

State of Maine LOSAP

My Name is Frederick Brewer and I have been licensed as a CPA in the State of Maine since 2002. I perform municipal and 401k audits based out of my family's practice in Bath. I'm the fourth consecutive generation in my family to be a firefighter, specifically the fourth Brewer generation to be on the Damariscotta Fire Department. That mix of experience is why I was chosen to be the Governor's appointee to the LOSAP board who is qualified through training or experience in the field of investments, accounting, banking or insurance.

1. What goals did we set for the board after LD 164 passed in 2015 and the board was appointed in July 2017?

- a. Draft Bylaws to guide the board
- b. Get Allocation for service credit finalized in the next few months
- c. RFP for Third Party Administrator (TPA) and Investment Custodian to assist Trustees with Rolling out of the program to fire Departments state wide. Hoping to get this done in the late this spring or early summer.
- d. Get the Plan setup to accept contributions from the Towns and the State
- e. Do an RFP to secure an Auditor for the plan.
- f. Timeline was to be operational within 2 years (About where we thought we would be in the process)

2. Type of Plan

- a. IRC 457 plan for Deferred Compensation (other plan types are Defined Benefit plan, 401k, 403b and 457 plan)
 - i. Under MRC Title 5 Chapter 319 section 3372 This plan is a defined contribution plan
- b. LOSAP is a very specific section of IRC 457 (457 (e) 11) (see attached handout #1)
 - i. Specifically stated in this section that it is a "plan paying solely length of service awards to bona fide volunteers on account of "qualified services" performed by such volunteers." Qualified services under subparagraph C means "firefighting and prevention services, emergency medical service and Ambulance services."
- c. Three Different funding sources that have to be kept segregated by participant
 - i. Federal
 - ii. State – Proposed funding under LD 1014
 - iii. Municipal – At the discretion of the Selectmen/Budget Committee

3. Why a LOSAP plan and not another type of plan?

- a. There are no salary deferrals so the money goes directly to the volunteer from the State/Municipality
- b. Serves as an Incentive Program to encourage FF/EMS Personnel to achieve higher standards
- c. Can use the program to drive behavior and leverage the personnel that you already have trained

4. Current plan for calculation of State funded contributions: (Hand Out Earning Service Credit Website Copy #2)

- a. To even Qualify you need to have completed the annual Bureau of Labor Standards Trainings:
- b. Calculation of contribution is weighted based on the following three criterion with the following reasons the board thought the items were important:
 - i. Attendance at Training Sessions (35 Pts)
 1. Important to be properly trained
 - ii. Attendance at Fire Calls (55 pts)
 1. We want people attending calls because that is where they are needed
 2. No differentiation between interior FF and Traffic Control. Everyone helps out at calls and fills roles to accomplish the department's goals.
 - iii. Attendance at Regular Fire Meetings (10Pts)
 1. Means that the FF is informed of current events
 - iv. No contributions were included for items like work around the station, fire prevention activities and community outreach/fundraising events. We thought that contributions for these items would be best put into the hands of the chief to determine these types of contributions. The board felt that it would get too complicated to keep track of those individual items.
- c. Contributions are calculated based on each individual department's attendance, you are not competing against other departments for a contribution from the state. You are competing against the maximum totals for training, calls and meeting attendance at your department. **(Hand Out DFD Service Credit Calculation #3)**

5. What is the \$2.5M funding going to cover?

- a. Administrative Costs (Based on 4,000 participants)
 - i. TPA services (\$40-\$50 per participant) (\$200k)
 - ii. Investment Services (\$15 per participant) (\$60k)
 - iii. Audit Services (\$40k)
 - iv. Website (\$4k)
- b. Participant Contributions (\$2.2m)
 - i. Wisconsin Plan Handout
 1. Contribution based on \$250 per participant **(See Handout from Wisconsin RFP #4)**

6. We need your help! I'm asking the Committee to vote "Ought to Pass" to fund this program that will benefit firefighters and EMT's in Maine.

