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Exclusive Benefits for FOP Members



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July 2023

www.fop.net/member-benefits/



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Education

NFOPU Consortium
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Richard Tschernia

SVP of Affinity Lending
NMLS46504

40+ years in the business!



**NEW Line of Duty Death
Benefits!**

- Canceling outstanding covered loan balances up to a combined \$525,000 in the event of Loss of Life
- Available for any active, full-time law enforcement officer employed by a federal, state, county or municipal agency
- Applicable for any work-related activities including heart attack or stroke occurring during strenuous training or activity

To learn more about this benefit, including reasons why a Member would not be covered, all members must call 1-833-724-8700 to obtain a "Special Benefit Code" and speak to your CrossCountry Mortgage Union Mortgage Representative.



41 Pinelawn Road Suite GL2, Melville, NY 11747 | NMLS 1681501 | Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). CrossCountry Mortgage, LLC is a licensed mortgage lender in the Commonwealth of Massachusetts. Licensed by the New Jersey Department of Banking and Insurance, Licensed Mortgage Banker - New York State Banking Department. *Terms & Conditions: This is not a commitment to lend. All loans subject program guidelines and underwriting approval. Loan program terms and conditions are subject to change without notice. Available for first lien mortgage purchase money loans or refinance loans only, subject to certain minimum loan amounts. Discounts will be applied at closing as additional lender credit up to a maximum of \$2,198, limitations may apply. Borrower cannot receive cash. The LODDB is for 1st mortgages closed with Cross Country Mortgage LLC only, and is not available on Home Equity Lines of Credit (HELOC). All Law Enforcement Members must be under 70 years of age and cannot currently be enrolled in an "End of Watch Benefit" Program.

6 steps to homeownership

What do you need for a pre-approval?

- Two most recent and complete tax returns
- Two most recent W-2s
- Pay stubs covering the most recent 30 days
- Two most recent and complete bank statements
- A copy of your photo ID
- Self-employed borrowers may need to provide additional documentation



01 Pre-Approval

Getting pre-approved before looking at properties already puts you at an advantage over other home shoppers. It'll help you understand how much you can realistically afford and shows that you've considered the next steps in the mortgage process.

02 Application

Apply for a mortgage either in person or online with us. We'll provide you with all of the loan options based on your individual circumstances after you've sent all necessary documentation.

03 Underwriting

After you've submitted your documentation, your loan will be reviewed and our underwriters will verify your information. During this time, an appraisal will also be ordered to help establish the property's market value.

04 Conditional Approval

Our underwriters will issue a conditional approval and request any additional items needed to get your loan fully approved.

05 Final Underwriting

Our underwriters will then do a final review and give their final approval. Once complete, you're clear to close!

06 Closing

When your loan is clear to close, we'll reach out to confirm the date and location of your closing and let you know the amount you'll need to bring to your closing date.

Ready to get started? Call today!



CROSSCOUNTRY MORTGAGE®

Call **833.724.8700** or email fop@ccm.com

41 Pinelawn Road Suite GL-2, Melville, NY 11747 | NMLS1681501



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). Licensed Mortgage Banker – New York State Banking Department. CrossCountry Mortgage, LLC cannot guarantee that an applicant will be approved or that a closing can occur within a specific timeframe. Results will vary based on all involved parties' level of participation at any stage of the loan process.



+

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Benefits include:

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- Top-rated member support: If you have questions along the way our team of experts are standing by to help
- Easy to use platform: Simple step-by-step questions to complete your Will
- Affordable pricing: Pricing that doesn't break the bank or require legal fees
- Free shipping: We'll ship your documents for free
- Customizable plans: State-specific and legally valid Wills in all 50 states

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It was so fast, easy, and affordable to protect my kids and family if something were to happen to me.

- Erica G.





The smart, modern way to create and manage an estate plan.



