

RFP for New PAS RFP_2026: FABF of Chicago Response to Bidder Questions

Thank you for your questions. It is important to the Firemen’s Annuity and Benefit Fund of Chicago (“FABF”) to have the same expectation for an accurate response to the RFP. Below are the questions received and responses to each. Please note that duplicate or similarly worded questions were combined.

No.	RFP SECTION	RFP PAGE	RESPONDENT QUESTION	RESPONSE
1.	A.1.1 and Attachment 5 Cost Proposal - Option 2 COTS Solution_1 Bid Summary	5	The Bid Summary shows only Years 1–5 post-implementation, but the RFP Document (A.1.1) requests a 10-year cost of ownership. Should bidders extend the worksheet to Years 6–10, or will scoring use only the 5-year totals shown here?	The RFP is asking for vendors to provide full 10-year TCO.
2.	A.1.1 Purpose	5	What is the FABF’s annual and aggregate budget for this RFP?	Not disclosed.
3.	A.1.2 About the FABF of Chicago	6	Is the pension data clean or is data clean up required for known issues with missing or inconsistent data? If there are known issues/challenges with current or historical data, please describe them at a high level.	Data discovery and cleansing is expected during implementation.
4.	A.2 Procurement Information	8	Would FABF consider extending the proposal submission deadline (both digital and hardcopy) by one week to allow Bidders additional time to incorporate FABF’s responses to Bidder Questions, which are scheduled to be released on June 1? As currently structured, the timeline provides a relatively short turnaround for final proposal updates, printing, and shipment coordination prior to the submission deadline.	At this time, FABF intends to maintain the current procurement schedule and proposal submission deadline. Any changes to the schedule will be communicated through an addendum, if necessary.
5.	A.2.1 Procurement Schedule and Milestones	8	When does FABF anticipate releasing the required demo scenarios to finalists in advance of their scripted product demonstrations?	Provided to finalists before demonstrations.

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6.	A.2.1 Procurement Schedule and Milestones	8	Would FABF be open to brief discovery sessions between finalist bidders and FABF subject matter experts between proposal submission and scripted demonstrations? Brief discussions of nuanced areas would enable more precise demonstrations.	Any opportunity for discussions between finalist bidders and FABF subject matter experts would be determined by FABF during the evaluation process and, if offered, would be conducted on a consistent basis among finalists.
7.	A.2.4 Notices and Disclosures	11	It looks like the minimum qualifications are 5 years in business. As a newer vendor, we have completed only two years in business. Could you confirm if FABF of Chicago would consider fewer years in business than the minimum qualification listed?	<p>In regard to your question about confirming if FABF of Chicago would consider fewer years in business than the minimum five year qualification listed, they will do so in support of involving Minority, Women, and Disadvantaged Business Enterprise (“MWDBE”), as such terms are defined in the Illinois Business Enterprise for Minorities, Females and Persons with Disabilities Act. If you are a minority, women or disabled owned business, please let us know as well as the relevant certification in Attachment 1 – Bidder Questionnaire.</p> <p>Attachment 1 – Bidder Questionnaire is referred to in the E.1 Technical Proposal section, will still be required. This attachment requests information about your company, your solution, and your approach for implementation and project management. This attachment includes sections requesting specific information in a specific format and sections / questions which are an open format. The exception for the five year requirement is the only one that applies. All information on Attachment 1 is required.</p>

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8.	A.2.4 Notices and Disclosures	11	Can you confirm if the intent to bid form is required in order to submit a final proposal, or if firms are still able to participate by submitting a response at the proposal deadline without it?	The intent to bid forms are required.
9.	A.2.7 Bidder Questions about RFP and Procurement	12	Will the site be updated as questions come in and responses follow?	FABF will aggregate the questions and responses and post those questions and responses on the FABF website by June 1, 2026.
10.	B.1.3 Key Processing Statistics	17	Will Northern Trust continue to print and mail the ~100 paychecks each month?	The Fund currently utilizes its custodian for this function. The allocation of responsibilities for printing and mailing benefit checks will be continued to be evaluated as part of the RFP evaluation and implementation process.
11.	B.1.3 Key Processing Statistics	17	Does Northern Trust currently take the pension payroll instruction file from the current FABF PAS and make the ACH/direct deposit electronic payments?	Currently this is a manual process, however, the FABF would like this to be automated going forward.
12.	B.1.3 Key Processing Statistics	17	What is the delineation between the 270 ACH Advice mailed monthly by FABF and the 5,545 ACH advice mailed semi-annually by 3 rd party payroll processor (Northern Trust)?	The advices mailed by FABF are for when there are changes to a member's check (change in deduction, benefit increase due to COLA, etc.), the advices mailed by NT is part of the agreement that they would mail all members a physical advice in January, July, and December. The PAS should have the ability to track the changes and notify members.

