

## You have served the public

Now it's your turn

Since 1980 the Fire & Police Pension Association has been working hard to help police officers and firefighters in the state of Colorado prepare for their future retirement.

Why settle for other administrators not dedicated to understanding your unique service to the public? When you choose FPPA, you choose an organization with the sole purpose of serving police officers and firefighters in the state of Colorado.

### We work hard to meet your high standards

Between the expertise of FPPA and the strength of Fidelity Investments, you will find an exceptional range of plans and choices for your retirement planning needs.

Consider the advantages. Use this checklist to consider FPPA's member advantages.



Consider	FPPA
Single focus on retirement needs of Colorado's fire and police personnel	<b>Yes</b>
Not-for-profit organization	<b>Yes</b>
No commissions paid to account representatives	<b>Yes</b>
Easy-to-understand, "transparent" Money Purchase Component fees	<b>Yes.</b> One low annual \$20 plan fee
Offers hybrid blends of defined benefit and money purchase components	<b>Yes</b>



Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit [www.fidelity.com](http://www.fidelity.com) for a free prospectus. Read it carefully before you invest.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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## Fire & Police Pension Association of Colorado



## Thinking about retirement?

Consider the advantages of FPPA and Fidelity Investments



## FPPA and Fidelity Investments

fulfilling your retirement planning needs



Since 1980, the Fire & Police Pension Association of Colorado (FPPA) has been providing quality retirement choices to those who provide two of the core protective services society needs.

Administering a range of flexible and exclusive plan choices, we feature the world-class money management expertise of Fidelity Investments. Together, FPPA and Fidelity can give members a convenient and comfortable way to plan and prepare for their retirement years.

### FPPA speaks your language

Established solely to provide retirement and other benefits to our Colorado membership, the not-for-profit FPPA endeavors to offer more options at a competitive cost than other plan administrators. Also, our members have found us on the forefront of innovation, with the introduction of our new Statewide Hybrid Plan—a plan that combines the best aspects of a defined benefit plan with the growth potential of a money purchase plan.

### Fidelity Investments: A trusted name in money management

Chances are you are already familiar with the size and scope of Fidelity Investments, as well as its long-established tradition of money management excellence.

As a global leader in managed portfolios and retirement planning, Fidelity is committed to providing members with a range of investment choices and educational resources to help plan for a successful retirement.



#### STATEWIDE DEFINED BENEFIT PLAN

"I've received a salary my whole life. Then I retired. I like the predictable income that FPPA's SW Defined Benefit Plan provides — it's just like receiving a pay check."

### WISH TO POSTPONE RETIREMENT?

We offer a Deferred Retirement Option Plan (DROP) for members who wish to postpone retirement, yet maintain their contributions for potentially larger pay-outs down the road. And, for members who like the tax-deferred convenience of automatic payroll deduction, we provide a 457 Deferred Compensation Plan.

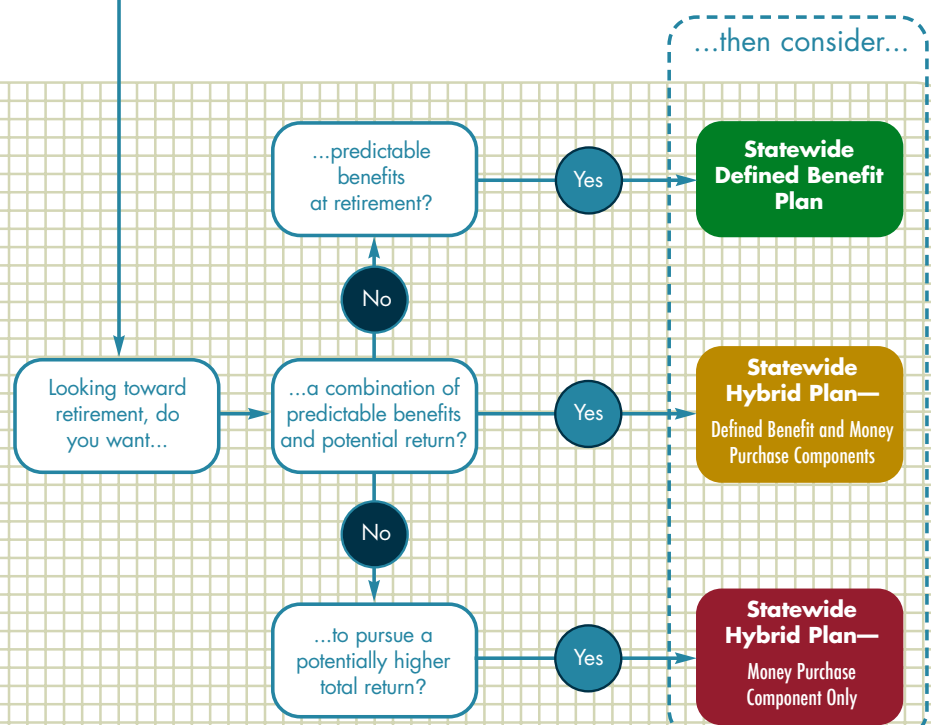
## What kind of investor are you?

