



# PLAN TODAY. RETIRE TOMORROW. IMRF & 457(b) GUIDE.



**RETIREMENT, DISABILITY & DEATH  
BENEFIT GUIDE**

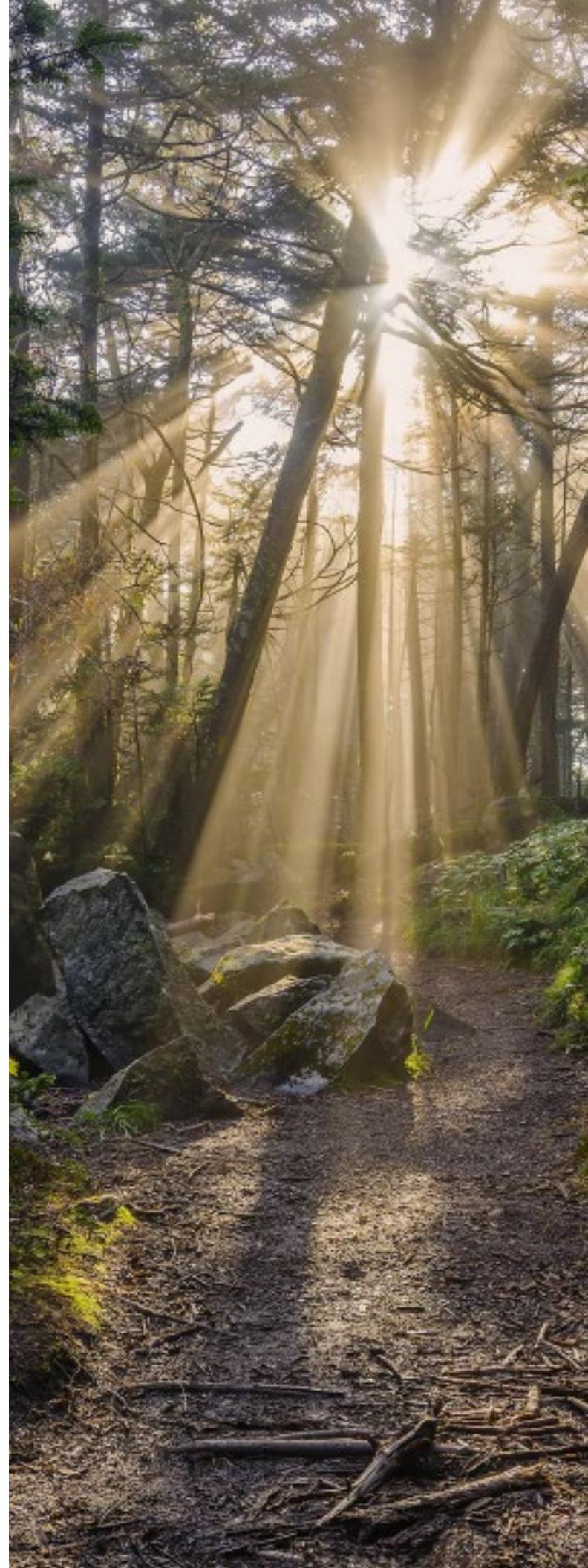
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## Questions?

Contact the Human Resources Department at  
**309-543-8570** or email  
[hr@masondistricthospital.org](mailto:hr@masondistricthospital.org)



# WELCOME TO YOUR Mason District Hospital RETIREMENT, DISABILITY & DEATH BENEFITS

Mason District Hospital is pleased to share our competitive retirement plan with you. Offering a competitive benefits package is just one way we strive to create a rewarding workplace for our employees. Please read the information provided in this guide carefully. For full details about our plans, please refer to [www.imrf.org](http://www.imrf.org)

## Who is Eligible?

Employees are expected to work a minimum of 1,000 hours annually.

## When and How Do I Enroll?

**IMRF**-Mason District Hospital will automatically enroll employees who are expected to work at least 1,000 hours annually. Enrolled employees will receive a welcome letter from IMRF.

**IMRF Voluntary Annual Contributions**- Once your IMRF account has been created by Mason District Hospital, download the “Election to Make or Change Voluntary Additional Contributions” from within your Member Access Portal. Instructions can be found [here](#). Turn the completed form into payroll or human resources.

**Empower 457 (b)**-Complete Enrollment and Beneficiary Form.



# ILLINOIS MUNICIPAL RETIREMENT PLAN



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## New Members



### Welcome to IMRF!

Your IMRF membership is a major financial asset, so it's important to understand your account.

### What is IMRF?

IMRF is a defined benefit plan that provides a lifetime of income protection. Your IMRF benefits include:

- **Retirement benefits**

With enough time and service credit, you can become eligible for an IMRF pension. You never outlive your IMRF pension—it is payable for life.

- **Disability**

Your IMRF benefits include disability protection if you become disabled. IMRF provides two types of disability benefits: temporary, and total and permanent.

- **Death benefits**

IMRF provides certain benefits to your beneficiaries if you pass away.



Sign up for your Member Access Account!

Use [Member Access](#) to safely and securely:

- Update your contact information
- Update your beneficiaries
- View your Benefit Statement
- Ask questions about your account

### What are the details of my benefits?

Your specific benefits and eligibility requirements depend on your plan and tier.

Click your plan and tier...

...and then click the topic you want to know more about.

Even more topics!

Not sure what plan and tier you're in? Your welcome letter includes your plan and tier. You can also read more about plans and tiers [here](#).



### Glass Half Full Webinar: Understanding Your IMRF Benefits

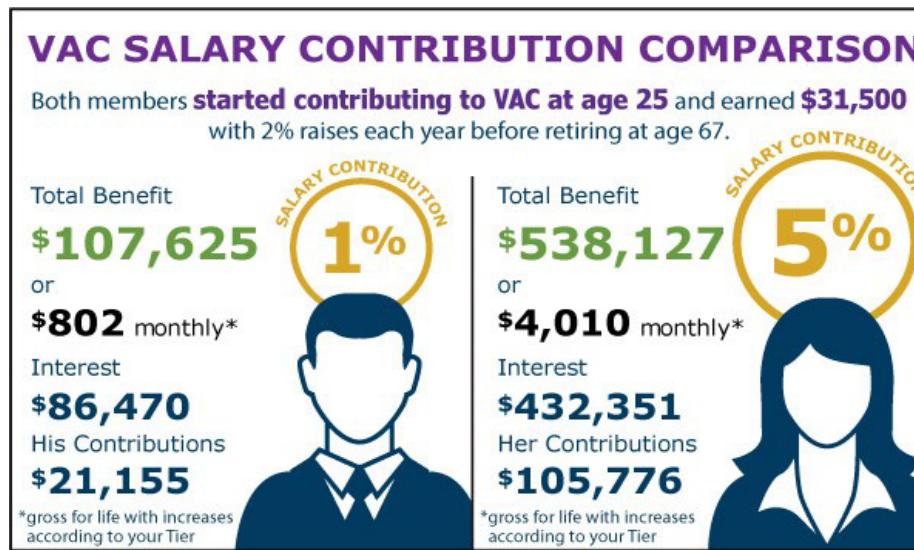
If you are under 40 and would like to better understand the nature of IMRF and why you are making contributions, this workshop is for you! Click [here](#) to sign up today.

### As a new member, what do I need to do first?

- Step 1: Read your welcome letter and review your membership information. If you notice any incorrect information, contact IMRF Member Services immediately.

- Step 2: Go to [IMRF Member Access](#) to sign into your account if you have one, or to sign up for your account if you don't. To stay informed about your IMRF account, you must use Member Access:
  - Member Access is where you set your communication preferences. This is how you let IMRF know your preferred delivery method for future documents and notifications from us. You should review the current communication preference settings in your Member Access account and update them if needed.
  - Member Access is the best way to make changes to your personal information, complete and submit forms, and view your account information.
- Step 3: Complete your "[Designation of Beneficiary](#)" form (Available in Member Access). Your IMRF benefits include survivor benefits. If you do not have a beneficiary form on file with us, your default beneficiary is your estate.
- Step 4: Consider taking advantage of IMRF's Voluntary Additional Contributions (VAC) program—a valuable savings opportunity available only to IMRF members!

