



Illinois Pensions Newsletter

A PUBLICATION OF IPPFA

February 2026

A Message from IPPFA President, James McNamee

New Year – New Changes



Each year we experience changes in certain limits under the Internal Revenue Code or the Illinois Pension Code.

2026 Internal Revenue Code Changes. The annual contribution limit for employees who participate governmental 457 plans (“deferred compensation”) increased to \$24,500, up from \$23,500 in 2025.

Further, the catch-up contribution limit that generally applies for employees aged 50 and over who participate in most governmental 457 plans is increased to \$8,000, up from \$7,500 for 2025. Note that under a change made in the SECURE 2.0 Act, a higher catch-up contribution limit applies for employees aged 60, 61, 62 and 63 who participate in these plans. That amount remains unchanged at \$11,250. So far this has not been a provision that has a lot of impact in the police and fire community, as many members are already retired by those ages.

2026 Illinois Pension Code Provisions. In their October 31, 2025 “Siren” publication, the Illinois Department of Insurance covers the salary cap and annual cost-of-living amounts for Tier 2 personnel. The salary cap, i.e. the amount of annual salary that is considered “pensionable” for contribution and calculation purposes, increases in 2026 to \$145,649.97. Remember that the formula for this increase was improved for the membership in the legislation that resulted in investment fund consolidation.

The COLA for Tier 2 pensioners in 2026 was set at 1.5%.

Any questions? Talk to your pension fund attorney, pension administration service if you have one, or your municipality or fire district’s deferred compensation representative.

Sincerely,
James McNamee
IPPFA President

[ABOUT IPPFA](#)

[HEROES FAMILY FUND](#)

[WEBSITE](#)

UPCOMING EVENTS

[Certified Trustee Program 26-1](#)

[Heroes Family Fund Golf Outing](#)

ONLINE TRAINING

[Online 16 Hour Certified Trustee Program](#)

[2026 Online 8 Hour Seminar](#)

NEWS LINKS

[HELPS Tax Break for Police and Fire Retiree Medical Insurance Payments](#)

[The diaphragm: A police officer's emotional junk drawer](#)

[Vanguard's Updated Voting Policies: Seven Things to Know](#)

[Data Brokers: What They Are, How They Work, and How You Can Protect Your Privacy](#)

[ICE hiring ban bill reignites SAFE-T Act fight at Illinois Capitol](#)

UPCOMING PENSION TRUSTEE TRAININGS

Certified Trustee Program 26-1

April 14 - April 15, 2026

Required for all newly elected and appointed pension trustees



NIU Outreach Campus (Naperville)

1120 E. Diehl Rd.

Naperville, IL 60563

[REGISTER NOW](#)

2026 Illinois Pension Conference

April 29 - May 1, 2026



Eagle Ridge Resort & Spa

444 Eagle Ridge Drive
Galena, IL 61036

[REGISTER NOW](#)

[Hotel Accomodations](#)

CONFERENCE OPPORTUNITIES

Looking to showcase your organization at our conference? Explore our exhibitor and sponsorship opportunities! Gain exposure, connect with key decision-makers, and make a lasting impact.

[Exhibitor Information](#)

[Sponsorship Information](#)

CALL FOR PRESENTATIONS

Are you an expert in pension administration, governance, or fiduciary responsibilities? We're seeking engaging speakers to share insights and expertise. This is a great opportunity to educate public pension trustees while showcasing your knowledge.

Participation in a presentation at the conference is prioritized for **IPPFA Corporate Sponsors**. If additional speakers are needed, IPPFA Corporate Affiliates will be considered. Please be aware that your membership dues must be current for 2026 before we can consider your proposal.

[Submit Your Proposal](#)

Submission Deadline: February 6, 2026

2026 MidAmerican Pension Conference

September 30 - October 2, 2026



Marriott Schaumburg
50 N. Martingale Rd.
Schaumburg, IL 60173

[MORE INFORMATION](#)

HEROES FAMILY FUND

Heroes Spotlight: Firefighter Mark Zielinski



Matteson Fire Department End of Watch: December 4, 2015

On December 4, 2015, Firefighter/Paramedic Mark Zielinski of the Matteson Fire Department made the ultimate sacrifice while doing what he loved most - serving others.

Mark responded to an emergency medical call at a Walmart store in Matteson for a reported heart attack. As he administered CPR to a shopper in cardiac arrest, Mark himself suffered a medical emergency. He was transported to Franciscan St. James Hospital in Olympia Fields, where he tragically passed away from a heart attack. Mark was 49 years old and a 13-year veteran of the Matteson Fire Department at the time of his death.

