

# Monthly news & updates

February | 2025

## UPCOMING EVENTS

[Certified Trustee Program 25-1](#)

[2025 IPPFA Heroes Family Fund Golf Outing](#)

[2025 Illinois Pension Conference](#)

[2025 MidAmerican Pension Conference](#)

## ONLINE TRAINING

[16 Hour Online CTP Course](#)

[8 Hour Online Seminar \(2025\)](#)

## A Message from IPPFA President, James McNamee



This month we'll be examining the opportunity for a disabled police officer to convert his or her disability pension to a retirement pension. A similar but not identical opportunity exists for firefighters, which was covered in a previous IPPFA Newsletter. That information is also on our website under Information Bulletins.

The information presented is not legal advice but is background information only. IPPFA suggests that member pension funds work with their fund attorney to address any issues that arise from a police retiree's application to convert a disability pension

The Pension Code allows a police officer who is retired on a disability pension to convert his or her status to a regular service retirement. This is not mandatory but is also not reversible once a conversion is made. The specific provision in the law is as follows:

**(40 ILCS 5/3-116.1) (from Ch. 108 1/2, par. 3-116.1)**

Sec. 3-116.1. Disability pension option. A police officer age 50 or older who is receiving a disability pension may by written application to the board, elect the disability pension option if the period during which a disability pension was paid when added to the period of active service equals at least 20 years. The election shall permit the officer to continue to receive a retirement pension for the

remainder of his or her life of 1/2 of the salary at the date of the retirement on disability in lieu of any amounts which would have been payable to the officer under Section 3-111. (Source: P.A. 83-1440.)

### **Converting a Police Disability to a Service Retirement Pension.**

To be eligible for such a conversion, the disability retiree must be at least 50 years old and have at least 20 years of pension participation when active time is added to the period on disability.

The salary that is considered when a disability pension is converted is the salary in effect at the time of the disability. However, if the individual was hired prior to October 1, 1973, then the pension is converted based on the salary in effect at the time of conversion. Because this date is now more than fifty-one years ago, there will be very few retirees, if any, who would convert using the salary at the time of conversion.

If the officer had less than 20 years of active service, a disability pension is converted to a service pension in the amount of 50% of salary. If the officer had more than 20 years of active service, the officer converts to a service retirement at the percentage of pay set in the Pension Code at the time he went on disability pension.

Cost-of-Living adjustments (COLA). A Tier I member who converts from disability to regular retirement will have COLA adjustments that begin as early as age 55 (instead of age 60) and are compounded as opposed to a simple 3% on the original regular pension amount.

*Note that survivors cannot convert a disability benefit; only the retired firefighter may do so while still alive.*

**Factors to Consider in Converting from a Disability Pension.** A decision to convert a disability pension is a personal one and a pension board, trustee or the IPPFA generally cannot advise a disability retiree on this matter. There are factors that the individual on a duty-disability pension should consider, including but not limited to the following:

A duty-disability pension is federally tax-free. A duty-disabled pensioner does not owe federal tax on a disability pension, and neither will a surviving spouse. If he converts, his pension and a survivor pension become taxable.

Other taxes may go up. Medicare B premiums incur a surcharge when federal adjusted gross income hits certain levels. Also, taxpayers with adjusted income above certain (high) levels pay a surcharge on investment income.

Social Security taxes may go up. A taxpayer may pay lower or no tax on Social Security income when their incomes fall below certain levels.

**How does an individual disability pensioner sort all this out?** It may be best to sit down with a financial planner or tax accountant and work through the various scenarios that this information presents. In the meantime, just remember that converting from disability to service retirement for a pension boost and better COLAs is not a simple decision.

Sincerely,  
James McNamee  
*IPPFA President*

## HEROES FAMILY FUND

### Remembering Police Officer Cristy Sue Tindall



**Peoria Police Department**  
**End of Watch: Thursday, December 30, 2004**

This month, we honor the life and service of Police Officer Cristy Sue Tindall, who made the ultimate sacrifice while serving her community. On December 30, 2004, Officer Tindall and her partner responded to a call for backup. During their response, their patrol car tragically struck a utility pole at the intersection of Adams Street and Van Buren Street. The collision claimed Officer Tindall's life and left her partner injured.

Officer Tindall dedicated 10 years of service to the Peoria Police Department. Her commitment to duty and her unwavering resolve to protect and serve her community will never be forgotten. She was a beacon of courage and compassion, embodying the values of law enforcement.

As we remember Officer Tindall, we extend our deepest gratitude to all first responders who risk their lives to safeguard ours. We also recommit ourselves to supporting the families and loved ones of those who have made the ultimate sacrifice.

*Officer Tindall's legacy lives on through her service, her sacrifice, and the lives she touched. Let us take a moment to honor her memory and reflect on the profound impact of her dedication to her community.*

### **Join Us in Supporting the Heroes Family Fund**

Help us honor Officer Tindall and others like her by contributing to the Heroes Family Fund. Your generosity ensures that we can continue supporting the families of our fallen heroes in their time of need.

- Guardian Sponsor: \$10,000+**
- Protector Sponsor: \$5,000–\$9,999**
- Courage Sponsor: \$2,500–\$4,999**
- Bravery Sponsor: \$1,000–\$2,499**
- Honor Sponsor: \$500–\$999**
- Community Sponsor: \$250–\$499**
- Supporter Sponsor: \$10–\$249**

Scan the QR code below to make your donation today.



