



Office of the State Auditor

2025 Financial and Investment Reporting Entry Form (FIRE-25 Form) Instructions

These instructions are intended for use in completing the 2025 Financial and Investment Reporting Entry Form (FIRE-25 Form) that is required to be submitted by each fire relief association. Please carefully read and complete each section. If you need additional assistance, please contact the [Pension Division](#) at 651-282-6110 or at pension@osa.state.mn.us.

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What's New for 2025

The FIRE Form was redesigned to streamline and reduce data entry and enhance accessibility.

The 2025 Omnibus Pension and Retirement Bill was signed into law on May 23rd, 2025. A new [online training video](#) is available on our website that summarizes legislative changes pertaining to fire relief associations, enacted during the 2025 legislative session. The 2025 bill:

- Changes the due date for the FIRE Form to June 30th for all relief associations, beginning with the 2025 reports submitted to our office.

- Increases the maximum lump-sum benefit level to \$20,000 per year of service effective May 24, 2025.
- Repeals the requirement to submit the Investment Business Recipient Disclosure Form to the Legislative Commission on Pensions and Retirement and the question asking whether the form was completed was removed from the FIRE Form.
- Removes authority to deposit member dues and contributions in the relief association's Special Fund, beginning January 1, 2026. The FIRE-25 was updated by removing the member contributions/dues box for the Special Fund.

Keep up with a relief association's status in meeting its requirements with the Office of the State Auditor (OSA) to qualify for fire state aid, and to view the status of relief association report submissions and the OSA's review of the submitted reports, on our [Fire Relief Association Reporting Compliance Dashboard](#).

General Instructions

Reporting Requirement / Due Date

The FIRE-25 Form is required to be submitted by June 30, 2026, to the Office of the State Auditor (OSA) for all fire relief associations. All data must be reported as of December 31, 2025. In addition to the FIRE-25 Form, each relief association must submit an agreed-upon procedures engagement report or audit report, depending on the association's assets and liability amounts. Defined-benefit lump-sum plans must also submit the separate Schedule (SC) Form that is available in SAFES.

Downloading the FIRE Form

Once it is available, the 2025 FIRE Form can be downloaded from the [State Auditor's Form Entry System \(SAFES\)](#) on the [OSA website](#). SAFES is the OSA's secure web application for accessing, submitting, downloading and electronically signing reporting forms. If you do not have a SAFES username or password, please contact the [Pension Division](#).

In SAFES, download the FIRE Form by going to the "Forms" tab. Once there, make sure "2025" is selected and click on the "Pension Plan" tab to access the FIRE Form. Click on the "Download" link to download an Excel version of the FIRE Form to complete offline. If it is your first time logging into SAFES this year, verify your contact information before navigating to a different tab.

If any issues with accessing SAFES arise, please check out our [SAFES Frequently Asked Questions](#) page, our [SAFES: A Complete Guide for Fire Relief Associations](#) training video, or contact us at pension@osa.state.mn.us.

Submitting the FIRE Form

After the FIRE-25 Form has been completed, submit the form by uploading it through SAFES. Use the "Submit Documents" tab to upload the form. Be sure to upload it as an ".xlsx" file and not as a PDF.

Signing the FIRE Form

Signatures are required on the FIRE Form and can be completed electronically in SAFES or paper signature pages can be submitted. The PDF signature pages are created after the Excel version of the FIRE Form is uploaded and submitted. The PDF version of the FIRE Form should be available in SAFES within a few minutes after the FIRE Form's submission. If it's not, please contact us at pension@osa.state.mn.us to let us know so we can resolve the FIRE Form posting issue. **The FIRE Form submission is not complete until all required signatures are provided.** Navigate to the [signature](#) section of these instructions for more information on who's required to sign the FIRE Form.

Materials Needed

Before completing the FIRE-25, gather the following:

- The most recent version of the relief association bylaws that were in effect on December 31, 2025,
- A roster of the relief association members as of December 31, 2025, including birth dates and entry dates for each member,
- Benefit payment information for any members or beneficiaries paid during 2025,
- Bank statements for the Special Fund and General Fund,
- Investment statements, including ticker symbols for any mutual funds or exchange-traded funds, for the Special Fund and General Fund,
- A copy of the 2024 Financial and Investment Reporting Entry Form (FIRE-24),
- A copy of the 2024 Audit Report, if applicable,
- A copy of the most recent actuarial valuation (*required for defined-benefit monthly and monthly/lump-sum combination plans only*), and
- A copy of the 2024 Defined Contribution Allocation Table (DC-24), if an alternative form was completed instead of the DC Tab of the FIRE-24 (*required for defined-contribution plans only*).

FIRE Form – Home Tab

When first opening the FIRE-25 Form, navigate to the first tab, the Home Tab. No data entry is required on this tab. The purpose of this tab is to share important information about the form in one convenient location. The tab includes a link to view these instructions, which are provided as a separate PDF document. The Home Tab also displays the FIRE Form due date and the version number. Occasionally, multiple versions of a form may be released to make improvements or to correct errors. If you contact us with questions, knowing which version of the form you are working on will be important.

The Home Tab also provides a total count of any red error messages contained within the FIRE Form. Red error messages indicate that data must be entered or corrected before the form can be submitted. As you complete each tab within the FIRE Form, review the error count on the Home Tab to ensure that no red error messages remain.

FIRE Form – Plan Information Tab

The purpose of the Plan Information Tab is to provide the OSA with information about the composition, benefits, plan type, and bond of the relief association.

