

Supplemental  
Retirement Plan

GA Law  
Enforcement



# *Peace Officers' Annuity & Benefit Fund of Georgia*

*est. 1950*





# Invest in your future

The mission of law enforcement is to protect and serve. Shouldn't that include your family?

The POAB Fund is committed to serving the GA LE community and their families.



**Homer Bryson**  
**Executive Director**

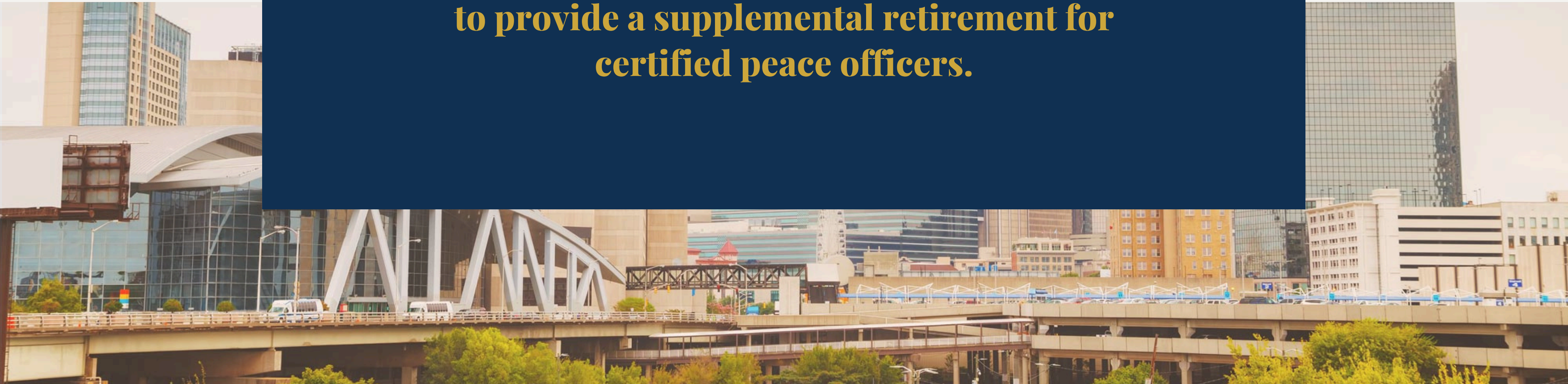
**Let's get started**







**Established in 1950**  
to provide a supplemental retirement for  
certified peace officers.



**15K+**  
Active Members



**8K+**  
Retired Members



**50K+**  
Members Served





# Vision And Mission



## *Our Vision*

We envision a retirement journey that honors members' service and enables them to thrive in the next chapter of their lives.



## *Our Mission*

To support GA law enforcement officers by providing supplemental benefits with exceptional customer service and sound financial management.

## *Our Value*

We honor the service of Georgia peace officers by providing supplemental benefits and exceptional customer service. We ensure the highest level of care and support through sound financial management, fostering a community of integrity, trust, and a seamless transition into retirement.





