



# Retired Peace Officers Association of California

Fraternal Order of Police - California Lodge #55

## Newsletter

January 2021

### Upcoming Dates

Jan 9, 2021  
National Law Enforcement  
Appreciation Day

May 15, 2021  
Peace Officers Memorial Day

May 9-15, 2021  
Police Week

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### Contact RPOAC

Toll-Free:

1(800) 743-7622

Mail:

P.O. Box 1239  
Colfax, CA 95713

E-Mail:

rpoac1@yahoo.com

## You Really Need to Protect Yourself in 2021



2000 was a bad year for law enforcement. I feel impressed to bring up the subject of protecting yourself again because of the political climate in the state. The anti-gun and anti-law enforcement sentiment is strong in California. There are rumors of legislation to limit use of force, do away with qualified immunity and gun legislation. If you had to use force to protect yourself and/or your family, you would be in legal and financial peril. When you were working and a self-protection incident would happen, you probably had some type of legal defense plan from your association. If you were named in a lawsuit, the perpetrator or his/her family would really be going after your city or county because of deep pockets. You would eventually be dropped from the lawsuit. But as a retiree, you no longer have those protections. You are on your own to protect yourself. You need to protect your assets for your future needs. But there are remedies for this problem. You can purchase a legal defense plan to cover your legal expenses if you are involved in a self-defense incident. You can buy a personal liability umbrella insurance policy to cover the cost of a judgement if you are subject to one arising out a self-defense incident. We will briefly review these types of coverage. A disclaimer, I am not an attorney or insurance agent, so I am explaining these types of coverage in general terms. You will need to speak to your insurance agent and/or attorney about specifics in your own case.

You can purchase a legal defense plan to cover your legal expenses if you are involved in a self-defense incident. RPOAC has partnered with CCW Safe to provide a legal defense plan for our membership. CCW Safe was founded by former police officers and attorneys. They understand use of force incidents. Their plan is designed after association legal defense plans that are similar to the ones you used when you were

working. The CCW Safe plan covers criminal prosecution, civil litigation, and administrative action based on a self-defense incident. There are no out of pocket expenses or reimbursements required by this plan. It will cover you in all states that your CCW is honored in. This plan covers any use of force chosen by the member to protect his/her life or the lives of others if in self-defense. Most other plans only cover incidents where a firearm is used in self-defense. It also provides for bail bond coverage up to \$1,000,000.

As a retiree, I have had a couple different legal defense plans. This is the best plan I have seen on the market. It covers more than any of the plans I have seen. The basic plan for law enforcement is at the discounted price of \$149 per year with the \$1,000,000 bail bond coverage. It is really a great value for what you get. I would encourage you to go to the link in this newsletter or the RPOAC website for a link to CCW Safe see what this legal defense plan has to offer.

Let's say you are involved in a self-defense incident and you are sued for the injuries sustained by the perpetrator; are you prepared to pay the damages if the perpetrator prevails in the lawsuit? That is where a personal liability umbrella policy comes into play. Your homeowner's gives you some liability coverage. But an umbrella policy gives you additional personal liability coverage typically of \$1,000,000 or more. So, between the two coverages the damages of the lawsuit may be covered. Depending on your assets, higher or lower policy limits may be appropriate. Umbrella policy coverage may vary insurance company to insurance company, so it is advisable that you talk to your insurance agent about what coverage would be right for you. Protecting your assets is very important, so I encourage you to speak to your insurance agent about a personal liability umbrella policy.

Stay safe out there.  
Alex Bernard, RPOAC President

## 2020 PRESIDENT'S ANNUAL REPORT by Alex Bernard



2020 has been a rough year for our members and RPOAC because of the pandemic. The Board has been unable to meet in person this year because of pandemic issues with the hotel. Recruitment is down because we are unable to meet with retirees in person. We

are reaching out to potential members through links on various Websites. We are also working with other organizations to promote recruitment for RPOAC. We are utilizing social media to help with recruitment. This year we are having two Front Sight Firearms Institute drawings in November to encourage members to recruit new members and to encourage new members to join. So far, we have had moderate results in our efforts. We have engaged a social media expert to help us with our social media use. Through these efforts we believe that our membership will grow in the next year. I would like to encourage the membership to help us recruit new members by telling retirees about the benefits of belonging to RPOAC. There is strength in numbers.

