

P.L. 2025, CHAPTER 396, *approved January 20, 2026*
Assembly, No. 6213

1 AN ACT concerning the pension benefits of members of a life guard
2 force, amending various parts of the statutory law, and
3 supplementing chapter 13 of Title 43 of the Revised Statutes.
4

5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*
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8 1. R.S.43:13-24 is amended to read as follows:

9 43:13-24. **[In]** Except as provided pursuant to section 7 of
10 P.L. , c. (C.) (pending before the Legislature as this bill), in all
11 cities of the fourth class any member of the life guard force,
12 whether employed as an officer or a guard, who has or shall have
13 served on such force for a period of twenty years, and shall have
14 attained the age of forty-five years, and for a period of ten years
15 preceding his application has been continuously in such service,
16 may, either by the governing body of any such city or upon his own
17 application, be retired upon half pay.
18 (cf: R.S.43:13-24)
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20 2. R.S.43:13-25 is amended to read as follows:

21 43:13-25. **[An]** Except as provided pursuant to section 7 of
22 P.L. , c. (C.) (pending before the Legislature as this bill), an
23 officer or member of the life guard force who shall have received
24 permanent disability in the performance of his duty shall, upon the
25 certificate of the beach surgeon, or other physician designated by
26 the governing body, be retired on a pension equal to one-half of his
27 salary at the time of retirement.
28 (cf: R.S.43:13-25)
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30 3. R.S.43:13-26 is amended to read as follows:

31 43:13-26. **[The]** Except as provided pursuant to section 7 of
32 P.L. , c. (C.) (pending before the Legislature as this bill), the
33 widow of a life guard, officer or member of the life guard force who
34 loses his life in the performance of his duty, dies from natural
35 causes or has been retired on pension shall receive a pension, so
36 long as she remains unmarried equal to one-half of the amount of
37 the annual salary of her husband at the time of his death. At her
38 death, or if there is no widow or she remarries, her minor child or
39 children shall receive the pension for their support until the
40 youngest reaches sixteen years of age. If there are no children

EXPLANATION – Matter enclosed in bold-faced brackets **[thus]** in the above bill is
not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 under sixteen years of age, the pension shall be paid to the
2 dependent parent or parents of such life guard officer or life guard.
3 (cf: R.S.43:13-26)

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5 4. R.S.43:13-27 is amended to read as follows:

6 43:13-27. For the purpose of paying the pensions hereunder,
7 except as provided pursuant to section 7 of P.L. , c. (C.)
8 (pending before the Legislature as this bill), a fund shall be created
9 as follows:

10 a. There shall be deducted from every payment of salary to each
11 member of the life guard force in the city four per cent of the
12 amount thereof.

13 b. The city shall raise by taxation and pay into the fund yearly
14 an amount equal to four per cent of the total salaries paid to
15 members of the life guard force.

16 c. Any fines imposed upon a member of the force, money given
17 or donated for the purpose of the fund, money deducted from the
18 salary of a member of the force because of absence or loss of time
19 and half of any reward paid to the force or any member thereof
20 shall be added to the fund.

21 d. If at any time there is not sufficient money in the pension fund
22 for the purposes thereof, the governing body shall include in any tax
23 levy a sum in addition to amounts theretofore contributed which
24 shall be sufficient to meet the requirements of the fund. This sum
25 shall be raised by tax levy no longer than is necessary to meet the
26 requirements of the fund. Whenever the fund exceeds an amount
27 which the governing body by resolution from time to time
28 determines to be adequate for the fund, no moneys, except the four
29 per cent of salaries and the fines, donations and rewards specified in
30 this section, shall be paid into the fund unless and until the fund
31 falls below the amount so determined to be adequate.

32 e. Any current or former member of the life guard force who
33 does not qualify for a pension shall receive, upon the filing of an
34 application therefore, a return of all accumulated deductions
35 standing to the credit of the member, plus regular interest as
36 determined by the life guard pension commission.

