



The presentation will begin shortly.

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Hello, Welcome to the OneAZ Wealth webinar on: **LIFE INSURANCE & LONG-TERM CARE: PROTECTING THOSE WHO MATTER MOST**

Life insurance has the potential to offer protection at a crucial time for those who matter the most to us. Life insurance needs are different at different times in life. During working years, life insurance may be able to help your loved ones avoid drastic changes in lifestyle in the event of your passing. During retirement, life insurance can be positioned to offer additional tax and estate benefits. Regardless of your life stage, we will be covering an overview of life insurance and 8 ways to pay for long-term care to ensure you're protecting those who matter the most.



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Please always check out our **OneAZWealth.com** website for upcoming webinar events.

For better audio, the webinar will be in "listen-only mode"...

We will be **fielding your questions at the end of the webinar**. Please, **email any questions to: oneazwealth@oneazcu.com**. We will be compiling your questions and will answer them at the end of today's presentation. If we do not get to your question, I promise we will respond to you directly.

Last, **for more information about OneAZ Wealth Management** and our team of wealth advisors, **visit OneAZWealth.com or use your mobile device to scan the QR Code on the screen now.**

You can also connect with us on social media on Facebook, LinkedIn, and YouTube for more exciting resources and helpful information.

Presented By



Thomas E. Mitchell, CFP®

Senior Vice President
OneAZ Wealth Management



My name is Tom Mitchell, I am Senior Vice President of OneAZ Wealth Management here at OneAZ Credit Union. [INCLUDE SELF BIO OR INTRODUCTION]

Our full-time professional financial advisors, assist clients and members of the OneAZ Credit Union all over the great state of Arizona! We are very excited to bring these educational topics directly to you and we are planning more in 2024.

Guest Speaker



Torrey Jewett, CRPC®

Wealth Advisor, Northern Region
OneAZ Wealth Management

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Our Guest Speaker today is Torrey Jewett:

For more than 10 years, Torrey has been helping individuals and families pursue their long-term financial goals. He brings with him a wealth of knowledge and experience. Torrey begins all meetings by listening and taking time to get to know his clients, their family and their personal needs and desires. He specializes in creating custom-tailored financial plans built to address their individual financial goals at every stage of life.

Mr. Jewett began his career as a financial advisor while working with Nationwide Insurance in 2007 and joined OneAZ Credit Union in 2010. He completed extensive training to earn the highly respected Chartered Retirement Planning Counselor (CRPC®) designation in 2011. Torrey is originally from northern Vermont where he graduated from Lyndon State College with a Bachelor's Degree in Business Administration. He moved to Arizona and has been a resident of Cottonwood since 2010. He and his son, Brody, love to play outdoors, kayaking and practicing their golf swings.

Mr. Jewett also has his Arizona Life and Health Insurance License and is registered with LPL Financial with his SIE, Series 7 and 66 securities registrations.



AGENDA

- 1. Life Insurance:**
 - What, Why, and How Much?
- 2. Various Types of Life Insurance**
- 3. Long Term Care:**
 - 8 Strategies To Finance



Today, our agenda follows as such:

1. Life Insurance:
 - What, Why and How Much?
2. Types of Life Insurance
3. Long Term Care:
 - 8 Strategies To Finance

LIFE INSURANCE

OBLIGATION OR OPPORTUNITY?

- Replace your income
- Pay estate taxes
- Protect your home
- Pay for routine tasks
- Fund college costs
- Supplement retirement income
- Aid in estate distribution
- Protect a family business



First, let's begin with life insurance. It is easy to view life insurance as an obligation rather than an opportunity—and an obligation that can be put off, at that. But life insurance offers many benefits. We all know life insurance can provide funds to pay your last expenses—including estate taxes and other costs. Life insurance potentially may be able to replace your income and help to maintain your family's standard of living after you die.

In addition, life insurance may be able to protect your family's home by paying off the mortgage and other debts.

The proceeds of a life insurance policy can be used to pay others to do some of the tasks you do routinely, such as caring for an aging relative or a child.

Life insurance has the potential to ensure that your children or grandchildren have the funds to go to college.

Life insurance can provide supplemental retirement income for your spouse or partner.

A life insurance policy may be able to provide funds to help settle your estate—to equalize otherwise unequal gifts to children, for example.

And life insurance can be used to pay expenses incurred to keep your small business in the family. Several factors will affect the cost and availability of life insurance, including age, health, and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

