



## Police/Fire Benefits (Tier II Only)

### General Information

A police officer is defined as a peace officer empowered to make arrests to protect the property, interest, students, and personnel of a SURS-covered employer. Police officers who begin participation in SURS or another Illinois Reciprocal System on or after 1/1/11 will be entitled to SURS Tier II benefits.

Police officers contribute 9.5% of their paychecks to SURS. Tier II police officers may elect to contribute only 8%. If electing 8% contributions, they will not be eligible for the Police/Fire Calculation.

Police/Fire benefits only apply to members electing either the Traditional or Portable Plan. Members who elect the Self-Managed Plan (SMP) will not be eligible for Police/Fire benefits. For more information on the Self-Managed Plan and its eligibility requirements, please see the Self-Managed Plan member guide at [www.surs.org](http://www.surs.org).

### General Retirement Eligibility (Traditional and Portable Plans only)

- Age 62 with 10 or more years of Illinois service (benefits will be reduced for early retirement if you retire between ages 62 and 67);\*
- Age 67 with 10 or more years of Illinois service.\*

\*The indicated minimum required service years cannot include any Other Public Employment purchased.

### Eligibility for the Police/Fire Calculation (Traditional and Portable Plan only)

- Age 60 with 20 or more years of Illinois service;\*

\*Important: All minimum service requirements must have been earned as a police officer with a SURS-covered employer. If you do not meet the qualifications for the Police/Fire Calculation, your benefit will be calculated using SURS General Formula (2.2% per year).

### Police/Fire Calculation

- 2.25% x years 1-10 x final average salary
- 2.5% x years 11-20 x final average salary
- 2.75% x years 21-30 x final average salary
- The final average salary will be determined by taking the average of the eight highest consecutive years in the last 10 years of employment.

### Automatic Annual Increase (AAI)

- The AAI will be the lesser of one-half of the percentage increase in the Consumer Price Index or 3%
- The AAI begins on January 1st on or after attaining age 67
- The AAI is payable only on the original base annuity amount. There is no compounding.