Welcome FOP members! Enjoy 10% off the estate plan of your choice by visiting: trustandwill.com/fop

About Trust & Will

As the leading online estate planning platform, it is our mission is to help families secure their legacies. We offer legally valid documents in all fifty states—designed and approved by estate planning attorneys to comply with state-specific guidelines. Since 2017, we've helped hundreds of thousands of individuals create an estate plan with our easy-to-use online platform. We make estate planning simple, affordable, and accessible by providing a secure way to set up a plan online, using bank-level encryption that protects customer data and complies with the highest security standards, including SOC2.

Save thousands of dollars by allow us to help you set up your estate plan versus working with a traditional attorney. Our plans best account anyone with an uncomplicated estate, typically less than \$5 million in assets. For those with more complicated estates or detailed questions, we provide an plan with Attorney Support.

How it works

- 1 Answer a few simple questions.**
Create your estate plan by deciding what's right for you and your family with all options customized to your specific needs.
- 2 Instantly download or ship your documents.**
Instantly download your documents or request a complimentary shipment — included with your initial estate plan purchase.
- 3 Sign & notarize at your convenience.**
Finalize your documents and make them legally binding with your signature and a notary.

"Trust & Will came recommended from a friend and I'm glad I used them. Creating a Will was something daunting in my mind but the online format made it easy and allowed me to consider various options as I created my personalized plan."

Philip Hoog, Trust & Will member



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Get all of the coverage of a Will-Based plan, plus avoid probate court by transferring your most important assets.

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Include spouse documents for just \$90 more

INCLUDES STATE-SPECIFIC DOCS:

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- Ⓞ Trust Schedule of
- Ⓞ Assets Pour Over Will
- Ⓞ HIPAA Authorization
- Ⓞ Living Will
- Ⓞ Power of Attorney
- Ⓞ Certification of Trust



Will-Based Estate Plan

A plan for who will look after your children, what should happen to your assets, and how you'd like to be cared for when you need it.

~~\$159~~ **\$143** (10% OFF)

Include spouse documents for just \$90 more

INCLUDES STATE-SPECIFIC DOCS:

- Ⓞ Last Will & Testament
- Ⓞ HIPPA Authorization
- Ⓞ Living Will
- Ⓞ Power of Attorney

NFOPU CONSORTIUM



The National Fraternal Order of Police University (NFOPU) is a consortium of colleges and universities that provides members of the National FOP with varied learning programs. These programs include both traditional and nontraditional forums. The formation of the NFOPU allows FOP members the ability to take courses that will accommodate the unique requirements of a working law enforcement officer's schedule. These courses can be taken completely online, which will make it easier for members to obtain their degrees on their own time. All of the colleges and universities that are participating are regionally-accredited institutions.

Members receive benefits in the form of actual tuition cost reduction or extensive credit for past degree work, POST training and FBI Academy training.





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2. Please note that merchants self-select the category in which transactions will be listed and some merchants may be owned by other companies, therefore transactions may not be counted in the category you might expect. Purchases made using Near Field Communication (NFC), virtual wallets, or similar technology may not be eligible for higher percentage categories. Streaming & Cable Services: the streaming category is comprised of multiple merchant categories: Cable, Satellite & Other Pay TV/Radio; Record Shops; Digital Goods; and Amazon Services. The cable category does not include Google Fiber. Merchants self-select category, so not all merchants will earn additional bonus – notable exclusions include Amazon Streaming, Pandora and YouTube Music/TV.
3. Purchases means "Net Merchandise Purchases" which are purchases of merchandise or services on the Account, less any returned merchandise credits or service credits posted to the Account. fees. Other exclusions apply. Net Merchandise Purchases does not include Cash Advances, Balance Transfers or transactions using Convenience Checks or any associated. See Rewards Terms & Conditions for full program details.



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The Union College Benefit is a unique program designed for union members and their families. Exclusive discounts, available financial aid for those who qualify, and cost-conscious program design minimize student out-of-pocket costs.

Degree Spotlight: Criminal Justice

The Herzing University Bachelor's in Criminal Justice degree prepares students with the necessary skills and academic knowledge for advancement in various law enforcement, fire service and industrial security enterprise positions.

