

THE REAL TRUTH ABOUT Police and Fire PENSIONS

On the campaign trail, Governor Christie told cops their pensions were a “sacred trust” but now he and other politicians are attempting to break the promises made to our members without working together with us to achieve effective reforms that save money now!

Law enforcement officers and firefighters pay 8.5% of their pay toward their pension. This is the highest contribution for any public employee in NJ. Our members have never stopped paying toward their pensions, when government and other employees did, and we have acted responsibly toward funding the benefits we receive.

The real problem in pension funding comes directly from the failure of government to make its legal contributions and two independent Committees have proved it (Murphy Commission Recommendations (2005)/Joint Committee on Public Employee Benefit Reform, Executive Summary (2006). In fact, from 1997 to today, State and local governments skipped over 200 consecutive payments amounting to nearly \$2 billion in contributions to our pensions.

The State PBA and State FMBA strongly opposed governments pension deferrals for a decade but the State ignored our warnings that it would underfund pensions and now today government seeks to blame us for their reckless fiscal mismanagement!

The skipped pension payments were supposed to be used toward property tax relief but the PBA and FMBA can find no example in New Jersey where property taxes went down because of skipped pension payments. PBA and FMBA members are property taxpayers too. Did your taxes go down because ours didn't!

Legislation has been proposed to mandate health care contributions but did you know that over 100 police and fire contracts already require an employee contribution toward health benefits?

Hundreds of police and firefighters retire WITHOUT employer paid health benefits today and must enroll in a program where they pay 20% of the cost for their health care. No other public employee shares that expense!

The proposed pension legislation seeks to cut our benefits but it does nothing to end the practice of providing health benefits and pensions to political appointees and elected officials. (Source, Senate Bill 3)

Law enforcement officers and firefighters can't cheat the system like political appointees and politicians have for years. We can't get two PFRS pensions like politicians in PERS do, we can't tack jobs on to increase our pensions and we don't apply overtime to our pensions.

The State PBA and State FMBA have proposed real reforms that will save millions of dollars TODAY and we ask that the General Assembly and Governor work with us moving forward.

Now is the time for government to do what is responsible, not try to make police and firefighters an imaginary enemy.

Legislators still tell us that police and firefighters are not the average public employee and that we should be thanked for protecting our pensions.

Our pension system is reasonable, affordable and fair.

We strive to do what is right and to be honest.

Isn't it time government did the same thing?

**END THE BLAME GAME.
ATTACK THE REAL PROBLEMS.
STOP CORRUPTION IN THE PENSION SYSTEM.
FUND OUR PENSIONS.**

Paid for by the New Jersey State Policemen's Benevolent Association and the New Jersey State Firemen's Mutual Benevolent Association
