



CITY OF GRAND RAPIDS
 GENERAL RETIREMENT SYSTEM
 233 FULTON STREET E., SUITE 216
 GRAND RAPIDS, MI 49503
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WINTER 2025
 ISSUE R

The Retirement Register

Announcement Regarding the 13th Check

We are pleased to announce that there will be a 13th Check Pension Supplement issued to eligible retirees and beneficiaries on January 31, 2026. The 13th Check is issued annually, if funds are available, by the City of Grand Rapids General Retirement System to eligible retirees and beneficiaries. This check, a negotiated part of your retirement benefit, can only occur when the average annual market value rates of return for the investment of retirement system assets have experienced sufficient gains during the last five years to allow for the distribution of excess reserve funds. The five-year average market value rate of return was 9.89% for the General Retirement System. Although it is our hope that a distribution will always occur, the economy, volatility of financial markets, and other considerations may not make it possible to do so every year. **Any direct deposit and tax withholding arrangements previously made by the retiree for regular monthly benefit payments will also apply to this 13th Check payment. Please note that each recipient's amount is different and for privacy reasons the Retirement Systems Office cannot provide check amounts prior to the distribution.**

Which benefit am I eligible to receive?

<u>Bargaining Unit</u>	<u>Retirement Date</u>	<u>13th Check</u>	<u>Escalator</u>
APAGR (main unit & 61st D.C.)	Before 10/21/2008	X	
APAGR (main unit & 61st D.C.)	On/after 10/21/2008		X
GREIU (main unit & 61st D.C.)	Before 03/24/2009	X	
GREIU (main unit & 61st D.C.)	On/after 03/24/2009		X
Crime Scene Technicians	Before 05/12/2009	X	
Crime Scene Technicians	On/after 05/12/2009		X
GREIU - Library Units	Before 07/09/2009	X	
GREIU - Library Units	On/after 07/09/2009		X
Emergency Communication Supv.	Before 09/13/2011	X	
Emergency Communication Supv.	On/after 09/13/2011		X
Non-represented (management)	Before 07/01/2014	X	
Non-represented (management)	On/after 07/01/2014		X
Emergency Communications Op.	Any	X	

- * Retirees NEVER receive both benefits.
- * If you have received a 13th Check in the past, then you will be eligible for a 13th Check any year in which a 13th Check is issued.
- * City ordinance requires that the recipient be alive on January 31 of the distribution year.
- * 13th Checks are payable on January 31.
- * 13th Check amounts will not be disclosed prior to issuance, under any circumstances, and are not the same amount as your regular pension check.
- * Escalators are paid as increases to the retiree's monthly check.

December Earnings Statement

Please keep your December Earnings Statement from The Northern Trust Company handy as it contains valuable information for the 2025 tax year. This statement lists the following important information:

- Gross pension paid
- Total taxable pension
- Total taxes withheld
- Net pension received
- Total non-taxable pension (if applicable)
- Total healthcare deductions

New Retirees

The Trustees and staff of the General Retirement System are pleased to congratulate the following new retirees:

Laura Roy*	(Water-Field Ops)	8/1/2025	Shawn Liptrot*	(Information Technology)	10/1/2025
Robert Upton, Jr.*	(Human Resources)	8/1/2025	Sally Ambutavicz*	(Police - Dispatch)	11/1/2025
Dale Fitz*	(Planning)	9/1/2025	John Knol*	(Police - Dispatch)	11/1/2025
Cheryl McConomy*	(Comptrollers)	9/1/2025	Steven Maxim*	(Library)	11/1/2025
Anita Hitchcock		9/3/2025	Wojciech Stasiulewicz	(Neighborhood Improve)	11/14/2025
Melissa Snyder		9/15/2025	Caleb MacKenzie	(61st District Court)	11/19/2025
John Norman		9/18/2025			

*Deferred Member

Need to Make Changes to Your Address, Direct Deposit or Withholding?

If you need to make changes to your address, direct deposit, or Federal or State withholding, please note that we require these changes in writing, with your original signature (no computer-generated signatures). Any of the aforementioned changes **must be signed by the person receiving the pension benefits**, or by a power of attorney as long as a valid Power of Attorney document is on file with the Retirement Systems Office. If you spend the winter months elsewhere, you must notify us in writing when you leave and again when you return to avoid your pension correspondence being returned. Generally, our cutoff with Northern Trust for inputting changes on their system is around the middle of each month for the pension check that is generated at the end of that month. Listed below are our cutoff dates for the remainder of 2025 and early 2026:

November 14 December 17 January 16 February 13 March 18 April 17

Please note these changes need to be submitted to: **City of Grand Rapids Retirement Systems Office, 233 Fulton Street E., Suite 216, Grand Rapids, MI 49503 by no later than 4:00 p.m. on the above listed dates for changes that month.**

In Memory of Departed Friends

David Harris	7/24/2025
William DeYoung	8/1/2025
Janice Snyder**	8/25/2025
Paul Foguth	9/14/2025
Mary Gibout	9/20/2025
Jesse Peniton, Jr.	9/24/2025
Laura Jacobs	10/4/2025
Theodore Kneibel	10/23/2025

*Denotes Beneficiary

**Was beneficiary and retiree