



Application Packet Cover Sheet

Fire & Police Pension Association of Colorado

FPPAco.org • 5290 DTC Parkway, Suite 100 • Greenwood Village, Colorado 80111-2721
(303) 770-3772 in the Denver Metro area • (800) 332-3772 toll free nationwide • (303) 771-7622 fax

<i>For Members of the</i>	FPPA Defined Benefit System (Statewide Defined Benefit Plan or the Statewide Hybrid Plan - Defined Benefit Component)
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<i>Wanting to</i>	Purchase Service Credit
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	<p>This Packet Applies To: Members who are interested in purchasing service credit in the Statewide Defined Benefit Plan or the Statewide Hybrid Plan - Defined Benefit Component.</p> <p>Please Remember To: Submit the appropriate supporting documentation with your application.</p> <p>Questions? Contact an FPPA Retirement Coordinator at the phone numbers listed above.</p> <p>Send all completed forms to: FPPA Retirement Coordinator at the address listed above.</p> <p><i>Please make copies for your files of the forms you fill out prior to submitting them to FPPA.</i></p>
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Forms & Publications		# of Pages
	In this application packet you will find the following forms and information needed to process your application. <i>Check the box to the LEFT as you complete each of the forms.</i>	
	Information Booklet	10
<input type="checkbox"/>	Application to Purchase Service Credit	4
<input type="checkbox"/>	Plan-To-Plan Transfer For The Purchase of Service Credit <i>This form is to be used if you are purchasing with 457 and / or Statewide Hybrid - Money Purchase Component funds held at Fidelity.</i>	2
<input type="checkbox"/>	Purchase of Service Credit Rollover Form <i>This form is to be used if you are purchasing with funds that will be rolled from a provider other than Fidelity.</i>	2
<input type="checkbox"/>	Letter of Acceptance <i>This letter must accompany the Purchase of Service Credit Rollover Form.</i>	1

Important:

If you are using FPPA funds held at Fidelity as well as funds from other sources please contact an FPPA Retirement Coordinator for processing information.

Purchasing Service Credit

When planning for your retirement, you may decide that you would like to begin receiving your retirement benefit from FPPA as soon as possible or that you want to increase the amount of your benefit. Purchasing service credit may help you achieve these goals.

By purchasing service credit, you increase the amount of service FPPA will use to determine your eligibility for retirement and calculate your benefit amount under the Statewide Defined Benefit (SWDB) Plan or the Defined Benefit Component of the Statewide Hybrid (SWH) Plan. We evaluate your purchased service credit in the same way that FPPA covered employment is evaluated for earned service credit.

Purchasing service credit may or may not be helpful to you depending on your situation. The information contained in this brochure may help you determine if purchasing service credit will be beneficial to you.

FPPA members who elected a refund from the SWDB Plan or SWH Plan when leaving a former employer, who are now re-employed by an affiliated FPPA employer, and who wish to reinstate the forfeited service credit should contact FPPA's Retirement Coordinator at the numbers below for information on "reinstatement of forfeited service credit". The information supplied in this packet and the attached form is not intended for reinstatement of forfeited service credit.

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Who is Eligible to Purchase Service Credit?

Active FPPA members covered by the SWDB Plan or SWH Plan may purchase service credit based on any period of verifiable private or public employment not covered by FPPA or another pension plan. Social Security coverage and military pension coverage do not disqualify you from purchasing service credit for the employment period.

Please read the section on *Terms and Conditions* on page 5 for details.

Questions to Ask Yourself

Before you decide to purchase service credit, you should compare the value of using your savings or other funds to purchase service credit against other uses of your assets. Consider the following questions:

- ? Can I afford to make the purchase?
- ? Should I use tax-paid or tax-deferred dollars to make the purchase?
- ? Would it be more beneficial for me to invest the amount of the purchase in another way?
- ? Would these other investments allow my money to remain tax-deferred?
- ? How does the rate of return on the service credit purchase compare to the returns on my other investments (by how much is my benefit increased) and is it safe?
- ? What would the earning be after tax?

