



**IPPFA Retirement Guide – UPDATED for 2023
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IPPFA Retirement Guide

The *IPPFA Retirement Guide* is written for the men and women who serve or have served in Illinois as police officers and firefighters under the “downstate” Article 3 and Article 4 pension systems. The book provides both an overview and substantial detail on their well-earned benefits, including:

Article 3 Police Pensions

Article 4 Fire Pensions

Social Security, for personnel both covered and not-covered at police/fire

Public Employee Deferred Compensation

Retirement Healthcare Funding Plans

Understanding these income sources is key to planning and executing a successful retirement. The 2023 edition has the most recent Social Security formulas and Deferred Compensation saving limits and withdrawal rules.

The book is available on Amazon.com for \$9.99 but is offered for bulk sale to member pension funds (and their municipalities, districts and unions) for \$7.50. This is a great price for any pension fund or related entity that wants to keep their membership informed on their retirement benefits. A minimum order of 10 books is required for bulk sale.

Non-member organizations may purchase the book in bulk for \$9.00 per copy. Payment must be by check and accompany the order.

About Us

The Illinois Public Pension Fund Association is the largest association of its type in Illinois. Over 500 public pension funds belong to the IPPFA. The association was founded in 1985 as a not-for-profit umbrella association to represent the police and fire defined benefit retirement funds throughout the state. The goals of the founding members were simple: educate pension fund trustees and active and retired members, provide advice and representation for pension funds and support legislation beneficial to Illinois Pension Funds. In 2001, the IPPFA Board of Directors introduced propriety 457 deferred compensation and VEBA plans to further ensure the retirement security of public safety personnel.