

IN SEARCH FOR YOUR FORGOTTEN TREASURE

HOW TO FIND YOUR LOST RETIREMENT ACCOUNTS



Corey N Callaway

How This All Started

I've had a background in working with retirement plans for over 40 years, being involved in the business from the time 401(k)s first became available. Understanding the intricacies of how retirement plans are created and how they continue to function has given me an expansive set of skills that I now use everyday with my clients. Additionally, I've also been involved in the life and health insurance industry, as well as a securities broker for 38 years until 2020. Currently, I'm an investment advisor representative with 30 years of experience. As a benefit from these interrelated professions, I have developed countless techniques for finding people's money.

Damsel in Distress

In 2018, a young widow was referred to my firm by a CPA. I will refer to this lady as "Maria" and in a recent blog I wrote, I referred to her as my damsel in distress.

Maria needed money to live independently. At the time, she was living with her elderly parents, owed large sums of taxes, and possessed significant credit card debt. Maria was also applying to multiple schools to seek a full-time teaching position.

Her husband had sadly died of brain cancer. While he was alive, he handled all the finances and investments. Earlier in life, they were both well off financially, but, over time, much of their wealth rapidly diminished as it was spent on frivolous items and mismanaged investments.

As cancer took its toll, he had locked down everything regarding their finances on his computer. That data was saved on a heavily encrypted hard drive. Upon his death, no one was able to crack open the hard drive. He had friends and co-workers that were talented programmers and developers, yet they, too, could not unlock the hard drive.

Computershare

By the time Maria came to our firm, the hard drive had been destroyed. However, she brought along some documents detailing that she had stock held at Computershare. I think of Computershare as a black-hole-entity acting as a custodian, holding stocks from stock splits, reorganizations, and dividend reinvestment plans. From prior experience with the firm, it had been very difficult to work with them and I recalled that their representatives would never pick up the phone to speak to callers needing help. Fortunately, its website and services have dramatically improved since then.

At our meeting, we gave Maria a gameplan to both obtain and complete the forms needed to show proof of her current address, proof of her husband's death, and proof that she was the beneficiary of the stock shares. The process was tedious and painful, but after two months, we gained custody of her stock. After that, we changed the ownership to her name, liquidated the shares, and sent her the cash so that she could restart her life. We even found some more money in a long-forgotten 401k belonging to her late husband!

Now free from relying on her elderly parents, Maria finally has the money to live a comfortable life independently.

If not for our assistance, Maria would be stuck living with elderly parents. That's not to mention, that she would still be behind on income taxes, be heavily in debt, and be unable to financially assist her young adult children.

Social Security Letters

The damsel returned. Three years later, Maria called and came into my office with three different letters from the Social Security Administration. While this was not to my original knowledge, I learned that when a person terminates from a company and leaves behind their retirement benefits, an SSA form is submitted to Social Security. I suppose that since they have all our information and can track us down based on our employment history, they can send the letters Maria showed me to the last known address, eventually appearing in her mailbox. I also have found when you apply for Social Security benefits, the filing for the benefits, trigger the letters being sent.

The letters had her deceased husband's name and social security number, her name, and address. At this point, her husband has been deceased for 5 years. It did take a while to get the letters to her.

The letters also had the sponsoring employer's name and address, many different identifying numbers that only Social Security could define as to their meaning, and an estimated amount left in the retirement plan.

One letter was from a large tech company. It was easy to contact the Human Resource department, obtain the required forms, and submit them for the money owed to Maria.

The second letter was more difficult. The company could not be found that easily. But I put my forensic skills to work and determined that the company had filed for bankruptcy around 2004.

How did I find this out, you may ask? I contacted one of the Third-Party Administrators I use for my 401k clients, and my contact looked up the firm on a website titled FreeERISA.com. ERISA is a tax law, created in 1974, that created the building blocks of the retirement plans we use today. It also created the ground floor of code section 401k. That is the code section that allows employees to defer their income into the plan pre-tax.

What FreeERISA.com provides is copies of the most recent or last tax filing of the retirement plan. All retirement plans!

