



Invest in Your Retirement

Employee Benefits Office

March 3, 2020

Understanding the Benefits of The Deferred Compensation Program

What is Deferred Compensation ?

- Program to set aside some of your wages now for use later.
- You determine your investment choices.
- Our program brings high quality investment choices, very low fees, and many additional services.

The image shows a W-2 Wage and Tax Statement form. Handwritten annotations in blue and red ink highlight specific boxes. Box 2, 'Federal income tax withheld', is circled in blue and labeled 'INCOME TAX'. Boxes 4, 'Social security tax withheld', and 6, 'Medicare tax withheld', are circled in red and labeled 'PAYROLL TAX = SO SEC + MEDICARE'. The form includes fields for employee and employer information, wages, and various taxes.

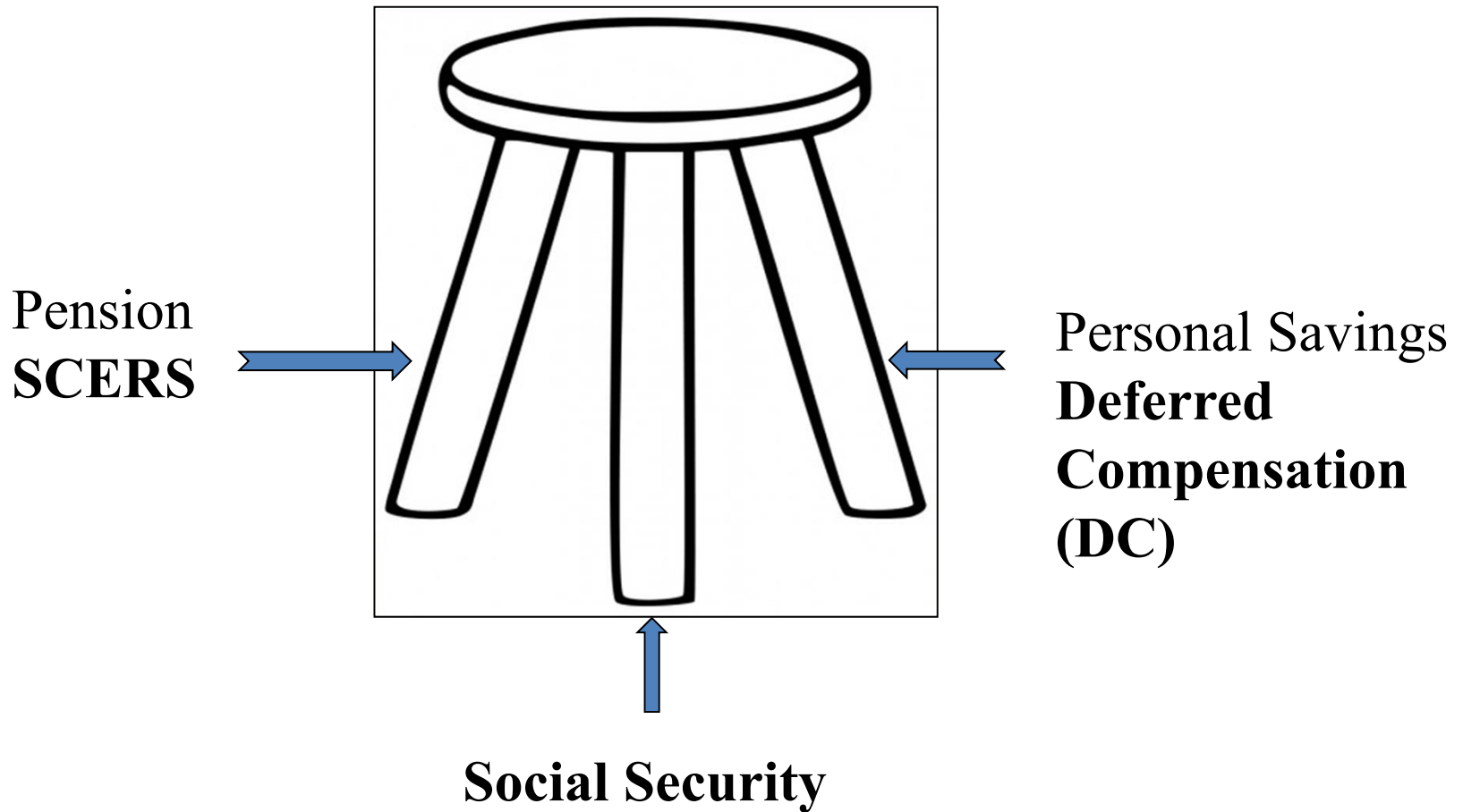
But I Already Have A Pension

- While you are working, you are contributing to SCERS.
- The SCERS program is a Defined Benefit plan-you get a cash benefit that is “defined” by a formula = age + service time x average salary.
- This is a mandatory program-but it may not be enough in retirement.



The “Three-Legged Stool”

(Three most common sources of retirement income)



“Three Legged Stool” in Action

- To find out how much you’ll need, let’s work toward your end points.
 - First review your SCERS pension estimate
 - Then review your Social Security calculation for your projected retirement age
 - And finally, determine if there is a shortfall that can be met through your Deferred Compensation contributions
-

Do I Need More ?

