



PENSION JUSTICE!

EQUITY-SECURITY-DIGNITY

Did you know?

Over the last decade and a half, the economic standing of New Jersey public employee pensions has changed dramatically. The tiering of the pension system has made it so that tens of thousands of members earn a much lower pension or no pension, making a secure retirement out of reach.

How can you help?

We need to educate our members and those in the legislature about how these drastic changes are impacting the profession and New Jersey's great public schools.

The only way we can enact a change is to have all NJEA members join the fight for fairness.

Will you help us educate members and legislators on the unfairness in the current pension system and how it hurts our state's ability to attract and retain dedicated public school employees?

Pension Tier	Enrollment Date
Tier 1	Before July 1, 2007
Tier 2	On or after July 1, 2007 and before Nov. 2, 2008
Tier 3	On or after Nov. 2, 2008 and before May 21, 2010
Tier 4	On or after May 21, 2010 and before June 28, 2011
Tier 5*	On or after June 28, 2011

Note: For enrollment in the pension system there is a minimum salary required for tiers 1-3 and a minimum number of hours required for tiers 4 and 5. Any K-12 employee hired on or after May 21, 2010, must work at least 32 hours to be eligible for enrollment in the pension system. Anyone hired on or after May 21, 2010, who works less than 32 hours is enrolled in the Defined Contribution Retirement Program (DCRP), a retirement savings account.

***Tier 5** applies to all new employees and anyone who had an account in an earlier tier that became inactive. Pension accounts become inactive 24 months after the end of a board-approved leave of absence.

**Sign up to be a
Pension Justice Activist**

Use the QR Code to sign up today!



njea.org/pensionjustice