

## Enyart & Eckert – Government Pensions

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# I. Summary of Enyart & Eckert's Government Pensions:

**# of pension accounts: 7**

**Confirmed current monthly payments: \$13,064.78**

**Enyart:**

- **Actively Collecting (0):** None.
- **Other IL pension accounts open / not currently collecting benefits / not vested (3):** 1 through IMRF, 1 through SERS & at least 1 through Dept. of Defense.

**Eckert:**

- **Actively Collecting (3):** \$273.36 month (IMRF) + \$525.88 month (CCPF) + \$12,262.54 month (JRS) = \$13,064.78 month
- **Other IL pension accounts open/ not currently collecting benefits / not vested (1):** 1 through SURS

FOIAs were submitted to 9 public pension funds in the state of Illinois. The table below shows response status, significant details and monthly benefit payments. \*\*\* denotes pension account.

<b>Enyart &amp; Eckert – Government Pensions – Quick Reference</b>		
<b>Fund</b>	<b>Enyart</b>	<b>Eckert</b>
CCPF – County Employees' Annuity & Benefit Fund of Cook County	None	*** 19 months of service. Took a refund 10/04/78, then bought back in 2/29/96. Now collects \$528.88 / month.
CTPF – Chicago Teachers' Pension Fund	None	None
IMRF - Illinois Municipal Retirement Fund	*** 12 months of service through St. Clair County. Not collecting benefits.	*** 14 months of service through St. Clair County. Collects \$273.36 / month.
JRS - Judges' Retirement System	None	*** 19 years, 7 months of service. Collects \$12,262.54 / month.
LABF – Laborers' Annuity & Benefit Fund of Chicago	None	None
MEABF – Municipal Employees' Annuity & Benefit Fund of Chicago	None	None
SERS - State Employees' Retirement System	*** 105.25 months of service “as an appointee to a State Board”. Not collecting benefits.	None
SURS - State Universities Retirement System	None	*** 0.2500 qualifying service credits. Requests transfer of SURS retirement credit to JRS on 1/25/95. Request denied and provided with SURS "Application for Refund" on 3/13/95. Rather than apply for refund of her “minimal” credits, account remains open with a \$43.23 balance as of 8/31/11.
TRS - State Teachers' Retirement System	None	Not a TRS member. Received \$3,000 "lump sum death benefit" 3/08/06 "as beneficiary of her mother", a TRS member.
DoD – Department of Defense	Formal response pending re: total number of service credits.	None

## II. 4 Issues of Interest:

### 1.) CCPF: “The Buy-Back” & 19 months of work = \$528.88/month

- 11/01/1976 - 5/31/1978: Judge Eckert works as a Cook County Asst. Public Defender.
- 10/04/1978: Requests a refund of her pension contributions. Refund totals \$753.75.
- 2/29/96: Pays \$2,591.00 to re-open her closed pension, repay her 1978 pension refund and “reestablish credit for 1 year 7 months County Service.”
- **This buy-back also enables her to collect another pension through Cook County.**
- 10/01/2010: Begins collecting Cook County pension. Current monthly benefit payments = \$528.88. Also receives 3% annual increase for life.

### 2.) IMRF: \$10,800 in wages = \$273.66/month pension for life

- 11/01/1983 – 12/31/1984: Judge Eckert works for St. Clair County for 14 months, earning \$10,800 in wages.
- 10/01/2010: Begins collecting IMRF pension payments of \$273.36 monthly.
  - o Thus far, she has received \$6,547.08 in total benefit payments.
  - o The current pension balance is more than 4 times the amount she earned in wages.

### 3.) JRS: “Juicing” the Judge’s pension

Judge Eckert’s earnings skyrocket while calculating her pension.

- Judge Eckert’s judicial pension is based on “JRS Earnings during final salary period”.
- This “final salary period” comprises of her final 4 years of service (2006-2010).
- **During this time, Judge Eckert’s earnings jump from \$118,368.00 to \$217,878.75.**
- **This represents an increase of \$99,510.75, or 84.1%.**

<b>Judge Annette Eckert's "JRS Earnings During Final Salary Period"</b>	
<b>Period</b>	<b>JRS Earnings</b>
07/01/2009 - 09/30/2010	\$217,878.75
07/01/2008 - 06/30/2009	\$169,555.00
07/01/2007 - 06/30/2008	\$163,348.00
10/01/2006 - 06/30/2007	\$118,368.00
Source: JRS “Certification of Reciprocal Filing Data” completed 8/24/10.	

