



VITAL INFORMATION CHECKLIST & SURVIVOR GUIDE



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WWW.GALLOWAY911.COM/SURVIVOR-GUIDE

Friends -

After a tour of duty in the Marine Corps, I joined the police department in Mesa, Arizona. Through most of my career, as an officer, sergeant, and finally as a lieutenant, I served with the Departmental Honor Guard. As a primary duty of the Honor Guard is to provide funeral honors for fallen comrades, I've attended far too many funerals.

Even with this previous experience, I felt unprepared to effectively help survivors from the perspective of a financial advisor. While we hope the situation never arises, our firm has gained valuable experience that we want to share with survivors, agencies, unions, and financial advisors.

It is our wish that this guide will provide a comprehensive path of action should a tragedy occur.

Stay Safe,



Mike Galloway

CEO, Public Safety Financial/Galloway

This guide is for information purposes only. It is intended as a reference and resource for first responders and their families. At no time, should you make financial decisions or commitments without consulting the appropriate legal and financial professionals.

Sources: *Line of Duty Death Benefits Guide REV 03/08 – National Fallen Firefighters Foundation*; various documents prepared by the Concerns of Police Survivors; and www.firehero.org. Additional contributions made by various public safety agencies with special thanks to the Phoenix Police Department involvement. All logo branding rights are owned by their identity and are not allowed to be utilized without their consent.

Special thanks to the **Phoenix Police Department** for contributions on agency response

INTRODUCTION:

This guide is divided into three sections and is intended to assist families after the loss of a loved one.

These documents are available for your convenience at www.Galloway911.com

I: Prepare - Vital Information Worksheet

This section contains information that should be compiled for loved ones in advance of an emergency.

Pre-collecting this information will help your loved ones locate your vital information and know your final wishes. Think of this as a gift to your loved ones.

II: Survivors

Notes from other survivors & a word of caution.

Benefit Checklist and Questions

Financial Matters

Three phases of financial well-being your advisor can use to help your survivors.

Phase I Initial Response

Phase II Stabilization

Phase III Moving Forward

III. Line of Duty Death

Agency

An example of timeline & checklist your agency may follow. Use this as a guide so that your survivors and those helping your survivors know what to expect.

The Public Safety Officers Benefits Program (PSOB)



I: PREPARE

Vital Information Worksheets

These worksheets are designed to capture vital information to share with your families. By keeping the information up to date and accurate you can help ensure that your loved ones will benefit from the plans you put together. This document may contain personal information and should be kept in a safe place. Should you keep an electronic copy, it is recommended that this document be saved in an encrypted, password-protected format. Not every item on this list will pertain to you; fill in the ones that do.

Set a date on your calendar each year to review this document to make changes and updates.

Lastly, let your family or close friend know where you store this document so that it can be available to them if needed.

PERSONAL INFORMATION

Your Information

Name _____

Date of Birth _____ Place of Birth _____

Social Security Number _____

Passport # _____

Maiden Name _____

Mother's Maiden Name _____

Your Personal Medical Information

Health Care Provider _____

Health Care Plan ID # _____

Health Care Group ID # _____

Pre-Existing Conditions _____

Blood Type _____

Drug Allergies _____

Organ Donor _____

DNR Status _____

Your Employment Information

Employer Name _____

Employer Address _____

Human Resource Contact _____

Military Service Branch _____

Military Contact _____

Date of Hire _____

Employee ID # _____

Telephone # _____

Serial #/ Rank _____

Discharge Date _____

Spouse Information

Name _____

Date of Birth _____ Place of Birth _____

Social Security Number _____

Passport # _____

Maiden Name _____

Mother's Maiden Name _____

Spouse's Personal Medical Information

Health Care Provider _____

Health Care Plan ID # _____

Health Care Group ID # _____

Pre-Existing Conditions _____

Blood Type _____

Drug Allergies _____

Organ Donor _____

DNR Status _____

Spouse's Employment Information

Employer Name _____

Employer Address _____

Human Resource Contact _____

Military Service Branch _____

Military Contact _____

Date of Hire _____

Employee ID # _____

Telephone # _____

Serial #/ Rank _____

Discharge Date _____

Children's Information

Child Name _____

Child Name _____

Child Name _____

Child Name _____

Date of Birth _____

Date of Birth _____

Date of Birth _____

Date of Birth _____

LIFE INSURANCE

Insurance Company _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

Insurance Company _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

OTHER INSURANCE or BENEFITS (Disability, Long Term Care, Home, etc)