Learn how you can advance your career as a detective or criminal investigator, police officer*, fish or game warden, parole or probation officer, or correctional officer.

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¹ \$28 enrollment fee waived for standard gyms only 4/1/23 12:01 a.m. - 6/30/23 11:59 p.m. PT. Monthly fees are subject to applicable taxes.

² Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

³ Costs for premium exercise studios exceed \$28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

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5 Tips to Help You Find Your Fitness Motivation



Are you itching to get more active but struggling to find the motivation? Despite your best intentions, sometimes it can be a challenge to start and maintain a fitness routine. But it's well worth the effort. Staying fit is not only key to better strength and endurance, it can also improve your sleep, boost your confidence, and even curb anxiety and stress.

Here are 5 tips to help you find the drive to get and stay fit:

- **Set clear goals.** Make a game plan for exactly what you want to do and stick with it. When you're not clear about what goal(s) you want to reach, it's easier to put it off. Do you want to start a walking or running routine? Do you want to build better core strength or dial up your endurance? Set realistic goals that are specific and measurable. And take small steps to tackle each goal, one at a time, versus trying to reach a lot of goals at once.
- **Find an activity you enjoy.** Being active is different for everyone. Maybe what's enjoyable for others is no fun at all for you. So find something you truly enjoy that you know you'll look forward to doing. You could even get your friends involved and set up regular active outings. Whether it's pickleball or flamenco dancing, find something that will keep you coming back for more.
- **Try not to think of exercise as a chore.** Do you ever tell yourself that working out makes you miserable or it's too strenuous? Do you feel that you need to outdo yourself every day? Or make every workout epic? If so, you may be setting yourself up for failure before you even get started. Keep in mind that you don't to set out for 5-mile runs or take part in gut-busting 90-minute classes every day to build and maintain fitness.
- **Ditch the "all-or-nothing" mindset.** Some people fall into a pattern of all-or-nothing thinking: "If I can't get a full workout in, why bother at all?" This type of thinking can get you into a cycle of inactivity. Try to be flexible with yourself on those days when you just don't have the time, energy, or motivation to be as active as you want. Even 5 or 10 minutes of activity is better than none.
- **Watch out for "should" thinking.** If you often tell yourself you *should* work out or you *need* to get moving, you may want to reframe your thinking. Instead, try asking yourself all the reasons why you *want* to get moving. Try to view your workouts as a reward rather than a punishment. This shift in mindset can boost your motivation big time.

Don't forget, whether you choose to stay active on-the-go or at home, you can access thousands of gyms and fitness centers nationwide through the Active&Fit Direct™ program, as well as thousands more on-demand workout videos. You can access Active&Fit Direct through your employer, health plan, or association.



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-RICHARD



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 This organization may receive financial support for allowing Liberty Mutual to offer this insurance program.



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 Let us do something for you.

As a police officer, you risk your own safety for ours every single day. For that, we can never repay you. But it doesn't mean we won't try.

That's why we're offering you, as members of the Fraternal Order of Police, customized auto, home, and motorcycle insurance from Liberty Mutual that could save you hundreds¹, as well as benefits and discounts to set your mind at ease.



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ANP10105 2022/04



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FOP retirees and spouses who are turning 65 have earned access to group Medicare Advantage plans.

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sessions



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Get support from somewhere outside your department

As a first responder, you heroically ensure our public's safety and well-being, day in and day out. The very nature of your job subjects you to constant stress and trauma— which greatly increases your risk for physical and mental health dangers, including post-traumatic stress disorder (PTSD), generalized anxiety disorder (GAD), insomnia, substance abuse, depression, and suicidal thoughts or attempts.

First responders need a solution where they can get the support they need.

welcome to sessions



Get support when you need it

Sessions is an **on-demand support platform** for first responders to work through real issues in live, engaging, video small groups that are facilitated by experienced professionals and supported by a community of peers.



Connect nationwide to other first responders

Each session consists of up to **12 other first responders** from around the country, where they can address a broad spectrum of mental, emotional, physical and relational needs.



