Defined Contribution Contract Center 800.613.9543, at any time during this process
 - Contact a SURS Defined Contribution Representative for an individual appointment at sursrsp.timetap.com

SURS DCP Enrollment Online – Member Home Page

The screenshot displays the SURS Member Website interface. At the top, the SURS logo (State Universities Retirement System) is on the left, and the text "Member Website" is on the right. Below this is a navigation bar with links: Home, My SURS, Mailbox, Make Changes, Forms, and Security. A secondary navigation bar includes "Member Information" and "Beneficiaries".

On the left side, there is a vertical menu with links: Home Page, Benefit Estimator, and Retirement Counseling. The "Home Page" link is currently selected.

The main content area features a "Home Page" heading and a prominent "ATTENTION" box. This box contains three red bullet points:

- **Beneficiary information is needed. There are none on file at SURS.**
- **Birth Verification is required.**
- **You are eligible to enroll in the SURS Deferred Compensation Plan (DCP) - (Click Enroll in SURS Deferred Compensation Plan (DCP) button below to enroll electronically).**
- **Multi-Factor Authentication (MFA) is available to provide an additional layer of account security. Click here or register via the Security tab > Add/Update MFA Options link.**

Below the attention box, there are two columns of information:

Personal Information		Member Information	
Date of Birth:	03/31/1993 -Birthdate Not Verified-	Plan Election:	Traditional by Default
Tier Information		Member Status:	Active
Tier Assignment:	II	SURS Service Credit:	1.25 years
Participation Date:	08/16/2021	Contributions:	\$ 612.66
System:	SURS	Total Interest:	\$ 6.04
		Contributions and Interest:	\$ 618.70

Below the "System" field, there is a link labeled "More Information".

A red arrow points from the text "Estimate what your SURS benefit will be at some future date with the Benefit Estimator" to a button labeled "Enroll in SURS Deferred Compensation Plan (DCP)". The button is circled in red.

Local Account Managers

To meet with a Local Plan Service Representative visit:
sursrsp.timetap.com



Maureen Zyglar, CRPC, AIF
VOYA Financial Advisors, Inc.



Roger Lewis
VOYA Financial Advisors, Inc.

Monthly Webinars are available Please visit the Education Events tab
at surs.org for upcoming dates/times.

Disability Benefits

- **Disability**
 - 50% of base salary, if approved
 - 65% of base salary, if approved as line of duty disability (Public Act 103-0080)
 - Apply through employer
 - Medical documentation required
 - If approved, continued to earn service credit
- **Disability Retirement Annuity (DRA)**
 - 35% of base salary, if approved
 - 65% of base salary, if approved as line of duty disability (Public Act 103-0080)
 - Apply through SURS
 - Must first exhaust disability benefits
 - Permanently disabled from any gainful employment
 - DRA not available in RSP

Monthly Survivor Benefits

Tier I

	Traditional	Portable	RSP
Qualified Survivors	<ul style="list-style-type: none"> Spouse or Civil Union Partner Dependent child up to 18, or 22 if full-time student Disabled child(ren) 18, or over if disabled prior to age 18 Financially dependent parent 	<ul style="list-style-type: none"> Spouse or Civil Union Partner, or Contingent Annuity (with spousal consent, if applicable) 	<ul style="list-style-type: none"> Annuity: Spouse/Civil Union Partner, or may name Contingent Annuitant (if no spouse or with spousal consent) LIS: only Spouse
Eligibility	<ul style="list-style-type: none"> 1.5 years 	<ul style="list-style-type: none"> 1.5 years 	<ul style="list-style-type: none"> Immediate State match included with 1.5 years
Benefit Amount	<ul style="list-style-type: none"> 50% of member's earned retirement annuity 	<ul style="list-style-type: none"> Elected at retirement 50%, 75%, or 100% or reduced annuity 	<ul style="list-style-type: none"> With annuity: various options at retirement at a cost LIS: 100% survivor option, reduction applied to guaranteed withdrawal benefit

Death Benefit

One-Time Lump Sum – Tier I

	Traditional	Portable	RSP
Beneficiaries	<ul style="list-style-type: none"> Any person or legal entity 	<ul style="list-style-type: none"> Spouse or Civil Union Partner, or Alternate beneficiary (with spousal consent) 	<ul style="list-style-type: none"> Spouse of Civil Union Partner, or Alternate beneficiary (with spousal consent)
Pre-Retirement	<ul style="list-style-type: none"> Account balance, less 1% of 9.5% contributions & interest if survivor benefit payable 	<ul style="list-style-type: none"> Member and employer contributions and interest, less value of survivor benefit payable, if applicable 	<ul style="list-style-type: none"> Account investment value
Post-Retirement	<ul style="list-style-type: none"> Without survivor: Greater of of \$1,000 or remainder of account balance With survivor: no death benefit 		<ul style="list-style-type: none"> Annuity: depends on terms of annuity contract with RSP provider LIS: Lump sum equal to market value (if no joint & survivor benefit payable)

