

CAREER TRANSITION GUIDE

A Guide to assist Victoria Police employees and their families as they transition from the organisation.

*Wellbeing
and
Practical
Support*



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Some of the practical information contained in this guide has been appropriated, with authorisation from the *Victoria Police Career Transition: For Mature Age Workers* booklet (HR Services Division, May 2015) and key stakeholders.

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Readers may need to obtain professional advice or assistance on the services/products offered and undertakes their own due diligence based on individual needs.

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Introduction

This guide has been designed to assist you in your transition from Victoria Police. It provides information about ways to take care of yourself mentally, physically, and financially. For many people, financial planning becomes the focus of career transition, however, just as important is preparing for some potentially significant changes in your lifestyle and how you view yourself. We encourage you to invest in your mental and physical health so that you can enjoy this next phase in your life.

Whatever your reason for leaving Victoria Police, take the time to familiarise yourself with the content of this guide. Some issues experienced by police officers are unique and these are addressed throughout the guide however, the general principles and information are relevant to all Victoria Police employees. There is a wealth of information and services available to assist you through the career transition process.

We wish you all the best in this next chapter of your life.

Section 1

Career Transition

Career Transition Essentials

Leaving any job can be a big decision, and for those who are considering leaving voluntarily and often at the end of a long period with Victoria Police, retirement in particular may result in a complex range of feelings including relief, anxiety, fear, uncertainty, excitement, hesitation, and in some cases dread.

For others who leave due to ill-health or resignation for other reasons, these feelings may also be present and sometimes at a higher intensity. In addition, there may be feelings of frustration or resentment towards the organisation and possibly even colleagues.

Regardless of how or why you are considering leaving the organisation, it is important to consider all of your options carefully prior to making important life changing decisions. Often when feeling distressed or unwell we may make decisions which seem like the right ones at the time but in hindsight are not always in our best interests for our future. Be mindful of making significant life decisions following a critical incident, significant loss, or if suffering from a mental health condition (i.e. depression, anxiety, PTSD).

Considerations:

The table below includes a range of questions worth considering before leaving Victoria Police.

Check	Considerations
<input type="checkbox"/>	Have I discussed my decision to retire or resign with independent services? (i.e. financial planning, counselling, etc.)?
<input type="checkbox"/>	Have I contacted The Police Association for any advice? (members and PSOs)
<input type="checkbox"/>	Have I contacted my Superannuation Fund?
<input type="checkbox"/>	Have I registered with the Police Registration and Services Board? (members)
<input type="checkbox"/>	Have I applied to retain my accoutrements (badge, etc.)? (members) There is a two-year time frame following the date of exit from Victoria Police within which this can be done. An employee's issued equipment will be destroyed after this time and Victoria Police will not re-issue certificates of identity or official police badges should they be sought.
<input type="checkbox"/>	Have I discussed my decision to retire or resign with my partner/significant other, family, and colleagues?
<input type="checkbox"/>	Am I in the right frame of mind to be making significant life decisions?
<input type="checkbox"/>	Do I have any interests or hobbies? Do I need to develop these prior to my departure?

Have I had a recent mental and physical health check-up with my GP/mental health professional?

How healthy are my social connections? Do I need to develop these?

Have I thought about my current levels of exercise, sleep, and diet?

Do I have a plan for my future/retirement or following my departure?

Have I explored the services and supports available through the EAP or Police Wellbeing Services Ph: (03) 9247 3344?

Transitioning from Victoria Police

The transition from being a police member can mean different things for people. For some, the change represents a time of reflection, growth and optimism for the future and others may find the transition more difficult to manage.

“For many police members, leaving their role as a police officer is not only about leaving a job, but leaving a whole way of life, identity, relationships and sense of purpose and meaning”.

Major lifestyle changes can be stressful. Many members who leave the police force may experience some uncertainty and a loss of confidence, and can and do eventually adjust. Others may experience longer term challenges and difficulties which may need assistance.

For many police members, leaving their role as a sworn police officer or protective services officer is not only about leaving a job but also leaving a whole way of life, identity, and sense of purpose. This includes the loss of a sense of structure provided by the job and the close

relationships that are developed. For some, it may feel as though they may be losing part of who they are, their identity.

There are a range of reasons why people leave Victoria Police. For some, leaving may be a desired choice (voluntary resignation/career change, retirement), accompanied by feelings of happiness, relief at the change and a different career path. For others, the experience may not be a positive one. For those employees, leaving may be unwanted or unexpected. They may leave due to ill health (physical, mental health, or both) or dismissal. Even the employee who has made a decision to resign/retire may experience negative or ambivalent feelings in response to the circumstances around their departure.

Feelings of anger, shame, and sadness, in addition to the practical components of reduced income or re-employment, can be a normal part of transitioning to ‘civilian’ life. Just as it takes time to adjust to police life, similarly it takes time to adjust to no longer being a police member.

Change in Roles and Identity

In his book *Emotional Survival for Law Enforcement (2002)*, Dr Kevin Gilmartin talks about the necessity of emotional and social balance for police members. He says that having a life outside the job (i.e. hobbies and interests, friends, and values) becomes lost as the role of police officer becomes more and more prominent in the person’s life. This is more important than ever when leaving Victoria Police.

For some police members, most of their social life and interests have been with their police colleagues and intertwined with the role of policing itself. You may find that without realising it, the activities you once enjoyed no longer interest you as your identity has changed with the job. This can be challenging as you may have to find new friends, hobbies, and

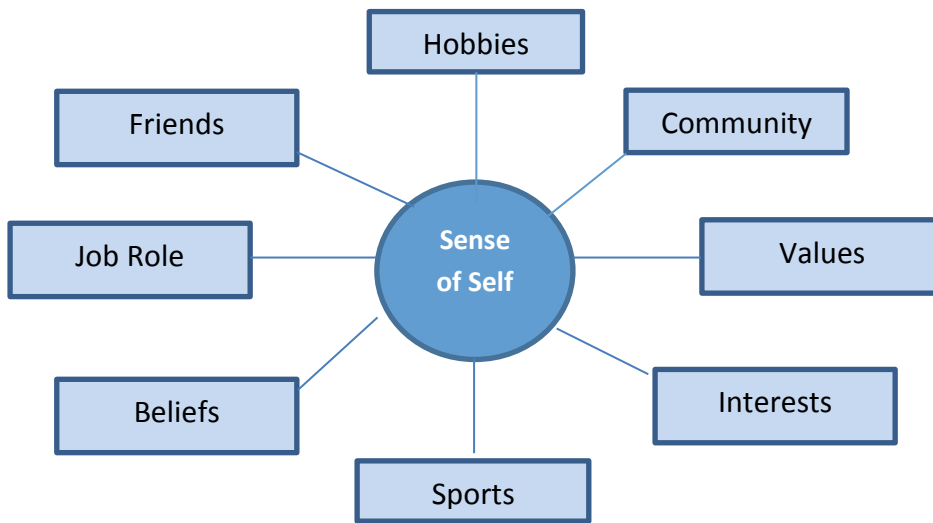
“...it is important for members to be aware that they need to have interests outside the job to assist with any transition back to a normal no policing related life.”
(former employee)

interests, which can be difficult at times. This can be more difficult if leaving Victoria Police has not been a choice for you and you are not prepared for, or aware of, the changes ahead.

