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 reentry or social security departments covered by the SWDB Plan

Members in reentry or social security 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 or 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 covered by the SWD&D Plan.

State Statues 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, 2019.

Adams County FPD Aguilar Police* Alma Police Antonito Police Arvada FPD Aspen FPD Ault FPD* **Ault Police** Aurora Fire Basalt & Rural FPD **Basalt Police Bayfield Police** Bennett FPD #7 Berthoud FPD Beulah Fire Protection & Ambulance District

Big Sandy FPD Black Forest Fire Rescue Black Hawk Fire Blanca Police **Boulder Mountain FPD** Boulder Rural FPD Bow Mar Police* Briggsdale FPD Brighton (Greater) FPD **Brighton Police** Broadmoor FPD **Brush Police** Buena Vista Fire Buena Vista Police Byers FPD #9 Cañon City Police

Carbondale & Rural FPD
Castle Rock Fire
Center Police
Central City Fire*
Chaffee County FPD
Cimarron Hills FPD
Clear Creek Fire Authority
Clifton FPD
Coal Creek Canyon FPD

Collbran Marshalls Police*
Colorado Centre Metro
District Fire*
Colorado River FPD
Colorado Springs Fire

Colorado Springs Fire Colorado Springs Police Columbine Valley Police Copper Mountain Fire

Cortez FPD
Crested Butte FPD
Cripple Creek Fire
Cunningham FPD
Dacono Police
Debeque FPD
Delta County FPD #1

Denver Fire
Denver Police
Dillon Police
Dinosaur Police
Donald Wescott FPD
Durango FPD
Eads Police*
East Grand FPD #4

East Grand FPD #
Eaton FPD
Edgewater Police
Elizabeth Police
Elk Creek FPD
Empire Police
Englewood Police
Erie Police
Estes Valley FPD

Evans Police Evergreen FPD Fairmount FPD Fairplay Marshalls Falcon FPD

Evans FPD

Federal Heights Fire Federal Heights Police Firestone Police Florence Police Florissant FPD*

Foothills Fire & Rescue Fort Lewis - Mesa FPD Fort Lupton FPD Fountain Fire Fowler Police Franktown FPD Frederick PD

Frederick Firestone FPD

Frisco Police

Front Range Fire Rescue FPD

Garden City Police Gateway-Unaweep FPD Genesee FPD

Georgetown Police Gilcrest Police* Granada Police* Grand FPD #1 Grand Lake FPD Grand Valley FPD Greater Eagle FPD

Greeley Fire
Green Mountain FallsChipita Park FPD*
Gypsum FPD
Hartsel FPD
Hudson FPD
Hugo Police

Idaho Springs Police

Hygiene FPD*

Ignacio Police Indian Hills FPD Inter-Canyon FPD Jackson 105 FPD* Jefferson-Como FP

Jefferson-Como FPD Kiowa FPD Kremmling FPD La Jara Police La Salle FPD La Salle Police La Veta Police Lafayette Fire Lafavette Police Lake Dillon FPD Lake George FPD* Lakeside Police Lamar Fire* Larkspur FPD Las Animas Police* Leadville Fire Leadville Police Lefthand FPD Littleton Fire Lochbuie Police Log Lane Village Police Lone Tree Police

Los Pinos FPD Lower Valley FPD Lyons FPD Manassa Police Manitou Springs Fire Manitou Springs Police

Mead Police
Milliken Police
Minturn Fire*
Montrose FPD
Mountain View FPD
Mountain View Police
Nederland FPD
North Fork Fire

North Metro Fire Rescue

North Routt FPD

Northeast Teller County FPD

North-West FPD Nunn Police Oak Creek FPD Oak Creek Police Olathe Police Pagosa FPD

Pagosa Springs Police

Palisade Fire
Palisade Police
Palmer Lake Fire
Palmer Lake Police
Paonia Police
Parachute Police

Plateau Valley FPD
Platte Canyon FPD
Platte Valley FPD
Platteville Police
Platteville-Gilcrest FPD
Pleasant View Metro
Fire District
Pueblo Fire
Pueblo Police
Pueblo Rural FPD
Pueblo West Metro FPD
Rattlesnake FPD
Red White & Blue FPD
Rio Blanco FPD

