J.K. Financial, Inc.

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4th Quarter REGISTERED INVESTMENT ADVISOR 2016

Finding your new personal vault

As the turn of the calendar 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

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

John A. Kvale, CFA, CFP ®

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)

INSIDE:

- **New personal vault: Save anything you need easy access 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**

New personal vault

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 documents- fast, 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!

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
Buy/Sell Agreements
Marriage License
Adoption Papers
Birth Certificate
Titles to Homes, Auto, Boats, etc

Employment Information

Information on former and current employers
Employment Benefits

Income Tax Documents

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

Insurance Policies

Life
LTD
Disability
Medical
Car
Property

Bank Statements

Credit Card
Checking, Saving, Money Market
Loans
Mortgage
Investment

Investments

Brokerage
Mutual Fund
401K, IRA
Pensions, Annuities
529 Plans
Stock Option Grants/Certificates

Household Items and Photos

Art Collection Photo
Warranties
Household Inventory List

Great, safe place for FAST access. JK

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

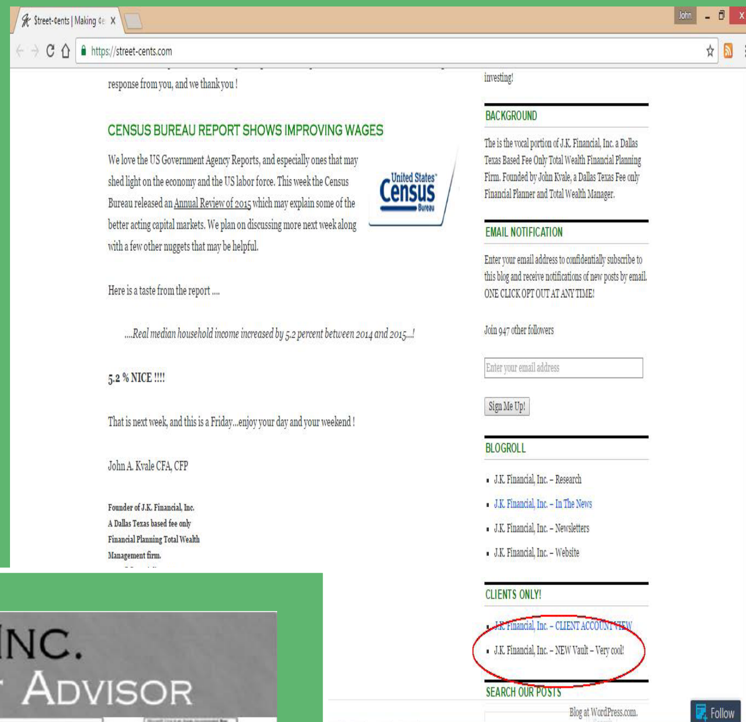
New net worth – all in one place

Where is the new personal vault?

(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"

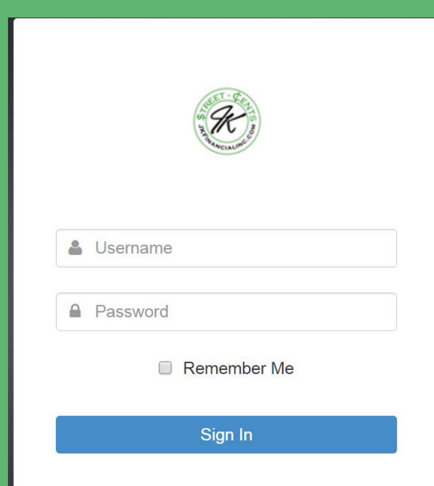


From our main website @ www.jkfinancialinc.com

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

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.

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



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

New Personal Vault.

JK

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.

