



## Scheduling a Counseling Session with SURS

### Eligibility:

In order to schedule a retirement counseling appointment or request a written estimate, members must be within four years of retirement eligibility, based on the following:

Tier 1 - Participant prior to 01/01/2011	Tier II - Participant on or after 01/01/2011	
Traditional, Portable & SMP	Traditional & Portable	Self-Managed
5 years at age 62 8 years at age 55 (with age reduction, if applicable)	10 years at age 67 10 years at age 62 (with age reduction)	5 years at age 62 8 years at age 55
30 years at any age		30 years at any age

### Other Important Facts:

- Members 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 unless the previous estimate information has changed significantly.
- Self-Managed Plan (SMP) members meeting with a SURS counselor at the Champaign office or by phone will receive illustrations from one of the SMP providers, as well as a full explanation of the options available at retirement. Members meeting with a SURS counselor on campus will receive the same illustrations but will need to follow up with the SMP provider for more specific explanation or questions.

### Online Benefit Estimator:

- An online benefit estimator is available at [www.surs.org](http://www.surs.org). The estimator is a helpful tool that can be used by members when they do not meet the criteria for a counseling appointment. Please keep in mind that the online estimator cannot accurately calculate estimates for members who have part-time service, reciprocal service, or police/fire service.

### 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.

Eligible members who are in the Traditional and Portable plans must complete a retirement estimate request form. Members who are in the Self-Managed Plan, receiving disability benefits, or no longer contributing to the system, do not need to complete the estimate request form.

To access the estimate request form:

- 1) Visit [www.surs.org](http://www.surs.org) and click on Member Login to gain access to your member webpage. The retirement estimate request form is listed in the menu on the left as Retirement Counseling. Once this form is completed and submitted electronically, you will be prompted to follow a link to schedule an appointment at SURS office, a phone appointment, or an on-campus appointment (if applicable). Or,
- 2) Call SURS at (800) 275-7877 to request a form. SURS will send a retirement estimate request form via U.S. mail to the member's home address or fax. Once the completed form is returned, SURS will immediately notify you via U.S. mail or electronic notification on your member webpage that you can contact SURS to schedule an appointment.
- 3) **IMPORTANT:** When completing the retirement estimate request form, you will be asked to provide information that SURS does not have access to. Therefore, please collect the following information prior to logging in to complete the electronic form (or completing the paper version):
  - a. Anticipated retirement dates (can choose 2 dates, not further out than 4 years)
  - b. If academic: length of base contract
  - c. Salary: if academic, base salary + summer or overloads, if applicable
  - d. Salary: if staff, salary plus expected overtime
  - e. Percentage of anticipated salary increases
  - f. Sick leave balances (unused/unpaid sick leave earned prior to 1/1/84 or after 1/1/98)
  - g. Vacation balance
  - h. Information on other service such as eligible purchases or reciprocal service

**The accuracy of retirement annuity estimates depends on the information provided to SURS.**

- 4) Once a counseling appointment has been scheduled, you should receive an email confirmation. If you do not receive an email confirmation that day, please contact SURS to confirm that the appointment was scheduled correctly. The confirmation email includes a link to the scheduling site. If it is necessary to cancel or reschedule, this link can be used up until 48 hours prior to the appointment. If the appointment needs to be rescheduled or cancelled within 48 hours prior to the appointment, you will need to contact SURS at (800) 275-7877.