2027 IPPFA Membership Renewal Season Is Here!

Renew your membership and continue to take advantage of the resources, education, advocacy, and support that make IPPFA an essential partner for Illinois police and fire pension funds.

As we kick off the 2027 membership renewal season, now is the perfect time to review the many benefits IPPFA provides to its members. From protecting the Downstate defined benefit pension system to providing trustee education, pension administration assistance, and retirement resources for active and retired public safety professionals, IPPFA is committed to helping our member funds succeed.

Your membership is more than an annual expense. It is an investment in the future of your pension fund, your trustees, and the officers and firefighters you serve.

Advocacy That Protects Your Pension System

IPPFA works with experienced staff and lobbyists in Springfield to monitor legislation affecting Downstate police and fire pension funds. Over the years, proposed legislation has threatened the stability and benefits of these systems. IPPFA has helped prevent harmful bills from advancing while supporting legislation that benefits pension funds, retirees, and active police officers and firefighters.

This advocacy is one of the most important benefits of membership. Having a knowledgeable organization monitoring legislative developments and representing your interests helps ensure that the commitments made to public safety professionals are protected.

Education and Professional Development

IPPFA offers a variety of educational opportunities designed specifically for Illinois police and fire pension trustees and public safety professionals, including:

- Annual conferences and regional seminars
- The Certified Trustee Program (CTP), meeting the mandatory 16-hour training requirement for newly elected and appointed Article 3 and 4 trustees
- Online training and continuing education opportunities
- Retirement and financial education for active and retired public safety professionals

These programs help trustees stay informed, fulfill their responsibilities, and make better-informed decisions on behalf of their pension funds.

Pension Administration Resources and Assistance

Pension administration can be complicated, and IPPFA is here to help. Member funds have access to practical resources and assistance on a variety of common pension-related issues.

Information Bulletins: IPPFA regularly publishes updates on topics affecting pension boards and members, including disability pension conversions, the HELPS retiree insurance tax credit, Tier 2 early retirement pensions, and Social Security changes.

Questions and Referrals: IPPFA staff and officials assist member funds with routine and moderately complex questions and provide referrals when additional professional assistance is needed. Although IPPFA cannot provide legal interpretations, we can often help point your fund in the right direction.

Vetted Professional Resources: Members can access referrals to medical, administrative, and legal professionals who have experience serving Illinois pension funds.

IRS Qualified Plan Compliance: IPPFA was instrumental in establishing the IRS Qualified Plan Coalition, which obtained a qualified-plan tax determination for Downstate police and fire pension systems. This effort protected the tax-exempt status of the plans and saved each participating pension fund approximately $20,000 in IRS and professional fees.

Monthly Newsletter: Member funds receive regular updates on IPPFA programs, upcoming training, Illinois pension developments, and news from the broader public pension community.

Retirement Savings and Healthcare Planning

IPPFA also helps communities and public safety employees explore supplemental retirement savings options through the NPPFA Benefits Division.

The Section 457 Deferred Compensation Plan offers diversified investment options, an emphasis on reasonable fees, and a strong commitment to participant education and service.

The Retiree Healthcare Funding Plan provides a voluntary way for employees to set aside money for eligible retiree insurance and medical expenses through a tax-advantaged arrangement. These programs can help employees prepare for retirement expenses beyond their pension benefits.

Communities and fire districts interested in learning more can visit nppfabenefits.org.

Heroes Family Fund: Supporting Those Who Serve Us

One of the most meaningful benefits of IPPFA membership is access to the IPPFA Heroes Family Fund (HFF).

Established in 2003, the Heroes Family Fund provides financial assistance to the families of police officers and firefighters who are killed or severely injured in the line of duty. The fund is overseen by the IPPFA Board of Directors and reflects our commitment to taking care of those who have taken care of us.

Since its founding, the Heroes Family Fund has provided over $255,000 in benefits to 54 families. Grants of up to $5,000 are available for qualifying line-of-duty deaths and severe injuries.

If your member police or fire department experiences a job-related death or severe injury, please notify IPPFA so we can provide information about the application process and available assistance.

Research and Resources for Better Retirement Outcomes

IPPFA continually researches issues affecting pension boards, active employees, and retirees. Past projects have examined post-retirement employment, pension obligation bonds, retiree healthcare coverage, investment portfolio consolidation, and other topics relevant to public pension systems.

Our research on Medicare-age healthcare options has helped identify potential savings for retirees, while our work on the Social Security Fairness Act of 2025 provided important information to Illinois police officers and firefighters through an Information Bulletin and video presentation.

IPPFA is also continuing to explore the retirement concerns of newly appointed police and fire professionals so we can better address their needs.

Retirement Education for Police Officers and Firefighters

Understanding retirement benefits is essential for public safety professionals preparing for the next chapter of their lives. IPPFA offers resources and presentations to help employees understand their pensions, Social Security, deferred compensation, and retiree healthcare options.

Resources include:

- IPPFA Retirement Guide: A comprehensive resource covering Downstate police and fire pensions, Social Security, deferred compensation, and retiree healthcare

savings. The guide was updated in 2025 to reflect Social Security changes, with another update planned for 2027 that will include an eBook option.

- Chicago Police and Fire Retirement Guide: A resource tailored to Chicago Police Department and Chicago Fire Department personnel, developed with the cooperation of their respective pension funds.
- Department and Group Presentations: IPPFA provides speakers for individual departments, municipalities, chiefs' groups, police academies, and public finance organizations.
- IPPFA-TV on YouTube: Educational videos covering timely retirement topics, including Social Security changes and retiree medical insurance tax credits.

These resources help ensure that officers and firefighters have access to information tailored to their unique retirement benefits and financial needs.

Renew Your Membership for 2027!

IPPFA works year-round to protect pension benefits, educate trustees, support pension administration, and provide valuable resources to the public safety community. Membership gives your fund access to these services while helping strengthen our collective voice on issues that matter to Illinois police and fire pension systems.

Is your pension fund an IPPFA member? If so, be sure to complete your 2027 renewal. If your fund is not currently a member, we encourage you to explore the benefits and learn more about our cost-effective membership dues and fees.

Renew for 2027 and continue to be part of the organization working on behalf of Illinois police and fire pension funds.

Visit ippfa.org or contact the IPPFA office to learn more about membership and renewal.