To find out, you need to know your work end points:

- Estimated age at retirement
- Years of service at retirement
- Average of salary range
- Pension %
- Example: Misc. Employee at age 60 with 23 years of service = **56.10%** of the average of highest 3 years salary range for that retirement Tier.
- If your salary average was \$60,000, that equals about **\$2,805.00/month** gross income.
- Be sure you are using the appropriate Quick Reference Guide

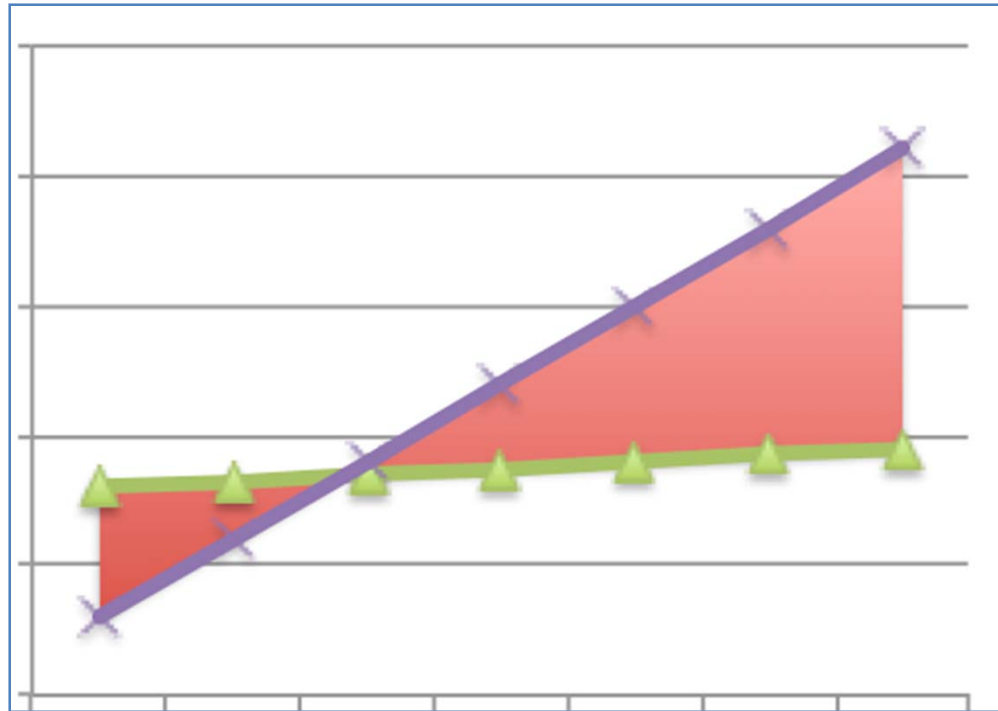


Quick Reference Guide I
 Estimated Unmodified Retirement Allowance as a Percentage of Final Compensation
 Miscellaneous Tier 1, 2 and 3 Service Retirement