Sincerely,

**Frederick Brewer, CPA
LOSAP Board of Directors**

#1

Checkpoint Contents

Federal Library

Federal Source Materials

Code, Regulations, Committee Reports & Tax Treaties

Internal Revenue Code

Current Code

Subtitle A Income Taxes §§1-1563

Chapter 1 NORMAL TAXES AND SURTAXES §§1-1400Z-2

Subchapter E Accounting Periods and Methods of Accounting §§441-483

Part II METHODS OF ACCOUNTING §§446-475

Subpart B Taxable Year for Which Items of Gross Income Included §§451-460

§457 Deferred compensation plans of state and local governments and tax-exempt organizations. [Amended by the Tax Cuts and Jobs Act, P.L. 115-97; see Code history for details.]

Internal Revenue Code

§ 457 Deferred compensation plans of state and local governments and tax-exempt organizations.

[Amended by the Tax Cuts and Jobs Act, P.L. 115-97; see Code history for details.]

(a) Year of inclusion in gross income.

(1) In general.

Any amount of compensation deferred under an eligible deferred compensation plan, and any income attributable to the amounts so deferred, shall be includible in gross income only for the taxable year in which such compensation or other income—

(A) is paid to the participant or other beneficiary, in the case of a plan of an eligible employer described in subsection (e)(1)(A), and

(B) is paid or otherwise made available to the participant or other beneficiary, in the case of a plan of an eligible employer described in subsection (e)(1)(B).

(2) Special rule for rollover amounts.

To the extent provided in section 72(t)(9), section 72(t) shall apply to any amount includible in gross income under this subsection.

(3) Special rule for health and long-term care insurance.

In the case of a plan of an eligible employer described in subsection (e)(1)(A), to the extent provided in section 402(l), paragraph (1) shall not apply to amounts otherwise includible in gross income under this subsection.

(b) Eligible deferred compensation plan defined.

For purposes of this section, the term "eligible deferred compensation plan" means a plan established and maintained by an eligible employer—

(1)

in which only individuals who perform service for the employer may be participants,

(2)

which provides that (except as provided in paragraph (3)) the maximum amount which may be deferred under the plan for the taxable year (other than rollover amounts) shall not exceed the lesser of—

(A) the applicable dollar amount, or

(B) 100 percent of the participant's includible compensation,

(3)

which may provide that, for 1 or more of the participant's last 3 taxable years ending before he attains normal retirement age under the plan, the ceiling set forth in paragraph (2) shall be the lesser of—

(A) twice the dollar amount in effect under subsection (b)(2)(A), or

(B) the sum of—

(i) the plan ceiling established for purposes of paragraph (2) for the taxable year (determined without regard to this paragraph), plus

(ii) so much of the plan ceiling established for purposes of paragraph (2) for taxable years before the taxable year as has not previously been used under paragraph (2) or this paragraph ,

(4)

which provides that compensation will be deferred for any calendar month only if an agreement providing for such deferral has been entered into before the beginning of such month,

(5)

which meets the distribution requirements of subsection (d), and

(6)

except as provided in subsection (g) which provides that—

(A) all amounts of compensation deferred under the plan,

(B) all property and rights purchased with such amounts, and

(C) all income attributable to such amounts, property, or rights,

shall remain (until made available to the participant or other beneficiary) solely the property and rights of the employer (without being restricted to the provision of benefits under the plan), subject only to the claims of the employer's general creditors.

A plan which is established and maintained by an employer which is described in subsection (e)(1)(A) and which is administered in a manner which is inconsistent with the requirements of any of the preceding paragraphs shall be treated as not meeting the requirements of such paragraph as of the 1st plan year beginning more than 180 days after the date of notification by the Secretary of the inconsistency unless the employer corrects the inconsistency before the 1st day of such plan year.

(c) Limitation.

The maximum amount of the compensation of any one individual which may be deferred under subsection (a) during any taxable year shall not exceed the amount in effect under subsection (b)(2)(A) (as modified by any adjustment provided under subsection (b)(3)).

(d) Distribution requirements.

(1) In general.

For purposes of subsection (b)(5), a plan meets the distribution requirements of this subsection if—

(A) under the plan amounts will not be made available to participants or beneficiaries earlier than—

- (i) the calendar year in which the participant attains age 70½,
- (ii) when the participant has a severance from employment with the employer, or
- (iii) when the participant is faced with an unforeseeable emergency (determined in the manner prescribed by the Secretary in regulations),

(B) the plan meets the minimum distribution requirements of paragraph (2), and

(C) in the case of a plan maintained by an employer described in subsection (e)(1)(A), the plan meets requirements similar to the requirements of section 401(a)(31).

