

Social Security Fairness Act

Big Changes for Illinois Fire and Police!

The Social Security Fairness Act was signed into law on January 5th. This law increases benefits for fire and police personnel who have pensions from work that is not covered by Social Security. This affects the majority of Illinois “Downstate” fire and police. The law also repealed the Government Pension Offset that reduced or eliminated limited benefits that a police officer or firefighter might earn from a spouse’s Social Security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 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. And in addition, the book has been updated with the latest information on Article 3 police pensions, Article 4 fire pensions, public employee deferred compensation, and retirement healthcare funding.

The *IPPFA Retirement Guide* – 3rd Edition is now available on Amazon.com for \$9.99. And it is also available from the IPPFA Office for bulk sales of 10 books or more at a reduced price of \$7.50 per book. 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.

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.

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