FPPA makes it easy to find out

Basically, when it comes to retirement plans, we believe we have the right range of plan choices to meet the needs of members, whether they are novices or experts: In general, members who are:

- **Conservative** in outlook, may be best suited for the Statewide Defined Benefit Plan.
- **Moderate**, and want a balance of predictability and higher total return potential, may opt for FPPA's exclusive Statewide Hybrid Plan. This Plan is a combination of a Defined Benefit Component and Money Purchase Component.
- **Aggressive** in pursuit of performance, may choose the Statewide Hybrid Plan — Money Purchase Component exclusively.

By answering one or two questions, a member may be well on the way toward choosing an optimal retirement plan.



#### STATEWIDE HYBRID PLAN — Defined Benefit and Money Purchase Components

"I like a conservative approach. But, I also prefer to see potential for my dollars to grow down the road. Fortunately, with FPPA's SW Hybrid Plan, I can have it both ways."



#### MORE ABOUT THE STATEWIDE HYBRID PLAN — Defined Benefit and Money Purchase Components

With these unique blended components of the SW Hybrid Plan, members may elect to have all of their assets invested in both the

• **money purchase component** — an individual, self-directed account available to members until it is depleted

and the

• **defined benefit component** — calculated for each year of service credit earned, and pays a monthly benefit for a member's lifetime

## Build the future you want

Fidelity offers the help you need

Fidelity has always been committed to providing workplace plan members with a range of investment options, strong long-term performance, lower fees, educational tools and resources, and superior customer services. Add it all together, and members should find the retirement planning effort a satisfying experience, through benefits like these:

- **Local help** — Fidelity's metro Investor Centers in Lone Tree, just South of Park Meadows Mall and Downtown Denver, are ready to assist you with a variety of financial questions and services outside of your retirement plan.
- **Experienced investment specialists** are standing by to answer members' investment questions with enthusiasm and knowledge. They are available at 1-800-343-0860, Monday through Friday, 6am to 10pm Mountain Standard Time.
- **Powerful on-line education** is at members' fingertips virtually 24/7 at [www.fidelity.com/at work](http://www.fidelity.com/at work). From contribution calculators to portfolio analysis tools, members will be assured they have help for every retirement planning need.
- **Comprehensive account statements** for any date range you select include detailed transaction history, fund performance, and your own personal rate of return.
- **Retirement Income Planning specialists** are ready to meet with you in-person or over the phone. Create a detailed retirement income plan for living in retirement that considers all of your assets, expenses, and income sources.

### Questions?

If you have any questions please call FPPA at 1-303-770-3772 in the Denver metro area or 1-800-332-3772 toll free.



Fidelity technology and support is available to members virtually 24/7

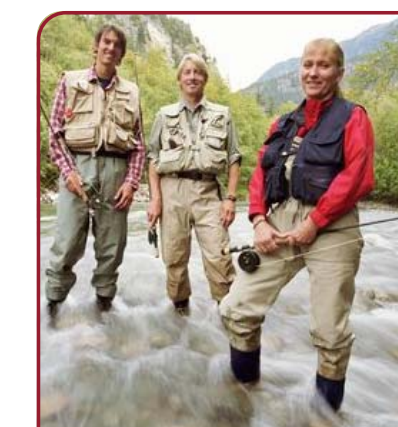
1-800-343-0860 - Retirement Specialists

Denver Investor Centers

1-303-649-1708 - Park Meadows location

1-303-825-7346 - Downtown Denver location

[www.fidelity.com/at work](http://www.fidelity.com/at work)



#### STATEWIDE HYBRID PLAN — Money Purchase Component

"I figure I won't be using the money for a while, so I want to give my investment a chance to grow over time. I like the investment choices I have with FPPA's Money Purchase Component."