VAC is an easy way to save more for retirement. Here's an example of how VAC can increase your retirement savings:



Select your plan/tier under "Members" in the menu at the top of this page, and then click "Voluntary Additional Contributions" to learn more!



**TIER I-  
MEMBER  
BEFORE  
JANUARY  
2011**



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# Your Contributions

*for Tier 1 Regular Plan Members*



You contribute 4.5% of your salary toward your future IMRF pension:

- 3.75% for your pension
- 0.75% for a surviving spouse pension

If you do not have an eligible surviving spouse when you retire, you can take your surviving spouse contributions as a lump sum refund or you can convert them into a separate lifelong pension payment.

## What You Get By Contributing to IMRF

Once you are eligible for an IMRF pension you are **guaranteed your pension for life**. When you start receiving your IMRF pension, you will likely receive the total amount of your contributions back within the first few years of your retirement. The remaining lifelong pension payments you receive will be paid by your employer's contributions and investment earnings. This is why your IMRF pension is such a valuable benefit.

IMRF also provides important disability and death benefits.

## You Never Lose Your Contributions

You are guaranteed a return of your IMRF contributions, paid as either:

- Your IMRF pension
- A refund
- Death benefits

## Participation in IMRF is Required

If you are working in a position that qualifies for IMRF you must contribute -- IMRF is not an optional program. (*There are exceptions for city hospital workers and elected officials.*)

## You Cannot Borrow from Your IMRF Contributions

You cannot borrow from your contributions or use them as collateral for a loan. As long as your contributions are on deposit with IMRF, they cannot be garnished or seized by any creditor.

## Contributions are Tax-Deferred

You do not pay federal or Illinois income tax on the money used to make your contributions.

## Reaching Maximum IMRF Pension Benefit

IMRF Regular plan members receive the maximum pension after earning 40 years of Regular service credit. If you have 40 or more years of service credit, you can elect to stop making IMRF contributions. If you stop contributing, you will still have the same disability and death benefit protection as contributing members.

Please request a [pension estimate](#) before you elect to stop making contributions. If your salary is still

## Quick Links

[Cease Contributions at 40 Years of Service](#)



Did you know?

You cannot borrow from your contributions or use them as collateral for a loan. As long as your contributions are on deposit with IMRF, they cannot be garnished or seized by any creditor.



[Source of IMRF Pension Benefits](#)

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# Death and Survivor Benefits

for Tier 1 Revised ECO Plan Members



## IMRF Death Benefits Protect Your Survivors

As an IMRF member, you are not only earning an IMRF pension—you also have important death benefits you should know about.

The amount and type of your IMRF death benefits depends upon your:

- Service credit
- Participation status
- Marital status

## Active Member Death Benefits

You are considered an active IMRF member if you are:

- Working in a position that qualifies for IMRF participation
- Receiving IMRF disability benefits
- On seasonal leave
- On an IMRF Benefit Protection Leave

If your IMRF service credit is:	Your death benefits are:
Less than one year	<p><b>If your death is job related</b>, a lump sum equal to one year's salary plus any balance in your member account  <i>Instead of the lump sum, a beneficiary annuity may be payable.</i></p> <p><b>If your death is NOT job related</b>, a lump sum equal to any balance in your member account</p>
More than one year but less than eight years	<p>A lump sum equal to one year's salary plus any balance in your member account.  <i>Instead of the lump sum, a beneficiary annuity may be payable.</i></p>
Eight or more years (you are vested for an IMRF pension)	<p><b>If you have an eligible spouse</b>, your spouse may choose:</p> <ul style="list-style-type: none"> <li>• A monthly surviving spouse pension plus a \$3,000 payment</li> <li>• A lump sum equal to one year's earnings plus any balance in your member account.</li> </ul> <p><b>If you DO NOT have an eligible spouse</b>, a lump sum equal to one year's salary plus any balance in your member account.  <i>Instead of the lump sum, a beneficiary annuity may be payable.</i></p>

## Additional Information

### What is the Balance in Your Member Account?

The balance in your member account is the accumulation of your member contributions, **plus** any interest

## Quick Links

[Form: Apply for Death Benefit](#)

[Form: Designate Beneficiaries](#)



### Benefit Processing Time

It will take approximately eight weeks to process your benefit after the **later of** – the date IMRF receives all required information **OR** your benefit effective date. This includes retirements, death benefits, and disability benefits.



Did you know?

For your spouse to be eligible for a surviving spouse pension, **you must designate your spouse as your only beneficiary** on IMRF's Designation of Beneficiary form.

earned on your contributions and **less** any benefit prepayments.

### What is a benefit prepayment?

Any time a benefit is paid out of your account using estimated payments, we may initially pay out a higher payment than you or your beneficiary(ies) is entitled to. This is called a "prepayment." IMRF is required by law to recover prepayments, typically through reductions from future benefit payments.

### When is a Surviving Spouse Eligible?

For your spouse to be considered eligible for the active member death benefits listed above, the following three requirements must be met:

1. You were an actively participating member at the time of your death.
2. **You must have named your spouse as your only primary beneficiary on your IMRF Designation of Beneficiary form.**
3. The date of your marriage or civil union was at least one year prior to your death.

If your spouse is eligible for an ECO surviving spouse pension, he or she can choose benefits payable under the ECO plan or under the Regular plan.

#### Surviving Spouse Pension Benefits

<b>Regular Plan</b>	In addition to \$3,000 lump sum payment, a pension equal to 50% of the pension you earned
<b>ECO Plan</b>	At age 50 or older, in addition to \$3,000 lump sum payment, a pension equal to 66-2/3% of the pension you had earned (minimum amount 10% of ECO salary)

### Surviving Spouse with Child Pension

If your spouse is eligible for a surviving spouse pension and your spouse is caring for your minor, unmarried children, your spouse will receive:

- A monthly pension equal to 30% of your salary at time of death plus
- 10% of your salary at time of death for each minor, unmarried child
- or
- A monthly pension equal to 66-2/3% of the pension you had earned (minimum amount 10% of ECO salary)

The maximum total monthly benefit payable to spouse and children cannot exceed 50% of your ECO salary at time of death.

### Child's Pension

If you have eight or more years of service credit your children may be eligible for a child's pension. The following conditions must be met:

- If you do not have a surviving spouse, if your spouse is not eligible, or if your eligible spouse dies, a child's pension is payable to each minor (under age 18) unmarried child you have, equal to 20% of your ECO salary at the time of death. The maximum total monthly benefit payable to all children cannot exceed 50% of your ECO FRE or 75% of your pension.
- If your child(ren) is eligible for an ECO child pension, he or she can choose benefits under the ECO plan or under the Regular plan.
- A child's pension is discontinued at age 18 or marriage, whichever is earliest. When any minor child reaches age 18 or marries, the death benefit is recalculated to what it would have been had that child not been a minor at the time of the member's death.
- When all children are age 18 or married, if there are any remaining member contributions and interest that were not paid out as pension payments, they are paid in a lump sum to your designated beneficiary.
- Adopted children are treated the same as natural children if proceedings for adoption commenced one year before date of death.



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# Disability Benefits

*for Tier 1 Regular Plan Members*



## Two types of benefits

IMRF provides two types of disability benefits:

- [Temporary disability benefits](#)
- [Total and Permanent disability benefits](#)

You always start out receiving [temporary disability](#). If your temporary disability benefits run out and you are still disabled, your claim will be investigated to determine your eligibility for [total and permanent disability benefits](#).

