

CRESTED BUTTE FIRE PROTECTION DISTRICT
VOLUNTEER PENSION BOARD MEETING

Crested Butte Station #1

300 CR 317

Monday, February 9, 2026

6:45 PM

- 6:30 CALL MEETING TO ORDER
1. Review / Changes to Agenda
- 6:35 CONSENT AGENDA
1. Approval of Previous Minutes
- 6:40 NEW BUSINESS
1. Review 2025 Year End Financials
2. Certify Current and Eligible Retirees Lists
3. Review Detloff Pension Request
4. Review Reily Pension Request
- 7:00 UNSCHEDULED BUSINESS AND BOARD MEMBER COMMENTS
COMMENTS FROM AUDIENCE
- 7:10 ADJOURNMENT

Online Meeting Information

<https://zoom.us/j/9703495333?pwd=ZUINRFBCL253UzlxSGNhQ0laS29TQT09> One

Tap Mobile +16699009128,,9703495333# US (San Jose)
+1 312 626 6799 US (Chicago) - Meeting ID: 970 349 5333

Password: 5333

CRESTED BUTTE FIRE PROTECTION DISTRICT
MINUTES OF VOLUNTEER PENSION BOARD MEETING

Mt. Crested Butte Fire Station 2

Tuesday, September 9, 2025

Approved:

Attendance

Board Members Present: Chris McCann Eric Tunkey, Jack Dietrich, Ken Lodovico, Matt Halvorson, Andrew Gitin, Beth Schumacher

Staff, Volunteers and Public: Sean Caffrey, Annie Tunkey, Rob Weisbaum, Veronica Jarolimek, Corey Tibljas

Changes to Agenda

Pension board meeting called to order at 5:17 pm by Board Chairman Chris McCann. There were no changes to the agenda.

Consent Agenda

Approval of minutes from February 11, 2025 regular meeting.

Motion to approve the consent agenda by Dietrich, seconded by McCann. Motion passes unanimously.

New Business

Review of FPPA Reports – Quarter 2 and 2025 Actuarial Report

CEO Caffrey presented the FPPA financial reports for Quarter 2 and the 2025 Actuarial Report. The Volunteer Pension plan is currently 95% funded at current contribution rates and the Actuarial Report projects the plan to be fully funded at the current benefit level. The Board had no questions regarding the report.

Review of Jarolimek Pension Request

Board Member Matt Halvorson recused himself from discussion and voting on this item.

CEO Caffrey provided an overview of Veronica Jarolimek's pension service credit request. He noted that the Pension Board has authority to grant additional years of service. The statutory minimum requirement was 36 hours of training; additional requirements were internal departmental rules at that time. Historically, the pension trustees appear to have acted appropriately under the rules in place when granting activity status.

Board Discussion:

Chairman McCann invited questions regarding Jarolimek's submitted letter and requested comments from current pension recipients (Tunkey, Dietrich, Gitin, Schumacher).

Beth Schumacher noted that EMS and Fire training requirements differed historically. Dietrich shared that he completed approximately one year of training before becoming active and asked whether Veronica was aware of pension eligibility rules in 2014. In response to the discussion CEO Caffrey clarified that in 2009, Veronica was employed as an Administrative Assistant with

the fire district but also responded to calls as a volunteer. In 2013, Jarolimek became the CBFPD Volunteer Coordinator, and by 2014 was FPPA-eligible for the regular pension. Corey Tibljas commented that Veronica frequently participated beyond her job duties at CBFPD and that there had been a long waiting list for volunteer firefighters at the time. McCann summarized that Veronica appears to meet the state training requirement, though there remains some gray area in earlier service years. He noted no issue granting a full year of credit for 2014, but service years 2003–2004 present more significant concerns.

Motion by Dietrich to approve the pension service credit request, Lodovico seconded. Yes vote by Schumacher, Dietrich, Lodovico, Tunkey and McCann. No vote by Gitin. Halvorson abstained. Motion passes 5-1.

Unscheduled Business

Trustee Gitin reviewed the actuarial report and proposed increasing the monthly pension benefit to \$1,000. CEO Caffrey explained that at the current \$800/month benefit, the fund is 95% funded. Increasing to \$1,000/month would reduce funding to approximately 76%. The District currently contributes \$115,000 annually to match pension obligations. To maintain 100% funding at \$1,000/month, the District's contribution would need to increase by over \$100,000 annually. Caffrey recommended waiting until the fund reaches full funding at \$800, noting that the number of participants creating future liabilities is expected to decline by 2027, at which point an increase may be more feasible.

Motion by Trustee Gitin moved to increase the monthly pension benefit to \$1,000, seconded by Schumacher. Yes vote by Gitin, Schumacher. No vote by Lodovico, Tunkey, Dietrich and McCann. Halvorson abstains. Motion fails.

Motion to adjourn the volunteer pension board meeting at 6:20 pm by Lodovico, seconded by McCann. Motion passes unanimously.

Fire and Police Pension Association

Volunteer Fire Pension Plan Contributions CRESTED BUTTE FPD 772-5

For the Reporting Period: 01/01/2025 through 09/30/2025

Deposit Date	Employer Contributions	State Matching Funds	Total Remittance
03/18/2025	\$75,000.00	\$0.00	\$75,000.00
Total Remittance			\$75,000.00
Calculated Contribution per the 01/01/2023 Actuarial Study			\$80,678.00
Difference Over/(Under)			\$(5,678.00)

Note: The Calculated Contribution amount is due to FPPA before 12/31/2025

Fire and Police Pension Association
Crested Butte FPD 772-5
For the Nine Months Ending September 30, 2025

Beginning Balance	\$4,492,101.04
Plan Direct Inflows and Outflows	
Member Contributions	
Employer Contributions	\$75,000.00
Contributions from the SWDD Plan	
Refunds	
Affiliations/(Disaffiliations)	
Plan Transfers	
Net Benefits	(\$233,878.06)
Plan Directed Expenses	(\$1,500.00)
State Funding	
Plan Direct Inflows and Outflows Sub-Total	(\$160,378.06)
Allocated Income and Expense	
Interest	\$25,091.62
Dividends	\$18,062.85
Other Income	\$6,899.20
Net Change Accrued Income	\$315.45
Unrealized Gain/Loss	\$135,123.74
Realized Gain/Loss	\$281,826.36
Defined Contribution Earnings (Net)	
Investment Expenses	(\$26,330.12)
Direct Expense Allocation	(\$1,152.10)
Other Expenses	(\$14,385.53)
Allocated Income and Expense Sub-Total	\$425,451.47
Ending Balance	\$4,757,174.45

MEMORANDUM

To: Affiliated Volunteer Pension Plan Employers - Long Term Pool
From: Peggy Job, Senior Accountant
Re: Nine months ending September 30, 2025
 Allocation Report, Annual Contributions Received & Direct Expense Allocation Summary
Date: October 21, 2025

Allocation Report

Investment Performance

Your plan assets are commingled for investment purposes in the Members’ Benefit Investment Fund – Long Term Pool (“Pool”). Returns for the Pool are as follows (returns for periods longer than one year are annualized):

Q3-2025	Quarter	Year to Date	1 Year	3 Years	5 Years
Total Pool Net of Investment Expense*	4.28%	10.28%	10.49%	11.96%	9.19%

*FPPA Administrative Expenses are not included in the Total Pool Net of Investment Expense percentages.

The table below summarizes expenses as a percentage of net assets for the Pool:

Year	FPPA Administrative Expense*	Investment Management Expense	Total Expense Ratio
Q3-2025	0.12%	0.57%	0.69%
2024	0.15%	0.75%	0.90%
2023	0.17%	0.83%	1.00%
2022	0.14%	0.80%	0.94%
2021	0.12%	0.81%	0.93%
2020	0.13%	0.79%	0.92%

How to Calculate Your Plan Specific Expense Ratio

Your Allocation Report may reflect expenses specific to your plan such as actuarial expense and legal fees as well as expenses you directed FPPA to pay from your plan assets. These expenses are reflected in the line items *Plan Directed Expenses* and *Direct Expense Allocation*. As such, your plan’s administrative expenses may differ from the Pool. In order to calculate your plan’s administrative expense ratio, you will need to add the line items *Plan Directed Expenses*, *Direct Expense Allocation* and *Allocated Fees & Expenses* and divide by the *Ending Balance*.

Allocation Methodology

Investment Expenses and *Allocated Fees & Expenses* are separately allocated and separately reported in the Allocation Report. The *Investment Expenses* are allocated to each plan based on the plan’s proportion of total assets. The *Allocated Fees & Expenses* are allocated based on the plan’s proportion of total membership, including active, inactive and retired members as of December 31 of the prior year as defined by the guidelines within the Annual Comprehensive Financial Report. Member counts may be adjusted during the year for plan affiliation, disaffiliation, or reentry.

Review of the Report

Review the items *Member Contributions*, *Employer Contributions*, *Refunds*, *Affiliations*, *Net Benefits*, *Plan Directed Expenses* and *State Funding* and confirm that these amounts are correct year-to-date. **If any amount is not correct, please send a written response to FPPA by November 15, 2025. If FPPA does not receive a response November 15, 2025, you are confirming that these report items are correct.**

Annual Contributions Received

FPPA provides a schedule of your 2025 contributions received by FPPA year to date. This schedule compares contributions received in the current year to the actuarial required contributions for 2025. **Please be aware that this report shows contributions based on the date received by FPPA and does not consider if contributions relate to a prior year.**

Direct Expense Allocation Summary

Direct Expense Allocation

FPPA provides a summary of expenses directly allocated to your plan, payments received related to these expenses and the related annual budgeted amounts. These costs are identified as direct plan expenses and are charged directly to the plan as a reduction of plan assets. They are reflected in the *Direct Expense Allocation* row of your Allocation Report. You may contact me to request a detailed summary of these allocated expenses.

