Dues Payments

Members are responsible for ensuring their dues are paid on time to maintain active membership with the Fund.

Monthly Dues

Amount: $35/ month
Due Date: 10th of each month

Payment Policy

Members must remain current on their dues to maintain active membership and eligibility for Fund benefits.

1. **Timely Payments**: Dues must be received by the 10th of each month.
2. **Delinquency Notice**: If payment is not received by the 10th of the following month, a Delinquent Notice will be issued, indicating that dues are two months behind ($70.00 owed).
3. **Termination Notice**: If all outstanding dues are not received by the 10th of the subsequent month (three months behind), a Termination Notice will be issued, and membership will be terminated for nonpayment.

Members are responsible for making timely payments. The Fund does not send monthly invoices or payment reminders.

Reinstatement

Members terminated due to delinquent dues or failure to inform POAB of employment changes within 6 months may reinstate their account by paying the $100 reinstatement fee plus required dues.
Members must contact the Fund to reinstate.

If Reinstated After 6 Months

Members may elect to purchase lost service credit through a Gap Service Buyback at full actuarial cost.

Contact the Fund or visit our website for additional information about Gap Service Buybacks.

Benefits (Cont.)

Death Benefit

The death benefit is paid to the member's designated beneficiary. A beneficiary can be anyone the member chooses and can be changed at any time by completing and returning the Beneficiary of Death Benefits Designation form.

It is imperative to keep your beneficiary designation up to date.

The amount provided to the beneficiary is determined by the nature of death—Line-of-Duty -OR- Not-Line-of-Duty. Note that the amounts listed below are the single payments available to the beneficiary (only one amount can be received).

Please also be aware that the below amounts are before the required 20% federal tax as directed by the IRS (See IRS Publication 575).

Death Benefit Breakdown

Not-Line-of-Duty: $5,000.00
Line-of-Duty: $10,000.00

If a member passes away while inactive, their beneficiary is entitled to a refund of 100% of the member's contributions only.

Report a Death

The Fund should be notified of the passing of Fund members and survivors in a timely manner. To report a death of a member or survivor of the POAB Fund, please contact the Fund office.

Contact Details

1210 Greenbelt Dr
Griffin, GA 30224

Phone
770-228-8461
Website
poab.georgia.gov
Email
poabf@rfga.us

Peace Officers' Annuity & Benefit Fund of Georgia

Summary Plan Document

Serving Georgia Law Enforcement Since 1950

www.poab.georgia.gov

Join the Fund

Membership is limited to full-time, P.O.S.T. certified peace officers employed in Georgia by a P.O.S.T. recognized agency. Application, employment verification and first month's dues are required.

Applications are available at the Fund Website: poab.georgia.gov/join-fund

Service Credit

Members of the Fund accrue service as a Peace Officer to obtain a pension.
You must notify the Fund when your employment changes.

Military Service

Members called into Active Duty Military while serving as a peace officer will be granted a Military Leave. During such time, monthly dues payments are not required (Maximum creditable service of 5 years). Member must return to LE within 6 months from release date. Military time served before joining the Fund is not eligible as creditable service.

Prior Service | Buyback

Prior service refers to time served in a full-time, P.O.S.T. certified peace officer position at a GA P.O.S.T. recognized agency ***before*** becoming an active member of the Fund. Members may buy back up to 5 years of prior service (*min. of 6 months*). Buybacks are calculated at full actuarial cost by Fund staff. Single lump sum payment is due by the predetermined due date with required paperwork. Buyback service contributes towards vesting and does not need to be matched. ***Buybacks purchased before July 1, 2024, maintain the rules and requirements set in place at the time of purchase.***

Gap Service Buyback

Gap Service refers to service credit that a member missed ***after*** joining the Fund due to termination for delinquent dues -OR- failure to inform POAB of their return to law enforcement within 6 months.

Benefits

Retirement Benefit

The Fund provides monthly benefits to all members who meet retirement eligibility.

As of July 1, 2026, the base rate for each year of creditable service is $30.45. To calculate your base rate pension amount (Single Life Option), we multiply the complete years and months of creditable service by the base rate amount.
Examples of Base Rate Pension Amount:
15 years X $30.45 = $456.75 per month
20 years X $30.45 = $609.00 per month
30 years X $30.45 = $913.50 per month

Retirement Eligibility

A POAB member is vested after **15** years of creditable service. To draw benefits, members must be age **55**. Members who have 30 years of service with the Fund are eligible to retire at the 30-year mark regardless of age. Members may retire with the Fund only once they reach eligibility.

Members must apply for benefits within 90 days of their eligibility date to avoid losing retirement benefits.

Contact a POAB retirement coordinator should you have questions or want to commence payment.

Disability Benefit

Members who joined before July 1, 1993, and have not waived their disability benefit or rejoined after that date may apply for disability benefits within 12 months of becoming totally and permanently disabled. Benefits require Board approval. Retirement options are available after 20 years of creditable service.

Refund

Should you not reach vesting status with the Fund or choose otherwise, you may claim a 100% refund of dues required for total service credit.

Benefits (Cont.)

Retirement Options

At retirement, a member can choose to designate survivor benefits to a **spouse**.

These options are determined by the member's age and spouse's age at the member's retirement with the POAB Fund.

Please review the below retirement options.

Option 1 - Single Life Annuity

Full benefits for the member with no continuing pension for a surviving spouse. (Base Rate Pension Amount)

Option 2 - 100% Joint Life Annuity

Under this option, the member chooses to receive a reduced benefit to provide for their spouse. The surviving spouse will receive an ***equal amount*** upon eligibility.

Option 3 - (50% Joint Life Annuity)

Under this option, the member chooses to receive a reduced benefit to provide for their spouse. Upon eligibility, the spouse will receive ***half*** of the member's amount.

Provision for Death or Divorce

Members under 100% or 50% Joint Life may return to the Single Life Annuity option following the death of or divorce from their spouse. This is known as *Pop Up* and may increase the member's monthly benefit. Required paperwork must be submitted within one year of the event to receive retroactive payments.

Members eligible for Pop Up who remarry may elect to provide a survivor benefit to their new spouse. This is known as *Pop Down* and restores the Joint Life option originally selected at retirement. Eligibility begins on the date of remarriage.

Members must notify the Fund and submit signed paperwork to authorize either change.