Years of Service	Age at Retirement												
	50	51	52	53	54	55	56	57	58	59	60	61	62 & over
10	14.74%	15.66%	16.66%	17.41%	18.41%	19.47%	20.60%	21.82%	22.68%	23.53%	24.39%	25.25%	26.11%
11	16.21%	17.23%	18.33%	19.15%	20.25%	21.42%	22.66%	24.00%	24.95%	25.88%	26.83%	27.78%	28.72%
12	17.69%	18.79%	19.99%	20.89%	22.09%	23.36%	24.72%	26.18%	27.22%	28.24%	29.27%	30.30%	31.33%
13	19.16%	20.36%	21.66%	22.63%	23.93%	25.31%	26.78%	28.37%	29.48%	30.59%	31.71%	32.83%	33.94%
14	20.64%	21.92%	23.32%	24.37%	25.77%	27.26%	28.84%	30.55%	31.75%	32.94%	34.15%	35.35%	36.55%
15	22.11%	23.49%	24.99%	26.12%	27.62%	29.21%	30.90%	32.73%	34.02%	35.30%	36.59%	37.88%	39.17%
16	23.58%	25.06%	26.66%	27.86%	29.46%	31.15%	32.96%	34.91%	36.29%	37.65%	39.02%	40.40%	41.78%
17	25.06%	26.62%	28.32%	29.60%	31.30%	33.10%	35.02%	37.09%	38.56%	40.00%	41.46%	42.93%	44.39%
18	26.53%	28.19%	29.99%	31.34%	33.14%	35.05%	37.08%	39.28%	40.82%	42.35%	43.90%	45.45%	47.00%
19	28.01%	29.75%	31.65%	33.08%	34.98%	36.99%	39.14%	41.46%	43.09%	44.71%	46.34%	47.98%	49.61%
20	29.48%	31.32%	33.32%	34.82%	36.82%	38.94%	41.20%	43.64%	45.36%	47.06%	48.78%	50.50%	52.22%
21	30.95%	32.89%	34.99%	36.56%	38.66%	40.89%	43.26%	45.82%	47.63%	49.41%	51.22%	53.03%	54.83%
22	32.43%	34.45%	36.65%	38.30%	40.50%	42.83%	45.32%	48.00%	49.90%	51.77%	53.66%	55.55%	57.44%
23	33.90%	36.02%	38.32%	40.04%	42.34%	44.78%	47.38%	50.19%	52.16%	54.12%	56.10%	58.08%	60.05%
24	35.38%	37.58%	39.98%	41.78%	44.18%	46.73%	49.44%	52.37%	54.43%	56.47%	58.54%	60.60%	62.66%
25	36.85%	39.15%	41.65%	43.53%	46.03%	48.68%	51.50%	54.55%	56.70%	58.83%	60.98%	63.13%	65.28%
26	38.32%	40.72%	43.32%	45.27%	47.87%	50.62%	53.56%	56.73%	58.97%	61.18%	63.41%	65.65%	67.89%
27	39.80%	42.28%	44.98%	47.01%	49.71%	52.57%	55.62%	58.91%	61.24%	63.53%	65.85%	68.18%	70.50%
28	41.27%	43.85%	46.65%	48.75%	51.55%	54.52%	57.68%	61.10%	63.50%	65.88%	68.29%	70.70%	73.11%
29	42.75%	45.41%	48.31%	50.49%	53.39%	56.46%	59.74%	63.28%	65.77%	68.24%	70.73%	73.23%	75.72%
30	44.22%	46.98%	49.98%	52.23%	55.23%	58.41%	61.80%	65.46%	68.04%	70.59%	73.17%	75.75%	78.33%
31	45.69%	48.55%	51.65%	53.97%	57.07%	60.36%	63.86%	67.64%	70.31%	72.94%	75.61%	78.28%	80.94%
32	47.17%	50.11%	53.31%	55.71%	58.91%	62.30%	65.92%	69.82%	72.58%	75.30%	78.05%	80.80%	83.55%
33	48.64%	51.68%	54.98%	57.45%	60.75%	64.25%	67.98%	72.01%	74.84%	77.65%	80.49%	83.33%	86.16%
34	50.12%	53.24%	56.64%	59.19%	62.59%	66.20%	70.04%	74.19%	77.11%	80.00%	82.93%	85.85%	88.77%
35	51.59%	54.81%	58.31%	60.94%	64.44%	68.15%	72.10%	76.37%	79.38%	82.36%	85.37%	88.38%	91.39%
36	53.06%	56.38%	59.98%	62.68%	66.28%	70.09%	74.16%	78.55%	81.65%	84.71%	87.80%	90.90%	94.00%
37	54.54%	57.94%	61.64%	64.42%	68.12%	72.04%	76.22%	80.73%	83.92%	87.06%	90.24%	93.43%	96.61%
38	56.01%	59.51%	63.31%	66.16%	69.96%	73.99%	78.28%	82.92%	86.18%	89.41%	92.68%	95.95%	99.22%
39	57.49%	61.07%	64.97%	67.90%	71.80%	75.93%	80.34%	85.10%	88.45%	91.77%	95.12%	98.48%	100.00%
40	58.96%	62.64%	66.64%	69.64%	73.64%	77.88%	82.40%	87.28%	90.72%	94.12%	97.56%	100.00%	100.00%
41	60.43%	64.21%	68.31%	71.38%	75.48%	79.83%	84.46%	89.46%	92.99%	96.47%	100.00%	100.00%	100.00%
42	61.91%	65.77%	69.97%	73.12%	77.32%	81.77%	86.52%	91.64%	95.26%	98.83%	100.00%	100.00%	100.00%

Why This Is Important?

- You now have a starting figure to work with.
- Step 2 is knowing when you will take Social Security-Early (62), Normal (66+), or Late (70).
 - Note: there can be as much as a 30% financial difference between Early and Late Social Security Age!
- Once you have the SCERS and Social Security amounts, can use the Deferred Compensation plan to close the gap in what you think you will need in retirement.