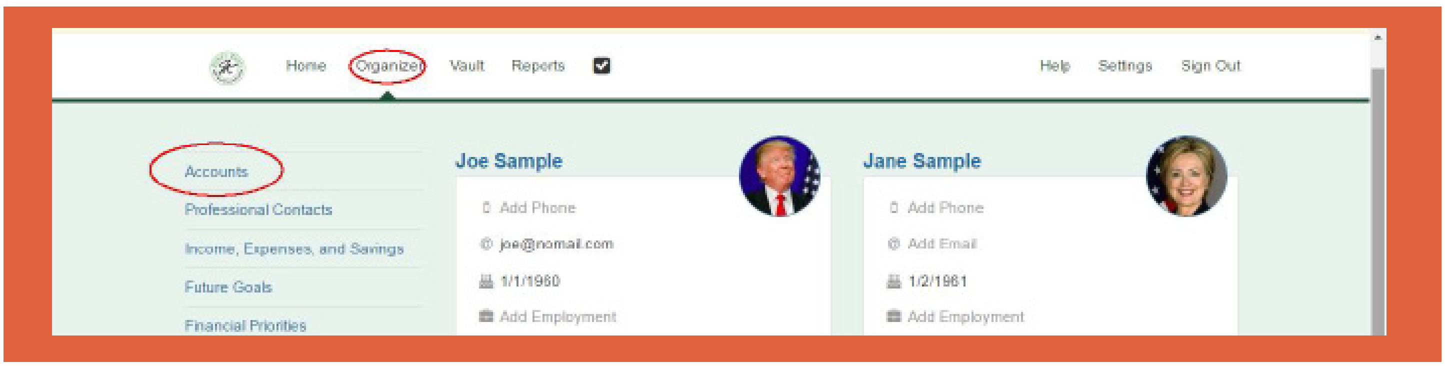
Just think, no more sending us your pension, credit card, bank account or 401k statements for review… We will all together have it constantly … Yeaaa!

ENOUGH TALKING … LET'S GET TO IT!

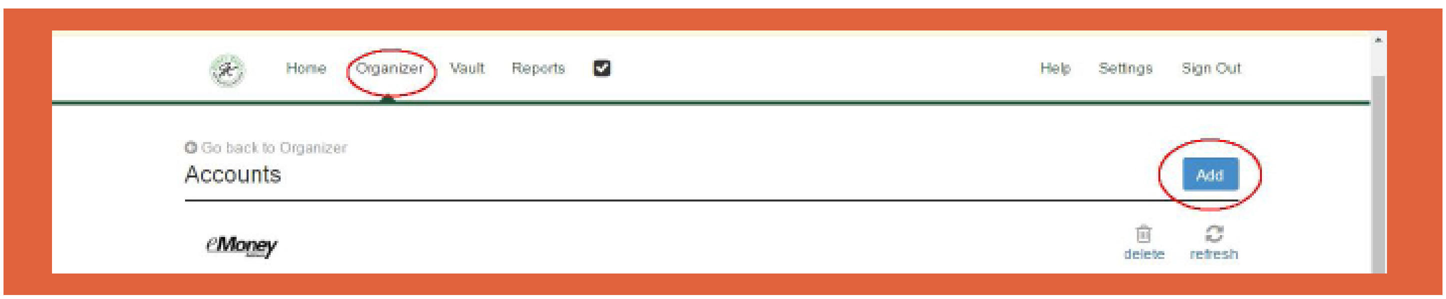
Log In, just as you have done before.

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

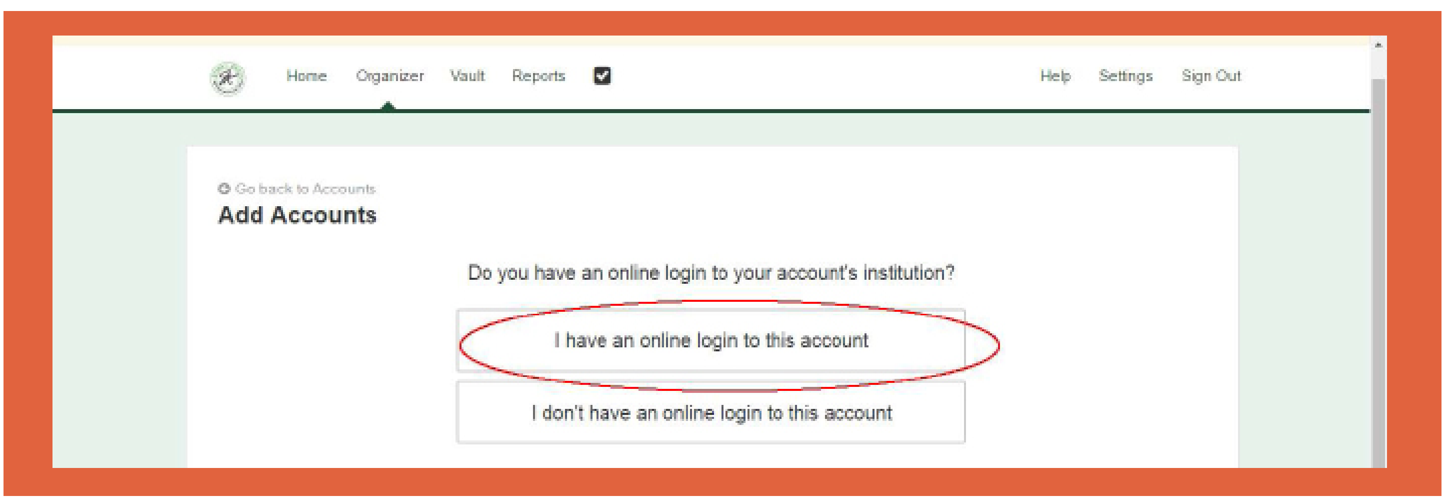
Then click on the Accounts tab (circled).