The following diagram from Dr Gilmartin’s book, demonstrates changes that may occur to social and emotional balance through a career with a police agency.

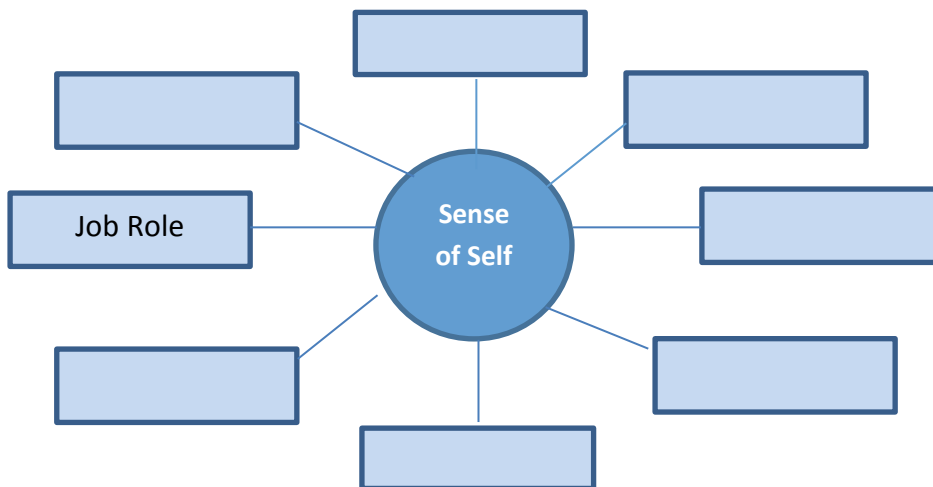
Entering Victoria Police

When entering a police agency, an employee has multiple dimensions in their life, which creates a rich picture of who they are. They invest time and energy into numerous activities, roles, beliefs and values.



Leaving Victoria Police

After a career with a policing agency, employees may use their job role to define their identity. They ‘are’ a police officer, rather than ‘working as a police officer’. Employees may find other aspects of their lives have diminished. This makes any transition more challenging and impactful.



Transitioning from the Culture of Policing

The following are some aspects of the ‘culture’ of Victoria Police that may impact upon your transition:

- Often police members have very close relationships with other police members. After all, who else understands the difficult and unique nature of policing other than your mates! When this is no longer available on a daily basis you may feel a big sense of loss and isolation.
- No longer being involved in the challenge of policing duties and having to adjust to the routines of every-day life can be difficult for some. This can result in irritation and low mood.
- Loss of the structure and discipline of police work may lead to frustration with the attitudes and behaviours of the general public.
- You may also perceive home life to lack direction, structure, and discipline. This may result in irritation and frustration that can cause relationship difficulties with partners and children.
- Unresolved issues and challenges in close relationships (such as with your partner) may become more apparent once your focus shifts from work as a police officer to spending more time at home
- Adjusting to a changed view of the world, which has often been changed by the job? As a police member you may have developed a more cynical perception of the world as an inherently unsafe place. Some of this cynicism and hypervigilance is understandable given the dangers faced by police every day, and is appropriate in the context of protecting and serving others. However, what happens when you take this cynicism back into the civilian world? How do you make sense of what is happening around you without a police lens to guide your view?
- If you are looking for new work it may be hard to consider your police skills as ‘transferrable’ to other roles. However, skills associated with leadership, achieving outcomes, individual and team problem solving (all part of policing work) are highly desired and can be applied in other career fields.
- The experience of grief as a result of transitioning from a job that was an important part of your identity and life. Symptoms may include feelings of sadness, anger, guilt and anxiety attached to leaving the policing “family”.

Adapted from

- *Australian Centre for Posttraumatic Mental Health, Mental Health and Wellbeing after Military Service, Department of Veteran’s Affairs, Commonwealth of Australia, 2001;*
- *Gilmartin, K.M., Emotional Survival for Law Enforcement. A Guide for Officers and Their Families, 2002.*

Ways to make a smoother transition

Start Planning Early

- Try to plan for your exit, taking your financial, social, and emotional needs into account. Develop an awareness of the changes which may lie ahead and begin to consider what you might need to do to adapt.
- If you are leaving unexpectedly or under difficult circumstances, consider accessing support as soon as possible to prepare for any challenges ahead.
- Consider a trial retirement if possible; think about taking extended long service leave, unpaid leave, or leave at half pay, to see what it is like to be out of the workplace. A potential option may be to keep working while you draw on some of your superannuation benefits. Information on this can be found here: www.moneysmart.gov.au/superannuation-and-retirement/income-sources-in-retirement/income-from-super/transition-to-retirement
- Talk about your impending retirement/resignation with your partner and/or family to help them develop an awareness of what to expect. For some people, spending more time at home after working full-time for many years may mean that home routines and roles need to be discussed and adjusted within the family.

Check Your Thinking

- Focus on what you have control over, not on what you don't. There are often external factors that you can't control, however you do have a say in how you respond to what is happening.
- Think about your values and what makes you happy, rather than what you think you should be doing, or your perception of what others think you should be doing. Get rid of the 'shoulds' and focus on what's important to you and what you need to live a meaningful life. Being clear about your values can guide you through challenging transitions and decisions. Some useful questions to ask yourself may be:
 - What kind of life do I want to lead?
 - Who do I want to be as I face this change?
 - What kind of relationships do I want to have?
 - What is really important to me?
- Try to focus on the positives and the good things in your life, both now and in the future rather than worrying about what can go wrong in the future or has not worked so well in the past. Having hope is important.

"...you have to change your mindset from, 'work is the most important thing in the world and I am the most important person by doing it' to 'retirement for the next 20 plus years, that's now most important.'"
(former employee)

Problem- Solve Challenges and Set Meaningful Goals

- Think about solutions to problems that come up, rather than getting stuck in worrying about the problem itself (for example, look at courses to prepare for a different career).
- Set *SMART* goals for things you would like to achieve:
 - *Specific*: WHO is involved, WHAT do I want to accomplish, WHERE will it be done, WHY am I doing this, and WHICH constraints/requirements do I have?
 - *Measurable*: Can I track the progress and measure the outcome? How will I know when my goal is accomplished?
 - *Achievable*: Is the goal reasonable enough to be accomplished? How so? Make sure the goal is not out of reach or below standard performance
 - *Relevant*: Is the goal worthwhile and will it meet my needs? Is each goal consistent with other goals I have established? Does it fit with my immediate and long term plans?
 - *Timely*: Your objective should include a time limit. For example: “I will complete this step by day/month/year”. This will establish a sense of urgency and prompt you to have better time management.