The second firm's last tax form, 5500C, was filed in 2004. The firm had filed for bankruptcy in 2003. Attached to the 5500C was a Schedule A, which reports any commission paid by an insurance company from the assets of the plan. Lo and behold, the insurance company was Minnesota Life, which is now Securian Life. How do I know that? I am licensed to sell their insurance products.

I poked around on their website and found the phone number for the retirement plan department. After a few calls, I found the person I was looking for. I gave him the name and Social Security number of the deceased husband and Maria's information. Now, at this point, he cannot give me any information, as he does not know who I am, he must protect the deceased husband and Maria's money, and he must protect the insurance company from fraud. So, I posed a question: Would it be worthwhile for Maria to call you? He said "YES."

I promptly emailed Maria the insurance company name, phone number, and the person I spoke to and told her to go and get her money!

The third company I am still working on. I found the company had been bought out by another firm and, of course, the firm name had changed. How did I find them you may ask? The same way as the second company. On this company's Schedule A, the insurance company was Standard Insurance. Additionally, I researched the original company name and found, through Wikipedia, the name of the new company and the history of the purchase. Then I found the Human Resource representative of the

purchasing firm. I have since called multiple times, but have been unable to get a return call. My next step is to write a letter for Maria to sign and send. Hopefully, we will get a response.

State of Texas Unclaimed Property

Back to the day Maria came to my office for the second round of found letters, I also, out of curiosity, decided to look up her and her deceased husband's name on the Texas Unclaimed Property website. Before, you would have to read the newspaper to see if your name was on the list of people who had unclaimed property. The list was published once a year. But, since newspapers have gone the way of the dodo bird, the State of Texas has a very well-built and user-friendly website.

Lo and behold there were two pages, 19 entries, and a total of more than \$19,000 of unclaimed funds. These were from health insurance companies where monies were reimbursed but not spent, escrow accounts from refinancing of their home, and property and casualty companies for excess premiums.

It's very easy to claim the funds: You click on the claim number, and you will be presented with two pages of documents to complete. You will be asked for your driver's license and Social Security card. Additional information will be requested, but the form states that if you do not have the requested documents, submit the claim anyway.

I also looked up my name. To my surprise, I found many of my gas lease checks had been mailed to my old office address. This is odd because my 1099s have made it to my home address every single year. In addition to my and my wife's proof of identification, my forms stated the State of Texas wanted the gas lease documents too. Again, The State says to submit the claim even if you do not have the additional requested documents.

I was not about to rifle through all my stuff to locate them. I submitted my claim without the requested documents, and I received all the unclaimed property to the tune of \$1,600. Manna from Heaven!

Back to the Retirement Plans

I told this story to my Arlington Business Professionals breakfast meeting. They were familiar with the blog I wrote three years earlier titled "Damsel in Distress." When I described the letter from the Social Security Administration, the very CPA who referred Maria to me said he had received one of the same letters. He threw it in a drawer thinking it was a scam. Luckily for him, he did not throw it away. His was a pension benefit he left behind that he did not know he had. It totaled \$140,000!

I set an appointment with him to help him track down the money too. We found the person in the Human Resource Department, but he too would not return a call. The company had been bought out by a major defense contractor and it may, yet again, take a letter to invite a response.

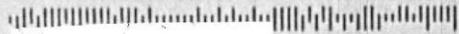
I Am Still Getting Calls

While I was writing this pamphlet, I received a call from a gentleman looking for my old pension administration company. The firm was called Callaway Pension Services back then, and when I left, my father sold out to our partners and they changed the name to 401k Plus.

This gentleman had worked for a pharmacy that used our firm to administer their 401k plan. He had also received a letter from the Social Security Administration. I had to explain to him that I had left the firm 25 years ago and the firm had since been sold to an insurance company of which I do not recall the name since I was no longer involved with them. I gave him some pointers that come directly from this pamphlet and sent him on his way.

Here is a whited-out copy of the letter from the Social Security Administration.