✓ In comparing the value of your service credit purchase, you should also ask yourself the following questions:

- ? How much earlier can I retire if I purchase service credit? (Consider Vested Separation, Early, Normal Retirement and Deferred Retirement Option Plan (DROP)).
- ? How much will my defined benefit increase if I purchase service and for how many years will I benefit from the purchase? (Consider average life expectancy for your gender, family longevity history, your health, etc.)
- ? If I am vested in another pension plan, what will that benefit be? If I close that account to use the money to purchase service credit, what will the refund be, and as a result, how much will my benefit be from the SWDB Plan or the DB Component of the SWH Plan? Is that amount greater than the benefit I would receive from both FPPA and the other plan?
- ? Benefits under the SWDB Plan or the DB Component of the SWH Plan may be eligible for an annual benefit adjustment. However, benefit adjustments are not guaranteed. If you do not purchase service and you invest this money elsewhere, will it have an increase attached to it after retirement?

Employment Eligible For Purchase Of FPPA Service Credit

If you wish to purchase service credit, your previous employment must fall into one of the following three categories:

- **Other Public Employment** in the United States that is not covered by the SWDB Plan or the DB Component of the SWH Plan,
- **Private Employment**, or
- **Military Service** (Uniformed Services of the United States).

Read the section on Terms and Conditions (Page 4) for specific qualifications under each category.

- ✓ **Other Public Employment** *not* covered under the SWDB Plan or SWH Plan includes:
 - Service as an employee of the federal, state, or local government;
 - Service as an employee of a public secondary or elementary education organization; or
 - Service as an employee of an association of government employees.
- ✓ **Private Employment** includes any service or employment that does not meet the definition of “other public employment”, except military service.
- ✓ **Military Service** is defined as acting duty in the Uniformed Services of the United States.

Employment Not Eligible For Purchase Of FPPA Service Credit

Listed below are certain situations in which you would not be eligible to purchase service credit under the SWDB Plan or SWH Plan:

- ✓ Period of employment for which you are eligible for benefits under another retirement or annuity plan (except Social Security), payable at the time of purchase or in the future;
- ✓ Public or private employment concurrent with full-time FPPA-covered employment;
- ✓ Employment by a foreign government or by any foreign employer;
- ✓ Any period of employment for which no pay was received; or
- ✓ Service credit that would result in a benefit that exceeds the annual benefit limitation for defined benefit plans as determined under Section 415 of the Internal Revenue Code.

Cost to Purchase / Sample Service Purchase Calculation

Service Credit Purchase Information

The following is general information that may help you to estimate the cost of purchasing service credit. The cost to purchase service increases as you age (up to age 55) and as your salary increases. The salary used to calculate the service credit purchase cost is the highest rate of pay (base salary) for any calendar year in the plan. Typically this is a member's current base salary at the time of purchase. If you plan to purchase at some date in the future, you can estimate what your highest future annual base salary may be at the time of a future purchase. **For this reason, this is only for estimate purposes.**

Service Purchase Factors

Multiply annual salary by factor, by number of years purchased. The factors change as you age.

Annual Salary x Age Factor x Years of Service You Want to Purchase = Cost

Statewide Defined Benefit Plan

Age <i>(at time of purchase)</i>	Factor
20	.11662
25	.13463
30	.15546
35	.17990
40	.20847
45	.24185
50	.28100
55	.32753
60	.29688

Example

A 35 year old member with a highest annual salary of \$48,000, wants to purchase 5 years of service credit in the SWDB Plan. The cost would be calculated as follows: $\$48,000.00 \times .17990 \times 5 = \$43,176.00$.

Statewide Hybrid Plan

Age <i>(at time of purchase)</i>	Factor
20	.08190
25	.09454
30	.10917
35	.12633
40	.14640
45	.16983
50	.19732
55	.23000
60	.20473

Example

A 35 year old member with a highest annual salary of \$48,000, wants to purchase 5 years of service credit in the SWH Plan. The cost would be calculated as follows: $\$48,000.00 \times .12633 \times 5 = \$30,319.20$.