Take Care of Yourself

- Take time to look after yourself and do things that make you happy.
- Engage in regular physical activity. Start small if you haven't got a pre-existing routine, to build momentum and a sense of achievement. For example, 15 minutes of walking a day is better than no exercise at all. Regular physical activity can also significantly help to lift mood.
- Put some structure in your day. For example, get up and go to bed at the same time every day, maintain regular meal times, exercise, walk the dog, and/or arrange to have coffee with a friend once or twice a week. Regular routines can be calming and reassuring.
- Seek support and help when you need it. Make an effort to spend time with the people in your life who care about and support you, or make contact with a health professional that you can check in with (see the end of this guide for a list of supports you can access).
- Avoid using alcohol or illicit drugs as a way to cope with distressing thoughts and feelings; connect to people who can support you through this. DirectLine is a service that can help with these issues (<http://directline.org.au/>)
- Helpful health and fitness links:
 - Victorian Government's Better Health Channel: www.betterhealth.vic.gov.au
 - National Seniors Australia: <https://nationalseniors.com.au/tags/exercise-fitness>
 - Australia's Online Health Fitness Directory : www.healthfitness.com.au

Try Something New

- Go out with Meet Up groups. These are social groups where people have a shared interest in certain activities (such as film, sport, reading or bush walking):

App: <https://play.google.com/store/apps/details?id=com.meetup&hl=en>

Website: www.meetup.com/en-AU/

- Do a course or learn something new:
 - Laneway Learning: www.lanewaylearning.com/
 - Adult Learning Australia (ALA): <https://ala.asn.au/>
 - University of the Third Age (U3A) in person or online: <http://beta.u3aonline.org.au/>
 - The Victorian Skills Gateway: www.skills.vic.gov.au/victorianskillsgateway/
- Engage in volunteer work:
 - Express your interest in becoming a Retired Peer Support Officer: www.retiredpeersupport.com.au/
 - Volunteering Australia: www.volunteeringaustralia.org/
 - Victoria Police Historical Society: www.vicpolhistory.org.au/
 - Rotary Australia: <http://rotaryaustralia.org.au/>
 - RSPCA: <http://rspcavic.org/volunteering/>
- Get involved in the Victoria Police and Emergency Services Games: www.emergencyservicesgames.org.au/ or the Australasian Police and Emergency Services Games: www.apandesgames.com.au/
- Think about starting a new hobby or developing an interest.
- Think about how you might be able to develop your hobby into a small business: www.business.vic.gov.au/

“Get involved in volunteer work and put this in place before you leave. You can then cull those things down the line that don’t give you satisfaction and stick with the ones that do.”
(former employee)

Transition to another Career

People may enter a policing career with an expectation that they will be in the force for their entire working life.

Career mobility supports a healthier workforce and individual wellbeing.

Ill-health, family or personal circumstances do change; professional interests may develop in a different direction; or policing work no longer has the right fit at an individual or organisational level. Regardless of the reason for leaving Victoria Police, former police members go on to have rich and satisfying careers.

The career pathways of former police members provide valuable insights about the value and transferability of policing skills and experience.

Police develop a package of valuable skills, experience, and qualifications, which are transferable and can be readily applied in a range of roles in different police jurisdictions, public safety and security and other regulatory and investigation contexts.

In a survey conducted by The Police Registration and Services Board, former Victoria Police officers reported that skills, such as stakeholder engagement, problem solving, people and resource management, policy development, general and case-specific investigatory skills (IT and Forensics), emergency management and managing critical incidents, brief preparation and knowledge of the law or criminal justice system, were highly valued in various career fields.

Prior policing experience was highly valuable in gaining employment outside in related roles within the public or private sector.

Personal qualities and attributes such as confidence, discipline, integrity, assertiveness,

empathy and self-reliance were also highly-regarded.

People who transitioned from Victoria Police have gone on to work in roles and organisations strongly related to policing.

The areas of work where policing skills and attributes were most applicable were both interesting and varied. The most prevalent fields of work that these former members transferred into, included: public administration and safety organisations (for example, police services, justice, government, regulation and other emergency, investigation, and security services); education and training; construction; health care; manufacturing; finance; and food services across the public, private, and not-for-profit sectors.

Many former police members have built on their policing experience and gained new skills and experiences in other organisations and sectors.

It is worth taking the time to think about how the skills, knowledge, experience and qualifications gained 'on the job', can be applied and extended to a variety of occupations, roles and fields of work.

Whether you have worked with Victoria Police for one- or forty-years, you have a unique set of skills and personal attributes that make you a highly desirable candidate in the private or public sector.

There was a strong feeling among former members that the skills they have gained outside Victoria Police have given them a much broader perspective on work and life.

Adapted from Careers and Capabilities; Former Victoria Police Members Survey Report, Police Registration and Services Board, 2017.

Re-Joining Victoria Police

Police Registration and Services Board

What is Registration?

Leaving policing is no longer a permanent decision: the Police Profession Register provides a pathway for former police officers to return to Victoria Police. Victoria's professional registration system for police commenced in April 2014 and is unique to Australia.

Did you know?

Police can register before they leave to keep the door open to the possibility of re-joining.

Any former member (unless dismissed from Victoria Police) may apply for registration. Current members who are resigning voluntarily and are of good character and reputation may apply for registration up to three months before departure and take advantage of the fast-track processing. Members who are undertaking secondment or leave without pay may also apply for fast-track registration. Being registered provides the comfort of being able to try something different while knowing that prior policing and other experience will be recognised and valued.

The scheme allows police to have diverse career options. Through registration, police can join other police services or work in other sectors and come back to Victoria Police. This reduces the permanent loss of capable police members from Victoria Police and means that those returning bring new skills, ideas and ways of working. Policing and shift work can be very demanding and the scheme allows police to take 'time out' if they need for health, family or other reasons. Registration is valid for two years and may be renewed providing good character and reputation are maintained.

Independent Assessment

The Police Registration and Services Board administers the Police Profession Register and conducts an independent (of Victoria Police) assessment of an applicant's character, reputation, capabilities, experience and qualifications against their nominated rank.

Prior policing experience and performance, work in other occupations (including unpaid or self-employment) and any relevant qualifications are considered in the assessment.

Once registered, applicants are eligible to apply for re-employment, subject to Victoria Police checks and merit-based selection processes.

Want more information?

Read the success stories of police members who have returned to Victoria Police from taking a break. Look at the report on careers and capabilities from a survey of former police members about their experience of the registration and re-entry schemes.

