

# 8 Reasons to Join FPPA's Defined Benefit System

## FOR MEMBERS



1) Lifetime income for members  
-No longevity risk



3) Professional money management for FPPA pensions  
-No need to be an expert



5) Ability to participate in DROP  
-Accrue a cash account and a pension



7) Portable between many Colorado departments

2) Optional lifetime income for chosen beneficiary



4) Pooled investments / Pooled risk



6) Benefit Adjustments (COLAs) may be awarded to help fight inflation



8) Members always get back at least what they paid in



For more information,  
visit [joinFPPA.org](http://joinFPPA.org)