LOPFI PensioNews

Serving those who serve since January 1, 1983

Fall 2026

501.682.1745

www.lopfi-prb.com

Keeping Your Account Information Current

Life presents changes for all of us. When it happens, it is important that your current information is on file with LOPFI. Whether you are an active or retired participant, please always keep your mailing address and phone number up to date via the Member Portal. In addition, if you have welcomed a new family member or experienced a marital change, double-check that your beneficiary designation is correct.

To access the Member Portal, go to the homepage of LOPFI's website at www.lopfi-prb.com and click the Launch button in the Member Portal section. Once you are logged in, go to the Account Detail page, and then the "I want to…" section of the screen. This is the area that allows you to update your information. For address and phone updates, click the red **Update Contact Information** button and enter the new details. This same section has a red **Update Name/Beneficiaries** button to alert LOPFI of beneficiary changes. Alternatively, if you have selected the Personal Information page, you can update contact and beneficiary details in this area as well.

When it is necessary to send sensitive documents such as legible copies of your driver's license, social security card, marriage license, etc., use the Submit Documents feature in the Member Portal. This avoids sending items through the mail, is more secure, and gives you the peace of mind that your information was successfully received by LOPFI.

For Members or benefit recipients who have not created Member Portal account, go to LOPFI's website at www.lopfi-prb.com and select the Register as a new user button in the Member Portal section of the homepage. Follow the prompts and you will see how simple it is to navigate!

2027 Employer Contribution Rates

The 2025 Annual Actuarial Valuations were posted within the Employer Reporting Portal in mid-June. The annual valuation provides the 2027 employer contribution rates that will be effective with the January 2027 Payroll Report. When preparing your 2027 budget, keep in mind that LOPFI paid employers receive Premium Tax monies based on a formula that funds 40% of the projected employer contribution costs for the upcoming year. Volunteer employers receive funding for approximately 90% of the uniform employer contribution rate.

Premium Tax is an important funding source that helps reduce the demand on local budgets. To guarantee the maximum amount of Premium Tax is awarded, be sure that all Members are properly enrolled without delay. Since your Member data affects how much Premium Tax can be awarded, delayed enrollment and the misreporting of wages will impact the amount your location is allocated.

If you have any questions regarding your employer contribution rates, please contact LOPFI staff by email at info@lopfi-prb.com or by telephone at 501.682.1745.

Attention Retirees & Employers

If you are a retired Member considering returning to LOPFI-covered employment, or an Employer considering hiring a retired LOPFI Member, please see the important plan provisions below.

There are two (2) provisions in law that allow a retired paid service LOPFI Member to re-enter LOPFI-covered employment after retirement. Under provision one (1), after being retired for at least 30 calendar-days and then returning to LOPFI-covered employment, your monthly retirement benefit is stopped during the period of re-employment and your employer must re-enroll you in LOPFI. This means as the Member you will have contributions withheld from your gross wages and will accrue additional service credit that may be eligible to be used in a future retirement calculation. Members who participated in DROP or retired under the early reduced retirement option cannot return under this provision.

Under provision two (2), after being retired for at least 90 calendar-days and then returning to LOPFI-covered employment, your retirement benefits continue without interruption. Your employer is required to re-enroll you in LOPFI within 10 calendar-days of your hiring. If the 10-day deadline is missed there will be a penalty of $250 for the first 10 days, and $50 for each additional day until proper enrollment occurs. Member contributions are NOT withheld from your gross wages since there will not be an accrual of additional benefits. Employer contributions are required and will be charged at the full employer rate and without the aid of Premium Tax funding. This provision is not available for any retiree receiving disability benefits from LOPFI.

Volunteer retirees can return to volunteer employment after having been retired for at-least 90 calendar-days and will continue to receive monthly retirement benefits. Re-enrollment in LOPFI is not required for retirees returning as a volunteer.

Retirees and employers are encouraged to contact LOPFI staff for guidance!!