Fire Department Affiliation & Member Counts

Materials Needed: A roster of the relief association members as of December 31, 2025, including birth dates and entry dates for each member.

1. Please review whether the relief association is affiliated with a municipality that has a fire department or with an independent nonprofit firefighting corporation that contracts with municipalities. The form is populated with the fire department affiliation that we have in our records. Please contact us if the affiliation is incorrect so that we can update our records. If you are

uncertain of the affiliation, the fire department policies and/or articles of incorporation should identify the type.

2. Indicate whether the fire department is a joint powers department by clicking the arrow to the left of the question and selecting either “Yes” or “No.” A joint powers fire department is created when local governments enter into a joint powers agreement to share fire services. If you are unsure if the fire department is a joint powers department, consult with the fire chief or municipal officials.
3. Enter the number of active, deferred, and other inactive members. When entering membership numbers, remember that the numbers are for the relief association only (not the fire department) as of December 31, 2025. Note that these numbers may differ from those numbers reported on the 2025 Schedule Form (SC-25 Form).
4. Enter the number of individuals who are members of the relief association and solely perform volunteer emergency medical duties with the fire department. **For these individuals to be members of the relief association and be eligible for service pensions from the relief association, the relief association must have amended its bylaws to authorize their inclusion, and the affiliated municipality or municipalities must have approved the membership change.**
5. The benefit payment distributions fields, displayed on the right side, will be automatically populated based on the information provided on the Benefit Payments Tab and the MBP Tab, as applicable, and can be edited. These numbers should correspond to the number of members listed on the Benefit Payments Tab of the FIRE-25. Please note that only monthly and monthly/lump-sum combination plans should complete the monthly benefit recipient row. The number of monthly benefit recipients entered should correspond to the number of members receiving monthly benefit payments as of December 31, 2025.

Plan Type & Benefit Information

Materials Needed: The most recent version of the relief association bylaws that were in effect on December 31, 2025.

1. The relief association’s plan type is populated into the form. If the plan type has changed, please notify the OSA.
2. If the relief association is a defined-benefit lump-sum plan type, enter the benefit amount payable for each year of service on the right. If the relief association is a monthly plan type, enter the date of the most recent actuarial valuation and the benefit per month per year of service on the right. If the relief association is a defined-benefit monthly/lump-sum combination plan type, you should complete all three rows. If the relief association is a defined-contribution plan type, you must complete the DC Tab within this form or submit your own Defined Contribution Allocation Table.

Vesting & Ancillary Benefits

Materials Needed: The most recent version of the relief association bylaws that were in effect on December 31, 2025.

The information entered should be found in the bylaws that were in effect for the relief association on December 31, 2025. If the information provided in the relief association’s bylaws is no longer current, a copy of the bylaws incorporating the new amendment(s) and applicable approvals must be submitted to the OSA.

1. Enter the years of active service in the fire department and active membership in the relief association required for full vesting. State statute requires a relief association member to have at least 10 years of active service with the fire department and at least 5 years of active membership in the relief association to fully vest; the number of years required cannot exceed 20 years of active service. The vesting requirements should be provided for in the bylaws and be approved by the municipality.
2. Indicate whether the bylaws allow for partial vesting by clicking the arrow below the question and selecting either “Yes” or “No.” Enter the minimum years of active service and active membership to vest and the minimum age required to receive benefits. State statute requires a relief association member to be at least 50 years old to receive a service pension, have at least 5 years of active service in the fire department, and have at least 5 years of active membership in the relief association to partially vest. If partial vesting is not authorized in the bylaws, select “No” and leave the years required for partial vesting blank.
3. Complete the section related to other benefits only if the relief association offers them. Enter the amount of “Short-term Disability” benefits offered and whether they are paid per day, week, month, or other. Enter the amount of “Long-term Disability” benefits offered and whether they are paid per month, year of service, balance of account, or other. Finally, enter the amount of the “Survivor Benefit” offered and whether it is paid per month, year of service, balance of account, or other. If other benefits are not provided by the relief association, leave these boxes blank.

Bonding, Bylaws & Resolutions

1. State law requires treasurers to be bonded for a minimum of 10 percent of the relief association’s Special Fund assets, although the amount of the bond need not exceed \$500,000. Please indicate whether the relief association’s treasurer was bonded for at least 10 percent of the Special Fund assets, as of December 31, 2025, by clicking the arrow and selecting either “Yes” or “No.” If “Yes,” enter the amount of the treasurer’s bond. If “No,” enter the original amount of the treasurer’s bond, the increased bond amount, and the date the bond was increased.
2. Indicate whether the secretary was bonded, and if so, the amount of the bond. The secretary of the relief association is not required to be bonded.
3. Indicate whether the relief association amended its bylaws for 2025. If so, a copy of the new bylaws incorporating the amendment(s) and the applicable approval(s) must be sent to the OSA.
4. Indicate whether the relief association modified its benefits for 2025. If so, a copy of the municipal or independent nonprofit board resolution approving the change, with a copy of the relief association’s amended bylaws and minutes, must be provided to the OSA.
5. Indicate whether the relief association has completed its annual corporate charter renewal with the Secretary of State’s Office. The annual renewal is required to maintain the relief association’s status as a nonprofit corporation.
6. Indicate whether the fire chief has filed a service credit certification with an officer of the relief association. Annually the fire chief is required to certify by March 31 the service credit of each firefighter for the previous calendar year with an officer of the relief association and with the municipal clerk. Additional information about the service credit certification is provided in a Statement of Position on the OSA’s website.

