RB&I

Los Angeles Police Retirement Benefit and Insurance Association, Inc.

Life insurance through RB&I offers reliable, affordable protection for the unexpected, and can help protect those who depend on you.

RB&I Membership Benefits

Since 1939, sworn officers of the Los Angeles Police Department (LAPD) have depended on the Los Angeles Police Retirement Benefit and Insurance Association, Inc. (RB&I) to provide life insurance benefits for its members and their families.

Life insurance can give you the peace of mind knowing you're prepared for the future providing a cash benefit to your loved ones in the event of your death.

Life insurance through RB&I is a great value. This coverage is in addition to any life insurance benefits you receive as a member of the Los Angeles Police Relief Association, Inc. (LAPRA) or any other police organization.

Active Members
RB&I Life Insurance Death Benefit

Death Benefit	Dues
$25,000	$3.50 per pay period

Once you've been an RB&I member for 25 years, membership is considered paid in full and dues are no longer required.

Retired Members
RB&I Life Insurance Death Benefit

Death Benefit	Dues
$25,000 Retired member with less than 25 years of service	$7.00 per month
$10,000 Retired member with 25 or more years of service after 07/01/2005	$0.00

Once you've been an RB&I member for 25 years, membership is considered paid in full and dues are no longer required.

Cash Surrender Benefit

A $4,000 cash surrender benefit is available at any time to active members with 25 or more years of RB&I membership.

Retired members are also eligible for a cash surrender benefit as shown in the table to the right.

Retired Members*
Cash Surrender Benefit

Years of Membership	Benefit Amount
25 or more	$4,000
24	$3,840
23	$3,680
22	$3,520
21	$3,360
20	$3,200
19 or less	100% of dues paid

* To be considered a retired member, your retirement must have been approved by the Los Angeles Fire and Police Pensions at the time of your separation from the LAPD.

Example: Active Member with 25 years of RB&I Membership

An active member with 25 years of RB&I membership pays the following dues:

- $3.50 X 24 pay periods = $84 per year
- $84 X 25 years = $2,100

After 25 years, membership is paid in full and dues are no longer required. The member can:

- Keep the life insurance death benefit and pay no additional membership dues; or
- Give up the life insurance death benefit and receive a $4,000 cash surrender benefit.

Membership Eligibility

Any recruit in the Los Angeles Police Academy employed by the City of Los Angeles to become a sworn police officer in the Los Angeles Police Department, or any active member of the Los Angeles Police Department regularly appointed and sworn in as provided by law to perform the duties of a regular police officer of the City of Los Angeles, is eligible to join the Los Angeles Police Retirement Benefit and Insurance Association, Inc.

Have Questions?

If you have questions or would like to request an application for membership, call an RB&I Benefits Representative at 213-269-4640 or 866-963-0933 or send an email to **benefits@rbandi.org**.

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