Any amount transferred in a direct trustee-to-trustee transfer in accordance with section 401(a)(31) shall not be includible in gross income for the taxable year of transfer.

(2) Minimum distribution requirements.

A plan meets the minimum distribution requirements of this paragraph if such plan meets the requirements of section 401(a)(9).

(3) Special rule for government plan.

An eligible deferred compensation plan of an employer described in subsection (e)(1)(A) shall not be treated as failing to meet the requirements of this subsection solely by reason of making a distribution described in subsection (e)(9)(A).

(e) Other definitions and special rules.

For purposes of this section—

(1) Eligible employer.

The term "eligible employer" means—

(A) a State, political subdivision of a State, and any agency or instrumentality of a State or political subdivision of a State, and

(B) any other organization (other than a governmental unit) exempt from tax under this subtitle.

(2) Performance of service.

The performance of service includes performance of service as an independent contractor and the person (or governmental unit) for whom such services are performed shall be treated as the employer.

(3) Participant.

The term "participant" means an individual who is eligible to defer compensation under the plan.

(4) Beneficiary.

The term "beneficiary" means a beneficiary of the participant, his estate, or any other person whose interest in the plan is derived from the participant.

(5) Includible compensation.

The term "includible compensation" has the meaning given to the term "participant's compensation" by section 415(c)(3).

(6) Compensation taken into account at present value.

Compensation shall be taken into account at its present value.

(7) Community property laws.

The amount of includible compensation shall be determined without regard to any community property laws.

(8) Income attributable.

Gains from the disposition of property shall be treated as income attributable to such property.

(9) Benefits of tax exempt organization plans not treated as made available by reason of certain elections, etc.

In the case of an eligible deferred compensation plan of an employer described in subsection (e)(1)(B)—

(A) Total amount payable is dollar limit or less. The total amount payable to a participant under the plan shall not be treated as made available merely because the participant may elect to receive such amount (or the plan may distribute such amount without the participant's consent) if—

(i) the portion of such amount which is not attributable to rollover contributions (as defined in section 411(a)(11)(D)) does not exceed the dollar limit under section 411(a)(11)(A) , and

(ii) such amount may be distributed only if—

(I) no amount has been deferred under the plan with respect to such participant during the 2-year period ending on the date of the distribution, and

(II) there has been no prior distribution under the plan to such participant to which this subparagraph applied.

A plan shall not be treated as failing to meet the distribution requirements of subsection (d) by reason of a distribution to which this subparagraph applies.

(B) Election to defer commencement of distributions. The total amount payable to a participant under the plan shall not be treated as made

available merely because the participant may elect to defer commencement of distributions under the plan if—

(i) such election is made after amounts may be available under the plan in accordance with subsection (d)(1)(A) and before commencement of such distributions, and

(ii) the participant may make only 1 such election.

(10) Transfers between plans.

A participant shall not be required to include in gross income any portion of the entire amount payable to such participant solely by reason of the transfer of such portion from 1 eligible deferred compensation plan to another eligible deferred compensation plan.

(11) Certain plans excluded.

(A) In general. The following plans shall be treated as not providing for the deferral of compensation:

(i) Any bona fide vacation leave, sick leave, compensatory time, severance pay, disability pay, or death benefit plan.

(ii) Any plan paying solely length of service awards to bona fide volunteers (or their beneficiaries) on account of qualified services performed by such volunteers.

(B) Special rules applicable to length of service award plans.

(i) Bona fide volunteer. An individual shall be treated as a bona fide volunteer for purposes of subparagraph (A)(ii) if the only compensation received by such individual for performing qualified services is in the form of—

(I) reimbursement for (or a reasonable allowance for) reasonable expenses incurred in the performance of such services, or

(II) reasonable benefits (including length of service awards), and nominal fees for such services, customarily paid by eligible

employers in connection with the performance of such services by volunteers.

(ii) Limitation on accruals. A plan shall not be treated as described in subparagraph (A)(ii) if the aggregate amount of length of service awards accruing with respect to any year of service for any bona fide volunteer exceeds \$6,000.