7. Select “Yes” or “No” to indicate whether the relief association and affiliated municipality or independent nonprofit firefighting corporation have entered into an agreement on how 2025 fire state aid will be allocated between the two entities. If the relief association receives the full fire state aid amount from the municipality, choose “No” from the drop-down menu. A law change that went into effect on January 1, 2021, allows for a fire state aid allocation agreement which splits the fire state aid between the municipality and the relief association based on the allocation method specified in the agreement. **Only relief associations affiliated with a combination fire department may enter into an aid allocation agreement, the agreement must meet statutory requirements, and the agreement must be filed with the OSA.**
8. Select “Yes” or “No” to indicate whether the relief association’s board of trustees reviewed the 2024 Investment Report Card provided by the OSA. The investment report card can be viewed and downloaded from our new [Fire Relief Association Reporting Compliance Dashboard](#).

Investment Forms & Information

1. Click the arrow and select “Yes” or “No” to indicate whether the relief association has collected and retained a signed [Broker Certification \(BC-1\) Form](#) from each investment broker. If the relief association does not use the services of an investment broker, select “N/A.” This form is required to be completed annually for each investment broker and to be submitted to the OSA by email, mail, or fax.
2. Click the arrow and select “Yes” or “No” to indicate whether the relief association has collected and retained [Statement of Economic Interest Forms](#) from the board members and filed the Certified Listing of Individuals Who Filed a Statement of Economic Interest Form with the Campaign Finance and Public Disclosure Board. These forms are required to be completed annually by all nine members of the relief association’s board of trustees.
3. Click the arrow and select “Yes” or “No” to indicate whether the relief association has collected and retained required market value information.
4. Click the arrow and select “Yes” or “No” to indicate whether the relief association has collected and retained required injection and withdrawal information.
5. Click the arrow and select “Yes” or “No” to indicate whether the relief association amended its investment policy statement in 2025. If the policy has been amended, an updated copy must be submitted to the OSA. Additional information about investment policies is provided in a [Statement of Position](#) on the OSA’s website.

FIRE Form – Investments Tab

The purpose of the Investments Tab is to report the year-end market value for each asset class for both the Special Fund and General Fund and any accrued interest for the Special Fund. Please list the market value of the investment on December 31, 2025. The market value does not include accrued interest. **Accrued interest for Special Fund investments should be reported in the Special Fund Accrued Interest column, corresponding to the correct investment section.** If the market value is not available, you may report the original cost. Note that all amounts should be rounded to the nearest dollar. **If a relief association is required to submit an audit, please ensure that the Investments Tab agrees with the audit.**

Materials Needed: Bank and investment statements for the Special Fund and General Fund, including ticker symbols for any mutual funds or exchange-traded funds.

1. Enter the market value in each asset row for both the Special Fund and General Fund from the relief association's year-end statements.
2. Enter the value of any interest that was accrued at year-end for Special Fund investments in the applicable asset row. General Fund accrued interest does not need to be reported on this tab.
3. For investments held with the Minnesota State Board of Investment (SBI), enter the market value in the row that corresponds to the specific SBI fund.
4. If you have "Other" investments that were not included in any asset class, the SBI section, and are not mutual funds or exchange-traded funds, please enter a description of the investment in the "Description" column and enter the market value in the corresponding row.
5. Unit Investment Trusts (UITs) should be allocated based on the underlying asset classes. Please enter the market value of stocks, bonds and other securities held by the UIT under the corresponding asset class on the FIRE Form.

FIRE Form – Mutual Funds and ETFs Tab

The purpose of the Mutual Funds and ETFs Tab is to report the year-end market value for each mutual fund and exchange-traded fund for both the Special Fund and General Fund and any interest accrued on the Special Fund investments.

Materials Needed: Bank and investment statements for the Special Fund and General Fund, including ticker symbols for any mutual funds or exchange-traded funds.

1. If you have mutual fund or exchange-traded fund investments in either the Special Fund or the General Fund, enter the ticker symbol (e.g., SNOWX), the precise fund or account name (e.g., Snowshoe Small Cap Fund), fund class (e.g., class A, B, or C), and dollar amount (e.g., \$30,126) as of December 31, 2025. Note that the fund family name (e.g., "Snowshoe") is not sufficient. If the ticker symbol entered for a mutual fund or exchange-traded fund that is contained in the form's fund list, the corresponding account name will be automatically populated. Type over the account name to make any necessary changes.
2. If any of the Special Fund mutual funds or exchange-traded funds had interest that was accrued at year-end, enter the accrued interest amount in the Special Fund Accrued Interest column.
3. If the mutual fund is a money market mutual fund, click on the cell for that mutual fund in the "Money Market Mutual Fund?" column and choose "Yes." This information is used to help determine if the relief association meets the requirements to be considered "fully invested" with the SBI and can submit less detailed market value and cash flow information.

FIRE Form – Financial Information Tab

The purpose of the Financial Information Tab is to report the revenues and expenditures the relief association received or incurred in 2025 for both the Special Fund and General Fund. All revenue and expenditure figures must be as of December 31, 2025. **If a relief association is required to submit an audit, please ensure that the Financial Information Tab agrees with the audit.**

Materials Needed: A copy of the FIRE-24 Form, bank and investment statements for the Special Fund and General Fund, and benefit payment information for any members or beneficiaries paid in 2025.

