

SWDB

Statewide Defined Benefit Plan (SWDB)

This plan applies to employees who:

- Are hired by a qualified employer on, or after, April 8, 1978
- Are Colorado Springs Police and Fire members hired on or after October 1, 2006, and members hired prior to October 1, 2006, who elected to participate in the SWDB Plan
- Are new hires in reentry or affiliated social security departments covered by the SWDB Plan
Members in reentry or affiliated social security departments who elected the SWDB Plan

Employees hired for the first time as police officers, peace officers or firefighters by an affiliated employer are covered from the first day of employment if contributions to FPPA are being deducted, even if they are considered to be a probationary or provisionary employee by the employer.

The SWDB Plan may also cover full-time clerical or other personnel employed by a fire protection district, fire authority, or county improvement district, whose services are auxiliary to fire protection, if a department has adopted the plan for these members. These members are not eligible for coverage in the SWD&D Plan.

State statutes permit department chiefs to opt out of the SWDB Plan and to elect coverage under the Statewide Money Purchase Plan (SWMP), the Statewide Hybrid Plan (SWH), or an alternative pension plan. The information in this section refers to the plan(s) a department is enrolled in and does not necessarily indicate which plan the chief may have selected.

SWDB

Departments Employing Members of the Statewide Defined Benefit Plan (SWDB)

* No active members as of December 31, 2020.

Adams County FPD	Dillon Police	Jackson 105 FPD*	Platte Canyon FPD
Aguilar Police*	Dinosaur Police	Jefferson-Como FPD	Platte Valley FPD
Alma Police	Donald Wescott FPD	Kiowa FPD	Platteville Police
Antonito Police	Durango FPD	Kremmling FPD	Platteville-Gilcrest FPD
Arvada FPD	Eads Police*	La Jara Police	Pleasant View
Aspen FPD	East Grand FPD #4	La Salle FPD	Metro Fire District
Ault FPD	Eaton FPD	La Salle Police	Poudre Fire Authority
Ault Police	Edgewater Police	La Veta Police	Pueblo Fire
Aurora Fire	Elizabeth Police	Lafayette Fire	Pueblo Police
Basalt Police	Elk Creek FPD	Lafayette Police	Pueblo Rural FPD
Bayfield Police	Empire Police	Lake Dillon FPD	Pueblo West Metro FPD
Bennett FPD #7	Englewood Police	Lake George FPD	Rattlesnake FPD
Berthoud FPD	Erie Police	Lakeside Police	Red White & Blue FPD
Beulah Fire Protection & Ambulance District	Estes Valley FPD	Lamar Fire*	Roaring Fork FRA
Big Sandy FPD	Evans FPD	Larkspur FPD	Rocky Mountain FPD
Black Forest Fire Rescue	Evans Police	Las Animas Police*	Rye FPD
Black Hawk Fire	Evergreen FPD	Leadville Fire	Sable Altura FPD
Blanca Police	Fairmount FPD	Leadville Police	Salida Fire
Boulder Mountain FPD	Fairplay Marshalls Police	Lefthand FPD	Salida Police
Boulder Rural FPD	Falcon FPD	Littleton Police	San Luis Police*
Bow Mar Police*	Federal Heights Fire	Lochbuie Police	Sanford Police
Briggsdale FPD	Federal Heights Police	Log Lane Village Police	Security FPD
Brighton (Greater) FPD	Firestone Police	Lone Tree Police	Severance Police
Brighton Police	Florence Police	Los Pinos FPD	Sheridan Police
Broadmoor FPD	Florissant FPD*	Lower Valley FPD	Silt Police
Broomfield Police	Foothills Fire & Rescue	Lyons FPD	South Adams County FPD
Brush Police	Fort Lewis-Mesa FPD	Manassa Police*	South Fork FPD
Buena Vista Fire	Fort Lupton FPD	Manitou Springs Fire	South Fork Police
Buena Vista Police	Fountain Fire	Manitou Springs Police	South Metro Fire Rescue FPD
Byers FPD #9	Fountain Police	Mead Police	Southeast Weld FPD
Calhan FPD	Fowler Police	Milliken Police	Southern Park County FPD
Cañon City Police	Franktown FPD	Monte Vista Police	Steamboat Springs Fire
Carbondale & Rural FPD	Frederick Firestone FPD	Montrose FPD	Sterling Fire
Castle Rock Fire	Frisco Police	Montrose Police	Sterling Police
Center Police	Front Range Fire Rescue FPD	Mountain View FPD	Strasburg FPD #8
Central City Fire	Galeton FPD	Mountain View Police	Stratmoor Hills FPD
Chaffee County FPD	Garden City Police	Nederland FPD	Stratton Police*
Cimarron Hills FPD	Gateway-Unawep FPD	North Fork Fire	Summit Fire & EMS Authority
Clear Creek Fire Authority	Genesee FPD	North Metro Fire Rescue	Telluride FPD
Clifton FPD	Georgetown Police	North Routt FPD	Thornton Fire
Coal Creek Canyon FPD	Gilcrest Police*	Northeast Teller County FPD	Thornton Police
Collbran Marshalls	Granada Police*	North-West FPD	Timberline FPD
Colorado Centre Metro District Fire*	Grand FPD #1	Nunn Police	Tri Lakes Monument FPD
Colorado River FPD	Grand Junction Fire	Oak Creek FPD	Trinidad Fire
Colorado Springs Fire	Grand Lake FPD	Oak Creek Police	Upper Pine River FPD
Colorado Springs Police	Grand Valley FPD	Olathe FPD	Wellington FPD
Columbine Valley Police	Greater Eagle FPD	Olathe Police	West Douglas County FPD
Cortez FPD	Greeley Fire	Pagosa FPD	West Metro FPD
Crested Butte FPD	Green Mountain	Pagosa Springs Police	West Routt FPD
Cripple Creek Fire	Falls-Chipita Park FPD	Palisade Fire	Westminster Fire
Dacono Police	Gypsum FPD	Palisade Police	Westminster Police
Debeque FPD	Hartsel FPD	Palmer Lake Fire	Wiggins Police
Delta County FPD #1	Hudson FPD	Palmer Lake Police	Windsor-Severance FPD
Denver Fire	Hugo Police	Paonia Police	Wray Police
Denver Fire	Idaho Springs Police	Parachute Police	Yuma Police
Denver Police	Ignacio Police	Parker Police	
	Indian Hills FPD	Peyton FPD	
	Inter-Canyon FPD	Plateau Valley FPD	

