

What is counted as an Asset?

Determine if the following items are counted as a tenant or applicant's asset for Public Housing or Section 8 programs.

Description	YES (today)	YES (after HOTMA implemented in 2024)	No (today)	No(after HOTMA implemented in 2024)
Checking account Housing Applicant has name on account with mother (not household member). Applicant does not contribute to account or receive any income.				
Stocks				
Whole Life				
Universal Life				
Term Life				
Loose diamonds in safety deposit box				
Diamond ring worn by a family member				
Coin Collection				
Personal automobile (currently uses)				
Antique Car				
Camper				
Boat				
Assets held in foreign countries				
Land (receives rental income)				
Land (receives farming income)				
Mineral rights (does not own the land)				
Land (owned with other people who are not in household)				
Trust fund (Household member will receive trust upon a non-household members death?)				
Trust fund (Household member is creator and has access)				
Special Needs Trust				
Settlement on an insurance claim held in a savings account				

Continue - What is counted as an Asset?

Determine if the following items are counted as a tenant or applicant's asset for Public Housing or Section 8 programs.

Description	YES (today)	YES (after HOTMA implemented in 2024)	No (today)	No(after HOTMA implemented in 2024)
Crypto currency				
Pre-paid cards - Reliacard				
Chime account				
Go Fund me Account				
Employer Retirement Plan (can make withdrawal with penalty)				
Retirement Plan (can withdrawal \$\$ as a loan)				
Employer Retirement Plan (cannot withdrawal without employment termination)				
401 (K)				
Simple IRA Plan				
Annuity – receiving annual distribution				
Pension Account- \$300 monthly payment				
Burial Space				
Funeral Prepaid Arrangement (non-revocable)				
Real Estate – house (needs plumbing repaired)				
Real Estate (house) - Jointly owned by person outside of household				
Real Estate- house(not close to employment)				

1



Types of Retirement Plans

Individual Retirement Arrangements (IRAs)

Roth IRAs

401(k) Plans

SIMPLE 401(k) Plans

403(b) Plans

SIMPLE IRA Plans (Savings Incentive Match Plans for Employees)

SEP Plans (Simplified Employee Pension)

SARSEP Plans (Salary Reduction Simplified Employee Pension)

Payroll Deduction IRAs

Profit-Sharing Plans

Defined Benefit Plans

Money Purchase Plans

Employee Stock Ownership Plans (ESOPs)

Governmental Plans

457 Plans

Multiple Employer Plans

Help with Choosing a Retirement Plan

Page Last Reviewed or Updated: 05-May-2023



An Important Message for Taxpayers with IRAs

The IRS Does Not Approve IRA Investments



If you have an Individual Retirement Arrangement (IRA), you should be alert to questionable advertisements and solicitations for “IRS Approved” or “IRA Approved” investments. These advertisements or solicitations, often for highly speculative or non-traditional types of investments, mislead by falsely claiming that the IRS has approved a particular investment.

Here is an Example of a Fraudulent “IRA Approved” Sales Pitch

“This investment has been approved for your IRA. You can use your IRA for this investment by filling out the forms in the attached information package, and our agent will take care of the rest. This has been reviewed by the government (or IRS). This investment is so safe you can use it for your IRA. Only certain investments are approved for IRAs.”

We urge you to carefully consider the soundness of your IRA investments and to be aware of the current tax rules for IRAs.

Protect Yourself Against “IRA Approved Schemes”

(reprinted with permission from the North American Securities Administrators Association)

- Exercise extra caution during the tax season when it comes to making IRA investments.
- Avoid any investment touted as “IRA Approved” or otherwise endorsed by the IRS.
- Don’t buy an investment on the basis of a television “infomercial” or radio advertisement.
- Beware of promises of no-risk, sky-high returns on exotic investments for your retirement account.
- Never transfer or rollover your IRA or other retirement funds directly to an investment promoter.
- Proceed with caution when you are encouraged to invest in a “general partnership” or “limited liability company.”
- Don’t be swayed by the fact that a bank or trust department is serving as an IRA custodian.
- Always check out an investment and promoter before you turn over your money.
- Educate yourself about IRAs and retirement planning.