Insurance Eligibility at Retirement

College Insurance Program (CIP)

- Must have been full-time employee eligible for group health insurance benefits while employed at an Illinois Community College district, excludes City Colleges of Chicago

Must be receiving a monthly benefit from SURS (all plans)

State Group Health Plan

- Must meet vesting requirements of qualifying service for retirement according to Tier assignment
 - **Tier I:** minimum of 5 years of state service

Must be receiving a monthly benefit from SURS (all plans)

Insurance Program Rates

- **College Insurance Program (CIP)**
 - Member pays health insurance premium
- **State Group Health Plan**
 - State pays 5% of total health insurance premium per full active year of service
 - Premium Free Insurance with 20+ years
 - Members actively employed on July 7, 1997
 - Special circumstances may apply under P.A. 91-395
- Rates are determined by the Department of Central Management Services (CMS)

Enrollment Process

Members must complete and submit an Insurance Participation Election Form to SURS along with Retirement Application



Member registration is required

Member must have CMS-issued Employee ID number



MyBenefits is responsible for:

Initial enrollment online or via telephone

Providing insurance coverage and plan information



SURS is responsible for:

Determining insurance eligibility

Collecting premiums

Explaining and initiating the enrollment process

Contact Information

MyBenefits

MyBenefits.Illinois.gov

(844)-251-1777

Service Center:
Monday – Friday
8:00 am – 6:00 pm CST

Central Management System (CMS)

www2illinois.gov/cms/benefits

(800)-442-1300

Service Center:
Monday – Friday
8:00 am – 6:00 pm CST

Medicare

- SURS cannot provide information regarding Medicare eligibility, or the benefits provided
- For more information about Medicare eligibility, please contact Medicare directly at:

Medicare
www.medicare.gov
(800)-633-4227

Medicare Advantage Plans

CIP & State MAPD

Total Retiree Advantage Illinois (TRAIL)

Medicare Advantage Prescription Drug Plan (MAPD)

- Comprehensive medical and prescription drug plan offered by the State of Illinois for members who are 65 and older AND enrolled in Medicare Part A (hospital) and Part B (medical)
- Includes health, prescription and vision coverage
 - CIP MAPD: also includes dental
 - State MAPD: dental is available for a premium

Enrollment

- Member and all covered dependents must be eligible and enrolled in Medicare Parts A & B
- Member will receive information regarding enrollment in a Medicare Advantage Plan and will have 60 days to enroll
- Member continues to pay Medicare premiums

Member's Responsibility



Anticipate, plan, decide

Meet with SURS Counselor
Learn as much as you can about your benefits
Obtain Estimates
Make use of online resources



Utilize retirement checklist



Obtain, complete, and submit retirement application to SURS at least 60 days prior to retirement date

Submit application to reciprocal system, if applicable



Notify employer of retirement

Employer's Responsibility



PROCESS
EMPLOYEE'S FINAL
PAYMENTS



SUBMIT
TERMINATION
REPORT TO SURS



VERIFY ACADEMIC
CONTRACTS



VERIFY PART-TIME
SERVICE

SURS' Responsibility

- Request and gather information
- Accurately calculate Traditional and Portable claims
- Notify provider(s) for RSP claims
- Ensure member receives every dollar the law allows

Preliminary Estimated Payment (PEP) Traditional & Portable

Completed Retirement Application

- Verify member eligibility (vested)
- Member birth verification (required)
- Spouse birth & marriage verifications, if applicable

Typically, members receive 80-90% of the estimated benefit amount based on what SURS knows when the PEP is set up

- Certain instances occur where PEP payments may be less

PEP is paid the first of every month until the claim is finalized

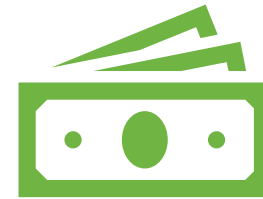
Makeup payment is sent when claim is finalized

- Average Retirement Claim processing time is 180 days from the date of retirement