Visit the Police Registration and Services Board website www.prsb.vic.gov.au or contact the Registration Team on (03) 9600 4288

Source
Police Registration and Services Board Website, 2018

Section 2

Wellbeing Support

Mental Health

If mental health issues and conditions are not recognised and treated, they usually become worse over time, and can cause major problems in other areas of life. People may try to ignore signs of distress, or use a range of unhelpful coping behaviours such as excessive drinking, social withdrawal, illicit drug use, or binge eating, to manage painful thoughts, physical sensations, and feelings. It is a human response to want to avoid experiencing pain, however, when you engage in unhelpful coping you double the load you have to face. You then have to manage not only the distressing experience, but also the after-effects of the coping behaviour on your physical health, mental wellbeing, and relationships.

It is important that you acknowledge the signs if things are not going well, as most commonly occurring mental health conditions can be successfully treated, particularly if addressed earlier rather than later. Psychological interventions and sometimes medication (prescribed following a thorough assessment) can often help people to manage and overcome a range of mental health concerns.

Depression

Depression is just feeling low from time to time. As a normal part of life, we may all have low mood, particularly in response to life stressors. Depression, however, may develop when low mood becomes persistent and continuous.

Depression involves a persistent state of low mood and a loss of interest or pleasure in activities that were previously enjoyable. Life becomes flat and nothing seems fun or enjoyable any more. You may feel as though there is nothing to look forward to and in severe cases people feel like life is not worth living.

If you have had a persistent low mood for more than two weeks you may be suffering from depression.

Common symptoms include:

- Feeling low, sad, down, miserable
- Feelings of worthlessness, helplessness, and hopelessness
- Lack of energy, easily tired
- Lack of enthusiasm and motivation
- Loss of interest and pleasure in normal activities
- Lack of appetite and weight loss
- Loss of sexual interest
- Difficulty sleeping or sleeping too much
- Poor concentration, memory, and decision making
- Thoughts of suicide/death.

Anxiety

Anxiety can be described as worrying that something unpleasant is about to happen. Some anxiety in our lives from time to time is normal, for example in job interviews, exams or public speaking. In fact, it has a protective value in alerting us to a potential threat and preparing us to respond appropriately. Police members have to learn how to assess if a person or environment is a threat quickly and accurately.

Being a safe police member means seeing the world from a threat-based perspective, interpreting events quickly, and perceiving unknowns as potentially lethal until proven otherwise. This is 'protective' on the job and has a function in the role of a police member. However, the feeling of being under constant threat in a policing operation can lead to the 'anxiety switch' becoming stuck in the on-position, with the member unable to turn it off.

Anxiety can become problematic when it is a frequent and dominant feature in your life and affects your daily living. There are many different types of anxiety. Some people suffer from panic attacks (short, very intense bursts of anxiety with physiological symptoms). Others suffer from social anxiety (a fear of embarrassment or performance related anxiety), which can result in avoidance of social

situations. Generalised anxiety may also be present for some people – this is excessive worry about multiple everyday life events for prolonged periods (up to many months). The anxiety becomes uncontrollable and affects their energy, concentration, and sleep.

Anxiety (especially the experience of a panic attack) can be unpleasant and sometimes frightening. You may feel like you are going mad or will have a heart attack.

Common symptoms include:

- Apprehension, fearfulness, or terror
- Shortness of breath and tightness in the chest
- Palpitations and increased heart rate
- Sweating
- Shaking, trembling, or dizziness
- Fear of losing control or going crazy
- Excessive worry
- Feeling restless and on edge
- Muscle tension
- Physical disorders
- Racing mind
- Negative interpretation of events
- Thoughts of death and dying.

Protective factors for anxiety and depression

- Social connection can reduce your risk of developing depression and anxiety. Regular attendance at family or social events and making some contribution to the community is helpful.
- Having support from at least one close family member is also a protective factor. Being able to share your thoughts and feelings with people you trust is important.

*“Generally speaking some police do not prepare for retirement/resigning...they need to speak to many people especially if they have work-related issues like stress and depression. Going to professionals like doctors, psychologists, finance experts, etc. can be helpful.”
(former employee)*

- Facing problems and working to find solutions (rather than being avoidant) can also help to prevent the development of anxiety and depression.
- Learning how to think in helpful and positive ways can help you to challenge and not buy into negative thoughts. Negative thoughts are a big risk factor and symptom of depression and anxiety.
- Engaging in activities that build on your ability to *be in the moment*, rather than ruminating on the past or catastrophizing about the future. Mindfulness helps you to step back from these kinds of unhelpful thinking patterns. There are a number of good Apps that can help with guided mindfulness – see the Helpful Supports page in this guide for more information.
- Having a regular exercise routine, sleeping schedule, and eating a balanced diet.
- Engagement in activities that give you a feeling of pleasure, achievement, and competency.
- Seek support from a mental health professional.

Post-Traumatic Stress Disorder (PTSD) and Trauma

PTSD describes one psychological response to the experience of intense traumatic events, particularly those that threaten life or physical safety and cause the person to respond with intense fear, helplessness, horror or guilt. PTSD can occur in a variety of ways, such as:

- You may have been exposed to a series of traumatic events. This can lead to cumulative PTSD, where repeated experiences of traumatic events result in severe reactions that become progressively worse over time. In this case, you may become more reactive and debilitated by events that would not have affected you in the past.
- Trauma symptoms may occur “out of the blue”, where there is no warning before the onset of symptoms. There may be a delay of days, weeks, months or even years between the incident and your experience of distress.
- Trauma symptoms may be directly connected to one isolated traumatic event, and occur soon after the experience of the incident.

- Trauma symptoms may also vary in intensity over time.

It is important to recognise that a person may suffer symptoms of trauma without meeting a full diagnosis of PTSD. This does not mean that their experience is any less legitimate or that they are less in need of support. The experience of any symptoms of trauma can have an extremely debilitating and serious impact. There is support available to help you manage and overcome the impact of trauma.

Common symptoms

It is normal to experience distress when confronted with trauma and most people recover over the next week or two, particularly with the help of caring family members and friends. However, for some people the symptoms do not resolve quickly, or at all.

People with PTSD often experience feelings of panic or extreme fear, similar to the fear they felt during the traumatic event. A person with PTSD experiences four main types of difficulties:

- Re-living the traumatic event - The person relives the event through unwanted and recurring memories,

often in the form of vivid images and nightmares, which is different from recalling or remembering. There may be intense emotional or physical reactions, such as sweating, heart palpitations, or panic when reminded of the event.

- Being overly alert or 'wound up' – hyper vigilance. The person experiences heightened reactivity to things, sleeping difficulties, irritability, challenges concentrating, becoming easily startled, and constantly on the lookout for signs of danger.
- Avoiding reminders of the event - The person deliberately avoids activities, places, people, thoughts, feelings or other reminders associated with the event because they bring back painful memories or cause an emotionally or physically distressing response.
- Negative emotions - The person loses interest in day-to-day activities, feels

cut off and detached from friends and family, or feels emotionally flat and numb.

A person may be diagnosed with PTSD by a mental health professional if their symptoms in each of the above four areas last for one month or more. People experiencing these symptoms after an incident for a period of less than one month may be diagnosed with another condition (Acute Stress Disorder). PTSD is diagnosed when the person's symptoms are the cause of significant distress or impacts on work and study, relationships, and day-to-day living.

