Retired Peace Officers Association of California

RPOAC

Newsletter

April 2015

President's Message

by Alex Bernard

Senate Bill 707 introduced by State Senator Lois Wolk proposes to prohibit retired peace officers from entering a school, college or university campus armed. It would be a felony to do so. Many retired peace officers pick up and/or take their children or grandchildren to school. Some retired peace officers attend colleges or universities. This bill would make them felons if they entered these locations armed. There doesn't appear to be any justification for this bill.

It is an absolute shame that this bill was even proposed. Retired peace officers have protected and served the citizens of California their whole careers. They have earned the privilege to carry a concealed firearm to protect themselves and their families under the law. Now a politician wants to take away some of that privilege for no good reason. As usual, they are attempting to throw retirees under the bus.

Given the political climate towards the police, retirees need to protect themselves as do active peace officers. The attacks on police officers nationwide seem to be increasing. Active and retired cops are bigger targets now than in the past. They both need protection from these threats.

As of this writing, SB 707 hasn't been assigned to a committee for a hearing. We would like to kill the bill before it reaches a committee. RPOAC and California FOP have opposed this bill. I am asking you to write a letter of opposition to SB 707 or call Senator Wolk to let her know how this bill would have an adverse effect on retired peace officers. It is important that she understands the impact this bill would have on retired peace officers. Senator Wolk's contact information is below.

The Honorable Lois Wolk
CA State Senate, District 3
State Capitol, Room #5114
Sacramento, CA 95814

Telephone: (916) 651-4003
Email: http://sd03.senate.ca.gov/content/contact-me

Let's all work together to protect our rights.

Inside this issue

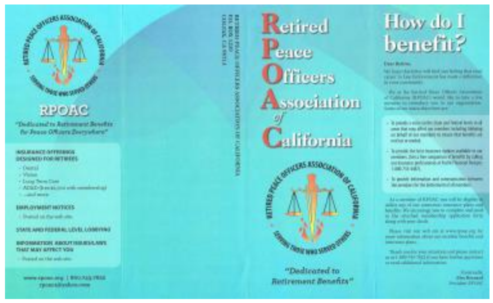
How To Contact RPOAC

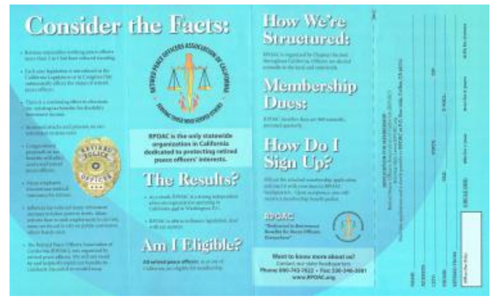
- Phone: (800) 743-7622
- Fax: (530) 346-2681
- Mail:
  PO Box 1239
  Colfax, CA 95713
- Email:
  rpoac1@yahoo.com

RPOAC Updated Brochures

RPOAC has recently reprinted it's promotional brochures with updated benefits and association information.

You can view and print our latest brochure by logging onto the RPOAC website at www.rpoac.org





Information regarding any of the benefits offered through RPOAC can be obtained by contacting our insurance provider Pacific Financial Designs at (800) 733-4487

ARTICLE LINKS

As a service to our members, we provide these links to articles and legislative actions that might adversely affect retirement pensions and/or benefits, or are topics that may be of interest to RPOAC members.

Article Links

- Brown, employee unions set to tangle over health insurance
- California considering plan to replace gas tax with charge per mile
- Detroit Workers, Retirees Filing Briefs in Appeals of Bankruptcy Plan
- Police Departments Issuing Body Cameras Discover Drawbacks
- The nasty hidden state tax that Californians all pay
- California Legislature seeks to curb police violence
- Jerry Brown wants state workers to pay ahead for retiree benefits
- California public workers may be at risk of losing promised pensions
- Stockton bankruptcy judge puts key CalPERS rulings in writing
- President Obama's 2016 budget targets retirement accounts
- Jerry Brown's state insurance plan could hurt retirees
- Pension effort faces more than unions
- Unions, retirees blast Jerry Brown's state worker medical plan
- Bill Makes Clear: We Can Photograph Cops
- Lack of Sergeants Enabled Misconduct

Great Discounts You May Not Know About

Here are some discounts for us retirees that you may not have known were available to you.

America the Beautiful senior pass

For people age 62 and older, just $10 ($20 via mail) will get you a lifetime pass that provides you and up to three other adults—or a carload of people—free admission to more than 2,000 national parks and federal recreation sites.

Amtrak

Amtrak travelers age 62 and older are eligible for a 15 percent discount on most Amtrak trains, excluding first- and business-class tickets and weekday Acela Express trains. On trips that cross the border into Canada, the discount is 10 percent for people age 60 and older.

Verizon 65 Plus Plan

Verizon offers customers age 65 and older a cell phone plan with fewer minutes than its regular nationwide plans for a lower price. The 65-plus plan offers 200 anytime minutes for $29.99, although a data plan for a smartphone is extra.

Restaurants

A surprising number of restaurants offer seniors discounts or other free items. Click on the link above to see the complete list.

Clothing

Kohls
Kohl's shoppers age 60 and older get 15 percent off in-store purchases on Wednesdays.

Ross
Ross customers age 55 and older get 10 percent off purchases made on Tuesdays. In some cases, the day of the week a discount is offered varies by location.

Greyhound

Greyhound passengers age 62 and older may request a 5 percent discount on fares within the United States.

