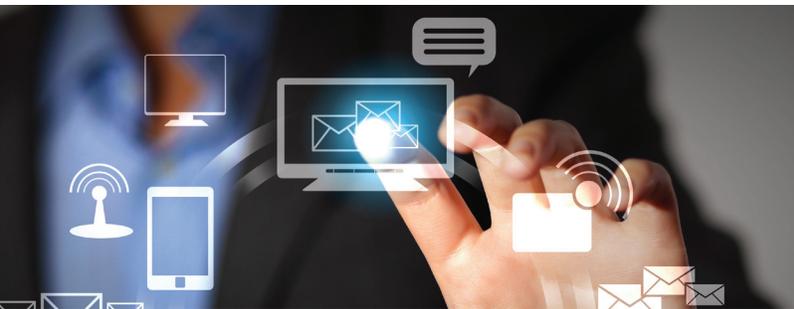


# LANDMARK FINANCIAL ADVISORS, LLC

WEALTH MANAGEMENT

JUL  
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## THE WHY AND HOW OF DIGITAL ASSET PROTECTION



If you died tomorrow, would your family and professional advisors know how to access all of your online accounts, financial assets, and important documents?

If you answered “No” to this question, you’re not alone. Each year more and more people are losing valuable assets to the government in the form of unclaimed property—property that was abandoned after a person’s passing and is being held by the individual states. The fifty U.S. states collectively hold over \$41 billion in unclaimed property, including bank accounts, 401K’s, safe deposit boxes, life insurance policies, land, and more. Recently, people have become more and more aware of the loss of their digital assets as well.

### WHAT ARE DIGITAL ASSETS?

In addition to accounts that have traditional financial value, digital assets are becoming an increasingly important part of our lives. The average person has over 26 online accounts, and that number is growing every day. These accounts include email, social networks, picture storage, blogs, online banking, and the like. As our lives continue to migrate to the digital realm, it’s a necessity that each one of us has a solution to organize, make accessible, and share these digital assets.

Just think of the photos you take each day. You likely store them on your phone or online. When was the last time you actually printed out a digital picture? If something were to happen to you and no one had the login information to your Facebook or the password to your phone, those memories would be gone forever.

People’s wealth is increasingly not found strictly in their financial assets. Their whole asset picture must include their digital assets as well. Financial advisors are in the perfect position to provide digital asset protection to their clients, enhancing their overall positions as true wealth managers.

### HOW THE STATUS QUO IS CHANGING

The status quo is broken and clients are increasingly looking to trusted professionals like their financial advisors to help them solve this complex problem. There are companies that are firmly focused on providing financial advisors with a secure and trusted platform for facilitating digital asset protection and transfer.

Additionally, on February 12, 2015 Facebook announced changes to how it will deal with the account of someone who has passed away. After hundreds of thousands of user complaints, Facebook decided that they must allow users to appoint a Legacy Manager to their account. This effectively gives one person the power to download and save all photos, videos, and other communication before the account is locked forever. Facebook, with over 1.2 Billion members, acknowledged the problem and did something about it; however, this only solves the problem for one of your clients’ many digital accounts.

### WHY DO YOU CARE ABOUT DIGITAL ASSETS?

Why is all of this an issue? Why does it really matter what happens to your digital assets after you’re gone? There are too many stories about married couples where one spouse passes away and the other can’t access their photos and memories because they don’t know the login information to a specific account. There are also plenty of stories in which the widow or widower is unable to access online accounts with substantial financial value because they had no idea they existed in the first place.

When you think about the value of digital assets, there are three types that you need to protect for yourself and your clients. There are digital assets that are the keys to unlocking other assets, digital assets that have financial value themselves, and digital assets that have intrinsic or sentimental value. The login information to your clients’ online bank account or an email containing asset information are examples of digital assets that can unlock accounts containing significant financial value. In addition, many digital assets themselves hold real world value, such as domain names, blogs, digital currency, and more. Finally, your digital photos, Facebook page, blog entries, email conversations, and more are digital assets that preserve and tell your life story, and can be invaluable to loved ones.

# NEW ADDITION TO LANDMARK

**CASEY TINIUS** joined Landmark after spending more than two years working in the financial services industry in St. Louis. Casey worked with a firm that specializes in meeting physicians' financial needs. Casey was a four-year letterman at WKU for football and earned his degree in business management in 2011. He completed his Master's degree in Business Administration in August 2012. He plans to sit for the Certified Financial Planner exam in 2016. Casey and his wife, Rachel, live in Bowling Green.



**BENJAMIN GRAHAM**

The individual investor should act consistently as an investor and not as a speculator.

## LANDMARK FINANCIAL ADVISORS WEIGHTINGS AGAINST THE S&P 500