Eligible for VA Benefits _____

Contact Name _____

Telephone # _____

Long-Term Care Insurance Company _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

Disability Insurance Company _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

Auto Insurance Company _____

Insurance Type _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

Home Owners Insurance Company _____

Insurance Type _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

Other Insurance Company _____

Insurance Type _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

Other Insurance Company _____

Insurance Type _____

Policy Number _____

Policy Expiration Date _____

Contact Name _____

Telephone # _____

PERSONAL FINANCIAL ASSETS

Pension Information

Administrator Name _____ Telephone # _____
 Account Number _____ Web Address _____
 User Name _____ Password _____ PIN _____

Banking Information

Bank Name _____ Telephone # _____
 Account Name(s) _____ Web Address _____
 Account Number _____ Account Type _____
 User Name _____ Password _____ PIN _____

Bank Name _____ Telephone # _____
 Account Name(s) _____ Web Address _____
 Account Number _____ Account Type _____
 User Name _____ Password _____ PIN _____

457 Deferred Compensation/401a Defined Contribution Information

Administrator Name _____ Contact Name _____
 Account Number _____ Telephone Number _____
 Agency _____ Web Address _____
 User Name _____ Password _____ PIN _____

Administrator Name _____ Contact Name _____
 Account Number _____ Telephone Number _____
 Agency _____ Web Address _____
 User Name _____ Password _____ PIN _____

Other Investment Asset Information

Institution Name _____ Telephone # _____
 Account Name(s) _____ Web Address _____
 Account Number _____ Account Type _____
 User Name _____ Password _____ PIN _____

Institution Name _____ Telephone # _____
 Account Name(s) _____ Web Address _____
 Account Number _____ Account Type _____
 User Name _____ Password _____ PIN _____

Personal Notes Held by You

Debtor's Name _____ Telephone # _____
 Debtor's Name _____ Telephone # _____

ADVISORS and OTHER IMPORTANT CONTACTS

Key Family Member _____

Telephone # _____

Key Family Member _____

Telephone # _____

Key Family Member _____

Telephone # _____

Executor _____

Telephone # _____

Medical Power of Attorney _____

Telephone # _____

General Power of Attorney _____

Telephone # _____

Life Insurance Agent _____

Telephone # _____

Financial Advisor _____

Telephone # _____

Accountant _____

Telephone # _____

Lawyer _____

Telephone # _____

Doctor _____

Telephone # _____

Dentist _____

Telephone # _____

Other _____

Telephone # _____

Other _____

Telephone # _____

Other _____

Telephone # _____

OTHER INSURANCE or BENEFITS (Disability, Long Term Care, Home, etc)

Online Vault Web Address _____

User Name _____

Password _____

Trust or Will _____

Location _____

Medical Power of Attorney _____

Location _____

General Power of Attorney _____

Location _____

Birth Certificates (including family members) _____

Location _____

Social Security Card _____

Location _____

Checkbook(s) _____

Location _____

Vehicle Title(s) _____

Location _____

Deed of Trust _____

Location _____

Insurance Policy (s) _____

Location _____

Passport(s) _____

Location _____

Marriage Certificate _____

Location _____

Divorce Decree _____

Location _____

Military DD214 Discharge Papers _____

Location _____

Safe Deposit Box Bank Location _____

Key Location _____

Home Safe Location _____

Combination Access _____

MISCELLANEOUS – DEBT (Credit Cards, Mortgage & Other Loans)