Deductions from Annuity



Insurance Premiums, if applicable



Taxes

Federal Income Tax

Not currently taxed by the State of Illinois

If you reside in another state, check with that state regarding tax provisions

Employment After Retirement Employee Restrictions – Tier I

Non-SURS covered employment

- No restrictions or earnings limitations

SURS covered employment

- Clear separation from SURS-covered employment
 - No agreement (written or oral) in place at retirement to return to SURS-covered employment
- 60-day waiting period
 - Applies regardless of whether the employment is paid or unpaid
- Earnings limitation based on rate at retirement
 - Before age 60: monthly limitation
 - Age 60+: annual limitation
 - Does not apply to Retirement Savings Plan (RSP)

Employment After Retirement Employer Restrictions

- Employer Restrictions
 - SURS covered employers that employ affected annuitants must make annual contribution to SURS
 - Affected annuitant is an annuitant who:
 - Receives compensation during an academic year that is greater than 40% of the highest annual rate of earnings (HAE) prior to retirement, and
 - Receives an annuity of at least \$10,000 per year

Social Security

**Social Security benefits *could* be affected by the
Windfall Elimination Provision or the
Government Pension Offset**

Windfall Elimination Provision

“How it affects your Social Security retirement or disability benefits”

Government Pension Offset

“A law that affects spouse’s or widower’s benefits”

Social Security

www.ssa.gov

(800) 772-1213

SURS Counseling Services Counseling Appointment or Written Estimate

Eligibility

- Traditional/Portable Members
- Should be eligible to retire within 10 years
- Retirement Savings Plan (RSP) Members
- Should be eligible to retire within 4 years
- All Members are limited to 1 counseling appointment or written estimate each 12-month period

Process

- Member must complete a retirement estimate form online or contact SURS to initiate the request
- Submit completed form to SURS via online, fax, or mail
- Once form is submitted, can schedule counseling appointment online or by calling SURS

Type of Appointment

- Virtual (via Microsoft Teams)
- Telephone
- In Person

Retirement Estimate Information

Estimates calculated are only as good as the information you provide

- SURS does not have access to current salary, vacation, or sick leave balances

Critical Information

- Employment classification
- Retirement dates
- Salary
 - Base, overloads/overtime, summer
 - Future increases
- Vacation and sick leave
- Comments

SURS Website

[Active Members](#)[Retirees](#)[Retirement Plans ▾](#)[Employers ▾](#)[News ▾](#)[Business ▾](#)[Resources ▾](#)[Member Website](#)

A New Way To Save

SURS Deferred Compensation Plan (DCP)

[Read More](#)

New to SURS

Choosing one of SURS three retirement plans may seem a bit overwhelming at first. You will want to have a solid understanding of your options before you decide.



Ready to Retire

You have fulfilled the vesting requirements for retirement from your SURS-covered employer and would like to apply for retirement.



Educational Events

SURS hosts a number of online and in-person seminars and webinars for members in all plan types.



Resources

Helpful resources for new and existing SURS members including guides, videos and frequently asked questions.

Member Home Page



Member Website

[Home](#)

[My SURS](#)

[Mailbox](#)

[Make Changes](#)

[Forms](#)

[Security](#)

[Member Information](#) | [Beneficiaries](#)

[Home Page](#)

[Home Page](#)

[Benefit Estimator](#)

[Retirement Counseling](#)

**** ATTENTION ****

- Birth Verification is required.
- You are eligible to enroll in the SURS Deferred Compensation Plan (DCP) - (Click [Enroll in SURS Deferred Compensation Plan \(DCP\)](#) button below to enroll electronically).
- You have unread messages from SURS.

----- Personal Information -----
Date of Birth: -Birthdate Not Verified-
----- Tier Information -----
Tier Assignment: I
[More information](#)

----- Member Information -----
Plan Election: Traditional by Default
Member Status: Active
SURS Service Credit: 30.75 years
Contributions: \$ 80,815.70
Total Interest: \$ 146,260.01
Contributions and Interest: \$ 227,075.71

Estimate what your SURS benefit will be at some future date with the [Benefit Estimator](#)

[Enroll in SURS Deferred Compensation Plan \(DCP\)](#)

How to Apply for Retirement



Request application
from SURS

Applications are available
on the SURS website, or
Call SURS to have one
mailed to you



Submit completed application to SURS
and any reciprocal systems at least 60
days prior to retirement



Notify your current employer of your
intent to retire

Contact Us



SURS Contact Center

800-275-7877

Defined Contribution
Contact Center

800-613-9543

SURS Website

www.surs.org

Defined Contribution
Investment Guidance
(RSP & DCP)

sursrsp.timetap.com

Visit our office:
1901 Fox Drive
Champaign, IL 61820



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