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13.	B.2.1 Final Average Salary (FAS) Basis – Position Salary	19	Errors and Deductions process. Can you explain this in more detail and provide an example?	<p>When the employer does not withhold (or over withholds) required contributions; the Fund makes adjustments to the members account and then refunds or collects the required contributions at retirement.</p> <p>Additional examples will be provided during design workshops.</p>
14.	B.2.4 Benefit Exceptions and Special Cases	20	Can FABF clarify how much historical plan rule complexity must be maintained in the new system versus what can be simplified or retired?	<p>The system must support all applicable legal and plan requirements. Opportunities to simplify or retire historical processes will be considered during the evaluation and implementation process, subject to legal, operational, and administrative considerations.</p>
15.	B.2.8 Disability Processing	21	How frequently does the 10+ year disability benefit recalculation occur (e.g., average per month)?	<p>All eligible members are reviewed monthly.</p>
16.	B.3 Current Business Processes – Supported by Current PAS	17	As the 3 rd party payroll provider and benefit payor, will Northern Trust generate and mail 1099s when the new PAS is in place? If not, please elaborate on how this will work when the new PAS is in place.	<p>For monthly payments, PAS must support tracking/reconciliation; custodian is expected to continue issuance and reporting of 1099s and checks.</p> <p>For refund and death benefit payments, PAS must generate and report 1099s and checks.</p>

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17.	B.3 Current Business Processes – Supported by Current PAS		As the 3 rd party payroll provider and benefit payor, will Northern Trust make the monthly ACH payments and print/mail the 100 paper checks when the new PAS is in place? If not, please elaborate on how this will work when the new PAS is in place.	FABF currently anticipates that the custodian will continue to facilitate recurring monthly benefit disbursements, including ACH payments and the printing and mailing of paper checks. The PAS is expected to serve as the system of record and support the calculation, administration, tracking, reconciliation, and reporting of member payments, deductions, and related payroll data. Respondents should describe any assumptions regarding the allocation of responsibilities between the PAS and the custodian.
18.	B.3.6 – Beneficiary Maintenance (Active Members)	24	Do you want people to have the ability to update beneficiaries on the Self-Service Site, or do you want view only?	Members need to be able to generate and submit the beneficiary form from the self-service site.
19.	B.3.8 Pension Processing	25	Is the new PAS’s responsibility for union dues limited to payee-level deduction, withholding, and remittance, or do members make direct payments (window dues)?	PAS must support deduction/withholding; details will be refined during design.
20.	B.3.8 – Pension Processing	25	Is there any interest payable on retroactive payments?	There are occasions where interest would apply; details will be confirmed during design.
21.	B.3.8 – Pension Processing	25	“After the payment has been set up, payees can send in forms for address, direct deposit, and tax changes. The Retirement Plan reviews these requests, then, if approved, enters the changes into the current PAS” Can you explain how this process works to request forms after payment setup? Are you open to a process that requests this information before payment setup to reduce the need to touch the case again?	These forms are all received prior to initial payments being set up, however members change address, bank, or tax withholding elections after the initial grant of a benefit. FABF is open to considering improved workflows.