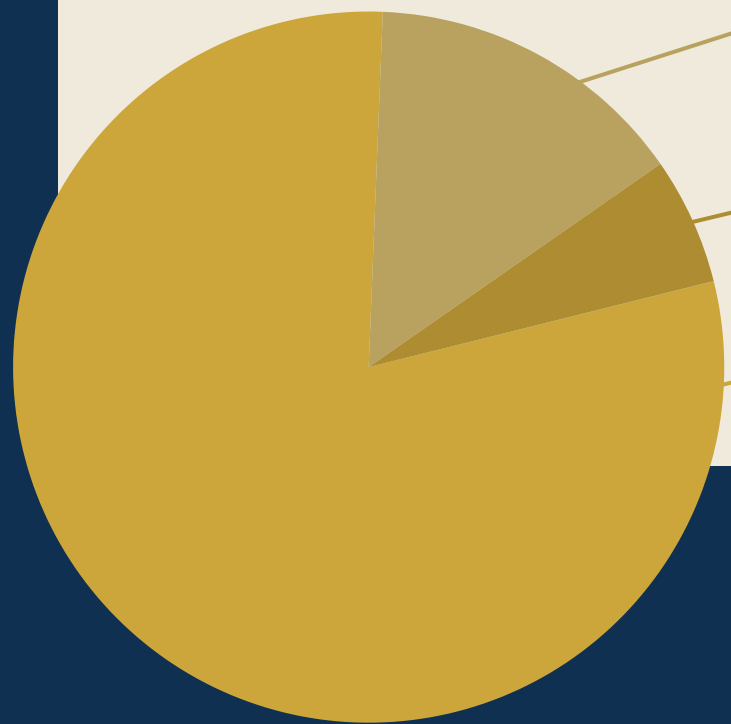


# Funding Sources

The POAB Fund, established by legislature, receives funds from courts across Georgia. In addition, The Fund receives a portion of proceeds from Back the Badge license plates.

These funds, along with monthly membership dues, are invested to ensure stable revenue for member benefits.

- Membership Dues 14.7%
- Other Revenue 5.8%
- Court Contributions 79.6%



## REMITTANCE REPORT

To: Peace Officers' Annuity & Benefit Fund  
 1208 Greenbelt Drive  
 Griffin, GA 30224

From: \_\_\_\_\_  
(Name of Court if a County Court on Above Line )  
(Name of City, if a Municipal Court on Above Line)  
 County \_\_\_\_\_  
 Court No. \_\_\_\_\_

Report of Fines and/or Forfeitures for cases during the month(s)

\_\_\_\_\_ through \_\_\_\_\_  
(Above Dates should include first of month to end of month)

Amount of Fine and/or Bond Forfeiture	Number of Cases	Amount due on each case	Total \$
\$4.01	1	\$25.00	\$25.00



Place Decal Here





# Membership Eligibility



## *Full-time*

**30 hours per week  
-OR-  
120 hours per 28 day  
period**



## *POST Certification*

**Position held must  
require that the officer  
be POST Certified**



## *GA Agency*

**Service is transferable  
for all qualified state and  
local POST recognized  
departments**







# Eligible Positions



## ***Law Enforcement***

*Sheriff's Deputies, Police Officers,  
Investigators, Special Agents, Troopers,*



## ***Correctional Officers***



## ***Jail Officers***

*Service available after 7/1/2020*



## ***Communications Officers***

*Service available after 7/1/2022*



## ***Probation/Parole Officers***

*Community Supervision Officers*



## ***Juvenile Correctional Officers***





# Additional Service Credit



## *Military Service*

Members called into Active Duty Military while serving as a peace officer will be granted a Military Leave for free (max=5 years).

*Military time served before joining the Fund is not eligible as creditable service.*

## *Prior Service (Buyback)*

Time served as a full-time, POST-certified peace officer at a GA POST-recognized agency *before* becoming an member.

*(Max = 5 years. Min. of 6 months).*

Buybacks count toward vesting and are calculated at full actuarial cost.\*

## *Gap Service*

Service credit for missed periods after joining the Fund (due to termination for delinquent dues -OR- failure to inform POAB of their return to LE position within 6 months) may be purchased at full actuarial cost.

\*Buybacks purchased prior to 7-1-2024 do not count toward vesting.





# Dues Payment Options

Active members must make monthly dues payments by the 10th of each month.

Current Dues Rate:  
\$35



*Personal Check  
-or-  
Money Order*



*Automatic  
Monthly Bank  
Deduction*



*Payroll  
Deduction*



*Agency Paid  
Benefit*





# Member Benefits



## *Death Benefit*

**One-time, lump-sum benefit to the member's designated beneficiary after the member's passing.**



## *Retirement Benefit*

**Monthly payments to members who meet vesting requirements, for the remainder of their life.**







# Death Benefit







# Beneficiary

Can be anyone the member chooses.

It is VERY IMPORTANT that you make sure your beneficiary is up to date.

Changes can be made at anytime with a Change of Beneficiary Designation Form.





