

GETTING CONTROL

OF YOUR FINANCIAL HOUSE

2022

Being in Law Enforcement

is basically dealing with people being mad

at you

for bad decisions **THEY** made



TODAY'S GOALS:



Take simple steps to manage your debt

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Make your family financially bullet proof

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Investing: “It’s not rocket science”

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What does retirement look like for me?



NAPOLEON HILL

Author of **Think and Grow Rich**

25 years in the making

Reveals the secret formula by which Andrew Carnegie and others acquired their fortune



Determine a **specific** goal

Determine a specific goal

Set a **definite** time

Determine a specific goal

Set a definite time

Have a **plan** in mind

Determine a specific goal

Set a definite time

Have a plan in mind

Decide what **price** you will pay

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Put the **plan** in writing

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Review the plan daily!

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CHILDHOOD INCOME CLASS OF MILLIONAIRES

Chris Hogan – National Study of Millionaires

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MIDDLE CLASS – 48%

**CURRENT
MILLIONAIRE STATISTICS
IN THE UNITED STATES**

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- 73% of millionaires have never carried a credit card balance in their lives
- 76% of millionaires say that anyone in America can become a millionaire with discipline and hard work

over 70%

of our families have a negative net worth
due to high credit card balances



1473 1937 9264 3462

Valid thru **12/23**

KEN STAFFORD

600 million active credit cards

2 cards for every man, woman and child

WHAT WE **THINK** IS IMPORTANT:

What is my interest rate?

What is my monthly payment?

WHAT **IS** IMPORTANT:

What is my total cost?

When will I be out of debt?

FIXED RATE LOAN

A **disciplined approach** will make a big difference in the amount of interest, and how quickly you pay off your debt.

REVOLVING LOAN

Beginning Balance	\$6,000
Annual Percentage Rate (APR)	17.00%
Min. Monthly Payment 2.00%*	\$15.00

*of remaining balance or whichever is greater

FIXED LOAN

Beginning Balance	\$6,000
Annual Percentage Rate (APR)	20.00%
Payment	\$158.96
Term	60 months

REVOLVING LOAN

END OF YEAR	BALANCE	TOTAL PAYMENTS	INTEREST PAID
1	\$5,593	\$1,395	\$998
3	\$4,861	\$3,907	\$2,767
5	\$4,224	\$6,090	\$4,314
10	\$2,973	\$10,377	\$7,350
20	\$1,474	\$15,519	\$10,993
30	\$730	\$18,068	\$12,798
37	\$0	\$19,314	\$13,314

FIXED LOAN

END OF YEAR	BALANCE	TOTAL PAYMENTS	INTEREST PAID
1	\$5,224	\$1,908	\$1,131
3	\$3,123	\$5,723	\$2,846
5	\$0	\$9,538	\$3,538

THE **REAL COST** OF A \$3,000 CREDIT BALANCE

\$3,000 balance

19.8% interest

Pay 2% or \$15

(whichever is greater)

0 new purchases

THE **REAL COST** OF A \$3,000 CREDIT BALANCE

39 years to pay off

more than **\$10k** in interest









1473 1937 9264 3462

Valid thru **12/23**

KEN STAFFORD

Charge Card

TWO **BASIC WAYS** TO ELIMINATE DEBT

Debt Stacking

Consolidation

into your home mortgage

Financial Position

Cash Flow

The first step in managing your finances is to understand where you are spending your money.

Monthly Income

	John	Mary	Total	
Employment	\$6,000	\$1,200	\$7,200	100 %
Other	\$0	\$0	\$0	0 %
Total	\$6,000	\$1,200	\$7,200	

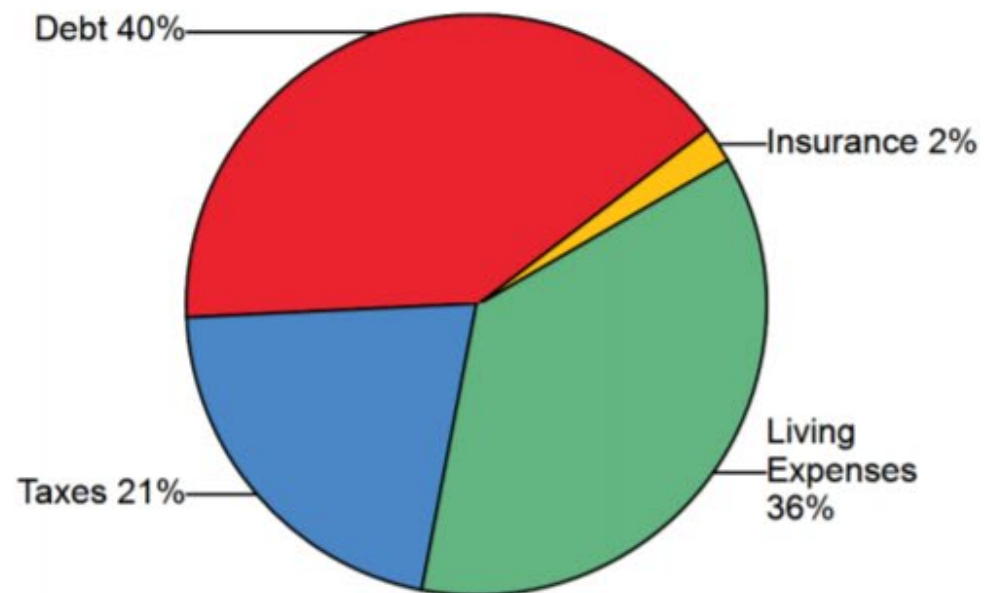
Monthly Expenses

Insurance Premiums	\$153	2 %
Savings	\$25	0 %
Debt Payments	\$2,910	40 %
Taxes	\$1,488	21 %
Living Expenses	\$2,624	36 %
Total	\$7,200	

Budget Surplus / (Shortfall)

\$0

Total Expenses as Percent of Income



Debt Resolution Summary

Where You Stand*

- ◆ If you add no additional debt and continue your current payment plan, you will pay off your debt at age 95/93 (Mar 2067) and pay a total of \$197,396.66 in interest costs.

	Debt Name	Current Balance	Interest Rate	Minimum Payment	Additional Payment	Total Monthly Payment	Projected Pay Off	Projected Interest Paid	
1	Sears ¹	\$176	19.50 %	\$15.00	+	\$0.00 =	\$15.00	May 2022	\$15.50
2	Amazon ¹	\$613	16.20 %	\$15.00	+	\$0.00 =	\$15.00	Nov 2024	\$183.48
3	Vehicle 2	\$18,145	5.00 %	\$383.00	+	\$0.00 =	\$383.00	Dec 2025	\$2,110.25
4	Phillips 66 ¹	\$746	19.00 %	\$15.00	+	\$0.00 =	\$15.00	Apr 2026	\$391.01
5	Vehicle 1	\$27,315	5.00 %	\$515.00	+	\$0.00 =	\$515.00	Aug 2026	\$3,616.94
6	Simmons Bank ¹	\$1,018	17.20 %	\$21.00	+	\$0.00 =	\$21.00	Mar 2029	\$808.79
7	Kohls ¹	\$1,129	22.00 %	\$23.00	+	\$0.00 =	\$23.00	Nov 2037	\$2,876.72
8	HOME MORTGAGE ²	\$139,259	5.00 %	\$971.00	+	\$0.00 =	\$971.00	Oct 2039	\$73,306.93
9	2nd mortgage	\$77,277	6.50 %	\$600.00	+	\$0.00 =	\$600.00	Jan 2040	\$55,576.93
10	Lowes ¹	\$1,430	18.50 %	\$25.00	+	\$0.00 =	\$25.00	Mar 2042	\$3,780.98
11	Citibank ¹	\$2,101	19.80 %	\$42.00	+	\$0.00 =	\$42.00	Feb 2048	\$6,335.50
12	First Star Bank ¹	\$1,789	16.00 %	\$26.00	+	\$0.00 =	\$26.00	Jun 2055	\$6,978.95
13	Bank of America ¹	\$7,097	17.50 %	\$142.00	+	\$0.00 =	\$142.00	Feb 2059	\$17,194.95
14	American Express ¹	\$4,397	19.10 %	\$88.00	+	\$0.00 =	\$88.00	Jan 2060	\$14,208.91
15	Walmart ¹	\$2,345	13.50 %	\$29.00	+	\$0.00 =	\$29.00	Mar 2067	\$10,010.82
	Total	\$284,837	6.433 %³	\$2,910.00		\$0.00	\$2,910.00	Mar 2067	\$197,396.66