37 (cf: R.S.43:13-27)

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39 5. R.S.43:13-28 is amended to read as follows:

40 43:13-28. **【The】** Except as provided pursuant to section 7 of
41 P.L. , c. (C.) (pending before the Legislature as this bill), the
42 mayor or chief executive officer shall appoint, with the advice and
43 consent of the governing body of the city, a life guard pension
44 commission of four members. One member shall be a superior
45 officer of the life guard force, one a life guard and two citizens who
46 are not members of the force. They shall serve for a term of four

1 years and until their successors are appointed and have qualified
2 and shall not receive any compensation for their services. Each
3 person so appointed shall take an oath of office before the mayor or
4 other chief executive officer of the city that he will faithfully
5 discharge the duties of his office.

6 (cf: R.S.43:13-28)

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8 6. R.S.43:13-29 is amended to read as follows:

9 43:13-29. The life guard pension commission shall have the
10 management and control of the fund and may make all necessary
11 rules and regulations not inconsistent with this article and section 7
12 of P.L. , c. (C.) (pending before the Legislature as this bill).

13 All moneys belonging to the fund shall be paid over to the city
14 treasurer, who shall give bond in such amount, from time to time, as
15 the governing body of the city determines. All moneys not needed
16 for the immediate payment of the pensions shall be invested by the
17 life guard pension commission in interest bearing bonds of the city
18 or in other interest bearing securities in which savings banks of this
19 state may invest their funds. No moneys shall be paid out of the
20 fund by the treasurer except upon the warrant of the life guard
21 pension commission, to be signed by such member or members of
22 the commission as shall be designated by the commission.

23 (cf: R.S.43:13-29)

24
25 7. (New section) a. On or after the effective date of this act,
26 P.L. , c. , the governing body of a city of the fourth class that has
27 established a life guard pension plan pursuant to the provisions of
28 this article shall be permitted to close that existing life guard
29 pension plan to new entrants. Any active or retired members in a
30 plan that is closed to new entrants pursuant to this section shall
31 continue to be eligible for service retirement and other benefits, as
32 may be provided under current law; provided, however, that the
33 city's governing body may modify or terminate the offer of pension
34 and other benefits for active members of the pension plan who have
35 not attained at least 10 years of service in the plan. Any current or
36 former member of a life guard force who does not qualify for a
37 pension shall receive a return of all accumulated deductions, plus
38 regular interest, as determined by the life guard pension
39 commission.

40 b. The governing body of a city of the fourth class that has not
41 established a life guard pension plan on or after the effective date of
42 P.L. , c. (pending before the Legislature as this bill) shall not be
43 required to establish a life guard pension plan pursuant to the
44 provisions of this article.

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46 8. This act shall take effect immediately.

STATEMENT

This bill allows cities of the fourth class that have established life guard pension plans to close such existing pension plans to new entrants and modifies certain life guard pension benefits. This bill also makes new life guard pension plans permissive in those cities.

Under current law, cities of the fourth class are required to establish life guard pension plans. Members of such a city's life guard force who have served for 20 years, are 45 years of age, and have continuously served for a period of 10 years immediately preceding retirement may retire with a service retirement at half pay. Current law also establishes certain disability retirement and death benefits for such members. These pension funds are administered by a city's life guard pension commission.

This bill allows cities of the fourth class to close their existing life guard pension plans to new entrants, following the effective date of the bill. Active or retired members in those plans would continue to be eligible for service retirement and other benefits, as provided under current law. However, the bill allows the city's governing body to modify or terminate the offer of pension and other benefits for active members of the pension plan who have not attained at least 10 years of service in the plan. The bill also provides that any current or former member of the life guard force who does not qualify for a pension will receive a return of all accumulated deductions, plus regular interest as determined by the life guard pension commission. Members are currently required to contribute 4% of their salary to the pension fund; employers also contribute 4% of total salaries paid to life guards to the fund.

Finally, the bill makes new life guard pension plans permissive in cities of the fourth class.

Under current law, specifically N.J.S.A.40A:6-4, fourth class cities are cities bordering on the Atlantic ocean which are seaside or summer resorts.

Allows cities to close existing life guard pension plans to new entrants and modifies certain life guard pension benefits; makes new life guard pension plans permissive.