



## Retirement

New Jersey City University supports employees in planning for their future retirement needs through participation in the State of New Jersey public employee pension programs. All eligible employees are required to participate in either the Public Employees Retirement System (PERS) for permanent full-time classified staff or the Alternative Benefit Program (ABP) for full-time faculty, adjunct faculty and administrative staff. Additional voluntary programs are also available.

### Alternate Benefit Program

The Alternate Benefit Program (ABP) is a tax-sheltered, defined contribution retirement program for higher education faculty and certain administrators and professional staff. The ABP provides retirement benefits, life insurance, and disability coverage, which – when combined with Social Security and other tax-deferred plans – can provide security in retirement.

[Alternate Benefit Program](#)