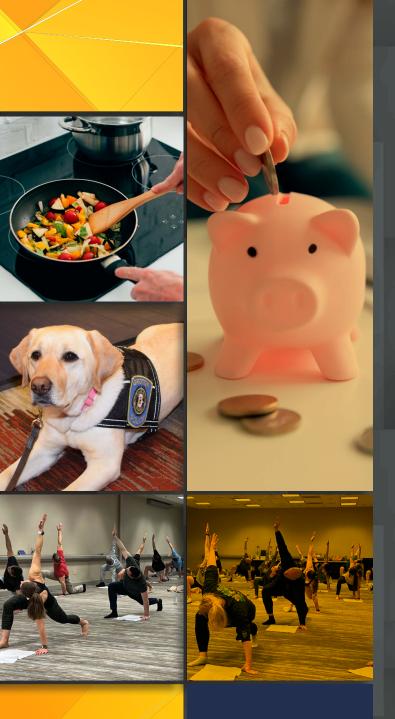
# OFFICER HEALTH AND WELLNESS LAW ENFORCEMENT RETIREMENT TOOLKIT











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### I. Introduction

This Law Enforcement Retirement Toolkit provides physical, mental, financial, and family wellness considerations to help you plan for the future from any stage of your career. This resource helps you prepare for retirement by conducting a self-assessment, setting goals, and learning from others who have been through the transition.

Just as you transitioned from the academy into field training and from field training onto patrol, you will learn how to transition into retirement. The ideal time to start is at the beginning of your career. It may be difficult to think about retirement when you are first starting out, but the sooner you can implement a plan, the closer you will be to meeting your long-term goals. Consider talking to a colleague you trust who can mentor you through the process. Learning about retirement from someone who has been through it can be a great way to maintain a connection with the profession, while ensuring your own transition is as healthy and productive as possible.

Retirement is the beginning of a period of change that can have a significant effect on your well-being and quality of life. To ease the retirement transition, it is important to plan ahead and have a support network in place. According to a 2018 survey, 40 percent of retired officers reported having unexpected challenges adjusting to retirement. These hardships can stem from a perceived loss of identity, financial stress and changes, and the distance from an important support system—their police family.<sup>2</sup>

As a law enforcement officer, the hardest thing that you often have to give up would be the 25 years you spent working with a lot of law enforcement professionals, agencies, personalities, people you became very close with. The hardest thing probably for me... giving up my gun and my badge, but then you get to begin transitioning into a new phase.

**Supervisory Special Agent Tom Woolworth (ret.)** 

While the potential challenges of retirement are often recognized, it is also important to highlight the excitement and positive change this transition brings. Planning for retirement can set you and your family up for a happy, healthy next phase of life. A career in law enforcement affords invaluable skills, expertise, and experience that can be translated into a wide variety of different avenues. Some individuals may start a new career or transition to a different agency while others completely retire. No matter the next step, it is important to recognize and celebrate all the accomplishments that have led to this retirement and have a plan to meet your goals for the next phase of your life.

## II. Planning for success in the early stages of your career

Preparing early can help you approach retirement with a positive outlook, minimize fears related to the transition, and build a foundation for life after the job. Below are a few considerations for you to review and incorporate at an early stage of your career.

- Consider contacting your agency's Human Resources (HR) department. The HR department can explain the retirement benefits and walk you through how to set up your plan. They will also be able to confirm the date at which you are eligible to retire.
- Decide what age you want to retire. The age at which you wish to retire will impact how many years you serve, how many years you expect to contribute to a retirement plan and your pension, and when you would qualify to receive your retirement benefits. Having an initial age in mind may help you develop a timeline to complete goals and milestones.

- Meet with a financial advisor early in your retirement planning. Even if you can contribute a small amount from each paycheck to your retirement account, starting early is important to set yourself up for long-term success.
- Be flexible in your planning. It's okay if you need to adjust your timeline in completing goals or to reassess based on life events or changing circumstances. Your plan does not need to be rigid or finite.
- Learn what resources your agency or region has available. Get acquainted with chaplains, peer supporters, EAP, mental health professionals, or other trusted individuals. Whether you are at the start, midpoint, or end of your career, you can benefit from prioritizing your mental health, and learning about resilience and suicide prevention.
- Build a solid support network. Throughout your career, and as you begin planning for retirement, your support system will remain incredibly important. Consider speaking with family or loved ones about your retirement goals, and come up with a plan, together. Your support system can help keep you accountable throughout the planning process.
- Establish personal goals and milestones you would like to accomplish. Think about what is important to you and how you can support these ideas throughout your career and into the next phase of your life.

To build on these considerations, this toolkit provides an overview of how you can support all aspects of your health prior to and going into retirement. By incorporating these aspects, you can establish a positive retirement plan that will be beneficial to you and your support system.

## III. Retirement Considerations

#### **MENTAL HEALTH AND WELLNESS**

#### **Overview**

Retirement can affect mental health and wellness in several ways—including experiencing a perceived loss of identity, processing years of cumulative stress and trauma, and feeling unprepared for what comes next. A study on retired officers found that many experience conflicting feelings about their careers and about retirement. An example of these conflicting feelings includes officers feeling a sense of relief about being retired, along with a lost sense of identity.<sup>3</sup> Officers can overcome these conflicting feelings through building resiliency, creating support/community networks outside of work, and utilizing mental health and other wellness services throughout their careers.<sup>4</sup> It is important to know what department-provided mental health and wellness peer support resources are available to you during your career and throughout retirement.

This toolkit will help you understand the mental health and wellness challenges that may come with retirement and will provide insight as to how you can proactively address those challenges.

#### **Moving Forward**

To support mental health and wellness, it is important to address unresolved stressors or traumas experienced during your career. Satisfaction in retirement may be affected by unresolved emotional impact from previous situations that have placed a mental strain on you. To move forward and process the stress, trauma, and impact from the job, it is important to be mindful of your mental health needs throughout your career and to prepare yourself mentally for the retirement transition.

Set goals to move forward with your family and friends, to include taking advantage of opportunities you may not have had the chance to take while working full time. Finding hobbies, new challenges, and alternate ways to serve the community can help you remain positive and mentally well throughout retirement.

One way you can have a positive mindset is to view retirement as the next step in life instead of an end goal. Plan for what you want to do and achieve in this new chapter.

#### **Identity**

The advice I would give to officers who are struggling to make this transition is to find a passion or purpose. Do not be afraid to try something outside of your comfort zone. Having a growth mindset will keep your mind and body healthy. Having a partner to share these experiences has been great. We continue to stay connected to friends and family but realize that we need to develop our own interests.

