

Conversation for Today

1. Introductions
2. Your Tax Timeline
3. Income Tax Forms
4. Standard Deduction vs Itemized Deductions
5. Form 1040
6. Tax Return Considerations



Meet your presenters



Andrew Nelson, AIF, MBA



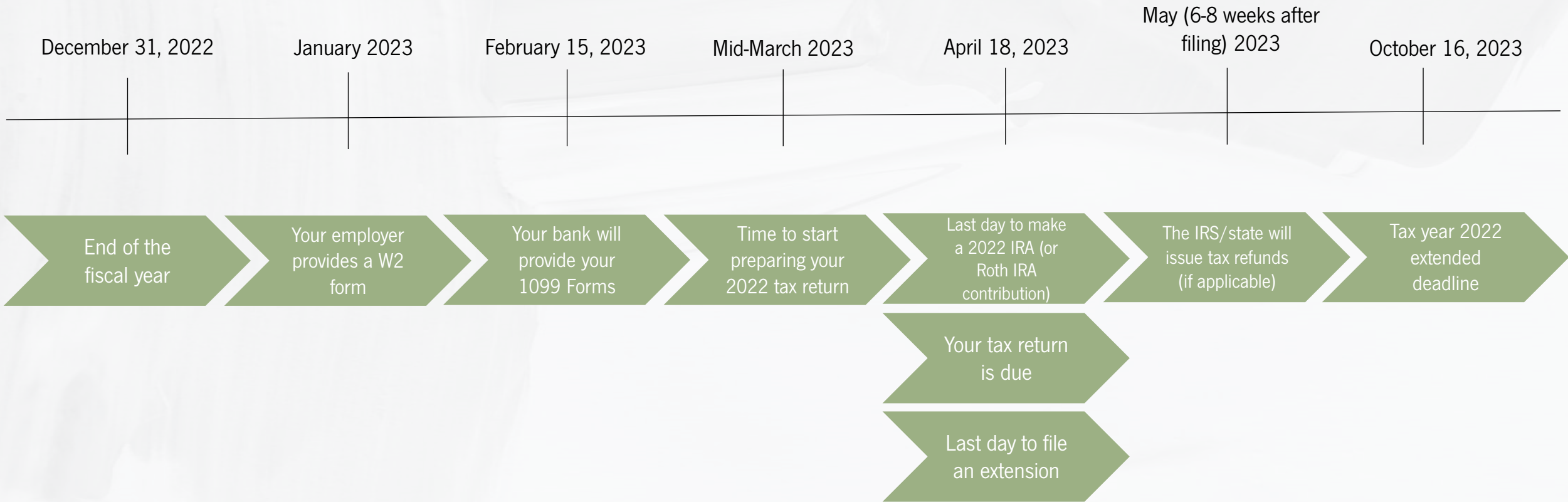
Austin Pearce, CPA

Conversation for Today

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- 2. Your Tax Timeline**
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Individual Tax Return Timeline



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W2 Form

Box 1: Your taxable wages.

Box 2: Federal income tax withholdings.

Box 4: 6.2% of your income is withheld for social security.

Box 5: 1.45% of your income is withheld for Medicare. This tax is required for employees.

Box 12: Your retirement plan contributions.

- Letter D = pre-tax contributions
- Letter AA = Roth contributions

Box 17: State income tax withholdings.

Income: Box 1

Deductions: Box 12

Tax withholdings: Box 2, Box 4, Box 6, Box 17

		a Employee's social security number		OMB No. 1545-0008		This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.								
b Employer identification number (EIN)			1 Wages, tips, other compensation \$62,000		2 Federal income tax withheld \$10,000									
c Employer's name, address, and ZIP code			3 Social security wages \$70,000		4 Social security tax withheld \$4,340									
			5 Medicare wages and tips \$70,000		6 Medicare tax withheld \$1,015									
			7 Social security tips		8 Allocated tips									
d Control number			9		10 Dependent care benefits									
e Employee's first name and initial		Last name		Suff.		11 Nonqualified plans		12a See instructions for box 12 D \$8,000						
			13 Statutory employee <input type="checkbox"/>		Retirement plan <input checked="" type="checkbox"/>		Third-party sick pay <input type="checkbox"/>		12b AA \$3,000					
			14 Other			12c		12d						
f Employee's address and ZIP code			15 State Employer's state ID number OR		16 State wages, tips, etc. \$62,000		17 State income tax \$4,900		18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