# Death Benefit

Issued to the beneficiaries of Members who passed away in good standing with the Fund:  
*Active, Vested, Retired, Military.*

The benefit amount is based on the nature of death:  
*Line-of-Duty: \$10,000.00*  
*Not-Line-of-Duty: \$5,000.00*





# Retirement Benefit







# How does this work?

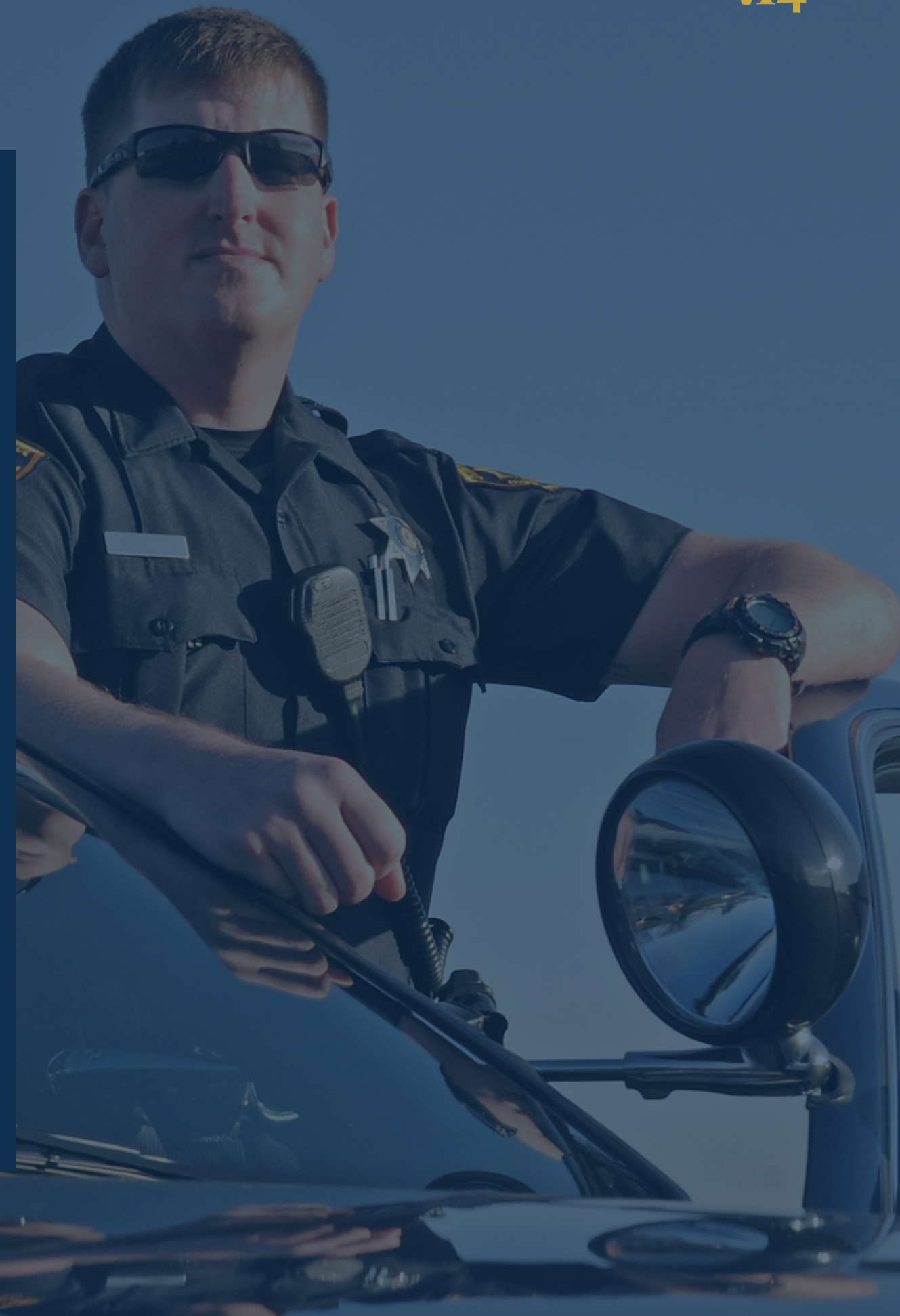
**Members accrue service monthly. That service is used to calculate their pension benefit at retirement with the Fund.**

**Base Rate = \$30 per year of service.**

## **The Calculation**

*(aka: Base Rate Amount or Single Life Option)*

**Years and months of service x \$30 = Base Rate Amount**







# Monthly Benefits

The member receives \$30 for each year of service.