CoSprgs Police

Colorado Springs New Hire Pension Plan (CSNHPP)

CoSprgs Fire

This plan applies to employees who were hired by Colorado Springs police or fire on or after April 8, 1978, but prior to October 1, 2006 who did not elect to participate in the SWDB Plan. These employees are covered by the Colorado Springs New Hire Pension Plan and the Statewide Death & Disability Plan administered by FPPA.

The plan has two components: the Police component and the Fire component

Separate benefit provisions for each component are provided in individual plan documents; structurally they are a tier of the FPPA Defined Benefit System.

- ✓ Colorado Springs New Hire Pension Plan – Police Component
- ✓ Colorado Springs New Hire Pension Plan – Fire Component

Colorado Springs Police and Fire members hired on or after October 1, 2006 are enrolled the FPPA Statewide Defined Benefit Plan.

SWH-DB&MP

Statewide Hybrid Plan –Defined Benefit and Money Purchase Components (SWH – DB and MP)

The SWH - DB and MP covers firefighters, police officers and peace officers from reentry and affiliating departments that elect coverage under this plan after January 1, 2004. This plan may also cover full-time clerical staff or other personnel by an affiliated Fire Protection District, Fire Authority or a County Improvement District.

There are two components to this plan:

- ✓ **Defined Benefit Component** – This component pays a monthly benefit upon retirement for a member’s lifetime.
- ✓ **Money Purchase Component** – This component is an individual, self-directed retirement account that is available to a member at retirement until it is depleted.

Departments Employing New Hire Members in the SWH – DB and MP

This does not include departments who had members individually elect this plan through the department reentry process or chiefs who elected to participate in the plan.

- Dillon Police
- Evans Police
- Elizabeth Fire Protection District

SWMP

Statewide Money Purchase Plan (SWMP)

This plan, established January 1, 1994, may cover the following members:

- ✓ Members of departments that were in the Statewide Defined Benefit Plan (SWDB) and elected coverage under the Statewide Money Purchase Plan (SWMP). Members in this plan may also be covered by the Statewide Death & Disability Plan (SWD&D).