(iii) Cost of living adjustment. In the case of taxable years beginning after December 31, 2017, the Secretary shall adjust the \$6,000 amount under clause (ii) at the same time and in the same manner as under section 415(d), except that the base period shall be the calendar quarter beginning July 1, 2016, and any increase under this paragraph that is not a multiple of \$500 shall be rounded to the next lowest multiple of \$500.

(iv) Special rule for application of limitation on accruals for certain plans. In the case of a plan described in subparagraph (A)(ii) which is a defined benefit plan (as defined in section 414(j)), the limitation under clause (ii) shall apply to the actuarial present value of the aggregate amount of length of service awards accruing with respect to any year of service. Such actuarial present value with respect to any year shall be calculated using reasonable actuarial assumptions and methods, assuming payment will be made under the most valuable form of payment under the plan with payment commencing at the later of the earliest age at which unreduced benefits are payable under the plan or the participant's age at the time of the calculation.

(C) Qualified services. For purposes of this paragraph, the term "qualified services" means fire fighting and prevention services, emergency medical services, and ambulance services.

(D) Certain voluntary early retirement incentive plans.

(i) In general. If an applicable voluntary early retirement incentive plan

(I) makes payments or supplements as an early retirement benefit, a retirement-type subsidy, or a benefit described in the last sentence of section 411(a)(9), and

(II) such payments or supplements are made in coordination with a defined benefit plan which is described in section 401(a) and includes a trust exempt from tax under section 501(a) and which is maintained by an eligible employer described in paragraph (1)(A) or by an education association described in clause (ii)(II),

such applicable plan shall be treated for purposes of subparagraph (A) (i) as a bona fide severance pay plan with respect to such payments or supplements to the extent such payments or supplements could otherwise have been provided under such defined benefit plan (determined as if section 411 applied to such defined benefit plan).

(ii) Applicable voluntary early retirement incentive plan. For purposes of this subparagraph, the term "applicable voluntary early retirement incentive plan" means a voluntary early retirement incentive plan maintained by—

(I) a local educational agency (as defined in section 8101 of the Elementary and Secondary Education Act of 1965), or

(II) an education association which principally represents employees of 1 or more agencies described in subclause (I) and which is described in section 501(c)(5) or (6) and exempt from tax under section 501(a).

(12) Exception for nonelective deferred compensation of nonemployees.

(A) In general. This section shall not apply to nonelective deferred compensation attributable to services not performed as an employee.

(B) Nonelective deferred compensation. For purposes of subparagraph (A), deferred compensation shall be treated as nonelective only if all individuals (other than those who have not satisfied any applicable initial service requirement) with the same relationship to the payor are covered under the same plan with no individual variations or options under the plan.

(13) Special rule for churches.

The term "eligible employer" shall not include a church (as defined in section 3121(w)(3)(A)) or qualified church-controlled organization (as defined in section 3121(w)(3)(B)).

(14) Treatment of qualified governmental excess benefit arrangements.

Subsections (b)(2) and (c)(1) shall not apply to any qualified governmental excess benefit arrangement (as defined in section 415(m)(3)), and benefits provided under such an arrangement shall not be taken into account in determining whether any other plan is an eligible deferred compensation plan.

(15) Applicable dollar amount.

(A) In general. The applicable dollar amount is \$15,000.

(B) Cost-of-living adjustments. In the case of taxable years beginning after December 31, 2006, the Secretary shall adjust the \$15,000 amount under subparagraph (A) at the same time and in the same manner as under section 415(d), except that the base period shall be the calendar quarter beginning July 1, 2005, and any increase under this paragraph which is not a multiple of \$500 shall be rounded to the next lowest multiple of \$500.

(16) Rollover amounts.

(A) General rule. In the case of an eligible deferred compensation plan established and maintained by an employer described in subsection (e)(1) (A), if—

(i) any portion of the balance to the credit of an employee in such plan is paid to such employee in an eligible rollover distribution (within the meaning of section 402(c)(4)),

(ii) the employee transfers any portion of the property such employee receives in such distribution to an eligible retirement plan described in section 402(c)(8)(B) , and

(iii) in the case of a distribution of property other than money, the amount so transferred consists of the property distributed,

then such distribution (to the extent so transferred) shall not be includible in gross income for the taxable year in which paid.

