

APRIL
2024

QUARTERLY NEWSLETTER
of the
RETIRED PEACE OFFICERS
ASSOCIATION of CALIFORNIA

RPOAC



SERVING THOSE WHO SERVED OTHERS

CA Bills of Interest

[SB-1839 Peace Officer
education and hiring grants](#)

[SB-1398 Peace Officer
Standards Accountability](#)

[AB-856 Peace Officer active
shooter and rescue training](#)

[AB-443 Peace Officer
determination of bias](#)

STAY INFORMED

[California State Legislature](#)

[California State Senate](#)

[U.S. Senate](#)

[U.S. House of
Representatives](#)

[FOP Legislative Priorities](#)

Peace Officers

Memorial Day

May 15, 2024



In this issue

Organizing Your Finances After Spouses Death **P.2**

Scams to be Aware of in 2024 **P.4**

The Briefing Board **P.5**

Why You Need CCW Protection by Alex Bernard

You may be asking yourself why I write an article about CCW insurance about once a year. The reason is that many of our members don't have coverage from any plan. In this day and age, it is unwise not have coverage given the political climate involving firearms and CCWs. The California Legislature is constantly promoting anti-gun and anti-law enforcement legislation. As mentioned in my last article, the Legislature passed SB 2, which limits where you can go with your CCW. On its face, I believe it is unconstitutional, but it will have to work its way through the court system. The anti-gun and anti-law enforcement sentiments are strong in California. Although we are retired, this type of legislation can affect us. 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 the of their deep

pockets. You would eventually be dropped from the lawsuit. 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 of 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.

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

(Continued on page 3)

Benefits Available to RPOAC Members



Protect yourself while protecting others. Enroll in CCW Safe!



Don't let hearing loss keep you from joining the conversation.



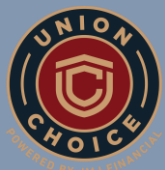
Bring simplicity to healthcare.



Talk to an attorney on personal legal matters without worrying about high hourly costs.



Worried about loved ones, get notified when an incident happens.



Your trusted mortgage professional.

Find more info [HERE!](#)



Organizing Your Finances When Your Spouse Has Died

Losing a spouse is a stressful transition. And the added pressure of having to settle the estate and organize finances can be overwhelming. Fortunately, there are steps you can take to make dealing with these matters less difficult.

Notify Others

When your spouse dies, your first step should be to contact anyone who is close to you and your spouse, and anyone who may help you with funeral preparations. Next, you should contact your attorney and other financial professionals. You'll also want to contact life insurance companies, government agencies, and your spouse's employer for information on how you can file for benefits.

Get Advice

Getting expert advice when you need it is essential. An attorney can help you go over your spouse's will and start estate settlement procedures. Your funeral director can also be an excellent source of information and may help you obtain copies of the death certificate and applications for Social Security and veterans' benefits. Your life insurance agent can assist you with the claims process, or you can contact the company's policyholder service department directly. You may also wish to consult with a financial professional, accountant, or tax advisor to help you organize your finances.

Locate Important Documents and Financial Records

Before you can begin to settle your spouse's estate or apply for insurance proceeds or government benefits, you'll need to locate important documents and financial records (e.g., birth certificates, marriage certificates, life insurance policies). Keep in mind that you may need to obtain certified copies of certain documents. For example,

You'll need a certified copy of your spouse's death certificate to apply for life insurance proceeds. And to apply for Social Security benefits, you'll need to provide birth, marriage, and death certificates.

Set Up a Filing System

If you've ever felt frustrated because you couldn't find an important document, you already know the importance of setting up a filing system. Start by reviewing all important documents and organizing them by topic area. Next, set up a file for each topic area. For example, you may want to set up separate files for estate records, insurance, government benefits, tax information, and so on. Finally, be sure to store your files in a safe but readily accessible place. That way, you'll be able to locate the information when you need it.