Examples:

15 Years x \$30 = \$450

23 Years, 6 months X \$30 = \$705

30 Years x \$30 = \$900

*Married retirees can opt for a reduced amount to provide for their spouse after their passing.*

**Available Survivor Options:**

100% Joint Life

50% Joint Life







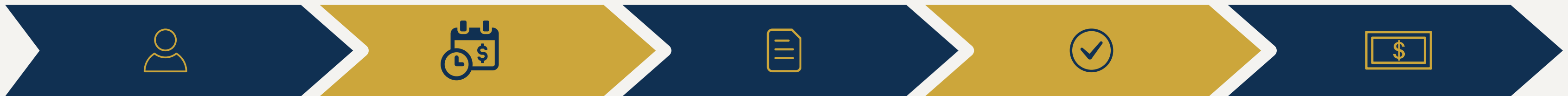
# Membership Timeline

## Pay Monthly Dues

Consistent payments are crucial.

## Meet Vesting Requirement

15 years of service with the Fund  
and at least age 55 -OR- 30 years of  
service regardless of age.



## Join the Fund

Begin accruing service credit.

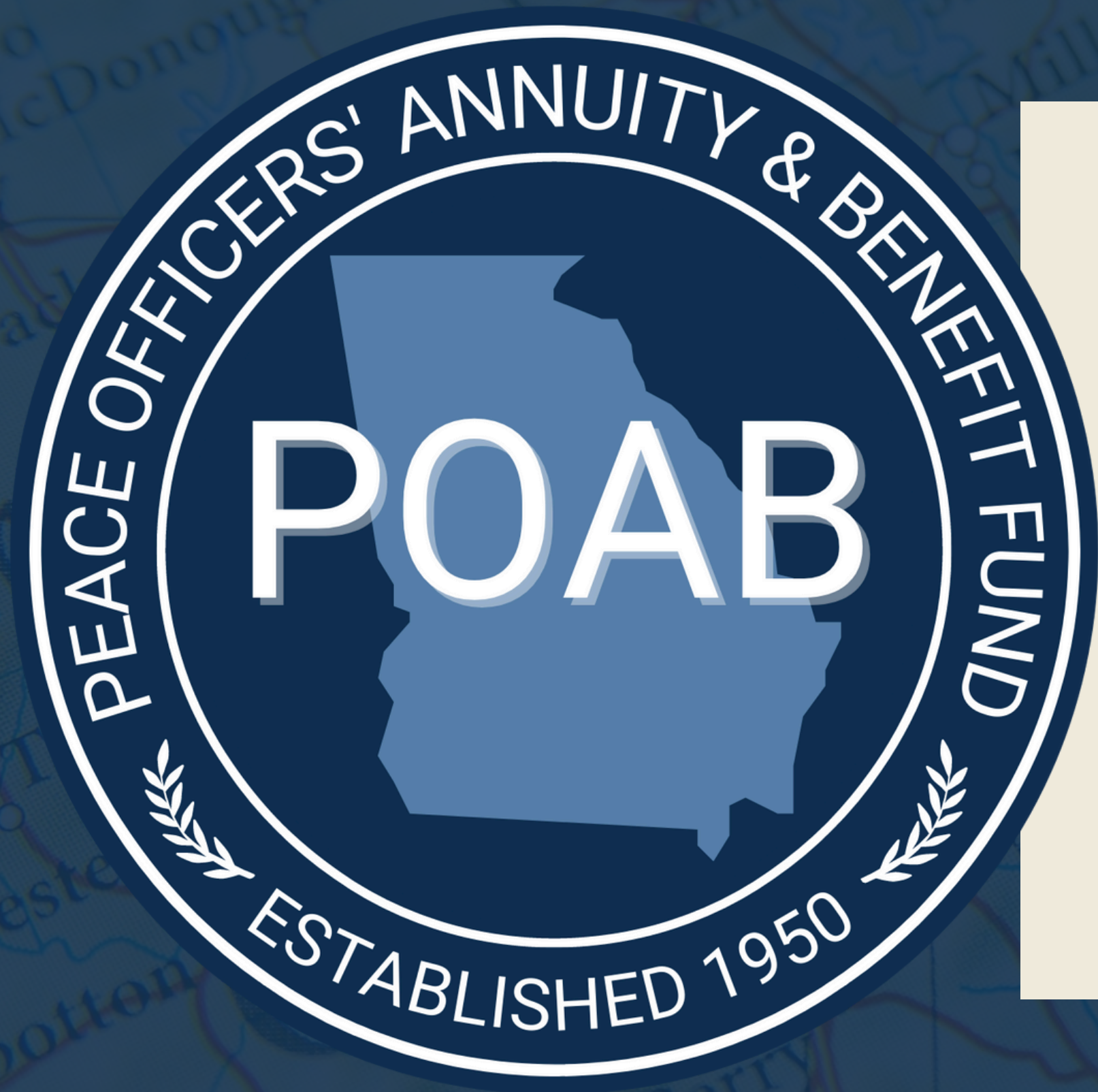
## Update the Fund

Inform the Fund of any changes to  
employment, contact details,  
payments, and beneficiary  
information.

## Receive Benefits

Monthly benefit for life after meeting  
vesting requirements.



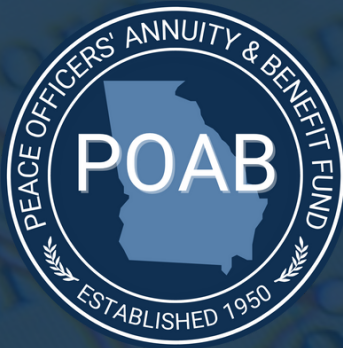


**Invest in  
your future.**

**Join the  
Fund today!**

[poab.georgia.gov/join-fund](https://poab.georgia.gov/join-fund)





# Joining Is Easier Than Ever

*Submit the following items to the Fund:*



## *Application for Membership*

**This document must be completed, signed and notarized.**

**Applications are available online at [poab.georgia.gov/join-fund](http://poab.georgia.gov/join-fund)**



## *Employment Verification*

**Complete the Certification by Employing Agency Form.**

**This form must be verified by an individual from your agency with personnel record access (other than yourself) and must also be notarized.**



## *First Month's Dues Payment*

**Submit \$35.00 – First Month's Dues using these methods:**

- 1. Check or Money Order made out to POAB Fund for \$35.00 —OR—**
- 2. Automatic bank draft: Automatic Withdrawal Authorization Form required.**