Benefits for members have always been a focus for RPOAC. In the past few years, many different insurance programs and other programs have been added for

our members. CCW Safe is a legal defense plan to protect members in self-defense incidents. It not only protects in firearms use incidents; it would cover you if you used some other kind of force to protect yourself. It comes with \$1,000,000 bail bond coverage. It is a program I would encourage you to look into. We are constantly exploring what new benefits we can make available to our members. A number of additional programs are on the horizon for the near future. Some of the insurance programs we currently have include group dental insurance, group vision insurance, group AD & D, term life insurance, long term care insurance, and supplemental insurance programs. For more information on these programs, go to <http://www.rpoac.org>.

As you know, RPOAC publishes the RPOAC Newsletter. It is an e-newsletter that is published quarterly. It will be sent to the email address we have on record for you. Please make sure RPOAC has your correct email address. It will contain information on what RPOAC is doing, pension news, available insurance products, and etc. RPOAC wants to pass on information that is important to the membership.

Let's all work together to move RPOAC forward in the coming year.

## ATTENTION SENIORS!

Do you like paying full price for things? Do you have money to burn? If not, make sure you check out these discounts available to "mature" people such as yourself!

[SENIOR DISCOUNTS](#)



## Personal Savings Increase During Pandemic



### The Director's Chair

By Randall Blayney—L.A. Chapter Director

The country's "personal saving rate"—the share of people's disposable income that gets saved or invested—has rarely exceeded 10 percent in the past 20 years, but it shot up to more than three times that in April 2020 due to the lack of places for people to spend their money because of pandemic shutdowns. Travel cut-backs in particular are keeping large amounts of cash in people's accounts.



But these stats are not happening across all financial brackets. Lower income households, ones that often live paycheck-to-paycheck are not in positions to save. Among lower-income adults, 46% say they have had trouble paying their bills since the pandemic started and roughly one third (32%) say it's been hard for them to make rent or mortgage payments. About one-in-five or fewer middle-income adults have faced these challenges, and the shares are substantially smaller for those in the upper-income tier. To be sure, some of these financial pain points may have existed even before the pandemic – particularly for lower-income adults.

Job loss has also been more acute among certain demographic groups. Overall, 25% of U.S. adults say they or someone in their household was laid off or lost their job because of the coronavirus outbreak, with 15% saying this happened to them personally. Young adults (ages 18 to 29)

and lower-income adults are among the most likely to say this has occurred in their household.

Savings nearly tripled over the first two quarters of 2020, from \$1.59 trillion annualized in the first quarter to \$4.69 trillion in the second. This was by far the biggest increase in modern history.

Traditionally, younger people like Millennials, do not put away much in savings. According to a recent survey, 58% of Millennials have less than \$5,000 in their savings account, with just 70% having a savings account at all. In fact, according to a survey by Morning Consult, 36% of Millennials don't save for retirement at all, with 31% setting away just 1-10% of their income each month.

But now because of the pandemic even Millennials have found themselves with more cash on hand than usual. One can only hope that the pandemic may have provided a "teachable moment" for the younger crowd who have not embraced the importance of planning for tomorrow. They have been educated to think that their future is the responsibility of someone else, usually the government.



Those of my generation, who have embraced financial responsibility during their lifetime, most likely have weathered the pandemic without much financial concern. But the future may remain bleak for those who can't forgo the instant gratifications received through mindless spending and instead put that money away for their futures.

## 2020 EXECUTIVE DIRECTORS ANNUAL REPORT by Dennis Wright



Recruitment is still the most challenging aspect of our continued quest to remain a viable organization. Our credit card payment program is a great success again this year.

