



**North Carolina**  
Total Retirement Plans



*Dale R. Folwell, CPA*  
STATE TREASURER OF NORTH CAROLINA  
DALE R. FOLWELL, CPA

**FRSWPF**

**2022**

**FIREFIGHTERS' &  
RESCUE SQUAD WORKERS'  
PENSION FUND**





**Welcome to the Firefighters' & Rescue Squad Workers' Pension Fund!**

The Firefighters' & Rescue Squad Workers' Pension Fund (FRSWPF) is administered by the North Carolina Total Retirement Plans within the Department of State Treasurer (DST). Our mission is to preserve and protect this benefit for current and future public or volunteer Firefighters and Rescue Squad Workers who serve the citizens of North Carolina.

**Partners in Planning for Your Retirement**

We are proud to partner with you during and after your service to North Carolina. Our role is to maintain the integrity and sustainability of the North Carolina Retirement Systems. Your role is to make sure you're doing all you can to secure your financial future.

When planning for a secure retirement, I encourage you to determine how much retirement income you'll need to feel secure after you stop working. As you make that determination, you should not only consider your FRSWPF benefits, but also your Social Security benefit and personal savings.

**Understanding Your Pension Fund Benefit**


In this handbook you'll find all the details you need to understand the FRSWPF. You'll also find many of the tools and resources you need to make informed decisions about your total retirement on ORBIT, our secure web portal, at ORBIT.myNCRetirement.com. Once you've registered, you'll be able to safely and securely manage your account, track service credit, maintain beneficiaries and personal information, and stay informed. Additional resources are also available at myNCRetirement.com.

Thank you for your service to North Carolina, and we look forward to working with you now and through your retirement!

Sincerely,

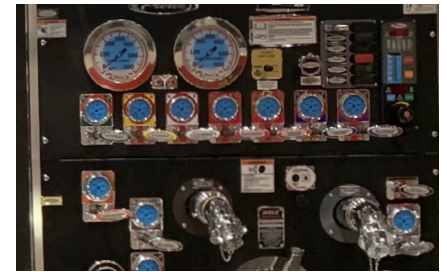
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Treasurer Dale R. Folwell, CPA

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 [specialty.plans@nctreasurer.com](mailto:specialty.plans@nctreasurer.com)

 [www.myNCRetirement.com](http://www.myNCRetirement.com)



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*DISCLAIMER: The availability and amount of all benefits you might be eligible to receive is governed by North Carolina law. The information provided in this handbook cannot alter, modify or otherwise change the controlling North Carolina law or other governing legal documents in any way, nor can any right accrue to you by reason of any information provided or omission of information provided herein. In the event of a conflict between this information and North Carolina law, North Carolina law governs.*



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## Section 1 | Membership in the Pension Fund

Welcome to the Firefighters’ and Rescue Squad Workers’ Pension Fund (FRSWPF). You can enroll as a member of the pension fund if you are an eligible firefighter or rescue squad worker who meets all of the requirements stated below.

### ELIGIBLE FIREFIGHTERS

To be an “eligible firefighter,” you must be 18 or older and belong to a fire department that:

- Is rated by the Fire Insurance Rating Bureau and is certified by the Department of Insurance as not less than a Class “9S” department.
- Files a roster annually with the North Carolina State Firemen’s Association, which is forwarded to the pension fund by January 31 each year.
- Holds training sessions at least four hours monthly for which members are required to attend at least 36 hours per year.

Training sessions for firefighters are defined as sessions or drills that prepare firefighters for, or increase their knowledge in, fire prevention, fire suppression or protection of life and property.



### ELIGIBLE RESCUE SQUAD WORKERS

To be an “eligible rescue squad worker,” you must be 18 or older and belong to a rescue squad that:

- Is eligible for membership in the North Carolina Association of Rescue and Emergency Medical Services, Inc.
- Files a roster annually with the North Carolina Association of Rescue and Emergency Medical Services, Inc., which is forwarded to the pension fund by January 31 each year.

Eligible rescue squad workers must attend a minimum of 36 hours of training sessions each year.

Training sessions for rescue squad workers are defined as any sessions or drills that prepare rescue squad workers for, or increase their knowledge in, rescue, emergency medical services, injury prevention or protection of life and property.