LIFE INSURANCE

UNDERSTANDING LIFE INSURANCE

- **How does it work?**
- **How much do you need?**
- **What are your options?**

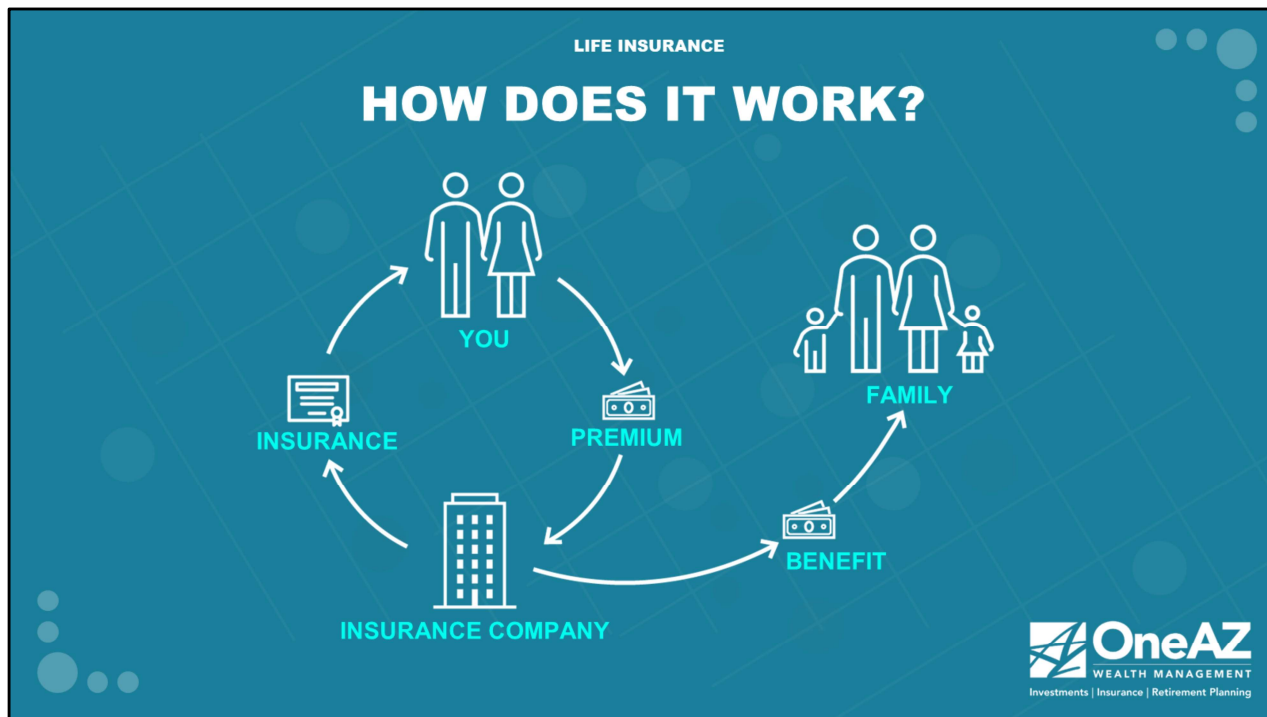


To understand life insurance, you need to understand the answers to three questions:

First, how does it work? How does life insurance function, step by step?

Second, how much do you need? How much insurance coverage will it take to meet your obligations?

And third, what are your life insurance choices?



First, how does life insurance work?

Life insurance is a contract between you and an insurance company. Under this arrangement, the insurance company agrees to pay your beneficiaries a specific amount of money when you die. In return, you agree to pay a premium—either as regular payments or as a lump sum. Remember, any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

The insurance companies have developed a number of variations on this arrangement, but it forms the basis of all insurance policies.

LIFE INSURANCE

YOUR DNA TEST

(DETAILED NEEDS ANALYSIS)

- **Future Obligations**
- **Long-Term Cash Needs**
- **Short-Term Cash Needs**



How much life insurance do you need? There are general estimates available based on multiples of income. However, if you are looking for a more accurate estimate, consider completing a “DNA test.” A DNA test is a “Detailed Needs Analysis” that takes into account a wide range of financial commitments to help better estimate insurance needs.

The first step is to add up needs and obligations.

Start with your family’s short-term needs. How much will it cost to cover your final expenses, such as a funeral, final medical bills, and any outstanding debts, such as credit cards or personal loans?

Next, look at your family’s long-term needs: how much will it cost to maintain your family’s standard of living? How much is spent on necessities like housing, food, and clothing? Also, consider factoring in expenses such as travel and entertainment. Answering the question, “What would it cost a year to maintain this lifestyle?” is a good place to start.

Finally, look at your family’s future obligations. Will aging parents need some kind of support? Will children or grandchildren need help with college costs? And so on.