**Deputy Chief Joe Froehlich (ret.)** 

As you plan for retirement, consider what it will mean to let go of the badge and begin the next chapter of life. Stepping away from serving the community, transitioning away from career satisfaction, and becoming isolated from your peers can add to a feeling of identity loss, however, it is normal and okay to feel this way; it is part of the journey to move forward. Being viewed and treated as a "civilian" can be an uncomfortable and, at first, unwelcome change.<sup>6</sup>

You can begin to redefine your role and identity leading up to and during retirement. Just as you defined your role in the community and within the department, you can define yourself in the relationships and activities with your family.<sup>7</sup> Think about what you like to do outside of work and about your role within family or friend groups. You can view yourself as a mentor or as having a new function in your family or your

community to set a positive example for those around you.<sup>8</sup> Having multiple facets of identity is beneficial for officers as it can provide a sense of meaning and belonging, which, in turn, can improve mental health and wellness.<sup>9</sup>

#### Resilience

Resilience can be defined as having the skills to navigate adversity and grow and thrive in the face of challenges and stressors. In addition to learning to quickly regain physiological and psychological balance after intense moments on the job, resilience can help you manage the thoughts and emotions that come up long after incidents have passed.<sup>10</sup>

Having a positive outlook and an overall healthy mindset is associated with successful post-retirement outcomes and the realization of end goals the officer wants to achieve. To do so, it is important to understand the effects retirement may have on mental health and wellness and remain resilient during this transition.

There are various ways and places where you can learn more about building wellness and resilience. One such resource is the <a href="Enhancing Officer Wellness and Resiliency in Policing">Enhancing Officer Wellness and Resiliency in Policing</a>. It provides practical steps for prioritizing your mental health and wellness and building resiliency. Take the time to consider how you can incorporate these practices now and into retirement.

Some resiliency skills include:

- Practice gratitude. Be thankful for the positive things in life and focus on the good that has come from them.
- Take care of your body by maintaining healthy habits such as eating nutritious food, staying hydrated, exercising regularly, and getting plenty of sleep. Avoid nicotine and excessive alcohol intake.
- Avoid overexposure of media, social media, news, and current events. While staying informed is important, too much information can become overwhelming and impact overall wellness at home.
- Connect with others by maintaining social relationships with those close to you. Set aside time to communicate with family and friends to keep your support system informed and strong.
- Seek help when needed. Know your limits and when you become overwhelmed.

- Practice mindfulness. Take short breaks to reset and recognize what you need to do to cope with your emotions. Benefits of practicing mindfulness include better stress management and an improved ability to cope with trauma and crisis. Mindfulness activities include finding time for yourself, practicing deep breathing, and participating in activities that you enjoy. Popular mindfulness exercises include:
  - Exercising or going for a walk
  - Listening to music
  - Spending time with loved ones
  - Practicing yoga
  - Breathing exercises and meditation

To remain satisfied about your career and about retirement, it is important to remain resilient by being thankful about the positive memories of the job and remembering how much positive impact you had on the community you served.

#### **Suicide Prevention**

You also need to be mindful of unresolved trauma and compounding stress and the effects they can have on you in retirement. The unexpected emotions that may come up as you near and enter retirement may cause emotional distress that may lead to depression, anxiety, and possibly suicidal ideation if not addressed. According to Substance Abuse and Mental Health Association (SAMHSA) data, 9.1 percent of adults between the age of 27-49 and 5.4 percent of adults over the age of 50 have experienced a major depressive episode. Police officers are at an elevated risk of having depression than the general population. A study from 2020 found that 37 percent of police officers experienced moderate to severe depression, and 47 percent of officers screened positive for Post-Traumatic Stress Disorder.

Data shows middle-aged adults accounted for 47.2 percent of all suicides in the United States in 2020.<sup>14</sup> Furthermore, research suggests that retired officers face increased rates of suicide compared to the general population and are three times more likely to die by suicide.<sup>15</sup> This can result from a cumulative effect of trauma, professional and personal stressors, and a lost sense of connection and identity.<sup>16</sup> According to Blue H.E.L.P., of the officers who died by suicide from 2018 to 2021, approximately 56.8 percent were over the age of 41.<sup>17</sup> This number only consists of confirmed deaths by suicide for police

officers, and due to underreporting, it is believed the actual number is significantly higher.<sup>18</sup>

While talking about and addressing suicide is often difficult, it is important to address the factors that can be attributed to suicidal thoughts and ideation.

Suicide Warning Signs include:

#### **Immediate Risk**

- Talking about wanting to die or kill oneself, feeling trapped or in unbearable pain, and/or talking about being a burden to others
- Looking for a way to kill oneself

#### **Serious Risk**

- Increasing the use of alcohol or drugs
- Acting anxious or agitated,
- Behaving recklessly
- Sleeping too little or too much
- Withdrawing or feeling isolated
- Showing rage or talking about seeking revenge
- Displaying extreme mood swings

### Precipitating Factors (Stressful events that can trigger a suicidal crisis in a vulnerable person.)

- End of a relationship or marriage,
- Death of a loved one, close friend, or colleague
- A significant life transition
- Legal problems
- Serious financial problems

#### **Stressors**

- Significant change in routine, such as a change of duty, or pending or existing retirement
- Accumulation of chronic stresses and daily hassles
- Exposure to horrific events or acute stresses

- Relationship events, including death of a spouse, child, or best friend, especially if by suicide; infidelity or domestic violence.
- High expectations of the profession, followed by perceived futility or social isolation
- Significant financial strain, such as inability to pay mortgages or car payments
- Diagnosis of serious or terminal illness

Suicidal ideation can impact people in different ways. Talk to your mental health provider for more information about symptoms of depression, anxiety, substance use, and related concerns.

Preparation for life outside of policing, including retirement, should begin at the academy and occur throughout your professional career. It is key for officers to develop a positive identity and understand their worth, value, purpose, and future outside of policing. Developing a positive identity and habits can help reduce risks of suicide in retirement. According to an analysis of a 2018 Los Angeles (CA) County Sheriff's Department's Psychological Services Bureau survey for sworn retirees, several circumstances were identified to make retirement easier and reduce suicide risks. <sup>19</sup>, <sup>20</sup> Examples include: <sup>21</sup>

- Having supportive family and friends
- Planning outside activities and hobbies
- Developing a plan and establishing new routines
- Working toward financial stability
- Exercising
- Socializing outside of law enforcement

Having a strong support system of family and friends is a crucial component to suicide prevention and mental health support. It is important to have conversations about suicide and mental health with your family, friends, or any source you trust. Understanding the risk factors and warning signs of suicide is one of the most important strategies to minimize risk. Your loved ones and support systems are often the first to notice any changes in behavior. It is important to regularly check in with them and be open to hearing their concerns.

