

APRIL
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QUARTERLY NEWSLETTER
of the
RETIRED PEACE OFFICERS
ASSOCIATION of CALIFORNIA

RPOAC



SERVING THOSE WHO SERVED OTHERS

CA Bills of Interest

[SB 1105](#) - This bill would remove arrest authority or peace officer status for federal criminal investigators, law enforcement officers, and federal employees.

[SB 627](#) – This bill would make it a crime for a law enforcement officer to wear a facial covering in the performance of their duties, except as specified.

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, 2026



In this issue

Securing the Future **P.2**

Beyond the Badge **P.3**

The Golden Stride **P.4**

Make Sure You Have CCW Protection

 by Alex Bernard

Make sure you have CCW protection if you carry. 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 to not have coverage given the political climate involving firearms and CCWs. The California Legislature is constantly promoting anti-gun and anti-law enforcement legislation. 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 defense plans that are like 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 see what this legal defense plan has to offer.

Continued on Pg 4

Securing the Future: Safe Investment Strategies for Seniors in 2026

The ideas in this article are just suggestions.

Always seek the advice of a financial professional before investing.

As investors transition into retirement, the financial objective shifts from aggressive wealth accumulation to capital preservation and reliable income generation. In the current 2026 economic landscape—characterized by stabilizing interest rates and a focus on resilience—seniors have several battle-tested options to protect their nest eggs while outpacing inflation.

1. High-Yield Cash Reserves

For money needed within the next one to three years, liquidity and safety are paramount.

- **High-Yield Savings Accounts (HYSAs):** Unlike traditional brick-and-mortar banks, online HYSAs in 2026 continue to offer competitive rates (often 3% to 4%+). These are FDIC-insured, making them virtually risk-free for balances up to \$250,000.
- **Money Market Funds:** These funds invest in high-quality, short-term debt. They are designed to maintain a stable \$1.00 share price while providing slightly higher yields than standard savings accounts.

2. Guaranteed Fixed Income

When certainty is the priority, "locking in" a rate provides peace of mind against market volatility.

- **Certificates of Deposit (CD) Ladders:** By "laddering" CDs—purchasing multiple certificates with staggered maturity dates (e.g., 1-year, 2-year, and 3-year)—seniors can ensure a steady stream of liquidity while taking advantage of the highest available fixed rates.

- **Fixed Annuities:** Often described as a "DIY pension," a fixed annuity provides a guaranteed payout for a set period or for life. In 2026, these remain popular for covering essential living expenses like housing and healthcare without market risk.

3. Government-Backed Securities

U.S. government debt is widely considered the "gold standard" of safety in the investing world.

- **Treasury Bills and Notes:** Backed by the "full faith and credit" of the U.S. government, these are exempt from state and local taxes, making them especially attractive for seniors in high-tax states.
- **Treasury Inflation-Protected Securities (TIPS):** To combat the rising cost of living, TIPS adjust their principal value based on inflation. This ensures that a senior's purchasing power remains intact regardless of economic shifts.

Finding the Right Balance

While "safety" often implies avoiding the stock market entirely, many advisors in 2026 recommend a **"Guardrails Approach."** This involves keeping the majority of assets in the safe vehicles mentioned above while maintaining a small, diversified slice in dividend-paying stocks or S&P 500 index funds to provide long-term growth.

Retiree Tip: Always ensure you have a "cash bucket" covering at least one to two years of living expenses in a liquid account. This prevents the need to sell investments during a market downturn.

Beyond the Badge

Understanding the Mental Health

Impact of a Career in Law Enforcement

A career in law enforcement is often seen through a lens of heroism, action, and duty. Officers are tasked with maintaining public order, investigating crimes, and protecting communities, but the toll this profession takes on their mental and emotional well-being is frequently overlooked. While the image of a stoic, resilient officer prevails, the reality is that the chronic stress, exposure to trauma, and unique pressures of the job can lead to significant and often unseen mental health challenges.

The most potent factor affecting the mental health of law enforcement officers is consistent exposure to traumatic events. Every day, they may witness the aftermath of violent crimes, serious accidents, child abuse, or death. Unlike the general public, whose exposure to trauma is often limited, police officers face these situations repeatedly throughout their careers. This cumulative trauma can lead to Post-Traumatic Stress Disorder (PTSD). Symptoms of PTSD, such as intrusive memories, hypervigilance, and emotional numbing, can severely impact an officer's ability to function both on the job and at home. The constant need to manage and suppress reactions to horrific events can erode resilience over time.

Beyond acute trauma, the daily realities of police work introduce chronic stress. Officers often operate in high-vigilance environments where they must be constantly aware of potential threats. This prolonged state of "fight or flight" can have detrimental effects on the body and mind. The pressures of erratic shift work, long hours, and the demand for peak physical and mental performance add another layer of strain. Furthermore, officers may face public scrutiny, organizational bureaucracy, and a perceived lack of support from leadership, all of which contribute to burnout. Burnout manifests as emotional exhaustion, cynicism, and a reduced sense of personal accomplishment, making it difficult for officers to remain engaged and empathetic in their roles.

