

After many years of **effort**, the Alabama Fire Service has an Annuity and Benefit fund for the **dedicated** fire service member of this state. Any firefighter who is actively **serving** a department in the State of Alabama may join the fund and may remain a member as long as they continue to serve. This fund will provide **retirement, disability, and death benefits** to its members.

Please take a few moments to look over the FAQs included in this brochure.

**For more information, contact us at:**

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# Alabama Firefighters' Annuity and Benefit Fund



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**Who is eligible to participate?** Any person who is a member in good standing of a bona fide volunteer fire department (Section 9-3-17 Code of Alabama 1975/ Certified by the Alabama Forestry Commission) or who is currently employed by a paid fire department in the State of Alabama (certified by the Personnel Standards Commission or currently working to receive certification). (All members will be required to maintain 30 hours of continuing education per year as prescribed by the Alabama Firefighters' Personnel Standards and Education Commission in order to participate in the fund and remain in good standing.)

**Do I have to be certified to be a member of the Annuity and Benefit Fund?** No, Volunteer Firefighters can either hold certification as through the Alabama Personnel and Standards commission as such, or be listed on the registry of eligible firefighters that will be maintained at the Alabama Fire College for all non certified volunteers. All paid firefighters are required to be certified or working toward certification and their status will be certified by the Alabama Fire College as well.

**What is the cost of participation?** Each person who meets the criteria for initially becoming a member of the fund will be charged a onetime fee of \$20.00 to establish their account. Each member of the fund will remit \$20.00 by the tenth of each calendar month thereafter until the period specified by the law is met.

**What is the length of time a member must pay into the fund before they are vested? What is the length of time before a member has earned maximum benefits under the fund?** A member who has 25 years of qualified service in the fund and has met all other requirements of the law is entitled to maximum benefits from the fund.

**Do I have to participate in the fund?** No, Participation in the fund is entirely elective on the part of a firefighter.

**When will I be able to collect my retirement benefits?** Any member shall, at any time after reaching the age of 62 and completion of at least 25 years qualified service, will be entitled to an annuity benefit.

**What is "qualified" service?** A member must continue to serve in a paid or volunteer position as a firefighter in the State of Alabama, meet the 30 hour minimum training requirement established by the Code of Alabama 1975 Section 36-21-180 thru 197, and remit \$20.00 per month to the fund. Prior service may be purchased within two years of joining the fund at a price to be determined by the funds actuary.

**If I decide to leave the fund do I lose all my money?** No. Any member can withdraw from the fund. Once the forms have been accepted by the board the withdrawing member will receive 90% of the amount they originally placed in the fund. There will be no interest or additional benefit paid. If a firefighter takes this option and later wishes to rejoin the fund they will do so as a new member and there will be no credit given for prior service. A member who ceases to be a firefighter, may elect not to receive a refund and instead leave their total amount in the fund. However, the member may only do this for 36 months, and if the member has not been employed or accepted by a fire department during that time period 90% of his or her fees will be returned.

**Where do I obtain the forms to sign up for the fund?** All forms required for the fund may be downloaded from the fund web site. Paper copies may be obtained from the funds office and the listed address.

**What are the benefits for firefighters that are disabled?** Any member who becomes totally or permanently disabled as a result of a heart attack or any injury received in the line of duty as a firefighter, not as a result of his or her misconduct, shall be eligible for benefits by filing the appropriate forms with the board. The member making the claim may be required to submit to a medical examination by one or more physicians selected by the board at the expense of the board. Benefits paid for disability shall not be paid for more than 24 months. Benefits will be paid on the following scale:

- Members who do not have more than 35 months of qualified service will receive \$72.00 per month.
- Members who have at least 36 and not more than 47 months of qualified service will receive \$108.00 per month.
- Members who have at least 48 and not more than 59 months of qualified service will receive \$144.00 per month.
- Members who have 60 months or more of qualified service will receive \$180.00 per month.

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