And may cover the following employees if the department affiliates for the SWMP Plan:

- ✓ Part-time police officers and firefighters working less than 1600 hours per year.
- ✓ Part-time clerical/administrative employees whose services are auxiliary to fire protection and the department’s full-time firefighters are in the SWDB Plan.
- ✓ Full-time clerical/administrative employees whose services are auxiliary to fire protection and the department’s full-time firefighters are in the SWMP Plan.
- ✓ Clerical/administrative employees are not eligible for the SWD&D Plan.

Departments Employing Full-Time Members

This list does not include chiefs who elected to participate in the SWMP.

This plan does not have any departments employing full-time members

Departments Employing Part-Time or Clerical Members

Adams County FPD	Inter-Canyon FPD
Ault FPD	Jefferson-Como FPD
Boulder Mountain Fire	Larkspur FPD
Briggsdale FPD	Lochbuie Police
Clifton FPD	Lone Tree Police
Colorado Centre Metro District Fire	Northeast Teller County FPD
Colorado River FPD	Plateau Valley FPD
Colorado Springs Fire	Platte Valley FPD
Colorado Springs Police	Platteville Police
Debeque FPD	Sable-Altura FPD
Dillon Police	Security FPD
Eaton FPD	Southern Park County FPD
Fairmount FPD	Telluride FPD
Galeton FPD	Upper Pine River FPD
Gateway-Uaweeep FPD	West Routt FPD
Genesee FPD	Windsor Severance FPD
Grand Valley FPD	Wray Police
Greater Eagle FPD	

SWDB - Reentry

Reentry Departments

The departments in this list were formerly departments in a local money purchase plan or the Statewide Money Purchase Plan that entered the FPPA Defined Benefit System through a Full or Partial Department Entry after 2004. Members may be covered by the Statewide Defined Benefit Plan, Statewide Hybrid Plan - Defined Benefit and Money Purchase Components, or the Statewide Hybrid Plan - Money Purchase Component Only. Members may also be covered by the Statewide Death & Disability Plan administered by FPPA.

FPPA Defined Benefit System Reentry Departments

Aurora Fire	Littleton Police
Brighton Police	Longmont Fire
Broomfield Police	Longmont Police
Buena Vista Police	Milliken Police
Cañon City Police	Montrose Police
Carbondale & Rural FPD	Monte Vista Police
Dacono Police	Mountain Village Police
Dillon Police	North Metro Fire Rescue
Edgewater Police	Poudre Fire Authority
Elizabeth Fire	Security FPD
Englewood Police	Sheridan Police
Evans Police	Snake River FPD
Federal Heights Fire	Snowmass Wildcat FPD
Federal Heights Police	Thornton Fire
Florence Police	Thornton Police
Fountain Fire	Snake River FPD
Fountain Police	Trinidad Fire
Grand Junction Fire	West Metro FPD
Lafayette Police	Westminster Fire
Lake Dillon FPD (Summit Fire EMS)	Westminster Police
Littleton Fire	

Old Hire Defined Benefit Plans

There are two types of old hire defined benefit plans relative to FPPA policies and procedures:

1. Affiliated Old Hire Defined Benefit Plans,
2. Non- Affiliated Old Hire Defined Benefit Plans

Affiliated Old Hire Defined Benefit Plans

These plans cover employees hired before April 8, 1978, whose employers chose to affiliate their old hire plan with FPPA for certain plan administrative functions, including retiree payroll processing, actuarial studies, tax reporting and investment of assets. **The individual old hire pension boards are still responsible for the administration of these plans, the determination of benefits and must verify all retirement benefits, refunds, contribution totals, etc.**

Assets of affiliated old hire defined benefit plans are tracked separately, and employers receive a separate accounting of their old hire plans through quarterly and annual statements from FPPA. Employers may be asked to complete annual audit verifications from FPPA's auditor for contributions received and benefits paid out for the old hire plans.

In addition, these employees were covered by the Statewide Death & Disability Plan for a death or disability that occurred after January 1, 1980, but prior to retirement eligibility.