Tax Year

Department of the Treasury—Internal Revenue Service

Copy C—For EMPLOYEE'S RECORDS

(See Notice to Employee on the back of Copy B.)

Prepare and eFile Your Tax Return at [eFile.com](https://www.irs.gov/efile)

1099 Tax Forms

1099 - INT

CORRECTED (if checked)		OMB No. 1545-0112		Interest Income
Payer's RTN (optional)	2022			
1 Interest income	Form 1099-INT			Copy B For Recipient This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
2 Early withdrawal penalty				
3 Interest on U.S. Savings Bonds and Treas. obligations				
4 Federal income tax withheld	5 Investment expenses			
6 Foreign tax paid	7 Foreign country or U.S. possession			
8 Tax-exempt interest	9 Specified private activity bond interest			
10 Market discount	11 Bond premium			
12 Bond premium on Treasury obligations	13 Bond premium on tax-exempt bond			
14 Tax-exempt and tax credit bond CUSIP no.	15 State	16 State identification no.	17 State tax withheld	
www.irs.gov/Form1099INT Department of the Treasury - Internal Revenue Service				

1099 - DIV

CORRECTED		OMB No. 1545-0110		Dividends and Distributions
2022		Form 1099-DIV		
1a Total ordinary dividends	1b Qualified dividends			Copy 1 For State Tax Department
2a Total capital gain distr.	2b Unrecap. Sec. 1250 gain			
2c Section 1202 gain	2d Collectibles (28%) gain			
2e Section 897 ordinary dividends	2f Section 897 capital gain			
3 Nondividend distributions	4 Federal income tax withheld			
5 Section 199A dividends	6 Investment expenses			
7 Foreign tax paid	8 Foreign country or U.S. possession			
9 Cash liquidation distributions	10 Noncash liquidation distributions			
11 Exempt-interest dividends	12 Specified private activity bond interest dividends			
13 State	14 State identification no.	15 State tax withheld		
www.irs.gov/Form1099DIV Department of the Treasury - Internal Revenue Service				

1099 - R

CORRECTED		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
2022		Form 1099-R		
1 Gross distribution	2a Taxable amount			Copy 1 For State, City, or Local Tax Department
2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>			
3 Capital gain (included in box 2a)	4 Federal income tax withheld			
5 Employee contributions/ Designated Roth contributions or insurance premiums	6 Net unrealized appreciation in employer's securities			
7 Distribution code(s)	8 Other			
9a Your percentage of total distribution	9b Total employee contributions			
14 State tax withheld	15 State/Payer's state no.	16 State distribution		
17 Local tax withheld	18 Name of locality	19 Local distribution		
www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service				

1099 - G

CORRECTED		OMB No. 1545-0120	
2022		Form 1099-G	
1 Unemployment compensation	2 State or local income tax refunds, credits, or offsets		
3 Box 2 amount is for tax year	4 Federal income tax withheld		
5 RTAA payments	6 Taxable grants		
7 Agriculture payments	8 Check if box 2 is trade or business income <input type="checkbox"/>		
9 Market gain			
10a State	10b State identification no.	11 State income tax withheld	
www.irs.gov/Form1099G Department of the Treasury - Internal Revenue Service			

Most people don't receive tax forms for their 401(k)'s because the information is included on **Form W2 in box 12.**

