

# Welcome!

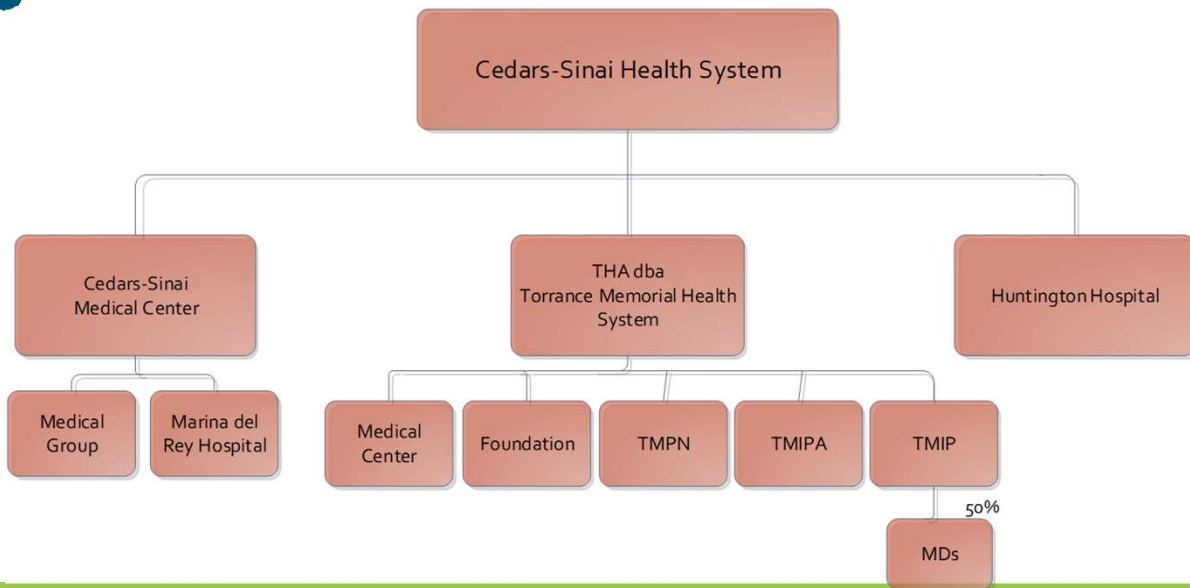
## Investing | Real Estate Reverse Mortgage | And more!

September 9, 2023

Taking Care of Your  
Financial Health



### Torrance Memorial Highlight



## Torrance Memorial Highlight



Craig Leach



Keith Hobbs

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## Types of Planned Gifts

1. **Bequest** – gift through will, living trust or designation in a qualified retirement plan.
2. **Immediate Charitable Gift Annuity** – Simple contract between donor and the Torrance Memorial Foundation whereby lifetime payments are made to one or two individuals.
3. **Deferred Charitable Gift Annuity** – Annuity payments are deferred until a specified date in the future.
4. **Charitable Remainder Trust** – Trust that provides fixed or variable payments to named beneficiaries for life or a specified term of years.
5. **Retained Life Estate** – Gift of remainder interest in home or farm. Donor retains the right to live in the home for life.
6. **IRA Beneficiary** – Naming Torrance Memorial as the beneficiary of your retirement accounts (percentages can be designated as desired)

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## IRA Qualified Charitable Distribution (QCD) / Charitable Rollover

- Gift up to \$100,000 from your IRA to Torrance Memorial
- SECURE Act 2.0 – after 2023 indexed for inflation & one-time \$50,000 transfer to charitable gift annuity (CGA) starting 2023
- Qualifies as your RMD
- Must be 70½ years of age
- Donation must come directly to Torrance Memorial from IRA administrator (check payable to Torrance Memorial Foundation)
- Become member of Heritage Society

**Not included in your income for your tax return**

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## Resource for Planned Giving

[www.TorranceMemorialFoundation.org/planned-giving](http://www.TorranceMemorialFoundation.org/planned-giving)

- Learn about the different arrangements available
- Plug in some numbers in the “gift calculator” to get an idea of how this type of gift might work for you
- **Download a FREE estate planning kit**
- Contact Sandy VandenBerge at (310) 784-4843  
[sandy.vandenberge@tmmc.com](mailto:sandy.vandenberge@tmmc.com)



