



THE MONEY GAME 2.0

Welcome to the JUNGLE!


*Where the game is wealth, and the winners are those who learn the rules.*

This is NOT tax or investment advice. Consult a professional.

What should I do?



The Only Correct Answer:



It Depends!

Plunder the Treasure: Show me the Money



Every coin you earn and save is a step closer to freedom. In this jungle, your treasure isn't just gold - it's retirement security, tax savings, and financial freedom.

It's Never Too Late to Find Your Treasure

- Warren Buffett: Built 90% of his wealth after 60
- Ray Kroc: Built McDonald's empire at 52
- Colonel Sanders: Founded KFC at 61
- Judi Dench: Reached global fame at 60
- Martha Stewart: Became a media mogul at 50
- Chaleo Yoovidhya: Launched Red Bull at 61
- Samuel L. Jackson: Career breakthrough at 46



*The jungle doesn't care about your age - the adventure begins when you do.*

Level 0: Basecamp



Before We Enter the Jungle...Let's Huddle Up

What did you take away from The Original Money Game?

- Build an Emergency Fund
- Pay off Debt (except house)
- Eliminate the Car Payment
- Focus on Retirement Savings (TSP/IRA)
- Reach TSP & IRA limits
- Pay off your House
- Protect your SSN
- Freeze your credit



*These were the plays that got you on the field... now we're moving downfield into the jungle.*

How Money Works:  
The Power Of Compound Interest

• The Rule Of 72 approximates the number of years it will take to **double** an investment

Double your investment in:

72 ÷ 3% = 24 years

72 ÷ 6% = 12 years

72 ÷ 12% = 6 years

How Money Works:  
The Power Of Compound Interest

	3%	6%	12%
21	\$2,000	21 \$2,000	21 \$2,000
			27 \$4,000
		33 \$4,000	33 \$8,000
			39 \$16,000
45	\$4,000	45 \$8,000	45 \$32,000
			51 \$64,000
		57 \$16,000	57 \$128,000
			63 \$256,000
69	\$8,000	69 \$32,000	69 \$512,000



The Money Game: Winning Financially

8/31/1990 to 6/30/2025	G Fund	F Fund	C Fund	S Fund	I Fund

Identity Protection

a. Freeze your credit reports!

b. [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) – to get a free report annually

ID Protection Programs

a. LifeLock: Well-known brand, solid features; pricey and upsells a lot.

b. IdentityGuard: Great AI-powered monitoring (uses IBM's Watson) strong all-around coverage.

c. IDSeal: Newer player, competitive price, includes cybersecurity tools like VPN and anti-virus.

Today's Jungle Adventure

BONUS LEVEL

Your Quest Begins: Meet Your Party

Turn to the person next to you.

Share your:

Name

Profession

What are you chasing in this Jungle?

Volunteer

Your Party's Quest Goals

Introduce your expedition partner to the group – we'll share a few out loud.

Name

Profession

What are they chasing in this Jungle?

Meet Your Jungle Guide

Kermit Jones, Jr.

Author

Insight Archeologist

Navy Chaplain

Business Growth Coach

Executive Coach

Leader Development

Set Your Compass: Which Way Are You Headed?

How do you define:

Financial Independence?

Financial Freedom?

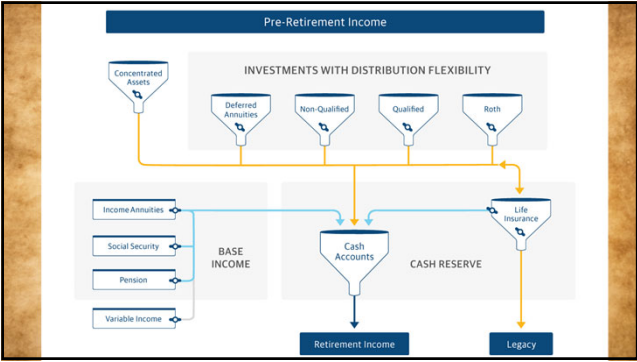
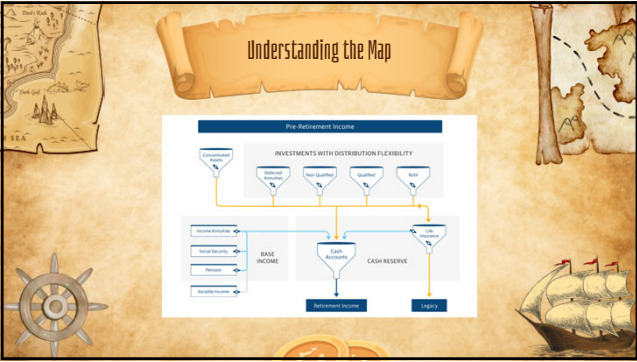
Plunder the Treasure: Show me the Money

What does it mean to be...

