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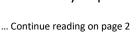
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In this issue...

Your Digital Legacy

Are you one of the billions of people posting pictures, making comments, and sharing cat videos on social media? Facebook, Twitter, Instagram, Linked In, etc.? Your answer is likely, "yes." Now, what happens to all that stuff after you pass?





One by One by One...

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Insurafication



Here at Insight Financial Advisors we believe you'll receive the best investment results if you use diversification in your portfolio. What people might not know is we also believe diversification in

your life insurance is important too, which is why we include our insurafication method in our LifeAssure Process.

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Your Digital Legacy

Written by: Heather Calmes

Today is my uncle's birthday. I know because Facebook told me. Facebook also invited me to leave a birthday wish on his page... but I'm not going to. You see, my uncle passed away last year.



Are you one of the billions of people posting pictures, making comments, and sharing cat videos on social media? Facebook, Twitter, Instagram, Linked In, etc.? Your answer is likely, "yes."



Do you have a plan for your digital presence after you've passed? What happens to your online stuff? Your answer is probably, "I don't know."



The fact is estate planning documents do not make mention of social media, either because it is too new or not quite important enough (after all, most of us are just sharing funny cat videos). Nor are there regulations in place by states to specifically address the handling of digital data.

So, at the end of the day, it's up to us to manage this sort of planning ourselves. It is up to us to clearly communicate our wishes to our heirs/executors, including what social media accounts to maintain or delete.

I'll ask you again, what do you want to have happen to your social media accounts after you pass? Should they stay online forever acting as an online scrapbook of your life, or does that creep you out? Do you want your

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children to have access to your accounts, or does that feel like an invasion of privacy? Do you want your friends and connections to receive that birthday notification?

Whatever your answers are, be sure to let your executors/heirs know. To help organize your thoughts and communicate them to your heirs, Insight Financial Advisors has put together a Digital Asset Passwords List and Digital Legacy Request available for free on our website (www.insightfa.com/client-tools/).

Now, share that cat video in peace, my friend.



This article was written by Heather N Calmes Client Education Specialist



One by One by One...

Written by: Heather Calmes

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feature for some of our client's accounts, we jumped on it.

We can now "household" accounts held at Pershing LLC (accounts that begin with the letters JEL or TPM). If the folks in your household have more than one eligible account with us, your account values will be aggregated together when calculating the advisory fee. This may save some clients money by bumping them into a more favorable fee tier/breakpoint. (Don't worry, nobody's fees will go up.)

What do you need to do? Nothing. We already went one by one by one to identify all accounts that may take advantage of this new feature. We will "household" those of you to which this applies one by one by one. Our intent is that you will see a favorable outcome at your next fee billing.

That's the sort of special treatment we like to give to our clients.



P.S. As always, if you have questions about your advisory fees, do not hesitate to ask. We work for you!

Insurafication

Diversification and Life Insurance Written by: Heather Calmes

Here at Insight Financial Advisors we believe you'll receive the best investment results if you use diversification in your portfolio. What people might not know is we also believe diversification in your life insurance is important too, which is why we include our insurafication method in our LifeAssure Process.

When we discuss life insurance diversification, or insurafication, we mean splitting your coverage amongst two or more policies.

Many people might not like the way that sounds, after all who wants to go through underwriting twice; however, there are advantages to splitting your coverage.

Let's look at an example ...

Amy is looking for coverage of \$2 Million to cover costs after her death and help with college tuition for her son. Why split the \$2 Million coverage?

Let's fast forward to years down the line. Amy's now grown son has graduated from college and is out on his own. The premiums on her policy are increasing, what can she do? She doesn't need the same \$2 Million in coverage now, but her older age will mean much higher premiums should she replace the policy!

If Amy used insurafication (diversified her insurance) and split her coverage between two \$1 Million policies, or maybe four \$500 Thousand policies she would have more options.

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By using insurafication you can review your needs and allow the coverage you no longer need to drop off, while maintaining the coverage you do need with your original "young age" pricing.

Diversifying your life insurance coverage can take a bit longer and does take more effort than applying for a single policy – more than one application, more than one interview and medical exam, more than one trip through underwriting land – however; the benefits down the road are well worth the inconvenience now.

If you're interested in learning more about our Life Assure Process or how we use insurafication to plan for the future contact us.