(B) Certain rules made applicable. The rules of paragraphs (2) through (7), (9), and (11) of section 402(c) and section 402(f) shall apply for purposes of subparagraph (A).

(C) Reporting. Rollovers under this paragraph shall be reported to the Secretary in the same manner as rollovers from qualified retirement plans (as defined in section 4974(c)).

(17) Trustee-to-trustee transfers to purchase permissive service credit.

No amount shall be includible in gross income by reason of a direct trustee-to-trustee transfer to a defined benefit governmental plan (as defined in section 414(d)) if such transfer is—

(A) for the purchase of permissive service credit (as defined in section 415(n)(3)(A)) under such plan, or

(B) a repayment to which section 415 does not apply by reason of subsection (k)(3) thereof.

(18) Coordination with catch-up contributions for individuals age 50 or older.

In the case of an individual who is an eligible participant (as defined by section 414(v)) and who is a participant in an eligible deferred compensation plan of an employer described in paragraph (1)(A), subsections (b)(3) and (c) shall be applied by substituting for the amount otherwise determined under the applicable subsection the greater of—

(A) the sum of—

(i) the plan ceiling established for purposes of subsection (b)(2) (without regard to subsection (b)(3)), plus

(ii) the applicable dollar amount for the taxable year determined under section 414(v)(2)(B)(i), or

(B) the amount determined under the applicable subsection (without regard to this paragraph).

(f) Tax treatment of participants where plan or arrangement of employer is not eligible.

(1) In general.

In the case of a plan of an eligible employer providing for a deferral of compensation, if such plan is not an eligible deferred compensation plan, then—

(A) the compensation shall be included in the gross income of the participant or beneficiary for the 1st taxable year in which there is no substantial risk of forfeiture of the rights to such compensation, and

(B) the tax treatment of any amount made available under the plan to a participant or beneficiary shall be determined under section 72 (relating to annuities, etc.).

(2) Exceptions.

Paragraph (1) shall not apply to—

(A) a plan described in section 401(a) which includes a trust exempt from tax under section 501(a),

(B) an annuity plan or contract described in section 403,

(C) that portion of any plan which consists of a transfer of property described in section 83,

(D) that portion of any plan which consists of a trust to which section 402(b) applies,

(E) a qualified governmental excess benefit arrangement described in section 415(m), and

(F) that portion of any applicable employment retention plan described in paragraph (4) with respect to any participant.

(3) Definitions.

For purposes of this subsection—

(A) Plan includes arrangements, etc. The term "plan" includes any agreement or arrangement.

(B) Substantial risk of forfeiture. The rights of a person to compensation are subject to a substantial risk of forfeiture if such person's rights to such compensation are conditioned upon the future performance of substantial services by any individual.

(4) Employment retention plans.

For purposes of paragraph (2)(F)—

(A) In general. The portion of an applicable employment retention plan described in this paragraph with respect to any participant is that portion of the plan which provides benefits payable to the participant not in excess of twice the applicable dollar limit determined under subsection (e)(15).

(B) Other rules.

(i) Limitation. Paragraph (2)(F) shall only apply to the portion of the plan described in subparagraph (A) for years preceding the year in which such portion is paid or otherwise made available to the participant.

(ii) Treatment. A plan shall not be treated for purposes of this title as providing for the deferral of compensation for any year with respect to the portion of the plan described in subparagraph (A).

(C) Applicable employment retention plan. The term "applicable employment retention plan" means an employment retention plan maintained by—

(i) a local educational agency (as defined in section 8101 of the Elementary and Secondary Education Act of 1965 (20 U.S.C. 7801)), or

(ii) an education association which principally represents employees of 1 or more agencies described in clause (i) and which is described in

section 501(c)(5) or (6) and exempt from taxation under section 501(a).

(D) Employment retention plan. The term "employment retention plan" means a plan to pay, upon termination of employment, compensation to an employee of a local educational agency or education association described in subparagraph (C) for purposes of—

- (i) retaining the services of the employee, or
- (ii) rewarding such employee for the employee's service with 1 or more such agencies or associations.

(g) Governmental plans must maintain set-asides for exclusive benefit of participants.