The above charts is a sample of the factors used. There is a separate factor used for each age. These factors include an additional margin for anticipated future benefit adjustments and/or adverse experience in order to protect the plan. These factors may be adjusted periodically.

Terms and Conditions

The terms and conditions that apply to the purchase of service credit for each category of employment are explained below.

✓ Other Public Employment

- You must have at least one year of continuous service credit with the same employer covered by the SWDB Plan or the SWH Plan - DB Component.
- You must provide documentation of the dates of employment not covered by the SWDB Plan or the SWH Plan and a record of the salary received.
- You must certify that you will not receive a benefit from any retirement plan covering that employment and that the service credit to be purchased has not vested with that plan.
- Payment must be made in a lump sum, in the amount equal to the actuarial cost of that service. Service credit will not be awarded until FPPA has approved the purchase and full payment has been received.
- Payments may include direct rollovers from certain other retirement plans explained under the *Funds to Purchase Service Credit* on page 6. Such payments are added to the tax deferred (pre-tax) balance of your account. This increases the portion of your retirement benefit that will be treated as taxable income later. Payments made with after-tax money are added to the after-tax balance of your account.
- Payment must be received by FPPA no later than the last day of your active membership in the SWDB Plan or the SWH Plan - DB Component.
- You have the burden of providing the information and documentation necessary to satisfy the requirements of the plan and FPPA's rules.

✓ Private Employment

- You must have at least five years of continuous service with the same employer in the SWDB or the SWH Plan - DB Component in order to be eligible to purchase service.
- You can only purchase up to five years of private employment.
- You must provide documentation of the dates of employment not covered by the SWDB Plan or the SWH Plan and a record of the salary received.
- You must certify that you will not receive a benefit from any retirement plan covering that employment and that the service credit to be purchased has not vested with that plan.
- Payment must be made in a lump sum, in the amount equal to the actuarial cost of the service. Service credit will not be awarded until FPPA has approved the purchase and full payment has been received.
- Payments may include direct rollovers from certain other retirement plans explained under the *Funds to Purchase Service Credit* on page 6. Such payments are added to the tax deferred (pre-tax) balance of your account. This increases the portion of your retirement benefit that will be treated as taxable income later. Payments made with after-tax money are added to the after-tax balance of your account.
- Payment must be received by FPPA no later than the last day of your active membership in the SWDB Plan or SWH Plan.
- You have the burden of providing the information and documentation necessary to satisfy the requirements of the plan and FPPA's rules.

✓ **Military Service** (Uniformed Services of the United States)

- You must have at least one year of continuous service credit with the same employer covered by the SWDB Plan or SWH Plan.
- You may purchase up to five years of service credit for periods of active duty in the Military Service subject to all conditions outlined below.
- You must provide documentation of the dates of military service and that you were honorably discharged from that service.
- You must provide certification from the employer that the service is not intervening service covered by the federal “Uniformed Services Employment and Reemployment Rights Act of 1994”, Chapter 43 of Title 38, U.S.C., as amended.
- You must certify that you will not receive a benefit from any retirement plan covering that service and that the service credit to be purchased has not vested with that plan.
- Payment must be made in a lump sum, in the amount equal to the actuarial cost of the service. Service credit will not be awarded until FPPA has approved the purchase and full payment has been received.
- Payments may include direct rollovers from certain other retirement plans explained under the *Funds to Purchase Service Credit* on page 6. Such payments are added to the tax deferred (pre-tax) balance of your account. This increases the portion of your retirement benefit that will be treated as taxable income later. Payments made with after-tax money are added to the after-tax balance of your account.
- Payment must be received by FPPA no later than the last day of your active membership in the SWDB Plan or SWH Plan DB Component.
- You have the burden of providing the information and documentation necessary to satisfy the requirements of the plan and FPPA’s rules.