# Stay Informed

## Find us online!



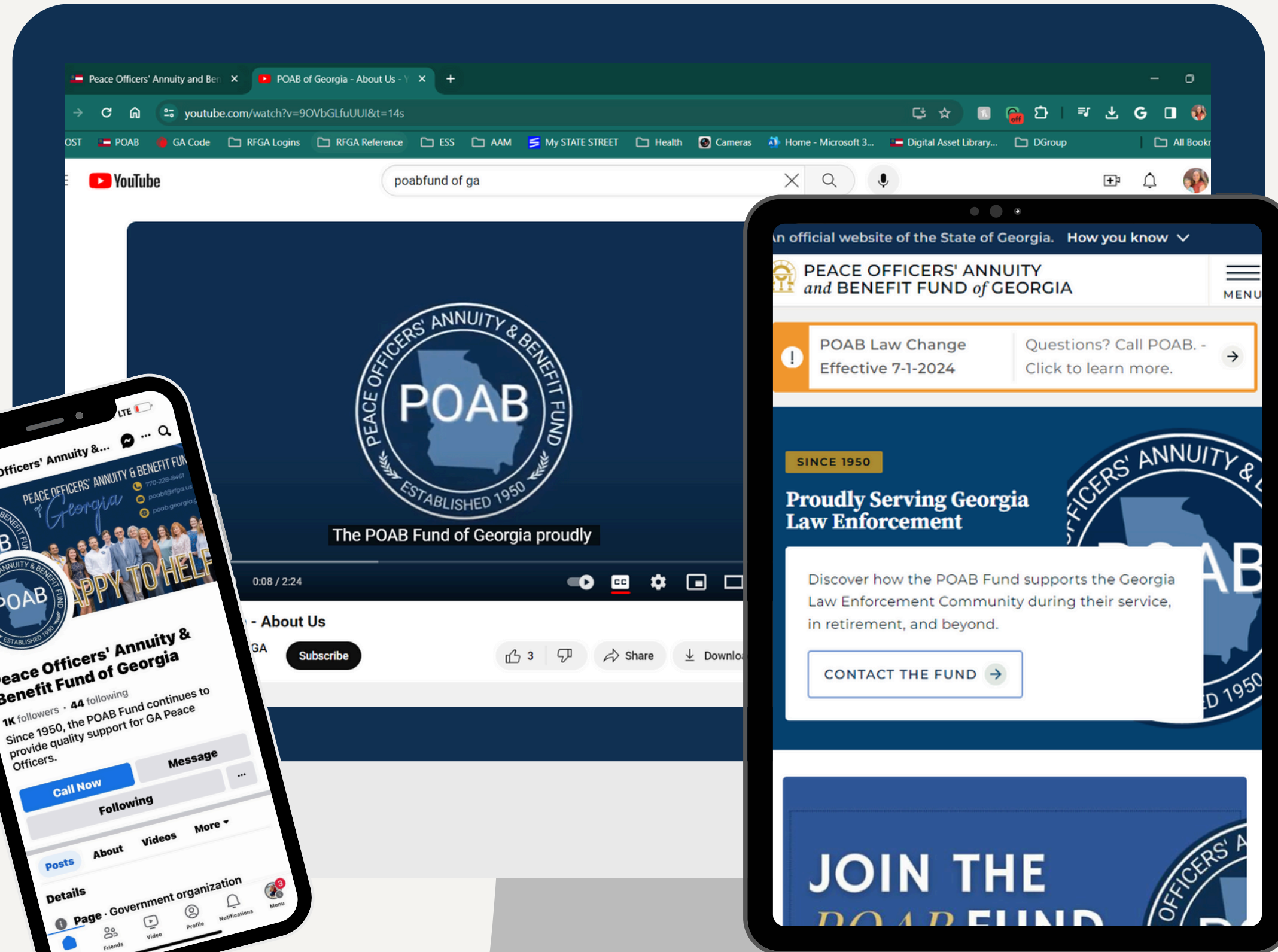
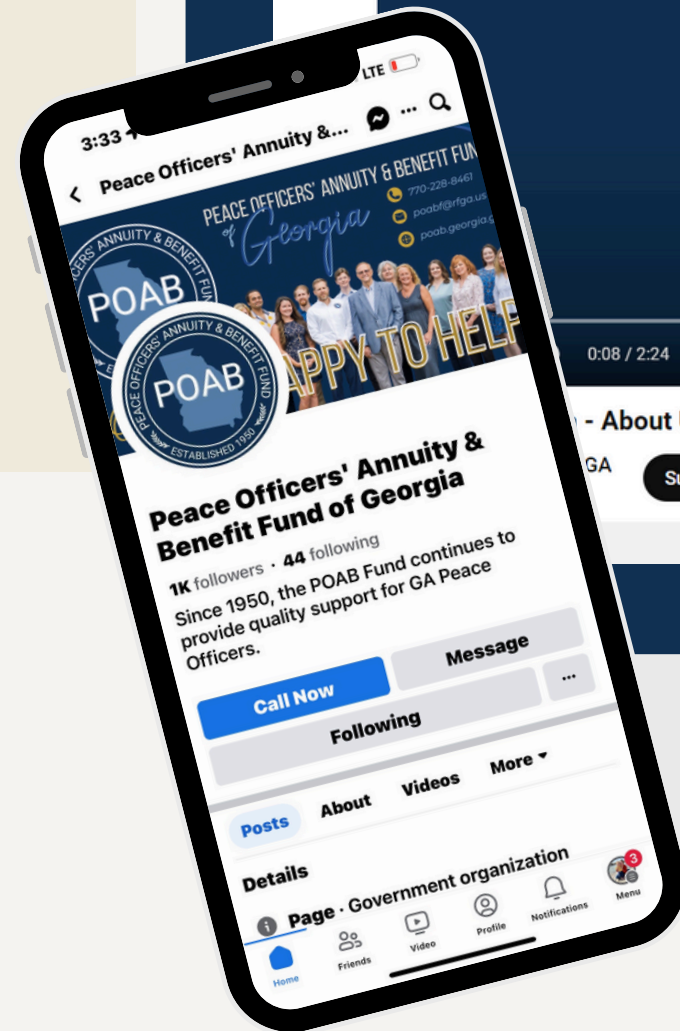
[www.poab.georgia.gov](http://www.poab.georgia.gov)



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# Need More Information?



770-228-8461



1208 Greenbelt Drive, Griffin, GA 30224



[www.poab.georgia.gov](http://www.poab.georgia.gov)