

What is LEOPS?

The **Law Enforcement Officers' Pension System (LEOPS)** in Maryland is a specialized retirement system designed to provide enhanced pension benefits for eligible law enforcement officers employed by the state, participating counties, and municipalities. LEOPS is part of the Maryland State Retirement and Pension System (MSRPS) and offers retirement, disability, and death benefits tailored to the unique needs and risks associated with law enforcement work.

Key Features of LEOPS:

1. **Eligibility:**
 - Typically available to sworn law enforcement officers and certain civilian employees in police departments or sheriff's offices that have opted into the system.
 - Participation is determined by the employer's decision to adopt the program.
2. **Retirement Benefits:**
 - Provides a **20-year retirement option**, meaning officers can retire after 20 years of eligible service, regardless of age.
 - The retirement benefit is calculated as 2% of the average final compensation (AFC) multiplied by years of service, up to a maximum of 60% (30 years).
3. **Disability Benefits:**
 - Offers service-related and non-service-related disability retirement benefits to members who become disabled while actively employed.
4. **Death Benefits:**
 - Provides survivor benefits to the family or designated beneficiaries of members who pass away while actively employed or retired.
5. **Employee Contributions:**
 - Members contribute a percentage of their salary (currently 7%) to the system to fund their future pension benefits.
6. **Employer Contributions:**
 - Participating municipalities or agencies must also make contributions, which are determined based on actuarial calculations.

Benefits of LEOPS for Employers:

- **Recruitment and Retention:** The enhanced retirement benefits make it easier for agencies to attract and retain skilled officers.
- **Early Retirement Option:** The 20-year retirement plan allows officers to retire earlier than in standard pension systems, recognizing the physical and mental demands of the job.
- **Competitive Benefits:** Participation in LEOPS ensures parity with other jurisdictions offering similar benefits.

Process for Joining LEOPS:

A municipality or agency must:

1. Conduct a **preliminary valuation** to assess the financial impact of joining the program.
2. Submit an application to the Maryland State Retirement Agency.
3. Provide census data, job descriptions, and required documents for all eligible employees.
4. Work with the State Retirement Agency to finalize the transition and comply with program requirements.

LEOPS is considered a significant investment for municipalities and agencies, but it offers long-term benefits for both law enforcement personnel and the communities they serve.