Funds to Purchase Service Credit

FPPA service credit can be purchased using tax-deferred (pre-tax) or post-tax money from certain plans as allowed by the Internal Revenue Code (IRC). If you have an account in one of the following plans and want to use it to fund all or part of your purchase cost, you will need to contact that plan administrator to ensure that a distribution can be made from that plan and received by FPPA no later than your due date.

Tax-deferred money from the following plans may be used to purchase service credit:

- ✓ **401(a) plans** Many public and private sector defined benefit and defined contribution pension plans are qualified under IRC section 401(a).
- ✓ **401(k) plans** These plans are set up by many private sector employers and a few public sector employers for employees to invest tax-deferred dollars for retirement.
- ✓ **401(c) Keogh plans** A Keogh is a private sector pension plan set up by self-employed individuals under IRC section 401(c).
- ✓ **457 Governmental Deferred Compensation Plans** These plans are set up under IRC section 457 by many public sector employers (usually states or municipalities) for employees to invest tax-deferred dollars for retirement.
- ✓ **403(b) Tax Sheltered Annuities** These plans are set up under IRC section 403(b) by many educational institutions and non-profit employers for employees to invest tax-deferred dollars for retirement.
- ✓ In addition, **tax-deferred money from a Traditional or a Conduit Individual Retirement Account or Annuity (IRA)** may be used to purchase service credit.

Post-tax money from the following may also be used to purchase service credit:

- ✓ Roth IRA
- ✓ Personal checking account or savings account

The following may not be used to purchase service credit:

- ⊗ A Simple IRA
- ⊗ Coverdell Educational Savings Account

Rollover Documentation

Before FPPA can accept your tax-deferred money, you must provide FPPA with documentation of the source of the money. If the money is coming from FPPA's 457 Deferred Compensation Plan or Statewide Hybrid Plan - Money Purchase Component, this is not required. If you plan to use acceptable tax-deferred money, contact FPPA's Retirement Coordinator for a *Purchase of Service Credit Rollover Form* for your plan administrator or IRA custodian to complete and return to FPPA along with or in advance of your distribution check. If FPPA unknowingly receives money that was not from one of these plans or accounts, you are responsible for any taxes assessed or penalties charged to you by the IRS.

When the amount of your "eligible rollover distribution" is less than the cost of your service purchase.

If your cost to purchase service is more than the amount of funds in your eligible rollover account you can rollover the balance of that account. You must then pay the remaining balance prior to your due date in a single lump-sum after-tax payment.

What do I need to do to rollover or transfer my funds?

There are certain steps that need to be taken. Please read the section on *The Process*.

Documentation Required for Purchase of Service Credit

In order to purchase service credit, you will need to provide documentation to FPPA. FPPA prefers to receive documentation from your former employer/pension fund to ensure compliance with state law. If this is not feasible, FPPA may accept Social Security records or income tax returns along with dates and places of employment.

The following is the specific documentation required by FPPA for any member purchasing service credit for **other public or private employment**.

- Driver's license (A legible photo copy is acceptable.)
- Verification of beginning and ending months of former employment. Acceptable verification includes the completion of Section A of the application, or a written statement from you.
- Verification of earnings. Acceptable verification includes the following:
 - completion of Section B of the application (by former employer or pension system)
 - income tax return
 - W-2s
 - a copy of your Earning Records or Social Security Annual Statement of Earnings

In absence of any of the previously listed items, a notarized letter may be accepted from a former employer/supervisor stating dates of employment and confirming the approximate salary amount paid.

Verification that the employment period is not currently vested in another pension plan except for military service. Acceptable documentation includes a written statement from you unless Section B of the application shows otherwise - then verification is needed from the pension fund.

The following is the specific documentation required by FPPA for any member purchasing service credit for **military service**.