### ENROLLMENT IN THE PENSION FUND

To become a member of the pension fund, you must:

- Complete Form 350 (Enrolling in the Firefighters’ and Rescue Squad Workers’ Pension Fund) through your department or squad.
- Contributions are **\$10 per month for each month of service credit in a calendar year** and must be received in the Pension Fund office by **March 31** of the following year in order to be properly credited. Mail contributions to the Pension Fund office at 3200 Atlantic Ave., Raleigh, NC 27604.

Training sessions for rescue squad workers are defined as any sessions or drills that prepare rescue squad workers for, or increase their knowledge in, rescue, emergency medical services, injury prevention or protection of life and property.

**Form 2FR**  
**Designating Beneficiary(ies)**  
**for the Firefighters’ and Rescue Squad**  
**Workers’ Pension Fund**

We recommend you complete [Form 2FR](#) as soon as possible and return by email to [Specialty.Plans@nctreasurer.com](mailto:Specialty.Plans@nctreasurer.com).

You may also mail the form to:

Firefighters’ and Rescue  
Squad Workers’ Pension Fund

Department of State Treasurer  
3200 Atlantic Avenue  
Raleigh, NC 27604

Your enrollment date will be effective in the month in which the pension fund receives both your application and contribution.

## **ANNUAL MARCH 31 CONTRIBUTION DEADLINE**

In order to be properly credited, your contributions for a calendar year must be received by the pension fund by March 31 of the following year. Prior year contributions received after March 31 will be returned. To receive credit for the period for which the contributions were returned, you must purchase the service credit as described under the "Prior Service" purchase provisions.

## **FORFEITING ELIGIBILITY BASED ON CRIMINAL OFFENSES**

Effective December 1, 2013, if you are convicted of a state or federal felony that is directly related to your service as a firefighter or rescue squad worker, and you are not yet 55 or have not yet received 20 years of fully creditable service, or you are at least 55 and have 20 years of creditable service but you are still serving as a participant of an eligible department or squad, you are prohibited from receiving any retirement benefit other than a return of your contributions.

## **WHO PAYS FOR THE FUND**

Your contributions to the pension fund, the investment earnings on total contributions and an annual appropriation from the State General Fund pay the cost of providing your pension fund benefits.

Your share of the cost is currently \$10 monthly. Members normally must pay into the pension fund for 20 years to receive a monthly benefit at retirement.

## **ORBIT ONLINE ACCOUNT ACCESS**

ORBIT is a secure site that allows you to view your personal account information, download retirement forms, and access retirement resources 24 hours a day, seven days a week. Each year, you can view the contributions and creditable service for the year prior, generally after March 31 of the following year.

To set up or log in to your personal ORBIT account, go to the ORBIT website at [ORBIT.myNCRetirement.com](http://ORBIT.myNCRetirement.com) and follow the log in instructions, or register for an ORBIT account.

**When creating your account, use your personal email address.**

**If you already have an account and use your work email, we recommend logging in and changing this to your personal email so you will continue to have access to your account should you switch jobs or retire.**



[ORBIT.myNCRetirement.com](http://ORBIT.myNCRetirement.com)

## Section 2 | Benefit Eligibility

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You may apply for monthly pension fund benefits after you:

- Have 20 years of creditable service as a firefighter or rescue squad worker, and
  - Reach age 55.
- 

**The present pension  
fund benefit is**

**\$170  
per month**

### **CREDITABLE SERVICE**

Creditable service is defined as *eligible service for any period during which you paid and maintained contributions in the fund or for which you purchased service credit in the fund.*

Creditable service as either a firefighter or rescue squad worker counts toward membership in the fund. However, if you work and/or volunteer both as a firefighter and as a rescue squad worker during the same month, you can only receive one month of pension fund credit for that month.

Once you meet these requirements and begin receiving your pension fund benefit, you can continue to receive your benefit while you continue to work or return to work as a paid or volunteer firefighter or rescue squad worker.

### **DISABILITY BENEFITS**

After 10 years of creditable service, if you become totally and permanently disabled (as approved by the pension fund's Medical Review Board) and can no longer perform the duties of a firefighter or rescue squad worker, you are eligible for disability retirement status. If your disability is the result of a non-duty related activity, you must continue to pay monthly into the fund until you have paid for 20 years. At age 55, you may apply to receive your monthly benefit provided you have made contributions for 20 years.

