

FPPA

PensionCheck

Newsletter²⁶

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PROTECT THE PROMISE, PREPARE FOR THE FUTURE

After nearly three decades at FPPA, current Executive Director Kevin Lindahl hands the torch to incoming Executive Director Adam Franklin in January 2027. The two sat down to talk about where FPPA has been, where we’re headed, and the promises that outlast any one leader. *This conversation has been edited for length and clarity.*

LOOKING BACK – KEVIN’S TENURE

ADAM: Kevin, I’d like to give everyone a flavor of where this organization has been and where we are today. Take us back to when you started.

KEVIN: I was hired in 2000 as FPPA’s General Counsel. Since FPPA was started in 1980, there were unfunded liabilities that needed the state to step in with funding. My immediate focus was making sure those promises to the Old Hire Plans were met. That springboarded many of the legislative actions we have taken since 2000, not only to shore up funding for the Old Hire and Death & Disability Plans, but also to enhance benefits and protect fund assets.

ADAM: You’ve been here for more than half of FPPA’s lifespan. With all those experiences, what lessons have you learned?

KEVIN: The biggest one is a deeper appreciation for the length of the relationship we have with each Member. There can be more than 70 years between when someone is hired by a fire or police department and when they pass away and stop receiving a benefit.

Members might not be thinking about retirement on day one—but we are. We plan decades and decades in advance so we can fulfill the promises we make.

ADAM: You and I both believe our employees are our most important asset. They’re how we deliver exceptional service. Take us through how you’ve impacted culture here.

KEVIN: I agree completely. My focus as Executive Director has been to build a culture around our people’s commitment to the mission: being the trusted provider of pension benefits for public safety officers in Colorado. We’ve done that by honing in on the quality of people we hire: people dedicated to the mission, with the education, experience, and knowledge to deliver. FPPA is constantly working to improve our relationships with each other, our Members, and our Employers.

ADAM: What do you hope our Members, Employers, trustees, and staff will remember most about your time here? What do you want your legacy to be?

KEVIN: Growth. In 2000, roughly 50% of Colorado’s police and fire departments participated in our pension. Today it’s well over 90%. We proved to Members and Employers that there’s value in a defined benefit for public safety officers and that we’re capable of fulfilling the promises we make. We showed Employers that FPPA’s pension is a powerful retention tool. All of which contributes to the stronger, safer communities we live in.

ADAM: Kevin, you have vast experience with other plans. What makes FPPA different?

KEVIN: That we’re still young. Many other statewide plans have been around 75 or 100 years, carry unfunded liabilities, and have a full range of retirees. Our number of retirees is still growing—and will grow significantly over the next 30 years, which we’re already preparing for. Another difference is our 100% funded status. We also have a lower Normal Retirement age: a Member with 30 years of service can retire at 50, which is fairly unique.

THE TRANSITION – ADAM STEPS IN

KEVIN: Adam, we’ve had a lot of conversations about the history and context behind decisions that shaped our retirement Plans. As we’ve prepared for this transition, what takeaways have you had?

ADAM: There is no greater honor than serving the people protecting our communities and helping secure their financial future. Clear communication with our Members, Employers, trustees, and staff is of the utmost importance. Since joining FPPA in 2022 as General Counsel, I’ve found our membership is more involved and more in tune than any plan I’ve come across; they care, they listen, and they want information. Being transparent is the only way to lead this organization.

KEVIN: That’s right. Now, transitions involve both continuity and change. Going forward, what will remain constant, and where do you see opportunities to evolve?

ADAM: I want to build on the foundation we have. The culture we’ve built, our organizational health, trust within teams, holding each other accountable, and giving honest feedback are critical, because that’s how we get the best ideas from our employees and innovate for Members. The opportunities I see are in efficiency and service, including updating our pension administration system. It’ll take real change management, but the goal is best-in-class service.

KEVIN: What does ‘being committed to our Members’ mean to you personally as incoming Executive Director?

ADAM: I’ve dedicated my 24-year career to public service, and I’m especially proud to serve first responders. Being committed to our Members means we have a duty to every single one: the retiree receiving a benefit today, and the Member hired yesterday who will work 30 years and then have a 30-year relationship with us in retirement. It means protecting our Members’ dollars, investing responsibly, and paying the benefits we promise for their entire lives. We’re a perpetual entity: our job is to be stewards for the next generation.