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22.	B.3.12 Refund of Contributions Return to Work	26	How does the current FABF system distinguish between different types of member payments to the fund (purchase of service, refund repayment, etc.)?	PAS must support configurable transaction coding and tracking to identify and distinguish between different type of member payments.
23.	B.3.13 Missing/Lost Checks	26	Are these currently supported by Northern Trust's online system/website or does FABF handle these another way (how?)? Will this remain the same or change to something different?	FABF receives requests from members. Coordination with custodian; to be refined during design and implementation process.
24.	B.3.18 – Pension Payroll	27	Is the calculation of Federal and state withholding done by the payroll provider using elections tracked on the PAS, or are you expecting the PAS to calculate the taxes for both Federal and every state?	The calculation of Federal withholding is done by the current PAS and then entered into NT as a flat rate. FABF does not currently withhold state income taxes, we just want it as an option if needed if there was a change in applicable law. The PAS will need to calculate the appropriate tax withholdings for refunds and death benefits.
25.	B.3.18 – Pension Payroll	27	If you are expecting the PAS to calculate, are you expecting specific withholding rules in every state or generic ability to withhold fixed amounts or percentages for other states?	FABF expects the PAS to support election tracking and withholding calculations. The specific scope of withholding requirements, including support for various state tax regimes, will be refined during requirements validation and implementation planning. Respondents should clearly describe the capabilities of their proposed solution in this area.
26.	B.3.18 – Pension Payroll	27	If the payroll provider calculates taxes, then are you expecting the ability to record elections for all states based on their specific rules?	FABF expects the PAS to support election tracking and withholding calculations. The specific scope of withholding requirements, including support for various state tax regimes, will be refined during requirements validation and implementation planning. Respondents should clearly describe the capabilities of their proposed solution in this area.

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27.	B.3.18 Pension Payroll	26	Does the Custodian Bank/Trustee Northern Trust currently make the pension payments and handle pension payroll/1099/tax withholding/tax remittance/reporting handled today?	<p>The PAS calculates the pension payroll and withholding information, and NT issues the checks and 1099s for monthly benefits.</p> <p>The PAS calculates, withholds, issues checks, and reports 1099 information for refunds and death benefits.</p> <p>The new PAS should handle all of these tasks.</p>
28.	B.3.18 Pension Payroll	26	In reviewing the RFP, it is our understanding that today, FABF performs the check writing function as well as issuing of 1099s. Attachment 2 of the RFP lists those functions as “mandatory”... wanted to confirm if these functions are in fact mandatory for providers who wish to participate in the RFP?	<p>FABF does not require the ability to actually write the monthly check, but the new PAS must have the functionality to track the checks and reconcile reports as if the checks were written within the PAS.</p> <p>PAS must have the ability to write checks and issue 1099s for refunds and death benefit payments.</p>
29.	B.3.19 Interfaces	27	How will Impact interface with the new PAS? Is Impact the name of FABF’s current imaging system, or is DocuWare the current imaging system and is Impact a 3 rd party (if so what does Impact do and how will the PAS interface with Impact and DocuWare)? Please elaborate on this and how it will work.	<p>DocuWare is the current software product utilized by the FABF and Impact is the managed service provider currently utilized.</p> <p>More details will be clarified during the design process.</p>
30.	B.3.19 Interfaces	28	What is “Chase FABF Payroll” (#18)? Does this relate to active payroll for members or something else? Please describe the intended purpose, whose data is on this interface, and the inbound and outbound data flow.	<p>The Chase FABF payroll is for employees of the FABF. FABF staff is paid semi-monthly and issued W2s at the end of the year.</p>

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31.	B.3.19 Interfaces		Can you please provide more details on FABF payroll versus pension retiree payroll? Does Northern Trust pay out retiree benefits? Do they issue the 1099s? Is a back feed from Northern required to update the PAS with information calculated by Northern? Do they calculate state and federal taxes? Do members receive a 1099-MISC or a W-2? Does the system need to automate any (or all) of these filings? Does Chase pay out the FABF payroll?	<p>FABF payroll is the FABF's employee payroll (paid out of Chase). The FABF employees receive W2's at the end of the year. PAS calculates and executes those employee payroll payments.</p> <p>Pension Retiree Payroll is the FABF member's monthly benefit checks (paid out of Northern Trust). The FABF members receive 1099R's at the end of the year. PAS calculates and initiates those member payments, NT sends checks & 1099s.</p> <p>PAS issues checks and 1099s for refunds and death benefits.</p> <p>A back-feed from NT is needed.</p>
32.	B.3.22 Current Reports	33	How does the current FABF system distinguish between employer and employee contributions?	The current FABF PAS system separates in its tracking and reporting all employer and employee contributions.
33.	B.4.5 Document Management (Imaging)	34	Please provide the approximate number of images that reside in the document management system.	We currently have over 11 million entries, with the vast majority in PDF format. A total of 158 entries are image files, including 125 JPGs, 15 PNGs, 15 TIFs, and 3 JPEGs.