## IMRF disability benefits protect you

While you are on IMRF disability:

- You continue to earn service credit toward your future IMRF pension, at no cost to you.
- Your death benefits would still include one year's salary, and death benefit options are the same as if you were still working.
- You may receive monthly payments (see below for details).
- Your retirement benefits will be protected by your disability benefit. Your salary before disability will be used to calculate your retirement benefit.

## How much are disability payments?

You could receive monthly payments up to 50% of your average monthly salary (based on the 12 months before the month you became disabled).

If you are eligible for other sources of disability income, such as [workers' compensation](#) or [Social Security](#), the amount of your IMRF disability payments will be reduced. Click the links below to learn more about how IMRF disability payments are affected by:

- [Workers' compensation](#)
- [Social Security](#)

## When do my benefits start?

IMRF disability benefits are not paid for the first 30 days of disability.

Temporary disability benefits are effective on the 31st day following the date of disability, as long as you are no longer receiving salary, sick, holiday, or vacation pay from your employer. If you are still getting paid by your employer, your benefits will begin the day after the last day you were paid.

## How long will my benefits last?

- [Temporary disability benefits](#) are paid for:
  - No less than a period of time equal to one-half of your service credit, but not more than 30 months.

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[Avoiding Closure of Your Claim](#)



[How will I know my next steps?](#)

Once you have applied for IMRF disability, we will send you correspondence that contains detailed information about each step of your disability claim process.

- **Total and permanent disability benefits**

After your temporary disability benefits run out, you will receive total and permanent disability benefits if we find that you are:

- Totally and permanently disabled
- Unable to engage in any gainful employment

## Why can my IMRF disability benefits be reduced?

If you receive Social Security disability, workers' compensation benefits, or other outside earnings, by law your IMRF disability benefits must be reduced by the amount you receive from these benefits. However, even if the amount you receive from Social Security disability and/or workers' compensation exceeds 50% of your income, **IMRF will always pay you a minimum benefit of \$10.00 a month to make sure your other IMRF benefits are protected.**

To learn more about why you should still apply for IMRF disability benefits if your benefit will be reduced, [click here](#).

## Trial work periods

If your employer offers a trial work period, you may be able to return to work part time without losing all of your IMRF disability benefits. To learn more about the trial work period, [click here](#).

## If you are denied benefits

IMRF will send you a denial letter if we deny or terminate your disability benefits. If you do not agree with this decision, you can request a hearing before the IMRF Board of Trustees Benefit Review Committee.

To learn more about what to do if you are denied benefits, [click here](#).

## IMRF is authorized to determine continuing eligibility

If you are granted IMRF disability benefits, IMRF is authorized to conduct periodic checks/investigations to determine continuing eligibility. These periodic checks/investigations may result in a determination of ineligibility.

IMRF is not legally authorized to pay a benefit to an ineligible member. If IMRF finds you ineligible, your benefit will stop the month after this determination. You will have an opportunity to appeal to the IMRF Benefit Review Committee under IMRF's disability appeal procedures.

By applying for these benefits and signing the "Members Application for IMRF Disability Benefits" form, you indicate you understand your benefits may be terminated if a written report by an IMRF-appointed physician finds that you are no longer disabled, as defined by the Illinois Pension Code.



Did You Know?

### A Reduced Benefit Still Protects You

Your IMRF disability benefits will be reduced by any Social Security or Worker's Compensation benefits that you receive or may be entitled to.

However, IMRF will always pay you a minimum benefit of \$10.00 a month to make sure your other IMRF benefits are protected.

To learn why this is such an important benefit, [click here](#).



**TIER 2-  
MEMBER  
AFTER  
JANUARY  
2011 or  
LATER**



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# Your Contributions

*for Tier 2 Regular Plan Members*



You contribute 4.5% of your salary toward your future IMRF pension:

- 3.75% for a regular plan benefit
- 0.75% for a surviving spouse pension

If you do not have an eligible surviving spouse when you retire, you can take your surviving spouse contributions as a lump sum refund or you can convert them into a separate lifelong pension payment.

Under Tier 2, a member's wages are capped at \$127,283.01 in 2025. You do not pay any contributions on wages above the cap. Even though wages aren't reported, you will continue to earn service credit.

## What You Get By Contributing to IMRF

Once you are eligible for an IMRF pension you are **guaranteed your pension for life**. When you start receiving your IMRF pension, you will likely receive the total amount of your contributions back within the first few years of your retirement. The remaining lifelong pension payments you receive will be paid by your employer's contributions and investment earnings. This is why your IMRF pension is such a valuable benefit.

IMRF also provides important disability and death benefits.

## You Never Lose Your Contributions

You are guaranteed a return of your IMRF contributions, paid as either:

- Your IMRF pension
- A refund
- Death benefits

## Participation in IMRF is Required

If you are working in a position that qualifies for IMRF you must contribute -- IMRF is not an optional program. (*There are exceptions for city hospital workers and elected officials.*)

## You Cannot Borrow from Your IMRF Contributions

You cannot borrow from your contributions or use them as collateral for a loan. As long as your contributions are on deposit with IMRF, they cannot be garnished or seized by any creditor.

## Contributions are Tax-Deferred

You do not pay federal or Illinois income tax on the money used to make your contributions.

## Reaching Maximum IMRF Pension Benefit

IMRF Regular plan members receive the maximum pension after earning 40 years of Regular service credit. If you have 40 or more years of service credit, you can elect to stop making IMRF contributions. If you stop contributing, you will still have the same disability and death benefit protection as contributing

## Quick Links

[Cease Contributions at 40 Years of Service](#)



Did you know?

You cannot borrow from your contributions or use them as collateral for a loan. As long as your contributions are on deposit with IMRF, they cannot be garnished or seized by any creditor.

Tier 2 members do not pay any contributions above the wage cap. The wage cap for 2025 is \$127,283.01.



Source of IMRF Pension Benefits

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# Tier 2 Regular Death and Survivor Benefits

for Inactive IMRF Members



As an inactive IMRF member with contributions on deposit, you have important death benefits you should know about.

The amount and type of your IMRF death benefits depends upon your:

- Service credit
- Participation status
- Marital status

To view a current estimate of your IMRF death benefits, sign into your [Member Access](#) account.

## Inactive Member Death Benefits

If you are:	And your service credit is:	Your death benefits are:
Younger than 62 years old	Any amount	The balance in your member account.
Age 62 or older	Less than ten years	The balance in your member account.
Age 62 or older	Ten or more years	<p><b>If you have an eligible surviving spouse</b>, your spouse may choose either:</p> <ul style="list-style-type: none"> <li>● A monthly surviving spouse pension and a \$3,000 payment</li> <li>● A lump sum death benefit of the balance in your member account and a \$3,000 payment</li> </ul> <p><i>Instead of the lump sum death benefit, a beneficiary annuity may be payable.</i></p> <p><b>If you do not have an eligible surviving spouse</b> the balance in your member account and a \$3,000 payment is paid to your beneficiary(ies).</p> <p><i>Instead of the lump sum death benefit, a beneficiary annuity may be payable.</i></p>

### When is a Surviving Spouse Eligible?

For your spouse to be eligible for inactive member death benefits:

1. **You must have named your spouse as your only primary beneficiary on your IMRF Designation of Beneficiary form.**
2. The date of your marriage or civil union must be at least one year before you stopped participating in IMRF.

### Quick Links

[Form: Apply for Death Benefit](#)

[Form: Designate Beneficiaries](#)



### Contact IMRF

We want to hear from you whenever you have questions or concerns.

[Here's how to reach us.](#)

### What is the Balance in Your Member Account?

The balance in your member account is the accumulation of your member contributions, **plus** any interest earned on your contributions and **less** any benefit prepayments.

### What is a Benefit Prepayment?

Any time a benefit is paid out of your account using estimated payments, we may initially pay out a higher payment than you or your beneficiary(ies) is entitled to. This is called a "prepayment." IMRF is required by law to recover prepayments, typically through reductions from future benefit payments.