Rich?

Wealthy?



A treasure map-themed slide titled "Pre-Retirement Income". It features a compass rose, a ship, and a treasure chest. The slide lists various types of pre-retirement income and their characteristics.

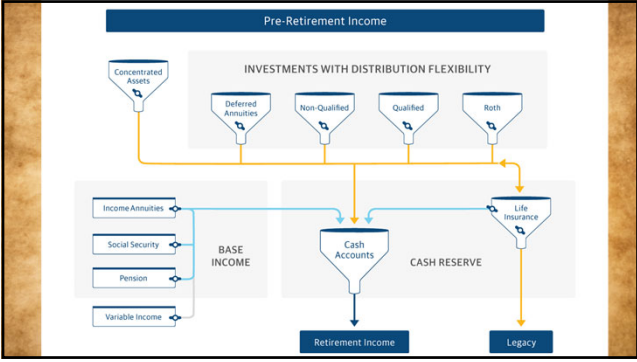
- **Concentrated:** Assets built-up equity, difficult to access quickly.
- **Deferred:** Annuities are self-funded pensions.
- **Non-Qualified:** are brokerage accounts (stocks).
- **Qualified:** **Traditional** Retirement Accounts (401(k)/TSP, IRA).
  - Pre-tax contributions, taxed upon withdrawal
- **Roth** is a retirement account.
  - After-tax contributions, **tax-free** growth & withdrawals after 59.5

A treasure map-themed slide titled "Base Income". It features a compass rose, a ship, and a treasure chest. The slide lists various types of base income and their characteristics.

- **Income Annuities:** Guaranteed payments for income gaps
- **Social Security:** Monthly checks; **taxable** income.
- **Pension:** Fixed payments from employer plans
- **Variable Income:** Income from investments or other sources
  - may fluctuate.

A treasure map-themed slide titled "Retirement Income & Legacy". It features a compass rose, a ship, and a treasure chest. The slide lists various types of retirement income and legacy.

- **Cash Accounts:**
  - Liquid reserves (2-3 years of income) weather market downturns.
- **Life Insurance:**
  - Provides wealth transfer and tax benefits, ensuring family security.

A treasure map-themed slide titled "Rank Your Treasure Priorities". It features a compass rose, a ship, and a treasure chest. The slide asks the viewer to determine their next move and rank the above terms on their handout.

**Determine your next move.**  
**Rank the above terms on your handout.**

A treasure map-themed slide titled "Turn Idle Gold into Growing Treasure". It features a compass rose, a ship, and a treasure chest. The slide lists various types of investments and their characteristics.

- **High-Yield Savings:**
  - ~4–5.5% APY, liquid, FDIC-insured.
- **CD Laddering:**
  - Staggered CDs for ~4–4.5% rates, less liquidity.
- **Money Market:**
  - ~4–4.5% yields, flexible, slightly higher risk.
- **Treasury Bills:**
  - ~4% (3m: 4.25%; 6m: 4.10%, 1y: 3.95%), safe, short-term



Gold & Guns & Bitcoin

Some treasures are timeless, others are volatile, and a few are just for the bold.

- Gold: Average Yield: ~8-9%
- CMP Guns: Average Yield: ~5-20%
  - Civilian Marksmanship Program
- Bitcoin: Average Yield: ~49% (2014)

Claim Your Bonus Treasure!

Backdoor Roth IRA

How High-income earners (150k or 236 joint) can legally get to Roth

- Contribute to a Traditional IRA (non-deductible, after-tax)
- Wait a short period (days / avoid earnings)
- Convert funds (Traditional to Roth)
- Pay taxes on any earnings (if applicable)
- Report contribution & conversion on your tax return (Form 8606)

Your money now grows tax-free inside the Roth IRA (and is tax free on withdrawal)

Self-directed Options (IRA, 401K)

- Non-traditional assets
  - real estate, private equity, gold, or crypto
- IRS rules same as regular IRAs/401(k)s
  - contribution limits, distribution age, etc.
- Qualified custodian required
- More control, more responsibility
  - ... but you get to decide!
- Prohibited Transactions
  - Property from or to yourself or close relatives, etc.
- Diversification beyond stocks and mutual funds

Simplified Employee Pension (SEP) & Solo Plans

- SEP IRA:
  - Employer-only contributions
    - up to 25% of net income, max 69k for 2024
  - Great for sole proprietors or small businesses
- Solo 401(k):
  - Designed for self-employed with no employees (spouse ok)
  - Allows employee and employer contributions
    - up to \$69,000 total for 2024; \$76,500 if 50+
  - Roth option and loan provisions often available

- Multiple business bonus!