The IRS does issue letters to IRA sponsors, trustees and custodians certifying that they are complying with requirements concerning investor rights, account administration, and standards for the establishment of documents that allow contributions to be deductible.

The IRS does not

- review or approve investments.
- endorse any investments.
- advise people on how to invest their IRAs.
- issue any statement that an investment in an IRA is protected because a particular trustee or custodian has been approved by the IRS.

Federal and state government agencies investigate and regulate companies and individuals who offer investments for IRAs. Before you invest, you should check with your state securities regulator to see if there have been complaints about the investment or the person selling it. To find the number for your state’s securities regulator, go to the government listings section of your local telephone directory. If you have questions or complaints about IRA investment promotions that you’ve received by telephone, mail or online, contact either:

The Federal Trade Commission

877-FTC-HELP (382-4357)

www.ftc.gov

The Securities and Exchange Commission

800-SEC-0330 (732-0330)

www.sec.gov

To Learn More

You can get a free IRS publication on how to establish, contribute to, or deduct your contribution to an IRA by calling **800-TAX-FORM (829-3676)**. Just ask for IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs). You can also download this publication at: www.irs.gov

#3



Computershare
PO Box 43006
Providence, RI 02940-3006

Within USA, US territories & Canada 866 337 3311
Outside USA, US territories & Canada 201 680 6578
www.computershare.com

001353



\$

NORTH PLATTE NE 69101-4590

Holder Account Number

COC IND



Record Date 15 Mar 2023
Check Number 0027940336
SSN/TIN Certified Yes

001CS0005.Dump_PCL.MACY.004906_194953/001353/001353/1

Macy's, Inc. - Dividend Payment

Dividend Confirmation

Payment Date	Class Description	Participating Shares/Units	Dividend Rate	Gross Dividend (\$)	Deduction Amount (\$)	Deduction Type	Net Dividend (\$)
03 Apr 2023	COMMON STOCK	2	\$0.16540	0.33	0.00	N/A	0.33
	Year-To-Date Paid			0.65	0.00		0.65

1UDC

MACY

001CD70003 / R 00HXDA

What is whole life insurance?

A whole life insurance policy offers lifelong coverage and a death benefit that your heirs may claim regardless of when you pass away (if you have paid your premium on time). It's the most common permanent life insurance type. Whole life might appeal to you if you're seeking:

- Protection for your loved ones for your entire life
- Set payments
- A fixed interest rate on the policy's cash value

What is universal life insurance?

Universal life insurance, also called UL or adjustable life insurance, is also permanent and will last until you pass away if your premium payments are up to date. Unlike a whole life policy, UL includes features that allow you to adjust your policy. For example, you can increase or decrease your premium or even skip payments if your cash value amount can cover the payment for you. Additionally, the cash value of a universal life policy can increase your death benefit when you pass away.

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

Prepared Especially For	Insured:	CL	PF
	Issue Age:	54	
	Policy Number:	UR5302007	
	State:	NE	

Date Prepared February 9, 2022

Issued By United of Omaha Life Insurance Company
3300 Mutual of Omaha Plaza
Direct Response Services
Omaha, Nebraska 68175

If You Have Questions Please call the Customer Service Center at or write to us at the address shown above.

Please see the reverse side of this page for information about your policy costs and benefits.

0154301800



This policy provides whole life insurance. Premiums are payable until the insured's age 100.

The policy is nonparticipating. No dividends are paid.

You may borrow the cash value at an interest rate of 5.66%, payable in advance (effective annual interest rate of 6.00%).

The accumulated premiums shown are based on an annual premium payment mode.

Premiums paid may exceed the death benefit after several years.