### Additional Surviving Spouse Pension Information

- The amount of the surviving spouse benefit is always 66-2/3% of IMRF's standard pension plan and is payable for the lifetime of your surviving spouse, even if your spouse remarries.
- Surviving spouse pensions under Tier 2 are increased each January, beginning the year after your spouse turns 60. The increase amount is the lower of:
  - 3%
  - One-half of the increase in the Consumer Price Index (urban) for the preceding year of the original amount. If the CPI decreases or is zero, no increase is paid.
- If your surviving spouse is under age 60, IMRF will advise your spouse of the amounts payable under both the standard pension and under the optional pension.

### How Divorce Can Affect Your Designation of Beneficiary

If you named your spouse as your primary beneficiary and you later divorce, your former spouse is no longer considered a beneficiary. **If you want any other arrangement, you must file a new designation of beneficiary.**

*Different rules apply for members who divorce after they begin receiving an IMRF pension.*

### You Can Provide an Additional Optional Death Benefit

The Reversionary Annuity option gives you the choice of receiving a smaller IMRF pension so you can provide a lifetime pension for someone else upon your death. With a Reversionary Annuity, you can:

- Provide your eligible spouse with a pension in addition to the IMRF surviving spouse pension.
- Provide your non-eligible spouse a monthly pension similar to the surviving spouse pension, if your spouse is not eligible for a surviving spouse pension.
- Provide any other individual with a lifetime monthly pension, such as a child, an ex-spouse, or any other person.

You must choose this option by returning a completed **"Reversionary Annuity Application"** form (Available in Member Access) by the time you return your retirement application.

If you choose a Reversionary Annuity:

- You cannot change the individual you named to receive the Reversionary Annuity—even if you change your mind later or the person you named pre-deceases you.
- If the person you named pre-deceases you, your pension will permanently remain the reduced amount.



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# Disability Benefits

for Tier 2 Regular Plan Members



## Two types of benefits

IMRF provides two types of disability benefits:

- [Temporary disability benefits](#)
- [Total and Permanent disability benefits](#)

You always start out receiving [temporary disability](#). If your temporary disability benefits run out and you are still disabled, your claim will be investigated to determine your eligibility for [total and permanent disability benefits](#).

## IMRF disability benefits protect you

While you are on IMRF disability:

- You continue to earn service credit toward your future IMRF pension, at no cost to you.
- Your death benefits would still include one year's salary (up to the Tier 2 wage cap), and death benefit options are the same as if you were still working.
- You may receive monthly payments (see below for details).
- Your retirement benefits will be protected by your disability benefit. Your salary before disability will be used to calculate your retirement benefit.

## How much are disability payments?

You could receive monthly payments up to 50% of your average monthly salary (based on the 12 months before the month you became disabled).

If you are eligible for other sources of disability income, such as [workers' compensation](#) or [Social Security](#), the amount of your IMRF disability payments will be reduced. Click the links below to learn more about how IMRF disability payments are affected by:

- [Workers' compensation](#)
- [Social Security](#)

## When do my benefits start?

IMRF disability benefits are not paid for the first 30 days of disability.

Temporary disability benefits are effective on the 31st day following the date of disability, as long as you are no longer receiving salary, sick, holiday, or vacation pay from your employer. If you are still getting paid by your employer, your benefits will begin the day after the last day you were paid.

## How long will my benefits last?

- [Temporary disability benefits](#) are paid for:
  - No less than a period of time equal to one-half of your service credit, but not more than 30 months.

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[How will I know my next steps?](#)

Once you have applied for IMRF disability, we will send you correspondence that contains detailed information about each step of your disability claim process.

- **Total and permanent disability benefits**

After your temporary disability benefits run out, you will receive total and permanent disability benefits if we find that you are:

- Totally and permanently disabled
- Unable to engage in any gainful employment

## Why can my IMRF disability benefits be reduced?

If you receive **Social Security disability, workers' compensation benefits**, or other outside earnings, by law your IMRF disability benefits must be reduced by the amount you receive from these benefits. However, even if the amount you receive from Social Security disability and/or workers' compensation exceeds 50% of your income, **IMRF will always pay you a minimum benefit of \$10.00 a month to make sure your other IMRF benefits are protected.**

To learn more about why you should still apply for IMRF disability benefits if your benefit will be reduced, [click here](#).



### Did You Know?

#### A Reduced Benefit Still Protects You

Your IMRF disability benefits will be reduced by any Social Security or Worker's Compensation benefits that you receive or may be entitled to.

However, IMRF will always pay you a minimum benefit of \$10.00 a month to make sure your other IMRF benefits are protected.

To learn why this is such an important benefit, [click here](#).

## Trial work periods

If your employer offers a trial work period, you may be able to return to work part time without losing all of your IMRF disability benefits. To learn more about the trial work period, [click here](#).

## If you are denied benefits

IMRF will send you a denial letter if we deny or terminate your disability benefits. If you do not agree with this decision, you can request a hearing before the IMRF Board of Trustees Benefit Review Committee.

To learn more about what to do if you are denied benefits, [click here](#).

## IMRF is authorized to determine continuing eligibility

If you are granted IMRF disability benefits, IMRF is authorized to conduct periodic checks/investigations to determine continuing eligibility. These periodic checks/investigations may result in a determination of ineligibility.

IMRF is not legally authorized to pay a benefit to an ineligible member. If IMRF finds you ineligible, your benefit will stop the month after this determination. You will have an opportunity to appeal to the IMRF Benefit Review Committee under IMRF's disability appeal procedures.

By applying for these benefits and signing the "Members Application for IMRF Disability Benefits" form, you indicate you understand your benefits may be terminated if a written report by an IMRF-appointed physician finds that you are no longer disabled, as defined by the Illinois Pension Code.

## Comparing Tier 1 and Tier 2 – IMRF Regular Plan

	Regular Tier 1 – RG01	Regular Tier 2 – RG03
<b>What makes you eligible?</b>	<ul style="list-style-type: none"> <li>• You are currently participating in Regular IMRF</li> <li>• You were enrolled in IMRF before January 1, 2011.</li> <li>• You previously participated in IMRF as an active member or in a reciprocal system and return to participation.</li> </ul>	<p>You are first enrolled in IMRF's Regular Plan on or after January 1, 2011.</p> <p>But there's an EXCEPTION:</p> <p>You participate in Tier 1 if you have current or previous IMRF or reciprocal retirement system participation <b>(with the exception of the Judges' Retirement System and the General Assembly Retirement System)</b> and are enrolled in IMRF after January 1, 2011.</p>
<b>How much service do you need to vest?</b>	8 years	10 years
<b>What is your normal retirement age?</b>	60	67
<b>What is your earliest retirement age (pension is reduced)?</b>	55	62
<b>How is your pension reduced?</b>	<ul style="list-style-type: none"> <li>• If you retire between age 55 and 60 with less than 30 years of service credit: your pension is reduced 1/4% for each month under age 60.</li> <li>• If you retire between age 55 and 60 with at least 30 but less than 35 years of service credit, your pension is reduced by lesser of 1/4% for each month <ul style="list-style-type: none"> <li>– Under age 60 or</li> <li>– Of service credit less than 35 years.</li> </ul> </li> <li>• If you retire with 35 or more years of service credit and are at least age 55, there is no reduction.</li> </ul>	<ul style="list-style-type: none"> <li>• If you retire between age 62 and 67 with less than 30 years of service credit: your pension is reduced 1/2% for each month under age 67.</li> <li>• If you retire between age 62 and 67 with at least 30 but less than 35 years of service credit, your pension is reduced by the lesser of 1/2% for each month <ul style="list-style-type: none"> <li>– Under age 67 or</li> <li>– Of service credit less than 35 years.</li> </ul> </li> <li>• If you retire with 35 or more years of service credit and are at least age 62, there is no reduction.</li> </ul>
<b>What is included in your Final Rate of Earnings (FRE)?</b>	<p>Your FRE is the average of the highest 48 months in your last 10 years of service</p> <p>The 125% rule applies: Wages for each of the last three months cannot be more than 25% greater than the highest earnings in any of the first 45 months.</p>	<p>Your FRE is the average of the highest 96 months in your last 10 years of service</p> <p>For members who began on or after 1/1/2011 but before 1/1/2012: The 125% rule applies: Wages for each of the last three months cannot be more than 25% greater than the highest earnings in any of the first 93 months.</p> <p>For members who began on or after 1/1/2012: Wages for each of the last 24 months of the FRE cannot be more than 25% greater than any of the first 72 months in the 96 month FRE period.</p>