- Since Judge Eckert’s monthly **JRS pension benefit is based on her average earnings during the “final salary period”**, such a dramatic jump in earnings *significantly* increases her monthly benefit payment.
- In addition, it appears Judge Eckert’s “Final Average Earnings” are calculated **beginning from 10/01/2006 rather than 07/01/2006.**

### 4.) SURS: The next target?

Judge Eckert maintains a SURS pension account **worth less than \$50 total value**, perhaps with the eventual intent of attempting to vest yet another pension.

- 8/23/91-11/30/91: Accrues **0.2500 service credits** teaching at Southwestern Illinois College (“SWEST”) before being “terminated”.
- 1/25/95: Requests transfer of her “minimal” SURS credits to the JRS.
- 3/13/95: Request denied: *“Unfortunately, you will be unable to use these contributions in that System. I have enclosed an Application for Refund for you to complete and return to this Office.”*
- **Rather than apply for a refund of her “minimal” credits, the account has remained open and accumulating interest for over 20 years.**
- **Total pension balance is \$43.23 as of 8/31/11.** \$34.19 of that is “interest earned”.

**III. Pension account summaries & details:** Below is a summary of the response and details (payment amount, etc.) provided by each fund.

**CCPF - County Employees' Annuity & Benefit Fund of Cook County**

**Summary:** Judge Eckert worked as a Cook County Asst. Public Defender from 11/01/1976 – 5/31/1978. On 10/04/78, she formally requests “a refund of the total sum of my accumulated pension contributions.” **Her refund totals \$753.75.**

- On 2/29/96, she pays a total of \$2,591.00 to the CCPF.
- This serves to re-open her closed pension, repay her 1978 refund and “reestablish credit for 1 year 7 months County Service.”
- **This eventually enables her to collect a CCPF pension via “reciprocal service” credits.**
- **On October 1, 2010, Eckert begins collecting an annuity worth \$498.52 per month for life, with a 3% annual increase effective every January 1<sup>st</sup>.**

**Enyart:** No records.

**Eckert:**

Employer Name: Cook County Public Defender  
Start Date: 11/01/1976  
End Date: 5/31/1978  
Job Title: Asst. Public Defender  
1978 Salary: \$680.00 per pay period (unclear if monthly, bi-weekly or 2x monthly)  
Total Service: 1.5833 Years  
Benefit Payment Effective Date: 10/01/2010  
Benefit Payment Amount: \$498.52 monthly, for life, plus annual increase  
Increase: 3% increase on January 1<sup>st</sup> of every year  
2010 monthly payment: \$498.52  
2011 monthly payment: \$513.48  
2012 monthly payment: \$528.88  
Total Benefit Payment Amount Received to Date: \$12,417.24 as of 9/18/12

**CTPF - Chicago Teachers' Pension Fund**

**Summary:** No records found for Mr. Enyart or Judge Eckert.

**IMRF – Illinois Municipal Retirement Fund**

**Summary:** Enyart and Eckert each have roughly 1 year of qualifying service. Only Judge. Eckert currently collects benefits. **Her pension value is more than 4 times the total amount she earned in wages.**

**Enyart:**

Employer Name: St. Clair County  
Start Date: 5/17/1979  
End Date: 5/30/1980  
Total Service: 1 Year, 0 Months  
Current Monthly Benefit Amount: N /A (not retired)  
1979 Member Wage Amount: \$9,520.00  
1980 Member Wage Amount: \$12,043.50

**Eckert:**

Employer Name: St. Clair County  
 Start Date: 11/01/1983  
 End Date: 12/31/1984  
 Total Service: 1 Year, 2 Months  
 Current Monthly Benefit Amount: \$273.36  
 Total Benefit Payment Amount to Date: \$6,547.08  
 Benefit Payment Effective Date: 10/01/2010  
 Present Value: \$47,545.45  
 FRE Amount: \$13,964.22  
 Employer MAR Amount: \$46,245.42  
 1983 Member Wage Amount: \$1,200  
 1984 Member Wage Amount: \$9,600

**JRS – Judges’ Retirement System of Illinois**

**Summary: Judge Eckert’s Judicial pension is based on “JRS Earnings during final salary period”.** This period comprises of her final 4 years of service (2006-2010).

**During Judge Eckert’s “final salary period”, her “JRS Earnings” jumped from \$118,368.00 to \$217,878.75. This represents an increase of \$99,510.75, or 84.1%, during the time her pension was being calculated.**

<b>Judge Annette Eckert's "JRS Earnings During Final Salary Period"</b>	
<b>Period</b>	<b>JRS Earnings</b>
07/01/2009 - 09/30/2010	\$217,878.75
07/01/2008 - 06/30/2009	\$169,555.00
07/01/2007 - 06/30/2008	\$163,348.00
10/01/2006 - 06/30/2007	\$118,368.00
Source: JRS “Certification of Reciprocal Filing Data” completed 8/24/10.	

