

# FPPA Annual Rates by Plan Announced for 2026

Based on the results of annual actuarial valuations of FPPA Plans, the Board of Directors approved the following Contribution Rates, Cost of Living Adjustments, One-Time Lump Sum Payments, and SRA Allocations.

## Annual Rates Glossary

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

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

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

For more information about any of these Plans or annual rates please refer to [FPPAco.org](https://FPPAco.org)

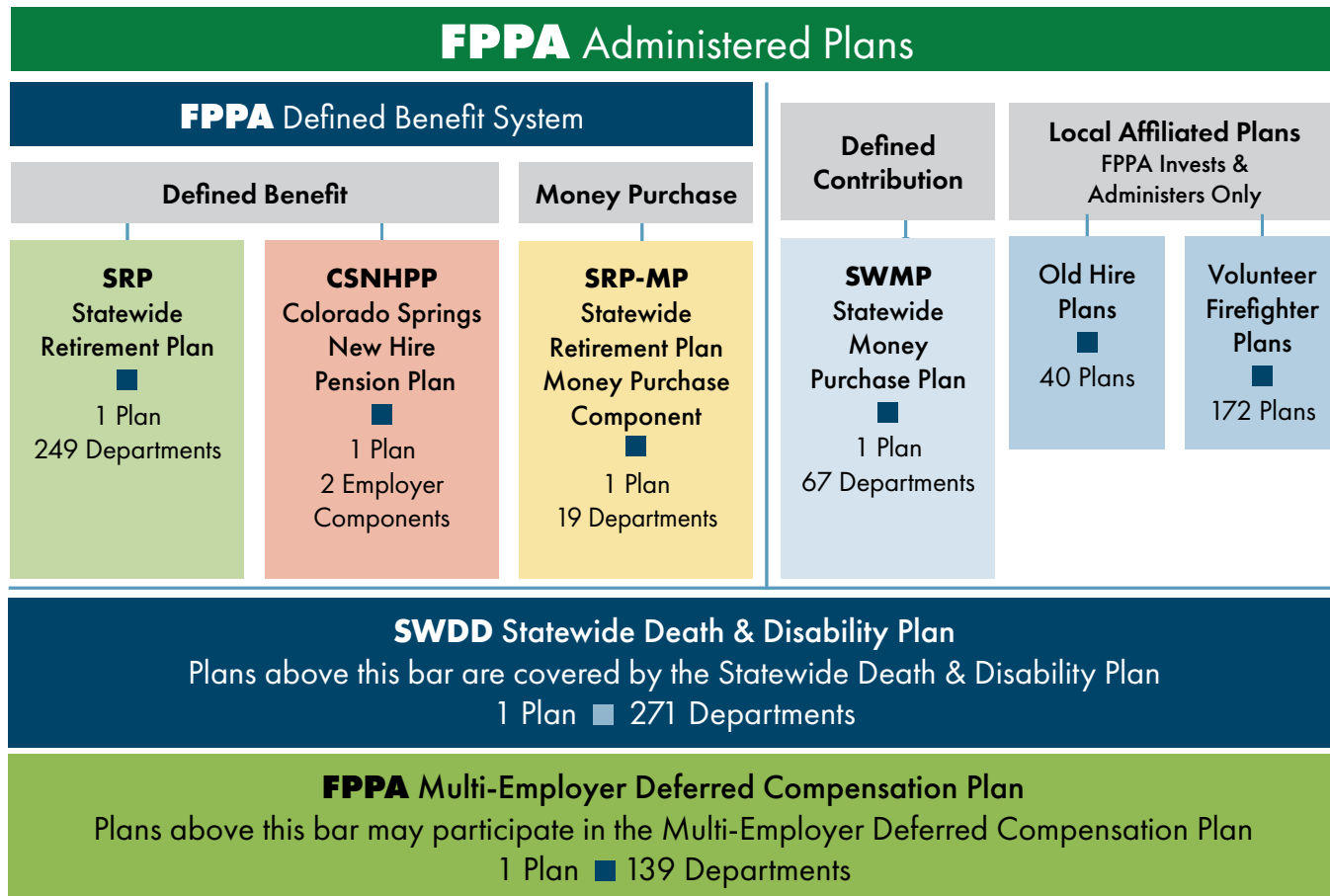
Plan Name		Required Minimum Contribution Rate		Cost of Living Adjustment (COLA)
<b>Statewide Retirement Plan</b>  <b>SRP</b>  See plan chart on page 2	Defined Benefit Component	<b>23.0%</b> (12.0% Member / 11.0% Employer) effective 1/1/2026 through 12/31/2026		For eligible retirees and beneficiaries: <b>0.27%</b> effective 10/1/2025  and  A one-time, lump sum equal to <b>2.63%</b> of their annual benefit, included in their October 2025 payment
	Defined Benefit Component: Reentry Group	<b>23.2%*</b> Minimum combined Member and Employer contribution rate effective 1/1/2026 through 12/31/2026  Total contribution rates vary for reentry departments based on their resolution and entry date  See rates page at FPPAco.org for more info		
	Social Security Component	<b>11.5%</b> (6.0% Member / 5.5% Employer) effective 1/1/2026 through 12/31/2026		
	Hybrid Defined Benefit & Money Purchase Components	HDB Component: <b>17.0%</b> effective 1/1/2026 through 12/31/2026. Contribution rates may be in excess of 17.0%. The Member and Employer contribution split is determined by Employer resolution  MP Component: After the HDB Component percentage is allocated ( <b>14.71%</b> , effective 7/1/2025 through 6/30/2026), the remainder of the total contribution is made to the MP Component		
	Money Purchase Component Only	<b>17.0%</b> effective 1/1/2026 through 12/31/2026. Contribution rates may be in excess of 17.0%. The Member and Employer contribution split is determined by Employer resolution		N/A