If you become totally and permanently disabled (as approved by the pension fund's Medical Review Board) while performing your duties as a firefighter or rescue squad worker, you may apply to receive a monthly pension when you reach age 55. After being approved for a line-of-duty disability, you will no longer have to make contributions to the pension fund.

### **IF YOU LEAVE THE DEPARTMENT OR SQUAD BEFORE RETIREMENT**

If you leave your department or squad before retirement, you may still receive a benefit at a later date, if you have not withdrawn your contributions. If you leave for any reason, you are eligible to apply for your benefit at age 55 provided you have completed 20 years of creditable service, and have paid contributions for 20 years.

Normally, if you leave the fund before you have 20 years of creditable service, the only payment you can receive is a refund of your contributions.

### **EFFECT OF ANNEXATION**

You may continue as a member of the pension fund even if your home or fire department/rescue squad location is affected by an annexation, and as a result, you can no longer serve as a firefighter/rescue squad worker. If you have 10 years of service at the time of annexation, you may continue contributing monthly until you have paid for 20 years. You are eligible to apply for your benefit at age 55 provided you have contributed for 20 years.





## Section 3 | How Benefits are Paid

To begin receiving benefits, you must complete and submit to the pension fund:

- Form 6FR (Retiring from the Firefighters' and Rescue Squad Workers' Pension Fund)
- Form 170 (Authorizing Direct Deposit)
- Form 290 (Choosing Income Tax Withholding Preferences)



You must apply for benefits. They are not paid automatically. Your application and direct deposit form should be returned to the pension fund 30 days before your scheduled retirement date.

If incorrect information is submitted to the pension fund that causes your benefit to be incorrect, the pension fund will correct the error and adjust your payment to be the actuarial equivalent of the benefit you were correctly entitled to receive.

### OVERPAYMENT OFFSETS

Monthly retirement benefits and refund of contributions are subject to offsets for overpayments incurred to members in a state-administered retirement system. If you incur an overpayment or erroneous payment in:

- state-administered retirement system
- the Disability Income Plan of North Carolina
- or State Health Plan premiums (or claims paid on behalf of)



This includes any benefits paid to any member who is later determined to have been ineligible for those benefits or unentitled to those amounts, may be offset against any retirement allowance, return of contributions, or any other right accruing to the same person, the person's estate, or designated beneficiary(ies).

## Section 4 | Receiving your Monthly Benefit

The effective date of your retirement is always the first day of the month. The present monthly benefit is \$170.

After receiving your application, the pension fund will send you an acknowledgment letter confirming your retirement information, including the payment date for your benefits.

Your first monthly pension fund benefit will be mailed to you. Thereafter, your monthly benefit will be deposited into your bank account on the 25th day of each month. If the pay date falls on a Saturday, Sunday or holiday, your deposit will be made on the last workday before the pay date. Direct deposit is fast, automatic, and free. For a list of all payment dates, visit our website at [www.myNCRetirement.com](http://www.myNCRetirement.com).

**CREDITABLE SERVICE** is the total of all service credit that counts towards your pension fund benefit.



## Section 5 | Adding to Your Creditable Service

In addition to the years and months you contribute to the fund, the following creditable service and service purchase provisions may apply:

### **PRIOR SERVICE**

You may purchase pension fund credit for prior fire or rescue squad service if:

- You were a member of an eligible fire department or rescue squad before its participation in the fund.
- You were previously eligible, but did not choose to join the pension fund.
- You had earlier service with a department or squad other than the department or squad through which you joined the pension fund.
- You had eligible service for the prior year but did not make prior year contributions or your prior year contributions were returned because they were received after March 31.

If you are 34 or younger, the cost to purchase prior service is \$10 a month plus interest of an annual rate determined by the LGERS Board of Trustees. If you are 35 or older, the cost is equal to the full actuarial liability. You may purchase prior service in both a fire department and a rescue squad as long as the service periods do not overlap. Visit [ORBIT](#) for all service purchase forms.

