

**NORTH BERGEN FIREFIGHTER'S  
RELIEF ASSOCIATION  
&  
North Hudson Regional Fire and Rescue**

**SURVIVOR INFORMATION BULLETIN**

**RETAIN AND KEEP IN A SAFE PLACE**

PREAMBLE

REMEMBER THAT YOUR ACTIVE AND RETIRED ASSOCIATIONS ARE CONSTANTLY STRIVING FOR IMPROVED WORKING, PENSION AND RETIREMENT BENEFITS AND THAT CONTRACTUAL AND LEGISLATIVE EXACTMENTS AND AMENDMENTS AS WELL AS ADMINISTRATIVE AND CASE LAW MAY AFFECT FUTURE BENEFITS FROM TIME TO TIME.

OUR UNITED EFFORTS ARE REQUIRED, NOT ONLY TO PROTECT PRESENT BENEFITS BUT TO BE AWARE OF THE EVER-CHANGING ECONOMIC AND POLITICAL CLIMATE IN ORDER TO BRING ABOUT NECESSARY IMPROVEMENTS.

Disclaimer:

The information listed therein is believed to be accurate as of this printing, and that there is no guarantee of any benefits being made by your local or the FMBA. All information given must be confirmed with the applicable agency (Division of Pensions, Social Security Agency, NJ State Firemen's Assoc., employing agency, local bargaining unit, etc.) at the time of claim.