A significant, and often damaging, aspect of the police culture is the stigma surrounding mental health. Traditionally, the profession has emphasized strength, control, and the idea that showing vulnerability is a sign of weakness. This "suck it up" mentality discourages officers from seeking help or acknowledging that they are struggling. The fear of being viewed as unfit for duty, losing their badge, or facing judgment from peers prevents many from accessing necessary support. This culture of silence can exacerbate mental health issues, leading officers to isolate themselves and rely on maladaptive coping mechanisms.

The impact of these mental health challenges extends far beyond the workplace. The emotional exhaustion and trauma can bleed into an officer's personal life, straining relationships with family and friends. Officers may struggle to detach from their role as a police officer when they are off duty, remaining in a state of hypervigilance even in safe environments. Sleep disturbances, depression, anxiety, and an increased risk of suicide are all serious mental health consequences associated with a career in law enforcement.

Recognizing and addressing the mental health needs of police officers is crucial. It requires a shift in the prevailing culture from one that demands stoicism to one that normalizes help-seeking behavior. Implementing comprehensive mental health programs, providing access to confidential counseling, and offering training on resilience and stress management are vital steps. Peer support systems, where officers can talk openly with colleagues who understand their experiences, can also be highly effective. Ultimately, protecting the mental health of those who serve is not just an organizational responsibility; it is essential for the well-being of the officers themselves, their families, and the communities they strive to protect. Acknowledging the burden that comes with the badge is the first step toward building a healthier and more supportive law enforcement profession.

The Golden Stride: Why Daily Walking is a Senior's Best Friend

As the saying goes, "motion is lotion." For seniors, there is perhaps no simpler or more effective medicine than a daily walk. Unlike high-impact gym routines, walking is a low-impact, accessible, and remarkably potent tool for maintaining both physical health and mental sharpness.

Physical Vitality and Longevity

The physical benefits of a consistent walking routine are extensive, touching almost every major system in the body including:

- **Cardiovascular Health:** Regular walking strengthens the heart and improves circulation.
- **Bone Density and Joint Health:** Walking is a weight-bearing exercise, which is crucial for fighting osteoporosis.
- **Balance and Fall Prevention:** Daily walking improves core strength and proprioception (your body's ability to sense movement and location), which translates to a lower risk of injury.

A Natural Boost for the Mind

The benefits aren't just physical. The "walker's high" is a real phenomenon that can drastically improve a senior's quality of life.

1. **Cognitive Preservation:** Studies consistently show that physical activity increases blood flow to the brain.

2. **Mood Regulation:** Walking triggers the release of endorphins—the body's natural feel-good chemicals.
3. **Improved Sleep:** A brisk morning or afternoon walk helps regulate the circadian rhythm, leading to deeper, more restorative sleep at night.

The Social Component

Walking is rarely a solitary endeavor unless one wants it to be. Whether it's a stroll through a local park, a mall-walking group, or a trek with a neighbor, it provides a vital **social outlet**.

Getting Started Safely

While walking is safe for most, seniors should keep a few things in mind to maximize the benefits:

- **Invest in Footwear:** Proper arch support and non-slip soles are non-negotiable for safety.
- **Stay Hydrated:** Even a gentle stroll requires water, especially in warmer months.
- **Listen to Your Body:** Start with 10 or 15 minutes a day and gradually work up to the recommended **30 minutes**.

Daily walking isn't just about adding years to your life; it's about adding life to your years. By simply stepping out the front door, seniors can take a giant stride toward independence, health, and happiness.

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.

CCW Protection (Cont. from Pg1)

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

Just for Fun





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

- [Why California cops and firefighters are pushing for a new perk on top of their pensions 3/5/26](#)
- [California unions are pouring more money than ever into CalPERS elections - 9/20/25](#)
- [City of LA making it easier for LAPD to hire more officers - 9/12/25](#)
- [CalPERS Announces Health Plan Premiums for 2026 - 7/16/25](#)
- [CalPERS Announces Preliminary 11.6% Return for 2024-25 Fiscal Year - 7/15/25](#)
- [Appellate court reverses qualified immunity decision, revives lawsuit against LAPD officer - 6/3/25](#)
- [CHP deploys all-black enforcement vehicles, potentially against state codes - 6/2/25](#)
- [New California ruling targets Ventura County retirees - 6/2/25](#)
- [Lawmakers might undermine California's landmark public pension reform - 5/1/25](#)
- [California's big pension funds lost billions in stock market selloff. Can they recover in time? - 4/8/25](#)
- [CalPERS Sets the Record Straight on Its Climate Action Plan - 3/18/25](#)
- [AB 1333 is Dead: Assemblyman Zbur Withdraws Bill Limiting Self-Defense - 3/14/25](#)
- [A California union boss thought his \\$300K salary would count toward his pension - 3/7/25](#)
- [Social Security Fairness Act - 1/28/25](#)
- [Why US Congress restored Social Security benefits for public-sector retirees - 12/26/24](#)
- [CalPERS Climate Solution Commitments Surpass \\$53 Billion - 11/19/24](#)

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