<b>What is your cap on reportable wages?</b>	None for members first participating before January 1, 1996.  \$305,000 annually (in 2022) for all others.	The cap for 2022 is \$119,892.41; this amount automatically increases annually by the lesser of 3% or by one-half of the increase in the Consumer Price Index (urban) for the preceding year.
<b>What is the amount of your Annual Pension Increase?</b>	3% of the original amount	The lower of 3% or one-half of the increase in the Consumer Price Index (urban) for the preceding year of the original amount.  If the CPI decreases or is zero, no increase is paid.
<b>When are you eligible for an Annual Pension Increase?</b>	The first January following your retirement effective date. For the first year the increase is prorated for an effective date other than January 1.	Your first increase is not paid until the later of age 67 or after one year of receiving your pension.
<b>What is the amount of the Surviving Spouse Pension?</b>	50% of the pension you had earned at the date of death.	66-2/3% of the pension you had earned at the date of death.
<b>What is the amount of the Surviving Spouse Pension Annual Increase?</b>	3% of the original amount, which is payable each year on January 1.	The lower of 3% or one-half of the increase in the Consumer Price Index (urban) for the preceding year of the original amount.  If the CPI decreases or is zero, no increase is paid.  The increase is payable each year on January 1.
<b>How can you qualify for an Early Retirement Incentive?</b>	<ul style="list-style-type: none"> <li>Your employer's governing body must pass an ERI resolution.</li> <li>You must be at least age 50 and have 20 years of service.</li> <li>You can purchase between one month and five years of service. This increases your age and service for retirement calculation purposes.</li> </ul>	<ul style="list-style-type: none"> <li>Your employer's governing body must pass an ERI resolution.</li> <li>You must be at least age 57 and have 20 years of service.</li> <li>You can purchase between one month and five years of service. This increases your age and service for retirement calculation purposes.</li> </ul>
<b>What About Voluntary Additional Contributions?</b>	You may contribute up to an additional 10% of your salary.	You may contribute up to an additional 10% of your salary (up to the wage cap).
<b>What is the Lump Sum Death Benefit (active member)?</b>	One year's salary plus any balance in the member's account.	One year's salary (up to the wage cap) plus any balance in the member's account.
<b>What stays the same?</b>	<ul style="list-style-type: none"> <li>Member contribution rate</li> <li>Pension formula</li> <li>13th Payment</li> <li>Disability Benefits (salary used to calculate benefit subject to wage cap)</li> <li>Survivor benefits (except as noted above)</li> <li>Money Purchase formula</li> </ul>	

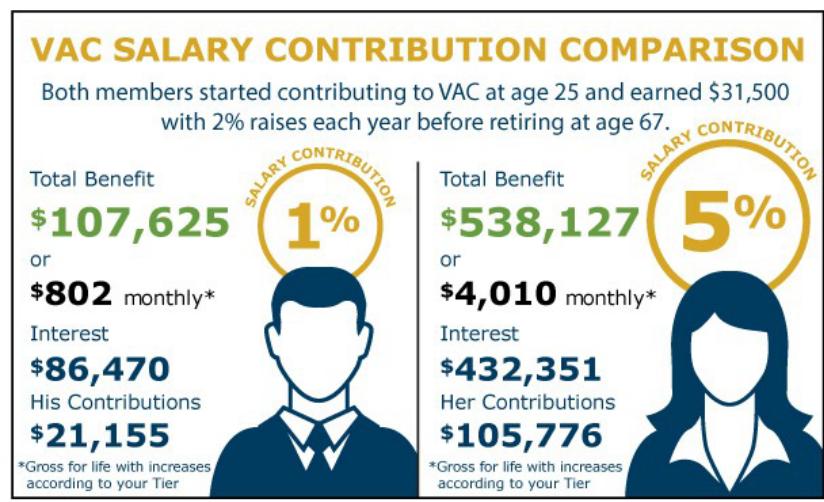
# Comparing Tier 1 and Tier 2 – IMRF SLEP Plan

	<b>SLEP Tier 1 – SL01</b>	<b>SLEP Tier 2 – SL03</b>
<b>What makes you eligible?</b>	<ul style="list-style-type: none"> <li>• You are participating in the IMRF Sheriff's Law Enforcement Personnel (SLEP) plan before January 1, 2011.</li> <li>• You previously participated in SLEP before January 1, 2011 and returned to SLEP participation at any time (either before or after January 1, 2011).</li> </ul>	<p>You are first enrolled in the IMRF Sheriff's Law Enforcement Personnel (SLEP) plan on or after January 1, 2011.</p> <p><b>Note this Exception!</b> Prior participation in Regular IMRF or in a reciprocal retirement system before January 1, 2011, will <b>NOT</b> make you eligible for SLEP Tier 1.</p>
<b>How much service do you need to vest?</b>	20 years	10 years
<b>What is your normal retirement age?</b>	50	55
<b>What is your earliest retirement age?</b>	N/A	50
<b>Is your SLEP pension reduced?</b>	Your SLEP pension is not subject to reduction	Your SLEP pension is reduced 1/2% for each month under age 55.
<b>What is included in your Final Rate of Earnings (FRE)?</b>	<p>Your FRE is the average of the highest 48 months in your last 10 years of service.</p> <p>125% rule applies: Wages for each of the last three months cannot be more than 25% greater than the highest earnings in any of the first 45 months.</p>	Your FRE is the average of the highest 96 months in your last 10 years of service
<b>What is your maximum pension payable?</b>	80% of final rate of earnings.	75% of final rate of earnings.
<b>What is your cap on Reportable Wages?</b>	<p>None for members first participating before January 1, 1996.</p> <p>\$305,000 annually (in 2022) for all others.</p>	<p>The 2022 cap is \$119,892.41; this amount automatically increases annually by the lesser of</p> <ul style="list-style-type: none"> <li>• 3%</li> <li>• by one-half of the annual increase in the Consumer Price Index (urban) for the 12 months ending in September of the preceding year</li> </ul> <p>If the CPI decreases or is zero, the wage cap is not increased.</p>
<b>What is the limit on your Reportable Wages?</b>	None.	Compensation for overtime is not included in reportable wages.