Revenues – 2025

1. Find the total net assets on December 31, 2024, in Line E of the Financial Information Tab of the FIRE-24 and enter this number in the first row on the Financial Information Tab of the FIRE-25 titled “Total Net Assets as of December 31, 2024.” The ending 2024 balance should equal the beginning 2025 balance. Confirm that this amount matches the asset value of the relevant bank and investment statements.
2. Enter the combined total of [fire state aid and supplemental state aid](#) that the relief association received or should have received in 2025 in the “Fire State Aid” row, excluding supplemental benefit reimbursements. If the fire state aid and supplemental state aid were not deposited in 2025, enter the amount the relief association should have received in this row and also list the amount as an accounts receivable in Section F below.
3. Enter the amount of supplemental benefit reimbursements for 2025 in the “State 10% Supplemental Reimbursement (SBR)” row. This is separate from fire and supplemental state aid and represents a reimbursement to the relief association for qualified supplemental benefit payments made to members.
4. Enter the amount received from the municipality in the Special Fund “Municipal/Independent Fire Department Contributions” row. If the relief association is affiliated with an independent nonprofit firefighting corporation, enter the corporation’s contribution. **All revenue received from municipalities must be deposited in the Special Fund.** For defined-benefit lump-sum plans, the required municipal contribution amount due to the relief association in 2025 can be found in Line 15 of the Required Contribution Tab of the 2024 Schedule Form (SC-24).
5. Enter the amounts of any contributions and/or dues provided by relief association members in the “Member Contributions/Dues” row. Beginning January 1, 2026, member dues and member contributions are no longer authorized to be deposited in the relief association’s Special Fund. The FIRE-25 was updated to anticipate this law change by removing the member contributions/dues box for the Special Fund. If the relief association deposited member dues in its Special Fund during 2025, please include the amount on the Other Items Tab with a description of member dues.
6. Enter all interest and dividends received in 2025 from investments in the “Interest & Dividends” row. Include interest that was earned in 2025 but not credited to the account until 2026. Any accrued interest will be reported on the Investments Tab.
7. In the “Appreciation/(Depreciation) in Fair Market Value” row, enter the appreciation or depreciation (marked by parentheses) of the relief association’s investments. Include realized gains and losses on investments that were bought and sold during the year, netted against unrealized gains and losses.

8. Enter any periodic money manager fees, brokerage or investment advisor fees, front-end loads, deferred sales charges, and other investment management fees in the “LESS: Investment Management Fees” row. (Enter the fees as a positive amount; the form will subtract them.)
9. Enter any fundraising revenues. **Do not net expenses from the revenues.** Revenues received from fundraising events, other than lawful gambling events, can be deposited into either the Special Fund or the General Fund, but fundraising expenses can only be paid from the General Fund.
10. To enter outside donations and other income click on the blue links labeled “Outside Donations and Other Income” to be brought to the Other Items Tab. Choose the revenue type, outside donation or other income, **enter a detailed description of donor names and sources for other income**, and enter the amount. The amounts should be entered in the row that corresponds with the description that has been entered.

Benefit Expenditures – 2025

1. The total amount of lump-sum service pensions and ancillary benefits will be automatically populated based on the information entered on the Benefit Payments Tab. The total amount of monthly service pensions and ancillary benefits will be automatically populated based on the information included on the MBP Tab, if applicable.

Administrative Expenditures – 2025

1. Enter administrative expenditures for 2025 by the categories given. Salary expenses should include payroll taxes and trustee stipends. Dues should include any expenses for insurance purposes. Investment Performance Evaluation should include expenses for the performance evaluation of investment results (i.e., rate of return calculations, comparison of investment results to benchmarks, etc.).
2. **Please classify any expenses into the categories listed rather than including them as an “other expenditure”, if possible.** If you cannot find a category for an administrative expense, report it as an “other expenditure”. Click on the blue link labeled “Other Expenditures” to be brought to the Other Items Tab. Choose other expenditure, enter a detailed description of the expenditure, and enter the amount. Filing and application fees payable by the relief association to federal or other governmental entities, such as Internal Revenue Service or Minnesota Secretary of State filing fees, should be reported as other expenditures. Penalties and fines are not authorized to be paid from a relief association’s Special Fund.

Lines C, D, and E

1. Line C, “Total Expenditures,” is automatically calculated by adding the “Total Benefit Expenditures” and “Total Administrative Expenditures” lines.
2. Enter any transfers made during 2025 in Line D, “Transfers.” **Note that transfers can only be made from the General Fund to the Special Fund.** The amount transferred from the General Fund should be entered as a negative number.
3. Line E, “Total Net Assets,” is automatically calculated by adding Lines A and B, subtracting Line C, and adding or subtracting Line D. Please return to the Plan Information Tab to make sure the treasurer is bonded for at least 10 percent of the total Special Fund net assets before proceeding to the next section.

