

**TO:** New Employees in Eligible PERS Law Enforcement Titles

**FROM:** Enrollment Section  
Division of Pensions and Benefits

**SUBJECT: Eligibility to Participate as a Law Enforcement Officer**

Since you hold an eligible law enforcement job title, you have the option to elect enrollment in the Law Enforcement Officer (LEO) category of the Public Employees' Retirement System (PERS). The following information highlights the benefits that are specific only to PERS members who hold a law enforcement title.

**If after reviewing this information, you choose not to join LEO, the enclosed *Law Enforcement Officers — Waiver Form* should be completed by you and returned to the address on the form within 90 days of receipt of this notice. If the Division of Pensions does not receive the form within 90 days, you will be enrolled in the LEO category of the PERS.**

**Retirement Benefit Comparison**

While most of the LEO benefits are identical to those of a non-LEO PERS member, the LEO category provides Service Retirement and disability retirement benefits that are different than those of regular PERS members. The following retirement benefit charts provide a comparison of regular PERS and LEO membership.

**Service Retirement:**

<b>Public Employees' Retirement System</b>	<b>PERS Law Enforcement Officers</b>
Permitted at age 60 (or older with no minimum amount of service credit required). The formula to calculate the maximum annual pension allowance is: $\text{Number of Years of Service} \div 55 \times \text{FAS}^1$ (Final Average Salary) = Maximum Annual Allowance.	Permitted at age 55 after 20 years of law enforcement service. The formula for calculating the maximum annual pension allowance is: 2 percent of the FAS <sup>1</sup> for which contributions were made as law enforcement officer, up to 25 years — plus: <ul style="list-style-type: none"> <li>• 1 percent of FAS<sup>1</sup> for each year of law enforcement service over 25 years.</li> <li>• (non LEO) PERS service: <math>\text{Number of Years of Service} \div 55 \times \text{FAS}^1</math>.</li> </ul>

<sup>1</sup> FAS (Final Average Salary) means your average base salary for the three years immediately preceding your retirement (either 36 months for employees with 12 month contracts or 30 months for employees with 10 month contracts). If your three last years are not your highest years of salary, your allowance will be calculated using your three highest consecutive fiscal (July 1 to June 30) years of salary.

**Ordinary Disability:**

<b>Public Employees' Retirement System</b>	<b>PERS Law Enforcement Officers</b>
After <b>10 years</b> of New Jersey service, the annual benefit is equal to 43.6 percent of your FAS <sup>1</sup> or 1.64 percent of the FAS <sup>1</sup> for each year of service credit, whichever is higher.	After <b>5 years</b> of law enforcement service, the annual benefit is equal to 43.6 percent of the FAS <sup>1</sup> or 1.64 percent of the FAS <sup>1</sup> for each year of service credit, whichever is higher.

<sup>1</sup> FAS (Final Average Salary) means your average base salary for the three years immediately preceding your retirement (either 36 months for employees with 12 month contracts or 30 months for employees with 10 month contracts). If your three last years are not your highest years of salary, your allowance will be calculated using your three highest consecutive fiscal (July 1 to June 30) years of salary.

**Accidental Disability:**

<b>Public Employees' Retirement System</b>	<b>PERS Law Enforcement Officers</b>
You will receive 72.7 percent of your base salary at the time of the traumatic event. Your Group Life Insurance will equal 1 1/2 times your final year's base salary until you reach age 60, at which time it reverts to 3/16 <sup>th</sup> of that salary.	You will receive 72.7 percent of your base salary at the time of the traumatic event. Your Group Life Insurance will equal 1 1/2 times your final year's base salary until you reach age 60, at which time it reverts to 3/16 <sup>th</sup> of that salary <b>or a minimum of \$5,000, whichever is higher.</b>

**Mandatory Retirement for Eligible LEO Members**

If you are eligible for LEO enrollment, State law subjects you to mandatory retirement. *This is true whether or not you elect to participate in the LEO category of PERS.* These provisions are as follows:

<b>Non-Veteran</b>	<b>Veteran*</b>
Non-veterans must retire on the first day of the calendar month after attaining age 65.	A veteran who lacks 20 years of New Jersey public employment at age 65 must retire as soon as they have 20 years of such service or on attainment of 70 years of age, whichever is earlier.

\*Contact the Division of Pensions and Benefits — Benefit Information Library to obtain Fact Sheet #17, *Veteran Status*, which explains the provisions for veteran status in the retirement system. To have this document mailed or faxed to you, call (609) 777-1931. After the introduction, enter selection number 204, following the recorded message will be instructions on how to order the fact sheet.