

March 9, 2019

Get It Done Day – Call #2

Nancy Juetten: Well welcome back road trippers. This is Nancy Juetten.

Steve Juetten: Hi, Steve Juetten here.

Nancy Juetten: We are so excited to have you join us for today's second call of our "I'm Ready for Anything Get It Done Day" for the Life Goes on Roadmap. So welcome, welcome, we have folks joining us from all around the country, and we're so excited that you're here. So hopefully you've brewed up a wonderful lunch and you are refueling and drinking your favorite beverage and reflecting on your progress. So I'm going to pull up the slides and we are going to just cover a few important things to guide you to get to the next leg of your journey, which is completion. of course we're going to want to invite some sharing, I'm going to come back to the sharing in just a minute, cause I want to cover some of the other logistical pieces.

Actually, let's go back. Amy called in, in between calls and said she some wonderful ah-ha insights that have been showing up for her during the call and I don't know if she's here yet. So I just want to check the Q&A. The chat is enabled, and you're able to share with us through the chat. You're also able to share with us in the Q&A. But one of the things that Amy brought to my attention is she was concerned about having access to the editable digital organizer. In the email that you all received that says "Game on, Let's get this party started" there's access to the guidebook, the game board, and the first page of each page of the organizer. But there's also a link to the mac or the pc version of the organizer. Those are the links that bring you the editable version that you can save and store your information within. So if you're live now or checking in with us by replay, I just wanted to make that important clarification.

Steve Juetten: So that's a good point, Nancy. Let's go over what we want people to do in terms of how they store their information. We were talking about this a little bit earlier. We think it's a good idea to print out a few pages and all that jazz.

Nancy Juetten: Right. When you're on your road to completion and you're moving through all sixteen road stops. What we want you to do is save as you go so you can save everything. Then when you're complete we want you to save everything to an encrypted thumb drive. We also want you to save print out the printed version of your organizer and we'd like the encrypted thumb drive, the password, and the printed version of your organizer to be safely stowed in your safe deposit box at the bank.

Steve Juetten: Yeah or you can save it in a safe. We're going to talk about that in a minute here but the point is to have a print copy when you're all done so run off the pages and also an encrypted thumb drive of the version. Have those as well, then we also have another suggestion.

Nancy Juetten: That is to have the encrypted thumb drive, have a second one in a locked drawer or someplace safe in your home. So that you have access to it and why is that? Because between us sometimes we have as many as 130 different passwords and every now and then somebody is alerting you that it's time to update yours. Your access to the rest of your life is only as good as how current it is. So keep a thumb drive wherever you live, work, or play. Update it regularly, perhaps every season.

Steve Juetten: Right and one of the things that we do is we rotate the thumb drive, so here's an easy way to think about it. We have a saved version that is in our safety deposit box, and then we have another encrypted thumb drive that we keep here locally. When we update that, then we just rotate them. So think about it that way, the one that we have at home. When we need to make a change to it. We will update it and then periodically, a couple times a year we will rotate it into the safety deposit box. That way you have a totally current version, which is sitting, think about it as on your desk or in your locked desk drawer. Then you have a back-up copy that is in your safety deposit box. So you can just rotate those too. It's a great way to stay current and keep the information protected and all that good kind of stuff. So think about it as having two of them and a print version that you just rotate through.

Nancy Juetten: Yes very good. So, we thought we would share a couple of ah-ha's and insights when we went through this ourselves. So that it could call out some things for you to be aware of. First off you know that we started this call with music, because music is important. It is like the soundtrack of your life it keeps you upbeat and positive. As you are completing the rest of your roadmap, please listen to music. It keeps you inspired. Maybe it's the music that you grew up to. Maybe it's the music that you're looking forward to enjoying more of. Try to stay on task. If you are going through the various sections of the organizer, one of the things we discovered when we were looking through our insurance card, in our glove compartment of our car we discovered that it was out of date. If I had been driving around and pulled over by the long arm of the law, and showed him my out of date insurance card, that could have resulted in a ticket that would have cost more than it would cost to be part of this training.

So, we quickly went to our insurance website, downloaded an updated insurance card and put it in our glove compartment so that we would be in compliance. That was a good thing. When it gets to the household operations section, we recommend that you take pictures of whatever it is that you have. Many of us are using cell phones today and it's so simple to snap a picture of artwork, computers, televisions sets. It's so easy to do and highly recommend that you do that because if you have proof of what it is that you have. If you are

the victim of a burglary or a robbery you will have proof of what it is that you had. You'll also want to take pictures of where the water, gas, and power shut off valves are. So that if you're not in the house and you need to direct somebody to where they can find them, you have a visual to help them. Because not every body is mechanically inclined. Not everybody knows what they're looking for. I don't know what I'm looking for but I'll know it when I see it. Everybody has suffered from that from time to time.