Credit Card Information

Company Name _____ Telephone # _____
 Account Number _____ Web Address _____
 User Name _____ Password _____ PIN _____

Company Name _____ Telephone # _____
 Account Number _____ Web Address _____
 User Name _____ Password _____ PIN _____

Mortgage

Company Name _____ Telephone # _____
 Account Number _____ Web Address _____
 User Name _____ Password _____ PIN _____

Company Name _____ Telephone # _____
 Account Number _____ Web Address _____
 User Name _____ Password _____ PIN _____

Other Loans

Company Name _____ Telephone # _____
 Account Number _____ Web Address _____
 User Name _____ Password _____ PIN _____

Company Name _____ Telephone # _____
 Account Number _____ Web Address _____
 User Name _____ Password _____ PIN _____

MISCELLANEOUS – Email & Social Media

Personal Email

Email Host _____
 User Name _____ Password _____

Email Host _____
 User Name _____ Password _____

Social Media Apps

App Name _____
 User Name _____ Password _____

App Name _____
 User Name _____ Password _____

MISCELLANEOUS – Email & Social Media

Name _____	ID/Account _____	Phone # _____
Name _____	ID/Account _____	Phone # _____
Name _____	ID/Account _____	Phone # _____

FUNERAL PREFERENCES

Preferred Place of Service

Name _____

Pre-Arranged Services YES or NO

Address _____

Telephone # _____

Preferences

Burial Cremation Clergy/Officiant Request _____

Burial Wishes _____

Casket Details _____

Cremation Wishes _____

Organization or Agency Services Request _____

Military Requests _____

Pallbearers _____

Special People to Notify _____

SPECIAL MESSAGES or OTHER PREFERENCES



II: SURVIVORS

Guide for Families and Financial Advisors

The loss of a loved one brings a flood of emotions that can make managing financial obligations seem almost impossible. This section is designed to help those dealing with this challenging time keep the process organized and to make the next financial steps as easy to understand as possible.



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Helpful Suggestions for the Surviving Family

You will be surrounded by family, friends, and the agency's department personnel whom all have your best interests at heart. They will help and support you through the entire process. The agency's personnel have assisted others and can be a great benefit for you and your family during this time of grief. Below is some advice from other survivors that have also been through this process. More information is also available at www.Firehero.org.

➤ Be Prepared for the Process to be Painful

"It was hard having to relive the incident every time a form asked for specifics of how my husband died."

"Benefit claims can be confusing on a good day, but impossible if one is grieving. I needed a lot of emotional support."

"I felt like I was receiving money in place of my loved one."

➤ Be Patient and Persistent

"Take your time. Only do what your brain will take in at a time. It's very emotional, and you're going to feel all worn out."

"Apply as soon as possible, because some benefits processes can take a while. Keep detailed records and follow up after a reasonable amount of time if you have not heard anything."

➤ Stay Organized

"Take notes—names, times, date. You may not understand what you are being told at the time, but eventually it comes together."

"Keep duplicates of forms, because frequently you will have to provide them again."

"Be cautious in sorting your mail. You will be receiving mail from organizations that may be unfamiliar to you, and with all of us receiving so much junk mail, you could inadvertently throw away an important document. I almost threw away a check!"



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Helpful Suggestions for the Surviving Family

➤ Don't Do it Alone - When Necessary, Seek Out Personal and Professional Support

"If you don't feel you can handle dealing with the volume of mail, have a friend or family member help you. That person can pull out anything that requires your immediate attention."

"Rely on someone you trust who is organized and can devote time to assist you in tracking the filing for your benefits."

"The best thing for me was to have one person with me (same person) every time I had a meeting with someone about benefits. That person was able to focus when I couldn't, and months later, I could depend on her to remind me about things I was supposed to be doing."

"Even though I didn't care about benefits at the time, I didn't know all of this was important for my children. My family and friends were my lifeline."

