
PART I: City of Atlanta Police Officers' Pension Plan

Introduction

One of the most important long-range goals for you and your family is to prepare for your financial security during your retirement years. The City of Atlanta Police Officers' Pension Plan was established to help you with this goal. This summary plan document is being provided to you merely to serve as a guide to understanding your benefits under the plan. In no case shall any portion of this summary plan document take priority over or change the meaning or effect of ordinance material already embodied in the Atlanta City Code of Ordinances.

The current pension plan was established by State legislators on April 1, 1978 and is commonly referred to as the "78 Plan." When the '78 Plan was first implemented as a new plan for the City of Atlanta, police officers were given the choice either to remain in the older 1964 Plan, also known as the "64 Plan," or to elect participation under the newer '78 Plan. For those police officers who elected coverage under the new '78 Plan, the employee contribution was increased and those desiring not to elect into the amendment remained under the '64 Plan with a smaller employee contribution. Because there are very few officers still covered under the '64 Plan, this booklet only describes the benefits in effect since April 1, 1978. If you are covered by the '64 Plan, please refer to your previous summary plan booklet or contact the pension administrator's offices at Administrative Services, Inc. at (770) 934-3953. Also, if you retired or terminated your employment prior to January 1, 2006, some of the benefits described in this booklet may not apply to you.

The '78 Plan has undergone several amendments by legislators over the last 27 years. In particular, there was an amendment made on January 1, 1986, commonly known as the "86 Amendment," that changed the plan's disability and death provisions. As required by law for all legislated changes amending the level of benefits offered, the police officers in active duty were given the option to accept or reject participation under the plan as amended by the '86 Amendment. All police officers hired after 1985 are automatically covered by the '86 Amendment.

IMPORTANT NOTE: The actual benefit payable to you from the plan will depend on the particular set of plan provisions that apply to you. In order to determine the benefit group (A or B) to which you belong, see "*Choosing Your Benefit Group*" on page 3.

The City of Atlanta Police Officers' Pension Plan is a **defined benefit pension plan**. Eligibility for benefits and the amount of those benefits are based upon a participant's years of service, compensation, and age at retirement. Eligible plan participants are sworn police officers employed by the City of Atlanta. Eligible plan beneficiaries include legal spouses, registered domestic partners, or unmarried minor children (or children under the age of 23 if a full-time student). Funding of the plan comes from the combined contributions made by both the City of Atlanta and the plan participants. It is important to

note that plan participants do **not** have individual accounts in the pension plan. Upon the death of a participant, survivor benefits may be payable to eligible beneficiaries.

This booklet is written in everyday language to summarize the benefits, rights, and obligations you have under your pension plan. While every effort has been made to accurately describe the pension plan, it is important to remember that this booklet is only a summary. In the event this booklet conflicts with City ordinances and State laws governing the plan, the provisions of the City ordinances and State laws will be followed.

No Reliance on Oral Representation: No oral representation, explanation, confirmation, and/or reports may be relied upon by any person whatsoever. Eligibility, coverage, and benefits are determined solely on the basis of the relevant City ordinances, State laws, and applicable rules, regulations, and procedures of the Board of Trustees. All determinations of eligibility and benefits are based on the precise facts of any particular circumstances, including the data on hand with the Trustees such as years of service, compensation, and contribution history. No oral representation, confirmation, or description or explanation of coverage and/or benefits given by any person whatsoever is binding upon the Trustees. General descriptions of coverage and/or benefits may be provided strictly as a courtesy accommodation to participants or beneficiaries, but they are not final or determinative on a participant's eligibility, coverage, or anticipated benefit amount provided for by the fund. Final determinations of eligibility and benefits are made only by the Trustees upon a full adjudication of written claims, full proof of claims, and evaluation of all relevant data. Final determinations will be provided to each participant in writing.

We hope that you will find this information helpful. If you have any questions, please contact the pension office for assistance. The pension office is located at the offices of Administrative Services, Inc., 2187 Northlake Parkway, Building 9, Suite 106, Tucker, Georgia 30084, and is open during normal business hours on Monday through Friday (except holidays). The pension office can also be reached by telephone at (770) 934-3953 (local) or (800) 959-3953 (toll-free).