Sources of support can include:

- Mental health counseling
- Emergency/crisis services and hotlines
- Substance use treatment or support groups
- Chaplains or faith-based groups
- Peer, family, and friend support

If you experience any thoughts or feelings of suicide, exhibit any of the warning signs listed above, or are having a tough time with the retirement transition, reach out for help. Asking for help can be difficult, but it is necessary.

If you are feeling suicidal, thinking about hurting yourself, or are concerned that someone you know may be in danger of hurting themselves, call the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255) or dial **9-8-8**. It is available 24 hours a day, 7 days a week, and is completely confidential. **Other 24/7 resources are included here:** 

#### **HOTLINES**

COP LINE	1-800-267-5463 (1-800-COPLINE)
Crisis Text Line	Text HOME to 741741
Safe Call Now	206-459-3020
Cop 2 Cop	1-866-COP-2-COP (1-866-267-2267)

- Find or develop hobbies outside of law enforcement and engage in interests you didn't have time for while you were working.
- Practice mindfulness—the IACP Law Enforcement Mindfulness
   Toolkit offers daily, two-minute exercises.
- Find a balance in law enforcement-related activities. Join a retirees' group or get involved with peer support if you are interested in staying connected.
- Maintain a sense of camaraderie and relationships with your former colleagues over social media or through in-person activities.
- Practice self-care. Remember, you spent your entire career serving others. Take time for yourself and your passions.

#### PHYSICAL HEALTH AND WELLNESS

#### **Overview**

For stress level, I'll say health-wise, I did probably what a lot of people did when they retire, I went to the doctor. The doctor said you are going to see this massive transition in your health... It turns out my blood pressure went down significantly; my cholesterol went down significantly to where I was no longer taking medication for either.

**Sheriff Rich Stanek (Ret.)** 

#### **Mental Health and Wellness Considerations**

- Consult with your physician or mental health provider at least a year before retirement to talk with them about the changes you will experience and ways to adapt.
- Follow up with a trusted mental health provider to check-in, at minimum, annually.

When your body is removed from the high-stress environment, it will likely undergo some changes. After retirement, some officers find that their blood pressure, cholesterol, and heart health improve when they focus on de-stressing, improving their quality of life, and maintaining their physical fitness and nutrition.

While data shows officers have a higher risk of dying of a health condition between 55-60 years old due to prolonged exposure to a high-stress environment,<sup>22</sup> there are many ways to mitigate these risks. Consider what physical health goals you would like to accomplish. These may include exercising more frequently, enhancing your healthy cooking skills, visiting your healthcare provider more often, or improving your sleep quality.

#### **Exercise**

As an officer, remaining physically fit for duty throughout your career is paramount. It is important to keep this mindset going into retirement as it can improve health and physical well-being to enjoy the next stage of life.<sup>23</sup>

Remaining or becoming physically active is also a good way to meet new people outside of work and develop new hobbies. Recommended exercises for individuals between the ages of 50-64 include the following:<sup>24</sup>

- Moderate aerobic exercises such as walking, swimming, or bike riding for 30 minutes a day, five days a week, or intense aerobic exercise such as running for 20 minutes a day, three days a week, can support cardiovascular health and reduce weight.
- Strength training for two to three days a week, such as resistance exercises and weightlifting, will support muscle strength, bone density, and overall physical health.



Prior to starting an exercise plan, consult with your healthcare provider about any limitations or restrictions you may have to prevent potential injuries.

#### **Healthcare Provider Visits**

Scheduling regular visits with a healthcare provider is a vital part of maintaining physical health, as the healthcare provider will identify health risks you may have and help develop a plan to reduce these risks.

The healthcare provider may recommend exercises and nutrition plans that are beneficial for overall health and can help reduce and mediate conditions such as diabetes and arthritis.<sup>25</sup> Also, when going to a healthcare provider, it is important to schedule certain exams and procedures to monitor health. Some of these exams include:<sup>26</sup>

- Colonoscopies
- Regular blood work which may include:
  - Coronary calcium scans to test for plaque buildup which narrows and hardens the arteries impeding blood flow, also known as coronary artery disease
  - Advanced lipid panel test to examine cholesterol levels
  - Tests to monitor sugar levels
- Cancer screenings such as PAP testing, mammograms, and prostate exams
- Blood pressure monitoring
- An exercise treadmill test to examine heart health



This is a suggested list of health exams to consider in retirement. The IACP is not able to provide specific healthcare recommendations or diagnosis for symptoms and treatments. Consult with your healthcare provider on specific health exams and recommendations that may be beneficial for you.

My one piece of advice to retiring officers is to get annual medical checkups. Things health-wise go downhill after about age 50... Visit your doctor at least annually for a checkup. People that enter our profession think they are bullet proof because they rarely get sick. When you reach the retirement age, your health may start to go downhill – get annual checkups. Stay active.

Chief Criminal Investigator A.J. Peters, (ret.)

#### **Nutrition**

Depending on your diet and exercise routine, it may be necessary to revisit dietary needs as metabolism and nutritional requirements also change with age.

Tips to maintain a healthy diet include:

- Prepare and eat meals at home
- Minimize intake of added sugars and saturated fats
- Monitor sodium intake
- Consume appropriate portion sizes
- Eat foods high in nutrients such as nuts, fruits, and whole grains
- Discuss the potential need for vitamins and supplements with your healthcare provider

In addition, making dietary changes to have a balanced diet can help reduce or lower health conditions such as:<sup>27</sup>

- Blood pressure, which helps reduce the risk of a heart attack
- Type II Diabetes, which can be improved by eating healthy sugars and reduced weight
- Cholesterol, which helps reduce the risk of stroke and heart attacks

#### Sleep

Retirement may affect your sleep, as the need to adjust your cycle for an assigned shift is no longer present. Overall sleep quality and length has been found to increase for retirees and remains consistent four years into retirement.<sup>28</sup> Focusing on sleep hygiene can improve sleep quality and help you to readjust to a normal cycle if you worked the evening or night shift. Some techniques to improve sleep hygiene include the following:<sup>29</sup>

- Avoid using caffeine before bedtime. Stimulating the brain before sleep can cause insomnia and difficulty falling asleep.
- Avoid smoking. Smokers have a lower rate of REM sleep and often wake up after three to four hours of sleep due to nicotine withdrawal.
- Avoid alcohol. Drinking alcoholic beverages before bed keeps sleepers in the lighter stages of sleep.