Level 2: The Tax Jungle

LLCs, Tax Optimization & Legal 'Loopholes'

The TAX JUNGLE

LLCs, Tax Optimization & Legal 'Loopholes'

LLCs – Overview

Limited Liability Corporation

- Business structure (EIN) liability protection of a corporation
  - flexibility of a sole proprietorship or partnership
- Shields owners (called members) from personal liability
  - business debts or legal actions
- One or multiple members (including other businesses)
- Pass-through taxation by default
  - profits are reported on the owner's personal tax return
- Elective corporate tax treatment
  - e.g., electing S-Corp status for tax advantages

Starting an LLC

- Select your state of formation
- Choose a unique business name (State Rules)
- File Articles of Organization (Secretary of State)
- Designate a Registered Agent
- Create an Operating Agreement (recommended)
  - Outlines ownership, management, and decision-making rules
- Get an EIN (Employer Identification Number)
  - Required for taxes, banking, and hiring employees
- Register for any required licenses or permits

LLC Structures

- Single-Member LLC
  - One owner; taxed like a sole proprietorship
- Multi-Member LLC
  - Two or more owners; taxed like a partnership
- LLC Electing S-Corp Status
  - LLC files IRS Form 2553 to be taxed as an S-Corp
  - Can reduce self-employment tax
- LLC Electing C-Corp Status
  - Less common; taxed separately from owners
- Series LLC (only in some states)

Using LLCs to Reduce Tax Burden

- Deduct Business Expenses
- Depreciate Business Assets
- Pay Yourself a Reasonable Salary (S-Corp Election)
- Contribute to a SEP IRA or Solo 401(k)
- Claim Home Office & Utility Deductions
- Lower Your Adjusted Gross Income (AGI)



Tax Brackets

Single Income	Rate	Married Filing Jointly
\$0 to \$11,600	10%	\$0 to \$23,200
\$11,601	12%	\$23,201
\$47,151	22%	\$94,301
\$100,526	24%	\$201,051
\$191,951	32%	\$383,901
\$243,726	35%	\$487,201
\$609,351	37%	\$731,201

Balance Your Ballasts  
(Lower Your Tax Bracket)

- Contribute to a Traditional IRA or 401(k)
  - Reduces taxable income by deferring taxes
- Use a Health Savings Account (HSA)
  - Triple tax benefit: deductible, grows tax-free, tax-free withdrawals for medical
- Maximize Deductions Through an LLC or S-Corp
  - Deduct business expenses (mileage, home office, equipment)
- Fund a SEP IRA or Solo 401(k) if Self-Employed
  - Higher contribution limits for small business owners

Balance Your Ballasts  
Pt. 2 (Lower Your Tax Bracket)

- Itemize Deductions When They Exceed the Standard
  - Mortgage interest, charitable giving, medical expenses, etc.
- Increase Charitable Contributions
  - Donate to qualified charities for itemized deductions
  - Use QCDs if 70½+ from an IRA
- Harvest Investment Losses
  - Offset capital gains with capital losses
- Contribute to a Dependent Care FSA or 529 Plan
  - Tax-advantaged savings for childcare or education

Health Savings Account (HSA)

- Triple tax advantage
  - Pre-Tax Contributions
  - Tax-Free Growth
  - Tax-Free Withdrawals\*
    - on qualified expenses
    - otherwise, normal income

Health Savings Account Process

- Make Contribution (income deduction for AGI)
  - 2025 Limit, \$4,300 individual, \$8,550 family
  - 2026, \$4,400 individual, \$8,750 family
  - Age 55, additional \$1,000.
- Save receipts
- Grow money tax free
- Reimburse tax-free

HSA Qualified Expenses

- Medical Services:
  - Doctor visits
    - primary care, specialists, co-pay, deductibles
  - Hospital stays, surgeries
  - Dental care
    - cleanings, fillings, braces
  - Vision care
    - eye exams, glasses, contacts
  - Mental health
    - therapy, counseling, psychiatric care