<b>What is the amount of your Annual Pension Increase?</b>	3% of the original amount	The original amount is increased by the lower of <ul style="list-style-type: none"> <li>• 3%</li> <li>• one-half of the annual increase in the Consumer Price Index (urban) for the 12 months ending in September of the preceding year</li> </ul> If the CPI decreases or is zero, no increase is paid.
<b>When are you eligible for an Annual Pension Increase?</b>	The first January following your retirement effective date. For the first year the increase is prorated for an effective date other than January 1.	Your increase is not paid until January 1 on or after the later of : <ul style="list-style-type: none"> <li>• age 60</li> <li>• one year of receiving your pension</li> </ul>
<b>What is the amount of the Surviving Spouse Pension?</b>	50% of the pension you had earned at the date of death.	66-2/3% of the pension you had earned at the date of death.
<b>What is the amount of the Surviving Spouse Pension Annual Increase?</b>	3% of the original amount, which is payable each year on January 1.	The original amount is increased by the lower of <ul style="list-style-type: none"> <li>• 3%</li> <li>• one-half of the annual increase in the Consumer Price Index (urban) for the 12 months ending in September of the preceding year</li> </ul> If the CPI decreases or is zero, no increase is paid. The increase is payable each year on January 1 on or after the spouse reaches age 60.
<b>How can you qualify for an Early Retirement Incentive?</b>	<ul style="list-style-type: none"> <li>• Your employer's governing body must pass an ERI resolution.</li> <li>• You must be at least age 50 and have 20 years of service.</li> <li>• You can purchase between one month and five years of service. This increases your age and service for retirement calculation purposes.</li> </ul>	<ul style="list-style-type: none"> <li>• Your employer's governing body must pass an ERI resolution.</li> <li>• You must be at least age 50 and have 20 years of service.</li> <li>• You can purchase between one month and five years of service. This increases your age and service for retirement calculation purposes.</li> </ul>
<b>What is the Lump Sum Death Benefit (active member)?</b>	One year's salary plus any balance in the member's account.	One year's salary (up to the wage cap) plus any balance in the member's account.
<b>What stays the same?</b>	<ul style="list-style-type: none"> <li>• Member contribution rate (not charged for wages in excess of the wage cap or for overtime wages)</li> <li>• Pension formula</li> <li>• 13th Payment</li> <li>• Disability Benefits (salary used to calculate benefit subject to wage cap)</li> <li>• Survivor benefits (except as noted above)</li> <li>• Money Purchase formula</li> </ul>	



# **VOLUNTARY ANNUAL CONTRIBUTIONS**



IMRF's Voluntary Additional Contributions program is a unique retirement savings opportunity available to IMRF members only. With this program, members can choose to make additional, after-tax contributions to an individual VAC account that earns a higher rate of interest than most other retirement savings plans.

**The robust interest rate of IMRF's VAC program makes it a particularly attractive retirement savings option during times of market volatility.**

To learn more about the VAC program, go to the IMRF web page at [imrf.org](http://imrf.org), and navigate to the correct pension plan under the Members ribbon. You'll find the VAC page near the bottom right of the dropdown menu options.

***Take a Voluntary Additional Contributions quiz to test your knowledge!***



- Open the QR reader application or the camera on your smartphone.
- Point it at the QR code above.



# Looking for an easy way to save additional retirement income?

## Enroll in IMRF's Voluntary Additional Contributions (VAC) program!

- If you are a Tier 1 member, you may contribute up to a maximum of 10% of your IMRF reportable earnings.
- If you are a Tier 2 member, you may contribute up to a maximum of 10% of your IMRF reportable earnings, up to the Tier 2 wage cap. If you reach your wage cap, you can't make any more contributions in that year, even if you haven't reached the VAC maximum. You can begin making contributions again the following January.
- Voluntary Additional Contributions are after tax—they are not tax-deferred like usual IMRF member contributions. You may be better served by contributing a portion of your salary on a pretax (tax-deferred) basis to your employer's deferred compensation plan, e.g., 457 or 403(b).
- Unlike the Voluntary Additional Contributions themselves, the interest credited is tax-deferred.
- Although you can apply for a refund of your Voluntary Additional Contributions at any time, IMRF discourages such refunds. Voluntary Additional Contributions may not be the right choice for short-term savings.

- Voluntary Additional Contributions interest is credited differently from a traditional savings account:
  - A traditional savings account credits interest on the current amount in the account.
  - IMRF credits interest annually, at the end of the year based on the previous January 1 balance. That means:
    - You will not earn any interest the first year you begin making Voluntary Additional Contributions.
    - If you withdraw your contributions at any time during a year, you will not receive any interest on the contributions you withdraw. Contributions must stay in your account for you to receive interest on them. However, you would receive interest on any previously earned interest that remains in your account.

Visit [www.imrf.org](http://www.imrf.org) for the current interest rate.

## How VAC interest is credited (example assumes 7.25% interest rate)

### 1ST YEAR

January 1, 2019 opening balance .....	\$0.00
VAC contributions made during 2019.....	\$400.00
Interest credited on December 31, 2019 based upon	
January 1, 2019 balance of \$0 x 7.25%.....	\$0.00

### 2ND YEAR

January 1, 2020 opening balance .....	\$400.00
VAC contributions made during 2020.....	\$500.00
Interest credited on December 31, 2020 based upon	
January 1, 2020 balance of \$400 x 7.25% .....	\$29.00

### 3RD YEAR

January 1, 2021 opening balance:	
2019 VAC contributions .....	\$400.00
2019 interest .....	\$0.00
2020 VAC contributions .....	\$500.00
2020 interest .....	\$29.00
Total January 1, 2021 opening balance .....	\$929.00
Interest credited on December 31, 2021 based upon	
January 1, 2021 balance of \$929 x 7.25% .....	\$67.35

*Although the Voluntary Additional Contributions program offers you an easy way to save for retirement, only you know if it is right for you. If you are uncertain about making Voluntary Additional Contributions or the tax consequences of Voluntary Additional Contributions refunds, you should contact your financial advisor.*

# How to start making contributions to VAC

You enroll in the VAC program by completing IMRF Form 6.30, "Election to Make Voluntary Additional Contributions."

- Your employer must allow you to participate in the VAC program by ensuring after-tax contributions are withheld from your salary. The employer must report and transmit your VAC to IMRF.
- VAC are deposited in a separate account for each member. These accounts are not matched by the employer.
- If you reach 40 years of service and choose to stop making IMRF contributions, you must also stop making Voluntary Additional Contributions.

**IMRF ELECTION TO MAKE OR CHANGE VOLUNTARY ADDITIONAL CONTRIBUTIONS**  
IMRF Form 6.30 (Rev. 01/2019)

What's Voluntary Additional Contribution (VAC) program is a way to help you save additional retirement income. With this program you choose to make additional after-tax contributions to an individual VAC account that earns interest. Your employer deducts your additional contributions from your IMRF reportable earnings and reports them to IMRF. Your VAC account consists of your contributions and interest only. Employers do not match or make any contributions to your account. The VAC program is open to all IMRF members.

**What happens when I retire?**  
When you retire, you can take your contributions and interest as a lump sum, or you can choose a monthly annuity if your VAC balance is at least \$4,500.00.

**Voluntary Additional Contributions:**

- Are limited to a maximum of 10% of your IMRF reportable earnings for Tier 1 members.
- Are limited to a maximum of 15% of your IMRF reportable earnings, up to the Tier 2 wage cap, for Tier 2 members.
- Can be stopped at any time (see refund section on next page for information about withdrawing interest).
- Will begin in the month specified below, as long as your application has been received by IMRF and your employer begins reporting your VAC contributions.
- Earn interest differently than traditional saving accounts.

**IMPORTANT! Review details about the VAC program on the next page to make sure it is the right choice for you.**

Please print – use black ink

Member's Last Name	First	Middle initial	Jr., Sr., etc. IMRF Member ID or Last 4 Digits of SBN
Employee Name		Employee IMRF ID Number	

**CERTIFICATION BY MEMBER**  
I elect to (check one):

- Make Voluntary Additional Contributions to the Illinois Municipal Retirement Fund at the rate of \_\_\_\_\_%  
(NOT TO EXCEED 10%) and authorize my employer to deduct these contributions from my earnings.
- Change my Voluntary Additional Contributions to the Illinois Municipal Retirement Fund at the rate of \_\_\_\_\_%  
(NOT TO EXCEED 15%) and authorize my employer to deduct these contributions from my earnings.
- Stop my Voluntary Additional Contributions to the Illinois Municipal Retirement Fund.

**CERTIFICATION BY AUTHORIZED AGENT**  
I certify that Voluntary Additional Contributions will be made from the member's IMRF reportable earnings beginning with earnings paid in \_\_\_\_\_ 20\_\_\_\_ at the rate specified.  
  
