

Thiry, Sandra

To: **Fire Department**

Wed 12/21/2022 11:34 AM

Dear CFRS Members,

The Windfall Elimination Provision (WEP) limits Social Security benefits for certain public service workers. The Government Pension Offset (GPO) reduces benefits for spouses and widows of individuals with government pensions. If you are a CFRS Member, you are impacted by these provisions.

For decades now, the Windfall elimination provision has been a battle with legislative agendas and bills to modify or eliminate the provision in entirety.

Taking center stage though this year seemed to be the Secure Act 2.0. The Secure Act 2.0 is a follow-up to the Secure Act of 2019. The Secure Act created avenues for more Americans to have the opportunity to save for retirement. The Secure Act 2.0 is the basis of three individual bills; Securing a Strong Retirement Act of 2022, the Enhancing American Retirement Now Act (EARN), and the Retirement Improvement and Savings Enhancement to Supplement Healthy Investments for the Nest Egg Act (RISE & SHINE), which builds on the Secure Act of 2019. Secure Act 2.0 has passed the Senate and heads to Congress to be included in the Omnibus Spending Bill by the end of this year.

Efforts, as good as they were this past year, to pass a bill for the modification or repeal of the Windfall Elimination Provision and Government Pension Offset failed to pass the Senate. Therefore, the Windfall Elimination Provision and Government Pension Offset remain unchanged.

Enclosed is a link to Social Security's website for information regarding these provisions. Should you have any questions regarding your Social Security Benefit or these provisions, please contact the Social Security Administration office directly or visit their website, <https://www.ssa.gov>

Windfall Elimination <https://www.ssa.gov/pubs/EN-05-10045.pdf>

Government Pension Offset <https://www.ssa.gov/pubs/EN-05-10007.pdf>

Thanks & Be Safe!  
Happy Holidays,  
Sandy

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