

Financial, Inc.



2016

REGISTERED INVESTMENT ADVISOR

Finding your new personal vault

As the turn of the Acalendar occurred, we began using a fantastic new personal vault system. While we do not need you to be an expert, we wanted to go over how to find your new personal vault and a few of the most important features.

WHERE IS YOUR NEW PERSONAL VAULT? (see Where, Page 3)

Don't miss our blog www.street-cents.com

Connecting all your financial accounts

We showed you how to find your new cool personal vault. We show you how to upload documents (Page 7) to your new cool personal vault.

Now we show you how to connect all of your financial accounts, from anywhere and any place.

(see Connecting, Page 4)

New personal vault Secure handoff, benefits, what to save

ccasionally we have such secure documents that sending them over the world wide web is just not a good idea. Documents containing banking information, complete Social Security numbers, estate documents, tax information or other similar types



CFA, CFP®

of confidential information are good examples of super securely needed transported documents.

NEW VAULT SECURE HANDOFF

Not to worry, we have a solution. Navigate to your new personal vault and upload that document securely to the shared folder and we will be able to download it from our side, completely avoiding an email on the web. Nice!

SOME OF THE NEAT BENEFITS

It's free. (You can't beat that especially this time of the year!) It's safely hidden behind multiple firewalls.

It's a handy place for those hard to find but important documents like Wills, Trusts, tax returns or other contractual

(see New personal, Page 2)

- •New personal vault: Save
- anything you need easy ac-
- cess to
- •Where is the new personal
- vault?
 - Connecting accounts to
- see all in one place
- More features: Estate
- planning, calculator, estimator
- •View, upload to your personal vault

INSIDE:

Save anything you need easy access to

(continued from Page 1) documents you may have collecting dust in your home but need easy spontaneous access.

It's available 24/7 at your leisure to review, pull down copies, email and of course print.

WHAT TO SAVE IN YOUR VAULT?

 Wills and all estate documentsfast, easy access

- Tax information
- Voters Registration Cards

Pictures — You're kidding.. no we are not — You can save those in your My Docs folder. We will not see them but you will still have instant access.

 Anything you need access to. Break in - How about a folder

system for your auto repairs and servicing? I set one up for myself. Finally there is a good place for that information, rather than clogging up the glove compartment.

At right is an exhaustive list that actually resides.... in your vault!

New personal vault

Personal Documents

Drivers Licenses Location of Safe Deposit Boxes/Keys Passports Membership Info Awards Membership Info Birth Certificate Social Security Info Veteran's Administration Info

Media

VIDEO Video Recording of your Will Home Movies Children's Events PHOTOS Family Vacations Special Occasions

AUDIO Audio Recording of your Will Client Dictations Seminars/Speeches Recorded Journal

Legal Documents

Wills Deeds Trusts Power of Attorney Codicils Prenuptial Agreements

Employment Information

Information on former and current employers Employment Benefits

Insurance Policies

Life LTD Disability Medical Car Property

Investments

Brokerage Mutual Fund 401K, IRA Pensions, Annuities 529 Plans Stock Option Grants/Certificates Buy/Sell Agreements Marriage License Adoption Papers Birth Certificate Titles to Homes, Auto, Boats, etc

Income Tax Documents

Tax Returns W-2 Forms/All Tax Forms Pay Stubs

Bank Statements

Credit Card Checking, Saving, Money Market Loans Mortgage Investment

Household Items and Photos

Art Collection Photo Warranties Household Inventory List

Great, safe place for FAST access. g

NEW VAULT FEATURES Connections of ALL financial accounts from any institution - 401k,

credit card, checking, insurance, mortgage -Window only, no controlling – see next bullet (We all get a daily snapshot of all accounts ... nice!)

Super secure place for sensitive electronic data New net worth - all in one place

BACKGROUND

Census

The is the vocal portion of J.K. Financial, Inc. a Dallas Texas Based Fee Only Total Wealth Financial Planning Firm. Founded by John Kvale, a Dallas Texas Fee only

Enter your email address to coufidentially subscribe to this blog and receive notifications of new posts by email

Financial Planner and Total Wealth Manager

ONE CLICK OPT OUT AT ANY TIME! Join 947 other followers

EMAIL NOTIFICATION

Sign Me Up!