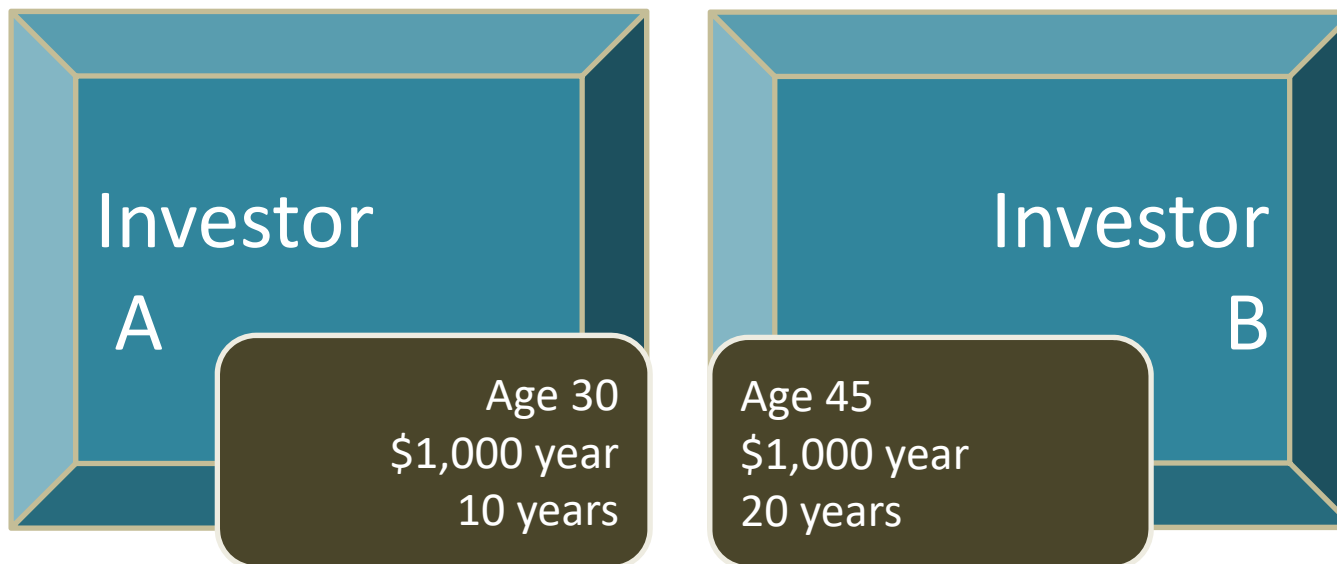


Closing the Gap

- Deferred Compensation Plan - 457(b) helps you investing in your retirement through payroll deductions
- Funds are invested to provide earnings over time
- Investments are used at retirement to supplement SCERS Pension and Social Security

POP QUIZ

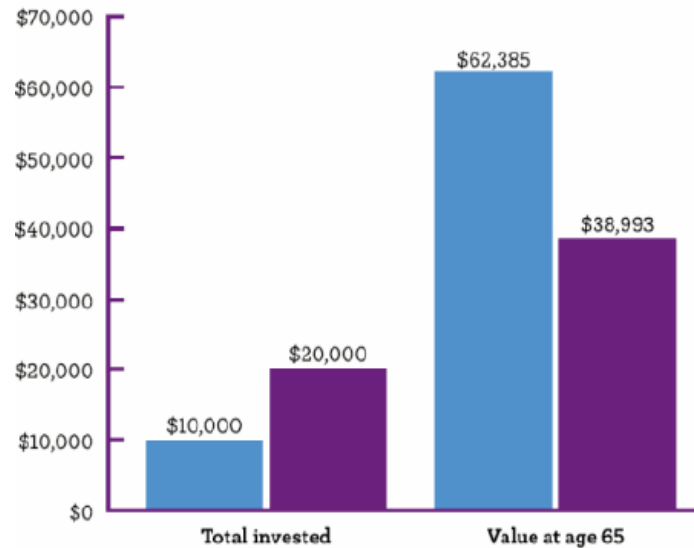
Who has the higher account balance at age 65?



POP QUIZ-Answer

Investor A
\$62,385

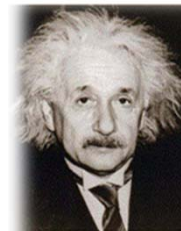
Investor B
\$38,993



Investor	A	B
Begins savings at age:	30	45
Savings:	\$1,000 per year for 10 years	\$1,000 per year for 20 years
Value at age 65:	\$62,385	\$38,993