POLICY DATA

Face Amount \$25,000

Policy Year	Annual Premium	Accumulated Annual Premiums	End of Year Cash Value	Beginning of Year Death Benefit
1	1,038.00	1,038.00		1,141
2	1,038.00	2,076.00	275	2,283
3	1,038.00	3,114.00	725	25,000
4	1,038.00	4,152.00	1,200	25,000
5	1,038.00	5,190.00	1,675	25,000
6	1,038.00	6,228.00	2,150	25,000
7	1,038.00	7,266.00	2,625	25,000
8	1,038.00	8,304.00	3,125	25,000
9	1,038.00	9,342.00	3,625	25,000
10	1,038.00	10,380.00	4,125	25,000
11	1,038.00	11,418.00	4,625	25,000
12	1,038.00	12,456.00	5,150	25,000
13	1,038.00	13,494.00	5,675	25,000
14	1,038.00	14,532.00	6,200	25,000
15	1,038.00	15,570.00	6,725	25,000
16	1,038.00	16,608.00	7,275	25,000
17	1,038.00	17,646.00	7,825	25,000
18	1,038.00	18,684.00	8,350	25,000
19	1,038.00	19,722.00	8,900	25,000
20	1,038.00	20,760.00	9,450	25,000
AT AGE 65	1,038.00	11,418.00	4,625	25,000
AT AGE 75	1,038.00	21,798.00	9,975	25,000
AT AGE 100	1,038.00	47,748.00	22,425	25,000
AT AGE 120		47,748.00	25,000	25,000

MassMutual Ascend

Life Insurance Company

6

OWNER: Seanna C Collins
North Platte, NE 69101

POLICY NO: CN
ISSUE DATE: 06/15/1993
INSURED: Allan L Collins
ISSUE AGE: 30
AGENT: Douglas Crook

This Summary of Policy Activity provides information about your policy's performance over the months indicated. Please call your agent or our customer service representatives at 1-888-863-5891 if you have any questions.

SUMMARY OF POLICY ACTIVITY 06/15/2022 THROUGH 06/15/2023

Activity Date	Premiums Received	Expense (-) Charges	Cost of (-) Insurance	Rider (-) Charges	Interest (+) Credited	Loan* or Surrender (-) Activity	Ending (=) Balance
06/15/22	\$400.00	\$5.00	\$192.62	\$0.52	\$4.47	\$0.00	\$1,229.41
07/15/22	200.00	5.00	192.61	0.52	4.52	0.00	1,235.80
08/15/22	200.00	5.00	192.60	0.52	4.54	0.00	1,242.22
09/15/22	200.00	5.00	192.60	0.52	4.56	0.00	1,248.66
10/15/22	0.00	5.00	192.83	0.52	4.59	0.00	1,054.90
11/15/22	400.00	5.00	192.58	0.52	4.57	0.00	1,261.37
12/15/22	200.00	5.00	192.57	0.52	4.64	0.00	1,267.92
01/15/23	0.00	5.00	192.81	0.52	4.66	0.00	1,074.25
02/15/23	400.00	5.00	192.56	0.52	4.64	0.00	1,280.81
03/15/23	200.00	5.00	192.55	0.52	4.71	0.00	1,287.45
04/15/23	0.00	5.00	192.79	0.52	4.73	0.00	1,093.87
05/15/23	400.00	5.00	192.53	0.52	4.71	0.00	1,300.53
06/15/23	200.00	5.00	209.74	0.00	4.78	0.00	1,290.57
Totals	\$2,800.00	\$65.00	\$2,521.39	\$6.24	\$60.12	\$0.00	\$1,290.57

*NOTE: A minus sign (-) under loan activity reflects loan repayment.

POLICY VALUES

AS OF 06/15/2022

AS OF 06/15/2023

Accumulation Value	\$1,229.41	\$1,290.57
Net Cash Surrender Value	\$1,229.41	\$1,290.57
Death Benefit	\$158,604.00	\$158,604.00
Amt of Outstanding loans	\$0.00	\$0.00

INTEREST RATES AS OF 06/15/2023

CURRENT INTEREST RATE**	4.50%
CURRENT INTEREST RATE CREDITED ON ACCUMULATED CASH VALUE	4.50%
GUARANTEED INTEREST RATE	4.50%
LOAN INTEREST RATE	7.40%

Affiliates: Annuity Investors Life Insurance Company and Manhattan National Life Insurance Company
Administrator for Life Insurance and Annuities: Cigna National Health Insurance Company, Continental General Insurance Company, Loyal American Life Insurance Company and Provident American Life & Health Insurance Company

#7

CUSTOMER INFO

User:
Email:
Account Currency:
Account ID:

STATEMENT INFO

Report Dates: 2021-10-01 00:00:00 - 2021-12-31 23:59:59 *
* (UTC time zone)

ACCOUNT HISTORY

Table with columns: Portfolio, Type, Time, Amount, Balance, ID. Contains transaction records for Deposit, Match, Fee, and Withdrawal.