Sometimes you feel as broke as

Sometimes you feel as broke as a

Tooth Fairy

in a house full of

meth heads

Debt Payoff Plan

	Debt Name	Pay Off Date Accelerated	Minimum Payment	Acceleration Amount		New Monthly Payment	Projected Debt Pay Off Date	Projected Interest Avoided	
1	Sears	N/A	\$15.00	+	\$0.00	=	\$15.00	Sep 2022	(\$5.37)
2	Amazon	Oct 2022	\$15.00	+	\$15.00	=	\$30.00	May 2024	\$2.99
3	Phillips 66	Jun 2024	\$15.00	+	\$30.00	=	\$45.00	Sep 2025	(\$57.24)
4	Vehicle 2	Oct 2025	\$383.00	+	\$45.00	=	\$428.00	Dec 2025	\$0.56
5	Simmons Bank	Jan 2026	\$21.00	+	\$428.00	=	\$449.00	Feb 2026	\$190.85
6	Kohls	Mar 2026	\$23.00	+	\$449.00	=	\$472.00	Apr 2026	\$1,802.02
7	Vehicle 1	May 2026	\$515.00	+	\$472.00	=	\$987.00	Jun 2026	\$4.37
8	Lowes	Jul 2026	\$25.00	+	\$987.00	=	\$1,012.00	Aug 2026	\$2,566.82
9	Citibank	Sep 2026	\$42.00	+	\$1,012.00	=	\$1,054.00	Oct 2026	\$4,507.96
10	First Star Bank	Nov 2026	\$26.00	+	\$1,054.00	=	\$1,080.00	Dec 2026	\$5,522.83
11	Walmart	Jan 2027	\$29.00	+	\$1,080.00	=	\$1,109.00	Feb 2027	\$8,339.76
12	American Express	Mar 2027	\$88.00	+	\$1,109.00	=	\$1,197.00	Apr 2027	\$10,387.69
13	Bank of America	May 2027	\$142.00	+	\$1,197.00	=	\$1,339.00	Jun 2027	\$11,870.26
14	2nd mortgage	Jul 2027	\$600.00	+	\$1,339.00	=	\$1,939.00	May 2030	\$22,447.25
15	HOME MORTGAGE	Jun 2030	\$971.00	+	\$1,939.00	=	\$2,910.00	Feb 2033	\$16,167.97
		Totals	\$2,910.00		\$0.00		\$2,910.00	Feb 2033	\$83,748.72

The end result

is not what you think.

Always run the numbers

REALITY PAGE

Monthly Bills	Current Balance	Interest Rate	Minimum Payment	Actual Payment	Projected Pay Off	Projected Interest Paid
Kohl's	\$134	21.9%	\$10	\$10	Sept 2021	\$10
Capital One	\$4,168	9%	\$317.61	\$317.61	March 2022	\$236
JC Penny's	\$276	21%	\$30	\$30	April 2022	\$36
Phillips 66	\$333	23.24%	\$10	\$10	Oct 2022	\$73
Stage	\$379	24.9%	\$25	\$25	Jan 2023	\$99
DPS	\$9,660	7%	\$302	\$302	Jan 2024	\$1,063
Washburn's	\$2,538	10%	\$77	\$77	April 2024	\$442
Arvest Bank	\$8,952	0%	\$201.65	\$201.65	Oct 2024	\$0
Juniper Bank	\$4,787	5.7%	\$96	\$96	Nov 2025	\$689
Shell Gas Card	\$923	23.24%	\$28	\$28	Jan 2028	\$889
Discover	\$3,373	0%	\$69	\$69	Feb 2030	\$0
Home Mortgage	\$39,896	6.9%	\$453.34	\$453.34	May 2031	\$15,869
Bank of America	\$8,363	10.24%	\$163	\$163	Aug 2042	\$6,038
HSBC	\$2,441	10%	\$41	\$41	Feb 2098	\$22,923
TOTAL	\$86,222	7.1%	\$1,824	\$1,824	Feb 2098	\$48,347

Current Problem

Compare

Proposed Solution

14	# of Monthly Bills	3
8	# of Revolving Debt	0
\$48,347	Amount of Interest	\$37,246
Feb 2098	Debt Free Date	March 2026
117	Age When Debt Free	49
\$1,824	Initial Monthly Payments	\$1,155
38% - high	Debt-to-Income Ratio	22% - fair
7.1%	Weighted Average Interest Rate/APR	7.69%
\$0	Potential First Year Additional Tax Savings	\$883

FIRST MORTGAGE - \$95,700 @ \$790
for 25 more years

PERSONAL DEBT
\$20,000 @ \$750

Total Monthly Payments = \$1,540

REFINANCED \$120,000
For 25 years at \$855/month (age 35)