It is not uncommon for people with PTSD to experience other mental health problems at the same time. Up to 80 per cent of people who have long-standing PTSD develop additional problems, most commonly depression, anxiety, and alcohol or other substance misuse. These may have developed directly in response to the traumatic event or have developed sometime after the onset of PTSD.

Treatments for PTSD

Many people experience some of the trauma symptoms seen in people with PTSD in the first month after a traumatic event but most will naturally recover using their existing coping strategies and the support of family, friends, and colleagues. For these reasons, formal treatment for PTSD does not usually commence in the immediate aftermath of a traumatic event or incident.

Mental health professionals such as psychologists and psychiatrists are trained to provide specialised treatment for people with PTSD. Trauma-focused treatments for PTSD:

- Aim to reduce the severity and duration of PTSD symptoms
- Aim to reduce other symptoms or impairments to functioning the person is experiencing (e.g. anxiety, depression, and substance abuse)
- Seek to improve a person's quality of life and daily functioning
- Have been shown to be effective for people who have experienced prolonged or repeated traumatic events (however treatment may be required for a longer period to achieve this).

If problems persist in the few weeks after a traumatic incident or event, a doctor or mental health professional can discuss potential treatment options with you. In addition to psychological

treatment, medication may also be helpful in reducing the severity of symptoms and assist the person to better manage their day-to-day living.

It is important in the days and weeks following a traumatic event to connect with your support system and seek further assistance if needed. This may include getting access to the right people and resources that can help you to recover. Support from family, friends, and colleagues may be all that is needed, otherwise, a mental health professional or GP is the best place to start if you wish to seek professional advice and support.

Adapted from:

Mental Health and Wellbeing after Military Service, Australian Centre for Posttraumatic Mental Health, Department of Veterans Affairs, Canberra, 2011, Commonwealth of Australia.

Grief (a normal part of any career transition process)

After transitioning from Victoria Police, people may feel like they have lost part of themselves and that they don't belong anywhere. Grieving may start many years before you retire or resign, potentially from the time you begin to even consider your departure from Victoria Police. It is normal to experience grief as a result of any career transition. Grief is one way of honouring the importance of the job to you, and the time, care and passion you have invested. This may take many forms, including feelings of sadness, anger, fatigue, guilt and fear (among many others). In some cases these painful emotions may lead to the avoidance of planning for retirement or resignation. Talking or writing about these feelings may be helpful in reducing this avoidance, and potentially make your leaving emotionally easier and more manageable.

There is no set timeframe for grief. Grief is a deeply personal experience that may continue at different intensity levels at different times. It is important to acknowledge the grieving process, and if possible, put support in place before you transition from Victoria Police. If your feelings seem unmanageable, impact on your ability to function, or if you are having suicidal thoughts, you should seek additional help.

There is support available for you at any point of the transition process; many people go through the grieving experience and come out the other side.

Seeking Professional Support

Many people will go through times when they find things difficult or challenging and it is important to understand the benefits of professional support. There are a number of evidence-based psychological treatments to help you manage and effectively overcome issues such as depression, anxiety and all forms of trauma (whether it is PTSD or not). "Evidence-based treatment" means that the therapy has strong scientific proof that it helps people to manage the issue the treatment has been designed for (for example, cognitive-behaviour therapy for anxiety and depression).

Evidenced-based treatment with a qualified mental health professional is much more than just having a space to talk. Therapy may involve (but is not restricted to) teaching you ways to challenge and change negative thoughts, lift your mood, calm your body down, put troubling memories to rest, use strategies to improve your relationships, and tools to reduce unhelpful coping methods

such as excessive alcohol use. You do not need to wait until you are significantly struggling or suffering to access help. Early intervention is a key predictor of timely recovery from a range of mental health issues. Remember that looking after your mental health and wellbeing is important and is not a weakness.

Available supports and health professionals who can assist include:

- Police Psychology Unit and Police Welfare – Free, confidential support anytime, any day. Phone (03) 9247 3344
- The Police Association – Free, confidential counselling is also available for members of The Police Association. Phone (03) 9468 2600
- Your local GP for advice and Medicare-subsidised referral to specialised treatment (i.e. Mental Health Care Plan). Your GP can also provide you with a physical health check
- Private mental health clinicians - this can include psychologists (health professionals who are trained to assess, diagnose, and treat mental health issues such as PTSD) or psychiatrists (doctors who specialise in mental health, provide therapy, and prescribe medication).

Relationships and Family

Adjustment to Career Transition or Retirement

The majority of couples and individuals look forward to retirement. They may envisage a time of relaxation, the opportunity to pursue interests and hobbies, to travel, and to have the choice to decide what they will and won't do, as their circumstances allow. Retirement can be a very enjoyable and fulfilling experience, however, it can present challenges for both individuals and couples.

As a single person, retirement can mean more time to yourself. This can bring both an opportunity for personal growth and reflection, as well as loneliness and a feeling of isolation. This can particularly be the case for members whose social support network is mainly comprised of colleagues in Victoria Police. For many people, there is a need to balance enjoyment of your own company with meaningful connection with other people. It can be helpful to start building these connections before you transition from Victoria Police, for example, by joining a social group or volunteering. Create structure within your day that involves contact with others. Build a community around yourself – of friends, family members and people who share your interests - that keeps you active and engaged.

Relationship dynamics with people close to you can also change. You may find yourself wanting to spend more or less time than usual with other people, and you may need to talk through and negotiate this with them. You may also be adjusting to a change in your identity as you enter retirement and leave your role as a police member– those close to you could need some time to adjust to this shift as well. Be patient with yourself and with them.

Many retired couples acknowledge that one of the major changes retirement brings is the fact

that they now have more time to spend with each other. This can be a wonderful experience for some couples; however, the reality of adjusting to retirement can also prove to be different to what was envisaged.

Retirement sometimes has an unexpected impact on relationships. This can occur when one or both partners retire. Many couples find that retirement may not live up to the expectations they had and this may cause challenges in their relationship.

A couple will have adjusted to a certain amount of time together each day over many years and with retirement, the time spent in each other's company greatly increases. This intensive contact can disturb the equilibrium of the relationship and bring unresolved tensions to the surface.

Retirement often has an unexpected impact on relationships.

If prior to retirement, your partner stayed at home while you worked, they may resent your intrusion on their traditional 'territory'. This is especially the case if, in an attempt to direct your urge to 'do something', you attempt to impose yourself on your partner's well-established routines.

Tension can also arise out of the increased need for joint decision-making. Prior to retirement the routine of work may have allowed for a relatively clear division of decision-making responsibilities. However after retirement, there will more decisions that need to be made together. A shift in decision-making can be a source of conflict unless both of you are prepared to listen and be flexible.

Talk about it....

The key, as with most relationship issues, is communication – whether it is with a spouse, family member or friend. Open communication, including the capacity to compromise and negotiate, can help people in close or important relationships navigate some of the challenges of retirement.