KEVIN: What opportunities do you see for us working with Members and Employers as we go forward?

ADAM: Cost of Living Adjustments are an important topic with strong opinions on many sides. We’re

committed to paying promised benefits and to exploring meaningful ways to provide COLAs going forward. In the near future, that means a few things: we’ve engaged interested Member groups in open lines of communication to understand their perspectives; we’re conducting an independent actuarial study to reevaluate the Plan’s assumptions; and we’ve created a task force of active and retired Members, Employer representatives, and union and professional organizations to study the topic.

KEVIN: What does success look like for FPPA over the next several years?

ADAM: Ensuring the long-term sustainability of the pension system, maintaining our funded status, and delivering exceptional service. Every dollar in this trust fund is our Members’ money, so everything we do is viewed through one lens: is it in the best interest of our Members and their beneficiaries?

KEVIN: Great. Adam, as Executive Director, how will you ensure FPPA serves Members fairly and consistently, whether they are still active in their careers or already retired?

ADAM: This comes down to the most important tenet of fiduciary duty: the duty of loyalty we have to all Members and beneficiaries. That’s done by considering the needs of our retirees to ensure that they can be financially secure through retirement, and our active Members to ensure that their benefits are there when they’re ready to retire.

KEVIN’S ADVICE FOR THE ROAD

ADAM: In closing, what advice would you give me, sitting here today, as I move into your role?

KEVIN: One of the most important things that I would give you advice on is the importance of psychological safety, which is the freedom to brainstorm out loud, to admit errors, to ask for help, and to challenge the status quo. Everything that you do is in relationship with someone. It’s with another member of staff, executives, Members, Employers, and our Board. Your role is to take care of all those people around you while you’re maintaining the fund and protecting Member benefits. Psychological safety is how you build the tremendous trust and strong relationships we have here at FPPA. I already know that you’ve taken that to heart.

ADAM: I appreciate that very much. Thank you, Kevin. I’ve enjoyed learning from you these past four years, and I’m looking forward to leading FPPA in 2027.

KEVIN: Thank you, Adam. It’s been my pleasure to work with you, and I’m very excited that you’re going to be able to carry on this legacy. I can’t wait to see what you accomplish.

FPPA Annual CHECKUP

Whether you're already enjoying retirement or currently planning for it, an annual FPPA checkup can help keep your accounts in good shape. Use this checklist to confirm your information, secure your accounts, and stay connected with FPPA resources.



Member Account Portal

☐ **Sign up or sign in to your Member Account Portal (MAP) profile**

Creating an account and logging on at least once per year are critical to prevent fraud.

On MAP you can:

- View your profile and verify contact information
- View and update beneficiary designations
- Generate retirement benefit estimates
- Check account balances
- Access annual tax documents
- Print awards letters/pension verification statements

☐ **Sign up for ID.me**

Members can now use ID.me to sign in to the Member Account Portal. This service streamlines login and identity verification across a variety of government organizations, providing a more secure login process for Portal users.

Beneficiaries

☐ **Check your beneficiary selections with both FPPA in MAP and Fidelity at NetBenefits.com**

Did you know that FPPA defined benefit plans and Fidelity investment accounts have separate beneficiaries? Not only that, each Fidelity account has its own assigned beneficiary. Make sure your hard-earned benefits go where you want them by verifying or naming your beneficiaries.

At FPPA:

- Login to MAP at FPPAco.org to make adjustments online

At Fidelity:

- Call Fidelity at (800) 343-0860 and have a beneficiary form sent to you
- Name and update beneficiaries at NetBenefits.com

Attend an FPPA Event

☐ **Join in-person or virtual events, such as:**

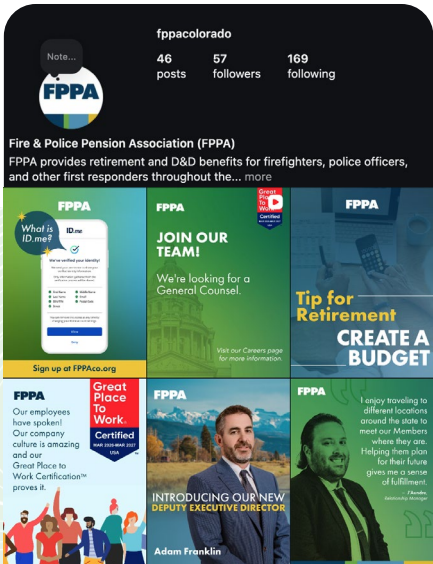
- The FPPA Retirement Process webinar
- Retirement Readiness seminar
- Retiree Appreciation Luncheon
- FPPA Field Guide seminar

See upcoming events at FPPAco.org.

