



MAY IS...STROKE AWARENESS MONTH

Stroke is the third leading cause of death and a leading cause of disability, but many people don't understand the importance of educating themselves and others to reduce the incidence of stroke. ANYONE can have a stroke no matter their age, race or gender. The chances of having a stroke increase if a person has certain risk factors that can cause a stroke. According to the National Stroke Association, up to 80 percent of strokes CAN be prevented, and the best way to protect yourself and your loved ones is to understand personal risk and how to manage it. The National Stroke Association encourages everyone to take time during May to spread awareness about how to:

- STOP primary and secondary stroke through risk factor management.
- Act F.A.S.T. to increase recognition of and response to stroke symptoms.
 - F** is facial weakness.
Ask the casualty to smile, both sides should move together.
 - A** is arm weakness.
Ask the casualty to raise both arms, if one or both are not moveable seek medical aid
 - S** is speech.
Is the casualty able to make coherent speech?
 - T** is time.
If one or more of these symptoms are present the casualty must get medical aid within 2 hours and the effects may be reversible.

- Spread HOPE about recovery from stroke.

*Source www.stroke.org

BOARD OF TRUSTEES:

Joseph Fratto, President
Robert Agnes
Clem Balanoff
Robert Benjamin
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Mark Kilgallon
Patrick J. McFadden
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Comments or Suggestions?

Write to:
The Cook County Pension Fund
33 North Dearborn, Suite 1000
Chicago, IL 60602

If you have any questions about the Pension Plan or your benefits, please contact the Pension Fund office and we will be happy to help.
PHONE: 312- 603-1200
FAX: 312 603-9760

Office Hours: Monday-Friday
8:30am to 4:30pm



Cook County Pension Fund

PENSIONOTES

SPRING 2010

Newsletter for Member's of the County Employees' Annuity & Benefit Fund of Cook County and Forest Preserve District Employees' Annuity & Benefit Fund of Cook County

We welcome you...

Welcome to the latest issue of *Pension Notes*, your Pension Fund newsletter. We hope this newsletter finds you well and trust that after a long cold winter you are ready to enjoy some much needed spring weather. In an effort to continue to improve our communication to you, we are pleased to announce the launch of our new web site. Please visit us at www.cookcountypension.com and tell us what you think.

Our objective is to provide exceptional service in our support and administration of your annuity, health and disability benefits. In addition, along with your Board of Trustees, we are also committed to effectively managing the assets of both the Cook County and Forest Preserve Pension Funds.

On March 24th, 2010 the Illinois Legislature passed Senate Bill 1946. The Bill modifies benefits for most Illinois public pension systems, including Cook County and Forest Preserve plans, for those hired on or after January 1, 2011. The bill does not change the benefits for current employees. Visit our website for more information.

Last year we reported that, like all other institutional investors, the Funds' experienced losses in their investment portfolios during 2008. As long term investors, we know the importance of maintaining a well diversified portfolio. During 2009 the Funds benefitted

from this approach and, along with a robust market recovery, achieved an investment gain of approximately 18%. While we expect the economy will continue to recover, albeit at a slow and uneven pace, we are aware that market fluctuations will occur from time to time. We commit that we will continue to invest your funds in a prudent and disciplined manner maintaining the highest fiduciary standards in safeguarding your assets.

We are also happy to report that the Cook County Board of Commissioners has approved payment of the funds due December 2008 to the Fund from the 2007 Levy. Payment of all funds owed plus interest is expected this summer. The Board of Trustees and the Board of Commissioners have been focused on this matter and working toward a solution since early last year. It has been through the commitment of both bodies that a solution has been found.

Please watch for further information on the condition and performance of the Funds.

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NEW THIS YEAR

Your pension statement is now included as part of the spring *Pension Notes* newsletter.

The individual statement for you, is detailed below.
It represents your account balances with all contributions through calendar year 2009.

ACCUMULATED CONTRIBUTIONS AS OF DECEMBER 31, 2009

Total Retirement Annuity Contribution* Participants, regardless of age, contribute 6-1/2% of salary toward the cost of their annuity. Sheriff's Police contribute 7% of salary.	
Total Spouse Annuity Contribution* Participants, regardless of age, contribute 1-1/2% of salary for the purpose of providing an annuity for their surviving spouse.	
Total Automatic Increase Contribution Participants contribute ½% of salary to provide an increase in retirement annuity. Such increase is equal to 3% of annuity, subject to age and service requirements.	
Total Optional Contribution* The Optional plan expired on June 30, 2005 and contributions are no longer allowed.	
Total of All Contributions A total of 8-1/2% (9% for Sheriff's Police) is contributed for Retirement Annuity, Spouse Annuity, and Automatic Increase. Also an Optional Contribution of 3% was made by those that elected. The sum of all the accounts is the Total Contribution.	

* Amount includes applicable statutory interest accrued as of December 31, 2009.

Application for refund of contributions can only be made after withdrawal from service (i.e., discharge or resignation) and, in any event, eligibility for and the amount of any refund is subject to applicable statutes and rules.

Important Notes:

This statement is NEITHER a certified statement of your account NOR a statement of eligibility for any annuity or other pension benefit. Eligibility for, and the amount of, any pension benefit is subject to applicable governing statutes and rules.

This statement includes amounts that were transmitted to the Pension Fund and that remain subject to verification and, as applicable, correction. Further, the estimated amounts do not reflect possible indebtedness to the Fund because of, among other things, erroneous salary deductions or overpayment of disability benefits. By law, necessary adjustments will be made prior to the issuance of any refund or adjustments will be made prior to payment of any other applicable pension benefit.

FAQs about your Pension Fund Account

Q: Can I borrow money from my Pension Fund accounts?

A: No. By law you are not allowed to borrow from or against your pension plan. Once you become an active contributing member of the pension plan, the only two actions that can be taken are a full refund (applicable provisions apply) or annuity payments (provided that you have retired and fulfill the annuity eligibility requirements).

Q: Can members withdraw from their pension plan while working?

A: Only members that have separated from service are allowed to withdraw their money, and if they elect to do so, the entire amount must be refunded or rolled into an IRA. Pursuant to Pension Code, withdrawals are permitted only to those who qualify after they have ended their service with Cook County.

Q: I'm not married, why am I making a Spouse Annuity Contribution?

A: By law all employees are required to make the spouse contribution. Any member that is not married at the time of separation from service may be entitled to the money in this account payable after application of full refund (spouse contribution as a portion of the full refund) or annuity (spouse contribution received as a separate payment).

Q: Who will get this money in the event of my death?

A: If you are married your spouse may be entitled to an annuity. If you have children under the age of 18, they may be entitled to an annuity. Otherwise whom-ever you have named beneficiary may be entitled to a refund of the contributions. In all cases those entitled to benefits must contact us and complete the appropriate application.

2009 TRUSTEE ELECTION RESULTS

Pursuant to the Illinois Pension Code, Trustee elections were held on October 28, 2009 for the positions of Cook County Employee Member Trustee, Forest Preserve Employee Member Trustee and Cook County Annuitant Member Trustee. An Independent Election Administrator declared Mr. Mark Kilgallon, Mr. Robert Agnes and Mr. Patrick McFadden respectively, as the winners. Their 3 year terms began on December 1, 2009.

Thank you to all those who participated by voting or running.



YOUR BENEFICIARY FORM: Keeping it Up To Date

When was the last time you updated your beneficiary form with the Fund?

If you have moved, changed phone numbers or experienced a relationship change that impacts your beneficiary designation, you should let us know. If you have changes to make, please contact the Fund at 312-603-1200 to request a new form.