Makes available \$685/month

INVEST \$470/month @ 10%
for 15 years = \$194,800

ADD \$215/month
toward payment of principal

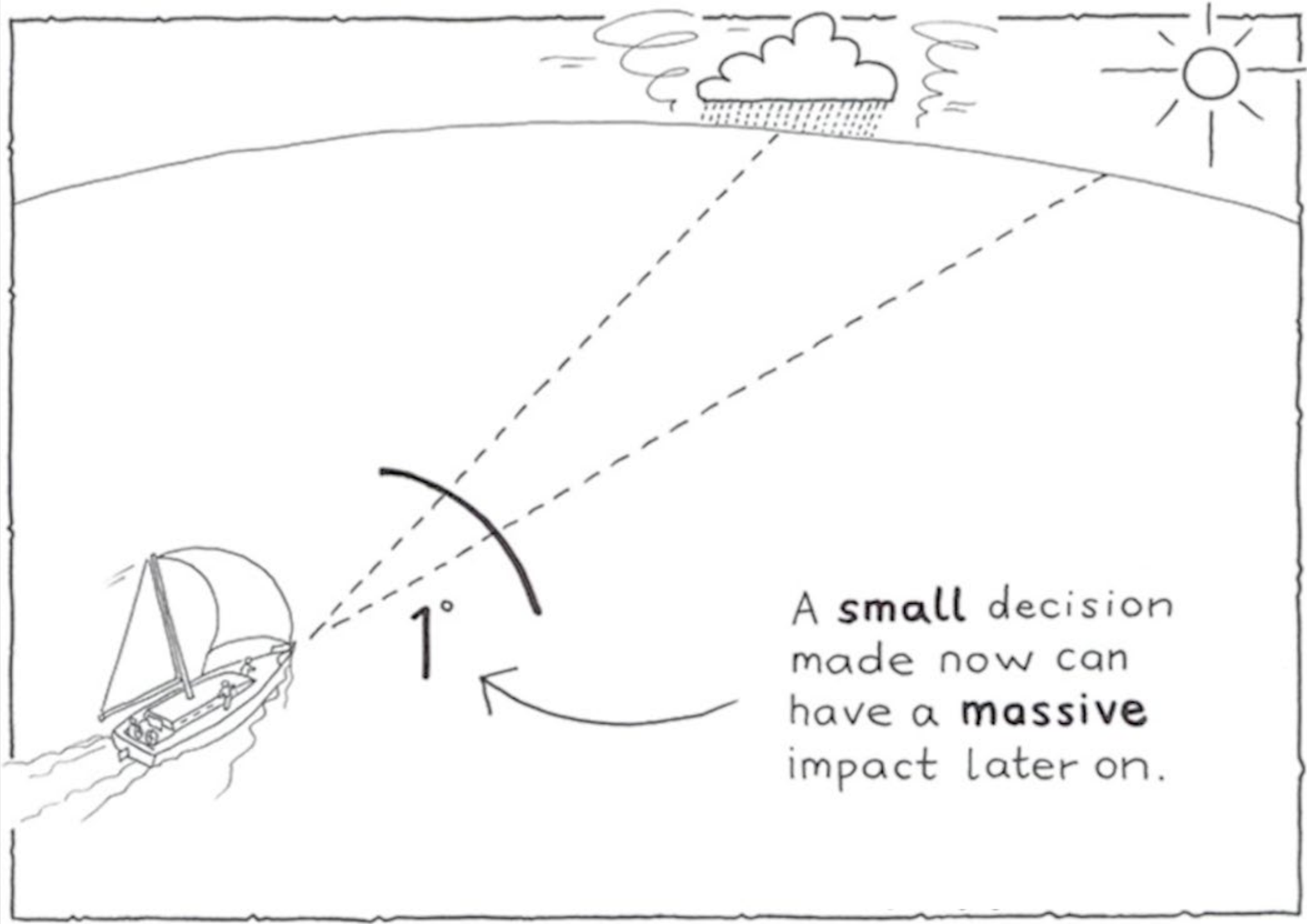
Makes available \$194,800 invested/house & all debt paid off in 15 yrs

Take the \$194,800 lump sum and invest with the \$1,540
now available each month until age 67

The total, given a 10% return = 1.9 million

/in • san • i • ty/

Doing the **same thing** over and over,
and expecting different results.



**Making Your
Family
Bulletproof
Savings/Life Insurance**

43% < \$10k

43% of Americans have less than \$10k in savings.



EASY WIN

Week	Deposit	Balance	Week	Deposit	Balance
<input type="checkbox"/> 1	\$1	\$1	<input type="checkbox"/> 27	\$27	\$378
<input type="checkbox"/> 2	\$2	\$3	<input type="checkbox"/> 28	\$28	\$406
<input type="checkbox"/> 3	\$3	\$6	<input type="checkbox"/> 29	\$29	\$435
<input type="checkbox"/> 4	\$4	\$10	<input type="checkbox"/> 30	\$30	\$465
<input type="checkbox"/> 5	\$5	\$15	<input type="checkbox"/> 31	\$31	\$496
<input type="checkbox"/> 6	\$6	\$21	<input type="checkbox"/> 32	\$32	\$528
<input type="checkbox"/> 7	\$7	\$28	<input type="checkbox"/> 33	\$33	\$561
<input type="checkbox"/> 8	\$8	\$36	<input type="checkbox"/> 34	\$34	\$595
<input type="checkbox"/> 9	\$9	\$45	<input type="checkbox"/> 35	\$35	\$630
<input type="checkbox"/> 10	\$10	\$55	<input type="checkbox"/> 36	\$36	\$666
<input type="checkbox"/> 11	\$11	\$66	<input type="checkbox"/> 37	\$37	\$703
<input type="checkbox"/> 12	\$12	\$78	<input type="checkbox"/> 38	\$38	\$741
<input type="checkbox"/> 13	\$13	\$91	<input type="checkbox"/> 39	\$39	\$780
<input type="checkbox"/> 14	\$14	\$105	<input type="checkbox"/> 40	\$40	\$820
<input type="checkbox"/> 15	\$15	\$120	<input type="checkbox"/> 41	\$41	\$861
<input type="checkbox"/> 16	\$16	\$136	<input type="checkbox"/> 42	\$42	\$903
<input type="checkbox"/> 17	\$17	\$153	<input type="checkbox"/> 43	\$43	\$946
<input type="checkbox"/> 18	\$18	\$171	<input type="checkbox"/> 44	\$44	\$990
<input type="checkbox"/> 19	\$19	\$190	<input type="checkbox"/> 45	\$45	\$1,035
<input type="checkbox"/> 20	\$20	\$210	<input type="checkbox"/> 46	\$46	\$1,081
<input type="checkbox"/> 21	\$21	\$231	<input type="checkbox"/> 47	\$47	\$1,128
<input type="checkbox"/> 22	\$22	\$253	<input type="checkbox"/> 48	\$48	\$1,176
<input type="checkbox"/> 23	\$23	\$276	<input type="checkbox"/> 49	\$49	\$1,225
<input type="checkbox"/> 24	\$24	\$300	<input type="checkbox"/> 50	\$50	\$1,275
<input type="checkbox"/> 25	\$25	\$325	<input type="checkbox"/> 51	\$51	\$1,326
<input type="checkbox"/> 26	\$26	\$351	<input type="checkbox"/> 52	\$52	\$1,378

EASY \$1,378 in 52 weeks!

Keep Your Money In Boxes



How Much Life Insurance Do I Need?

Insure for your debt load.

Net Worth

To make progress toward your goals, your net worth must increase over time. Your net worth is the amount of money you would have if you were to sell everything you own and pay off all your debts.

Assets		Liabilities		Net Worth	
Retirement Assets	\$25,000	Mortgage Balance	\$139,259	Total Assets	\$230,000
Education Assets	\$0	Other Debt Balances	\$145,578	Total Liabilities	\$284,837
Goals & Dreams Assets	\$0				
Emergency Fund Assets	\$0				
Non-Retirement Assets	\$5,000				
Life Insurance Cash Values	\$0				
Home Market Value	\$200,000				

Total	\$230,000	Total	\$284,837	Net Worth	(\$54,837)
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Beneficiaries, Wills, Trusts

Beneficiaries, Wills, Trusts



Sherry Graham-Potter

Husband

Deputy Tim Graham

Pima County SO

Struck and killed while in foot pursuit

Beneficiaries, Wills, Trusts



No will

Wife was not on bank account

**Wife was not on deed, mortgage,
or the title of their cars**

Beneficiaries, Wills, Trusts



**2 days before he was killed
Went to HR, Changed
beneficiary**

-Pension

-Kids Received Tuition Waivers

Beneficiaries, Wills, Trusts

Verify Beneficiaries!



Will



Trust

LINE OF DUTY DEATH

2021 - \$370,376.00

*** In addition to workers comp, agency life insurance, personal life insurance**

WHEN SOMEONE'S TALKING SMACK



AND YOU FIND OUT THEY HAVE A WARRANT

INVESTING FOR YOUR RETIREMENT

57% of workers age 45-54 have saved less than **\$50,000**

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65% of Americans need their next paycheck
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65% of Americans need their next paycheck
to meet their living expenses

35% of Americans have no retirement plan.