Movies

AMC theaters allow people age 60 and older to purchase senior discount tickets.

Cinemark offers discount prices on certain days for those 62 and older.

RPOAC Board Meeting

On April 28th, the RPOAC Board of Directors will hold their bi-annual board meeting in Reno, Nevada.

This meeting provides an opportunity for your Board to discuss the current status of our organization and develop plans for our future.

Your Board of Directors continually monitors political and legislative actions, at local, state and federal levels, in order to protect your interests.

Your support of the Association is greatly appreciated by your Board of Directors.

Your Benefits

Our benefits are managed through Pacific Financial Design, Inc. and Shane Cobb is our contact person.

For more details about any of our benefit offerings or if you have questions regarding the benefits, please contact Shane directly at (800) 733-4487 x305.

RPOAC is dedicated to providing its members with an outstanding selection of insurances and other benefits.

We welcome suggestions from members regarding any other benefits you would like to see offered.

Thank you for your continued support of RPOAC!

BENEFICIARY DESIGNATIONS 101

Have you recently married? Divorced? Added a dependent? Had a death in the family?

If you answer yes to any of these questions, it's time to update your beneficiary designation forms. Beneficiary designations are often neglected as part every financial plan. Too many times improper designations have made it difficult for survivors to receive the benefits that they deserve.

Beneficiary forms are optional, but it's your responsibility to keep them current. Changes in family status don't automatically change a previous beneficiary form; a benefactor on an old form still could receive the benefits you designated. Contact the benefits provider for the RPOAC, Pacific Financial Designs (PFD) at (800) 733-4487 x305 if you have questions on proper designations.

When should I change my beneficiary designation?
Change beneficiary designations after major life events, such as birth, death, marriage, or divorce. You can change designations as often as you like.

What is a primary beneficiary?
The person, people, or entity you choose to receive your benefit proceeds.

What is a contingent beneficiary?
The person, people, or entity you choose to receive your benefit proceeds if the primary beneficiary(ies) dies or the entity no longer exists.

Who can be nominated as a beneficiary?
A primary or contingent beneficiary can be:

- A person or persons
- A corporation or organization
- Your estate
- A trust

If my children are minors, what should I do?
Consider leaving the money to your children's guardian or custodian, to be held in a custodial account. Or have a family trust created and name the family trust as your beneficiary. Another option is to use the California Uniform Transfers to Minor Act. For more information on how this may help, contact PFD.

What types of accounts typically require beneficiary designations?
Examples include retirement accounts, life insurance policies, pensions, long term disability plans, supplemental insurance plans (AFLAC) and annuities. Most people will have small benefits as a member of an organization. For example, each member of the RPOAC has $2,500 of accidental death coverage just for being a member. Other examples of this might include: professional associations which you main-

BENEFICIARY DESIGNATIONS 101 (cont.)

tain membership, AARP, your credit union, AAA, etc. Don't forget to update each of these plans as well.

What do I do if there isn't enough room on the form to fill in all my beneficiaries' information?
Sign, date, and attach another sheet. Include your name, address, Social Security number, and daytime telephone number.

Do I have to provide a beneficiary's Social Security number?
No. However, providing this information will ensure positive identification of your beneficiary and will make the claim process go much smoother.

Can the person who holds my power of attorney complete my form?
Yes, but only if the power of attorney documents specifically state the right to change beneficiary information. (Most power of attorney documents don't state these rights.)

"Changes in family status don't automatically change a previous beneficiary form;"

Beneficiary designation form do's and don'ts:

Do:

- Use full, proper names (for example, Susan L. Smith, not Mrs. Robert G. Smith).
- Make a copy of the form for yourself before you submit it, and distribute copies to beneficiaries
- Fill out the form in pen
- Think carefully about what you want to accomplish with your designation. For example, to whom and in what amount should your benefits be paid? Spell out what would happen if a beneficiary dies

Don't:

- Name the same person as both a primary and contingent beneficiary
- Use a designation of beneficiary form to update a beneficiary's address (a signed letter is sufficient)
- Cross out or white out names on the form.

Shane Cobb
Vice President and CFO
Pacific Financial Designs, Inc.

Why Join RPOAC?

RPOAC is politically active at the state and national levels, providing a “watchdog” group that represents you!

Standing alone or in small groups, retirees do not have the resources. Affiliation with F.O.P. gives you the ability and resources to be provided quality representation at the state and congressional levels.

We thank you for your support of this organization.

RPOAC Website Reminder

Attention RPOAC members!

Don’t forget to visit the newly redesigned RPOAC website at www.rpoac.org

On the site you can:

- Learn more about all of the insurance and other benefits available to members and their families.
- Keep up to date on legislation that could affect your retirement benefits.
- Contact your RPOAC representatives with your questions or suggestions.

RPOAC

PO Box 1239
Colfax, CA 95713

Phone: 800-743-7622
Fax: 530-346-2681
E-mail: rpoac1@yahoo.com

Who Can Join RPOAC?

Regular Membership:

- All retired peace officers, and surviving spouses, in or out of California, are eligible for membership.
- Non-sworn personnel who are members of a police agency, may be eligible upon retirement.

Associate Membership:

- All active or part time peace officers, reserves, surviving spouses, or surviving qualified dependents, in or out of California.
- All active or retired "First Responders" (i.e. fire fighters, search and rescue, EMT) from any public agency, surviving spouses, or surviving qualified dependents in or out of California.