



# FPDR FUNDamentals

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*A newsletter for  
Fire and Police retirees*

July 2018  
Volume 19, Issue 1

## 2018 BENEFIT INCREASES

**All** FPDR One and FPDR Two members and beneficiaries can expect pension increases this year! Cost-of-living adjustments (COLAs) will be effective with your July benefit, payable on August 1. See below to find your increase based on your plan tier and, for FPDR One members and beneficiaries, your bureau. As always, please don't hesitate to call the FPDR pension coordinator, Beth Lloyd, at 503-823-5502 with any questions.

### **FPDR Two (“New Plan”) Pension Increases – Fire and Police**

**M**embers who retired or became disabled after December 1989 are generally FPDR Two members. Charter Section 5-312 gives the FPDR Board of Trustees discretion in the amount and timing of FPDR Two pension increases, except that the percentage increase cannot exceed the maximum percentage increase received by sworn retirees of the Oregon Public Employees Retirement System (PERS). Unlike the FPDR One plan, there is no difference between Police and Fire pension increases for FPDR Two members and beneficiaries.

At its March meeting, the FPDR Board decided that there will be a July 1 increase for FPDR Two members and beneficiaries, calculated in the same manner as the increases on July 1, 2017 and July 1, 2016:

- For the percent of the member's service prior to October 8, 2013: 2.00%
- For the percent of the member's service after October 7, 2013: 1.25%

If you (or your deceased spouse) retired before October 8, 2013, you will receive a 2.00% increase in your pension. If you (or your deceased spouse) retired on or after October 8, 2013, your increase will be between 1.75% and 1.99%, depending on the length and timing of the member's service.

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## **FPDR One (“Old Plan”) Pension Increases**

**M**embers who retired or were on long-term disability before January 1990 are generally FPDR One members. Section 5-120 of the City Charter specifies that FPDR One pensions are to be increased annually at the beginning of the fiscal year (July 1), by the same rate as any increase in the salary of fire fighters or police officers since the prior July 1.

### FPDR One Fire

FPDR One Fire retirees and beneficiaries will receive a 4.64% COLA on July 1. This is the cumulative increase from:

- a 1.00% increase in maximum longevity pay for top-step fire fighters that became effective December 29, 2017 as part of the new Portland Fire Fighters Association (PFFA) contract, and
- the 3.60% cost-of-living wage increase all fire fighters will receive on July 1, 2018 based on the change in the consumer price index for wage earners in the Portland area.

This increase is in addition to the 3.22% increase all FPDR One Fire retirees and beneficiaries received in February as a result of retroactive wage increases included in the new PFFA contract.

### FPDR One Police

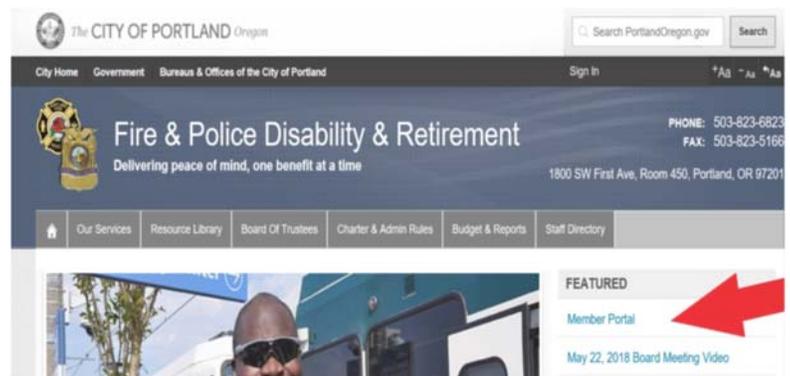
FPDR One Police retirees and beneficiaries will receive a 6.71% COLA on July 1. This is the cumulative increase from:

- a 3.00% increase in top-step police officer pay that became effective January 1, 2018 (the second of three such increases included in the current Portland Police Association contract), and
  - the 3.60% cost-of-living wage increase all police officers will receive on July 1, 2018 based on the change in the consumer price index for wage earners in the Portland area.
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# MEMBER PORTAL

**We've** had a great response to the initial launch of the new FPDR portal! Members are updating their information, downloading pay statements, and changing their tax withholdings whenever and wherever they want! If you haven't signed up yet please give us a call at 503-823-6823, and we will be happy to assist you. And of course, if you do not have a computer, or do not wish to sign up, you may continue to call our office to receive excellent service.

The easiest way to get to the portal is to visit our main webpage: [www.portlandoregon.gov/fpdr](http://www.portlandoregon.gov/fpdr) and use the Member Portal link on the right side of the screen in the FEATURED section.



Alternatively, you can enter this web site in your browser:

<https://fpdrportal.portlandoregon.gov/portal> Either way, a secure link will take you to the FPDR Member Portal. The first time you log in to the portal you will create a login ID and password, which requires a special PIN. Please contact FPDR at 503-823-6823 if you haven't used the portal before and do not have your PIN. For future visits to the portal, all you will need is your login ID and password.

Here is handy list of what is available to you on the portal:

- ☞ View and print deposit statements
- ☞ View and edit tax withholdings
- ☞ View and print tax summaries
- ☞ Add or update your physical address, phone number, or email address
- ☞ Add or update family members and upload documentation
- ☞ View disability claim information, status, and payments
- ☞ Contact your disability claim analyst with questions, or upload documentation
- ☞ View and print your pension summary
- ☞ View and print your participant data report to ensure accuracy

## DIGITAL DIRECT DEPOSIT NOTICES

**T**ired of getting your pension direct deposit statements in the mail? Join the 700 retirees already receiving electronic statements! With electronic statements you can access your pay advice from anywhere, and view and print up to three years' worth of past statements. Plus, electronic statements are more secure, more sustainable, and less expensive. And they never get lost in the mail or accidentally recycled.

**THINK.  
DIGITAL**

To have your direct deposit statements emailed to you each month, simply log on to the FPDR Member Portal (see previous page) and add a "Preferred" email address to your contact information. (Please note that there can only be one "Preferred" email address, phone number and mailing address).

Or if you would rather, call us at 503-823-6823 and we will enter your email address for you.

Once you have a preferred email address in the portal, we will begin emailing you a secure link to view and/or print your direct deposit statement each month. The secure link will take you to the Member Portal, where you will need your login ID and password to view your statement.