The direct expense allocation is comprised of costs for audit and actuarial services. The audit services relate to the SOC 1 Type 2 report over the operating effectiveness of FPPA's controls for processing data and transactions related to your plan. The SOC 1 Type 2 report has been provided since 2014 to assist employers in reporting in accordance with Governmental Accounting Standards Board Statement No. 68 (GASB 68), *Accounting and Financial Reporting for Pensions*. Actuarial services include the biennial funding valuation report (issued in odd years for Volunteer Firefighter plans and even years for Old Hire plans) and the annual GASB 68 report. Actuarial services are provided by Gabriel Roeder Smith & Co. Audit services are provided by Eide Bailly LLP.

Payment of Settlor Expenses

Please discuss these direct plan expenses with your legal counsel to determine if they are a "settlor" expense. The Department of Labor believes that the employer should bear the cost of settlor expenses. If you agree, you should reimburse the plan for these expenses. This payment is in addition to any employer contributions made to the plan or as determined by the actuary (the actuarially determined contribution).

To reimburse the plan for these costs, please send payment via ACH or wire to FPPA. These payments need to be identified separately from your actuarial required contribution in order to net out the expense. Please contact FPPA for ACH or wire Instructions.

If you have any questions regarding your allocation report or the direct allocated plan expenses, please call me at 303-770-3772 in Metro Denver or 800-332-3772 or email me at pjob@fppaco.org.

Allocation Report Descriptions

This report provides the beginning of year plan balance, year-to-date totals, and an ending plan balance as of the report date

Beginning Balance	Plan assets at the beginning of the year
Plan Direct Inflows and Outflows	
Member Contributions	Member Contributions made to the plan
Employer Contributions	Employer Contributions made to the plan
Contributions from the SWDD Plan	Contributions received for a member on disability rolling to a normal retirement
Refunds	Member withdrawal of funds from the plan
Affiliations/(Disaffiliations)	Plan affiliation or disaffiliation or idle funds distribution (typically a Volunteer Fire Plan matter)
Net Benefits	Benefits paid to retired members
Plan Directed Expenses	Payments from plan assets directed by the department Examples: legal, actuarial, and insurance expense
State Funding	State funding for volunteer plans
Plan Direct Inflows and Outflows Sub-Total	Sub-Total of the above activity
Allocated Income and Expense	
Interest*	Interest on investments
Dividends*	Dividends on investments
Other Income*	Other investment income
Net Change Accrued Income*	Change in accrued earnings for interest and dividends
Unrealized Gain/Loss*	Unrealized Gain/Loss on investments
Realized Gain/Loss*	Realized Gain/Loss on investments
Defined Contribution Earnings (Net)	Not applicable for Defined Benefit plans
Investment Expenses	Allocated share of FPPA investment expense
Direct Expense Allocation	Expenses directly allocated to the plan Examples: actuarial and audit fees
Other Expenses	Allocated share of FPPA administrative expense
Allocated Income and Expense Sub-Total	Sub-Total of the above activity
Ending Balance	Plan assets at period end

** Allocated from the Fire & Police Members' Benefit Investment Fund – Long Term Pool.*

MEMORANDUM

To: Affiliated Volunteer Fire Pension Plan Employers
Sent via email to the Volunteer Fire Plans GASB Contact

From: Fire & Police Pension Association

Re: Volunteer Fire Pension Plan Annual GASB 68 Report

Date: December 2025

Your volunteer fire pension plan is affiliated with the Fire & Police Pension Association ("FPPA") for the purpose of administering the plan and managing the funds of the plan for investment. This memo will outline the required annual reports provided by FPPA for your volunteer fire pension plan.

Your city/district is required to implement the Governmental Accounting Standards Board Statement No. 68, *Accounting and Financial Reporting for Pensions* ("GASB 68") into your annual financial statements. Information on GASB 68 can be found on FPPA's website at <https://www.fppaco.org/gasb> or you may contact your auditor.

GASB 68 Report

The ***GASB Statement No. 68 Employer Reporting Accounting Schedules for the Measurement Period Ending December 31, 2024 and Employer Reporting Period Ending December 31, 2025*** for your volunteer fire pension plan is now available to download from the FPPA Employer Portal.

Login to the FPPA Employer Portal and the report will be located under the 'Documents' button and is labeled as **2025 Vol GASB 68 Report**. We have also included this memo for download and it is labeled as **2025 Vol GASB 68 Memo**. <https://ep.fppaco.org/ASPENPMVVM/ACCOUNT/wfmLoginE>

This report is used to satisfy the GASB 68 reporting requirements within your December 31, 2025 financial statements/audit.

SOC 1 Type 2 Report

The American Institute of Certified Public Accountants (AICPA) provided guidance to your auditors to ensure the GASB 68 report is accurate and certifiable. The AICPA recommended that FPPA issue a Statement on Standards for Attestation Engagements, Reporting on Controls at a Service Organization (SOC 1 Type 2) report on the allocation of inflows (i.e., contributions, investment income, etc.) and outflows (i.e., benefit payments, administrative expenses, etc.) and on the census data controlled by the plan.

A SOC report is a report on the controls at a service organization. Type 2 is a report on policies and procedures placed in operation, and test the operating effectiveness for a period of time. The purpose of the report is to give you and your auditor a greater level of assurance as to the accounting of your volunteer fire pension plan assets.

The ***SOC 1 Type 2 Report for the Period January 1 through December 31, 2024*** is available to download from the FPPA Employer Portal.

Login to the FPPA Employer Portal and the report will be located under the 'Documents' button and is labeled as ***2025 Vol SOC Report (YE 12/31/24)***.
<https://ep.fppaco.org/ASPENPMVVM/ACCOUNT/wfmLoginE>

Fiduciary Net Position Schedule

FPPA included a Fiduciary Net Position by Participating Employer schedule as part of the 2024 Annual Report. You can locate this information under the Other Supplementary Schedules within the Financial Section starting on page 85 of the Annual Report. This was opined upon by FPPA's external auditors and both the schedule and opinion can be found in the Annual Report on FPPA's website at:
<https://www.fppaco.org/annual-reports>.

Implementation

To assist you in implementing GASB 68 into your financial statements, FPPA has developed the following materials. All documents are located within the "Employers Guide to GASB" section located on FPPA's website at:
<https://www.fppaco.org/gasb-guides>

- 1) Implementation Guide;
- 2) Journal Entry Templates;
- 3) Video Presentations – about how to read the GASB 68 Report.

We recommend that you work with your auditor to discuss any GASB 68 detailed implementation questions since they issue an opinion on your financial statements. Your auditor will be able to assist you as you work through the calculations and journal entries associated with the implementation of GASB 68. If you have general questions regarding the reports located in the FPPA Employer Portal, please contact Peggy Job at pjob@FPPAco.org or 720-479-2345.

Crested Butte Fire Protection District Volunteer Pension Fund

GASB Statement No. 68 Employer Reporting and Accounting
Schedules for the
Measurement Period Ending December 31, 2024 and
Employer Reporting Period Ending December 31, 2025





September 2025

Administrative Heads and Finance Officers
For Funds Participation in FPPA
Crested Butte Fire Protection District Volunteer Pension Fund

Dear Administrative Heads and Finance Officers:

The accounting schedules submitted in this report are required under the Governmental Accounting Standards Board (GASB) Statement No. 68 "Employer Reporting for Pension Plans."

Our actuarial calculations for this report were prepared for the purpose of complying with the requirements of GASB Statement No. 68. These calculations have been made on a basis that is consistent with our understanding of this Statement.

Our calculation of the liability associated with the benefits described in this report was performed for the purpose of satisfying the requirements of GASB Statement No. 68. The Net Pension Liability is not an appropriate measure for measuring the sufficiency of plan assets to cover the estimated cost of settling the employer's benefit obligation. The Net Pension Liability is not an appropriate measure for assessing the need for or amount of future employer contributions. A calculation of the plan's liability for purposes other than satisfying the requirements of GASB Statement No. 68 may produce significantly different results. This report may be provided to parties other than the Crested Butte Fire Protection District Volunteer Pension Fund only in its entirety and only with the permission of Crested Butte Fire Protection District Volunteer Pension Fund.

This report is based upon information furnished to us by FPPA staff and verified by the department concerning retirement and ancillary benefits, active members, deferred vested members, retirees and beneficiaries, and financial data. This information was checked for internal consistency but was not audited.

This report complements the actuarial valuation report that was provided to Crested Butte Fire Protection District Volunteer Pension Fund and should be considered in conjunction with that report. Please see the actuarial valuation report as of January 1, 2025 for additional discussion of the nature of actuarial calculations and more information related to participant data, economic and demographic assumptions, and benefit provisions.

This report was prepared using our proprietary valuation model and related software which in our professional judgement has the capability to provide results that are consistent with the purposes of the valuation and has no material limitations or known weaknesses. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

To the best of our knowledge, the information contained with this report is accurate and fairly represents the actuarial position of the Crested Butte Fire Protection District Volunteer Pension Fund. All calculations have been made in conformity with generally accepted actuarial principles and practices as well as with the Actuarial Standards of Practice issued by the Actuarial Standards Board.