*Based on an average rate of return of 6% compounded annually

**BY SAVING EARLY YOU ARE
PUTTING TIME ON YOUR SIDE!**



**“The most powerful
force in the universe
is **compound
interest.**”**

Albert Einstein

Compounded Growth Example

Annual salary

\$40,000

6% pretax contribution

\$2,400

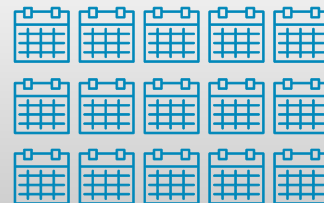
Assumed annual return

7%



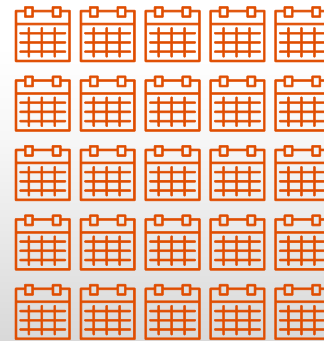
After 5 years,
balance could be

\$14,320



After 15 years,
balance could be

\$62,573



After 25 years,
balance could be

\$157,494

Contributions for

40 years

Amount could reach

\$497,103

Contributions for

50 years

Amount could reach

\$1,012,281

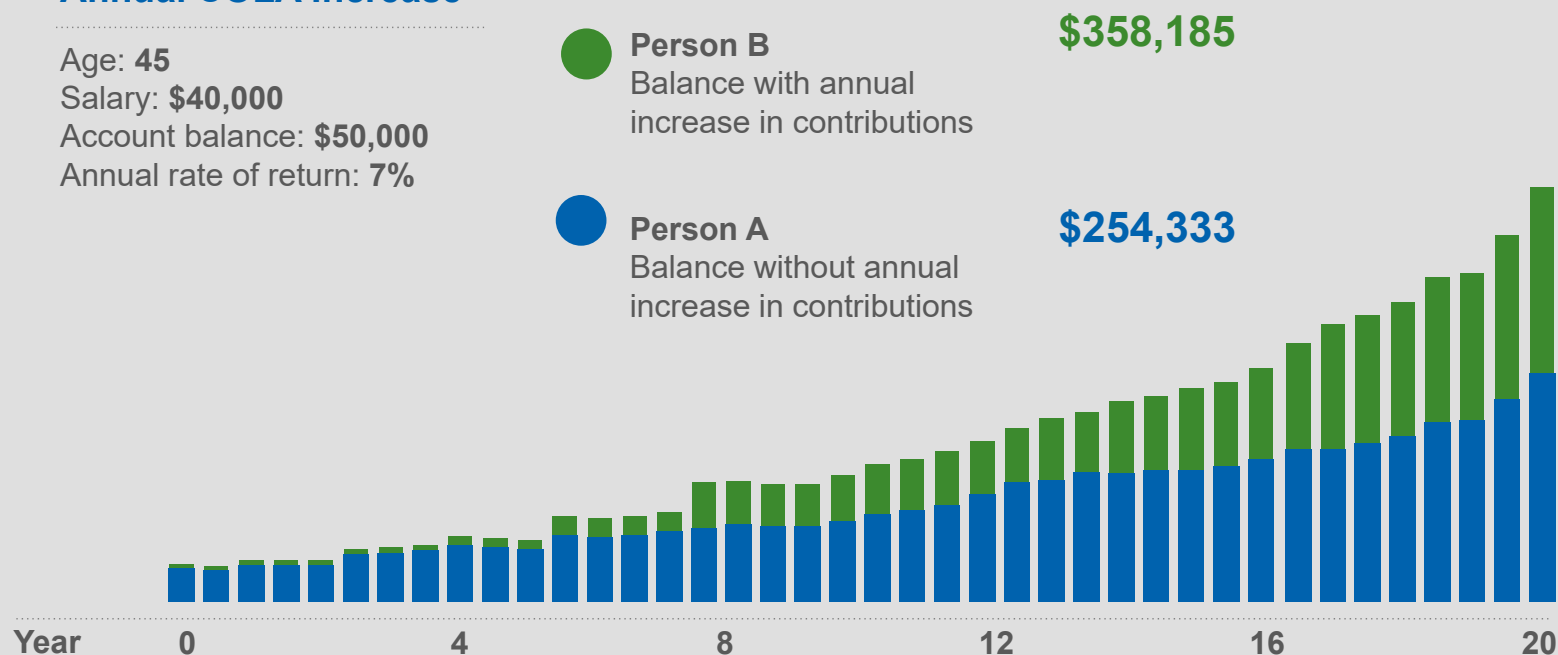
For illustrative purposes only.

The hypothetical example is based on monthly contributions to a tax-deferred retirement plan and a 7% annual rate of return compounded monthly. Your own Plan account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets.

Suggestions on How To Grow Your Money

Annual COLA Increase

Age: 45
Salary: \$40,000
Account balance: \$50,000
Annual rate of return: 7%



This is a hypothetical example. Assumptions: Person A and Person B are both 45 years old. Person A contributed 3%/year until age 65. Person B increased contributions 1%/yr for 10 years, then stayed at 13% contributions until age 65. Both earn \$40,000 per year and start with an account balance of \$50,000. This hypothetical example is based on monthly contributions made at the beginning of the month to a tax-deferred retirement plan and a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from the account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets. Past performance is no guarantee of future results.

Deferred Compensation Plan

- Contribute through payroll deductions
 - Percentage of your pay
 - Fidelity is County's record-keeper/partner
 - Investment choices available
 - Let's take a look at the program
-

What Are Deferred Compensation Savings Options?

- Pre-tax monies allow you to invest without paying tax on the investment – 457(b) program
 - You pay taxes when the money is withdrawal during retirement
- Post-tax monies allow you to invest and earnings are tax free – Roth 457(b) program*
 - Pay taxes on the contributions and then the earnings are tax free in retirement

*Provisions apply to Roth 457(b) withdrawals

Contributions

- Contribute as much as you can afford, even small amounts add up!
 - If County provides a match, be sure to contribute so you don't leave money on the table.
 - Different contribution limits exist for different ages of participants
-

So...How Much To Put In?

- 2019 457(b) limit is \$19,000 if under 50; \$25,000 for those 50+
- Contribution amounts can be changed all year long without a life event.
- Maximum annual limit can be mixed between pre and post tax throughout your career.



OK, Where Do I Invest?

- You don't need to be an expert at all, you just need to start contributing.
- The program has a default investment option called a Target date or Life-cycle investment product.
- The normal default is a retirement "target" date of within 5 years of your 65th birthday even if that's not your actual target.



