

Inside:

- Mark Your Calendar
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- Estate Planning

2016 General Meeting Dates

Mark your Calendar!

January 14, 2016

Could Employment Issues Derail Your Future??
Joe Hamilton, Federated Ins.

February 11, 2016

TBA

March 10, 2016

R07C / R410 Refrigerants Updates

April 14, 2016

New Tools – W-FI Linked



Just for Fun

Tell a man that there are 400 billion stars and he'll believe you. Tell him a bench has wet paint and he has to touch it.

How come Superman could stop bullets with his chest, but always ducked when someone threw a gun at him?

How much deeper would the ocean be if sponges didn't grow in it?

Why do we wash bath towels? Aren't we clean when we use them?

Why doesn't glue stick to the inside of the bottle?

ACCWPA Board of Directors Wish you Season's Greeting!!



And A Very Happy New Year!!

2016 Officers

2016 Officers

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What is “virtual estate” planning?

There's a piece of the overall estate planning process that few think about or may even be aware of: planning the handling of their “virtual estate.”

If you're part of the majority of Americans who use the Internet for everything from banking to shopping to socializing, you have virtual estate, because these activities require digital accounts complete with a user name and password.

If something should happen to you, what happens to your digital accounts? Who has access? If your family wants to preserve or download the content, will they be able to? Would you want them to? Even with your user IDs and passwords, accessing a deceased person's online accounts may violate service agreements or state or federal law. Today, only seven states have passed laws related to digital assets.

Currently, you do have a few ways to plan for your heirs' access to your virtual estate.

Check website policies. Some automatically close or delete inactive accounts. Others disable an account upon request by the family or executor.

Compile a list of user names and passwords. Then store on a flash drive or print, and keep in a safe place. Don't include this information in your will, since a will becomes public record during probate.

Leave instructions. While there's no guarantee your heirs or executor will be able to follow them, make your wishes known on how you would like each account handled.

Commercial digital asset services. These service companies often allow you to name a designated beneficiary to whom your account information will be released upon proof of your death.

Taking time to consider your virtual estate now can save your loved ones significant time and frustration later.

(© 2015 Federated Mutual Insurance Company. All rights reserved. This article is intended to provide general recommendations regarding risk prevention. It is not intended to include all steps or processes necessary to adequately protect you, your business, or your customers. You should always consult your personal attorney and insurance professional for advice unique to you and your business. For more information on ACCWPA's Federated Insurance program contact Matt Johnson, Account Executive ACCWPA's Federated representative at 606-923-6350 (mdjohnson@fedins.com); be sure to tell him you are a member of ACCWPA)

EDUCATION EVENTS



*Integrity is the
essence of
everything
successful.*

Smart Words

You Must Remember

“The trouble with
retirement is that
you never get a
day off”

Abe Lemons

Inspiration

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