Financial Health articles - [www.torrancememorialfoundation.org/News](http://www.torrancememorialfoundation.org/News)

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## How to Donate to Torrance Memorial

### Online

<https://www.torrancememorialfoundation.org/Donate>

### By Phone

Please call Torrance Memorial Foundation at 310-517-4703

You may charge your gift to your credit card or make a gift pledge

### By Mail

Check or credit card information to: Torrance Memorial Foundation  
3330 Lomita Blvd  
Torrance, CA 90505

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## Investing Update

### Presenter

#### **Gregory Schill, Certified Financial Planner™**

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## Agenda

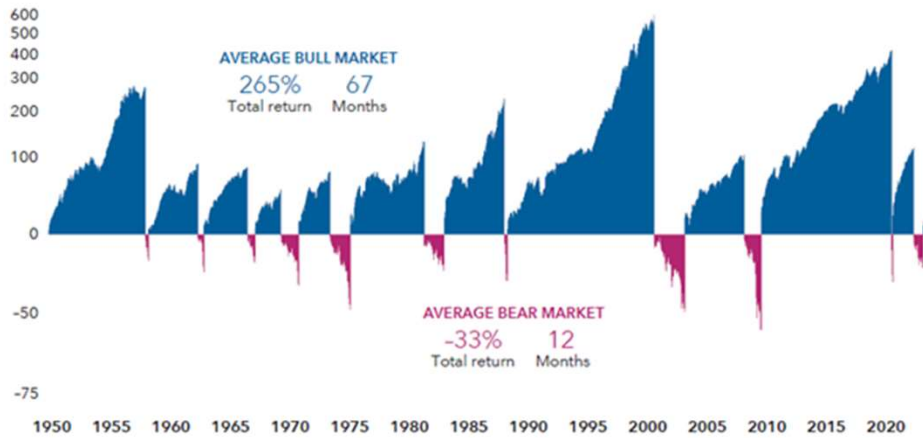
- **Recessions and Bear Markets**
- **Investor Focus**
- **Sources of Retirement Income**

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## Recessions and Bear Markets

Cumulative price return for U.S. bull and bear markets (%)



Sources: Capital Group, RIMES, Standard & Poor's. Includes daily returns in the S&P 500 Index from 6/13/49-6/30/23. The bull market that began on 10/12/22 is considered current and is not included in the "average bull market" calculations. Bear markets are peak-to-trough price declines of 20% or more in the S&P 500. Bull markets are all other periods. Returns are in USD and are shown on a logarithmic scale. Past results are not predictive of results in future periods.

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## Investor Focus

- Think Long-Term
- Diversify
- Educate yourself on stock and bond market history

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## Investor Focus (cont'd)

- Do not let your emotions rule your investment strategy
- Turn off the business channels and market timer blogs



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## Time, Not Timing

Missing just a few of the market's best days can hurt investment returns



Sources: RIMES, Standard & Poor's. As of 6/30/23. Values in USD. Regular investing does not ensure a profit or protect against loss. Investors should consider their willingness to keep investing when share prices are declining. Past results are not predictive of results in future periods.

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## Retirement Income Sources

### General sources of income

- Pension
- Investment account (taxable Individual, Trust, etc.)
- IRA/ROTH IRA
- 401(k) / 403(b) / 457 / TSP
- SIMPLE/SEP
- Annuities
- Investment Real Estate

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## Retirement Income Sources

### Prior generations of retirees lived comfortably

- Pensions (Defined Benefit Plans)
- Social Security benefits
- Savings
- Investment Real Estate

### Today, Defined Benefit Plans (Pensions) are generally not offered. Most companies offer only 401(k) and similar plans

- Defined Contribution Plans
- Shifts certain risks from employer to employee
- 401(k), other defined contribution plans and IRAs require analysis on investment risk, strategy and income generation

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## Annuities

- Annuitized Annuities offer a monthly payment (period certain, life, joint life, etc.)
- Annuitized Annuities have no investment risk
- Annuitized Annuities have little to no income flexibility
- Emergency cash needs can be problematic

Please note these discussion points refer only to an annuity that has been annuitized for income.