54% of the workforce say they will work past age 65.

INVESTING FOR YOUR RETIREMENT

Average monthly Social Security benefit is **\$1,503**.

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**Defined Pensions are disappearing – less than
10% of Americans plans are defined pensions**

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50% of Americans do not participate in any kind of employer-sponsored retirement plan.

INVESTING FOR YOUR RETIREMENT

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Defined Pensions are disappearing – less than 10% of Americans plans are defined pensions

50% of Americans do not participate in any kind of employer-sponsored retirement plan.

21% of Americans believe they will fund their retirement by winning the lottery.

Investing

It's not rocket science

Building for **YOUR** Retirement



Be an **owner**, not a **loaner**!

Why Choose a Mutual Fund?



The Benefits

**Of Mutual Funds and
Variable Annuities**

THE BENEFITS

1

**Professional money
management**

THE BENEFITS

1

**Professional money
management**

2

**Diversification of
assets**

THE BENEFITS

1

**Professional money
management**

2

**Diversification of
assets**

3

Variety of objectives

THE BENEFITS

1

Professional money management

2

Diversification of assets

3

Variety of objectives

4

Availability of assets

THE BENEFITS

Mutual funds offer the opportunity to make money three ways:

THE BENEFITS

1

Dividends paid from funds' earnings

THE BENEFITS

1

Dividends paid from funds' earnings

2

Appreciation of shares held

THE BENEFITS

- 1 Dividends paid from funds' earnings
- 2 Appreciation of shares held
- 3 Capital gains distributions

ASSET MANAGEMENT

YEAR	3%	6%	12%
1	\$2,000	\$2,000	\$2,000
6			\$4,000
12		\$4,000	\$8,000
18			\$16,000
24	\$4,000	\$8,000	\$32,000
30			\$64,000
36		\$16,000	\$128,000
42			\$256,000
48	\$8,000	\$32,000	\$512,000

RULE of 72

Dividing the interest rate into 72 *approximates* the number of years it takes your money to double.

TIME VALUE OF MONEY

\$3 a day at 10%

Age	Amount	Cost
25-65	\$635,143	\$0
26-65	\$573,910	\$61,233
30-65	\$381,763	\$192,147

DARRYL VS DARRYL

DARRYL 1

Puts in \$3,000 each year
from age 21-27



Invests \$21,000 total



Investment is worth
\$942,490



S&A At age 62

DARRYL 2

Puts in \$3,000 each year
from age 28-62



Invests \$102,000 total



Investment is worth
\$903,440



At age 62

EXAMPLE OF DOLLAR COST AVERAGE

\$600 bonus

1	\$100	1 Cow
2	\$50	2 Cows
3	\$25	4 Cows
4	\$25	4 Cows
5	\$50	2 Cows
6	\$100	1 Cow

EXAMPLE OF DOLLAR COST AVERAGE

\$600 bonus

1	\$100	1 Cow
2	\$50	2 Cows
3	\$25	4 Cows
4	\$25	4 Cows
5	\$50	2 Cows
6	\$100	1 Cow

\$600 spent to purchase 14 cows

Average price per cow - \$42.85

Tax Sheltered

CDs Stocks Bonds Mutual Funds

Gold

Silver

(some) Real Estate

Traditional IRA

Annual contribution - \$6,000 / \$12,000

50+ years old - \$7,000 / \$14,000

Immediate tax break

First-Time Home Purchases Up to \$10,000

Birth/Adoption Expense

Up to \$5,000 – NO PENALTY

Traditional IRA

Start with as little as \$25/month or
one-time investment of \$500

Fund as long as you have earned income.

Available without penalty at 59.5

Must start distributions at **72**
(RMD)

Roth IRA

Annual contribution - \$6,000 / \$12,000

50+ years old - \$7,000 / \$14,000

No tax break for contributions

Left for 5 years and 59.5 tax free including growth

Limited to AGI 129k single filer/204k married filer

Roth IRA

Start with as little as \$25/month
Or one-time investment of \$500

Fund as long as you or your spouse have earned income

No required distributions

Roth IRA

**Consult your financial professional for
Tax and penalty-free distributions for:**

First-Time Home Purchases up to \$10,000

Medical Expenses

Education Expenses

MONTHLY INVESTMENT MATRIX, AT 10%

Year	\$25	\$100	\$250
1	\$344.61	\$1,378.42	\$3,446.05
5	\$1,993.54	\$7,974.14	\$19,935.35
10	\$5,232.04	\$20,928.16	\$52,320.41
15	\$10,560.38	\$42,241.53	\$105,603.83
20	\$19,327.15	\$77,308.61	\$193,271.51
25	\$33,751.19	\$135,004.78	\$337,511.94
30	\$57,483.20	\$229,932.80	\$574,832.01

Sooner Save

State matches your \$25 with \$25

Contributions are pre-tax

Grows tax-deferred

May be rolled over into IRA
when separation occurs

401 (a)

The state's \$25

Subject to 59.5 Rule

Taxed at current taxable rate when distributed.

457

Almost exclusively accessible after separation

Your \$25

**Can contribute up to \$20,500 a year
or \$27,000 a year at age 50+ or older**

**Distributions are available at separation (at any age)
without a penalty**

Taxed at a current taxable rate when distributed

Variable Annuity

Can be qualified or non-qualified investments

Grows tax deferred

May pick your own investment funds

May have a Guaranteed Growth Factor

May have a Lifetime Withdrawal Guarantee

May have Guaranteed Death Benefit

OPERS

80 points if hired before July 1, 1992

90 points if hired after July 1, 1992

After 20 years of service, use 6 months of sick leave towards retirement figures

After retirement, \$5,000 death benefit

OPERS pays \$105 of health insurance

OPERS

Opers.ok.gov

- Calculate your benefits
- Within 2 years of Retirement Eligibility

Law Enforcement Retirement

High 30 of last 60 = Average

2.5% for each year of service

Percent of average

Law Enforcement Retirement

Average of the last 30 months
\$4,000 / month

$20 \text{ years} \times 2.5\% = 50\%$

$50\% \text{ of } \$4,000 = \$2,000$

Forward D.R.O.P

Minimum 20 year service required

Maximum Participation 5 years

Member continues employment but stops 8%
contributions

Deferred monthly benefit & half of employers
contributions (6.5%) deposited into account
which currently earns no less than 7.5% interest

Back D.R.O.P

Minimum 20 year service required

Maximum Participation 5 years

Member elects upon retirement; **effective retroactively**

Deferred monthly benefit, member's 8%, and
half of employers contributions (6.5%)
deposited into account which currently earns no
less than 7.5% interest

Forward D.R.O.P Interest

Prospective, compounded annually, and earns
no less than 7.5%

Back D.R.O.P Interest

Retroactive, compounded annually, and earns
no less than 7.5%

6-17

9.4%

6-18

7.5%

6-19

7.5%

6-20

7.5%

6-21

26.0%

Payment Methods

Leave D.R.O.P account balance with OPPRS

No longer guaranteed rate of return

Direct payment

Subject to income tax withholdings

Direct rollover

401 (a), 403 (a), 403(b), 457(b), Trad IRA, Roth IRA, Annuity

www.ok.gov/OPPRS

www.oters.state.ok.us

www.opers.ok.gov

Accessing your state or municipal retirement plans

Three Tax Related Tips

For Retired Officers

Take out **Drop Money** and Pay off Bills

\$250,000 to pay off bills = Tax Liability of \$117,151

Three Tax Related Tips

For Retired Officers

Take out Drop Money and Pay off Bills

\$250,000 to pay off bills = Tax Liability of \$117,151

**Have Insurance Premiums paid from Police Pension
and save about \$850.00 Federal and \$300.00 State
Each Year**

Three Tax Related Tips

For Retired Officers

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Pay attention to the Distribution codes on your 1099R

Example if you get \$40,000 coded incorrectly can create a tax liability of about \$3,750

Three Tax Related Tips

For Retired Officers

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Windfall Elimination Provision

Social Security originally designed to provide supplemental retirement benefits.