- Driver's license (A legible photo copy is acceptable.)
- Military Discharge Papers (DD Form 214)

The Process

If after reading the information contained in this brochure you are interested in purchasing service credit, the process will be as follows:

- ✓ You must complete the attached application in order to purchase service credit. You will need to indicate on your application that you may be interested in paying via a transfer or rollover. FPPA will review your application and determine how much time is eligible for purchase.
- ✓ The application must be completed and signed by you and your former employer or retirement system. Supporting documentation must accompany the application. (You have the burden of providing the information and documentation necessary to satisfy the requirements of the plan and the plan's rules.)
- ✓ Upon receipt of the completed application, FPPA will calculate a cost of purchasing the service.
- ✓ You will be notified of the cost in writing. If you are still interested in pursuing the purchase of service credit, you should submit the full payment to FPPA by the deadline. **If you do not submit payment by the deadline, FPPA must recalculate the cost of purchasing the service.** Payment in full must be submitted no later than or the last day of your active membership in the SWDB Plan or SWH Plan.
- ✓ If you indicated on your application that you might be interested in paying via a transfer or rollover, FPPA will send you a *Purchase of Service Credit Rollover Form*. You and your plan administrator must complete this form and return it to FPPA before we can accept your rollover or transfer.
- ✓ ***It is important that you compare your purchase service cost with your eligible transfer or rollover. The amount of your transfer or rollover must be equal to or less than the amount of your purchase service cost. You may not roll over an amount greater than your purchase service cost. If your rollover is less than the amount of your purchase service cost, you must pay FPPA the balance in a lump-sum payment.***
- ✓ Before you rollover your funds from another plan, you should check with that plan's administrator to understand what rights and or benefits, if any, you may be forfeiting by transferring your funds.
- ✓ ***If you are rolling over or transferring funds, your Plan Administrator must submit your completed Purchase of Service Credit Rollover Form and payment by the due date. FPPA must receive your completed form either before or at the same time that we receive your transfer or rollover of funds.***
- ✓ Payment must be made in a lump sum, in the amount equal to the actuarial cost of that service. Service credit will not be awarded until FPPA has approved the purchase and full payment has been received. In no case will FPPA accept payment later than the last day of your active membership in the SWDB Plan or SWH Plan.
- ✓ When the payment is received, FPPA will record your payment and credit your service record with the purchase. Written notification will be sent to you upon completion of this process.
- ✓ Call FPPA's Retirement Coordinator for assistance at any time during the process.

This brochure provides plain language information about FPPA's Service Credit Purchase Program. More specific information can be found in the Colorado Revised Statutes, the FPPA Rules & Regulations and The Statewide Hybrid Plan Rules & Regulations. Those documents can be found on FPPA's web site, or copies can be obtained by contacting FPPA.

FORMER EMPLOYER INFORMATION

Former Employer

(_____) _____ - _____
Phone

Address

City

Zip

_____/_____/_____
Employment Began

_____/_____/_____
Employment Ended

Position Held with Former Employer (Job Title)

Other Names Used with Former Employer

Full Time Part Time
If part time, please provide a detailed history of employment dates verified by copies of your W-2's.

Please Check and Complete ALL APPLICABLE Statements Below

- I am requesting to purchase ____/____ of service for other prior **public employment**.
years / months
- I am requesting to purchase ____/____ years of service for prior **private employment**.
years / months
- I am requesting to purchase ____/____ years of service for prior **military service**. (Attach DD Form 214)
years / months

I had a retirement plan when employed with _____
(former employer)

during the period of ____/____ through ____/____.
(mo/yr) (mo/yr)

However, I am not now or in the future eligible for retirement benefits from this plan.

I only contributed to Social Security when employed with _____
(former employer)

during the period ____/____ through ____/____.
(mo/yr) (mo/yr)

Signature Required

Signature

Print Name

_____/_____/_____
Date

I plan to pay for my purchase with:

- Lump sum payment by personal check.
- Rollover or transfer of acceptable tax-deferred money.
- Transfer from my FPPA/Fidelity 457 Deferred Compensation Account.