Departments Employing Members of Affiliated Old Hire Defined Benefit Plans

** No active members as of December 31, 2020.*

Adams County (North Washington) FPD*	La Junta Police*
Aurora Fire*	La Salle Police*
Aurora Police*	Lakewood FPD*
Bancroft FPD*	Lamar Fire*
Cañon City Area FPD*	Las Animas Police*
Cherry Hills FPD*	Leadville Fire*
Colorado Springs Fire*	Manitou Springs Fire*
Colorado Springs Police*	Montrose FPD*
Cortez Police*	Mountain View FPD*
Denver Fire*	Pueblo Fire*
Denver Police*	Pueblo Police*
Durango Fire*	Pueblo Rural FPD*
Durango Police*	Red, White & Blue FPD*
Englewood Fire*	Rocky Ford Police*
Englewood Police*	Salida Fire*
Fort Morgan Police*	Salida Police*
Grand Junction Fire*	South Adams County FPD*
Grand Junction Police*	Springfield Police*
Greeley Police*	Sterling Fire*
Greeley (Union Colony) Fire*	Thornton Fire*
Haxtun Police*	Trinidad Fire*
La Junta Fire*	Trinidad Police*

Local Money Purchase Plans

There are two types of local money purchase plans:

- ✓ Exempt Money Purchase Plans,
- ✓ Local Money Purchase Plans with Statewide Death & Disability Plan Coverage (SWD&D – Local MP).

Exempt Money Purchase Plans

Employees of these departments are not covered by FPPA for normal retirement benefits or death and disability benefits.

Craig Police
Eaton Police
Gunnison Police
Lakewood Police
Meeker Police
Mount Crested Butte Police
Silverthorne Police

SWD&D-LOCAL MP

Local Money Purchase Plan Employers Who Employ Members Covered by the Statewide Death & Disability Plan (SWD&D – Local MP)

Employees of these departments are covered by the Statewide Death & Disability Plan. These employees are not covered by FPPA for retirement benefits.

Alamosa Police	La Junta Fire
Arvada Police	La Junta Police
Aspen Police	Lamar Fire
Aurora Police	Lamar Police
Avon Police	Longmont Fire
Boulder Fire	Longmont Police
Boulder Police	Loveland FRA
Canon City Area FPD	Loveland Police
Cherry Hills Village Police	Northglenn Police
Commerce City Police	Rangely Police
Cortez Police	Rifle Police
Del Norte Police	Rocky Ford Fire
Delta Police	Rocky Ford Police
Durango FPD	Snowmass Village Police
Durango Police	South Metro Fire Rescue
Eagle River FPD	Steamboat Springs Police
Fort Collins Police	Telluride Police
Fort Lupton Police	Trinidad Police
Fort Morgan Police	Vail Fire
Fruita Police	Vail Police
Glendale Police	Wheat Ridge Police
Glenwood Springs Fire	Woodland Park Police
Glenwood Springs Police	
Golden Fire	
Golden Police	
Grand Junction Police	
Greeley Police	
Greenwood Village Police	

Social Security Employers Affiliated for Supplemental Benefits

Employees of these departments are covered by Social Security benefits and are affiliated with FPPA for supplemental retirement and/or supplemental death and disability coverage. Affiliation with FPPA provides employees with additional benefits to those provided by Social Security.

Social Security employers that cover salaried employees, whose duties are directly involved with the provision of law enforcement or fire protection, may elect to affiliate for supplemental retirement benefits under the SWDB Plan, SWH Plan, or SWDB-SS Component. Additionally, Social Security employers can affiliate newly hired employees for supplemental death and disability benefits under the SWD&D Plan.

SWDB-SS

Social Security Employers Who Employ Members Covered for Supplemental Retirement (SWDB – SS) and Supplemental Death & Disability Benefits (SWD&D – SS)

SWD&D-SS

This plan applies to members of departments who pay into Social Security for retirement benefits and have adopted the SWDB-SS and the SWD&D to provide supplemental benefits.

De Beque Police
Haxtun Police
Holyoke Police
Johnstown Police
Kersey Police
Monument Police
Springfield Police

SWDB-SS

Social Security Employers Who Employ Members Covered for Supplemental Retirement Benefits (SWDB – SS), but not Supplemental Death & Disability Benefits

This plan applies to members of departments who pay into Social Security for retirement benefits and have adopted the SWDB-SS to provide supplemental retirement benefits.

Kremmling Police
Hudson Marshall
Windsor Police

SWDB

Social Security Employers Who Employ Members Covered for the Statewide Defined Benefit Plan (SWDB).

This plan applies to members of departments who pay into Social Security for retirement benefits and have adopted the SWDB to provide supplemental retirement benefits.

Castle Rock Police
Frederick Police

FPPA 457 Deferred Compensation Plan

In 1989 legislation was approved that allowed FPPA to offer a Section 457 Deferred Compensation Plan. The following departments may or may not be affiliated with FPPA for other plans.

