DERP At a Glance

What Is DERP?

The Denver Employees Retirement Plan (DERP) provides retirement, disability, and death benefits to eligible active, retired, and former City and County of Denver (city) employees, Denver Health and Hospital Authority employees, and DERP staff. As a trusted administrator of the city's pension for over 60 years, we partner with members to build, plan, and live a secure retirement future through member education, prudent investment management, and exceptional service.

Eighty-six percent of Americans say all workers, not just those employed by state and local governments, should have a pension.

Source: National Institute on Retirement Security

Founded:
1963

Current Members:
28,800+

Assets:
$2.7 billion

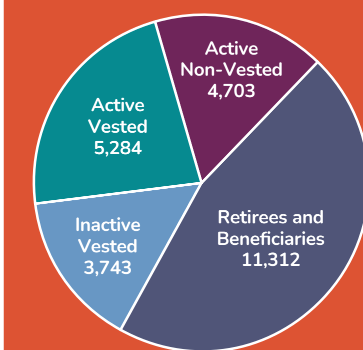
Governance and Leadership:

- Five-Person Retirement Board
- Four-Person Advisory Committee
- DERP Executives and Staff

What is a DERP Pension Benefit?

It's your foundation for a strong retirement future! You're automatically enrolled on your first day of employment and you immediately begin contributing to your future DERP Pension Benefit. Once you're vested (have five years of service credit), your DERP Pension Benefit cannot be taken away.

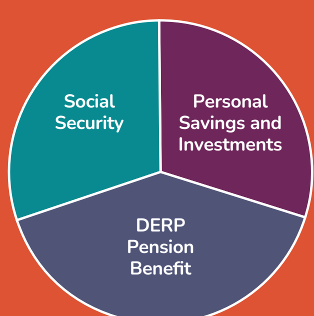
Who are DERP Members?



Membership as of 12/31/2024

Your DERP Pension Benefit Is One Part of a Secure Retirement Future

Your DERP Pension Benefit is designed to be supplemented with Social Security and your personal savings and investments to provide you a valuable foundation for a strong retirement future.



Advantages of Your DERP Pension Benefit

- **It's Guaranteed**
  Once vested, you're eligible to receive a lifetime monthly DERP Pension Benefit.
- **It's Yours for Life**
  You can't outlive your DERP Pension Benefit. No matter how long you live, you receive a monthly DERP Pension Benefit.
- **It's Professionally Managed**
  Your DERP Pension Benefit is maintenance-free. You don't have to make investment decisions.
- **It Can Be Passed On to a Loved One**
  Your DERP Pension Benefit can continue to be paid to your beneficiary after you pass.

How Is Your DERP Pension Benefit Funded?

Each pay period, you contribute a pretax percentage of your paycheck toward your retirement future. Member and employer contributions are pooled and become part of the DERP trust fund. This fund is invested to earn additional income using a strategy focused on long-term results.

How DERP Works

- You become a member on your first day of employment.
- You contribute a pretax percentage of each paycheck toward your future DERP Pension Benefit.
- You become vested and qualify for a lifetime monthly DERP Pension Benefit after five years of service credit.
- If you separate before you're vested, you can request a refund of your employee contributions, plus interest, or roll them over into another qualified retirement account. Your employer's contributions remain with DERP.

Set Up Your MyDERP.org Account, Today!

Your MyDERP.org account is a secure online resource where you can review and update your beneficiary information, access your Annual Member Statement, request an appointment with a membership services representative, and more. Your MyDERP.org account provides you with 24-hour access to your personal information seven days a week.

- **MyDERP.org Is Safe** – Keeping your account safe and secure is DERP's highest priority.
- **MyDERP.org Is Convenient** – You can log into your MyDERP.org account at any time from anywhere.
- **MyDERP.org Is Easy to Use** – You can quickly and easily access and update information.

Additional DERP Plus Benefits for You and Your Loved Ones

You have a range of additional benefits to support a strong, healthy, and protected future. Your DERP Plus Benefits ensure you and your loved ones are covered while you're employed or retired.

Available While You're Employed

- Disability Retirement
- Death Retirement

Available When You Retire

- Joint and Survivor
- Lump-Sum Death
- Insurance Premium Reduction

What You Can Do Today to Keep Your Retirement On Course

- **CREATE** your **MyDERP.org** account to manage your account securely and easily across your career.
- **READ** the **Active Member Handbook** to discover the benefits you have and the steps you need to take at each stage of your retirement journey.
- **ATTEND** a RetireStrong Education Program seminar so you can hear from the experts and ask questions.
- **MONITOR** your benefits with your **Annual Member Statements.**
- **PLAN** for your retirement across your career.
- **EXPLORE DERP.org** for more information about your benefits.
- **BROWSE** our library of educational vidoes.