X \_\_\_\_\_  
Signature of Authorized Agent

IMRF  
2211 York Road, Suite 500, Oak Brook, Illinois 60521-2337  
Member Services Representatives 1-800-ASK-IMRF (275-4073) Fax (312) 706-4289  
www.imrf.org  
IMRF Form 6.30 (Rev. 01/2019)

## Withdrawals/Refunds

To request a refund of Voluntary Additional Contributions, please fill out IMRF Form VARF, "Request for Refund of Voluntary Additional Contributions (VAC)."

## If you are CURRENTLY EMPLOYED by an IMRF Employer:

- You will NOT be paid interest on a VAC refund. Your interest will remain on account and continue to earn interest. You will be eligible for a refund of the interest when you stop working for your IMRF employer or when you apply for your IMRF Pension.

You may choose to continue or stop making Voluntary Additional Contributions after receiving a refund.

You must receive a refund of all of your Voluntary Additional Contributions on deposit. You may not receive a partial refund.

## If you are NO LONGER EMPLOYED by an IMRF Employer:

- You will receive a refund of all of your Voluntary Additional Contributions, including any interest on your account.

You must receive a refund of all of your Voluntary Additional Contributions on deposit. You may not receive a partial refund.

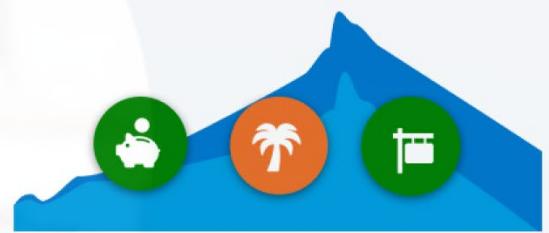
If you are less than age 59-1/2, the taxable portion of the refund (the interest earned) will be subject to income tax penalties. You can avoid these income tax penalties by rolling over the taxable portion into an IRA or other qualified retirement plan. Unless the taxable portion is directly rolled over, federal law requires IMRF to make a 20% tax withholding.

- If you apply for a refund of your usual IMRF member contributions (a "separation refund")—your Voluntary Additional Contributions (with interest) must be refunded at the same time.

## Retiring with VAC

At retirement Voluntary Additional Contributions may be:

- Taken in a lump sum,
- OR
- Applied to a monthly annuity if your VAC balance is \$4,500 or more.



**Plan for retirement**

# **EMPOWER 457(b) Plan**



ENROLL IN YOUR EMPLOYER PLAN TODAY

# A saving and investing experience centered around you

- ✓ Save up to the contribution limit, plus additional savings for those age 50 or older.
- ✓ See a complete view of your overall retirement picture.
- ✓ Easily access your account and take action.
- ✓ Reduce your current taxable income with pretax contributions.

## Participant Enrollment Governmental 457(b) Plan

### Mason District Hospital Retirement Plan

745770-NG

**Participant Information** Talcott Resolution Life Insurance Company is the Issuing Company

Last Name	First Name	MI
<i>(The name provided MUST match the name on file with Service Provider.)</i>		
Mailing Address		
City	State	Zip Code
(        ) Home Phone	(        ) Work Phone	
(        ) Mobile Phone		

Check box if you prefer to receive quarterly account statements in Spanish.

Do you have a retirement savings account with a previous employer or an IRA?  Yes  No

Would you like help consolidating your other retirement accounts into your account with Empower?\*  Yes, I would like a representative to call me at phone # \_\_\_\_\_ to review my options and assist me with the process. The best time to call is \_\_\_\_\_ to \_\_\_\_\_ A.M./P.M. (circle one - available 6 a.m. to 8 p.m. Mountain time). \*Rollovers are subject to your Plan's provisions.

#### Payroll Information

- I elect to contribute \$ \_\_\_\_\_ (up to \$23,500.00) per pay period of my compensation as Before Tax contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.
- I elect to contribute \$ \_\_\_\_\_ (up to \$23,500.00) per pay period of my compensation as Roth contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.

Payroll Effective Date: \_\_\_\_\_  
Mo Day Year

**Investment Option Information (applies to all contributions)** - Please refer to your communication materials for information regarding each investment option.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

INVESTMENT OPTION			INVESTMENT OPTION		
NAME	TICKER CODE	%	NAME	TICKER CODE	%
BlackRock LifePath(R) Dyn 2030 Inv A.....	N/A	S4793A	American Funds AMCAP R3.....	N/A	S3802A
BlackRock LifePath(R) Dyn 2040 Inv A.....	N/A	S4807A	American Funds American Mutual R3.....	N/A	S1945B
BlackRock LifePath(R) Dyn 2050 Inv A.....	N/A	S5684A	American Funds Invmt Co of Amer R3.....	N/A	S3396A
American Funds Capital World Gr&Inc R3....	N/A	S5086A	American Funds New Economy R3.....	N/A	S3981A
American Funds Eupac R3.....	N/A	S3857A	Davis NY Venture A.....	N/A	S4171A
Franklin Mutual Beacon A.....	N/A	S4389A	Hartford Capital Appreciation R4.....	N/A	S9720B
Invesco EQV Int'l Equity Fund A.....	N/A	S6224B	Hartford Dividend and Growth R4.....	N/A	S0493C
MFS Research International R3.....	N/A	S4403A	MFS Massachusetts Investors Tr R3.....	N/A	S5732A
Franklin Mutual Global Discovery A.....	N/A	S5196A	MFS Value R3.....	N/A	S3905A
Templeton Foreign A.....	N/A	S2528A	Victory Pioneer Disciplined Value A.....	N/A	S0849B

Last Name

First Name

M.I.

Social Security Number

745770-NG

Number

**INVESTMENT OPTION**

<b>NAME</b>	<b>TICKER CODE</b>	<b>%</b>
Invesco Real Estate A.....	N/A	<b>S4855A</b>
Macquarie Natural Resources Y.....	N/A	<b>S6048A</b>
Macquarie Science And Technology Y.....	N/A	<b>S4614A</b>
Invesco Gold & Special Minerals A.....	N/A	<b>S5745A</b>
Invesco Small Cap Growth A.....	N/A	<b>S4119A</b>
North Square Spectrum Alpha A.....	N/A	<b>S8963B</b>
Invesco Value Opportunities A.....	N/A	<b>S6705I</b>
Federated Hermes Kaufmann R.....	N/A	<b>S8547B</b>
Hartford MidCap R4.....	N/A	<b>S8451A</b>
Victory Munder Mid-Cap Core Growth A.....	N/A	<b>S9361A</b>

**INVESTMENT OPTION**

<b>NAME</b>	<b>TICKER CODE</b>	<b>%</b>
T. Rowe Price Equity Income R.....	N/A	<b>S6605B</b>
Franklin Income A1.....	N/A	<b>S5040A</b>
BlackRock LifePath(R) Dyn Ret Inv A.....	N/A	<b>S4822A</b>
Franklin Mutual Shares A.....	N/A	<b>S2512A</b>
Franklin Total Return A.....	N/A	<b>S1398C</b>
Hartford Inflation Plus R4.....	N/A	<b>S0375C</b>
Lord Abbett Total Return A.....	N/A	<b>S4985A</b>
MFS Total Return Bond R3.....	N/A	<b>S5681B</b>
Templeton Global Bond A.....	N/A	<b>S6012A</b>
General Account.....	N/A	<b>THBJA3</b>

**MUST INDICATE WHOLE PERCENTAGES****= 100%****Participation Agreement**

**Withdrawal Restrictions** - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

**Investment Options** - I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

**Compliance With Plan Document and/or the Code** - I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

**Incomplete Forms** - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned to the payor as required by law. Once an account has been established on my behalf, I understand that I must call the Voice Response System or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after an account is established on my behalf will be applied to the investment options I have most recently selected.

**Account Corrections** - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will only be processed from the date of notification forward and not on a retroactive basis.

**Signature(s) and Consent****Participant Consent**

I have completed, understand and agree to all pages of this Participant Enrollment form.