DNA: DETAILED NEEDS ANALYSIS



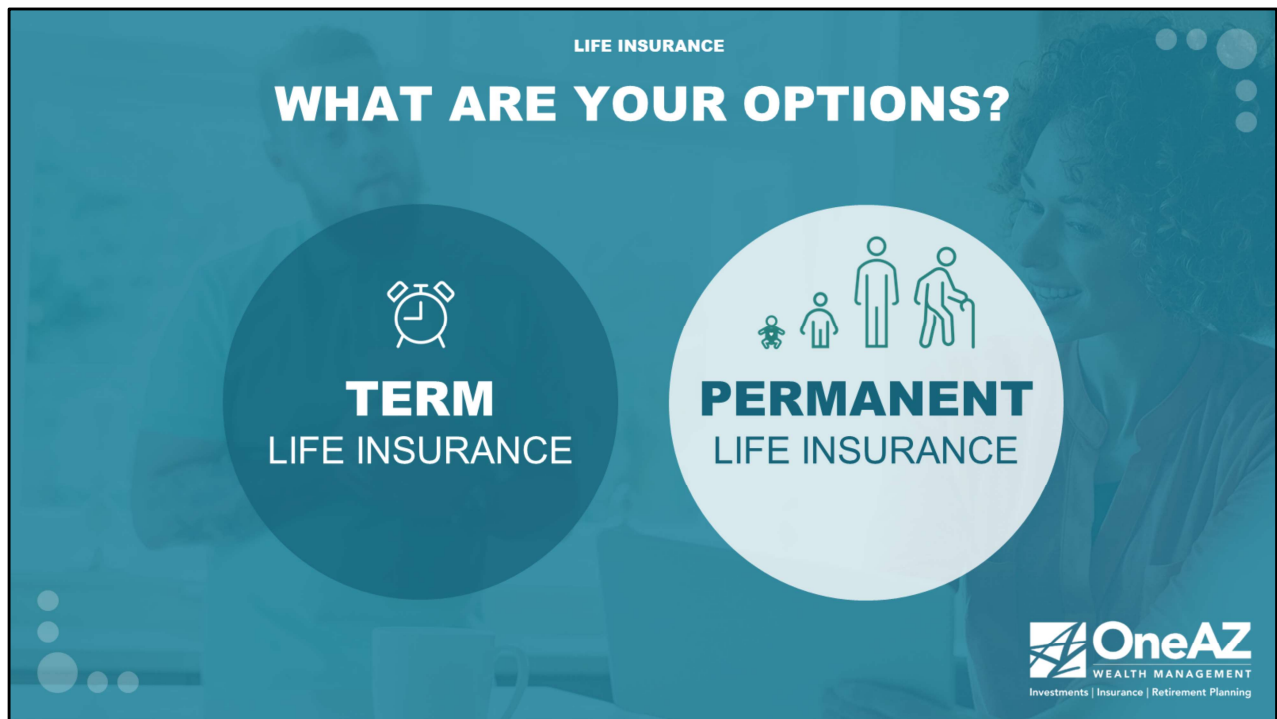
$$\begin{array}{r} \text{Needs} \\ + \text{Obligations} \\ - \text{Liquid Assets} \\ \hline \text{Coverage} \\ \text{Requirement} \end{array}$$

Next, take a hard look at your family's liquid assets.

Liquid assets are assets that can be redeemed quickly and for a predictable price. Generally, houses and cars are not considered liquid assets since they may require time to sell and because selling them may adjust your family's standard of living.

Needs and obligations—minus liquid assets—can help you arrive at a better idea about the amount of life insurance coverage you may need.

Keep in mind that this is just a quick exercise. While it's a good start at understanding your insurance needs, a more detailed review may be necessary to better assess your situation.

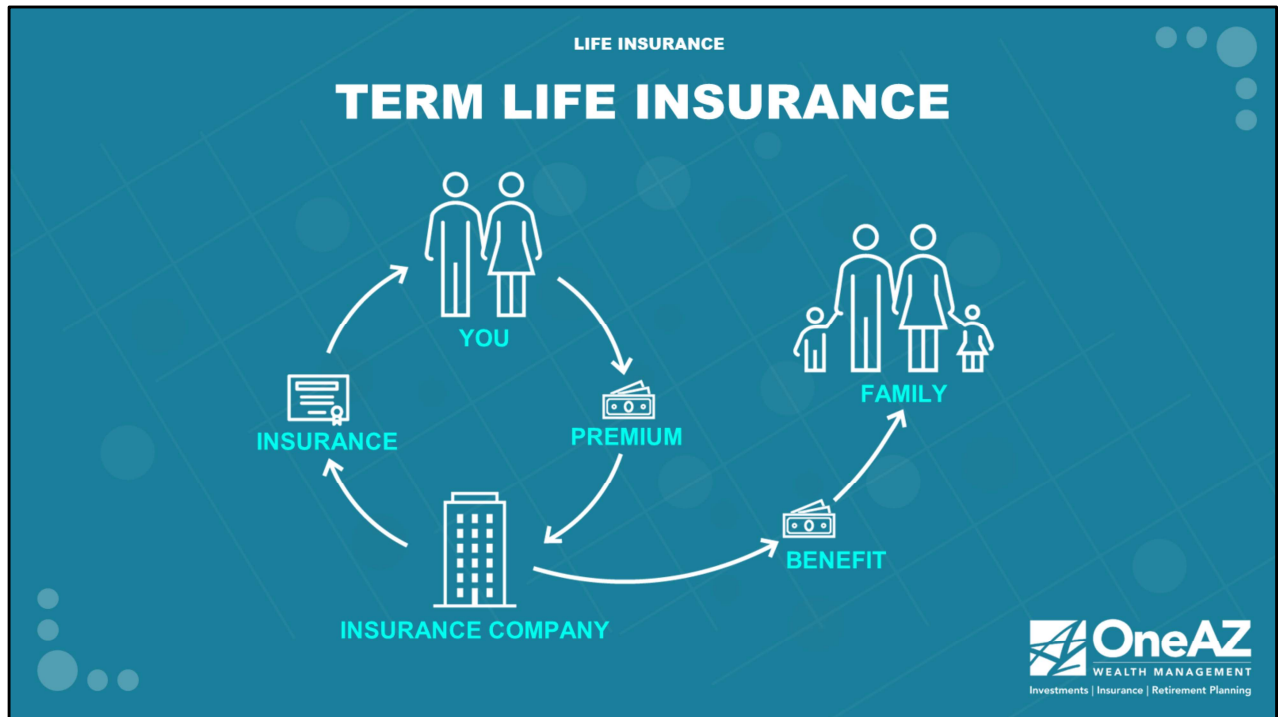


What are your life insurance options?