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



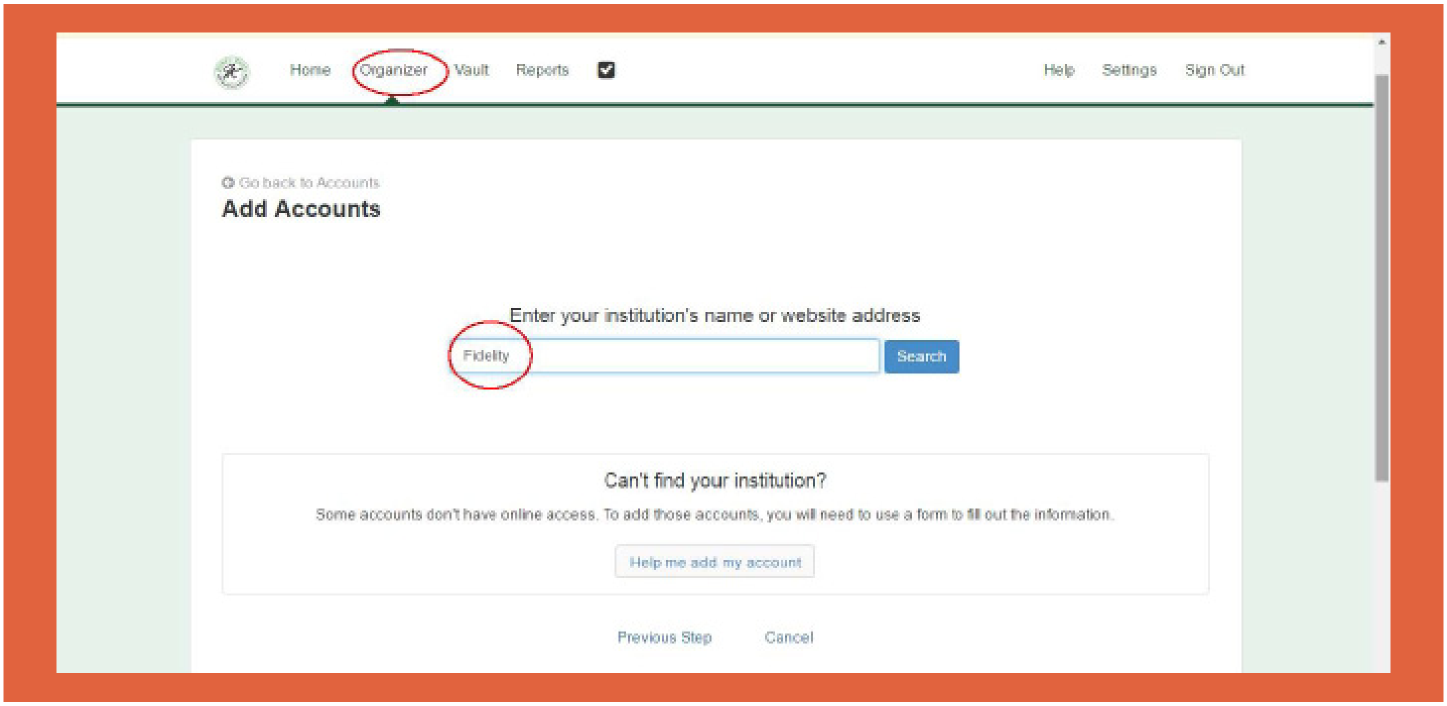
Here is your next screen. Click on Online Login.