Families and partners usually provide a supportive and caring environment, however, when one member family is struggling, this can impact upon the wellbeing of other family members. Partners of veterans and other serving personnel suffer from higher rates of depression, anxiety, sleep problems, and stress than partners of non-veterans or serving personnel.

Former police members can feel isolated from others including their families and friends, especially if they feel their distress will be too much for others to cope with or that they will not understand their experience. This can lead to the former member not talking about their feelings or experiences, which results in further distancing and isolation.

Mental health conditions can also directly affect relationships when there is difficulty in

expressing feelings and emotions (i.e. love and enthusiasm for relationships). People close to the former member may feel rejected and ‘pushed away’.

Mental health issues, distancing and deteriorating emotional intimacy can result in difficulties with sexual intimacy. This can further affect an already troubled relationship. Sexual intimacy can also be affected by the side effects of medication for mental health and physical health conditions. Discuss any concerns with your GP.

Mental health issues often lead to feeling ‘cut-off’ from other people. This may lead to reduced participation in activities and hobbies that were once enjoyed, together and alone. This absence of shared enjoyable activities makes it difficult to have a normal family life. The partner is also often left with the responsibilities of running the family, paying bills, and focusing on the needs of the former member at the expense of their own. It is important that partners also access support if required.

How people close to the former member can offer support

It can be challenging to know how to really support someone who is struggling with no longer being in ‘the job’ as a police member and who may have a mental health condition. Here are some tips for offering support:

- Where possible listen and empathise when the person wants to talk. Remember it may be difficult for them to express what they are going through. You can show your empathy by saying “it must be really difficult for you”; “I can hear this upsets you”; “Is there anything I can do to help?”, and “what do you need from me?” Avoid saying “I understand what you are going through” (you probably don’t, and even if you have had a similar experience, everyone’s experience is unique)

- Spend time with your family member/friend and just be yourself. You don't have to be their counsellor. Don't be afraid to suggest that they see a counsellor or seek support from peer support groups. You can do this tactfully by expressing concern for their wellbeing "I can hear this is really difficult for you and I am concerned about you. Have you thought about seeing a counsellor for some support?"
- If you are the partner or family member of a former employee, remember that supporting someone who may be having adjustment difficulties or experiencing mental health issues can impact on your own wellbeing
- Remember to look after yourself by maintaining your own interests and friendships (even if sometimes it feels hard to do this), making changes to your environment and lifestyle to improve your quality of life, and seeking your own mental health support (counselling).

Family Violence

Untreated mental health issues never provide an excuse for hurting others. Violence towards family members is unacceptable so if there is family violence occurring in your home or you know of someone experiencing family violence, please contact one of these services (or 000 if you or someone you know is in danger):

- Safe Steps – Family Violence Response Centre. Phone 1800 015 188 (24/7, freecall). www.safesteps.org.au/
- 1800 RESPECT National Sexual Assault, Family & Domestic Violence Counselling Service. Phone 1800 737 732 (24/7). www.1800respect.org.au/
- Domestic Violence Resource Centre Victoria www.dvrcv.org.au/help-advice/
- MensLine – Telephone and online support, information, and referral. Phone 1300 789 978 (24/7). www.mensline.org.au
- Gay and Lesbian Switchboard (Victoria). Counselling, information and referrals. Phone 1800 184 527 (3pm – Midnight). www.switchboard.org.au

Adapted from:

www.mensline.org.au/emotions-and-mental-wellbeing/adjusting-to-retirement

Maintaining Health and Wellbeing

Crisis support

For urgent matters call

- 000
- Lifeline 13 11 14
- Suicide Call Back Service 1300 659 467

Victoria Police and related Wellbeing Support

- **Victoria Police Wellbeing Services**
(For current employees and their immediate families)
Wellbeing Services is a 24-hour confidential information, support and referral service
Phone: (03) 9247 3344
- **Employee Assistance Program (EAP)** available via Wellbeing Services
(For current and former employees and their immediate families)
Clinicians also available to assist and provide guidance during the career transition phase
Phone: (03) 9247 3344
- **Chaplaincy Services**
(For current employees and their immediate families)
Senior Chaplain, Phone: (03) 9247 3344
- **The Police Association of Victoria**
(For current police association members)
www.tpav.org.au
Phone: (03) 9468 2600
Freecall: 1800 800 537 (outside Melbourne metro only)
- **Retired Police Association**
(For former police members)
www.rpavictoria.org/
Secretary: 0448 950 691
- **Past and Present Women Police Association**
www.police.vic.gov.au/content.asp?Document_ID=298
President: (03) 8690 2594
Vice President: (03) 8690 4281

“Members need to be made aware that they can access Police Psychology Services and also any other welfare-related services that can provide assistance.” (former employee)

The Retired Peer Support Officer Program

The Retired Peer Support Officer Program (RPSOP) is a Victoria Police supported, independent volunteer program made up of former employees. Their role is to provide confidential support to current or former employees who may be experiencing a range of issues. Retired Peer Support Officers are trained to listen to the concerns of others and refer colleagues to appropriate services. The program can assist current or former employees of Victoria Police regardless of their length of service or circumstances of departure with the following:

- Relationship difficulties
- Financial hardship
- Depression
- Anxiety
- Alcohol and substance abuse
- Retirement
- Gambling
- Illness and injury
- Social Isolation
- Grief
- PTSD.

Confidential referrals to the RPSO program can be made via the Program Coordinator at Victoria Police Welfare Services. Ph: (03) 9247 3344 or the RPSO website: www.retiredpeersupport.com.au

The RPSO program does not provide crisis support and RPSO's are not counsellors. If you are at immediate risk call '000', Lifeline 131 114, or Victoria Police Wellbeing Services on (03) 9247 3344 which is available 24/7 to all former employees and their immediate family.

Mental Health related Assistance and Information

- **Mental Health Care Plan (MHCP)**
Most Australian residents are eligible for a Medicare rebate for up to 10 psychological support sessions per calendar year. This means that you can access psychological treatment care independently and at a lower cost for these ten sessions, through the rebate. The amount rebated back varies and is dependent on the kind of psychologist you see. You will need to obtain a Mental Health Care Plan from your GP in order to access the rebate. Information about this can be found at www.psychology.org.au/Assets/Files/2013-Medicare-fact-sheet-mental-health-rebates.pdf
- **Beyond Blue**
www.beyondblue.org.au/
Phone: 1300 224636
- **Black Dog Institute**
www.blackdoginstitute.org.au/
Phone: (02) 9382 2991

- **DirectLine:** Confidential alcohol and drug counselling and referral in Victoria
<http://directline.org.au/>
Phone: 1800 888 236
- **Lifeline:** Crisis support 24/7 and suicide prevention services
www.lifeline.org.au/
Phone: 13 11 14
- **Relationships Australia:** Support and counselling for relationship related issues
www.relationships.org.au/
Phone: 1300 364 277
- **MensLine Australia:** Help, support and counselling services for men
<https://mensline.org.au/>
Phone: 1300 78 99 78