Extra Tools and Resources

An approach for every type of investor

Do it myself



- Let Fidelity guide you



Access Fidelity's research, calculators, webinars and tools to build your own portfolio



Monitor and adjust your investment strategy as you see fit

Investment Options – Target Date Funds

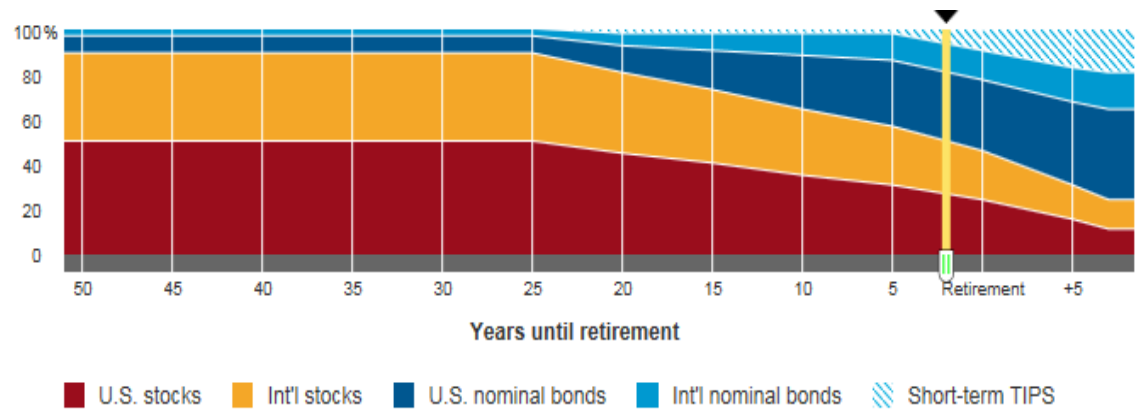
The chart below lists the assigned fund the Deferred Compensation Plan believes will best fit your diversification needs should you not select an investment option.

Your Birth Date*	Fund Name	Target Retirement Years
Before 1948	Vanguard Target Retirement Income Trust I	Retired before 2013
January 1, 1948 - December 31, 1952	Vanguard Target Retirement 2015 Trust I	Target Years 2013 - 2017
January 1, 1953 - December 31, 1957	Vanguard Target Retirement 2020 Trust I	Target Years 2018 - 2022
January 1, 1958 - December 31, 1962	Vanguard Target Retirement 2025 Trust I	Target Years 2023 - 2027
January 1, 1963 - December 31, 1967	Vanguard Target Retirement 2030 Trust I	Target Years 2028 - 2032
January 1, 1968 - December 31, 1972	Vanguard Target Retirement 2035 Trust I	Target Years 2033 - 2037
January 1, 1973 - December 31, 1977	Vanguard Target Retirement 2040 Trust I	Target Years 2038 - 2042
January 1, 1978 - December 31, 1982	Vanguard Target Retirement 2045 Trust I	Target Years 2043 - 2047
January 1, 1983 - December 31, 1987	Vanguard Target Retirement 2050 Trust I	Target Years 2048 - 2052
January 1, 1988 - December 31, 1992	Vanguard Target Retirement 2055 Trust I	Target Years 2053 - 2057
January 1, 1993 - December 31, 1997	Vanguard Target Retirement 2060 Trust I	Target Years 2058 - 2062
January 1, 1998 and later*	Vanguard Target Retirement 2065 Trust I	Target Years 2063 and beyond

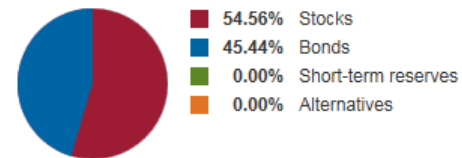
*Dates selected by Plan Sponsor

Why Choose Those Funds?

- The Target date funds are continuously monitored and adjusted over time so you don't have to.
- They strike a balance between growth and risk over time.
- The ultimate goal is to ensure you have enough of the right mix to get you beyond retirement and still have money working for you until very old age.



Asset allocation as of 12/31/2017



Investment Options – Other Funds Choices



SHORT-TERM INVESTMENT

BOND

STOCKS

Money Market	Stable Value	Bond		Domestic Equities		International/ Global
Government Fidelity® Investments Money Market Government Portfolio - Institutional Class	Wells Fargo Stable Value Fund E	Diversified Metropolitan West Total Return Bond Fund Plan Class Vanguard Total Bond Market Index Fund Institutional Shares	Large Value JPMorgan Equity Income Fund Class R6	Large Blend Parnassus Core Equity Fund - Institutional Shares Vanguard Institutional Index Fund Institutional Shares Mid Blend Vanguard Extended Market Index Fund Institutional Shares Small Blend JPMorgan Small Cap Equity Fund Class R6	Large Growth Fidelity® Contrafund® K6	Diversified Oakmark International Fund Class Institutional Vanguard Total International Stock Index Fund Institutional Shares

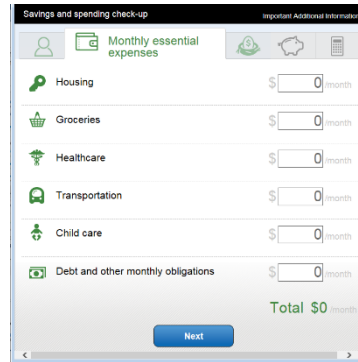
Getting Started

- Self-motivated to research ahead of time ?
 - Check out the online tools.
 - Research options, funds, alternative financial revenue projection models, even set your contribution amounts online or with an app.
 - You can also schedule a personalized one-on-one session to review your entire financial picture to see if you are on track!