Relate to others with shared experiences

First responders face day-to-day **stressors and traumas unique to their profession** that few others can relate to. Being part of a community that shares these experiences helps reduce the feeling of being alone. That connection creates confidence, builds hope and strengthens individuals to face life's inevitable challenges.

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Sessions offers diverse support for daily challenges and personal growth:

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- ✓ Overcoming past and present **trauma**
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FOP Legal Defense Plan

Legal defense coverage has become a necessity for law enforcement, both active and retired. That's why the FOP Legal Defense Plan offers the

Retired Law Enforcement Concealed Carry Coverage (CCC).

Retired officers are eligible for unlimited legal defense coverage for civil and criminal claims associated with the legal carrying and use of a concealed weapon.



Scan QR Code and learn how to ensure you're appropriately protected.

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For only \$75 per year, coverage includes:

- Unlimited legal defense coverage when using a plan attorney
- Defense for criminal and civil charges
- Coverage for retirees qualified under LEOSA
- Coverage for retirees qualified under their own state laws to carry a concealed weapon
- Coverage for carry and use of a concealed weapon

The Costs of Defense

Having defended officers in civil and criminal cases since 2002, as well as having sued on behalf of officers for defamation, constitutional and physical injuries, I know a lot happens behind the scenes of civil cases that never makes it to squad room discussions. One common question: "Why did the city settle without a fight?"

Settling for the costs of defense typically involves a budgetary analysis – settlement saves the expense of taking the case to trial. This decision is often made above the level of the agency executive, much less the affected officer.

Criminal cases are different. My firm sees the effects of criminal allegations, however unfounded, on diligent, well-trained officers, whose split-second decision is questioned over a period of years, often by agenda-driven prosecutors.

While the cost of defense in a criminal case is more than hiring a lawyer, that alone can require a second mortgage, borrowing from friends and family or raiding a retirement fund. I have seen officers do all three to successfully defend baseless criminal charges. But hiring an attorney is only the first step.

A criminal case will involve evidence from dozens of electronic sources. Gathering and preserving that information will generally require the assistance of a private investigator, and perhaps court battles. Your attorney must begin your defense well before this evidence is turned over through the criminal discovery process, assuming the prosecutor acts appropriately.

Even so, obtaining the cell phone video of a bystander, B.W.C. footage from on-scene and responding officers, the dash cam and surveillance camera footage is just the beginning. An expert must use scientific methods to pull the metadata and other valuable information from each of those videos to create a coherent picture of what occurred. After all each video was recorded at different distances, light conditions and frame rates. Even then, the videos and stills only tell part of the story.

Preparing for preliminary motions or a jury trial typically requires experts in police procedure, medicine and human factors. Expert assistance costs money. Many times, avoiding these costs is why cities and counties settle civil cases before trial. You do not have that option when facing murder or other criminal charges, and expert costs in an LEO-involved murder case could exceed \$30,000.

The FOP Legal Defense Plan allows attorneys to hire experts in the defense of criminal charges. Having served with the plan as a use-of-force expert and an attorney defending officers in criminal cases, I firmly believe the plan is committed to your success.

The best training, the best intentions and having the law on your side is not enough when a prosecutor unfairly and improperly sets their sights on your lawful actions. You and your attorney must properly present the evidence so the judge and jury will see the truth and make the right decision.

The costs of defense in a criminal case balance your career and your freedom. Don't risk either. Protect yourself today with the FOP Legal Defense Plan, or if retired, sign up for concealed carry coverage.

Lance LoRusso, Esq. has represented over 170 LEOs in critical incidents and on-duty deaths. He is the Georgia FOP General Counsel and was named the 2021 Attorney of the Year by the National FOP. Lance is an active plan attorney with the FOP Legal Defense Plan.



Beyond credit monitoring, beyond what you can do by yourself.

Identity fraud can damage your finances, credit and reputation. Thieves can get a new home, car or line of credit in your name. At LifeLock, our job is to help protect against identity fraud and handle things for you if it occurs.

FOP members save up to 30% on LifeLock. Terms apply.