Parker Police

Rye FPD Sable-Altura FPD Salida Fire Salida Police San Luis Police* Sanford Police Security FPD Sheridan Police Silt Police

Rocky Mountain FPD

Snowmass Wildcat FPD South Adams County FPD

South Fork FPD South Fork Police Southeast Weld FPD Southern Park County FPD Steamboat Springs Fire

Sterling Fire
Sterling Police
Strasburg FPD #8
Stratmoor Hills FPD
Stratton Police
Telluride FPD
Thornton Fire
Thornton Police
Timberline FPD

Tri Lakes Monument FPD

Trinidad Fire

Upper Pine River FPD Wellington FPD

West Douglas County FPD

West Metro FPD West Routt FPD Westminster Fire Westminster Police Wiggins Police

Windsor-Severance FPD

Wray Police Yuma Police

CoSprgs Police

CoSprgs Fire

Colorado Springs New Hire Pension Plan (CSNHPP)

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, police 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 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

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 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.

Mountain Village Police

Departments Employing Part-Time or Clerical Members

Adams County FPD Ault FPD Briggsdale FPD Clifton FPD

Colorado Centre Metro District Fire

Colorado River FPD Colorado Springs Fire Colorado Springs Police Debeque FPD

Dillon Police Eaton FPD Fairmount FPD Galeton FPD

Gateway-Uaweep FPD

Genesee FPD

Grand Valley FPD

Inter-Canyon FPD Jefferson-Como FPD Larkspur FPD Lochbuie Police Lone Tree Police

Northeast Teller County FPD

Plateau Valley FPD Platte Valley FPD Platteville Police Sable-Altura FPD Security FPD Telluride FPD

Upper Pine River FPD West Routt FPD

Windsor Severance FPD

Wray Police

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

FPPA Defined Benefit System Reentry Departments

Aurora Fire **Brighton Police Broomfield Police** Buena Vista Police Cañon City Police Carbondale & Rural FPD

Dacono Police Dillon Police **Edgewater Police** Elizabeth Fire **Englewood Police Evans Police** Federal Heights Fire Federal Heights Police Florence Police Fountain Fire Fountain Police

Grand Junction Fire

Lafayette Police Lake Dillon FPD (Summit Fire EMS) Littleton Fire Littleton Police Milliken Police Montrose Police Monte Vista Police North Metro Fire Rescue Poudre Fire Authority

Security FPD Sheridan Police Snake River FPD Snowmass Wildcat FPD Thornton Fire

Thornton Police Snake River FPD Trinidad Fire West Metro FPD 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, 2019.

Adams County (North Washington) FPD*

Aurora Fire* Aurora Police Bancroft FPD* Cañon City Area FPD* Cherry Hills FPD* Colorado Springs Fire* Colorado Springs Police*

Cortez Police* Del Norte Police* Denver Fire Denver Police* Durango Fire* **Durango Police*** Englewood Fire* Englewood Police* Fort Morgan Police*

Grand Junction Fire* Grand Junction Police*

Greeley Police* Greeley (Union Colony) Fire*

Haxtun Police*

La Junta Police* La Salle Police Lakewood FPD* Lamar Fire* Las Animas Police* Leadville Fire* Manitou Springs Fire*

La Junta Fire*

Montrose FPD* Mountain View FPD* Pueblo Fire* Pueblo Police* Pueblo Rural FPD* Red. White & Blue FPD* Rocky Ford Police*

Salida Fire* Salida Police*

South Adams County FPD*

Springfield Police* Sterling Fire* Thornton Fire* Trinidad Fire* 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 Arvada Police