Social Security Administration Potential Private Retirement Benefit Information



Social Security Number: [REDACTED]

[REDACTED]
RICHARDSON TX

75080-4696

Name: [REDACTED]

We are writing to tell you that you, or the worker whose Social Security number appears at the top of this form, MAY be entitled to some retirement benefits from a private employer. Also, your family, or the worker's family, may be entitled to retirement or survivor benefits.

These Are Not Social Security Benefits

These potential benefits are NOT Social Security benefits. We do not make any decisions about the payment of these benefits. Please see below for basic information about these retirement benefits.

Information About Retirement Benefits

You have, or the worker has, earned retirement benefits although no longer employed in a job covered by the retirement plan. These are called "deferred vested benefits." Private retirement plan administrators must provide information about such benefits to us through the Internal Revenue Service. We provide this reported information about the retirement plan when the individual asks for it or when a claim is filed for Social Security benefits. Social Security does not have any information about the benefits other than what appears below.

If You Want to Apply for These Benefits

If you want to apply for these retirement benefits or have any questions, you should contact the Plan Administrator shown below. The Plan Administrator provided the information as of the date in the "Year Reported" field below. If you or the worker has already filed a claim and received payment from the plan below, you may not be eligible for any additional benefits. Include a copy of this notice when you contact the Plan Administrator.

Plan Name	Plan Number	
[REDACTED], INC. 401K PLAN	[REDACTED]	
ORIGINAL PLAN NAME	Identification Number	
[REDACTED], INC. 401(K) P	Year Reported 2002	Estimated Amount
Plan Administrator and Address	Type of Benefit A	Payment Frequency A
1720 S AMPHLETT BLVD STE 300 SAN MATEO CA 944022716	Units or Shares	Value of Account \$34,315

IMPORTANT: See the other side of this page for an explanation of this information.

For SSA Use Only: [REDACTED];

91811402U 07353 NOT AFP XCL PL PRINT SL 821120 P AM 00000000 00250106356700001011300040648

Here is a whited-out copy of the Texas Unclaimed Property Form

53-120
(Rev. 7-15/8)

Texas Unclaimed Property Heir Claim Form

Under Ch. 559, Government Code, you are entitled to review, request and correct information we have on file about you, with limited exceptions in accordance with CH.552, Government Code. To request information for review or to request error correction, contact us at the address or phone number listed on this form.



Claim ID



RICHARDSON, TX 75080-4696

Mail to: COMPTROLLER OF PUBLIC ACCOUNTS
Unclaimed Property Claims Section
P.O. Box 12046
Austin, TX 78711-2046

A. INSTRUCTIONS

Please complete, sign and return the claim form with a copy of your identification even if you are unable to provide all the requested documents.

Listed below are the documentation requirements to start this claim. Please attach all supporting documentation BEHIND the claim form. *(Please keep copies of all documents submitted; we cannot send back original documentation.)*