Visit [LifeLock.com/FOP](https://www.lifelock.com/FOP)





Thank you for your service!

CHECK OUT YOUR EXCLUSIVE FOP BENEFITS!

DON'T MISS OUT ON YOUR EXCLUSIVE FOP BENEFITS!

- Dedicated Team of experienced Loan Officers and Support Staff to guide you through the mortgage loan process.
- \$500 Closing Credit Or Gift Card After Closing.
- \$100 Donation In Your Name, to the FOP Foundation.

FOP Mortgage Benefits are now extended to FOP family and friends!



Contact us to learn more about your exclusive benefits, and for a FREE mortgage consultation.

DirectMortgageLoans®

CALL US TODAY! 888.878.2673

DIRECTMORTGAGELOANS.COM/FOP



Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Maryland. Direct Mortgage Loans, LLC NMLS ID# is 832799 (www.nmlsconsumeraccess.org). Direct Mortgage Loans, LLC office is located at 11011 McCormick Rd Suite 400 Hunt Valley, MD 21031. This is a paid endorsement.



A great move for FOP members

As a member of the Fraternal Order of Police, you and qualifying family members may be eligible for senior living discounts that can help you get the care you deserve. You could experience a senior living lifestyle with restaurant-style dining, housekeeping, laundry, concierge services and more, with special savings available for Fraternal Order of Police members.



SENIOR LIVING:

7.5%
OFF

**monthly fee/basic
service rate***

IN-HOME SERVICES:

10%
OFF

**service rate for
In-Home services****

SHORT-TERM STAY:



**DISCOUNTED
RATES VARY BY
COMMUNITY*****

► For more information, call **(866) 202-3690** or visit **brookdale.com/FOP**.

Applicable to all discounts: Residents under a Life Care Agreement are not eligible for the discounts. These discounts do not apply to any room, board or services which are paid for all or in part by any state or federally funded program. Discounts are available to members and their family members, including spouse, adult children, siblings, parents, grandparents, and corresponding in-law or step adult children, siblings, parents, and grandparents through current spouse. Subject to availability. Further restrictions may apply.

*Discount is only applicable to new residents of a Brookdale independent living, assisted living, or memory care community admitting under an executed residency agreement. Discount applies only to the monthly fee/basic service rate, excluding care costs and other fees and is calculated based on the initial monthly fee/basic service rate.

**Discount is only applicable to new clients of personal assistance services by a Brookdale agency under an executed service agreement.

***Discount is only applicable to new residents of a Brookdale assisted living or memory care community admitting under an executed respite agreement. Discount applies to the daily rate.

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brookdale.com/FOP

 **BROOKDALE**
SENIOR LIVING



More than 600,000 hotels worldwide at up to 60% off*



Enjoy spacious accommodations in 200,000+ resorts worldwide.



Add flexibility to any trip. Save on cars, trucks and SUVs



Browse more than 345,000 tours and activities



Your connection to domestic and international carriers



Enjoy up to \$1,500 in onboard credits per stateroom



LIMITED TIME OFFER
Join With 60-Days of Premium Savings -
At No Cost To You!

JOIN WITH PREMIUM
Scan the QR Code or visit
HeroesVacationClub.com
and use promo code: **HVC60**



NOISE IS PART OF THE JOB

Claim your **FREE hearing exam** to uncover hearing changes

3 easy steps to better hearing and overall health. Plus, Amplifon saves members an average of 66% off MSRP on hearing aids*

- 1** Call Amplifon at **877-465-2181** or scan the QR code
- 2** We'll explain your **hearing care benefits**
- 3** We'll help you **schedule an appointment** for a free hearing exam

The best first step to hearing health is getting your hearing checked.



**SCHEDULE A
FREE EXAM NOW!**

*Based on 2022 internal MSRP analysis. Your savings may vary. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Fraternal Order of Police and Amplifon are independent, unaffiliated companies. The Amplifon Hearing Health Care discount program is not approved for use with any third-party payor program, including government and private third-party payor programs.