(1) In general.

A plan maintained by an eligible employer described in subsection (e)(1)(A) shall not be treated as an eligible deferred compensation plan unless all assets and income of the plan described in subsection (b)(6) are held in trust for the exclusive benefit of participants and their beneficiaries.

(2) Taxability of trusts and participants.

For purposes of this title—

(A) a trust described in paragraph (1) shall be treated as an organization exempt from taxation under section 501(a), and

(B) notwithstanding any other provision of this title, amounts in the trust shall be includible in the gross income of participants and beneficiaries only to the extent, and at the time, provided in this section.

(3) Custodial accounts and contracts.

For purposes of this subsection, custodial accounts and contracts described in section 401(f) shall be treated as trusts under rules similar to the rules under section 401(f).

(4) Death benefits under USERRA-qualified active military service.

A plan described in paragraph (1) shall not be treated as an eligible deferred compensation plan unless such plan meets the requirements of section 401(a) (37).

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#2

Earning Service Credit

Contributions and vesting for participants is determined on an individual department basis. Each department member is earning service credit based on attendance at Calls, Trainings and Meetings vs the total Calls, Trainings and Meetings that their department has for the calendar year. Points are allocated based on the following formula: 55 points are allocated based on attendance at fire calls, 35 points are allocated based on attendance at trainings, and 10 points are based on attendance at meetings. The board felt that it was important that attendance at all three activities was essential to being an active member of any department. Members who earn less than 30 points are not eligible for any vesting or State Contributions.

An example of the calculation formula is as follows:

	Calls	Trainings	Meetings	Total
Member Attendance	55	28	10	93
Maximum Department Attendance	70	45	12	127
Firefighter percentage	78.57%	62.22%	83.33%	
Total Potential Points	55	35	10	100
Firefighter Points	43	22	8	73

Damariscotta Fire Department
Participant Summary
December 31, 2018

Member Name	BLS* Complete	Officer	Trainings Attendance	Calls Attendance	Meeting Attendance	Total Attendance	Points Earned	Calculated Contribution	Proposed Contribution
FF 1	X		3.00	1.00	2.00	6.00	4 \$	40.00 \$	- FF 1
FF 2			-	1.00	-	1.00	1 \$	-	- FF 2
Brewer, Fred	X		8.00	22.00	4.00	34.00	17 \$	170.00 \$	- FF 3
FF 4			1.00	-	4.00	5.00	5 \$	-	- FF 4
FF 5	X		-	1.00	-	1.00	1 \$	10.00 \$	- FF 5
FF 6	X		-	1.00	-	1.00	1 \$	10.00 \$	- FF 6
FF 7	X		49.00	90.00	7.00	146.00	68 \$	680.00 \$	680.00 FF 7
FF 8	X		-	1.00	2.00	3.00	3 \$	30.00 \$	- FF 8
FF 9	X		2.00	3.00	4.00	9.00	6 \$	60.00 \$	- FF 9
FF 10	X		5.00	2.00	1.00	8.00	5 \$	50.00 \$	- FF 10
FF 11	X		3.00	4.00	3.00	10.00	6 \$	60.00 \$	- FF 11
FF 12	X		5.00	3.00	3.00	11.00	7 \$	70.00 \$	- FF 12
FF 13	X	X	12.00	5.00	7.00	24.00	25 \$	250.00 \$	- FF 13
FF 14	X	X	19.00	78.00	10.00	107.00	60 \$	600.00 \$	600.00 FF 14
FF 15	X		43.00	35.00	5.00	83.00	41 \$	410.00 \$	410.00 FF 15
FF 16	X	X	29.00	46.00	3.00	78.00	46 \$	460.00 \$	460.00 FF 16
FF 17	X	X	13.00	15.00	9.00	37.00	31 \$	310.00 \$	310.00 FF 17
FF 18	X		6.00	5.00	-	11.00	6 \$	60.00 \$	- FF 18
FF 19	X		27.00	60.00	6.00	93.00	43 \$	430.00 \$	430.00 FF 19
FF 20	X	X	30.00	57.00	11.00	98.00	58 \$	580.00 \$	580.00 FF 20
FF 21	X		22.00	52.00	9.00	83.00	40 \$	400.00 \$	400.00 FF 21
FF 22	X		20.00	53.00	4.00	77.00	35 \$	350.00 \$	350.00 FF 22
FF 23	X	X	11.00	66.00	7.00	84.00	48 \$	480.00 \$	480.00 FF 23
FF 24	X		27.00	45.00	6.00	78.00	38 \$	380.00 \$	380.00 FF 24
FF 25	X	X	26.00	75.00	10.00	111.00	62 \$	620.00 \$	620.00 FF 25
FF 26	X	X	39.00	110.00	11.00	160.00	84 \$	840.00 \$	840.00 FF 26
FF 27	X		21.00	25.00	5.00	51.00	26 \$	260.00 \$	- FF 27
Total For Department	25	8	421.00	856.00	133.00	1,399.00	0 \$	7,610.00 \$	6,540.00
Maximum Attendance Possible			67.00	141.00	11.00	Average			503.08
Maximum Possible Points		0	35	55	10				