- Proof of SSN for Claimant** **Documentation verifying the Social Security number for the claimant.**
Examples include a copy of the Social Security card, earnings statement, or an IRS tax document. If there is no Social Security card, a form 1099 or paycheck stub with the Social Security number on it may be used.
Documentation from public records is not acceptable.
- Proof of ID for claimant** **A copy of the current driver's license for the claimant.** If there is no driver's license, send a current government issued identification card or passport.
- Death Certificate** **A clear and legible copy of the death certificate.**
- Small Estate Affidavit** **A Small Estate Affidavit and Order Approving the Affidavit.**
NOTE: This only applies for an estate that has NOT been probated. This affidavit MUST be signed by a judge and be FILED with THE COUNTY CLERK where the decedent legally resided.
- Insurance Policy/Other Docs** **A copy of any document verifying business dealings with the reporting company as it relates to the funds.** Examples include a policy, premium payment receipt or other proof of owning the insurance nolrv
Property ID(s):
- Last Will and Testament** **A copy of the will (and codicils if applicable) for the owner of the property.**
Note: This applies regardless if the will was probated. For questions pertaining to the status of the estate, contact the county clerk's office in the county where the decedent legally resided.
- Affidavit of Heirship** **Affidavit of Heirship for the owner of the property.**
Note: This only applies for an estate that has NOT been probated. The affidavit must be completed by a disinterested third party (someone who knew the decedent but will not inherit from the estate). That same individual must:
- sign the affidavit in front of a notary, and have it notarized;
- file the affidavit with THE COUNTY CLERK in the same county where the decedent legally resided and
- provide our office with the stamped copy after filing.
If you have any questions about filing procedures, the estate's status or venue, contact the county clerk's office in the county where the decedent legally resided.
- Statement of Capital Credit Dist** **A copy of any document verifying business dealings with the reporting company as it relates to the funds.** Example includes a copy of a statement of capital credit distributions.
Property ID(s):
- Proof of Business with Holder** **A copy of any document verifying business dealings with the reporting company as it relates to the funds**
Property ID(s):
- Insurance Policy/Payment Receipt** **A copy of any document verifying business dealings with the reporting company as it related to the funds.** Examples include a copy of the policy, premium payment notice or payment receipt
Property ID(s):
- Real Estate Sales Contract** **A copy of any document verifying business dealings with the reporting company as it relates to the funds.** Example includes a copy of the real estate sales contract.
Property ID(s):

Texas Unclaimed Property Heir Claim Form

Claim ID

Documentation required continued.....

- Insurance Card/Claim Stmt.** **A copy of any document verifying business dealings with the reporting company as it relates to the funds.** Examples include a copy of the insurance card, claim statement or other proof of membership in a company.
Property ID(s):
- Original Check - MS16** **The original check issued by the reporting company.**
Property ID(s):
- Original Check - Verification** **The original check and/or document verifying business dealings with the reporting company as it relates to the funds.**
Property ID(s):
- Order Admitting Will to Probate** **A copy of the Order Admitting Will to Probate for the owner of the property.**
Note: This only applies for an estate that has been probated. For questions pertaining to the status of the estate, contact the county clerk's office in the county where the decedent legally resided.

B. CLAIMANT INFORMATION

Name (Last)	(First)	(Middle)	(Maiden)	Social Security Number
Additional Owner (Last)	(First)	(Middle)	(Maiden)	Social Security Number
Current mailing address				Daytime phone (Area code and number)
City		State		ZIP code
Email address				FAX (Area code and number)

C. AFFIDAVIT

The named Claimant hereby certifies that this claim for property presumed abandoned is valid and just, that all statements herein are true and correct and that upon payment of this claim, said Claimant will indemnify and hold harmless the State of Texas, the Comptroller and its employees from any damages, claims, or losses of any kind resulting from the payment of the property to the Claimant.

Claimant's signature _____ Date _____

Additional owner's signature _____ Date _____

Would you like to contribute all or part of your claim to the Match the Promise Foundation?	
Yes <input type="checkbox"/>	_____ %
No <input type="checkbox"/>	_____ %

There Are 1.35 Trillion Dollars in Forgotten Retirement Benefits!

No, that is not a typo, and the number may be steadily growing. Since people change jobs so often throughout their careers nowadays, they have become increasingly cavalier, leaving their 401ks and pension at their prior employer's retirement plan and assuming that the account is being managed. I assure you they are NOT! The funds you selected and left your money in are where they will stay. There is an outside possibility they may move you to a Target Date fund to mitigate the trustee and or custodians' risk. But let me tell you, there is a tremendous amount of risk in Target Date funds today.

Many employees disregard the risks of not paying attention to their money and their money will probably not grow as it should. This means, that when it is time for retirement, they will have a difficult time obtaining their money because they have moved, forgotten about the money, or lost track of their documents or log-on information. I have another situation I ran into recently, of which, I will tell you the story shortly.

More Help and Direction

Here are some entities that may have ended up with your retirement funds.