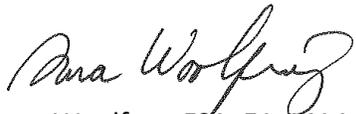
The signing actuaries are independent of the plan sponsor.

Joseph Newton and Dana Woolfrey are members of the American Academy of Actuaries (MAAA) and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. Both are experienced in performing valuations for public retirement systems.

Respectfully submitted,



Joseph P. Newton, FSA, EA, MAAA
Pension Market Leader and Actuary



Dana Woolfrey, FSA, EA, MAAA
Senior Consultant and Actuary



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SECTION A

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY
FOR THE MEASUREMENT PERIOD ENDING DECEMBER 31, 2024
TO BE USED FOR DECEMBER 31, 2025 REPORTING PURPOSES

Actuarial Valuation Date	January 1, 2025
Measurement Date of the Net Pension Liability/(Asset)	December 31, 2024
Employer's Fiscal Year Ending Date (Reporting Date)	December 31, 2025

Membership as of January 1, 2025

Number of	
- Retirees and Beneficiaries	43
- Inactive, Nonretired Members	15
- Active Members	9
- Total	67
Covered Payroll	N/A

Net Pension Liability/(Asset)

Total Pension Liability	\$ 4,660,156
Plan Fiduciary Net Position	4,492,101
Net Pension Liability/(Asset)	\$ 168,055
Plan Fiduciary Net Position as a Percentage of Total Pension Liability	96.39 %
Net Pension Liability/(Asset) as a Percentage of Covered Payroll	N/A

Development of the Single Discount Rate

Single Discount Rate	7.00 %
Long-Term Expected Rate of Investment Return	7.00 %
Long-Term Municipal Bond Rate*	4.08 %
Last year ending December 31 in the 2025 to 2124 projection period for which projected benefit payments are fully funded	2124

Total Pension Expense/(Income) \$ (35,763)

Deferred Outflows and Deferred Inflows of Resources by Source to be recognized in Future Pension Expense/(Income)

	Deferred Outflows of Resources	Deferred Inflows of Resources
Difference between expected and actual experience	\$ 0	\$ 31,940
Changes in assumptions	0	0
Net difference between projected and actual earnings on pension plan investments	278,176	225,197
Total	\$ 278,176	\$ 257,137

**Source: Fixed-income municipal bonds with 20 years to maturity that include only federally tax-exempt municipal bonds as reported in the Bond Buyer's "20-Bond GO Index Rate" as of December 31, 2024.*



Discussion

Accounting Standard

For state and local government employers (as well as certain non-employers) that contribute to a defined benefit pension plan administered through a trust or equivalent arrangement, Governmental Accounting Standards Board (GASB) Statement No. 68 establishes standards for pension accounting and financial reporting. Under GASB Statement No. 68, the employer must account for and disclose the net pension liability/(asset), pension expense/(income), and other information associated with providing retirement benefits to their employees (and former employees) on their basic financial statements. The volunteer fire plans are considered agent multiple-employer plans and employer reporting should apply the sections of the Statement No. 68 pertaining to agent employers.

The following discussion provides a summary of the information that is required to be disclosed under these accounting standards. A number of these disclosure items are provided in this report. However, certain information is not included in this report if it is not actuarial in nature, such as the notes to the financial statements regarding accounting policies and investments. As a result, the retirement system and/or plan sponsor is responsible for preparing and disclosing the non-actuarial information needed to comply with these accounting standards.

Financial Statements

GASB Statement No. 68 requires state and local government employers that contribute to defined benefit pension plans to recognize the net pension liability/(asset) and the pension expense/(income) on their financial statements, along with the related deferred outflows of resources and deferred inflows of resources. The net pension liability/(asset) is the difference between the total pension liability and the plan's fiduciary net position. In traditional actuarial terms, this is analogous to the accrued liability less the market value of assets (not the smoothed actuarial value of assets that is often encountered in actuarial valuations performed to determine the employer's contribution requirement).

Paragraph 34 of GASB Statement No. 68 states, "Contributions to the pension plan from the employer subsequent to the measurement date of the collective net pension liability/(asset) and before the end of the employer's reporting period should be reported as a deferred outflow of resources related to pensions." The information contained in this report does not incorporate any contributions made to Crested Butte Fire Protection District Volunteer Pension Fund subsequent to the measurement date of December 31, 2024.

The pension expense/(income) recognized each fiscal year is equal to the change in the net pension liability/(asset) from the beginning of the year to the end of the year, adjusted for deferred recognition of the certain changes in the liability and investment experience.

Notes to Financial Statements

GASB Statement No. 68 requires the notes of the employer's financial statements to disclose the total pension expense/(income), the pension plan's liabilities and assets, and deferred outflows of resources and inflows of resources related to pensions.

In addition, GASB Statement No. 68 requires the notes of the financial statements for the employers to include certain additional information, including:

- a description of the types of benefits provided by the plan, as well as any benefit improvements;
- the number and classes of employees covered by the benefit terms;
- for the current year, sources of changes in the net pension liability/(asset);
- significant assumptions and methods used to calculate the total pension liability;
- inputs to the Single Discount Rate;
- certain information about mortality assumptions and the dates of experience studies;
- the date of the valuation used to determine the total pension liability;
- information about changes of assumptions or other inputs and benefit terms;
- the basis for determining contributions to the plan, including a description of the plan's funding policy, as well as employer contribution requirements;
- the total pension liability, fiduciary net position, net pension liability/(asset), and the pension plan's fiduciary net position as a percentage of the total pension liability;
- the net pension liability/(asset) using a discount rate that is 1% higher and 1% lower than used to calculate the total pension liability and net pension liability/(asset) for financial reporting purposes; and
- a description of the system that administers the pension plan.

Required Supplementary Information

The financial statements of employers also include required supplementary information showing the 10-year fiscal history of:

- sources of changes in the net pension liability/(asset);
- information about the components of the net pension liability/(asset) and related ratios, including the pension plan's fiduciary net position as a percentage of the total pension liability, and the net pension liability as a percent of covered payroll*; and
- a comparison of actual employer contributions to the actuarially determined contributions based on the plan's funding policy.

The employer is responsible for maintaining the detailed records necessary to building the 10-year schedules.

General Implications of Contribution Allocation Procedure or Funding Policy on Future Expected Plan Contributions and Funded Status

This funding policy results in the expectation that the plan's assets will be able to fully pay for promised benefits through at least 2124. The projections in this report are strictly for the purpose of determining the GASB single discount rate and are different from a funding projection for the ongoing plan.

Timing of the Valuation

An actuarial valuation to determine the total pension liability is required to be performed at least every two years. For the employer's financial reporting purposes, the net pension liability/(asset) and pension expense/(income) should be measured as of the employer's "measurement date" which may not be earlier than the employer's prior fiscal year-end date. If the actuarial valuation used to determine the total pension liability is not calculated as of the measurement date, the total pension liability is required to be rolled forward from the actuarial valuation date to the measurement date.

The total pension liability shown in this report is based on an actuarial valuation performed as of January 1, 2025 and a measurement date of December 31, 2024. This measurement date is within one year of the plan sponsor's fiscal year end of December 31, 2025 and may be used for December 31, 2025 reporting purposes.

Expense and deferred outflow calculations are shown starting with the year ending December 31, 2024, but can be used for the plan sponsor's December 31, 2025 financial reporting. Each reported amount will have a one-year lag so that year end December 31, 2024 can be used for December 31, 2025 plan sponsor reporting.

**Covered payroll is not applicable for volunteer pension plans.*

Paragraph 34 of GASB Statement No. 68 indicates that contributions to the pension plan subsequent to the measurement date of the Net Pension Liability/(Asset) and prior to the end of the employer's reporting period should be reported by the employer as a deferred outflow of resources related to

pensions. The information contained in this report does not incorporate any contributions made to the Crested Butte Fire Protection District Volunteer Pension Fund subsequent to December 31, 2024; the employer will need to add 2025 contributions into the Deferred Outflows.

Single Discount Rate

Projected benefit payments are required to be discounted to their actuarial present values using a Single Discount Rate that reflects (1) a long-term expected rate of return on pension plan investments (to the extent that the plan's fiduciary net position is projected to be sufficient to pay benefits) and (2) tax-exempt municipal bond rate based on an index of 20-year general obligation bonds with an average AA credit rating as of the measurement date (to the extent that the plan's projected fiduciary net position is not sufficient to pay benefits).

For the purpose of this valuation, the long-term expected rate of return on pension plan investments is 7.00%; the municipal bond rate is 4.08% (based on the weekly rate closest to but not later than the measurement date of the "state & local bonds" rate from Federal Reserve statistical release (H.15)); and the resulting Single Discount Rate is 7.00%.

Projected cash flows used in determining the Single Discount Rate are available upon request.

Incorporation of Plan Changes

The Total Pension Liability as of December 31, 2024 includes any plan changes through that date. If there were any plan changes effective during the year ending December 31, 2024, the increase in the Total Pension Liability will be reflected in the "Benefit Changes" item on page 12 as well as the Pension Expense on Page 7. The plan provisions used in determining the Total Pension Liability as of December 31, 2024 are shown on page 18 of the report.