MORE HSA Qualified Expenses

- Qualified Medical Expenses
  - Prescriptions & Medical Equipment
  - Diagnostic Tests & Preventive Care
- Other
  - Acupuncture, chiropractic care, and PT
  - OTC, and menstrual products
- Transportation
  - mileage, ambulance fees
- Long-Term Care
  - if medically necessary
- COBRA, Medicare Part B after 65

Non-Qualified Expenses

- Cosmetic procedures
  - e.g., elective plastic surgery
- General health items
  - e.g., vitamins, unless prescribed
- Most insurance premiums, EXCEPT:
  - COBRA
  - Medicare Part B after 65
  - Long-Term Care premiums within limits

Health Savings Account – Example 1

- Person, age 40, contributes \$8,000 per year x2 (16k total).
- Invests HSA funds at 12%
- Pays medical expenses out-of-pocket over the years
  - \$20,000 receipts
- At 65: has ~\$256,928 (25 years of growth).
  - Reimburses \$20,000 in medical expenses tax-free.
  - Withdraws remaining ~\$236,928 for any purpose
    - Medical = tax free
    - Other = taxed as income like traditional IRA



### Health Savings Account – Example 2

- Person, age 20-22, contributes **\$10,000** (over 3 yrs)
  - Invests HSA funds at **12%**
  - Pays medical expenses out-of-pocket over the years
    - **\$4,500** each year max deductibles (**193k** total)
- At 65: has **~\$1.2 million** (43 years of growth).
  - Reimburses **\$193k** in medical expenses tax-free.
  - Has **~\$1 million** for any purpose
    - Medical = tax free
    - Other = taxed as income like traditional IRA



### What's the catch with HSA?

Can anyone identify?



### What's the catch with HSA?

You have to initially pay both the **expense** and the **contribution**.



### Transferring Wealth Without the Tax

- Gift Up to **\$18,000 Per Person Per Year** (2025 Limit)
- Use the **Lifetime Gift and Estate Tax Exemption** (13.6m ea)
- Set Up an **Irrevocable Trust**
- Pay for Education or Medical Expenses **Directly**
- Transfer **Appreciated Assets** Strategically
- Consider Other **Trust Options**

### Level 3: The Hidden Temple Real Estate & Mortgage Insights



### Mortgage Types

- **Conventional Loan:** Non-government mortgage
  - \$766,550 in 2025, higher in some areas
  - 620+ credit, down payment (3%+), DTI <43%
- **VA Loan:** Veterans/service members, no down payment, no **PMI**
  - flexible credit, no loan limit, lower rates
- **Jumbo Loan:** Exceeds \$766,550 limit, high-value homes
  - requires 700+ credit, 10-20% down, DTI <40%, higher rates

### Private Mortgage Insurance (PMI)

- **Monthly fee:** paid by borrowers on conventional mortgages with less than 20% down payment to protect lenders against default
- **Refinancing:** If home value rises or equity exceeds 20%, refinance to a new loan without PMI
- **Appraisal:** If appreciation boosts equity to 20%, request new appraisal and PMI cancellation
- **Extra Payments:** bi-weekly strategy (13 payments/yr) accelerates principal reduction hitting 80% LTV faster (3yrs for 20%)

### Points on a Mortgage

- **Mortgage points (discount points):**
  - 1 point = 1% of loan. Paid upfront to lower the interest rate
  - typically by 0.25% per point
- **Cost vs. Savings:** Reduce monthly payments and total interest but require upfront cash
  - savings/break-even at **~10yr**
  - e.g., \$3,000 for 1 point saves ~\$25/month
- **Tax Benefit:** tax-deductible as mortgage interest (up to \$750k)

### Home Equity Line of Credit (HELOC)

- **Revolving credit line** secured by your home's equity
  - borrow as needed up to a set limit during a draw period
  - typically 5-10 years
- **Key Features:** Variable interest rates (often 7-10%)
  - interest-only payments during the draw period
  - followed by repayment of principal and interest
- **Tax/Relevance:** Interest tax-deductible if used for home improvements on securing property
- **Note:** Creates **options**. Best to get when you **don't** need it.



