

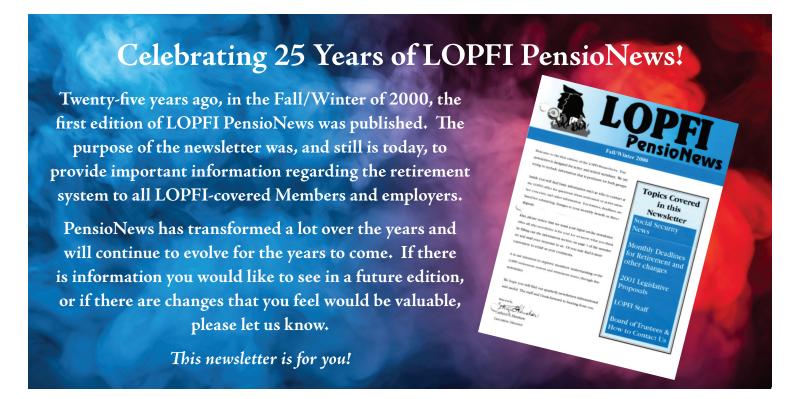
PensioNews

www.lopfi-prb.com

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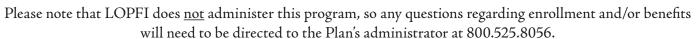
FALL 2025



Public Employee Financial Protection Plan Open Enrollment begins October 1st and ends November 30th

Guaranteed coverage from a source you can trust! As a LOPFI member, you can apply for Group Decreasing Term Life Insurance. How does the plan work?

- The benefit starts out higher when your family's needs are greater
- The benefit decreases with age as your pension benefit continues to grow
- The premium never increases, regardless of age—flat rate of \$17/month
- + The benefit is paid to your beneficiary if something happens to you
- There is no medical underwriting—coverage is guaranteed
- · Accidental, spouse and child death benefits are automatically included
- Coverage can continue into retirement



Visit <u>www.ncpersfamilyprotection.com</u> to complete the application and beneficiary designation.



Financial Update

One of the top priorities at LOPFI is ensuring Members' benefits are secure. While market fluctuations can be concerning, we want to assure you that LOPFI continues to provide stable and secure retirement benefits. Because LOPFI is a defined benefit plan, once you are a vested Member, you have the security of a guaranteed, lifetime monthly benefit.

At the end of the second quarter of 2025, LOPFI's investments produced a 6.64% net return compared to the portfolio index of 7.12%. Assets grew to \$3.756 billion, which is an increase from the beginning of 2025 when LOPFI's market value was \$3.605 billion. LOPFI's investment professionals remain dedicated, working diligently to achieve the highest net returns associated with their particular asset class, while avoiding unwarranted risk.

To learn more about LOPFI's investments, Members are welcome to attend investment committee meetings and/or board meetings.

Attention Employers

Have you seen the new features in the Employer Reporting Portal (ERP)?

Membership Application

- Wage Reporting
- e-Payment

Submit Documents

Manage Contacts and Users

Valuation/GASB Files

Change Profile

Securely Submit Documents

All ERP users can securely submit documents to LOPFI staff from within the ERP with just a few clicks of your mouse! Once you have uploaded your document(s) and clicked the **red** *Submit Documents* button, staff will have immediate access to retrieve the items.

When submitting multiple documents, be sure not to duplicate the title. Otherwise, the files will not properly submit to staff.

Annual Actuarial Valuations

Beginning June 2025, all employer Annual Actuarial Valuations were sent electronically through the ERP. The 2024 valuations, which provide the 2026 employer contribution rates, were uploaded in mid-June and are visible to all ERP users. Housing the valuations in the ERP will give users immediate access to this important information!

LOPFI Member Seminar

Join us in Conway for the next Member Seminar.

When: October 16, 2025 @ 10:00 am

Where: Conway Expo Center

2505 E Oak Street Conway, AR 72032

Registration is available in the Upcoming Events listing on the Home page of the LOPFI website at www.lopfi-prb.com

Employers, do you have questions regarding completing reporting tasks in the Employer Reporting Portal?

An Employer Seminar will be held upon conclusion of the Member Seminar, so feel free to register!

Membership Snapshot as of September 2025

Data for LOPFI

+	558	Reporting Locations
+	777	Departments
+	13,859	Active and DROP Members
+	3,922	Paid Police Officers
+	2,737	Paid Firefighters
+	6,455	Volunteer Members
+	737	Paid & Volunteer Members
		(simultaneous service credit)
+	6,712	Benefit Recipients

Data for Local Plans Administered by LOPFI

+	255	Local Plans
+	8	Active and DROP Members
+	2,758	Benefit Recipients

BOARD OF TRUSTEES

John Neal Chairman / Retired Fire Trustee

J. Scott Baxter Vice-Chairman / Police Employee Trustee

> Tim Hill Retired Police Trustee

Mayor Gary Baxter Employer Trustee

> Jared Zeiser Public Trustee

Brad Moore
Fire Employee Trustee

Vacant Employer Trustee

Board Meeting Dates:

November 6, 2025 - ASC Meeting 9:30 am December 4, 2025 - LOPFI Meeting 9:30 am

All meetings are open to the public.

Members are encouraged to attend meetings.
All meeting information is provided on the system's website. For anyone unable to attend meetings, the website also provides approved minutes from previous meetings, which can help keep you current on activities of the retirement system.

LOPFI

LOCAL POLICE & FIRE RETIREMENT SYSTEM

620 W. 3RD STREET, SUITE 200 LITTLE ROCK, AR 72201-2223

Direct Deposit Schedule					
Month	Deposit Date				
October 2025	October 1, 2025				
November 2025	October 31, 2025				
December 2025	December 1, 2025				
January 2026	December 31, 2025				
February 2026	January 30, 2026				
March 2026	February 27, 2026				
Closed for the Holidays:					
October 13, 2025	Columbus Day				
November 11, 2025	Veterans Day				
November 27 & 28, 2025	Thanksgiving Holiday				
December 24 & 25, 2025	Christmas Holiday				
January 1, 2026	New Year's Day				
January 19, 2026	Martin Luther King, Jr. Day				
February 16, 2026	Presidents Day				

LOPFI PensioNews is published by the Local Police and Fire Retirement System for LOPFI Members and Local Plan Members under plans administered by LOPFI.

Office Hours:

Monday - Friday 8:30 am to 4:30 pm

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