Lower paid workers receive about 55% while higher paid workers receive about 25%

In 1983, Congress passed the provision to prevent workers from receiving pensions from main employment and larger percentage of Social Security – as it appeared they were low paid workers

Windfall Elimination Provision

The amount of reduction can be as much as 30% of your original benefit.

The amount varies based on lifetime earnings on which Social Security was paid

www.socialsecurity.gov

Sta9522k – Service Detail

Benefit Detail

Calculated High Thirty Sum	\$138,061.19
Thirty Month Average	\$4,602.04
Calculated High Thirty Sum	\$115.05
Monthly Base Benefit	\$2,761.20
Additional Monthly Benefit	\$95.87

Total Monthly Benefit

\$2,857.07

Calculated High Thirty Detail

Year	Month	Hours Worked	Gross Pay
2004	10	173	\$6,428.92
2004	8	173	\$4,048.92
2004	6	173	\$4,489.71
2004	4	173	\$4,489.71
2004	2	173	\$4,489.71
2003	12	173	\$4,489.71
2003	10	173	\$4,489.71
2003	8	173	\$4,489.71
2003	6	173	\$4,423.53
2003	4	173	\$4,423.53
2003	2	173	\$4,423.53
2002	12	173	\$4,423.53
2002	10	173	\$4,423.53
2002	8	173	\$4,423.53



Hypothetical Savings Deposit Schedule

Assumptions

Opening Savings Balance	\$0
Annual Rate of Return	7.50%
Number of Months	60
Contribution Each Month	\$2,857.07
Ending Balance	\$208,510.11

Options for Drop Money

TAKE IT OUT – PAY MY BILLS

(STOP! DON'T BE STUPID.)

\$208,510

Cost to take out - \$83,404

Remaining - \$125,106

Options for Drop Money

ROLLOVER

Full amount into IRA account

No tax, no penalty

Traditional IRA / Annuity

Can access account at age 50 without penalty, according to the Pension Relief Act signed on August 17, 2006



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE-UR
PHILADELPHIA, PA 19114-0436

NOTICE NUMBER: CP-2005
DATE OF THIS NOTICE: 07/07/2010
SOCIAL SECURITY NUMBER:
TAX FORM: 1040 TAX YEAR: 2008
AUR CONTROL NUMBER: 96001

007953.720805.0017.001 1 MB 0.382 372



KENNETH V STAFFORD
MUSKOGEE OK 74403-8252555

FOR ASSISTANCE CONTACT THE
OFFICE OF:
Office of L Fulmer

Toll Free Number: 1-800-829-8310



007953

CLOSING NOTICE

Thank you for providing us with additional information about the issue we recently wrote to you about. We are pleased to tell you that, with your help, we were able to clear up the differences between your records and your payers' records. If you sent us a payment based on our proposed changes, we will refund it to you if you owe no other taxes or have no other debts the law requires us to collect.

If you have already received a notice of deficiency, you may disregard it. You won't need to file a petition with the United States Tax Court to reconsider the tax you owe. If you have already filed a petition, the Office of the District Counsel will contact you on the final closing of this case.

If you have questions about this notice, please write to us at the address shown above. Include your telephone number and the best time to call you if we need additional information.

Thank you for your cooperation.

\$208,000 for 30 years

Growth Fund of America

\$208,000 for 30 years

Growth Fund of America

0 withdrawals

\$208,000 for 30 years

Growth Fund of America

0 withdrawals

Balance of \$6,270,000

(rate of return – 12.01%)

\$208,000 for 30 years

Growth Fund of America

\$208,000 for 30 years

Growth Fund of America

Withdraw \$1,000 monthly

\$208,000 for 30 years

Growth Fund of America

Withdraw \$1,000 monthly

Total withdrawals of \$360,000

\$208,000 for 30 years

Growth Fund of America

Withdraw \$1,000 monthly

Total withdrawals of \$360,000

Balance of \$3,130,000

(rate of return – 11.95%)

\$208,000 for 30 years

Growth Fund of America

\$208,000 for 30 years

Growth Fund of America

Withdraw \$1,800 monthly

\$208,000 for 30 years

Growth Fund of America

Withdraw \$1,800 monthly

Total withdrawals of \$648,000

\$208,000 for 30 years

Invesco Equity & Income

Withdraw \$1,800 monthly

Total withdrawals of \$648,000

Balance of \$617,888

(rate of return – 11.78%)

**Most people don't plan to fail,
they fail to plan**

Know your destination!

The Solution

Financial Needs Analysis

Customized

Confidential

Complimentary



Participant Information:		
Name:		Age:
Address:		
City:	State:	ZIP Code:
Phone:		Cell Phone:
Employer:		For How Long?
Email Address:		Projected Retirement Age:
Spouse's Name:		Spouse's Age:

Please check any of the following we may be able to assist you with:

- Financial Needs Analysis
- IRAs
- Investments
- Rollover of Retirement Funds from Previous Employer
- Debt Reduction
- Drop Money Rollover
- Life Insurance
- Long Term Care
- College Savings Plan

Please list any friends or family members who could use our assistance:

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Questions or Comments:



Think and Grow Rich

Determine a specific **goal**.

Set a definite **time**.

Have a **plan** in mind.

Decide what **price** you will pay.

Put the **plan** in writing.

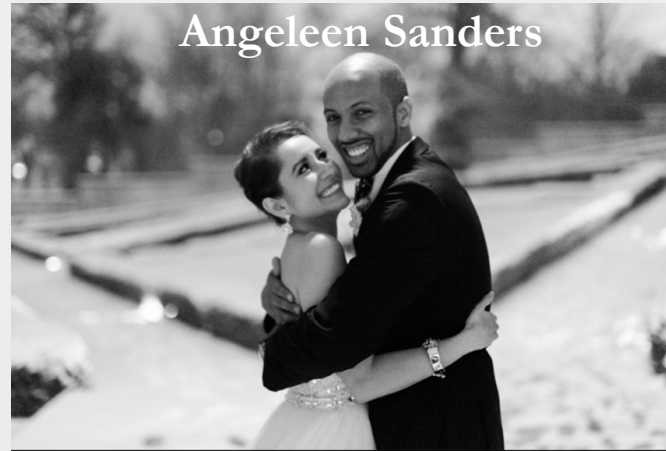
Review the plan daily!