F. Selected Assets and Liabilities

1. Enter any outstanding amounts owed to the relief association at year-end, such as fire state aid, supplemental state aid, or supplemental benefit reimbursements, but not received until after December 31, 2025, in the "Accounts Receivable" row. Note that all 2025 accounts receivable amounts must be listed in the revenue section above. All accounts receivable amounts included on the FIRE-24 that were not received in 2025 must also be included in the "Accounts Receivable" row.
2. Enter any Other Assets, such as prepaid expenses, net fixed assets, transfers to PERA, or inventory in the "Other Assets" row.
3. Enter any outstanding amounts owed to vendors for services or goods provided, or any outstanding benefit amounts payable at year-end, in the "Accounts Payable or Other Liabilities" row. Note that all 2025 accounts payable amounts must be listed in the expenditure section above. All accounts payable amounts included on the FIRE-24 that were not paid in 2025 should also be included in the "Accounts Payable or Other Liabilities" row.
4. Enter notes in the box below to detail the Accounts Receivable, Other Assets, and Accounts Payable or Other Liabilities balances entered above. To add paragraph breaks, hold the Alt key down and then press the Enter key.
5. For defined-benefit lump-sum plans, the 2025 accrued liability is based on the SC-25 calculated accrued liability amount found on the bottom of the Financial Projections Tab. The number may be adjusted for any benefit payments that were made to members listed as Active or Deferred on the SC-25. For defined-contribution plans, the 2025 accrued liability should be equal to the "Total Net Assets at December 31, 2025" in Line E. For defined-benefit monthly and monthly/lump-sum combination plans, the 2025 accrued liability is based on the actuarial valuation.
6. After you have completed this section, check to confirm that the year-end investment and net asset amounts tie with one another. To check, take "Total Investments at 12/31/25" from the Investments Tab and the total of all accrued interest from the Investments Tab, add any accounts receivable and other assets, and subtract any accounts payable. This number must equal the "Total Net Assets at December 31, 2025" in Line E. If it does not, the FIRE Form has been completed incorrectly, and a red error message will display to the right of Line E explaining how much the totals are off by. Investigate and fix the discrepancy before continuing.

FIRE Form – Other Items Tab

The purpose of the Other Items Tab is to report all outside donations, other income, and other expenditures received or paid in 2025 for both the Special Fund and General Fund.

Materials Needed: Bank and investment statements for the Special Fund and General Fund.

1. Click on the arrow in the "Choose Other Items Type" box and select the receipt or disbursement type.
2. Enter a detailed description of the transaction and the amount into the Special Fund or General Fund column, as applicable.

FIRE Form – Benefit Payments Tab

The purpose of the Benefit Payments Tab is to report any lump-sum benefit payments made in 2025. All benefit payments disbursed as a lump-sum payment should be entered in this section. Monthly benefit payments disbursed should be entered on the MBP Tab. Please carefully review the relief association's bylaws for information on service requirements and vesting percentages.

Materials Needed: Benefit payment disbursement information for any members paid in 2025.

1. Enter the name of the member who received the service pension or benefit payment. If a survivor benefit was paid, enter the relief association member name and not the name of the benefit recipient.
2. Click on the arrow in the "Choose Benefit Type" box to select the benefit payment type.
3. Enter the amount of the regular service pension or benefit amount paid. This is the payment amount before any deferred interest or supplemental benefit is added. **If the amount disbursed was determined to be inaccurate, please include the amount that was paid and note the difference in the calculation notes column.**
4. Enter the amount of deferred interest paid. Deferred members are eligible to receive interest during their period of deferral if the bylaws in effect when they separated from active service permit the payment of interest. If interest is payable, it must be calculated as defined in the bylaws that were effective when the member separated from active service.
5. Enter the supplemental benefit amount that was paid. For service pensions and disability benefits, the supplemental benefit is equal to 10 percent of the lump-sum amount, but not to exceed \$1,000. Upon the payment of a lump-sum survivor benefit to a survivor of a deceased active or deferred firefighter, the supplemental benefit is 20 percent of the survivor benefit amount, but not to exceed \$2,000. Note that the supplemental benefit is calculated based on the pre-tax pension or benefit amount and excludes any interest that may have been accrued during a member's period of deferral. Additional information regarding supplemental benefits is provided in a [Statement of Position](#) on the OSA's website.
6. Enter the member's date of birth, fire department entry date, and fire department separation date.
7. Enter the amount of all leaves of absence and breaks in service, measured in months. For example, if the member had breaks in service that totaled two years, enter 24 months.
8. Enter the completed active years of service on which the service pension or benefit payment was calculated, **after** the leave of absence amount is deducted. Enter the completed active months of service if the relief association bylaws that were effective when the member separated allowed for the monthly proration of service credit.
9. Enter the vesting percentage used to calculate the service pension or benefit payment, as defined in the relief association bylaws that were effective when the member separated. The vesting percentage must be based on the completed years of active service. If the member is eighty percent vested, enter the vesting percentage as 80.

10. Enter the annual benefit level that was in effect on the date the member separated from active service. For defined-contribution plans, leave this column blank.
11. If a deferred service pension was paid, click on the arrow to choose the type of interest that was paid. The deferred interest type should be defined in the bylaws that were in effect when the member separated from active service. If deferred interest was not provided, select “No Interest” from the drop-down list.
12. If a deferred service pension was paid, click on the arrow to choose the deferred interest credit method. The deferred interest credit method should be defined in the bylaws that were in effect when the member separated. Select “Full Calendar Months” if interest starts accruing at the beginning of the next month after the member separates. For example, if a member separated on June 15, 2025, interest would not start accruing until July 1, 2025. Select “Full Calendar Years” if interest is paid only for each full calendar year the member is deferred. For example, if a member separated on June 15, 2024, interest would not start accruing until January 1, 2025. Select “Full Period” if interest starts accruing as soon as the member separates. For example, if a member separated on June 15, 2025, interest would start accruing on June 15, 2025. If deferred interest was not provided, select “N/A” from the drop-down list.
13. Click on the arrow to indicate whether the member was a “return to service” member. Choose “Yes” if the member had a resumption of active service after a break in service or a leave of absence and the member’s service pension or benefit was calculated according to a “return to service” bylaw provision.
14. Use the calculation notes section to provide the OSA with any notes or comments that are helpful regarding the payment. For example, if the member elected to take the distribution in installments and only a portion was paid in 2025, please note it to let us know. Please also note any calculation errors that were identified after the payment was made and how the error was resolved.
15. If the number displayed to the left of the member’s name is highlighted/colored, scroll right to view the error or informational message.