Member's Name

_____-_____-_____
Member's Social Security Number

Part B - Former Employer or Retirement System Certification

(To be completed by the FPPA Member's former employer or retirement system.)

The individual named above is interested in purchasing service credit in a plan administered by the Fire and Police Pension Association of Colorado based on former employment with you. Please complete Part B of this form. If you are unable to complete all of the information from your records, please contact the appropriate retirement organization for the information.

When complete, please return this form to the former employee at the address listed in Part A.

You may contact FPPA at (800) 332-3772 or (303) 770-3772 if you have questions regarding this form. **Please Note: Completion of this form does not obligate the former employer to purchase service credit for the individual requesting information.**

Employment history by month and year	Salary earned each calendar year
From ____ / ____ through ____ / ____	\$ _____
From ____ / ____ through ____ / ____	\$ _____
From ____ / ____ through ____ / ____	\$ _____
From ____ / ____ through ____ / ____	\$ _____
From ____ / ____ through ____ / ____	\$ _____
Total years of service credit associated with this employment _____	

Was a retirement system other than Social Security in effect for this employee?

Yes No

If yes, provide the name, address and phone number for the retirement system.

Name of Other Retirement System	Address
City	State Zip (____) _____ - _____ Phone Number

Is the former employee vested in this program?

(If you cannot answer this question, please forward to the appropriate organization for completion.)

Yes No If No, date of distribution ____ / ____ / ____

If the former employee took a military leave, was that service covered by the "Uniformed Services Employment and Reemployment Rights Act of 1994", chapter 43 of Title 38, U.S.C., as amended?

Yes No Not applicable

Employer's Signature

I certify that the following statements are correct according to the records I have examined.

Signature of Employer Job Title Date ____/____/____

Printed Name of Employer

Retirement System's Authorizing Signature

I certify that the following statements are correct according to the records I have examined.

Authorized Signature from Retirement System Job Title Date ____/____/____

Printed Name of Authorized Signature



PLAN-TO-PLAN TRANSFER FOR THE PURCHASE OF SERVICE CREDIT

This form is to request that funds on deposit in your FPPA 457 Deferred Compensation Plan and/ or Statewide Hybrid Plan-Money Purchase Component be transferred to the Statewide Defined Benefit System for the purchase of service credit. Complete this form after FPPA has completed the calculation to determine the amount necessary to purchase any eligible service. **Select as many plans below as apply.**

Please forward this completed form to an FPPA Retirement Coordinator at the address listed on the top of this form.

Part A - Member Information

Last Name	First	Initial	Social Security Number
Mailing Address	City	State	Zip Code
() -	Employer's Name		
Your Daytime Phone			

FPPA 457 Deferred Compensation Plan Account
Fidelity Plan #72524

Amount to be Transferred to the FPPA Defined Benefit System

Entire Account Balance or Entire Purchase Cost
The amount to be transferred shall not exceed the cost of the service credit purchase.

Remainder of Purchase Cost

Specific Dollar Amount \$ _____

FPPA Statewide Hybrid Plan Account
Fidelity Plan #64391

Amount to be Transferred to the FPPA Defined Benefit System

Entire Account Balance or Entire Purchase Cost
The amount to be transferred shall not exceed the cost of the service credit purchase.

Remainder of Purchase Cost

Specific Dollar Amount \$ _____

Distribute My Account

Prorate account balance across all source codes

-or-

Distribute by account as listed below:

Member Transfer Account \$ _____

Vested Employer Transfer Account \$ _____

Member Rollover Account \$ _____

If you do not mark a box, Fidelity will prorate the distribution across all source codes.