YOUR HEARING CONNECTION TO OVERALL HEALTH

When you think about your hearing, do you also think about diabetes, high blood pressure, heart disease, stroke, obesity, oral health issues, smoking, prescription drugs, social isolation, dementia, depression, injury-causing falls, and accidents? You should, because all these health-related issues are connected, in one way or another, to your hearing.

Numerous studies have found that several health conditions and decisions related to your health increase the risk of hearing loss. Most of the health conditions in this group share a common biological mechanism: Directly or indirectly, they damage tiny blood vessels of the inner ear, diminishing the ability to hear.

Some health conditions or health-related decisions increase your risk of hearing loss, and others may be caused, at least in part, by hearing loss, especially when left untreated. As you can see by the diagram, hearing health is connected to so many other aspects of health and why addressing hearing changes and treating hearing loss (even if it's mild) benefits your overall health and may protect you from serious conditions like dementia, depression, and injury-causing falls.

The Hearing Connection

Hearing loss may signal other important health issues

Cardiovascular Disease



Could the ear be a window to the heart?
Hearing loss and CVD are linked.

Depression



Symptoms go down, quality of life goes up
with hearing aid use.

Falling



Hearing loss tied to 3-fold risk of falling.

Chronic Kidney Disease (CKD)



Moderate CKD associated with
43% increased risk of hearing loss.



Alzheimer & Dementia

Dementia risk may be up to 5x higher with
hearing loss.



Hospitalization

32% more likely for older adults with
hearing loss.



Diabetes

Hearing loss is likely for those
with Diabetes.



Mortality

Hearing loss tied to greater risk of dying
for older men.



Courtesy of The Better Hearing Institute

FOP members and their families enjoy **free hearing exams** at over 6,000 provider locations. Let us help you find a provider and schedule an appointment today. Sound advice for a healthier life.

Group Permanent Life Insurance

with Accelerated Death Benefit for Long Term Care Rider



7 out of 10

people will need long term care in their lifetimes¹

The monthly median cost for a nursing home is

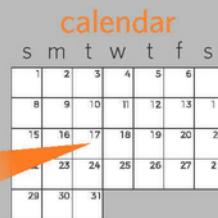
\$7,756¹ Per Month
= **\$93,072** each year

On average, people requiring long term care need services for

2 to 4 years²



Under certain conditions, **MEDICARE** will pay a portion of the expenses for the **first 100 days**



After day 100, **you** or **your family** could be left with **out of pocket expenses** each month!³



A simple way to protect your family's future is to enroll in Group Whole Life and Universal Life Insurance with an Accelerated Death Benefit for Long Term Care*

Advantages:

- Use your death benefit while you're alive to help offset the costs of long term care services
- Rates are based upon age as of coverage effective date
- No medical questions to answer
- Portable coverage



Here's how the coverage works:



John enrolls in **\$40,000** of Group Universal Life Insurance with the Accelerated Death Benefit for Long Term Care rider during his employer's open enrollment



John is certified chronically ill and requires long term care services at home



John files a claim. His Group Universal Life coverage begins sending him **\$1,600*** each month for up to **25 months**



¹Genworth Cost of Care Survey 2020, Nursing Home Facility, Semi-private room. ²LongTermCare.gov - How Much Care Will You Need? ³Medicare.gov - Skilled Nursing Facility Care. *Group Whole Life Insurance offers other riders as options for long term care: Accelerated Death Benefit for Long Term Care with Extension of Benefits and Accelerated Death Benefit for Long Term Care with Restoration of Benefits. Group Universal Life Insurance also offers the Accelerated Death Benefit for Long Term Care with Extension of Benefits.

ABJ36887. This flyer is for use in enrollments situated in AL and is incomplete without accompanying brochure. This material is valid as long as information remains current, but in no event later than March 14, 2024. Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. The Accelerated Death Benefit for Long Term Care Rider is provided under form GWPLTC and GWPLTC1, or state variations thereof. Group Universal Life Insurance benefits are provided under form GUL23P, or state variations thereof. The Accelerated Death Benefit for Long Term Care Rider is provided under forms GULTC and GULTC2, or state variations thereof. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage has exclusions and limitations and may have variations by state. For specifics about your coverage, costs and complete details of the coverage, refer to the product brochure or contact your Allstate Benefits Representative. Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. ©2021 Allstate Insurance Company. www.allstate.com or allstatebenefits.com



All existing members, their families, and all NEW members are eligible for the FOP Voluntary Benefits program!

