

OPTIONAL PENSION PLAN

Clallam County Fire District #5 participates in the State Board for Volunteer Firefighters and Reserve Officer Pension Plan. Enrollment in this Pension Plan is Voluntary. If you decide that you wish to enroll in the Pension Plan after being approved to serve in the Department, the Department will pay ½ of the Annual Fee for participation. Annual Fees are \$60.00. You will be required to pay the Volunteer Contribution of \$30.00 to the Department in November of Each Year of participation. Additional information is provided below and can be obtained on the **State Board for Volunteer Firefighters and Reserve Officers** web site at www.bvff.wa.gov/Default.htm

STATE BOARD FOR VOLUNTEER FIREFIGHTERS AND RESERVE OFFICERS

The State Board for Volunteer Firefighters and Reserve Officers administers the Volunteer Firefighters' and Reserve Officers' Relief and Pension Act (RCW 41.24). The State Board consists of three members of fire departments covered by the Act and appointed by the governor to serve overlapping six year terms. They must be from different congressional districts. This board appoints an executive secretary to handle the day-to-day responsibilities of administering the Act. The State Board holds public meetings four times a year. It supplies all forms, reviews all claims, certifies all retirements and authorizes all payments from the Volunteer Firefighters' and Reserve Officers' Relief and Pension Fund.

PENSION PROVISIONS

The pension plan exists to provide an incentive to keep members active for longer periods of time and to give the officers some leverage to keep them participating in training, duty shifts and responses. The State Board recommends that participation in the pension plan be made contingent upon fulfilling realistic performance requirements in the department. If department requirements are not met, please note this on the annual remittance form so that disallowed pension payments may not be made up at a future date.

Vesting

The minimum requirements for vesting or qualifying for a pension under the Volunteer Firefighters' Pension Plan are ten years of service and one payment into the pension fund. The amount of the pension vested increases for each five years of service beyond the minimum ten years and for each pension payment made. The maximum pension is vested with 25 of service and 25 payments into the pension fund. Many of the smaller pensions compute to a monthly payment of less than \$50.00. These pensions are paid as one time lump-sum settlements based upon the value of the annuity. All pensions which compute to more than \$50.00 are paid in monthly payments for as long as the member lives and cease upon his or her death or upon the death of both the member and her or his spouse if the Joint/Survivor Option is chosen. You can find monthly amounts by using the [pension tables](#).

Refund

When a member of the pension plan leaves the service without vesting a pension (or decides not to accept his or her vested pension), the fees that he or she has paid into the plan may be refunded. For this purpose, a State of Washington Invoice Voucher must be prepared requesting a refund of pension fees and stating that the participant is no longer a member of the volunteer fire service or reserve law enforcement. The name of the former member should be placed in the box at the top left, and she or he should sign in the payee's signature box. After securing the Local Board's approval as shown by the signatures of the chair and secretary, the vouchers must be sent to the State Board for processing. Upon the death of a member who has not retired, the State Board should be contacted with the spouse's name and birth date. It can then be determined whether the spouse will be entitled to a refund, a lump-sum settlement or a monthly pension. If the member does not have a spouse at death, the refund may be paid to his or her heirs or estate. Please include a photocopy of the death certificate with the voucher.

Retirement

When a member or former member is nearing the age at which he or she wishes to retire and begin drawing a pension, a set of retirement forms should be requested from the State Board. These consist of a Notice of Retirement, which must be completed and signed by the member and notarized by a notary public, and a Certificate of Eligibility, which must be approved by the Local Board of Trustees. Both forms will have been partially completed to reflect the records on file with the State Board in Olympia.

Joint/Survivor

Option

All members who served after July 1, 1989, are entitled to choose to receive a reduced pension which will continue for the life of the member and his or her surviving spouse named in the Notice of Retirement. The actual amount of the reduction is determined based upon the difference in age between the member and spouse. If the pensioner's spouse then predeceases him or her, effective the first day of the month following the spouse's death, the pension will be popped back up to the original amount.