



Protecting Your Digital Assets

By Founding Partner Chris Caldwell,
CFP®, AIF®, AEP®, CRC®, MBA

HOW SAFE ARE YOURS?

I have over 100 accounts/ systems which require a username/password to access. Of those, I have more than 50 unique passwords since many sites require different credentials and many sites I do not want

is digital and I receive no paper statements. In fact, I have not received a paper statement from anyone in over three years.

What does all that mean? It means I am 100% tied to the digital world and those accounts are digital assets. Many might feel uneasy about this. However, this is the most efficient way to run my household and my business and is also very convenient.

The article referenced a McAfee study that indicated that the average American has \$55,000 in digital assets. I would argue that the average is more in 2021; my personal digital asset value is definitely more. This dollar figure does not necessarily mean that they are things that can be bought or sold. Think about your social media accounts, emails, a website you manage, and things saved in cloud networks such as pictures. I personally have thousands of photos stored online. All of these items have
(continued on page 3)



to use the same password. I also have over 150 apps on my iPhone. Every financial, utility, and healthcare provider account

In April of 2019, Kiplinger had a great article about protecting digital assets, so let me share some information from this.

INSIDE:

Holidays and Hassle	pg. 2
Georgia Special Needs Alliance	pg. 3
Growing Philanthropy	pg. 4
What Is a Life Coach?	pg. 5



Estate Planning

Holidays and Hassle

By Will Divers,
Advisor

A PARALLEL TO ESTATE PLANNING

I remember that as a young child the holidays were always a special time of year. Notably, due to my birthday being around Thanksgiving and then immediately jumping into the Christmas season. During that time of year, I would always look forward to Christmas morning when Santa Claus would come down the chimney with things from my wish list. Little are we told as a child that when you become an adult there is a lot of stress involved with the holidays. The gifts must be purchased and wrapped, decorations have to be put up. The list goes on and on. In addition to that, there is the financial part of the holidays as

well. There are stresses about how everything is going to be paid for to ensure that everyone has the best Christmas possible.

Why did no one tell us this aspect of the holidays as children?

I believe the reason for this is that we want to take care of the children and young people that we love. We want to protect and provide for them. We want them to have those great memories from their childhood when they grew up. It is not out of neglect or malice but out of a desire to provide the best for them. Don't we all want what is really good for our future generations?

This is no different than estate planning. We do not want our progeny to go through the hassle of figuring out everything without a predetermined plan. We want things to be in place to provide the best experience possible. I implore you and your family to have conversations about your estate plan to provide comfort and peace so that the future will hold much less hassle.



HTP News and Reminders

Operations

2021 Required Minimum Distributions. We have started processing the 2021 IRA Required Minimum Distributions (RMDs) for clients who are over the age of 72 as well as clients with Beneficiary IRAs. If you have questions about your RMD, give us a call to discuss.

Reminder

We cannot accept requests for trades, funds transfers, account updates, etc. via email. Please call the office to verbally provide any of these instructions.

Holiday Office Hours

- Thanksgiving, Nov. 25: CLOSED
- Black Friday, Nov. 26: Open 8 a.m. – 1 p.m. EST
- Christmas Eve, Dec. 24 – CLOSED
- Christmas Day, Dec. 25: CLOSED (Saturday)
- New Year's Eve, Dec. 31: CLOSED (Saturday)

Introducing Georgia Special Needs Alliance (GASNA)

MEETING UNIQUE NEEDS

Highland Trust Partners is thrilled to announce a partnership with other professionals and organizations around the community to launch a new non-profit organization. Our mission is giving families a support system so they can have more quality time with their loved ones.

HTP has worked with families over the years who have planning concerns regarding their children or adults with unique needs. We realized more needed to be done to provide them with resources to ease stresses. In 2020, we decided it was time to bring together a support system to

be a part of those families lives. GASNA can help families determine what path they should walk and provide them with the guides to walk beside them on that journey.



If you have any friends or family who have a child or an adult with unique

needs, please forward them this newsletter and/or have them visit www.gasna.org for more information. Thank you!

Protecting Your Digital Assets

HOW SAFE ARE YOURS? *(continued from page 1)*

value, and like any asset, you want to have measures in place to protect them.

Here are five suggestions referenced in the Kiplinger article that I discuss with clients:

- 1. Hire an estate planning attorney.** Recent changes to laws allow you to create a plan to protect your digital assets. An estate attorney can make sure you have a proper plan in place, especially if it has been 5-6 years since your last will update.
- 2. Keep track of usernames and passwords.** As I

mentioned, I have a lot of accounts, subscriptions, and apps. It is important to keep an organized list available to people (POA, spouse, executor) who might one day need access.

- 3. Set up an external backup hard drive.** It is never a bad idea to backup important items on an external drive. I store all pictures on a cloud server but also back them up yearly and keep the drive in a fireproof safe.
- 4. Use a password manager.** Many people fail to realize that if they suddenly pass away or become incapacitated, those secure systems are not accessible

by family unless there is a system to grant them access. There are tools to organize passwords as well as inform you if there is a potential breach.

- 5. Create a letter of instruction.** Simply put, this is written directions regarding all facets of your digital assets. Going one step further, I would verbally explain everything to those who one day might need to follow those instructions.