(including retired members less than 70 years old)

We have some exciting options available this year!

- **MetLife Dental and Vision Plans** (all members through age 69 can enroll with no waiting periods if you enroll during open enrollment)
- **MetLife Term Life Insurance** (all members through age 59 can enroll and you will have access to guaranteed issue amounts with no medical underwriting during open enrollment)
- **Allstate Benefits Whole Life with Long Term Care** benefits (members through age 69 can enroll and you will have access to guaranteed issue amounts with no medical underwriting during open enrollment)
- **Allstate Benefits Cancer Plan** (no age limit)

The FOP has made it simple to get information, rates, and to enroll:

- You may contact an FOP dedicated agent by calling **833-623-2680** during regular business hours
- Schedule time with an agent by clicking here: <https://schedapple.com/appointment/12104>
- Access the Self-Service Portal at <https://account.mybenefitsportal.com/>
- use the following credentials to access the portal:



Once enrollment begins you can self-enroll or schedule a call with the benefits enrollment call center to discuss plan details and any questions you or your spouse may have.

Portal Login

Username: fop

Password: fop

Do you need assistance?

Call and speak to an agent at **833-623-2680** or you may contact Gena Maytubby, FOP Benefits National Marketing Director at GMaytubby@sfandc.com



Service Deserves
Its Rewards®

Thank You FOR YOUR SERVICE!

Homes for Heroes offers Fraternal Order of Police members **exclusive access** to a nationwide network of real estate and mortgage specialists committed to providing real savings to its members.

We help FOP members save an average of **\$3,000** when you buy, sell or refinance a home or mortgage. In addition, **every time** you buy or sell a home with our specialists, you also help other heroes in need because Homes for Heroes donates a portion of its earnings **back to the FOP.**



NO Red Tape | NO Hidden Fees | NO Catch

Hero Rewards® Savings Examples

Home Purchase Price	\$200,000	\$300,000	\$500,000	\$750,000
Hero Rewards® Check	\$1,400	\$2,100	\$3,500	\$5,250

"We are thankful for programs like yours that help us save money. Being a police officer trusting people that I don't know is difficult due to dealing with people lying to us on a daily basis. However using a program like Homes for Heroes and knowing that I can trust the service is a huge part of my satisfaction with your company. So... thank you again for not only saving me money, but also treating me like family and giving me a company I can trust." - Elijah

HomesForHeroes.com/fop/

NATIONAL



POLICE CREDIT UNION

A DIVISION OF CHICAGO PATROLMEN'S FEDERAL CREDIT UNION



How Low Can We Go?

As the Fed keeps raising interest rates, we keep lowering ours! NOW is the time to take advantage of the Credit Union's Powerful Police Mortgage! National Police Credit Union® offers a full suite of options, including Conventional Loans, FHA Loans, and VA Loans for both purchase or refinance transactions.

Now is the time to act! This is a limited-time-only offer!



Killed in the Line of Duty Loan Protection

National Police Credit Union is pleased to offer [Killed in the Line of Duty Loan Protection](#), a special debt cancellation benefit created exclusively for active Law Enforcement Officers.

Available for multiple loans at **no cost to the borrower**, this complimentary benefit will cancel up to \$850,000 of the outstanding balance of one or more loans should the unthinkable happen to an officer due to a line-of-duty incident.

HIGH CALIBER



High Caliber Program

A personalized representative and special rates are among the many perks of National Police Credit Union's High Caliber Program, which rewards members for taking advantage of multiple products and services. Additional program benefits include guaranteed same-day loan closings, additional .25% APY on all Share Certificates and IRAs, and a reduction of .25% APR on all eligible loans.

Arm Yourself with Benefits!