(continued on Page 5)

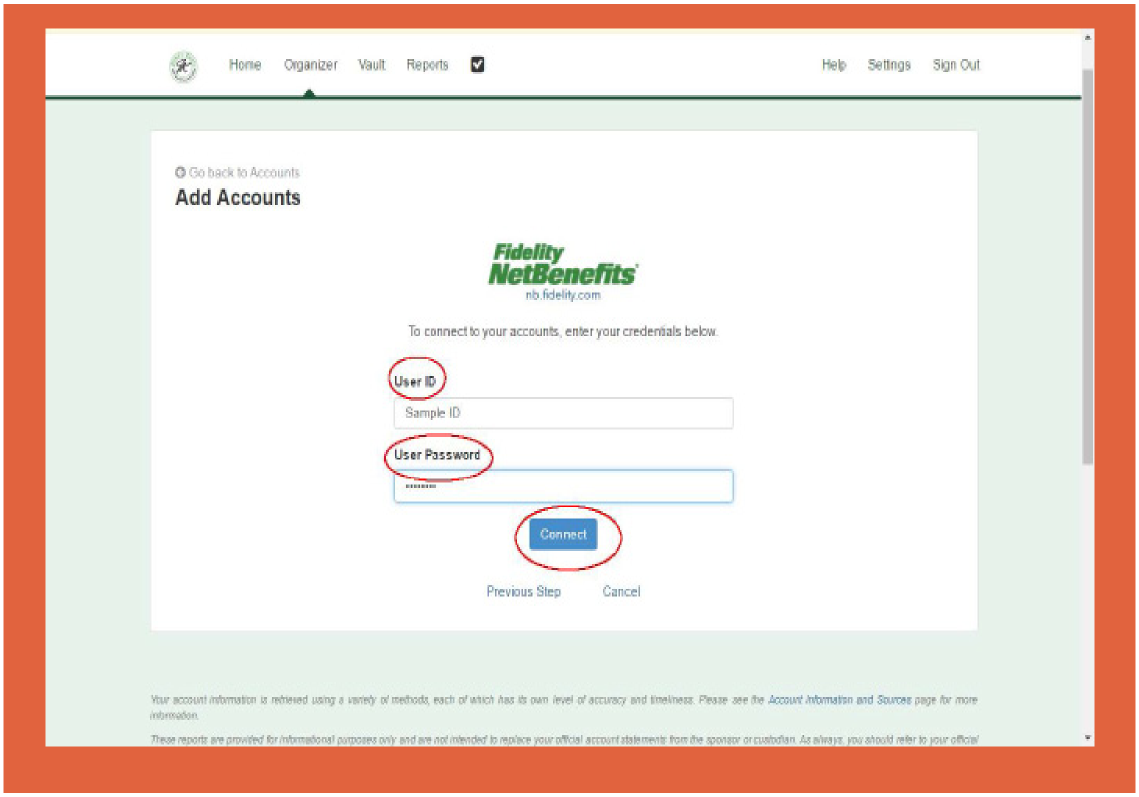
(continued from Page 4)

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



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.



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

Now you will be able to see all of your 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!

