

VAC Contribution and Your Final Paycheck Guide

(1) VAC Contributions and Your Final Paycheck

When you leave, your VAC contribution percentage will be applied to your final payouts, this includes but not limited to accrued vacation, eligible sick leave, and banked holiday time. Therefore, the VAC will affect the total net amount you receive in your final paycheck.

(2) Options for Changing or Stopping VAC Contributions

If you're thinking about changing or stopping your VAC contributions, plan ahead. You'll need to communicate with both City staff and **Illinois Municipal Retirement Fund (IMRF)**.

Important Deadlines:

- You must give **1 to 2 months' notice** to change or stop contributions.
- The timing depends on your departure date, so notifying IMRF and the City early to avoid unwanted withholdings.

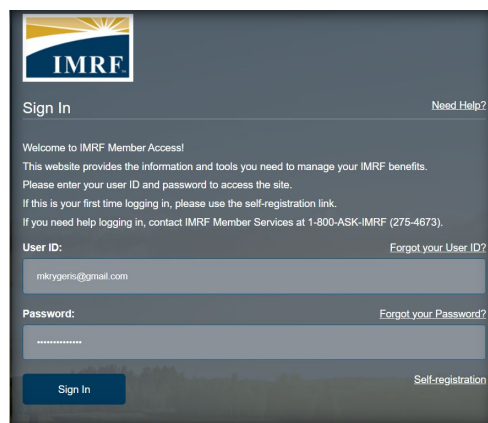
(3) How to Change or Stop VAC Contributions

Step 1: Review Your Departure Timeline

- Decide when you're leaving.
- Choose whether to change or stop your VAC contributions
 - Or with knowledge of the VAC impact continue contributing through your final payouts.

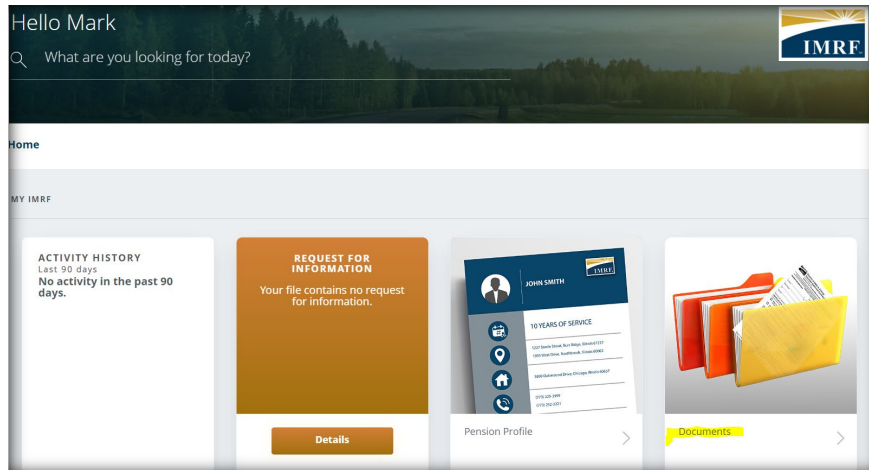
Step 2: Notify IMRF and the City

- Login to IMRF: <https://member.imrf.org/account/login/MustAuthLogin/#/account/signin>

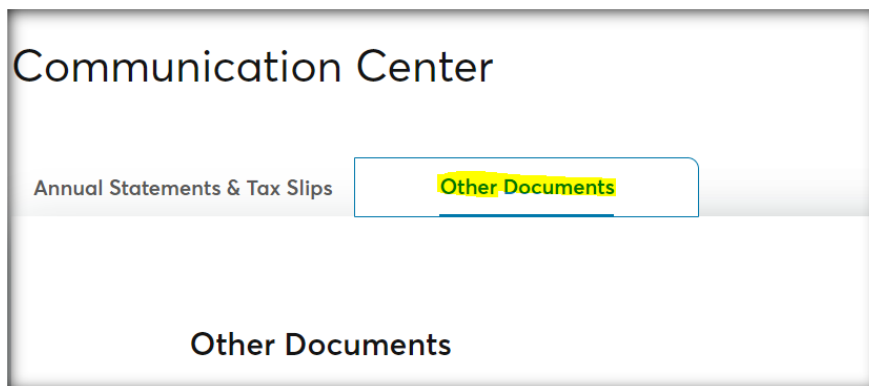


The screenshot shows the IMRF Member Access login page. At the top left is the IMRF logo. The page title is "Sign In" with a "Need Help?" link. Below the title, there is a welcome message: "Welcome to IMRF Member Access! This website provides the information and tools you need to manage your IMRF benefits. Please enter your user ID and password to access the site. If this is your first time logging in, please use the self-registration link. If you need help logging in, contact IMRF Member Services at 1-800-ASK-IMRF (275-4673)." There are two input fields: "User ID:" with the example "mkygers@gmail.com" and "Forgot your User ID?" link; and "Password:" with "Forgot your Password?" link. At the bottom, there is a "Sign In" button and a "Self-registration" link.