Sincerely,

**Board of Trustees
City of Atlanta Police Officers' Pension Fund**

Choosing Your Benefit Group

As a participant in the plan, you are included in **only one** of the following benefit groups:

GROUP A

You are included in Group A if you are covered by the '78 Plan and you have elected to be covered by the '86 Amendment. ***If you were hired after 1985, you are automatically included in this group.***

OR

GROUP B

You are included in Group B if you are covered by the '78 Plan and you have ***NOT*** elected to be covered by the '86 Amendment.

IMPORTANT: The benefit group to which you belong determines the specific benefits that you are eligible to receive from the plan. If a particular benefit is different for Group A than for Group B, then that benefit is described in the format shown above. As you read this booklet, please pay careful attention to which rules and benefits apply to your situation.

The Plan at a Glance

SECTION	DESCRIPTION	SEE PAGE
<i>Eligibility for participation</i>	All full-time, sworn police officers employed by the City of Atlanta are eligible to participate in the plan.	6
<i>Contributions</i>	All participants must contribute at least 6% of their basic salary to the plan. Those participants who have an eligible beneficiary must contribute an additional 1% of their basic salary. The City of Atlanta also makes a periodic contribution to the plan as determined by the plan actuary. NOTE: If you have made contributions at the 6% rate and you add a beneficiary later, then you will be assessed the additional 1% contribution retroactive to your date of hire. Also, if you lose your beneficiary because of divorce or the death of your spouse, for example, you will retain a credit for the additional 1% contribution that you have already made, but you are not entitled to a refund of the extra 1% contribution.	7
<i>Normal Retirement</i>	If you have earned at least 30 years of creditable service, you are eligible for normal retirement immediately regardless of your age. Alternatively, you are eligible for normal retirement at age 55 if you have earned at least 10 years of creditable service. You are also eligible for normal retirement at age 65 if you have earned at least five years of creditable service.	9
<i>Early Retirement</i>	You may retire early at any age if you have earned at least 10 years of creditable service.	9
<i>Delayed Retirement</i>	You may continue to work after your normal retirement age and earn additional plan benefits up to the maximum benefit payable from the plan.	9
<i>Deferred Vested Retirement</i>	If you have earned at least five years of creditable service, you will be entitled to receive retirement benefits at age 60.	9
<i>Disability Retirement</i>	If you become disabled and your disability is service-related, you are eligible for a disability retirement benefit regardless of your service. If you become disabled and your disability is <i>not</i> service-related, you are eligible for a disability retirement benefit only if you have earned at least five years of creditable service.	28

(continued)

SECTION	DESCRIPTION	SEE PAGE
<p>Disability Retirement (continued)</p>	<p>GROUP A</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> Disability retirement benefits will stop if you recover from your disability prior to age 55. Otherwise, disability retirement benefits are payable until age 55, at which time your benefit will convert to a normal retirement benefit reflecting creditable service for the period of time while you were disabled. </div> <p style="text-align: center;">OR</p> <p>GROUP B</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> Disability retirement benefits are payable for life unless you recover from your disability prior to your normal retirement age. </div>	
<p>Pre-Retirement Death Benefit</p>	<p>If you die in the line of duty, then your eligible beneficiary will receive a monthly death benefit regardless of your service. If you die other than in the line of duty, then your eligible beneficiary will receive a monthly death benefit only if you have earned at least five years of creditable service.</p> <p>GROUP A</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> The monthly death benefit is payable either for life to your eligible spouse or domestic partner or in equal shares until age 18 to your eligible unmarried children after your spouse's or domestic partner's death (or until age 23 for any unmarried child who is a full-time student). </div> <p style="text-align: center;">OR</p> <p>GROUP B</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> The monthly death benefit is payable either for life to your eligible spouse or domestic partner (unless your spouse or domestic partner gets remarried) or in equal shares until age 18 to your eligible unmarried children after your spouse's or domestic partner's death or remarriage (or until age 23 for any unmarried child who is a full-time student). </div>	33
<p>Return of Participant Contributions</p>	<p>In all cases, regardless of your service, you or your beneficiary are guaranteed to receive a refund of your participant contributions to the plan with interest offset by any benefits that have been paid on your behalf.</p>	11