*BLS - Member has completed the Bureau of Labor Standards required trainings (Hazmat Awareness, Bloodborne Pathogens, Fire Extinguisher, and SOGs awareness)

** Officer is considered a Fire Chief, Deputy Chief, Assistant Chief, Engineer, Captain or Lieutenant

Official Contribution Rate \$ 10.00

I, John Roberts, Chief of the Damariscotta Fire Department, certify that the above stated activity is true and accurate for the 2018 calendar year.

John Roberts, Chief

#3

Damariscotta Fire Department
Participant Summary - Additional Calls/Trainings
December 31, 2018

Member Name	BLS* Complete	Officer	Trainings Attendance	Calls Attendance	Meeting Attendance	Total Attendance	Points Earned	Calculated Contribution	Proposed Contribution
FF 1	X		3.00	1.00	2.00	6.00	4	\$ 40.00	\$ -
FF 2			-	1.00	-	1.00	1	\$ -	\$ -
Brewer, Fred	X		20.00	22.00	11.00	53.00	30	\$ 300.00	\$ 300.00
FF 4			1.00	-	4.00	5.00	5	\$ -	\$ -
FF 5	X		-	1.00	-	1.00	1	\$ 10.00	\$ -
FF 6	X		-	1.00	-	1.00	1	\$ 10.00	\$ -
FF 7	X		49.00	90.00	7.00	146.00	68	\$ 680.00	\$ 680.00
FF 8	X		-	1.00	2.00	3.00	3	\$ 30.00	\$ -
FF 9	X		2.00	3.00	4.00	9.00	6	\$ 60.00	\$ -
FF 10	X		5.00	2.00	1.00	8.00	5	\$ 50.00	\$ -
FF 11	X		3.00	4.00	3.00	10.00	6	\$ 60.00	\$ -
FF 12	X		5.00	3.00	3.00	11.00	7	\$ 70.00	\$ -
FF 13	X	X	12.00	5.00	7.00	24.00	25	\$ 250.00	\$ -
FF 14	X	X	19.00	78.00	10.00	107.00	60	\$ 600.00	\$ 600.00
FF 15	X		43.00	35.00	5.00	83.00	41	\$ 410.00	\$ 410.00
FF 16	X	X	29.00	46.00	3.00	78.00	46	\$ 460.00	\$ 460.00
FF 17	X	X	13.00	15.00	9.00	37.00	31	\$ 310.00	\$ 310.00
FF 18	X		6.00	5.00	-	11.00	6	\$ 60.00	\$ -
FF 19	X		27.00	60.00	6.00	93.00	43	\$ 430.00	\$ 430.00
FF 20	X	X	30.00	57.00	11.00	98.00	58	\$ 580.00	\$ 580.00
FF 21	X		22.00	52.00	9.00	83.00	40	\$ 400.00	\$ 400.00
FF 22	X		20.00	53.00	4.00	77.00	35	\$ 350.00	\$ 350.00
FF 23	X	X	11.00	66.00	7.00	84.00	48	\$ 480.00	\$ 480.00
FF 24	X		27.00	45.00	6.00	78.00	38	\$ 380.00	\$ 380.00
FF 25	X	X	26.00	75.00	10.00	111.00	62	\$ 620.00	\$ 620.00
FF 26	X	X	39.00	110.00	11.00	160.00	84	\$ 840.00	\$ 840.00
FF 27	X		21.00	25.00	5.00	51.00	26	\$ 260.00	\$ -
Total For Department	25	8	433.00	856.00	140.00	1,418.00	0	\$ -	\$ 6,840.00
Maximum Attendance Possible			67.00	141.00	11.00		Average	\$	\$ 488.57
Maximum Possible Points		0	35	55	10				