PenChecks

<https://unclaimedretirementbenefits.com/>

800-541-3438

Retirement Clearing House

<https://rch1.com/>

888-600-7655

Millennium Trust

<https://www.mtrustcompany.com/>

800-258-7878

FPS – 1PX Retirement

<https://www.ipxretirement.com/>

844-788-3474

PBGC – The Pension Benefit Guarantee Corporation

<https://www.pbgc.gov/>

800-400-7242

The PBGC is important to pension plans. They are like the FDIC to a bank. Pension plans with over 100 employees must pay a premium to the PBGC. The PBGC insures the retirement plans in the event of failure or default. The employees will get a part of the benefits promised, but, in most cases, not the whole benefit.

Target Date Funds

Many retirement plans invest the employees' monies in Target Date or Lifestyle Funds. Since so many employees and ex-employees disregard the importance of keeping track of their investments and their retirement plans, employers believe it is their fiduciary duty to keep the funds invested. Therefore, they believe a Target Date fund is appropriate.

I believe there will be many lawsuits against trustees, custodians, and employer plan sponsors regarding these investments. Target Date or Lifestyle funds or "subaccounts" invest in the S&P stock index and a bond index. It is low-cost and theoretically a perfect way to invest based upon a person's age and time left to accumulate until retirement. The problem is the bond component. For the last 40

years, bond interest rates (as well as all interest rates) have been going down. When interest rates go down, the value of the bonds go up. This means, that for 40 years bonds have been great.

But what happens to bonds when interest rates go up? Like the interest rates are doing now? The bond values go down. Therefore, since interest rates are now going up, the bond funds are going to be destroyed, subsequently destroying Target Date funds as well.

If you own these, get out of them. I implore you to use a guaranteed or fixed account. These are ones that cannot go down in value, unlike the Bond or Target Date funds.

9 Different 401k Plans

I have a friend who, at the time, was a banker. During one visit, he told me he had 9 different 401k accounts scattered amongst his past employers. I politely explained to him that he needed to combine all his retirement accounts into one self-directed IRA. He engaged me to set up a self-directed IRA and roll/transfer the 401ks to the IRA. Once done, he had an account valued at over \$100,000 that could be better diversified and managed at a lower expense. Certainly, a much better option than having it be ignored, frittered away or forgotten.

Keep Track of Your Money

It is better to maintain a self-directed IRA, rollover your past employer's 401k plan, and maintain control of your retirement money, so you can manage it in one place where you can keep a steady eye on it. That way, you will not be wasting your time tracking it down, making countless phone calls, reaching dead ends, or filling out large amounts of paperwork.

By keeping track of your money now, you will be able to get your hands on it when you need it in a very quick manner. A little time spent upfront will save you a lot of time later.

Tell Your Spouse!

My Damsel in Distress, Maria, would have been able to get her money much faster if her husband told her where the money was. I have been meeting with my wife, Kim, as of late, to make sure she knows where our money is and how to get to it. I like that everyone else thinks that I will live forever and do not need to worry about filling in my wife as to where everything is, but I know better and have taken it upon myself to make sure Kim, knows where everything is. I have multiple businesses, bank accounts, and investment accounts, so we have been compiling a list of everything and who to contact. I strongly recommend you do the same. That way she will not have to dig you up and kill you again. And believe me, Kim will do that to me!

A Recent Contact from a Webinar I Put On

I met a lady through one of my webinars who has recently decided to work with me. In 2008, she received letters from her prior employer that she had a pension benefit. Most likely, since she may not have responded to prior correspondence, the company took her lump sum and purchased a fixed annuity for her through John Hancock. Today, she is getting ready to retire in the coming years and has no contract, no contract number, and only a couple of letters telling her what they did.

One letter had a group contract number that identified the pension plan.

She had called John Hancock and they said they did not have any record of her owning an annuity contract. I called the 401k side of John Hancock, and I was directed to the pension & fixed annuity department. I spoke to a lady who told me to have her submit a letter to conduct an account search or on their website www.johnhancock.com and click on the "Lost or Unclaimed Policy" form. There, she

will input her identifying data, and a search will commence. The keyword I found for her, that best described the situation, was “Unclaimed Policy Form.”