All life insurance products fall under one of two broad types: term life insurance and permanent life insurance.

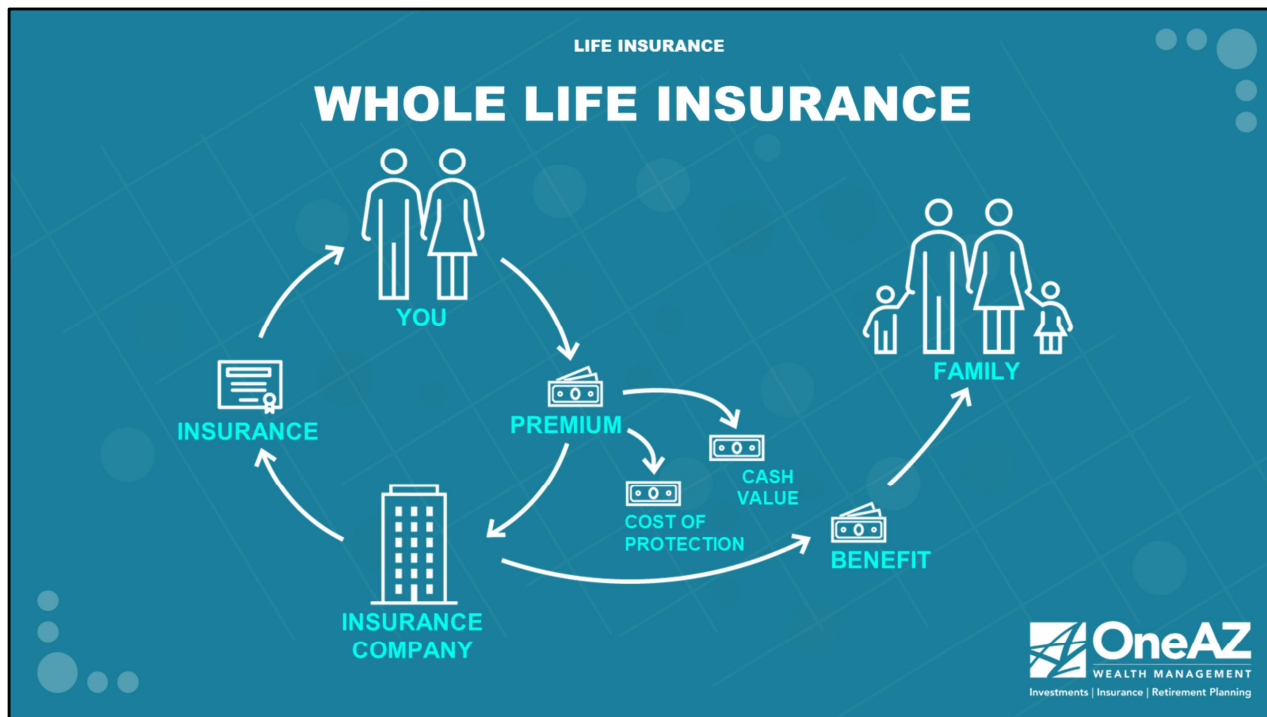
Term insurance is the simplest form of life insurance. It allows policyholders to purchase coverage for a specific period of time at a specific price. Term insurance is normally less expensive than permanent insurance.

Permanent insurance does not expire. It remains in place as long as premiums are paid.



When individuals purchase term life insurance, they pay a specific premium to buy life insurance coverage for a specific period. If the policyholder dies during that time, his or her beneficiaries receive the benefit from the policy. If he or she outlives the term of the policy, it is no longer in effect. The person would have to reapply to reinstate the coverage.

Unlike permanent insurance, term insurance only pays a death benefit. That's one of the reasons term insurance tends to be less expensive than permanent insurance.

