

**THE RETIREMENT BOARD  
of the  
FIREMEN'S ANNUITY AND BENEFIT FUND  
OF CHICAGO  
Suite 300**

**20 S. Clark Street  
(312) 726-5823  
(800) 782-7425**

**Chicago, IL 60603-1899  
Fax (312) 726-2316  
<http://www.fabf.org>**



**ELECTED TRUSTEES**  
**DANIEL A. FORTUNA, Annuitant Trustee, President**  
**ANTHONY MARTIN, Active Trustee, Secretary**  
**ZACHARY PENTEK, Active Trustee**  
**MICHAEL FLISK, Active Trustee**

**EX-OFFICIO TRUSTEES**  
**City Clerk, Vice-President, ANNA VALENCIA**  
**City Treasurer, MELISSA CONYEARS-ERVIN**  
**City Comptroller, CHASSE REHWINKLE**  
**First Deputy Fire Commissioner, MARY SHERIDAN**

**WHAT TO EXPECT OF THE RETIREMENT PROCESS**

**REQUEST AN ESTIMATE FROM THE FUND – RECOMMENDED 3 TO 6 MONTHS PRIOR**

- Estimates we provide are gross amounts (before any deductions)
- Estimates are based on specific anticipated date(s) of retirement
- Based on the current rank, grade, contract, and the provisions of the law as it exists today (ILCS 40 Act 5 Article VI)
- May want to bring estimate to tax preparer or financial planner
  - Subject to Federal Tax
  - May be subject to State Tax depending on State (not currently in Illinois)
- There is also a benefits estimator available on the Fund's website at [fabf.org](http://fabf.org).

**PROCEDURE TO FORMALLY RETIRE**

- Contact Chicago Fire Department Personnel division at (312) 745-5310 for appointment to complete all necessary paperwork for resignation (if active or part of the healthcare incentive program)
- Contact Fund office at (312) 726-5823 for appointment to complete application for retirement benefits
  - Items to Bring
    - “End of Employment Form” provided by the Chicago Fire Department Personnel at the time of resignation (if active or part of the healthcare incentive program)
    - Any Certificates not already on file with the Fund
      - Employee's Birth Certificate
      - Spouse or Civil Union Partner's Birth Certificate
      - Marriage or Civil Union Certificate
      - All Prior Marriage Termination Documentation (Divorce Decree or Death Certificate)
      - Spouse's Prior Marriage Terminations (Divorce Decree or Death Certificate)
      - Children's Birth Certificate (if under 18 or handicapped)
- Board reviews and approves all applications during the regularly scheduled board meetings (generally the third Wednesday of each month)
  - Applications for retirement are typically reviewed and approved by the board the month after a participant's 8 a.m. retirement date (same month if retiring off disability)
  - A participant's first check is dated the last business day of the month after it is reviewed and approved by the Board
  - May want to anticipate cash flow needs (possible lag in last check from CFD and first check from FABF)
  - 1<sup>st</sup> Check is always a physical check (even if you sign up for direct deposit) unless you were receiving direct deposit while on disability
- Members retiring from disability status (not the 55 healthcare) should work directly with the Fund to complete the required application.

**KEEP US UPDATED OF ANY CHANGE IN STATUS (EVEN IN RETIREMENT)**

- Maintain Social Security Numbers for any eligible dependents or beneficiaries.
- Bank routing number & voided check for direct deposit if accounts have changed
- Information to fill out W4-P – tax withholding form (can change at any time)
- Must maintain current address and contact information with the Fund Office