Steve Juetten: We have one client that actually did videos he has a boat and he went in and did a video of all the essential systems on the boat. He stored that video so that if his significant other, or somebody that came behind, would know the systems on the boat. He's an engineer type and he's a little bit maybe overzealous but I love the idea. You know this is where the shut off valve is for the fuel tank, or this is the bilge pumps or whatever the case may be. So think of some way for visual learners to get it, not just say "oh the shut off valve is in the corner of the downstairs" but take a picture of it as well.

Nancy Juetten: Yes. Now Steve you wanted to talk a little bit about safes.

Steve Juetten: Right so we get this question a lot about where to store the information. As you know when you went through the book, we really believe in having information stored in a safety deposit box. But somebody will inevitably push back and they'll say "well I have a home safe" so let me give you our background on that a little bit. The key here is why do you have that information stored. Where do you store your social security card, your thumb drive, or copies of appraisals, or titles, or things that would be very difficult to replace. Why do you have them stored off somewhere else? Well the idea is you want to prevent two kinds of loss. You want to make sure that if there's a fire, or some other natural disaster in the house that those items are not lost. The big one is that they aren't stolen. As a police officer pointed out to me one time, if you have a safe, burglars are going to assume you have something important in there. So if they can they'll just take the bloody safe with them.

They're surprisingly enterprising and very well equipped. So unless your safe is like a 5000 pound safe, or anchored to the foundation of the house, where it's impossible to get it off of there. I'm not sure a safe is a good place to have that. Now I know there are a lot of people that have that. But I have to tell you that a safe is not all that safe. So, from our perspective we prefer to have that information that is very difficult to replace, we prefer to have it off site totally. At a safe deposit box, at a bank, or a credit union, or wherever it is that you have one of those. So I just want to mention that we have a section in the guidebook that talks about that, and I'd love to hear your experience. But a safe is not as safe as you think I guess would be the bottom line. How's that?

Nancy Juetten: That's really good. Now when you get to these social security/retirement section. It's really important to check on the status of your social security earnings, and I know when we did this I found it sort of like a fun walk down

memory lane. It showed the very first job I ever had as a McDonalds window girl in the Granada Hills McDonalds that I used to ride my bike to. And then it showed you know these subsequent decades of what I'd been up to in corporate life, and how I had done in my entrepreneurial ventures, and for me it was fun to go back to see what I'd accomplished. Sometimes you're so busy living life that you forget to see how far we've come. And it also got me thinking about whether or not I want to continue to hustle hustle hustle or if maybe I want to reallocate my money in new ways so I have the opportunity to take more trips and have more adventures. Maybe these are the kinds of conversations that are starting in your family too. So be open to having those life reflective moments.

Steve Juetten: So when you get to that section on retirement and social security just make a note that on page 38 of the guidebook, the current version of the guidebook, there's a reference to how to get registered on social security so you and your partner or your spouse should go to the website listed there which is ssa.gov. And make sure that you get registered so you can look up your information. They don't send out those forms anymore as often as they used to and I think if you're within the last couple years of retirement they might. But I just want to make sure everybody gets registered at ssa.gov.

Nancy Juetten: Then coming up in the next final push, there's going to be a page for you to do your valuables inventory. And I just have to say that this is something that is near and dear to my heart. Last October, sadly while my husband and I were 3000 miles away at a financial planning conference, 3 thugs broke windows, and shattered glass, and came into our home, and walked away with a lifetime supply of power tools, computers, television sets, and the entire jewelry drawer of everything I had ever had in my life. That they conveniently drove away in both of our cars. This is a true story, and it's hard to even talk about but I will tell you something. If there was a silver lining in this, I had completed the valuables inventory. I had appraisals for my jewelry. I had receipts for my jewelry. I had pictures of my jewelry. So when it came time to make a claim with my insurance company, what they do is they ask you to fill out a spreadsheet to demonstrate what you lost, what the value was, and what the proof is.

If you have that, it's simply an administrative exercise to get made whole again by your insurance company. That was our experience and we are so grateful. I want to also point out that this is an opportunity for you to revisit what of your jewelry items you have covered. Because you may have indicated that only wedding rings would be covered, and that your occasional or fashion jewelry is not included. Take a look at what is included with your current insurance and if it's time to make an adjustment since you've accumulated additional valuables since the last time you did that. Please reach out to your insurance professional and make sure that that's up to date. Don't be one of those folks that's walking around town with a 30 or 40 thousand dollar diamond on your left hand with no insurance. It's really emotionally draining to lose a diamond ring, but if you don't

have insurance to cover it, that's bitter as well. So make sure you get some insurance for your valuables.

