



# Retirement Income for Illinois Fire and Police: Pensions, Social Security, and Deferred Compensation

*Daniel W. Ryan*

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"Retirement Income for Illinois Fire and Police," written for the men and women in uniform in our state, provides detailed but simple information on the benefits from each public safety pension system, Social Security, and public employee deferred compensation. Illinois police and fire professionals receive retirement income from a variety of sources, most of which differ from their private sector friends and neighbors. Their pensions are regulated only by the state; there is no federal oversight or insurance. Social Security benefits may be affected by their police and fire earnings. Their deferred compensation is accumulated and paid out under different rules. Understanding the variations and unique situations is necessary to plan and execute a successful retirement. This book is a one-stop shop for retirement benefit information for Illinois state and local police officers and firefighters. Chicago, suburban and downstate, state police, Cook County, other counties, university and college officers, and small-town professionals in the Illinois Municipal Retirement Fund. It's all here. The author then expands the scope to examine how public pension plans are structured and funded, and discusses some of the "hot topics" in Illinois. How big of a cost-savings will come from the Tier 2 structure? Do police and fire personnel really not live as long as the rest of us? What can we all do to protect public pensions in Illinois? This information and more, plus your own knowledge and experience in Illinois public safety, will greatly enhance your understanding of not only your benefits, but also the public pension issues faced by each department, union, employer, and the citizens you protect.

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