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34.	B.5.1 Technology Staffing and Support	35	<p>Please provide the following details related to data conversion efforts:</p> <ol style="list-style-type: none"> a. Number of data sources required for conversion. b. Number of records required for conversion. c. Size and structure of data (total database volume in GB or TB, and file format) d. Has a data quality assessment been conducted? Are there any known defects to the data such as duplicates, missing information, etc.? 	<p>There are approximately 9 million records in our data sources, the legacy PAS currently uses 3GB of data, the legacy Database is SQL, and our Imaging System has 1 TB of images.</p> <p>Data Conversion Details</p> <p>a. Number of data sources required for conversion The Retirement Plan has not finalized the total number of data sources to be converted. Data sources are expected to include the current pension administration system and ancillary sources (e.g., spreadsheets, document repositories, and other supporting systems). Final determination of in-scope data sources will occur during the discovery phase of the implementation.</p> <p>b. Number of records required for conversion The Retirement Plan has not finalized the total number of records to be converted. Bidders should assume a full historical conversion of all relevant member, employer, and financial data necessary to support system functionality and reporting requirements. Final record counts will be validated during implementation.</p> <p>c. Size and structure of data (total database volume in GB or TB, and file format) The current PAS system uses MS SQL. Detailed information regarding database size, storage volumes, and file formats is not currently available. It is anticipated that legacy data resides in both structured and unstructured formats (e.g.,</p>
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				<p>relational databases, documents, and image files).</p> <p>d. Data quality assessment / known defects A comprehensive data quality assessment has not been completed at this time. As such, the Retirement Plan is not providing a definitive inventory of data defects.</p> <p>Bidders should assume that typical industry data quality issues may exist (e.g., incomplete records, inconsistencies across systems, and potential duplicates). Data discovery, profiling, and cleansing activities are expected to be performed as part of the implementation effort.</p>
35.	B.6 Current Business Applications	36	What is currently tracked in and reported on from Excel?	Supplemental tracking and reconciliation processes.
36.	C.1 Business Functionality	38	Does the new FABF PAS send payment instructions to Northern Trust and then Northern Trust makes all payments (ACH and check)? Or does FABF make the ACH payments and Northern Trust handles the checks? Or something different? Please explain and elaborate.	It is the FABF's intent that the new PAS would have the ability to send the payment instructions to NT and NT makes the monthly benefit payments. The new PAS would generate death benefit and refund payments to members.

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37.	C.1 Business Functionality	38	In the future state, can the PAS send the member's tax elections to Northern Trust and then Northern Trust calculates the tax amount, withholds the tax amounts and remits the taxes and other deductions to the appropriate organizations? This is a traditional function of a custodial bank/pension payor and not of a PAS.	FABF recognizes that tax withholding and remittance functions are often performed by a custodian or pension payor. The Fund is open to solutions that involve coordination between the Pension Administration System and the custodian, and the final allocation of responsibilities will be determined during the evaluation and implementation process.
38.	C.3 Project Management and Implementation Services	40	Can FABF provide its current assessment of legacy data quality, including the completeness and accuracy of key historical records? Are there known data gaps, reconciliation issues, or reliance on manual processes or offline spreadsheets?	FABF anticipates that data discovery, validation, reconciliation, and cleansing activities will be important components of the implementation process. Respondents should assume that a comprehensive assessment of legacy data quality, completeness, and historical records will be conducted during implementation and should describe their approach to identifying and addressing data issues, gaps, and exceptions.
39.	D.3 Invoicing, Payments, and Tracking and Attachment 5 Cost Proposal - Option 2 COTS Solution_1, Schedule 6	44	<p>Schedule 6 of [Attachment 5 Cost Proposal - Option 2 COTS Solution_1] has 0.10 in the formula in the "Holdback 20%" column. Additionally, Section D.3 of the RFP notes a 10% holdback in the "Method of Invoicing" section but 20% in the "Holdback" section.</p> <p>Please confirm whether the holdback is 10% or 20%.</p>	FABF confirms that the holdback percentage is 10%. Any references to a 20% holdback should be disregarded, and respondents should base their proposals on a 10% holdback.

