FedMax™

Social Security Optimization eBook

Author
Vincent J Bono, J.D.
bono@federalemployeeadvocates.com

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About the Author

Vincent J Bono, J.D.

Vince Bono worked his way through Seton Hall Law School by helping lawyers and federal employees plan for a stronger retirement. After graduation, Vince became a licensed Reinsurance Intermediary helping high wealth clients with "unique backgrounds", obtain insurance, when other companies declined to insure them.

In 1984 Vince joined his friend Lawrence Tero (Mister T) in creating the CBS Movie of the Week, "The Toughest Man In The World", and while in Hollywood wrote eight additional made for TV stories. In 1987 Vince returned to the high-risk insurance industry and founded The Insurance Exchange of America, which was sold in 1991.

In 1991 Vince changed industries and founded Vista International Communications, a regional long distance phone carrier specializing in mid-sized businesses. In 1997 Vince sold Vista to an AT&T subsidiary and retired, but not for long.

In 1999 Vince founded Trans Atlantic Reinsurance Company which was sold and then in 2003 he founded Federal Employee Advocates, helping tens of thousands of federal employees plan for a stronger federal retirement. Contemporaneously, Vince helped create Safe Money Innovators.

Since that time, Vice has published hundreds of articles, eBooks, Whitepapers, and videos related to helping federal employees maximize their benefits, and plan for a stronger federal retirement, and he has hosted over 150 monthly Webinars on the topic.

Prelude

Social Security is doomed and there isn't a darn thing anybody can do about it. Not the President, not the Congress, not the Senate, not the Governors, not the Supreme Court, not the Banks, not the Army, Air Force, Navy, or Marines, and the impact will be felt around the world.

Anything that could have been done should have been done in 1999, when the National Debt was $5.6 Trillion but in that year we had a $126 Billion Dollar Surplus. The politicians back then were either too cowardly or too dense to take that $126 Billion and put it into the Social Security Fund; with interest it would now have $630 Billion more than it has. With an annual Social Security deficit of $67 Billion, that would have bought us another 10 years before the Fund is at zero and avoided the inevitable 28% cut to your Social Security payments in 2032, as is now predicted by the Social Security Trustee and Actuaries. We predict it will be 28% but not in 2032 as predicted, but in 2030.

The reason we predict 2030, is that three short years ago, the very same Congressional Budget Office that then predicted the Social Security "Zero Date" to be in 2034, now states with certainty it will be 2032. The answer as to why they changed their mind is simple; the National Debt three years ago was $33 Trillion and today it's $39 Trillion. The National Debt will increase by $4 Trillion, to $43 Trillion Dollars by 2030 and that will be the day the 28% cuts will start.

And for those of you that think that taxing the rich is the answer, think again. The total net worth of all American Billionaires is around $7 Trillion. If the Treasury Department totally confiscated every penny of that $7 Trillion Dollars, we will still be 34 Trillion in National Debt and counting, and those Billionaires long before it happens, will move to the Bahamas, where there is no personal income tax.

So that's the bad news, now for some good news! It starts with an easy self-help way to make up for the 28% Social Security payment cut in 2032 (I still say 2030). As you continue to read through this eBook, the "easy self-help" methodology will become self-evident.

Section I

The Basics

Everything related to your Social Security is centered around your "Social Security Full Retirement Age". Don't confuse this with your MRA (Minimum Retirement Age), Medicare Eligibility Age, FERS Supplement Qualification Age, or Pension Age Calculation Age.

Social Security Full Retirement Age

Birth Year	SS Full Retirement Age
1943-1954	66 years old
1955	66 and two months
1956	66 and four months
1957	66 and six months
1958	66 and eight months
1959	66 and 10 months
1960 and later	67 years old

Income Based Reductions

The Minimum Age to start collecting Social Security retirement benefits is age 62, but there is an earnings test which can significantly lessen your payments if you do that.

