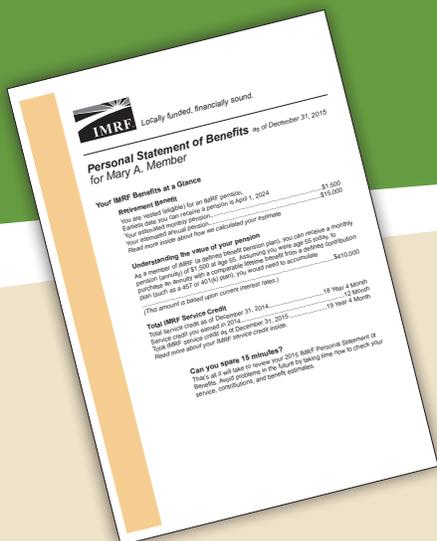


Your IMRF pension may be your most valuable retirement asset

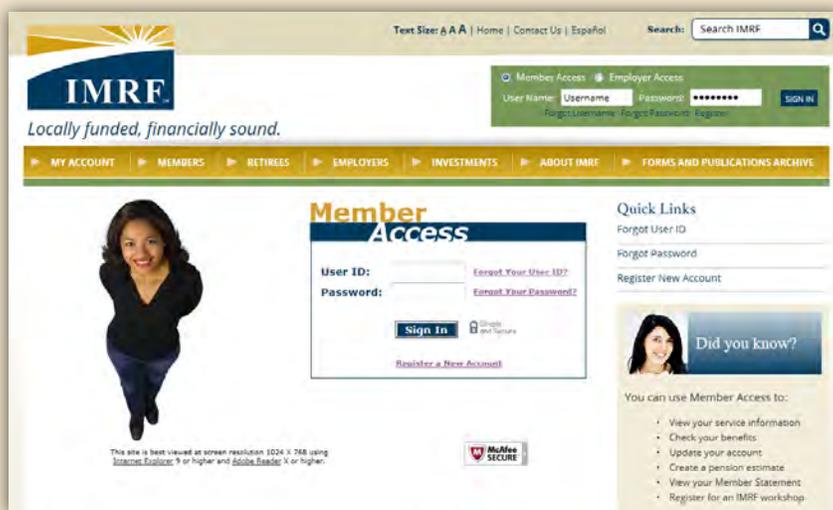


Get early access to your annual statement of benefits through your Member Access account!

Your annual statement for 2015 will be available in Member Access on February 19.

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