

DERP At-A-GLANCE

What is DERP?

The Denver Employees Retirement Plan (DERP) is a comprehensive provider of retirement, disability, and death benefits to eligible active, retired, and former City and County of Denver, Denver Health and Hospital Authority, and DERP staff. As a trusted administrator of the city's pension for over 50 years, we partner with members to build, plan, and live a secure retirement future through member education, prudent investment management, and exceptional service.

At a time when 64% of American households lack any form of protected, guaranteed retirement income, DERP is a valuable retirement benefit.

Source: Alliance for Lifetime Income

Founded:
1963

Current Members:
20,000+

Assets:
\$2.2 Billion

Governance and Leadership:

5 Person Board

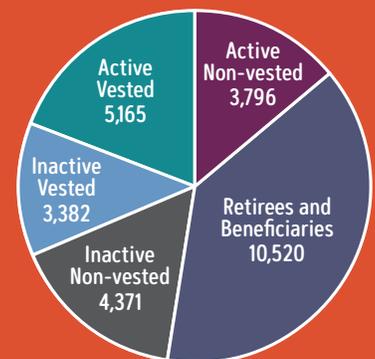
4 Person Advisory

DERP Executives and Staff

What is a DERP Pension Benefit?

Your DERP Pension Benefit is your foundation for a strong retirement future that pays a lifetime monthly benefit at retirement, disability, or death. The longer you work with the city, the higher your monthly benefit. Once vested, your DERP Pension Benefit cannot be reduced or taken away.

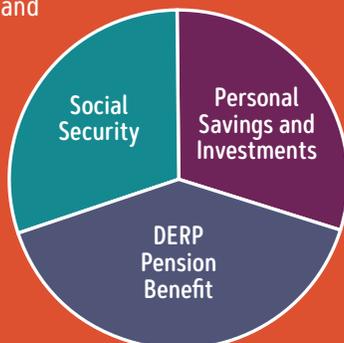
Who are DERP Members?



Membership as of 12/31/2020

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.



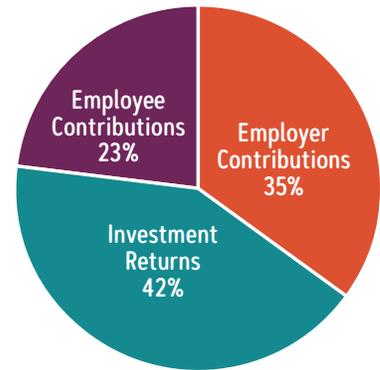
Advantages of a DERP Pension Benefit

- It's Guaranteed**
Once you have five years' service credit, you're eligible to receive a lifetime, monthly DERP Pension Benefit.
- It's for Life**
You can't outlive your DERP Pension Benefit. No matter how long you live you'll receive your monthly DERP Pension Benefit.
- It's Professionally Managed**
Your plan is maintenance free and you don't have to make investment decisions. DERP's investment team is focused on long-term results, and partners with some of the best investment professionals in the country to maximize returns and manage risk.

Together, We're Securing Your Financial Future, Today!

Your DERP Pension Benefit is funded by the combination of employer and employee contributions and income from investment returns. Your contributions are pooled with thousands of other DERP members and become part of the DERP trust fund. DERP's investment strategy is disciplined, balanced, and focused on long-term results.

Contributions as of 12/31/2020



How DERP Works

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

Set Up Your MyDERP.org Account, Today

Your MyDERP.org account is a secure online resource where you can view and update your information, enroll in meetings and seminars, calculate the cost to purchase service, 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 anytime from anywhere.
- **MyDERP.org is easy to use** – You can quickly and easily access and update information.

Additional DERP Plus Benefits for You and 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 are employed or retired.

Available while you are employed:

- Disability
- Death

Available when you retire

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

DERP is Your Retirement Plan. Here's What You Can Do to Keep Your Retirement On Course

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 are employed or retired.

- **LOG ON** to your MyDERP.org account to manage your account securely and easily across your career.
- **LEARN** about your benefits through the DERP Retire Strong education program and the Active Member Handbook.
- **MONITOR** your benefits with your DERP Annual Statements.
- **PLAN** for your retirement across your career.
- **VISIT DERP.org** for more information about your benefits.



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DERP.org
MyDERP.org

Powering Your Future, Together.