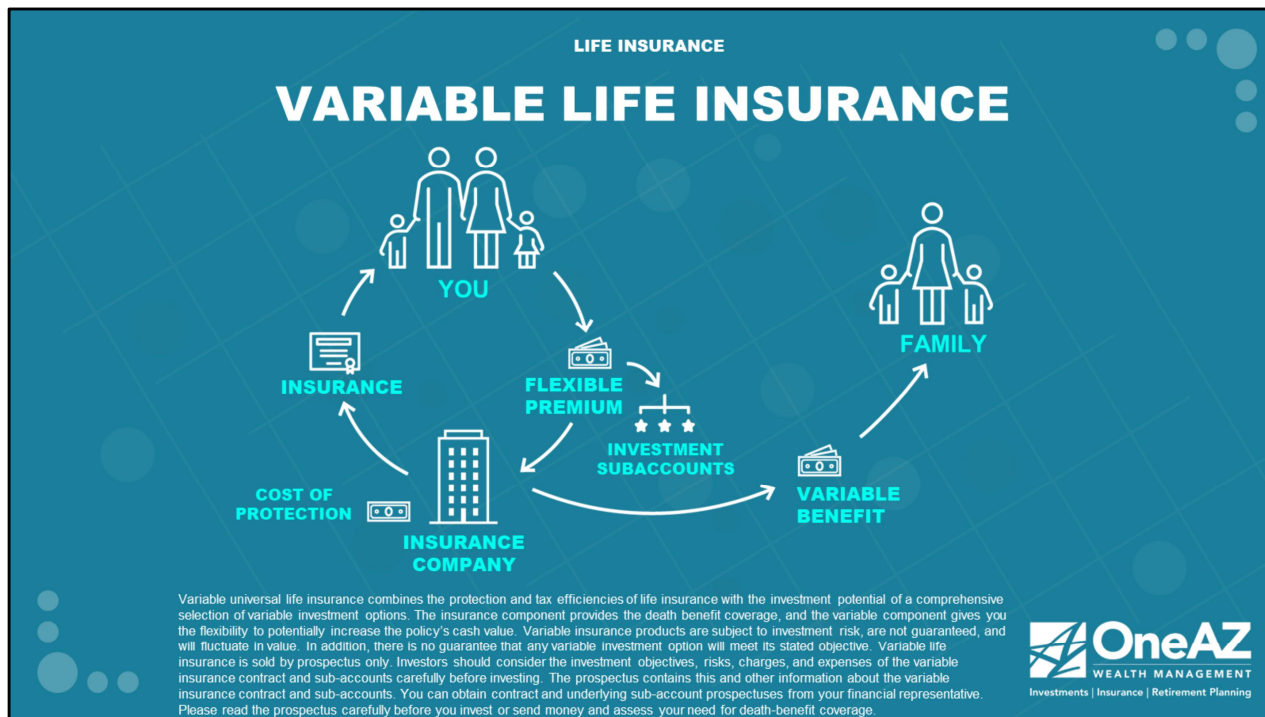


There are four broad types of permanent life insurance. The first of these is whole life insurance.

Whole life insurance is life insurance that remains in force for the policyholder's whole life, as long as he or she remains current paying premiums. In exchange for these fixed premiums, the insurance company promises to pay a set benefit when the policyholder dies.

Unlike term life insurance policies, whole life insurance policies build up cash value—effectively a cash reserve—that pays a modest rate of return. The growth on this cash value is tax deferred.

With whole life insurance, the withdrawals of earnings are fully taxable at ordinary income tax rates. If you are under age 59½ when you make the withdrawal, you may be subject to surrender charges and assessed a 10 percent federal income tax penalty. Also, withdrawals will reduce the benefits and value of the contract.



Variable universal life insurance is a form of universal life insurance. It is permanent insurance that provides a flexible premium and an adjustable benefit—meaning the policyholder decides how much to contribute above a set minimum, potentially increasing the face value of the policy. But there's an important difference. With a variable universal life insurance policy, the policyholder directs how premiums are invested by allocating them to one or more investment subaccounts. Depending on the policy, these subaccounts could include a fixed-interest option, as well as various stock, bond, or money-market choices. This provides access to the potentially higher returns provided by the financial markets. It also means returns could underperform those provided by other life insurance products. Variable universal life insurance combines the protection and tax efficiencies of life insurance with the investment potential of a comprehensive selection of variable investment options. The insurance component provides the death benefit coverage, and the variable component gives you the flexibility to potentially increase the policy's cash value. Variable insurance products are subject to investment risk, are not guaranteed, and will fluctuate in value. In addition, there is no guarantee that any variable investment option will meet its stated objective.

Variable life insurance is sold by prospectus only. Investors should consider the investment objectives, risks, charges, and expenses of the variable insurance contract and sub-accounts carefully before investing. The prospectus contains this and other information about the variable insurance contract and sub-accounts. You can obtain contract and underlying sub-account prospectuses from your financial representative. Please read the prospectus carefully before you invest or send money and assess your need for death-benefit coverage.

Also, please remember that money held in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Money market funds seek to preserve the value of your investment at \$1.00 a share. However, it is possible to lose money by investing in a money market fund.

TERM LIFE INSURANCE



Fixed

- No investment flexibility
- Fixed return on cash value account



Variable

- Investment flexibility
- Variable return based on accounts
- Potential for higher returns
- Risk of lower returns

This raises an interesting question: should you choose a fixed or variable policy?

A fixed policy offers a guaranteed, fixed return. It's dependable—though more conservative.

A variable policy offers some degree of investment flexibility. The policyholder allocates his or her premiums to different investment subaccounts. This gives the policyholder access to the potentially higher returns provided by the financial markets. It also means there is a risk of lower return.