SECTION B

FINANCIAL STATEMENTS

**Pension Expense/(Income) Under GASB Statement No. 68
Measurement Period Ending December 31, 2024
for the Employer Fiscal Year Ending December 31, 2025**

A. Pension Expense/(Income)

1. Service Cost	\$	34,500
2. Interest on the Total Pension Liability		320,131
3. Current-Period Benefit Changes		0
4. Projected Earnings on Plan Investments (made negative here to offset expense)		(293,371)
5. Pension Plan Administrative Expense		17,866
6. State of Colorado Supplemental Discretionary Payment		(40,500)
7. Recognition of Outflow (Inflow) of Resources due to Liabilities		(56,189)
8. Recognition of Outflow (Inflow) of Resources due to Assets		(18,200)
9. Total Pension Expense/(Income)	\$	(35,763)

Statement of Outflows and Inflows arising from the Current Measurement Period Ending December 31, 2024 for the Employer Fiscal Year Ending December 31, 2025

A. Outflows (Inflows) of Resources due to Liabilities

1. Difference between expected and actual experience of the Total Pension Liability (gains) or losses	\$	(90,235)
2. Assumption Changes (gains) or losses	\$	0
3. Recognition period for Liabilities: Average of the expected remaining service lives of all participants {in years}*		1.5479
4. Outflow (Inflow) of Resources to be recognized in the current pension expense/(income) for the difference between expected and actual experience of the Total Pension Liability	\$	(58,295)
5. Outflow (Inflow) of Resources to be recognized in the current pension expense/(income) for assumption changes	\$	0
6. Outflow (Inflow) of Resources to be recognized in the current pension expense/(income) due to Liabilities (Item A.4 + Item A.5)	\$	(58,295)
7. Deferred Outflow (Inflow) of Resources to be recognized in future pension expense/(income) for the difference between expected and actual experience of the Total Pension Liability (Item A.1 - Item A.4)	\$	(31,940)
8. Deferred Outflow (Inflow) of Resources to be recognized in future pension expense/(income) for assumption changes (Item A.2 - Item A.5)	\$	0
9. Deferred Outflow (Inflow) of Resources to be recognized in future pension expense/(income) due to Liabilities (Item A.7 + Item A.8)	\$	(31,940)

B. Outflows (Inflows) of Resources due to Assets

1. Net difference between projected and actual earnings on pension plan investments (gains) or losses	\$	(118,655)
2. Recognition period for Assets {in years, closed 5-year period}		5.0000
3. Outflow (Inflow) of Resources to be recognized in the current pension expense/(income) due to Assets (Item B.1 / Item B.2)	\$	(23,731)
4. Deferred Outflow (Inflow) of Resources to be recognized in future pension expenses due to Assets (Item B.1 - Item B.3)	\$	(94,924)

**The expected remaining service life of a participant represents how long they are expected to be an active employee under the plan. The average shown is an average of all participants, including inactive participants (retirees, beneficiaries, etc.), who have a remaining service life of 0.0.*

Statement of Outflows and Inflows arising from the Current and Prior Measurement Periods Through December 31, 2024 for the Employer Fiscal Year Ending December 31, 2025

A. Current Pension Expense/(Income) - Outflows and Inflows of Resources due to Liabilities and Assets to be Recognized in Current Pension Expense/(Income)

	Outflows of Resources	Inflows of Resources	Net Outflows/(Inflows) of Resources
1. Due to Liabilities	\$ 4,138	\$ 60,327	\$ (56,189)
2. Due to Assets	139,089	157,289	(18,200)
3. Total	\$ 143,227	\$ 217,616	\$ (74,389)

B. Current Pension Expense/(Income) - Outflows and Inflows of Resources by Source to be Recognized in Current Pension Expense/(Income)

	Outflows of Resources	Inflows of Resources	Net Outflows/(Inflows) of Resources
1. Differences between expected and actual experience	\$ 0	\$ 60,327	\$ (60,327)
2. Assumption Changes	4,138	0	4,138
3. Net Difference between projected and actual earnings on pension plan investments	139,089	157,289	(18,200)
4. Total	\$ 143,227	\$ 217,616	\$ (74,389)

C. Future Pension Expense/(Income) - Deferred Outflows and Deferred Inflows of Resources by Source to be Recognized in Future Pension Expense/(Income)

	Deferred Outflows of Resources	Deferred Inflows of Resources	Net Deferred Outflows/ (Inflows) of Resources
1. Differences between expected and actual experience	\$ 0	\$ 31,940	\$ (31,940)
2. Assumption Changes	0	0	0
3. Net Difference between projected and actual earnings on pension plan investments	278,176	225,197	52,979
4. Total	\$ 278,176	\$ 257,137	\$ 21,039

D. Future Pension Expense/(Income) - Deferred Outflows and Deferred Inflows of Resources by Year to be Recognized in Future Pension Expense/(Income)

Fiscal Year Ending December 31	Net Deferred Outflows/ (Inflows) of Resources
2026	\$ (3,882)
2027	93,870
2028	(45,218)
2029	(23,731)
2030	0
Thereafter	0
Total	\$ 21,039



History of Deferred Outflows and Inflows of Resources by Source for Measurement Periods Through December 31, 2024 for the Employer Fiscal Year Ending December 31, 2025

Differences between expected and actual experience - Net outflows of resources

Recognition Period	3.8871 2016	3.8871 2017	3.2540 2018	3.2540 2019	2.0597 2020	2.0597 2021	2.1250 2022	2.1250 2023	1.5479 2024	1.5479 2025	Total	Deferred Net Outflows at Reporting Date
Total	\$ 0	\$ (57,047)	\$ 0	\$ (43,379)	\$ 0	\$ 199,043	\$ 0	\$ (34,534)	\$ 0	\$ (90,235)		
2016	0											0
2017	0	(14,676)										(14,676)
2018	0	(14,676)	0									(14,676)
2019	0	(14,676)	0	(13,331)								(28,007)
2020	0	(13,019)	0	(13,331)	0							(26,350)
2021	0	0	0	(13,331)	0	96,637						83,306
2022	0	0	0	(3,386)	0	96,637	0					93,251
2023	0	0	0	0	0	5,769	0	(16,251)				(10,482)
2024	0	0	0	0	0	0	0	(16,251)	0			(16,251)
2025	0	0	0	0	0	0	0	(2,032)	0	(58,295)		(60,327)
2026	0	0	0	0	0	0	0	0	0	(31,940)		(31,940) \$ (31,940)
2027	0	0	0	0	0	0	0	0	0	0		0
2028	0	0	0	0	0	0	0	0	0	0		0
Thereafter	0	0	0	0	0	0	0	0	0	0		0
	\$ 0	\$ (57,047)	\$ 0	\$ (43,379)	\$ 0	\$ 199,043	\$ 0	\$ (34,534)	\$ 0	\$ (90,235)	\$ (26,152)	

Assumption changes - Net outflows of resources

Recognition Period	3.8871 2016	3.8871 2017	3.2540 2018	3.2540 2019	2.0597 2020	2.0597 2021	2.1250 2022	2.1250 2023	1.5479 2024	1.5479 2025	Total	Deferred Net Outflows at Reporting Date
Total	\$ 0	\$ 56,245	\$ 0	\$ 162,611	\$ 0	\$ 0	\$ 0	\$ 70,360	\$ 0	\$ 0		
2016	0											0
2017	0	14,470										14,470
2018	0	14,470	0									14,470
2019	0	14,470	0	49,973								64,443
2020	0	12,835	0	49,973	0							62,808
2021	0	0	0	49,973	0	0						49,973
2022	0	0	0	12,692	0	0	0					12,692
2023	0	0	0	0	0	0	0	33,111				33,111
2024	0	0	0	0	0	0	0	33,111	0			33,111
2025	0	0	0	0	0	0	0	4,138	0	0		4,138
2026	0	0	0	0	0	0	0	0	0	0		0 \$ 0
2027	0	0	0	0	0	0	0	0	0	0		0
2028	0	0	0	0	0	0	0	0	0	0		0
Thereafter	0	0	0	0	0	0	0	0	0	0		0
	\$ 0	\$ 56,245	\$ 0	\$ 162,611	\$ 0	\$ 0	\$ 0	\$ 70,360	\$ 0	\$ 0	\$ 289,216	



History of Deferred Outflows and Inflows of Resources by Source for Measurement Periods Through December 31, 2024 for the Employer Fiscal Year Ending December 31, 2025 (continued)

Net Difference between projected and actual earnings on pension plan investments - Net outflows of resources