- Block out and reduce exposure to daylight. Using blackout blinds, curtains, drapes, or a sleep mask can block out daylight in your bedroom, which helps your body think it is nighttime and fall asleep faster.
- Avoid using digital devices in your bedroom. Power down tablets, televisions, and computers. Put your phone away, and block light from bright alarm clocks. The light emitted from digital devices has been found to make the brain think it is daytime and can have a negative effect on quality of sleep.

Proper sleep hygiene and habits can reduce the risks of heart attacks, type II diabetes, and obesity.<sup>30</sup>

#### **Physical Wellness Considerations**

- Establish a nutrition plan that is tailored and beneficial to you.
- Stay active—find an exercise you enjoy doing. Consider going for walks or hikes, riding a bike, or swimming. Find what you enjoy and what works for you; it will help you maintain a consistent routine.
- Review the IACP's <u>Checking-In on Officer Physical Wellness with your Doctor</u> for additional considerations on questions to ask your healthcare provider about your medical risks and history and consider which tests you may want to have completed during a regular checkup.

#### **FINANCIAL WELLNESS**

#### **Overview**

Financial wellness is composed of multiple factors that help ensure you can live within your means and sustain a comfortable lifestyle throughout retirement. It is important to understand the totality of financial benefits you have that will and will not carry into retirement so that you can plan for your expected income and out-of-pocket costs. This may include health benefits, life insurance, and financial plans. This planning stage can also be a good time to revisit your estate plans and ensure that beneficiaries are current.

As you plan for retirement, forecast what you envision your lifestyle to be. Do you plan to maintain the current spending levels you have now? Do you expect to spend more or less money in retirement? Knowing

this ahead of time will help you plan for the future and determine what you need to do today to meet your goals.

It has been found that approximately half of the households in the United States do not have enough retirement savings to maintain their pre-retirement standard of living.<sup>31</sup> Starting a financial plan for retirement as early as possible in your career can set you up for financial success and alleviate some stressors and help you meet your goals leading up to and into retirement.

#### **Pensions**

Pension plans are different for every state and vary based on a percentage of the base salary an officer can receive.<sup>32</sup> Some states may also add additional conditions to the pension plan that allow for increased rates of benefit for more than twenty years served.<sup>33</sup>

Pensions are just one of various options available, and additional sources of income should be considered. Many agencies and retirement plans have financial advisors and human resources representatives available to help employees navigate their retirement plans. Be sure to check with your human resources department to see what benefits are available to you.

Hire a fee-based financial planner who will map out how much money you will need to last your lifetime. A financial planner can tell you:

- 1. Where you are financially,
- 2. Where you need to be, and
- 3. How to get there.

Chief Criminal Investigator A.J. Peters, (ret.)

#### **Retirement Accounts**

Most public safety employees have a 457(b) plan or other deferred compensation plans through their employer, which is in some ways like an individual retirement account (IRA). Below are some considerations

for each traditional account type. To learn more, consider meeting with a financial planner.

#### **Roth IRA**

Growth is tax-deferred, and withdrawals are tax-free upon retirement if you are 59 1/2 years old and have held the account for at least five years. There are no immediate tax benefits of a Roth IRA.

#### **Traditional IRA**

Traditional IRAs can be volatile, are tax-deferred, and fees can be high depending upon the investments made.

#### 457(b) Plan<sup>34</sup>

Investing in a 457(b) plan involves investing pre-tax money. The investments are tax deferred, meaning taxes are taken out when you make withdrawals. A benefit of a 457(b) plan is you can access your funds prior to age 59 1/2 if you have separated from employment. 457(b) plans have a "catch up" feature which allows you to double your contributions to the plan, beginning three years before the plan-defined age of retirement. Investments in a 457(b) plan are subject to a loss of return from the money you have invested into the account, and there are no guaranteed returns.

I would have started saving and investing earlier. Officers should take full advantage of 401(k) plans. [My] initial feeling after retirement was, 'I wish they would call me and ask me to come back to work.' But, on a plane ride back from house hunting in Florida, a guy next to us said, 'Don't worry, retirement is great, and you will enjoy it.' I kept that in mind, and it eased my 'pre-and post-anxieties.'

Chief Criminal Investigator A.J. Peters, (ret.)

#### 403(b) Plan<sup>35</sup>

A 403(b) plan is similar to a 457(b) plan, in that you are investing pretax money and the investments are tax deferred. It is also subject to loss of a return on investment, with no guaranteed income. In most cases, fees can be high, and growth is tax deferred. The main difference between a 403(b) and a 457(b) is that there can be a 10 percent penalty on withdrawals before age 59 1/2 for a 403(b), while there typically is not one for a 457(b). A 403(b) plan may have a "catch up" feature, but it is dependent on the specific employer, and the amount you can contribute is limited to a maximum of \$3,000 per year. 403(b) plans are also considered full retirement plans, while 457(b) plans are considered deferred compensation plans.



\*457(b) and 403(b) plans vary depending upon your employer's investment options and how the accounts are structured (i.e., variable annuity). Contributions to these retirement accounts can reduce your taxable income for the year in which you contribute.

#### **Questions to ask your retirement specialist:**

When meeting with a financial advisor, be sure to ask these questions regarding any retirement funds.

- Will taxes be taken out now or paid later?
- Should I set aside a portion of my retirement fund to pay taxes?
- How often will I receive installment payments?
- Am I penalized for withdrawing a certain amount now?

For additional considerations and questions to think about when reaching out to a financial advisor or for financial planning, review the resources provided at the end of the toolkit.

#### **Financial Wellness Considerations**

It is never too soon to financially plan for retirement. Reach out to a financial/tax advisor at the beginning of (and throughout) your career. Also plan to reach out to them at least five years prior to retirement to review what your pension, social security, and other retirement benefits will look like.<sup>36</sup>

- Reach out to your agency to request any personnel records you may need that involve your pension to gather everything prior to retirement.<sup>37</sup>
- Think about any goals you would like to complete in retirement, such as moving, buying a house, or pursing further education.
- Create a budget that outlines your anticipated expenses, debts, and any other financial liabilities you have. This can help you understand where you are and what you need to live comfortably.
- Establish what your lifestyle will be like during retirement. Some officers may have children going through college, some may be downsizing, some may be moving to an area with lower cost of living or helpful tax laws. Consider your circumstances to help create the best plan for you.
- Review IACP's <u>Supporting Officer Safety Through Family Wellness:</u>
  <u>Financial Literacy</u> for considerations on saving and budgeting.