If you have not reached your "Social Security Full Retirement Age" and start collecting Social Security, for every $2.00 you earn above $24,480 your benefit will be reduced by $1.00. Your pension income is not included-only Wages & Business income are. This reduction also holds true for your FERS Special Supplement. Once you achieve your "Social Security Full Retirement Age", there are no "Income Reductions", regardless of much your income may be.

In the year you reach your "Social Security Full Retirement Age", you can earn $65,160 in that year, without any reduction of benefits. For every $3.00 over that amount, your benefit will be reduced by $1.00 until such time as you reach your "Social Security Full Retirement Age".

Age Based Reductions

If you retire & start collecting Social Security before your "Social Security Full Retirement Age", your payments will be reduced by approximately 6.25% per year for every year you start collecting before your "Social Security Full Retirement Age". Assuming your "Social Security Full Retirement Age" is age 66, collecting at age 62 causes a permanent 25% reduction (6.25% x the four years until your FRA). If you started collecting at Age 64, the reduction is 12.5%. It's not an "all or none" proposition.

If your "Social Security Full Retirement Age" is age 66, and at that time you would collect $3000 a month, but you take your Social Security at age 62, you would receive $2250 a month or $27,000 a year. That additional $27,000 a year for the four years you took Social Security early, equals $108,000. On average, this means that your "Break Even Age" is 78 ½ years old, meaning that the decision to take Social Security four years earlier, would not negatively impact you for 16 ½ years!

Age Based Increase

If you retire & start collecting at age 70, your payments will be approximately 32.5% more than if you retired & collected at your FRA, again assuming your Social Security FRA is 66.

Social Security Taxation

Single Taxpayer: If your "Income" is between $25,000 and $34,000, you may have to pay income tax on up to 50 percent of your payments. (not a 50% tax). Income for this test includes your "Adjusted Gross Income", Non-Taxable Interest, and 50% of your Social Security payments.

If more than $34,000, up to 85 percent of your benefits may be taxable (not an 85% tax).

Married filing jointly: If you and your spouse have a combined income that is between $32,000 and $44,000, you may have to pay income tax on up to 50 percent of your benefits

If more than $44,000, up to 85 percent of your benefits may be taxable.

Your income for the purposes of meeting the above criteria includes your Adjustable Gross Income, tax-exempt interest income and half of your Social Security.

Section II

Six Ways To Collect Social Security

1. Social Security Retirement Benefits:

Monthly payments, Primary Insurance Amount (PIA) are calculated using the individual's inflation adjusted 35 highest-earning years. 40 work credits
(roughly ten years of employment) are needed for eligibility.

If you decide to claim early at age 62 through Full Retirement Age (FRA) it permanently reduces the monthly payment. Waiting past Full Retirement Age earns Delayed Retirement Credits. This increases the FRA PIA payout by 8% annually up to age 70. The delay to age 70 is like buying an enhanced, inflation-protected, high-yielding, guaranteed annuity.

2. Spousal Benefits: The Advantage of being married

The lower-earning or non-working spouse can claim up to 50% of the
higher-earner's Primary Insurance Amount (PIA). Couples need to coordinate their timelines for filing. The spouse can claim the spousal match after the higher-earner files for their own retirement benefits. If the higher-earner can delay their own benefit until age 70 it will maximize the household's ultimate payment, the lower-earner might claim their own retirement benefit early and go to the larger spousal benefit later.

3. Survivor Benefits: Insuring a legacy

Monthly income paid to widow(er). Depending on age and disability, children may be eligible. Eligible divorced ex-spouses.

By delaying until age 70, the higher-earning spouse maximizes their own retirement benefit. A surviving spouse at Full Retirement Age (FRA) can inherit the deceased worker's maximized benefit which is critical! When either spouse passes away, the lower Social Security retirement benefit is forfeited! (The retirement cliff, widows' penalty). The widow(er) can claim their survivor benefit as early as age 60.

A claiming strategy can involve taking reduced survivor benefits while delaying their own retirement benefit until age 70.