<b>Statewide Death &amp; Disability Plan</b>  <b>SWDD</b>  See plan chart on page 2	Statewide Death & Disability Plan	<b>4.0%</b> effective 1/1/2026 through 12/31/2026		Per state statute, totally disabled Members & their beneficiaries receive a fixed <b>3.0%</b> COLA on October 1
				Occupationally disabled Members and their beneficiaries, and survivors of active duty Members who have been in receipt of a benefit for at least 15 years will receive a COLA of <b>1.0%</b> , effective 10/1/2025  The COLA adjustment will remain at <b>0%</b> for those receiving of an occupational disability for less than 15 years
<b>Statewide Money Purchase Plan</b>  <b>SWMP</b>  See plan chart on page 2	Statewide Money Purchase Plan	<b>16.0%</b> minimum (8.0% Member / 8.0% Employer)		N/A
<b>Colorado Springs New Hire Pension Plan</b>  <b>CSNHP</b>  See plan chart on page 2	Fire Component	SRA Allocation	<b>10.0%</b> Member contribution. Employer pays the remainder of the following annual required contribution, effective 1/1/2026: \$5,289,202	<b>3.0%</b> effective 10/1/2025**
		0%		
	Police Component	SRA Allocation	<b>8.0%</b> Member contribution. Employer pays the remainder of the following annual required contribution, effective 1/1/2026: \$10,176,139	<b>3.0%</b> effective 10/1/2025**
		0%		

\* The 23.2% minimum contribution rate only applies to departments that completed the reentry process prior to 1/1/2021

\*\* For both components - Cost of Living Adjustments are defined in the Plan documents and are linked to the CPI-W from the previous year

## Cost of Living Adjustment and One-Time Lump Sum Policy

COLAs and One-Time Lump Sums are determined by the FPPA Board of Directors each year, based upon what the Plan can afford while still maintaining a fully funded status. COLAs and One-Time Lump Sums are not fixed, nor are they guaranteed. Within the Statewide Plans, those who retire on or before October 1 will be eligible for COLAs and One-Time Lump Sums, if they are granted, beginning in October of the following year.



**FPPA** Fire & Police Pension Association of Colorado

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