Connect with us on SOCIAL MEDIA

Whether it's sharing quick updates, highlighting behind-the-scenes moments, or celebrating Member stories, follow us online to stay informed and connected.

@FPPACO @FPPACOLORADO



Protect What You've EARNED: Habits to Stay Safe Online

Online scams are costing Americans more than ever before. A 2026 report from the Consumer Federation of America projects that Americans, across all generations, are losing an estimated \$148.2 billion every year to online scams. That's over \$1,000 per household! The good news? Staying safe online doesn't require a background in cybersecurity. A little healthy skepticism and a few consistent habits go a long way. Read on for simple habits that keep your identity, accounts, and retirement secure.



Habit 1: Watch for Red Flags

Scammers love to create a sense of urgency to prey upon their victim's initial reactions. Think before you click! Hover over links before clicking to see where they lead and be cautious of unexpected attachments. When in doubt, skip the click and visit the company's website directly. Watch out for these other situations:

- An unexpected call, text, or email says your account, Social Security number, or benefits are "in danger."
- Someone claims to be a grandchild, law enforcement officer, or Medicare representative and needs money immediately.
- A pop-up tells you to call "Microsoft," "Apple," a bank, or a government agency about a virus.
- You're asked to pay with gift cards or cryptocurrency.

WHAT TO DO: Consider an identity theft prevention service to help monitor and secure your digital life while giving you peace of mind against scams.

WHAT TO DO: Take a deep breath and confirm if the person you are communicating with really is who they say they are. Verify the request yourself using official contact information.

WHAT TO DO: Turn on automatic updates and use strong security software to ensure your devices are protected.

WHAT TO DO: Stop communication and report the scammer to the Federal Trade Commission or your local authorities. Legitimate payment requests would never include gift cards or cryptocurrency.



Habit 2: Use Passwords that Protect You

Strong passwords are your first line of defense against hackers. Here are some tips for creating passwords that will give cybercriminals a run for their money:

- **GO LONG:** Set up passwords that are at least 12-16 characters.
- **MIX IT UP:** Beef up your password with uppercase letters, lowercase letters, numbers, and special characters (! @ # \$ % ^ & *).
- **TRY A PASSPHRASE:** String together several words to create a memorable phrase. Example: F0rtyPandasP!cked@pples
- **BE UNIQUE:** Use a different password for every account you own.
- **SKIP PERSONAL INFORMATION:** Hackers will try to use publicly available information, like social media, to guess your password.
- **STORE SECURELY:** Skip writing your passwords down. Can't remember them all? Try a password manager to store your passwords securely.



Habit 3: Add Extra Layers of Security

Use Multi-Factor Authentication (MFA)

Strong passwords are still susceptible to sophisticated hacking techniques. Double down on your security and set up multi-factor authentication (MFA) on any account where it is available. When you enable MFA, you must provide a combination of two or more methods of authentication to verify your identity. Popular forms of MFA might look like an email containing a one-time password or a text message with a code, but be on alert of potential spoofs. Your best bet? An authenticator app or biometric authentication (fingerprint or face-scanning technology) are the safest, less-easily spoofed multifactor authentication options.

If you suspect you've been targeted by a scam, don't stay silent. Report it to the Federal Trade Commission at ReportFraud.FTC.gov, or file a complaint with the FBI's Internet Crime Complaint Center at IC3.gov.

Financial Wellness BEFORE & AFTER RETIREMENT

No matter where you're at in life, it's never too early or too late to strengthen your financial wellness. The tips below can help you prepare for and thrive in retirement with confidence. Don't just take our advice! We've included actual retirement advice—from first responders, for first responders—collected from our annual Member survey.

Before Retirement

When you're working, financial wellness is largely about preparing for the future. Do these things today to help create greater peace of mind when retirement arrives.