4. Divorced Spouse Benefits: Protects Divorcees

It provides divorced individuals retirement or survivor benefits based on their ex-spouse's work history. This benefit does not affect the ex-spouse in any way. Contact the Social Security office to inquire about this possible benefit. To qualify for this benefit the marriage had to last 10 consecutive years. Remaining unmarried is also a requirement for this benefit. If the divorce is over 2 years the ex-spouse filing requirement is not needed.

5. Child & Dependent Family Benefits: The Multiplier for Generations

Benefits are paid to biological, adopted, stepchildren, or dependent parents.
Children are unmarried and under 18 (or 19 if still in high school).
For family members of a worker who is retired, disabled, or deceased.
Let us help you optimize this benefit before the children age out.

6. Disability Benefits (SSDI): The Safety Net when life happens

Monthly benefits for workers who face a long-term physical, or mental medical condition that prevents them from engaging in substantial gainful work.
This is an early retirement benefit that is not reduced for age. It gives you 100%
Of your full retirement benefit. You must have enough work credits to qualify.
(In general, you need 40 credits total with 20 credits earned in the 10 years prior to the disability). For younger workers the number of credits needed is less.

Section III

Strategize

More than half of the people who are collecting Social Security today did not put enough thought and effort into making the decision as to when they should start to collect, resulting in an average loss of $113,000 in benefits paid to them over time.

Below is a hypothetical FedMax report we created to illustrate how we can help you make an intelligent decision on when (and when not) to take your Social Security payments.

We never charge Federal Employees for any of the work we do on their behalf, regardless of how extensive that help might be, so we strongly encourage you to request a personalized FedMax report and allow us to review it with you.

Naturally, we also have Reports for Single Federal Employees.

Client: George Riley-Male 69
Client: Martha Riley- Female 63
Marital Status: Married
Health: Both in Good Health

Life Expectancy:
George-Age 84
Martha-Age 87

SS Full Retirement Age:

George 66 ½ Years Old
Martha 67 Years Old

SS Payments at Full Retirement Age:

George-$3333
Martha-$2165

Cola: 2%

Which Option Would You Choose?

1. George Collects at age 69, and Martha Age 63:

George: $4022. The reason it is not $3333 as stated above, is because George waited 2 ½ years beyond his SS Full Retirement Age to collect.

Martha: $1508. The reason it is not $2165 as stated above, is because Martha took her payments four years earlier than her SS Full Retirement Age to collect.

Martha will receive $5521 in total if George dies at his projected life expectancy age of 84.

2. George Collects at age 69 and Martha Age 67, (Her Full Retirement Age)

George: $4022. Again, the reason it is not $3333 as stated above, is because George waited 2 ½ years beyond his SS Full Retirement Age to collect.

Martha: $2165. The reason it is not $1508 as stated above, is because Martha waited until her SS Full Retirement Age to collect.

Martha will still receive $5521 in total if George dies at his projected life expectancy age of 84.

3. George Collects at Age 70 (His Maximum Benefit Age) and Martha Age 63

George: $4352. The reason it is not $4022 as stated above, is because George waited until Age 70 to collect.

Martha: $1508. The reason it is not $2165 as stated above is because Martha took her payments four years earlier than her SS Full Retirement Age to collect.

Martha will receive $5857 in total if George dies at his projected life expectancy age of 84.

George Collects at age 70 and Martha Age 67 (Her Full Retirement Age)

George: $4352. Again, the reason is because George waited until Age 70 to collect.

Martha: $2165 because she waited until her SS Full Retirement Age to collect.

Martha will receive $5857 in total if George dies at his projected life expectancy age of 84.

Section III-Continued

Single Federal Employee

Client: Thomas Henderson-Male Age 60
Marital Status: Single
Health: Above Average

Life Expectancy-Age 83

SS Full Retirement Age: 67

SS Payments at Full Retirement Age: $4000

Cola-2%

Which Option Would You Choose?

1. Thomas collects at age 62:

Monthly Payments: $2930. The reason it is not $4000 as stated above, is because Thomas took his Social Security payments four years before his SS Full Retirement Age.