Service for current year contributions must be received in the Pension Fund office by March 31 of the following year in order to be properly credited. These contributions will not be included in the estimate to purchase pension fund credit for prior fire or rescue squad service.

You cannot purchase service credit for any periods of time for which you received a refund of your pension fund contributions.

Any service that was forfeited due to a felony conviction cannot be repurchased. See p. 5 for information about forfeiting eligibility based on criminal offenses.

### **MILITARY SERVICE**

You may take a leave of absence for one tour of military service and earn service credit during that period if you continue making your fund contributions during your tour. After your return, you will need to submit a copy of your military discharge papers, such as your DD214, that reflect the date you entered and the date you were released from active duty.



**Service Purchase**

## Section 6 | Refund of Contributions

If you are no longer eligible or choose not to participate in the fund for any reason other than retirement or death, you can receive a refund of your contributions.

To receive a refund, complete Form 5FR (Withdrawing Contributions from the Firefighters' and Rescue Squad Workers' Pension Fund) found in ORBIT, and file it with the pension fund.

No interest will be paid on the amount of the refund. If you withdraw from the pension fund, you will receive both your contributions and contributions paid by others on your behalf.

Please note, if you withdraw your contributions, you forfeit your retirement service credit and any rights to retirement benefits. Also, you will not be able to purchase any refunded or withdrawn contributions in the future.

### LACK OF QUALIFICATION

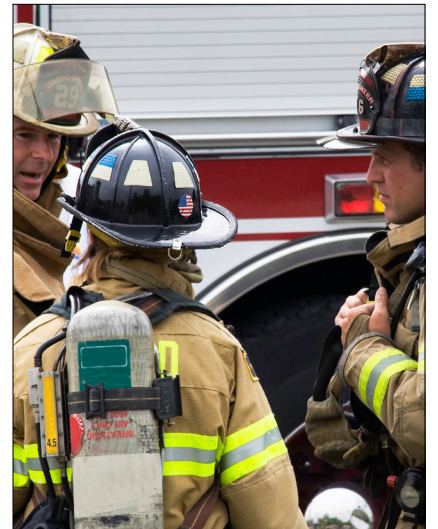
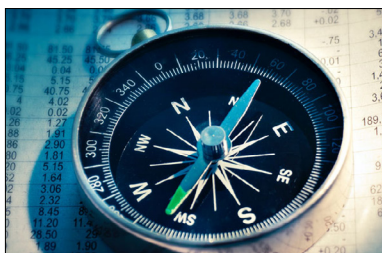
When you turn age 55, if you are a member of the pension fund but do not qualify to receive a benefit, the amount you paid into the fund can be refunded to you. If you do not qualify because you have not yet completed 20 years of service, you may continue working toward your service goal.

### DEFAULT OF THE FUND

If the pension fund was ever unable to pay all benefits in full, all benefit payments would be reduced. When it again became able, the fund would resume paying benefits in full. The fund would not owe back-payments.

### REJOINING THE FUND

If you previously received a refund from the fund and later wish to rejoin, you may do so by completing a new enrollment application (Form 350). After rejoining the fund, you will not be eligible to purchase service credits for your previous withdrawn account.



## Section 7 | Income Tax

The following is a brief outline of current tax laws as they apply to fund benefits. However, because tax laws often change, you should consult your tax advisor for more details.

### **MONTHLY BENEFITS**

After you retire, by January 31 each year, we will send you Form 1099-R which is similar to Form W-2 (Statement of Income and Tax Withheld) which you received annually while you were working. The 1099-R shows the amount of your pension benefits, the taxable portion (if any), the amount of tax withheld (if any), and related information. Copies also will be sent to the Internal Revenue Service (IRS) and the North Carolina Department of Revenue. Therefore, you should report your pension benefits on your federal and North Carolina tax returns regardless of whether you owe any income tax.

### **Federal Income Tax**

Under federal law, the majority of every pension benefit is subject to being taxed. Although you will not pay taxes again on any contributions for which you have already paid tax, you may exclude only a small portion of your previously taxed contributions each month throughout a period of time specified by the federal government.

