

**UPPER DARBY TOWNSHIP POLICE  
PENSION PLAN**

**REQUEST FOR PROPOSALS FOR THIRD-PARTY ADMINISTRATOR**

**A. Introduction.**

The Upper Darby Township Police Pension Plan (the “Plan”) is requesting proposals from third-party administrators (“TPAs”) to perform the day-to-day operation of the Plan.

If your firm is interested, please submit electronic copies of your proposal for the Plan on or before May 29, 2026 to:

Robert Kaplan, Esq.  
McCarter & English, LLP  
1600 Market Street, Suite 3900  
Philadelphia, PA 19103  
(215) 979-3844 (direct phone)  
[rkaplan@mccarter.com](mailto:rkaplan@mccarter.com) (e-mail)

**B. Background.**

The Plan is a tax-qualified, single employer, governmental defined benefit pension plan. Its Plan year is the calendar year. A Board of Trustees consisting of two (2) trustees appointed by the Upper Darby Township (the “Township”) and two (2) trustees appointed by the Delaware County FOP Lodge No. 27 manages the Plan (the “Board”). The Plan is governed by federal tax law, but also by the Pennsylvania Municipal Pension Plan Funding Standard and Recovery Act of 1984, as amended (“Act 205”) and other Pennsylvania law. Act 205 sets forth minimum funding and reporting standards for municipal pension plans in the Commonwealth of Pennsylvania. Unlike private sector plans, the Plan is not subject to Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

The Plan has assets of approximately \$136,000,000; annual contributions of approximately \$7,500,000 (representing bi-monthly employee after-tax contributions and annual Township contributions). The majority of the work encompassed by this proposal has to date been done in combination by in-house employees and by the Plan’s investment manager.

As of the last actuarial valuation (January 1, 2025), the Plan had approximately 122 active participants and 154 retired participants and beneficiaries receiving benefits. The Plan offers disability, normal, and early retirement pensions. The Plan offers disability and normal and early retirement pensions. The normal form of benefit is a 50% joint and survivor annuity. Members hired prior to January 1, 2001 may retire upon attaining a combination of age plus service at least equal to 77. The benefit is computed at 62% of monthly average salary for the highest 24 consecutive months. Members hired on or after January 1, 2001 may return upon attaining age 50 with at least 25 years of service. The benefit is computed at 50% of the members average salary during the final 36 consecutive months of service.

**C. Services Requested.**

Your firm's proposal should include the following services:

1. Coordinating with the Township and the Plan's investment manager to ensure that employee and Township contributions are collected and deposited to the Plan.
2. Reconcile on a monthly basis all income and expenditures of the Plan.
3. Assist in the preparation of all required government filings (e.g., Act 205 reports, IRS filings, etc.).
4. Prepare and coordinate the distribution of requests for proposals for service providers for the Plan; schedule meetings and notify the bidders, the Board, and other parties of any meeting requested by the Board to review the proposals; and coordinate any provider transitions.
5. Review and comment on Plan documents and proposed amendments, contracts and other documents.
6. Prepare all forms reasonably necessary or appropriate for the proper administration of the Plan with the assistance of counsel (if requested) so that the Plan is in compliance with applicable law.
7. Schedule and arrange quarterly regular meetings and special meetings/conference calls of the Board, and notify each Board member, counsel and such other persons as may be appropriate of the time and place of the meeting; distribute, in advance of such meeting, copies of a proposed agenda; attend all meetings of the Board and prepare minutes of these meetings; and distribute copies of the draft minutes to counsel and each member of the Board for review and comment not less than ten (10) business days prior to the next scheduled meeting of the Board.
8. Assist newly eligible employees in understanding their benefits and the operation of the Plan.
9. Receive and promptly respond to telephone calls and correspondence from participants and other interested parties.
10. Assist the Plan auditors in any audit of the Plan; provide facilities for the auditors to make the annual audit of Plan records; and provide information and other necessary data to the auditors as needed or reasonably requested.
11. Provide information and other data to Plan service providers as needed or requested.
12. Prepare and distribute notices and reports to eligible employees as requested.
13. Receive and review problem claims when contacted by a participant and contact counsel if appropriate; review claim appeals and prepare appropriate

documentation and background materials so that the Board can timely address the appeal; and immediately notify the Board and counsel if a lawsuit or non-routine appeal is filed by a participant or beneficiary.

14. Receive and review applications for pensions, determine eligibility for payment, and determine the amount of payment; write all letters and make such inquiries as may be needed to establish eligibility; notify all interested parties of applications in process; and prepare letters of authorization for payment of benefits after approval by the Board, for execution by authorized members of the Board.
15. Process monthly retirement benefits; withhold, deposit and file any federal and state taxes applicable to such benefits; and mail or transfer benefit payments and issue year-end tax forms.
16. Maintain and update files based on information provided by the Plan for each active and retired participant and his or her dependents which contains the names, addresses, social security numbers, dates of birth and dates of employment for participants; and the names, addresses and dates of birth of spouses.
17. Provide such other documents and perform such other functions as may from time to time be necessary in order that the Plan and may properly be administered in accordance with the Plan documents and applicable law during the term of the administrative services agreement.
18. After reasonable notice to the Plan and/or Township, promptly advise the Board of any problems incurred in obtaining accurate, timely data from the Plan and/or Township (or their respective agents) to the extent that such data is necessary or appropriate to properly administer the Plan.
19. Pay Plan bills.
20. Review and renew fidelity bond and fiduciary liability coverage for the Plan.

**D. Questions to Answer.**

Your proposal also should include answers to each of the following questions:

1. Who in your firm would make administrative decisions for the Plan?  
  
What are their backgrounds and experience with tax-qualified governmental defined benefit plans, and their history with your firm?
2. What are your firm's processes and policies for third party administration? Specifically, the Board would like to know your firm's intra-office review and decision-making process.
3. What fees would your firm charge to administer the Plan? Please describe in detail all fees. By "all fees," the Board means any compensation, in cash or in kind, which

your firm would receive, including, but not limited to: (a) direct compensation paid by the Plan; (b) indirect compensation paid by the Plan; and (c) any compensation from third parties.

4. What is the corporate structure and ownership of your firm?
5. Which other, if any, governmental or ERISA pension plan clients is your firm involved in the administration of? In your response, please provide the names of contact people of such clients.
6. What are your firm's fidelity bonding and fiduciary liability/errors and omissions insurance? In your response, please include the name(s) of carriers, amount(s), coverage(s), exclusion(s), etc., and please detail the specifics of any such claims for coverage that the firm has made in the past seven (7) years.
7. What is the contract that you propose? Please attach a copy to your proposal. The contract should not contain any limitations of liability for your firm's own negligence, fraud, criminal misconduct, breach of applicable law or breach of the contract.
8. What disclosures does your firm need to make under Act 44? (Please contact counsel if you have questions on this aspect of the application.)

Thank you for your prompt attention to this matter. If you have any questions, please feel free to contact Mr. Kaplan at the addresses and numbers listed above. Last, the Board of Trustees will be in touch with bidders after the bid deadline about next steps.

Very truly yours,

BOARD OF TRUSTEES  
UPPER DARBY TOWNSHIP POLICE  
PENSION PLAN