1099 - G

CORRECTED

Country, ZIP	1 Unemployment compensation	OMB No. 1545-0120	
	\$	2022	
	2 State or local income tax refunds, credits, or offsets	Form 1099-G	
	\$	3 Box 2 amount is for tax year	4 Federal income tax withheld
			\$
Code	5 RTAA payments	6 Taxable grants	
	\$	\$	
	7 Agriculture payments	8 Check if box 2 is trade or business income <input type="checkbox"/>	
	\$		
	9 Market gain		
	\$		
	10a State	10b State identification no.	11 State income tax withheld
			\$
			\$

1099-G

- Reports the amount of refunds, credits, and offsets of state income tax during the previous year
- The amount may be taxable on your federal income tax return if you used itemized deductions in the prior year
- If you receive this form in the mail, put it in your tax return drawer
- Form 1099-G is also sent to individuals who have received unemployment benefits

Form 1098

CTED (if checked)		OMB No. 1545-1380	Mortgage Interest Statement
<small>*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.</small>		2022 Form 1098	
1 Mortgage interest received from payer(s)/borrower(s) \$ 15,000		Copy B For Payer/ Borrower <small>The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.</small>	
2 Outstanding mortgage principal \$ 500,000	3 Mortgage origination date 1/1/2020		
4 Refund of overpaid interest \$	5 Mortgage insurance premiums \$		
6 Points paid on purchase of principal residence \$			
7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.			
8 Address or description of property securing mortgage			

Form 1098

- Summarizes your mortgage payments for the year
- Includes the total interest you paid on your mortgage
- The interest is included in your itemized deductions (if you do itemize)

2022 LONG-TERM CAPITAL GAINS TAX RATES

Tax Rate	Income (Single)	Income (Married)
0%	Up to \$41,675	Up to \$83,350
15%	\$41,676 to \$459,750	\$83,351 to \$517,200
20%	Over \$459,750	Over \$517,200

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2022 Standard Deduction

Single	\$12,950
Married Filed Jointly	\$25,900
Head of Households	\$19,400

Example

Martin & Angela are married, file jointly, and have a combined annual income of \$100,000.



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2022 Tax Information

Annual Income	\$100,000	
401(k) Contributions	(\$5,000)	Reduces their taxable income
Standard Deduction	(\$25,900)	Reduces their taxable income
Taxable Income	\$69,100	This is their 2022 income subject to taxes

A Brief History of the Standard Deduction

The standard deduction was first adopted in 1944.
This chart starts in the year 1970.

Look at the difference between 2017 and 2018.

The greater the Standard Deduction amount is,
the more likely people are to use it.

If you are over 65 or blind, you receive an
additional standard deduction:

- Single or HOH: **\$1,750**
- Married Filing Jointly: **\$1,400 per spouse**

Standard Deduction Amount, 1970-2021

Year	Single Person	Head of Household	Married Couple	Year	Single Person	Head of Household	Married Couple
1970	1,100	1,100	1,100	1996	4,000	5,900	6,700
1971	1,050	1,050	1,050	1997	4,150	6,050	6,900
1972	1,300	1,300	1,300	1998	4,250	6,250	7,100
1973	1,300	1,300	1,300	1999	4,300	6,350	7,200
1974	1,300	1,300	1,300	2000	4,400	6,450	7,350
1975	1,600	1,600	1,900	2001	4,550	6,650	7,600
1976	1,700	1,700	2,100	2002	4,700	6,900	7,850
1977	2,200	2,200	3,200	2003	4,750	7,000	9,500
1978	2,200	2,200	3,200	2004	4,850	7,150	9,700
1979	2,300	2,300	3,400	2005	5,000	7,300	10,000
1980	2,300	2,300	3,400	2006	5,150	7,550	10,300
1981	2,300	2,300	3,400	2007	5,350	7,850	10,700
1982	2,300	2,300	3,400	2008	5,450	8,000	10,900
1983	2,300	2,300	3,400	2009	5,700	8,350	11,400
1984	2,300	2,300	3,400	2010	5,700	8,400	11,400
1985	2,400	2,400	3,550	2011	5,800	8,500	11,600
1986	2,480	2,480	3,670	2012	5,950	8,700	11,900
1987	2,540	2,540	3,760	2013	6,100	8,950	12,200
1988	3,000	4,400	5,000	2014	6,200	9,100	12,400
1989	3,100	4,550	5,200	2015	6,300	9,250	12,600
1990	3,250	4,750	5,450	2016	6,300	9,300	12,600
1991	3,400	5,000	5,700	2017	6,350	9,350	12,700
1992	3,600	5,250	6,000	2018	12,000	18,000	24,000
1993	3,700	5,450	6,200	2019	12,200	18,350	24,400
1994	3,800	5,600	6,350	2020	12,400	18,650	24,800
1995	3,900	5,750	6,550	2021	12,550	18,800	25,100
				2022	12,950	19,400	25,900
				2023	13,850	20,800	27,700