#### **FAMILY WELLNESS**

#### **Overview**

The one thing that I cherish [about] retirement is being with my family on these special events. Birthdays, anniversaries, holidays, and to sit and visit and see my family. For a lot of years, I didn't get the opportunity to see my mother or brothers because of working in various locations.

**Supervisory Special Agent Tom Woolworth (ret.)** 

Upon retirement, family support remains a crucial piece of overall wellness, and it is important to consider how your family well-being and dynamic will be affected. Retirement is a transition for everyone involved; therefore, it is critical to discuss needs, expectations, and goals for navigating this new dynamic. Consider sitting down with your loved ones and clearly outlining a plan that will work for everyone.

Family is not limited to a spouse or immediate relatives, but can also include a life partner, extended family, friends, roommates, pets, and anyone close to you.

Communicating with your loved ones and planning ahead can help mitigate some of the challenges that may arise as you and your family transition into your retirement. It can also be helpful to work with your loved ones who may not be retiring yet on expectations moving forward and what everyone's role will be after you have retired.

Studies have shown that focusing on family and developing friendship networks outside of policing can serve as a great coping strategy for officers as they transition out of policing and into retirement.<sup>38</sup>

#### **Family Wellness Considerations**

- Open lines of communication. Make a plan to set personal, professional, and leisure goals. Support each other in achieving those goals.
- Understand that there may be some renegotiation of roles within the family. Find a dynamic that works for you and your loved ones.
- Discuss your new schedule with family and friends and decide how to spend this new free time away from work together.
- Ensure that you and your family members know about health and wellness resources that are available in retirement.
- For some ideas on how to help grow your relationship with your family, review the IACP's <u>Law Enforcement Family Engagement Assessment Tool</u> for an assessment tool on how to incorporate family engagement into your everyday life.

I would advise officers and their families to be very aware that retirement is not just a long vacation, it is a significant lifestyle change for which they need to prepare together... I would advise them to start implementing a plan well before the retirement party and the surrender of the badge. Just as when I taught report writing, I would emphasize the who, what, when, where, why, and how. But now it is even more important because the who is you!

**State's Attorney Patricia Froehlich (ret.)** 



## IV. Retirement Tips and Real-World Examples

Included in this section are a series of case studies from retired chiefs, a federal agent, and the spouse of a retired chief who provide their perspective on retirement. Each case study covers aspects of retirement that can be applied to officers at various stages of their careers to provide additional considerations and to create a positive path toward retirement. In addition, each case study includes brief interviews about their experiences of going through retirement. Each retiree spoke about their process of going through retirement, the support they received along the way, and tips they would like to share with other officers.

#### **CASE STUDIES - RETIREES**



## CASE STUDY Colonel Jim Baker

Colonel Baker served for over 37 years with multiple departments at the state and local level in Vermont. He served the majority of his career with the Vermont State Police (VSP), retiring at the rank of colonel. He then served as the interim chief of police for the Manchester (VT) Police Department and as chief of police for the Rutland City (VT) Police Department. Next, Colonel Baker was a director at the International Association of Chiefs of Police (IACP) for three and a

half years before serving as the interim commissioner of the Vermont Department of Corrections for two years. The best part for me is the satisfaction of knowing I did something that people asked me to do. I kept my commitment, and now it's time for me to move on... I feel like I'm fulfilled when I do that.

Col. Jim Baker (ret.)

When he retired from the VSP in 2009, his family was concerned about his ability to let go of his police identity and having to let go of his badge. In preparation for retirement, Colonel Baker started to see the department clinician a year prior to retiring to begin discussing the types of changes he would experience and to talk about his general health. Upon retiring, the colonel and his family took a 10-day vacation to help him "turn the page and move on." Colonel Baker realized the best thing for his mental health and wellness upon retiring was to be thankful for his time with his agency and to not focus or dwell on the VSP after his retirement but to think about how he could still use his talents to continue to support the policing profession in other roles.

Use the links below to hear from Colonel Baker:

- Pre-Retirement Preparation
- Since Retirement, How Have You Managed To Move Forward And Transition From Officer To Civilian Life? What Advice Would You Give To Officers Who Are Struggling To Make This Transition?
- What Has Been The Most Difficult Part Of Retirement For You? What Has Been The Best Part About Retirement For You?
- What Role Has Your Family Played In This Transition?



## CASE STUDY Chief Betty Kelepecz

Chief Kelepecz served for over 25 years in law enforcement. She started her career with the Los Angeles (CA) Police Department (LAPD) in 1980, where she served for over 23 years as a patrol officer before rising to the rank of commander. Chief Kelepecz was the first female commander in the history of the LAPD. After retiring from LAPD in 2003, Chief Kelepecz would go on to serve as the chief of the San Diego (CA) Harbor Police for two years before retiring from the position in 2005. Chief Kelepecz is currently the founder

and president of a consulting firm where she provides subject matter expertise to a variety of organizations. She also serves as a licensed private investigator in California and is a licensed attorney.

One piece of advice Chief Kelepecz provided to help officers in retirement was for them to know their worth in life and value to the world outside of policing. Officers have incredible importance outside of policing and an extensive skillset that can translate over to a successful civilian life in retirement. This can be seen in a work ethic that has been developed over the course of an entire career. A career in law enforcement prepares officers to accomplish a wide variety of tasks, and to persevere in any environment or situation. Chief Kelepecz gave an example of a potential second career in the form of becoming a licensed private investigator, which has the same traits and skills an officer would have acquired through their career. It is important for officers to understand their value and to remember to never settle for something that does not equal their worth.

Use the links below to hear from Chief Kelepecz:

- Creating a Career Path Outside of Law enforcement
- Finding What's Important in Retirement
- Learning to Live Outside of Law Enforcement
- Know Your Worth in Retirement
- <u>Transitioning out of Law Enforcement</u>

What I wished I had known, and took me awhile to figure out, was my worth and my value to the outside world. In law enforcement, we understand our value based on our rank and on our promotions... you have to tap into what you know because you know more than anybody, you have a work ethic that's different than [everyone else], you have a value system that is really valuable. In order to succeed in your retirement, you need to tap into those [areas] you hadn't thought were valuable before.

Chief Betty Kelepecz, (ret.)