Recognition Period	5.0000 2016	5.0000 2017	5.0000 2018	5.0000 2019	5.0000 2020	5.0000 2021	5.0000 2022	5.0000 2023	5.0000 2024	5.0000 2025	Total	Deferred Net Outflows at Reporting Date
Total	\$ 167,205	\$ 66,577	\$ (221,983)	\$ 260,978	\$ (254,398)	\$ (231,277)	\$ (329,074)	\$ 695,443	\$ (107,431)	\$ (118,655)		
2016	33,441										33,441	
2017	33,441	13,315									46,756	
2018	33,441	13,315	(44,397)								2,359	
2019	33,441	13,315	(44,397)	52,196							54,555	
2020	33,441	13,315	(44,397)	52,196	(50,880)						3,675	
2021	0	13,317	(44,397)	52,196	(50,880)	(46,255)					(76,019)	
2022	0	0	(44,395)	52,196	(50,880)	(46,255)	(65,815)				(155,149)	
2023	0	0	0	52,194	(50,880)	(46,255)	(65,815)	139,089			28,333	
2024	0	0	0	0	(50,878)	(46,255)	(65,815)	139,089	(21,486)		(45,345)	
2025	0	0	0	0	0	(46,257)	(65,815)	139,089	(21,486)	(23,731)	(18,200)	
2026	0	0	0	0	0	0	(65,814)	139,089	(21,486)	(23,731)	28,058	\$ 52,979
2027	0	0	0	0	0	0	0	139,087	(21,486)	(23,731)	93,870	
2028	0	0	0	0	0	0	0	0	(21,487)	(23,731)	(45,218)	
Thereafter	0	0	0	0	0	0	0	0	0	(23,731)	(23,731)	
	\$ 167,205	\$ 66,577	\$ (221,983)	\$ 260,978	\$ (254,398)	\$ (231,277)	\$ (329,074)	\$ 695,443	\$ (107,431)	\$ (118,655)	\$ (72,615)	

Total - Net outflows of resources

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Total	
Total	\$ 167,205	\$ 65,775	\$ (221,983)	\$ 380,210	\$ (254,398)	\$ (32,234)	\$ (329,074)	\$ 731,269	\$ (107,431)	\$ (208,890)		
2016	33,441										33,441	
2017	33,441	13,109									46,550	
2018	33,441	13,109	(44,397)								2,153	
2019	33,441	13,109	(44,397)	88,838							90,991	
2020	33,441	13,131	(44,397)	88,838	(50,880)						40,133	
2021	0	13,317	(44,397)	88,838	(50,880)	50,382					57,260	
2022	0	0	(44,395)	61,502	(50,880)	50,382	(65,815)				(49,206)	
2023	0	0	0	52,194	(50,880)	(40,486)	(65,815)	155,949			50,962	
2024	0	0	0	0	(50,878)	(46,255)	(65,815)	155,949	(21,486)		(28,485)	
2025	0	0	0	0	0	(46,257)	(65,815)	141,195	(21,486)	(82,026)	(74,389)	
2026	0	0	0	0	0	0	(65,814)	139,089	(21,486)	(55,671)	(3,882)	\$ 21,039
2027	0	0	0	0	0	0	0	139,087	(21,486)	(23,731)	93,870	
2028	0	0	0	0	0	0	0	0	(21,487)	(23,731)	(45,218)	
Thereafter	0	0	0	0	0	0	0	0	0	(23,731)	(23,731)	
	\$ 167,205	\$ 65,775	\$ (221,983)	\$ 380,210	\$ (254,398)	\$ (32,234)	\$ (329,074)	\$ 731,269	\$ (107,431)	\$ (208,890)	\$ 190,449	



Schedule of Changes in Net Pension Liability/(Asset) and Related Ratios Current Period Measurement Period Ended December 31, 2024

A. Total pension liability	
1. Service Cost	\$ 34,500
2. Interest on the Total Pension Liability	320,131
3. Benefit changes	0
4. Difference between expected and actual experience of the Total Pension Liability	(90,235)
5. Changes of assumptions	0
6. Benefit payments	(315,819)
7. Net change in total pension liability	\$ (51,423)
8. Total pension liability – beginning	4,711,579
9. Total pension liability – ending	<u><u>\$ 4,660,156</u></u>
B. Plan fiduciary net position	
1. Contributions – employer	\$ 75,000
2. Net investment income	412,026
3. Benefit payments	(315,819)
4. Pension Plan Administrative Expense	(17,866)
5. State of Colorado supplemental discretionary payment	40,500
6. Net change in plan fiduciary net position	\$ 193,841
7. Plan fiduciary net position – beginning (Market value of assets at beginning of year)	4,298,260
8. Plan fiduciary net position – ending (Market value of assets at end of year)	<u><u>\$ 4,492,101</u></u>
C. Net pension liability/(asset) (Item A.9 - Item B.8)	<u><u>\$ 168,055</u></u>
D. Plan fiduciary net position as a percentage of the total pension liability (Item B.8 / Item A.9)	96.39%
E. Covered payroll	N/A
F. Net pension liability/(asset) as a percentage of covered payroll	N/A



Schedule of Contributions For Purposes of Building a 10-Year History

Year Ending December 31,	Actuarially Determined Contribution	Actual Contribution*	Contribution Deficiency (Excess)	Covered Payroll	Actual Contribution as a % of Covered Payroll
(a)	(b)	(c)	(d) = (b) - (c)	(e)	(f)
2024	\$ 80,678	\$ 115,500	\$ (34,822)	N/A	N/A

*Includes both employer and State of Colorado Supplemental Discretionary Payment.

Information for the measurement periods ending December 31, 2014 through December 31, 2023 should be obtained from the prior years' reports for purposes of building the 10-year history.

Notes to Schedule of Contributions

Valuation Date: Actuarially determined contribution rates are calculated as of January 1 of odd numbered years. The contribution rates have a one-year lag, so the actuarial valuation as of January 1, 2023 determines the contribution amounts for 2024 and 2025.

Methods and Assumptions Used to Determine Contribution Rates for the Fiscal Year Ending December 31, 2024:

Actuarial Cost Method	Entry Age Normal
Amortization Method	Level Dollar, Open*
Remaining Amortization Period	20 years*
Asset Valuation Method	5-Year smoothed fair value
Inflation	2.50%
Salary Increases	N/A
Investment Rate of Return	7.00%
Retirement Age	50% per year of eligibility until 100% at age 65.
Mortality	Pre-retirement: Pub-2010 Safety Healthy Employee Mortality Tables for males and females, amount-weighted, projected with the MP-2020 Ultimate projection scale, 60% multiplier for off-duty mortality. Post-retirement: Pub-2010 Safety Healthy Annuitant Mortality Tables for males and females, amount-weighted, projected with the MP-2020 Ultimate projection scale. Disabled: Pub-2010 Public Safety Healthy Annuitant Mortality Tables for males and females, amount-weighted, set forward five years projected with the MP-2020 Ultimate projection scale, with minimum probability of 3.5% for males and 2.5% for females.

*Plans that are heavily weighted with retiree liabilities use an amortization period based on the expected remaining lifetime of the participants.

FPPA System Description

The Fire & Police Pension Association (FPPA) administers an agent multiple-employer Public Employee Retirement System (PERS). The PERS represents the assets of numerous separate plans that have been pooled for investment purposes. The pension plans have elected to affiliate with FPPA for plan administration and investment only. FPPA issues a publicly available comprehensive annual financial report that can be obtained at FPPAco.org. Once in the site, locate the site map at the bottom of the web page and you will find the 'Annual Report' link.



Long-Term Expected Return on Plan Assets

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighing the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of arithmetic nominal rates of return for each major asset class included in the Fund's target asset allocation as of December 31, 2024 are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Nominal Rate of Return
Liquidity	4.0 %	4.2 %
Fixed Income - Rates	7.0 %	5.0 %
Fixed Income - Credit	7.0 %	6.5 %
Diversifiers	9.0 %	5.7 %
Long Short	6.0 %	6.2 %
Global Public Equity	33.0 %	7.0 %
Private Markets	34.0 %	8.8 %
Total	100.00 %	

The figures in the above table were supplied by Fire and Police Pension Association Staff. Gabriel, Roeder, Smith & Company does not provide investment advice.

Regarding the sensitivity of the net pension liability/(asset) to changes in the Single Discount Rate, the following presents the plan’s net pension liability/(asset), calculated using a Single Discount Rate of 7.00%, as well as what the plan’s net pension liability/(asset) would be if it were calculated using a Single Discount Rate that is one percent lower or one percent higher:

**Sensitivity of Net Pension Liability/(Asset)
to the Single Discount Rate Assumption
for the Measurement Period ending December 31, 2024**

1% Decrease 6.00%	Current Single Discount Rate Assumption 7.00%	1% Increase 8.00%
\$ 699,420	\$ 168,055	\$ (274,094)

SECTION C

BENEFIT PROVISIONS

Benefit Provisions Used to Determine the Total Pension Liability for the Measurement Period ending December 31, 2024

1. Normal Retirement Benefit at Age 50 with 20 years of Service (monthly):	
a. Regular	\$800.00
b. Extended Service Amount Per Year of Service	\$40.00
2. Vested Retirement Benefit (monthly):	
a. With 10 to 20 Years of Service Amount Per Year of Service per Minimum Vesting Years	\$40.00
b. Minimum Vesting Years	10
3. Disability Retirement Benefit (monthly):	
a. Short Term Disability for line of duty injury Amount payable for not more than 1 year	\$400.00
b. Long Term Disability for line of duty injury Lifetime Benefit	\$800.00
4. Survivor Benefits (monthly):	
a. Following Death before Retirement Eligible; Due to death in line of duty as a volunteer firefighter	\$400.00
b. Following Death after Normal Retirement	\$400.00
c. Following Death after Normal Retirement with Extended Service Amount Per Year of Service	\$0.00
d. Following Death after Vested Retirement with 10 to 20 Years of Service Amount Per Year of Service per Minimum Vesting Years	\$20.00
e. Following Death after Disability Retirement	\$400.00
f. Optional Survivor Benefit Following Death before or after Retirement Eligible; Due to death on or off duty as a volunteer firefighter (Purchase of Life Insurance Required)	\$0.00
5. Funeral Benefits (Required Benefit):	
a. Funeral Benefit Lump Sum, one time only	\$1,600.00

Includes any benefit improvements through the end of the measurement period at December 31, 2024, if applicable.

