



2115 Barkley Blvd, Suite 101
Bellingham, WA 98226
p (360) 714-1234
f (360) 738-3125

www.FinancialPlanInc.com

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the Plan

Online Sites at Financial Plan, Inc.

After inquiring with our clients, it seems that many are not particularly active in logging on to our various online sites. Most are not interested in following their investments on a frequent basis; rather, they use our annual review meeting as a “deep dive” into their portfolio and their financial plan. Others are concerned about cyber security, and are loath to set up yet one more online site that may be prone to hacking and identity theft.

Still, for a good number of clients the online views are useful tools. Here I will give an overview of the online sites and the safeguards that can be used to address the cyber security issue.



Overview of Online Sites

We have three online sites, each of which provide different information. All can be found in the upper right of the front page on our website at www.FinancialPlanInc.com.

- 1) **Your TDA Accounts** This site is powered by [TD Ameritrade Institutional](#), our custodial firm. Here you can view your TD Ameritrade Statements including positions and transactions, and the annual 1099 tax statement.
- 2) **Client Web Portal** This site is facilitated through [Morningstar Office](#), our portfolio accounting software. Here you can view the balance and transactions in all of your holdings under our management, whether they are under the custody of TD Ameritrade or elsewhere. This might include life insurance, annuities, 529 plans, or 401ks. This site displays good data on your holdings when researching various data points including expense ratio, turnover rate, yields, credit ratings, price to book ratio, performance, and others. It also contains an accurate asset allocation by asset class and region.
- 3) **Financial Plan Dashboard** This site is offered through [E-Money](#), our Financial Planning software. Here you can view your balance sheet, cash flow reports, straight line and Monte Carlo projections. It also contains a vault that has your important documents such as insurance policies, estate plan documents, and others. For those who wish to connect their bank accounts to this site, it will also display a history of expenses by category. This site also provides a real-time view of all of your investment accounts. It is the most comprehensive of all the online sites.

If you wish to log on to any of these sites and are unable to do so, feel free to rely upon our operations directors. Bonnie, Jeanne and Justin are here to help you. The three online sites are accessed from our website, and the buttons (which are in the upper right portion of our front page) look like this:



Cyber Security Issues

Let's lay a few things on the table:

- ◆ **Your information is all over the internet.** Even if you do not have a computer, you have information online with most institutions with whom you do business. From bank and investment accounts, to medical, accounting, legal firms, credit card companies, lenders, and retail chains—your personal information is online. For better or worse, this is the reality in the information age. If you are active on email, online retail, and social media, your information is even more widely disseminated across the web.
- ◆ **If hackers really want to compromise you, they will.** No matter how careful we are, there is no foolproof method to completely protect yourself from online hackers and identity thieves.



This does not mean that we shouldn't try to protect ourselves as much as we can. We can reduce our exposure, in much the same way that a home security system will reduce your chance of being robbed. Common steps that can be taken include:

- 1) Make sure that the firms with whom you do business are careful both with electronic and paper information. Financial Plan uses robust encryption, firewalls, and shredders* to protect your information. When you do business with a new firm, look at their privacy policy. If their agreement with you allows them to sell your data, avoid doing business with them. If your firms have insurance to reimburse you in the event of theft, all the better. TD Ameritrade has an Asset Protection Guarantee, which will reimburse you in the event that you lose any securities or cash to a hacker. (*if you don't own a shredder, you are welcome to bring it into us and we will shred it for you).
- 2) Make sure that **you** are careful. Use strong passwords. Documents with personal information should be shredded before being placed in the trash. Don't open email attachments from an unknown source. Don't give out any personal information when requested by an unknown party over the internet or telephone.
- 3) Sign on to fraud alerts from one of the three credit agencies, **Equifax, TransUnion, and Experian**; or better yet, place a freeze on new accounts with all three agencies. If you place a freeze, no one will be able to open an account in your name until you lift the freeze. Note that there is a cost for this.
- 4) You might consider signing on to Lifelock or one of the other identity theft protection services. They are reasonably priced, and have good customer reviews.