The screenshot shows the 'Library' section of the County of Sacramento Financial Planning & Guidance Center website. The header includes a navigation menu, the county name, and utility links for Planning, Profile, Search, and Log Out. The main content area features three icons with corresponding text: 'Learn the basics to help improve your finances', 'Get tips to help plan for life's firsts', and 'Help grow your savings to protect your lifestyle'. Below this is a 'Forms and Plan Information' section with a 'View Forms and Plan Information for Your Benefits' link. A 'Featured' section lists three articles: 'Tax Reform: The Biggest Changes', 'How to Protect Against Cybercrime (1:39)', and 'How to Save Money on Prescription Drugs'. There are also links for '4 Money Questions to Answer for the New Year', 'Scared You'll Never Retire? 5 Steps to Ease Your Mind', and 'Learn the Basics of Social Security'. A 'Browse All' section offers filters by Topic (How your Benefits Work, Retirement Planning, Personal Finance, Investing, Viewpoints, Budgeting and Debt Management, Managing Life Events, Financial News) and Format (Articles, Videos, Workshops, Calculators & Tools). The bottom of the page shows a 'Retirement' progress bar and a gauge showing a score of 150+ with a 'Nice job! Your retirement plan appears to be on track' message. A final section asks 'Are you invested the right way?' with a link to 'Get an investment strategy'.

Extra Tools

- Use the planning tools on the Fidelity website: www.netbenefits.com/saccounty
 - Budget estimates
 - Pre-vs Post tax models
 - Payroll impact models
 - Financial articles
 - Portfolio monitoring
- For even more guidance, schedule a consultation with a Fidelity representative: (800) 343-0860 .



MENU COUNTY OF SACRAMENTO Planning Profile Search

Investing Strategies

- Planning & Guidance Center**
Get help identifying an asset mix that aligns with your goals.
Investing | Tools

Living in Retirement

- When Should You Claim Social Security?**
See how different strategies could increase your benefit.
Retirement Planning | Tools
- Fidelity Income Strategy Evaluator**
Find the right mix of income-producing investments to meet your needs while living in retirement.
Retirement Planning | Tools

Saving and Spending

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See how a small change - 1%, 3% or 5% - can make a big difference.
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- College Savings Calculator**
Find out if you are on track to meet your college savings goals.
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Saving for Retirement

- Roth 401(k) Modeler**
View hypothetical scenarios showing some differences between ROTH deferral and a pre-tax deferral.
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- Savings and Spending Check-up**
See how your savings and spending compare.
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Goal Summary Your Goals Planning Profile **To Do List** Reports Help & Methodology Contact Us

✓ To Do List

Read through your To Do List to see what items make the most sense for you.

Expand All Collapse All

- Build Your Plan** 2 To Do
 - Create a savings plan for your next large purchase, like a vacation or car.
 - Do you have an emergency fund? Creating a savings plan to establish one can help you prepare for the unexpected.
- Manage Your Plan** 3 To Do
 - Review your retirement plan regularly, especially as your situation changes.
 - If you're not already doing it, consider making catch up contributions to your workplace plan or IRA.
 - Ensure your will and medical directives are up to date.

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What if I Need Money Early

Loan Option

- ❖ All purpose loan 1-5 years
 - ❖ Main residence loan 1-15 years
- Minimum \$1,000 Max least of 50% of account or \$50,000

Hardship Withdrawal

- ❖ Contact Deferred Comp Office

De-minimus Distribution

- ❖ Under \$5,000 and have not contributed in 2 calendar years
-

401(a) Plan

- ❖ Eligible Employees – Management (20, 21, 24, 29, 32, 33, 50) and Elected Officials.
 - ❖ County match 1% of gross pay if contributing 1% of gross pay into the 457 Plan.
 - ❖ Employee is responsible to keep the 457 contributions at 1% or more of gross pay.
 - ❖ 401(a) County match will stop for the year if 457 contributions go below 1% of gross pay
 - ❖ Enrollment is automatic if eligible and contributing at least 1% of gross pay in the 457 Plan.
-

401(a) Plan - continued

- ❖ No additional/voluntary contributions allowed
 - ❖ Investment options are the same as the 457(b)
 - ❖ You must elect investment options or default into Freedom Funds
 - ❖ You must complete a 401(a) Beneficiary Form (online)
 - ❖ No rollover, loan or Hardship withdrawals
 - ❖ 10% Penalty if distribution is before age 59 1/2.
-

Additional Benefits

Purchasable Service Credit

- ❖ Can use 457 DC balances to purchase service credit prior to separation from service
 - ❖ P/T Service, Medical Leaves of Absence, Military Service, Public Service (not just SCERS)
 - ❖ Contact SCERS to request calculation
 - ❖ Bring calculation to DC office
 - ❖ Submit request before separation from service
-

Additional Benefits - continued

Transfer/Rollover

Active participants may transfer balances from another “eligible retirement plan” into the County 457 Plan.