BLOGROUI

J.K. Financial, Inc. - Research J.K. Financial, Inc. – In The News

• J.K. Financial, Inc. - Newsletters

• J.K. Financial, Inc. - NEW Vault - Very cool

Blog at WordPress

• J.K. Financial, Inc. - Website CLIENTS ONLY!

SEARCH OUR POST

lotn 🗕 🗗 🗙

\$

Rollow

Where is the new personal vault?

& Street-Cents | Making Ce X

→ C A https://street-cents.com

response from you, and we thank you !

with a few other nuggets that may be helpful.

Here is a taste from the report ...

CENSUS BUREAU REPORT SHOWS IMPROVING WAGES

We love the US Government Agency Reports, and especially ones that may shed light on the economy and the US labor force. This week the Census

Bureau released an <u>Annual Review of 2015</u> which may explain some of the

better acting capital markets. We plan on discussing more next week along

....Real median household income increased by 5.2 percent between 2014 and 2015...!

(continued from Page 1)

From our Blog site @ www.street-cents.com

Scroll down the right side of the screen and click on "J.K. Financial, Inc. - NEW Vault"

From our main website @ www.jkfinancialinc.com

Hover over Account View Tab and select "New Total Vault"



Most of our clients are career driven professionals or executives, many of whom are women that have accumulated wealth but are challenged with balance of time in their personal life. As a result their finances often fall to the wayside. As a coordinator, and sometimes coach, we have seen that it does not matter how they created their wealth they all have the same three similar problems.

All you have to do is click on the respective link from either site and this is what you will see ... logo and all!

- A A A A A A A A A A A A A A A A A A A				
💄 Üsername				
Password				
Remember Me				
Sign In				

If you are doing this on your IPhone or Ipad, save the final screen to your home page and it will make an automatic app looking link on your device for easier reference in the future.

That's it ... you now can get to the entrance door of your own personal, secure, fantastic ...



J.K. FINANCIAL, INC.

Connecting accounts to see all in one place

(continued from Page 1)

Why would you do this? You will be able to see all of your financial life in one place, all at the click of a finger. Also, the more information WE have in real time, the better we can watch and serve you. After you connect your accounts we can see it in real time, too.

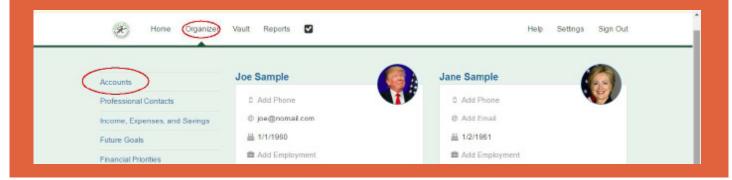
IMPORTANT NOTE-YOUR VAULT IS A WINDOW ONLY AND CANNOT CONTROL, CHANGE OR MOVE ANY OF YOUR FINANCIAL ACCOUNTS. Just think, no more sending us your pension, credit card, bank account or 401k statements for review... We will all together have it constantly ... Yeaaa!

ENOUGH TALKING ... LET'S GET TO IT!

Log In, just as you have done before.

Click on the Organizer button on top (circled in red below).

Then click on the Accounts tab (circled).



Here is the next screen you will see. Click on the Add button (circled).

🛞 Home Organizer Vault Reports 🗹	Help Settings Sign Out
© Go back to Organizer Accounts	Add
eManey	i C delete refresh

Here is your next screen. Click on Online Login.

Home Organizer	Vault Reports 💟	Help	Settings	Sign Out
© Go back to Accounts Add Accounts				
	Do you have an online login to your account's institution?			
	I have an online login to this account)		
	I don't have an online login to this account			

(continued on Page 5)

(continued from Page 4)

Now enter the name of the institution and the specific branch of your financial account. We used Fidelity, just for example purposes.

cto Accounts			
-		527	
Fidelity	your institution's name or website addres	Search	
(being		SCOLUM	
	Can't find your institution?		
Some accounts don't have online acc	Can't find your institution?	a form to fill out the information.	
Some accounts don't have online acc		a form to fill out the information.	

The next screen will bring you to the credentials screen of your specific financial institution. Some may look slightly different. Safely enter your credentials and the system will link the account to your new personal total vault.

Boom....easy as that.

1				-
G Go back to Account Add Account				
Add Accounts				
		Fidelity NetBenefits		
		nb.fidelity.com		
	To conn	ect to your accounts, enter your o	credentials below.	
	(User ID)			
	Sample	ID		
	User Pass	word		
		/		
		Connect		
		Previous Step Cano	tel	

There will be some challenges with certain institutions but generally we find with each connection, it gets easier.

accounts at once, in one place and we see what you see, in real time!

