

It's official: we live in the digital age. A lot of your **stuff** exists on your computer. And even more resides on someone else's – on a website or in "the cloud." Here's just a short list: email accounts, online banking, FaceBook, airline "mileage," pictures on Google Photo, your NetFlix account.

When you die, what's going to happen with these?

Nothing. Unless someone you know tries to abide by each company's "Terms of Service" (the endless scroll of legalese you agreed to when you signed up) and painstakingly goes through the right channels. AND THAT'S ONLY IF THEY KNOW WHAT ACCOUNTS YOU HAVE!

Solution: create a simple digital estate.

- Make a thorough list of your digital assets, including how to access them.
- Name an executor for each asset. It might be the same person for each asset; it might not.
- Decide what you want done with that asset. Erase all emails? • • Allow pictures to be distributed to children? Send the money in your Google Wallet to your favorite charity?

By now, you've probably figured out there's one big problem with all this: IT'S ALWAYS CHANGING!!

That's why I pay the annual fee for my clients to use a *digital lockbox* that allows them to:

- List ALL of their digital assets
- Name an executor for each asset
- Decide what's to be done with each asset
- Change any of the above on-the-fly

And, the best part: my client can choose to **NOT** let the executor have access until after they've passed away.

Additionally, the *digital lockbox* service stores information for mainstream assets, such as bank accounts, investment accounts, life insurance, etc. And it lets my clients upload copies of their trusts, wills, powers of attorney, etc.

If you don't have such a digital lockbox, put your information on a spreadsheet. I would suggest one like Google Sheets, where any change you make is instantly seen by anyone else you've given access to.

And, of course, coordinate your efforts with your estate attorney.

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WHAT HAPPENS TO YOUR DIGITAL STUFF WHEN YOU DIE?

By Rocky Mills, North Ranch Resident
Financial fitness



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We know that even the best portfolios perform poorly when the stock market performs poorly. Remember the devastation on portfolios from the market crashes of 2000-02 and 2007-09?

The key is to be **WISE** about the stock market's **TREND** and proactively move to the sidelines when the market's trend turns negative.

How do you become **TRENDWISE**?

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