➤ Know Where You Stand

"I let other people work on things and didn't follow up as thoroughly as needed. Some of the paperwork sat on a desk for six months. I know it's a time of grief, but we still need to watch over and be responsible for our family's affairs."

A Word of Caution

It may be difficult to imagine that there are people who try to take advantage of your grief following the death of your loved one. Be cautious about offers you receive. Take your time. Feel free to question any request or offer regarding your finances.

Many survivors choose to consult a financial professional or company to help secure benefits or manage finances. If you decide to use such services make sure that the person is properly licensed and reputable, they should accept fiduciary responsibility for any and all advice.

		RESOURCE/BENEFIT	CONTACT INFO	✓
FEDERAL BENEFITS		Public Safety Officers Benefits (PSOB) Act 42 U.S.C. 3796		
		Public Safety Officers Educational Assistance (PSOEA)		
		Health Insurance COBRA		
		Social Security Benefit	www.ssa.gov	
		Veteran's Administrative Benefits		
		Victims of Crime Acts Benefits		
STATE GOVERNMENT BENEFITS		State Line of Duty Death Benefit		
		Workers Compensation		
		Funeral and Burial Allowance		
		Retirement/Pension		
		Health Insurance		
		Education Assistance for Children		
		Education Assistance for Spouses		
LOCAL GOVERNMENT/DEPT BENEFITS		Life Insurance		
		Retirement		
		Final Paycheck		
		Sick Pay		
		Coverage of hospital/emergency transport costs		
		Funeral and Burial Allowance		
		Health Insurance		
PRIVATE ORGANIZATION RESOURCES		100 Clubs		
		Educational Assistance Scholarships		
		Union Benefits		



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Questions to Ask About Each Benefit

➤ Final payment

- Once the paperwork is done, how soon can I expect to receive or begin receiving this benefit?

➤ Children

- Is this benefit based on dependent children?
- How will my benefit change when my children turn 18 or move away from home?
- What if they are in college? What if they graduate or leave college?
- What are the age limits for children to receive benefits?
- Are stepchildren or adopted children eligible to receive benefits?
- Handicap/Disabled-Guardianship

➤ Taxes and Financial Considerations

- Is this benefit exempt from federal and/or state income tax? If so, how can I get this in writing?
- Will this benefit be offset or reduce the amount I can receive from other benefit programs?



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Decision Making for Loss of a First Responder

Survivors dealing with loss face unimaginable emotion and grief. Financial issues should be faced with an entirely different approach. Most advisors are not familiar with the circumstances surrounding the loss of a first responder. We believe applying the three phases of Financial Well-Being; Initial Response, Stabilization, and Moving Forward are critical for success.

Special Thanks

*Thanks to the National Fallen Firefighters Foundation
(www.FireHero.org)
for allowing us to share some lessons learned.*



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INITIAL RESPONSE

This area is often covered by family, friends, and/or the affiliated agency. Financial Advisors should reassure survivors and their agencies that no benefits will be lost due to lack of immediate action. The priority here is to honor the fallen and surround survivors with support. It's important to remember that no two survivors are the same. UNLESS already close to the family, financial advisors should limit their involvement to reduce stress and assure survivors they have time to address most issues.

Financial Advisors may be contacted by the fallen's co-workers, friends, and family. In the event the department needs help in this phase, a list of suggested best practices is below. A financial firm that truly wants to help survivors must realize that the best path to assisting survivors may not involve actually investing the money.

Do's and Don'ts in the Initial Response Phase

DO:

- ✓ Provide a rapid response to questions; however, be accurate and do not guess.
- ✓ Remain at arms-length unless asked for assistance by survivors.
 - Survivors are in no state of mind to make decisions and are very susceptible to any suggestions. Family and department members may try to be helpful but sometimes lead survivors to take action or make decisions before they are ready. This can sometimes create unintended consequences.
- ✓ Financial Advisors must be very careful in allowing survivors time to heal before making significant decisions.
- ✓ A firm called in to help should be willing to allow survivors to continue working with their existing financial advisors. Often, families have current trusted financial advisors who may just need some coaching.