Let's just check into the chat and see if anybody's asking a question. And I don't see anybody in the chat but I know that Amy is here. Oh here you go. Someone is asking a question.

The people who need this information are out of state and would need it before they may come to where I live. How is it best to update information with them? should I send a new thumb drive with updates and ask for the other one back? Update and rotate? What do you recommend?

Steve Juetten: I think your suggestion is a great one. We get this all the time. Yes, we love this rotating thumb drive kind of a question. So, it's an easy way to do it and thanks Francis that's exactly the right thing to do. If they're far away send them the thumb drive, and again the need for an encrypted one right? So you don't just want to send a thumb drive through the mail. Send an encrypted one, and then just rotate them back and forth that way. I think that's a perfect idea. Good one.

Nancy Juetten: Here's a question from Michelle and Chris. I've heard when someone passes away, a bank can lock or prevent people from accessing the box unless certain documents or permissions are presented. Is that your experience? Number two, if so, how does one safely store box access information and make that document permission available to the designated persons in a safe way? This is access to the whole safe deposit box.

Steve Juetten: Great thanks Michelle and Chris. Well the first thing is, every state and every bank does it differently. So you need to make sure you go back and check with your bank to do it. But in general, if the person is not listed at the bank, as having access to the deposit box, safe deposit box, they won't get it. But the best thing to do, is go check with the bank and make sure anybody that you want to have access to it is listed there at the bank. So as an example, if you want to have your children be able to have access to it, make sure they're listed on the bank identifier. At our bank we have a card you know where signatures are and names are on that. But the best thing is, go check with the bank and then make sure that it happens.

Nancy Juetten: Okay, now I know that Amy is live on the call and she I would love to have you hit star 2 on your phone Amy. Because you said that you had some ah-ha's and some unexpected benefits that were coming your way because of doing this exercise. And I'd love to hear it from you verbally if you're willing to come on. So I'm going to unmute you and see if you can speak up. Are you there Amy? Amy? There you are. We can hear you now Amy.

Amy: You can hear me?

Nancy Juetten: Yeah.

Amy: Sweet.

Nancy Juetten: That you had some unexpected and delightful surprises show up for you as you were going through this exercise. Would you like to share?

Amy: Oh yeah. I discovered that I was updating my contacts in my phone to reflect the information I discussed in my email. Like addresses [inaudible] So it's cool.

Nancy Juetten: Oh very good, very good. Well thank you so much for sharing. So I know you're a professional organizer and you care about this kind of thing, and you have clients that need to tend to this kind of thing too. So how's your experience going so far?

Amy: It's pretty awesome.

Nancy Juetten: I love that. Very good.

Amy: I'm excited to introduce my clients to this product to support their financial organizing and emergency benefits.

Nancy Juetten: So let's not elaborate on that for right now.

We want to make sure people are moving through it. I'm going to put you on mute, and I'm going back to the slides. Thank you Amy for your contributions. So, good questions from all who have asked. I'm just going to check the chat to see if there are any more. There is nothing in the chat, and I'm checking the Q&A now. I'm hitting refresh.

Steve Juetten: Those are all really good questions, thank you for sending those in we love that part. That's one of the ways that we continue to make this better. Is we find people ask great questions and we want to share those with everybody. So, you can ask them here or you can ask them in the Facebook group.

Nancy Juetten: Absolutely. So what is going to happen now. it's 12:18 and you've got about 2 hours to get to the end of the line. We want you to complete all the sections as best you can between now and then. Build your action item list so you know how you need to follow up with your utility companies, with your service providers

Steve Juetten: Have to go to the bank and make sure the right names are on the safety deposit box. Whatever it is, right?

Nancy Juetten: So turn on some tunes and make sure you're grooving to the soundtrack of your life, as you keep going remember to regularly save your organizer to your USB drive. Because you know it's one thing to have it, it's another thing for it to go you know? What do you call that? Go poof. Because you didn't save it due to some technical glitch that no one was anticipating.

Steve Juetten: Is that a technical saying? "Go poof"?

Nancy Juetten: Yeah that's a technical talk. So for the afternoon drive, here are some tips.

Steve Juetten: So as we have said all along go through each section in the guidebook before entering the information into the organizer. We have made suggestions and ideas and even some shortcuts, some hacks to put in there. So when you get to the bank and credit union section, just note that that's the first place you're gonna start having security questions. And even if you can't do those right now, make a note to go back and do those, to enter the security questions and the answers on your organizer. And by the way when you get to the investment accounts, you're likely to have more accounts and the way to add columns is you go to the last column and right click and click insert and it'll add additional columns. because I think most people have more than 4 or 5 and we only put room for that to start with. But just make sure you know how to do that and if you have any questions, technical questions on how to do that, let us know. but basically you go to the last one in the upper right hand corner and you hit insert. It will allow you to insert columns.