Your digital assets are part of your financial planning, so let me know if I can help you structure your plan.

Contributing Writer

Grow Philanthropy for Your Community

*Sarah McKinney, CEO & President
Athens Area Community Foundation*

SHOW LOVE TO THOSE AROUND YOU

Philanthropy is a desire to promote the welfare of others, expressed especially by the generous donation of money to good causes. More interestingly, philanthropy's Greek root means "the love to mankind."

We can all be philanthropists and love humankind. This Holiday season and beyond, we suggest three tangible ways you can be a great philanthropist:

1. **Volunteer** – Your service can mean added expertise, cost savings, and support.
2. **Advocate and Share** – Your voice can amplify, ignite, and change.
3. **Give** – Your dollar can provide, add service, and effect change.

An exceptional tool for giving is a donor advised fund. Flexible, tax-advantaged, and easy to use, donor advised funds allow for custom, "one-stop" charitable giving. A donor advised fund at the Athens Area Community Foundation provides you the ability to have your own separate fund – your own foundation within the foundation. You have

all the benefits of a family foundation without the customary burdens and expenses of a private foundation or trust arrangement. We provide everything from grantmaking consultation, grant awarding, and record-keeping to investing and annual reporting. We make it simple and convenient to give through us.

Donor advised tools can also be a great way to "bunch" charitable contributions, combining multiple years' worth of donations in a single year to receive maximum tax benefits for your charitable contributions. Highland Trust Partners are a great resource to advise you on the benefits and use of a donor advised fund.

At the Athens Area Community Foundation, we work to grow giving for the community you love. We are a trusted guide for local philanthropy, a trusted partner for local organizations, and a trusted community leader. During a season of generosity, thank you for considering philanthropy. In your pursuit to love humankind, we strive to connect you to the causes you care most about.

Information & Tools

Technology Corner



MeMail

MeMail: MeMail is an app that allows users to email themselves things they need to keep track of or remember for future reference. In just a simple click, users are able to quickly send themselves an email with notes or reminders. These items can then be added to your calendar through your email. This app is \$1.99.



Shopkicks

Shopkicks: Shopkicks is an app that rewards users for shopping at their favorite stores. Users can earn points or "kicks" that can be redeemed for gift cards to participating stores. Kicks are earned by scanning products in the store, purchasing select items and scanning your receipt, as well as through other means, such as online purchases. This app is free.

What Is a Life Coach?

*Dr. Michael Helms
Board-Certified Chaplain, Piedmont Athens Regional Hospital*

MEDICINE AND WHAT MATTERS IN THE END

I was a pastor for more than three decades. I've known Mark Cross for most of that time. When Mark started helping my wife, Tina and me manage our money and plan for the future, retirement seemed distant, and our dreams seemed just that – dreams.



Tina and I are going to hit our financial goals for retirement. Being financially secure has allowed me to transition into another line of work, equally as important.

Now I am a Board-Certified Chaplain with Piedmont Athens Regional. I am also a pastoral counselor, and a life coach, working to become board certified with the International Coaching Federation.

During my career as a pastor, I often sought the services of

a life coach. Many business leaders, other professionals, and even retirees benefit from the services of a life coach.

While Mark and his team focus on the work necessary to pursuing our goals and dreams through financial planning, a life coach works with a client to include any topic of growth that is of interest to the client. The focus is on the client's self-discovery through sustainable action.

A life coach helps a client move forward, thinking through problematic issues with strategic questioning. Whatever future issues, events, problems, ideas, goals, or values in any area of life, a coach can help.

While the coaching process does look at past successes and failures as teaching points, it is the present and the future that the coach is most interested in helping the client navigate.

Helping the client find a path to success is the coach's focus. Successful coaching is accomplished by helping the client discover that path for him

or herself, which takes a special skill set.

Counselors seek to diagnose what has happened. Mentors, teachers, and consultants tell others what to do based on their experience. But a Life Coach draws out and leverages the expertise of those they serve.

There have been many times after working with a coach that I have been able to see the path ahead more clearly. Consequently, I made more rational decisions. I made decisions that were less emotional and more in keeping with my values.

The right questions were posed by my coach. Because of that, I came up with better answers for my life. I did better work. I was more successful because I spent time with a Life Coach. Now I am doing that for others. Perhaps working with a coach will do the same for you.

Dr. Michael Helms is a Board-Certified Chaplain working with Piedmont Athens Regional Hospital. He is also a Pastoral Counselor and Life Coach. He can be contacted at 706-983-1356 or through his website: www.johnmichaelhelms.com.

Market Index Returns*

Fixed Income Current Yield 11/12/2021

90-Day T-Bill	0.04%
5-Year T-Note	1.24%
10-Year T-Note	1.57%
30-Year T-Bond	1.91%

Source: Bloomberg

Index	2021	2020
	(1/1/2021–11/11/2021)	(One Year)
Dow Jones Ind.	17.36%	7.25%
S&P 500	23.78%	16.26%
NASDAQ	21.22%	43.64%
MSCI EAFE Growth ETF	11.92%	17.84%

Source: Morningstar Research

The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

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1077 Baxter Street, Suite 600
Athens, GA 30606
706-850-4965 (office)
www.highlandtrustpartners.com