Useful Mental Health Apps

- **equipt:** An App developed through a partnership between Victoria Police and The Police Association of Victoria. It is 'publicly' available to download for free, and will support you to calm your body and mind, lift your mood and track sleep patterns. The App is available on iPhone's App Store and Android's Google Play:
<https://play.google.com/store/apps/details?id=com.sparecreative.equiptapp&hl=en>
- **Insight Timer:** An App that has hundreds of different guided mindfulness exercises, sorted into categories: <https://insighttimer.com/>
- **Moodgym:** An interactive App that helps you to learn and practice skills, which can help to prevent and manage symptoms of anxiety and depression: www.moodgym.com.au/

Help with Caring for Others

- **Carers Australia:** Provides information and support for people who are carers of loved ones with disability, illness, and mental health issues: www.carersvictoria.org.au/how-we-help
Phone: 1800 242 636
- **Parentline:** Support and information for parents and carers of children and young people:
<https://parentline.com.au/>
Phone: 1300 30 1300
- **Kids Helpline:** Phone and online counselling service for young people aged 5 to 25:
<https://kidshelpline.com.au/>
Phone: 1800 55 1800
- **raisingchildren.net.au:** Support and information for parents and carers of children and young people: <http://raisingchildren.net.au/>

Government Health Benefits

The following information is from: www.moneysmart.gov.au/life-events-and-you/over-55s/your-health

Your personal circumstances may impact on your eligibility to apply for government benefits. Information on eligibility for concessions and benefits can be found here: <https://services.dhhs.vic.gov.au/concessions-and-benefits>

The Victoria Police Welfare Unit can provide practical information and support on what benefits you may be entitled to, and where to go.

- **Commonwealth Seniors Health Card:** Once you've reached pension age and also if you're a self-funded retiree, you may be eligible for the Commonwealth Seniors Health Card, which gives you access to cheaper prescriptions and bulk-billed GP consultations – ask Centrelink
- **Medicare Safety Net:** If you and your family see many doctors and specialists during the year, the *Medicare Safety Net* will reduce your out-of-pocket expenses once you've spent a certain amount – ask your GP
- **Pharmaceutical Benefits Scheme (PBS) Safety Net Card:** The government has created a 'safety net' threshold to help families with the cost of medicines. Once you spend up to the threshold, medicines will be less expensive or free for the rest of the calendar year - apply for your Medicare PBS Safety Net Card at your Pharmacy
- **Early detection programs and free immunisations:** Older Australians can get free vaccinations against influenza and pneumococcal disease; free screenings for bowel cancer; free breast screenings and Pap smears for women; and free prostate cancer tests for people who qualify – so ask your GP
- **Annual health assessment:** Once you turn 75yr, or 55yr for Aboriginal and Torres Strait Islanders, you are eligible for a free annual health assessment from your doctor (if they do not bulk bill, you will pay the gap)
- **Home medication review:** This free review helps people living at home and taking more than five (5) medications a day to use their medicines more effectively and avoid unwanted effects. Talk to your GP or Pharmacist if you're interested in a review.

Section 3

Financial Planning

Finding a Financial Planner

Before you leave employment with Victoria Police, it will be helpful to consult with a Financial Planner, accountant or similar professional to assess the financial changes associated with leaving your job. You do not need to be wealthy to go and see a financial planner. If you do not have one, visit the Australian Securities and Investment Commission (ASIC) consumer website (www.asic.gov.au/). Those providing financial advice must be licenced by ASIC. The Financial Planning Association (<https://fpa.com.au/>) and The Association of Financial Advisers (www.afa.asn.au/) can help you find a Financial Planner as well as address complaints about any of their members. Victoria Police Wellbeing Services can also connect you to services that provide guidance around finances.

You may want to consider:

- The size of your superannuation
- Other savings and assets
- Whether you have any dependents
- If you are planning to continue working part-time or not
- Your eligibility for pensions/part pensions
- Financial options if you or your partner fall ill
- The kind of lifestyle you are anticipating.

“Financial planning is crucial...prospective retirees should consult with ESSS or a financial advisor to help them in this area. I know of police retirees who have blown everything after they retired.”
(former employee)

What should I expect from a Financial Planner?

A good Financial Planner/Advisor should:

- Assess your financial history, examine your debts and review your net worth
- Discuss and prepare a written financial plan for you based on your personal and financial goals, history, and preferences
- Identify areas where you may need assistance and recognise opportunities for improvement
- Review your financial situation periodically and suggest changes to your financial program when needed
- Disclose all fees and commissions paid to them as result of your investments.

Retirement Planning Checklist

Retirement, superannuation, and taxation are complex areas. Victoria Police encourages you to speak to your superannuation fund and/or financial planner to seek assistance in making informed decisions and plans.

How can I plan to be financially secure in retirement?

Check	Consideration
15 -20 years before retirement	
<input type="checkbox"/>	Consult a Financial Planner and or/your Superannuation Fund and develop plans based on your personal and financial goals, and those of your partner and family.
5-10 years before retirement	
<input type="checkbox"/>	Periodically assess your financial plans, considering the amount of money you will need to maintain your desired lifestyle and the amount you will have available when you intend to retire.
<input type="checkbox"/>	Develop strategies to decrease any gap in the amount you are going to need to maintain your desired lifestyle, and the amount you will have available.
<input type="checkbox"/>	Discuss retirement and your expectations with your partner. It is important to discuss and consider a possible retirement age, the possibility of continued work in a part-time or full-time capacity, retirement investment options, tax issues, and the possibility of government assistance in the form of a service or age pension and/or health care card.
1-2 years before retirement	
<input type="checkbox"/>	Consider flexible work options leading up to retirement, or the option of continuing to work in another capacity after retirement.
<input type="checkbox"/>	Seek advice from your Superannuation Fund and a Financial Planner about the possible impact these options may have on your superannuation. You may find the following websites helpful at this stage of your retirement planning. <ul style="list-style-type: none"> • Bank Vic Wealth and Planning Service: http://bankvic.com.au/wealth-and-planning • The Australian Government website for older Australians: www.humanservices.gov.au/individuals/older-australians

6 months before retirement

- Obtain statements from your Superannuation Fund and review any life insurance schemes.

3 months before retirement

- If eligible, you can apply for the age pension 3 months in advance. Your personal circumstances may impact on your eligibility to apply for the age pension. Contact a Financial Planner prior to leaving Victoria Police.

Further information regarding the age pension and health care card can be found on the Commonwealth Department of Human Services website.

www.humanservices.gov.au/customer/services/centrelink/age-pension

If you believe you may be eligible for a service pension, you will find more information on the Department of Veterans Affairs website www.dva.gov.au.

Superannuation

If you are a member of one of the following superannuation services, see below for what products/services may be offered, or contact your fund directly.