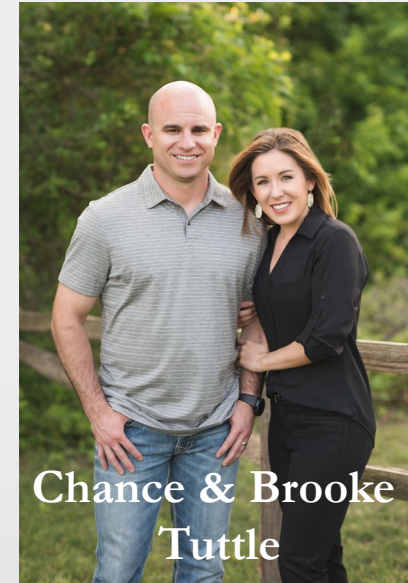
The Team



Dee Collins



Angeleen Sanders



Chance & Brooke Tuttle



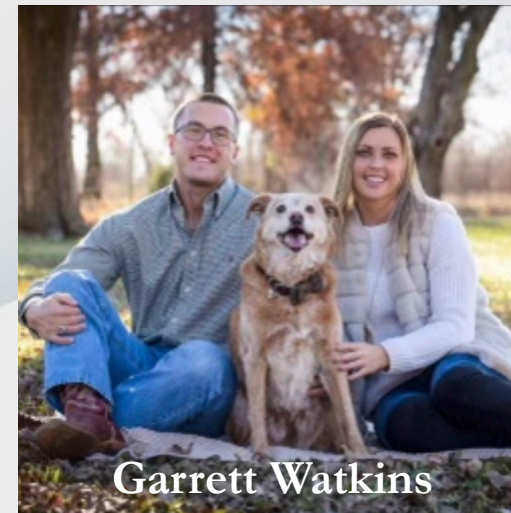
Chris Houk



Laura Alinger



Glenn Coffey



Garrett Watkins



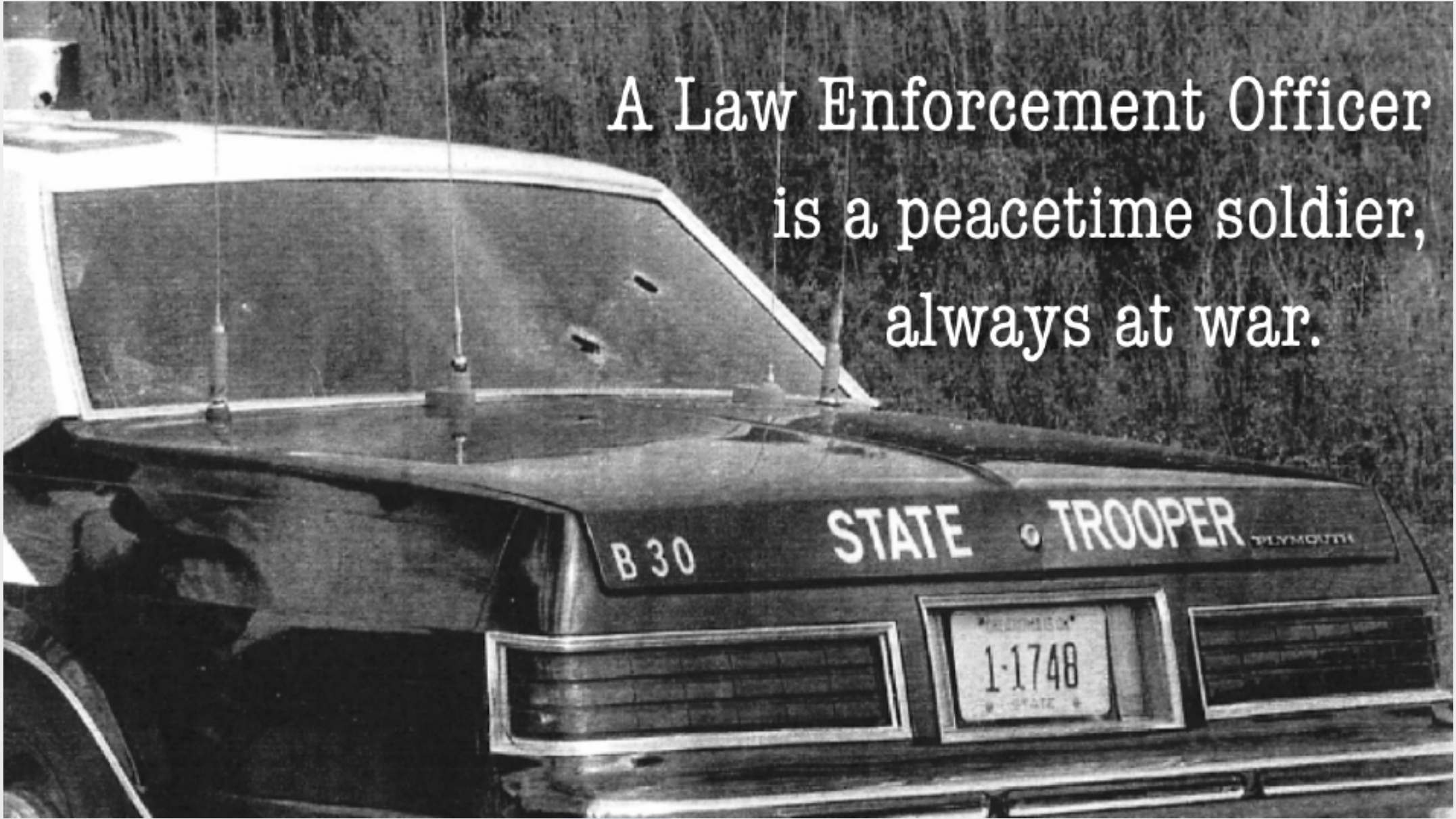
Ed & Angela Lundy

\$25,000 for 40 years = 1 Million Dollars

\$35,000 for 40 years = 1.4 Million Dollars

\$45,000 for 40 years = 1.8 Million Dollars

Victim
or
Hero?

A black and white photograph showing the rear of a Michigan State Trooper vehicle. The vehicle is a dark-colored sedan with a light-colored roof rack. The rear window has two bullet holes. The trunk lid features the text "B 30" on the left, "STATE" in the center, and "TROOPER" on the right, with "PLYMOUTH" in smaller letters to the right of "TROOPER". A Michigan license plate is mounted in the center, displaying "1-1748" and "MICHIGAN" at the top and "STATE" at the bottom. The background is a dense, wooded area.