Nancy Juetten: I had an observation I wanted to make and this is something you can say something about, Steve. You know sometimes in a relationship or in a family one person is driving the investments and the other is the passenger and maybe one hand doesn't know what the other hand is doing. And what we've noticed is sometimes when people go through this exercise they've been indicating what their investment accounts are. They're actually good discussions to get jump started about what are we investing in? is that something we care about? Is that something we want to continue to do? It's really useful to have these kinds of conversations in the family. Because, sometimes what if you don't want to be investing in cigarettes, or tobacco and the other person does? Maybe there is an opportunity to recalibrate how you assign dollars to the things that really matter to you. That are aligned with your values. So if you've been a passenger use this as an educational opportunity to start some interesting conversations.

Steve Juetten: Well, and I agree this is maybe the first part of a conversation and it's something that you can come back to and talk about later. We always encourage you to go back to your financial service professional and have that conversation with her or him. But it is a great starting point so just be open to the conversations that come up. This is not just an administrative task. We really want you to be aware of what's going on and start those powerful conversations right?

Nancy Juetten: Absolutely and one other thing I want to say is if you have older parents. You need to be looking after them, it might be a good idea for you to get your older parents to indicate their bank and credit union accounts and all that sort of thing. Because if you get ahead of that before there is any symptom of diminished mental capacity, that's going to save everyone in the family a lot of drama trauma and chaos that could otherwise be avoided. And now you're hearing our lovely verbal dog. Which is always so much fun. Okay, so we talked

about the social security, and so we're meeting again in about 2, in about an hour and a half. So you can cruise through the rest of this and we encourage you to keep your eye on the road, keep your hands at ten and two. Move through the final sections, feel really great about the progress that you're making and the gift you're giving to each other and to others in your family. So that the keys to unlock your life, your wealth, and your money, will always be within the right hands, when the rubber meets the road. So we'll be back here very shortly. Vroom Vroom, it's time to get back on the road and drive and so we will see you back here in just a little bit.

Steve Juetten: So I have a suggestion, challenge yourself to see if you can get all the way through all of the sections so that you can do something in all of the sections, okay? and you want to end up at the final arrangements part. And that's something that we would say to you we have that at the end because this is a conversation many people avoid having and if you are in a relationship, we want to get you to that final section. So stay with it, you know try to enter as much information into all the sections as you can. Even if you have to come back and clean them up. But we want you to try and get to that final arrangements part so that you can start having that conversation. When Nancy and I did this, it was kind of interesting cause we looked at each other, and we've been married well a while. It was amazing we'd never had those conversations before. It was important for both of us, just to bring it out into the open. Wouldn't you agree?

Nancy Juetten: I absolutely would, and I want to say one final thing about that. If you were a sibling and you have parents, and mom and dad have not indicated whether or not they want extraordinary measures taken to prolong their life. Or if they would prefer palliative care. If you've never had that discussion, please have that discussion as soon as possible. Because we've heard so many stories where mom or dad has been in dire health issues and one sibling is over here saying do everything you can to save him or her and the other is saying mom or dad never would have wanted this. If the conversation was never happening, there's such a divide that's created in the family in these crisis moments.

Steve Juetten: This is absolutely a topic that brings us back to estate planning documents. So please go to your estate planning professional and make sure that your parents and siblings have done the same to have gone through their essential estate planning documents and get those done and make sure that they're updated. Those are all sort of together but I don't want to make this all gloom and doom either. You know this is meant to be a positive and uplifting deal. But my hope was that you could work all your way through to get to the final arrangements and at least have a conversation about it. Then we can get to the champagne which is the good part.

Nancy Juetten: Yes absolutely, so with the chance of tiny bubbles just a few minutes away.

Steve Juetten: You can just see it, you can feel it, you can taste it. You're almost there.

Nancy Juetten: So rev up your engines people and get back on the road. We're so glad you're here. Way to be an example for all around the country who are getting ahead of life before life happens. We are thrilled to have you on the journey. We will see you back here.

Someone is writing in.

"I'm totally stoked about the process and how we're sailing through it. We even have our celebration dinner marinating."

Way to go Michelle! Way to be the way shower for others to get this done and to have it be fun, and to have there to be something to celebrate. So we'll be back in just a little while and we thank you for being on the journey and I can't wait to see what celebrations we have to honor when we come back in just a little while.

Steve Juetten: Way to go everybody. We're very proud of you. yay!

Nancy Juetten: Yeah, rock and roll and we'll be talking to you real soon. Thank you.

Steve Juetten: Bye!