Whether you choose a fixed or variable policy will depend on your individual situation. You'll need to take into account your complete finances, including your cash reserves, your investment portfolio, and any business interests. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

LIFE INSURANCE

ACCESSING THE CASH VALUE

The diagram illustrates the process of accessing the cash value of a life insurance policy. On the right, an 'INSURANCE COMPANY' (represented by a building icon) provides 'CASH VALUE' (represented by stacks of money icons). An arrow points from the insurance company to a 'POLICY LOAN' (represented by a money bag icon). A second arrow points from the policy loan to a family icon (representing a man, a woman, and two children), indicating that the loan is used to provide funds to the family.

Withdrawals of earnings are fully taxable at ordinary income tax rates. If you are under age 59½ when you make the withdrawal, you may be assessed a 10% federal income tax penalty.

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Permanent life insurance policies also offer an additional benefit: access to the cash value of the policy.

Under certain conditions, policyholders can usually borrow a portion of their policy's cash value under fairly favorable terms. And interest payments on policy loans go directly back into your policy's cash value.

Generally, loans taken from a policy will be free of current income taxes provided certain conditions are met, such as the policy does not lapse or mature. Keep in mind that loans and withdrawals reduce the policy's cash value and death benefit. Loans also may increase the possibility that the policy may lapse. If the policy lapses, matures, or is surrendered, the loan balance would be considered a distribution and would be taxable.

Withdrawals of earnings are fully taxable at ordinary income tax rates. If you are under age 59½ when you make the withdrawal, you may be subject to surrender charges and assessed a 10 percent federal income tax penalty. Life insurance is not FDIC insured. It is not insured by any federal government agency, bank, or savings association.



LONG-TERM CARE

What is long-term care?

A variety of medical and non-medical services needed by those who have a chronic illness or disability—most commonly associated with aging.

How much does it cost?


Vary state-by-state, and region-by-region. A variety of strategies are available to you.



Sources: Sources: Centers for Medicare and Medicaid Services, 2012; American Health Care Association, 2011; Centers for Disease Control and Prevention, 2011

Alright, let's move onto long-term care. Addressing the potential threat of long-term care expenses may be one of the biggest financial challenges for individuals who are developing a retirement strategy. The U.S. Department of Health and Human Services estimates that 70% of people over age 65 can expect to need long-term care services at some point in their lives.¹ So understanding the various types of long-term care services—and what those services may cost—is critical as you consider your retirement approach.


- So what exactly is long-term care? Long-term care is not a single activity. It refers to a variety of medical and non-medical services needed by those who have a chronic illness or disability—most commonly associated with aging. Long-term care can include everything from assistance with activities of daily living—help dressing, bathing, using the bathroom, or even driving to the store—to more intensive therapeutic and medical care requiring the services of skilled medical personnel. Long-term care may be provided at home, at a community center, in an assisted living facility, or in a skilled nursing home. And long-term care is not exclusively for the elderly; it is possible to need long-term care at any age.
- How much does it cost to have long-term care? Long-term-care costs vary state-by-state, and region-by-region. There are a



PAYING FOR LONG-TERM CARE

1. MEDICARE VS. MEDICAID

- Medicare does not cover long-term care
- Medicaid covers qualified people only. Some disqualifying reasons are:
 1. Income thresholds
 2. Lookback period
 3. Medicaid pending
 4. Bed availability


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Several strategies are at your disposal to help cover costs associated with LTC. But not Medicare.

Most people believe their LTC needs will be covered by Medicare. Medicare will pay for short stays in skilled nursing facilities that provide rehab or therapy services after a hospital stay. However, Medicare does not cover long-term care.

In contrast, Medicaid covers long-term care costs at home or in a skilled nursing facility. In fact, Medicaid is the primary payer for long-term care services. The biggest issue is that many people who need long-term care never qualify for Medicaid assistance. Here are the top disqualifying reasons for Medicaid:

- **Income thresholds.** Individuals must have limited income and assets to qualify. If one is above those thresholds, current assets must be “spent down” before utilizing Medicaid.
- **Lookback period.** There is a lookback period when assessing eligibility. In most cases, a review of financial records, going back five years, will seek to uncover whether assets were sold or given away to meet your state’s asset limit.
- **Medicaid pending.** Even if an individual qualifies, there might be a period called “Medicaid pending” where benefits have been denied or the recipient not approved. This can be quite stressful, especially if immediate care is needed. Not all facilities will accept a person who is in pending status.
- **Bed availability.** A bed may not be available at a preferred facility.



PAYING FOR LONG-TERM CARE

2. SELF-FUNDED

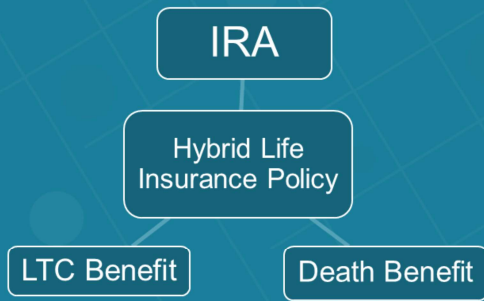
- **Use savings or investments for long-term care**
- **Consider your longevity**



Perhaps an individual cannot qualify for traditional long-term care insurance (LTCI) due to existing health issues. In this situation, they will have to use savings or investments to pay for care out of pocket and should set money aside for two to three years of LTC. Planning early is key to success, The best advice may be to live under one's means to save more.

