

SWDB

Statewide Defined Benefit Plan (SWDB)

This plan applies to employees who:

Were hired by a qualified employer on, or after, April 8, 1978

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

New hires in re-entry departments covered by the SWDB Plan

Members in re-entry departments who elected the SWDB Plan

These employees are automatically covered by the SWDB Plan and the SWD&D Plan administered by FPPA. Employees hired for the first time as police 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 provisional 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 covered by 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, 2017.

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

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: Police and Fire

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 and police officers from reentry 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 pays a monthly benefit upon retirement for a member’s lifetime.
- ✓ Money Purchase Component – This 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 re-entry process or chiefs who elected to participate in the plan.

- Dillon Police
- Evans Police

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 are also covered by the Statewide Death & Disability Plan (SWD&D) administered by FPPA.

And the following employees in departments that have adopted the SWMP Plan:

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

Departments Employing Full-Time Members

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

- Elizabeth FPD
- Mountain Village Police

Departments Employing Part-Time or Clerical Members

- Ault FPD
- Briggsdale FPD
- Colorado Centre Metro District Fire
- Colorado River FPD
- Eaton FPD
- Fairmount FPD
- Galeton FPD
- Genesee FPD
- Grand Valley FPD
- Greater Eagle FPD
- Jefferson-Como FPD
- Platteville Police
- Sable-Altura FPD
- Southern Park County FPD
- Telluride FPD
- Upper Pine River FPD
- West Routt FPD
- Windsor Severance FPD

SWDB - Re-Entry

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 are also covered by the Statewide Death & Disability Plan administered by FPPA.

FPPA Defined Benefit System Reentry Departments

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

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 old hire pension board is still responsible for the administration of the plan, 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 verification 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, 2017.*

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

Departments Employing Active Members of Non-affiliated Old Hire Defined Benefit Plans

These plans cover employees who were hired prior to April 8, 1978, whose employer chose not to affiliate the old hire pension plan with FPPA for certain plan administrative functions, including retiree payroll processing, actuarial studies, tax reporting and investment of assets. 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.

Boulder Police
Boulder Fire
Longmont Fire

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 normal retirement benefits.

Alamosa Police	Golden Police
Arvada Police	Grand Junction Police
Aspen Police	Greeley Police
Aurora Police	Greenwood Village Police
Avon Police	La Junta Fire
Boulder Fire	La Junta Police
Boulder Police	Lamar Fire
Canon City Area FPD	Lamar Police
Cherry Hills Village Police	Longmont Fire
Commerce City Police	Longmont Police
Cortez Police	Loveland FRA
Del Norte Police	Loveland Police
Delta Police	Northglenn Police
Dillon Police	Rangely Police
Durango FPD	Rifle Police
Durango Police	Rocky Ford Fire
Eagle River FPD	Rocky Ford Police
Fort Collins Fire	Snowmass Village Police
Fort Collins Police	South Metro Fire Rescue
Fort Lupton Police	Steamboat Springs Police
Fort Morgan Police	Telluride Police
Fruita Police	Trinidad Police
Glendale Police	Vail Fire
Glenwood Springs Fire	Vail Police
Glenwood Springs Police	Wheat Ridge Police
Golden Fire	Woodland Park 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 either supplemental retirement benefits under the SWDB Plan or for both supplemental retirement benefits under the SWDB Plan and 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 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 to provide supplemental retirement benefits.

Frederick Police
Kremmling Police
Windsor 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, 2017.

Adams County FPD	Elizabeth FPD	Lake Dillon FPD	Southeast Weld FPD
Alamosa Police*	Elk Creek FPD	Lakeside Police*	Southern Park County FPD*
Arvada FPD	Estes Valley FPD	Larkspur FPD	Sterling Fire
Arvada Police	Fairmount FPD	Lefthand FPD*	Sterling Police
Ault Police	Falcon FPD	Lochbuie Police	Strasburg FPD #8*
Aurora Fire	Federal Heights Fire	Lone Tree Police	Stratmoor Hills FPD
Aurora Police	Federal Heights Police	Los Pinos FPD	Stratton Police*
Basalt & Rural FPD	Firestone Police	Loveland FRA	Telluride FPD
Bayfield Police	Foothills Fire & Rescue	Loveland Police	Timberline FPD
Bennett FPD # 7	Fort Collins Fire*	Lower Valley FPD	Tri-Lakes Monument FPD
Berthoud FPD	Fort Collins Police	Lyons FPD*	Trinidad Fire
Black Forest Fire Rescue	Fort Lewis-Mesa FPD*	Manitou Springs Fire	Trinidad Police*
Boulder Rural FPD	Fort Lupton FPD	Manitou Springs Police	Upper Pine River FPD
Brighton Police	FPPA Employees	Montrose FPD	Vail Fire
Broadmoor FPD	Frederick-Firestone FPD	Mountain View FPD	Vail Police*
Brush Police	Front Range Fire Rescue FPD	Mountain Village Police	Wellington FPD
Buena Vista Police	Genesee FPD	Nederland FPD	West Metro FPD
Cañon City Area FPD	Glendale Police*	North Metro Fire Rescue	West Routt FPD
Cañon City Police	Granada Police*	Northeast Teller County FPD	Wiggins Police*
Carbondale & Rural FPD	Grand FPD #1	North-West FPD	Windsor Severance FPD
Castle Rock Fire	Grand Lake FPD	Pagosa FPD	Wray Police
Center Police	Grand Valley FPD	Palisade Fire*	Yuma Police
Chaffee County FPD	Greater Eagle FPD*	Palisade Police*	
Cimarron Hills FPD	Greeley Fire	Plateau Valley FPD*	
Clear Creek Fire	Greeley Police	Platte Canyon FPD	
Authority*	Green Mtn	Platte Valley FPD	
Clifton FPD*	Falls-Chipita Park FPD*	Platteville Police	
Colorado River FPD	Gypsum FPD	Platteville-Gilcrest FPD	
Colorado Springs Fire	Hartsel FPD	Pleasant View Metro	
Colorado Springs Police	Holyoke Police	Fire District	
Columbine Valley Police*	Hudson FPD	Poudre Fire Authority	
Cortez FPD	Hugo Police*	Pueblo Fire	
Crested Butte FPD	Idaho Springs Police*	Pueblo Police	
Cripple Creek Fire	Ignacio Police	Pueblo Rural FPD	
Cunningham FPD	Inter-Canyon FPD	Red White & Blue FPD	
Debeque FPD	Jackson 105 FPD*	Rocky Mountain FPD	
Debeque Police	Jefferson-Como FPD	Sable-Altura FPD	
Donald Wescott FPD	Kiowa FPD	Salida Fire	
Durango FPD	Kremmling FPD	Salida Police	
East Grand FPD #4	La Jara Police*	Snowmass Wildcat FPD	
Eaton FPD	La Salle FPD	South Adams County FPD	

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, 2017.

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

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 plan.