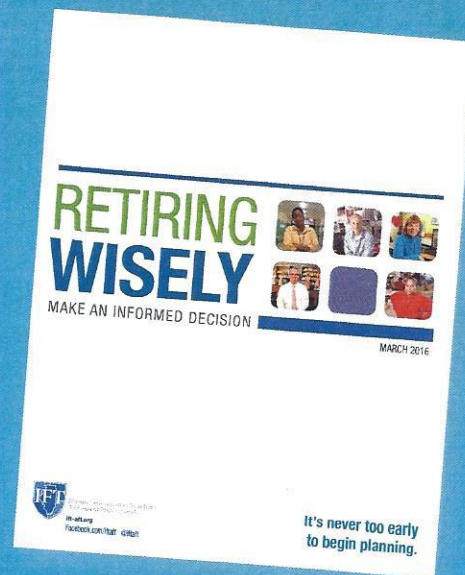


HOW IFT HELPS YOU PROTECT YOUR FINANCIAL FUTURE

As your union, the **Illinois Federation of Teachers (IFT)** is your partner and advocate from your first day on the job until the day you retire – and beyond. One of the most important ways we work together is by helping you protect your retirement security.

By providing you with pension information and resources like the ***Retiring Wisely*** online guide, the IFT gives you the tools you need to make important decisions about your retirement.

For helpful retirement planning tips during every stage of your career, read *Retiring Wisely* at ***ift-aft.org/your-work/retirees/retiring-wisely.***



The guide is designed for active employees considering retirement under one of the following pension systems in which IFT members participate:

- **Teachers Retirement System (TRS)** – for all PreK-12 teachers outside of Chicago
- **State Universities Retirement System (SURS)** – for college and university educators
- **State Employees Retirement System (SERS)** – for state government workers

Staying informed and planning ahead for your retirement is more important than ever. Over the last few decades, lawmakers in Springfield shorted or skipped the state's required payments of these pension systems, causing them to be underfunded and putting your pension at risk.

Many attempts have been made to cut your benefits as a fix for the problem they caused, but thanks to the activism of our members, we have successfully staved off these threats. In 2015, the IFT and our labor partners filed suit and won a major victory for members when the Illinois Supreme Court declared pension-slashing Senate Bill 1 unconstitutional.

The IFT continuously monitors the state pension systems, reviews proposals that may affect your financial future, and works with lawmakers in both parties to seek fair and legal solutions to Illinois' fiscal challenges.

But YOU are the key! Take advantage of the resources provided by the IFT to stay informed and engaged as you plan for your retirement. Then be prepared to hold your elected officials accountable for their decisions by speaking up and taking action!



Illinois Federation of Teachers
A Union of Professionals

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Learn more about the IFT's role in helping you advocate for your pension at ***ift-aft.org/pensions.***