TIP #1: Pay Yourself First

Retirement may feel far away, but every contribution you make today helps build the future you want tomorrow. Consistent saving is one of the most powerful steps you can take when time is on your side. By making retirement savings a regular part of your budget, you're investing in your future goals: when you retire, where you live, how you spend your time, and the experiences you want to enjoy.

TIP #2: Build a Financial Safety Net

Life doesn't always go according to plan. An emergency fund is a buffer between you and potential financial setbacks. It acts as your first line of defense when you have an unexpected, necessary, and urgent cost, like a medical bill or a major car repair not covered by insurance. Start by saving \$1,000, then aim to set aside enough money to cover three to six months of essential living expenses.

TIP #3: Know Your Benefits

Understand what your pension and/or other retirement plan(s) provide—and what they don't. The good news: you don't have to sort through your FPPA benefits alone! Read Plan brochures and watch the "5 Things to Know" video series to get started. Contact FPPA to help review your options and answer questions. You can meet one-on-one with FPPA staff over the phone, virtually, and in person.



After Retirement

Financial wellness in retirement is more than just having enough money. It is the ability to meet your needs, maintain your desired lifestyle, and feel confident about your future.

TIP #1: Create a Spending Plan

Retirement often means replacing a regular paycheck with fixed income from multiple sources, such as your pension, retirement accounts, and personal savings. Create a retirement spending plan that helps you strike a balance between essential expenses, future needs, unexpected costs, and the activities that make retirement rewarding. Review your spending, goals, and financial needs annually as they may change over time.

TIP #2: Stay Alert to Scams and Financial Fraud

Retirees are frequently targeted by fraudsters through phone calls, emails, text messages, social media, and even fake websites that appear legitimate. Take the time to verify requests for personal or financial information. This will help safeguard the resources you've worked hard to build. When in doubt, verify the source before responding. Read page 5 for more tips on staying safe on the internet.

TIP #3: Invest in Yourself

One of the most valuable investments you can make in retirement is in your own well-being. Stay active, socially connected, and engaged in meaningful activities for a healthier, more fulfilling retirement. Make room in your spending plan for hobbies, lifelong learning, travel, fitness, or community involvement. Read page 11 for a few hobby ideas that help reduce stress.

ADVICE FROM MEMBERS, TO MEMBERS

Members were asked to share advice for fellow first responders in the 2026 Member Satisfaction Survey. Here are a few of their responses:

“Start saving as early as possible and continue to, regardless of what happens in your life. You can never get back time for compounding.”

- Retired Fire Member

“Retirement feels far away when you start, but it comes faster than you think, so start planning and investing from day one. Take care of your finances, your health, and your mindset now, because they're what determine how well you live when the job is over.”

- Active Police Member

“Your pension is rarely enough to live comfortably in retirement, and Social Security is not often an option for public safety employees, so investing early in a 457/401(k) will help to ensure financial stability in your retirement years.”

- Retired Fire Member

“Fully immerse yourself in the Plan and do the calculations early to determine what you need to additionally save in a 457 or IRA to supplement your pension. If possible, purchase as many years as possible early in your career.”

- Active Fire Member

“Figure out how much is enough right now and then put 20-75% of any raises, windfalls etc. into the tools provided - close to max yearly, for retirement. In the last three years before retirement try and utilize catch-up provisions.”

- Retired Police Member

Annual Rates **BY PLAN**

Based on the results of annual actuarial valuations of FPPA plans, the Board of Directors approved the following Contribution Rates, Cost of Living Adjustments, One-Time Lump Sum Payments, and SRA Allocations. See rates page at FPPAco.org for more info.

Annual Rates Glossary

Contribution Rates are the percentage of a Member’s pensionable earnings that are contributed to the plan by both the Member and their Employer. The total rate and how it is split between Member and Employer is defined in the rules of each plan.

Cost of Living Adjustments (COLAs) are percentage increases to existing retirement benefits to help counteract the effects of economic inflation.

One-Time Lump Sums are single payments to eligible payees, granted in addition to or instead of COLAs.