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## IRAs and 401(k)s are popular

### General types of tax advantaged savings plans

- Traditional IRA
- Roth IRA
- Inherited IRA
- Inherited Roth IRA
- 401(k)
- Roth 401(k)
- 403(b)
- 457
- TSP
- SIMPLE, SEP and other company plans

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## Individual Retirement Accounts (IRAs)

- IRAs carry investment risk
- IRAs have income flexibility
- IRAs potentially offer some inflation protection

This will generally apply to any type of investment account that holds Stocks, Bonds, Mutual Funds and ETFs.

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## IRA Income Generation

### Generating Retirement Income (hypothetical example)

- Build a balanced IRA investment portfolio strategy (60% stock, 40% bond) and assume a 7% annualized return over next ten years
- Set up automatic monthly distributions that equal 4% of the IRA value annualized
- If strategy is followed and portfolio does better than 4% annualized, may be potential for IRA income to keep pace with inflation over time

Note that proper risk tolerance analysis, diversification (both within the IRA and coordinated with other investment assets) is very important

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## SECURE ACT 2.0 Highlights

### Effective 2023

- Required Minimum Distribution (RMD) start age raised to 73

### Effective 2024

- IRA Catch-up contributions indexed for inflation [presently \$7,500 for 401(k)]
- IRA Qualified Charitable Distribution(QCD) \$100,000 limit increased for inflation
- 529-to-ROTH IRA rollovers: \$35,000 lifetime limit (annual Roth contribution limit applies)
- 401(k) Plan catch-up contributions must be ROTH if prior year income is greater than \$145,000. **IRS Notice 2023-62 released 8/25/2023 delays implementation until 2026**

### Effective 2033

- RMD start age raised to 75

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## Real Estate

### Presenter

#### Mathew Moore

#### Probate & Trust Real Estate Broker

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Mat@myWINres.com

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## RE101 Today's Stats for Buyers, Sellers, Investors

### Inventory Levels

- Dictates options for buyers
- Influences competition for sellers
- Key market indicator



### Days on Market (DOM)

- Insights into market demand
- Helps determine pricing adjustments
- Measure of market activity

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## RE101 Today's Stats for Buyers, Sellers, Investors (cont'd)

### Selling Prices vs. Asking Prices

- Buyer and seller insights
- Indicates market health
- Price expectation vs. reality



### Why Stats Matter

- Essential for buyers, sellers, investors
- Signals market trends
- Knowledge = Informed Decision Making



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## Today's Market for Buyers & Sellers: Challenges & Strategies

### Challenges for Buyers

- Rising interest rates
- Persistent inflation
- Limited inventory

### Strategies for Buyers to Rise Above

- Financial preparedness
- Flexible timing
- Informed decision-making



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## Today's Market for Buyers & Sellers: Challenges & Strategies (cont'd)

### Challenges for Sellers

- Buyer affordability
- Extended time on market
- Tougher negotiations

### Strategies for Sellers to Rise Above

- Accurate pricing
- Property enhancement
- Strategic marketing



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## Today's Market for Buyers & Sellers: Challenges & Strategies (cont'd)

### Key Tips for Both Buyers and Sellers

- Professional representation
- Collaboration with experienced agents



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## Property Management Tip – Collaborative Maintenance Co-Op

### Collaborative Benefits

- Streamlined communication
- Ensures efficient coordination
- Negotiating power
- Enhances community's influence
- Cost savings
- Volume pricing for multiple properties



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## Property Management Tip – Collaborative Maintenance Co-Op (cont'd)

### Community Impact

- Enhanced aesthetics
- Positive atmosphere and pride
- Time savings
- Quieter and peaceful living
- Environmental benefits
- Sustainable landscaping
- Cohesive community
- Fosters community spirit



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## Property Management Tip – Collaborative Maintenance Co-Op (cont'd)

### Outcome

- Showcase collective power
- Preserve property values
- Create attractive environment
- Foster vibrant community



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## Reverse Mortgage

### Presenter

**Karen Pryor**

**Certified Reverse Mortgage Professional**

Mutual of Omaha Reverse

Torrance, CA 90501

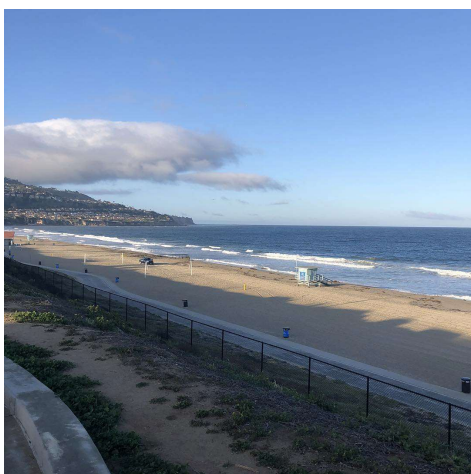
(310) 753-1924

Kpryor@mutualmortgage.com

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## Reverse Mortgages – Take a Breath!