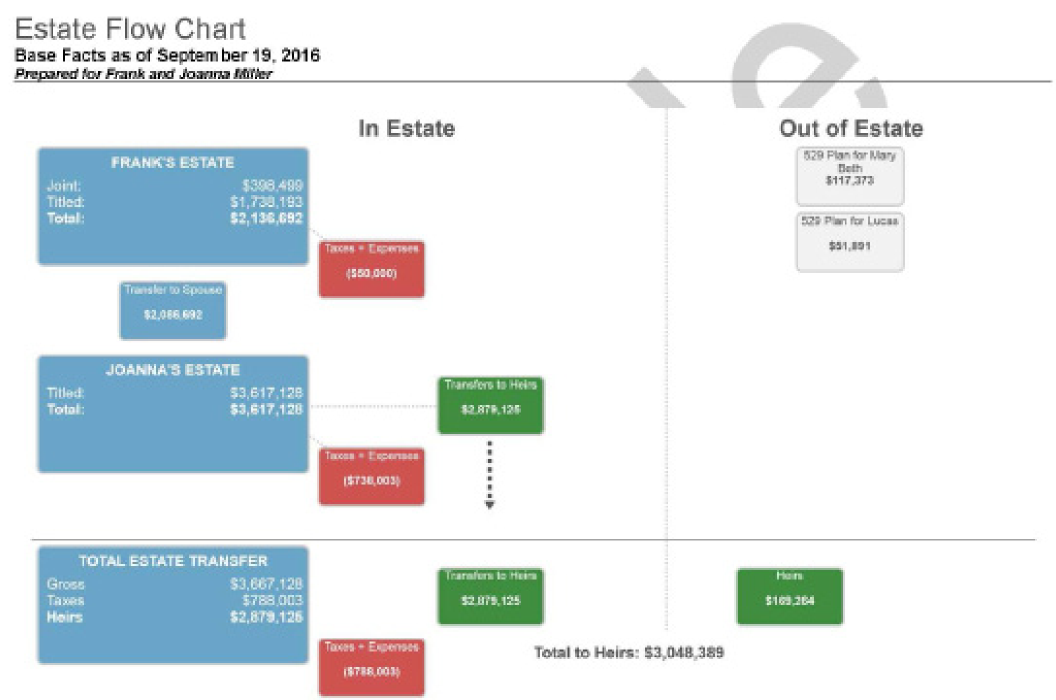
MORE FEATURES: Estate planning flow chart, calculator, estimator

We 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:

Estate Flow Chart

Base Facts as of September 19, 2016

Prepared for Frank and Joanna Miller

FRANK'S ESTATE	
Estate Value	
Cars	$30,000
Cash Account at Vanguard	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	800,000
Home	211,808
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	4,683
Frank and Joanna Joint Investment Account	139,508
Frank's 401K	441,836
Group Policy on Frank	800,000
Home	211,808
Probate & Final Expenses	(50,000)
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.