**SAVE THE DATE**

**Certified Trustee Program 25-1**  
*March 18 - 19, 2025*



**NIU Outreach Campus**  
1120 E. Diehl Rd., Room 260  
Naperville, IL 60563

[REGISTER NOW](#)

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**2025 Illinois Pension Conference**  
*May 7 - 9, 2025*



**Eagle Ridge Resort**  
444 Eagle Ridge Drive  
Galena, IL 61036

[REGISTER NOW](#)

[Rooming Information](#)

[Call For Presentations](#)

Are you an expert in pension administration, governance, or fiduciary responsibilities? We're seeking engaging speakers to share insights and

expertise. This is a great opportunity to educate public pension trustees while showcasing your knowledge.

Submission Deadline: February 7, 2025

[Submit Your Proposal](#)

Priority consideration is given to IPPFA Corporate Sponsors.  
Don't miss the chance to contribute to this premier educational event!

### [Conference Opportunities](#)

Looking to showcase your organization at our conference? Explore our exhibitor and sponsorship opportunities! Gain exposure, connect with key decision-makers, and make a lasting impact.

[Exhibitor Information](#)

[Sponsorship Information](#)

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## 2025 Heroes Family Fund Charity Golf Outing

*Tuesday, May 6th, 2025*



Eagle Ridge Golf Club - The North Course  
444 Eagle Ridge Drive  
Galena, IL 61036

**REGISTER NOW**

*All proceeds go to the Heroes Family Fund.*

The Heroes Family Fund is a recognized 501(c)3 non-profit charitable organization.

### [Golf Opportunities](#)

Join us on the course for our charity golf outing! Sponsorship opportunities are available—a great way to support a worthy cause while connecting with industry leaders in a relaxed, fun setting.

**Golf Sponsorships**

## 2025 PTSD First Responders Retreat

*June 8 - 11, 2025*



The Abbey Resort  
269 Fontana Blvd.  
Fontana-On-Geneva Lake, WI 53125

*More information coming soon*

## 2025 MidAmerican Pension Conference

*October 1 - 2, 2025*





from a spouse's Social Security record. IPPFA will schedule updates on this law via our [YouTube](#) channel and at our [2025 conferences and seminars](#).

## The IPPFA Retirement Guide – 3rd Edition

The best source of information on the newly expanded Social Security benefits is the **3rd Edition of the IPPFA Retirement Guide**

The Social Security chapter has been **totally rewritten**. In addition, the book has been updated with the latest information on:

- Article 3 police pensions
- Article 4 fire pensions
- Public employee deferred compensation
- Retirement healthcare funding

### Order Your Copy Today!

The IPPFA Retirement Guide – 3rd Edition is now available:

- On Amazon: \$9.99
- From the IPPFA Office: \$7.50 per book for bulk sales of 10 books or more

When the books are sold in bulk from our office, **IPPFA avoids the Amazon royalty charge and passes the savings on to you.**

For the earlier editions, IPPFA sold thousands of copies via bulk sale to police and fire pension funds, cities and fire districts and foreign fire insurance tax boards. Some entities bought 10 books and distributed them to the pension board, fire stations, police station libraries and alike. Other pension funds bought hundreds of books and supplied one to each active member.

[Order on Amazon \(Under 10 Books\)](#)

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If your fund or government purchased bulk copies of the earlier editions, IPPFA will be contacting you with an opportunity for even deeper bulk discounts.

### Get the Word Out!

Whatever the method, let's get the word out to our active and retired members on their new Social Security benefits.

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[When Information Is Lost or Exposed](#)

[Take Control of Your Data](#)

[Manage Your Privacy Settings](#)

## NEWS LINKS

[SEC Case Over Massive Allen Stanford Fraud Ends, Judge Orders Fines](#)

[Social Security at 90: A Bipartisan Roadmap for the Program's Future](#)

[The FDA's New Definition of 'Healthy': A Step Forward, or a Step Too Far?](#)

[Social Security Fairness Act: Windfall Elimination Provision \(WEP\) and Government Pension Offset \(GPO\) update](#)

[11 IL Hospitals In Top 250 Nationwide, Report Says](#)

[Illinois Tier 2 pension reform bill could cost state \\$30 billion, actuary says](#)

[Advancing US Interests in Greenland](#)

[State lawmakers consider Tier 2 pension changes as new session approaches](#)

[Prices for Top Medicare Part D Drugs Have Nearly Doubled Since Entering the Market](#)

[Staggered Retirements: A Boom or Bust?](#)

[ESG in 2025 for Legal and Compliance Professionals: U.S. Federal Anti-ESG Legislation to Watch For](#)

[Social Security Update: Recipients to Get \\$4,320 in Backdated Payments](#)

[How a Duty To Spend Wisely on Worker Benefits Could Loosen PBMs' Grip on Drug Prices](#)

[American Airlines Violated Federal Law By Using 401\(k\) Plan to Promote ESG Funds, Judge Rules](#)

[Concerns raised as Illinois lawmakers approve returning land to Native American tribe](#)

[A First Look at the Second Trump Administration's National Security and Foreign Policy](#)

[What do people regret the most when they retire?](#)

[Social Security Online Benefits Calculator](#)

[Social Security: When are benefits being sent out in 2025?](#)

[2024 Year-End Review Advocacy in Action: Addressing the Medicare Prescription Payment Plan \(M3P\)](#)

[Biden signs bill to increase Social Security benefits for millions of public workers](#)

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