Employers Who Have Adopted the FPPA 457 Deferred Compensation Plan

** No active members as of December 31, 2020.*

Adams County FPD	Frederick-Firestone FPD	Pueblo Rural FPD
Arvada FPD	Front Range Fire Rescue FPD	Rattlesnake FPD
Arvada Police	Genesee FPD	Red White & Blue FPD
Ault Police	Glendale Police*	Roaring Fork FRA
Aurora Fire	Grand FPD #1	Rocky Mountain FPD*
Aurora Police	Grand Lake FPD	Salida Fire
Bayfield Police	Grand Valley FPD	Salida Police
Bennett FPD # 7	Greater Eagle FPD	Security FPD
Berthoud FPD	Greeley Fire	South Adams County FPD
Black Forest Fire Rescue	Greeley Police	South Fork FPD
Boulder Rural FPD	Gypsum FPD	Southeast Weld FPD
Brighton Police	Hartsel FPD	Sterling Fire
Broadmoor FPD	Holyoke Police	Sterling Police
Brush Police	Hudson FPD	Stratmoor Hills FPD
Buena Vista Police	Hugo Police*	Summit Fire & EMS Authority
Cañon City Area FPD	Ignacio Police	Telluride FPD
Cañon City Police	Inter-Canyon FPD	Timberline FPD
Carbondale & Rural FPD	Jackson 105 FPD*	Tri-Lakes Monument FPD
Castle Rock Fire	Jefferson-Como FPD	Trinidad Fire
Center Police*	Kiowa FPD	Trinidad Police
Chaffee County FPD	Kremmling FPD	Upper Pine River FPD
Cimarron Hills FPD	La Jara Police*	Vail Fire
Coal Creek Canyon FPD	La Salle FPD	Wellington FPD
Colorado River FPD	Larkspur FPD	West Metro FPD
Colorado Springs Fire	Lefthand FPD	West Routt FPD*
Colorado Springs Police	Lochbuie Police	Windsor Severance FPD
Columbine Valley Police*	Lone Tree Police	Wray Police
Cortez FPD	Los Pinos FPD	Yuma Police*
Crested Butte FPD	Loveland FRA	
Cripple Creek Fire	Loveland Police	
Cunningham FPD (South Metro FPD)	Lower Valley FPD	
Debeque FPD	Lyons FPD	
Debeque Police	Manitou Springs Fire	
Dillon Police	Manitou Springs Police	
Donald Wescott FPD	Montrose FPD	
Durango FPD	Mountain View FPD	
East Grand FPD #4	Mountain Village Police	
Eaton FPD	Nederland FPD	
Edgewater Police	North Metro Fire Rescue	
Elizabeth FPD	Northeast Teller County FPD	
Elk Creek FPD	North-West FPD	
Estes Valley FPD	Pagosa FPD	
Fairmount FPD	Palisade Fire*	
Falcon FPD	Palisade Police	
Federal Heights Fire	Platte Canyon FPD	
Federal Heights Police	Platte Valley FPD	
Firestone Police	Platteville Police	
Foothills Fire & Rescue	Platteville-Gilcrest FPD	
Fort Collins Police	Pleasant View Metro Fire District	
Fort Lewis-Mesa FPD*	Poudre Fire Authority	
Fort Lupton FPD	Pueblo Fire	
FPPA Employees	Pueblo Police	

Affiliated Local Volunteer Firefighter Plans

Volunteer fire departments and fire protection districts may affiliate their local pension funds with FPPA for certain administrative functions and investment services. The state has contracted with an insurance company to provide Accidental Death and Disability Insurance for Colorado volunteer firefighters. For more information, refer to the State of Colorado, Department of Local Affairs web site.

Employers of Affiliated Local Volunteer Firefighter Plans

* No active members as of December 31, 2020.