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40.	D.4 Confidentiality Requirements	45	RFP states: "If the Bidder designates any portion of the proposal as confidential, the Bidder must submit one additional copy of the bid proposal (in addition to the email version and the two mailed or hand delivered copies) from which the confidential information has been excised or redacted." Our response will include confidential information which is not subject to public disclosure; as such, we plan to submit an electronic redacted version of our Technical Proposal. Is an electronic copy sufficient?	Yes, electronic redacted submission is acceptable.
41.	E – Bidder Proposal Format	49	Is FABF of Chicago open to a phased delivery of the project with portions of the system going live at different points of the implementation? This can allow for a quicker live date with partial functionality allowing for quick wins while the remainder of the system is configured. This can be beneficial when there are pain points / challenges in the current operating environment / system.	FABF is open to considering phased implementation approaches, provided they are well-defined, operationally feasible, and appropriately mitigate implementation, operational, and member service risks. Respondents should describe any proposed phased deployment strategy, including anticipated benefits, dependencies, and risk mitigation measures.
42.	E.1.5.3 Proposed Implementation, License, Hosting and Maintenance Agreements	52	The RFP asks for bidders standard agreements. D.1 addresses Exhibit A (FABF's Professional Services Agreement). Please confirm that FABF is open to negotiating some form of a combination of FABF's agreement and bidders agreements to arrive at a mutually agreeable set of terms and conditions in a final agreement.	FABF's Professional Services Agreement reflects the Fund's preferred contractual framework and is expected to serve as the basis for the final agreement. While FABF is open to discussing reasonable revisions and considering provisions from a respondent's standard agreement, FABF anticipates that any negotiations will be limited in scope and focused on achieving mutually acceptable terms consistent with the RFP and the selected proposal.

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43.	RFP Background and Instructions	5, 53	Part A and Part C require a ten (10)-year total cost of ownership, while Part E (Bidder Proposal Format) specifies cost detail through implementation and the first five (5) years of post-implementation support and hosting. Please clarify the expected cost proposal structure where implementation is completed in fewer than five (5) years. Should the Cost Workbook reflect a full ten (10)-year cost model, inclusive of all post-implementation years? Is it acceptable to extend or modify the Cost Workbook, if necessary, to align with the required ten (10)-year total cost of ownership?	The cost proposal should reflect the full ten (10)-year lifecycle cost of the proposed solution, regardless of the anticipated implementation duration. Respondents may provide supplemental schedules or supporting detail as necessary to present a complete ten-year cost model; however, the format should remain substantially consistent with the Cost Workbook to facilitate proposal evaluation and comparison.
44.	Attachment 2 – FABF Functional Requirements	F.158	Is FABF looking for a report that generates the amounts (and proper backup) that FABF will pay to the providers? Or is FABF looking for the PAS to initiate payment instruction that will be fed to Northern Trust to make the payments to the providers? Or something else (please elaborate on this)?	PAS calculates; custodian executes.
45.	Attachment 2 – FABF Functional Requirements	F.115, F.150, F.153, F.155	What is EMWQ?	EMWQ is a charitable organization and a payroll deduction item from members monthly checks; it is the FABF’s intent that all necessary reporting and tracking would be conducted by the PAS.
46.	Attachment 2 – FABF Functional Requirements	F.153	F.153 – are there semi-monthly annuity payments currently? How many payees are receiving semi-monthly annuity payments?	There are only monthly annuity payments. The semi-monthly payments are only for FABF staff payroll, not member benefits.

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47.	Attachment 2 – FABF Functional Requirements	F.074	Do all QILDROs follow a marital portion formula?	QILDRO calculations and benefit allocations may vary based on the applicable court order and legal requirements. The proposed solution must be capable of supporting the range of calculation methodologies and benefit allocation approaches that may be required under applicable law.
48.	Attachment 2 – FABF Functional Requirements	F.106 F.107	The “Attachment 2 – FABF Functional Requirements” references imaging in two ways: 1) as an integrated component of the PAS and 2) as an integration with an external imaging system such as DocuWare. Is FABF looking for an either/or solution (i.e., <u>either</u> imaging that is part of the PAS <u>or</u> imaging integration to a third-party solution such as DocuWare). Or is FABF looking for an imaging solution that uses both components (i.e., use the PAS’s internal imaging capability for some scans <u>and</u> use the third-party solution, DocuWare (legacy perhaps?), for other scans?	FABF is not prescribing a specific imaging architecture and is open to integrated or interfaced solutions. Respondents should describe their proposed approach and any associated benefits, limitations, and integration requirements.
49.	Attachment 2 – FABF Functional Requirements	F.117	F.117 references “Produce a file to the Auditor's specification.” - Is the Auditor the City Auditor? If not, what auditor?	External auditor; will be clarified during implementation.
50.	Attachment 2 – FABF Functional Requirements	F.180	For “Direct printing of reports / forms / correspondence to selected printers with an established default setting.” - is the expectation that the PAS initiate print jobs automatically without any user involvement? We believe that browser security restrictions would make that challenging.	User-initiated expected; automation limited by system constraints.

