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What's Happening!

Upcoming PSPRS Education Curriculum Seminars

Join us as we provide guidance on successfully retiring from PSPRS. Discuss topics such as your PSPRS benefits, options, how to avoid tax penalties, social security and more. This presentation provides strategies for financial fitness. We discuss concepts for financial stability and how to build wealth while avoiding financial pitfalls.

Superior Town Hall Auditorium

April 17, 2019 9:00 AM – 12:00 PM 199 N Lobb Ave, Superior, AZ 85173

Sierra Vista Police Department Training Room

May 2, 2019 9:00 AM – 11:30 AM 911 Coronado Dr, Sierra Vista, AZ 85635

Graham County Board of Supervisors Meeting Room

May 16, 2019 9:30 AM – 12:30 PM 921 W Thatcher Blvd, Safford, AZ

PSPRS Office

May 23, 2019 9:00 AM – 12:00 PM 3010 E Camelback Rd, Suite 200, Phoenix, AZ 85016

Please RSVP by email to 411@Galloway911.com or call **480.325.8668**.

Spouses are encouraged to attend!

Congratulations PSF/Galloway Clients Who Have Recently Retired

Thank You For Your Service!

Trooper Michael Harrigan - Arizona Department of Public

Safety - 34 Years of Service

Captain Michael Smith – Tucson International Airport Fire
Department – 33 Years of Service

Lieutenant Kent Horn – Casa Grande Police Department –
30.5 Years of Service

Wildlife Manager George Hayes – Arizona Game and Fish –
30 Years of Service

Sergeant Donald Garvin – Payson Police Department – 27
Years of Service

Sergeant Kellie Reed – Glendale Police Department – 25
Years of Service

Detective Darlene Quinn - Mesa Police Department - 25
Years of Service

Battalion Chief Jeffrey Mooney – Green Valley Fire
Department – 20.5 Years of Service

Detective Bill Johnson - Chandler Police Department - 15
Years of Service

Welcome to the Team

**Please join us in welcoming the newest
member of the Galloway Team**



David Vidaure joins Public Safety Financial/Galloway as a Financial Advisor. David grew up in Glendale where he has served with the Police Department since 2003. He is currently a Lieutenant with their Special Events Unit but has held other assignments in patrol, motors, investigations and public information. Prior to his law enforcement career, David was in management at both Wells Fargo and Chase. He is a graduate of Arizona State University where he earned his Bachelor of Science in Finance as well as Grand Canyon University with a Master of Business Administration degree. David is married with two sons. David's roots run deep in law enforcement with a father who retired from the Arizona Department of Public Safety and a grandfather who retired from the Maricopa County Sheriffs' Office.



Not All Withdrawals Are Created Equal

Not all retirement accounts have the same rules for withdrawals once you retire. And not all financial advisers know all the rules. For example, the rules for your 457 Deferred Compensation account are different than a traditional 401K.

View our video titled "Avoid Penalties" and then contact one of our advisers at [480-325-8668](tel:480-325-8668) to find out your options and plan for your retirement.



Market Review

Economic Outlook - Slow growth does not mean no growth.

Though the effects of the tax cuts from late 2017 are beginning to fade, and we are transitioning to a slower rate of growth, the economy is fundamentally sound. Barring a major shock, the economy should be able to avoid recession. The job market is performing well, inflation is steady, and it appears the Federal Reserve might not raise rates in 2019. These factors support continued growth.

Long Term Investing

2018 was the 10th anniversary of the global financial crisis and the biggest global recession since the Great Depression. Though most financial markets and economies have recovered, it still causes many investors to be more cautious. This is a good thing and investors need to maintain balance to be prepared for the next downturn, whenever it occurs. With continued growth in both U.S. and global economies opportunities remain. Central banks the world over are still being cautious which means you do not get paid for saving, you get paid for investing. We still think that global economic conditions warrant a diversified approach to long term investing.

Source: 2Q 2019 J.P. Morgan Asset Management market and economic update.

This Market Review is a general communication for information only and should not be construed as personalized investment advice. This document has been prepared from sources Galloway Asset Management, LLC dba Public Safety Financial/Galloway believes to be reliable but we do not guarantee its accuracy or completeness and do not accept liability for any loss arising from its use. Any information including facts, opinions or quotations, may be condensed or summarized and is expressed as of the date of writing. There is no guarantee that the comments expressed in the Market Updates will come to pass



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Investment Advisor

1138 N Alma School Road
Suite 201
Mesa, AZ 85201
Email Us: 411@galloway911.com
Call Us: 480.325.8668



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