I understand that by electing a Registered Representative/Registered Representative team, I am authorizing the Registered Representative/ Registered Representative team to have PartnerLink website access to view my data and order reports. This authorization will remain in effect for all subsequent Registered Representative/Registered Representative teams that may be appointed by their respective Broker Dealer(s) or myself. I also understand that I may be assigned a Registered Representative even if I have not elected one.

---

Last Name

First Name

M.I.

Social Security Number

745770-NG

---

Number

Deferral agreements must be entered into prior to the first day of the month that the deferral will be made.

**Participant Signature****Date**

*A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.*

---

Registered Representative Signature

---

Last four digits of your Tax ID/SSN

---

Printed Representative Name (First, Middle, Last)

---

Date

---

Representative Email Address

---

Selling Firm Name

---

Telephone Number

I am signing this as part of a Registered Representative team. The other Registered Representatives are as follows:

---

---

---

If you do not check the box stating that you are part of a Registered Representative team, you will be the sole Registered Representative on the participant's account.

After all signatures have been obtained, this form can be:

Uploaded electronically to:

Login to account at  
**empowermyretirement.com**

Click on *Upload Documents* to submit

OR

Sent regular mail to:

Empower  
PO Box 56025  
Boston, MA 02205-6025

OR

Sent express mail to:

Empower  
8515 E. Orchard Road  
Greenwood Village, CO 80111

We will not accept hand delivered forms at express mail addresses.

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Effective December 31, 2020, Empower acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business, which includes group insurance retirement business issued by Talcott Resolution Insurance Company (Talcott) previously purchased by MassMutual. Empower administers the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. MML Distributors, LLC is the principal underwriter for the Talcott group insurance contracts. Empower is not affiliated with MassMutual, Talcott, or any of their respective affiliates.

## Participant Enrollment Governmental 457(b) Plan

### Mason District Hospital Retirement Plan

745770-NG

**Participant Information** Talcott Resolution Life Insurance Company is the Issuing Company

Last Name	First Name	MI
<i>(The name provided MUST match the name on file with Service Provider.)</i>		
Mailing Address		
City	State	Zip Code
(        ) Home Phone	(        ) Work Phone	
(        ) Mobile Phone		

Check box if you prefer to receive quarterly account statements in Spanish.

Do you have a retirement savings account with a previous employer or an IRA?  Yes  No

Would you like help consolidating your other retirement accounts into your account with Empower?\*  Yes, I would like a representative to call me at phone # \_\_\_\_\_ to review my options and assist me with the process. The best time to call is \_\_\_\_\_ to \_\_\_\_\_ A.M./P.M. (circle one - available 6 a.m. to 8 p.m. Mountain time). \*Rollovers are subject to your Plan's provisions.

#### Payroll Information

- I elect to contribute \$ \_\_\_\_\_ (up to \$23,500.00) per pay period of my compensation as Before Tax contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.
- I elect to contribute \$ \_\_\_\_\_ (up to \$23,500.00) per pay period of my compensation as Roth contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.

Payroll Effective Date: \_\_\_\_\_  
Mo Day Year

**Investment Option Information (applies to all contributions)** - Please refer to your communication materials for information regarding each investment option.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

INVESTMENT OPTION			INVESTMENT OPTION		
NAME	TICKER CODE	%	NAME	TICKER CODE	%
BlackRock LifePath(R) Dyn 2030 Inv A.....	N/A	S4793A	American Funds AMCAP R3.....	N/A	S3802A
BlackRock LifePath(R) Dyn 2040 Inv A.....	N/A	S4807A	American Funds American Mutual R3.....	N/A	S1945B
BlackRock LifePath(R) Dyn 2050 Inv A.....	N/A	S5684A	American Funds Invmt Co of Amer R3.....	N/A	S3396A
American Funds Capital World Gr&Inc R3....	N/A	S5086A	American Funds New Economy R3.....	N/A	S3981A
American Funds Eupac R3.....	N/A	S3857A	Davis NY Venture A.....	N/A	S4171A
Franklin Mutual Beacon A.....	N/A	S4389A	Hartford Capital Appreciation R4.....	N/A	S9720B
Invesco EQV Int'l Equity Fund A.....	N/A	S6224B	Hartford Dividend and Growth R4.....	N/A	S0493C
MFS Research International R3.....	N/A	S4403A	MFS Massachusetts Investors Tr R3.....	N/A	S5732A
Franklin Mutual Global Discovery A.....	N/A	S5196A	MFS Value R3.....	N/A	S3905A
Templeton Foreign A.....	N/A	S2528A	Victory Pioneer Disciplined Value A.....	N/A	S0849B

Last Name

First Name

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Number

**INVESTMENT OPTION**

<b>NAME</b>	<b>TICKER CODE</b>	<b>%</b>
Invesco Real Estate A.....	N/A	<b>S4855A</b>
Macquarie Natural Resources Y.....	N/A	<b>S6048A</b>
Macquarie Science And Technology Y.....	N/A	<b>S4614A</b>
Invesco Gold & Special Minerals A.....	N/A	<b>S5745A</b>
Invesco Small Cap Growth A.....	N/A	<b>S4119A</b>
North Square Spectrum Alpha A.....	N/A	<b>S8963B</b>
Invesco Value Opportunities A.....	N/A	<b>S6705I</b>
Federated Hermes Kaufmann R.....	N/A	<b>S8547B</b>
Hartford MidCap R4.....	N/A	<b>S8451A</b>
Victory Munder Mid-Cap Core Growth A.....	N/A	<b>S9361A</b>

**INVESTMENT OPTION**

<b>NAME</b>	<b>TICKER CODE</b>	<b>%</b>
T. Rowe Price Equity Income R.....	N/A	<b>S6605B</b>
Franklin Income A1.....	N/A	<b>S5040A</b>
BlackRock LifePath(R) Dyn Ret Inv A.....	N/A	<b>S4822A</b>
Franklin Mutual Shares A.....	N/A	<b>S2512A</b>
Franklin Total Return A.....	N/A	<b>S1398C</b>
Hartford Inflation Plus R4.....	N/A	<b>S0375C</b>
Lord Abbett Total Return A.....	N/A	<b>S4985A</b>
MFS Total Return Bond R3.....	N/A	<b>S5681B</b>
Templeton Global Bond A.....	N/A	<b>S6012A</b>
General Account.....	N/A	<b>THBJA3</b>

**MUST INDICATE WHOLE PERCENTAGES****= 100%****Participation Agreement**

**Withdrawal Restrictions** - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

**Investment Options** - I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

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Click on *Upload Documents* to submit

OR

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PO Box 56025  
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OR

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Empower  
8515 E. Orchard Road  
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# BENEFIT CONTACTS

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## PROVIDER/PLAN

	Phone	Website
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### IMRF

(800) -275-4673  
Mon.-Fri. 7:30 a.m.-  
5:30 p.m. CST

[www.imrf.org](http://www.imrf.org)

### EMPOWER

(800) 338-4015  
Mon.-Fri. 6:00 a.m.-  
8:00 p.m. MT  
Sat. 7:00 a.m.-3:30  
p.m. MT

[empower.com](http://empower.com)

### Broker/Advisor

Mike Turner  
Ashlee VanEtten  
Michael Reed

309-543-2114  
309-543-2114  
309-543-2114

[MICHAEL.TURNER@EDWARDJONES.COM](mailto:MICHAEL.TURNER@EDWARDJONES.COM)  
[ASHLEE.VANETTEN@EDWARDJONES.COM](mailto:ASHLEE.VANETTEN@EDWARDJONES.COM)  
[MICHAEL.REED2@EDWARDJONES.COM](mailto:MICHAEL.REED2@EDWARDJONES.COM)

## QUESTIONS?

Please email the human resources department. [hr@masondistricthospital.org](mailto:hr@masondistricthospital.org)



**About This Guide.** This brochure summarizes the retirement plans that are available to Mason District Hospital, including Official plan documents, policies, and the details, conditions, and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.