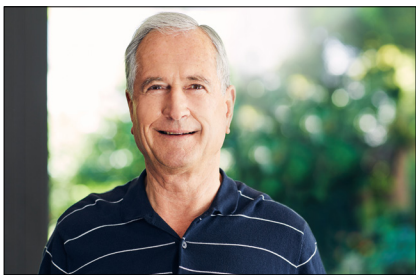
### **North Carolina Income Tax**

If you are a North Carolina resident and have maintained five or more years of pension fund service credit as of August 12, 1989, your monthly benefit paid by the pension fund is not subject to North Carolina income tax. If you do not have five years of maintained pension fund service credit as of August 12, 1989, the taxable portion of your monthly benefit is subject to North Carolina income tax.

The benefits paid to a beneficiary receiving a monthly line of duty survivor death benefit are also subject to the federal and North Carolina income tax provisions described above.

### **Lump-Sum Payment of Contributions**

The monthly contributions paid by you and paid by others on your behalf into the pension fund have already been taxed. If you receive a refund of your pension fund contributions, it will not be subject to income tax. After your death, if a lump-sum payment of your contributions is paid to your beneficiary, the payment will not be subject to income tax.



## Section 8 | Death Benefits

### PAYMENTS TO BENEFICIARIES

At your death, your beneficiary should notify the pension fund immediately. Your beneficiary may be eligible, as described below, to receive a lump sum payment equal to your remaining FRSWPF contributions, or a monthly Survivor Benefit if you are killed in the line of duty.



### **Beneficiary Provisions if Death Occurs on or after July 1, 2018**

Effective July 1, 2018, FRSWPF members will be able to name principal and contingent beneficiaries for their return of undistributed contributions and the Guaranteed Refund (after retirement) due to death, and for the Survivor Benefit if killed in the line of duty.

If you die on or after July 1, 2018, and your death is not in the line of duty, the following beneficiary provisions apply:

- If you have designated a beneficiary(ies), this person(s) will be the beneficiary of your pension fund account.
- If you do not have a designated beneficiary living as of your date of death, your spouse will be the beneficiary.

If there is no living beneficiary or spouse, the proceeds will be paid to your estate.

If you die before beginning to receive your pension, your beneficiary will receive the amount you paid and contributions paid on your behalf into the pension fund. If you have completed and submitted the Form 2FR, your single beneficiary may be eligible for line-of-duty death benefits.

If you die after beginning to receive your benefits, your beneficiary will be paid the amount you contributed to the pension fund, minus the benefits you collected. If you die after collecting more from the fund than you contributed, payments stop. No additional benefits are paid.

### **Survivor Benefit if Line-of-Duty Death Occurs on or after July 1, 2018**

If you are an active member of FRSWPF and you die in the line of duty on or after July 1, 2018, and you have one eligible principal beneficiary named to receive the return of undistributed contributions living at the time of your death, that beneficiary must make a choice to receive a lump-sum return of undistributed contributions or receive a lifetime monthly survivorship benefit (currently \$170) beginning the month after the month you would have turned 55. If you were 55 or older at the time of your death, your survivor will be required to make a choice between the return of undistributed contributions or receive this lifetime monthly survivorship benefit beginning the month after your death.

If you are killed in the line of duty and you are already receiving a monthly FRSWPF retirement benefit, your beneficiary will receive the same amount monthly for life, beginning the month after your death.

All monthly survivor benefits end at the death of the monthly survivor beneficiary. No other beneficiaries are eligible for any benefits after the death of the monthly survivor beneficiary.

If there is more than one living principal beneficiary or contingent beneficiary(ies) at the time of your line-of-duty death, a lump-sum payment equal to your remaining undistributed contributions will be paid to the eligible beneficiary(ies), or if there are no eligible beneficiaries, to your estate.

All line-of-duty death benefits are payable contingent on approval from the Industrial Commission as required in Chapter 143, Article 12A of the General Statutes and are paid retroactively to the applicable benefit effective date minus the benefits you collected. If you die after collecting more from the fund than you contributed, payments stop. No additional benefits are paid.

## Section 9 | Administration and Funding

### ADMINISTRATION

The Pension Fund is administered by the Local Governmental Employees' Retirement System Board of Trustees. The board members are:

State Treasurer Dale R. Folwell, CPA, Chair

Clee Atkinson

Melody Braddy

Lentz Brewer

Tony Brown

Allen Buansi

Homer Dearmin

Vernon Gammon

Kevin Gordon

Brenda Howerton

Jeff Morse

Greg Patterson

Catherine Truitt



### ASSETS

The State Treasurer is the custodian of the Plan assets and serves as the Chief Investment Officer.