FIRE Form – Cash Flows Tab

The purpose of the Cash Flows Tab is to provide the OSA with Special Fund cash flow, market value, and investment management fee data. The OSA uses this information to calculate a rate of return for the relief association, so please ensure the information provided is accurate. If the relief association is considered to be “fully invested” with the SBI, market value and cash flow information is not required to be provided. The first section of this tab determines whether the relief association meets the statutory requirements to be considered “fully invested” with the SBI. Only Special Fund information is to be reported on this tab.

Materials Needed: Bank and investment statements for each quarter, and a copy of the FIRE-24.

1. The total market value of Special Fund assets as of December 31, 2025, for assets invested through the SBI will be populated from the information entered on the Investments Tab.

2. The market value of all cash equivalent investments other than those at the SBI as of December 31, 2025, will be populated from the information entered on the Investment Tab and the Mutual Funds and ETFs Tab.
3. If the relief association is invested with the SBI, enter the expected administrative expenses and benefit payment expenses for the first six months of 2026. These values do not need to be exact as they are estimates for current and/or future expenses. If the relief association is not invested with the SBI and the market values and cash flows are required, the expected administrative and benefit expenses will be grayed out and are not required to be completed. The form will automatically calculate the "Total expected expenses for first six months of 2026."
4. If your relief association is determined to be "fully invested" with the SBI, the question "Are Market Values and Cash Flows required to be completed?" will be marked "No." This question is automatically answered based upon the asset value and expense amounts entered. If the question is marked "No," the relief association is not required to complete the market value and cash flow sections on this tab; they will be grayed out. If the question is marked "Yes," the relief association is required to complete the market value and cash flow sections and should proceed to the next step.
5. Enter the total fund "Beginning Value" for the first quarter of 2025. The total fund includes all investments (e.g., mutual funds) and accounts (e.g., checking account) for the Special Fund. Verify that the "Beginning Value" on January 1, 2025, equals the "Ending Value" on December 31, 2024, from the FIRE-24. If it does not, please investigate and fix the discrepancy before continuing.
6. Enter the total fund "Ending Value" for each quarter of 2025. Please remember to add the accrued income earned on investments, such as certificates of deposit, to the ending market values. Accrued income occurs when an account earns interest or dividends on the assets in the account during that period, but the income is not credited to the account until the next period. Some investment statements include accrued income, but since many do not, please contact an investment advisor or the relief association's bank for instructions on calculating accrued income, if necessary. The "Ending Value" on December 31, 2025, is automatically calculated based on the information reported on the Investments Tab of the FIRE-25 Form.
7. Scroll down to the "Cash Flows" portion of this tab. Enter the date the amount was deposited or withdrawn in the mm/dd/yyyy format. Click the arrow and select the type of cash flow. If "Other" is selected, please type the description in the space provided. Please try to classify all cash flows, including prior year accounts receivables or payables, as one of the categories listed in the drop-down menu. Enter the amount rounded to the nearest dollar for each cash flow. **Please do this for all money received or disbursed by the Special Fund only, excluding investment gains, interest, or dividends.** Use the dates the transactions cleared the institution where the money was deposited or withdrawn.

The following are examples of cash flows deposited:

- a. State Aid (In)
- b. Municipal Contribution (In)
- c. Donation (In)
- d. Transfer (In)
- e. Supplemental Benefit Reimbursement (In)

The following are examples of cash flows withdrawn:

- a. Benefit Payment (Out)
- b. Administrative Expense (Out)
- c. Salary (Out)
- d. Investment Fees (Out) - Use the cash flow type “Investment Fees” to report all periodic money manager fees, brokerage or investment advisor fees, front-end loads, deferred sales charges, and other investment management fees that the relief association incurred.

The following should **not** be reported as an investment fee cash flow:

- a. Money management fees that were netted from market values or investment earnings within an account;
- b. Commissions and other charges associated with investment transactions because they have already been deducted from the total cost of purchases and the net proceeds from sales; and
- c. Administrative fees such as those charged for audits or analysis of investment return. Instead, these fees should be reported as administrative expenditures.

FIRE Form – DC Tab

The DC Tab is the 2025 Defined Contribution Allocation Table (DC-25) and is only viewable to relief associations that are defined-contribution plans. The purpose of the tab is to allocate income and expenses and determine each member’s individual account balance as of December 31, 2025. A relief association may choose to provide the defined-contribution allocation table to the OSA using an alternative format. Please indicate that an alternative form is being submitted by choosing “Yes” from the drop-down list at the top of the DC Tab to remove error messages on the tab that would otherwise prevent the FIRE-25 Form from being uploaded through SAFES. Please also contact the OSA to obtain instructions for submitting the alternative form.

Materials Needed: The most recent version of the relief association bylaws, a roster of the relief association members, benefit information for any members paid during 2025, and a copy of the FIRE-24.

Note: Much of the member data is populated on the DC Tab. Please review populated data to ensure accuracy. Make corrections or updates as needed.