As a benefit recipient it is important that you keep your direct deposit information on file with LOPFI current. If there has been a change in your bank account number or routing number, you can promptly make the change in your Member Portal.

Using your Member Portal makes changes to your direct deposit information *simple*, *safe*, and *secure*! Keep in mind that changes must be submitted to LOPFI no later than the 18th of the month to be in effect for the next month's deposit.

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

Are you looking for additional life insurance to add to your retirement plan? The Public Employee Financial Protection Plan provides guaranteed coverage from a source you can trust! All active Members of the retirement system may enroll, and coverage can be continued into retirement if you are insured as an active Member upon retiring.

- The benefit starts out higher when your family's needs are greater, then decreases with age as your LOPFI benefit continues to grow.
- The $17/month premium never increases and includes accidental, spouse, and child death benefits automatically.
- Coverage is guaranteed and there are no medical exams or health requirements.

LOPFI does not administer this program, so any questions regarding enrollment and/or benefits will need to be directed to the Plan's administrator at 800.525.8056 or visit www.ncpersfamilyprotection.com

Join us for a LOPFI Member & Employer Seminar

Registration and location details are available in the Upcoming Events listing on the Home page of the LOPFI website **www.lopfi-prb.com** An Employer Seminar will be held upon the conclusion of the Member Seminar, so employers, feel free to register as well!

October 15th @ 10:00 am
Alma Community Center
114 Collum Ln E
Alma, AR 72921

Seating is limited so it is important to register in advance of the Seminar!

Direct Deposit Schedule:

Month	Deposit Date
October 2026	October 1, 2026
November 2026	October 30, 2026
December 2026	December 1, 2026
January 2027	December 31, 2026
February 2027	February 1, 2027
March 2027	March 1, 2027

Closed for the Holidays:

October 12, 2026	Columbus Day
November 11, 2026	Veterans Day
November 26 & 27, 2026	Thanksgiving Holiday
December 24 & 25, 2026	Christmas Holiday
January 1, 2027	New Year's Day
January 18, 2027	Martin Luther King Jr. Day
February 15, 2027	Presidents Day

LOPFI STAFF

David B. Clark
Executive Director

Laura Nixon
Assistant Director

Jen Sines
Chief Financial Officer

Lesley Weaver
Accountant II

Jennifer Graves
Membership Services

Haley Garrett
Membership Services

Tracie Owings
Membership Services

Esther Matthaei
Membership Services

Membership Snapshot as of September 2026

Data for LOPFI

- 559 Reporting Locations
- 779 Covered Departments
- 13,756 Active and DROP Members
- 3,916 Paid Police Officers
- 2,799 Paid Firefighters
- 6,326 Volunteer Members
- 707 Paid & Volunteer Members (simultaneous service credit)
- 7,081 Benefit Recipients

Data for Local Plans Administered by LOPFI

- 262 Local Plans
- 6 Active and DROP Members
- 2,746 Benefit Recipients

LOPFI

LOCAL POLICE & FIRE RETIREMENT SYSTEM
620 W. 3RD STREET, SUITE 200
LITTLE ROCK, AR 72201-2223

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

Mailing Address:
620 W. 3rd Street, Suite 200
Little Rock, AR 72201-2223

Phone Number: 501.682.1745

Website: www.lopfi-prb.com

LOPFI PensioNews is published by the Local Police and Fire Retirement System for LOPFI Members and benefit recipients of Local Plans administered by LOPFI.

Board Meeting Dates:

ASC Meeting	November 5, 2026, at 9:30 am
LOPFI Meeting	December 3, 2026, at 9:30 am

BOARD OF TRUSTEES

John Neal
Chairman/Retired Fire Trustee

J. Scott Baxter
Vice-Chairman/Police Employee Trustee

Tim Hill
Retired Police Trustee

Jared Zeiser
Public Trustee

Brad Moore
Fire Employee Trustee

Mayor Seth Smith
Employer Trustee

Vacant
Employer Trustee