Required communication: Notice of material changes to our ADV disclosure document:

Financial Plan's assets under management may now include “held away” accounts that are not under the custody of TD Ameritrade Institutional. This reduces our conflicts of interest when we are advising that a client transfer funds from one managed account to another.



on a Personal*note*

Jamie and Jeanne

Recently, Jeanne and some of her friends attended a charity auction. I made the deadly financial mistake of staying home. Apparently, while I was innocently at home reading a book, Jeanne's wicked friends were urging her on as she bid on a Mexican vacation. When she got home she sheepishly told me that I was a few thousand dollars poorer, but we were going to Zihuatanejo for a week in February. It should be fun; we are being joined by some good friends, and it will be a nice Valentine's Day out of the cold.

You might remember the movie The Shawshank Redemption starring Morgan Freeman. I've never been to Zihuatanejo, but when I imagine it, I always think about the end of that movie, and I remember a business trip I took to Manhattan just a few years after the movie came out.

I was sitting in a taxi, when my cabbie pointed to the curb and said "Hey, that is Mr. Morgan Freeman! Do you mind if I pick him up?" I agreed of course, and the next thing I knew, Morgan Freeman was sitting next to me in the back seat.

I told him how much I liked him in Shawshank, and he thanked me for that. We had a nice conversation, and he was the most gracious, down-to-earth guy. I told him he should do some voice overs, and the rest is history...

Morgan Freeman at Zihuatanejo,
Probably Filmed at Malibu!



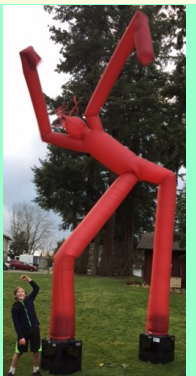
Dave and Bonnie

It has, most definitely, been 'Party Central' at our place the last few weeks. We began with my whole family coming from Kansas to visit for Christmas. We haven't all been together for Christmas since the kids were born (over 15 years.) It was an absolute ball to celebrate together with traditions going back to my childhood.



Then, right around the corner, we had birthdays galore. James, our youngest, turned 12 on Dec. 30th, my Mother turned 70 on Jan. 5th and our daughter had her 'Sweet 16' on Jan. 13th. I am pretty sure that Birthday Cake is now one of the major food groups.

It was fun to be able to show my nephews the ocean for the first time in their lives and to be able to hit all of the Seattle hi-lights before they went home. My sister, the self-proclaimed coffee queen, was able to visit Mecca (original Starbucks in Pike's Market) as well.



When it is all said and done...I have a son entering into puberty, a mother who now embraces senility as a form of entertainment and a teen-age daughter who is driving!! If I'm not in the office much this year, it is most likely due to the fact that I'm in therapy :)



Devin and Stephanie

Christmas with young children feels particularly magical, and this year was an absolute blast. There is nothing better than seeing the joy and excitement of all three kids waking up (extra early) on Christmas morning to full stockings and piles of gifts. They were even excited about the practical items in their stockings and we were greeted with a chorus of "Wow! I got new toothpaste!" and "Check out these socks!" Having kids the ages of 7, 5 and 3 is a bit of a sweet spot and we are trying to soak up every moment of it.



The next week, we continued our family tradition of jumping off Jamie and Jeanne's lake house deck (12 feet up) into the frigid waters of Lake Whatcom on January 1st. As you are likely aware, this year has been exceptionally cold, so this "Polar Plop" felt particularly punishing. We have a lot of great family traditions. This is not one of them.

Nate and Lisa

The "Great Freeze" of December 2016 was quite an experience for most of Bellingham. Unless you've lived in the Midwest or North East, sub-freezing temperatures for weeks at a time are nearly unheard of.

I used the opportunity to explore some of the great outdoor areas here in Whatcom County, and instead of strolling by the lake, we strolled ON the lake. Here's a picture I took of my two daughters with their 5 cousins as we walked on the Geneva Pond at twilight.

It will most likely be many years before they can do that again!