Coinbase, Inc.

Funds will be available for use immediately upon filling of the exchange transaction. For customer service inquiries, please go to https://help.coinbase.com/.

Coinbase, Inc., 548 Market St., #23008, San Francisco, CA 94104-5401.

LEGEND

- Deposit: A transfer into your Coinbase Pro account from your Coinbase wallet.
Withdrawal: A transfer from your Coinbase Pro account to your Coinbase wallet.
Match: A fill for an order stated in terms of the currency denominating this Account Statement.
Fee: The commission Coinbase Pro charged for a Match.
Rebate: Funds issued back to you based on your percentage of the total exchange volume for this product over a 30-day period.



Ameritas Life Insurance Corp.
Individual Division

Annual Policy Statement

Ameritas Income 10
Index Annuity

Reporting Period 09/02/2021 through 09/01/2022

#8

Policy Information

Policy Number:	F001	Annuitant:	All
Plan:	Qualified	Owner:	All
Policy Issue Date:	09/01/2019	Beneficiary:	Sea

Statement Inception Summary

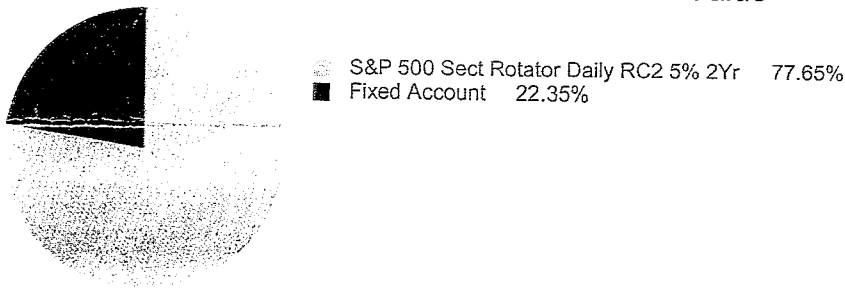
Premiums:	\$100,000.00
Partial Surrenders/Withdrawals:	\$0.00
Interest & Index Credits:	\$4,913.82
Rider Charges:	\$3,683.75
Surrender Charge:	\$6,377.49
Market Value Adjustment:	-\$6,377.49
Ending Surrender Value:	\$88,475.09
Inception Rate of Return:	1.64%

Statement Period Summary

Beginning Accumulation Value:	\$101,873.08
Premiums:	\$0.00
Partial Surrenders/Withdrawals:	\$0.00
Interest & Index Credits:	\$644.57
Rider Charges:	\$1,287.58
Ending Accumulation Value:	\$101,230.07
Death Benefit:	\$105,178.66
Statement Rate of Return:	0.64%

- Death Benefit reflects any additional value provided by the Income Builder Plus Guaranteed Lifetime Withdrawal Benefit Rider and Index Option Rider.
- The Surrender Value reflects the surrender charge, market value adjustment and minimum guaranteed surrender value, as applicable.
- Policy Statement will be generated annually after the first index date.
- Rates of return are calculated with a simplified time-weighted rate of return methodology over statement period time steps.

Accumulation Value



Any accounts with less than 3% of the total Accumulation Value are included in the 'Other' section.

Your accumulation value is currently allocated among the Index and Fixed accounts as shown in the pie chart.

