

Supporting Officer Safety Through Family Wellness: **Estate Planning**

Preparing personal and family estates are important for law enforcement personnel. They can bring peace of mind to families given that law enforcement is routinely ranked as one of the most dangerous professions¹, with thousands of injuries² and numerous critical incidents occurring each year.



Critical Incident Communications Folder

Create a critical incident folder containing all pertinent documents that family and friends may need in your absence. This folder should contain financial information such as bank accounts and PINs; legal documents such as a will or trust; contact information such as phone numbers for the department, police union, family, friends, and other important contacts; documentation of various insurance policies, and copies of personnel and financial forms filed with your department.

Below are several pieces to include when planning for your estate:

- **Create a will** with directives on property, assets, family, pets, and guardianship of children.
- **Make health care directives** for your wishes for the end of life, including a power of attorney for health care decisions.
- **Determine the financial power of attorney** who will be in charge of financial and property decisions in the event of incapacitation.
- **File beneficiary forms** denoting who will receive your monetary assets including bank accounts, investments, and retirement funds.
- **Research transfer on death options** for homes and vehicles to aid in easier assignment of property.
- **Consider additional life insurance** separate from that offered through your agency to assist with covering end of life expenses or provide for surviving family members.
- **Determine preferred final arrangements**, including what to do to honor your remains, the type of funeral service, and any law enforcement honors to be included in the service.

It is **important to keep this folder updated and accurate**. Major life events such as marriage or the birth of a child and changes in insurance policies should always be reflected. There have been instances where benefits have been paid out to unintended parties because beneficiary information was not updated. It is crucial to **store this information in a safe place** that can be easily accessed by select individuals.



Line of Duty Death

In the recent decade, an average of **153 law enforcement officers have died** in the line of duty each year.³ With this in mind, planning for surviving family members is important for any public safety officer. Should tragedy strike, the U.S Department of Justice, Office of Justice Programs, Bureau of Justice Assistance (BJA) offers the Public Safety Officers' Benefits (PSOB)



Program to families of fallen officers as well as officers catastrophically injured in the line of duty.

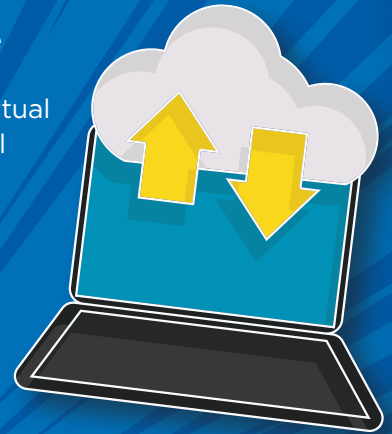
The PSOB Program provides **death, disability, and educational benefits** to the eligible survivors of fallen or catastrophically injured first responders. More than 1,000 PSOB claims are determined each year. Educational benefits may be provided to spouses and children; this benefit is applied for after a PSOB death or disability claim has been approved.

Also, some states provide additional benefits to survivors of fallen or permanently injured first responders. It's important to research your specific jurisdiction for possible benefits.

Visit <https://psob.bja.ojp.gov/> and <https://www.benefits.gov/benefit/4696> for more information regarding BJA's PSOB Program and how to file a claim.

Digital Assets

With the prevalent use of technology and the internet, digital and virtual assets are more crucial to consider than ever before. A digital asset is any content stored digitally,⁴ from photos stored on phones or in the cloud, to social media accounts, bank accounts, emails, and other private data. Digital assets are a vital component to estate planning since much of the valuable information people have today is stored digitally, and often password protected.



Include digital assets and access to them in family estate planning by creating a secure but complete list of account

passwords to be kept with other end of life paperwork. Many online account platforms have avenues for surviving family members to access a deceased

loved one's account, but it may be cumbersome and, in some case, require legal action.

1 U.S. Bureau of Labor Statistics, "Economic News Release- Fatal Occupational Injuries Counts and Rates for Selected Occupations, 2016-2017," December 18, 2018. <https://www.bls.gov/news.release/cfoi.t03.htm>

2 U.S. Bureau of Labor Statistics, "Fact Sheet - Police Officers - August 2016," April 2018. <https://www.bls.gov/iif/oshwc/cfoi/police-officers-2014.htm#1>

3 <https://www.odmp.org/>

4 "What Exactly is a Digital Asset & How to Get the Most Value from Them." MerlineOne. <https://merlinone.com/what-is-a-digital-asset/>

For more information about the Institute for Community-Police Relations, please visit: <http://www.theiacp.org/ICPR>

This publication is one in a series.

For more family support resources please visit:

<http://www.theiacp.org/ICPRIawenforcementfamily>

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