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Do's and Don'ts of Initial Response Phase

DON'T:

- Do not try to change existing relationships in times of crisis. Help both the survivors and their current advisors.
- Do not introduce investment ideas initially. Many financial advisors are passionate about what they do and may prematurely try suggesting their investment opportunities to survivors. Friends, family, and departments should tread lightly and avoid selecting a survivor's future investment advisor and/or strategy.

Case Example:

A survivor with no tolerance for risk felt obligated to invest benefit money in the stock market to create a long-term legacy. This concept was implanted early on after talking with the fallen's co-workers. The situation created tremendous stress for the survivor.

Well over a year had passed, and the survivor still felt they couldn't spend the funds on anything. The family had significant housing needs and debt that was not considered before choosing to invest in the stock market. Ultimately, paying cash for their home and having no debt would have been best for this family.

The survivors were overcome with a wave of relief when they realized that it was "okay" not to follow the initial suggestion of investing, and instead use the funds to best fit their needs.



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Three Phases of Financial Well-Being

1. Initial Response
2. Stabilization
3. Moving Forward

The best practice for a response utilizes a team to assist survivors through the Initial Response and Stabilization phases. Our experience has been that the *Initial Response* phase lasts weeks to months, and Stabilization can take months to years.

Imagine losing a loved one at a particular location, some are never able to return to that location, others may return often. Imagine benefits or funds raised to help the survivors trigger that same emotional response. Monies for survivors can be both a blessing and an emotional burden.

Co-workers are also in a very tough position. They need to grieve but remain strong for the survivors. First Responders often want to fix things, it is in their DNA and their training. It is sometimes very difficult for co-workers, friends, and family to avoid inadvertently starting strategies, investment-related or otherwise, in motion in their effort to help.

Financial Advisors must take a step back and remain objective. A team of advisors from the same firm should be part of a response. Any advisors close to the fallen should excuse themselves from giving advice of any significance during the Initial Response phase. Any financial advice should come from the team in a controlled, well-thought-out manner. Advisors close to the situation need to avoid having emotions cloud their decisions.



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MOVING FORWARD

A financial advisor who truly wants to help survivors should understand, and accept that the survivors may or may not invest their money with the financial advisor that assisted them through the *Initial, Response, and Stabilization* phases.

When survivors are ready to move forward, financial advisors should present and explain all options.

Survivors should be encouraged to talk to several financial advisors before embarking on a lifetime of working together and investing money. Remember, at the time of loss, the survivors were incapable of making such decisions.

Your role as a financial advisor has concluded. Whether you transition to a long-term financial advisor is a choice the survivor can now objectively handle.

Our advice to financial advisors across the country is to use this packet to help your community and survivors heal. Any advisors who look at any death as a business opportunity would be well advised to take a pass.

Our wish is that this guide is never needed. If tragedy does occur, we hope it will provide assistance in your time of need.

Stay safe.



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STABILIZATION

After the immediate financial needs subside, it is time to meet with the survivors and start the process of education, empowerment, and financial healing.

Our firm has found that two hours at a time maximum is about as long as survivors can handle. Typically, the *Stabilization* phase can last for months, even years, and involve up to a dozen meetings. This is where the majority of the financial planning occurs.

Some survivors may move quickly while others may need more time to collect:

- Inventory the current financial situation
- Identify the survivors (spouse, children, siblings, parents, etc.)
- Lay out current knowledge of finances
- Identify comfort levels
- Identify goals and dreams
- Identify spending habits
- Set budgets
- Review existing wills and/or trusts
- Re-review every benefit, even if already explained
- Provide education and planning in small pieces that the survivor can understand
- Don't avoid the obvious. It is ok to tell them you are sorry for their loss. They may discuss to their level of comfort
- Don't push! Just listen, guide, coach, and assist
- **DON'T** just tell them how it should be done
- **DO** work together to arrive at the best outcome for the survivor



III. LINE OF DUTY DEATH

Agency Checklist and The Public Safety Officers Benefits Program (PSOB)

Some police and fire agencies throughout the country maintain employee assistance programs that can respond in a time of need. There are many aspects to a line-of-duty death, survivors must know there is accessible support.

