

Take Care of the People That Matter Most

Your family is your world. That's why it's important to make sure they are financially protected if something happens to you.

Estate Plans for First Responders

Your job as a first responder has a high risk of injury, disease or even death, along with a higher than average risk of becoming disabled. To plan for your family's financial protection, it's important for active or retired first responders to create an estate plan to ensure that all of your needs and your family's needs are being met in the event of your disability or death.

Your estate includes all of the assets you collect over your lifetime including stocks and bonds, real estate, money in checking and savings accounts, personal items of value (jewelry, furniture, cars), family heirlooms and more. An estate plan ensures your assets are distributed to your loved ones the way you want at the time you designate. If you don't have an estate plan in place when you die, you won't have the ability to decide how everything will be divided.



Your estate plan will include the following basic documents:

- **Will:** Outlines your wishes to your family in regards to inheritance and distribution of property, as well as guardianship of your children.
- **Trust:** Like wills, trusts explain exactly which family members should receive your assets. Trusts also allow you to continually manage your affairs while you're still alive.
- **Power of Attorney:** You designate someone you trust to make decisions for you if you are alive and unable to make them yourself. They are usually used for health care needs or financial/property decisions.

Take Advantage of Estate Planning Resources

- **Los Angeles Retired Fire & Police Association (LARFPA)** — provides members with a \$600 lifetime benefit to assist members in developing an Estate Plan including creation of a living trust, a will or in revising and updating an existing Estate Plan.
- **Los Angeles Police Protective League (LAPPL)** — members should call the LAPPL Legal Services Department at (213) 251-4575 for information on available estate planning.
- **Los Angeles Police Federal Credit Union (LAPFCU)** — provides low-cost trust and will estate planning with 10% off for LAPFCU members.

Life and AD&D Insurance Provided by LAPRA

LAPRA provides active members and recruits who are enrolled to become LAPRA members with a total of \$27,000 of Basic Life insurance and \$15,000 of Accidental Death and Dismemberment (AD&D) insurance paid by LAPRA. Retired members receive \$8,000 of Basic Life insurance paid by LAPRA. For additional protection, active and retired members can purchase Optional Life and AD&D insurance.

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Take Care of the People That Matter Most (continued)

Naming a Life Insurance Beneficiary

To ensure your LAPRA Life and AD&D insurance is paid according to your wishes, you must name a beneficiary(ies). You may do this by going to www.LAPRALive.org. You can name a person, trust or charitable organization as a beneficiary. As your life changes, it's important to make sure you update the beneficiary information on file with LAPRA. Life events like marriage, divorce, the birth of a child, and the passing of a loved one are just some of the significant life events that may have an impact on your beneficiary information.

It's important to periodically review your beneficiary designations, especially after major life events. You may need to make changes if your circumstances change.

Why It's Important to Name a Beneficiary

- **Control:** You have the final say over who receives your assets.
- **Access:** Beneficiaries may have quicker access to funds, which can be helpful when unexpected expenses arise.
- **Avoids probate:** You can avoid probate court supervision in many cases.

- **Prevents mistakes:** You can prevent providing assets to people you don't intend. ■

Keep Your Beneficiary Information Up to Date

Life insurance benefits through LAPRA will go to whoever is listed in your beneficiary designation on file with LAPRA, regardless of your current relationship with that person. Avoid the possibility of your assets being distributed to the wrong person by periodically reviewing and updating your beneficiary designations.

LAPRA 2025/26 Benefits Annual Enrollment Starts May 1

Annual Enrollment is your once-a-year opportunity to evaluate your health care needs and make any changes to your medical or dental coverage and add or remove eligible dependents. The 2025/26 Annual Enrollment period starts May 1 and ends May 31 with benefits effective July 1.

No Changes to Benefits

For 2025/26, you will continue to have the same plans and coverage options that you have today. There are some changes to medical and dental plan premiums. The amount you pay depends on the plan and coverage tier you elect and the City of Los Angeles subsidies starting July 1, 2025. Member costs will be included in upcoming Annual Enrollment communications. ■



More Information About Annual Enrollment Coming in April 2025

More information including premiums for all medical and dental options will be included in upcoming Annual Enrollment communications mailed to your home or sent via email in April 2024. Annual Enrollment information will also be available on the www.LAPRA.org and the www.LAPRALive.org websites.

Apply for an LAPRAF 2025 Scholarship by May 15

The application period for the Los Angeles Police Relief and Assistance Foundation (LAPRAF) 2025 scholarship program is going on now through May 15, 2025. Seven \$10,000 academic scholarships will be awarded to graduating high school seniors of LAPRA members. Applicants are evaluated on academic qualifications, service engagement and leadership development. Scholarship winners each receive \$2,500 per year awarded over four years. Scholarship winners must maintain an acceptable grade point average and a full load of college classes to receive their scholarship each year. Winners of the LAPRAF 2025 scholarship program will be featured in an upcoming Guardian Newsletter.

You can access the online application from the LAPRA website at www.lapra.org/lapraf.html.

If you have about the 2025 scholarship program, send an email to lapraf@lapra.org or call **213-674-3701**. ■



Please Consider a Donation to the Los Angeles Police Relief Assistance Foundation (LAPRAF)

Now more than ever, the LAPRAF needs your help to ensure we have the resources available to provide financial assistance to first responders who were impacted by the devastating L.A. wildfires. Visit www.lapra.org/lapraf.html to make an online donation or download and complete a donation form. If you suffered financial loss from the wildfires, you can download and complete an [Emergency Relief Application for Wildfire Loss](#).

LAPRAF

Los Angeles Police Relief and Assistance Foundation

Consider Naming LAPRAF as a Beneficiary of Your LAPRA Life Insurance

You can name the Los Angeles Police Relief and Assistance Foundation (LAPRAF) as a beneficiary of your LAPRA Life insurance. Doing this will allow you to support active and retired police officers and their families in need of financial assistance even after you pass. For more information, email LAPRAF@lapra.org or call **213-674-3701**.

First Responders Appreciation Luncheon



LAPRA is hosting a First Responders Appreciation Luncheon honoring all first responders and the extraordinary efforts put forth by so many during the L.A. wildfires to keep our communities safe. All first responders are invited to the event.

Date: June 5, 2025

Time: 11 a.m. – 2 p.m.

Location: Grace Community Church
13248 Roscoe Blvd.
Sun Valley, CA 92352

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Join us for a First Responders Appreciation Luncheon on June 5 from 11 am to 2 pm. See bottom panel for details.

Look inside to read about an easy but important way to take care of the people that matter most to you.



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