- ❖ Rollover IRA
 - ❖ 403(b)
 - ❖ 401(k)
 - ❖ 457(b)
 - ❖ 401(a)
-

Specialized Contributions

That Add Even More to Your Balance:

- Three Year Catch Up Program
- Final Paycheck Contributions



Special 3 Year “Catch-Up”

- ❖ Special provision that allows you to “make-up” for previous years (back to 1979) that you did not contribute the maximum allowed by the IRS
 - ❖ Can only participate in the 3 years **BEFORE** retirement yr.
 - ❖ Can only double the Normal Limit, not the over 50 Limit (\$19K + \$19K = \$38K Max).
 - ❖ DC Staff completes an underutilization calculation
 - ❖ Employee signs an enrollment form
-

Final Paycheck Contributions

- Terminal check has no DC contributions unless you have a Final Comp form on file.
- Large balance payouts can be directed right into Deferred Comp to minimize tax hit.
- To avoid large terminal check tax hit if retiring early in a calendar year, turn off DC contributions that year and use Final Comp form to put largest amount available.

Remuneration statement

COMPENSATION	Rate	Hours	This Period
Regular Base Pay	43.20	80.00	3,456.00
Vacation Paid Over Ma	43.20	7.70	332.64
CTO Expired and Paid			
HIL Paid Over Maximum	43.20	4.30	185.76
Insurance Subsidy	0.00		415.48
Insurance Subsidy Off			
Clothing Allowance	0.00		38.46
Term Differential Pay	0.00		4,415.04
Term CTO Pay-SP Elig	43.20	7.00	302.40
Terminal Vacation Pay	43.20	400.00	17,280.00
Terminal HIL Pay	43.20	104.00	4,492.80
20% Educ Incentive Pa	20.00		794.88
Total Compensation			31,713.46
.....			
PRE-TAX DEDUCTIONS			
CERS Pension Low			17.98
CERS Pension High			848.42
457 Plan FT Pre-Tax			22,075.20
Total Pre-Tax Ded.			22,941.60
.....			

Defer Taxes from Terminal Check

- ❖ Transition all vacation, CTO, HIL accruals into the deferred comp plan up to the annual maximum allowed by the IRS
 - ❖ Also ½ sick accrual for those eligible
 - ❖ DC Office need the enrollment 30 days prior to retirement
 - ❖ Must have request on file before separation/retirement
-

IMPORTANT

Complete Beneficiary information

- ❖ Surviving spouse
 - ❖ Same options as participants
 - ❖ Non-spouse beneficiaries
 - ❖ Can elect to pay out over own life; must decide no later than December of the year after death
 - ❖ If no election made, must pay out entire balance by December of the fourth year after death
 - ❖ Transfer into an Inherited IRA
 - ❖ netbenefits.com/saccounty, click “profile”, then selection “beneficiaries and follow instructions
-

Retirement Payout Options

- ❖ **Upon termination/retirement** - basic options (no penalties or age requirements in the 457 Plan)
 - ❖ Leave your money in the Plan (especially if leaving before 59 ½)
 - ❖ Lump-sum of entire balance
 - ❖ Partial lump sum followed by periodic distributions
 - ❖ Periodic distributions
 - ❖ Roll out to a 401k, 403b, 457b, IRA (all or part)
-

Payment Flexibility

- ❖ Can change distribution amount every month
 - ❖ Can start and stop at will
 - ❖ Can specify a particular fund from which to make distributions
 - ❖ Taxable as normal income in the year received
 - ❖ Currently 22% (20% Fed; 2% CA)
 - ❖ You will receive a 1099R each January
 - ❖ Must satisfy Required Minimum Distribution (RMD) rules (Age 70 ½)
-

County Transactions

- ❖ The County DC office is still your contact during your employment for:
 - ❖ Advice on how to handle your final year contributions
 - ❖ Advice on contributions from your last pay check
 - ❖ Enrollment in Special Catch-up program
 - ❖ Hardship Withdrawal
-

How to Contact Us

- ❖ County Administration Center
700 H Street, 4th floor Room 4650
Sacramento, CA 95814
(916) 874-2020



MyBenefits@saccounty.net

- ❖ <http://inside.personnelservices.saccounty.net/Benefits/Pages/Deferred-Compensation.aspx>



Fidelity Transactions



- ❖ Fidelity for DC transactions including:
 - ❖ Enrollment
 - ❖ Changing contribution amount (before 18th of any month)
 - ❖ Changing beneficiary (online)
 - ❖ Exchanging balances between funds
-

Fidelity Transactions - continued

- ❖ One on One appointments with Fidelity representative: 800-642-7131 or **getguidance.fidelity.com/saccounty**

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Thank you!

Any Questions?