Set Up a Phone and Mail System

During this stressful time, you probably have a lot on your mind. To help you keep track of certain tasks and details, set up a phone and mail system to record incoming and outgoing calls and mail. For phone calls, keep a sheet of paper or notebook by the phone and write down the date of the call, the caller's name, and a description of what you talked about. For mail, write down whom the mail came from, the date you received it, and, if you sent a response, the date it was sent.

Also, if you don't already have one, make a list of the names and phone numbers of organizations and people you might need to contact, and post it near your phone. For example, the list may include the phone numbers of your attorney, insurance agent, financial professionals, and friends--all of whom you can contact for advice.

(Continued on the next page)

Organizing Your Finances (Continued from page 2)

Evaluate Short-Term Income and Expenses

When your spouse dies, you may have some immediate expenses to take care of, such as funeral costs and any outstanding debts that your spouse may have incurred (e.g., credit cards, car loan). Even if you are expecting money from an insurance or estate settlement, you may lack the funds to pay for those expenses right away. If that is the case, don't panic--you have several options. If your spouse had a life insurance policy that named you as the beneficiary, you may be able to get the life insurance proceeds within

a few days after you file. And you can always ask the insurance company if they'll give you an advance. In the meantime, you can use credit cards for certain expenses. Or, if you need the cash, you can take out a cash advance against a credit card. Also, you can try to negotiate with creditors to allow you to postpone payment of certain debts for 30 days or more, if necessary.

Avoid Hasty Decisions

- Don't think about moving from your current home until you can make a decision based on reason rather than emotion.

- Don't spend money impulsively. When you're grieving, you may be especially vulnerable to pressure from salespeople.
- Don't cave in to pressure to sell or give away your spouse's possessions. Wait until you can make clear-headed decisions.
- Don't give or loan money to others without reviewing your finances first, taking into account your present and future needs and obligations.



Why You Need CCW Protection

President's Article (cont. from page 1)

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. 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 a bail bond coverage of up to \$1,000,000. Other optional coverages are available.

As a retiree, I have had a couple different legal defense plans. CCW Safe 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 \$179 per year with 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 and 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.

LEGAL SERVICE MEMBERSHIP



Scams To Be Aware of in 2024

A.I. Powered Scams

Perhaps the most obvious example of scammers using new technology to power existing scams comes from artificial intelligence (AI). For example, scammers might use AI to:

Write more convincing and natural-sounding phishing emails and text messages.

Create deepfakes of celebrities to trick victims into thinking they're investing in a good company or project.

Impersonate the victim's friend or relative and ask for money as part of a grandparent scam.

Impersonate an employer and ask for personal information. The potential to create an image, video or voice of someone else could make existing scams even more believable and opens up new opportunities for scammers.

Student Loan Forgiveness

The back-and-forth changes in student loan forgiveness creates a ripe opportunity for scammers. The scammers know people want to believe their student loans will be forgiven, and they'll use that hope for their personal gains.

For example, scammers may contact you via phone or create phony application sites aimed at stealing your Social Security number or your bank account information. They may put pressure on their victims with fake urgent messages that encourage you to apply for debt relief "before it's too late." Then they'll charge you a hefty application fee. In reality, it's a scam.

It costs nothing to apply for student loan forgiveness, so someone asking you to pay a fee could be a scammer. In addition, the U.S. Department of Education won't contact you by phone. You can stay safe and avoid student loan forgiveness scams by going directly to the Department of Education website for information about applying for forgiveness.

Phone Scams

Scammers may contact you by phone, and some phone scams rely on smartphones' capabilities to access the internet and install malware. These can include:

Robocalls: Robocalls have people's phones ringing nonstop with increasingly natural-sounding recorded voices. They may offer everything from auto warranties to vacations or issue a threat to try and get your attention. Some robocalls can even respond to your questions.

Impersonators: Scammers impersonate IRS personnel, police, survey takers, relatives, delivery people and well-known companies to threaten you or gain your trust. They use scare tactics related to your Social Security number, criminal record or account before asking for your personal, account or credit card information.

