



## What is LOSAP?

LOSAP (Length of Service Award Program) is a retirement-style benefit designed to recognize and reward volunteer firefighters, EMS personnel, and Reserve Police Officers for their service. Volunteers earn points for time spent on duty and training, which can qualify them for financial benefits once vesting requirements are met. Iowa recommends a three-year vesting period.

## Why It Matters

- Iowa relies heavily on volunteers: 92% of fire departments are volunteer-based, saving the state up to \$500 million annually.
- LOSAP encourages recruitment, retention, and long-term service.

## How It Works

- Volunteers accumulate points for their service.
- Once vested, they receive a monetary award.
- Small departments (budgets under \$100,000) receive a 3-to-1 state match.
- Larger departments receive a 1-to-1 match.
- Funds should be invested to grow over time. Investment support is available (e.g., Bruce Linger, OSAIC Wealth, Bruce.Linger@GFARETIRE.com)

## How to Get Involved

- Register your interest (not a commitment) at [www.iowafirefightersassociation.com/losap-1](http://www.iowafirefightersassociation.com/losap-1).
- Designate a fiscal agent (usually your city, county, or township).
- Set your own department's qualification criteria (e.g., a point system).
- Stay informed by joining the Iowa Firefighters Association email list.



## Timeline

- Portal opens: December 2025
- First payments expected: February–March 2026

## Questions?

Contact Cyndi Pederson  
Pedersonconsulting@gmail.com  
515-229-4748