***“An open mind leaves a chance for someone to drop a worthwhile thought in it.”***

**Mark Twain**

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Protection is in our DNA. For decades, we've helped protect the animal kingdom through the conservation efforts of Mutual of Omaha's Wild Kingdom. Our legacy of protection continues in the products and services we provide for our customers today.

**Founded in 1909**



We Exist for Our Customers



We Act with Integrity



We are Innovative



We are Accountable for Results

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## Reverse Mortgage Basics

### WHAT'S A REVERSE MORTGAGE?

A **Home Equity Conversion Mortgage (HECM)** or **“Reverse Mortgage”** is a unique loan that enables senior homeowners (62+) to access the equity in their homes without having to sell the home, give up title or make monthly mortgage payments.\*

\*Borrower must occupy home as primary residence and remain current on property taxes, homeowner’s insurance, the costs of home maintenance and any HOA fees.



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## Reverse Mortgage Basics



### HOW IT WORKS

#### Eligibility

- Age (62+), primary residence, financial assessment (willingness and capacity)

#### Borrower responsibilities

- Live in home as primary residence, pay property taxes, HOI and HOA (if applicable), maintain property

#### Benefit determined by

- Age of youngest borrower on title, appraised value of home, current expected interest rates, product chosen

#### Receiving the benefits

- Any combination of lump sum cash, monthly payments, tenure payments, line of credit

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## Reverse Mortgage Basics

### CONSUMER SAFEGUARDS

Borrowers are protected by a wide range of safeguards, making the HECM the safest, most regulated HUD mortgage available. These include:

- HEMs are non-recourse
- Homeowner retains title to home as long as loan terms are satisfied
- Homeowner/estate entitled to remaining equity
- Third-party counseling mandatory prior to application
- Equity line cannot be canceled, frozen or reduced
- Line of credit grows regardless of home value



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## What Can I Do With My Reverse Mortgage?



### MOST COMMON USES

- Eliminate monthly mortgage payment
- Provide line of credit for future financial needs
- Purchase home without spending all your cash

Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance and any HOA fees.

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## What Can I Do With My Reverse Mortgage?



### OTHER COMMON USES

- Consolidate debt or pay off other debt
- Supplement monthly income
- **Retirement planning tool**
- Remodeling, home repair or maintenance
- Healthcare costs and prescriptions
- Long-term and in-home care
- Create a cash reserve for emergencies
- Funds for travel and recreation
- **Purchase a home (downsize, move closer to family)**

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## The Power of Buffer Assets

The Powerful Financial Impact of Buffer Assets  
Buffer Assets



“**Buffer Assets**” are ideally, highly liquid assets whose value is not correlated with the market. Their value in protecting an investment portfolio heavy on equities is illustrated by the graphic shown here, compiled by Dr. Wade Pfau, Director of Research at McLean Asset Management.

The lines in the middle reflect not taking distributions from the portfolio following just one of the 4 down years which still significantly improved the outcomes.

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## The Lifestyle Home Loan



### REVERSE MORTGAGE FOR HOME PURCHASE

Since 2009, Reverse Mortgages can be utilized to purchase a primary home. Assisting borrowers in downsizing, moving closer to family, or moving to a more desirable community, etc.

**Compared to cash/traditional financing, borrowers can:**

- Significantly increase their purchasing power
- Significantly reduce out-of-pocket expenses
- Increasing cash flow
- Keeping liquid assets available for other uses
- Eliminating monthly mortgage payments\*

\*Borrower must occupy home as primary residence and is responsible for property taxes, homeowners' insurance, home maintenance and any HOA fees.



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## Mutual Insights

### Are Reverse Mortgages Misunderstood?



Mutual of Omaha survey shows retirees may be missing out due to misperceptions



74% of respondents 62 or older are unfamiliar or have little knowledge of reverse mortgages.



2% say they currently have a reverse mortgage, have had one in the past or plan to get one in the next year.