His total lifetime Benefit Payments will be $999,696

2. Thomas Collects at age 67 (His Full Retirement Age)

Monthly Payments: $4595. The reason it is not $2930 as stated above, is because Thomas waited until his SS Full Retirement Age to collect.

His total lifetime Benefit Payments will be $1,162,230

3. Thomas Collects at Age 70 (His Maximum Benefit Age).

Monthly Payments: $6046. The reason it is not $4595 as stated above is because Thomas waited until his Maximum Benefit Age to collect.

His total lifetime Benefit Payments will be $1,230,531.

Section IV

Can a Federal Employee Run Low On Money During Their Retirement?

According to Forbes: Almost half of American households will run short of money in retirement. That includes federal employees.

According to the Social Security Trustees: The Social Security Fund will run out of money in 2032 (more likely 2030). This should cause a 28% decrease in your payments.

According to Harvard: 66% of all Americans who reach age 65 will at some point need long-term care for up to three years and with an average nursing home stay being $6700 a month, this could have significant consequences for a federal employee.

According to Investment News: 63% of retired Americans Worry More About Running Out of Money than Death.

According to EBRI: Over 60% of Americans who are now retired, or who will be retiring within the next 15 years, will at some point run low on money during their retirement.

Inflation: The cost of goods and services in many instances, has increased by over 20% since 2022, mainly because of the National Debt ballooning to $39 Trillion Dollars, which means our buying power has been greatly diminished.

TSP Funds & "Managed Money": A lot of federal employees keep their money in their TSP after they retire or give it to a financial institution to manage. Contrary to what you may think, the TSP Funds are not managed to maximize gains or minimize losses; they are administered. This leaves your retirement at risk unless you are in the G Fund, which earns quite a bit less than the real inflation rate. If you are within 12 years of retirement or during your retirement, keeping your money in a place that can lose money like the TSP Funds and/or "Managed Money" for that matter, is not a prudent thing to do.

Health Issues: The older we get the more likely we are to have health issues, and as we all know, Medicare and conventional health insurance have very limited coverage for Nursing Home and In-Home Care.

On average, the cost of a private room in a nursing home is $116,000 per year. If you retire with a $400,000 nest egg, it could wipe out that nest egg and put you in debt as well.

Can this happen to you? If you believe what is on www.LongTermCare.gov, someone turning age 65 today has almost a 70% chance of needing some type of long-term care.

The FERs Supplement: For those of you planning on retiring at your MRA, the FERs Supplemental retirement benefit is up for renewal/cancellation every year and it has survived quite a few close calls since its inception. With $39 Trillion in National Debt and climbing, the FERs Supplement is in constant danger of being reduced or eliminated and probably will be in 2030 or 2032 when the Social Security Armageddon occurs.

Life expectancy is a very important element in planning for your retirement, if you want to retire and stay retired. At age 65, a male is expected to live 16 years and a female 19 years; that is a very long time for your savings to last!

There is no one-size-fits-all system when it comes to the complexity of properly preparing for your federal retirement. A good plan for one federal employee may not be good for another, which is why we encourage all federal employees to be proactive.

Guaranteed Lifetime Income Annuities could be the answer to your financial prayers. Below are five actual Case Studies for Federal Employees we have helped..

This is a Case Study of an actual client of ours, who is a 65 year old federal employee that wants to achieve a Guaranteed Lifetime Income starting at age 70. The options she had as a federal employee would have forced her to give up the ownership in her money, something she was unwilling to do.

This is what we proposed for her, which allows her to still own her money, and receive a Guaranteed Lifetime Income.

Client Current Age: 65

Deposit Amount: $500,000

Client Age When Income Begins: Age 70

Guaranteed Lifetime Withdrawal Payments: $59,460 per year

This is a Case Study of an actual client of ours who wanted a Guaranteed Lifetime Income and still keep control of his money. This is what we proposed, which allowed him to still own his money, and receive a Guaranteed Lifetime Income.