2022 Itemized Deductions

2022 Itemized Deductions

Medical and Dental Expenses	If more than 7.5% than your adjusted gross income (rare)
State and Local Taxes you Paid	Capped at \$10,000
Interest you Paid	Home Mortgage Interest
Gifts to Charity	Gifts by Check or Cash
Casualty and Theft Losses	Federally Declared Disaster (rare)

Example

Martin & Angela are married, file jointly, and have a combined annual income of \$100,000.



2022 Itemized Deductions - Example

Medical and Dental Expenses	\$0	
State and Local Taxes you Paid	\$10,000	>> W2 box 17 & real estate taxes
Interest you Paid	\$15,000	>> \$500,000 loan with a 3% interest rate
Gifts to Charity	\$2,000	
Casualty and Theft Losses	\$0	
Total Itemized Deductions	\$27,000	

2022 Standard Deduction

\$25,900

2022 Itemized Deductions

\$27,000

Martin & Angela are married, file jointly, and have a combined annual income of \$100,000.



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EXAMPLE 1:

- Married couple filing jointly
- Combined income of \$190,000

2022 Federal Income Tax Brackets

Tax Rate	Income (Single)	Income (Married)
10%	\$0 to \$10,275	\$0 to \$20,500
12%	\$10,276 to \$41,775	\$20,501 to \$83,550
22%	\$41,776 to \$89,075	\$83,551 to \$178,150
24%	\$89,076 to \$170,050	\$178,151 to \$340,100
32%	\$170,051 to \$215,950	\$340,101 to \$431,900
35%	\$215,951 to \$539,900	\$431,901 to \$647,850
37%	\$539,900 or more	\$647,850 or more

Tax Amount at each bracket:

10% bracket: \$2,050

12% bracket: \$7,565.88

22% bracket: \$20,811.78

24% bracket: \$3,803.76

W2 - box 1	\$190,000
1099 - INT	\$1,000
1099 - R	\$30,000
Total Income	\$221,000
Standard Deduction	(\$25,900)
Itemized Deductions	-\$27,000
Taxable Income	\$194,000

← Only use
the larger of
the two

Total taxes paid: \$34,231.42

Effective tax rate: 17.65%

EXAMPLE 2:

- Single person filing
- Income of \$75,100

2022 Federal Income Tax Brackets

Tax Rate	Income (Single)	Income (Married)
10%	\$0 to \$10,275	\$0 to \$20,500
12%	\$10,276 to \$41,775	\$20,501 to \$83,550
22%	\$41,776 to \$89,075	\$83,551 to \$178,150
24%	\$89,076 to \$170,050	\$178,151 to \$340,100
32%	\$170,051 to \$215,950	\$340,101 to \$431,900
35%	\$215,951 to \$539,900	\$431,901 to \$647,850
37%	\$539,900 or more	\$647,850 or more

Tax Amount at each bracket:

10% bracket: \$1,027.50

12% bracket: \$3,779.88

22% bracket: \$4,482.28

W2 - box 1	\$75,000
1099 - INT	\$100
1099 - R	\$0
Total Income	\$75,100
Standard Deduction	(\$12,950)
Itemized Deductions	-\$6,000
Taxable Income	\$62,150

← Only use
the larger of
the two

Total taxes paid: \$9,289.66

Effective tax rate: 14.94%

Conversation for Today

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- 5. Form 1040**
6. Tax Return Considerations



2022 Form 1040

Form 1040 Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return** **2022** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status Single Married filing jointly Married filing separately (MFS) Head of household (HOH) Qualifying surviving spouse (QSS)
 Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Your first name and middle initial _____ Last name _____ **Your social security number** _____
 If joint return, spouse's first name and middle initial _____ Last name _____ **Spouse's social security number** _____

Home address (number and street). If you have a P.O. box, see instructions. _____ Apt. no. _____ **Presidential Election Campaign**
 City, town, or post office. If you have a foreign address, also complete spaces below. _____ State _____ ZIP code _____ Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.
 Foreign country name _____ Foreign province/state/county _____ Foreign postal code _____ You Spouse

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) Yes No

Standard Deduction **Someone can claim:** You as a dependent Your spouse as a dependent
 Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** Were born before January 2, 1958 Are blind **Spouse:** Was born before January 2, 1958 Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Income

1a Total amount from Form(s) W-2, box 1 (see instructions)		1a	
b Household employee wages not reported on Form(s) W-2		1b	
c Tip income not reported on line 1a (see instructions)		1c	
d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
e Taxable dependent care benefits from Form 2441, line 26		1e	
f Employer-provided adoption benefits from Form 8839, line 29		1f	
g Wages from Form 8919, line 6		1g	
h Other earned income (see instructions)		1h	
i Nontaxable combat pay election (see instructions)	1i		
z Add lines 1a through 1h		1z	
2a Tax-exempt interest	2a	b Taxable interest	2b
3a Qualified dividends	3a	b Ordinary dividends	3b
4a IRA distributions	4a	b Taxable amount	4b
5a Pensions and annuities	5a	b Taxable amount	5b
6a Social security benefits	6a	b Taxable amount	6b
c If you elect to use the lump-sum election method, check here (see instructions)			
7 Capital gain or (loss). Attach Schedule D if required. If not required, check here		<input type="checkbox"/>	7
8 Other income from Schedule 1, line 10			8
9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income			9
10 Adjustments to income from Schedule 1, line 26			10
11 Subtract line 10 from line 9. This is your adjusted gross income			11
12 Standard deduction or itemized deductions (from Schedule A)			12
13 Qualified business income deduction from Form 8995 or Form 8995-A			13
14 Add lines 12 and 13			14
15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income			15

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

Standard Deduction for—
 • Single or Married filing separately, \$12,950
 • Married filing jointly or Qualifying surviving spouse, \$25,900
 • Head of household, \$19,400
 • If you checked any box under Standard Deduction, see instructions.

your information

your W2 Form(s)

your 1099 Form(s)

either standard deduction
or itemized deduction

your taxable income

2022 Form 1040

federal tax amount
(based on page 1)