I know that some of you have been actively recruiting new members. I believe that because of the pandemic our recruitment is down. So we to keep up the recruitment effort! Our membership has been positively affected by the PERS magazine listing us as an organization again this year. Many calls and some new members. Our advertisement of the “Front Sight” drawing for new members has netted new members also.

Our insurance programs are going strong with more members taking advantage of the excellent programs available through Pacific Financial Designs. I don't think there are any other programs that offers as much for the money. Check it out on our web site [www.rpoac.org](http://www.rpoac.org).

So, until the next meeting, stay well and enjoy your retirement.

Fraternally,

Dennis Wright

Executive Director RPOAC

## Front Sight Giveaway IV Winners Drawn

During the telephonic Board meeting held on November 10th, 2020 a drawing was held for the winners of our fourth Front Sight membership giveaway.

We are pleased to announce the winners are:

### Nick Pepper and David Ondus

Nick retired from the Gardena Police Department as a Police Sergeant. He spent over 30 years with the department starting his career as a Police Cadet. Once becoming a Police Officer, Nick was assigned to specialty positions such Bike Patrol, DUI enforcement, and Crisis Intervention Team. After Patrol, Nick was assigned to the Detective Bureau and for close 10 years, he worked the Juvenile investigations and child death as well as being the department Digital Forensic Examiner. Nick was promoted to Sergeant in 2007, where he supervised the Detective Bureau and was later assigned to patrol as the Watch commander in the latter years. In retirement, Nick teaches technology to Law Enforcement investigators as well as teaching new instructors who are entering the teaching cadre for POST.

David retired from the San Diego Harbor Police after 21 years. During those years he worked as a vessel collision reconstruction expert trained by the North American State Boating Law Administrators at the N.T.S.B. training center in Ashburn, Virginia. He was also a law enforcement/fire vessel instructor, a Marine fire fighter and worked at the San Diego International Airport enforcing all federal, state and local laws.

Congratulations to both winners!



RPOAC is the only association dedicated to serving the needs of retired first responders. Our primary concern is for you, the retiree. Unlike other organizations who also represent active-duty personnel, we focus our attention to the issues that could affect retirements and the benefits associated with retiring. Pass the word! Tell your friends to join RPOAC today!

## If Long-Term Care Insurance Isn't for You: Other Options

**L**ong-term care insurance (LTCI) isn't for everyone. Not only is it expensive and sometimes hard to qualify for, but there's no guarantee you'll ever use the benefits. But if you decide not to buy LTCI, what are your alternatives?

### **You saved for a rainy day--it's here**

Should the need arise, you could use your personal savings to pay for long-term care (self-insurance). If you choose this option, you'll have to estimate how much money you might need to cover long-term care expenses and start an appropriate savings plan. And though there's a good chance that the amount you'll have to put aside each month to cover future medical expenses will equal (or exceed) what you'd pay in LTCI premiums, buying LTCI is not an option in some cases (e.g., if a pre-existing condition prevents you from qualifying for coverage). Keep in mind, however, that if you do choose to self-insure, there's always the chance that your savings won't be enough to cover your actual long-term care expenses.

### **Did you hear? Medicaid pays for long-term care**

Medicaid is a government-sponsored program that pays for medical treatment. People with low incomes who are elderly, disabled, or blind may be eligible if they meet the financial and medical requirements. These eligibility decisions are primarily based on:

- ◆ Income
- ◆ Net worth
- ◆ Need for nursing or custodial care

In most states, Medicaid subsidizes care in nursing facilities and at home (for those who meet Medicaid guidelines). Unfortunately, meeting Medicaid's financial requirements is difficult. Many people are forced to exhaust their life savings to qualify for Medicaid. A comprehensive LTCI policy may prevent this from happening.

### **Life insurance--it's not just for es-**

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## **Hey, Where Did You Go?**

Don't miss out! Make sure we are able to send you all the latest membership, benefits and legislative info.

Go to the "Member Info Update" link found on the RPOAC.ORG website and give us your current contact information.

