



## September 2019

As you and your network continue to be faced with important financial decisions we know there is a need for resources in order for you to make informed choices appropriate for you. We provide these articles in hopes that you or someone you know may find them applicable and helpful. If you feel there is a particular area or topic that needs further discussion or context please let us know so we can provide additional insight.

### General Planning

#### **Equifax Data Breach Settlement: What you Need to Know**

Equifax recently reached a settlement with the FTC regarding their 2017 data breach, meaning 147 million people could be eligible for compensation. This article explains who is eligible and the process for claiming your settlement, which can include free credit monitoring and a cash award. Published July 24 by *Kiplinger* - [Click Here](#)

#### **10 Things to Do When Your Identity is Stolen**

Odds are good that you or somebody you know will be a victim of identity theft. This article gives the 10 things you should do right away, from contacting local police to freezing your credit and signing up for credit monitoring. Published July 8 by *US News & World Report* - [Click Here](#)

#### **Closing a Credit Card Account can Actually Hurt Your Credit Score**

Credit score algorithms look favorably upon longstanding accounts and more available credit, so think twice about closing that account if you're trying to build up your score. Published June 5 by *CNBC.com* - [Click Here](#)

### Retirement Planning

#### **What Happens if You Work While Receiving Social Security**

Working while you receive Social Security benefits can have both a positive AND negative impact on your benefit amount, as explained in this article. Published June 5 by *US News & World Report* - [Click Here](#)

#### **Americans 60 and Older are Spending More Time in Front of Their Screens than a Decade Ago**

An analysis of government data shows how seniors are spending their time in retirement. While the broad categories haven't changed much over the past decade, there has been significant movement in some areas, in particular in the use of technology. Published June 18 by the *Pew Research Center* - [Click Here](#)

### Health Care Planning

#### **Dream of Retiring Abroad? The Reality: Medicare Doesn't Travel Well**

Medicare will only cover health care expenses incurred outside the US in limited circumstances, meaning many retirees have to supplement their coverage with additional policies. Published July 18 by *The New York Times* - [Click Here](#)



### **Planning to Travel While on Medicare? Make Sure you Have Coverage at Your Destination**

Medicare benefits can typically be used anywhere in the US, but if you're traveling out of the county you may need to purchase a supplemental policy. Published July 14 by *CNBC.com* - [Click Here](#)

### **Estate Planning**

#### **Tom Petty's Estate is in Chaos – and That's with a Will**

Unlike many other deceased celebrities with estate problems, Tom Petty had a plan. However, for celebrities and others, an ambiguously worded plan can still lead to chaos. Published June 20 by *Financial Advisor* - [Click Here](#)

#### **What is a Revocable Trust and Do I Need One?**

While a revocable trust is often used simply to avoid probate, it can serve other purposes as well. It does have its limits, though, as this article explains. Published July 22 by *Kiplinger* - [Click Here](#)

#### **The 4 Legal Documents Your College-Age Child Really Needs**

Once your child turns 18, they can no longer rely on their parents to step in for medical or other issues that may come up. Because of this, these kids should plan on signing their own set of basic planning documents. Published August 8 by *Kiplinger* - [Click Here](#)



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