Client Age: 60

Deposit Amount: $151,000

When The Income Started: Age 63

Guaranteed Lifetime Withdrawal Payments: $14,026 per year

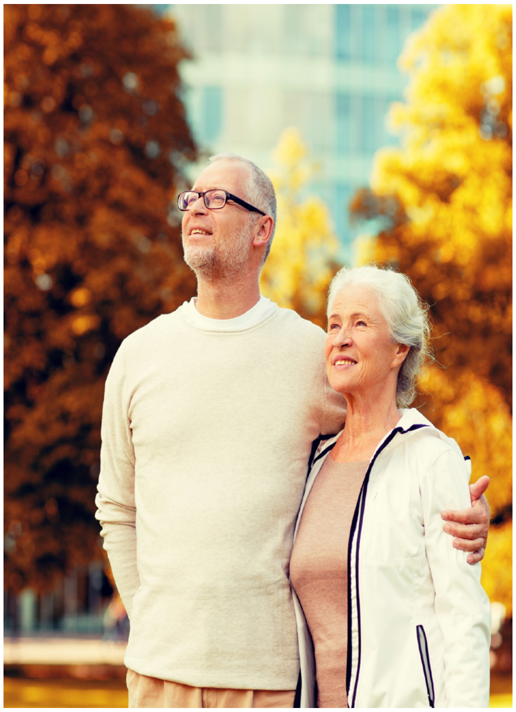
This is a Case Study of an actual client of ours, who was 59 years old and wanted to achieve a Guaranteed Lifetime Income starting at age 66. This is what we proposed, which allows her to still own her money, and receive a Guaranteed Lifetime Income.

Client Age: 59

Deposit Amount: $50,000

Client Age When Income Begins: Age 67

Guaranteed Lifetime Withdrawal Payments: $5,673 per year



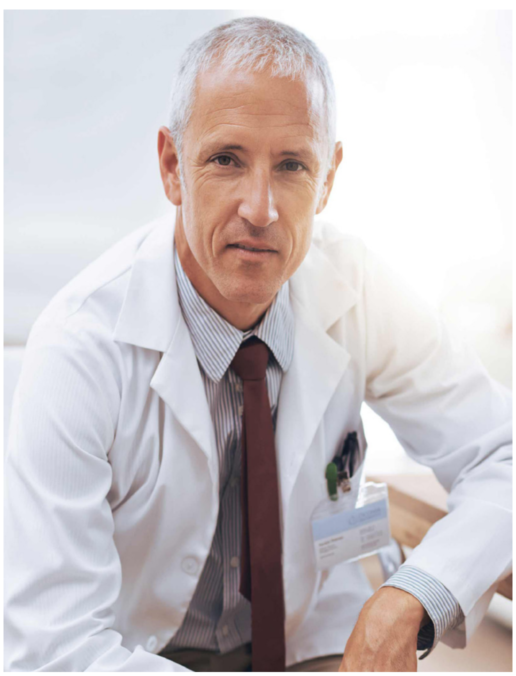
This is a Case Study of actual clients of ours (Male age 62 and his Wife age 60), who wanted a Guaranteed Lifetime Income to last for both of their lives. This is what we proposed, which allows them to still own their money, and receive a Guaranteed Lifetime Income.

Client Ages: 62 & 65

Deposit Amount: $500,000

When The Income Started Five Years from the Initial Deposit

Guaranteed Lifetime Withdrawal Payments: $45,373 per year



This is a Case Study of an actual client of ours, who was 66 years old and wanted to achieve a Guaranteed Lifetime Income starting at age 67. This is what we proposed, which allows him to still own his money, and receive a Guaranteed Lifetime Income.

Client Age: 66

Deposit Amount: $400,000

Client Age When Income Began: Age 67

Guaranteed Lifetime Withdrawal Payments: $30,451 per year

For further details please contact the founder of our company Vincent J. Bono, J.D. bono@federalemployeeadvocates.com and he will answer any questions you might have. Vince does not sell annuities or any other financial products for that matter, but after being in the industry for over 50 years, he can give you some pretty darn good advice!