The downside to this approach is not knowing how many years of care may be needed. Alzheimer's has an average life expectancy after diagnosis of eight to ten years, according to the Alzheimer's Research and Prevention Foundation. The funds to cover five years in a facility may be available but would deplete all assets in year six with nothing left for beneficiaries.

3. PRE-TAX SAVINGS - IRA



- Revised in 2022, Secure Act 2.0 reduces IRS penalty for taking out less than full RMD from 50% not underpayment to 25%
- Beginning date of RMDs changed from 72 to 73 years old
- Purchase hybrid life insurance policy with IRA proceeds
- Death benefit to the estate tax-free



Another strategy designates pre-tax savings (IRA) to purchase LTC protection. Retirement assets can be surprisingly substantial and a good source for LTC needs.

In 2023, the SECURE Act 2.0. reduces the IRS penalty for taking out less than your full RMD from 50% of the underpayment to 25% (10% if corrected in a timely manner). You should consult your investment professional or tax advisor about your specific situation.

Under the Secure Act of 2019, as revised in, the required beginning date of RMDs is raised from age 72 to 73 for any person who attains age 72 after December 31, 2022. There is no change to RMDs for people who turned age 72 prior to January 1, 2023.

To care for long term care needs, you can then



PAYING FOR LONG-TERM CARE

4. ROTH IRAS

- **Traditional IRA are taxed as ordinary income**
- **Tax-free benefits**
- **Consult your tax professional**

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Assets pulled from a traditional IRA are taxed as ordinary income. Luckily, Roth IRAs are funded with after-tax money, and feature tax-free growth, tax-free withdrawals, and no RMDs. Earmarking a Roth for LTC costs or premiums may be an excellent strategy.

Higher earners will also benefit by using what is called a backdoor Roth IRA. This is an IRS-permitted method allowing one to fund a Roth IRA even if income is higher than IRS limits for standard Roth contributions or conversions.

Funds can be used to pay for LTC costs or pay premiums for coverage. Please note – taxes must be paid on monies converted to backdoor Roth IRA and it will likely count as income, possibly pushing one into a higher tax bracket.

It is always helpful to speak to a tax professional to assess every individual's unique situation.

5. MINE YOUR HEALTH SAVINGS ACCOUNTS (HSA)

Age before close of taxable year	Max LTCI annual premium that can be paid by an HSA
40 or less	\$450
> 40 to 50	\$850
> 50 to 60	\$1,690
> 60 to 70	\$4,520
>70	\$5,640

Source: Internal Revenue Service

- **Reduce annual taxable income**
- **Grow tax deferred until needed for eligible expenses**
- **HTCI expenses are tax-free based on guidelines**



A health savings account (HSA) is a hidden jewel in your LTC and retirement planning arsenal. The approach is simple, effective and tax-advantaged.

- Contributions to an HSA reduce annual taxable income and grow tax-deferred until monies are used to cover eligible health care expenses.
- HSA withdrawals for medical expenses and LTCI are tax-free when they meet certain guidelines. Based on age, one can use HSA money tax-free to pay LTCI premiums (see Figure 1). To make this work, the long-term care policy must only cover long-term care services. Most LTCI policies qualify.
- After age 65 the money can be used for absolutely anything without penalty (although ordinary income taxes will be due on withdrawals). While there are annual contribution limits, there is no maximum accumulation limit for an HSA.

For example, 2024 HSA Annual Contributions limits are:

- \$4,150 self only
- \$8,300 family contribution limit plus a \$1,000 catch-up provision for those 55+

6. REVERSE MORTGAGE A HOME

- Homeowner can't be forced out
- Loan not counted as income
- No restriction on how money is used
- Funds home care, adult daycare, or long-term care premiums
- If a spouse passes away, the remaining spouse can still live in the home
- Lender takes a loss if the house is sold less than the mortgage




Individuals wishing to cover long-term care costs can leverage perhaps their greatest asset, their home, to pay for LTC expenses or an LTCI policy. The first option to take a look at is the reverse mortgage. For those 62 and older, the lender makes a loan in a lump sum, monthly installments or as a line of credit for the homeowner. The loan is typically paid back with interest when the home is sold. For seniors, there is some comfort in knowing that the Home Equity Conversion Mortgage (HECM) is insured by the U.S. Federal Government.