## estate planning anymore

If you have a cash value life insurance policy, familiarize yourself with the rules on policy loans and cash withdrawals. Most policies allow you to access your cash value in one of these ways, but the amounts may be limited, and there may be interest and tax consequences. Also, find out if your policy allows you to use part of the death benefit for medical expenses or long-term care while you are alive. (Policies with an accelerated benefits rider typically allow this.) Should you become terminally ill, you may also have the option to sell your life insurance policy to a viatical settlement funding company and use the money to pay for your care. You will typically get 40 to 85 percent of the policy's face value from a viatical settlement.

## Get paid to live in your home

If you own your home outright or have a lot of equity in your home, you could consider a reverse mortgage. Basically, a reverse mortgage gives the lender a lien (or mortgage) on your home, and you receive either a lump sum or prearranged monthly payments. You typically don't have to repay the loan as long as you live in the home. However, if you move or if the house is sold, the loan must be repaid out of the proceeds of the sale. A reverse mortgage can be an easy source of cash, but it could also complicate matters if you plan on leaving your home to your heirs.

## Benefits Available to Members

- CCW Safe
- LegalShield
- HealthiestYou
- Hear in America
- Union Choice Mortgage
- My Notification Service
- Medical Insurance
- Dental Insurance
- Life Insurance
- Medicare Supplement
- Vision Plans
- Long Term Disability
- Deferred Comp

Visit the [RPOAC page](#) at our benefits provider to learn more about the benefits we offer.



# Article Links

These are links to articles and legislative actions that could be of interest to retirees and affect their financial futures. These links can be found on the RPOAC website ([www.rpoac.org](http://www.rpoac.org)) and we suggest you log in often as these links are updated regularly and the information contained in them can be time sensitive.

[Police groups back requiring college classes for recruits](#) 11/20/20

[CalPERS approves price hikes of up to 51% for health plans favored by young, healthy workers](#) 11/19/20

[Three CalPERS health plans are in a 'death spiral.' Saving them could involve price hikes](#) 10/27/20

[State Supreme Court passes on Marin pension case](#) 9/28/20

[Politicizing CalPERS, CalSTRS puts pensions at risk](#) 9/16/20

[In defense of police unions, which, after all, have a job to do](#) 9/13/20

[CalPERS Retirees Call for Board President to Resign](#) 9/3/20

[City workers face possible pay cuts, furloughs as L.A. considers declaring fiscal emergency](#) 9/2/20

[Hallmark police reform bill faces tough road in California](#) 8/27/20

[LAPOA Calls for Independent Investigation Into Allegations Against Maggard](#) 8/19/20

[LAX police union calls for civil rights probe into department's deputy director](#) 8/18/20

[Local governments can crack down on pension spiking, California Supreme Court rules](#) - 7/30/20

[CalPERS Reports Preliminary 4.7% Investment Return for Fiscal Year 2019-20](#) - 7/16/20

[NAPO has endorsed President Trump in his reelection campaign](#) 7/15/20

[CalPERS Announces Health Plan Premiums for 2021](#) - 7/14/20

[Berkeley to consider removing police from traffic stops](#) - 7/14/20

[Riskier bet: Why CalPERS, the country's largest pension fund, is getting into banking](#) - 7/10/20

[New York Bill Requiring Officers to Have Liability Insurance Under Consideration](#) - 7/8/20

[Court rules for retirees in pension dispute with Providence](#) - 7/3/20

[Police unions have helped shield officers from accountability. Now they're facing unprecedented backlash](#) - 7/3/20

[Democrats' support for police union bill undermines their commitment to reform](#) - 6/22/20

[Seattle Protesters' Call to Scrap Police Pensions Can't Be Met by City](#) - 6/19/20

[Oregon Supreme Court Considers Whether To Allow PERS Pension Cuts](#) - 6/19/20

[CalPERS long term care insurance to see 'significant premium increases,' officials say](#) - 6/19/20

[California police chiefs call for weeding out bad officers](#) - 6/19/20

[Abolish the police? It's a real thing. Even cops say they've taken on too much](#) - 6/7/20

[California progressive politicians turning away campaign cash from cops](#) - 6/7/20

[Newsom seeks statewide reform of police use of force](#) - 6/6/20