### I Spy a Red Flag

- **High or Hidden Fees:** Excessive origination fees or closing costs (e.g., >3-5%)
  - undisclosed prepayment penalties
- **Adjustable Rates with Steep Increases:** ARMs or HELOCs with low intro rates that spike
- **Balloon Payments:** Loans requiring a large lump-sum payment at the end
- **No Documentation or Low Scrutiny:** Often signals predatory terms or higher rates.
- **Pressure Tactics:** Lenders pushing quick decisions or discouraging shopping around
  - offering terms that seem too good to be true
- **Negative Amortization:** Loans where payments don't cover interest

### Amortization Schedule

- **A table detailing each loan payment**
  - shows principal, interest, balance over time
- **Usually fixed**
- **Some lenders may project or recalculate after extra payment or recasting.**

### Calculate Your Monthly Payment

Your monthly payment for a loan will depend on the amount, term, and interest rate of the loan. Use the inputs below to get a sense of what your monthly payment could end up being.

LOAN AMOUNT

\$ 500,000

MONTHLY PAYMENT

\$3,242.99

LOAN TERM

30 Years

INTEREST RATE

6.75 %

Total Interest Paid \$667,476.57

Loan Amount \$500,000.00

Total Paid \$1,167,477

PAYMENT SCHEDULE

### Calculate Your Monthly Payment

Your monthly payment for a loan will depend on the amount, term, and interest rate of the loan. Use the inputs below to get a sense of what your monthly payment could end up being.

LOAN AMOUNT

\$ 500,000

MONTHLY PAYMENT

\$4,424.55

LOAN TERM

15 Years

INTEREST RATE

6.75 %

Total Interest Paid \$296,418.52

Loan Amount \$500,000.00

Total Paid \$796,419

PAYMENT SCHEDULE

### PAYMENT SCHEDULE

First payment Jul 2025 → Estimated final payment Jun 2055

### MONTHLY PAYMENT BREAKDOWN

### AMORTIZATION SCHEDULE BREAKDOWN

Expand all years

AMORTIZATION SCHEDULE BREAKDOWN						Expand all years
Date	Principal	Interest	Payment	Total Interest Paid	Total Remaining Balance	
2025						
Jul 2025	\$430.49	\$2,812.50	\$3,242.99	\$2,812.50	\$499,569.51	
Aug 2025	\$432.91	\$2,810.08	\$3,242.99	\$5,622.58	\$499,136.60	
Sep 2025	\$435.35	\$2,807.64	\$3,242.99	\$8,430.22	\$498,701.25	
Oct 2025	\$437.80	\$2,805.19	\$3,242.99	\$11,235.42	\$498,263.45	
Nov 2025	\$440.26	\$2,802.73	\$3,242.99	\$14,038.15	\$497,823.20	
Dec 2025	\$442.74	\$2,800.26	\$3,242.99	\$16,838.40	\$497,380.46	
2026						
Jan 2026	\$445.23	\$2,797.77	\$3,242.99	\$19,636.17	\$496,935.24	
Feb 2026	\$447.73	\$2,795.26	\$3,242.99	\$22,431.43	\$496,487.51	
Mar 2026	\$450.25	\$2,792.74	\$3,242.99	\$25,224.17	\$496,037.26	
Apr 2026	\$452.78	\$2,790.21	\$3,242.99	\$28,014.38	\$495,584.48	
May 2026	\$455.33	\$2,787.66	\$3,242.99	\$30,802.04	\$495,129.15	
Jun 2026	\$457.89	\$2,785.10	\$3,242.99	\$33,587.15	\$494,671.26	
Jul 2026	\$460.46	\$2,782.53	\$3,242.99	\$36,369.67	\$494,210.80	
Aug 2026	\$463.05	\$2,779.94	\$3,242.99	\$39,149.61	\$493,747.74	
Sep 2026	\$465.66	\$2,777.33	\$3,242.99	\$41,926.94	\$493,282.08	

