

## New Year's Resolution

As we enter a New Year and a new decade, your New Year's resolutions should include a review of your financial planning hygiene to tie up any loose ends that may not have been addressed timely. A few suggestions for areas to review:

### Financial Accounts and Life Insurance Beneficiaries

- Review all your retirement accounts and life insurance policies and confirm that both your primary and contingent beneficiaries are designated and consistent with your current planning objectives. In addition, review your bank and non-retirement financial accounts and consider naming a "payable on death" recipient to streamline your estate administration and avoid probate.

### Estate Planning Documents

- Review your estate planning documents to ensure that they are current with your planning objectives. You should review the named beneficiaries, as well as your executors/trustees, and financial and health care power of attorney. Ensure that copies of these documents are in a secure location known to the parties who may need access.

### Digital Usernames and Passwords

- In today's world, daily financial interaction often occurs electronically. Maintain a current list of usernames/passwords in a secure place and known by parties who will need to access on your behalf in the event of your disability/death to ensure timely administration.

### Fidelity Accounts

- Ensure that you have current third party Fidelity account authorizations and Trusted Contact Forms on file to allow us to communicate timely, if needed, related to your TD Capital managed accounts.

The above suggestions are examples in which we routinely assist our clients to ensure their financial affairs are current and in good order. We provide an electronic vault unique to each client where they can store important financial and estate planning documents. If you have not taken advantage of this safekeeping feature and would like to do so, please contact us to discuss.

As we enter a new decade, TD Capital is committed to seeking opportunities to enhance our client services. This includes expanding our technology capabilities and adding depth to our team. In recent months, Charley Foster, a tax attorney and lifelong Memphian, joined TD Capital. Charley spent the past 10 years practicing with several law firms in the estate planning and taxation areas. We are currently in the implementation phase of a new, robust portfolio management system, which will increase our efficiency and reporting capabilities. As this system comes online, you will notice a new look to our quarterly reports.

We look forward to striving to enhance our client services and assist you in the New Year.