Equity assets (e.g., common stock, preferred stock, and debentures convertible into common stock) are invested in conjunction with policies adopted by the Investment Advisory Committee.

Committee members are:

State Treasurer Dale R. Folwell, CPA, Chair

John Aneralla

Lentz Brewer

Loris Colclough

David Hartzell

Michael Mebane

Greg Patterson

# Section 9 | Administration & Funding

## FUTURE OF THE PENSION FUND

The state expects to continue the Firefighters’ and Rescue Squad Workers’ Pension Fund indefinitely. However, because future conditions cannot be foreseen, the N.C. General Assembly reserves the right to modify the provisions of the fund.

## FUND DOCUMENTS

This handbook summarizes the main features of the Firefighters’ and Rescue Squad Workers’ Pension fund. The official text governing the operations of the fund and the payment of all benefits is found in [Chapter 58 of the General Statutes](#) and [Title 20 of the North Carolina Administrative Code](#).

## MEMBER CONTRIBUTIONS

Members currently contribute \$10 each month to the fund.

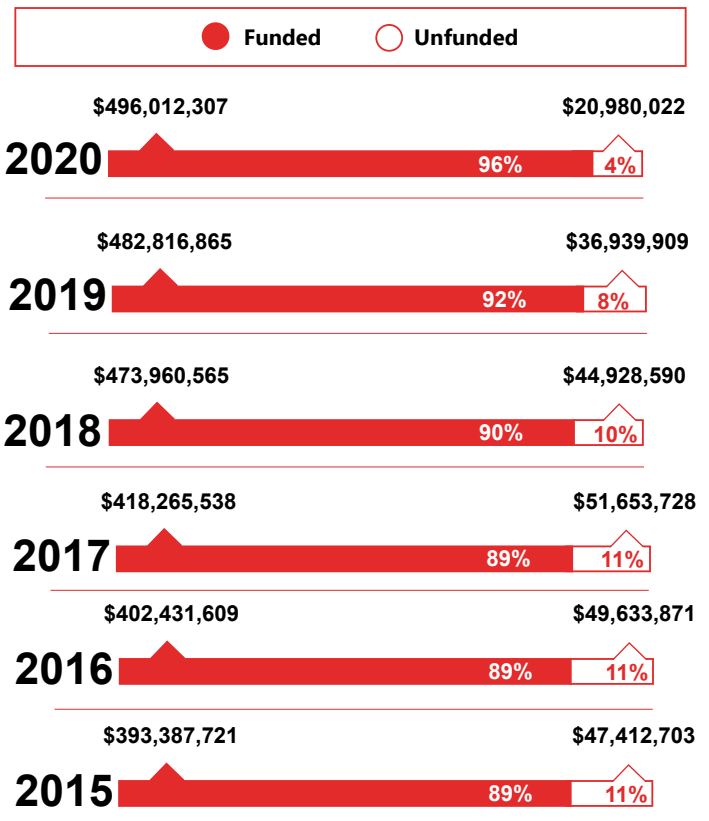
## FUNDED STATUS & RATIO

The Firefighters’ and Rescue Squad Workers’ Pension Fund has been labeled as “actuarially sound” because of the consistent use over the years of:

- Actuarial assumptions based on experience
- An approved actuarial funding method
- The recognition of all promised benefits in the actuarial liabilities

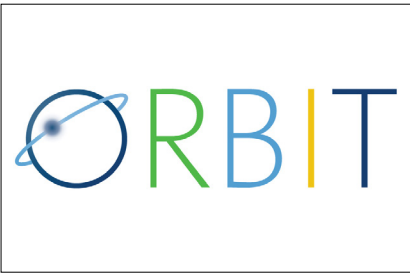
A generally accepted measure of the soundness of any retirement system is to relate the total assets to the total accrued liabilities. This determines the funded ratio or percentage of the system. The total of the accrued liabilities is found by adding the total assets and the unfunded accrued liabilities.