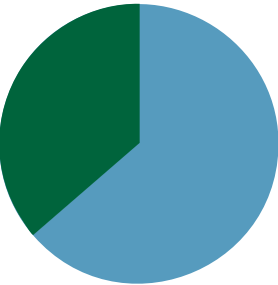
Plan Name		Required Minimum Contribution Rate		Cost of Living Adjustment (COLA)
Statewide Retirement Plan SRP See plan chart on page 2	Defined Benefit Component	23.5% (12.0% Member / 11.5% Employer) effective 1/1/2027 through 12/31/2027.		For eligible retirees and beneficiaries: 0.5% effective 10/1/2026 and A one-time, lump sum equal to 2.1% of their annual benefit, included in their October 2026 payment.
	Defined Benefit Component: Reentry Group	23.7% ¹ Minimum combined Member and Employer contribution rate effective 1/1/2027 through 12/31/2027. Total contribution rates vary for reentry departments based on their resolution and entry date.		
	Social Security Component	11.75% (6.0% Member / 5.75% Employer) effective 1/1/2027 through 12/31/2027		
	Hybrid Defined Benefit & Money Purchase Components	HDB Component: 17.25% ² effective 1/1/2027 through 12/31/2027. Contribution rates may be in excess of 17.25%. MP Component: After the HDB Component percentage is allocated (15.03% , effective 7/1/2026 through 6/30/2027), the remainder of the total contribution is made to the MP Component.		
	Money Purchase Component Only	17.25% ² effective 1/1/2027 through 12/31/2027. Contribution rates may be in excess of 17.25%.		N/A
Statewide Death & Disability Plan SWDD See plan chart on page 2	Statewide Death & Disability Plan	4.2% effective 1/1/2027 through 12/31/2027.		Per state statute, totally disabled Members & their beneficiaries receive a fixed 3.0% COLA on October 1.
				Occupationally disabled Members and their beneficiaries, and survivors of active duty Members who have been in receipt of a benefit for at least 15 years will receive a COLA of 1.0% , effective 10/1/2026. The COLA will remain at 0% for those receiving an occupational disability for less than 15 years.
Statewide Money Purchase Plan SWMP See plan chart on page 2	Statewide Money Purchase Plan	16.0% minimum (8.0% Member / 8.0% Employer).		N/A
Colorado Springs New Hire Pension Plan CSNHP See plan chart on page 2	Fire Component	SRA Allocation	10.0% Member contribution. Employer pays the remainder of the following annual required contribution, effective 1/1/2027: \$5,289,202.	2.5% effective 10/1/2026 ³
		0%		
	Police Component	SRA Allocation	8.0% Member contribution. Employer pays the remainder of the following annual required contribution, effective 1/1/2027: \$10,176,139.	2.5% effective 10/1/2026 ³
		0%		

¹ The 23.7% minimum contribution rate only applies to departments that completed the reentry process prior to 1/1/2021.
² The Member and Employer contribution split is determined by Employer resolution with a minimum 8.625% each.
³ For both components - Cost of Living Adjustments are defined in the Plan documents and are linked to the CPI-W from the previous year.

Annual Report Highlights
FOR THE YEAR ENDED DECEMBER 31, 2025

The Annual Comprehensive Financial Report is a summary of FPPA’s financial status, prepared each year for the FPPA Board, the state of Colorado, and other interested parties. It is compiled each spring to summarize the efforts of FPPA staff for the prior calendar year.

FPPA Membership



Active Members:
20,798

Retired Members:
11,496

Total Members:
32,294

2025 Investment Returns

Fire & Police Members’ Benefit Investment Fund, Long-Term Pool: 13.3% (net of fees)

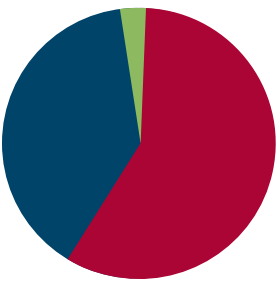
Investment Assets

Members’ Benefit Investment Fund: \$8.269 billion
Members’ Self-Directed Investment Fund: \$1.068 million
Combined Investment Funds: \$9.337 billion

Top 20 Equity Holdings

Company	Fair Value (\$)
NVIDIA CORP	73,946,691
MICROSOFT CORP	68,466,567
APPLE INC	63,180,264
AMAZON.COM INC	45,529,476
ALPHABET INC - A	40,103,438
BROADCOM INC	25,589,596
META PLATFORMS INC	20,474,012
JPMORGAN CHASE & CO	15,387,294
ALPHABET INC - C	14,521,095
TESLA INC	14,385,643
WALT DISNEY CO	13,416,896
ST JAMES’S PLACE PLC	12,659,849
MERCK & CO INC	12,334,472
MASTERCARD INC	11,574,592
BERKSHIRE HATHAWAY INC	11,292,032
YUM CHINA HOLDINGS INC	10,563,096
CISCO SYSTEMS INC	10,465,373
ING GROEP NV	10,440,370
BANK OF AMERICA CORP	9,845,605
NETFLIX INC	8,953,892

