

# Scheduling a Counseling Session with SURS

The following information should help employees request an appointment for an individual retirement counseling session with a retirement counselor from the State Universities Retirement System (SURS).

## Eligibility:

Employee must be within 4 years of retirement eligibility; therefore, the employee must meet any of the following minimum requirements (depending on Tier) within 4 years.

Note: If the employee has participated in one of the Illinois reciprocal systems and plans to retire under the Reciprocal Act, the reciprocal service may apply to meet the minimum qualification requirements.

Tier I Participant prior to 01/01/11	Tier II Participant on or after 01/01/11	
Traditional, Portable & SMP	Traditional & Portable	SMP
5 years at age 62	10 years at age 67	5 years at age 62
8 years at age 55 (with age reduction, if applicable)	10 years at age 62 (with age reduction)	8 years at age 55
30 years at any age		30 years at any age

## Other Important Facts:

Employees are limited to one appointment (counseling session via phone or in-person with a SURS counselor) or a written estimate every 12 months. While eligible employees are allowed to meet with a counselor every 12 months, it is not necessary to schedule an appointment *every* 12 months unless the previous estimate information has changed significantly.

If the employee has had a counseling appointment or retirement estimate prepared by SURS within the last 12 months, the employee must wait and may request another appointment one year after the last appointment or estimate.

Employees may request up to 2 different dates for their retirement estimate with starting dates within the next 4 years. SURS cannot project a retirement benefit amount beyond the next 4 years.

Self-Managed Plan members will not receive projected benefit amounts but will receive other important information in the appointment. Please contact your plan provider for projected benefit amounts.

Everything discussed in the session is held in the strictest confidence and is not shared with the employer.

These appointments are set on a very tight half-hour schedule. To maintain this schedule, SURS requests employees to be on time for the 30-minute appointment. Employees are welcome to bring a guest, if desired.

If the appointment must be cancelled, the employee is encouraged to call SURS at (800) 275-7877 as soon as possible.

### IMPORTANT REMINDER:

A retirement estimate in no way commits the employee to retire on a specific date—it is merely a projection to help the employee make a determination for a future retirement date. An application for retirement must be submitted to SURS to initiate a retirement claim.

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If the employee meets the criteria to receive a retirement counseling session with a SURS counselor, please follow the procedures below:

## Procedures:

1. Eligible employees must complete a retirement estimate request form unless they are in the Self-Managed Plan (SMP). SMP members may call SURS immediately to schedule the appointment.
2. Traditional and Portable members proceed as follows:
  - a. Visit [www.surs.org](http://www.surs.org) and click on Member Access to gain access to their home page. This form is listed in the menu on the left as Retirement Counseling. Once this form is completed and submitted electronically, the employee can contact SURS to schedule an appointment
  - b. Call SURS at (800) 275-7877 to request a form. SURS will send a retirement estimate request form via U.S. mail to the home address or fax to the employee.
3. The employee must complete the estimate request form and return it to SURS. This form asks the employee to provide:
  - a. Anticipated retirement dates
  - b. Current salary
  - c. Future expected annual salary increases
  - d. Sick and vacation accumulations - The employee must provide SURS with sick leave/vacation information on the request form if it is to be included in the projections. SURS does not have access to employer records of sick leave and vacation accumulations. If there are payments expected from sick leave that are included in the salary average, based on a union contract, the employee should provide the amount of the payment and the date(s) the payment will be made.
  - e. Other credits such as eligible purchases or reciprocal service

**IMPORTANT:** The accuracy of retirement annuity estimates depends on the information provided to SURS. The actual retirement annuity may vary from the estimates provided. Final benefit determination is pursuant to verified date and to the provisions of Chapter 40, Articles 1, 15, and 20 of the Illinois Compiled Statutes. An estimate request is **not** an application for retirement. Employees must submit a retirement application to SURS to initiate a retirement claim.

4. When the completed form is received (via U.S. mail, fax, or Internet), SURS will immediately notify the employee via U.S. mail or electronic notice on the employee's Member Website home page, instructing the employee to contact SURS to set up their appointment. Employees may contact SURS to set up their appointment date and time only after the completed request form is received by SURS. If the form has been faxed to SURS, the member may call SURS the next working day to schedule the appointment.