1. Enter the name, birth date, and fire department entry date for each member.
2. Enter the member status of each member by clicking on the box below “Status” that says “Choose.” If a member was active and became deferred during 2025, change the member’s status to Deferred and enter the member’s separation date. If a member was paid during 2025, change the member’s status to Paid and enter the member’s separation date. Members with a status of Paid will not be shown on the DC Tab when the FIRE-26 Form is populated. If a member separated before becoming vested, enter a status for the member of Separated/Not Vested and enter the member’s separation date. Members with a status of Separated/Not Vested will need to be reported on the DC Table for a **minimum of five years** before their account balance can be forfeited. When the member’s account balance is forfeited, change the member’s status to Forfeit. Members on a leave of absence or break in service that plan to return to active service in the future, should have a status of Inactive without a separation date entered.

3. In the “Leaves of Absence and Breaks in Service (Months)” box, enter the **cumulative number of months** through year-end 2025 for each member. If a member has had one or more leaves of absence or breaks in service during the calendar year, please review the bylaws to determine the appropriate service credit. If a member did not have a leave of absence or break in service in 2025, either enter 0, leave the cell blank, or leave the amount previously stated.
4. In the “Active Service Credit for 2025 (Months)” box, enter the number of months the member met the active service requirements during 2025. If a member met service requirements and was active for the entire calendar year, enter 12. The active service credit entered should align with the fire chief’s annual service credit determination.
5. If the member was a “return to service” member click on the arrow and choose “Yes.” A return to service member is a member who had a resumption of active service after a break in service or a leave of absence and the member’s service pension or benefit will be calculated according to the relief association’s “return to service” bylaw provision.
6. Enter the member’s Beginning Balance as of 12/31/2024. If the beginning balance was populated, please review the member’s balance to ensure accuracy.
7. Enter the member’s allocation of the Net Investment Income. Investment income should be allocated *in proportion to account balances* (pro rata) for all active and inactive members. Allocations **may not** be made based on years of service. Investment income includes interest and dividend earnings from investments, gains and losses from sales of investments, and any unrealized increase or decrease in market value from the previous year. All deferred members are required to receive investment allocations.
8. Enter the member’s allocation of the Contributions and Forfeitures/Forfeiture Income. Defined-contribution plans must allocate income according to Minn. Stat. § 424A.016, subd. 4. Allocations of Contributions and Forfeiture Income must be applied in **equal shares** to members who had active service credit in 2025 (based on a full year or full month allocation method as defined in the relief associations bylaws) from all following amounts:
 - *Fire state aid and supplemental state aid received, or receivable*, by the relief association
 - *Municipal contributions*
 - *Forfeitures*, which are amounts equal to the share of the assets of the Special Fund to the credit of: **(1)** any former member who terminated active service with the fire department to which the relief association is associated prior to meeting the minimum service requirement provided for in Minn. Stat. § 424A.016, subd. 1, and has not returned to active service with the fire department for a period no shorter than five years; or **(2)** any retired member who retired prior to obtaining a full non-forfeitable interest in the amounts credited to the individual member account pursuant to Minn. Stat. § 424A.016, subd. 2, and any applicable provision of the bylaws of the relief association,
 - *Other revenues* such as fundraisers, donations, and transfers.

Note: Upon retirement, members receive a supplemental benefit payment from the State of Minnesota (ten percent, up to a maximum of \$1,000). This is an additional lump-sum disbursement refunded by the Minnesota Department of Revenue and should **not** be shown on the allocation table as deducted from account balances in the Special Fund, or as a deposit upon refund. A relief association should include the money as an accounts receivable in its financial records, and on the Financial Information and Cash Flows Tabs, in the year the payment is made. The relief association should list the Supplemental Benefit

payment and accounts receivable refund separately. If correctly recorded, the transaction results in no net change and should have no effect on member account balances.

9. If a member is paid during 2025, enter the amount of the payment, excluding the supplemental benefit. The member's Ending Balance should equal \$0 unless the member elected to receive the benefit in installments.
10. Enter the member's allocation of the Administrative Expenses. The allocation may be deducted in equal shares from account balances, or pro rata, as defined in the relief association bylaws.
11. Enter the member's allocation of the Investment Fees. The allocation should be deducted *in proportion to account balances* (pro rata), in the same manner as net investment income is allocated. Allocations **may not** be made based on years of service.
12. Confirm the Totals for all columns to ensure they match the amounts reported on the Financial Information Tab.

FIRE Form – MBP Tab

The MBP Tab is the 2025 Monthly Benefit Payment Worksheet and is only viewable to relief associations that are defined-benefit monthly or monthly/lump-sum combination plans. The purpose of the tab is to report benefit payment information for all members and beneficiaries who are receiving monthly benefits.

Materials Needed: The most recent version of the relief association bylaws, a roster of the relief association members, benefit information for any members paid during 2025, and a copy of the FIRE-24.

Note: Much of the member data is populated on the MBP Tab. Please review populated data to ensure accuracy. Make corrections or updates as needed.

1. Enter the name, birth date, fire department entry date, and fire department separation date for each member. If the monthly benefit is being paid to a beneficiary, please enter the beneficiary's name and the member's birth date, entry date, and separation date.
2. Click on the arrow in the "Choose Benefit Type" box to select the benefit payment type.
3. Enter the cumulative length in months of the leave or break in the "Leaves of Absence and Breaks in Service" box. If a member has had one or more leaves of absence or breaks in service, please review the bylaws to determine the appropriate service credit. For example, if the member had breaks in service that totaled two years, enter 24 months. If there is no leave of absence or break in service, enter 0 or leave the cell blank.
4. Enter the completed years of service on which the service pension or benefit payment was calculated. Enter the completed months of service, if the relief association bylaws that were effective when the member separated allowed for the monthly proration of service credit.
5. Enter the vesting percentage used to calculate the service pension or benefit payment, as defined in the relief association bylaws that were effective when the member separated. The vesting

percentage must be based on the completed years of active service. If the member is eighty percent vested, enter the vesting percentage as 80.