Membership by Department Type



Fire:
19,032

Police:
12,927

Other:
335

Investment Asset Allocations, by Investment Pool, as of December 31, 2025

Investment Class	Long-Term Pool	Glide-Path Pool	Short-Term Pool
Global Equity	39.3%	19.4%	10.2%
Equity Long / Short	6.0%	6.0%	-
Fixed Income - Rates	7.0%	21.7%	44.3%
Fixed Income - Credit	5.8%	8.8%	15.3%
Diversifiers	7.3%	6.4%	-
Private Markets	30.9%	23.3%	-
Liquidity	3.7%	14.4%	30.2%

(Annual Report Highlights Continued)

The Fire & Police Members’ Benefit Investment Fund includes the assets of the following Plans:

- Statewide Retirement Plan
- Colorado Springs New Hire Pension Plan
- Statewide Death & Disability Plan
- Certain Local Old Hire Plans
- Volunteer Fire Pension Plans

The Statement of Fiduciary Net Position (below) is a snapshot of account balances and reflects the Fund’s net assets available to pay future pension benefits. The Statement of Changes in Fiduciary Net Position (also below) reflects the activities of the Fund that occurred during the year and the impact of those activities as additions to or deductions from the Fund. Per C.R.S. 31-31-302(7), copies of FPPA’s annual valuation reports and Annual Comprehensive Financial Report are available in the Employer section of FPPAco.org.

The Fire & Police Members’ Benefit Investment Fund Financial Statements for the Fiscal Year Ended December 31, 2025

Statement of Fiduciary Net Position*

Assets	
Cash and Short Term Investments	\$333,207,369
Total Investments	7,961,619,787
Other Assets	115,046,976
TOTAL ASSETS	\$8,409,874,132
Liabilities	
TOTAL LIABILITIES	(\$141,051,731)
Fiduciary Net Position Restricted for Member Benefits	\$8,268,822,401

Statement of Changes in Fiduciary Net Position

From Investment Activities	
Change in Fiduciary Net Position from Investment Activities	\$928,751,329
From Participant Activities	
Funds Invested by Members and Employers	\$410,661,514
Funds Withdrawn by Members and Employers	(429,219,499)
Administrative and Other Expenses	(13,854,914)
Net Increase in Fiduciary Net Position	\$896,338,430

Fiduciary Net Position	
Beginning of Year	\$7,372,483,971
End of Year	\$8,268,822,401

*The Statement of Fiduciary Net Position which certifies the financial condition of FPPA’s Members’ Benefit Investment Fund is based on the official report audited by Eide Bailly LLP.



FPPA has been awarded a Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association (GFOA) for our Annual Comprehensive Financial Report. The award represents a significant accomplishment by a government entity and its management in the area of governmental accounting and financial reporting.

FPPA has received a Certificate of Achievement from GFOA annually since our first report was published in 1996. To view or print a copy of FPPA’s Annual Report, visit FPPAco.org/annual-reports.

Hobbies to Reduce Stress and **IMPROVE WELL-BEING**

After spending your days (or an entire career!) responding to the needs of others, it’s important to invest time in your own well-being. Hobbies don’t have to be expensive or time-consuming to make a difference. Whether you enjoy the outdoors, staying active, getting creative, or engaging in the community, small investments in your leisure time can help reduce stress, build resilience, and improve quality of life.

Try These Challenges

- Choose one new hobby to try this month. You may discover a new passion that supports your health, happiness, and well-being for years to come.
- Double dip and combine hobbies, like going on a hike while taking nature photography, or coaching a youth sport in the community.
- Invite a friend, spouse, family member, or peer to join you. Sharing an activity can make it more enjoyable and help strengthen social connections.

Not sure where to start? These hobbies can help first responders recharge and find balance outside of work:



Explore the Great Outdoors

Get outside and take advantage of Colorado’s 22 million acres of public lands, from state parks and wildlife areas to national forests and grasslands, plus local and federal lands and open spaces.