This is one of many reasons why we are so excited to bring you a NEW total personal vault!

Now you will be able to see all of your

R

FEATURES: Estate planning flow chart, calculator, estimator

e get the Wills complete, the Trusts are set up, the beneficiaries appointed and the decisions made. Then we stick all those fancy documents in our new total vault and the originals in our safe place...and.... well we forget what we set up.

NOT ANY MORE!

Your new total vault has not only an Estate Planning Flow Chart but an all inclusive calculator and estimator.

Check this out: Easy to visualize — once set up, can be created with live information at the click of a mouse!



Here is the calculation section:

te Flow Chart acts as of September 19, 2016 I for Frank and Jeanna Miller	
for Frank and Jonana Millor	
FRANK'S ESTATE	
Estate Value Cars	202.000
Cars Cash Account at Vanguard	\$30,000 12,500
Credit Card	(3.643)
Every Day Checking	4,683
Frank and Joanna Joint Investment Account	139,508
Frank's 401K	441.836
Group Policy on Frank	500,000
Home	211,608
Whole Life Policy on Frank	500,000
Estate Value:	2,136,692
Transfers to Spouse	
Cars	\$30,000
Cash Account at Vanguard	12,500
Credit Card	(3,643)
Every Day Checking	4,663
Frank and Joanna Joint Investment Account	139,508
Frank's 401K	441,836 800,000
Group Policy on Frank Home	211,806
Probate & Final Expenses	150.000)
Whole Life Policy on Frank	500,000
Transfers to Spouse:	2,086,692

Our goal is to have this up and running for everyone as we review our estate planning documents. Lofty? Yep... just a step for steppers!

If you have a desire to complete this early, just let us know. We will move you to the top of the working group.

K

View, upload to your personal vault

fter finding your vault, let's move on and actually enter the vault and show you around your new personal vault.

red, as you will see in the screen below. Now click on the Upload file, circled in red below on the left hand side of the screenshot.

Once logged i	n, click on t	the Vault tab,	circled in
---------------	---------------	----------------	------------

Home Organizer Workshop Spending Inve	estments 🙀 Reports 🖬 Help Settings Sign Out
Icon List Movellems	Very be Vert
Vault Upload Files Create Folder	61 Files
My Documents Shared	
30.93 MB	

You will now see	🏵 Home Organizer Workshop Spending Investments Vault Reports 🗹 Help Se	ttings Sig
this upload		
screen. Just	Upload Files - Google Chrame -	e or tag
enter the	https://wealth.amaplan.com/ama/CS/Yault/Upload+Viault/Shared Documents	2
location,	Vaul Upload Files	60
click upload	Uplos	
and your new	Folder: Vault/Shared Documents	Q.
personal vault	Fie: Choose File N file chosen	×
will contain		
the file you	Upload	
linked.		



Files in the Shared Documents folder can be seen by us. Documents stored in the My Documents folder are seen only by you.

That's it, now you know how to upload a file to your new total personal vault.

K



8222 DOUGLAS AVE SUITE 590 DALLAS,TX 75225

Phone: 214-706-4300 Fax: 214-706-4262 E-mail: info@jkfinancialinc.com



Check out our Blog www.street-cents.com

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investments may be appropriate for you, consult your financial advisor prior to investing.

A few parting thoughts for you...

We look forward to our 21st annual Holiday Party from 3-5 p.m. at Dallas Athletic Club, the Saturday BEFORE Thanksgiving, a new date as of last year.

After such a great response from our Street-cents posts during the summer concerning the New Total Vault, our editor suggested we include some of the information in this newsletter. We liked it so much, this newsletter is dominated by features and explanations of the vault. We hope you like it, too!

Those with careful eyes may notice an unlikely couple on

page 4 of the newsletter. The election will occur in about 30 days and there will likely be some interesting headlines. Funny thing, capital markets are not Democrat or Republican; they only desire earnings to put wind in the sails.

The British withdrawal from the European Union is likely a much larger event than the U.S. election and it appears our neighbors across the pond seem to be handling themselves pretty well.

Have a great Fall!

– Dates:

Nov. 19 -JK Financial Holiday party 3-5 p.m. Dallas Athletic Club

Nov. 24 Thanksgiving Holiday

Dec. 25 Christmas Holiday