To all the FOP members who are on the front lines
and continue to keep our communities safe,
THANK YOU!



The National FOP is excited to announce a partnership with Amazon Business!

You may have seen an email in the last few weeks extending an invitation to join the FOP Business account and I wanted to confirm that this is indeed a valid offer.

This new partnership with Amazon business will provide FOP Members with a whole host of exclusive benefits, including access to LEO relevant supplies, tactical gear, and accessories through the First Responder Storefront.

Additionally, you will have exclusive discounts on bulk purchases for your lodges with a custom quoting tool.

*PLEASE NOTE: You will want to use a DIFFERENT email address than the one that is tied to your personal Amazon Prime account.

FAQ: What if I already belong to an Amazon Business Account?

A: No action needed. This benefit is only for NFOP Members who do not currently enjoy the benefit of Amazon Business with their existing organization. Continue to enjoy your Amazon Business benefits with your current City/County/Department/Office/Etc.”

Accessing Amazon Business: Go to <https://fop.net/member-benefits/join-nfop-amazon-business-account>

Click on “Submit this form.” Once you have submitted the form, an invitation to join the account will be sent via email.

If you have any questions or concerns, please feel free to reach out to FOP Benefits Marketing Director, Gena Maytubby at gmaytubby@sfandc.com

First Responder

Storefront



The new Amazon Business **First Responder Storefront** promotes Public Safety items geared toward Law Enforcement, Fire & Rescue, Correctional Facilities, and EMS Professionals. Amazon Business carries 100's of millions of items. We continue to grow our Public Safety product offering and now include over 65 name brands

Product Example	Product Category	Brand Examples
	Apparel/Uniforms Tactical Clothing and BDU's, Gloves, Footwear, Job & Uniform Shirts, Outerwear	Propper, Tru-Spec, Vertx, 5.11, Horace Small, Mechanix Wear
	Firearm Safety & Training	Savior Equipment, Splatterburst Targets, Highwild, Otis Technology, CLENZOIL
	Fleet Maintenance Auto Equipment & Tools, Oil & Fluids, Appearance Chemicals, Performance & Replacement Parts, Accessories	CUMART, Nilight, Dorman, Philips, ACDelco, NOCO
	Handcuffs & Restraints	ASP, VIPERTEK, Smith & Wesson, Orpaz, Zak Tool
	Accessories Tactical Gear, Duty Gear, Flashlights, Bags	5.11, Safariland, Streamlight, Rite in the Rain, Bushnell, FLIR
	Fire & Safety Protection	Amerex, First Alert, Kidde, X-Sense, Honeywell, Siterwell
	Health & Safety	Gloveworks, Honeywell, 3M, Sellstrom, MSA, Puritan
	Cleaning and Janitorial Cleaning Tools, Floor Mats & Signs, Waste Management, Sanitizers & Odor Control, Janitorial Fixtures	Georgia-Pacific, Diversey, Janitized, Bobrick, Kimberly-Clark, Pacific Blue
	Power and Hand Tools Cordless Drills, Impact Wrenches, Power Concrete Tools, Saws, Battery Packs & Chargers, Pliers, Cutters	KNIPEX, DeWALT, GEARWRENCH, TEKTON, Estwing, Klein
	Respiratory Protection	3M, Honeywell, Drager, MSA, Stanley, Honeywell Ademco
	MRO and Facility Supplies Occupational Health & Safety, Industrial Hardware	Kwiket, Aprilaire, WALABOT, E-Z LOK, ENERLITES, Zurn
	Medical Supplies Exam Room, Wound Care & Closure, Diagnostic Instruments & Supplies, PPE	Medline, Invacare, TIDI, CyberPower, Ethicon, Philips

CONTACT US

For general information, questions, comments, or concerns, please reach out to FOP Benefits Marketing Director, Gena Maytubby. She is there to help find the answer and get you to the right people.

Gena Maytubby, Marketing Director

FOP Benefits | SF&C Insurance Associates

Email: gmaytubby@sfandc.com

Cell: 661.448.9067