SECTION D

GLOSSARY OF TERMS

Glossary of Terms

<i>Actuarial Accrued Liability (AAL)</i>	The AAL is the difference between the actuarial present value of all benefits and the actuarial value of future normal costs. The definition comes from the fundamental equation of funding which states that the present value of all benefits is the sum of the Actuarial Accrued Liability and the present value of future normal costs. The AAL may also be referred to as "accrued liability" or "actuarial liability."
<i>Actuarial Assumptions</i>	These assumptions are estimates of future experience with respect to rates of mortality, disability, turnover, retirement, rate or rates of investment income and compensation increases. Actuarial assumptions are generally based on past experience, often modified for projected changes in conditions. Economic assumptions (compensation increases, payroll growth, inflation and investment return) consist of an underlying real rate of return plus an assumption for a long-term average rate of inflation.
<i>Accrued Service</i>	Service credited under the system which was rendered before the date of the actuarial valuation.
<i>Actuarial Equivalent</i>	A single amount or series of amounts of equal actuarial value to another single amount or series of amounts, computed on the basis of appropriate actuarial assumptions.
<i>Actuarial Cost Method</i>	A mathematical budgeting procedure for allocating the dollar amount of the actuarial present value of the pension trust benefits between future normal cost and actuarial accrued liability. The actuarial cost method may also be referred to as the actuarial funding method.
<i>Actuarial Gain (Loss)</i>	The difference in liabilities between actual experience and expected experience during the period between two actuarial valuations is the gain (loss) on the accrued liabilities.
<i>Actuarial Present Value (APV)</i>	The amount of funds currently required to provide a payment or series of payments in the future. The present value is determined by discounting future payments at predetermined rates of interest and probabilities of payment.
<i>Actuarial Valuation</i>	The actuarial valuation report determines, as of the actuarial valuation date, the service cost, total pension liability, and related actuarial present value of projected benefit payments for pensions.
<i>Actuarial Valuation Date</i>	The date as of which an actuarial valuation is performed.
<i>Actuarially Determined Contribution (ADC) or Annual Required Contribution (ARC)</i>	A calculated contribution into a defined benefit pension plan for the reporting period, most often determined based on the funding policy of the plan. Typically the Actuarially Determined Contribution has a normal cost payment and an amortization payment.

Glossary of Terms

Agent Multiple-Employer Defined Benefit Pension Plan

A multiple-employer defined benefit pension plan in which the pension assets of more than one employer are pooled for investment purposes, but separate accounts are maintained for each individual employer so that each employer's share of the pooled assets is legally available to pay the benefits of only its employees.

Amortization Payment

The amortization payment is the periodic payment required to pay off an interest-discounted amount with payments of interest and principal.

Amortization Method

The method used to determine the periodic amortization payment may be a level dollar amount, or a level percent of pay amount. The period will typically be expressed in years, and the method will either be "open" (meaning, reset each year) or "closed" (the number of years remaining will decline each year).

Deferred Inflows and Outflows

The deferred inflows and outflows of pension resources are amounts used under GASB Statement No. 68 in developing the annual pension expense. Deferred inflows and outflows arise with differences between expected and actual experiences and changes of assumptions. The portion of these amounts not included in current pension expense/(income) should be included in the deferred inflows or outflows of resources.

Discount Rate

For GASB purposes, the discount rate is the single rate of return that results in the present value of all projected benefit payments to be equal to the sum of the funded and unfunded projected benefit payments, specifically:

1. The benefit payments to be made while the pension plans' fiduciary net position is projected to be greater than the benefit payments that are projected to be made in the period; and
2. The present value of the benefit payments not in (1) above, discounted using the municipal bond rate.

Entry Age Actuarial Cost Method (EAN)

The EAN is a cost method for allocating the costs of the plan between the normal cost and the accrued liability. The actuarial present value of the projected benefits of each individual included in an actuarial valuation is allocated on a level basis (either level dollar or level percent of pay) over the earnings or service of the individual between entry age and assumed exit ages(s). The portion of the actuarial present value allocated to a valuation year is the normal cost. The portion of this actuarial present value not provided for at a valuation date by the actuarial present value of future normal costs is the actuarial accrued liability. The sum of the accrued liability plus the present value of all future normal costs is the present value of all benefits.

Fiduciary Net Position

The fiduciary net position is the market value of the assets of the trust dedicated to the defined benefit provisions.



Glossary of Terms

<i>GASB</i>	The Governmental Accounting Standards Board is an organization that exists in order to promulgate accounting standards for governmental entities.
<i>Long-Term Expected Rate of Return</i>	The long-term rate of return is the expected return to be earned over the entire trust portfolio based on the asset allocation of the portfolio.
<i>Money-Weighted Rate of Return</i>	The money-weighted rate of return is a method of calculating the returns that adjusts for the changing amounts actually invested. For purposes of GASB Statement No. 67, money-weighted rate of return is calculated as the internal rate of return on pension plan investments, net of pension plan investment expense.
<i>Multiple-Employer Defined Benefit Pension Plan</i>	A multiple-employer plan is a defined benefit pension plan that is used to provide pensions to the employees of more than one employer.
<i>Municipal Bond Rate</i>	The Municipal Bond Rate is the discount rate to be used for those benefit payments that occur after the assets of the trust have been depleted.
<i>Net Pension Liability/(Asset) (NPL)/(NPA)</i>	The NPL is the liability of employers and non-employer contributing entities to plan members for benefits provided through a defined benefit pension plan.
<i>Non-Employer Contributing Entities</i>	Non-employer contributing entities are entities that make contributions to a pension plan that is used to provide pensions to the employees of other entities. For purposes of the GASB accounting statements, plan members are not considered non-employer contributing entities. The State of Colorado is a non-employer contributing entity, but they are not in a Special Funding Situation.
<i>Normal Cost</i>	The portion of the actuarial present value allocated to a valuation year is called the normal cost. For purposes of application to the requirements of this Statement, the term normal cost is the equivalent of service cost.
<i>Real Rate of Return</i>	The real rate of return is the rate of return on an investment after adjustment to eliminate inflation.
<i>Service Cost (often referred to as the Normal Cost)</i>	The service cost is the portion of the actuarial present value of projected benefit payments that is attributed to a valuation year. For plans with a Single Discount Rate of 7.00% at the beginning of the measurement period, the Service Cost will tie to the Normal Cost shown in the Development of the 2024 and 2025 Calculated Contribution (January 1, 2023 funding report). For plans with no active members, the service cost is \$0.

Glossary of Terms

Total Pension Expense/(Income)

The total pension expense/(income) is the sum of the following items that are recognized at the end of the employer's fiscal year:

1. Service Cost
2. Interest on the Total Pension Liability
3. Current-Period Benefit Changes
4. Projected Earnings on Plan Investments (made negative for addition here)
5. Pension Plan Administrative Expense
6. Other Changes in Plan Fiduciary Net Position
7. Recognition of Outflow (Inflow) of Resources due to Liabilities
8. Recognition of Outflow (Inflow) of Resources due to Assets

Total Pension Liability (TPL)

The TPL is the portion of the actuarial present value of projected benefit payments that is attributed to past periods of member service.

Unfunded Actuarial Accrued Liability (UAAL)

The UAAL is the difference between actuarial accrued liability and valuation assets.

Valuation Assets

The valuation assets are the assets used in determining the unfunded liability of the plan. For purposes of GASB Statement No. 68, the valuation assets are equal to the market value of assets.

CRESTED BUTTE FIRE PROTECTION DISTRICT
 PENSION FUND ACTIVITY STATUS **2025**

		DATE JOINED																											
L-NAME	F-NAME	J-Y	J-M	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	TOTAL	
Reily	Mike	2004	4		1	1	1	1	0.5	1	1	0.5	0.5	0.5	0.5	1	1	1	1	1	1	1	1	1	1	1	1	19.5	
Block	Bobby	2014	3												0.5	1	1	1	1	1	0	1	0.5	0	0	1	8		
Koelliker	Kyle	2015	8														1	1	1	1	1	1	1	1	1	1	10		
Carver	Chris	2015	7														1	1	1	1	1	1	1	1	1	1	10		
Perkins	Dusty	2017	5														1	1	1	1	1	1	1	0	1	1	9		
Harper	Katie	2019	3																	1	1	1	1	1	0	0	5		
Nation	Bruce	2020	4																			1	0.5	1	1	0	3.5		
O'Neil	Katie	2024	5																						0	0			
O'Neil	Piper	2024	5																						0	0			
Peterson	Aaron	2025	6																							0.5			
Bemembek	Adam	2025	6																							0			
Dinar	Mason	2025	6																							0			
					3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	TOTAL

Date: February 4th, 2026

To: CBFPD & Pension Board of Directors

From: John W. Dethloff
P.O. Box 1086
Crested Butte, CO 81224

RE: Request to fund my 10-year CBFPD FPPA Volunteer Pension

Dear Board Members,

In May of 1993 through 2003, I made it a personal priority to be an Active Member of the Crested Butte Fire Protection District. I continue to be very dedicated to my community and my family.