The following is an email I sent to her with instructions on what to do and what is going on:

“I called 800-624-5155. This is the pension and fixed annuity department for John Hancock.

You can call and submit an account search by phone. Or go to www.johnhancock.com and look for lost or unclaimed policy forms. Complete that online (they will ask for your personal information) and they will search for a contract. Do this first.

Second, if nothing is found, and since it was 2008 when this occurred. It may have been sent to Unclaimed Property at the state you resided in at the time or the state Yamaha corporate offices were located. Conduct an unclaimed property search there.

Third, contact the PBGC. The Pension Benefit Guarantee Corporation is an entity like the FDIC but for pensions. Go to www.PBGC.gov.

Go to the tab workers and retirees. On the far right is a section “How can we help?”. Also, there is a section “I am looking for a pension benefit from a former employer”. At this point, you may want to have me involved again.

If you do not find anything under unclaimed property, that is when you go back to Yamaha and threaten to contact the Department of Labor. And you may want me involved again.

Hopefully, John Hancock fesses up and gives you your money.

Please keep me in the loop,

Corey”

As of this writing, we have not found the money yet.

Flexible Spending Accounts – Section 125 Plans – Cafeteria Plans

These are useful tools for employees of large employers. They allow the employee to budget and defer pretax dollars, including Social Security tax, into an account and present vouchers for qualified medical expenses to be reimbursed tax-free. It’s a great tool, provided that the employees can predict and budget their out-of-pocket medical expenses well.

But many employees are not able to do so. There are more than 3 billion dollars left in Flex Spending accounts each year, and the IRS law requires all funds left in the Flex Spending account at the end of the year to be forfeited back to the employer. This is not the employer's fault, rather, these are the rules one must abide by to participate in a Flex Spending Plan. If you are unable to keep track of your money, you may be better off not participating in Flex Spending accounts. While it is an excellent tax planning tool, it can damage your finances if not used properly.

The Attorney Who Will Not Deal with Her Finances

I worked with a young attorney some time ago who, like many, refuses to be proactive. This person is in a lot of college debt and was trying to figure out how to better handle the debt. She showed me that she had a couple of small retirement plan accounts with money. That’s money that could have been

used to pay off some of her debt, but she instead chose to do nothing. Interestingly enough, she had scanned and loaded copies of the documentation, Retirement Plan Statements, on her laptop, but did not organize them so she could find them easily. She would conduct a search of the document by a word search. However, if she cannot remember the proper word to search by and therefore cannot find the document, she might as well throw the documents in the trash or simply erase her hard drive.

Searching for Clues

When searching for money belonging to a deceased person, two important documents can tell you a lot about where to find the forgotten treasures.

First are the decedent's tax returns. You will find interest and dividends that taxes have been paid on, giving you clues as to where the interest and dividends were created, bank accounts, brokerage accounts, and the like. Additionally, tax returns disclose a lot of valuable information, including real property that was owned by the decedent.

Second, once the decedent's will has been probated there will be a list of the estate's inventory. These are valuable assets and should be transferred to the heirs.

Insurance Policy Locator

The following is a link to a website that will help you locate life insurance for deceased individuals. It will tell you if the policy is in force or when it lapsed. If you do not have the insurance contract, don't fret. All you need to do is provide proof of who you are, and the insurance company will honor the contract.

The link is: www.eapps.naic.org/life-policy-locator/#/welcome

Advising Widows

A good friend of mine has put together a very special group for widows, due to the simple fact that many women would prefer to speak to other women. Attorney, Susan McClelland has put together a website and support group.

The website is www.advisingwidows.com.

Susan's group provides legal, financial, personal, emotional, and social support & resources. Susan has gathered a group of professionals to assist in offering support to those who need it. I have the pleasure of being one of those professionals. Susan lost her husband a few years ago and understands the difficulties new widows go through.

In Search of Forgotten Treasures

This is my first printing of the booklet. It is a living and breathing document. I will add to the booklet and update the printing as I find more valuable information. Please use it and share it with everyone so you may keep track of your money and your Forgotten Treasures.