Income Builder Plus Guaranteed Lifetime Withdrawal Benefit Rider Detail

Phase Indicator: Joint Spousal Accumulation

Accumulation Value:	\$101,230.07
Premium Accumulation Value:	\$119,452.87
Annual Rider Charge Percent:	1.10%
Rider Charge Base:	\$119,452.87
Premium Accumulation Rate:	3.00%
Premium Accumulation Period (Years):	10
Premium Accumulation End Date:	09/01/2029
Principal Protection Period Begin Date:	09/01/2019
Principal Protection Period End Date:	09/01/2023
Interest Credit Multiplier:	200%
Annual GLWB/LWBA Amount (1):	\$4,121.12
GLWB/LWBA Distribution Factor (2):	3.45%
GLWB/LWBA Determination Date:	09/01/2022
Distribution Factor on Next Change Date (2):	3.55%
Next Date of GLWB/LWBA Distribution Factor Change:	09/01/2023

- (1) Annual GLWB/LWBA Amount is the yearly withdrawal amount that would be available if the Withdrawal Phase started as of the last day of the reporting period on this statement. The actual GLWB/LWBA Amount will be calculated on the date you enter the Withdrawal Phase. At that point, the greater of the Accumulation Value or the Premium Accumulation Value, will become the Benefit Base. The Benefit Base will be multiplied by the GLWB/LWBA Distribution Factor to obtain the Annual GLWB/LWBA Amount.
- (2) Your Distribution Factor is based upon the youngest covered person's age at the time the Withdrawal Phase is Elected. Your Distribution Factor changes based upon age as described in your schedule page for this rider.

Riders and Benefits on Your Policy

- Index Option Rider (no cost)
- Guaranteed Lifetime Withdrawal Benefit Rider – Income Builder Plus (with cost)
- 10% Free Partial Withdrawal (no cost)
- Market Value Adjustment (no cost)
- Waiver Surrender Charge - Terminal Illness (no cost)
- Waiver Surrender Charge - Home Health Care (no cost)
- Waiver Surrender Charge - Confinement (no cost)

Allocation of Policy Values

	Account Value (as of 09/01/2022)	Premium Allocations	Renewal Allocations
S&P 500 Sect Rotator Daily RC2 5% 2Yr	\$78,607.43	25%	100%
S&P 500 Sect Rotator Daily RC2 5% 1Yr	\$0.00	50%	0%
Fixed Account	\$22,622.64	25%	0%

0201219200018702



ADBUA1

9



Statement Date: 8/21/2023

Pension Income Verification Statement

Deborah

North Platte, NE 69101

This statement confirms your pension benefit in the First National Bank of Omaha Pension Plan. If you requested this information for another organization, you should send a copy of this statement to them.

- This statement was also sent directly to the requested organization.

Your Payment Information

Name	Deborah
Payable to you Monthly	\$453.43*
Pension Payment Option	Single Life Annuity
Payment Effective Date	1/1/2020

*Deductions are not reflected in this gross amount.

This benefit is payable for the remainder of your lifetime.

For More Information

If you need additional information, call the First National Bank of Omaha Pension Benefits Center toll-free at 1-866-262-2498. First National Bank of Omaha Pension Benefits Center Representatives are available between 9 a.m. to 5 p.m., Central time, Monday through Friday, excluding holidays.

Verifying Assets Owned Jointly in Section 8 Housing

What happens when an applicant/resident in affordable housing reports he has ownership in real estate, but also claims technically that he does not effectively own the house, as he simply co-signed the loan to help his sibling? The sibling lives in the house and the deed reflects the names of both the applicant/tenant and the sibling. Should the cash value of this asset should be prorated 50/50?

Additionally, what types of documents are considered acceptable verification to demonstrate that the applicant/resident does not effectively own the asset? Would the most recent tax return be considered an acceptable document? What exactly should we look for to confirm that he does not effectively own the home? Are there other acceptable documents besides the tax return? Or, perhaps there is no way around it if his/her name is on the deed?

The HUD Occupancy handbook, 4350.3, rev 1 Change 4 doesn't specifically have an example of this situation but in "Appendix 3: Acceptable Forms of Verification" it states;

- Verification forms, letters or documents received from financial institutions, stock brokers, real estate agents, employers indicating the current value of the assets and penalties or reasonable costs to be incurred in order to convert non-liquid assets into cash;
- Copies of real estate tax statements, if tax authority uses approximate market value;
- Copies of real estate closing documents that indicate distribution of sales proceeds and settlement costs.