What you need to know:

- The homeowner can never be forced out of their home.
- The loan is not counted as income and does not affect Medicare or Social Security benefits. It may, however, impact Medicaid eligibility.
- There is no restriction on how the money can be used.
- Loans can fund home care, adult daycare or premiums for LTC coverage. One can use the proceeds to make their home safer and accessible, allowing for an indefinite stay in their residence.
- If one passes away, the remaining spouse can still live in the home.
- This option may not be the best solution if both spouses need care and enter a facility. Reverse mortgages are due when the last borrower dies or moves out.
- When the home is sold to repay the mortgage, if the proceeds of the sale are less than the mortgage, the lender must take the loss and cannot go after other assets of the homeowner or homeowner's estate. In most cases, the homeowner cannot pass the property to heirs.


There are some important considerations when using a reverse mortgage for LTC. The lender will want to make sure the homeowner is financially capable of maintaining their home. In some circumstances, the lender will require funds set aside to cover these costs. The borrower can live outside the home (think nursing home) for up to 12 months before the loan is due. This could be an issue if one spouse is in a nursing home and the other dies while still living in the house. The loan is due in one year. Finally, reverse mortgage closing costs can be as high as 8% of the loan amount – significantly higher than a home equity line of credit. Certainly, some things to digest when weighing one's options.



PAYING FOR LONG-TERM CARE

7. HOME EQUITY LINE OF CREDIT

- Quick and easy way to access money for care or insurance
- Access up to 80% of the home's equity
- Flexible withdrawals and payback periods
- Tax-deductible loan interest
- Excellent bridge to move into the facility until the house sells
- Lender can foreclose if the homeowner can't repay the loan



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A home equity line of credit, or HELOC, can be a great alternative to a reverse mortgage and is a quick and easy way to access money for care or insurance.

Loans based on the equity in one's home may be cheaper than reverse mortgages, which tend to have higher closing costs. Borrowers may be able to access up to 80% of their home's equity. Additionally, HELOCs are extremely flexible as it relates to withdrawals and payback periods. To top it off, interest on the loan can be tax-deductible in the year the interest is paid.

Furthermore, there is no requirement for the homeowner to maintain residence while the loan is in place. In this scenario, a HELOC has a clear advantage over a reverse mortgage. And, what if the person needs to sell their home to move into a facility? A HELOC can provide an excellent bridge strategy covering costs and expenses until the home is sold.

A HELOC is not without some downside. If the homeowner is unable to repay the loan, the lender could foreclose on the property. In addition, while rare, a lender could freeze the loan without ample warning.



PAYING FOR LONG-TERM CARE

8. EXISTING LIFE INSURANCE

- **Sell traditional life insurance policies to a life settlement company**
- **“Accelerated Benefits” in the form of cash advance**

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There are a few ways an existing life insurance policy can help fund LTC.

Individuals may have traditional life insurance policies that could be sold to a life settlement company. Proceeds will depend on the age and health status of the policyholder.

Some life insurance policies offer “accelerated benefits” in the form of a cash advance against the death benefit. Some insurance carriers may make an accelerated benefit available even if it is not in the contract. Either way, the upside may outweigh any reduction in death benefit for beneficiaries.

LIFE INSURANCE AND LONG-TERM CARE

PLAN FOR THE UNEXPECTED



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Life insurance offers protection in case you die when those who depend on you still need you. It also offers other estate and tax management benefits. Thinking about long-term care can be difficult but as they say, “necessity is the mother of invention.” Challenges along the way have led to innovations in recent years and there’s reason to feel hopeful about one’s ability to address the long-term care conundrum.

What is most important is starting small. An initial conversation to get the ball rolling can go a long way. Next, integrate the discussion with the financial planning process, just as one would tackle saving for retirement or income in retirement. The risks and costs of long-term care are among the most important considerations – fortunately, there are an array of solid tactics and solutions available. Given the enormous potential impact on assets, we can all benefit from the dialogue.

Please be sure to discuss unique tax situations with a CPA or qualified tax professional, as it is important to remember that individual recommendations will vary with each situation.



Questions & Answers



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We have a number of questions coming in now. Please email any questions you have to OneAZWealth@oneazcu.com ... And we will be sure to address them...

So, our first question is: **(TBD)**

If we do not get to your question, I promise we will respond to you directly.



As you may imagine, there are a number of considerations you should bear in mind when considering life insurance and long-term care coverage. You may need the assistance of a professional. And that's where this firm comes in. We specialize in helping people just like you assess their needs and put policies into place to meet those needs. As a wrap-up, thank you, Torrey, for your presentation and insights. For those watching and listening, Thank you for joining, we hope our discussion today has helped to provide you some ideas on **LIFE INSURANCE & LONG-TERM CARE.**

We all here at OneAZ Wealth Management welcome your feedback and comments. So, Please email us any suggestions you have for future webinar topics. As always, our entire OneAZ Wealth team of Advisors stands ready to assist you in reviewing your current financial plan and portfolio in light of today's economy. There is no better time than the present for a 2nd opinion on your current plan. Many of our clients had other advisors when they first come to us, and they learned and discovered new ideas and new strategies that are better suited to their needs. We welcome your call! Please call our toll-free number: **877-566-0517** and visit our **OneAZWealth.com website** for more information in creating your personal financial and retirement plan.

Again, Thank you for joining us... From all of us at OneAZ Wealth, we wish you the best for your Safety, Health and Wealth!