Mark's career in the fire service spanned 25 years. He began his journey at the Harvey Fire Department before later joining the Matteson Fire Department, where he continued to serve his community with pride, dedication, and professionalism. Beyond his work as a firefighter/paramedic, Mark was also proud to serve as an arson and bomb investigator, roles that reflected his commitment to protecting others and his deep respect for the fire service.

The fire service was a defining part of Mark's life. He was known among his brothers and sisters in uniform as a gifted teacher with a charismatic, hands-on approach. He had a natural ability to connect with others, whether mentoring younger firefighters or sharing hard-earned lessons from the job. Mark was also well known for his sense of humor, often a practical joker, bringing laughter to the firehouse when it was needed most. He loved to laugh, and when he spoke the truth, he spoke it loudly and honestly.

Above all else, Mark was a devoted husband and a loving father. His family was his greatest source of happiness, and he carried his responsibilities, both at home and on the job, with pride and diligence. Compassionate, spirited, and fiercely honest, Mark's legacy lives on through his family and his extended firefighter family.

Firefighter Mark Zielinski's sacrifice will never be forgotten. His courage, service, and unwavering commitment to helping others embody the very mission of the Heroes Family Fund. We are honored to remember him and to stand with his family, today and always.

Join Us in Supporting the Heroes Family Fund

Help us honor Mark and others like him by contributing to the Heroes Family Fund. Your generosity ensures that we can continue supporting the families of our fallen heroes in their time of need.

Guardian Sponsor: \$10,000+

Protector Sponsor: \$5,000–\$9,999

Courage Sponsor: \$2,500–\$4,999

Bravery Sponsor: \$1,000–\$2,499

Honor Sponsor: \$500–\$999

Community Sponsor: \$250–\$499

Supporter Sponsor: \$10–\$249

Scan or click the QR code below to make your donation today.



Support our Silent Auctions & Raffles!
Explore our Amazon Wishlist and contribute today.



[Amazon Wishlist](#)

All proceeds go to the Heroes Family Fund.

UPCOMING FUNDRAISER:
Heroes Family Fund Spring Golf Outing
April 28th, 2026



North Golf Course - Eagle Ridge Resort
400 Eagle Ridge Drive
Galena, IL 61036

REGISTER NOW

Sponsorship Information

Introducing Our New Feature: Trustee Tribute

We're excited to introduce a new section in our newsletter - **Trustee Tribute**, created to honor the long-serving pension trustees who have dedicated years of service, leadership, and commitment to their pension fund.

Each edition, Trustee Tribute will spotlight one trustee whose exceptional service and accomplishments deserve recognition.

Do you know someone who should be featured? We invite you to submit a nomination including the following:

- Trustee's name
- A photo (high-resolution preferred)
- Years of service on the board
- A few highlights or stories that make this trustee stand out

Please send nominations to Julie Guy at Julie.guy@ippfa.org

EXPERT INSIGHTS

Each month in *Expert Insights*, IPPFA features timely tools, commentary, and resources from our trusted network of corporate members, attorneys, and subject-matter experts. These contributions reflect their deep commitment to strengthening Illinois' public pension community.

Are you a corporate member or legal professional with insights to share?

Share your expertise in a future Expert Insights feature and connect with the IPPFA community.

[Contribute Now](#)

ORDER THE IPPFA RETIREMENT GUIDE!

The IPPFA Retirement Guide – 3rd Edition

The best source of information on the newly expanded Social Security benefits is the **3rd Edition of the IPPFA Retirement Guide**.

The Social Security chapter has been **totally rewritten**. In addition, the book has been updated with the latest information on:

- Article 3 police pensions
- Article 4 fire pensions
- Public employee deferred compensation
- Retirement healthcare funding

Order Your Copy Today!

The **IPPFA Retirement Guide – 3rd Edition** is now available:

- On **Amazon**: \$9.99
- From the **IPPFA Office**: \$7.50 per book for bulk sales of 10 books or more

When the books are sold in bulk from our office, **IPPFA avoids the Amazon royalty charge and passes the savings on to you.**

For the earlier editions, IPPFA sold thousands of copies via bulk sale to police and fire pension funds, cities and fire districts and foreign fire insurance tax boards. Some entities bought 10 books and distributed them to the pension board, fire stations, police station libraries and alike. Other pension funds bought hundreds of books and supplied one to each active member.

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Get the Word Out!

Whatever the method, let's get the word out to our active and retired members on their new Social Security benefits.

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