Aspen Police Aurora Police Avon Police

Boulder Fire Boulder Police Canon City Area FPD Cherry Hills Village Police

Commerce City Police

Cortez Police Del Norte Police

Delta Police Durango FPD

Durango Police Eagle River FPD

Fort Collins Police

Fort Lupton Police

Fort Morgan Police

Fruita Police

Glendale Police

Glenwood Springs Fire

Glenwood Springs Police

Golden Fire

Golden Police

Grand Junction Police

Greeley Police

Greenwood Village Police

La Junta Fire

La Junta Police

Lamar Fire

Lamar Police

Longmont Fire

Longmont Police

Loveland FRA

Loveland Police

Northglenn Police Rangely Police

Rifle Police

Rocky Ford Fire

Rocky Ford Police

Snowmass Village Police

South Metro Fire Rescue Steamboat Springs Police

Telluride Police

Trinidad Police Vail Fire

Vail Police

Wheat Ridge Police

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 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

SWD&D-SS

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

Kremmling Police **Hudson Marshall** Windsor Police

SWDB

Social Security Employers Who Employ Members Covered for the Statewide Defined Benefit Plan (SWDB), but not the Statewide Death & Disability Plan.

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 PD

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, 2019.

Adams County FPD Alamosa Police* Arvada FPD Arvada Police Ault FPD* **Ault Police** Aurora Fire Aurora Police **Bayfield Police** Bennett FPD #7 Berthoud FPD Black Forest Fire Rescue

Boulder Rural FPD **Brighton Police** Broadmoor FPD **Brush Police** Buena Vista Police Cañon City Area FPD Cañon City Police Carbondale & Rural FPD Castle Rock Fire Center Police*

Chaffee County FPD Cimarron Hills FPD Clear Creek Fire Authority*

Clifton FPD*

Coal Creek Canyon FPD Colorado River FPD Colorado Springs Fire Colorado Springs Police Columbine Valley Police*

Cortez FPD Crested Butte FPD Cripple Creek Fire

Cunningham FPD (South Metro FPD)

Debeque FPD Debegue Police Dillon Police Donald Wescott FPD Durango FPD East Grand FPD #4 Eaton FPD

Edgewater Police Elizabeth FPD Elk Creek FPD Estes Valley FPD

Fairmount FPD Falcon FPD

Federal Heights Fire Federal Heights Police Firestone Police Foothills Fire & Rescue Fort Collins Police Fort Lewis-Mesa FPD* Fort Lupton FPD **FPPA Employees** Frederick-Firestone FPD Front Range Fire Rescue FPD

Genesee FPD Glendale Police* Granada Police* Grand FPD #1 Grand Lake FPD Grand Valley FPD Greater Eagle FPD* Greeley Fire **Greeley Police**

Green Mountain Falls Chipita Park FPD*

Gypsum FPD Hartsel FPD Holyoke Police Hudson FPD Hugo Police*

Idaho Springs Police* Ignacio Police Inter-Canyon FPD Jackson 105 FPD* Jefferson-Como FPD Kiowa FPD

Kremmling FPD

La Jara Police* La Salle FPD Lakeside Police* Larkspur FPD Lefthand FPD* Lochbuie Police Lone Tree Police Los Pinos FPD Loveland FRA Loveland Police Lower Valley FPD Lyons FPD

Manitou Springs Fire Manitou Springs Police

Montrose FPD Mountain View FPD Mountain Village Police Nederland FPD

North Metro Fire Rescue Northeast Teller County FPD

North-West FPD Pagosa FPD Palisade Fire* Palisade Police

Plateau Valley FPD* Platte Canyon FPD Platte Valley FPD Platteville Police Platteville-Gilcrest FPD

Pleasant View Metro Fire District

Poudre Fire Authority

Pueblo Fire Pueblo Police Pueblo Rural FPD Red White & Blue FPD Roaring Fork FRA Rocky Mountain FPD Sable Altura FPD* Salida Fire

Salida Police Security FPD South Adams County FPD

South Fork FPD Southeast Weld FPD Southern Park County FPD*

Sterling Fire Sterling Police Strasburg FPD #8*

Stratmoor Hills FPD Stratton Police*

Summit Fire & EMS Authority

Telluride FPD Timberline FPD

Tri-Lakes Monument FPD

Trinidad Fire Trinidad Police* Upper Pine River FPD

Vail Fire Vail Police* Wellington FPD West Metro FPD West Routt FPD Wiggins Police*

Windsor Severance FPD

Wray Police Yuma 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, 2019.