Part B - Authorization / Waiver

FPPA 457 Deferred Compensation Plan Account Fidelity Plan #72524

I am requesting that the dollar amount stated on Page 1 of this form be transferred from my **FPPA 457 Deferred Compensation Account**, which is recordkept by Fidelity Investments, to FPPA's 401(a) qualified retirement plan for the express purpose of purchasing service credit. I understand that the transfer of these funds will remove them from consideration as 457 plan assets and therefore they will not be eligible for any of the provisions under the 457 Deferred Compensation Plan such as unforeseen emergency withdrawals. I understand that these funds will be transferred as soon as administratively possible and that they will not accrue earnings or losses during the transition.

I have provided the completed
Application to Purchase Service Credit.

Participant's Signature

Date

FPPA Statewide Hybrid Plan Account Fidelity Plan #64391

I am requesting that the dollar amount stated on Page 1 of this form be transferred from my **Statewide Hybrid Plan-Money Purchase Component Account**, which is recordkept by Fidelity Investments, to FPPA's 401(a) qualified retirement plan for the express purpose of purchasing service credit. I understand that the transfer of these funds will remove them from consideration as Statewide Hybrid Plan-Money Purchase Component assets. I understand that these funds will be transferred as soon as administratively possible and that they will not accrue earnings or losses during the transition.

I have provided the completed
Application to Purchase Service Credit.

Participant's Signature

Date

For FPPA Use Only

The member is purchasing service under the

457 Deferred Compensation Plan Account

- SWDB Plan
- SWH Plan
- CSNH Plan

Total Purchase Cost \$ _____

Amount to be Transferred \$ _____

FPPA Approval

Date

For FPPA Use Only

The member is purchasing service under the

FPPA Statewide Hybrid Plan Account

- SWDB Plan
- SWH Plan
- CSNH Plan

Total Purchase Cost \$ _____

Amount to be Transferred \$ _____

FPPA Approval

Date

Information For Fidelity

Rollover check should be made payable to: **FPPA, FBO "participant name"**

then mailed to: Att: Retirement Coordinator
FPPA
5290 DTC Parkway, Suite 100
Greenwood Village, CO 80111



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PURCHASE OF SERVICE CREDIT ROLLOVER FORM

INSTRUCTIONS

Parts A and B below are to be completed by the member and then mailed to the plan administrator or IRA Custodian from which funds are being transferred.

The plans in the FPPA Defined Benefit System are 401(a) plans. They can accept rollovers of tax-deferred (pre-tax) funds from 401(a) plans, 401(k) plans, 401(c) Keogh plans, governmental 457 deferred compensation plans, 403(b) tax-sheltered annuities, conduit IRAs containing only tax-deferred funds from one of these plans, and regular or traditional IRAs for the purpose of purchasing service credit.

To purchase service credit using a rollover from one of these plans, you first must complete an application and submit it to FPPA for approval. The rollover check must be made payable to **FPPA, FBO "your name" and include your Social Security number.**

Part A - MEMBER INFORMATION AFFIDAVIT

(To be completed by the FPPA member)

Last Name	First	Initial	Social Security Number
(____)____-____	Employer's Name		\$ Purchase Cost

Part B - KIND OF ROLLOVER

What kind of rollover are you requesting? (Check one or all that apply.)

- 60-day rollover.** I have received my rollover check from my other plan (one of those listed in the first paragraph above) or IRA. I will have that plan's administrator or IRA custodian complete the next section on this form. They will submit this form to FPPA at which point FPPA will approve or deny my rollover. Note: If federal taxes have been withheld from my check, I may rollover that amount by making a personal check out to FPPA.
- Direct rollover or trustee-to-trustee transfer.** My other plan (one of those listed in the first paragraph above) will issue my rollover check to FPPA on my behalf. I will have that plan's administrator complete the next section on this form. The administrator will submit this form to FPPA along with or in advance of my rollover check, at which point FPPA will approve or deny my rollover.
- I have provided a complete Application to Purchase Service Credit and supporting documentation to FPPA.
- I authorize my plan administrator or IRA custodian to release the information requested below to complete my rollover.

Member's Signature	Date / ____ / ____
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Part C - PLAN VERIFICATION

This section is to be completed by your other plan administrator.