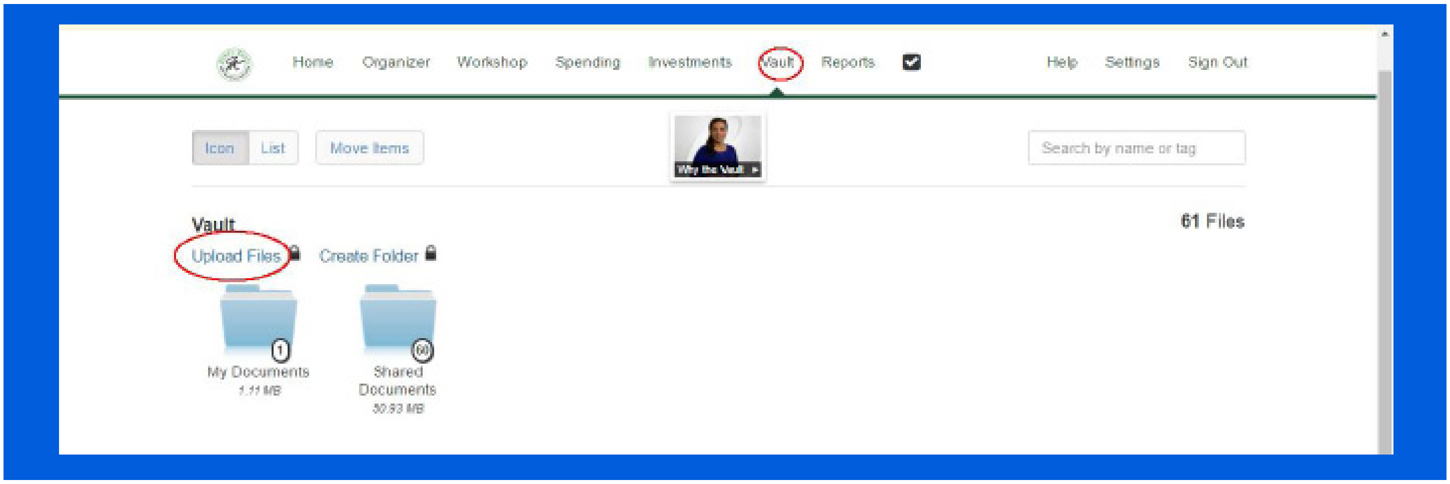
JK

View, upload to your personal vault

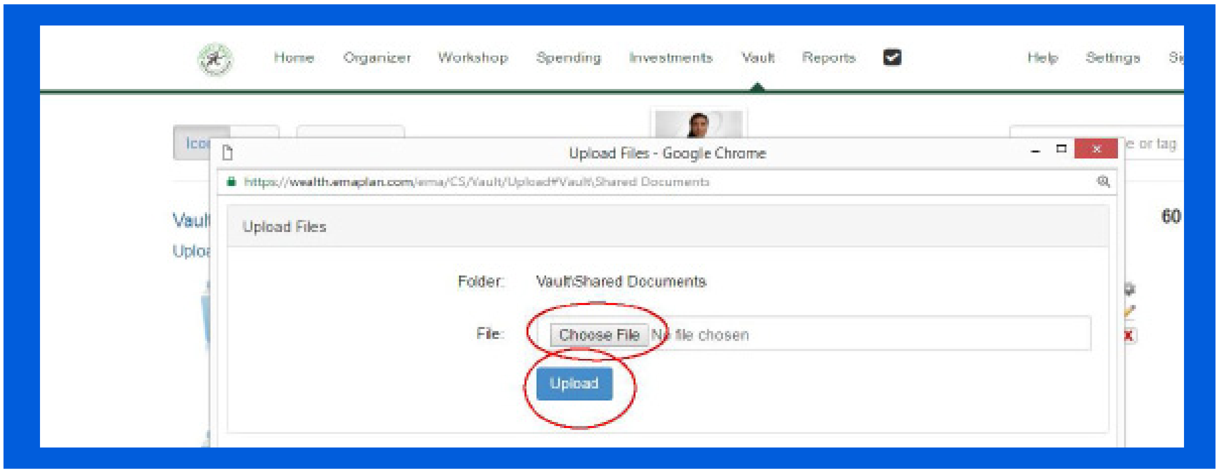
After finding your vault, let's move on and actually enter the vault and show you around your new personal vault.

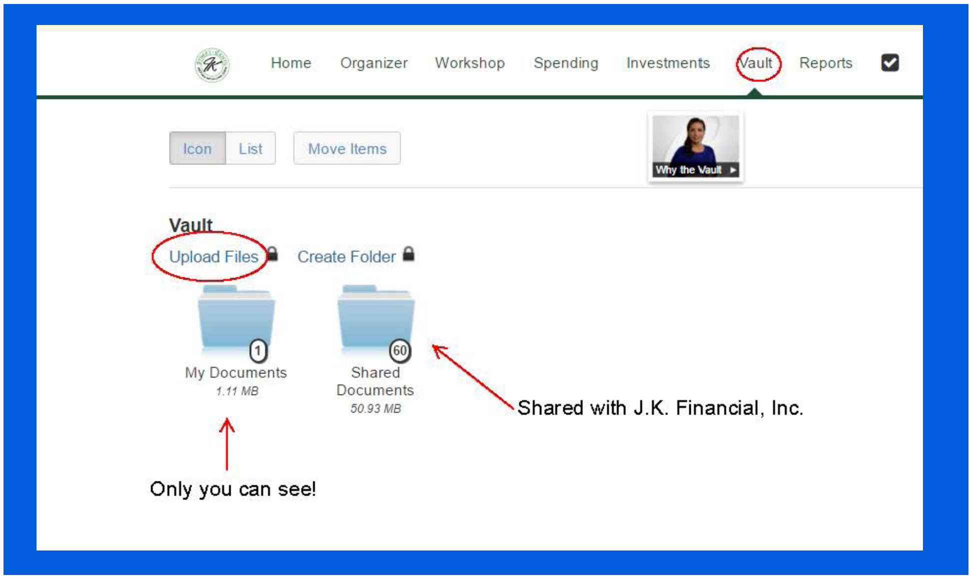
Once logged in, click on the Vault tab, circled in red, as you will see in the screen below.

Now click on the Upload file, circled in red below on the left hand side of the screenshot.



You will now see this upload screen. Just enter the location, click upload and your new personal vault will contain the file you 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.

JK

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Check out our Blog
www.street-cents.com

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