Apps: Scammers may try to get you to install a malicious app to steal your information. Or they might create a nearly identical copy of an existing app and then make money from in-app purchases.

QR codes: These convenient codes have gained popularity as a touchless option to do things like read a restaurant menu or make a payment. However, scammers place their QR codes in inconspicuous spots, and scanning the code could prompt you to make a small purchase or enter your credentials on a look-alike website.

If you're not sure if something is a scam, ASK a trusted friend. Don't feel pressured to respond immediately. Always be suspicious of links in emails. And never give out personal information to unknown callers or unsolicited emails!

MEETINGS

RPOAC

Our Bi-Annual Board meeting has been scheduled for Tuesday, April 30.

We will meet at the Nugget Casino Resort in Sparks, Nevada. All members are welcome to attend.

Our General Membership meeting will be held in the last quarter of the year. Keep an eye on our website for updates regarding the members meeting.

WEBSITE

Updates



Be sure to check out our social media sites on Facebook and LinkedIn. Direct links are available from the Home page of the RPOAC website.

Visit [RPOAC.ORG](https://www.rpoac.org)





Briefing Board

Legislative actions and articles of interest for RPOAC members.

Just because you're retired doesn't mean you shouldn't know about what's going on at the federal, state and local levels of government that could affect your pension or retirement benefits.

As part of our commitment to you, our members, we provide these links to keep you aware of the ever-changing political and legislative activities.



Click On The Links!

THE BRIEFING BOARD

- [Bill to Give Law Enforcement Agencies Option To Give Officer Termination Specifics Signed By Newsom](#) - 3/3/24
- [New California ruling targets pension 'spiking' as retirees appeal for relief](#) - 1/26/24
- [Alameda went far beyond what other cities were willing to pay to recruit officers. Did it pay off?](#) - 1/26/24
- [California city struggles to recruit police despite highest-in-nation signing bonus: 'They're desperate'](#) - 1/15/24
- [Most US Public Pension Funds Are Distressed, per Equable Report](#) - 1/15/24
- [A California law banning the carrying of firearms in most public places is blocked again](#) - 1/7/24
- [Federal judge blocks California law that would have banned carrying firearms in most public places](#) - 12/21/23
- [California police must tell drivers why they're being stopped starting next year under new law](#) - 12/20/23
- [LAPD moves to accommodate new DACA officers who can't personally own guns](#) - 12/18/23
- [Drop pension tax for all, not only those getting military pensions](#) - 12/4/23
- [CalPERS Announces \\$100 Billion Net Zero Pledge and New Climate Accountability Measures](#) - 11/13/23
- [Despite new pension law, thousands of retired California teachers are still paying for others' mistakes](#) - 10/23/23
- [LAPD grapples with officer safety concerns as DACA recruits face firearms restrictions](#) - 10/8/23
- [San Diego pension debt back over \\$3B thanks to higher long-term projections for salaries, retiree benefits](#) - 9/18/23
- [A California city offered a \\$75,000 bonus to new cops. These departments are trying to keep up](#) - 9/6/23
- [Police Work Isn't a Tea Party](#) - 8/14/23
- [New Bill Would End California Military Pension Tax](#) - 8/14/23
- [CalPERS walks tightrope on ESG principles](#) - 7/30/23
- [CalPERS Reports Preliminary 5.8% Investment Return for 2022-23 Fiscal Year](#) - 7/19/23
- [CalPERS Announces Health Plan Premiums for 2024 Along With Expanded Cost-Saving Options for Members](#) - 7/19/23
- [CA police watchdog will soon receive wave of misconduct records, and recent reprimands spell trouble for impugned Antioch cops](#) - 6/29/23
- [Will California's largest pensions, CalPERS and CalSTRS, divest from fossil fuels?](#) - 6/29/23
- [Police in California aren't immune from certain misconduct lawsuits, high court rules](#) - 6/24/23
- [CalPERS Takes Action in Response to Third-Party Breach of Retiree Information](#) - 6/22/23