The member listed on the first page is requesting that FPPA's 401(a) Defined Benefit System accept a rollover from your plan. Before FPPA can act upon this request, we need verification of the qualified status of your plan. **Please complete this section and return this form to FPPA, along with or in advance of the rollover check.**

Name of Plan or Trustee _____

I certify that this plan is eligible under section _____ of the Internal Revenue Code.

Note: If your plan is not one of those listed in the first paragraph of this form, do not issue a rollover check to FPPA and return this form to FPPA.

\$ _____ **The amount of tax-deferred distribution to be rolled over to FPPA.**
(The amount cannot exceed the purchase cost shown on the front of this form).

_____/_____/_____/_____ Trustee Issuing Distribution
Date of Distribution

_____/_____/_____/_____ Telephone (_____) _____ - _____
Form Completed by

Signature Title

Print Name

Part D - IRA VERIFICATION

This section is to be completed by your IRA custodian

The member listed on the first page is requesting that FPPA's 401(a) Defined Benefit System accept a rollover from an IRA held by your institution. Before FPPA can act upon this request, we need the following information. **Please complete this section and return this form to FPPA, along with or in advance of the rollover check.**

FPPA can take a rollover of tax-deferred money from conduit IRAs and regular or traditional IRAs. FPPA cannot take a rollover of tax-paid (after-tax) money or funds from a Roth IRA. Please indicate the amount of the tax-deferred rollover to FPPA.

\$ _____ **The amount of tax-deferred distribution to be rolled over to FPPA.**
(The amount cannot exceed the purchase cost shown on the front of this form).

_____/_____/_____/_____ IRA Custodian Issuing Distribution
Date of Distribution

_____/_____/_____/_____ Telephone (_____) _____ - _____
Form Completed by

Signature Title

Print Name

Return the form along with - or in advance of payment to:

Fire & Police Pension Association
5290 DTC Parkway, Suite 100
Greenwood Village, CO 80111

(303) 770-3772 in the Denver Metro Area or
(800) 332-3772 toll free Nationwide
(303) 771-7622 Fax

LETTER OF ACCEPTANCE

- Your plan administrator or individual retirement account custodian may require a letter of acceptance to facilitate the rollover or trustee-to-trustee transfer of funds for your purchase of service credit. The letter below will serve as such. Please send this whole page, along with the *Purchase of Service Credit Rollover Form*, to the plan or IRA custodian from which you are transferring or rolling over funds.

FPPA

FIRE AND POLICE PENSION ASSOCIATION OF COLORADO

Letter of Acceptance

The plans in the FPPA Defined Benefit System administered by the Fire and Police Pension Association of Colorado (FPPA), operate as defined benefit plans in accordance with Title 31, Article 31, C.R.S. (as amended). **These plans are qualified under Section 401(a) of the Internal Revenue Code (IRC).**

Under the IRC, the plans in the FPPA Defined Benefit System can accept rollovers of tax-deferred (or pre-tax) funds from 401(a) plans, 401(k) plans, 401(c) Keogh plans or 457 Governmental Deferred Compensation plans and 403(b) Tax-Sheltered Annuities. These plans can also accept trustee-to-trustee transfers from a Traditional, Roth or a Conduit Individual Retirement Account or Annuity (IRA). These plans cannot accept direct rollovers or trustee-to-trustee transfers for Simple IRAs or a Coverdell Educational Savings Account.

Completion of the enclosed *Purchase of Service Credit Rollover Form* is required before FPPA may accept the funds as tax-deferred. Please complete this form and forward it to FPPA with your rollover or trust-to-trust transfer check.

Please call an FPPA Retirement Coordinator at 1(800) 332-3772 or (303) 770-3772 if you have any questions.

Sincerely,



Gina McGrail
FPPA Chief Benefits Officer

5290 DTC Parkway,
Suite 100
Greenwood Village,
Colorado 80111-2721
(303) **770-3772**
toll free (800) 332-3772
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