After the last Pension Board meeting in September, 2025 it came to my attention that a new precedence has been set regarding two volunteers that had requested, and the Fire Department BOD approved their request for their Active Status pension. Therefore, I am requesting approval for my 10-year volunteer pension. On 1/9/2026, I did reach out to Sean Caffrey to obtain a copy of Mike Miller's year end activity status, which he did provide. I also requested all of my training records. Sean responded "The records you requested are no longer retained by the District and were likely discarded well over a decade ago based on state retention requirements".

In the CBFPD Firemen's Pension Trust, Minutes of Regular Meeting is Dated, Tuesday, March 8th, 2005. Those minutes state, I "attained 9 years, 7 months of certified status and thus was only five months shy of qualifying for a 10-year pension". So according to your new precedence, I am only asking for 3 months of training credit which will give me my 10 year FPPA Volunteer Pension.

Is the date on the Pension meeting in fact true?

The requirements stated in that Pension meeting were never brought to my attention.

Background:

When I joined the Fire Department I was employed by Mount Crested Butte Water & Sanitation as their Collections and Distributions Supervisor. Although I completed my application with Chief Helland, prior, I officially made the Fire Department roster in May of 1993. During that time, I was dedicated to my job and maintaining my relationship with my girlfriend. As an employee of Mt. C.B. W&S, I felt I would be a real asset to your Fire Department by bringing my knowledge and expertise of water supply systems. During my years of service, I not only attended the Fire Department trainings I often conducted tours of our facilities and taught multiple classes on fire hydrant operations, fire flows and safety classes. The fire hydrant safety classes were paramount due to the high-pressure hydrant systems within the W&S district. Being dedicated to my girlfriend, I got married in 1995 and still maintained my Active status. CBFPD did not have any injury policy adopted around maintaining Active Status. In 1996, I blew out my MCL, ACL & meniscus which required a knee reconstruction. In 1999, I fractured my T5, T6 & T7 and was in a body cast for 14 weeks.

Please reference Fire Chief, Ric Ems's letter attached.

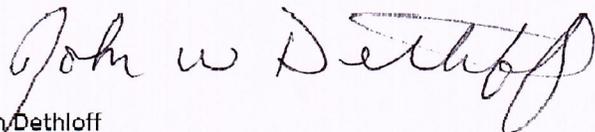
In conclusion:

Juggling life's obstacle's I remained dedicated to the Fire District and was told I had obtained my 10 year Volunteer active status.

I look forward to approval of my request at the Monday, February 9th, 2026 Pension Board Meeting.

Thank you,

John William Dethloff



CRESTED BUTTE FIRE PROTECTION DISTRICT
PENSION FUND ACTIVITY STATUS

2003

DATE JOINED DATE OF BIRTH

L-NAME	F-NAME	J-Y	J-M	B-Y	B-M	DEPT	86	87	88	89	90	91	92	93	94	95	96	97	98	99	0	1	2	3
Bailey	Allen	1985	5	1968	5	F/E	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Sharp	Peg	1986	2	1961	5	E	>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Wimmer	Scott	1986	8	1958	2	F			X	X	X		X	X	X	X	X	X	X	X	X	X	X	X
Riley	Sean	1988	1	1968	6	E			X	X	X					X	X	X	X	X	X	X	X	X
Racek	Bill	1988	12	1955	10	F			>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Wojtalik	Bob	1989	7	1954	5	F/E				>	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Hird	Paul	1989	9	1954	8	E				>	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Trujillo	Karl	1992	5	1963	4	F							>	X	X	X	X	X	X	X	X	X	X	X
Meredith	Reed	1992	6	1959	5	F							>	X	X	X	X	X	X	X	X	X	X	X
Ems	Ric	1992	9	1957	1	F							>	X	X	X	X	X	X	X	X	X	X	X
Gitin	Andrew	1993	4	1970	9	F/E								>	X	X	X	X	X	X	X	X	X	X
Dethloff	John	1993	5	1955	4	F								>	X	X	X		X	X	X	X	X	X
Cowherd	Kent	1994	3	1965	2	F									>	X	X	X	X	X	X	X	X	X
Forsythe	Eric	1994	5	1968	10	E									>	X	X	X	X	X	X	X	X	X
D'Aquila	Danny	1995	1	1959	6	F										>	X	X	X	X	X	X	X	X
Perin	Erica	1995	1	1967	5	E										>	X	X	X	X	X	X	X	X
Moore	Lynn	1996	1	1958	3	F/E											>	X	X	X	X	X	X	X
Orton	Ross	1996	4	1969	7	E											>		X	X	X	X	X	X
Magri	Frank	1996	10	1955	12	F											>	X		X	X	X	X	X
Dobert	Tim	1997	1	1967	7	F												>	X	X	X	X		
Nigro	Bonnie	1997	7	1965	1	F												>	X	X	X	X	X	X
Winslow	Greg	1997	8	1959	8	E												>	X	X	X	X	X	X
Stern	Eddie	1998	1	1970	2	F													>	X	X	X	X	X
Blewett	Tim	1998	3	1946	6	F													>	X	X	X	X	X
Dietrich	Jack	1998	3	1951	5	F													>	X	X	X	X	X
Fischer	Leah	1998	6	1969	4	F/E													>	X	X	X	X	X
Voegeli	Laurie	1998	6	1974	3	F/E													>	X	X	X	X	X
Evans	Mitch	1998	7	1957	2	E													>	X	X	X	X	X
Bachman	Genevieve	1998	12	1969	9	E													>	X	X	X	X	X

GRANDFATHERED FOR FULL CREDIT RESERVE STATUS WITH 36 HOURS TRAINING

CRESTED BUTTE FIRE PROTECTION DISTRICT
FIRE DEPARTMENT ACTIVITY STATUS

2003

Training Hours

A: Active r: reserve

DATE JOINED

L-NAME	F-NAME	Year	Mon	DEPT	86	87	88	89	90	91	92	93	94	95	96	97	98	99	0	1	2	3
Bailey	Allen	1985	5	F/E	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
Wimmer	Scott	1986	8	F		r	r	A	A	r	A	A	A	A	A	A	A	A	A	A	A	A
Racek	Bill	1988	12	F				A	A	A	A	A	A	A	A	A	A	A	A	A	A	r
Wojtalik	Bob	1989	7	F/E					A	A	A	A	A	A	A	A	A	A	A	A	A	A
Trujillo	Karl	1992	5	F							A	A	A	A	A	A	A	A	A	A	A	A
Meredith	Reed	1992	6	F							A	A	A	A	A	A	A	A	A	A	A	A
Ems	Ric	1992	9	F								A	A	A	A	A	A	A	A	A	A	A
Dethloff	John	1993	5	F									A	A	A	r	r	A	r	r	r	r
Cowherd	Kent	1994	3	F									A	A	A	A	A	A	A	A	A	A
D'Aquila	Danny	1995	1	F										A	A	A	A	A	A	A	A	A
Moore	Lynn	1996	1	F/E											A	A	A	A	A	A	A	A
Gitin	Andrew	1996	3	F/E											r	A	A	A	A	A	A	A
Magri	Frank	1996	10	F												A	r	A	r	A	A	A
Nigro	Bonnie	1997	7	F													A	A	A	A	A	r
Stern	Eddie	1998	1	F													A	A	A	A	A	A
Blewett	Tim	1998	3	F													A	A	A	r	A	A
Dietrich	Jack	1998	3	F													A	A	A	A	A	A
Fischer	Leah	1998	6	F/E													A	A	A	A	A	A
Voegeli	Laurie	1998	6	F/E													A	A	A	A	A	A
					GRANDFATHERED FOR PENSION PLAN																	
Chodounsky	Martin	1999	11	F															A	r	A	A
Maltby	Trevor	2000	2	F															A	A	r	r
Reep	Steve	2000	3	F															A	r	r	r
Tunkey	Eric	2000	7	F															A	A	A	A
Marcarak	Chris	2000	9	F																A	A	A
Forsythe	Eric	2001	1	F/E																A	A	A
Riley	Sean	2001	2	F/E				A												A	A	r
Campbell	Franchesca	2001	3	F/E																A	r	r
					86	87	88	89	90	91	92	93	94	95	96	97	98	99	0	1	2	3

36

39

39

29
18

Active EMS

27

L-NAME	F-NAME	Year	Mon	DEPT	86	87	88	89	90	91	92	93	94	95	96	97	98	99	0	1	2	3
Orton	Ross	2001	5	F/E																A	A	A
Davis	Dean	2001	7	F																r	A	A
Willis	Denny	2001	8	F																r	A	A
Feder	Justin	2001	9	F																r	r	r
Lefevbre	Scotty	2002	2	F/E																	A	A
Felix	Randy	2002	3	F																	A	r
Voegeli	Mark	2002	4	F																	A	A
Henning	Travis	2002	7	F																		A
Boulding	Ryan																					A
Hawley	Brian																					A
Ruth	Paul																					A
Somrak	Ben																					A
														95	96	97	98	99	0	1	2	3

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36

CRESTED BUTTE FIRE PROTECTION DISTRICT
FIREMEN'S PENSION TRUST
MINUTES OF REGULAR MEETING
Mt. Crested Butte Fire Station #2
Tuesday, March 8, 2005
5:00 PM

Meeting called to order at 5:10 PM by President Lynn Moore.

Trustees Present: Lynn Moore, Hank Smith, Peg Sharp, Jeff Neumann, Larry Adams

Trustee Absent: Kent Cowherd, Reed Meredith

Moved by Sharp, seconded by Smith, to approve the minutes of the August 10, 2004 meeting.
Unanimous approval.