*BLS - Member has completed the Bureau of Labor Standards required trainings (Hazmat Awareness, Bloodborne Pathogens, Fire Extinguisher, and SOGs awareness)

** Officer is considered a Fire Chief, Deputy Chief, Assistant Chief, Engineer, Captain or Lieutenant

Official Contribution Rate \$ 10.00

I, John Roberts, Chief of the Damariscotta Fire Department, certify that the above stated activity is true and accurate for the 2018 calendar year.

John Roberts, Chief

#3

#4

Participant Benefits

Eligible participants become vested in the SAP after 10 years of service. The vesting grows with service and a partial award is available at age 60 with less than 20 years of service or with 20 years of service before age 60. A participant is eligible for a full award after 20 years of service and reaching age 60.

Terminated Service

If a participant terminates service prior to reaching 10 years of service credit, the funds are forfeited and distributed pro-rata among the municipalities' remaining participants. Participants may transfer accrued service credits when moving between participating municipalities.

Leave of Absences

Participants may be granted a leave of absence to preserve SAP eligibility. Participants on approved leaves of absence will not forfeit their account balances.

Death or Disability

A participant who becomes disabled is eligible for an award equal to the net asset value of his or her account. If a participant dies in the line of duty, or while actively engaged in the rendering of volunteer fire fighter, first responder or emergency medical services, his or her beneficiary is entitled to the participant's full award less any expenses incurred.

Current operations

The program currently has 6570 members participating in 235 municipalities. The program is administered by three vendors currently.

Year	Departments	Members	Municipality	State	Total	CPI per DWD	State Match
2001	85	2152	\$598,846.12	\$581,674.36	\$1,180,520.48		\$250.00
2002	147	4097	\$1,032,902.97	\$964,945.81	\$1,997,848.78	2.80%	\$257.00
2003	172	4839	\$1,269,384.60	\$1,153,509.54	\$2,422,894.14	1.60%	\$261.11
2004	182	5175	\$1,361,798.46	\$1,269,304.80	\$2,631,103.26	2.30%	\$267.12
2005	192	5494	\$1,530,838.54	\$1,389,805.51	\$2,920,644.05	2.70%	\$274.33
2006	203	5773	\$1,658,530.41	\$1,509,923.41	\$3,168,453.82	3.40%	\$283.65
2007	212	5969	\$1,966,023.27	\$1,601,294.74	\$3,567,318.01	3.20%	\$292.72
2008	222	6206	\$1,847,129.30	\$1,693,823.03	\$3,540,952.33	2.80%	\$300.91
2009	227	6490	\$2,122,520.25	\$1,693,300.00	\$3,815,820.25	3.80%	\$312.34
2010	232	6559	\$2,122,269.25	\$1,871,042.65	\$3,993,311.90	-0.30%	\$311.40
2011	231	6534	\$2,159,797.34	\$1,877,280.04	\$4,037,077.38	1.60%	\$316.38
2012	234	6582	\$2,281,095.19	\$1,929,271.38	\$4,210,366.57	3.20%	\$326.50
2013	235	6570	\$2,156,223.46	\$1,929,261.26	\$4,085,484.72	2.10%	\$333.36
2014			estimate	\$1,958,200.18		1.50%	\$338.36
Totals			\$19,951,135.70	\$21,422,636.71	\$41,571,795.69		

1.2 Procuring and contracting agency

This Request for Proposal (RFP) is issued by the Wisconsin Department of Administration (DOA) through its Consolidated Agency Purchasing Services (CAPS), on behalf of the Department, which is the sole point of contact for the State and Board during the selection process. The person responsible for managing the procurement process is Patricia Conley, Procurement Specialist.

The contract resulting from this RFP will be administered by the Department in conjunction with the Board. The contract administrator will be Dawn Vick.