Adams County (North Washington) FPD* Alamosa County FPD Alamosa Fire Allenspark FPD Aspen FPD Ault FPD Basalt & Rural FPD Bennett FPD #7

Big Thompson Canyon Fire Black Forest Fire Rescue

Blanca Fire* Boone Fire

Berthoud FPD*

Big Sandy FPD

Boulder Mountain FPD Boulder Rural FPD Brighton VFD* **Brush Combined Fire** Buena Vista Fire Calhan FPD

Cañon City Area FPD Carbondale & Rural FPD

Cascade FPD Castle Rock Fire Central City VFD

Central Orchard Mesa FPD Cheyenne County FPD #1 Clear Creek Fire Authority

Clifton FPD*

Coal Creek Canyon FPD

Colorado River

(Burning Mountains) FPD Colorado River (Rifle) FPD Crested Butte FPD Cripple Creek Fire* Crowley VFD Crystal Lakes FPD Divide VFD

Donald Wescott FPD Dove Creek FPD Durango FPD East Grand FPD #4 Eaton FPD **Eckley Fire**

Elbert FPD & Rescue

Elizabeth FPD* Elk Creek FPD Englewood Fire* Evans FPD Evergreen FPD Falcon FPD* Federal Heights Fire

Fisher's Peak FPD Florence FPD Foothills Fire & Rescue

Fort Lewis Mesa FPD Fort Morgan Fire Fort Morgan Rural FPD Franktown FPD

Frederick Firestone FPD*

Galeton FPD Genesee FPD Glacier View FPD Glendale Fire*

Glenwood Springs Fire

Golden Fire Golden Gate FPD Grand FPD #1 Grand Lake FPD Grand Valley FPD Green Mountain Falls Chipita Park FPD Gypsum FPD Hartsel FPD Haxtun Fire Hillrose Rural FPD Holyoke Fire

Holyoke FPD Hot Sulphur Springs/ Parshall FPD Hygiene FPD Indian Hills FPD

Inter-Canyon FPD Jackson 105 FPD Jefferson-Como FPD Kiowa County FPD Kiowa FPD Kremmling FPD

La Salle FPD Lafayette Fire*

La Junta Fire

Lake City Area FPD Lake Dillon FPD* Lake George FPD Lamar Fire

Larkspur FPD Lefthand FPD Lewis-Arriola FPD Limon Area FPD Livermore FPD Log Hill Mesa FPD

Consolidated VFD* Lower Valley FPD Lyons FPD

Loveland & Rural

Mancos FPD Manitou Springs VFD Manzanola Rural FPD Montrose FPD Mountain View FPD

Nederland FPD New Raymer/Stoneham FPD

North Fork FPD North Routt County Fire Northeast Teller County FPD

North-West FPD Northwest Conejos FPD

Norwood FPD Nucla-Naturita FPD Nunn FPD

Oak Creek FPD Olathe FPD Olney Springs Fire Ordway Fire Ouray VFD Palisade VFD Palmer Lake Fire Parker FPD'

Pawnee FPD

Peetz FPD

Peyton FPD Pinewood Springs VFD Plateau Valley FPD Platte Canyon FPD

Platteville/ Gilcrest FPD Pleasant View Metro Fire District

Platte Valley FPD

Poudre Canyon FPD Poudre Fire Authority* Rangely Rural FPD Rattlesnake FPD

Red Feather Lakes FPD Red White & Blue FPD*

Ridgway FPD Rio Blanco FPD Rocky Ford Fire Rocky Mountain VFD* Sable Altura FPD Sheridan Fire*

Silverton San Juan FRA South Adams County FPD South Arkansas FPD* South Conejos FPD South Metro Fire Rescue* Southwest Washington

County FPD Springfield Fire

Steamboat Springs VFD

Sterling Fire Stonewall FPD Stratton FPD Sugar City Fire Sugarloaf FPD Telluride FPD Timberline FPD Walsh VFD Wellington FPD West Chevenne FPD West Douglas County FPD

West Metro FPD* West Routt FPD Westminster VFD* Wet Mountain FPD Wiggins Rural FPD Wiley Rural FPD Windsor Severance 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.