	Jul 2046	\$1,769.50	\$1,473.49	\$3,242.99	\$590,860.61	\$260,184.02
	Aug 2046	\$1,779.46	\$1,463.54	\$3,242.99	\$582,124.15	\$258,404.56
	Sep 2046	\$1,789.46	\$1,453.53	\$3,242.99	\$583,577.67	\$256,615.10
	Oct 2046	\$1,799.53	\$1,443.46	\$3,242.99	\$585,021.13	\$254,815.57
	Nov 2046	\$1,809.65	\$1,433.34	\$3,242.99	\$586,454.47	\$253,005.92
	Dec 2046	\$1,819.83	\$1,423.16	\$3,242.99	\$587,877.63	\$251,186.08
2047	Jan 2047	\$1,830.07	\$1,412.92	\$3,242.99	\$589,290.55	\$249,356.02
	Feb 2047	\$1,840.36	\$1,402.63	\$3,242.99	\$590,693.18	\$247,515.65
	Mar 2047	\$1,850.71	\$1,392.28	\$3,242.99	\$592,085.45	\$245,664.94
	Apr 2047	\$1,861.13	\$1,381.87	\$3,242.99	\$593,467.32	\$243,803.81
	May 2047	\$1,871.59	\$1,371.40	\$3,242.99	\$594,838.72	\$241,932.22
	Jun 2047	\$1,882.12	\$1,360.87	\$3,242.99	\$596,199.58	\$240,050.10
	Jul 2047	\$1,892.71	\$1,350.28	\$3,242.99	\$597,549.87	\$238,157.39
	Aug 2047	\$1,903.36	\$1,339.64	\$3,242.99	\$598,889.50	\$236,254.03
	Sep 2047	\$1,914.06	\$1,328.93	\$3,242.99	\$600,218.43	\$234,339.97
	Oct 2047	\$1,924.83	\$1,318.16	\$3,242.99	\$601,536.59	\$232,415.14
	Nov 2047	\$1,935.66	\$1,307.34	\$3,242.99	\$602,843.93	\$230,479.49
	Dec 2047	\$1,946.54	\$1,296.45	\$3,242.99	\$604,140.38	\$228,532.94
2048	Jan 2048	\$1,957.47	\$1,285.50	\$3,242.99	\$605,425.85	\$226,575.94

### Mortgage Pivot Points

- **On average:**
  - 30yr mortgage takes **22 yrs** to pay off **half** the principle
- **Paying half your mortgage payment amount *bi-weekly***
  - Equivalent of **13** payments per year
  - pays off your mortgage in under **23** years
  - saves **40%** in interest (\$272k on \$500k loan)

### Rent and Invest the Difference \$588k

**Example:** At 22, you rent a **\$2,000/month** apartment in a location where homes cost **\$500,000**.

You save **\$1,500/month** vs. a **\$3,087.53 mortgage payment** (your \$450,000 loan with 10% down, including PMI).

You **invest** the savings in a Roth IRA, growing **tax-free** to ~\$1.29M by 65 at **12%**, ideal if you plan to move frequently.

**FOR RENT**



## Owning

### Renting:

- Apartment: \$2,000
- Utilities: ~\$375
- Maintenance: \$0
- Total = ~\$2,375/month

### Owning a \$250k Home:

- Mortgage (10% down): \$1,800
- Utilities: ~\$375
- Maintenance: ~\$210
- Total: ~\$2,385/month

Nearly identical monthly cashflow.  
However, owning means equity, tax breaks,  
long-term value, wealth-building

## Becoming the Landlord

- Many target 1.5 to 1 (rent to mortgage)
  - E.g., \$1400 mortgage payment = \$2100 rent
- Lots of factors (down payments, maintenance, etc.)
- Can be quick way to gain financial freedom
- Can be a quick way to go broke!

## Easy Equity

- Add a bedroom or add a bathroom
- Finish a basement or attic
- Energy efficiency
- Extra payments



## Level 4: The Cryptic Code:

Crypto, Blockchain, AI and... USA Jobs



## Cryptocurrency

a digital form of money (asset) that uses encryption (cryptography) to secure transactions, verify ownership, and operate independently of a central authority (bank or govt)

## Who made Bitcoin?

- Satoshi Nakamoto
- DeFi = Decentralized Finance



## But Allow an Expert to Explain



<https://www.youtube.com/watch?v=BL5yUVQvmX>

## A Long Time Ago...



## What's it Worth?

Gold

Stocks

Real Estate

Art



Crypto: limited supply, utility, and market trust

Fiat Currency



## We the People

**Who controls your money?**



## Video – Public Money

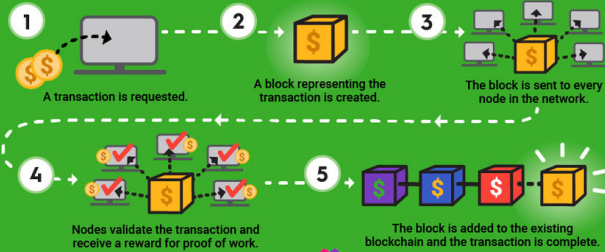


<https://www.youtube.com/watch?v=5JDrK7sP3gA>

## Blockchain

- **digital ledger** that records transactions in a secure, transparent, and unchangeable way by linking data in a chain of blocks across a decentralized network.
- **All transactions** have a complete **audit trail**
  - genealogy

