



Who will take care
of your digital
legacy?

Gone are the days when outlining your last wishes for your physical possessions and assets are satisfied with only a last will and testament. Routinely, we operate using our private cell phones, private email, and social media to connect with loved ones. Our numerous devices allow us to pay our bills and shop online, and play video games and watch movies with various apps. Because our digital presence is predominantly private and other-worldly, it is incumbent on us to plan (whether formally or informally) to allow a trusted contact to share the keys to our world.

How will loved ones gain access to your digital world after you are gone? Do your emergency plans and instructions specify who will be allowed access to your electronic accounts? The Internet privacy and security imperative doesn't allow for others to enter our electronic world unless we proactively allow access.

Begin today to form your plan. Decide what you want to do with these devices and accounts, then put your wishes in written form as to how to access them.

* Compile a list of your digital tools that make up your electronic presence including:

* Computers, tablets, smartphones, digital music players, camera, flash drives, external hard drives.	* Movies, Music accounts: iTunes, Kindle, Netflix, video gaming accounts
* Online accounts: banking and credit card accounts, subscription accounts	* Shopping accounts: Amazon, PayPal, Etsy
* Email accounts, blog accounts, web-site domains	* Social media accounts: Facebook, Instagram, Twitter, LinkedIn
* Data locations: data stored online, in the cloud	* Personal video & photo sharing sites: Dropbox, Google

- * Consider using a password manager to store usernames and passwords. Then store the main password in a safe place. Keep this password manager updated regularly.
- * Close accounts you are not using.
- * Designate a "digital trustee" who is not only trustworthy, but also technically savvy to navigate the closing accounts as appropriate when needed. Let them know where they can access the keys to your digital kingdom when the time comes.
- * Write a letter of instruction to disclose where the devices and list of user accounts are stored.

It will take time for your agent to memorialize and maintain your accounts or to close them. Preparing in advance to enumerate your wishes will make it easier to fulfill your plans according to your instructions and relieve some of the angst of settling your affairs.

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THIRD QUARTER 2019 HOLIDAY SCHEDULE

- ▶ Monday, Sept. 2, 2019,
Labor Day
Office Closed
- ▶ Monday, Oct. 14, 2019,
Columbus Day
Office is Open

WHO IS MY CLIENT SERVICES REPRESENTATIVE?

- A - J — Cecelia Fisher
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VISIT US AT
www.ffss.net

Did you know that many new cars do not have a spare tire? Does yours?



About a third of new cars today do not come with a spare tire, though they may be equipped with a compressor and sealant kit to temporarily fix a flat tire. Some cars without spares come with “run-flat” tires, which are designed to operate for a limited distance after losing air from a typical puncture.

Carmakers are skipping the spare because of regulatory pressure to squeeze more miles out of every gallon of fuel: Ditching the 40 or 50 pounds that a tire and jack usually add to a car’s weight helps to increase fuel economy slightly. (It also incidentally increases automakers’ profits because they don’t have to pay for those parts.)

The problem is that a sealant kit won’t help drivers if a tire’s sidewall gets sliced or if the flat is caused by more extensive damage than a tread puncture. If you want to be prepared for any type of flat tire, some retailers and car dealers offer spare-tire kits, including a tire, jack, and lug wrench, starting at about \$150.

“Know how your car is equipped before you take delivery,” says Gene Petersen, CR’s tire expert. “Don’t assume the car you’re about to buy has a spare tire. The best time to find out is in the showroom—so you can also use it as a negotiating point—not on the side of the road after you’ve had a flat.”

Source: ConsumerReports.org

Let us know if your contact information has changed

Home phone number or disconnected home phone?

New mailing address?

New bank account?

New cell phone number?

New or multiple e-mail addresses?

Name change?

Please remember to keep FFS informed when your contact information changes to avoid lapses in communication with us. Vigilance is the best protection when monitoring your accounts.

Reminder: Any changes to your personal information at the broker requires a signed form. Please contact your client services representative to request that form. An email is not sufficient.

Call us at [972] 934-9070