Since Judge Eckert’s JRS monthly retirement benefit is based on her average earnings during the “final salary period”, this dramatic jump in earnings bears *significant* impact on her monthly pension benefit.

In addition, it appears Judge Eckert’s “Final Average Earnings” are calculated beginning from 10/01/2006 rather than 07/01/2006.

**Enyart:** No records found.

**Eckert:**

Start Date: 03/01/1991  
 End Date: 09/30/2010  
 Salary: See table directly above  
 Total Service: 19.5833 years / 19 years, 7 months  
 Monthly Benefit: \$12,262.64

**LABF - Laborers' Annuity & Benefit Fund of Chicago**

**Summary:** No records found for Mr. Enyart or Judge Eckert.

**MEABF - Municipal Employees' Annuity & Benefit Fund of Chicago**

**Summary:** No records found for Mr. Enyart or Judge Eckert.

## SERS - State Employees' Retirement System

**Summary:** Enyart served as the Adjutant General of Illinois National Guard as well as the Director of the Illinois Department of Military Affairs from 8/31/07 – 6/07/12. His was paid directly by the Comptroller “as an appointee to a State Board”.

**Enyart:**

Employer Name: State of Illinois  
 Start Date: 8/21/07  
 End Date: 6/07/12  
 Job Title: Director of Illinois Dept. of Military Affairs / Adjutant General of Illinois National Guard  
 2012 Salary: \$9,634.41 per month  
 Total Service Credit: 105.25 months  
 Benefit Payment Effective Date: N / A, not currently collecting

**Eckert:** No records.

## SURS - State Universities Retirement System

**Summary:** Judge Eckert maintains a SURS pension account **worth less than \$50 total value**, perhaps with the eventual intent of attempting to vest yet another pension.

- 8/23/91-11/30/91: Accrues **0.2500 service credits** teaching at Southwestern Illinois College (“SWEST”) before being “terminated”.
- 1/25/95: Requests transfer of her “minimal” SURS credits to the JRS.
- 3/13/95: Request denied: *“Unfortunately, you will be unable to use these contributions in that System. I have enclosed an Application for Refund for you to complete and return to this Office.”*
- **Rather than apply for a refund of her “minimal” credits, the account has remained open and accumulating interest for over 20 years.**
- **Total pension balance is \$43.23 as of 8/31/11.** \$34.19 of that is “interest earned”.

**Enyart:** No records.

**Eckert:** Member / has a pension account.

<b>SURS - State Universities Retirement System</b>				
<b>Employer</b>	<b>Status Effective Date</b>	<b>Employment Status</b>	<b>Reported Vacation Days</b>	<b>Reported Unpaid Sick Days</b>
SWEST	8/23/1991	Active	N / A	N / A
SWEST	11/30/1991	Terminated	0	0

**Service**

Service Credit: 0.2500  
 Total Accumulated Earnings: \$113.00

**Pension**

“Previously-Taxed Contributions”: \$0.00  
 “Picked Up Contributions”: \$9.04  
 Interest Earned: \$34.19  
 Pension Balance as of 8/31/11: \$43.23

Lump-Sum Distribution Available as of 8/31/11: \$20.00  
 Taxable Portion: \$20.00

## **TRS - State Teachers' Retirement System**

**Summary:** Judge Eckert received a \$3,000 death benefit on 3/08/06 as a beneficiary of her mother, TRS member Dolores Eckert. Response arrived by mail.

**Enyart:** No records.

**Eckert:** *"Annette A. Eckert is not a TRS member and thus is not eligible for pension benefits. She received a lump sum death benefit of \$3,000 on March 8, 2006, as beneficiary of her mother, TRS member Dolores Eckert."*

**IV. Background / Information Requested:** Each FOIA requests the following information listed below.

- 1.) The number of pension or retirement accounts** William L. Enyart, Jr. (born 1949) and Annette A. Eckert (born 1951) may each have through the respective pension fund.
- a. The request also includes any naturally occurring variations found of said names, such as "Bill Enyart", "William Enyart", "Ann Eckert", etc. that may appear in each pension fund system.

**2.) For each respective pension or retirement account found:**

- a. Pension Fund Name
- b. Retiree Name
- c. Current / Last Pension Fund Employer
- d. All Pension Fund Employers
- e. Job Title(s)
- f. Age at Retirement,
- g. Salary at Retirement
- h. Annual Salary History
- i. Years of Service
- j. Benefit /Pension Payment Amount to member
- k. Benefit / Pension Payment Amount to all benefit recipients
- l. Date pension payments / benefits began (if payments have already begun)
- m. Estimated lifetime value of each respective account (benefits/payments)
- n. The total amount of employer contribution to each pension
- o. Any other data, notes, entries or fields relating to these individuals contained within the pension database.

Most funds do not keep records of all the information requested.