your federal tax withholdings

either your federal tax refund
or additional tax payment

Form 1040 (2022) Page **2**

Tax and Credits		16 Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> _____	16
	17 Amount from Schedule 2, line 3		17
	18 Add lines 16 and 17		18
	19 Child tax credit or credit for other dependents from Schedule 8812		19
	20 Amount from Schedule 3, line 8		20
	21 Add lines 19 and 20		21
	22 Subtract line 21 from line 18. If zero or less, enter -0-		22
	23 Other taxes, including self-employment tax, from Schedule 2, line 21		23
	24 Add lines 22 and 23. This is your total tax		24
Payments		25 Federal income tax withheld from:	
	a Form(s) W-2	25a _____	
	b Form(s) 1099	25b _____	
	c Other forms (see instructions)	25c _____	
	d Add lines 25a through 25c		25d _____
	26 2022 estimated tax payments and amount applied from 2021 return		26 _____
	27 Earned income credit (EIC)	27 _____	
	28 Additional child tax credit from Schedule 8812	28 _____	
	29 American opportunity credit from Form 8863, line 8	29 _____	
	30 Reserved for future use	30 _____	
	31 Amount from Schedule 3, line 15	31 _____	
	32 Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits		32 _____
	33 Add lines 25d, 26, and 32. These are your total payments		33 _____
	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid		34 _____
	35a Amount of line 34 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>		35a _____
Direct deposit? See instructions.	b Routing number _____	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
	d Account number _____		
	36 Amount of line 34 you want applied to your 2023 estimated tax	36 _____	
Amount You Owe		37 Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37 _____
	38 Estimated tax penalty (see instructions)	38 _____	
Third Party Designee		Do you want to allow another person to discuss this return with the IRS? See instructions <input type="checkbox"/> Yes . Complete below. <input type="checkbox"/> No	
	Designee's name _____	Phone no. _____	Personal identification number (PIN) _____
Sign Here		Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.	
	Your signature _____	Date _____	Your occupation _____
Joint return? See instructions. Keep a copy for your records.	Spouse's signature. If a joint return, both must sign. _____	Date _____	Spouse's occupation _____
	Phone no. _____	Email address _____	
Paid Preparer Use Only		Preparer's name _____	Preparer's signature _____
	Firm's name _____	Date _____	PTIN _____
	Firm's address _____	Check if: <input type="checkbox"/> Self-employed	
		Phone no. _____	
		Firm's EIN _____	

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Local Taxes – New in 2021

Metro Supportive Housing Service Tax

- Tax Imposed on businesses & individuals: (Multnomah Co, Washington Co, Clackamas Co)
- A 1% marginal personal income tax on taxable income above \$125,000 for individuals and \$200,000 for those filing jointly, and
- Net income from businesses within Metro's jurisdiction who have over \$5 million in gross receipts from both within and without the Metro's jurisdiction. The Metro business income tax applies to partnerships, C corporations, S corporations, limited liability companies and estates/trusts.

Sources

[Metro](#). *Supportive housing services tax*.

Local Taxes – New in 2021

Multnomah County Preschool For All Personal Income Tax

- Residents of Multnomah County will have 100% of their Oregon Taxable Income subject to the tax thresholds.
- Personal income tax of 1.5% on taxable income over \$125,000 for individuals and \$200,000 for joint filers, and
- An additional 1.5% on taxable income over \$250,000 for individuals and \$400,000 for joint filers.

Sources

[Multnomah County](#). *Multnomah county preschool for all personal income tax.*

Social Security

Adjusted Gross Income
+ Nontaxable Interest
+ ½ of your Social Security benefits
Combined Income

Tax Rate	Single	Joint
0%	\$0 to \$24,999	\$0 to \$31,999
50%	\$25,000 to \$34,000	\$32,000 to \$44,000
85%	More than \$34,000	More than \$44,000

Strategies – Savings & Tax

- Dollar cost average - 401(k)
- Backdoor Roth IRA
- 0% Tax - Long-Term Capital Gains
- Charitable giving - Bunching, Donate Appreciated Stock
- Qualified Charitable Distribution (QCD)
- Medicare costs - IRMAA
- Secure Act 2.0
 - HI Blog: <https://www.humaninvesting.com/450-journal/secure-act-20-rmd-impact>

Tax Return Considerations

1. Should you hire a CPA or do-it-yourself? **It depends.**

If you have a **complex tax return** (business owner, rental properties, stock options, etc) then **hiring a CPA is encouraged.**

If you have a **simple tax return** (W2 Form and 1099 Forms), then **do-it-yourself is reasonable.**

- Online tax software (turbotax or H&R Block)- \$ but you are guided through the process with a series of prompts and questions



Thank you!

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Your HI Team

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