### Accrued Liabilities





## Section 10 | Resources and Contacts



The North Carolina Department of State Treasurer created ORBIT to allow members convenient access to their retirement account information 24 hours a day, seven days a week. This secure site enables you to view your personal information, account information and other relevant details specific to your retirement system account.

**When creating your account, the Retirement Systems Division requires that you use your personal email address so you have continued access to email security questions should you change jobs or retire. If you already have an account and use your work email, we recommend logging in and changing this to your personal account.**

To access ORBIT, go to our website at [www.myNCRetirement.com](http://www.myNCRetirement.com), click on the ORBIT icon and follow the instructions to log in to your personal ORBIT account.

1. Register for ORBIT via the Register button on the login page
2. Follow the prompts for registration
3. Access ORBIT using the User ID and Password that you created



[ORBIT.myNCRetirement.com](http://ORBIT.myNCRetirement.com)



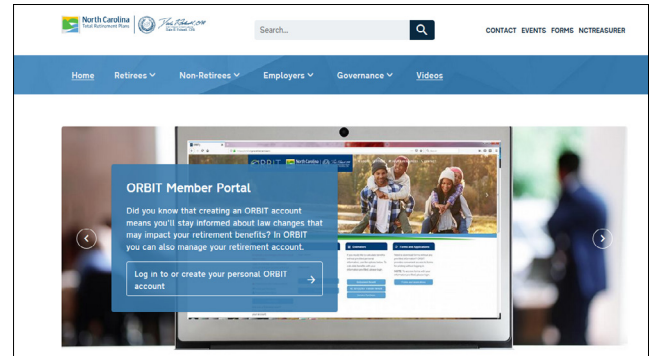
# Section 10 | Resources and Contacts

## WEB-BASED RESOURCES


 [www.myNCRetirement.com](http://www.myNCRetirement.com)


Visit our website to:


- View and download retirement benefits handbooks
- See Frequently Asked Questions
- Review the retirement checklist
- Use our service purchase estimator
- Use our benefit estimators
- Learn about retirement planning resources
- Log into your personal ORBIT account



## Contact Us

 919-814-4590  
Fraud and Abuse Hotline 1-855-903-7283  
[retfraud@nctreasurer.com](mailto:retfraud@nctreasurer.com)

 Firefighters' & Rescue Squad Workers' Pension Fund  
Department of State Treasurer  
3200 Atlantic Avenue  
Raleigh, North Carolina 27604

 [Specialty.Plans@nctreasurer.com](mailto:Specialty.Plans@nctreasurer.com)

 <https://www.facebook.com/MyNCRetirement>

**For up to date information on availability and hours, please visit [myNCRetirement.com](http://myNCRetirement.com).**

Office hours  
in-person deliveries and appointments  
Monday - Friday, 8:00 am - 5:00 pm

Call Center hours  
Monday - Friday, 8:30 am - 4:30 pm  
(closed 11:30 am - 12:30 pm)



**View all Member Handbooks**

# Section 11 | Glossary of Terms

## ACTUARY

A business professional with expertise in the fields of economics, statistics and mathematics who compiles and analyzes statistics in order to calculate financial risks and reserves.

## CREDITABLE SERVICE

The total of all service credit that counts toward retirement.

## ORBIT

The secure website for tracking and maintaining your retirement account

## OVERPAYMENT

Payment to a benefit recipient in excess of what the benefit recipient is entitled to receive

## RETIREMENT


Retirement marks the beginning of monthly retirement benefits.



Terms & Definitions




Discover the  
North Carolina  
Retirement Systems & Funds



Teachers' and State  
Employees' Retirement  
System (TSERS)




Local Governmental  
Employees' Retirement  
System (LGERS)




Consolidated Judicial  
Retirement System (CJRS)




Legislative  
Retirement System  
(LRS)



Firefighters' and  
Rescue Squad  
Workers' Pension  
Fund (FRSWPF)



NC National Guard  
Pension Fund  
(NCGPF)



Register of Deeds'  
Supplemental  
Pension Fund



**North Carolina**  
Total Retirement Plans



*Dale R. Folwell, CPA*  
STATE TREASURER OF NORTH CAROLINA  
DALE R. FOLWELL, CPA

**[myNCRetirement.com](https://myNCRetirement.com)**