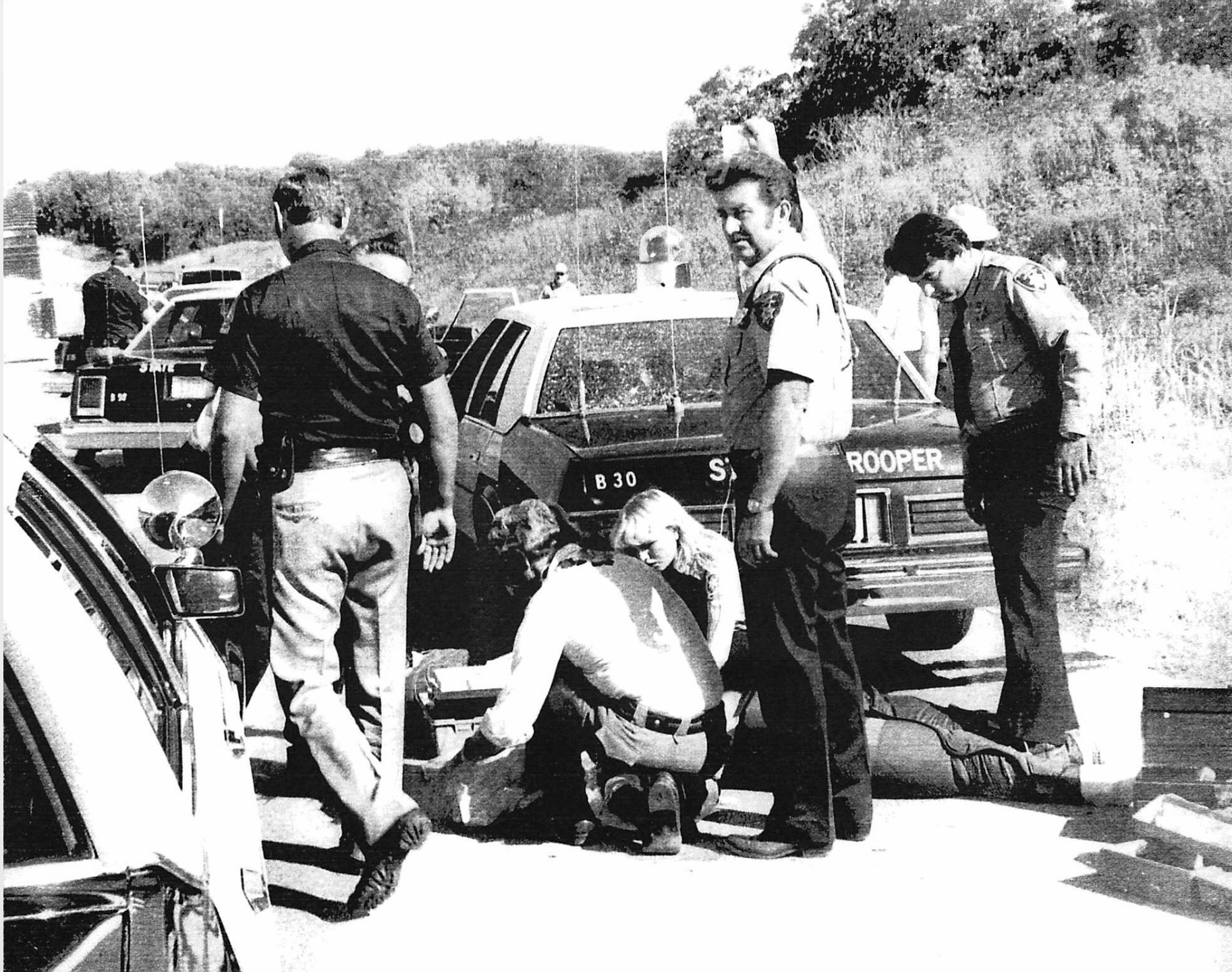
A Law Enforcement Officer
is a peacetime soldier,
always at war.







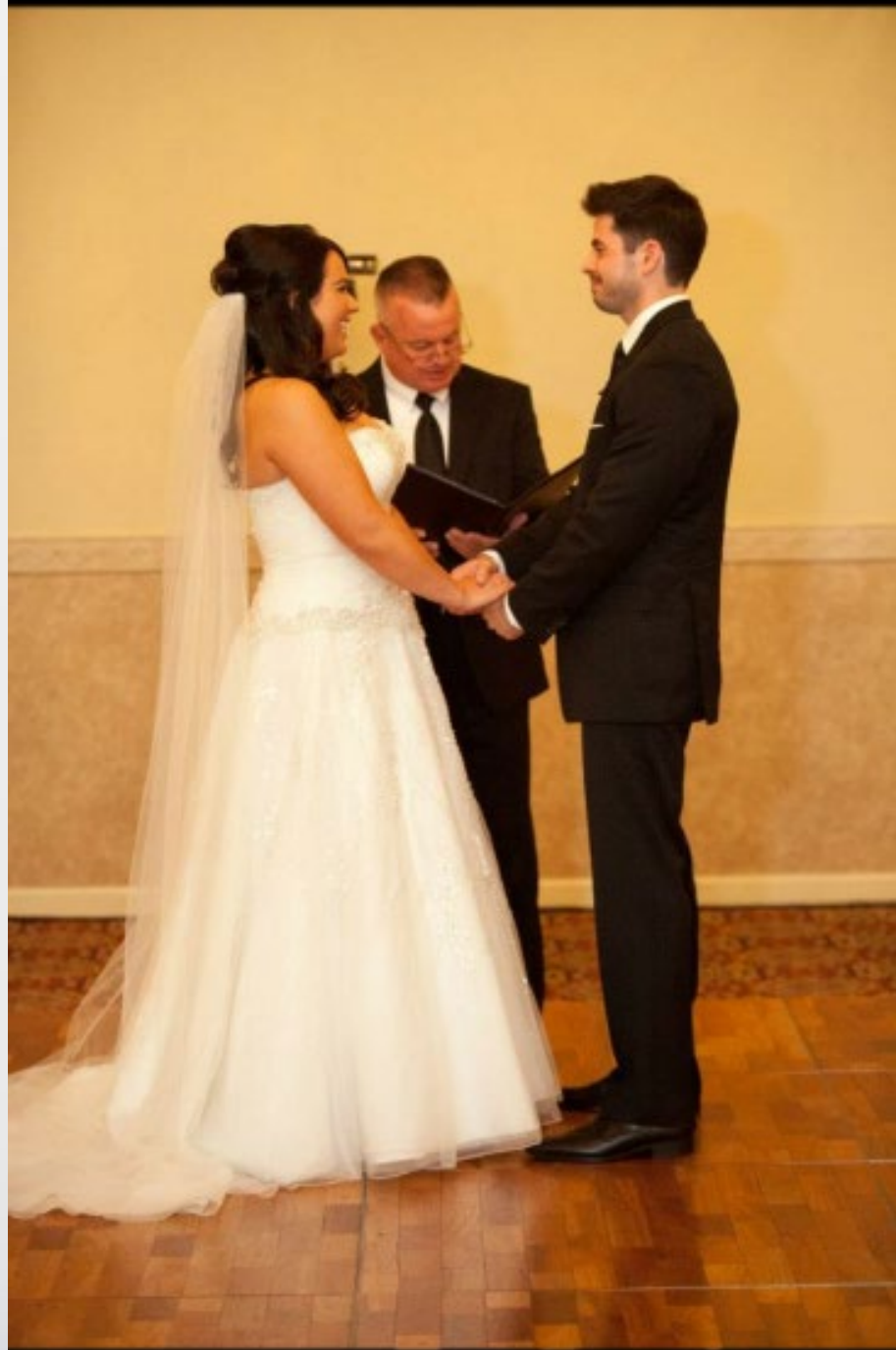
















Honey Maid
Fresh Stacks
Smaller stacks that make it
even easier to enjoy great, fresh-tasting
Honey Maid graham wherever you are
Perfect for at home or on the go!

WHOLE GRAIN
8 grams
per serving
of whole grain

HONEY MAID® Graham's Fresh Stacks have 8g of whole grain per 30g serving. Nutritional information: 3 or more servings of whole grain foods per day (about 1 1/2 whole grain per serving or at least 48g per day).

EAT 48g OR MORE OF WHOLE GRAIN DAILY







KENnedy

Grace!