Section V

Snippets From Our Team

Crucial Stages of Federal Employee Retirement Planning

When it comes to preparing for retirement, there are Four major “stages” that every Federal employee should know about. Knowing what each milestone age means will help you, plan for your retirement more efficiently. Hopefully this will help you be prepared, maximize your benefits and avoid potential financial mistakes.

Age 50 – Statistically this is the age most people begin serious retirement planning. It is never too early to start planning and hopefully you have begun saving and planning many years before age 50.

Due to the fact that not everyone planned efficiently or were able to save prior to age 50, the IRS has allowed people 50 years old and older to contribute more to their retirement plans. This is called the catch-up provision. Federal Employees who are ages 50-59, and 64 plus, are able to contribute an additional $8,000 per year to their TSP. Ages 60 to 63, the amount increases to $11,250.

Age 55 – For most Federal Employees age 55 is when you would be first eligible to retire with a full unreduced annuity if you have 30 years of service.

For CSRS you can retire at age 55 with 30 years of service.

For FERS, if you have 30 years, you can retire at your Minimum Retirement Age which is between ages 55 and 57 depending upon your year of birth:

Year Born	MRA
Before	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
Between 1953-1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 and After	57

If are eligible to retire at your MRA, you are also eligible for the FERS Supplement, but there are no guarantees that will be still around when the Social Security Armageddon Date arrives in 2030 (our prediction) or 2032.

Your FERS annuity supplement is paid in addition to your pension and is only available once you reach your MRA and actually retire. It ends when you reach age 62. It is also available if you retired involuntarily before attaining your (MRA) or voluntarily because of a major reorganization, or reduction in force. However, you still will not be eligible until you reach your MRA. If you receive a deferred benefit, a disability benefit or an immediate MRA+10 benefit, you will not be eligible for the annuity supplement.

If your annuity has a Civil Service Retirement System (CSRS) and a Federal Employees Retirement System (FERS) component, you can still receive an annuity supplement. However, you must have completed one full calendar year of service subject to FERS computation rules.

The FERS Supplement payment formula is simple: Take the amount of Social Security you would receive at age 62, divide that number by 40 and then multiply that number by 30. If you Social Security Benefit at age 62 would be $1000 a month, divide 40 into that ($25.00) then multiply that by 30 ($750.00).

Like social security benefits, the FERS annuity supplement is subject to an earnings test. It is reduced if you earn more than the social security exempt amount of earnings in the immediately preceding year. The supplement is reduced by $1.00 for every $2.00 of earnings over the minimum level. It is possible that the supplement could reduce to $0.

Earnings for the year consist of the sum of wages for service performed in the year, plus all net earnings from self-employment for the year, minus any net loss from self-employment for the year. The FERS basic benefit is not considered earnings for this calculation.

Another milestone that age 55 brings is the potential to access your TSP without the 10% penalty utilizing IRS Rule 72(t). Most other retirement accounts like IRAs have a 10% penalty until age 59.5 for most withdrawals.

Age 59.5 – The infamous age of fifty-nine and a half is when you are able to access all of your retirement accounts such as your TSP, without paying the 10% withdrawal penalty.

If you're still working, a 59.5 years old Federal Employees also have access to a TSP benefit called an "Age Based In Service Withdrawal". You can pull out the money and pay taxes on it, or you have the option to roll your TSP into another retirement account like an IRA.

Age 60 is when Federal Employees are able to retire with 20 or more years of service. If you're FERS and thinking of retiring at age 60, make sure you have someone calculate what you would receive at age 62 before you decide to leave at 60. In some cases, holding on for two more years could be worth a considerable amount more pension benefits per month due to a higher computation. Knowing those figures will help you decide the best age to retire, if there is such a thing.

Should You Take A TSP Loan?