Custodian Miller reviewed the activity status and training hour statistics for all firefighters and EMTs during 2004. He reminded the Trustees that the Fire District Board had changed the policy whereby reserve volunteers with 36 hours of training would only receive ½ years credit toward a pension benefit. However, at the time of adoption a grandfathering date was provided for volunteers with 5 certified years at the time of the policy change. Sharp noted that Brian Hawley was close to the 36 hour requirement with 30 hours of training and questioned whether past Board's had granted allowances to the standard. Miller responded that while the Fire District Board had granted allowances in activity status, the Pension Trustees had an adopted policy to rigidly abide by the statutory requirement of 36 training hours.

Moved by Neumann, seconded by Smith, to certify one year's activity for all active firefighters and EMTs, to certify one year's activity for reservists Cowherd, Sharp & Winslow, and to certify ½ year for reservists Feder and Barney. Unanimous approval.

Miller notified the Trustees that firefighter John Dethloff had not attained Reserve status during 2004 and was terminated from the Fire Department. He had attained 9 years, 7 months of certified status and thus was only five months shy of qualifying for a 10-year pension. Miller noted that during 1997 and 2004 Dethloff had been a member of the department, but had not qualified for a certified pension year. Miller asked whether the Trustees wished to certify an additional 5 months for Dethloff or notify him that he was short 5 months.

Moved by Neumann, seconded by Smith, to notify Dethloff that he would need to gain 5 more months of certifiable status to qualify for a pension benefit. Unanimous approval.

An actuarial study will be conducted in the near future with the effective date of the December 31, 2004 activity status.

Moved by Adams, seconded by Smith, to adjourn the meeting. Unanimous approval.

Michael P Reily

409 Haverly St • Crested Butte, Colorado 81224
970.349.1390 • cell 970.209.1101 • mpreily@yahoo.com

1/8/2026

Crested Butte Fire Protection District
Volunteer Pension Fund Board
Box 1009
Crested Butte, CO 81224

Dear Pension Fund Board,

I am writing to request the adjustment of three years of service (2008, 2012 and 2014) from reserve status to active status in the Volunteer Firefighter Pension Plan. I have been on the training roster since 10/29/2002 when I was a recruit and added to the Volunteer Firefighter Pension Plan roster in April of 2004 when I received my pager.

In accordance with CRS 31-30-1108(1)(b) the Pension Board is authorized to hear and decide each application for benefits in accordance with CRS 24-4-105 where the board may reconsider and reverse previous action in the interest of fairness. It is my understanding the board has adopted the custom of waiving the additional response portion of the requirement for those meeting the statutory 36-hour training requirement.

I do not dispute the accuracy of the District's pension or training records for 2008, 2012 and 2013. By my recollection during the years in question, the Department required an additional participation attendance to at least half of the paged emergencies for full service credit, and attendance to at least a quarter of the paged emergencies for reserve status. During 2008, 2012 and 2014 I met or surpassed the State's 36-hour minimum training requirements while falling short of the Department required response percentage, prompting reserve credit for those years versus full credit. The Activity Status records I have for my reserve years are detailed in the attached documentation as follows:

2008: 54 training hours (+18 hours) and 45 of 122 paged incidents (37%)

2012: 36 training hours (met hours) and 40 of 108 paged incidents (37%)

2013: 47 training hours (+11 hours) and 49 of 125 paged incidents (39%)

With that in mind, I am asking the Board to remain consistent with precedent set by previous board action to grant members meeting the minimum training requirement a full annual pension credit. I present as evidence, my outstanding service with CBFPD over the last 23 years, meeting the minimum legal requirement to grant an annual service credit under CRS 31-30-1122(1) by obtaining 36 hours of training, and nearly reaching the statutorily unrequired participation condition of incident response percentage for the years in question as is allowed under your authority in determining service credits for the three years of my inquiry.

Respectfully,



Michael Reily

CBFPD Fire Division Activity Status
Through December 31, 2008

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Additional in-district training	Additional out-of-district training	Total train. 9 hrs max from non-CE	DO/ADO shirts	DO credit: 100% DO & 25% ADO max	Total responses + DO/ADO credit	Activity status
Thurs. training hours offered (CE)	6	6	6	6	6	6	6	6	6	6	6	6	72							
Paged emergencies	17	9	28	19	9	5	5	8	4	4	7	7	122							
* Minimum requirements - Active: 36 training hrs & 61 responses (with DO/ADO credit); Reserve: 18 training hrs & 30 responses (with DO/ADO credit)																				
Preston, Mike														4	0	31				1st Year
Note: Added to the roster 11/06/08																				
Pruett, Thomas	6	3	6	3	6	3	3	3	6	3	0	3	45	6	0	51				ACTIVE
Responses	9	3	21	14	8	3	0	4	5	5	3	4	79				0	0	79	
Reilly, Mike	3	0	3	3	6	3	3	3	3	6	6	6	45	6	9	54				RESERVE
Responses	2	4	7	7	3	2	3	3	2	5	4	3	45				0	0	45	
Rombough, Jessica																				
Training														7	0	46				1st Year
Responses													2							
Note: Added to the roster 11/06/08																				
Somrak, Ben	6	3	6	6	3	6	0	3	0	0	3	6	42							
Responses	7	9	13	10	3	1	1	6	0	5	3	3	61				0	0	61	ACTIVE
Springer, Zach	6	3	3	3	0	3							27	4	0	31				1st Year
Responses	1	0	0	2	0	1							19				0	0	19	
Note: Added to the roster 11/06/08																				
Tibijas, Corey	3	0	0	6	3	3	3	3	6	6	3	4	42	12	0	51				ACTIVE
Responses	7	3	6	14	5	7	7	8	6	5	5	78					35	26	104	
Note: Cross-trained; 80% rule applies to active status only, not reserve status. Fire responses as EMS personnel, year-to-date: 4																				
Trujillo, Karl	3	0	0	3	3	0	0	0	0	0	0	9	9	0	0	9				INACTIVE
Responses	5	1	9	3	3	2	1	3	2	0	1	3	33				0	0	33	

Activity status

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Thurs. training hours offered (CE)	6	6	6	6	6	6	6	6	6	6	6	6	72
Paged emergencies	13	8	12	6	11	12	7	8	13	10	11	14	125
* Minimum requirements - Active: 36 training hrs & 62 responses (with DO/ADO credit); Reserve: 18 training hrs & 31 responses (with DO/ADO credit)													
Jenkins, Matt	3	3	6	0	0	6	9	3	6	3	3	3	45
Training	3	3	6	0	0	6	9	3	6	3	3	3	45
Responses	5	3	9	9	10	8	6	7	10	6	7	4	84
Additional in-district training										3	77	54	
Additional out-of-district training													
Total train.: 18 hrs max from non-CE													
DO/ADO shifts:													
DO credit: 100% DO & 25% ADO max													
Fire as EMS credit: 30% max													
Total responses + DO/ADO/EMS cred													84
Kempin, Nicholas													
Training	3	3	0	3	3	0	9	3	3	3	6	0	36
Responses	2	0	2	2	5	8	4	5	5	4	6	1	44
Fire as EMS	3	0	0	0	2	1	0	1	1	2	1	1	12
Kroha, Brian													
Training	3	3	0	3	0	3	6	3	3	6	3	6	39
Responses	--	--	--	--	8	4	7	7	9	3	5	4	43
NOTE: Added to the Roster on 6/11/2013													
Maltby, Trevor													
Training	3	0	3	3	6	3	6	6	6	0	0	0	36
Responses	0	1	7	7	6	2	2	7	8	3	3	5	51
Mlemietz, Leslie													
Training	3	6	6	0	0	3	6	6	3	3	3	3	42
Responses	3	0	0	2	0	1	1	4	1	7	2	2	23
Fire as EMS	3	0	2	0	1	0	0	0	0	0	0	0	6
Miller, Mark													
Training	0	3	6	0	3	3	3	0	6	6	0	0	30
Responses	3	1	5	5	9	4	1	0	12	8	5	5	58
O'Rourke, Peter													
Training	3	0	0	3	6	6	3	6	3	3	6	3	42
Responses	0	0	0	2	9	7	4	7	6	2	1	5	43
NOTE: Medical Leave until 4/15													
Pruett, Thomas													
Training	6	3	6	3	0	0	0	3	3	3	6	3	36
Responses	2	2	5	4	0	2	0	7	6	6	5	14	53
Reeves, Taylor													
Training	--	--	6	3	3	9	3	6	6	6	6	48	
Responses	--	--	--	--	--	4	7	11	12	11	15	60	
NOTE: Added to the Roster on 7/9/2013													
Relly, Mike													
Training	6	6	6	3	0	6	3	6	0	0	3	3	42
Responses	5	0	5	4	8	5	3	3	1	9	5	1	49
Somrak, Ben													
Training	3	6	0	3	3	0	3	6	3	6	0	0	33
Responses	3	1	3	6	11	1	0	2	9	3	0	4	43
NOTE: Medical Leave from 6/12/13 until 7/31/13													
Additional in-district training													
Additional out-of-district training													
Total train.: 18 hrs max from non-CE													
DO/ADO shifts:													
DO credit: 100% DO & 25% ADO max													
Fire as EMS credit: 30% max													
Total responses + DO/ADO/EMS cred													59

RESERVE
40% Rule
ACTIVE

RESERVE
1st Year
RESERVE

RESERVE
ACTIVE
RESERVE

RESERVE
1st Year
RESERVE