

FAQ's for Website

Q: How soon after being elected or appointed as a pension trustee must I complete the required 32-hour trustee certification training?

A: The training must be completed within 12 months, however there is an automatic 6 month extension if the training is not completed in 12 months.

Q: What happens if the 32-hour certification training is not completed with 18 months?

A: The other pension board trustees are mandated by state statute to remove that trustee from board.

Q: Following the initial 32-hour training, trustees are required to obtain 16 hours of continuing trustee education each year. Does this training have to be completed in the calendar or fiscal year?

A: Neither. The training "year" for continuing trustee educations is from August 13th until August 12th the following year. This was necessary because the legislature never included a start date in the statute so the Department of Insurance determined the date the bill was signed in 2009 by the Governor was the start date of the training year.

Q: I was a police officer and participant in a Downstate Pension Fund from 2002 until 2010 when I decided to try something else. I was hired as a police officer again in 2015. Am I Tier 1 or Tier 2?

A: Anyone who was a police officer or firefighter and participated in a Downstate Pension Fund prior to January 1, 2011 and reenters service and participates in a Downstate Fund after that date is considered Tier 1.

Q: I am going through a divorce. Can my former spouse receive a portion of my pension?

A: Yes, as long as there is a QILDRO (Qualified Illinois Domestic Relations Order) on file with your pension fund. The pension fund cannot disperse funds to an alternate payee without a QILDRO on file prior to retirement.

Q: How is the pension divided?

A: You and the alternate payee will have to decide the amount they are to receive and specify in the QILDRO if that amount will be based on a certain dollar amount or percentage.

Q: How long is a QILDRO in effect?

A: The QILDRO is in effect until the death of one of the parties. If the alternate payee passes first then the retiree will receive the full pension benefit. If the retiree passes first the alternate payee stops receiving their portion of the benefit.

Q: If I remarried and I pass away first will my current spouse receive my full pension benefit?

A: Possibly. If you are a retired police officer and remarried **BEFORE** retirement then yes your current spouse would receive the full pension benefit, however the COLA's would stop per the Illinois Pension Code. If you are a retired firefighter and you remarried before retirement **OR** you remarried after retirement and have been married for at least 12 months your current spouse would receive your pension benefit.

Q: I am receiving a disability pension. Can a QILDRO apply to it?

A: No, a QILDRO cannot be applied to a disability pension.

Q: I have a QILDRO on file, but have 10 more years before I retire. Can my former spouse start receiving her share of the pension now?

A: No. A pension fund cannot disperse any funds until the officer or firefighter retires. If the police officer or firefighter dies before retirement the QILDRO is void.

Q: Are spouses in a same-sex marriage or civil union eligible for pension benefits?

A: Yes, people in a same-sex marriage or civil union are eligible for the same benefits as those in a heterosexual marriage. A QILDRO would also be applicable.

Q: I have been retired for 12 years and not married. When I die will my survivors be eligible for my pension?

A: No, unless you have dependent children or dependent parents. If you don't, then pension benefits stop. If you have not yet received all the money you contributed to the fund then any amount left will be left to your estate. However, the money you contributed is usually exhausted in the first 2-3 years of receiving pension benefits, after that your benefits are a result of the fund's investment returns.

Q: I have been a firefighter for 20 years and want to retire but I'm only 46 years old. Can I retire?

A: Yes, but you will be considered a "deferred pensioner" which means you will not receive any pension payments until you reach age 50. This applies to police and fire.

Q: I only have 17 years on the department and want to leave to start a business. What happens to my pension contributions?

A: You have several choices. One is to leave the money where it is and at age 60 you will receive a pension at the rate of 2.5% for every year you worked based on the salary at the time you left. Another option is to take a cash refund of only your contributions but the pension fund is required to deduct 20% for the IRS. The other option is to roll your contributions over into another qualified plan without any tax penalty.

Q: My child is starting college. Can I borrow against my pension to help with tuition?

A: No, borrowing against your pension is not allowed.