## HOW BLOCKCHAIN WORKS



## Create Your Own Wallet

- **Choose a wallet type**
  - Mobile app, desktop, hardware, or web-based
- **Download a trusted wallet app**
  - Ex: Coinbase Wallet, Exodus, BlueWallet, or Trust Wallet
- **Create a new wallet**
  - Follow prompts (usually 1-2 minutes)
- **Write down your recovery phrase**
  - List of 12-24 secret words; store safely & NEVER share
- **You're ready to receive Bitcoin**
  - Share your wallets public address to receive funds

## Create Your Own Paper Wallet

- **Choose a trusted paper wallet generator**
  - Go to [bitaddress.org](https://bitaddress.org), preferably offline for security
- **Generate your wallet**
  - Create a public address & private key pair
- **Print or carefully write down the keys**
  - Avoid saving digitally; store the paper securely (fireproof/waterproof)
- **Send small Bitcoin to the public address**
  - You can share this address to receive funds
- **Verify the transaction (Big Brother)**
  - Use blockchain explorer ([blockchain.com](https://blockchain.com)) to confirm

## How to Buy Some Bitcoin

- **Crypto Exchange:**
  - Coinbase, Kraken, Binance US
- **Bitcoin ATM**
  - Bitcoin Depot in Silverdale\*
- **Purchase from an Individual**
- **Transfer TO YOUR WALLET**
  - Ex: Cash App & Pay Pal "hold it for you"



## Blockchain: Beyond Bitcoin

- **Transparency:** shared, tamper-proof
- **Traceability:** real-time tracking
- **Security:** can't be altered
- **Efficiency:** reduce delays and paperwork
- **Accountability:** verifiable role



## Big Question ...

**You know what's even more confusing than cryptocurrency?**



Big Answer

# USAJOBS

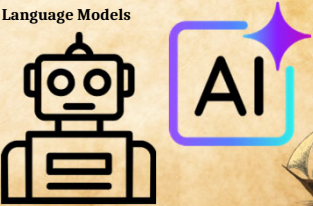
USAJobs

- Application
  - Questionnaire
  - Resume
- “Making the Cert”
- Interview
- Non-certification Inquiry



Artificial Intelligence (AI)

- Generative Pre-trained Transformer & Large Language Models
- ChatGPT
- Grok
- Gemini
- Claude
- NotebookLM
- HumanizerAI



Once Upon a Time...

Write a Children's Story in Real Time



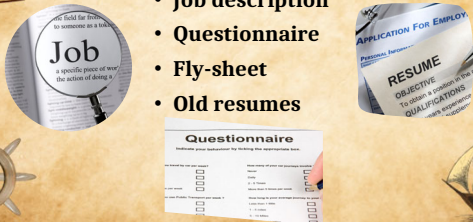
Why Should You Care?

Using AI to help with USAJobs



Resumes (Re)Writing

- Job description
- Questionnaire
- Fly-sheet
- Old resumes



Interview Preparation

# DEMO

Level 5: Legacy Lagoon

Social Security, Annuities, Insurance, and Career Navigation



Social Security

- 1.Option 1: Start at Age 63 and Invest It
  - a. Monthly benefit: \$1,600
  - b. Invest HYSA at 4.5% annual return
  - c. At age 70, ~\$157,633 saved. Annuity?
- 2.Option 2: Age 70, monthly: \$2,742

- Break-Even: ~82 years old, miss ~\$250k by 100
- Average Expectancy: 76 for males; 81 for females





## Social Security Survivor Benefits

- Provide **monthly** income to eligible **family** members (like a spouse, child, or dependent parent) after a **worker** dies.
- The **amount** is based on the deceased's earnings record, and benefits can begin as early as **age 60** for widows/widowers, or **earlier** for **dependent** children.
- **Can't stack.** SSA pays whichever is **higher**.



## Annuities

- **Annuity:** financial product that you purchase (usually from an insurance company) that provides a **guaranteed** stream of income, either for a set period or for the rest of your life.
- **Simple version:** You give an insurance company a lump sum (or make payments), and in return, they promise to pay you a regular income, like a personal pension.
- Creates **stable, predictable income** and **reduces the risk** of outliving your money.