Adams County (North Washington) FPD*	Elk Creek FPD	Lake City Area FPD	Pleasant View Metro FD
Alamosa County FPD	Englewood Fire*	Lake Dillon FPD*	Poudre Canyon FPD
Alamosa Fire	Evans FPD	Lake George FPD	Poudre Fire Authority*
Allenspark FPD	Evergreen FPD	Lamar Fire	Rangely Rural FPD
Aspen FPD	Falcon FPD*	Larkspur FPD	Rattlesnake FPD
Ault FPD	Federal Heights Fire	Lefthand FPD	Red Feather Lakes FPD
Basalt & Rural FPD	Fisher's Peak FPD	Lewis-Arriola FPD	Red White & Blue FPD*
Bennett FPD #7	Florence FPD	Limon Area FPD	Ridgway FPD
Berthoud FPD*	Foothills Fire & Rescue	Livermore FPD	Rio Blanco FPD
Big Sandy FPD	Fort Lewis Mesa FPD	Log Hill Mesa FPD	Rocky Ford Fire
Big Thompson Canyon Fire	Fort Morgan Fire	Loveland & Rural Consolidated VFD*	Rocky Mountain VFD*
Black Forest Fire Rescue	Fort Morgan Rural FPD	Lower Valley FPD	Sable Altura FPD
Blanca Fire*	Franktown FPD	Lyons FPD	Sheridan Fire*
Boone Fire	Frederick Firestone FPD*	Mancos FPD	Silverton San Juan FRA
Boulder Mountain FPD	Galeton FPD	Manitou Springs VFD	South Adams County FPD
Boulder Rural FPD	Genesee FPD	Manzanola Rural FPD	South Arkansas FPD*
Brighton VFD*	Glacier View FPD	Montrose FPD	South Conejos FPD
Brush Combined Fire	Glendale Fire*	Mountain View FPD	South Metro Fire Rescue*
Buena Vista Fire	Glenwood Springs Fire	Nederland FPD	Southwest Washington County FPD
Calhan FPD	Golden Fire	New Raymer/Stoneham FPD	Springfield Fire
Cañon City Area FPD	Golden Gate FPD	North Fork FPD	Steamboat Springs VFD
Carbondale & Rural FPD	Grand FPD #1	North Routt County Fire	Sterling Fire
Cascade FPD	Grand Lake FPD	Northeast Teller County FPD	Stonewall FPD
Castle Rock Fire	Grand Valley FPD	North-West FPD	Stratton FPD
Central City VFD	Green Mountain Falls-Chipita Park FPD	Northwest Conejos FPD	Sugar City Fire
Central Orchard Mesa FPD	Gypsum FPD	Norwood FPD	Sugarloaf FPD
Cheyenne County FPD #1	Hartsel FPD	Nucla-Naturita FPD	Telluride FPD
Clear Creek Fire Authority	Haxtun Fire	Nunn FPD	Timberline FPD
Clifton FPD*	Hillrose Rural FPD	Oak Creek FPD	Walsh VFD
Coal Creek Canyon FPD	Holyoke Fire	Olathe FPD	Wellington FPD
Colorado River (Burning Mountains) FPD*	Holyoke FPD	Olney Springs Fire	West Cheyenne FPD
Colorado River (Rifle) FPD	Hot Sulphur Springs/Parshall FPD	Ordway Fire	West Douglas County FPD
Crested Butte FPD	Hygiene FPD	Ouray VFD	West Metro FPD*
Cripple Creek Fire*	Indian Hills FPD	Palisade VFD	West Routt FPD
Crystal Lakes FPD	Inter-Canyon FPD	Palmer Lake Fire	Westminster VFD*
Divide VFD	Jackson 105 FPD	Parker FPD*	Wet Mountain FPD
Donald Wescott FPD	Jefferson-Como FPD	Pawnee FPD	Wiggins Rural FPD
Dove Creek FPD	Kiowa-Como FPD	Peeetz FPD	Wiley Rural FPD
Durango FPD	Kiowa County FPD	Peyton FPD	Windsor Severance FPD
East Grand FPD #4	Kiowa FPD	Pinewood Springs VFD	Yampa FPD
Eaton FPD	Kremmling FPD	Platteau Valley FPD	Yuma Fire
Elbert FPD & Rescue	La Junta Fire	Platte Canyon FPD	
Elizabeth FPD*	La Salle FPD	Platte Valley FPD	
	Lafayette Fire*	Platteville/Gilcrest FPD	

This document is intended to be a plain language overview of FPPA administered plans and procedures. It should be used in conjunction with the applicable FPPA Rules and Regulations, plan documents and the Colorado Revised Statutes. Alone, this guide can only be considered a summary and not a comprehensive reference to retirement, disability and survivor benefits provided by FPPA. This plain language document is intended for informational purposes only. Official interpretations or determinations are based upon the applicable plan documents, the Colorado Revised Statutes, and FPPA Rules and Regulations that govern the plans.