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51.	Attachment 2 – FABF Functional Requirements	F.123, F.164, F.166	Won't Northern Trust, as the 3 rd party payroll provider and pension payor, generate the 1099s and retiree pay stubs, based on the payment instructions sent from the PAS to Northern Trust on the monthly pension payroll file? If not, please clarify how FABF envisions 1099s being handled, since this is traditionally a function of the pension payroll provider and not a PAS.	Yes, per agreement between FABF and NT, NT generates the 1099's and pay stubs. The stubs get mailed out every December, January, and July.
52.	Attachment 2 – FABF Functional Requirements	F.005	Federal & State tax table updates would come from Northern Trust & not PAS vendor?	The proposed solution should support accurate tax withholding calculations and the maintenance of applicable federal and state tax tables. Respondents should describe their approach to tax table updates and identify any responsibilities allocated between the PAS, the custodian, and other service providers.
53.	Attachment 2 – FABF Functional Requirements	F.116	Wouldn't Northern Trust produce the file to the IRS with payroll tax information, and not the PAS? Or will the PAS use the tax amounts sent back from Northern Trust that they calculated and withheld each month throughout the year, and then the PAS generates a report for the IRS?	NT is set to produce the file for the IRS for monthly benefit payments. PAS issues the checks and 1099's for refunds and death benefit payments.
54.	Attachment 2 – FABF Functional Requirements	F.143	What type of electronic payments are allowed (credit card or bank account EFT, or both)? Where is the money routed (into the pension trust)? Does the PAS need to process the payment or simply send instructions to Northern Trust to make the draw or accept the payment?	Currently, the Fund only allows checks or rollovers from other qualified funds. The PAS needs to track the payment to record it into the member's account (and make any adjustments necessary depending on type of purchase).

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55.	Attachment 2 – FABF Functional Requirements	F.150 – F.169	Is the PAS expected to be the paying agent/pension payor or is Northern Trust the paying agent/pension payor? These requirements represent an ambiguous mix of responsibilities between the new PAS and Northern Trust.	Under the Fund's current operating model, the custodian serves as the payor for recurring monthly benefit payments, while the PAS processes certain other disbursements, including refunds and death benefit payments. The PAS serves as the system of record. Respondents should describe any assumptions regarding the allocation of responsibilities among the PAS, the custodian, and other service providers as part of their proposed solution.
56.	Attachment 2 – FABF Functional Requirements	F.186	Does the PAS need to produce GASB reporting? Please elaborate what this requirement entails (census data for the actuary's annual valuation, other?) and specify what PAS functionality this applies to.	The Fund's expectation is that the PAS will support GASB-related reporting requirements through the ability to generate and export accurate member, benefit, payroll, and census data for actuarial and financial reporting purposes. This requirement is primarily intended to support actuarial valuation, GASB reporting, and related data requests, rather than requiring the PAS to independently perform actuarial calculations or prepare GASB reports.
57.	Attachment 2 – FABF Functional Requirements	F.109	Does this apply to the interfaces listed in B.3.19 and any new file interfaces needed with new PAS, and confirm this not direct web service or API's?	TBD – During design.
58.	Attachment 2 – FABF Functional Requirements	F.061 (Functional Requirements)	What fields (columns) are included in the inbound City of Chicago HR / Payroll file?	Standard payroll elements; detail provided during implementation.

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59.	Attachment 2 – FABF Functional Requirements Requirements)	F.162 (Functional Requirements)	For post-retirement non-taxable contributions, are these made by the employer or the retiree? If provided via the City payroll file, how is the non-taxable status indicated or flagged?	These contributions are paid by the retiree, not the employer. The PAS must support the appropriate identification, coding, and flagging of such contributions to ensure proper processing and reporting. The specific method by which non-taxable status is indicated within data feeds and interfaces will be addressed during implementation and system design.
60.	Attachment 2 – FABF Functional Requirements	F.081	Can FABF please provide clarity or details around which vendors are currently, or are planning on being, used for Death Verification services? There are several different vendors listed in the RFP.	Multiple sources used; details later.
61.	Attachment 2 – FABF Functional Requirements	F.117	Can FABF provide any information or detail around the specifications or complexity of this file so vendors can determine if this can be met via configuration or requires customization?	Specs provided during implementation.
62.	Attachment 2 – FABF Functional Requirements	F.118	Can FABF provide any information or detail around the specifications or complexity of this file so vendors can determine if this can be met via configuration or requires customization?	Specs provided during implementation.