The TSP allows participants to take loans from their accounts – but is this is good idea? Is it sound financial decision-making to borrow from your retirement account? Unfortunately, the answer to the TSP loan question is not a simple "yes" or "no" but rather an emphatic "maybe" – so let's look a little closer to see when it makes sense to borrow from your TSP and when it doesn't.

First, a little background. You can borrow the amount you have contributed to your TSP, plus the earnings on your contributions, up to a limit of $50,000. A simple way to estimate how much you can borrow is 50% of your TSP account balance or $50,000 – whichever is less. If you already have an outstanding loan, or have had one in the last 12 months, the amount you can borrow is reduced by the amount of these loans.

You pay interest on your loan at the rate the G Fund is paying (at this wriring 4.50%). When you pay interest on your loan, it goes back into your account. It does not go to the TSP. This is a widely-held misconception, but the fact is that the interest you pay on a TSP loan you pay to yourself (your TSP).

When you take out a TSP loan, you set up a repayment plan that can be as long as 5 years. Payments are made through payroll deduction. If you leave your job for any reason, your loan must be repaid in full within 60 days, or the unpaid balance will be reported as a taxable distribution. If you are under the age of 59 ½, you will also be subject to a 10% early withdrawal penalty.

So, when does it make sense to take a loan from your TSP?

To pay off high interest credit card debt: If your credit card rate is 25%, a $50,000 balance is costing you $1041 per month just in interest; a TSP Loan will cost you $188 a month. It seems like it's a "No Brainer".

It really comes down to a "Quality of Life" issue. If that $1041 payment becomes $188 would it dramatically improve your "mental health"? We are not talking about improving your lifestyle, we are talking about less stress and anxiety in your life. If the answer is yes and you pinky swear you will not go into another $50,000 in Credit Card Debt, it's a go!

Section VI

Noteworthy Motivating Quotes

"I will tell you the secret to getting rich on Wall Street. You try to be greedy when others arefearful. And you try to be fearful when others are greedy." **Warren Buffett**

"Buy when everyone else is selling and hold until everyone else is buying. That's not just a catchy slogan. It's the very essence of successful investing." **J. Paul Getty**

"I never attempt to make money on the stock market. I buy on the assumption that they could close the market the next day and not reopen it for ten years." **Warren Buffett**

"How many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case." **Robert G. Allen**

"Empty pockets never held anyone back. Only empty heads and empty hearts can do that."
Norman Vincent Peale

"Every time you borrow money, you're robbing your future self." **Nathan W. Morris**

"Rich people have small TVs and big libraries, and poor people have small libraries and big TVs." **Zig Ziglar**

"Never spend your money before you have it." **Thomas Jefferson**

"The stock market is filled with individuals who know the price of everything, but the value of nothing." **Phillip Fisher**

"A successful man is one who can lay a firm foundation with the bricks others have thrown at him." **David Brinkley**

"Live as if you were to die tomorrow. Learn as if you were to live forever." **Mahatma Gandhi**

"If your ship doesn't come in, swim out to meet it!" **Jonathan Winters**

"The only place where success comes before work is in the dictionary." **Vidal Sassoon**

"If plan A fails, remember there are 25 more letters in the alphabet." **Chris Guillebeau**

"Money isn't everything until you get married, get divorced or have to buy stuff." **Vince Bono**

"A nickel ain't worth a dime anymore." **Yogi Berra**

"Too many people take no care of their money till they come nearly to the end of it. " **Johann Wolfgang von Goethe**

"Formal education will make you a living; self-education will make you a fortune." **Jim Rohn**

"I made my money the old-fashioned way. I was very nice to a wealthy relative right before he died." **Malcolm Forbes**

"The real measure of your wealth is how much you'd be worth if you lost it all." **Vince Bono**

"The question isn't who is going to let me; it's who is going to stop me." **Ayn Rand**

"If you have trouble imagining a 20% loss in the stock market, you shouldn't be in stocks." **John Bogle**

"My formula for success is rise early, work late and strike oil." **JP Getty**