Equal Housing Lender

Findings are from an April 2023 Mutual Insights survey of 400 U.S. consumers over the age of 60. Mutual of Omaha Mortgage, Inc., NMLS ID 1025894. These materials are not from, and have not been approved by, HUD, FHA, or any government agency. 616781



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## Mutual Insights

MUTUAL *Insights*

4 Myths of Reverse Mortgages

- ✗ The Bank Gets the House
- ✗ Heirs Are Left with a Debt\*
- ✗ A Reverse Mortgage Ends Before the Last Homeowner is Finished Living in the House
- ✗ Monthly Mortgage Payments Are Required\*\*

Equal Housing Lender

\*Heirs who desire to keep or sell their home are responsible for the loan balance or 95% of the appraisal value, whichever is less.  
\*\*Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees. Findings are from an April 2023 Mutual Insights survey of 400 U.S. consumers over the age of 60. Mutual of Omaha Mortgage, Inc., NMLS ID 1025894. These materials are not from, and have not been approved by, HUD, FHA, or any government agency.

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## Reverse Mortgage Process – Steps 1 - 3

- 1. Talk with a Reverse Mortgage Advisor** – have in-depth discussion with advisor who specializes in reverse mortgages. They will walk you through free, no obligation, financial review and help you determine which product option fits your needs
- 2. HUD-Approved Counseling** – Before securing Home Equity Conversion Mortgage (HECM) you are required to receive independent counseling from certified, HUD-approved counselor (usually by phone)
- 3. Application** – advisor will request documents (identity, income, asset, property, trust, etc.) and help you complete application

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## Reverse Mortgage Process – Steps 4 - 6

4. **Financial Assessment** – HUD requires review of each applicant’s credit history, property tax payments and other credit factors to evaluate borrower’s willingness and capacity to meet loan obligations
5. **Processing & Approval** – after application is completed, appraisal will be ordered and once received, will be sent with all other application documents to be reviewed, finalized and prepared for closing
6. **Closing & Receiving Your Funds!** Signing of final loan document done in comfort of your home. Even after signing, you have 3 business days to cancel loan if you so choose. Any funds being paid to you will be transferred electronically to your account.

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## Truth Behind Closing Costs

*“Price is what you pay. Value is what you get.”* Warren Buffett

- A reverse mortgage not meant to be short-term solution. Having ability to manage your cash flow effectively, and have a non-market correlated buffer asset, can be invaluable.
- Only program of its kind that allows someone on fixed income to borrow money and not repay it until they leave home permanently

Reverse mortgage costs fall into 3 categories

- Upfront Mortgage Insurance Premium
- Origination Fee
- Third Party Costs

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## Real Life Examples

- **Saving on Capital Gains!** A recently widowed woman (85) bought her home in the 1970s for \$100k – it's now worth over \$3M. She was considering moving into an assisted living facility since she needs some help, but if she were to sell the home, she could potentially pay up to 35% in long term capital gains\*\*. She decided to get an FHA HECM instead. She now has access to a growing line of credit of over \$520,000 and can afford to bring in help!
- **Payoff Your Current Mortgage!** A single woman (65) who worked in the LA court system just retired. She has a pension and is holding off on applying for Social Security. She wanted to get out from under her \$1500/month mortgage payment so she can do some traveling. Her FHA approved condo was valued at \$600,000 so she was able to pay off her mortgage and have approximately \$50,000 left on a line of credit – which grows at the same rate as her loan!

*\*\*Please check with your accountant on all tax matters.*

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## Real Life Examples (cont'd)

- **Peace of Mind!** A retired navy officer, 94, who never married or had kids, wants to stop worrying if he has enough in his retirement accounts. He took out a reverse mortgage and is receiving \$1500/month so he can enjoy his final years.
- **Lifestyle Home Loan in Action!** A couple, both 78, decided to move closer to their grandchildren. They had paid off their home and were able to sell it and net \$875,000. The area they were moving to had homes in the \$750,000 range so they decided to pay cash so they wouldn't have a mortgage payment. However, they were also concerned about running out of their retirement funds. They opted to use our Lifestyle Home Loan – an FHA reverse mortgage used for purchases! Using this program, they were able to save almost \$300,000 of their proceeds and still not have a mortgage payment.

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Equal Housing Lender



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## Thank You For Listening!



### THANK YOU!

For additional questions, please contact:



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● Thank you!

# Questions?

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● Follow-up Questions

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