This is what the HUD Occupancy Handbook 5-7, D, Chapter 5: Determining Income & Calculating Rent says about Assets Owned Jointly

Assets Owned Jointly

1. If assets are owned by more than one person, prorate the assets according to the percentage of ownership. If no percentage is specified or provided by a state or local law, prorate the assets evenly among all owners.
2. If an asset is not effectively owned by an individual, do not count it as an asset. An asset is not effectively owned when the asset is held in an individual's name, but (a) the asset and any income it earns accrue to the benefit of someone else who is not a member of the family, and (b) that other person is responsible for income taxes incurred on income generated by the assets.
3. Determining which individuals have ownership of an asset requires collecting as much information as is available and making the best judgment possible based on that information.

- In some instances, but not all, knowing whose social security number is connected with the asset may help in identifying ownership. ~~FA's~~ should be aware that there are many situations in which a social security number connected with an asset does not indicate ownership and other situations where there is ownership without connection to a social security number.
- Determining who has contributed to an asset or who is paying taxes on the asset may assist in identifying ownership.

Net Family Assets

Net family assets is the net cash value of all assets owned by the family, after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of capital investment **SAME**

In determining net family assets, PHAs or owners, as applicable must include the value of any business or family asset disposed of by the applicant or tenant for less than fair market value (including the disposition in trust, but not in a foreclosure or bankruptcy sale) during the two years preceding the date of application for the program or re-examination, as applicable, in excess of the consideration received therefor. In the case of disposition as part of a separation or divorce settlement, the disposition will not be considered to be less than fair market value if the applicant or tenant receives consideration not measurable in dollar terms. **SAME**

Negative equity in real property or other investments does not prohibit the owner from selling the property or other investments, so negative equity alone would not justify excluding the property or other investments from family assets. **NEW**

Note per Federal Register Vol. 88 No 30 dated February 14, 2023

HUD responded on page 9641: " Any type of asset not specifically excluded should be included in the calculation of net family asset."

Excluded from the calculation of net family assets are:

see page 9656 Federal Register

- a. **Necessary items of Personal Property:** Necessary personal property such as clothing, furniture, vehicles needed for transportation, medical equipment, **NEW**
- b. **Interests in Indian trust land.** **NO CHANGE**
- c. **Term life insurance policies** (where there is no cash value) **NO CHANGE**
- d. **Equity in a manufactured home where the family received assistance under 24 CFR part 982.**
NO CHANGE
- e. **Equity in the property under the Homeownership Option for which a family receives assistance under 24 CFR part 982.** **NO CHANGE**
- f. **Family Self Sufficiency Accounts.** **NO CHANGE**
- g. **Federal tax refunds or refundable tax credits** for a period of 12months after receipt by family. **NO Change**
- h. **Assets that are part of an active business.** "Business" does NOT include rental of properties that are held as investments unless such properties are the applicant's or tenant's main occupation. **NO CHANGE**
- i. **Assets that are NOT effectively owned by the applicant.** Assets are not effectively owned when they are held in an individual's name but (1) the assets and any income they accrue to the benefit of someone else who is not a member of the family, and (2) that other person is responsible for income taxes incurred on income generated by the assets. **NO CHANGE**

- j. **Assets that are not accessible to the applicant and provide no income to the applicant.** Example: a battered spouse owns a house with her husband. Because of the domestic situation, she receives no income from the asset and cannot convert the asset to cash. **NO CHANGE**
- k. **Retirement Plans recognized by IRS.** The value of any retirement plan recognized by the IRS, including individual retirement arrangements (IRAs), employer retirement plans, and retirement plans for self-employed individuals. **NEW**
- l. **Civil Recovery or Settlement for claims of malpractice, negligence, or other breach of duty owed to a family member that resulted in the family member becoming disabled.** **NEW**
- m. **Educational Savings account.** The value of any Coverdell education savings account under section 530 of the Internal Revenue Code of 1986, the value of any qualified tuition program under section 529 of such Code, the value of any Achieving a Better Life Experience (ABLE) account authorized under Section 529A of such Code, and the value of any "baby bond" account created, authorized, or funded by Federal, State or local government. **NEW**
- n. **Irrevocable Trust Fund:** The trust is not revocable by, or revocable but not under the control of, any member of the family or household.