### CASE STUDY Sheriff Rich Stanek

Sheriff Stanek served for over 36 years in law enforcement. He started his career with the Minneapolis Police (MN) Department (MPD), where he served for 24 years and rose to the rank of captain for the Criminal Investigation Division. After retiring from the MPD in 2007, Sheriff Stanek went on to serve as sheriff of Hennepin County (MN) from 2006 to 2019. He now operates a consulting group and previously served in the Minnesota House of Representatives.

One recommendation Sheriff Stanek has for officers nearing retirement is to start planning early to ensure you have enough time to think about financial planning and focus on what you need after retirement. During his planning period, Sheriff Stanek referred to his peers in the department and officers who previously retired for advice and guidance on next steps. Sheriff Stanek described this process and his peers as "Field Training Officers" as they coached him on best practices and how to prepare himself for retirement.

Sheriff Stanek also recommends performing a self-assessment to determine where you are in terms of retirement. By making an inventory of tasks you have accomplished, you can determine what tasks you still need to complete. During the assessment, he also recommends thinking about what activities, strengths, and priorities you will focus on in retirement.

He also advised officers to focus on improving and maintaining physical health. When Sheriff Stanek retired from law enforcement, one of the first things he did was schedule an appointment with his healthcare provider to assess his health and talk with them about next steps. His doctor told him with retirement he would likely start to see physical changes. Almost immediately, Sheriff Stanek began to see his health dramatically improve in terms of his blood pressure and cholesterol. He also found that his sleep improved dramatically as he no longer had to worry about being on call, and what was happening when he was not there.

Sheriff Stanek recommends officers exercise in retirement as it is a great way to stay in shape and a productive way to spend the day. He also recommends officers go to the gym at different times of the day, rather than only first thing in the morning, as it is a great way to meet new people and stay socially active.

#### Use the links below to hear from Sheriff Stanek:

- Advice For Officers Struggling With Retirement/What I Would Do Differently
- Enjoying Retirement
- Health And Wellness Advice For Retirement And Life
- What Goals And Aspirations To Stay Motivated After Retirement
- Career Reflections
- When Did You Start Seriously Thinking And Planning For Retirement?
- General Retirement Considerations



## **CASE STUDY Law Enforcement Spouse and State's Attorney Patricia Froehlich**

Patricia Froehlich is the spouse of a retired police chief and understands the importance of financial planning and including loved ones in all decisions. One of the first tasks Patricia decided to do with her spouse, retired Deputy Police Chief Joe Froehlich, was to look at their expenses and talk to each other about their debts and assets. They began to plan for

retirement through creating budgets for themselves to be accountable and to start paying off their debts, including their mortgage, student loans, and a home equity loan. Patricia and her husband also lived below their means through putting more money in a savings account and looking at different ways to save money where they could. One of the most important things Patricia recommends is to work with your partner and talk about how you both can financially support yourselves in retirement.

Patricia also recommends taking the time to plan short- and long-term goals. Writing out goals helps visualize what you want to accomplish after retirement, plan how to achieve certain goals, and assess where you are financially. By writing out their goals, the Froehlichs were able to visualize attainable goals and plan how to accomplish them. Patricia's goals included planning where to live, what kind of house they wanted, and what kind of activities they wanted to do. Patricia was also able to make use of her job's retirement calculator to see how much money was being entered into their plan and how she could adjust accordingly.

Patricia previously served as a state's attorney for Connecticut and has over 30 years of experience. She has worked with law enforcement her whole career and understands the challenges associated with retiring and recommends finding a purpose in retirement to stay busy. Patricia, for example, found a new purpose in retirement through her passion of serving others and through her interest in yoga. After retirement, she continued to practice yoga more frequently and decided to become a certified yoga instructor where she teaches multiple classes a week. She recommends to all officers to find something they are enthusiastic about to stay active and to help turn goals into reality.

We used an old-fashioned composition book to write our long- and short-term goals regarding how much money we thought we would need in a nest egg, where we wanted to live, what we wanted in a home, and what activities we would like to pursue. Each quarter, we listed our assets and liabilities. It was satisfying to watch the assets slowly outweigh the liabilities as we paid down my law school loans. We created budgets and tried to live within them while still saving for the travel that provided much needed breaks from the criminal justice system.

The entire planning process was an example of how we take dreams and turn them into goals and then reality. By living below our means throughout our careers, we positioned ourselves to be financially secure in retirement.

I would advise public safety personnel to prepare for the transition well before retirement by developing and pursuing interests and a social life outside of law enforcement well before retirement. These interests may appear to be totally unrelated to law enforcement but may utilize some of the same skills, just in a different manner. For example, law enforcement officers who enjoy defensive tactics may volunteer to teach for nonprofit organizations, may pursue part-time employment teaching, or may decide to operate their own martial arts business.

State's Attorney Patricia Froehlich (ret.)



## CASE STUDY Deputy Chief Joe Froehlich

Deputy Chief Froehlich is a retired deputy chief and has served for over 30 years with multiple police departments at both the state and local level in Connecticut. Deputy Chief Froehlich served 22 years of his career with the Connecticut State Police (CSP), where he retired at the rank of master sergeant. After taking a few years off from law enforcement, Deputy Chief Froehlich went on to serve as

a deputy chief for a small agency in Connecticut for five years before retiring again. He then went on to work with the Connecticut Coalition Against Domestic Violence as the director of law enforcement services, where he provided trainings to over 80 agencies. Deputy Chief Froehlich currently assists the Office on Violence Against Women (OVW) as a potential peer reviewer of grant applications for federal funding of Improving Criminal Justice Response programs and as a yoga instructor with his wife, Patricia.

Deputy Chief Froehlich knew from the beginning of the retirement planning process how important it was to include his wife and to talk to her about their shared goals and plan of action. He started talking about retirement with his wife six years prior to his retirement with CSP. Deputy Chief Froehlich would go on to serve an additional 17 years in law enforcement before he fully retired to civilian life. When they started talking about retirement, they both looked at what debts needed to be paid off, what their goals were, where they wanted to live, and whether they needed to keep working after their initial retirement.

Deputy Chief Froelich said it best by explaining that retirement is a vision, and it takes a team for it to come together. It's also vital to find a passion and a purpose beyond law enforcement that includes different activities, interests, and taking this as an opportunity to try different things. One such way the Froehlichs found a purpose and passion was through their mutual interest in yoga, which motivated them to become certified yoga instructors and help train fellow officers and members of the community.

Additionally, they were able to build their "no regrets home" together which serves as their dream home in Florida. It is through discussing their goals and working together as a team that the two of them were able to be successful in retirement and remain active through doing something they enjoy.