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63.	Attachment 2 – FABF Functional Requirements	F.116	Will Northern Trust calculate the applicable tax withholding amount based on each member’s W-4P election that FABF keys/enters into the PAS, that is then sent to Northern Trust each month on the monthly pension payroll file?	Under the Fund's current operating model, federal tax withholding calculations are performed through processes involving both Northern Trust and the current PAS. Respondents should describe their proposed approach to maintaining member tax elections, calculating withholding amounts, and coordinating withholding-related functions between the PAS and the custodian.
64.	Attachment 2 – FABF Functional Requirements	F.193	Can FABF please confirm that this requirement should stay “initiate workflow” instead of imitiate?	Yes, “initiate workflow” is correct.
65.	Attachment 3 - FABF Technical Requirements	T.054	T.054 references “secure integration with enterprise monitoring and SIEM platforms.” What enterprise monitoring and SIEM platforms does FABF use or will be expected to use that we would need to integrate with? We need to confirm that they have APIs that would allow for the integration required. T.054 also references “integration with the FABF-operated email system.” What email and calendaring software does FABF use or expect to use?	Standard enterprise frameworks assumed; detail later.
66.	Attachment 3 - FABF Technical Requirements	T.076	T.076 references “integration with the FABF-operated email system.” What email and calendaring software does FABF use?	Microsoft Outlook as part of Microsoft 365; Standard enterprise email.
67.	Attachment 3 - FABF Technical Requirements	T.103	T.103 references: “The system shall support data extraction and access by industry-standard reporting and analytics tools (e.g., Tableau, Microsoft Power BI or equivalent).” Are there any particular reporting and analytics tools that FABF uses already or has in mind?	Likely Power BI or equivalent.

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68.	Attachment 4 – Service Requirements	S.002-S.028	Can FABF clearly identify data sources and types in scope for conversion? Does this include spreadsheets, images, etc.?	Includes PAS, external systems, spreadsheets.
69.	Attachment 4 – Service Requirements	S.002-S.028	How does FABF currently handle data quality issues that need remediation in their current system?	FABF currently utilizes a combination of system controls, reconciliation processes, exception reporting, and manual review to identify and remediate data quality issues. As part of this procurement, FABF is seeking enhanced capabilities for data validation, exception management, auditability, and workflow automation to improve the efficiency and accuracy of ongoing data quality management.
70.	Attachment 4 – Service Requirements	S.002-S.028	What is FABF’s approach to data accessibility and is there a process to ensure complete and timely data refreshes?	FABF currently utilizes established processes for data access and data refresh activities. Respondents should describe how their solution supports timely data synchronization, validation, monitoring, and exception management to help ensure data accuracy and completeness.
71.	Attachment 4 – Service Requirements	S.002-S.028	Can FABF provide data volumes and counts to be migrated?	Provided to selected vendor.
72.	Attachment 4 – Service Requirements	S.002-S.028	Please provide database size, profiles, volumes, and quality of the data.	To be provided during implementation planning.
73.	Attachment 4 – Service Requirements	S.002-S.028	Please provide the approximate number of physical images that currently reside in FABF’s legacy systems.	FABF maintains a substantial volume of historical imaged documents and records. A detailed inventory is not currently available as part of the RFP materials. Additional information regarding document volumes and conversion requirements will be provided during the implementation and discovery process, as appropriate.