## Annuities

- Annuities are a great option when you want guaranteed lifetime income, protection from market risk, or a steady retirement paycheck you can't outlive.
- Annuities are not a great option when you need liquidity, want high investment growth, or don't understand the fees, restrictions, or long-term commitments involved. Or if you die early.
- Consider a joint-life annuity or a life annuity with **survivor** option.

## Insurance Types

- **Term Life:** set period (10, 20, 30 yrs); low cost, no cash value
- **Whole Life:** lifetime, fixed premiums, cash value component
- **Universal Life:** flex premiums & death benefit; builds cash
- **Variable Life:** Cash value tied to investment performance
- **Final Expense:** Small for burial costs; simplified underwriting



## Scenario

- **Age: 30**
- **Budget: \$300/month**
- **Coverage: \$500,000**
- **Term length: 30 years**
- **Investment return: 8% annually**



## Whole Life Example

- **Premium: ~\$300/month**
- **Coverage: \$500,000 for life**
- **Cash value grows slowly but steadily**
  - guaranteed + dividends
- **After 30 years:**
  - Approx. \$200,000–\$250,000 in cash value
  - Lifetime coverage continues



## Term Life Example

- **Premium:** ~\$30/m for 30-yr, \$500,000 coverage
- **Invest remaining:** \$270/month in index fund at 12%
- **After 30 years:**
  - Investments grow to approx. \$943,640
  - Insurance expires, self-insured
- **Consider:** buy **term** life insurance ... and **invest** the difference.



## Whole Life Considerations

- **You want** to transfer wealth tax-efficiently
- **You need** guaranteed lifetime coverage
- **You value** stable, predictable growth
- **You want** to create a legacy or fund a trust
- **You have** maxed out other tax-advantaged accounts
- **You need** an asset that is creditor-protected



## Trust

- **Revocable Living Trust:**
  - **Retain control** of assets while alive; avoids probate
- **Irrevocable Trust:**
  - Removes assets from your **estate**; offers tax and creditor **protection**
- **Testamentary Trust**
- **Bypass Trust (Credit Shelter)**
- **Generation-Skipping Trust**
- **Special Needs Trust**





Identity Theft

- Freeze Credit Reports
- IDSeal



Final Boss Level: Create “Personalized Wealth Plan”



Take Inventory: Plan Before You Leap


- Think through your situation and goals
- Outline your next steps



Think: Your Next Move

What to do after reaching contribution limits on TSP (401k), IRAs, and 401ks


- My annual income is?
- My top financial goal?
  - Early retirement
  - Build passive income
  - Legacy /estate
  - Liquidity & flexibility
- My risk tolerance?
  - Low (protect principal)
  - Moderate (growth + safety)
  - High (I can ride volatility)



Action: Your Next Move

Based on your thoughts...

- Health Savings Account: triple tax advantage
- SEP IRA / Solo 401k: good for self-employed, high income, aggressive savers
- Self-Directed IRA/401k: good for higher risk tolerance & alternative assets
- Cash & CDs: good for low risk, liquidity goals
- Brokerage Account: good for medium-term flexibility & taxable growth
- Mortgage / HELOC: good to review and capture hidden long-term savings
- Life Insurance: good to insure family is take care of



Applicability to Your Job

- Job Relevance:
  - Mastering retirement makes you a smarter federal employee.
- Security Clearance:
  - Financial stability reduces clearance risk
- Confidence & Clarity:
  - Knowing your financial path improves focus, decisions, & morale.
- Work-Life Balance:
  - Less money stress = more satisfaction at work and at home.
  - Higher performance!



“The best time to start was yesterday.  
The next best time is now.”

After-Credits

Resources who helped (not recommendations)

- Retirement Planning
  - Jacob Lucas - [jacob.lucas@nm.com](mailto:jacob.lucas@nm.com)
- ID Seal
  - Mark “Rudy” Haupt – [mrhaupt@yahoo.com](mailto:mrhaupt@yahoo.com)
- Faith-Based Investments
  - Terry Bewley - [terry@strongtowerwealth.com](mailto:terry@strongtowerwealth.com)
- Federal Resumes
  - Marsha Cliff - [marshacleff@6starresume.com](mailto:marshacleff@6starresume.com)
  - Resume Place - [resume-place.com](http://resume-place.com)
- Me 



You’re Questions For Me