If you have a life partner, include them in your decision. Talk about what their vision of retirement looks like. (Travel, hobbies, physical activities, volunteering.) If you are relocating, it is important to explore the area where you plan to live. You may want to consider renting before buying. Consider retirement as the opportunity to begin a new chapter in your journey of life.

When I left law enforcement the second time, I began to explore possibilities outside my comfort zone. I found tremendous personal and job satisfaction working for a nonprofit organization. My one piece of advice is to take chances and explore opportunities beyond your comfort zone. If you have developed interests outside of law enforcement, retirement may be the time to expand these interests. Set goals for yourself. Find balance between all of the things that are important in your life. Have a full schedule but leave time for yourself.

**Deputy Chief Joe Froehlich (ret.)** 



## CASE STUDY Supervisory Special Agent Tom Woolworth

Supervisory Special Agent Woolworth is a retired supervisory special agent with the Bureau of Indian Affairs, Office of Justice Services, where he served in various roles over 25 years. He started his career as an intern with the United States Marshals Service while in college and proceeded to work as a police officer for the Sac and Fox Nation prior to joining the Bureau of Indian Affairs.

He is involved with law enforcement through the IACP Indian Country Law Enforcement Section and the National Native American Law Enforcement Association.

Supervisory Special Agent Woolworth recommends reaching out to your department's retirement office or financial advisors in the community to ensure your benefits and retirement accounts are in good shape. From the federal perspective, he talked about how his agency's retirement office worked with him from the time he started with the Bureau of Indian Affairs and explained to him how his benefits would be set up. They also reached out to him 10 years and 5 years prior to his retirement to follow up with him on his benefits and determine if he needed to adjust anything. He also had a mentor in the retirement office who was able to walk him through each step of the process and provide him with detailed advice on what he would need, such as making sure all his years of service were accounted for, along with each position and assignment he was given. His mentor also recommended he establish a will for his estate and make clear who each beneficiary would be. In addition to the mentor in the retirement office, Supervisory Special Agent Woolworth reached out to other officers who were close to retirement for any questions and to help walk him through each step of the retirement process. In the event your agency doesn't have a retirement department, Supervisory Special Agent Woolworth recommends reaching out to financial advisors to set up a retirement account.

Supervisory Special Agent Woolworth also talked about the importance of anticipating some challenges prior to retirement. One challenge he talked about included a delay in the time he retired and received his

The big thing for [my mentor] was just to ensure I had all of my accredited years of service, that I had my beneficiaries set, and the last thing was what date I wanted to retire.

#### **Supervisory Special Agent Tom Woolworth**

last check to the time he received his first annuity from his retirement account. He said it was important to forecast and think about any challenges such as this to help the initial transition be successful.

Use the links below to hear from Supervisory Special Agent Woolworth:

- Advice For Identity After Retirement And How He Spends His Time In Retirement
- Advice For Tribal Officers About To Retire
- Best Part About Retirement
- <u>Financial Advice for Officers And Their Families When Heading Into Retirement</u>
- Financial Advice for Retirement From A Mentor
- How And When Should Officers Prepare For Retirement
- How To Maintain Law Enforcement Connections In Retirement
- Initial Feeling After Retirement

Every law enforcement professional wants to have a successful, healthy, and fulfilling career. Just as important is planning for and being able to enjoy a healthy and rewarding retirement. This toolkit is meant to provide you with a foundation of knowledge to further assist you in reaching these goals and in thinking through the retirement planning process. Included in this toolkit is a workbook that provides a template for designing your retirement plan or evaluating your existing one.

## V. Assessment Tool and Goal Setting Workbook

#### **INTRODUCTION**

This portion of the toolkit is designed for officers to assess their retirement plan and design personalized goals. It is intended to give officers an idea of where they are and what they might improve. This tool provides a space to write out next steps and start planning for the phase to come. We encourage you to consider sharing this information with a financial advisor who can further assist you in your planning.

#### RETIREMENT TIMELINE

Here is an example of a timeline to plan out your retirement. This is not a definitive timeline and can be adjusted as needed for your prospective retirement date. You may also want to adjust it after consulting your HR department, retirement account representative, and financial advisor. This can also be modified for any stage of your career (ex. The first entry may be at year five of your career instead of year one if you recently started retirement planning). There is room on this timeline to add additional years if you would like to make a defined year-by-year list of goals or add milestone goals.

Examples include:	

Examples include:
Examples include:
Examples include:

## **Retirement Assessment Tool**

Use the following checklist to determine current strengths and gaps of your retirement planning. For each Retirement Component, rate the status based on the scale provided. Use the next steps to think about how you scored in each area and what you can do to improve.

- 1 I have not yet addressed my goals in this component.
- 2 I have ideas for this retirement component but have not begun planning.
- I have made some preparations for this retirement component, but I would like to develop a more detailed plan.
- 4 I have a plan in place and am very confident in this retirement component.

Retirement Components	Rating	Next Steps
Career Planning and Goals		
Educational Goals		
Physical Health		
Exercise		

Nutrition		
Sleep Hygiene		
Mental Health and Wellness		
Family Wellness		
Financial Wellness		
Retirement Savings Plan		
Post-Retirement Plan		

## **Retirement Action Planning Checklist**

Use the following checklists to determine where you are in your retirement planning, consider what you would like to accomplish, and set tangible goals for yourself.

The checklists are split up into four categories:

- Planning for retirement throughout your career
- Five years from retirement
- One year from retirement
- Post-retirement

Within each category, you will find a series of questions for you to answer that pertain to your mental, physical, financial, and family wellness.

Additionally, within each category, you will find a supplemental set of questions to ask yourself to help with retirement planning.

Each checklist has additional space for you to add an additional question that may not be on the list, but you think is important to consider.

Use the following checklist to start planning for retirement **at any stage of your career** by thinking critically about the goals you would like to set for yourself. This checklist can be **modified and adjusted throughout your career**.

#### **RETIREMENT ACTION PLAN - PLANNING FOR RETIREMENT THROUGHOUT YOUR CAREER**

Critical questions for the beginning of your career	Answer	How can my department support me?	How can my support system help me?	What do I need to hold myself accountable?	My first step will be
What is my prospective retirement date? What year am I eligible to retire?					
What are my current goals for retirement?					
What are my career goals?					

Critical questions for the beginning of your career	Answer	How can my department support me?	How can my support system help me?	What do I need to hold myself accountable?	My first step will be
What are my financial goals?					
When will I meet with a financial advisor?					
What resources does my agency offer that can support me throughout my career? What resources do they have for my family?					
What do I want to do after I retire?					
What can I do now to start working towards these goals?					