It is helpful for the family to identify one trusted family member to assist the department's assigned contact and to relay decisions made on behalf of the family.

The agency should also have a person to act as the lead contact with the family. Some agencies assign a team of two family contacts to share the workload.

AGENCY RESPONSE

The following are items the agency will help organize and take care of for survivors. It can also serve as a guide for the agencies selected point(s) of contact for the family.

First 24 Hours - 48 Hours

• Determine state or local LODD autopsy requirements	• Determine if the state offers funeral benefits
• Speak with immediate next-of-kin regarding autopsy	• Speak with survivors about local funeral homes or cemeteries that offer free services or at a reduced cost
• Coordinate critical incident grief counseling	• Discuss preliminary benefits with survivors
• Inform local organizations about death to provide assistance (i.e. Arizona 100 Club)	• Contact bank to establish donation fund for survivor in compliance with federal and state tax laws
• Contact Dept. of Veterans Affairs for Veterans	

Within First Week

• Begin claims process for workers compensation	• Contact department's life insurance company
• Initiate process to access other department related benefits	• Encourage survivors to contact Social Security Administration to apply for monthly or lump sum benefits and/or Medicare/Medicaid

Funeral Arrangements

• Arrange for Honor Guard and Flags	• Photographs for plaques and posters
• Notify agency of funeral arrangements	• Arrange for immediate family transportation
• Notify applicable unions and associations	• Arrange uniform for burial (some companies provide this as complimentary service)
• White gloves for pallbearers	• Notify other public safety agencies of funeral arrangements and attendance instructions
• Funeral assistance for firefighters is available from the National Fallen Firefighters Foundation.	

After Services

• Arrange for final paychecks	• Set follow up anniversary date events for family
• Inventory equipment	• Order shadow boxes for flags
• Arrange agency participation after funeral events	• Registration for National Police Week
• Contact Dept. of Justice 888-744-6513 for Public Safety Officer Benefits (PSOB) to file for Line of Duty Death Benefits. In Arizona PSF/Galloway can assist with this process.	• Complete application for National Law Enforcement Week, National Fallen Fighter Memorial or National EMS Memorial, as appropriate.
• Purchase Officer's service weapon from Agency, as appropriate	

FALLEN'S INFORMATION & INCIDENT INFORMATION

Last Name _____	Death _____ LINE-OF-DUTY or NON-LINE-OF-DUTY
First Name _____ MI _____	Date of Death _____
Date of Birth _____	Hospital Taken To _____
Serial or Badge # _____	Police Report # _____
Social Security # _____	Initial Investigator _____
Date of Hire _____	Medical Examiner Report # _____
Rank/Title _____	Investigator _____
Agency _____	Contact # _____

SUMMARY OF EVENTS



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The Public Safety Officers Benefits Program (PSOB)

The Public Safety Officer's Benefits Program (PSOB) provides benefits to the eligible survivors of a public safety officer (law enforcement, fire, corrections, or EMS) that dies as the result of an on-duty injury. PSOB disability benefits are also available if an officer is severely injured and unable to work.

Generally, the officer must have been employed by a public agency such as a city, county, or state but there are allowances for officers serving in some other capacities.

In the case of a death, survivors may include the spouse, children, parents, or insurance beneficiary of a fallen public safety officer. PSOB rules include a priority listing of beneficiaries. Generally, the spouse and children of a public safety officer receive the benefit, if approved. If the officer has no spouse or eligible children, others are considered.

PSOB benefits include a one-time monetary payment to the survivors of the public safety officer and educational benefits for the spouse and children of the officer.

PSOB disability benefits are paid directly to the disabled officer.

PSOB requires the online submission of information and documents.



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Galloway Asset Management, LLC DBA Public Safety Financial/Galloway
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