

Requesting Voluntary Additional Contribution Refunds

To request a VAC refund:

- Return a completed "**Request For Refund of Voluntary Additional Contributions**" form (Available in Member Access) to IMRF

You must withdraw all of the contributions you made—you cannot take a partial refund. Your employment status determines when you receive your interest. You can request a refund at any time.

If you are still working for an IMRF employer:

- You will receive a refund of your VA contributions only. Your interest must remain on deposit with IMRF until you either retire from IMRF or stop working for your IMRF employer. Interest on deposit will continue to earn additional interest.
- You may choose to continue making future VAC contributions or stop making contributions.

If you no longer work for an IMRF employer:

- You will receive a refund of your VA contributions and all interest earned.
- The interest earned on your VAC is tax-deferred. If you do not roll over your interest directly into an IRA or other qualified retirement plan, IMRF is required by federal law to make a tax withholding of 20% of the interest. If you are under age 59-1/2, you may have an additional early withdrawal tax.

How long will it take to get my refund?

After IMRF has received all the information we need for your VAC refund, it will take approximately eight weeks to process your refund.