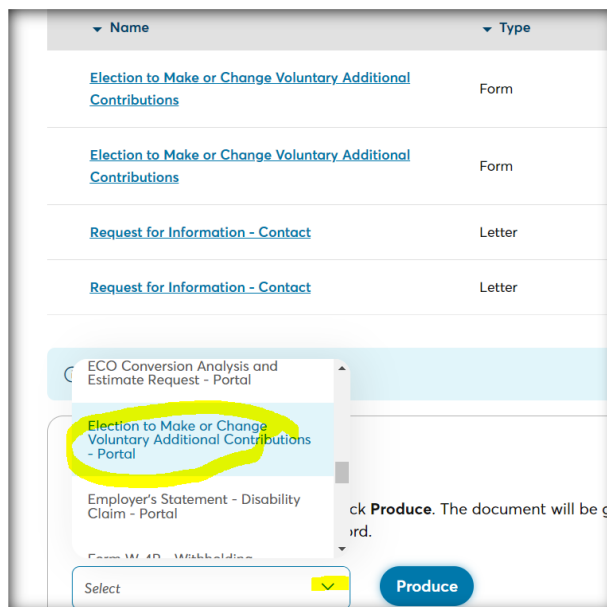
- From the home screen click on Documents



- Then click on the tab for Other Documents



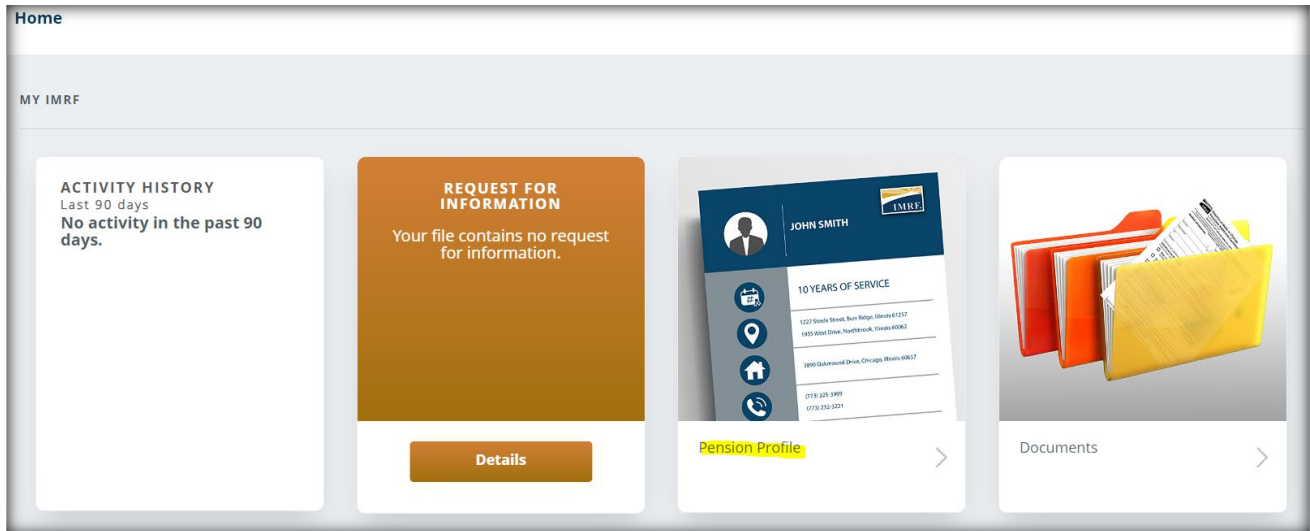
- Scroll down to the Select window to find: Election to Make or Change Voluntary Additional Contributions – Portal



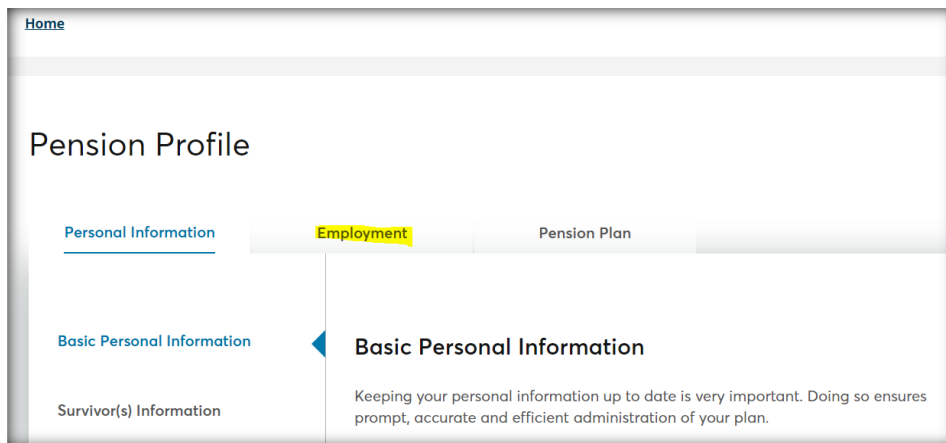
- Download the IMRF change form via the new portal, which auto fills your name and IMRF Member ID.
- Print and fill out the form and submit it to HR for approval. HR will then submit the form on your behalf.

Step 3: Monitor Your Request

- After submitting the form, track your contributions through the IMRF portal - From the Home screen click Pension Profile



- From there click on Employment to give an overview of your election.



- Your summary information will be displayed as shown below.

The screenshot shows a web interface titled "Pension Profile" with three tabs: "Personal Information", "Employment", and "Pension Plan". The "Employment" tab is selected. Below the tabs, the text "City Of Lake Forest" is displayed. A rounded rectangular box contains the following information for the period "From Oct 19, 2015 to now":

Status	● Active
Employment Type	Regular
Title/Function	General position/Common Law Employee
Department	Regular Plan
Additional voluntary - After-tax	5.00%

(4) Additional Support

For any questions or concerns, feel free to contact Finance or HR. We're here to help with any issues related to your VAC contributions.