6. Enter the monthly benefit amount that is payable per month for each year of active service. This is the monthly benefit level that was in effect when the member separated from active service.
7. Enter the regular monthly retirement benefit. This is the calculated amount that a member or beneficiary is paid each month.
8. Enter the number of months in 2025 that the member or beneficiary was paid a monthly benefit.
9. Enter the total benefit paid in 2025. This is the total amount distributed to the member or beneficiary and should equal the regular monthly retirement benefit multiplied by the number of months in 2025 that the individual was paid.
10. If the member was a “return to service” member click on the arrow and choose “Yes.” A return to service member is a member who had a resumption of active service after a break in service or a leave of absence and the member’s service pension or benefit was calculated according to the relief association’s “return to service” bylaw provision.
11. If the member or beneficiary became deceased during 2025 click on the arrow and choose “Yes.” By selecting “Yes” the member or beneficiary will not be populated when the FIRE-26 Form is generated.

Relief Associations that Joined the SVF Plan Administered by PERA

This section provides information on how to report the transfer of assets and liabilities on the relief association’s FIRE Form filed with our office, if the relief association merged into the Statewide Volunteer Firefighter (SVF) Plan that is administered by the Public Employees Retirement Association (PERA). If the relief association joined the SVF Plan on January 1, 2026, after the relief association has completed its 2025 reporting requirements, the relief association will have no additional reporting due to the OSA.

If all money in the relief association’s Special Fund was transferred to the SBI during 2025, report \$0 for the relief association’s Total Investments on the Investments Tab within the FIRE Form. If any money in the Special Fund was not transferred to the SBI before the year-end, report the money remaining in the Special Fund in the appropriate asset class rows on the Investments Tab.

On the Financial Information Tab, report all revenues and expenditures deposited and withdrawn from the Special Fund. The total Special Fund net assets, including all assets transferred to the SBI and PERA, should be reflected in the Total Net Assets and Liabilities amount in Line E of the Financial Information Tab.

Next, report the amount held in trust with PERA as Other Assets, in section F, at the bottom of the Financial Information Tab. Please ensure the amount entered as Other Assets matches the total transfer amount received by PERA before year end. The OSA posts [a list of transfer amounts](#) received by PERA online when it’s available.

Finally, on the Cash Flows Tab of the FIRE Form, report cash flow(s) for the amounts transferred to the SBI and PERA as an “Other Cash Flow (Out).”

Error Checks and Submitting

Review the Home Tab. If any red messages remain it means that information was either omitted or entered incorrectly. After you have reviewed all messages and corrected any errors, keep a copy of the FIRE-25 for your records and upload the form through [SAFES](#). Use the “Submit Documents” tab to upload the form. Be sure to upload it as an “.xlsx” file and not as a PDF. The PDF version of the FIRE Form should be available in SAFES within a few minutes after the FIRE Form’s submission. If it’s not, please contact us at pension@osa.state.mn.us to let us know so we can resolve the form posting issue. If you have questions regarding any error messages that you may have received, please contact the Pension Division at (651) 282-6110 or at pension@osa.state.mn.us.

Signatures and Audit or Attestation

After the FIRE-25 is uploaded through SAFES a PDF version of the submitted FIRE Form will be generated and displayed in SAFES for downloading. **Signatures are required on the FIRE Form and can be completed electronically in SAFES or paper signature pages can be submitted.** The PDF version of the form will contain **two** pages that require signatures.

The Relief Association and Municipal Certification page must be signed by:

- An officer of the relief association,
- The municipal clerk, and
- The secretary of the independent nonprofit firefighting corporation, if applicable.

For relief associations affiliated with a municipal fire department, the municipal clerk or clerk-treasurer of the municipality in which the association is located must sign the FIRE Form. For relief associations affiliated with an independent nonprofit firefighting corporation, the municipal clerk or clerk-treasurer of the largest municipality in population which contracts with the independent nonprofit firefighting corporation must sign the FIRE Form. In both of these situations, the chief financial official or the chief administrative official of the municipality may sign as the municipal clerk if the governing body of the municipality designates the position to perform this signing function.

For a relief association affiliated with a fire department that is not located in or associated with an organized municipality, the chief financial official of the county in which the relief association is located or primarily located must sign the form.

The Auditor or Accountant Certification page must be signed by:

- A certified public accountant.

A certified public accountant must sign the FIRE-25 Form for those relief associations that submit an agreed-upon procedures (AUP) engagement report. The AUP report can be submitted through SAFES as a PDF document.

Relief associations with Special Fund assets or liabilities of at least \$750,000, and relief associations that have exceeded this threshold since the 2023 law change, must submit an audit prepared by a certified public accountant. The audit can be submitted through SAFES as a PDF document. The certified public accountant need not sign the FIRE-25 if an audit is submitted. Once a relief association crosses the \$750,000 statutory threshold, an audit is required even if the Special Fund assets and/or liabilities subsequently drop below the threshold.

Please refer to our [SAFES: A Complete Guide for Fire Relief Associations](#) training video for further instructions on how to sign forms electronically. The [Reporting Checklist for Fire Relief Associations](#) can also be used as a resource for completing annual reporting forms.

Congratulations on completing the FIRE-25!