Emergency Services and State Super (ESSS)

Emergency Services and State Super (ESSS) provide a range of products and services to current and former employees of the Victorian Emergency Services, employees of other nominated participating employers and their spouses.

Services include:

- Personal interviews at a member's home, workplace or office
- Regular superannuation seminars. Members can book places for these seminars through the ESSS website
- A range of publications and a newsletter to assist members to make the most of their benefits. These publications are available online, or can be provided in hard copy on request
- An online members portal allowing members to conduct estimates of their superannuation entitlements
- A website with up-to-date information
- Financial planning services through ESSS Financial planners.

Products offered are:

ESSS Defined Benefit Fund

The ESSS Defined Benefit Fund allows you to save for your retirement in a tax-effective environment. Benefits are paid on retirement, resignation, retrenchment, death, or disability. When you need/want to access your benefit, provided you meet a 'condition of release', your benefit will be calculated using a formula which takes into account a number of elements, including:

- Your salary
- Age
- Period of service
- Contribution rates
- Full or part-time employment status.

ESSPLAN Accumulation Fund

ESSPLAN is an accumulation fund where benefits are equal to the total of all contributions, less expenses and tax. Benefits are paid on retirement, resignation, retrenchment, death, or disability. Members include non-operational employees and ESSS Defined Benefit Fund members who wish to make voluntary contributions to top-up their superannuation.

Beneficiary Account

The Beneficiary Account is a rollover investment account that allows ESS Super Defined Benefit Fund and ESSPLAN members to leave some or all of their benefit invested with ESS Super after leaving employment, with the aim of deferring the payment of a lump sum for taxation purposes.

Allocated Pension

The Allocated Pension is a rollover investment option that allows members who retire on or after their preservation age to convert their lump sum payment into a regular income stream on retirement. This in turn allows them to defer the payment of a lump sum for taxation purposes. Members have the flexibility to decide, within Government limits, how much income they wish to receive each year.

Preservation Age Based on Date of Birth

Date of Birth	Preservation Age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

For further information about ESSS products and services, contact Member Services on 1300 650 161 or visit <http://esssuper.com.au/>

VicSuper

Employees who joined the Victorian Public Service on or after 1st January 1994 most likely belong to VicSuper. VicSuper is one of Australia’s largest public Superannuation Funds.

Retirement benefits with VicSuper are paid as a lump sum or via a pension, depending on the scheme chosen. VicSuper run many educational events and seminars throughout Victoria, and frequently publish useful information designed to help you better control your money and your future.

For more information, call VicSuper on 1300 366 216 or visit www.vicsuper.com.au

Useful Links for Financial Planning

Budgets and calculators

- Australian Securities and Investments Commission (ASIC) MoneySmart: Retirement Planner www.moneySMART.gov.au/tools-and-resources/calculators-and-apps/retirement-planner
- The AFSA Retirement Standard: www.superannuation.asn.au/ExternalFiles/rs/ASFA_RetirementStandard.html
- Super guru: <http://www.superguru.com.au/calculators>

Government based financial information

- The Australian Government website for older Australians: www.humanservices.gov.au/customer/themes/older-australians
- Age Pensions, Department of Human Services: www.humanservices.gov.au/customer/services/centrelink/age-pension
- Service Pensions, Department of Veterans Affairs: www.dva.gov.au
- Financial tips, Australian Securities and Investments Commission (ASIC) www.moneySMART.gov.au

How to find a Financial Planner

- Financial Planning Association: www.fpa.asn.au/
- Association of Financial Advisors: www.afa.asn.au/
- Commonwealth Department of Human Services (DHS): A DHS Financial Information Service officer can help you make sense of your options (www.humanservices.gov.au).

Superannuation

- Emergency Services and State Super (ESSS): www.esssuper.com.au Ph: 1300 650 161 (Emergency Services Members), or Ph: 1300 655 476 (state super members).
- VicSuper: www.vicsuper.com.au
- Complaints about Superannuation Funds, Australian Security and Investments Commission: www.asic.gov.au/about-asic/contact-us/how-can-we-help-you/

- ESSS, Planning for Retirement: www.esssuper.com.au/retirement/planning-for-retirement
- Ethical Super options: www.choice.com.au/money/financial-planning-and-investing/superannuation/articles/australian-ethical-super-funds#stranded-assets

Estate Planning and Wills

It is important to decide how your assets will be distributed when you die and to make arrangements to protect your loved ones.

For more information on estate planning refer to the Australian Securities and Investment Commission (ASIC): www.asic.gov.au/

Section 4

Practical Considerations

Practical considerations

Information from the Victoria Police Manual (VPM)

- Retention of issued equipment (keeping badges, etc.):
[\\wt14pi01\corpol_web\\$\VicPol Policy\End of employee service\VPMG Retention of equipment.pdf](\\wt14pi01\corpol_web$\VicPol Policy\End of employee service\VPMG Retention of equipment.pdf)
- Resignation or retirement procedures and guidelines:
[\\wt14pi01\corpol_web\\$\VicPol Policy\End of employee service\VPMG Resignation or retirement.pdf](\\wt14pi01\corpol_web$\VicPol Policy\End of employee service\VPMG Resignation or retirement.pdf)
- End of employee service:
[\\wt14pi01\corpol_web\\$\VicPol Policy\End of employee service\VPMP End of Employee Service.pdf](\\wt14pi01\corpol_web$\VicPol Policy\End of employee service\VPMP End of Employee Service.pdf)

Information on Aged Care Services

myagedcare

- Australian Government website that has a range of information about aged care services that might be available to you, depending on your personal circumstances:
www.myagedcare.gov.au/getting-started

Phone: 1800 200 422

“Employees need to plan months in advance of the departure from the job, particularly those with longer service as it is very hard to leave the ‘family’. Don’t step into the abyss and hope for a soft landing when you hit the bottom. Put a ladder in place and get to the bottom one step at a time. You are much more assured of a soft landing. And yes, there is life after the police force. You just have to go and look for it.”
(former employee)

Documents Checklist

It is important that you store the documents below in a safe place, and ensure someone you trust is aware of their location.

Check	Document
<input type="checkbox"/>	Tax File number
<input type="checkbox"/>	Birth Certificate
<input type="checkbox"/>	Marriage Certificate (if applicable)
<input type="checkbox"/>	Enduring Power of Attorney (Financial), Enduring Power of Attorney (Medical)
<input type="checkbox"/>	Will
<input type="checkbox"/>	Insurance policies
<input type="checkbox"/>	House deeds
<input type="checkbox"/>	Bank account details
<input type="checkbox"/>	Superannuation papers
<input type="checkbox"/>	Investment documents
<input type="checkbox"/>	Medical insurance, Medicare Card, Concession card (your personal circumstances may impact on your ability to access government benefits. Please contact your financial advisor for advice prior to leaving Victoria Police)
<input type="checkbox"/>	Funeral arrangements or pre-payment of funeral expenses.