- Hiking
- Stargazing
- Picnicking after a scenic drive
- Geocaching
- Wildlife viewing

WHY IT HELPS: Even 20 minutes outdoors can lower effects from stress, improve mental resilience, and increase cognitive function.



Let’s Get Physical

Feel the burn! Staying active supports both physical and mental well-being. Many Colorado communities offer recreation centers and fitness programs, often with discounted memberships and activity fees for seniors and first responders.

- Swimming
- Bicycling
- Yoga or stretching
- Tennis or pickleball
- Golf or disc golf

WHY IT HELPS: Regular exercise helps control weight, improve mood, boost energy, and promote better sleep.



Unleash Your Creativity

Take time to slow down and express yourself by being creative and focusing on something enjoyable. Don’t worry about perfection—just try something new and have fun!

- Photography
- Woodworking
- Journaling or creative writing
- Drawing or painting
- Learning an instrument

WHY IT HELPS: Doing something creative every day can help foster new ways of thinking, lower anxiety, and increase positive outlook.



Connect With Your Community

Get involved and stay engaged in your community. Make new friends, share your experience with others, and maintain a sense of purpose outside of your career.

- Volunteering for a local nonprofit
- Attending adult education classes
- Participating in a veteran, first responder, or retiree group
- Joining a club, organization, or community garden
- Mentoring a young first responder

WHY IT HELPS: Putting effort into engaging with your community is a great avenue to pass on your valuable first responder experience! It’s a way to maintain social connections, reduce feelings of isolation, and make an impact on others.

FPPA Fire & Police Pension Association of Colorado

7979 East Tufts Avenue, Suite 900, Denver, CO 80237-2843

FPPAco.org • (303) 770-3772 • (800) 332-3772 • (303) 771-7622 fax

For 24/7 news about your benefits visit **FPPAco.org** and check out our blog and featured videos.

FIRST-CLASS MAIL

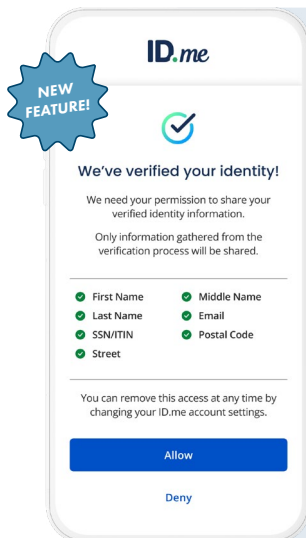
PRESORTED

US POSTAGE

PAID

Denver, CO

Permit #353



Sign up for ID.me

FPPA has implemented ID.me as a method to securely sign in to the Member Account Portal (MAP). ID.me is certified against federal standards and provides secure login and identity verification across a variety of government, healthcare, and other organizations. Your verified identity helps FPPA ensure that the person logging in to your account is really you and not someone pretending to be you.

Visit FPPAco.org/id-me-faqs to learn more.

FPPA BOARD OF DIRECTORS

By state statute, the management of the Fire & Police Members' Benefit Investment Fund and the Fire & Police Members' Self-Directed Investment Fund is the responsibility of the Board of Directors of the Fire & Police Pension Association of Colorado. Here are the nine members appointed by the governor to serve on the FPPA Board of Directors.

Jason Mantas, CPA (Inactive), MBA

Chair
Battalion Chief,
Poudre Fire Authority
Board Member since 2019

Bill Clayton

Vice Chair
Retired Denver Police
Officer, West Metro
Fire Board Member
Board Member since 2024

Joan Brown

ERISA/Employee Benefits
Legal Counsel, Lumen, Inc.
(FKA, CenturyLink, Inc.), Retired
Board Member since 2021

Karen M. Frame, CFA

Chief Compliance Officer,
Retired, CenturyLink
Investment Management
Board Member since 2018

Tammy Hitchens, CPA, CPFO

Accounting Manager,
Commerce City
Board Member since 2017

John Hoehler

Police Officer,
Englewood Police Department
Board Member since 2020

Don Lombardi

Retired Fire Chief, West
Metro Fire Rescue
Board Member since 2025

Kim McDaniel

Retirement Plan Administrator,
City of Westminster
Board Member since 2025

Caleb S. Sevian

Chief Investment Officer,
Focus Point Capital LLC
Board Member since 2024