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74.	Attachment 4 – Service Requirements	S.002-S.028	Please provide the types of file images present in the FABF systems, beyond the typical JPEG, PDF, TIFF, and PNG image file types.	Primarily standard formats; some legacy possible.
75.	Attachment 4 – Service Requirements	S.002-S.028	Please provide information about overlapping data between FABF and any other systems, including which system is considered the source of truth.	Certain data elements are maintained across multiple systems and interfaces. FABF maintains defined ownership and reconciliation processes for such data; however, the system of record may vary depending on the specific data element and business function. Respondents should describe how their solution supports data governance, synchronization, reconciliation, and management of authoritative data sources across integrated systems.
76.	Attachment 4 – Service Requirements	S.002-S.028	Please provide a list of all data sources planned for conversion as part of the implementation.	The final inventory of data sources to be converted will be confirmed during the discovery and implementation planning phases. Respondents should assume that data conversion may include information from the current pension administration system, document management/imaging repositories, interfaces, and other supporting systems necessary to support Fund operations. Respondents should describe their approach to data inventory, assessment, conversion, validation, and reconciliation.
77.	Attachment 4 – Service Requirements	S.002-S.028	Are there any microfiche files that are planned to be digitized and converted as part of the implementation.	No

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78.	Attachment 5 Cost Proposal - Option 2 COTS Solution_1 Schedule 5		<p>On Schedule 5 of [Attachment 5 Cost Proposal - Option 2 COTS Solution_1], please provide additional detail on the line item “Optional – Ongoing Support/Maintenance (400 hours annual support / enhancements included)”.</p> <ul style="list-style-type: none"> a. Please describe the types of services expected for this line item. b. Is 400 hours the required amount, or can bidders change this amount based on their forecast? <p>Please confirm this line item is meant to only apply to the Implementation period, and other optional ongoing support/maintenance is covered in the “Optional Services” section beginning on row 20.</p>	Baseline estimate; respondents may propose alternatives.
79.	Attachment 5 – Cost Proposal	General	Please provide the current document/file repository storage requirements (in GB).	To be provided during implementation.
80.	Attachment 5 – Cost Proposal	General	Please provide the current database storage requirements (in GB).	Current database storage metrics are not being provided as part of the RFP. Respondents should propose solutions capable of supporting current operational requirements and anticipated growth, including at least ten (10) years of data retention and expansion. Detailed storage and capacity planning information will be addressed during discovery and implementation.

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81.	Attachment 5 – Cost Proposal	General	Please provide the estimated annual database storage growth (in GB).	Current database storage metrics are not being provided as part of the RFP. Respondents should propose solutions capable of supporting current operational requirements and anticipated growth, including at least ten (10) years of data retention and expansion. Detailed storage and capacity planning information will be addressed during discovery and implementation.
82.	Attachment 5 – Cost Proposal	General	What is the average number of concurrent users that would need access to the platform (fund office staff)? For purposes of this question, “concurrent users” refers to fund office staff members who are actively performing an action within the system simultaneously.	For proposal purposes, respondents may assume approximately twenty (20) Fund staff users. Actual concurrent usage may vary, and respondents should identify any assumptions regarding user licensing, concurrency, and performance requirements.
83.			What PAS system does FABF use today? From FABF’s perspective what are the advantages and disadvantages of the current PAS?	Custom product, details provided during evaluation phase.
84.			Will FABF enlist the services of a vendor consultant or other third-party such as Segal to manage the implementation phase of the PAS project?	FABF has not determined whether it will engage a third-party consultant or advisor to support implementation. Any decision regarding additional project management, advisory, or implementation support resources will be made at a later stage based on project needs.
85.			Are there any data cleanup projects anticipated as part of the implementation?	FABF expects that data assessment, validation, and any necessary data cleanup activities will be addressed as part of the implementation process. The scope of such activities will be refined during discovery and conversion planning.

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86.			<p>Are there dependencies on third party vendors to provide data, requirements, and/or services that are not already spelled out in the RFP documentation? (e.g., print fulfillment).</p>	<p>FABF anticipates that certain third-party vendors and service providers may participate in data exchanges, integrations, document services, payment processing, custodial functions, or other operational activities. The full scope of any such dependencies will be further refined during discovery and implementation planning. Respondents should identify any assumptions regarding third-party participation that are material to their proposed solution.</p>
87.			<p>Does FABF have a desired live date for the PAS and participant portal?</p>	<p>FABF has not established a final go-live date. Respondents should propose a recommended implementation timeline, which will be refined in collaboration with the selected vendor.</p>
88.			<p>When we submit our RFP response via email, do you want the Functional, Technical and Service requirement & Cost Proposal files in Excel or PDF? I ask because in Part E, the RFP states to submit file via email in PDF format.</p>	<p>The questionnaire should be PDF, but the functional, technical, services, and cost should be in Excel please.</p>