Remember! Search For Your Forgotten Treasures!

Many people have come to our firm in the past feeling powerless, helpless, and concerned about their future due to their lack of knowledge and experience that is necessary to maneuver through their financial maze. At the end of the day, they only want to regain their independence and live their life the way they wish to.

We understand what the widow was going through. Many people who have come to us over the years have felt this way. They feel the pain of loss and feel powerless due to a lack of knowledge and understanding of financial assets. We have more than 40 years of experience assisting and guiding many people and businesses through the death and disability of family members. We have taken the lead to dig through the documents and statements to find the money our clients need when they need it most. We have led the clients through the many complicated processes and systems that confound the finance industry. The results are clear. We find the money with a proven system that has worked throughout our 40 years, just like it did for our Damsel in Distress.

At Callaway Financial Services, we have the experience to recognize where the assets are held. We know the process for changing the title and contact information for the customer. Our team can take over the financial assets and liquidate or manage those assets for the customer. We discovered where the widow's money was held and created a plan of action to get her funds.

Many people will not make the phone call to our firm for fear of being chastised for poor financial decisions. You should not fear this as we all make poor decisions from time to time. While we are all human, it is important to acknowledge the mistake and learn from it, so we can then move forward.

Some fear relinquishing control of their finances. You will remain in control. We are your financial guide and are here to help. We will need copies of statements of your investment accounts so that we can determine what you own. If you are just beginning to build your wealth, we will need some detail of your finances so that we have a better idea of where you stand financially and what direction to guide you in.

Others are overwhelmed with all the information available to them and are stuck in mental paralysis and cannot make a sound decision. Again, we are your guide, just as we were Maria's guide. We ask that you present to us your information so that we can make sure you have all your hard-earned resources, as Maria did. Allow us to discover your needs, your goals, your risk tolerance, and what we can do to improve your quality of life. Lastly, allow us time to do our job.

Call us now! Just as the widow's CPA told her to call us, please contact our firm so we can schedule a face-to-face appointment, Zoom appointment, or a phone appointment, whichever you prefer. There is no cost on our initial consultation and many times no cost at all. Once you have engaged our firm, we will meet periodically to follow up on establishing your account(s).

Ok, this is a photo of the real me.



Corey Callaway

Investment Advisor Representative

Corey's career in financial services began at age 18 when he went to work with his father in their insurance agency and pension administration company. While attending the University of North Texas, and later The University of Texas at Arlington, he continued receiving extensive training in retirement plan consulting and administration.

By age 21, he was a securities broker, and at age 24, was the top producing first-year agent for a national financial services company. Corey established his own broker-dealer, Callaway Financial Services, Inc. in 2000. Corey established his investment advisory firm and insurance corporation the same year. In 2020, Corey changed his business model to 100% investment advisory and jettisoned his broker-dealer. His commitment to clients is put into practice daily as he puts his experience in motion to help them achieve their retirement dreams, and in this booklet, find their money.

Active in the community, Corey is one of the founders and contributing writers of Arlington Today Magazine, a printed and online publication focused on local news and information. He is a former president of the Greater Arlington Lions Club (multiple years), a 32nd degree Scottish Rite Mason, a member of the Moslah Shrine, the Arlington Masonic Lodge 438, the Arlington Business Professionals, the Professionals Serving Seniors, and an ambassador for the Greater Arlington Chamber of Commerce. He is also a board member of the Chamber and currently the incoming president of the Highlands Rotary Club.

An avid outdoorsman, Corey takes time to enjoy hunting, fishing, and camping. He has served two Boy Scout Troops as Assistant Scoutmaster and Scout Master. He was also active in his nephew's Cub Scout Pack. In 2015, he celebrated his sons obtaining the rank of Eagle Scout, in 2021 his oldest nephews' Eagle rank, and his youngest nephews' Eagle rank in 2022. He was also involved in his daughter's Girl Scout Troop. He lives in Arlington, Texas, with his wife Kim and two adult children.



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