

**UPPER DARBY TOWNSHIP FIREFIGHTERS
PENSION PLAN**

REQUEST FOR PROPOSALS FOR THIRD-PARTY ADMINISTRATOR

A. Introduction.

The Upper Darby Township Firefighters 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 January 30, 2026 to each of the following:

Jay Dorsch
Cozen O’Connor
1650 Market Street, Suite 2800
Philadelphia, PA 19103
(215) 665-4685 (direct phone)
jdorsch@cozen.com (e-mail)

Jim Beall
Willig, Williams & Davidson
1845 Walnut Street, 24th Floor
Philadelphia, PA 19103
(215) 656-3610 (direct phone)
jbeall@wwdlaw.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 three (3) Trustees appointed by the Upper Darby Township (the “Township”) and three (3) Trustees appointed by Local 2493 of the International Association of Fire Fighters manages the Plan. The Plan is governed by federal tax law, but also by Act 205 and other state law. Act 205 sets minimum funding and reporting standards for municipal pension plans in the Commonwealth of Pennsylvania. Unlike private sector plans, the Plan is exempt from the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), although the Trustees consistently have sought to operate the Plan in accordance with ERISA as much as possible.

The Plan has assets of approximately \$51,000,000; annual contributions of approximately \$3,000,000 (representing bi-monthly employee after-tax contributions and annual Township contributions); and annual benefit payments of approximately \$3,500,000. The majority of the work encompassed by this proposal has to date been done in house.

As of the last actuarial valuation (January 1, 2025), the Plan had approximately 56 active participants and 45 retired participants and beneficiaries receiving benefits. The Plan offers disability and normal retirement pensions. The normal form of benefit is a single life and 10-year certain annuity, computed at 2.5% of highest 3-year salary multiplied by the number of years of service.

C. Services Requested.

Your firm's proposal should include the following services:

1. **Coordinating with the Township and the Investment Managers 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 co-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, co-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 co-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 co-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 co-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 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.
8. What disclosures does your firm need to make under Act 44? (Please contact co-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. Dorsch or Mr. Beall 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 FIREFIGHTERS
PENSION PLAN**

December 2025