Arrived

Nov 19 2019

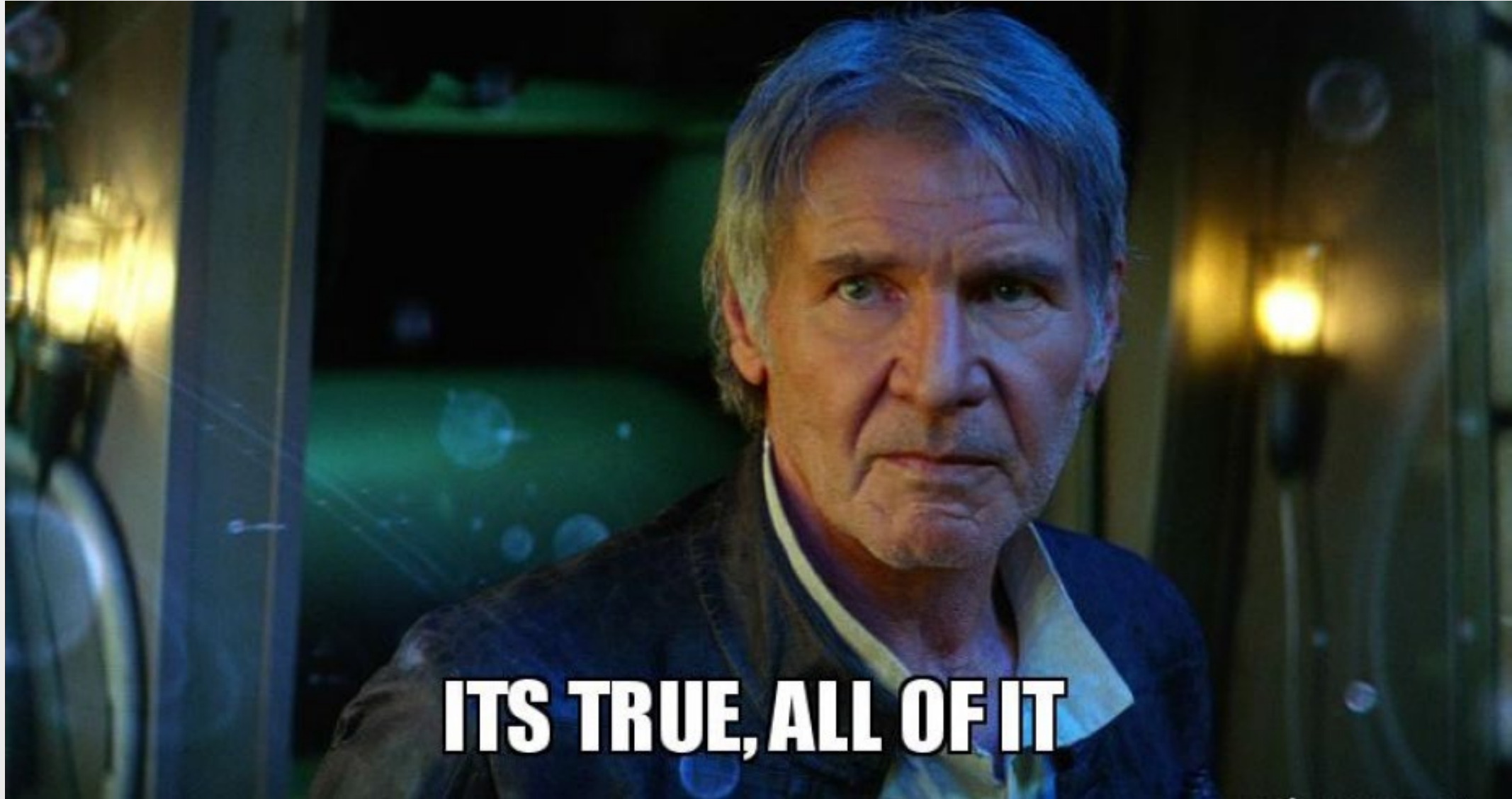


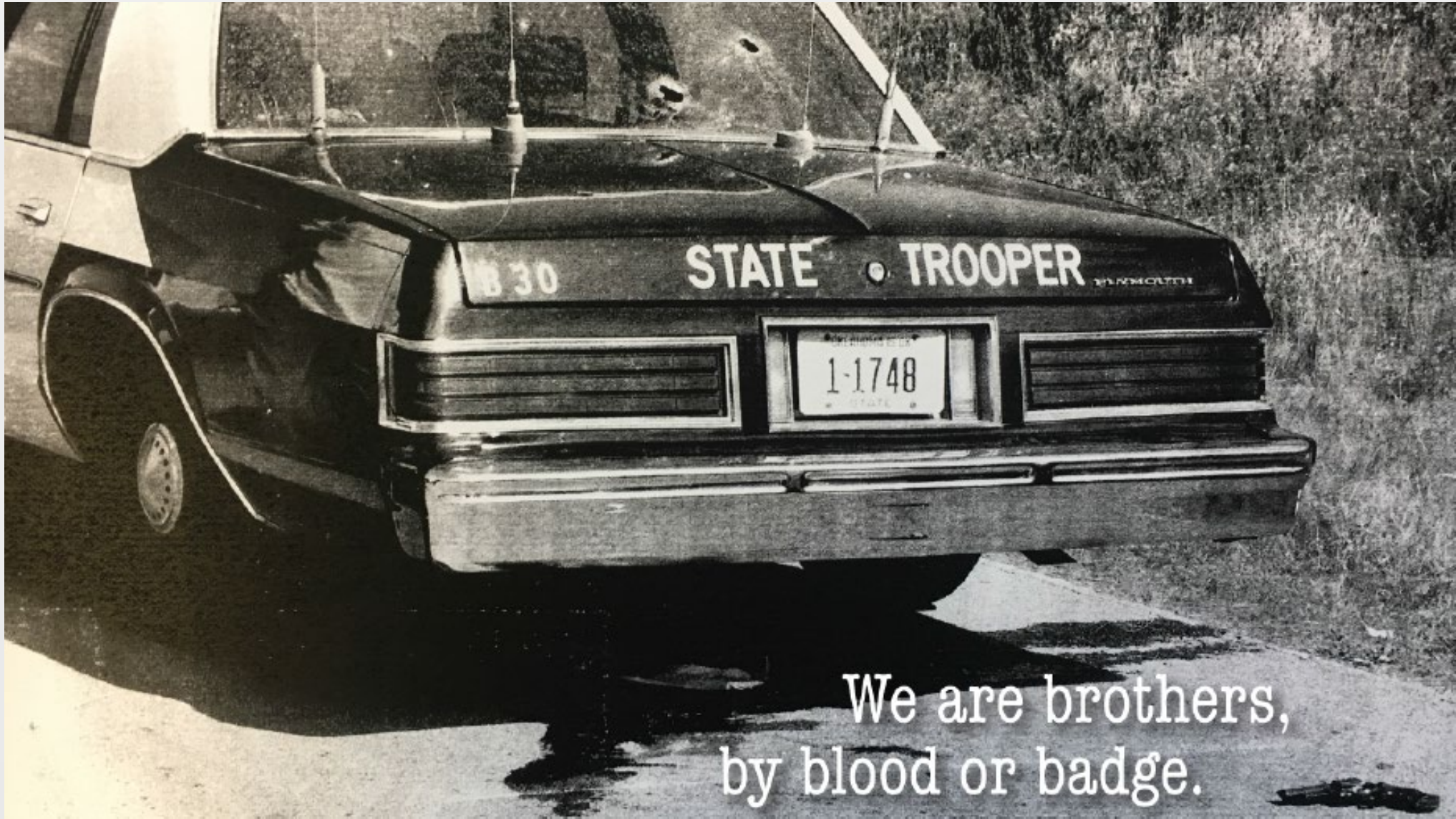


A meme featuring two young people from the movie 'The Sandlot'. The image is a close-up of a young man and a young woman looking off-camera with serious expressions. The background is slightly blurred, showing what appears to be an indoor setting with some equipment. The text is overlaid in white, bold, sans-serif font with a black outline.

THERE ARE STORIES OF THE OLD POLICE DEPARTMENT

**THE PURSUITS, THE CRIME FIGHTING,
THE CAMARADERIE. WHEN COPS WERE COPS.**





We are brothers,
by blood or badge.