Use the following checklist to set initial goals. While retirement may feel far away, it can be helpful to start planning early on in your career. This checklist can help you determine how to involve your support system throughout your career and retirement planning.

#### **RETIREMENT ACTION PLAN - SUPPORT SYSTEMS FOR RETIREMENT PLANNING**

Additional Retirement Questions	Answer	How can my department support me with this?	How can my support system help me with this?	How will I hold myself accountable?
From whom can I seek mentorship?				
In which area of this toolkit do I feel most prepared (e.x., I feel most prepared in maintaining my physical wellness in retirement)?				
What area of retirement do I need to work on the most?				
How can I remain involved in my interests outside of law enforcement?				
Add additional questions here				

Use the following checklist to start planning for retirement by thinking critically about the goals you want to accomplish when you are five years away from retiring and how you will go about completing them.

#### **RETIREMENT ACTION PLAN FOR WELLNESS - FIVE YEARS FROM RETIREMENT**

Critical questions for five years away from retirement	Answer	What will I need to do to complete this?	My first step will be	Target Date of Completion
When is my proposed date for retirement?				
What career and educational goals do I have prior to retirement and how will I reach them?				
How will I maintain my mental health and wellness prior to retirement and what do I need to work on?				
How will I maintain my physical health prior to retirement and what do I need to work on?				
What financial goals do I have prior to retirement?				
What options does my agency have to support me in completing these goals?				
Add additional questions here				

#### **RETIREMENT ACTION PLAN FOR WELLNESS - FIVE YEARS FROM RETIREMENT** Continued

Additional Retirement Questions	Answer	How can my department support me with this?	How can my support system help me with this?	How will I hold myself accountable?
From whom can I seek mentorship?				
In which area of this toolkit do I feel most prepared (e.x., I feel most prepared in maintaining my physical wellness in retirement)?				
What area of retirement do I need to work on the most?				
What about retirement am I most worried about?				
How can I begin to explore interests outside of my law enforcement identity?				
How can I learn more about what support is available for me in retirement?				
Add additional questions here				

Use this checklist to start thinking about your retirement goals one year away from retirement. If you have previously filled out the five-year Checklist update your answers for what you have left to do and what you still want to carry out.

#### **RETIREMENT ACTION PLAN FOR WELLNESS - ONE YEAR FROM RETIREMENT**

Critical questions for one year away from retirement	Answer	What will I need to do to complete this?	My first step will be	Target Date of Completion
What career/educational goals do I still want to achieve prior to retirement?				
How will I support my mental health and wellness prior to retirement, and what do I need to work on?				
How will I support my physical health prior to retirement and what do I need to work on?				
What financial goals do I have prior to retirement?				
What options does my agency have to support to me in completing these goals?				
Add additional questions here				

#### **RETIREMENT ACTION PLAN FOR WELLNESS - ONE YEAR FROM RETIREMENT** Continued

Additional Retirement Questions	Answer	How can my department support me with this?	How can my support system help me with this?	What do I need to do to hold myself accountable?
From whom can I seek mentorship?				
In which area do I feel most prepared?				
Which area do I need to work on the most?				
What about retirement am I most worried about?				
Once retired, what can I do to maintain my sense of purpose?				
How can I learn more about what kind of support is available for me in retirement?				
Add additional questions here				

Use this checklist to start thinking about goals for your **first few months of retirement**. If you have previously filled out the five-year or the one-year Checklist, use them as a guide to build on other goals you would like to accomplish post-retirement. If there were any goals you were not able to complete from the previous two lists, you can also use this checklist to readjust your timeline and build out a new plan.

#### **RETIREMENT ACTION PLAN FOR WELLNESS - POST-RETIREMENT GOALS**

Critical Questions for Post-Retirement	Answer	What will I need to do to complete this?	My first step will be	Target Date of Completion
What are some immediate goals I want to accomplish? What can I do to set myself up for success and enjoy retirement?				
How will I continue to support my mental health and wellness in retirement?				
How will I continue to support my physical health? What do I need to work on? What are some healthy habits I can establish or would like to build into my new routine?				
What financial goals can I accomplish? How can I establish a healthy boundary of spending? How will I maintain my budget and plan for the future?				
What goals do I want to accomplish with my family in retirement? What are some goals I want to accomplish for myself?				
Add additional questions here				

#### **RETIREMENT ACTION PLAN FOR WELLNESS - POST-RETIREMENT GOALS** Continued

Additional Retirement Questions	Answer	What resources can I access for support?	How can my support system help me with this?	What do I need to do to hold myself accountable?
In which area do I feel most prepared?				
Which area do I need to work on the most?				
What has been the most challenging thing about retirement so far?				
What am I enjoying the most about retirement so far and how can I continue to incorporate that into my life?				
Now that I have retired, what can I do to maintain a sense of purpose? How will I build constructive habits in this new chapter?				
In retirement, how will I use the skills I developed throughout my career?				
Add additional questions here				

## **VI. Resource Page**

#### **IACP**

- Enhancing Officer Wellness and Resiliency in Policing
- Grief and Loss in Law Enforcement: Helping Officers and Agencies Recover and Heal: Guidance for Law Enforcement Officers
- Health Watch Checking-In on Officer Physical Wellness with your Doctor
- Identifying and Managing Anxiety in Law Enforcement Officers
- Law Enforcement Family Engagement Assessment Tool
- Mindfulness Toolkit for Law Enforcement
- Supporting Law Enforcement Families in Understanding Trauma
- Supporting Officers After the Badge: The Impact of Retirement on Law Enforcement Families
- Supporting Officers After the Badge: Considerations for Officer Retirement
- Supporting Officer Safety Through Family Wellness: Communication in Officer Families
- Supporting Officer Safety Through Family Wellness: Financial Literacy
- Supporting Officer Safety Through Family Wellness: Nutritional Needs
- Supporting Officer Safety Through Family Wellness: Estate Planning
- When Stress Builds Up: Strategies to Overcome Cumulative Stress and Burnout Guidance for Law Enforcement Officers

#### **VALOR**

- How Police Chiefs and Sheriffs Are Finding Meaning and Purpose in the Next Stages of Their Careers
- Seven Ways to Alleviate Stress VALOR for Blue
- VALOR Voices Podcast: Healthy Hire Healthy Retire

## VII. Acknowledgments

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- Retired Supervisory Agent Tom Woolworth
- Lieutenant William Walsh
- Lieutenant Ryan Luke
- Retired Chief Betty Kelepecz
- IACP Retired Chiefs Section
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